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An Act Regarding Health Insurance Coverage for Persons under the Influence of Alcohol or Narcotics

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2728, as enacted by PL 1969, c. 132, §1, is repealed and the following enacted in its place:

§ 2728. Intoxicants and narcotics

1. Intoxicants; narcotics. A policy under this chapter may not include the following provision: "Intoxicants and narcotics. The insurer is not liable for any loss sustained or contracted in consequence of the insured's being intoxicated or under the influence of any narcotic or of any hallucinogenic drug, unless administered on the advice of a physician."

2. Exemption. This section does not apply to the following types of insurance or any combination of the following types of insurance: accidental injury, specified disease, hospital indemnity, dental, vision, disability income, long-term care, Medicare supplement or other limited benefit health insurance.

Effective September 20, 2007