

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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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
1698

AN ACT REQUIRING THAT CERTAIN HEALTH INSURANCE
PLANS PROVIDE FOR CARDIAC REHABILITATION
EXPENSES

PL 1987
c. 293

Sponsor: LAPOINTE, Bustin, Harper
Committee Report: New Draft of LD 1135

SUMMARY: The original bill (LD 1135) requires every insurer issuing individual or group health care coverage in this State to provide cardiac rehabilitation benefits for up to 12 months.

The new draft completely changes the original bill and requires that cardiac rehabilitation benefits be made available on an optional basis to groups of 20 or more persons. Under this option Phase II rehabilitation services include up to 36 outpatient sessions in a hospital and Phase III benefits are included in major medical plans.

LD
1752

RESOLVE, TO STUDY THE RELATIONSHIP BETWEEN
NONPROFIT SERVICE AGENCIES AND PROFESSIONAL
LIABILITY AND OTHER HARD-TO-OBTAIN LINES OF
LIABILITY INSURANCE

RESOLVE 1987
c. 65
EMERGENCY

Sponsor: PRAY, Theriault, Rydell, Erwin, P.
Committee Report: New Draft of LD 551

SUMMARY: The original resolve (LD 551) establishes a study of the feasibility of self-insurance pools and reinsurance pools for nonprofit professional associations and nonprofit trade associations. In addition the study is to focus on the need for reinsurance pools for commercial insurers. This resolve and LD 554 were combined in the new draft.

The new draft establishes a study to be conducted by the Banking and Insurance Committee that is to focus on whether availability and affordability of liability insurance is a problem in the nonprofit service sector and in some businesses in Maine. If a problem is found, the Committee is to examine alternatives, including reinsurance, self-insurance, interstate insurance compacts and experience based rating.