

MAINE STATE LEGISLATURE

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STATE OF MAINE
116TH LEGISLATURE

SECOND REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

MAY 1994

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

**JOINT STANDING COMMITTEE
BILL SUMMARIES**

MAY 1994

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, 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:

PUBLIC XXX

P&S XXX

RESOLVE XXX

CON RES XXX

EMERGENCY

ONTP

INDEF PP

FAILED ENACTMENT

FAILED EMERGENCY ENACTMENT

FAILED MANDATE ENACTMENT

DIED BETWEEN BODIES

CONF CMTE UNABLE TO AGREE

VETO SUSTAINED

UNSIGNED

DIED ON ADJOURNMENT

Chapter # of enacted Public Law

Chapter # of enacted Private & Special Law

Chapter # of enacted Resolve

Chapter # of Constitutional Resolution passed by both Houses

Enacted law takes effect sooner than 90 days

Ought Not to Pass report accepted

Bill Indefinitely Postponed

Bill failed to get majority vote

Emergency bill failed to get 2/3 vote

Bill imposing local mandate failed to get 2/3 vote

House & Senate disagree; bill died

Committee of Conference unable to agree; bill died

Legislature failed to override Governor's Veto

Not signed by Governor within 10 days

Action incomplete when session ended; bill died

These summaries were prepared by the analyst or analysts assigned to the committee. If you have any suggestions or comments on the summaries, please let us know.

5581LHS

**LD 1437 Resolve, to Require That Doctors of Chiropractic Be
Included as Select Physicians in the Maine State
Employees Health Plan**

INDEF PP

SPONSOR(S)
JOSEPH

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED

SUMMARY

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

See LD 1986.

**LD 1444 An Act to Provide Choice within the Maine State Employee
Health Insurance Program**

ONTP

SPONSOR(S)
RYDELL

COMMITTEE REPORT
ONTP

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 commission to modify the ongoing bidding process to permit it to engage in competitive negotiation for the purpose of establishing rates for point-of-service plans and purchasing point-of-service plans from more than one bidder.

**LD 1480 An Act to Reduce Energy Costs and Improve the State's
Indoor Air Quality**

PUBLIC 605

SPONSOR(S)
CLEVELAND

COMMITTEE REPORT
OTP-AM

AMENDMENTS ADOPTED
S-485

SUMMARY

This bill will reduce emissions from cars and light trucks and from the burning of fossil fuels to provide heat and light to homes and public buildings.

The bill requires a residential dwelling to have received a home energy rating before it can be the subject of a mortgage. This requirement is effective July 1, 1995.

The bill requires the Maine Municipal Bond Bank to select energy services companies to provide services to increase the energy efficiency of municipal and school buildings. The bank shall provide loans or other available funds for these energy services.

The bill also establishes a market incentive program to promote the sale of low emission motor vehicles. The program is effective on May 1, 1995.

COMMITTEE AMENDMENT "A" (S-485) changes the home energy rating program from a mandatory program to a task force to study a home energy rating system and energy efficiency mortgages. Participants in the study include representatives of the Department of Economic and Community Development and from energy industry in the State.

This amendment preserves the energy efficiency improvement program for municipal and school buildings while adding references to indoor air quality and allowing access to the program to municipalities and school administrative districts that do not utilize the loan program. It adds to the energy efficiency language consideration of the healthful quality of the air. This amendment requires public school projects to bear the stamp of a Maine registered professional engineer or architect and requires compliance with the requirements of the Maine Revised Statutes, Title 20-A, section 15903, subsection 3. It forbids vendors and interested parties from making donations or contributions to the Energy Payment Equalization Fund. This amendment requires a report on the program to the Joint Standing Committee on State and Local Government on or before December 1, 1996. It deletes section 3 of the bill concerning a market incentive program to promote the sale of low-emission motor vehicle. This amendment also adds an allocation section and a fiscal note.

LD 1491 An Act Concerning Preferred Provider Arrangements

ONTP

SPONSOR(S)

DAGGETT

COMMITTEE REPORT

ONTP

AMENDMENTS ADOPTED

SUMMARY

This bill repeals the Preferred Provider Arrangement Act of 1986 and enacts a replacement act which is intended to address certain issues of preferred providers in the substance abuse field. It addresses the ability of nonpreferred providers to continue to provide health care services if other key services are provided by other preferred providers. It also addresses a number of procedural aspects having to do with notice to providers and provider opportunity to respond. It also requires the filing of lists of possible preferred providers with the Superintendent of Insurance. It increases the filing fee from \$20 to \$2,500 reflecting the great amount of processing work necessary.

The bill provides that no preferred provider arrangement may be approved by the Superintendent of Insurance when an arrangement requires exceeding existing credentials or licensing statutes or regulations; requires in-service training in excess of statutory or regulatory requirements; has the effect of causing losses of service or revenues to key current providers; or exceeds the requirements of any existing statutory or regulatory provisions having to do with the operation of agencies or the exercise of licensure by individual providers.

The bill contains a retroactivity clause requiring the superintendent to reopen proceedings in which preferred providers had been approved under the Preferred Provider Arrangement Act of 1986.

LD 1521 An Act Related to Multiple-employer Welfare Arrangements

**PUBLIC 688
EMERGENCY**

SPONSOR(S)

CARLETON

COMMITTEE REPORT

OTP-AM

AMENDMENTS ADOPTED

H-917

SUMMARY

The purpose of this bill is to promote access to group health care benefits while avoiding some program costs associated with the purchase of health insurance policies. The bill establishes procedures under which employers may form multiple-employer welfare arrangements to provide health care benefits for employees and their dependents.

Eligibility standards are set to qualify trade associations, industry associations, political subdivisions, religious organizations and professional associations to ensure actuarially viable plans.