

# MAINE STATE LEGISLATURE

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STATE OF MAINE  
129<sup>TH</sup> 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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# STATE OF MAINE

129<sup>TH</sup> LEGISLATURE  
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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 129<sup>th</sup> 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 129<sup>th</sup> 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.

regarding health plan accountability to conform to the statutory changes and designates those rules as routine technical.

**LD 815      An Act To Regulate the Issuance of Short-term, Limited-duration Health Insurance Policies in the State      ONTP**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
JACKSON T GIDEON S	ONTP	

This bill limits the issuance of short-term, limited-duration individual health insurance policies in this State to policies with a term that is three months or less and further restricts an insurer or the insurer's agent or broker from issuing a short-term, limited-duration policy that replaces a prior short-term, limited-duration policy if the combined term of the new policy and all prior successive policies exceeds three months in any 12-month period.

The bill also requires that insurers make specific written disclosures related to the terms and benefits of the policies in at least 14-point type, including the types of benefits and consumer protections that are and are not included in the policies.

The requirements of the bill apply to policies issued or renewed in this State on or after January 1, 2020.

See related bill, LD 1260.

**LD 820      An Act To Prevent Discrimination in Public and Private Insurance Coverage for Pregnant Women in Maine      PUBLIC 274**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
MCCREIGHT J VITELLI E	OTP-AM ONTP	H-210 S-275 BREEN C

This bill requires the Department of Health and Human Services to provide coverage to a MaineCare member for abortion services. The bill provides that abortion services that are not approved Medicaid services must be funded by the State. The bill also directs the Department of Health and Human Services to adopt rules no later than March 1, 2020.

The bill also requires that health insurance carriers that provide coverage for maternity services also provide coverage for abortion services.

The bill applies this requirement to all health insurance policies and contracts issued or renewed on or after January 1, 2020, except for those religious employers granted an exclusion of coverage. The bill authorizes the Superintendent of Insurance to grant an exemption from the requirements if enforcement of the requirements would adversely affect the allocation of federal funds to the State.

**Committee Amendment "A" (H-210)**

This amendment is the majority report of the committee. The amendment adds language exempting the provisions of the bill from the provisions of the Maine Revised Statutes, Title 24-A, section 2752. The amendment reallocates the section of the bill requiring the Department of Health and Human Services to pay for abortion services for MaineCare members and adds language to authorize the department to adopt rules using the emergency rule-making provisions of the Maine Administrative Procedure Act.

# Joint Standing Committee on Health Coverage, Insurance and Financial Services

## Senate Amendment "A" To Committee Amendment "A" (S-275)

The amendment adds an appropriations and allocations section. This amendment also makes technical corrections.

### Enacted Law Summary

Public Law 2019, chapter 274 requires the Department of Health and Human Services to provide coverage to a MaineCare member for abortion services. The law provides that abortion services that are not approved Medicaid services must be funded by the State. The bill also directs the Department of Health and Human Services to adopt rules no later than March 1, 2020 and authorizes the department to adopt rules using the emergency rule-making provisions of the Maine Administrative Procedure Act.

Public Law 2019, chapter 274 also requires that health insurance carriers that provide coverage for maternity services also provide coverage for abortion services. The law applies this requirement to all health insurance policies and contracts issued or renewed on or after January 1, 2020, except for those religious employers granted an exclusion of coverage. The law authorizes the Superintendent of Insurance to grant an exemption from the requirements if enforcement of the requirements would adversely affect the allocation of federal funds to the State.

## LD 842 An Act Relating to Insurance Companies and Toted Motor Vehicles

ONTP

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
COLLINGS B GRATWICK G	ONTP	

This bill requires motor vehicle insurance policies to allow an insured to maintain possession of an insured motor vehicle determined a total loss by the insurer if the insured provides a credible estimate from a motor vehicle mechanic or repair facility detailing repairs that, if performed, would conform the motor vehicle to state motor vehicle inspection standards. This bill allows an insurer to deduct from a settlement paid for damage to a totaled vehicle an amount equal to the motor vehicle's salvage value if the insured elects to maintain possession of the motor vehicle.

## LD 849 An Act To Allow Chiropractic Internships

PUBLIC 187

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
DOORE D LAWRENCE M	OTP-AM	H-262

This bill establishes a new temporary license for chiropractic interns. The bill describes the supervision and credentialing requirements for licensure and the process by which an applicant may gain licensure. The bill provides the Board of Chiropractic Licensure with rule-making authority.

### Committee Amendment "A" (H-262)

This amendment does the following.

1. It makes clear that the fee for a temporary license must be established in accordance with existing law.
2. It clarifies that an applicant for a temporary license must provide documentation of professional liability insurance.