

MAINE STATE LEGISLATURE

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STATE OF MAINE
129TH LEGISLATURE
FIRST REGULAR SESSION



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

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

August 2019

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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 129th 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.

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 129th Legislature is Thursday, September 19, 2019. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

parity consistent with similar requirements in federal law and regulations.

Public Law 2019, chapter 5 was enacted as an emergency measure effective March 19, 2019.

LD 2 **An Act To Increase from \$25,000 to \$50,000 the Minimum Amount** **ONTP**
Motor Vehicle Liability Insurance Policies Must Cover for Damage to
Property

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
FOLEY R SAMPSON H	ONTP	

This bill increases from \$25,000 to \$50,000 the minimum amount motor vehicle liability insurance policies must cover for damage to property in order for the policies to be accepted as proof of financial responsibility to drive, including for vehicles used exclusively to transport passengers for hire between points within the State and seating no more than three passengers behind the driver and for rental trucks with a registered gross weight of 26,000 pounds or less, rented or leased for fewer than 30 days. It also amends the law regarding satisfied judgments to increase to \$50,000 the amount that must be credited on a judgment for injury to or destruction of property of others as a result of one accident rendered in excess of that amount.

LD 5 **An Act To Require Notification of Proposed Rate Increases for** **PUBLIC 25**
Long-term Care Policies

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
TEPLER D BELLOWS S	OTP-AM	H-25

This bill requires the insurer to notify a policyholder of a long-term care insurance policy of a proposed premium rate increase that affects the policyholder no later than 10 business days after the filing of the premium rate increase. The bill also requires that the notice inform the policyholder of the policyholder's right to contact the Department of Professional and Financial Regulation, Bureau of Insurance to request a hearing on the proposed rate increase.

Committee Amendment "A" (H-25)

This amendment replaces the bill. The amendment changes the time frame for when written notice of a proposed long-term care insurance rate increase must be provided from no later than 10 business days to no later than 30 days after the filing of the proposed premium rate increase. The amendment clarifies that notice must be provided by the insurer to all affected individual and group policyholders and others who are directly billed for group coverage. The amendment also specifies that the notice must include certain information, including the proposed rate, information on the policyholder's right to request a hearing and submit written comments on the proposed rate and contact information for the Department of Professional and Financial Regulation, Bureau of Insurance.

The amendment provides that an increase in a premium rate may not be implemented until approved by the bureau or until the effective date of the premium rate increase, whichever is later.

The amendment also adds an appropriations and allocations section.

Enacted Law Summary

Public Law 2019, chapter 25 changes the time frame for when written notice of a proposed long-term care insurance rate increase must be provided from no later than 10 business days to no later than 30 days after the filing of the