

MAINE STATE LEGISLATURE

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120th MAINE LEGISLATURE

FIRST REGULAR SESSION-2001

Legislative Document

No. 413

H.P. 323

House of Representatives, February 1, 2001

An Act to Amend the Definition of "Health Insurance."

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

Millicent M. MacFarland

MILLICENT M. MacFARLAND, Clerk

Presented by Representative O'NEIL of Saco.

2
3 **Be it enacted by the People of the State of Maine as follows:**

4 **Sec. 1. 24-A MRSA §9-A is enacted to read:**

6 **§9-A. "Health insurance" defined**

8 **1. Health insurance.** Health insurance, except as provided
10 in subsection 2, is insurance of human beings against bodily
12 injury, disablement or death by accident or accidental means, or
14 the expense thereof, or against 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.

16 **2. Definitions.** As used in this Title, unless the context
18 otherwise indicates, "accident and health insurance," "accident
20 and sickness insurance," "health insurance," "health benefit
22 plan" or "health" or "health care" in the title or description of
24 any other plan or insurance, as used in any law enacted after
January 1, 2001 that mandates medical benefits, coverages and
rights such as health care practitioner, hospital, surgical or
outpatient services, does not include, unless specifically
provided otherwise in the law, the following types of insurance
or any combination: hospital indemnity, accident, dental, vision,
specified disease, disability income, long-term care, Medicare
supplement or other limited benefit health insurance plan.

28 **Sec. 2. Retroactivity.** This Act applies retroactively to
30 January 1, 2001.

32 **SUMMARY**

34 This bill removes certain limited benefit insurance products
36 from the definition of health insurance and related terms as they
relate to mandated medical benefits, coverages and rights
38 involving health care practitioner, hospital, surgical or
outpatient services or other forms of medical care.