

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

Rep. Thomas M. Davidson

Rep. Christopher P. O'Neil

Rep. Joseph C. Perry

Rep. Stephen S. Stanley

Rep. Joseph G. Carleton, Jr.

Rep. Sumner A. Jones, Jr.

Rep. Arthur F. Mayo III

Rep. Joseph Bruno

Staff:

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Maine State Legislature

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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:

- CARRIED OVER*.....*Bill carried over to Second Regular Session*
- CON RES XXX*.....*Chapter # of Constitutional Resolution passed by both Houses*
- CONF CMTE UNABLE TO AGREE*.....*Committee of Conference unable to agree; bill died*
- DIED BETWEEN BODIES*.....*House & Senate disagree; bill died*
- DIED IN CONCURRENCE*.....*One body accepts ONTP report; the other indefinitely postpones the bill*
- DIED ON ADJOURNMENT*.....*Action incomplete when session ended; bill died*
- EMERGENCY*.....*Enacted law takes effect sooner than 90 days*
- FAILED EMERGENCY ENACTMENT/FINAL PASSAGE*.....*Emergency bill failed to get 2/3 vote*
- FAILED ENACTMENT/FINAL PASSAGE*.....*Bill failed to get majority vote*
- FAILED MANDATE ENACTMENT*.....*Bill imposing local mandate failed to get 2/3 vote*
- INDEF PP*.....*Bill Indefinitely Postponed*
- ONTP*.....*Ought Not To Pass report accepted*
- OTP ND*.....*Committee report Ought To Pass In New Draft*
- OTP ND/NT*.....*Committee report Ought To Pass In New Draft/New Title*
- P&S XXX*.....*Chapter # of enacted Private & Special Law*
- PUBLIC XXX*.....*Chapter # of enacted Public Law*
- RESOLVE XXX*.....*Chapter # of finally passed Resolve*
- UNSIGNED*.....*Bill held by Governor*
- VETO SUSTAINED*.....*Legislature failed to override Governor's Veto*

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 1500

An Act to Increase Access to and Affordability of Mental Health Services

PUBLIC 174

Sponsor(s)
MITCHELL J
PARADIS

Committee Report
OTP-AM

Amendments Adopted
H-237

LD 1500 proposed to extend to health maintenance organizations the statutory provisions that currently apply to nonprofit hospital and medical service organizations, individual health care insurers and group health care insurers. This bill requires health maintenance organizations issuing mental health services contracts to offer coverage for those services when performed by a counseling professional who is licensed to assess and treat interpersonal and intrapersonal problems, has at least a masters degree from an accredited educational institution and has been employed as a counselor for at least two years.

Committee Amendment "A" (H-237) proposed to remove section 1 of the bill because section 2 of the bill effectuates the intent of the changes made in section 1. Section 1 proposed to make unnecessary clarifications.

Enacted law summary

Public Law 1997, chapter 174 requires health maintenance organizations issuing mental health services contracts to offer coverage for those services when performed by a counseling professional who is licensed to assess and treat interpersonal and intrapersonal problems, has at least a masters degree from an accredited educational institution and has been employed as a counselor for at least two years.

The requirements of chapter 174 apply to all contracts executed, delivered, issued for delivery, continued or renewed on or after January 1, 1998.

LD 1509

Resolve, to Create a Restriction on Requiring the Early Payment of Loans

ONTP

Sponsor(s)
GERRY

Committee Report
ONTP

Amendments Adopted

LD 1509 proposed to direct the Commissioner of Professional and Financial Regulation to study the practice of banks calling in loans early and to make recommendations to prohibit this practice. The commissioner is also required to study and recommend set penalties imposed by banks for late payments of loans.

LD 1521

An Act to Amend the Laws Concerning Health Insurance

PUBLIC 370

Sponsor(s)
PERRY
LAFOUNTAIN

Committee Report
OTP-AM

Amendments Adopted
H-582