

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:

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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

5. Clarifying the filing requirements applicable to health maintenance organizations offering products using a more limited provider network than their full provider network.

LD 1530 **An Act to Require Banks to Forward Copies of Mortgages to the Municipalities in Which the Property Is Located** **ONTP**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
STANLEY	ONTP MAJ OTP-AM MIN	

LD 1530 proposed to require creditors and financial institutions that issue mortgages to forward a copy of a mortgage to the municipality in which the mortgaged property is located or, for property located in an unorganized territory, to the State Tax Assessor.

Committee Amendment "A" (H-325) is the minority report and replaced the bill. It proposed to allocate to the Maine Revised Statutes, Title 33, chapter 9 the provision requiring mortgagees to provide notice of mortgages to municipalities in which the property is located or to the State Tax Assessor if the property is located in unorganized territory. It also proposed to require that instead of forwarding copies of the mortgage a mortgagee shall forward only the name and address of the mortgagor, the location of the property and the name and address of the mortgagee.

The amendment also adds a fiscal note to the bill. Committee Amendment “A” was not adopted.

LD 1540 **An Act to Establish a State Disaster Relief Trust Fund** **CARRIED OVER**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
KERR		

LD 1540 proposes to establish a disaster relief trust fund to be administered by the Maine Emergency Management Agency to match federal disaster assistance funds and provide other local disaster assistance. The trust fund is funded by a surcharge on homeowners' and business property insurance policies. was carried over to the Second Regular Session.

LD 1556 **An Act to Establish Breast Cancer Patient Protection** **PUBLIC 408**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
DAVIDSON GOLDTHWAIT	OTP-AM MAJ OTP-AM MIN	H-668

LD 1556 proposed to require that medical insurance coverage provide a patient with not less than 48 hours of inpatient care following a mastectomy and not less than 24 hours of inpatient care following a lymph node dissection for treatment of breast cancer.

Committee Amendment "A" (H-668) is the majority report and it replaced the bill. It proposed to require that medical insurance coverage provide inpatient coverage for a period of time determined by the physician and patient to be medically appropriate following a mastectomy, lumpectomy or a lymph node dissection for treatment of breast cancer.

The amendment also proposed to require insurance coverage for annual mammograms for women 40 years of age and over and extend to health maintenance organizations the provisions requiring coverage for annual mammograms.

The amendment adds an application provision stating that the bill applies to policies issued or renewed on or after January 1, 1998.

The amendment also adds a fiscal note to the bill.

Committee Amendment "B" (H-669) is the minority report and replaced the bill. It proposed to require that medical insurance coverage provide inpatient coverage for a period of time determined by the physician and patient to be medically appropriate following a mastectomy, lumpectomy or a lymph node dissection for treatment of breast cancer.

The amendment also proposed to require insurance coverage for annual mammograms for women with a family history of breast cancer if recommended by a physician and extend to health maintenance organizations the provisions requiring coverage for screening mammograms in current law.

The amendment adds an application provision stating that the bill applies to all policies and contracts issued or renewed on or after January 1, 1998.

The amendment also adds a fiscal note to the bill. Committee Amendment "B" was not adopted.

Enacted law summary

Public Law 1997, chapter 408 requires that nonprofit hospital and medical service organizations, insurers and health maintenance organizations provide insurance coverage for inpatient hospital stays for a period of time determined by the physician and patient to be medically appropriate following a mastectomy, lumpectomy or a lymph node dissection for treatment of breast cancer.

Public Law 1997, chapter 408 also requires insurance coverage for annual mammograms for women age 40 and older in individual and group contracts of nonprofit hospital and medical service organizations, insurers and health maintenance organizations.

The requirements of chapter 408 apply to all policies and contracts executed, delivered, issued for delivery, continued or renewed on or after January 1, 1998.