

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

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