

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:

<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 950 An Act to Clarify the Display of Social Security Numbers on Insurance-related Identification Cards

PUBLIC 134
EMERGENCY

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
ABROMSON CAMPBELL	OTP-AM	S-103

SUMMARY

Current law prohibits a business in this State from displaying a social security number on a credit card, debit card or customer service card. This bill specifies that the use of social security numbers as identification for medical insurance is permissible.

COMMITTEE AMENDMENT "A" (S-103) provides that an individual must be issued a number other than a social security number for medical insurance identification purposes upon request. The amendment also adds a fiscal note to the bill.

LD 995 An Act Requiring Disclosure of Insurance Rating on All New Motor Vehicles Sold in the State

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
AULT	ONTP	

SUMMARY

This bill mandates disclosure of the insurance rating for new motor vehicles sold within the State. The rating, classified according to vehicle make and model, is determined by the Bureau of Insurance based on the insurance ratings filed by insurers and rating organizations.

LD 1000 An Act to Prevent Returned Check Charges to Merchants

ONTP

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
BUCK	ONTP	

SUMMARY

This bill prevents financial institutions from charging depositors returned check fees if the check is returned for insufficient funds.

LD 1039 An Act to Require Prior Notice of Cancellation of Group Health Insurance Policies

PUBLIC 189

SPONSOR(S)	COMMITTEE REPORT	AMENDMENTS ADOPTED
MITCHELL EH	OTP-AM	H-231

SUMMARY

This bill clarifies that nonprofit hospital or medical service organizations, nonprofit health care plans and health insurers that cancel group hospital, medical or health care service contracts or group health insurance policies must provide at least 10 days' prior notification of the cancellation.

COMMITTEE AMENDMENT "A" (H-231) removes the emergency preamble and the emergency clause and applies the notification of cancellation requirements to health maintenance organizations. The amendment also provides an effective date of November 1, 1995 for these changes in the notification requirements. The amendment also adds a fiscal note to the bill.