



128th MAINE LEGISLATURE

FIRST REGULAR SESSION-2017

Legislative Document No. 658

S.P. 220

In Senate, February 28, 2017

An Act To Conform Maine Law Regarding Insurer Privacy Notices to Federal Law

Reference to the Committee on Insurance and Financial Services suggested and ordered printed.

Heath & Print

HEATHER J.R. PRIEST Secretary of the Senate

Presented by Senator WHITTEMORE of Somerset. Cosponsored by Representative PICCHIOTTI of Fairfield and Senators: CARSON of Cumberland, DOW of Lincoln, Representatives: CRAIG of Brewer, FOLEY of Wells, LAWRENCE of South Berwick, PRESCOTT of Waterboro, WALLACE of Dexter. 1 Be it enacted by the People of the State of Maine as follows:

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- **Sec. 1. 24-A MRSA §2206, sub-§1, ¶¶B and C,** as enacted by PL 1997, c. 677, §3 and affected by §5, are amended to read:
- B. In the case of a policy renewal, <u>if a change has been made in the regulated</u> <u>insurance entity's information practices</u>, the notice must be provided no later than the policy renewal date, unless:
 - (1) Personal information is collected only from the policyholder or from public records; or
- 9 (2) A notice meeting the requirements of this section has been given within the 10 previous 24 months.

11 C. In the case of a policy reinstatement or change in insurance benefits, <u>if a change</u> 12 <u>has been made in the regulated insurance entity's information practices</u>, the notice 13 must be provided no later than the time the request for reinstatement or change in 14 benefits is received by the carrier, unless personal information is collected only from 15 the policyholder or from public records.

SUMMARY

17 This bill removes the general requirement that an insurer provide written notice of its 18 information practices on an annual basis or when a policy is reinstated or benefits are 19 changed. This bill requires that the notices must be provided if a change is made in the 20 insurer's information practices.