

MAINE STATE LEGISLATURE

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**STATE OF MAINE
114TH LEGISLATURE
FIRST REGULAR SESSION**



**BILL SUMMARY
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE**

JULY 1989

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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.

<u>SPONSOR(S)</u>	<u>COMMITTEE REPORT</u>	<u>AMENDMENTS ADOPTED</u>
MARTIN J CARROLL D CLARK M	LV/WD	

SUMMARY

The bill limits the medical malpractice liability of a physician who treats a Medicaid recipient and is sued for malpractice by that person. The liability would be capped at \$300,000. The bill also permits the state's Risk Management Division to provide insurance advice and services to physicians who treat Medicaid recipients, but only with respect to medical services for those Medicaid recipients.

A similar bill, LD 1248, was carried over by the Judiciary Committee.

LD 1077 An Act to Require All Major Health Care Insurers Doing Business in Maine to Reimburse for Routine Physical Examinations and Screenings LV/WD

<u>SPONSOR(S)</u>	<u>COMMITTEE REPORT</u>	<u>AMENDMENTS ADOPTED</u>
MATTHEWS BUSTIN PINES	LV/WD	

SUMMARY

The bill requires all health insurance policies to include coverage for routine physical examinations, and screenings to prevent, detect, or treat any medical condition, illness or injury.

During the public hearing, the sponsor of the bill expressed an interest in revising the bill to require insurers to provide coverage for Mammography and Pap smears. The committee supported the concept of limiting the mandate to those tests, and decided to ask the newly formed Mandated Benefits Advisory Commission to prepare a report on this issue as its first assignment. See LD 758.

LD 1129 An Act Relating to Lines of Insurance and Licenses for Workers' Compensation Insurers LV/WD

<u>SPONSOR(S)</u>	<u>COMMITTEE REPORT</u>	<u>AMENDMENTS ADOPTED</u>
BUSTIN PRAY RAND JOSEPH	LV/WD	

SUMMARY

The bill is similar to LD 794, and requires insurers to offer workers' compensation insurance in Maine if they offer that insurance in any other state or country. The bill includes insurers that have reorganized into providers of various types of insurance-related services that are commonly owned, controlled or provided by insurers, such as reinsurance, claims adjustment or self-insurance.