MAINE STATE LEGISLATURE

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State Of Maine 121st Legislature

Second Regular Session and Second Special Session

Bill Summaries

Joint Standing Committee on Insurance and Financial Services

May 2004

Members:

Sen. Lloyd P. LaFountain III, Chair Sen. Neria R. Douglass Sen. Arthur F. Mayo III

Rep. Christopher P. O'Neil, Chair
Rep. Marilyn E. Canavan
Rep. Joseph C. Perry
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Rep. Michael A. Vaughan
Rep. Richard G. Woodbury

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Maine State Legislature



Office Of Policy And Legal Analysis Office Of Fiscal And Program Review

121st Maine Legislature Second Regular Session and Second Special Session

Summary Of Legislation Before The Joint Standing Committees

Enclosed please find a summary of all bills, resolves, joint study orders, joint resolutions and Constitutional resolutions that were considered by the joint standing and joint 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 committees.

The document is organized for convenient reference to information on bills considered by the committees. It is arranged alphabetically by committee name 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/billsumm.htm).

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:

	Chapter # of Constitutional Resolution passed by both Houses
	y accepts ONTP report; the other indefinitely postpones the bill
DIED ON ADJOURNMENT	Action incomplete when session ended; bill died
	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
NOT PROPERLY BEFORE THE BODY	Ruled out of order by the presiding officers; bill died
INDEF PP	Bill Indefinitely Postponed
ONTP	Bill Indefinitely PostponedOught Not To Pass report accepted
OTP-ND	Committee report Ought To Pass In New Draft
P&S XXX	
PASSED	Joint Order passed in both bodies
PUBLIC XXX	Chapter # of enacted Public LawChapter # of finally passed ResolveBill held by Governor
RESOLVE XXX	Chapter # of finally passed Resolve
UNSIGNED	Bill held by Governor
VETO SUSTAINED	Legislature failed to override Governor's Veto

Please note that the effective date for all non-emergency legislation enacted in the Second Regular Session (unless otherwise specified in a particular law) is April 30, 2004; and non-emergency legislation enacted in the Second Special Session is July 30, 2004. Four bills (LD's 1572, 1629, 1636 and 1637) that were considered at the First Special Session in August 2003 are also included in these summaries.

Joint Standing Committee on Insurance and Financial Services

8. Failure to correct in 90 days conditions that pose imminent hazards.

See related bill LD 1853, which was enacted as Public Law 2003, chapter 671 and incorporated several of LD 667's provisions.

LD 1087

An Act To Require All Health Insurers To Cover the Costs of Hearing Aids

DIED BETWEEN BODIES

Sponsor(s)	Committee Report		Amendments Adopted
EDMONDS	OTP-AM	A	
LAVERRIERE-BOUC	ONTP	В	
	OTP-AM	C	

LD 1087, which was carried over from the First Regular Session, proposed to require health insurance policies and contracts to provide coverage for the purchase of a hearing aid from a licensed audiologist or hearing aid dealer for a person whose hearing loss has been documented by a physician or licensed audiologist.

Committee Amendment "A" (S-358) is the minority report and replaced the bill. It proposed to require health insurance policies, contracts and certificates to provide coverage for hearing aids for persons 21 years of age and under. The provisions would apply to all policies, contracts and certificates issued or renewed on or after January 1, 2005. Committee Amendment "A" was not adopted and LD 1087 was recommitted to the Committee on Insurance and Financial Services.

Committee Amendment "B" (S-394) replaced the bill and is the majority report of the committee. It proposed to require health insurance policies, contracts and certificates to provide coverage for hearing aids for persons 18 years of age and under. The amendment would allow insurance policies to limit coverage to \$1,400 per hearing aid every 36 months. The provisions would apply to all policies, contracts and certificates issued or renewed on or after January 1, 2005.

The amendment also added an appropriations section to cover additional costs for the state employee health insurance program and added language authorizing additional expenditures if costs of providing coverage of hearing aids to state employees and their dependents exceed legislative allocations. Committee Amendment "B" was adopted in the Senate, but was not adopted in the House.

Committee Amendment "C" (**S-395**) replaced the bill and is the minority report of the committee. It proposed to establish a mandated offer for coverage for hearing aids under individual and group health insurance policies. The amendment would allow insurance policies to limit coverage to \$1,400 per hearing aid every 36 months. The provisions would apply to all policies, contracts and certificates issued or renewed on or after January 1, 2005. Committee Amendment "C" was not adopted.