

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

SPONSOR(S)
DONNELLY**COMMITTEE REPORT****AMENDMENTS ADOPTED****SUMMARY**

This bill provides that health insurance policies must include coverage for prenatal care, annual Pap tests, mammograms, rectal and colon exams for women age 40 and older, human immunodeficiency virus and sexually transmitted disease. The bill also requires that physicians whose specialty is obstetrics and gynecology be eligible to be primary care physicians under a managed care program.

LD 1405 An Act to Amend the Laws Concerning Health Insurance

PUBLIC 332

SPONSOR(S)
MITCHELL EH**COMMITTEE REPORT**
OTP-AM**AMENDMENTS ADOPTED**
H-445
H-470 CAMERON**SUMMARY**

Part A repeals parts of the group conversion law. This law was enacted in 1983 to ensure that those losing their group coverage would have access to alternate coverage at standard rates with no new preexisting condition exclusion. Now that individual policies must be issued on application and are subject to the continuity law, this requirement serves no purpose.

Part B repeals the Maine Revised Statutes, Title 24-A, section 2808-A since this provision is superseded by Title 24-A, section 2808-B, the small group community rating law.

Part C repeals Title 24-A, section 2740, which deals with franchise insurance. This provision is a holdover from when group coverage was not available to small groups and it conflicts with the community rate law under Title 24-A, section 2736-C.

Part D makes technical changes to small group insurance law as follows.

1. If dependent coverage is available, it is required to be available even if the employee is not covered, if the employee has other coverage and the dependents are not eligible for that coverage.
2. Title 24-A, section 2808-B, subsection 4, paragraph B, subparagraph (6) is amended to require a finding by the superintendent as in section 2736-B, subsection 3, paragraph B, subparagraph (5).
3. A cross-reference is corrected in section 2808-B, subsection 1, paragraph E, subparagraph (4). The applicability provision is clarified.

Part E, as required by federal standards, permits some duplication in the sale of insurance to persons with Medicare supplemental insurance.

Part F makes technical changes to the health insurance continuity law as follows.

1. The Maine Revised Statutes, Title 24-A, section 2849, subsection 1 and Title 24, section 2347, subsection 1 are amended to include individual policies as prior coverage if the premiums were paid by the employer or by payroll deduction.
2. The Maine Revised Statutes, Title 24-A, section 2849 and Title 24, section 2347 are clarified by specifying that a 90-day gap between plans is allowed. Current law only refers to the gap between termination of an individual's coverage under the prior plan and termination of the plan itself.