

# MAINE STATE LEGISLATURE

The following document is provided by the  
**LAW AND LEGISLATIVE DIGITAL LIBRARY**  
at the Maine State Law and Legislative Reference Library  
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied  
(searchable text may contain some errors and/or omissions)

STATE OF MAINE  
117TH LEGISLATURE

FIRST REGULAR SESSION

BILL SUMMARIES  
JOINT STANDING COMMITTEE  
ON  
BANKING AND INSURANCE

AUGUST 1995

**Staff:**

*Colleen M. McCarthy, Legislative Analyst*

*Office of Policy and Legal Analysis  
Room 101/107/135, 13 State House Station  
Augusta, ME 04333  
(207)287-1670*

**MEMBERS:**

*\*Sen. I. Joel Abromson  
Sen. Mary E. Small  
Sen. Dale McCormick*

*\*Rep. Marc J. Vigue  
Rep. Gail M. Chase  
Rep. Gordon P. Gates  
Rep. Norman R. Paul  
Rep. Michael V. Saxl  
Rep. Richard H. Campbell  
Rep. William Guerrette  
Rep. Sumner A. Jones, Jr.  
Rep. Lisa Lumbra  
Rep. Arthur F. Mayo, III*

*\*Denotes Chair*



**Maine State Legislature  
OFFICE OF POLICY AND LEGAL ANALYSIS**

State House Station 13, Augusta, Maine 04333  
Telephone (207) 287-1670  
Telecopier (207) 287-1275

**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

**LD 725 An Act to Clarify the Discharge of Mortgages**

PUBLIC 94

**SPONSOR(S)**  
RAND

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
S-54

**SUMMARY**

This bill clarifies that the procedure for the discharge of certain mortgages does not apply if the holder of the mortgage is a credit union authorized to do business in the State. Under current law, "credit union" is not included in the definition of "financial institution" under the banking code except under limited circumstances. This bill clarifies that credit unions holding mortgages are to be treated on an equal basis as are other financial institutions under state law.

COMMITTEE AMENDMENT "A" (S-54) adds a fiscal note to the bill.

**LD 752 An Act to Include Obstetricians and Gynecologists as Primary Care Providers**

CARRIED OVER

**SPONSOR(S)**  
MILLS

**COMMITTEE REPORT**

**AMENDMENTS ADOPTED**

**SUMMARY**

This bill makes identical changes in the requirements for individual health insurance, group health insurance and health care coverage provided by nonprofit hospital and medical service organizations and health maintenance organizations. All requirements take effect on January 1, 1996. The requirements include the following.

1. Plans that designate physicians as primary care providers must designate physicians providing gynecological and obstetrical services as primary care providers.
2. Coverage must be provided for semiannual gynecological examinations and gynecological and obstetrical services required as a result of those exams or as a result of an acute health care condition and pregnancy.
3. Written notice of gynecological and obstetrical service coverage must be provided.

**LD 787 An Act to Expand the Membership of the State Employee Health Commission**

PUBLIC 97

**SPONSOR(S)**  
CASSIDY

**COMMITTEE REPORT**  
OTP-AM

**AMENDMENTS ADOPTED**  
S-63

**SUMMARY**

This bill adds a member of the Maine Technical College System faculty or administration to the State Employee Health Commission.

COMMITTEE AMENDMENT "A" (S-63) replaces the original bill and adds a labor and a management member from the Maine Technical College System to the State Employee Health Commission. The amendment also adds a fiscal note.