

# Advocacy Partners Program



## NAIFA NORTHEAST: ADVOCACY PARTNERSHIP - MAINE

Maine runs on a two-year legislative cycle. Legislators are elected for two years. The years 2013-2014 were the 126th Maine Legislature. We refer to the first year as the first regular session and the second year as the second regular session as opposed to special sessions.

### How many bills were "sifted" through during the last three years: 1,865 bills

The 126th Maine Legislature had One Thousand Eight Hundred and Sixty-Five (1,865) LD's put in. LD stands for Legislative Document. That means the bill is actually printed and given a hearing. There is also something called an LR which is a Legislative Request, which is something where a Legislator was thinking of putting in Legislation but can pull the bill before it actually gets printed. NAIFA works off of LD numbers. NAIFA Maine Lobbyist maintains a box at the Legislature that each morning the bills that were printed that day are placed in. Bills are printed on almost every day that the Legislature is in session. They will not be printed on days that the Legislature is not in session. NAIFA Maine's Lobbyists hand reviews each LD to see if it would impact our Industry. An LD can vary from one (1) page to more than a hundred (100) pages. Most LD's are ten (10) pages or less.

### How many bills did we "watch" during the last three years: 209 bills

After reviewing One Thousand Eight Hundred and Sixty-Five bills, Two Hundred and Nine (209) bills were put on NAIFA Maine's tracking list. This means that the Legislation could possibly impact NAIFA Maine while many of these bills will not. Bills are often amended in the committee process. Sometimes the wording of the bill is not what the sponsor intended and at the public hearing we will find out that there is an intent that would impact on NAIFA Maine. Generally, bills involving Taxation or Insurance will be placed on the NAIFA Maine tracking list. There can also be other bills that could impact NAIFA Maine involving issues such as privacy, business climate, etc.

### How many bills did we provide "testimony" on during the last two years: 46 bills

NAIFA Maine provides testimony on many bills sometimes just asking for clarification of what the bill does so that our members will understand how the Legislation may impact them, other times opposing or supporting Legislation. Making sure Legislation is clear as it comes through is important. It is hard to comply with a law that you do not understand. The following is a list of Bills that NAIFA Maine provided testimony on in the last two years:

LD #158:	AN ACT TO AMEND THE NOTICE OF RISK TO PERSONAL DATA ACT TO FURTHER PROTECT CONSUMERS (TREAT)
LD #313:	AN ACT TO CREATE THE MAINE ONLINE PRIVACY PROTECTION ACT (RUSSELL)
LD#988:	AN ACT TO AMEND THE TAX LAWS (HASKELL)
LD#1120:	AN ACT TO IMPROVE MAINE'S TAX LAWS (GOODE)
LD#1496:	AN ACT TO MODERNIZE AND SIMPLIFY THE TAX CODE (KNIGHT)
LD#23:	AN ACT TO LOWER THE COST OF COPIES OF MEDICAL RECORDS (HASKELL)
LD#648:	AN ACT TO MAKE RECORDS OF EXTERNAL REVIEW PROCEEDINGS OVERSEEN BY THE BUREAU OF INSURANCE CONFIDENTIAL (GRATWICK)
LD#1485:	AN ACT RELATING TO INSURANCE COMPANY FORMATION AND DISSOLUTION (FITZPATRICK)
LD#1519:	AN ACT TO UPDATE THE MAINE INSURANCE CODE TO MAINTAIN CONFORMANCE WITH UNIFORM NATIONAL STANDARDS (WOODBURY)
LD#70:	AN ACT TO REQUIRE FULL DISCLOSURE BY INSURANCE CARRIERS USING CREDIT RATINGS (BEAUDOIN)
LD#133:	AN ACT TO ALLOW AN OPERATOR OF A MOTOR VEHICLE TO SHOW PROOF OF INSURANCE BY ELECTRONIC MEANS (FITZPATRICK)
LD#452:	AN ACT CONCERNING HURRICANE DEDUCTIBLES
LD#756:	AN ACT REGARDING SUBROGATION OF MEDICAL PAYMENTS COVERAGE (BECK)
LD#1087:	AN ACT CONCERNING WORKER'S COMPENSATION AND SHORT-TERM DISABILITY INSURANCE IN MAINE (TUTTLE)
LD#1500:	AN ACT REGARDING THE COST OF COPIES OF MEDICAL RECORDS (CRAVEN)
LD#146:	AN ACT TO PROHIBIT UNFAIR DISCRIMINATION IN LONG-TERM CARE INSURANCE (TREAT)
LD#176:	AN ACT TO AMEND AND CLARIFY THE MAINE UNIFORM SECURITIES ACT (WHITTEMORE)
LD# 436:	AN ACT TO RAISE THE MAXIMUM 529 PLAN CONTRIBUTION TAX DEDUCTION (MAZUREK)
LD#637:	AN ACT TO PROHIBIT CONSIDERATION OF PREEXISTING CONDITIONS IN SHORT-TERM DISABILITY INSURANCE (TUTTLE)
LD#893:	AN ACT TO PROTECT LIFE INSURANCE POLICYHOLDERS (VALENTINO)

# Advocacy Partners Program



## NAIFA NORTHEAST: ADVOCACY PARTNERSHIP - MAINE

- LD#992: AN ACT TO CREATE A STATE-SPONSORED 401(K) RETIREMENT PLAN FOR PARTICIPATION BY PRIVATE EMPLOYERS (WOODBURY)
- LD#1018: AN ACT REGARDING PRENEED FUNERAL INSURANCE (BECK)
- LD#1092: AN ACT TO INCREASE THE USE OF LONG-TERM CARE INSURANCE (CRAVEN)
- LD#1473: AN ACT TO CREATE A PUBLIC OPTION PENSION SYSTEM (RUSSELL)
- LD#83: AN ACT TO PROTECT HEALTH INSURANCE RATE PAYERS FROM UNDOCUMENTED RATE INCREASES (PATRICK)
- LD#102: AN ACT TO IMPROVE HEALTH INSURANCE TRANSPARENCY (GOODE)
- LD#161: AN ACT TO PROHIBIT A HEALTH INSURANCE CARRIER FROM ESTABLISHING A SEPARATE PREMIUM RATE BASED ON GEOGRAPHIC AREA (LUCHINI)
- LD#225: AN ACT TO RESTORE CONSUMER RATE REVIEW FOR HEALTH INSURANCE PLANS IN THE INDIVIDUAL AND SMALL GROUP MARKETS (LIBBY)
- LS#300: AN ACT TO PROTECT SCHOOL ADMINISTRATIVE UNITS AND TAXPAYERS (BECK)
- LD#147: AN ACT TO INCREASE PATIENT CHOICE IN HEALTH CARE FACILITIES AND HEALTH CARE SETTINGS (PATRICK)
- LD#546: AN ACT TO IMPROVE TRANSPARENCY AND OVERSIGHT OF THE MAINE GUARANTEED ACCESS REINSURANCE ASSOCIATION AND TO MAKE CHANGES NECESSARY TO COMPLY WITH FEDERAL LAW (TREAT)
- LD#547: AN ACT TO ENSURE THE ACCOUNTABILITY OF TAXPAYER FUNDS AND STATE COLLABORATION, PLANNING AND OVERSIGHT IN THE IMPLEMENTATION AND OPERATION OF A HEALTH EXCHANGE IN MAINE (TREAT)
- LD#681: AN ACT TO IMPROVE OVERSIGHT OF INSURANCE RATES AND ENSURE CONSISTENCY WITH FEDERAL LAW (TREAT)
- LD#776: AN ACT TO AMEND THE LAWS RELATED TO RATE AND FORM FILINGS (BECK)
- LD#812: AN ACT TO CREATE AN OPEN ENROLLMENT PERIOD CONSISTENT WITH FEDERAL REGULATIONS FOR HEALTH INSURANCE EXCHANGES (BECK)
- LD#848: AN ACT TO CLARIFY THE RIGHT TO NAME A 3RD PARTY TO RECEIVE NOTIFICATION OF POLICY CANCELLATION (HOBBINS)
- LD#1006: AN ACT TO CLARIFY TRANSPARENCY OF MEDICAL PROVIDER PROFILING PROGRAMS USED BY INSURANCE COMPANIES AND OTHER PROVIDERS OF HEALTH INSURANCE (TREAT)
- LD#1037: AN ACT TO PROVIDE ACCESS TO AFFORDABLE HEALTH CARE FOR ALL MAINE RESIDENTS BY 2020 (MCGOWAN)
- LD#1049: AN ACT TO ESTABLISH AN INSURANCE EXCHANGE (CAMPBELL)
- LD#1094: AN ACT TO FULLY IMPLEMENT HEALTH INSURANCE EXCHANGES AND TO MAKE MAINE LAW CONSISTENT WITH FEDERAL LAW (WOODBURY)
- LD#1167: AN ACT REGARDING THE MAINE GUARANTEED ACCESS REINSURANCE ASSOCIATION (WHITTEMORE)
- LD#1176: AN ACT TO REQUIRE HEALTH INSURERES TO USE ONE GEOGRAPHIC AREA AS PERMITTED BY THE FEDERAL PATIENT PROTECTION AND AFFORDABLE CARE ACT (GRATWICK)
- LD#1345: AN ACT TO ESTABLISH A SINGLE-PAYOR HEALTH CARE SYSTEM TO BE EFFECTIVE IN 2017 (PRIEST)
- LD#1473: AN ACT TO CREATE A PUBLIC OPTION PENSION SYSTEM RUSSELL)
- LD#1676: AN ACT TO STRENGTHEN ACCESS REQUIREMENTS AND REVIEW STANDARDS FOR HEALTH INSURANCE PLANS (MCGOWAN)
- LD#1760: AN ACT TO IMPLEMENT THE RECOMMENDATIONS OF THE COMMISSION TO STUDY TRANSPARENCY, COSTS AND ACCOUNTABILITY OF HEALTH CARE SYSTEM FINANCING (GRATWICK)

# Advocacy Partners Program



## NAIFA NORTHEAST: ADVOCACY PARTNERSHIP - MAINE

**What were the three most significant legislation that was either passed or defeated during the last three years?**



NAIFA Maine also has expertise and often will provide testimony to the Insurance and Financial Services Committee on Insurance issues to help the committee understand the issues. The Committee over the years has always appreciated that assistance and it has helped to boost NAIFA Maine's reputation.

NAIFA Maine also works with the Maine Bureau of Insurance on regulations and matters pertaining to Insurance. Currently, NAIFA Maine has been involved in meetings with the Bureau of Insurance on the long-term care insurance rate increases. NAIFA Maine has also been in discussion with The Maine Bureau of Insurance over issues pertaining to a separate trust account for the handling of client funds.

NAIFA Maine also maintains a matrix of the bills that it is following with a link to the Legislation so that anyone can read the wording of the Legislation and when the Legislation is finally passed what the wording is.

**The biggest fights of the sessions were killing two bills that would involve government getting into the business of retirement plans.** This seems to be a new push that we are seeing arise across the country. There were a series of bills that would have government get more involved in under writing which would tend to discourage insurers from doing business in Maine to begin with. There were attempts by organizations that want to be Navigators to exempt themselves from Insurance Laws. We successfully killed these.