

# MAINE STATE LEGISLATURE

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# 115th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1991

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Legislative Document

No. 1015

H.P. 710

House of Representatives, March 11, 1991

Received by the Clerk of the House on March 7, 1991. Referred to the Committee on Banking and Insurance and 1400 ordered printed pursuant to Joint Rule 14.

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

EDWIN H. PERT, Clerk

Presented by Representative LAWRENCE of Kittery.

Cosponsored by Representative WENTWORTH of Arundel and Representative GEAN of Alfred.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND NINETY-ONE

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**An Act to Provide for Increased Coverage of Mental Illness by Group Health Insurance.**

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

2  
4 Sec. 1. 24-A MRSA §2843, sub-§5, as enacted by PL 1983, c. 515, §6, is amended to read:

6 5. **Services.** Each group contract shall ~~must~~ provide, at a  
8 minimum, ~~for the following benefits and without a maximum annual~~  
10 ~~or lifetime benefit, for benefits of at least 80% of the usual,~~  
12 ~~customary and reasonable charges for a person suffering from a~~  
14 ~~mental or nervous condition for the following:~~

- 12 A. Inpatient care;
- 14 B. Day treatment services; and
- 16 C. Outpatient services.

18 The requirements of this section apply to all policies and  
20 certificates executed, delivered, issued for delivery, continued  
22 or renewed in this State on or after January 1, 1992. For  
24 purposes of this section, all contracts are deemed to be renewed  
26 no later than the next yearly anniversary of the contract date.

24 Sec. 2. 24-A MRSA §2843, sub-§8, as repealed and replaced by  
26 PL 1987, c. 480, §6, is amended to read:

28 8. **Application; expiration.** ~~The~~ Except as otherwise  
30 provided the requirements of this section shall apply to all  
32 policies and any certificates executed, delivered, issued for  
34 delivery, continued or renewed in this State on or after January  
36 1, 1984. For purposes of this section, all contracts shall ~~be~~ are  
38 deemed to be renewed no later than the next yearly anniversary of  
40 the contract date.

34 Sec. 3. **Effective date.** This Act takes effect January 1, 1992.

### 38 STATEMENT OF FACT

40 Current law does not specify the amount of group health  
42 insurance benefits for inpatient care, day treatment services or  
44 outpatient services for mental or nervous conditions. This bill  
46 requires group health insurers to provide 80% coverage for these  
services for all policies or certificates executed, delivered,  
issued, continued or renewed on or after January 1, 1992.