

MAINE STATE LEGISLATURE

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Date: 5/21/13

L.D. 146
(Filing No. H-211)

INSURANCE AND FINANCIAL SERVICES

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**STATE OF MAINE
HOUSE OF REPRESENTATIVES
126TH LEGISLATURE
FIRST REGULAR SESSION**

COMMITTEE AMENDMENT "A" to H.P. 121, L.D. 146, Bill, "An Act To Prohibit Unfair Discrimination in Long-term Care Insurance"

Amend the bill by striking out the title and substituting the following:

'Resolve, Directing the Bureau of Insurance To Study Issues Related to Long-term Care Insurance'

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

'Sec. 1. Bureau of Insurance evaluation of long-term care insurance; report. Resolved: That the Department of Professional and Financial Regulation, Bureau of Insurance shall study issues related to long-term care insurance, including, but not limited to, methods to stabilize rates and prevent unfair discrimination based on gender or other factors. In conducting the evaluation, the bureau shall consult with stakeholders, including, but not limited to, members and staff of the Joint Standing Committee on Insurance and Financial Services and representatives of long-term care insurers, insurance producers, nursing home providers, individual consumers and advocacy organizations for senior citizens and retired persons. The bureau shall also consult with the National Association of Insurance Commissioners for information on the experience of other states. On or before February 1, 2014, the bureau shall submit a report based on its evaluation of long-term care insurance and any suggested legislation to the Joint Standing Committee on Insurance and Financial Services. The joint standing committee may submit a bill based on the report to the Second Regular Session of the 126th Legislature.'

SUMMARY

This amendment replaces the bill with a resolve directing the Department of Professional and Financial Regulation, Bureau of Insurance to study issues related to long-term care insurance, including, but not limited to, methods to stabilize rates and prevent unfair discrimination based on gender or other factors. The resolve requires the

COMMITTEE AMENDMENT

R. 03.

COMMITTEE AMENDMENT "A" to H.P. 121, L.D. 146

1 bureau to submit a report to the Joint Standing Committee on Insurance and Financial
2 Services by February 1, 2014 and authorizes the committee to submit a bill based on the
3 report to the Second Regular Session of the 126th Legislature.

4 **FISCAL NOTE REQUIRED**

5 **(See attached)**

COMMITTEE AMENDMENT



Approved: 05/16/13 *MAC*

126th MAINE LEGISLATURE

LD 146

LR 608(02)

An Act To Prohibit Unfair Discrimination in Long-term Care Insurance

Fiscal Note for Bill as Amended by Committee Amendment

Committee: Insurance and Financial Services

Fiscal Note Required: Yes

A (H-211)

Fiscal Note

Minor cost increase - Other Special Revenue Funds

Fiscal Detail and Notes

Additional costs to the Bureau of Insurance in the Department of Professional and Financial Regulation are expected to be minor and can be absorbed within existing budgeted resources.