

# MAINE STATE LEGISLATURE

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**LAWS**  
OF THE  
**STATE OF MAINE**  
AS PASSED BY THE

**ONE HUNDRED AND TENTH LEGISLATURE**

**FIRST REGULAR SESSION**  
December 3, 1980 to June 19, 1981

**AND AT THE**

**FIRST SPECIAL SESSION**  
August 3, 1981

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**PUBLIC LAWS**  
OF THE  
**STATE OF MAINE**

AS PASSED AT THE  
FIRST REGULAR SESSION

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ONE HUNDRED AND TENTH LEGISLATURE

1981

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Sec. 3. 9-A MRSA § 3-202, first sentence, as enacted by PL 1973, c. 762, § 1, is amended to read:

A written agreement which requires or provides for the signature of the consumer and which evidences a consumer credit transaction other than one pursuant to open-end credit or pursuant to a loan secured by a first mortgage on real estate, other than a mobile home loan, shall contain a clear, conspicuous and printed notice to the consumer that he should not sign the agreement before reading it, and that he is entitled to a copy of the agreement and to prepay the unpaid balance at any time without penalty, except for minimum charges as permitted by law.

Sec. 4. 9-A MRSA § 5-110, sub-§ 5 is enacted to read:

5. This section does not apply to a loan secured by a first mortgage on real estate, other than a mobile home loan, and the security interest is granted for the purpose of purchasing or constructing a residence of 4 units or less.

Sec. 5. 9-A MRSA § 5-111, sub-§ 5 is enacted to read:

5. This section does not apply to a loan secured by a first mortgage on real estate, other than a mobile home loan, and the security interest is granted for the purpose of purchasing or constructing a residence of 4 units or less.

**Emergency clause.** In view of the emergency cited in the preamble, this Act shall take effect when approved.

Effective May 18, 1981

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## CHAPTER 282

S. P. 329 — L. D. 959

**AN ACT to Require that Services Performed by Chiropractors be Offered as Optional Coverage under all Group Health Insurance Policies and Group Health Care Contracts.**

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

Sec. 1. 24 MRSA § 2303-B, as enacted by PL 1979, c. 335, § 1, is amended to read:

**§ 2303-B. Optional coverage for chiropractic services**

Every nonprofit hospital or medical service organization which issues group health care contracts providing coverage for the services of a "physician" or

“doctor” to residents of this State shall make available to groups ~~with 50 or more members~~, coverage for **such services when performed by a chiropractor to the extent the services are within the lawful scope of practice of a chiropractor licensed to practice in this State, provided the chiropractor performing the services has contracted with the organization under terms and conditions which the organization deems satisfactory to its membership.**

Sec. 2. 24-A MRSA § 2840, as reallocated by PL 1979, c. 663, § 145, is amended to read:

**§ 2840. Optional coverage for chiropractic services**

Every insurer which issues or issues for delivery in this State group health policies, which provide coverage on an expense-incurred basis for the services of a “physician” or “doctor,” shall make available to groups ~~with 50 or more members such coverage for the comparable services of such services when performed by a chiropractor to the extent these services are within the lawful scope of practice of a chiropractor licensed to practice in this State.~~

Effective September 18, 1981

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## CHAPTER 283

H. P. 937 — L. D. 1107

### AN ACT to Establish an Agricultural Exemption from Workers' Compensation for Certain Wood Lot Operations.

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

Sec. 1. 39 MRSA § 2, sub-§ 1-A, as enacted by PL 1975, c. 749, § 2, is amended by adding at the end a new sentence to read:

**Any agricultural employer otherwise included under this Act is not included when harvesting 150 cords of wood or less each year from farm wood lots, provided that, in order to qualify for this exemption, the employer must be covered by an employer's liability insurance policy with total limits of not less than \$25,000 and medical payment coverage of not less than \$1,000.**

Sec. 2. 39 MRSA § 2, sub-§ 5, ¶ A, sub-¶ (6) is enacted to read:

**(6) Employees of an agricultural employer when harvesting 150 cords of wood or less each year from farm wood lots, provided that the employer is covered under an employer's liability insurance policy as required in subsection 1-A.**

Effective September 18, 1981