

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

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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.

midwife participating in the managed care plan, without a referral from a primary care physician. Under current law, enrollees are only allowed to self-refer to a participating provider for an annual gynecological examination.

LD 1218

An Act Relating to Automobile Rental Supplemental Liability Insurance

PUBLIC 270

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
O'NEIL	OTP-AM MAJ ONTP MIN	H-341

LD 1218 proposed to allow car rental agents to sell limited supplemental automobile liability insurance in connection with the rental of a motor vehicle without having to take a licensing examination.

Committee Amendment "A" (H-341) proposed to replace the bill. It proposed to require a motor vehicle rental company and at least one employee of the rental company at each location in the State to be licensed as a limited insurance producer for the solicitation or sale of liability insurance in connection with and incidental to the rental of a motor vehicle for a period not to exceed 60 days.

The amendment also proposed to add a fiscal note to the bill.

Enacted law summary

Public Law 1999, chapter 270 requires a motor vehicle rental company and at least one employee of the rental company at each location in the state be licensed as a limited insurance producer for the solicitation or sale of liability insurance in connection with and incidental to the rental of a motor vehicle for a period not to exceed 60 days.

LD 1241

An Act to Create a Single-payor System for Universal Health Care

ONTP

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

LD 1241 proposed to do the following.

Part A of the bill would have established the Maine Health Care Authority to administer the Maine Health Care Plan, a universal health care plan for all Maine residents. Part A proposed that the authority contract with an administrator for the administration of the Maine Health Care Plan. It also would have assigned to the Maine Health Care Authority the tasks of creating a comprehensive state health resource plan, establishing a global budget and ensuring the quality and affordability of health care in the State.

Part B would have required the Maine Health Care Authority and the Department of Human Services to coordinate the Maine Health Care Plan with the health benefits provided under the Medicaid and Medicare programs. The department would have required to apply for all waivers necessary to integrate the Medicaid program with the Maine Health Care Plan, and the authority would have required to apply for all waivers necessary to coordinate the benefits of the Maine Health Care Plan and the Medicare program.

Part C would have eliminated the requirement for the Department of Human Services to create a health resource plan. This Part also proposed to repeal the certificate of need program.

Part D would have allowed the members of the board of the Maine Health Care Authority to be paid for expenses incurred by them.

Part E would have repealed the statutes creating the State Employee Health Commission and the Health Insurance Plan for State Employees. State employees would be insured under the Maine Health Care Plan.

Part F would have required the Bureau of Insurance and the Maine Health Care Authority to study the statutes and regulations enforced by the bureau and report to the Legislature regarding any statutory changes needed to coordinate the role of the bureau with the implementation of the Maine Health Care Plan.

Part G would have required the Department of Human Services to submit legislation to make technical corrections to the statutes necessitated by this Act, including cross-references.

See related bill LD 2059.

LD 1258

An Act Relating to Uninsured Vehicle Coverage

PUBLIC 271

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
ABROMSON SAXL J	OTP-AM MAJ ONTP MIN	S-201

LD 1258 proposed to require that a person's uninsured or underinsured vehicle coverage must be at the same level as that person's liability coverage unless the consumer expressly rejects the equal coverage limit.

Committee Amendment "A" (S-201) is the majority report of the committee and proposed to add a requirement that the insurer or insurance producer disclose to the purchaser of a motor vehicle liability insurance policy the requirements for uninsured motor vehicle coverage.

The amendment also proposed to add a fiscal note to the bill.

Enacted law summary

Public Law 1999, chapter 271 requires that a person's uninsured or underinsured vehicle coverage be at the same level as that person's liability coverage unless the consumer expressly rejects the equal coverage limit. It requires that the insurer or insurance producer disclose to the purchaser of a motor vehicle insurance policy the requirements for uninsured motor vehicle coverage.

LD 1323

An Act to Ensure Affordable Access to Gynecological Services Provided by Nurse Practitioners

ONTP

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

LD 1323 proposed to require that nonprofit hospital and medical service organizations, health insurers and health maintenance organizations provide coverage for gynecological services performed by a nurse practitioner. The bill would have applied to all individual and group policies and contracts issued or renewed on or after January 1, 2000.