

MAINE STATE LEGISLATURE

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115th MAINE LEGISLATURE

SECOND REGULAR SESSION-1992

Legislative Document

No. 2216

S.P. 869

In Senate, January 23, 1992

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 26.
Reference to the Committee on Banking and Insurance suggested and ordered printed.

A handwritten signature in cursive script that reads "Joy J. O'Brien".

JOY J. O'BRIEN
Secretary of the Senate

Presented by Senator CLARK of Cumberland
Cosponsored by Representative CONSTANTINE of Bar Harbor and Representative
CARLETON of Wells.

STATE OF MAINE

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

An Act to Provide Consumer Information for Purchasers of Insurance.



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

4 Sec. 1. 24 MRSA §2328-B is enacted to read:

6 §2328-B. Required application, policy and contract information

8 In the sale of insurance to a person over 65 years of age,
10 the application and policy or contract for hospital indemnity
12 insurance must contain the following provision.

14 "If you have a Medicare supplement policy or a
16 major medical policy, this insurance may be more
18 than you need. For information call the Bureau of
20 Insurance at (phone number)."

22 Sec. 2. 24-A MRSA §2184 is enacted to read:

24 §2184. Required application, policy and contract information

26 In the sale of insurance to a person over 65 years of age,
28 the application and policy or contract for hospital indemnity and
30 cancer insurance must contain the following provision.

32 "If you have a Medicare supplement policy or a
34 major medical policy, this insurance may be more
36 than you need. For information call the Bureau of
38 Insurance at (phone number)."

STATEMENT OF FACT

This bill requires that hospital indemnity and cancer insurance applications, policies and contracts inform all purchasers over the age of 65 years that the insurance may be more than they need if they have Medicare supplement or major medical insurance. There is standard language for the applications, policies and contracts and the Bureau of Insurance consumer information telephone number.