



DEPARTMENT OF

Professional &  
Financial Regulation

STATE OF MAINE



# Legislative Briefing Book

THE DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

ANNE L. HEAD, COMMISSIONER

## ***DPFR Mission***

*To encourage sound, ethical business practices through high quality, impartial and efficient regulation of insurers, financial institutions, creditors and numerous professions and occupations to protect the citizens of Maine.*

January 2021

# ANNE L. HEAD, COMMISSIONER



Anne L. Head was first appointed as Commissioner by Governor Baldacci on August 22, 2008. She was reappointed by Governor Paul LePage on January 6, 2011 and reappointed and sworn in by Governor Mills on February 5, 2019. Commissioner Head may be one of the longest serving commissioners in Maine history.

Anne also serves as Director of the Department's Office of Professional and Occupational Regulation, a position she has held since March 11, 1996.

Previously, Anne served as General Counsel of the Maine Health Care Finance Commission. She is a graduate of Ithaca College and Catholic University Law School. Prior to her service at the Maine Health Care Finance Commission, Anne acted as legal counsel to the Federal Election Commission in Washington, D.C.

## OVERVIEW OF THE DEPARTMENT

The Department of Professional and Financial Regulation ([DPFR](#)) consists of five agencies and a centralized Administrative Services Division, which includes the Commissioner's Office. In addition, there are six boards affiliated with the Department through the Commissioner's oversight of the state budget process.

### **DPFR agencies include:**

- Bureau of Consumer Credit Protection ([BCCP](#))
- Bureau of Financial Institutions ([BFI](#))
- Bureau of Insurance ([BOI](#))
- Office of Securities ([OOS](#))
- Office of Professional and Occupational Regulation ([OPOR](#))

Summaries of the important regulatory and consumer protection work done by each of the agencies are provided in the following pages, along with key contact information.



# Joan Cohen, Deputy

Joan Cohen joined DPFR in November 2019. In addition to other responsibilities, Joan serves as the primary legislative contact for the Department. Joan will also serve as the constituent contact while the Department seeks to fill that position.

Joan is a former State Representative (former District 113 part Portland/part Falmouth) and served on the legislature's Business Research and Economic Development Committee.

Prior to joining DPFR, she was Special Assistant to the President at University of Southern Maine and Executive Director of the Southern Maine Community College Foundation. Joan also previously served as General Counsel for the Maine Medical Association and Assistant General Counsel to the Maine Chamber of Commerce. Joan is a graduate of the University of Virginia School of Law.



## *Commissioner's Office Contact Information:*

*Commissioner*

*[Anne.L.Head@maine.gov](mailto:Anne.L.Head@maine.gov)*

*207-624-8511*

*Legislative and Constituent Matters*

*[Joan.Cohen@maine.gov](mailto:Joan.Cohen@maine.gov)*

*207-592-0156*

# Bureau of Consumer Credit Protection (BCCP)

## William Lund, Superintendent



Will Lund is Superintendent of Maine's Bureau of Consumer Credit Protection (BCCP), the state agency that regulates all aspects of mortgage company lending and other consumer financial services.

A graduate of Bowdoin College and the University of Maine Law School, he worked in private law practice and for the Maine Attorney General's Office prior to assuming his current position.

Superintendent Lund has served as Chair of the Federal Reserve Board's Consumer Advisory Council in Washington, D.C. and as a member of the Federal Reserve Bank of Boston's New England Consumer Advisory Group. Mr. Lund authored more than 50 Consumer Law articles for the Maine Lawyer's Review newspaper, and is a frequent speaker on consumer law, privacy and predatory lending issues.

### ***BCCP Mission***

*Protect the citizens of Maine from unfair and deceptive practices with respect to consumer loans, credit sales, debt collection and credit reporting.*

### **Who we regulate**

Non-bank mortgage companies and individual loan originators, retail creditors, debt collectors, credit reporting agencies, loan brokers, rent-to-own companies, pawnbrokers, finance companies, money transmitters and money order issuers, check cashers, foreign currency exchangers, non-bank ATM operators, debt management and debt settlement companies, repossession companies, pre-foreclosure "property preservation" companies, payroll processors, student loan servicers, and litigation funding companies.

### **How we accomplish our mission**

- Responding to consumer complaints
- Licensing of regulated companies and individuals
- Conducting compliance examinations
- Investigating alleged abusive or illegal credit or collection practices
- Administrative enforcement
- Consumer and business outreach and education

# Our Core Regulatory Functions

## Responding to Consumer Complaints

- The Bureau's mission and priorities focus on consumer protection and consumer assistance.
- On average, the Bureau receives more than 500 formal, written complaints each year.
- In the past 5 years, the Bureau has responded to 4,718 consumer complaints (2,626 credit and collection complaints; 2,092 foreclosure complaints).

## Licensing Regulated Companies

- The Bureau ensures accountability and financial stability of regulated companies through licensing and registration.
- The Bureau currently licenses or registers more than 14,000 companies and individuals.

## Investigation & Enforcement

- Complaints and examinations may result in administrative sanctions against a company.
- The Bureau must determine whether information uncovered supports further action — especially when violations are intentional or conduct may involve violation of criminal statutes.
- In the past 5 years, the Bureau has conducted 1,248 compliance examinations and 76 disciplinary actions, resulting in the return or crediting of more than \$1 million in total restitution to Maine consumers.

## Outreach & Education

- A core part of the Bureau's mission is educating and informing Maine consumers how to protect themselves with respect to credit transactions, including internet payday loans, credit sales and privacy/identity theft issues.
- In the past 5 years, the Bureau has published 10 new consumer booklets on student loans, auto credit sales, debt collection and repossession, credit reporting and file freezes, and other credit-related topics.

## SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

- Assisting consumers to apply for a student loan forbearance or payment plan.
- Investigating complaints involving internet lenders, illegal collection practices or identity thieves.
- Education and information concerning truth-in-lending, fair debt collection and fair credit reporting.
- Connecting consumers with free housing counseling, to help them work with their mortgage companies to avoid foreclosure.

## INITIATIVES & ISSUES

### **Covid-19**

- The Bureau has issued orders granting relief to the industry, such as allowing lending and collection employees to work from home during the pandemic without having to license their home offices.

### **Emerging Issues**

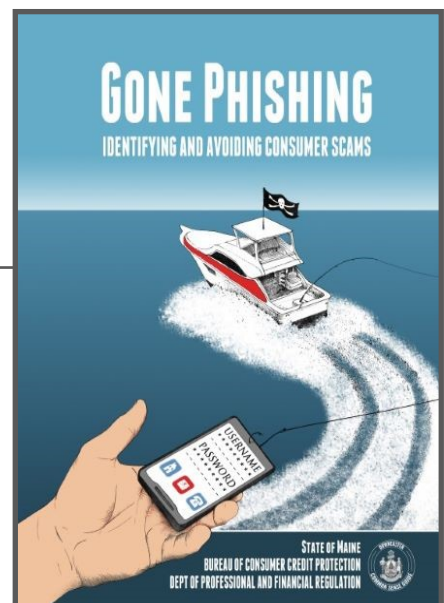
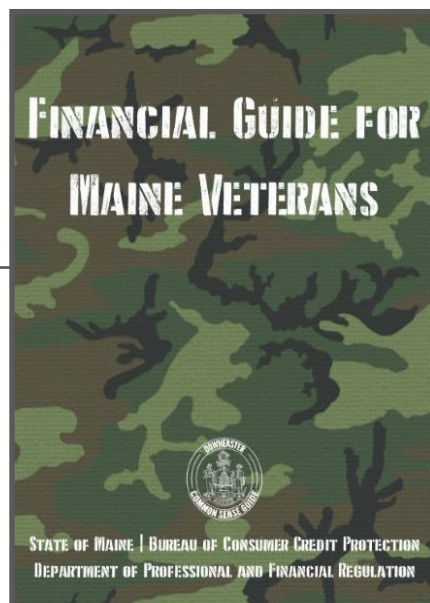
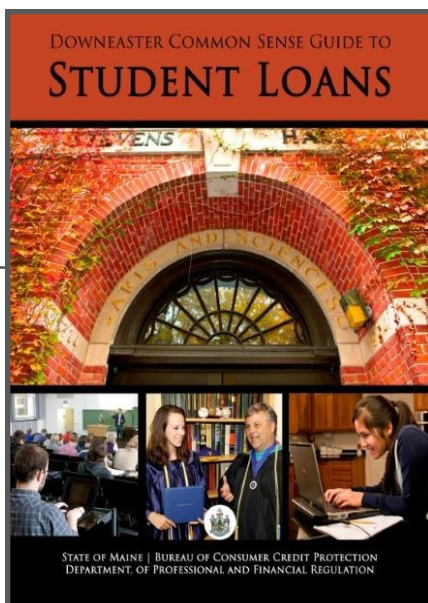
- Resumption of mortgage foreclosures and student loan collections at end of current repayment forbearances.
- Digital currencies.
- Financial technology ("FinTech").

### **Current Initiatives**

- The Bureau administers the state's foreclosure intake, counseling and referral program, and operates a mortgage foreclosure prevention hotline (1-888-NO-4CLOZ). The Bureau has mailed 97,500 informational notifications to Maine homeowners facing foreclosure in the past 5 years.
- The Bureau is the state's "Student Loan Ombudsman," counseling borrowers on state and federal laws, and intervening to assist borrowers when necessary.

## EDUCATION & OUTREACH

- Trainings and presentations to schools, civic groups and other audiences.
- Presentations to industry and trade groups regarding the importance of compliance.
- Frequent media appearances in stories regarding student loans, mortgage foreclosures, identity theft and financial scams.
- BCCP outreach staff have published many “Downeaster Consumer Guides” on such topics as student loans, military veterans’ credit issues, “phishing” scams, identity theft and credit reporting issues.



## Contact Information

### For Consumers:

Call us at 207-624-8527

Visit our website at [maine.gov/PFR/ConsumerCredit](http://maine.gov/PFR/ConsumerCredit)

### Bureau Contacts:

Superintendent, Will Lund ◇ [William.N.Lund@maine.gov](mailto:William.N.Lund@maine.gov)

# Bureau of Financial Institutions (BFI)

## Lloyd P. LaFountain III, Superintendent



Lloyd P. LaFountain III was appointed as the Superintendent of the Bureau of Financial Institutions on May 1, 2005.

Mr. LaFountain is a former member of the Maine House of Representatives (1994-1996) representing District 19 (western portion of Biddeford). In 1996, he was elected to the Maine State Senate (District 32 -Arundel, Biddeford, Kennebunk and Kennebunkport). He served four terms as Senator, each of which he served as Chair of the Joint Standing Committee on Insurance and Financial Services. He also served as a member of the Joint Standing Committees on Judiciary, Labor, and State & Local Government.

Mr. LaFountain is a member of both the Conference of State Bank Supervisors (CSBS) and the National Association of State Credit Union Supervisors (NASCUS). In 1997, he was named a Flemming Fellow by the Center for Policy Alternatives in Washington, D.C.

Prior to his appointment as Superintendent of the Bureau of Financial Institutions, Mr. LaFountain was engaged in the private practice of law. He received his undergraduate degree from The College of the Holy Cross in 1984 and his law degree from Suffolk University Law School.

### ***BFI Mission***

*To ensure the strength, stability and efficiency of all state-chartered financial institutions, ensure reasonable and orderly competition, encourage the development and expansion of financial services advantageous to the public welfare and protect consumers against unfair practices by financial institutions that provide consumer credit.*

### **Who we regulate**

The Bureau supervises and regulates state-chartered financial institutions, including commercial banks, savings banks, savings and loan associations, limited purpose banks, and credit unions. We do not regulate nationally-chartered banks and federally-chartered credit unions under the supervision of either the Office of the Comptroller of the Currency or the National Credit Union Administration.

### **Maine state-chartered institutions include**

- 4 Commercial Banks
- 13 Savings Banks
- 1 Savings & Loan
- 12 Credit Unions
- 12 Limited Purpose Banks



# Our Core Regulatory Functions

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## Chartering

- When statutory criteria of the Banking Code are satisfied, the Bureau provides Maine financial institution charters authorizing a bank or credit union to conduct the business of banking.

## Regulatory Activity

- The Bureau promulgates regulations as directed by statute and issues bulletins and advisory rulings to facilitate compliance with Maine laws.

## Examination & Enforcement

- Pursuant to statutory requirements, the Bureau periodically examines all state-chartered institutions and evaluates them for safety and soundness, cybersecurity, compliance with bank secrecy act requirements, trust activities, and consumer protection laws.

## Legislation

- The Bureau responds to legislative initiatives and works to keep the Banking Code modern and receptive to the needs of consumers and businesses.

## Consumer Outreach

- The Bureau's Consumer Outreach personnel respond to complaints about financial institutions, help educate consumers to avoid scams and prevent financial exploitation, and represent the Bureau at outreach events.

## **SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS**

- Help with navigating the charting and application process.
- Investigation of complaints involving financial institutions.
- Education and awareness, including how to understand banking products, avoid scams, and respond to financial exploitation.
- Regulatory guidance and compliance advisory to state-chartered financial institutions.

## **INITIATIVES & ISSUES**

### **Covid-19**

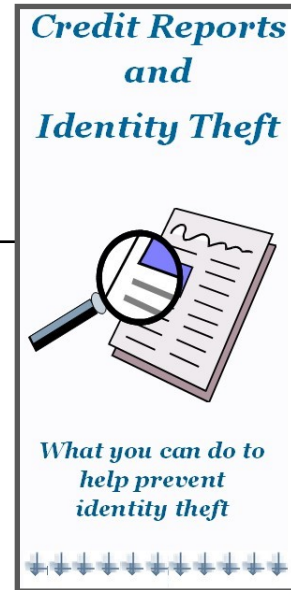
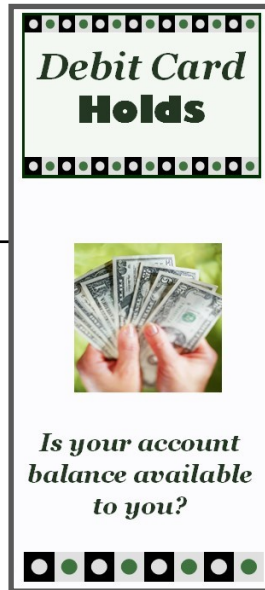
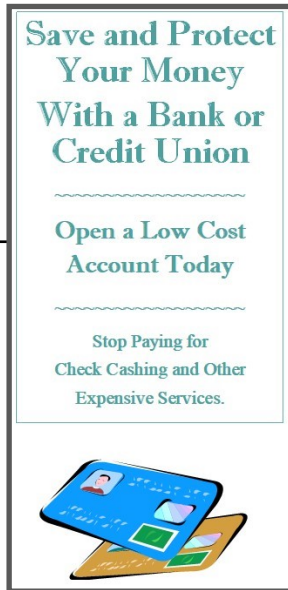
- Issued advisories and bulletins encouraging financial institutions to work with consumers and troubled borrowers, and provided regulatory relief to Maine State-chartered financial institutions.
- Worked with other state and federal regulators from around the country on Covid-19 response and Covid-19 exam initiatives.
- Surveyed institutions on economic impact of the pandemic on liquidity, capital, earnings and asset quality.

### **Emerging Issues**

- The U.S. Dual banking system has both state and federal institutions with separate supervisors. If a state law significantly interferes with the exercise of a federally authorized activity, state law is preempted by federal law.
- Short- and long-term impact of Covid-19 on financial institutions' earnings and asset quality.
- Foreclosure activity following pandemic and end of moratorium.

## EDUCATION & OUTREACH

- Elder abuse prevention efforts through participation on the Elder Justice Coordinating Partnership and the Maine Council for Elder Abuse Prevention.
- Consumer protection brochures and consumer resource library located on the Bureau's website.
- Available for presentation and outreach events upon request.



## Contact Information

### For Consumers:

Call us at 207-624-8570

Visit our website at [maine.gov/PFR/FinancialInstitutions](http://maine.gov/PFR/FinancialInstitutions)

### Bureau Contacts:

Superintendent, Lloyd P. LaFountain III ◇ [Lloyd.P.LaFountain.III@maine.gov](mailto:Lloyd.P.LaFountain.III@maine.gov)

Deputy Superintendent, John A. Barr ◇ [John.A.Barr@maine.gov](mailto:John.A.Barr@maine.gov)

Staff Attorney, Gordon Laurendeau ◇ [D.Gordon.Laurendeau@maine.gov](mailto:D.Gordon.Laurendeau@maine.gov)

Consumer Outreach Specialist, Nichole L. Bilodeau ◇ [Nichole.L.Bilodeau@maine.gov](mailto:Nichole.L.Bilodeau@maine.gov)

# Bureau of Insurance (BOI)

## Eric A. Cioppa, Superintendent



Eric A. Cioppa joined the Bureau of Insurance in 1988 as a Statistician, then served as Supervisor of the Workers' Compensation Section prior to becoming Deputy Superintendent in 1998. He was unanimously confirmed as Superintendent in 2011, and in 2017 he was reconfirmed to serve another five-year term.

Eric served as President of the [National Association of Insurance Commissioners](#) (NAIC) in 2019, having previously served as President Elect in 2018, Vice President in 2017 and Secretary in 2016. In 2020, Eric was appointed by his peers at the NAIC to serve another two-year term as the state insurance commissioner representative on the [Financial Stability Oversight Council](#) (FSOC). He is currently Vice Chair of the NAIC's Financial Condition (E) Committee and Vice Chair of the Financial Stability Task Force.

Eric holds a B.A. from Potsdam State University and an M.B.A. from Clarkson University.

### ***BOI Mission***

*To regulate the insurance industry to protect and to serve the public.*

### **Who we regulate**

- Individuals & Business Entities - Producers, agencies, adjusters, consultants, continuing education providers, navigators, portable electronic device insurance vendors, structured settlement transferees, and supervising travel insurance producers.
- Insurance Companies - Insurers, health maintenance organizations, captives, surplus lines, risk retention groups and reinsurers.
- Other Entities - multiple employer welfare arrangements, managing general agents, pharmacy benefits managers, preferred provider arrangements, reinsurance intermediaries, risk purchasing groups, risk retention groups, service contract providers, special purpose reinsurance vehicles, third party administrators, medical utilization review, viatical and life settlement providers, and self-insurers of workers' compensation.

### **Maine insurance code**

Title 24 and 24-A M.R.S.A.

# Our Core Regulatory Functions

## Licensing & Examination of Insurance Companies

- License and examine insurance companies selling products in Maine to ensure they remain solvent and able to pay claims, conduct market exams and participate in multi-state exams.
  - ◇ 1,342 insurance companies licensed in Maine as of 12/31/19
  - ◇ 18 domestic insurers (headquartered in Maine) as of 12/31/19

## Licensing & Regulation of Insurance Producers & Other Entities

- License and regulate insurance producers (agents and brokers), and other entities to ensure compliance with Maine law.
- 159,910 active licenses in 2019.
  - ◇ Including 7,389 resident licensees
- 18,952 new producer licenses issued in 2019.
  - ◇ Including 573 issued to resident producers

## Consumer Assistance

- Assist consumers with insurance questions, appeals and complaints, and conduct outreach throughout the State.
- Consumer Inquiries: 5,436 in 2019
- Written Consumer Complaints: 626 in 2019
- Consumer Recoveries:
  - ◇ \$2,075,849 in 2019
  - ◇ \$7,890,021 over past 5 years

## Rate & Form Review

- Review proposed insurance rates and forms.
  - ◇ Forms reviewed: 4,334 in 2019

# COVID-19

Gov. Mills issued an [Insurance Emergency Proclamation](#) on March 12.

Superintendent Cioppa issued [orders and bulletins](#) to protect consumers, as described below, which remain in effect for the duration of the emergency.

## **Health-Related:**

### Access to care

- No copay/cost share for COVID screening or testing, if any of the following apply:
  - ◊ have symptoms of COVID
  - ◊ had close contact with a person diagnosed with COVID
  - ◊ work as a first responder or healthcare/congregate living staff
  - ◊ have elevated risk for exposure
- Telehealth: allows for audio-only (phone), and payment parity with in-person services.
- Vaccines - no cost-share, carriers will reimburse providers for vaccine administration fees.

### Access to coverage

- Continuation of group coverage for employees subject to layoff or furlough, at employer's request.
- Deferral of grace period for premiums until June 1 (*has since expired*).

### In case of shortages

- No surprise billing (out of network fees) if networks become inadequate.
- Drug formulary substitutions in shortage situations.
- Provider credentialing applies to all of a health system's sites.

## **Property/Casualty Related:**

- Encouraging Property and Casualty insurers to offer premium reductions and credits to consumers, to account for pandemic-related changes. Relaxing rate filing and anti-rebating regulations to insurers who offer such reductions and credits.
- Encouraging insurers to be flexible when applying rating rules to applicants whose credit information may have suffered due to the pandemic.
- Warning insurers against making mid-term coverage changes to protect the insurer against pandemic-related exposure. Cautioning insurers against discouraging insureds from filing claims.

## INITIATIVES & EMERGING ISSUES

- Long-Term Care insurance policyholders have faced increasing premiums in recent years. These have been largely driven by costs associated with decreased mortality; increased health care costs; and low interest rates, resulting in lower than projected income for carriers. These factors have also impacted some insurance companies' reserves, and their potential ability to pay claims.
- Federal/International pressure on state-based regulation has become a challenge. As the insurance industry expands to include carriers across international borders, agreement on capital standards for measuring solvency has become a critical issue.
- Climate change has led to more severe weather, increased property damage, and greater risk of loss of life. There is need for increased mitigation of risk from catastrophic flood, wind, and fire to protect consumers.
- Recruitment and retention of qualified staff is an increasing challenge for BOI.
- The increased use of artificial intelligence and complex algorithms (big data) are creating rapid changes in the industry. Regulators need to balance supporting this evolution with protecting consumers from potential discriminatory practices.
- A growing push for wider use of e-commerce in insurance, such as electronic delivery of policies and non-renewal/cancellation notices, and electronic signatures on financial filings to the Bureau brings new technical and human resource challenges.

## Contact Information

### For Consumers:

Call us at 1-800-300-5000

Visit our website at [maine.gov/PFR/Insurance](http://maine.gov/PFR/Insurance)

[How We Can Assist](#)

### Bureau Contacts:

Superintendent, Eric Cioppa ◇ [Eric.A.Cioppa@maine.gov](mailto:Eric.A.Cioppa@maine.gov)

Deputy Superintendent, Tim Schott ◇ [Timothy.N.Schott@maine.gov](mailto:Timothy.N.Schott@maine.gov)

Senior Staff Attorney, Ben Yardley ◇ [Benjamin.Yardley@maine.gov](mailto:Benjamin.Yardley@maine.gov)

Consumer Outreach Specialist, Judi Watters ◇ [Judith.K.Watters@maine.gov](mailto:Judith.K.Watters@maine.gov)

# Office of Securities (OOS)

## Judith M. Shaw, Administrator



Judith Shaw serves as the Securities Administrator for the State of Maine Office of Securities (OOS) having been appointed in 2008.

Prior to her appointment, Ms. Shaw served as Deputy Superintendent for the Maine Bureau of Insurance from 2001-2008 and represented the Bureau of Insurance as an Assistant Attorney General from 1993-2001.

A Past President of the North American Securities Administrators Association (NASAA), Ms. Shaw previously served as Chair of the Senior Issues and Diminished Capacity Committee as well as the Enforcement Section Committee.

A native of Aroostook County, Ms. Shaw is dedicated to the Office's mission of protecting Maine investors particularly Mainers most susceptible to exploitation. She serves as the co-chair of the Maine Council for Elder Abuse Prevention, a coalition of public and private partners dedicated to preventing elder abuse in all its forms.

Most recently, Ms. Shaw was appointed by Governor Janet Mills to serve as Public Sector Co-Chair of the Elder Abuse Coordinating Partnership, an advisory committee established by Executive Order and tasked with creating an elder justice roadmap for Maine.

Ms. Shaw is a graduate of the University of Maine Orono and the Widener School of Law.

### ***OOS Mission***

*To protect Maine investors through fair and balanced regulation of the securities industry.*

#### **Who we regulate**

Broker dealers and their agents (those who sell investments) and investment advisers, financial planners and their representatives (fiduciaries who manage assets).

#### **How we accomplish our mission**

- Licensing
- Securities registration
- Examination
- Investigation
- Enforcement
- Outreach and Education



# Our Core Regulatory Functions

## Licensing

- Are we comfortable letting this firm or person handle the assets of Maine people?

## Securities Registration

- Does the investment provide honest and complete information sufficient for an average person to make a wise investment decision?

## Examination

- Are the firms and individuals operating in Maine in compliance with laws and rules?
- If not, can we guide them so they come into compliance?

## Investigation

- Does information received or uncovered by us support the conclusion that further action is warranted?
- Does the activity appear to be an intentional violation of the securities law or potentially violate criminal laws?

## Enforcement

- What action should be taken to address the harm to investors and prevent harm to other Maine investors?
- Past 5 years:
  - ◇ \$26,129,966 in restitution ordered
  - ◇ \$964,098 in penalties
  - ◇ 5 criminal prosecutions often involving older investors

## SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

- Help with navigating the license application process.
  - ◇ [maine.gov/PFR/Securities/Licensing](https://www.maine.gov/PFR/Securities/Licensing)
- Investigating complaints involving financial professionals and fraudsters.
- Education and awareness including how to select a financial professional and wise and safe investing.
- Exploring capital raising options.
  - ◇ [maine.gov/PFR/Securities/Small Business](https://www.maine.gov/PFR/Securities/Small_Business)

## INITIATIVES & ISSUES

### **Covid-19**

- Orders granting relief to the industry: [Investors.maine.gov](https://www.investors.maine.gov)
- COVID specific PSA airing on your local tv channels.

### **Emerging Issues**

- Ongoing attempts to have the federal government preempt state regulation.
- Should broker dealers be held to the same fiduciary standard as investment advisers?
- Efforts at the federal level to allow the sales of securities by some individuals without regulation, in an area fraught with fraud.

### **Current Initiatives**

- Modernization of Senior\$afe® training for financial institutions.
- Scam prevention YouTube videos in conjunction with the Maine State Police and AARP Maine.
  - ◇ [www.youtube.com/channel/UCZfxcyCrNiOw4WyOoWaVrzg](https://www.youtube.com/channel/UCZfxcyCrNiOw4WyOoWaVrzg)
- Elder abuse prevention efforts through participation on the Elder Justice Coordinating Partnership and the Maine Council for Elder Abuse Prevention.

## EDUCATION & OUTREACH

- Investor brochures as well as industry resources: [Investors.maine.gov](http://Investors.maine.gov)
- Trainings and presentations:
  - ◇ Annual forum for investment advisers
  - ◇ Scam and fraud identification and prevention for industry and investors
  - ◇ Wise and safe investing
  - ◇ Surviving as part of The Sandwich Generation
  - ◇ Women in Transition



*Maine Council for Elder Abuse Prevention (MCEAP) winner of the high school scholarship essay contents on why elder abuse prevention is important. Photo credit: MCEAP*

## Contact Information

### For Consumers:

Call us at 207-624-8551

Visit our website at [maine.gov/PFR/Securities](http://maine.gov/PFR/Securities)

### Agency Contacts:

Securities Administrator, Judith Shaw ◇ [Judith.M.Shaw@maine.gov](mailto:Judith.M.Shaw@maine.gov)

Deputy Administrator, Karla Black ◇ [Karla.Black@maine.gov](mailto:Karla.Black@maine.gov)

Attorney, James Liddell ◇ [James.D.Liddell@maine.gov](mailto:James.D.Liddell@maine.gov)

# Office of Professional & Occupational Regulation (OPOR)

Anne L. Head, Commissioner and OPOR Director

See bio on page 2.

## *Our Mission*

*The sole purpose of occupational and professional regulatory boards is to protect the public health and welfare. OPOR's professional licensing programs protect the public by licensing qualified individuals in a variety of professions and occupations and imposing discipline, when warranted.*

### **Who we are**

OPOR is a State Umbrella Agency.

- 37 licensing programs, 29 with associated licensing boards with 150 board members, and 8 directly administered regulatory functions.
- Each licensing program is a unique state agency.
- 116,000 active and inactive licensees; 25,000 new licensees annually.
- 55 core staff including OPOR director, program managers, inspectors/investigators, an attorney and support staff.

### **Who we regulate**

- **Mental Health**  
Social Workers, Counselors, Alcohol and Drug Counselors, Psychologists.
- **Physical Health**  
Physical Therapists, Occupational Therapists, Chiropractic Doctors, Complementary Health Care Providers (Acupuncturists, Naturopathic Doctors, Midwives), Podiatrists, Dietitians, Nursing Home Administrators, Pharmacists, Veterinarians, Radiologic Technologists, Respiratory Care Therapists, Speech, Audiology and Hearing Professionals.
- **Trade/Service**  
Electricians, Plumbers, Fuel Technicians, Manufactured Housing Professionals, Accountants, Funeral Practitioners.
- **Property**  
Real Estate Brokerage Professionals, Real Estate Appraisers, Professional Foresters, Land Surveyors, Architects, Landscape Architects and Interior Designers, Auctioneers, Geologists and Soil Scientists.
- **Licensing programs without boards (administered by OPOR Director)**  
Barbering & Cosmetology, Transient Sellers, ACharitable Solicitations, Massage Therapists, Interpreters for the Deaf, Elevator and Tramway Safety Program, Boiler and Pressure Vessel Safety Program.

# Our Core Regulatory Functions

## Licensing

- OPOR staff are responsible for:
  - ◇ Application review and license renewal
  - ◇ Verification of applicant qualifications
  - ◇ Examination process
  - ◇ Review and audit of continuing education
  - ◇ Assisting license applicants and responding to questions about licensing requirements.

## Enforcement

- Consumers may file a [complaint](#) against a licensee.
- Staff investigators work collaboratively with assistant attorneys general to conduct investigations and prepare complaint information for boards.
- Complaint Procedure balances OPOR's public protection mission with the due process rights of licensees.
- Sanctions are limited to actions against a license. OPOR is not authorized to provide restitution.
- Complaint Data: FY2020
  - ◇ 1358 active, 960 newly opened, 1093 closed

## Agency Rulemaking

- Licensing boards adopt rules to clarify or amplify the meaning or intent of enacted legislation. Boards follow the [Administrative Procedure Act](#) to ensure public participation in the rulemaking process.

## Public Accessibility

- OPOR's [website](#) allows:
  - ◇ Licensees to apply for licenses and renewals online.
  - ◇ The public, licensees, and employers to access [licensing and disciplinary information](#).
- The [Maine Freedom of Access Act](#) requires that licensing board meetings be open to the public. Board meeting minutes are available on the OPOR website.
- During COVID-19, OPOR successfully implemented virtual public meetings for its licensing boards.

# INITIATIVES, EMERGING ISSUES & FUNDING

## Covid-19

- Licensing boards and OPOR staff have worked with the administration to draft executive orders and guidance to address a range of issues of critical importance during the public health emergency such as [Executive Order 35 FY 19/20](#):
  - ◇ Allowing the use of telehealth by OPOR licensed health care providers.
  - ◇ Enabling the issuance of temporary licenses to out-of-state licensed health care providers.
  - ◇ Alleviating certain administrative burdens, such as in-person continuing education requirements, during the public health emergency for OPOR licensed health care providers.

## Emerging Issues

- The status of telehealth after the public health emergency.
- Efforts to assist foreign-trained/educated professionals to better navigate the professional licensure process. OPOR and the Cutler Institute at USM are partnering to work on this issue of critical importance to growing Maine's workforce and economy.

## Funding

- OPOR and its licensing boards receive no General Fund money. OPOR's licensing boards are supported solely by license fees from individual licensees. These fees cover all regulatory expenses of the board, including application administration and discipline.

## Contact Information

### For Consumers:

Call us at 207-624-8603 or email us at [Prof.Lic@maine.gov](mailto:Prof.Lic@maine.gov)

Visit our website at [maine.gov/PFR/ProfessionalLicensing](http://maine.gov/PFR/ProfessionalLicensing)

Contact information for each of OPOR's licensing entities is available at [maine.gov/PFR/ProfessionalLicensing/Professions](http://maine.gov/PFR/ProfessionalLicensing/Professions)

### Office Contacts:

Director, Anne L. Head ◇ [Anne.L.Head@maine.gov](mailto:Anne.L.Head@maine.gov)

# OPOR Board Administrator Contact Information

## **Geraldine “Jeri” Betts**

**[Geraldine.L.Betts@maine.gov](mailto:Geraldine.L.Betts@maine.gov)**

(207) 624-8625 or cell 207-441-1461

- ◇ Barbering and Cosmetology Licensing Program
- ◇ Board of Chiropractic Licensure
- ◇ Board of Complementary Health Care Providers (Acupuncturists, Naturopathic Doctors, Certified Professional Midwives and Certified Midwives)
- ◇ Board of Pharmacy
- ◇ Board of Examiners in Physical Therapy
- ◇ Board of Veterinary Medicine

## **Karen Bivins**

**[Karen.L.Bivins@maine.gov](mailto:Karen.L.Bivins@maine.gov)**

(207) 624-8524 or cell (207) 441-2134

- ◇ Real Estate Commission
- ◇ Board of Real Estate Appraisers
- ◇ Board of Licensure of Professional Land Surveyors
- ◇ Board of Licensing of Auctioneers
- ◇ Board of Licensure of Foresters
- ◇ Board for Licensure of Architects, Landscape Architects and Interior Designers

## **Catherine Carroll**

**[Catherine.M.Carroll@maine.gov](mailto:Catherine.M.Carroll@maine.gov)**

(207) 624-8605 or cell (207) 592-5941

- ◇ Board of Accountancy
- ◇ Boiler and Pressure Vessel Safety Program
- ◇ Electricians’ Examining Board
- ◇ Elevator and Tramway Safety Program
- ◇ Maine Fuel Board
- ◇ Board of Licensure for Geologists and Soil Scientists
- ◇ Plumbers’ Examining Board

## **Jen Hawk**

**[Jennifer.M.Hawk@maine.gov](mailto:Jennifer.M.Hawk@maine.gov)**

(207) 624-8617 or cell (207) 441-0388

- ◇ American Sign Language Interpreters
- ◇ Athletic Trainers
- ◇ Board of Funeral Service
- ◇ Board of Occupational Therapy Practice
- ◇ Board of Speech, Audiology and Hearing
- ◇ Charitable Solicitations Act
- ◇ Massage Therapists
- ◇ Regulation of Transient Sales

## **Kristina Halvorsen**

**[Kristina.M.Halvorsen@maine.gov](mailto:Kristina.M.Halvorsen@maine.gov)**

(207) 624-8420 or cell (207) 441-4927

- ◇ State Board of Alcohol and Drug Counselors
- ◇ Board of Counseling Professionals Licensure
- ◇ Board of Licensure of Dietetic Practice
- ◇ Nursing Home Administrators Licensing Board
- ◇ Board of Licensure of Podiatric Medicine
- ◇ State Board of Examiners of Psychologists
- ◇ Radiologic Technology Board of Examiners
- ◇ Board of Respiratory Care Practitioners
- ◇ State Board of Social Worker Licensure

## **Bob Leclair**

**[Robert.V.Leclair@maine.gov](mailto:Robert.V.Leclair@maine.gov)**

(207) 624-8678 or cell (207) 557-4027

- ◇ Manufactured Housing Board
- ◇ Plumbers’ Examining Board (Inspections)
- ◇ Electricians’ Examining Board (Inspections)
- ◇ Maine Fuel Board (Inspections)

# Boards Affiliated with DPFR

## Board of Dental Practice

(BODP)

[maine.gov/  
dental](http://maine.gov/dental)

**Mission:** To protect public health and welfare by ensuring that the public is served by competent and honest practitioners and by establishing minimum standards of proficiency in the professions regulated by the board.

**Board:** 9 members: 5 Dentists, 2 Dental Hygienists, 1 Denturist, 1 public member. Subcommittees: Dental Hygiene (5); Denturists (5). [Meets monthly](#)

**Board Staff:** 4

### Select Board Functions:

- **Licensing:** Total active dental professional licenses, sedation permits, and practice authorities: 5,526.
- **Licensing data:** 943 Dentists, 1548 Dental Hygienists, 44 Denturists, 119 expanded function Dental Assistants, 1,598 Dental Radiographers.
- **Consumer Resources:** Investigates [complaints](#) of unprofessional conduct and/or incompetent practice and imposes discipline as appropriate. BODP [FAQ](#).

**Emerging Issues:** See [BODP Government Evaluation Report](#).

**COVID 19 Efforts:** Board issued 5 communications to guide licensees on practice requirements, academic/program content, examinations, continuing education and life support certificate amid the pandemic, and authorized alternatives to qualification for licensure including life support certifications. [COVID-19 link](#).

**Board Contact:** Penny Vaillancourt, Executive Director  
(207)287-3333; Cell: (207) 441-7153; [Penny.Vaillancourt@maine.gov](mailto:Penny.Vaillancourt@maine.gov)

## Board of Licensure in Medicine

(BOLIM)

[maine.gov/md](http://maine.gov/md)

**Mission:** To protect the public health and welfare. The Board accomplishes this through licensing, regulating, and educating Allopathic Physicians and Physician Assistants.

**Board:** 11 members: 6 Allopathic Physicians (MD), 2 Physician Assistants (PA), 3 public. [Meets monthly](#)

**Staff:** 10

### Select Board Functions:

- **Licensing:** Active MD Licensees: Approx. 8,750; PA Licenses: Approx. 1,050.
- **Consumer Resources:** Investigates, initiates and adjudicates complaints. Consumers can [file complaints online](#). Provides online [brochures](#) and [FAQs](#) for consumers and licensees that explain the complaint process. Applications for licensure are online as are [licensure FAQs](#). Issues three [electronic newsletters](#) yearly highlighting current and emerging issues as well as reporting adverse actions against licensees. The Board shares a Consumer Assistant Specialist with the Board of Osteopathic Licensure.

**Emerging Issues:** See [BOLIM Government Evaluation Report](#).

**COVID-19 Efforts:** Ongoing compliance with [Executive Order 16 FY 19/20](#), including the issuance of 784 COVID-19 Emergency Licenses to Physicians and Physician Assistants providing care to Maine patients in support of the emergency. Ongoing dissemination of updates from Maine CDC to licensees. [COVID-19 link](#).

**Board Contact:** Dennis E. Smith, Esq., Executive Director  
(207)-287-3605; [Dennis.E.Smith@maine.gov](mailto:Dennis.E.Smith@maine.gov)



# Boards Affiliated with DPF

## Maine State Board of Nursing

(BON)

[maine.gov/  
boardofnursing](http://maine.gov/boardofnursing)

**Mission:** To protect the public health and welfare in the area of nursing practice. The Board accomplishes this through regulating licensure of Nurses, nursing practice, and approval of nursing education programs.

**Board:** 9 members: 7 Nurses (2 RN nursing service, 2 RN education, 1 APRN, 1 RN long-term care, 1 LPN), 2 public. [Meets monthly & quarterly](#)

**Board Staff:** 8

**Select Board Functions:**

- **Licensing:** Total active licenses 31,932. BON [Licensee FAQ](#).
- **Consumer Resources:** Investigates [complaints](#) and imposes discipline as appropriate. BON [Discipline FAQ](#).

**Approval of Educational Programs:** Board prescribes curricula, establishes standards for nursing educational programs, and approves programs that meet the requirements of the law and the standards established by the Board. More info at this [link](#).

**Emerging Issues:** See [BON Government Evaluation Report](#).

**COVID 19 Efforts:** Ongoing compliance with [Executive Order 16 FY19/20](#). 231 temporary authorization to practice letters issued to out of state licensees. Ongoing dissemination of important updates from Maine CDC to licensees. [COVID-19](#).

**Board Contact:** Kim Esquibel, PhD, MSN, MPA, RN, Executive Director (207) 287-1148; [Kim.Esquibel@maine.gov](mailto:Kim.Esquibel@maine.gov)

## Maine State Board of Optometry

(MSBO)

[maine.gov/pfr/  
professionallicensing/  
professions/optometry](http://maine.gov/pfr/professionallicensing/professions/optometry)

**Mission** To protect the people of Maine through regulation to maintain high professional standards in the practice of Optometry.

**Board:** 6 members: 5 Optometrists (OD), 1 public. [Meets quarterly](#)

**Board Staff:** 1

**Select Board Functions:**

- **Licensing:** Total active licenses 244.
- **Consumer Resources:** Investigates complaints and imposes discipline as appropriate.

**Emerging Issues:** See [Government Evaluation Report](#).

**COVID 19 Efforts:** [Executive Order 38 FY 19/20](#) Regarding the expiration of Optometric Lens Prescriptions. Additional COVID-19 guidelines available at this [link](#).

**Board Contact:** Tina Carpentier, Office Specialist II (207) 624-8691; [Tina.Carpentier@maine.gov](mailto:Tina.Carpentier@maine.gov)

# Boards Affiliated with DPF

## Maine Board of Osteopathic Licensure

(BOL)

[maine.gov/osteo](http://maine.gov/osteo)

**Mission:** To protect the citizens of the State of Maine through regulation of the practice of Osteopathic Medicine so as to maintain high professional standards.

**Board:** 11 members: 6 Osteopathic Physicians, 2 Physician Assistants, 3 public. [2021 Meeting Schedule](#)

**Board Staff:** 1.5

### Select Board Functions:

- **Licensing:** Active DOs 940; PA Licenses: 90 Total Licensees: 2480.
- **Consumer Resources:** Investigates and processes all reports and complaints. Members of the public can file complaints via the Board's website. Provides a pamphlet to both complainants and licensees explaining the process and to the public in general upon request.

**Emerging Issues:** See [BOL Government Evaluation Report](#).

**COVID 19 Efforts:** Continued compliance with [Executive Order 16 FY19/20](#) 90 temporary licenses to practice issued to out of state Osteopathic Physicians and Physician Assistants. Board review and processing of online reports of alleged licensee non-compliance with current CDC recommendations and Executive Orders. Guidance is provided to licensees with further investigation if deemed necessary. Continued sharing of important updates from Maine CDC.

**Board Contact:** Susan E. Strout, Executive Secretary  
(207) 287-2480; [Susan.E.Strout@maine.gov](mailto:Susan.E.Strout@maine.gov)

## State Board of Licensure for Professional Engineers

(BOE)

[maine.gov/  
professionalengineers](http://maine.gov/professionalengineers)

**Mission:** To protect the public through the regulation of the practice of engineering in Maine by establishing and maintaining professional standards.

**Board:** 7 members: 5 Professional Engineers, 1 public member, and the Chief Engineer of Maine DOT (ex-officio). [Meetings](#) are scheduled five times annually and additionally as needed.

**Board Staff:** 2 (Executive Director and Supervisor of Licensing)

### Select Board Functions:

- **Licensing:** Professional Engineer (PE) Licenses: 6612. Engineer-Intern (EI) Certificates: 497 Retired Status (RT) unlicensed: 216.
- **Consumer Resources:** [Applications and instructions](#); [Complaint process](#); [Newsletters](#); [Roster of Professional Engineers](#) (searchable); [Title 32, Revised Statutes of Maine, Chapter 19, Engineers](#); [Board Rules 02-322 C.M.R. Ch. 1-6](#).

**Emerging Issues:** See [BOE GEA Report](#).

**COVID 19 Efforts:** Ongoing compliance with [Executive Order 19 FY 19/20](#). Posting of related COVID-19 updates on the board [webpage](#).

**Board Contact:** David Jackson, Executive Director  
(207)-287-7074; [David.Jackson@maine.gov](mailto:David.Jackson@maine.gov)



## **DPFR Phone Directory**

### **Administration:**

Anne L. Head, Commissioner ----- 624-8511  
Joan Cohen, Deputy ----- 592-0156

### **Bureau of Consumer Credit Protection:**

William Lund, Superintendent ----- 624-8527

### **Bureau of Financial Institutions:**

Lloyd P. LaFountain III, Superintendent ----- 624-8570  
John A. Barr, Deputy Superintendent ----- 624-8570  
Gordon Laurendeau, Staff Attorney ----- 624-8574  
Nichole L. Bilodeau, Consumer Outreach Specialist ----- 624-8576

### **Bureau of Insurance:**

Eric Cioppa, Superintendent ----- 624-8491  
Tim Schott, Deputy Superintendent ----- 624-8403  
Ben Yardley, Senior Staff Attorney ----- 624-8537  
Judi Watters, Public Information & Consumer Outreach Specialist ----- 624-8445

### **Office of Securities:**

Judith Shaw, Administrator ----- 624-8555  
Karla Black, Deputy Administrator ----- 592-3244  
James Liddell, Attorney ----- 624-8565

### **Office of Professional and Occupational Regulation:**

Anne L. Head, Director ----- 624-8603

#### **DPFR Phone**

Telephone: (207) 624-8500  
TTY users call Maine Relay 711

#### **DPFR Mailing Address:**

Department of Professional & Financial Regulation  
35 State House Station  
Augusta, Maine 04333

#### **DPFR Physical Address:**

76 Northern Avenue  
Gardiner, Maine 04345

#### **DPFR Website**

[maine.gov/PFR](http://maine.gov/PFR)



DEPARTMENT OF

**Professional &  
Financial Regulation**

STATE OF MAINE