

MAINE STATE LEGISLATURE

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115th MAINE LEGISLATURE

FIRST REGULAR SESSION-1991

Legislative Document

No. 1553

H.P. 1064

House of Representatives, April 16, 1991

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

A handwritten signature in cursive script, reading "Ed Pert".

EDWIN H. PERT, Clerk

Presented by Representative DORE of Auburn.

Cosponsored by Representative HOGLUND of Portland and Representative MAHANY of Easton.

STATE OF MAINE

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

An Act to Provide Equitable Insurance Coverage for Mental Illness.

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

Sec. 1. 24 MRSA §2325-A, sub-§5-B is enacted to read:

5-B. Coverage for certain mental illness treatment. Each group contract must provide at a minimum, and with annual or lifetime benefits equivalent to those for other illnesses and diseases, benefits of at least 80% of the usual, customary and reasonable charges for a person receiving medical treatment for:

A. Schizophrenia;

B. Bipolar disorder;

C. Pervasive developmental disorder, or autism;

D. Childhood schizophrenia;

E. Psychotic depression, or involuntional melancholia;

F. Paranoia;

G. Panic disorder;

H. Obsessive-compulsive disorder; or

I. Major depressive disorder.

This subsection applies to all policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 1992. For purposes of this subsection, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.

Sec. 2. 24 MRSA §2325-A, sub-§9, as repealed and replaced by PL 1987, c 480, §2, is amended to read:

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

Sec. 3. 24-A MRSA §2843, sub-§5-B is enacted to read:

5-B. Coverage for certain mental illness treatment. Each group contract must provide at a minimum, and with annual or lifetime benefits equivalent to those for other illnesses and diseases, benefits of at least 80% of the usual, customary and reasonable charges for a person receiving medical treatment for:

insurance coverage in the same manner as coverage is provided,
2 for example, to persons with liver diseases, lung diseases and
hepatitis.

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