

# 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 &amp; 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&amp;S XXX</i>	<i>Chapter # of enacted Private &amp; 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

5. It provides that chiropractic providers performing duties under this provision are liable for professional diagnoses of mental or physical conditions resulting in actions that endanger the health or safety of an enrollee.
6. It exempts the State Employee Health Program from the requirements of the mandate.
7. It provides an effective date of January 1, 1996 and a repeal date of March 1, 1998.

SENATE AMENDMENT "A" (S-290) to COMMITTEE AMENDMENT "A" reduces the number of visits for which an enrollee may receive benefits from 12 visits to 6 visits. The maximum number of visits without the prior approval of the primary care provider is reduced from 36 visits to 16 visits. Senate Amendment "A" was not adopted.

SENATE AMENDMENT "B" (2-291) to COMMITTEE AMENDMENT "A" limits the self-referral by an enrollee in a health maintenance organization for chiropractic services to treatment of adults with acute lower back problems. Senate Amendment "B" was not adopted.

SENATE AMENDMENT "C" (S-292) to COMMITTEE AMENDMENT "A" removes the provisions exempting contracts between a health maintenance organization and the state employee health insurance program from the requirements of the mandate. The amendment also adds a fiscal note. Senate Amendment "C" was not adopted.

**LD 402**      **An Act to Require Insurance Companies to Make Discounted Premiums Available to Drivers 55 Years of Age or Older Who Complete Motor Vehicle Accident Prevention Courses**      ONTP

<b>SPONSOR(S)</b> JOY	<b>COMMITTEE REPORT</b> ONTP	<b>AMENDMENTS ADOPTED</b>
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**SUMMARY**

This bill requires insurance companies to offer drivers 55 years of age or older a discounted premium if the insured completes an accident prevention course approved by the Bureau of Motor Vehicles.

**LD 419**      **An Act to Expedite the Hearing Process Relating to the Uniform Classification System Used in Workers' Compensation Insurance**      PUBLIC 317

<b>SPONSOR(S)</b> AMERO	<b>COMMITTEE REPORT</b> OTP-AM      MAJ ONTP      MIN	<b>AMENDMENTS ADOPTED</b> S-233
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**SUMMARY**

This resolve directs the Superintendent of Insurance to review the uniform classification system used in workers' compensation insurance by the independent advisory organization designated by the superintendent. It directs the superintendent to examine the job descriptions included within the category of cement manufacturing and to determine the job descriptions appropriate to that classification. By January 1, 1996, the superintendent shall report to the joint standing committee of the Legislature having jurisdiction over banking and insurance matters on the review and any action taken as a result of the review.