

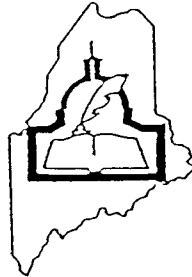
MAINE STATE LEGISLATURE

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



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

JUNE 1990

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Sen. Beverly Miner Bustin
Sen. Donald F. Collins

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**One Hundred and Fourteenth Legislature
Second Regular Session**

**Joint Standing Committee
Bill Summaries**

June 1990

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. Committee Reports and Floor Action are abbreviated as follows:

OTP
OTP-ND
OTP-ND-NT
OTP-A
ONTP
LVWD
INDEF PP

Ought to Pass
Ought to Pass in New Draft
Ought to Pass in New Draft, New Title
Ought to Pass as Amended
Ought Not to Pass
Leave to Withdraw
Indefinitely Postponed

Each individual summary was prepared by the analyst or analysts assigned to the committee. But, this document was produced by the efforts of all the office staff, including secretaries: Charlene Raymond, 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.

a claim for a pre-existing condition by a person protected under this provision. These provisions apply to contracts and policies issued or renewed by commercial insurers, health maintenance organizations, or nonprofit service organizations on or after April 1, 1991 and to policies and contracts in force on that date. It also requires policies and contracts in force on that date to cover, from that date forward, all persons who were previously denied coverage, but who would have been covered if the law had been in effect on the date the person became eligible to enroll in the plan. This application rule was added by Senate Amendment "B" (S-675) to the Committee Amendment.

The bill limits pre-existing condition exclusions in most individual health care contracts to 6 months, except that a pre-existing condition that requires ongoing medical observation or treatment may be excluded for up to 24 months. As a result of Senate Amendment "B" (S-675), this limit is applicable to individual policies and contracts issued or renewed by commercial insurers, nonprofit service organizations or health maintenance organizations on or after December 1, 1990.

Finally, the bill creates the Task Force on Health Insurance Continuity, to study all reasonable proposals to ensure continuous health insurance coverage for as many Maine citizens as possible.

LD 2274 was one of three bills relating to continuity of health insurance coverage. See LD 1979 (LV/WD) and LD 2250 (LV/WD).

LD 2291 **An Act to Protect Health Insurance Coverage for Citizens on Jury Duty** **PUBLIC 801**

SPONSOR(S) RYDELL THERIAULT HOBBINS PARADIS P	COMMITTEE REPORT OTP-AM	AMENDMENTS ADOPTED H-920
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SUMMARY

LD 2291 prevents an employee from losing health insurance coverage as a result of absence from work to perform jury service, makes termination of coverage as a result of jury service a crime and permits the employee to sue for lost health insurance benefits. The bill also provides that an insurer may not issue a group or blanket health care contract of any kind for residents of this state that contains any provision permitting the termination of coverage if a person covered is called to serve on a jury. The prohibitions on termination of employee health insurance coverage due to jury service take effect on and apply to contracts issued, executed or renewed after January 1, 1991.

The Committee Amendment (H-920) clarifies that employees are protected when they receive or respond to a summons for jury duty only, not for other types of summonses, clarifies terminology, and adds a fiscal note.

LD 2297 **An Act to Help Reduce the Incidence of Breast Cancer Mortality in the State and to Revise the Laws Relating to the Mandated Benefits Advisory Commission** **INDEF PP**

SPONSOR(S) ANDREWS RYDELL CLARK N CAHILL P	COMMITTEE REPORT OTP-AM	AMENDMENTS ADOPTED S-645
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SUMMARY

LD 2297 requires all health insurance contracts and policies to include coverage for screening mammograms