

MAINE STATE LEGISLATURE

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114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

Legislative Document

No. 644

S.P. 254

In Senate, March 7, 1989

Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script, reading "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by President PRAY of Penobscot.

Cosponsored by Speaker MARTIN of Eagle Lake, Representative HIGGINS of Scarborough and Senator WEBSTER of Franklin.

STATE OF MAINE

IN THE YEAR OF OUR LORD
NINETEEN HUNDRED AND EIGHTY-NINE

An Act to Provide Coverage for Chiropractic Services Under Hospital Service Plans, Medical Service Plans and Insurance Policies.



1 **Be it enacted by the People of the State of Maine as follows:**

3 **Sec. 1. 24 MRSA §2303-C, sub-§3, as enacted by PL 1985, c.**
516, §2, is amended to read:

5 **3. Reports to the Superintendent of Insurance.** Every
7 nonprofit hospital or medical service organization subject to
this section shall report its experience for each calendar year
9 ~~beginning with 1986~~ to the Superintendent of Insurance not later
than April 30th of the following year. The report shall be in a
11 form prescribed by the superintendent and shall include the
amount of claims paid in this State for the services required by
13 this section and the total amount of claims paid in this State
for group health care contracts. The superintendent shall
15 compile this data for all nonprofit hospital or medical service
organizations in an annual report.

17 **Sec. 2. 24 MRSA §2303-C, sub-§4, as enacted by PL 1985, c.**
19 516, §2, is repealed.

21 **Sec. 3. 24-A MRSA §2748, sub-§3, as enacted by PL 1985, c.**
23 516, §3, is amended to read:

25 **3. Reports to the Superintendent of Insurance.** Every
insurer subject to this section shall report its experience for
27 each calendar year ~~beginning with 1986~~ to the Superintendent of
Insurance not later than April 30th of the following year. The
report shall be in a form prescribed by the superintendent and
29 shall include the amount of claims paid in this State for the
services required by this section and the total amount of claims
31 paid in this State for health care contracts. The superintendent
shall compile this data for all insurers in an annual report.

33 **Sec. 4. 24-A MRSA §2748, sub-§4, as enacted by PL 1985, c.**
35 516, §3, is repealed.

37 **Sec. 5. 24-A MRSA §2840-A, sub-§3, as enacted by PL 1985, c.**
39 516, §5, is amended to read:

41 **3. Reports to the Superintendent of Insurance.** Every
insurer subject to this section shall report its experience for
43 each calendar year ~~beginning with 1986~~ to the Superintendent of
Insurance not later than April 30th of the following year. The
report shall be in a form prescribed by the superintendent and
45 shall include the amount of claims paid in this State for the
services required by this section and the total amount of claims
47 paid in this State for health care contracts. The superintendent
shall compile this data for all insurers in an annual report.

49 **Sec. 6. 24-A MRSA §2840-A, sub-§4, as enacted by PL 1985, c.**
51 516, §5, is repealed.

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STATEMENT OF FACT

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In 1985 the 112th Legislature ended a long-standing discrimination against chiropractic patients under Blue Cross and Blue Shield insurance plans by overwhelmingly passing Public Law 1985, chapter 516. Blue Cross and Blue Shield was the only insurance company in the State at that time that did not cover chiropractic services as part of their base plan. Blue Cross and Blue Shield discriminated against patients of chiropractors by charging an extra fee to its subscribers for picking up chiropractic coverage. This law currently exists in the Maine Revised Statutes, but must be passed again by the 114th Legislature because of an existing sunset of January 1, 1990. Failure to continue this coverage will restrict needed competition between providers of health care and disenfranchise many thousands of chiropractic patients, forcing them to be treated by more expensive providers.