

	L.D. 413
2	DATE: $3=29-01$ (Filing No. H- $g/$ )
4	DATE: $(\text{Filing No. H} - \mathcal{G}/)$
6	BANKING AND INSURANCE
8	
10	Reproduced and distributed under the direction of the Clerk of
12	the House.
14	STATE OF MAINE HOUSE OF REPRESENTATIVES 120TH LEGISLATURE
16	FIRST REGULAR SESSION
18	COMMITTEE AMENDMENT "A" to H.P. 323, L.D. 413, Bill, "An
20	Act to Amend the Definition of "Health Insurance""
22	Amend the bill by striking out everything after the title and before the summary and inserting in its place the following:
24	
26	'Emergency preamble. Whereas, Acts of the Legislature do not become effective until 90 days after adjournment unless enacted
28	as emergencies; and
30	Whereas, the statutory definition of "health insurance" in the Maine Insurance Code has been broadly interpreted to include limited benefit insurance products, such as accidental injury,
32	hospital indemnity, specified disease, disability income, long-term care and Medicare supplement insurance; and
34	Whereas, the current practice of the Legislature is to
36	exempt certain limited benefit insurance products from the application of legislation requiring mandated health insurance
38	benefits; and
40	Whereas, this legislation would exempt these limited benefit insurance products from any enacted laws mandating
42	medical coverage or benefits and eliminate the need to include an exemption in all laws mandating health insurance benefits; and
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46	Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately
48	necessary for the preservation of the public peace, health and safety; now, therefore,
50	Sarecy, now, chererole,

A. .

Page 1-LR1470(2)

## COMMITTEE AMENDMENT

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### COMMITTEE AMENDMENT "" to H.P. 323, L.D. 413

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

Sec. 1. 24-A MRSA §704, as amended by PL 1983, c. 801, §1, is repealed and the following enacted in its place:

6 §704. "Health insurance" defined

 8 1. Health insurance. For purposes of this Title, except as provided in subsection 2, "health insurance" means insurance of human beings against bodily injury, disablement or death by accident or accidental means, or the expense thereof, or against
12 disablement or expense resulting from sickness, and every insurance appertaining thereto, including provision for the mental and emotional welfare of human beings by defraying the costs of legal services only to the extent provided for in chapter 38.

18 2. Exceptions. As used in this Title and Title 24 in any law enacted after the effective date of this subsection that 20 mandates medical benefits or coverage in individual or group health insurance policies under chapter 33 or chapter 35 for 22 certain specific health services or diseases or certain providers of health care services or that mandates rights and obligations 24 under chapter 56-A, unless the context otherwise indicates, the use of "health insurance" and related terms such as "accident and health insurance," "accident and sickness insurance," "carrier," 26 "health," "health benefit plan," "health care," "health insurer" or "insurer" does not include, unless specifically provided 28 otherwise in the law, the following types of insurance or any combination of those types of insurance: accidental injury, 30 specified disease, hospital indemnity, dental, vision, disability income, long-term care, Medicare supplement or other limited 32 benefit health insurance.

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**Emergency clause.** In view of the emergency cited in the preamble, this Act takes effect when approved.'

#### SUMMARY

This amendment replaces the bill. It removes certain limited benefit health insurance products from the definition of "health insurance" and related terms as the terms apply to laws mandating medical benefits and coverage for certain specific health services, specific diseases or certain providers of health care services and to rights and obligations required under the Maine Revised Statutes, Title 24-A, chapter 56-A enacted after the effective date of the bill.

Page 2-LR1470(2)

# COMMITTEE AMENDMENT

COMMITTEE AMENDMENT "// to H.P. 323, L.D. 413



The amendment also adds an emergency preamble and emergency 2 clause to the bill.

Page 3-LR1470(2)

## **COMMITTEE AMENDMENT**