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19 Senators having voted in the affirmative and 16 Senators having voted in the negative, the motion by Senator WHITTEMORE of Somerset to ACCEPT the Majority OUGHT TO PASS AS AMENDED Report, in concurrence, PREVAILED.

READ ONCE.

Committee Amendment "A" (H-840) **READ** and **ADOPTED**, in concurrence.

Under suspension of the Rules, READ A SECOND TIME and PASSED TO BE ENGROSSED AS AMENDED, in concurrence.

The Chair laid before the Senate the following Tabled and Later (4/2/12) Assigned matter:

HOUSE REPORTS - from the Committee on INSURANCE AND FINANCIAL SERVICES on Bill "An Act To Correct Inconsistencies and Ambiguities in the Maine Guaranteed Access Reinsurance Association Act"

H.P. 1254 L.D. 1702

Majority - Ought to Pass as Amended by Committee Amendment "A" (H-847) (7 members)

Minority - Ought to Pass as Amended by Committee Amendment "B" (H-848) (6 members)

Tabled - April 2, 2012, by Senator WHITTEMORE of Somerset

Pending - ACCEPTANCE OF EITHER REPORT

(In House, March 30, 2012, the Majority OUGHT TO PASS AS AMENDED BY COMMITTEE AMENDMENT "A" (H-847) Report READ and ACCEPTED and the Bill PASSED TO BE ENGROSSED.)

(In Senate, April 2, 2012, Reports READ.)

Senator WHITTEMORE of Somerset moved the Senate ACCEPT the Majority OUGHT TO PASS AS AMENDED BY COMMITTEE AMENDMENT "A" (H-847) Report, in concurrence.

On motion by Senator **ALFOND** of Cumberland, supported by a Division of one-fifth of the members present and voting, a Roll Call was ordered.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Brannigan.

Senator **BRANNIGAN**: Thank you Mr. President. Men and women of the Senate, I hate to keep boring you with insurance matters, but we must. The two reports, A and B, are exactly the same except that this group, the Maine Guaranteed Access Reinsurance Association, which has come out of the bill that some of you passed last year, the L.D. 1333 that set up a risk pool, this guarantee group is the one who is going to run this risk pool. They will decide who gets in, who gets out, who doesn't get the regular insurance, and so forth. All we're saying is that we

think there should be some transparency with this group. This group will operate in the dark as far as we know. We at least think they ought to have their meetings published, know when they are, be able to see them, see minutes, see something from this group. Our group wants some transparency. The Majority Report says they will be silent. I would appreciate a vote. Thank you very much, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Somerset, Senator Whittemore.

Senator **WHITTEMORE**: Thank you Mr. President. Ladies and gentlemen of the Senate, this is all about transparency. I understand. In fact, I think the transparency question is definitely taken care of in regards to all MGARA operations will be filed with the Bureau of Insurance and made available to the public. The pubic will have access to what goes on in these meetings. This is a private entity. It's not required to be open to the public, as are many other private organizations. We don't feel that it is necessary for this entity to operate efficiently having the public present. Again, they can have all of the information they want. It will be made public through the Insurance Board. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Oxford, Senator Patrick.

Senator **PATRICK**: Thank you Mr. President. Ladies and gentlemen of the Senate, colleagues and friends, in a recently published report Maine was rated 46th in the nation at being transparent. That, in my estimation, would rate us an F. Anything we do to prevent more transparency will only drive us down to an F- which, in most of the educational fields that I've ever been, is a terrible grade. I'll, therefore, be voting in opposition to this because I want to raise our rating a little bit. Thank you.

THE PRESIDENT: The Chair recognizes the Senator from Oxford, Senator Hastings.

Senator HASTINGS: Thank you Mr. President. Ladies and gentlemen of the Senate, I want to point out that this is not a public board that we're talking about. This is not an agency of the State. This is a private non-profit corporation, the equivalent of the existing Maine Individual Reinsurance Association, Maine's Health and Life Guarantee Association, Maine Insurance Guarantee Association, and the Maine Self Insurance Guarantee Association, all of which has been established in previous years by this Legislature; all of which are established as non-profit private organizations. We have made the conscience policy decision in P.L. 90 that we will use a private reinsurance vehicle to fund those in the new proposed insurance program who are unable to obtain insurance with regular rates. This is a private entity. This government should not be deciding that it is inserting itself into the operation of private entities. The fact that it is going to be involved in the reinsurance program, its report and all of its documentation will be submitted to the Bureau of Insurance and subject to approval by the Commissioner of Insurance. It is only whether or not we will be inserting ourselves into the operation of private organizations. Ladies and gentlemen, I believe that is exactly the wrong way to go. If we wish to have this function done by a State agency, fine. If we have decided, as we may in many areas of government, to contract with private entities to

provide public services, does that mean that the public has a place at the table, in the board of directors, and in the management of that company? The company that plows the snow in your town, does that mean that the town meeting has a place in the board meeting of that small corporation? Think of it. That's where you are taking this. That's the road this is taking us down. There are plenty of checks and balances. The reports will be provided to the Bureau of Insurance and subject to the approval of the Commissioner of Insurance. Thank you very much. I urge your support of the pending motion. Thank you.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Bartlett.

Senator BARTLETT: Thank you Mr. President. This is striking to me. I think this is about not just transparency but, more importantly, accountability. This is not like any old contract that a municipality or any other government entity might enter into with a private party. It's not as if the snow plow removal company is coming to town and saying, "For \$20,000 we'll provide you this service," and you know the terms of it. Quite the opposite. This entity, which we are now calling a private entity, is given taxing authority under the law. They get to determine how the premiums are calculated. They can increase the premiums from \$4 to \$6 a policy. They are given taxing authority by this State. Imagine if we were to send the Tax Committee off into a corner, not let the public in, and just have them tell somebody what the tax rates are going to be. Is that acceptable, that we don't get to understand the deliberative process, that people can't attend, that people can't even know when so they might want to provide the information to the entity that could be helpful as they are assessing the tax rate? This is stunning to me that we are afraid somehow of transparency. We've seen so many bills before this Legislature trying to give the Executive Branch more control over various quasi independent agencies. The argument that is used over and over again is we need greater transparency and greater accountability. Here is someone who can set a premium rate, a tax rate on premiums, and we want that closed? That's not acceptable to most people in my area. I know my constituents aren't going to like it. This isn't a big change in the Minority Report. It is simply saying to let's have it open for review. If you are making decisions that are going to affect every policy issued in the state of Maine, and you're going to have the right to increase the tax on those premiums, you ought to do it in daylight. You ought to do it so people can see what's going on. That's not too much to ask. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Androscoggin, Senator Craven.

Senator **CRAVEN**: Thank you Mr. President. Men and women of the Senate, I think that transparency is very important when people's lives are at risk and on the line, whether or not they are going to get insurance. Everybody who buys insurance actually is charged a premium without their consent. Everybody in the state of Maine that is paying those premiums from their private insurance deserves to have transparency in the process and the actions that the committee's going to take. I think that being 47th in the nation for transparency doesn't seem like a Maine value. I urge you to vote against this. Thanks.

THE PRESIDENT: The Chair recognizes the Senator from Kennebec, Senator Katz.

Senator KATZ: Thank you Mr. President. Men and women of the Senate, let's say I came to this discussion feeling much like some of the previous speakers about the need to increase transparency in government and certainly not being proud of our position of being 47th in the country in how we do things now. Whether it's the Maine Turnpike Authority or other government agencies, there is a burning need to shine the light on their operations. I changed my mind on this one when I thought a little bit more carefully about what it is exactly this agency is being asked to do. Anytime that we are charged more money on our insurance policies it's troubling to all of us and it is something all of us have to pay and hundreds of thousands of people have to pay. It's true that this agency, which is a private agency, has some impact on those insurance rates, but nobody is arguing that we open up Anthem's meetings as public meetings and allowing the public to attend those meetings. To me, what this company is doing is essentially what Anthem is doing. It is setting an insurance rate that doesn't go into effect just because they say so. It is an insurance rate that is proposed. It goes to the Insurance Commissioner, a filing goes to the Insurance Commissioner and is subject to the scrutiny of the Insurance Commissioner, and, under certain circumstances, it will be subject to public hearing and challenged within the department and in the court. Just because this is something which affects all of us and all of our pocketbooks, I look at it in the context of health insurance. Until we are willing to ask Anthem or Harvard Pilgrim or any of those other companies to make all of their corporate meetings, all of their corporate board discussions, open to the public, and hopefully we're never going to get to that point, this organization need not be subject to that scrutiny either. You are dealing with proprietary information provided to them by various insurance companies. The results of their work will go to the Insurance Commissioner. Those filings. as I said, will be subject to his review, his challenge, and the challenge of others in the appeal process. I want to be for more government transparency, more government accountability, but it's dangerous to just stamp that label on everything that comes across our desks and say we have to do it because of that. I think a closer look at this one says that this position shouldn't prevail. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Aroostook, Senator Jackson.

Senator **JACKSON**: Thank you Mr. President. Ladies and gentlemen of the Senate, just to be clear, two weeks ago or whenever we had the debate about not allowing Anthem to just go ahead and blanketedly get less than 10% increases on their policies, I fought against that. I definitely, or at least for my part, thought I was allowing transparency into the Anthem rate increases. I'd just like to say that we're 47th and seem to be falling fast.

THE PRESIDENT: The Chair recognizes the Senator from Lincoln, Senator Johnson.

Senator **JOHNSON**: Thank you Mr. President. Ladies and gentlemen of the Senate, correct me if I'm wrong, but I don't understand how you can say the work done by the Maine Guaranteed Access Reinsurance folks is the same thing as

Anthem setting rates on policies because insurers set rates and consumers choose who they want to get insurance from. As far as I know, no one will have a choice whether to avoid the surcharges set by this group. I think that you are looking at it right if you think that this is comparable to other insurance companies. It enjoys a special privilege. Proceedings need to be open to public view.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Dill.

Senator **DILL**: Thank you Mr. President. I am not an expert in this area and I have a question, if I may ask it through the Chair?

THE PRESIDENT: The Senator may pose her question.

Senator **DILL**: Thank you Mr. President. My question is actually two parts, but for the passage of Obamacare, would this entity exist? How much of the money that the entity will get in premiums are taxpayer dollars?

THE PRESIDENT: The Senator from Cumberland, Senator Dill poses two questions through the Chair to anyone who may wish to answer. The Chair recognizes the Senator from Cumberland, Senator Alfond.

Senator ALFOND: Thank you Mr. President. Ladies and gentlemen of the Senate, I'm not going to answer those questions. I did spend a couple of years in the Insurance and Financial Services Committee, but I wasn't there when L.D. 1333 passed. Going back to what the good Senator from Kennebec said, I think his example also falls short just because the only reason that this Maine Guaranteed Access Reinsurance nonprofit, private non-profit, exists is because of L.D. 1333. This is not a business that was raring to go before L.D. 1333 came across our desks. That is why I think I'm hearing from this side of the aisle that people are so disgruntled about the lack of transparency of what's going on in this bill and it is also a little bit of reflection of a little hang-over from L.D. 1333 that I think many of still don't believe was the correct public policy for this state. We're starting to see it, as the good Senator from Lincoln suggested, in some of the rates across the state on some of our small businesses. You all have the votes. You can keep transparency out of this private non-profit. That is your right. By no means is comparing this to Anthem, I don't think, is a fair example. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Androscoggin, Senator Snowe-Mello.

Senator **SNOWE-MELLO**: Thank you Mr. President. Ladies and gentlemen of the Senate, first of all, this is a private insurance that the State of Maine, the Legislature, we on this side of the aisle mostly, approved. The initial funding is through an organizational assessment which many health insurance policies are funded by. It's an assessment upon insurance, not our taxpayers. Its ongoing funding will be through a combination of reinsurance premiums. It will charge health insurers and projected assessment upon health insurance policies. There are currently three other associations funded by assessments upon insurance. That was mentioned previously in other testimony. It is just very important to note that since this is a private insurance

company these meetings should be private. MGARA is a private non-profit association whose members are all insurance companies, all of which have private sector entities. By contrast, Maine's Freedom of Access applies to transactions of public entities and associations of public entities as specified in 1 M.R.S.A. 422. Expressed public policy behind the Freedom of Access Act is that public proceedings are the people's business and should be conducted openly. By contract, MGARA is a private entity. That is the difference. Thank you.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Brannigan.

Senator BRANNIGAN: Thank you Mr. President. Men and women of the Senate, MGARA is something that stands for this group. It's an acronym. I'll try to answer the question. Certainly Obamacare, which we are proud of and therefore attached to his name, and if it passed or not passes. This is all that we did last time. This is all that dealt with L.D. 1333 or Public Law 90. This goes on no matter what. I think the thing people have to look at is to remember that when that law passed it allowed \$4 for everybody. Everybody has to pay \$4 on their policy, not just the people that are in the risk pool. We can go up to \$6. The analysis that was done by the Gorham Group for the Bureau of Insurance has some doubts as whether \$6 is going to be enough. This group is going to be dealing with some very important issues. I'm sure others will say that will all go through the Bureau of Insurance and we'll listen to the Superintendent. The Superintendent isn't quite as independent as he used to be. They will be the ones handling things, so don't worry about it. It is transparency or not. It is dealing with fees, if you want to call it taxes, if you want to call \$4, \$6, or more. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Dill.

Senator **DILL**: Thank you Mr. President. Thank you, Senator Brannigan, for answering my question. I think this is outrageous. I think this is absolutely outrageous that every single Maine consumer of insurance is going to pay, by law, between \$4 and \$6, or more, per month to this so-called private entity who can meet privately and without any sunlight. What are we doing here? This is ridiculous. Why should an entity that collects public money, by law, be able to meet privately without the public being present, without oversight and accountability? This is going to move Maine from 47th to 48th, 49th, or 50th. I guarantee it. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Somerset, Senator Whittemore.

Senator **WHITTEMORE**: Thank you Mr. President. Ladies and gentlemen of the Senate, I'll be very, very brief. Transparency shall be available through the Bureau of Insurance. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Androscoggin, Senator Snowe-Mello.

Senator **SNOWE-MELLO**: Thank you Mr. President. Ladies and gentlemen of the Senate, I've just got to stress one more time.

This is not public money. This pays for a product. A private health insurance product. The person that receives that product pays for it. It is not public money.

THE PRESIDENT: The Chair recognizes the Senator from York, Senator Courtney.

Senator **COURTNEY**: Thank you Mr. President. Men and women of the Senate, I've thoroughly enjoyed the conversation about transparency this morning. Maine being 46th is just terrible. I guess one of the questions I would ask, Mr. President, is where is the outrage for the last 30 years? I can tell you that some things have happened to try to change transparency since we came in a couple of years ago, in 2010. We took a look at the Maine Turnpike Authority and the Director was sent to jail.

THE PRESIDENT: For what purpose does the Senator from Cumberland, Senator Dill, rise?

Senator **DILL**: I don't believe the Senator's remarks are germane to the matter that is pending before the Body.

THE PRESIDENT: The Senators would be reminded to focus on the bill that is before us.

Senator COURTNEY: Thank you Mr. President. Absolutely, Mr. President. A few minutes ago one of the speakers mentioned that the Gorham report doubted that there could be enough, but if you reach into the Gorham report and talk about the details of it. you would find that the Gorham report, some of those suggestions are not based on actual current premiums that the people of Maine currently pay. The Guaranteed Access plan was put in place so it would inject more competition and that was the goal. Mr. President, I understand the concern about transparency and I am very much in favor of transparency, but we have repeatedly been referred to as trying to worsen the transparency in this state. There is nothing further from the truth with this bill. With this bill, once the private association makes their recommendation, it goes to the Superintendent of Insurance. All documents are available to the public. That is all a public process. There are many other organizations that were created in previous years; Maine Insurance Guarantee Association, Maine Life Health Insurance Guarantee Association, and Maine Self Insurance Guarantee Association. All these were created as separate entities and this is created the same way. In addition, you might think of the Maine Principal's Association. Is the MEA Benefits Trust, is that one that we should be holding public hearings on when we deal with those? I know there are more. I don't have them all in front of me. Mr. President, I believe that we have worked to improve transparency. We have stood up, we have looked people in the eye that have wanted to keep the status quo, and we have said we're going to improve transparency. I'm especially pleased, Mr. President, with regards to transparency and I think it is intricately related to this bill and process. The process of this bill, this Maine Guaranteed Access board will have transparency through the Superintendent of Insurance. I am pleased because the President has been a leader in transparency for this new Legislature. Before a legislator could actually direct money to a specific area where he was a chairman of the board or a director of a company. There were millions and millions of dollars that went across the state and it was directed by elected officials and that wasn't even

reported. Mr. President, I believe there is a new day with transparency in this state and the next time one of those things are taken we're going to be way above number 46.

THE PRESIDENT: The Chair recognizes the Senator from Cumberland, Senator Bartlett.

Senator **BARTLETT**: Thank you Mr. President. I don't have any idea what that last bit was about, but what I do know is that we have a bill before us with two options. It seems to me that the big split in the committee is whether there ought to be transparency. I've just heard justification of why it is not necessary or why it's not in there, but I've not yet heard one reason why it would be harmful to add it. Why is it harmful to allow these meeting to be public? I haven't heard it. I guess I would pose that question through the Chair, if I might, Mr. President. If anyone could explain the harm that would be caused through this added transparency. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Kennebec, Senator Katz.

Senator KATZ: Thank you Mr. President. I'd be happy to answer that question because this is the same question that I had, Mr. President. Just as Anthem does in setting their own rates, we're dealing with proprietary confidential information that has been gathered by private companies. This authority does exactly the same thing, Mr. President. It takes proprietary confidential information from a number of companies, analyses those facts, has it actuaries work over those facts, and then reaches its decision; a decision which again, Mr. President, would be subject to the full review of the Insurance Commissioner and all of the appeal rights which are intended thereto. Thank you.

THE PRESIDENT: The Chair recognizes the Senator from Aroostook, Senator Jackson.

Senator JACKSON: Thank you Mr. President. Ladies and gentlemen of the Senate, it has been no secret, and I won't try and hide it. I did not support L.D. 1333. I got up more than enough times, I'm sure, in many people's minds fighting against it. I think that many of the things that I fought against then have been borne out that it has not been good for Aroostook County. I think that it's also consistent with the debate we had just last week. When you take money from the public then you have a responsibility to let the public know what's going on. If we didn't have that \$4 tax onto this that everyone was paying, then you could say that absolutely that they don't have the right to look at what's going on in there. Once you start taking money from people I think you lose that right. I don't know, I'm sure maybe there is a case that somebody can bring up or whatever and that's fine. At least for my part, the things that I've argued consistency-wise, I believe that if you want to repeal that \$4 tax then you can keep these meeting closed, not transparent. When you've taken that money from everyone, you've lost that right. I don't think that it's wrong or out of line or anything to ask for the public to have at least a look at what's going on here because they are certainly footing the bill for it.

THE PRESIDENT: The pending question before the Senate is the motion by the Senator from Somerset, Senator Whittemore to Accept the Majority Ought to Pass as Amended by Committee

Amendment "A" (H-847) Report. A Roll Call has been ordered. Is the Senate ready for the question?

The Doorkeepers secured the Chamber.

The Secretary opened the vote.

ROLL CALL (#447)

YEAS: S

Senators: COLLINS, COURTNEY, FARNHAM, HASTINGS, HILL, KATZ, LANGLEY, MARTIN, MASON, MCCORMICK, PLOWMAN, RECTOR, ROSEN, SAVIELLO, SHERMAN, SNOWE-MELLO, THIBODEAU, THOMAS, WHITTEMORE, THE PRESIDENT - KEVIN L. RAYE

NAYS:

Senators: ALFOND, BARTLETT, BRANNIGAN, CRAVEN, DIAMOND, DILL, GERZOFSKY, GOODALL, HOBBINS, JACKSON, JOHNSON, PATRICK, SCHNEIDER, SULLIVAN, WOODBURY

20 Senators having voted in the affirmative and 15 Senators having voted in the negative, the motion by Senator WHITTEMORE of Somerset to ACCEPT the Majority OUGHT TO PASS AS AMENDED BY COMMITTEE AMENDMENT "A" (H-847) Report, in concurrence, PREVAILED.

READ ONCE.

Committee Amendment "A" (H-847) **READ** and **ADOPTED**, in concurrence.

Under suspension of the Rules, READ A SECOND TIME and PASSED TO BE ENGROSSED AS AMENDED BY COMMITTEE AMENDMENT "A" (H-847), in concurrence.

Out of order and under suspension of the Rules, the Senate considered the following:

ENACTORS

The Committee on **Engrossed Bills** reported as truly and strictly engrossed the following:

Emergency Measure

An Act To Support Members of the Law Enforcement Community Who Have Suffered a Catastrophic Illness

H.P. 1402 L.D. 1900 (C "A" H-858)

THE PRESIDENT: The Chair recognizes the Senator from Penobscot, Senator Plowman.

Senator **PLOWMAN**: Thank you Mr. President. Men and women of the Senate, I stand in support of L.D. 1900. I was proud to cosponsor this bill. The persons who were affected and brought about the need for this bill are here today. I want to tell you a little bit about what happened. When the law enforcement community found out about what Kim LaPlante and her husband were going

through, Mrs. LaPlante was very ill and she had cancer, they took up a collection to try to help Mrs. LaPlante. The money ended up having to be returned because we have a provision in law that says you just can't do this. It didn't seem right. It really didn't seem right that when the people who take such good care of us want to take good care of each other, and ask us to help, that we couldn't do it. This is a very limited approach, but it does allow for just this kind of thing to be able to be done. Deputy Robbie Pelletier and Mr. and Mrs. LaPlante, Kim's parents, are here and they will be at the signing in a little while, which why we are taking this up out of order. This is one of the good things that we do and this is one of the good things that we did quickly because it seemed so simple, but yet so necessary. I want to thank you all for helping us move this through while the family is here and I want to just say that I'm sorry that we had to have to do this in the first place. It's not too late and we wish you well. Thank you, Mr. President.

THE PRESIDENT: The Chair recognizes the Senator from Aroostook, Senator Jackson.

Senator **JACKSON**: Thank you Mr. President. Ladies and gentlemen of the Senate, this bill I can rise in support of. Honestly, it's the type of legislation that you see and you think that it makes a lot of sense, not really even knowing all of the particulars about it. Until recently I didn't realize that Ms. LaPlante was the daughter of the LaPlante's from Cyr Plantation. I'll be very honest that I don't know that I know the LaPlante's. They are in the Senate District that I represent. Despite anything political or anything like that, I just was made aware of it. I see a picture of their daughter. It seems to be a real shame that something like that would happen to someone that seems to have such a great future. A mother with children. I don't mean to make anyone feel bad or anything, but I certainly am very sorry for your loss. If there would be anything I could, I certainly would do whatever I could to help.

This being an Emergency Measure and having received the affirmative vote of 35 Members of the Senate, with no Senators having voted in the negative, and 35 being more than two-thirds of the entire elected Membership of the Senate, was **PASSED TO BE ENACTED** and having been signed by the President, was presented by the Secretary to the Governor for his approval.

Ordered sent down forthwith.

THE PRESIDENT: The Chair is pleased to recognize in the rear of the chamber the family and friends who are here to see this bill Enacted. If they would please rise and accept the greetings of the Maine Senate.

ORDERS OF THE DAY

The Chair laid before the Senate the following Tabled and Later (4/3/12) Assigned matter:

Bill "An Act To Restore Departmental Management over Costs of State-paid Child Care"

S.P. 671 L.D. 1894