

MAINE STATE LEGISLATURE

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STATE OF MAINE
127TH LEGISLATURE
FIRST REGULAR SESSION



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

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

August 2015

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LEGISLATIVE DIGEST OF BILL SUMMARIES AND ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* contains summaries of all LDs and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 127th 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. An appendix provides a summary of relevant session statistics.

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

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

The effective date for non-emergency legislation enacted in the First Regular Session of the 127th Legislature is October 15, 2015. 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

provider network and requires attending physicians to provide a similar notice to patients when consulting with patients about breast cancer treatment. The amendment strikes the provisions in the bill requiring that inpatient coverage be provided for a hospital stay of no less than 48 hours following a mastectomy or lumpectomy or no less than 24 hours following a lymph node dissection.

Enacted Law Summary

Public Law 2015, chapter 227 requires carriers to provide written notice regarding the requirements for inpatient coverage following treatment of breast cancer to physicians participating in the carrier's provider network and requires attending physicians to provide a similar notice to patients when consulting with patients about breast cancer treatment.

The requirements of Public Law 2015, chapter 227 apply to all individual and group health insurance policies and contracts issued or renewed on or after January 1, 2016.

LD 382

An Act To Eliminate Certain Fees for Security Freezes and Allow Security Freezes for Minors

PUBLIC 139

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
WHITTEMORE BECK	OTP-AM	S-38 S-83 WHITTEMORE

This bill reduces by \$4 the maximum fees that may be charged by a consumer reporting agency for placing, suspending or removing a security freeze on a consumer report.

Committee Amendment "A" (S-38)

This amendment replaces the bill and changes the title. Beginning October 1, 2015, the amendment eliminates the fees that may be charged by a consumer reporting agency when a consumer requests a security freeze and permits the parent or guardian of a minor under 16 years of age to place a security freeze on the consumer report of that minor.

Senate Amendment "A" To Committee Amendment "A" (S-83)

This amendment amends Committee Amendment "A." It replaces the language on security freezes involving minors under 16 years of age in Committee Amendment "A" with language that is consistent with the laws of other states that permit security freezes for minors under 16 years of age. The amendment permits a consumer reporting agency to charge a fee of up to \$10 for each placement of or removal of a security freeze for a minor under 16 years of age. Committee Amendment "A" eliminates fees related to security freezes for a consumer who is not a minor under 16 years of age.

Enacted Law Summary

Beginning October 1, 2015, Public Law 2015, chapter 139 eliminates the fees that may be charged by a consumer reporting agency when a consumer who is not a minor under 16 years of age requests a security freeze. The law also permits the parent or guardian of a minor under 16 years of age to place a security freeze on the consumer report of that minor and allows a consumer reporting agency to charge a fee of up to \$10 for each placement of or removal of a security freeze for that minor.