

# MAINE STATE LEGISLATURE

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

**AS PASSED BY THE**

**ONE HUNDRED AND THIRTY-FIRST LEGISLATURE**

**SECOND REGULAR SESSION**  
**January 3, 2024 to May 10, 2024**

**THE GENERAL EFFECTIVE DATE FOR**  
**SECOND REGULAR SESSION**  
**NON-EMERGENCY LAWS IS**  
**AUGUST 9, 2024**

**PUBLISHED BY THE REVISOR OF STATUTES**  
**IN ACCORDANCE WITH THE MAINE REVISED STATUTES ANNOTATED,**  
**TITLE 3, SECTION 163-A, SUBSECTION 4.**

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**Augusta, Maine**  
**2024**

(3) The amount, date and payment instructions given by the person; and

(4) The account number, name and United States Postal Service address of the person and, to the extent feasible, other parties to the transaction;

B. The aggregate number of transactions and aggregate value of transactions by the licensee with or on behalf of the person and for the licensee's account in this State, expressed in United States dollar equivalent of virtual currency for the previous 12 calendar months;

C. Each transaction in which the licensee exchanges one form of virtual currency for money or another form of virtual currency with or on behalf of the person;

D. All assets, liabilities, capital, income and expenses of the licensee, as a monthly general ledger;

E. Each business call report the licensee is required to create or provide to the Department of Professional and Financial Regulation or NMLS;

F. Bank statements and bank reconciliation records for the licensee and the name, account number and United States Postal Service address of each bank the licensee uses in the conduct of its virtual currency business activity with or on behalf of the person;

G. A report of any dispute with the person; and

H. A report of any virtual currency business activity transaction with or on behalf of a person that the licensee was unable to complete.

**4. Form of records.** A licensee shall maintain records required by subsection 3 in a form that enables the administrator to determine whether the licensee is in compliance with this Act, a court order, a federal law and a law of this State other than this Act.

**§6100-UU. Requirements for unhosted wallets**

A licensee shall identify the recipient of virtual currency or monetary value transferred to an unhosted wallet. If the sender claims that it is also the recipient of the transferred virtual currency or monetary value, attestation by the sender alone is not sufficient to meet this identification requirement.

**Sec. 3. 32 MRSA c. 80, headnote** is amended to read:

**CHAPTER 80**

**MONEY TRANSMITTERS AND CHECK CASHERS AND CASH-DISPENSING MACHINES**

**Sec. 4. 32 MRSA c. 80, sub-c. 1,** as amended, is repealed.

**Sec. 5. 32 MRSA §6132, sub-§5, ¶C,** as enacted by PL 1997, c. 155, Pt. A, §2, is amended to read:

C. A licensee under the Maine Money Transmitters Transmission Modernization Act; or

**Sec. 6. 32 MRSA §6132, sub-§6, ¶B,** as enacted by PL 1997, c. 155, Pt. A, §2, is amended to read:

B. A licensee under the Maine Money Transmitters Transmission Modernization Act; or

**Sec. 7. Transition.** A person that immediately prior to the effective date of this Act is licensed pursuant to the Maine Revised Statutes, Title 32, chapter 80, subchapter 1 to engage in the business of money transmission is not subject to the provisions of the Maine Money Transmission Modernization Act to the extent that those provisions conflict with or establish requirements not imposed under the law in effect immediately prior to the effective date of this Act until the person renews the person's license on or after the effective date of this Act. The person is required to amend its authorized delegate contracts to comply with the Maine Money Transmission Modernization Act only for contracts entered into or amended on or after the effective date of this Act. Nothing in this section may be construed as limiting an authorized delegate's obligations to operate in full compliance with the Maine Money Transmission Modernization Act as required by Title 32, section 6100-H, subsection 3.

See title page for effective date.

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**CHAPTER 663**

**S.P. 908 - L.D. 2115**

**An Act to Prohibit Unfair Practices Related to the Collection of Medical Debt**

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

**Sec. 1. 32 MRSA §11002, sub-§7-A** is enacted to read:

**7-A. Medical debt.** "Medical debt" means debt arising from health care services, including dental services, or health care goods, including products, devices, durable medical equipment and prescription drugs. "Medical debt" does not include debt arising from services provided by a veterinarian; debt charged to a credit card unless the credit card is issued under an open-end or closed-end credit plan offered solely for the payment of health care services; debt charged to a home equity or general purpose line of credit; or secured debt.

**Sec. 2. 32 MRSA §11013, sub-§2, ¶O,** as enacted by PL 1985, c. 702, §2, is amended to read:

O. The false representation or implication that documents are not legal process forms or do not require action by the consumer; ~~or~~

**Sec. 3. 32 MRSA §11013, sub-§2, ¶P**, as amended by PL 2013, c. 588, Pt. C, §17, is further amended to read:

P. The false representation or implication that a debt collector operates or is employed by a consumer reporting agency, as defined by Title 10, section 1308, subsection 3;

**Sec. 4. 32 MRSA §11013, sub-§2, ¶Q** is enacted to read:

Q. The false, deceptive or misleading representation or implication that interest will accumulate on the debt principal when the debt collector or collection agency is attempting to collect debt that the debt collector or collection agency knows is medical debt or to obtain information about a consumer in relation to an attempt to collect medical debt;

**Sec. 5. 32 MRSA §11013, sub-§2, ¶R** is enacted to read:

R. The false, deceptive or misleading representation or implication that a fee will be charged in connection with the debt when the debt collector or collection agency is attempting to collect debt that the debt collector or collection agency knows is medical debt or to obtain information about a consumer in relation to an attempt to collect medical debt; or

**Sec. 6. 32 MRSA §11013, sub-§2, ¶S** is enacted to read:

S. The false, deceptive or misleading representation or implication that the debt collector or collection agency will pursue litigation to compel payment of the debt when attempting to collect debt that the debt collector or collection agency knows is medical debt or to obtain information about a consumer in relation to an attempt to collect medical debt.

**Sec. 7. 32 MRSA §11013, sub-§3, ¶M**, as enacted by PL 1985, c. 702, §2, is amended to read:

M. Engaging in the business of lending money to any person or contacting any person for the purpose of securing a loan for any person with which to pay any claim left with it for collection, or recommending any person or persons as a source of funds to pay any such claim; ~~or~~

**Sec. 8. 32 MRSA §11013, sub-§3, ¶N**, as repealed and replaced by PL 2009, c. 245, §8, is amended to read:

N. Threatening to bring legal action in the debt collector's own name or instituting a suit on behalf of others or furnishing legal advice, except that a debt

collector who is also an attorney may bring an action under this paragraph in the name of the creditor in any division or county permitted by 15 United States Code, Section 1692i and may furnish legal advice to the creditor with respect to a debt;

**Sec. 9. 32 MRSA §11013, sub-§3, ¶O** is enacted to read:

O. Notwithstanding paragraph A, charging any interest on debt that the debt collector knows is medical debt;

**Sec. 10. 32 MRSA §11013, sub-§3, ¶P** is enacted to read:

P. Notwithstanding paragraph A, charging any fee in connection with the collection of debt that the debt collector knows is medical debt; or

**Sec. 11. 32 MRSA §11013, sub-§3, ¶Q** is enacted to read:

Q. Pursuing litigation to compel payment of medical debt without providing proof that the consumer was sent a written notice indicating that litigation may not be pursued when the debt collector or collection agency knows the consumer's household income is not more than 300% of the federal poverty guidelines, as defined by the federal Office of Management and Budget and revised annually, and the debt collector or collection agency provided the consumer with at least 30 days to provide evidence that the consumer's household income is not more than 300% of the federal poverty guidelines.

See title page for effective date.

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**CHAPTER 664**

**H.P. 1361 - L.D. 2137**

**An Act to Join the Dentist and Dental Hygienist Compact**

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

**Sec. 1. 32 MRSA c. 143, sub-c. 6** is enacted to read:

**SUBCHAPTER 6**

**DENTIST AND DENTAL HYGIENIST COMPACT**

**§18431. Short title**

This subchapter may be known and cited as "the Dentist and Dental Hygienist Compact."

**§18432. Purpose and objectives**

**1. Purpose.** The purpose of the compact is to facilitate the interstate practice of dentistry and dental hygiene and improve public access to dentistry and dental