

MAINE STATE LEGISLATURE

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STATE OF MAINE
SENATE
116TH LEGISLATURE
FIRST REGULAR SESSION

SENATE AMENDMENT "B" 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 striking out the title and substituting the following:

'An Act to Extend the Effective Date and Repeal Date on the Laws Governing Equitable Insurance Coverage for Mental Illness'

Further amend the bill by striking everything after the enacting clause and before the statement of fact and inserting in its place the following:

'Sec. 1. 24 MRSA §2325-A, sub-§5-B, ¶¶B to 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 1994 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 contain a maximum lifetime benefit for any mental illness listed in paragraph A.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1994 1995 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 90 days per calendar year.

(2) The contracts must provide 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.

(3) The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1995 1996 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 120 days per calendar year.

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

(3) The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1996 1997 must provide benefits equal to benefits provided for other illnesses and diseases. The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

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

B. All policies and certificates executed, delivered,

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issued for delivery, continued or renewed in this State on or after July 1, 1993 1994 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 contain a maximum lifetime benefit for any mental illness listed in paragraph A.

C. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1994 1995 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 90 days per calendar year.

(2) The contracts must provide 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.

(3) The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

D. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1995 1996 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 120 days per calendar year.

(2) The contracts must provide outpatient care benefits of at least \$4,000 for any combination of

outpatient and day treatment care. The minimum level of benefits provided must be at least 80% of the usual, customary and reasonable charge.

(3) The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

E. All policies and certificates executed, delivered, issued for delivery, continued or renewed in this State on or after July 1, 1996 1997 must provide benefits equal to benefits provided for other illnesses and diseases. The contracts may not contain a maximum lifetime benefit for any mental illness listed in paragraph A.

Sec. 3. PL 1991, c. 881, §7 is amended to read:

Sec. 7. Effective date. Section 5 of this Act takes effect July 1, 1992. Sections 1 to 4, 6 and 8 take effect July 1, 1993 1994.

Sec. 4. PL 1991, c. 881, §8 is amended to read:

Sec. 8. Repeal. This Act is repealed July 1, 1993 1994.

Sec. 5. Expenditures in excess of allocations. Expenditures of funds required by this Act other than the General Fund or the Highway Fund may exceed legislative allocations during the biennium. Appropriate adjustments to basic work programs facilitating these expenditures in excess of allocations must be recommended by the State Budget Officer and approved by the Governor.

Sec. 6. Appropriation. The following funds are appropriated from the General Fund to carry out the purposes of this Act.

1994-95

**ADMINISTRATIVE AND FINANCIAL SERVICES,
DEPARTMENT OF**

Departments and Agencies - Statewide

Personal Services	\$49,036
Provides for the appropriation of funds associated with an increase in health insurance costs due to an expansion of mental health coverage.	

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DEPARTMENT OF ADMINISTRATIVE AND FINANCIAL
SERVICES
TOTAL

\$49,036

Sec. 7. Allocation. The following funds are allocated from the
Highway Fund to carry out the purposes of this Act.

1994-95

ADMINISTRATIVE AND FINANCIAL SERVICES,
DEPARTMENT OF

Departments and Agencies - Statewide

Personal Services

\$14,898

Provides for the allocation of funds
associated with an increase in health
insurance costs due to an expansion of
mental health coverage.

DEPARTMENT OF ADMINISTRATIVE AND FINANCIAL
SERVICES
TOTAL

\$14,898

FISCAL NOTE

1993-94

1994-95

APPROPRIATIONS/ALLOCATIONS

General Fund

\$49,036

Highway Fund

14,898

Other Funds

35,914

This bill postpones the effective date of laws that expand
coverage for certain mental illnesses and will increase the cost
of the State's employee health insurance program beginning in
fiscal year 1994-95. A General Fund appropriation of \$49,036 in
fiscal year 1994-95 and a Highway Fund allocation of \$14,898 in
fiscal year 1994-95 will be required. The costs to accounts in
Other Funds may require increased allotments to meet these
additional personal services expenditures.

The Governor's proposed current services budget includes
changes that may affect this bill's impact on the employer share
of the health insurance cost. This estimate of the fiscal impact

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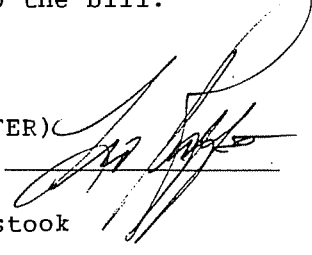
may need to be adjusted based on final legislative actions on the current services budget.

It is not possible to determine the impact of this expanded coverage on the Medicaid program or any other health programs.'

STATEMENT OF FACT

This amendment extends the effective date of the mental illness insurance benefits provisions by one year and also extends the repeal date by one year.

This amendment also adds an appropriation, an allocation and a fiscal note to the bill.

(Senator KIEFFER)
SPONSORED BY: 

COUNTY: Aroostook

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