

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:

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

LD 151

An Act to Expand the Protection of the Maine Consumer Credit Code

ONTP

SPONSOR(S)

TREAT
RAND

COMMITTEE REPORT

ONTP MAJ
OTP-AM MIN

AMENDMENTS ADOPTED

SUMMARY

This bill extends the protections of the Maine Consumer Credit Code to consumer credit sales, leases and loans in the amount of \$50,000 or less. Under current law, the code protects consumer credit sales, leases and loans of \$25,000 or less.

COMMITTEE AMENDMENT "A" (H-58) is the minority report and replaces the original bill. It extends the protection of the Maine Consumer Credit Code to motor vehicle sales, loans and leases of \$50,000 or less and establishes a reduced volume fee rate on that category of consumer credit transaction. The amendment also exempts direct automobile loans greater than \$25,000 from the truth-in-lending provisions to maintain parity between state-chartered and federally-chartered financial institutions. Committee Amendment "A" was not adopted.

LD 168

An Act to Clarify Insurance Coverage Regarding Breast Reconstruction after Mastectomy Surgery

PUBLIC 295

SPONSOR(S)

RAND

COMMITTEE REPORT

OTP-AM MAJ
OTP-AM MIN

AMENDMENTS ADOPTED

S-229

SUMMARY

This bill requires health care insurance policies and contracts providing coverage for mastectomy surgery to provide reconstructive surgery for both the breast on which surgery was performed and the other breast to produce a symmetrical appearance if the patient elects reconstruction and in the manner chosen by the patient and the physician. It applies to health maintenance organizations and nonprofit hospital and medical service corporations. It repeals a statutory section that defines medically necessary mastectomy surgery.

COMMITTEE AMENDMENT "A" (S-229) is the majority report of the committee. The amendment replaces the original bill and requires health care insurance policies and contracts providing coverage for mastectomy surgery, except for those policies covering specific diseases, hospital indemnity or accidental injury, to provide reconstructive surgery for both the breast on which surgery was performed and the other breast to produce a symmetrical appearance if the patient elects reconstruction and in the manner chosen by the patient and the physician. It applies to health maintenance organizations and nonprofit hospital and medical service corporations. It also repeals a statutory section that defines medically necessary mastectomy surgery. The amendment adds a fiscal note as well.

COMMITTEE AMENDMENT "B" (S-230) is the minority report of the committee and replaces the original bill. It amends the definition of medically necessary mastectomy surgery to include the surgery and reconstruction of the unaffected breast for medically necessary reasons. Committee Amendment "B" was not adopted.

LD 183

An Act to Clarify Fresh Start Charges under the Workers' Compensation Laws

CARRIED OVER

SPONSOR(S)

PLOWMAN

COMMITTEE REPORT

AMENDMENTS ADOPTED