

MAINE STATE LEGISLATURE

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L.D. 183

(Filing No. H- 607)

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STATE OF MAINE
HOUSE OF REPRESENTATIVES
116TH LEGISLATURE
FIRST REGULAR SESSION

HOUSE 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 bill by inserting after the enacting clause the following:

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

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

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

(2) The contracts must provide 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~~ must contain ~~a~~ maximum lifetime benefit benefits for any mental illness listed in paragraph A equal to the maximum lifetime benefits provided for other illnesses and diseases.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1994 must provide benefits that meet the

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2 requirements of this paragraph. For purposes of this
paragraph, all contracts are deemed to be renewed no later
4 than the next yearly anniversary of the contract date.

6 (1) The contracts must provide inpatient care benefits
of at least 90 days per calendar year.

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

14 (3) The contracts ~~may~~ must contain ~~a~~ maximum
lifetime benefit benefits for any mental illness listed
16 in paragraph A equal to the maximum lifetime benefits
provided for other illnesses and diseases.

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

26 (1) The contracts must provide inpatient care benefits
of at least 120 days per calendar year.

28 (2) The contracts must provide outpatient care
30 benefits of at least \$4,000 for any combination of
outpatient and day treatment care. The minimum level
32 of benefits provided must be at least 80% of the usual,
customary and reasonable charge.

34 (3) The contracts ~~may~~ must contain ~~a~~ maximum
36 lifetime benefit benefits for any mental illness listed
in paragraph A equal to the maximum lifetime benefits
38 provided for other illnesses and diseases.

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

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

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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 benefits that meet the
requirements of this paragraph. For purposes of this
10 paragraph, all contracts are deemed to be renewed no later
than the next yearly anniversary of the contract date.

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

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

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

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

32 (1) The contracts must provide inpatient care benefits
34 of at least 90 days per calendar year.

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

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

48 D. All policies and certificates executed, delivered,
issued for delivery, continued or renewed in this State on
50 or after July 1, 1995 must provide benefits that meet the
requirements of this paragraph. For purposes of this

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2 paragraph, all contracts are deemed to be renewed no later
than the next yearly anniversary of the contract date.

4 (1) The contracts must provide inpatient care benefits
6 of at least 120 days per calendar year.

8 (2) The contracts must provide outpatient care
benefits of at least \$4,000 for any combination of
10 outpatient and day treatment care. The minimum level
of benefits provided must be at least 80% of the usual,
12 customary and reasonable charge.

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

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

26 Further amend the bill by renumbering the sections to read
28 consecutively.

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32 STATEMENT OF FACT

34 This amendment repeals the provisions of the mental illness
benefits laws that prohibit contracts from having a lifetime
36 benefits cap on coverage for the listed mental illnesses. It
substitutes a provision that allows maximum lifetime benefit caps
38 that are the same as the caps for other illnesses and diseases.

Filed by Rep. Pineau of Jay
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House
6/4/93 (Filing No. H-607)