

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
ONE HUNDRED AND THIRTEENTH LEGISLATURE  
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE ON  
BANKING AND INSURANCE  
BILL SUMMARY



JUNE 1987

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ONE HUNDRED AND THIRTEENTH LEGISLATURE  
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE  
BILL SUMMARIES  
JUNE 1987

This document is a compilation of the bill summaries prepared by this office for the Joint Standing Committees and Joint Select Committees of the Maine Legislature. The summaries are arranged by LD number under each committee.

All Adopted Amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor if it is a floor amendment or the designation "COMMITTEE" if it is a committee amendment.

Final action for each bill is listed to the right of the title. If final House action and Senate action differ, both are listed.

Please let us know if you would prefer a different format or additional information and if the summaries are helpful.

Key to Committee Reports and Floor Action:

OTP	Ought to Pass
OTP-ND	Ought to Pass in New Draft
OTP-ND-NT	Ought to Pass in New Draft, New Title
OTP-A	Ought to Pass as Amended
ONTP	Ought Not to Pass
LVWD	Leave to Withdraw
INDEF PP	Indefinitely Postponed

LD AN ACT TO CREATE IMMUNITY FROM LIABILITY  
1547

PL 1987  
c. 345

Sponsor: MACBRIDE, Vose, Brannigan, Black  
Committee Report: OTP

SUMMARY: This bill creates immunity with respect to certain communications made concerning fraudulent insurance acts. These communications include those required by the Maine Insurance Code, those furnished to or received from law enforcement officials, those furnished in reports to the National Association of Insurance Commissioners (NAIC) or organizations designed to detect and prevent fraudulent insurance acts, or those made by the Superintendent or employees of the Bureau of Insurance in any official report of the Bureau.

LD AN ACT TO AMEND THE LAW RELATING TO GROUP LIFE  
1548 AND HEALTH INSURANCE

ND LD 1845

Sponsor: REED, Clark, N., Aliberti  
Committee Report: OTP-ND LD 1845

SUMMARY: See New Draft, LD 1845

LD AN ACT TO REQUIRE INSURERS TO REPORT  
1553 UTILIZATION REVIEW DATA

PL 1987  
c. 168

Sponsor: PINES, Bott  
Committee Report: New Draft of LD 345

SUMMARY: The original bill, LD 345, makes nonprofit and commercial insurers responsible for patient injuries which are the result of unreasonable delay, reduction or denial of medical services caused by utilization review committee decisions of the insurer. The insurer is also required to maintain insurance in the amount of \$1,000,000.

The new draft eliminates all provisions in the original bill which imposed liability on insurers for patient injuries which are the result of the utilization review process. The new draft requires commercial and nonprofit insurers, including preferred provider organizations and health maintenance organizations, to report yearly to the Superintendent of Insurance the results of prospective utilization review programs.