

## LAWS

### **OF THE**

# **STATE OF MAINE**

#### AS PASSED BY THE

#### ONE HUNDRED AND THIRTY-FIRST LEGISLATURE

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Augusta, Maine 2023

#### **CHAPTER 243**

#### S.P. 508 - L.D. 1271

#### An Act to Require a Disclaimer on Promotional Materials for Medicare, Medicaid and MaineCare Products by Private Entities

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

Sec. 1. 10 MRSA c. 226 is enacted to read:

#### CHAPTER 226

#### DISCLAIMER ON PROMOTIONAL MATERIALS USING MEDICARE, MEDICAID OR MAINECARE

#### <u>§1499-G. Disclaimer on promotional materials us-</u> ing Medicare, Medicaid or MaineCare

**1. Disclaimer.** A person may not use any advertisement, solicitation, informational brochure, mailer or other promotional material using the terms "Medicare," "Medicaid" or "MaineCare" unless the material:

A. Includes a disclaimer printed on the top and both front and back of the material in type size no smaller than the largest type size on the material stating "This is an advertisement and solicitation";

B. Contains in a type size no smaller than the 2nd largest type size on the material stating "[Name of person sponsoring the promotional material] is a private company that is not Medicare, Medicaid or MaineCare and is not a governmental agency";

C. Contains in a type size no smaller than the 2nd largest type size on the material any other disclaimer on the material; and

D. Does not use a type color for the disclaimer required in paragraph A that is in grayscale or other faded tone, or a font that does not mimic or is not similar to a font used in an official document from a state or federal agency.

2. Application. The requirements of subsection 1 do not apply to any informational brochure or other material distributed by a person that does not sell or profit from the sale of any insurance product.

**3. Rules.** The Attorney General may adopt rules to implement this chapter. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

**4. Violation.** A person that fails to comply with subsection 1 commits a violation of the Maine Unfair Trade Practices Act.

**Sec. 2. 24-A MRSA §2152-B, sub-§2**, as enacted by PL 2007, c. 53, §1, is amended to read:

#### FIRST SPECIAL SESSION - 2023

**2. Unfair solicitation methods.** It is an unfair trade practice under this chapter for an insurer or producer to:

A. Sell, solicit or negotiate the purchase of health insurance in this State through the use of cold lead advertising;

B. Use an appointment that was made to discuss Medicare products or to solicit the sale of Medicare products in order to solicit sales of life insurance, health insurance or annuity products unless the consumer requests such solicitation and the products to be discussed are clearly identified to the consumer in writing at least 48 hours in advance of the appointment; and

C. Solicit the sale of Medicare products door-todoor prior to receiving an invitation from a consumer- $\frac{1}{2}$  and

D. Use an advertisement, solicitation, informational brochure, mailer or other promotional material using the terms "Medicare," "Medicaid" or "MaineCare" that mimics or implies that it is an official document from a state or federal agency.

Sec. 3. 24-A MRSA §2152-C is enacted to read:

#### <u>§2152-C. Disclosures in printed marketing materials of Medicare products</u>

**1. Disclosures.** Except as provided in subsections 2 and 3, a person may not use printed materials marketing Medicare products unless the material:

A. Includes a statement printed on the top and both the front and back of the material in type size no smaller than the largest type size on the material stating "This is an advertisement and solicitation";

B. Contains in a type size no smaller than the 2nd largest type size on the material stating "[Name of person sponsoring the promotional material] is a private company that is not Medicare, Medicaid or MaineCare and is not a governmental agency";

C. Contains in a type size no smaller than the 2nd largest type size on the material any other disclaimer on the material; and

D. Does not use a type color for the disclaimer required in paragraph A that is in grayscale or other faded tone, or a font that does not mimic or is not similar to a font used in an official document from a state or federal agency.

2. No disclosure required. The requirements of subsection 1 do not apply to:

<u>A. Informational brochures or other material developed or distributed by a state or federal regulatory agency or a nonprofit organization; or</u>

B. Information related to an existing policy, from a policyholder's insurer, licensed agent or agency of record, including, but not limited to, information for the purpose of assisting, educating or communicating the status of plan benefits, claims, appeals, grievances or notice of termination.

**3. Application.** This subsection does not apply to any marketing material that has been filed with and approved by the superintendent, or filed with and approved by the federal Department of Health and Human Services, Centers for Medicare and Medicaid Services or filed with the Centers for Medicare and Medicaid Services under that agency's policies allowing for the filing and use of certain marketing materials. Evidence of that approval or filing with the Centers for Medicare and Medicaid Services must be produced upon request of the superintendent.

**4. Rules.** The superintendent may adopt rules to implement this section. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

See title page for effective date.

#### **CHAPTER 244**

#### S.P. 284 - L.D. 726

#### An Act to Amend the Laws Governing Political Action Committees Relating to Union, Business and Nonprofit Organizations

**Emergency preamble. Whereas**, acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, political action committees and party committees usually engage in fund-raising in the summer and autumn months for the purpose of influencing upcoming elections; and

Whereas, it is necessary to repeal the current law as soon as possible to avoid confusion resulting from a delay in the repeal; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

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

Sec. 1. 21-A MRSA \$1004-A, sub-\$2, as amended by PL 2021, c. 274, \$1 and affected by \$13, is further amended to read:

2. Contribution in excess of limitations. A person that accepts or makes a contribution that exceeds the limitations set out in this chapter section 1015, subsections 1 and 2-B may be assessed a penalty of no more than the amount by which the contribution exceeded the limitation.

Sec. 2. 21-A MRSA §1012, sub-§4-B, as enacted by PL 2021, c. 274, §2 and affected by §13, is repealed.

**Sec. 3. 21-A MRSA §1012, sub-§6**, as enacted by PL 2021, c. 274, §3 and affected by §13, is repealed.

Sec. 4. 21-A MRSA §1015, sub-§1, as amended by PL 2021, c. 274, §4 and affected by §13, is further amended to read:

1. Contributions by individuals. An individual may not make contributions to a candidate in support of the candidacy of one person aggregating more than \$1,500 \$1,950 in any election for a gubernatorial candidate, more than \$350 \$475 for a legislative candidate, more than \$500 \$575 for a candidate for municipal office and beginning January 1, 2012 more than \$750 <u>\$975</u> in any election for any other candidate. This limitation does not apply to contributions in support of a candidate by that candidate or that candidate's spouse or domestic partner. Beginning December 1, 2010 2024, contribution limits in accordance with this subsection are adjusted every 2 years based on the Consumer Price Index as reported by the United States Department of Labor, Bureau of Labor Statistics and rounded to the nearest amount divisible by \$25. The commission shall post the current contribution limit and the amount of the next adjustment and the date that it will become effective on its publicly accessible website and include this information with any publication to be used as a guide for candidates.

**Sec. 5. 21-A MRSA §1015, sub-§2,** as amended by PL 2021, c. 607, §1 and affected by §5, is repealed.

Sec. 6. 21-A MRSA §1015, sub-§2-A, as enacted by PL 2021, c. 274, §6 and affected by §13, is repealed.

Sec. 7. 21-A MRSA §1015, sub-§2-B is enacted to read:

2-B. Committees; corporations; associations. A political committee, political action committee, ballot question committee or other committee, firm, partnership, corporation, association or organization may not make contributions to a candidate in support of the candidacy of one person aggregating more than \$1,950 in any election for a gubernatorial candidate, more than \$475 for a legislative candidate, more than \$575 for a candidate for municipal office and more than \$975 in any election for any other candidate. Beginning December 1, 2024, contribution limits in accordance with this subsection are adjusted every 2 years based on the