

# State Of Maine 121st Legislature

## First Regular Session

### **Bill Summaries**

# Joint Standing Committee on Insurance and Financial Services

## July 2003

<u>Members</u>: 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 Rep. Bonita J. Breault Rep. Anne C. Perry Rep. Kevin J. Glynn Rep. Florence T. Young Rep. Lois A. Snowe-Mello 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 First Regular 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, <u>History and Final Disposition of Legislative Documents</u>, 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 PURSUANT TO HP 1212	Bills carried over to the 2 <sup>nd</sup> Regular Session
CON RES XXX	
CONF CMTE UNABLE TO AGREE	Committee of Conference unable to agree; bill died
DIED BETWEEN BODIES	House & Senate disagree; bill died
DIED IN CONCURRENCEOne	e 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
	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	
ONTP	Bill Indefinitely Postponed 
OTP-ND	Committee report (hight To Pass In New Draft
P&S XXX	Chapter # of enacted Private & Special Law Joint Order passed in both bodies
PASSED	Joint Order passed in both bodies
PUBLIC XXX	Chapter # of enacted Public Law
RESOLVE XXX	Chapter # of finally passed Resolve
UNSIGNED	Bill held by Governor
	Legislature failed to override Governor's Veto

Please note that the effective date for all non-emergency legislation enacted in the First Regular Session (unless otherwise specified in a particular law) is September 13, 2003.

#### David C. Elliott, Director Offices located in Room 215 of the Cross Office Building

### Joint Standing Committee on Insurance and Financial Services

report and any recommendations to the Attorney General and the Joint Standing Committee on Insurance and Financial Services.

**Committee Amendment "A" (S-155)** proposed to clarify that, in those instances when the Superintendent of Insurance has notified the Attorney General of a violation of the insurance laws, the Attorney General is required to institute actions against the violator, including actions seeking restitution.

This amendment also proposed to require the superintendent to prepare a report on market conditions and trends for property and casualty insurance in this State, particularly homeowners' insurance and commercial coverage for small businesses. The superintendent is required to hold 4 public hearings throughout the State. The amendment requires the superintendent to submit the report to the Joint Standing Committee on Insurance and Financial Services no later than January 5, 2004.

#### Enacted Law Summary

Public Law 2003, chapter 310 clarifies that, in those instances when the Superintendent of Insurance has notified the Attorney General of a violation of the insurance laws, the Attorney General is required to institute actions against the violator, including actions seeking restitution.

Public Law 2003, chapter 310 also requires the Superintendent of Insurance to prepare a report on market conditions and trends for property and casualty insurance in this State, particularly homeowners' insurance and commercial coverage for small businesses. The Superintendent is required to submit the report to the Joint Standing Committee on Insurance and Financial Services no later than January 5, 2004.

#### LD 1353 An Act To Ensure Women's Health Care Coverage for All Maine CARRIED OVER Women

<u>Sponsor(s)</u> RICHARDSON J	Committee Report	Amendments Adopted
EDMONDS		

LD 1353 proposes to ensure that Maine's women's health care coverage insurance mandates protect women living in Maine who are covered by an insurance certificate of coverage issued by an insurance carrier located in another state. Part A makes these changes in the section of the insurance code regulating nonprofit hospital and medical service organizations. Part B makes these changes in the section of the insurance code regulating individual health insurance policies. Part C makes these changes in the section of the insurance code regulating group health insurance policies. Part D makes these changes in the section of the insurance code regulating health maintenance organizations in Maine.

As required by Title 24-A Maine Revised Statutes Section 2752, the Joint Standing Committee on Insurance and Financial Services has requested that a review and evaluation of the proposed expansion of mandated health insurance benefits to those covered by an insurance certificate issued by an out-of-state carrier be completed by the Bureau of Insurance over the interim. LD 1353 has been carried over to the Second Regular Session.