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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STAFF:

COLLEEN MCCARTHY REID, SR. LEGISLATIVE ANALYST
OFFICE OF POLICY AND LEGAL ANALYSIS
13 STATE HOUSE STATION
AUGUSTA, ME 04333
(207) 287-1670
http://legislature.maine.gov/opla/

*Committee member for a portion of the session

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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	e
CON RES XXX	S
CONF CMTE UNABLE TO AGREE	
DIED BETWEEN HOUSES	d
DIED IN CONCURRENCE defeated in each house, but on different motions; legislation died	d
DIED ON ADJOURNMENT action incomplete when session ended; legislation died	d
EMERGENCYenacted law takes effect sooner than 90 days after session adjournment	t
FAILED, EMERGENCY ENACTMENT or FINAL PASSAGEemergency failed to receive required 2/3 vote	e
FAILED, ENACTMENT or FINAL PASSAGE failed to receive final majority vote	e
FAILED, MANDATE ENACTMENTlegislation proposing local mandate failed required 2/3 vote	e
HELD BY GOVERNOR Governor has not signed; final disposition to be determined at subsequent session	i
LEAVE TO WITHDRAWsponsor's request to withdraw legislation granted	d
NOT PROPERLY BEFORE THE BODYruled out of order by the presiding officer; legislation died	
INDEF PP indefinitely postponed; legislation died	d
ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X ought-not-to-pass report accepted; legislation died	
P&S XXX	v
PUBLIC XXX	v
RESOLVE XXX	
VETO SUSTAINEDLegislature failed to override Governor's veto	9

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.

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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 Motor Vehicle Liability Insurance Policies Must Cover for Damage to Property

 Sponsor(s)
 Committee Report
 Amendments Adopted

 FOLEY R
 ONTP

 SAMPSON H

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 Long-term Care Policies

PUBLIC 25

ONTP

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

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

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proposed premium rate increase. The law 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 law 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 law also 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.

LD 30 An Act To Improve Health Care Data Analysis

CARRIED OVER

Sponsor(s)	Committee Report	Amendments Adopted
PERRY A		
SANBORN H		

This bill is a concept draft pursuant to Joint Rule 208. This bill proposes to enact measures designed to improve the State's capacity to use data regarding health care costs and health care systems. The State's ability to better analyze and use data regarding health care utilization and health care quality will serve to inform the State's health care policy.

This bill was carried over to any special or regular session, or both, of the 129th Legislature by joint order, H.P. 1322.

LD 38 An Act To Require Insurance Coverage for Hearing Aids for Adults

PUBLIC 418

Sponsor(s)	Committee Report	Amendments Adopted
HANDY J	OTP-AM	H-241
HERBIG E		

This bill requires insurance plans to provide coverage for hearing aids at a minimum of \$3,000 per hearing aid to all individuals with documented hearing loss.

Committee Amendment "A" (H-241)

This amendment adds language to clarify the requirement that the purchase of a hearing aid in accordance with the bill's coverage must be done in accordance with federal and state laws, regulations and rules for the dispensing of hearing aids. The amendment also adds an appropriations and allocations section and provides for the calculation and transfer of amounts for premium costs by financial order.

Enacted Law Summary

Public Law 2019, chapter 418 requires health insurance carriers to provide coverage in all individual and group health plans for hearing aids at a minimum of \$3,000 per hearing aid to all individuals with documented hearing loss. The law clarifies that the purchase of a hearing aid must be done in accordance with federal and state laws, regulations and rules for the dispensing of hearing aids.

The law applies to individual and group health plans health plans issued or renewed on or after January 1, 2020.