

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
116TH LEGISLATURE

FIRST REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

JULY 1993

Staff:
Jane Orbeton, Legal Analyst

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

MEMBERS:

**Sen. Dale McCormick
Sen. Richard J. Carey
Sen. R. Leo Kieffer*

**Rep. Edward L. Pineau
Rep. Phyllis R. Erwin
Rep. Richard H. C. Tracy
Rep. Ruth Joseph
Rep. Anne M. Rand
Rep. Mona Walker Hale
Rep. Louise Townsend
Rep. Joseph G. Carleton, Jr.
Rep. Leslie Kutasi
Rep. Richard H. Campbell*

**Denotes Chair*

MARTHA E. FREEMAN, DIRECTOR
WILLIAM T. GLIDDEN, JR., PRINCIPAL ANALYST
JULIE S. JONES, PRINCIPAL ANALYST
DAVID C. ELLIOTT, PRINCIPAL ANALYST
MARION HYLAN BARR
JON CLARK
LISA COPENHAVER
DEBORAH C. FRIEDMAN
MICHAEL D. HIGGINS
JILL IPPOLITI



JOHN B. KNOX
ROY W. LENARDSON
PATRICK NORTON
JANE ORBETON
MARGARET J. REINSCH
PAUL J. SAUCIER
JOHN G. KELLEY, RESEARCHER
DARLENE A. SHORES LYNCH, RESEARCHER
CARRIE C. McFADDEN, RESEARCHER

STATE OF MAINE
OFFICE OF POLICY AND LEGAL ANALYSIS
ROOM 101/107/135
STATE HOUSE STATION 13
AUGUSTA, MAINE 04333
TEL: (207) 287-1670
FAX (207) 287-1275

**ONE HUNDRED AND SIXTEENTH LEGISLATURE
FIRST REGULAR SESSION**

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

JULY 1993

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.

The committee report or reports, the prime sponsor for each bill and the lead co-sponsor in each house if one has been designated are listed below each bill title. 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:

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

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

4693NRG

LD 1359

An Act to Amend the Laws Concerning Medicare Supplement Insurance

PUBLIC 304

SPONSOR(S)
MARTIN J

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
H-413

SUMMARY

This bill requires an insurer offering coverage under a Medicare supplement policy to offer coverage under its standardized plans to all individuals who are entitled to Medicare benefits due to disability.

Committee Amendment "A" (H-413) deletes the provision requiring community rating across all types of medicare supplement insurance policies and adds an allocation section.

LD 1415

An Act to Clarify the Extent of Insurable Interests

PUBLIC 320

SPONSOR(S)
HARRIMAN

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
S-234

SUMMARY

This bill clarifies that a partnership or corporation may have an insurable interest in a shareholder's or partner's life. The bill also provides that if an insurable interest exists in the life or body of any insured, then any trusts of which that individual is settlor would also have insurable interests.

Committee Amendment "A", (S-234), clarifies that for a trust to have an insurable interest a settlor or beneficiary of the trust must have an insurable interest as defined by statute.

LD 1437

Resolve, to Require That Doctors of Chiropractic Be Included as Select Physicians in the Maine State Employees Health Plan

CARRIED OVER

SPONSOR(S)
JOSEPH

COMMITTEE REPORT

AMENDMENTS ADOPTED

SUMMARY

This resolve requires that the Maine State Select managed health care program include chiropractic doctors.

This bill was carried over to the Second Regular Session.

LD 1444

An Act to Provide Choice within the Maine State Employee Health Insurance Program

CARRIED OVER

SPONSOR(S)
RYDELL

COMMITTEE REPORT

AMENDMENTS ADOPTED

SUMMARY

The purpose of this bill is to reduce the costs of the State Employee Health Insurance Program so as to avoid a serious detrimental impact on the financial position of the State. This bill directs the State Employee Health Commission to provide state employees with a choice of health plans provided by a health maintenance organization, an insurer or a nonprofit service organization. The bill directs the