

MAINE STATE LEGISLATURE

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116th MAINE LEGISLATURE

FIRST REGULAR SESSION-1993

Legislative Document

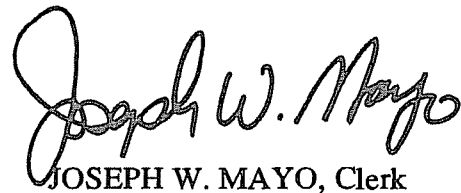
No. 159

H.P. 118

House of Representatives, January 26, 1993

**An Act to Prohibit Insurance Companies from Denying Coverage Based
on Preexisting Conditions.**

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


JOSEPH W. MAYO, Clerk

Presented by Representative LIBBY of Buxton.

Cosponsored by Representatives DONNELLY of Presque Isle, LARRIVEE of Gorham,
LEMKE of Westbrook, PINEAU of Jay, WINN of Glenburn, Senator ESTY of Cumberland.

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

4 Sec. 1. 24 MRSA §2317, as amended by PL 1973, c. 585, §12, is
further amended to read:

6 **§2317. Other provisions applicable**

8 The following chapters and provisions of Title 24-A, where
10 ~~and to the extent when~~ not inconsistent with this chapter and the
reasonable implications ~~thereof of this chapter~~, shall apply to
12 such corporations authorized pursuant to section 2305 only to the
extent provided for by rules ~~and regulations~~ issued by the
superintendent to such corporations:

- 14 1. Chapter 1. General definitions and provisions; ;
16 2. Chapter 3. The Insurance Superintendent; of Insurance;
18 3. Chapter 23. Trade practices and frauds; ;
20 3-A. Chapter 33, section 2753. Preexisting conditions;
22 4. Chapter 49. Continuity of management; ; and
24 5. Chapter 57. Delinquent insurers; rehabilitation and
26 liquidation.

28 Sec. 2. 24-A MRSA §2753 is enacted to read:

30 **§2753. Preexisting conditions**

32 An insurer that delivers or issues for delivery a health
34 insurance policy or contract in this State on or after January 1,
1994 may not deny coverage to an applicant because the applicant
36 or a dependent has a preexisting medical condition.

38 **STATEMENT OF FACT**

40 This bill prohibits insurers from denying health insurance
42 coverage because an applicant or a dependent has a preexisting
medical condition.