

MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

SECOND REGULAR SESSION-2026

Legislative Document

No. 2129

S.P. 818

In Senate, January 7, 2026

An Act to Prohibit Liens on Principal Residences and Wage Garnishments for Medical Debt

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

A handwritten signature in black ink that reads "DAREK M. GRANT".

DAREK M. GRANT
Secretary of the Senate

Presented by Senator BAILEY of York.

Cosponsored by Representative MATHIESON of Kittery and
Senators: President DAUGHTRY of Cumberland, GROHOSKI of Hancock, HICKMAN of
Kennebec, NANGLE of Cumberland, RENY of Lincoln, TIPPING of Penobscot,
Representatives: FAIRCLOTH of Bangor, MORRIS of Turner.

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

Sec. 1. 9-A MRSA §5-105, sub-§4 is enacted to read:

4. A court may not make, execute or enforce an order or process under this section based on medical debt as defined in Title 32, section 11002, subsection 7-A.

Sec. 2. 9-A MRSA §5-116-A, sub-§5 is enacted to read:

5. Prohibition of liens on principal place of residence. An execution against a consumer's principal place of residence may not be filed for a judgment in any action in which the claim against the consumer is based on medical debt. For the purposes of this subsection, "medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

Sec. 3. 9-A MRSA §5-116-A, sub-§6 is enacted to read:

6. Prohibition of salary or wage garnishment. The garnishment of a consumer's salary or wages may not be issued for a judgment in any action in which the claim against the consumer is based on medical debt. For the purposes of this subsection, "medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

Sec. 4. 14 MRSA §4422, sub-§1, ¶E, as enacted by PL 2021, c. 382, §2, is amended to read:

E. The amount of any exemption claimed under this subsection is limited to the amount of the exemption in effect on the date of the recording of the lien on the property against which the exemption is claimed.

Sec. 5. 14 MRSA §4422, sub-§1, ¶F is enacted to read:

F. A debtor's principal place of residence is exempt from attachment and execution based on medical debt as defined in Title 32, section 11002, subsection 7-A;

Sec. 6. 32 MRSA §11013, sub-§12 is enacted to read:

12. Prohibition of liens on principal place of residence. A debt collector may not initiate an action that attaches a consumer's principal place of residence for a judgment in any action in which the claim against the consumer is based on medical debt.

Sec. 7. 32 MRSA §11013, sub-§13 is enacted to read:

13. Prohibition of wage garnishment. A debt collector may not initiate an action to garnish the salary or wages of a consumer in which the claim against the consumer is based on medical debt.

SUMMARY

This bill prohibits the placement of a lien on the principal place of residence of a consumer and prohibits the garnishment of salary or wages of a consumer when the related action is based on medical debt.