

# MAINE STATE LEGISLATURE

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**STATE OF MAINE**  
130<sup>TH</sup> LEGISLATURE  
FIRST REGULAR AND FIRST SPECIAL SESSIONS



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,  
INSURANCE AND FINANCIAL SERVICES**

December 2021

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**JOINT STANDING COMMITTEE ON HEALTH COVERAGE,  
INSURANCE AND FINANCIAL SERVICES**

**LD 522 An Act To Protect Consumers against Predatory Lending Practices**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 297 prohibits certain actions in the making of consumer loans to protect consumers from fraudulent practices and other violations of the Maine Consumer Credit Code. The law provides that the debtor is not obligated to pay a loan if the creditor has violated any provision and further prohibits a creditor from furnishing any information concerning the debt to a consumer reporting agency or referring the debt to a debt collector.

The law also requires the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection to conduct a study of the use by Maine residents of short-term, small dollar loans and submit the report to the Joint Standing Committee on Health Coverage, Insurance and Financial Services by December 1, 2021.

**LD 523 An Act Regarding Prior Authorizations for Prescription Drugs**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 73 requires that carriers make prescription drug standards readily available to enrollees, participating providers, pharmacists and other providers along with prior authorization standards. The law directs carriers to make available to providers in real time at the point of prescribing electronic benefit tools that are capable of integrating with the electronic prescribing system or electronic medical record system used by the provider according to the following implementation schedule:

1. No later than January 1, 2022, a carrier must make available one or more electronic benefit tools that are capable of integrating with at least one electronic prescribing system or electronic medical record system; and
2. No later than January 1, 2023, a carrier must make available an electronic benefit tool that is capable of integrating with the particular electronic prescribing system or electronic medical record system used by a provider.

The law also requires the Department of Professional and Financial Regulation, Bureau of Insurance to monitor compliance by carriers with the requirements of law related to electronic transmission of prior authorization requests for prescription drugs and to submit a report to the joint standing committee of the Legislature having jurisdiction over health coverage and insurance matters on the status of that compliance by June 1, 2023.