

# MAINE STATE LEGISLATURE

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**STATE OF MAINE**  
127<sup>TH</sup> LEGISLATURE  
FIRST REGULAR SESSION



Summaries of bills, adopted amendments and laws enacted or finally passed

**JOINT STANDING COMMITTEE ON INSURANCE AND  
FINANCIAL SERVICES**

August 2015

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# STATE OF MAINE

127<sup>TH</sup> LEGISLATURE

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## LEGISLATIVE DIGEST OF BILL SUMMARIES AND ENACTED LAWS

This *Legislative Digest of Bill Summaries and Enacted Laws* contains summaries of all LDs and adopted amendments and all laws enacted or finally passed during the First Regular Session of the 127<sup>th</sup> Maine Legislature.

The *Digest* is arranged alphabetically by committee and within each committee by Legislative Document (LD) number. The committee report(s), prime sponsor and lead co-sponsor(s), if designated, are listed below each LD title. All adopted amendments are summarized and listed by paper number. A subject index is included with each committee. An appendix provides a summary of relevant session statistics.

Final action on each LD is noted to the right of the LD title. The following describes the various final actions.

<i>CARRIED OVER</i> .....	<i>carried over to a subsequent session of the Legislature</i>
<i>CON RES XXX</i> .....	<i>chapter # of constitutional resolution passed by both houses</i>
<i>CONF CMTE UNABLE TO AGREE</i> .....	<i>Committee of Conference unable to agree; legislation died</i>
<i>DIED BETWEEN HOUSES</i> .....	<i>House &amp; Senate disagreed; legislation died</i>
<i>DIED IN CONCURRENCE</i> .....	<i>defeated in each house, but on different motions; legislation died</i>
<i>DIED ON ADJOURNMENT</i> .....	<i>action incomplete when session ended; legislation died</i>
<i>EMERGENCY</i> .....	<i>enacted law takes effect sooner than 90 days after session adjournment</i>
<i>FAILED, EMERGENCY ENACTMENT or FINAL PASSAGE</i> .....	<i>emergency failed to receive required 2/3 vote</i>
<i>FAILED, ENACTMENT or FINAL PASSAGE</i> .....	<i>failed to receive final majority vote</i>
<i>FAILED, MANDATE ENACTMENT</i> .....	<i>legislation proposing local mandate failed required 2/3 vote</i>
<i>HELD BY GOVERNOR</i> .....	<i>Governor has not signed; final disposition to be determined at subsequent session</i>
<i>LEAVE TO WITHDRAW</i> .....	<i>sponsor's request to withdraw legislation granted</i>
<i>NOT PROPERLY BEFORE THE BODY</i> .....	<i>ruled out of order by the presiding officer; legislation died</i>
<i>INDEF PP</i> .....	<i>indefinitely postponed; legislation died</i>
<i>ONTP, ACCEPTED, MAJORITY, MINORITY or REPORT X</i> ....	<i>ought-not-to-pass report accepted; legislation died</i>
<i>P&amp;S XXX</i> .....	<i>chapter # of enacted private &amp; special law</i>
<i>PUBLIC XXX</i> .....	<i>chapter # of enacted public law</i>
<i>RESOLVE XXX</i> .....	<i>chapter # of finally passed resolve</i>
<i>VETO SUSTAINED</i> .....	<i>Legislature failed to override Governor's veto</i>

The effective date for non-emergency legislation enacted in the First Regular Session of the 127<sup>th</sup> Legislature is October 15, 2015. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

***Joint Standing Committee on Insurance and Financial Services***

motor vehicle. The law requires rental companies to obtain a business entity license to sell insurance in connection with renting equipment and requires at least one employee at each office of the rental company located in the State to obtain a limited lines insurance producer license. The law also clarifies that the insurance sold in connection with rental equipment is a limited lines insurance product and applicants for a license to sell that insurance product are exempt from examination.

**LD 336      Resolve, Directing the Finance Authority of Maine To Convene a Stakeholder Group To Develop Solutions To Reduce the Negative Effect of Student Loan Debt on Home Ownership      Died Between Houses**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
FECTEAU DUTREMBLE	OTP-AM	H-30

This bill establishes the Homes for Student Loans Program within the Finance Authority of Maine. The bill directs the authority to develop a loan product that combines outstanding federal and state student loan debt with a home mortgage.

**Committee Amendment "A" (H-30)**

This amendment replaces the bill with a resolve that directs the Finance Authority of Maine to convene a stakeholder group to study the issues surrounding outstanding student loan debt and its negative effect on the ability of Maine residents to purchase homes. The amendment requires that the authority report the findings and recommendations of the stakeholder group, including suggested legislation, to the Joint Standing Committee on Insurance and Financial Services no later than January 1, 2016.

**LD 337      An Act To Require Lienholders To Remove Liens Once Satisfied      PUBLIC 210**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
CAMPBELL R BURNS	OTP-AM ONTP	H-136 S-242    WHITTEMORE

This bill requires a lienholder to remove a lien no later than 30 days after a lien has been satisfied and to provide written notice of the lien's discharge to any person provided notice at the time the lien was originally filed.

**Committee Amendment "A" (H-136)**

This amendment is the majority report of the committee and replaces the bill. Unless a specific time period is otherwise provided, the amendment requires a lienholder to remove a lien issued pursuant to the laws of this State no later than 60 days after a lien has been satisfied. The amendment also clarifies that the requirement does not apply to financing statements filed pursuant to the Uniform Commercial Code. The bill requires removal of a lien within 30 days and applies to all liens filed under state law. The amendment requires a lienholder to provide written notice by first-class mail of the lien's removal to any person provided notice at the time the lien was originally filed. The amendment also provides that a lienholder other than a municipality that fails to remove a lien is liable to a debtor or owner of the property for damages.

**Senate Amendment "A" To Committee Amendment "A" (S-242)**

This amendment removes the language in Committee Amendment "A" requiring a holder of a lien to provide written notice to any person who was provided notice of the lien at the time the lien was originally filed that the lien has been removed. In addition to exempting municipalities as provided in Committee Amendment "A", the amendment adds language exempting the State and other governmental entities from potential liability to a debtor for the failure

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to remove a lien. The amendment also provides that the liability of a holder of a lien to a debtor is for reasonable attorney's fees and costs incurred to cure a lien as a result of the failure to remove a lien and removes language in Committee Amendment "A" authorizing liability for actual damages.

### **Enacted Law Summary**

Public Law 2015, chapter 210 requires a lienholder to remove a lien issued pursuant to the laws of this State no later than 60 days after a lien has been satisfied unless a specific time period is otherwise provided. The law also provides that a lienholder, other than the State, a municipality and other government entity, that fails to remove a lien is liable to a debtor or owner of the property for reasonable attorney's fees and costs incurred to cure a lien as a result of the failure to remove a lien.

Public Law 2015, chapter 210 does not apply to financing statements filed pursuant to the Uniform Commercial Code.

### **LD 347      An Act Concerning Billing between Emergency Medical Services Providers and Insurance Companies**

**Accepted Majority  
(ONTP) Report**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
DUTREMBLE LAJOIE	ONTP OTP-AM	

This bill requires health insurance carriers to reimburse for the costs of emergency medical services, including calls for emergency medical assistance when a person is not transported to a hospital. The requirements of the bill apply to all health insurance policies issued or renewed on or after January 1, 2016.

### **Committee Amendment "A" (S-70)**

This amendment is the minority report of the committee and replaces the bill with a resolve that requires the Department of Professional and Financial Regulation, Bureau of Insurance to conduct a review and evaluation of the mandated health benefit proposed by the bill in accordance with the requirements of the Maine Revised Statutes, Title 24-A, section 2752. The amendment requires that the review and evaluation must be submitted to the Joint Standing Committee on Insurance and Financial Services on or before January 1, 2016 and authorizes the committee to report out a bill based on the review and evaluation to the Second Regular Session of the 127th Legislature.

### **LD 359      An Act To Assist Persons with Breast Cancer**

**PUBLIC 227**

<u>Sponsor(s)</u>	<u>Committee Report</u>	<u>Amendments Adopted</u>
LONGSTAFF BREEN	OTP ONTP	S-144    WHITTEMORE

This bill provides that individual and group health insurance policies must ensure that inpatient coverage with respect to breast cancer treatment is provided for a hospital stay of no less than 48 hours insofar as the attending physician, in consultation with the patient, determines it to be medically appropriate following a mastectomy or lumpectomy or of no less than 24 hours following a lymph node dissection. Under current law, the minimum hospital stay is not prescribed but must be provided for a period of time determined to be medically appropriate by the attending physician in consultation with the patient.

### **Senate Amendment "B" (S-144)**

This amendment strikes the bill. The amendment requires carriers to provide written notice regarding the requirements for inpatient coverage following treatment of breast cancer to physicians participating in the carrier's