

# MAINE STATE LEGISLATURE

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**STATE OF MAINE  
115TH LEGISLATURE**

**FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION**

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

**AUGUST 1991**

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**ONE HUNDRED AND FIFTEENTH LEGISLATURE  
FIRST REGULAR SESSION  
AND  
FIRST SPECIAL SESSION  
JOINT STANDING COMMITTEE  
BILL SUMMARIES  
AUGUST 1991**

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 right of the title. Various types of final action are abbreviated as follows:

<b>PUBLIC XXX</b>	<i>Chapter # of enacted Public Law</i>
<b>P&amp;S XXX</b>	<i>Chapter # of enacted Private &amp; Special Law</i>
<b>RESOLVE XXX</b>	<i>Chapter # of enacted Resolve</i>
<b>CON RES XXX</b>	<i>Chapter # of Constitutional Resolution passed by both Houses</i>
<b>EMERGENCY</b>	<i>Enacted law takes effect sooner than 90 days</i>
<b>CARRIED OVER</b>	<i>Bill carried over to 2nd Session</i>
<b>FAILED EMERGENCY ENACTMENT</b>	<i>Bill failed to get 2/3 vote</i>
<b>ONTP</b>	<i>Ought Not to Pass report accepted</i>
<b>LVWD</b>	<i>Leave to Withdraw report accepted</i>
<b>INDEF PP</b>	<i>Bill Indefinitely Postponed</i>
<b>DIED BETWEEN BODIES</b>	<i>House &amp; Senate disagree; bill died</i>
<b>VETO SUSTAINED</b>	<i>Legislature failed to override Governor's Veto</i>
<b>UNSIGNED</b>	<i>Not signed by Governor within 10 days</i>
<b>DIED ON ADJOURNMENT</b>	<i>Action incomplete when 1st session ended</i>

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, and especially Laurette Knox who coordinated preparation of the overall document.

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

**LD 1752**

**An Act to Reduce the Health Care Cost Burden on Maine Consumers and Taxpayers**

**ONTP**

**SPONSOR(S)**  
BALDACCI

**COMMITTEE REPORT**  
ONTP

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill is intended to address the problem of the State's uninsured construction workers by requiring that contracts for the construction of public works provide for hospitalization and medical insurance benefits for all employees employed in the performance of the public contract. The bill adopts the hospitalization and medical insurance benefit rates in contracts negotiated between organizations representing contractors and labor as the minimum benefit rates required to be paid on public construction contracts. The bill requires assessment of liquidated damages of \$200 per day for failure to pay the required benefits and provides for a 3-year debarment from bidding in public contracts when a contractor is found to have failed to pay the required benefits.

**LD 1800**

**An Act Concerning Insurance Coverage for the Diagnosis and Treatment of the Disease of Infertility**

**CARRIED OVER**

**SPONSOR(S)**  
CLARK N  
MITCHELL E  
GARLAND

**COMMITTEE REPORT**

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill provides that all individual and group insurance policies, all individual and group nonprofit medical services plan contracts and all nonprofit health care plan contracts that provide coverage for gynecological and urological illnesses must provide coverage for the diagnosis and treatment of the disease of infertility. The coverage for the disease of infertility must include procedures consistent with established medical practices considered necessary by the attending physician.

The bill clarifies that insurance policies reflect the fact that diagnosis and treatment for the disease of infertility can not be clearly distinguished from other aspects of gynecological and urological care and redresses past practices in the insurance industry that have resulted in inconsistent and inequitable coverage.

**LD 1803**

**An Act Relating to Unfair Trade Practices in the Insurance Industry**

**ONTP**

**SPONSOR(S)**  
FARNSWORTH  
CONLEY

**COMMITTEE REPORT**  
ONTP

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill extends to health, life and workers' compensation insurance the current laws that give rights and remedies to insureds when casualty insurance companies engage in unfair claims practices. The bill also provides that any unfair claims practice is also an unfair trade practice, which allows the Attorney General the authority to take action in appropriate cases.