

# 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 1317 An Act To Regulate Insurance Carrier Practice or Facility-wide Prepayment Review**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 272 establishes requirements for carriers performing practice or facility-wide prepayment review of claims for payment made by providers for covered health care services. The requirements apply to any claim of a provider that has been subjected to practice or facility-wide prepayment review that has not yet been resolved as of the effective date of the law and any claim submitted by a provider on or after the effective date of the law.

**LD 1320 Act To Allow Maine Shareholders of Banks and Members and Corporators of Credit Unions To Hold Virtual Meetings**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 188 allows corporators, members and holders of a proxy of a corporator or member of a mutual bank or holding company and shareholders and holders of a proxy of a shareholder of an investor-owned bank to hold meetings remotely and to participate in meetings by means of remote communication. The law also authorizes credit unions to hold meetings remotely and to authorize members to participate in annual and special meetings by means of remote communication.

Public Law 2021, chapter 188 was enacted as an emergency measure effective June 14, 2021.

**LD 1420 An Act To Conform State Law to the Peer-to-Peer Car Sharing Program Model Act**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 352 makes the following changes to the current Peer-to-peer Car Sharing Insurance Act to align with the model legislation adopted by the National Council of Insurance Legislators.

1. The law clarifies that “peer-to-peer car sharing” is not the business of renting motor vehicles.
2. The law requires that the car program sharing agreement must disclose the location agreed upon by the shared vehicle owner and shared vehicle driver for return of the shared vehicle.
3. The law repeals and replaces the insurance requirements for peer-to-peer car sharing. The law requires that the car sharing program assume the liability of a shared vehicle owner for bodily injury property damage to 3rd parties or uninsured or underinsured motorists or personal protection losses during the car sharing period in an amount that is not less than the minimum amount required by law for financial responsibility of owners or operators of motor vehicles.

ENACTED LAW SUMMARIES

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The liability coverage requirements do not apply when a shared vehicle owner makes an intentional or fraudulent material misrepresentation or omission to a car sharing program or when a shared vehicle owner acting in concert with a shared vehicle driver fails to return a shared vehicle pursuant to the terms of a car sharing program agreement.

4. The law requires car sharing programs to comply with specific disclosures to shared vehicle owners and shared vehicle drivers related to insurance coverage and to contact information in case of emergency.
5. Before a vehicle is made available for car sharing, the law requires car sharing programs to verify that a shared vehicle does not have any safety recalls on the vehicle for which repairs have not been made and prohibits a shared vehicle owner from making a vehicle available until the safety recall repair is made.
6. The law establishes record keeping requirements for car sharing programs, including records pertaining to the use of shared vehicles and to shared vehicle drivers.
7. The law provides that the car sharing program has sole responsibility for any equipment out, in or on the shared vehicle to monitor or facilitate the car sharing transaction and that the car sharing program shall indemnify and hold harmless the vehicle owner for any damage to or theft of such equipment during a car sharing period not caused by the vehicle owner.

**LD 1450 An Act To Provide Fairness in Communications from Pharmacy Benefits Managers**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 371 prohibits a pharmacy benefits manager or representative of a pharmacy benefits manager from causing or knowingly permitting the use of any advertisement, promotion, solicitation, representation, proposal or offer that is untrue, deceptive or misleading.

**LD 1466 An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws**

**ENACTED LAW SUMMARY**

Public Law 2021, chapter 245 makes changes to the consumer credit protection laws.

Part A 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.