

MAINE STATE LEGISLATURE

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STATE OF MAINE
115TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

MAY 1992

Staff:
Jane Orbeton, Legal Analyst

*Office of Policy and Legal Analysis
Room 101, State House Station 13
Augusta, ME 04333
(207)287-1670*

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

**ONE HUNDRED AND FIFTEENTH LEGISLATURE
SECOND REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1992

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 volume is organized alphabetically by committee; within each committee, the summaries are arranged by LD number. A subject index is provided at the beginning of each committee's summaries.

All adopted amendments are listed, by paper number (e.g., H-584 or S-222), together with the sponsor for floor amendments. Final action on each bill is listed to the far right of the title. Various types of final action are abbreviated as follows:

PUBLIC XXX	Chapter # of enacted Public Law
P&S XXX	Chapter # of enacted Private & Special Law
RESOLVE XXX	Chapter # of enacted Resolve
CON RES XXX	Chapter # of Constitutional Resolution passed by both Houses
EMERGENCY	Enacted law takes effect sooner than 90 days
CARRIED OVER	Bill carried over to Special Session
ONTP	Ought Not to Pass report accepted
LVWD	Leave to Withdraw report accepted
INDEF PP	Bill Indefinitely Postponed
FAILED EMERGENCY ENACTMENT	Emergency bill failed to get 2/3 vote
DIED BETWEEN BODIES	House and Senate disagree; bill died
CONF CMTE UNABLE TO AGREE	Committee of Conference formed but unable to agree
VETO SUSTAINED	Legislature filed to override Governor's Veto
UNSIGNED	Not signed by Governor within 10 days
DIED ON ADJOURNMENT	Action incomplete when session ended; bill died

These summaries were 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, especially Laurette Knox who coordinated preparation of the overall document.

If you have any suggestions or comments on these summaries, please let us know.

6. It requires a report from the Bureau of Insurance on standard and basic health plans, guaranteed issuance and renewal, data collection on employer health coverage, wellness programs and alternative models for risk sharing in the small group health market.
7. It contains fair marketing standards for small group health plans.
8. This amendment also adds a fiscal note to the bill.

Senate Amendment "B", S-774, deletes section 2 of Committee Amendment "A" because these provisions were already enacted in LD 2102 and LD 2425 this session. This amendment clarifies the application of this Act to small employers that purchase health coverage for their employees through associations and multiple employer trusts. It adds a year to the schedule for phasing in community rating of health insurance providers and sunsets the community rating provisions of the Maine Revised Statutes, Title 24-A, section 2808-B, subsection 2, paragraph D on July 14, 1994. It adds rulemaking for the Superintendent of Insurance to define a standard plan and a basic plan to be offered by all small group health plan carriers. These plans are required to meet state mandates for specific health services, specific diseases and for certain providers of health services of Title 24 and Title 24-A applicable to small group health plans. The basic plan emphasizes preventative care, contains reasonable but lesser benefits and costs 20% less than the standard plan. This amendment requires a report from the Bureau of Insurance by January 30, 1994 on the effects of the rating provisions of health insurance providers and on data and experience from other states with community rating statutes. This amendment adds a new fiscal note.

LD 771 **An Act to Provide Coverage for Chiropractic Services under Health Maintenance Organization Plans** ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
PRAY MARTIN J WEBSTER GARLAND	ONTP	

SUMMARY

This bill enables health maintenance organization subscribers to choose chiropractic services without the need for referral by a medical doctor.

LD 847 **An Act to Establish a Consumer Advocate for Insurance** ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
RAND KANY PARADIS J MITCHELL E	ONTP	

SUMMARY

This bill establishes the Office of Consumer Advocate for Insurance as an independent office within the Department of the Attorney General. The Consumer Advocate for Insurance has a duty to represent the interests of consumers in property and casualty insurance matters. The office is paid for by assessments against insurers in proportion to their respective direct gross premiums written on property and casualty insurance within the State during the year.