

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)



115th MAINE LEGISLATURE

FIRST REGULAR SESSION-1991

Legislative Document

No. 1036

H.P. 732

House of Representatives, March 12, 1991

Received by the Clerk of the House on March 8, 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

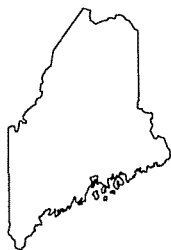
Presented by Representative RUHLIN of Brewer.

Cosponsored by Representative RAND of Portland, Senator CONLEY of Cumberland and Representative HASTINGS of Fryeburg.

STATE OF MAINE

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

**An Act to Simplify the Payment of Minor Workers' Compensation
Claims.**



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

4 24-A MRSA §2365, sub-§1, ¶¶A and B, as enacted by PL 1987, c.
559, Pt. A, §4, are amended to read:

6 A. Deductibles shall ~~shall~~ must be available for indemnity
7 benefits in amounts of \$1,000 and \$5,000 a claim, and for
8 claims for medical expenses only in the amount of \$250 or
9 less a claim, and such other reasonable amounts as may be
10 approved by the superintendent.

12 B. The deductible form shall ~~shall~~ must provide that ~~the claim~~
13 claims for indemnity benefits shall be paid by the
14 applicable insurer, which shall ~~shall~~ must then be reimbursed by
15 the employer for any deductible amounts paid by the
16 carrier. The employer shall ~~be~~ is liable for reimbursement
17 up to the limit of the deductible. The deductible form must
18 provide that claims for medical expenses only, in the amount
19 of \$250 or less, may be paid directly by the employer.
20

22 STATEMENT OF FACT

24 This bill requires insurance carriers to offer a deductible
25 in workers' compensation policies that would allow employers to
26 pay out of pocket for the cost of minor workplace injuries
resulting in no lost time and medical expenses of \$250 or less.