

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

STATE OF MAINE
114TH LEGISLATURE
FIRST REGULAR SESSION



BILL SUMMARY
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

JULY 1989

MEMBERS

Sen. Raynold Theriault *
Sen. Beverly Miner Bustin
Sen. Donald F. Collins

Rep. Charlene B. Rydell *
Rep. Phyllis R. Erwin
Rep. Richard H. C. Tracy
Rep. Carol M. Allen
Rep. Harriet A. Ketover
Rep. Ruth Joseph
Rep. Anne M. Rand
Rep. Philip E Curran
Rep. Joseph A. Garland
Rep. Harvey C. Donald

* Denotes Chair

Staff: Deborah C. Friedman, Legislative Analyst
Haven Whiteside, Legislative Analyst

Office of Policy & Legal Analysis
Room 101, State House Sta. 13
Augusta, ME 04333
(207) 289-1670

MARTHA E. FREEMAN, DIRECTOR
WILLIAM T. GLIDDEN, PRINCIPAL ANALYST
ULIE S. JONES, PRINCIPAL ANALYST
DAVID C. ELLIOTT, PRINCIPAL ANALYST
GILBERT W. BREWER
GODD R. BURROWES
MICHAEL FLATEBO
REBECCA C. FRIEDMAN
JOHN B. KNOX



STATE OF MAINE
OFFICE OF POLICY AND LEGAL ANALYSIS
ROOM 101/107/135
STATE HOUSE STATION 13
AUGUSTA, MAINE 04333
TEL: (207) 289-1670

ANNIKA E. LANE
EDWARD POTTER
MARGARET J. REINSCH
LARS H. RYDELL
JOHN R. SELSER
HAVEN WHITESIDE
CAROLYN J. CHICK, RES. ASST
ROBERT W. DUNN, RES. ASST
HARTLEY PALLESCHI, JR., RES. ASST

ONE HUNDRED AND FOURTEENTH LEGISLATURE
FIRST REGULAR SESSION

JOINT STANDING COMMITTEE
BILL SUMMARIES
AUGUST 1989

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 for each committee.

All Adopted Amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor for floor amendments. Final action is listed to the right of the title. If final House and Senate action differ, both are listed. Committee Reports and Floor Action are abbreviated as follows:

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

Each individual summary was prepared by the analyst assigned, as noted for each committee. But, this document was produced by the efforts of all the office staff, including Research Assistant Barbara McGinn, and secretaries: Charlene Brann, and Valarie Parlin, and especially Laurette Knox who coordinated preparation of the overall document.

Please give us your suggestions and comments on these summaries and tell us of any inaccuracies.

SPONSOR(S)
WHITMORE
COLLINS
THERIAULT

COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

24-A MRSA §2914 specifies the reasons for which an automobile insurance policy may be cancelled, 24-A MRSA §2916-A specifies the allowable reasons for nonrenewal, and 24-A MRSA §2916-B allows the exclusion of operators for any of those reasons. The bill reiterates that operators may not be excluded for other causes. It also prohibits a surcharge on a family insurance policy for a youthful operator who is the named insured on another policy. A civil penalty up to \$2,500 is included.

LD 984 An Act Related to Improving Access to Long-term Health Care Insurance

SPONSOR(S)
PRAY
CLARK N
MARTIN J
GWADOSKY

COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

The bill establishes specific criteria for long-term care insurance, which is insurance to provide for long-term care in a setting other than an acute care unit of a hospital. The criteria are based on those set forth in administrative rules of the Bureau of Insurance. The bill includes group long-term care insurance in the requirements of statute, and enacts tax incentives for certified long-term care insurance. If the superintendent of insurance determines that the insurance policy meets the statutory and administrative standards, any person purchasing the insurance, employers who pay for the insurance for their employees and insurance companies that issue the policies would receive tax benefits. The bill also requires the Superintendent of Insurance to establish a consumer education program concerning long-term care insurance and requires the Department of Administration to conduct a cost-benefit study of providing long-term health care insurance to state employees.

The contents of LD 984, as amended by the committee, are included in LD 758. The amendment includes criteria for long-term health care insurance; subjects group policies to regulation beginning October 1, 1990; and includes life insurance policy riders in the category of policies which may qualify as long-term care policies.

LD 998 An Act to Register 3rd-party Medical Reimbursement Review Entities

SPONSOR(S)
MATTHEWS
BURKE
PINES
RANDALL

COMMITTEE REPORT
LV/WD

AMENDMENTS ADOPTED

SUMMARY

The bill requires companies performing medical utilization review services to register with the Bureau