

MAINE STATE LEGISLATURE

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**STATE OF MAINE
119TH LEGISLATURE**

FIRST REGULAR SESSION

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

JULY 1999

MEMBERS:

Sen. Lloyd P. LaFountain III, Chair

Sen. Neria R. Douglass.

Sen. I. Joel Abromson

Rep. Jane W. Saxl, Chair

Rep. Christopher P. O'Neil

Rep. Joseph C. Perry

Rep. Benjamin F. Dudley

Rep. John G. Richardson, Jr.

Rep. Nancy B. Sullivan.

Rep. Arthur F. Mayo III

Rep. Sumner A. Jones, Jr.

Rep. Kevin J. Glynn

Rep. Robert W. Nutting

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ONE HUNDRED NINETEENTH LEGISLATURE
FIRST REGULAR SESSION

Summary Of Legislation Before The Joint Standing and Select Committees
August 1999

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

The document is organized for convenient reference to information on bills considered by the committees. It is organized 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
ENACTMENT FAILED..... Bill failed to get vote required for enactment or final passage
NOT PROPERLY BEFORE THE BODY..... Ruled out of order by the presiding officers; bill died
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 September 18, 1999.

LD 866 proposed to add podiatrists to those health care professionals whose services are covered by health care services contracts provided by nonprofit hospital or medical service organizations and whose services are covered by health or accident insurance policies.

LD 911

An Act to Change the Reimbursement Policy on Mental Health Services

ONTP

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

LD 911 proposed to require that nonprofit hospital and medical service organizations, insurers and health maintenance organizations provide reimbursement for the services of licensed counseling professionals. Under current law, nonprofit hospital and medical service organizations, insurers and health maintenance organizations are only required to make available coverage for those services at the option of the policyholder. The bill would have applied to all policies and contracts issued or renewed on or after January 1, 2000.

Committee Amendment "A" (S-198) was the minority report of the committee. It proposed to clarify that nonprofit hospital and medical service organizations, insurers and health maintenance organizations are required to provide reimbursement for the services of licensed clinical professional counselors, licensed marriage and family therapists and licensed pastoral counselors and not other categories of licensed counseling professionals.

The amendment proposed to add an appropriation section and a fiscal note to the bill. Committee Amendment "A" was not adopted.

LD 913

An Act to Ensure that Persons Issuing Bad Checks are Solely Responsible for Overdraft Charges

ONTP

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
BOUFFARD	ONTP MAJ	
MILLS	OTP MIN	

LD 913 proposed to limit the amount financial institutions may assess depositors for returned check fees if the check is returned for insufficient funds.

LD 945

An Act to Require Individuals be Notified of Cancellation of Insurance Benefits

ONTP

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

LD 945 proposed to require the Bureau of Insurance to adopt rules clarifying that individuals insured under an individual or group health insurance policy receive prior notice before cancellation of benefits for nonpayment of premiums regardless of whether another person has been designated by the insured to receive such notice.