

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1990

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Legislative Document

No. 75

H.P. 54

House of Representatives, December 27, 1990

Reported by Representative CONSTANTINE for the Commission to Study the Level of Services for Maine's Elderly Citizens pursuant to Resolves 1989, chapter 58.

Reference to the Joint Standing Committee on Banking and Insurance suggested and printing ordered under Joint Rule 18.

A handwritten signature in cursive script that reads "Ed Pert".

EDWIN H. PERT, Clerk

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND NINETY

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**An Act to Protect Insurance Consumers and Encourage Long-range  
Financial Planning.**

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

2  
4           Sec. 1. 22 MRSA §3186-A is enacted to read:

6           §3186-A. Public education

8           The department and the Bureau of Insurance shall establish  
10 and maintain a public education campaign that makes people of all  
12 ages aware of the limits of Medicare health coverage and  
14 encourages them to engage in long-term financial planning and to  
16 learn about long-term care insurance early in their lives. The  
18 campaign may include television and radio announcements,  
20 educational seminars, production and distribution of literature,  
22 and any other efforts that are possible within available funds.

24           Sec. 2. 24-A MRSA §218-A is enacted to read:

26           §218-A. Senior Health Insurance Benefit Advisors Program

28           The superintendent shall establish the Senior Health  
30 Insurance Benefit Advisors Program to train and support  
32 volunteers to assist citizens of the State who are 60 years of  
34 age or older with claims and purchase of health, long-term care  
36 and life insurance. The superintendent may hire staff as  
38 necessary to implement the program.

40           Sec. 3. Long-term care insurance report. The Bureau of  
42 Insurance shall prepare a report regarding long-term care  
44 insurance and submit it, together with any recommended  
46 legislation, to the Legislature's Joint Standing Committee on  
48 Banking and Insurance by February 1, 1992. A copy of the report  
50 must be sent to the Executive Director of the Legislative  
Council. The report must assess the impact of Public Law 1989,  
c. 556, Part B, on the development of long-term care insurance in  
the State. The report must analyze the number of individual and  
group long-term care policies sold in the State over time, and  
the number of insurance companies, employers and individual  
consumers who have received tax reductions or credits related to  
long-term care insurance.

          Sec. 4. Appropriation. The following funds are appropriated  
from the General Fund to carry out the purposes of this Act.

	1991-92	1992-93
HUMAN SERVICES, DEPARTMENT OF		
Bureau of Health		
All Other	\$25,000	\$25,000

2	Provides funds to establish		
4	and maintain a public		
6	education campaign to		
8	encourage early financial		
	planning.		
	<b>DEPARTMENT OF HUMAN SERVICES</b>		
	<b>TOTAL</b>	<u>\$25,000</u>	<u>\$25,000</u>
10	<b>PROFESSIONAL AND FINANCIAL</b>		
12	<b>REGULATION, DEPARTMENT OF</b>		
	<b>Bureau of Insurance</b>		
14			
16	Positions	(1)	(1)
	Personal Services	\$23,023	\$33,259
18	All Other	43,000	49,000
20	Provides funds for a		
22	full-time trainer position to		
24	develop and implement the		
26	Senior Health Insurance		
28	Benefit Advisors Program, and		
30	for travel, printing and		
32	mailing. Also provides funds		
34	to establish a toll-free		
	"800" number within the		
	Bureau to receive inquiries		
	from all consumers, and funds		
	to establish and maintain a		
	public education campaign to		
	encourage early financial		
	planning.		
36	<b>DEPARTMENT OF PROFESSIONAL AND</b>		
	<b>FINANCIAL REGULATION</b>		
	<b>TOTAL</b>	<u>\$66,023</u>	<u>\$82,259</u>
40	<b>TOTAL APPROPRIATIONS</b>	<u>\$91,023</u>	<u>\$107,259</u>

**STATEMENT OF FACT**

This bill is recommended unanimously by the Commission to Study the Level of Services for Maine's Elderly Citizens. The bill requires the Department of Human Services and the Bureau of Insurance jointly to establish and maintain a public education effort that makes citizens aware of the limits of Medicare coverage and encourages financial planning early in life. The bill also creates the Senior Health Insurance Benefits Advisors Program to train volunteers to assist older citizens with insurance decisions and claims. The bill also provides funding

2 for an "800" toll-free telephone number at the Bureau of Insurance to allow consumers of all ages to call with inquiries or complaints.