

MAINE STATE LEGISLATURE

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**STATE OF MAINE
118TH LEGISLATURE**

**FIRST REGULAR SESSION
AND
FIRST SPECIAL SESSION**

**BILL SUMMARIES
JOINT STANDING COMMITTEE
ON
BANKING AND INSURANCE**

JULY 1997

MEMBERS:

Sen. Lloyd P. LaFountain III, Chair

Sen. Robert E. Murray, Jr.

Sen. I. Joel Abromson

Rep. Jane W. Saxl, Chair

Rep. Julie Winn

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Rep. Arthur F. Mayo III

Rep. Joseph Bruno

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ONE HUNDRED EIGHTEENTH LEGISLATURE
FIRST REGULAR AND FIRST SPECIAL SESSIONS

Summary Of Legislation Before The Joint Standing Committees
August 1997

We are pleased to provide this summary of bills that were considered by the 15 Joint Standing Committees of the Maine Legislature staffed by this office. The document is a compilation of bill summaries which describe each bill, committee amendments and other relevant amendments, as well as the final action taken on the bill. Also included are statistical summaries of bill activity this Session for the Legislature and each of its joint standing committees.

The document is organized for convenient reference to information on bills handled by the joint standing committees. It is organized alphabetically by committees and within committees by bill (LD) number. The committee report(s), prime sponsor for each bill and the lead co-sponsor(s), if designated, are listed below each bill title. All adopted amendments are listed by paper number. Two indices, a subject index and a numerical index by LD number are provided for easy reference to bills. They are located at the back of the document. A separate publication, History and Final Disposition of Legislative Documents, may also be helpful in providing information on the disposition of bills. These bill summaries also are available at the Law and Legislative Reference Library and on the Internet (www.state.me.us/legis/opla).

Final action on each bill is noted to the right of the bill title. The abbreviations used for various categories of final action are as follows:

<i>CARRIED OVER</i>	<i>Bill carried over to Second Regular 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 IN CONCURRENCE</i>	<i>One body accepts ONTP report; the other indefinitely postpones the bill</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/FINAL PASSAGE</i>	<i>Emergency bill failed to get 2/3 vote</i>
<i>FAILED ENACTMENT/FINAL PASSAGE</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>OTP ND</i>	<i>Committee report Ought To Pass In New Draft</i>
<i>OTP ND/NT</i>	<i>Committee report Ought To Pass In New Draft/New Title</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 finally passed Resolve</i>
<i>UNSIGNED</i>	<i>Bill held by Governor</i>
<i>VETO SUSTAINED</i>	<i>Legislature failed to override Governor's Veto</i>

Please note the effective date for all non-emergency legislation enacted in the First Regular Session (unless otherwise specified in a particular law) is June 26, 1997 and September 19, 1997 for the First Special Session.

David E. Boulter, Director
 Offices Located in the State House, Rooms 101/107/135

LD 1484

An Act to Make Mandated Health Insurance Coverage Optional

ONTP

<u>Sponsor(s)</u> WATERHOUSE RUHLIN	<u>Committee Report</u> ONTP	<u>Amendments Adopted</u>
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LD 1484 proposed to require health insurers to make available to purchasers optional coverage of benefits that are currently mandated. The benefits would not be required to be provided in an insurance policy unless the purchaser chooses the option.

LD 1489

An Act to Update the Insurance Code for Substance Abuse

ONTP

<u>Sponsor(s)</u> LEMAIRE	<u>Committee Report</u> ONTP	<u>Amendments Adopted</u>
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LD 1489 proposed to make the following changes to the laws governing health insurance coverage for alcohol and drug dependency treatment.

1. Current law requires that nonprofit hospital and medical service organizations and group health insurers provide benefits for the treatment of alcohol and drug dependency. This bill requires that health maintenance organizations offer the same benefits.
2. The bill specifies that any managed care plan issued by a nonprofit hospital and medical service organization or group health insurer must provide benefits for the treatment of alcoholism and drug dependency.
3. This bill specifies that benefits for alcoholism or drug dependency services must be provided by a state-licensed alcohol and drug counselor or other professional under the direct supervision of such a counselor.
4. The bill prohibits insurers, health maintenance organizations and nonprofit hospital and medical service organizations from excluding state-licensed alcohol and drug counselors from reimbursement by requiring such counselors to possess education or credentials other than those required by the State for licensure.

LD 1491

An Act to Reduce Interest and Charges on Improvident Extensions of Consumer Credit

ONTP

<u>Sponsor(s)</u> MILLS	<u>Committee Report</u> ONTP	<u>Amendments Adopted</u>
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LD 1491 proposed to eliminate any interest, finance charges or costs for improvident extensions of consumer credit to insolvents. This bill also proposed to allow a consumer to whom improvident extensions of credit are made to recover limited costs incurred in the successful defense of an action brought by a credit card company against the insolvent consumer.