MAINE STATE LEGISLATURE

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STATE OF MAINE

129TH LEGISLATURE

FIRST REGULAR SESSION

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

JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

August 2019

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129TH LEGISLATURE

FIRST REGULAR SESSION

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 129th 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.

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

The effective date for non-emergency legislation enacted in the First Regular Session of the 129th Legislature is Thursday, September 19, 2019. The effective date for legislation enacted as an emergency measure may be found in the enacted law summary for that legislation.

This bill was carried over to any special or regular session, or both, of the 129th Legislature by joint order, H.P. 1322.

LD 1764   **An Act To Update the Maine Insurance Code**   **CARRIED OVER**

Sponsor(s)	Committee Report	Amendments Adopted
SANBORN H		

This bill is a concept draft pursuant to Joint Rule 208.

This bill proposes to amend the Maine Insurance Code to prevent denial of life insurance for persons who take preexposure prophylaxis medication to prevent HIV infection.

This bill was carried over to any special or regular session, or both, of the 129th Legislature by joint order, H.P. 1322.

LD 1767   **An Act To Increase the Efficiency of Certain Consumer Credit Protection Laws**   **CARRIED OVER**

Sponsor(s)	Committee Report	Amendments Adopted
FOLEY R		

Part A of this bill does the following.

1. It clarifies the jurisdiction of the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection to regulate transactions entered into by mail, telephone or electronic mail or using a creditor's website when the consumer is located in Maine.

2. It establishes that an automobile seller is regularly engaged in credit sales if the seller sells more than 15 cars per year on credit. Currently, a dealer can sell up to 25 cars a year on credit without complying with any disclosure, rate cap or repossession standards.

3. It defines a supervised lender to include a company that purchases and collects on supervised loans, regardless of whether the company maintains an office in this State. Current law already holds in-state companies to this standard.

4. It clarifies confidentiality provisions by referencing an exception currently found in another section of the Maine Consumer Credit Code.

5. It authorizes the Superintendent of Consumer Credit Protection to adjust fees to support the costs of compliance and staff attorney positions with revenues derived from nonbank mortgage companies. It also allows the superintendent to reduce fees by order.

6. It corrects a reference to the Superintendent of Consumer Credit Protection.

7. It specifically provides that the Superintendent of Consumer Credit Protection or the Superintendent of Financial Institutions has the authority, after notice to the licensee and opportunity to be heard, to suspend, revoke or deny