

# 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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**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:

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

This bill was placed on the Special Appropriations Table and carried over until the Second Regular Session by the Joint Standing Committee on Appropriations and Financial Affairs.

**LD 81**      **An Act to Change Reimbursement Policy on Mental Health Services**      ONTP

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
GOLDTHWAIT	ONTP	

**SUMMARY**

This bill changes insurance reimbursement for mental health services to allow reimbursement for licensed clinical professional counselors on the same basis as qualified psychologists, clinical social workers and psychiatric and mental health nurses. The bill deletes 2 out-of-date sentences in current law.

See LD 68.

**LD 115**      **An Act to Require Insurance Companies to Provide Loss Information to Insured Groups**      PUBLIC 71

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
CAMPBELL	OTP-AM	H-91

**SUMMARY**

This bill requires insurance companies and health maintenance organizations (HMO's) to provide loss information to group policyholders upon request. Currently, insurance companies and HMO's are not required by law to disclose loss information, although some may provide this information to groups of more than 50 persons.

COMMITTEE AMENDMENT "A" (H-91) replaces the original bill. The amendment clarifies the definition of "loss information" by requiring the aggregate claims experience for the group, rather than claim-specific information contrary to statutory confidentiality provisions. It requires insurers to provide loss information to insured groups upon written request twice over the duration of the group policy or contract: once, after the policy has been in effect for 6 months; and again, 60 days prior to renewal of the policy. Insurers are not required to provide loss information to groups with fewer than 25 members.

**LD 139**      **An Act to Allow the Maine Human Rights Commission to Request the Cooperation of the Bureau of Consumer Credit Protection in Enforcing the Fair Credit Extension Laws**      PUBLIC 17

<b>SPONSOR(S)</b>	<b>COMMITTEE REPORT</b>	<b>AMENDMENTS ADOPTED</b>
TREAT RAND	OTP-AM	H-41

**SUMMARY**

This bill requires the Superintendent of Consumer Credit Protection to cooperate with the Maine Human Rights Commission in enforcing the fair credit provisions of the Maine Human Rights Act

COMMITTEE AMENDMENT "A" (H-41) adds a fiscal note to the bill.