

MAINE STATE LEGISLATURE

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STATE OF MAINE
130TH LEGISLATURE
SECOND REGULAR SESSION



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

July 2022

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STAFF:

COLLEEN MCCARTHY REID, SR. LEGISLATIVE ANALYST
OFFICE OF POLICY AND LEGAL ANALYSIS
13 STATE HOUSE STATION
AUGUSTA, ME 04333
(207) 287-1670
<http://legislature.maine.gov/opla/>

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,
INSURANCE AND FINANCIAL SERVICES**

LD 482 An Act Regarding Pet Insurance

ENACTED LAW SUMMARY

Public Law 2021, chapter 562 enacts requirements for the sale of pet insurance in this State, using model legislation developed by the National Association of Insurance Commissioners. The law does the following.

1. It defines terms used in pet insurance policies and contracts.
2. It requires insurers to make specific disclosures to consumers about the terms and conditions of a pet insurance policy and how claims are paid and gives policyholders the right to return a policy within 15 days.
3. It allows pet insurance policies to include exclusions for preexisting conditions as long as they are disclosed to consumers.
4. It allows pet insurance policies to include a waiting period for illnesses or orthopedic conditions but not accidents and provides that the waiting period may not exceed 30 days. An insurer must waive a waiting period if the covered pet undergoes a medical examination paid for by the policyholder.
5. It prohibits insurers and producers from marketing wellness programs as insurance and marketing wellness programs while selling, soliciting or negotiating pet insurance. Insurance producers must also be trained before selling pet insurance.

The requirements take effect January 1, 2023 and apply to pet insurance policies that are sold, solicited, negotiated or offered in this State and to policies issued to any resident of the State and certificates delivered or issued for delivery in this State.

LD 665 An Act to Promote Better Dental Care for Cancer Survivors

ENACTED LAW SUMMARY

Public Law 2021, chapter 683 requires a health insurance plan to include coverage for dental procedures that are medically necessary to reduce the risk of infection or eliminate infection or to treat tooth loss or decay in an enrollee prior to beginning cancer treatment or that are the direct or indirect result of cancer treatment. The requirements apply to all health plans issued or renewed on or after January 1, 2024.

The law also includes language stating the Legislature's finding that the changes are not an addition to the State's essential health benefits that would require the State to defray costs pursuant to the federal Patient Protection and Affordable Care Act.