

MAINE STATE LEGISLATURE

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STATE OF MAINE
130TH 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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INSURANCE AND FINANCIAL SERVICES**

Part D does the following.

1. It amends application and renewal fee provisions for entities licensed and regulated by the Bureau of Consumer Credit Protection to allow the bureau to use rulemaking to adjust fees.
2. It allows the bureau to use the nationwide mortgage licensing system and registry to license or register regulated entities.
3. It authorizes the Superintendent of Consumer Credit Protection to permit affiliated companies to be under a single debt collector license.

Part E makes it a violation of the Maine Fair Debt Collection Practices Act to collect or attempt to collect a debt from medical expenses against an individual eligible for free or charity care.

Part F provides that a debt collector may not initiate collection actions on any debt in small claims court and adds specific requirements relating to collection actions for credit card debt and student loan debt.

Part G authorizes courts to refer cases to the Court Alternative Dispute Resolution Service for mediation and assess fees for such mediation.

LD 1494 An Act To Create Limited Lines Self-storage Insurance

ENACTED LAW SUMMARY

Public Law 2021, chapter 218 creates self-storage insurance as a limited line insurance that provides coverage against loss or damage to the personal property of a self-storage customer that occurs while the property is inside a self-storage space or in transit to or from a self-storage facility. The law permits certain self-storage providers and their employees to sell or offer self-storage insurance to customers who rent or lease self-storage space. The law describes the application process for a self-storage insurance limited lines license and requires that self-storage providers obtain a limited lines license or receive training from a licensed insurer before selling or offering self-storage insurance to a customer. The law requires that certain disclosures be made to customers when selling or offering self-storage insurance, describes the duration and fees associated with a limited lines license and authorizes the Superintendent of Insurance to assess penalties for violations of the provisions related to self-storage insurance.

LD 1563 An Act Regarding Travel Insurance in the Maine Insurance Code

ENACTED LAW SUMMARY

Public Law 2021, chapter 354 amends the laws governing the sale of travel insurance in the State.

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The law adds language requiring the provision of certain notices to the superintendent from any business entity acting as a supervising travel producer without being specifically licensed. The law provides that travel insurance must be classified and filed under an inland marine line of insurance subject to certain exceptions.

The law also amends the license requirements for selling travel insurance, establishes sales practices for travel insurers and authorizes the adoption of rules relating to the sale of travel insurance. The law also establishes requirements for travel protection plans and requirements for travel administrators for travel insurance.

Finally, the law assesses a premium tax on travel insurance premiums and establishes reporting requirements for travel insurers.

LD 1622 An Act To Promote Individual Retirement Savings through a Public-Private Partnership

ENACTED LAW SUMMARY

Public Law 2021, chapter 356 establishes the Maine Retirement Savings Board to establish and administer the Maine Retirement Savings Program. The law places the program under the oversight of the board and the Office of the Treasurer of State. The law requires the board to develop a voluntary program to offer individual defined contribution retirement accounts for persons employed in the State who do not have access to a qualified retirement plan through their employers or who are self-employed.

LD 1629 An Act Regarding the Qualifications for Licensure as a Physician or Surgeon

ENACTED LAW SUMMARY

Public Law 2021, chapter 229 specifies that the Board of Licensure in Medicine may accept in fulfillment of the requirements for licensure postgraduate training of an applicant that occurs following graduation from a dental school accredited by the American Dental Association Commission on Dental Accreditation or its successor organization, but before graduation from a medical school accredited by the Liaison Committee on Medical Education or its successor organization.

Public Law 2021, chapter 229 was enacted as an emergency measure effective June 16, 2021.