

# MAINE STATE LEGISLATURE

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**BANKING AND INSURANCE**

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**STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
120TH LEGISLATURE  
FIRST REGULAR SESSION**

COMMITTEE AMENDMENT "A" to H.P. 323, L.D. 413, Bill, "An Act to Amend the Definition of "Health Insurance""

Amend the bill by striking out everything after the title and before the summary and inserting in its place the following:

**Emergency preamble. Whereas,** Acts of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

**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, hospital indemnity, specified disease, disability income, long-term care and Medicare supplement insurance; and

**Whereas,** the current practice of the Legislature is to exempt certain limited benefit insurance products from the application of legislation requiring mandated health insurance benefits; and

**Whereas,** this legislation would exempt these limited benefit insurance products from any enacted laws mandating medical coverage or benefits and eliminate the need to include an exemption in all laws mandating health insurance benefits; and

**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 necessary for the preservation of the public peace, health and safety; now, therefore,



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

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

**COMMITTEE AMENDMENT**