

MAINE STATE LEGISLATURE

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PK
R. of S.

L.D. 183

(Filing No. S-304)

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STATE OF MAINE
SENATE
116TH LEGISLATURE
FIRST REGULAR SESSION

SENATE AMENDMENT "A" to COMMITTEE AMENDMENT "A" to H.P. 138, L.D. 183, Bill, "An Act to Remove the Repeal Date from the Laws Governing Equitable Insurance Coverage for Mental Illness"

Amend the amendment by inserting after the title the following:

'Amend the bill by inserting after the enacting clause the following:

'Sec. 1. 24 MRSA §2325-A, sub-§5-B, ¶¶A to E, as enacted by PL 1991, c. 881, §1 and affected by §§7 and 8, are amended to read:

A. All ~~group--contracts~~ nonprofit hospital or medical service corporations that issue group health coverage must ~~provide--at--a--minimum~~ make available benefits according to paragraph B, subparagraphs (1) to (3) for the usual, customary and reasonable charges for a person receiving medical treatment for:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Childhood schizophrenia;
- (5) Psychotic depression, or involuntional melancholia;
- (6) Paranoia;
- (7) Panic disorder;

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2 (8) Obsessive-compulsive disorder; or

4 (9) Major depressive disorder.

6 B. All policies and certificates executed, delivered,
issued for delivery, continued or renewed in this State on
8 or after July 1, 1993 must provide make available benefits
that meet the requirements of this paragraph. For purposes
10 of this paragraph, all contracts are deemed to be renewed no
later than the next yearly anniversary of the contract date.

12 (1) ~~The--contracts~~ Benefits must provide include
14 inpatient care benefits of at least 60 days per
calendar year.

16 (2) ~~The--contracts~~ Benefits must provide include
18 outpatient care benefits of at least \$2,000 for any
combination of outpatient and day treatment care. The
20 minimum level of benefits provided must be at least 60%
of the usual, customary and reasonable charge.

22 (3) ~~The--contracts--may--not--contain--a~~ Benefits must
24 include maximum lifetime benefit benefits for any
mental illness listed in paragraph A equal to the
26 maximum lifetime benefits provided for other illnesses
and diseases.

28 C. All policies and certificates executed, delivered,
30 issued for delivery, continued or renewed in this State on
or after July 1, 1994 must provide make available benefits
32 that meet the requirements of this paragraph. For purposes
of this paragraph, all contracts are deemed to be renewed no
34 later than the next yearly anniversary of the contract date.

36 (1) ~~The--contracts~~ Benefits must provide include
inpatient care benefits of at least 90 days per
38 calendar year.

40 (2) ~~The--contracts~~ Benefits must provide include
42 outpatient care benefits of at least \$3,000 for any
combination of outpatient and day treatment care. The
44 minimum level of benefits provided must be at least 70%
of the usual, customary and reasonable charge.

46 (3) ~~The--contracts--may--not--contain--a~~ Benefits must
48 include maximum lifetime benefit benefits for any
mental illness listed in paragraph A equal to the
50 maximum lifetime benefits provided for other illnesses
and diseases.

2 D. All policies and certificates executed, delivered,
3 issued for delivery, continued or renewed in this State on
4 or after July 1, 1995 must provide make available benefits
5 that meet the requirements of this paragraph. For purposes
6 of this paragraph, all contracts are deemed to be renewed no
7 later than the next yearly anniversary of the contract date.

8
9 (1) ~~The--contracts~~ Benefits must provide include
10 inpatient care benefits of at least 120 days per
11 calendar year.

12
13 (2) ~~The--contracts~~ Benefits must provide include
14 outpatient care benefits of at least \$4,000 for any
15 combination of outpatient and day treatment care. The
16 minimum level of benefits provided must be at least 80%
17 of the usual, customary and reasonable charge.

18
19 (3) ~~The--contracts--may--not--contain--a~~ Benefits must
20 include maximum lifetime benefit benefits for any
21 mental illness listed in paragraph A equal to the
22 maximum lifetime benefits provided for other illnesses
23 and diseases.

24
25 E. All policies and certificates executed, delivered,
26 issued for delivery, continued or renewed in this State on
27 or after July 1, 1996 must provide make available benefits
28 equal to benefits provided for other illnesses and diseases
29 and maximum lifetime benefits equal to the maximum lifetime
30 benefits provided for other illnesses and diseases. The
31 ~~contracts-may-not-contain-a-maximum-lifetime-benefit-for-any~~
32 ~~mental-illness-listed-in-paragraph-A.~~

33
34 **Sec. 2. 24-A MRSA §2843, sub-§5-B, ¶¶A to E,** as enacted by PL
35 1991, c. 881, §3 and affected by §§7 and 8, are amended to read:

36
37 A. All insurers that issue group ~~contracts~~ health coverage
38 must ~~provide-at-a-minimum~~ make available benefits according
39 to paragraph B, subparagraphs (1) to (3) for the usual,
40 customary and reasonable charges for a person receiving
41 medical treatment for:

- 42
43 (1) Schizophrenia;
44
45 (2) Bipolar disorder;
46
47 (3) Pervasive developmental disorder, or autism;
48
49 (4) Childhood schizophrenia;

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- 2 (5) Psychotic depression, or involuntional melancholia;
- 4 (6) Paranoia;
- 6 (7) Panic disorder;
- 8 (8) Obsessive-compulsive disorder; or
- 10 (9) Major depressive disorder.

12 B. All policies and certificates executed, delivered,
14 issued for delivery, continued or renewed in this State on
16 or after July 1, 1993 must provide offer benefits that meet
18 the requirements of this paragraph. For purposes of this
20 paragraph, all contracts are deemed to be renewed no later
22 than the next yearly anniversary of the contract date.

(1) ~~The--contracts~~ Benefits must provide include
inpatient care benefits of at least 60 days per
calendar year.

(2) ~~The--contracts~~ Benefits must provide include
outpatient care benefits of at least \$2,000 for any
combination of outpatient and day treatment care. The
minimum level of benefits provided must be at least 60%
of the usual, customary and reasonable charge.

(3) ~~The--contracts--may--not--contain--a~~ Benefits must
include maximum lifetime benefit benefits for any
mental illness listed in paragraph A equal to the
maximum lifetime benefits provided for other illnesses
and diseases.

34 C. All policies and certificates executed, delivered,
36 issued for delivery, continued or renewed in this State on
38 or after July 1, 1994 must provide offer benefits that meet
40 the requirements of this paragraph. For purposes of this
42 paragraph, all contracts are deemed to be renewed no later
44 than the next yearly anniversary of the contract date.

(1) ~~The--contracts~~ Benefits must provide include
inpatient care benefits of at least 90 days per
calendar year.

(2) ~~The--contracts~~ Benefits must provide include
outpatient care benefits of at least \$3,000 for any
combination of outpatient and day treatment care. The
minimum level of benefits provided must be at least 70%
of the usual, customary and reasonable charge.

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2 ~~The--contracts--may--not--contain--a~~ Benefits must
4 include maximum lifetime benefit benefits for any
6 mental illness listed in paragraph A equal to the
 maximum lifetime benefits provided for other illnesses
 and diseases.

8 D. All policies and certificates executed, delivered,
10 issued for delivery, continued or renewed in this State on
 or after July 1, 1995 must provide offer benefits that meet
12 the requirements of this paragraph. For purposes of this
 paragraph, all contracts are deemed to be renewed no later
14 than the next yearly anniversary of the contract date.

16 (1) ~~The--contracts~~ Benefits must provide include
 inpatient care benefits of at least 120 days per
18 calendar year.

20 (2) ~~The--contracts~~ Benefits must provide include
 outpatient care benefits of at least \$4,000 for any
22 combination of outpatient and day treatment care. The
 minimum level of benefits provided must be at least 80%
24 of the usual, customary and reasonable charge.

26 (3) ~~The--contracts--may--not--contain--a~~ Benefits must
 include maximum lifetime benefit benefits for any
28 mental illness listed in paragraph A equal to the
 maximum lifetime benefits equal to the maximum lifetime
30 benefits provided for other illnesses and diseases.

32 E. All policies and certificates executed, delivered,
 issued for delivery, continued or renewed in this State on
34 or after July 1, 1996 must provide offer benefits equal to
 benefits provided for other illnesses and diseases and
36 maximum lifetime benefits equal to the maximum lifetime
 benefits provided for other illnesses and diseases. The
38 ~~contracts--may--not--contain--a--maximum--lifetime--benefit--for--any~~
 ~~mental--illness--listed--in--paragraph--A.~~

40 Further amend the amendment in the first paragraph after the
 title in the first line (page 1, line 17 in amendment) by
42 striking out the following: "Amend" and inserting in its place
 the following: 'Further amend'

44 Further amend the amendment by inserting after section 4 the
46 following:

48 'Further amend the bill by renumbering the sections to read
50 consecutively.'

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STATEMENT OF FACT

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6 This amendment changes the mental illness insurance mandate
8 from a mandate of coverage to a mandate that insurers offer
10 coverage that would be an expansion of current mental illness
12 coverage. The amendment repeals the provisions of the mental
14 illness benefits laws that prohibit contracts from having a
16 lifetime benefits cap on coverage for the listed mental
18 illnesses. The amendment substitutes a provision that allows
20 maximum lifetime benefit caps that are the same as the caps for
22 other illnesses and diseases.

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(Senator BUTLAND)

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SPONSORED BY:

Anthony H. Butland

22

COUNTY: Cumberland

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