

# MAINE STATE LEGISLATURE

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# 118th MAINE LEGISLATURE

## FIRST REGULAR SESSION-1997

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Legislative Document

No. 1484

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H.P. 1052

House of Representatives, March 11, 1997

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**An Act to Make Mandated Health Insurance Coverage Optional.**

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

A handwritten signature in cursive script that reads "Joseph W. Mayo".

JOSEPH W. MAYO, Clerk

Presented by Representative WATERHOUSE of Bridgton.  
Cosponsored by Senator RUHLIN of Penobscot and  
Representatives: BUCK of Yarmouth, CAMPBELL of Holden.

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

Sec. 1. 24-A MRSA §2752-A is enacted to read:

**§2752-A. Mandated benefits as options**

Notwithstanding any other provisions of this Title or Title 24, an insurer providing insurance under any of the following provisions must make available the following benefits to purchasers of insurance as options but is not required to provide the benefits unless the benefits are chosen by the purchaser:

**1. Nonprofit hospital and medical services organizations.**

The benefits specified in Title 24, sections 2318, 2318-A, 2319, 2320, 2320-A to 2324-E, 2325-A, 2329, 2331, 2332-B, 2332-F, 2332-G and 2333;

**2. Individual health insurance.**

The benefits specified in sections 2741 to 2745-D, 2748, 2749-C, 2750 and 2754;

**3. Group health insurance.**

The benefits specified in sections 2832 to 2835, 2837 to 2837-E, 2840-A, 2842, 2843, 2845, 2846 and 2847-E; and

**4. Health maintenance organizations.**

The benefits specified in sections 4229, 4234 to 4234-B, 4236 to 4238 and 4240 to 4242.

**SUMMARY**

This bill provides that health insurers must make available to purchasers optional coverage of benefits that are currently mandated, but the benefits are not required to be provided in an insurance policy unless the purchaser chooses the option.