

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND THIRTY-SECOND LEGISLATURE

FIRST REGULAR SESSION
December 4, 2024 to March 21, 2025

FIRST SPECIAL SESSION
March 25, 2025 to June 25, 2025

THE GENERAL EFFECTIVE DATE FOR
FIRST REGULAR SESSION
NONEMERGENCY LAWS IS
JUNE 20, 2025

THE GENERAL EFFECTIVE DATE FOR
FIRST SPECIAL SESSION
NONEMERGENCY LAWS IS
SEPTEMBER 24, 2025

PUBLISHED BY THE REVISOR OF STATUTES
IN ACCORDANCE WITH THE MAINE REVISED STATUTES ANNOTATED,
TITLE 3, SECTION 163-A, SUBSECTION 4.

Augusta, Maine
2025

may establish or authorize rate-adjustment mechanisms or quantitative metrics pertaining to a public utility's operations and activities in a proceeding for a general increase in rates.

See title page for effective date.

**CHAPTER 199
H.P. 212 - L.D. 312**

**An Act Regarding the Rates of
Speed at Which School Buses
Travel**

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

Sec. 1. 29-A MRSA §2074, sub-§1, ¶C, as enacted by PL 1993, c. 683, Pt. A, §2 and affected by Pt. B, §5, is amended to read:

C. Twenty-five miles per hour in a business or residential district or built-up portion unless otherwise posted; and

Sec. 2. 29-A MRSA §2074, sub-§1, ¶D, as amended by PL 2005, c. 577, §30, is further amended to read:

D. Forty-five miles per hour on all other public ways unless otherwise posted; ~~and~~.

Sec. 3. 29-A MRSA §2074, sub-§1, ¶E, as amended by PL 2009, c. 9, §1, is repealed.

See title page for effective date.

**CHAPTER 200
H.P. 262 - L.D. 408**

**An Act to Allow
Unaccompanied and
Emancipated Minors to Access
Their Vital Records At No Cost**

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

Sec. 1. 22 MRSA §2706, sub-§5-B is enacted to read:

5-B. Disclosure of records regarding certain minors. Certified or noncertified copies of vital records of an unaccompanied minor or emancipated minor must be made available to the minor and other individuals in accordance with the requirements of subsection 5 or, with the written permission of the minor, to the director of an emergency shelter program, runaway or homeless youth services organization or continuum of care agency at which the minor is a client, or the director's designee, or to a social worker, school administrator or

teacher providing services to the minor. The state registrar shall make available the vital records of an unaccompanied minor or emancipated minor to the minor at no cost. For the purposes of this subsection, "unaccompanied minor" means a person who has not attained 18 years of age who is not accompanied by a parent or guardian at the time that the minor makes the request to obtain the minor's vital records or gives written permission for a person authorized under this subsection to receive the records on the minor's behalf. For the purposes of this subsection, "emancipated minor" means an individual ordered emancipated in accordance with Title 15, section 3506-A.

See title page for effective date.

**CHAPTER 201
S.P. 237 - L.D. 558**

**An Act to Strengthen
Consumer Protections by
Prohibiting the Report of
Medical Debt on Consumer
Reports**

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

Sec. 1. 10 MRSA §1308, sub-§3-A is enacted to read:

3-A. Debt buyer. "Debt buyer" has the same meaning as in Title 32, section 11002, subsection 5-A.

Sec. 2. 10 MRSA §1308, sub-§3-B is enacted to read:

3-B. Debt collector. "Debt collector" has the same meaning as in Title 32, section 11002, subsection 6.

Sec. 3. 10 MRSA §1308, sub-§4-A is enacted to read:

4-A. Medical creditor. "Medical creditor" means an entity that provides health care services and to whom a consumer incurs medical debt or an entity that provided health care services to a consumer and to whom the consumer previously owed medical debt if the medical debt has been purchased by one or more debt buyers.

Sec. 4. 10 MRSA §1308, sub-§4-B is enacted to read:

4-B. Medical debt. "Medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

Sec. 5. 10 MRSA §1310-H, sub-§4, as enacted by PL 2019, c. 77, §2, is amended to read:

4. Reporting of medical expenses debt on a consumer report. Notwithstanding any provision of federal law, a consumer reporting agency shall comply

with the following provisions with respect to the reporting of medical ~~expenses~~ debt on a consumer report.

A. A consumer reporting agency may not report ~~debt from medical expenses~~ medical debt on a consumer's consumer report ~~when the date of the first delinquency on the debt is less than 180 days prior to the date that the debt is reported and a medical creditor, debt collector or debt buyer may not report a consumer's medical debt to a consumer reporting agency.~~

B. ~~Upon the receipt of reasonable evidence from the consumer, creditor or debt collector that a debt from medical expenses has been settled in full or paid in full, a consumer reporting agency:~~

- ~~(1) May not report that debt from medical expenses; and~~
- ~~(2) Shall remove or suppress the report of that debt from medical expenses on the consumer's consumer report.~~

C. ~~As long as the consumer is making regular, scheduled periodic payments toward the debt from medical expenses reported to the consumer reporting agency as agreed upon by the consumer and medical provider, the consumer reporting agency shall report that debt from medical expenses on the consumer's consumer report in the same manner as debt related to a consumer credit transaction is reported.~~

See title page for effective date.

CHAPTER 202

S.P. 346 - L.D. 786

An Act to Promote Public Safety and Retain Essential First Responders by Converting the Maine Length of Service Award Program Trust Fund to a Nonlapsing Fund

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

Sec. 1. 5 MRSA §3372, sub-§16, as enacted by PL 2015, c. 352, §1, is amended to read:

16. Investment of program funds. The board shall establish a program trust fund within which the funds paid into the program must be deposited. A participant shall select investments for the amounts credited to the participant's program account from a menu of investment options. Distributions of accrued service awards must be made from the program trust fund in accordance with the program provisions. The program

trust fund must be established and maintained in accordance with applicable sections of the United States Internal Revenue Code. Subject to review and approval by the Treasurer of State, the program trust fund investment options made available to participants must be selected by the board. Any unexpended balance in the program trust fund at the end of a year may not lapse and must be carried forward to be available for expenditure by the board in the subsequent year for program purposes.

See title page for effective date.

CHAPTER 203

H.P. 553 - L.D. 867

An Act Regarding Pre-need Funeral Insurance

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

Sec. 1. 24-A MRSA §2176, as amended by PL 1999, c. 258, §1, is further amended to read:

§2176. Funeral and burial service contracts ~~prohibited~~

An insurer may not contract or agree with any funeral ~~director practitioner~~, funeral establishment, mortuary establishment, cemetery, cemetery corporation or association, crematorium, mausoleum or columbarium or any representative of any of these ~~directors practitioners~~ or establishments to the effect that the ~~director practitioner~~ or establishment shall must conduct the funeral, burial, or cremation or other disposal of the remains of any individual insured by the insurer. ~~An insurer may not retain, utilize or employ any director or establishment as a producer or agency of the insurer and a director or establishment may not act as or purport to be an insurance producer or engage in insurance producer activities. Nothing in this section prevents This section does not prevent~~ compliance with Title 39-A, section 216, or the use of an insurance policy, including, subject to the provisions of section 2420, the assignment of rights under life insurance contracts, to provide security for the payment for a funeral, burial or cremation or, subject to chapter 27, the naming of a funeral ~~home establishment~~ or funeral ~~director practitioner~~ as beneficiary under a life insurance policy to provide payment for a funeral, burial or cremation. ~~Nothing in this This section prohibits does not prohibit~~ the use of an insurance policy as an investment by a mortuary trustee pursuant to Title 32, section 1401.

Sec. 2. 24-A MRSA §2176-A is enacted to read:

§2176-A. Disclosures required for sale of pre-need insurance in connection with prearranged funerals