

MAINE STATE LEGISLATURE

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STATE OF MAINE
117TH LEGISLATURE

FIRST REGULAR SESSION

BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE

AUGUST 1995

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**Denotes Chair*



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

**SUMMARY OF LEGISLATION BEFORE
THE JOINT STANDING COMMITTEES**

AUGUST 1995

This document is a compilation of the bill summaries prepared by this office for the Joint Standing 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 publication, History and Final Disposition of Legislative Documents, is helpful in determining to which committee any particular bill was referred.

In this document, 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 categories of final action are abbreviated as follows:

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

These summaries were prepared by the analyst or analysts assigned to the committee. If more detailed information is needed on a bill, contact the committee analyst.

5581LHS

Joint Standing Committee on Banking and Insurance

LD 49

An Act to Create Additional Employment Opportunities in the Financial Services Industry by Allowing Financial Organizations to Charge Additional Finance Charges

PUBLIC 137

SPONSOR(S)

MCCORMICK
KIEFFER
DONNELLY

COMMITTEE REPORT

OTP-AM

AMENDMENTS ADOPTED

S-70

SUMMARY

This bill repeals the provision fixing maximum finance charges on open-end credit plans related to credit cards and consumer credit transactions involving the use of credit cards. The bill authorizes additional charges for open-end credit plans by agreement between a consumer and a credit card lender. The authorized charges include periodic charges, transaction charges, minimum charges during periods of outstanding indebtedness, processing fees, reimbursements for expenses, late or delinquency fees, return-payment charges, documentary evidence charges, stop-payment fees, over-the-limit charges and automated teller machine charges. The bill also provides that a finance charge may be imposed when there is an outstanding balance from the prior billing cycle at the beginning of a billing cycle.

COMMITTEE AMENDMENT "A" (S-70) adds an emergency preamble and emergency clause. The amendment corrects an omission in the original bill. It strikes language referring to fees associated with the costs of securing credit with real estate and clarifies that the provisions of the bill do not apply to open-end credit plans secured by a consumer's principal dwelling or second home. The extent of attorneys' fees that may be collected in any collection action against a consumer is also clarified. The amendment adds a fiscal note.

LD 68

An Act to Increase Access to and Affordability of Mental Health and Substance Abuse Treatment Services by Providing Mandatory Reimbursement to Counseling Professionals who are Licensed to Assess and Treat Intrapersonal and Interpersonal Problems

CARRIED OVER

SPONSOR(S)

BUSTIN

COMMITTEE REPORT

OTP-AM MAJ
ONTP

AMENDMENTS ADOPTED

S-211

SUMMARY

This bill provides mandatory reimbursement to counseling professionals who are licensed to assess and treat intrapersonal and interpersonal problems. Other counselors whose licensed scope of practice does not include assessment and treatment would not be subject to mandatory insurance reimbursement under this bill. Licensed counselors whose scope of practice meet the requirements of the bill include clinical professional counselors, marriage and family therapists and pastoral counselors. The provisions apply to all policies and contracts under the Maine Revised Statutes, Title 24, and all group policies and contracts under the Maine Revised Statutes, Title 24-A.

COMMITTEE AMENDMENT "A" (S-211) is the majority report of the committee and extends the mandatory reimbursement for mental health services provided by counseling professionals licensed in the State to assess and treat intrapersonal and interpersonal problems to individual health insurance policies and contracts under the Maine Revised Statutes, Title 24-A. The amendment specifies that the bill applies to policies and contracts executed on or after January 1, 1996, and that the reimbursement of mental health providers is mandatory until December 31, 1998. The amendment also adds a fiscal note.