

MAINE STATE LEGISLATURE

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STATE OF MAINE
125TH LEGISLATURE
FIRST REGULAR SESSION



Summaries of bills, adopted amendments and laws enacted or finally passed

**JOINT STANDING COMMITTEE ON INSURANCE AND
FINANCIAL SERVICES**

July 2011

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LEGISLATIVE DIGEST OF BILL SUMMARIES AND
ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* summarizes all LDs and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 125th Maine Legislature.

The *Digest* is arranged alphabetically by committee and within each committee by Legislative Document (LD) number. The committee report(s), prime sponsor and lead co-sponsor(s), if designated, are listed below each LD title. All adopted amendments are summarized and listed by paper number. A subject index is included with each committee. The appendices include a summary of relevant session statistics, an index of all bills by LD number and an index of enacted laws by law type and chapter number.

Final action on each LD is noted to the right of the LD title. The following describes the various final actions.

CARRIED OVER carried over to a subsequent session of the Legislature
CON RES XXX..... chapter # of constitutional resolution passed by both houses
CONF CMTE UNABLE TO AGREE..... Committee of Conference unable to agree; legislation died
DIED BETWEEN HOUSES..... House & Senate disagreed; legislation died
DIED IN CONCURRENCE..... defeated in each house, but on different motions; legislation died
DIED ON ADJOURNMENT..... action incomplete when session ended; legislation died
EMERGENCY..... enacted law takes effect sooner than 90 days after session adjournment
FAILED, EMERGENCY ENACTMENT or FINAL PASSAGE emergency failed to receive required 2/3 vote
FAILED, ENACTMENT or FINAL PASSAGE..... failed to receive final majority vote
FAILED, MANDATE ENACTMENT legislation proposing local mandate failed required 2/3 vote
HELD BY GOVERNOR..... Governor has not signed; final disposition to be determined at subsequent session
LEAVE TO WITHDRAW..... sponsor's request to withdraw legislation granted
NOT PROPERLY BEFORE THE BODY ruled out of order by the presiding officer; legislation died
INDEF PP..... indefinitely postponed; legislation died
ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X... ought-not-to-pass report accepted; legislation died
P&S XXX..... chapter # of enacted private & special law
PUBLIC XXX..... chapter # of enacted public Law
RESOLVE XXX..... chapter # of finally passed resolve
VETO SUSTAINED..... Legislature failed to override Governor's veto

The effective date for non-emergency legislation enacted in the First Regular Session of the 125th Legislature is September 28, 2011. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

Joint Standing Committee on Insurance and Financial Services

insurer to identify whether a policy meets the requirements of the Long-term Care Partnership Program. If a policy meets the requirements, an insurer is required to notify the policyholder and amend the policy's effective date to reflect partnership status. If a policy does not meet all of the requirements, an insurer is required to offer an exchange of the policy and apply its underwriting and rating standards.

Public Law 2011, chapter 198 also permits a policyholder of a tax-qualified policy purchased prior to July 1, 2004 to request that an insurer review the policy to determine whether the policy meets the requirements of the Long-term Care Partnership Program. If a policyholder makes a request more than 12 months after the effective date of the provision, the insurer is not obligated to review the policy.

LD 645 **Resolve, To Replace Maine's Health Insurance System with the Type of System Used in New Hampshire** **ONTP**

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

This resolve requires the Department of Professional and Financial Regulation, Bureau of Insurance to compare current state law regulating individual and group health insurance with New Hampshire law and develop proposed legislation to conform state law to New Hampshire law. The resolve requires the Bureau of Insurance to submit a report, along with proposed legislation, to the Joint Standing Committee on Insurance and Financial Services no later than January 15, 2012. The resolve authorizes the Joint Standing Committee on Insurance and Financial Services to report out a bill to the Second Regular Session of the 125th Legislature.

LD 660 **An Act To Clarify the Responsibilities of Pharmacy Benefits Managers and Preferred Provider Organizations** **ONTP**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
PICCHIOTTI MARTIN T	ONTP	

This bill provides that requirements governing the relationships between pharmacy providers and insurance carriers also apply to pharmacy benefits managers and preferred provider organizations that administer pharmacy services.

LD 672 **An Act To Provide Reasonable Uninsured Motorist Coverage** **ONTP**

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

Under current law, the amount of uninsured vehicle coverage for motor vehicle insurance policies not subject to the Maine Automobile Insurance Cancellation Control Act may not be less than the minimum limits for bodily injury liability insurance provided for under the Maine Revised Statutes, Title 29-A, section 1605. This bill requires that the amount of uninsured motor vehicle coverage for such policies be equal to the amount of coverage for liability for bodily injury or death in the policy offered or sold to the purchaser.