

# MAINE STATE LEGISLATURE

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**BANKING AND INSURANCE**

Reported by: The Minority of the Committee.

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**STATE OF MAINE  
SENATE  
117TH LEGISLATURE  
SECOND REGULAR SESSION**

COMMITTEE AMENDMENT " B " to S.P. 622, L.D. 1630, Bill, "An Act to Allow the Diagnosis of Biologically-based Mental Illness by Licensed Psychologists"

Amend the bill by striking out all of the emergency preamble.

Further amend the bill by striking out everything after the enacting clause and before the emergency clause and inserting in its place the following:

'Sec. 1. 24 MRSA §2325-A, sub-§5-C, ¶A, as repealed and replaced by PL 1995, c. 407, §1, is amended to read:

A. All group contracts must provide, at a minimum, benefits according to paragraph B, subparagraph (1) for a person receiving medical treatment for any of the following mental illnesses diagnosed by a licensed allopathic or osteopathic physician or a licensed mental health provider acting within the scope of the provider's licensure:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Paranoia;
- (5) Panic disorder;
- (6) Obsessive-compulsive disorder; or

(7) Major depressive disorder.

Sec. 2. 24 MRSA §2325-A, sub-§5-D, ¶A, as enacted by PL 1995, c. 407, §2, is amended to read:

A. All individual and group contracts must make available coverage providing, at a minimum, benefits according to paragraph B, subparagraph (1) for a person receiving medical treatment for any of the following mental illnesses diagnosed by a licensed allopathic or osteopathic physician or a licensed mental health provider acting within the scope of the provider's licensure:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Paranoia;
- (5) Panic disorder;
- (6) Obsessive-compulsive disorder; or
- (7) Major depressive disorder.

Sec. 3. 24-A MRSA §2749-C, sub-§1, ¶A, as enacted by PL 1995, c. 407, §5, is amended to read:

A. All individual policies must make available coverage providing, at a minimum, benefits according to paragraph B, subparagraph (1) for a person receiving medical treatment for any of the following mental illnesses diagnosed by a licensed allopathic or osteopathic physician or a licensed mental health provider acting within the scope of the provider's licensure:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Paranoia;
- (5) Panic disorder;
- (6) Obsessive-compulsive disorder; or

(7) Major depressive disorder.

Sec. 4. 24-A MRSA §2843, sub-§5-C, ¶A, as repealed and replaced by PL 1995, c. 407, §6, is amended to read:

A. All group contracts must provide, at a minimum, benefits according to paragraph B, subparagraph (1) for a person receiving medical treatment for any of the following mental illnesses diagnosed by a licensed allopathic or osteopathic physician or a licensed mental health provider acting within the scope of the provider's licensure:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Paranoia;
- (5) Panic disorder;
- (6) Obsessive-compulsive disorder; or
- (7) Major depressive disorder.

Sec. 5. 24-A MRSA §2843, sub-§5-D, ¶A, as enacted by PL 1995, c. 407, §7, is amended to read:

A. All group contracts must make available coverage providing, at a minimum, benefits according to paragraph B, subparagraph (1) for a person receiving medical treatment for any of the following mental illnesses diagnosed by a licensed allopathic or osteopathic physician or a licensed mental health provider acting within the scope of the provider's licensure:

- (1) Schizophrenia;
- (2) Bipolar disorder;
- (3) Pervasive developmental disorder, or autism;
- (4) Paranoia;
- (5) Panic disorder;
- (6) Obsessive-compulsive disorder; or
- (7) Major depressive disorder.

2           Sec. 6. 24-A MRSA §4234-A, sub-§6, ¶A, as enacted by PL 1995,  
c. 407, §10, is amended to read:

4           A. All group contracts must provide, at a minimum, benefits  
6           according to paragraph B, subparagraph (1) for a person  
8           receiving medical treatment for any of the following mental  
10          illnesses diagnosed by a licensed allopathic or osteopathic  
          physician or a licensed mental health provider acting within  
          the scope of the provider's licensure:

12                 (1) Schizophrenia;

14                 (2) Bipolar disorder;

16                 (3) Pervasive developmental disorder, or autism;

18                 (4) Paranoia;

20                 (5) Panic disorder;

22                 (6) Obsessive-compulsive disorder; or

24                 (7) Major depressive disorder.

26           Sec. 7. 24-A MRSA §4234-A, sub-§7, ¶A, as enacted by PL 1995,  
c. 407, §10, is amended to read:

28           A. All individual and group contracts shall must make  
30           available coverage providing, at a minimum, benefits  
32           according to paragraph B, subparagraph (1) for a person  
34           receiving medical treatment for any of the following mental  
          illnesses diagnosed by a licensed allopathic or osteopathic  
          physician or a licensed mental health provider acting within  
          the scope of the provider's licensure:

36                 (1) Schizophrenia;

38                 (2) Bipolar disorder;

40                 (3) Pervasive developmental disorder, or autism;

42                 (4) Paranoia;

44                 (5) Panic disorder;

46                 (6) Obsessive-compulsive disorder; or

48                 (7) Major depressive disorder.'

Further amend the bill by striking out all of the emergency clause.

Further amend the bill by inserting at the end before the statement of fact the following:

#### **FISCAL NOTE**

The Bureau of Insurance within the Department of Professional and Financial Regulation will incur some minor additional costs to administer certain regulatory requirements pertaining to insurance coverage for biologically based mental illness. These costs can be absorbed within the bureau's existing budgeted resources.'

#### **STATEMENT OF FACT**

This amendment is the minority report and amends the diagnostic language of the statutory provisions governing insurance coverage for biologically based mental illnesses to allow the diagnosis and treatment of these illnesses by a licensed provider acting within the scope of the provider's licensure. This amendment also removes the emergency preamble and the emergency clause and adds a fiscal note to the bill.