

MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

FIRST REGULAR SESSION-2025

Legislative Document

No. 899

S.P. 388

In Senate, March 11, 2025

An Act to Strengthen the Requirements for Medical Payments Coverage

Submitted by the Department of Professional and Financial Regulation pursuant to Joint Rule 204.

Received by the Secretary of the Senate on March 5, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

A handwritten signature in black ink, appearing to read 'D M Grant'.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator BAILEY of York.

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

2 **Sec. 1. 24-A MRSA §2910-A, sub-§4, ¶B,** as enacted by PL 2019, c. 182, §1, is
3 amended to read:

4 B. Medical payments coverage in a casualty insurance policy is assignable only by
5 written agreement between the insured and the casualty insurer. Benefits under
6 medical payments coverage must be applied as directed by the insured.

7 **Sec. 2. 24-A MRSA §2910-A, sub-§5** is enacted to read:

8 **5. Payments to health care providers.** A carrier may not issue a payment under
9 medical payments coverage directly to a health care provider unless the carrier receives a
10 bill from that health care provider that shows the health insurer has paid the health care
11 provider for care related to the claim under which the medical payment is made and that
12 identifies the patient's responsibility for cost sharing, including, but not limited to, a
13 copayment, deductible or coinsurance.

14 **SUMMARY**

15 This bill adds a requirement regarding medical payments coverage that prohibits
16 casualty insurers from issuing a payment directly to a provider until the casualty insurer
17 receives a bill that shows the health insurer has paid the health care provider and that
18 identifies the patient's responsibility for cost sharing. The bill also requires the assignment
19 of medical payments coverage to be in writing.