

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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Joint Standing Committee on Health Coverage, Insurance and Financial Services

SUBJECT INDEX

Banking and Credit Unions

Enacted

LD 224	An Act To Modify Requirements for Multiple-party Accounts, Limited Purpose Financial Institutions and Mergers	PUBLIC 5
LD 1320	An Act To Allow Maine Shareholders of Banks and Members and Corporators of Credit Unions To Hold Virtual Meetings	PUBLIC 188

Not Enacted

LD 300	An Act Regarding Early Closures by Financial Institutions	ONTP
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Certificate of Need Process

Not Enacted

LD 927	An Act To Increase the Availability of Health Care Services by Eliminating the Certificate of Need for All Health Care Services	Majority (ONTP) Report
LD 931	An Act To Increase Hospital Bed Capacity by Eliminating the Certificate of Need for Outside Hospital Beds	Majority (ONTP) Report
LD 932	An Act To Increase Hospital Capacity by Eliminating the Certificate of Need for Hospital Beds	Majority (ONTP) Report
LD 935	An Act To Increase the Ability of Health Care Facilities To Respond to Health Needs by Eliminating the Certificate of Need for Health Care Facilities	Majority (ONTP) Report
LD 1004	An Act To Ensure Access to Health Care Equipment by Eliminating the Certificate of Need for Major Medical Equipment	Majority (ONTP) Report

Consumer Credit

Enacted

LD 522	An Act To Protect Consumers against Predatory Lending Practices	PUBLIC 297
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LD 1466 An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws PUBLIC 245

Not Enacted

LD 1119 An Act To Limit Credit Card Fees by Requiring Monthly Credit Card Billing ONTP

LD 1561 An Act To Amend the Maine Fair Debt Collection Practices Act Leave to Withdraw Pursuant to Joint Rule 310

Foreclosure Process

Not Enacted

LD 122 An Act To Protect Home Ownership Leave to Withdraw Pursuant to Joint Rule 310

Health Information and Data

Enacted

LD 41 Resolve, Regarding Legislative Review of Portions of Chapter 570: Uniform Reporting System for Prescription Drug Price Data Sets, a Major Substantive Rule of the Maine Health Data Organization RESOLVE 81

LD 120 An Act To Lower Health Care Costs through the Establishment of the Office of Affordable Health Care PUBLIC 459

LD 274 Resolve, Directing the Maine Health Data Organization To Determine the Best Methods and Definitions To Use in Collecting Data To Better Understand Racial and Ethnic Disparities in the Provision of Health Care in Maine RESOLVE 34

LD 541 An Act To Improve Health Care Data Analysis PUBLIC 423

Not Enacted

LD 749 An Act To Establish a Council on Health Systems Development ONTP

LD 951 An Act To Improve Transparency of Medical Billing ONTP

LD 1196	An Act Regarding Targets for Health Plan Investments in Primary Care and Behavioral Health	CARRIED OVER
LD 1353	An Act To Require the Public Posting of the Costs of Medical Procedures, Services, Medications and Equipment Delivered in Hospitals and the Reporting of Those Costs upon Request	ONTP
LD 1614	An Act To Mandate That Certain Health Care Providers Disclose an Estimate of Charges at Time of Service	ONTP

Insurance, Health

Enacted

LD 1	An Act To Establish the COVID-19 Patient Bill of Rights and To Amend the Governor's Emergency Powers	PUBLIC 28
LD 46	An Act To Further Protect Consumers from Surprise Medical Bills	PUBLIC 222
LD 254	An Act To Allow Certified Registered Nurse Anesthetists To Bill for Their Services	PUBLIC 39
LD 523	An Act Regarding Prior Authorizations for Prescription Drugs	PUBLIC 73
LD 600	An Act To Require Insurance Coverage for Certified Midwife Services	PUBLIC 79
LD 631	An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program	PUBLIC 206
LD 653	An Act To Provide Maine Residents Losing Employer-based Health Coverage with Information about Other Coverage	PUBLIC 80
LD 791	An Act Regarding Telehealth Regulations	PUBLIC 291
LD 945	An Act Regarding Notice by Health Insurance Carriers of Policy Changes	PUBLIC 311

Health Coverage, Insurance and Financial Services

LD 1045	An Act To Support Universal Health Care	PUBLIC 391
LD 1115	An Act To Improve Access to HIV Prevention Medications	PUBLIC 265
LD 1150	An Act To Phase Out Insurance Rating Based on Smoking History	PUBLIC 344
LD 1258	An Act To Implement the Recommendations of the Stakeholder Group Convened by the Emergency Medical Services' Board Related to Reimbursement Rates for Ambulance Services by Health Insurance Carriers and To Improve Participation of Ambulance Service Providers in Carrier Networks	PUBLIC 241
LD 1268	An Act To Provide Greater Access to Treatment for Serious Mental Illness by Restricting Prescription Drug Utilization Management by an Insurance Carrier	PUBLIC 345
LD 1317	An Act To Regulate Insurance Carrier Practice or Facility-wide Prepayment Review	PUBLIC 272
LD 1725	An Act To Clarify the Deferral of the Pooled Market and Link Small Employer Clear Choice to Pooling in the Made for Maine Health Coverage Act	PUBLIC 361

Not Enacted

LD 56	An Act To Prohibit Insurers and Third-party Payors from Adjusting Their Fee Schedules for In-network Providers Unless the Adjustments Apply to All Specialties	ONTP
LD 167	An Act To Limit Late Medical Billing to 6 Months	ONTP
LD 323	An Act Regarding Insurance Coverage for Telehealth Services	ONTP
LD 333	An Act Regarding Telehealth	ONTP

LD 352	An Act To Maintain the Integrity of the Individual and Small Group Health Insurance Markets	Majority (ONTP) Report
LD 365	An Act To Protect Consumers from Surprise Medical Bills	ONTP
LD 367	An Act To Require Timely Billing for Health Care Services	ONTP
LD 424	An Act To Restore Short-term Health Insurance	Majority (ONTP) Report
LD 441	An Act To Expand Adult Dental Health Insurance Coverage	CARRIED OVER
LD 443	An Act To Ensure Choices in Health Insurance Markets	Majority (ONTP) Report
LD 530	An Act To Consolidate Patient Bills by Directing Health Insurers To Collect Copayments and Deductibles	ONTP
LD 556	An Act Regarding Copayment and Coinsurance Issues for Chiropractors	ONTP
LD 599	An Act To Require Coverage for Certain Ultrasound Exams	ONTP
LD 617	An Act Concerning Prior Authorizations for Prescription Drugs	ONTP
LD 649	An Act To Expand and Promote Telehealth Services	ONTP
LD 665	An Act To Promote Better Dental Care for Cancer Survivors	CARRIED OVER

LD 713	An Act To Allow the Purchase of Health Insurance across State Lines	ONTP
LD 738	An Act To Provide High-quality Health Care for All Maine Residents	ONTP
LD 750	An Act To Increase Transparency of and Lower Health Care Costs	Majority (ONTP) Report
LD 751	An Act To Allow Employers To Shop for Competitive Health Plan Options	Majority (ONTP) Report
LD 849	An Act To Make Permanent the Telehealth Reimbursement Options Passed by Emergency Measures	ONTP
LD 922	An Act To Help Cancer Patients with Fertility Preservation	ONTP
LD 1003	An Act To Improve Outcomes for Persons with Limb Loss	CARRIED OVER
LD 1007	An Act To Increase Availability of Health Care through Telehealth	ONTP
LD 1151	An Act To Lower Out-of-pocket Prescription Medicine Costs by Requiring Health Insurers To Offer Plans with No Deductibles	ONTP
LD 1194	An Act To Reduce Health Care Worker Shortages	ONTP
LD 1281	An Act To Prohibit Discriminatory Practices in Certain Health Insurance Policies	ONTP
LD 1331	An Act To Make Individual and Small Group Health Insurance More Affordable in Certain High-premium Counties	CARRIED OVER

LD 1357	An Act To Require Private Insurance Coverage for Postpartum Care	CARRIED OVER
LD 1361	An Act To Amend Telehealth Laws Regarding Out-of-state Telehealth Provisions	ONTP
LD 1390	An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment in the MaineCare Program or in a Qualified Health Plan in the Marketplace	CARRIED OVER
LD 1463	An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses	CARRIED OVER
LD 1481	An Act To Clarify Surprise Billing Restrictions	ONTP
LD 1531	An Act To Provide Affordable Behavioral Health Services to Individuals under 26 Years of Age	ONTP
LD 1539	An Act To Provide Access to Fertility Care	CARRIED OVER
LD 1628	An Act To Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements	CARRIED OVER
LD 1706	An Act To Require Appropriate Coverage of and Cost-sharing for Generic Drugs and Biosimilars	CARRIED OVER

Insurance, Motor Vehicle

Enacted

LD 368	An Act To Amend the Laws Governing Proof of Financial Responsibility with Respect to Motor Vehicles	PUBLIC 254
LD 1011	An Act To Include Excluded Individuals on Insurance Cards	PUBLIC 200
LD 1176	An Act To Improve Fairness in Auto Insurance Claims	PUBLIC 283

LD 1420 An Act To Conform State Law to the Peer-to-Peer Car Sharing Program Model Act PUBLIC 352

Not Enacted

LD 540 An Act To Promote Safety and Protect Consumers Using Peer-to-peer Car Sharing Programs ONTP

LD 1063 An Act To Allow a Qualifying Religious Organization To Self-insure for Automobile Insurance Accepted Majority (ONTP) Report

Insurance, Regulation and Practices

Enacted

LD 6 An Act To Revise Certain Financial Regulatory Provisions of the Maine Insurance Code PUBLIC 16

LD 51 An Act To Enact the Maine Insurance Data Security Act PUBLIC 24

LD 1141 An Act To Amend the Service Contracts Act To Include the Replacement of Motor Vehicle Keys and Key Fobs and Damage to a Motor Vehicle That Results in Lease-end or Other Charges for Excessive Wear and Use PUBLIC 128

LD 1494 An Act To Create Limited Lines Self-storage Insurance PUBLIC 218

LD 1563 An Act Regarding Travel Insurance in the Maine Insurance Code PUBLIC 354

Not Enacted

LD 160 An Act To Allow Insurance Producers To Refer to Third Parties for Credit Card and Debit Card Payments ONTP

LD 482 An Act Regarding Pet Insurance CARRIED OVER

LD 694 An Act Concerning Business Interruption Insurance ONTP

LD 794	An Act To Maintain Maine's System of Therapeutic Foster Care for Children through the Creation of a Nonprofit Risk Indemnification Trust	CARRIED OVER
LD 984	An Act To Allow Procurement of Surplus Lines Insurance for Commercial Forestry and Construction Equipment	ONTP
LD 1085	An Act Relating to the Use of Genetic Information for Insurance Purposes	Majority (ONTP) Report
LD 1347	An Act To Clarify That Commercial Service Contracts Are Excluded from the Service Contracts Act	ONTP
LD 1661	An Act To Protect the Insurable Interest of Homeowners in Multifamily Residences	ONTP

Miscellaneous

Enacted

LD 800	An Act To Amend Credit and Debit Card Surcharges Imposed by Governmental Entities	PUBLIC 150
LD 1622	An Act To Promote Individual Retirement Savings through a Public-Private Partnership	PUBLIC 356

Not Enacted

LD 1266	An Act To Improve the Value of Dental Insurance	CARRIED OVER
LD 1341	An Act To Protect Medicare Beneficiaries from Surprise Medical Billing	ONTP
LD 1349	An Act To Increase Transparency in Dental Billing	ONTP
LD 1544	An Act Regarding Credit and Debit Card Merchant Fees	ONTP
LD 1627	An Act To Enhance Behavioral Health Services To Better Protect Maine Residents	ONTP

Occupational and Professional Regulation, Health Professions

Enacted

LD 4	An Act To Amend the Maine Pharmacy Act	PUBLIC 289
LD 5	An Act Concerning the Reporting of Health Care Information or Records to the Emergency Medical Services' Board	PUBLIC 15
LD 25	An Act To Modify the Qualifications for Resident Dentist Licensure	PUBLIC 88
LD 26	An Act To Allow a Dentist To Administer Botulinum Toxin and Dermal Fillers	PUBLIC 134
LD 31	An Act To Adopt the Occupational Therapy Licensure Compact	PUBLIC 324
LD 60	An Act To Clarify the Minimum Amount of Emergency Refills of Insulin	PUBLIC 20
LD 76	An Act To Amend the Dental Practice Act To Define "Supervision" and Authorize Teledentistry	PUBLIC 223
LD 299	An Act To Address Licensure of Behavioral Health Practice in the State	PUBLIC 233
LD 504	Resolve, Regarding Certification for Certain Mental Health Rehabilitation Technicians	RESOLVE 69
LD 603	An Act Regarding the Practice of Pharmacy	PUBLIC 146
LD 615	An Act To Remove the Advanced Cardiac Life Support Certification Requirement for Dental Therapists	PUBLIC 44
LD 790	An Act Clarifying Patient Consent for Certain Medical Examinations	PUBLIC 92

LD 863	An Act To Have Maine Join the Interstate Psychology Interjurisdictional Compact	PUBLIC 331
LD 998	An Act To Amend the Continuing Education Requirement for Pharmacists	PUBLIC 84
LD 1115	An Act To Improve Access to HIV Prevention Medications	PUBLIC 265
LD 1293	An Act To Improve Access to Certain Injectable Medications Approved by the Federal Food and Drug Administration	PUBLIC 271
LD 1629	An Act Regarding the Qualifications for Licensure as a Physician or Surgeon	PUBLIC 229
LD 1646	An Act To Amend the Occupational Therapy Licensing Statutes	PUBLIC 278
LD 1660	An Act To Modify Dental Licensure Requirements To Consider Credentialed Individuals from Other Jurisdictions	PUBLIC 163

Not Enacted

LD 295	An Act To Repeal Restrictions That Prohibit Certain Advanced Practice Registered Nurses from Providing Essential Health Care Services	ONTP
LD 752	An Act To Increase Patients' Access to Quality Doctors	Leave to Withdraw Pursuant to Joint Rule 310
LD 1000	An Act To Change Licensure Requirements for Foreign-trained Dentists	Leave to Withdraw Pursuant to Joint Rule 310
LD 1120	An Act To Allow Dentists To Receive Continuing Education Credits for Uncompensated Volunteer Work	ONTP
LD 1457	An Act To Improve Access to Dental Hygiene by Authorizing Dental Hygienists To Perform Dental Hygiene Diagnosis	ONTP

LD 1576	Resolve, To Establish and Fund a Medical Professionals Health Program from Health Care Provider License Fees	Leave to Withdraw Pursuant to Joint Rule 310
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Prescription Drugs

Enacted

LD 172	Resolve, Directing the Maine Board of Pharmacy To Evaluate Existing Accommodations Available to Persons Who Are Visually Impaired To Access Prescription Information	RESOLVE 9
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LD 523	An Act Regarding Prior Authorizations for Prescription Drugs	PUBLIC 73
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LD 673	An Act To Create the Insulin Safety Net Program	PUBLIC 303
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LD 686	An Act To Increase Prescription Drug Pricing Transparency	PUBLIC 305
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LD 1450	An Act To Provide Fairness in Communications from Pharmacy Benefits Managers	PUBLIC 371
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Not Enacted

LD 178	An Act To Reduce Waste of Prescription Medications	ONTP
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LD 617	An Act Concerning Prior Authorizations for Prescription Drugs	ONTP
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LD 675	An Act To Protect Maine Consumers from Unsupported Price Increases on Prescription Medicines	Veto Sustained
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LD 1117	An Act To Prevent Excessive Prices for Prescription Drugs	Veto Sustained
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LD 1584	An Act To Make Donated Medicines Available to Maine Patients at an Affordable Cost	CARRIED OVER
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LD 1636 An Act To Reduce Prescription Drug Costs by Using International Pricing CARRIED OVER

State Employees, Office of Employee Health and Benefits

Enacted

LD 1036 An Act To Allow a State Employee To Use a Federal Military Health Insurance Program and Reenroll upon Retirement in the State's Group Health Plan PUBLIC 341

LD 1311 An Act Regarding the State Employee Health Commission PUBLIC 312

Not Enacted

LD 1648 An Act To Ensure Reasonable Access to Laboratory Testing and Imaging Services for State Employee Health Care Plan Participants ONTP

Student Loans

Enacted

LD 1645 An Act To Establish Protections for Private Student Loan Borrowers and a Registry of Lenders PUBLIC 357

Telehealth, Regulation and Practices

Enacted

LD 791 An Act Regarding Telehealth Regulations PUBLIC 291

Not Enacted

LD 323 An Act Regarding Insurance Coverage for Telehealth Services ONTP

LD 333 An Act Regarding Telehealth ONTP

LD 649 An Act To Expand and Promote Telehealth Services ONTP

LD 849 An Act To Make Permanent the Telehealth Reimbursement Options Passed by Emergency Measures ONTP

LD 1007	An Act To Increase Availability of Health Care through Telehealth	ONTP
LD 1194	An Act To Reduce Health Care Worker Shortages	ONTP
LD 1361	An Act To Amend Telehealth Laws Regarding Out-of-state Telehealth Provisions	ONTP
LD 1681	An Act Regarding Telehealth Services for Certain Licensees of the Office of Professional and Occupational Regulation and Certain Licensees Affiliated with the Department of Professional and Financial Regulation	ONTP

DIGEST OF BILLS AND SUMMARIES OF ENACTED LAWS
130th Legislature, First Regular and First Special Sessions - 2021

DIGEST OF BILLS

PL = Public Law; P&SL = Private and Special Law;
 RESLV = Resolve; CON RES = Constitutional Resolution;
 IB = Initiated Bill

Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action	Carried over?	Final Disposition	Enacted Laws		Sess
						Law	Ch	
HCIFS	1	An Act To Establish the COVID-19 Patient Bill of Rights and To Amend the Governor's Emergency Powers	Reported Out	OTP-AM/ OTP-AM	Emergency Enacted	PL	28	R1
HCIFS	4	An Act To Amend the Maine Pharmacy Act	Reported Out	OTP-AM	Emergency Enacted	PL	289	S1
HCIFS	5	An Act Concerning the Reporting of Health Care Information or Records to the Emergency Medical Services' Board	Reported Out	OTP-AM	Emergency Enacted	PL	15	R1
HCIFS	6	An Act To Revise Certain Financial Regulatory Provisions of the Maine Insurance Code	Reported Out	OTP-AM	Emergency Enacted	PL	16	R1
HCIFS	25	An Act To Modify the Qualifications for Resident Dentist Licensure	Reported Out	OTP	Emergency Enacted	PL	88	S1
HCIFS	26	An Act To Allow a Dentist To Administer Botulinum Toxin and Dermal Fillers	Reported Out	OTP-AM	Emergency Enacted	PL	134	S1
HCIFS	31	An Act To Adopt the Occupational Therapy Licensure Compact	Reported Out	OTP-AM	Enacted	PL	324	S1
HCIFS	41	Resolve, Regarding Legislative Review of Portions of Chapter 570: Uniform Reporting System for Prescription Drug Price Data Sets, a Major Substantive Rule of the Maine Health Data Organization	Reported Out	OTP/ OTP-AM	Finally Passed	RESLV	81	S1
HCIFS	46	An Act To Further Protect Consumers from Surprise Medical Bills	Reported Out	OTP-AM	Emergency Enacted	PL	222	S1
HCIFS	51	An Act To Enact the Maine Insurance Data Security Act	Reported Out	OTP	Enacted	PL	24	R1
HCIFS	56	An Act To Prohibit Insurers and Third-party Payors from Adjusting Their Fee Schedules for In-network Providers Unless the Adjustments Apply to All Specialties	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	60	An Act To Clarify the Minimum Amount of Emergency Refills of Insulin	Reported Out	OTP-AM	Emergency Enacted	PL	20	R1
HCIFS	76	An Act To Amend the Dental Practice Act To Define "Supervision" and Authorize Teledentistry	Reported Out	OTP-AM	Emergency Enacted	PL	223	S1
HCIFS	120	An Act To Lower Health Care Costs through the Establishment of the Office of Affordable Health Care	Reported Out	OTP-AM/ ONTP	Enacted	PL	459	S1

DIGEST OF BILLS

130TH FIRST REGULAR AND FIRST SPECIAL SESSION - 2021

Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

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Comm	LD	Title	Comm Action	Carried over?	Final Disposition	Enacted Laws		Sess
						Law	Ch	
HCIFS	122	An Act To Protect Home Ownership	Reported Out	LTW	Leave to Withdraw Pursuant to Joint Rule 310			S1
HCIFS	160	An Act To Allow Insurance Producers To Refer to Third Parties for Credit Card and Debit Card Payments	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			R1
HCIFS	167	An Act To Limit Late Medical Billing to 6 Months	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	172	Resolve, Directing the Maine Board of Pharmacy To Evaluate Existing Accommodations Available to Persons Who Are Visually Impaired To Access Prescription Information	Reported Out	OTP-AM	Finally Passed	RESLV	9	R1
HCIFS	178	An Act To Reduce Waste of Prescription Medications	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			R1
HCIFS	224	An Act To Modify Requirements for Multiple-party Accounts, Limited Purpose Financial Institutions and Mergers	Reported Out	OTP-AM	Emergency Enacted	PL	5	R1
HCIFS	254	An Act To Allow Certified Registered Nurse Anesthetists To Bill for Their Services	Reported Out	OTP-AM	Enacted	PL	39	R1
HCIFS	274	Resolve, Directing the Maine Health Data Organization To Determine the Best Methods and Definitions To Use in Collecting Data To Better Understand Racial and Ethnic Disparities in the Provision of Health Care in Maine	Reported Out	OTP-AM	Finally Passed	RESLV	34	S1
HCIFS	295	An Act To Repeal Restrictions That Prohibit Certain Advanced Practice Registered Nurses from Providing Essential Health Care Services	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	299	An Act To Address Licensure of Behavioral Health Practice in the State	Reported Out	OTP-AM	Enacted	PL	233	S1
HCIFS	300	An Act Regarding Early Closures by Financial Institutions	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			R1
HCIFS	323	An Act Regarding Insurance Coverage for Telehealth Services	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			S1

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Health Coverage, Insurance and Financial Services (HCIFS)

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HCIFS	333	An Act Regarding Telehealth	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	352	An Act To Maintain the Integrity of the Individual and Small Group Health Insurance Markets	Reported Out	ONTP/ OTP		Accepted Majority (ONTP) Report			S1
HCIFS	365	An Act To Protect Consumers from Surprise Medical Bills	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	367	An Act To Require Timely Billing for Health Care Services	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	368	An Act To Amend the Laws Governing Proof of Financial Responsibility with Respect to Motor Vehicles	Reported Out	OTP-AM		Enacted	PL	254	S1
HCIFS	424	An Act To Restore Short-term Health Insurance	Reported Out	ONTP/ OTP		Accepted Majority (ONTP) Report			S1
HCIFS	441	An Act To Expand Adult Dental Health Insurance Coverage	Carry Over Approved		Carried Over In Comm				S1
HCIFS	443	An Act To Ensure Choices in Health Insurance Markets	Reported Out	ONTP/ OTP		Accepted Majority (ONTP) Report			S1
HCIFS	482	An Act Regarding Pet Insurance	Carry Over Approved		Carried Over In Comm				S1
HCIFS	504	Resolve, Regarding Certification for Certain Mental Health Rehabilitation Technicians	Reported Out	OTP-AM		Emergency Finally Passed	RESLV	69	S1
HCIFS	522	An Act To Protect Consumers against Predatory Lending Practices	Reported Out	OTP-AM		Enacted	PL	297	S1
HCIFS	523	An Act Regarding Prior Authorizations for Prescription Drugs	Reported Out	OTP-AM		Enacted	PL	73	S1
HCIFS	530	An Act To Consolidate Patient Bills by Directing Health Insurers To Collect Copayments and Deductibles	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	540	An Act To Promote Safety and Protect Consumers Using Peer-to-peer Car Sharing Programs	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1

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HCIFS	541	An Act To Improve Health Care Data Analysis	Reported Out OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>423</u>	S1
HCIFS	556	An Act Regarding Copayment and Coinsurance Issues for Chiropractors	Reported Out ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	599	An Act To Require Coverage for Certain Ultrasound Exams	Reported Out ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	600	An Act To Require Insurance Coverage for Certified Midwife Services	Reported Out OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>79</u>	S1
HCIFS	603	An Act Regarding the Practice of Pharmacy	Reported Out OTP/ ONTP		<u>Enacted</u>	<u>PL</u>	<u>146</u>	S1
HCIFS	615	An Act To Remove the Advanced Cardiac Life Support Certification Requirement for Dental Therapists	Reported Out OTP		<u>Emergency Enacted</u>	<u>PL</u>	<u>44</u>	S1
HCIFS	617	An Act Concerning Prior Authorizations for Prescription Drugs	Reported Out ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	631	An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program	Reported Out OTP-AM/ OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>206</u>	S1
HCIFS	649	An Act To Expand and Promote Telehealth Services	Reported Out ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	653	An Act To Provide Maine Residents Losing Employer-based Health Coverage with Information about Other Coverage	Reported Out OTP		<u>Enacted</u>	<u>PL</u>	<u>80</u>	S1
HCIFS	665	An Act To Promote Better Dental Care for Cancer Survivors	Carry Over Approved	Carried Over In Comm				S1
HCIFS	673	An Act To Create the Insulin Safety Net Program	Reported Out OTP-AM/ OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>303</u>	S1
HCIFS	675	An Act To Protect Maine Consumers from Unsupported Price Increases on Prescription Medicines	Reported Out OTP-AM/ OTP-AM/ ONTP		Veto Sustained			S1
HCIFS	686	An Act To Increase Prescription Drug Pricing Transparency	Reported Out OTP-AM/ ONTP		<u>Enacted</u>	<u>PL</u>	<u>305</u>	S1

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HCIFS	694	An Act Concerning Business Interruption Insurance	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	713	An Act To Allow the Purchase of Health Insurance across State Lines	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	738	An Act To Provide High-quality Health Care for All Maine Residents	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	749	An Act To Establish a Council on Health Systems Development	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	750	An Act To Increase Transparency of and Lower Health Care Costs	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	751	An Act To Allow Employers To Shop for Competitive Health Plan Options	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	752	An Act To Increase Patients' Access to Quality Doctors	Reported Out	LTW		Leave to Withdraw Pursuant to Joint Rule 310			S1
HCIFS	790	An Act Clarifying Patient Consent for Certain Medical Examinations	Reported Out	OTP-AM		Emergency Enacted	PL	92	S1
HCIFS	791	An Act Regarding Telehealth Regulations	Reported Out	OTP-AM/ OTP-AM		Emergency Enacted	PL	291	S1
HCIFS	794	An Act To Maintain Maine's System of Therapeutic Foster Care for Children through the Creation of a Nonprofit Risk Indemnification Trust	Carry Over Approved		Carried Over In Comm				S1
HCIFS	800	An Act To Amend Credit and Debit Card Surcharges Imposed by Governmental Entities	Reported Out	OTP-AM		Enacted	PL	150	S1
HCIFS	849	An Act To Make Permanent the Telehealth Reimbursement Options Passed by Emergency Measures	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	863	An Act To Have Maine Join the Interstate Psychology Interjurisdictional Compact	Reported Out	OTP-AM		Enacted	PL	331	S1

Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

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Comm	LD	Title	Comm Action		Carried over?	Final Disposition	Enacted Laws		Sess
							Law	Ch	
HCIFS	922	An Act To Help Cancer Patients with Fertility Preservation	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	927	An Act To Increase the Availability of Health Care Services by Eliminating the Certificate of Need for All Health Care Services	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	931	An Act To Increase Hospital Bed Capacity by Eliminating the Certificate of Need for Outside Hospital Beds	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	932	An Act To Increase Hospital Capacity by Eliminating the Certificate of Need for Hospital Beds	Reported Out	ONTP/ OTP		Accepted Majority (ONTP) Report			S1
HCIFS	935	An Act To Increase the Ability of Health Care Facilities To Respond to Health Needs by Eliminating the Certificate of Need for Health Care Facilities	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	945	An Act Regarding Notice by Health Insurance Carriers of Policy Changes	Reported Out	OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>311</u>	S1
HCIFS	951	An Act To Improve Transparency of Medical Billing	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	984	An Act To Allow Procurement of Surplus Lines Insurance for Commercial Forestry and Construction Equipment	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	998	An Act To Amend the Continuing Education Requirement for Pharmacists	Reported Out	OTP		<u>Enacted</u>	<u>PL</u>	<u>84</u>	S1
HCIFS	1000	An Act To Change Licensure Requirements for Foreign-trained Dentists	Reported Out	LTW		Leave to Withdraw Pursuant to Joint Rule 310			R1
HCIFS	1003	An Act To Improve Outcomes for Persons with Limb Loss	Carry Over Approved		Carried Over In Comm				S1
HCIFS	1004	An Act To Ensure Access to Health Care Equipment by Eliminating the Certificate of Need for Major Medical Equipment	Reported Out	ONTP/ OTP-AM		Accepted Majority (ONTP) Report			S1
HCIFS	1007	An Act To Increase Availability of Health Care through Telehealth	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1011	An Act To Include Excluded Individuals on Insurance Cards	Reported Out	OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>200</u>	S1

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Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action	Carried over?	Final Disposition	Enacted Laws		Sess
						Law	Ch	
HCIFS	1036	An Act To Allow a State Employee To Use a Federal Military Health Insurance Program and Reenroll upon Retirement in the State's Group Health Plan	Reported Out	OTP-AM	Enacted	PL	341	\$1
HCIFS	1045	An Act To Support Universal Health Care	Reported Out	OTP-AM/ ONTP	Enacted	PL	391	\$1
HCIFS	1063	An Act To Allow a Qualifying Religious Organization To Self-insure for Automobile Insurance	Reported Out	ONTP/ OTP	Accepted Majority (ONTP) Report			\$1
HCIFS	1085	An Act Relating to the Use of Genetic Information for Insurance Purposes	Reported Out	ONTP/ OTP-AM	Accepted Majority (ONTP) Report			\$1
HCIFS	1115	An Act To Improve Access to HIV Prevention Medications	Reported Out	OTP-AM/ OTP-AM	Enacted	PL	265	\$1
HCIFS	1117	An Act To Prevent Excessive Prices for Prescription Drugs	Reported Out	OTP-AM/ OTP-AM/ ONTP	Veto Sustained			\$1
HCIFS	1119	An Act To Limit Credit Card Fees by Requiring Monthly Credit Card Billing	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1120	An Act To Allow Dentists To Receive Continuing Education Credits for Uncompensated Volunteer Work	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1141	An Act To Amend the Service Contracts Act To Include the Replacement of Motor Vehicle Keys and Key Fobs and Damage to a Motor Vehicle That Results in Lease-end or Other Charges for Excessive Wear and Use	Reported Out	OTP-AM	Enacted	PL	128	\$1
HCIFS	1150	An Act To Phase Out Insurance Rating Based on Smoking History	Reported Out	OTP-AM/ ONTP	Enacted	PL	344	\$1
HCIFS	1151	An Act To Lower Out-of-pocket Prescription Medicine Costs by Requiring Health Insurers To Offer Plans with No Deductibles	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1176	An Act To Improve Fairness in Auto Insurance Claims	Reported Out	OTP-AM/ ONTP	Enacted	PL	283	\$1
HCIFS	1194	An Act To Reduce Health Care Worker Shortages	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1

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Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action	Carried over?	Final Disposition	Enacted Laws		Sess
						Law	Ch	
HCIFS	1196	An Act Regarding Targets for Health Plan Investments in Primary Care and Behavioral Health	Carry Over Approved		Carried Over In Comm			\$1
HCIFS	1258	An Act To Implement the Recommendations of the Stakeholder Group Convened by the Emergency Medical Services' Board Related to Reimbursement Rates for Ambulance Services by Health Insurance Carriers and To Improve Participation of Ambulance Service Providers in Carrier Networks	Reported Out	OTP-AM	Enacted	PL	241	\$1
HCIFS	1266	An Act To Improve the Value of Dental Insurance	Carry Over Approved		Carried Over In Comm			\$1
HCIFS	1268	An Act To Provide Greater Access to Treatment for Serious Mental Illness by Restricting Prescription Drug Utilization Management by an Insurance Carrier	Reported Out	OTP-AM/ ONTP	Enacted	PL	345	\$1
HCIFS	1281	An Act To Prohibit Discriminatory Practices in Certain Health Insurance Policies	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1293	An Act To Improve Access to Certain Injectable Medications Approved by the Federal Food and Drug Administration	Reported Out	OTP-AM	Enacted	PL	271	\$1
HCIFS	1311	An Act Regarding the State Employee Health Commission	Reported Out	OTP-AM	Enacted	PL	312	\$1
HCIFS	1317	An Act To Regulate Insurance Carrier Practice or Facility-wide Prepayment Review	Reported Out	OTP-AM	Enacted	PL	272	\$1
HCIFS	1320	An Act To Allow Maine Shareholders of Banks and Members and Corporators of Credit Unions To Hold Virtual Meetings	Reported Out	OTP-AM	Emergency Enacted	PL	188	\$1
HCIFS	1331	An Act To Make Individual and Small Group Health Insurance More Affordable in Certain High-premium Counties	Carry Over Approved		Carried Over In Comm			\$1
HCIFS	1341	An Act To Protect Medicare Beneficiaries from Surprise Medical Billing	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1347	An Act To Clarify That Commercial Service Contracts Are Excluded from the Service Contracts Act	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1349	An Act To Increase Transparency in Dental Billing	Reported Out	ONTP	Ought Not to Pass Pursuant to Joint Rule 310			\$1

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Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action		Carried over?	Final Disposition	Enacted Laws		Sess
							Law	Ch	
HCIFS	1353	An Act To Require the Public Posting of the Costs of Medical Procedures, Services, Medications and Equipment Delivered in Hospitals and the Reporting of Those Costs upon Request	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1357	An Act To Require Private Insurance Coverage for Postpartum Care	Carry Over Approved		Carried Over In Comm				S1
HCIFS	1361	An Act To Amend Telehealth Laws Regarding Out-of-state Telehealth Provisions	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1390	An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment in the MaineCare Program or in a Qualified Health Plan in the Marketplace	Reported Out	OTP-AM	Carried On Approps Table				S1
HCIFS	1420	An Act To Conform State Law to the Peer-to-Peer Car Sharing Program Model Act	Reported Out	OTP-AM/OTP-AM		Enacted	PL	352	S1
HCIFS	1450	An Act To Provide Fairness in Communications from Pharmacy Benefits Managers	Reported Out	OTP-AM		Enacted	PL	371	S1
HCIFS	1457	An Act To Improve Access to Dental Hygiene by Authorizing Dental Hygienists To Perform Dental Hygiene Diagnosis	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1463	An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses	Carry Over Approved		Carried Over In Comm				S1
HCIFS	1466	An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws	Reported Out	OTP-AM		Enacted	PL	245	S1
HCIFS	1481	An Act To Clarify Surprise Billing Restrictions	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1494	An Act To Create Limited Lines Self-storage Insurance	Reported Out	OTP-AM		Enacted	PL	218	S1
HCIFS	1531	An Act To Provide Affordable Behavioral Health Services to Individuals under 26 Years of Age	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1539	An Act To Provide Access to Fertility Care	Carry Over Approved		Carried Over In Comm				S1

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Bills Referred to

Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action		Carried over?	Final Disposition	Enacted Laws		Sess
							Law	Ch	
HCIFS	1544	An Act Regarding Credit and Debit Card Merchant Fees	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1561	An Act To Amend the Maine Fair Debt Collection Practices Act	Reported Out	LTW		Leave to Withdraw Pursuant to Joint Rule 310			\$1
HCIFS	1563	An Act Regarding Travel Insurance in the Maine Insurance Code	Reported Out	OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>354</u>	\$1
HCIFS	1576	Resolve, To Establish and Fund a Medical Professionals Health Program from Health Care Provider License Fees	Reported Out	LTW		Leave to Withdraw Pursuant to Joint Rule 310			\$1
HCIFS	1584	An Act To Make Donated Medicines Available to Maine Patients at an Affordable Cost	Reported Out	OTP-AM	Carried On Approps Table				\$1
HCIFS	1614	An Act To Mandate That Certain Health Care Providers Disclose an Estimate of Charges at Time of Service	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1622	An Act To Promote Individual Retirement Savings through a Public-Private Partnership	Reported Out	OTP-AM/ ONTP		<u>Enacted</u>	<u>PL</u>	<u>356</u>	\$1
HCIFS	1627	An Act To Enhance Behavioral Health Services To Better Protect Maine Residents	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			\$1
HCIFS	1628	An Act To Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements	Carry Over Approved		Carried Over In Comm				\$1
HCIFS	1629	An Act Regarding the Qualifications for Licensure as a Physician or Surgeon	Reported Out	OTP-AM		<u>Emergency Enacted</u>	<u>PL</u>	<u>229</u>	\$1
HCIFS	1636	An Act To Reduce Prescription Drug Costs by Using International Pricing	Carry Over Approved		Carried Over In Comm				\$1
HCIFS	1645	An Act To Establish Protections for Private Student Loan Borrowers and a Registry of Lenders	Reported Out	OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>357</u>	\$1
HCIFS	1646	An Act To Amend the Occupational Therapy Licensing Statutes	Reported Out	OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>278</u>	\$1

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Health Coverage, Insurance and Financial Services (HCIFS)

Comm	LD	Title	Comm Action		Carried over?	Final Disposition	Enacted Laws		Sess
							Law	Ch	
HCIFS	1648	An Act To Ensure Reasonable Access to Laboratory Testing and Imaging Services for State Employee Health Care Plan Participants	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1660	An Act To Modify Dental Licensure Requirements To Consider Credentialed Individuals from Other Jurisdictions	Reported Out	OTP		<u>Emergency Enacted</u>	<u>PL</u>	<u>163</u>	S1
HCIFS	1661	An Act To Protect the Insurable Interest of Homeowners in Multifamily Residences	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1681	An Act Regarding Telehealth Services for Certain Licensees of the Office of Professional and Occupational Regulation and Certain Licensees Affiliated with the Department of Professional and Financial Regulation	Reported Out	ONTP		Ought Not to Pass Pursuant to Joint Rule 310			S1
HCIFS	1706	An Act To Require Appropriate Coverage of and Cost-sharing for Generic Drugs and Biosimilars	Carry Over Approved		Carried Over In Comm				S1
HCIFS	1725	An Act To Clarify the Deferral of the Pooled Market and Link Small Employer Clear Choice to Pooling in the Made for Maine Health Coverage Act	Reported Out	OTP/ OTP-AM		<u>Enacted</u>	<u>PL</u>	<u>361</u>	S1

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LD 1 An Act To Establish the COVID-19 Patient Bill of Rights and To Amend the Governor's Emergency Powers

ENACTED LAW SUMMARY

Public Law 2021, chapter 28 does the following.

Part A requires health insurance carriers to provide coverage for COVID-19 screening, testing and immunization services and prohibits a carrier from imposing any cost-sharing requirements on consumers for those services. Part A makes it clear that out-of-network providers may not balance bill for those services. Part A also requires providers to provide prior notice to all patients of any payment or upfront charge and the amount of that payment or charge that will be due from the patient for COVID-19 screening and testing.

Part B authorizes a pharmacist to administer and order COVID-19 vaccines licensed by the United States Food and Drug Administration that are recommended by the United States Centers for Disease Control and Prevention Advisory Committee on Immunization Practices for administration. Part B also requires that health insurance carriers cover a prescription drug prescribed and dispensed to a patient in a quantity sufficient for an extended period of time, not to exceed a 180-day supply, during a state of emergency declared by the Governor, except for certain contraceptive supplies or opioid medications.

Part C requires that the Governor, in dealing with a declared state of emergency, ensure that medical privacy requirements are followed and that health care services and surgeries are not considered nonessential services.

Part D allows delegation of authority by an on-site clinician to certain persons for the administration of COVID-19 vaccines at point-of-dispensing vaccine sites.

Public Law 2021, chapter 28 was enacted as an emergency measure effective March 25, 2021.

LD 4 An Act To Amend the Maine Pharmacy Act

ENACTED LAW SUMMARY

Public Law 2021, chapter 289 makes the following changes to the Maine Pharmacy Act.

1. It clarifies the responsibility of the pharmacist in charge of a pharmacy.
2. It repeals the character reference requirement for licensure.
3. It repeals outdated language related to licensure by endorsement and replaces it with language authorizing the Maine Board of Pharmacy to adopt rules to grant licensure by endorsement, consistent with similar authority granted to other professional licensing boards.

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4. It updates the timeline for certain reporting requirements.
5. It eliminates the requirement for submission of a vaccine administration treatment protocol to and approval by the Maine Board of Pharmacy and requires pharmacies to maintain a protocol on the premises and make it available to the board upon request.
6. It clarifies the definition of compounding under the Maine Pharmacy Act to include the compounding of drugs for distribution to licensed veterinarians for limited office use on behalf of their animal patients. The law directs the Maine Board of Pharmacy to adopt rules to establish the terms and conditions for the compounding and distributing of animal drugs for nonpatient-specific use in veterinary offices and prohibits compounding for veterinarian office use until rules are adopted. The law requires that the Maine Board of Pharmacy consult with the State Board of Veterinary Medicine.

Public Law 2021, chapter 289 was enacted as an emergency measure effective June 21, 2021.

**LD 5 An Act Concerning the Reporting of Health Care Information or Records to the
Emergency Medical Services' Board**

ENACTED LAW SUMMARY

Public Law 2021, chapter 15 allows the Department of Public Safety, Maine Emergency Medical Services, Emergency Medical Services' Board to request and collect health care information or records, including information or records that identify a patient. The law also requires hospitals and physicians, upon request by the board for the purpose of monitoring and improving the provision of emergency medical services and health outcomes, to provide health care information or records concerning individuals who have received emergency medical treatment, except for information or records that include HIV or AIDS status or test results; that relate to referral, treatment or services for a behavioral or mental health disorder or substance use disorder; or that relate to abortion, miscarriage, domestic violence or sexual assault. The law designates as confidential any health care information or records reported to the Emergency Medical Services' Board.

The law also requires the board to adopt rules related to quality initiatives adopted by the board, the authorization and revocation of authorization for a state-designated statewide health information exchange to provide health care information and records to the board and the tracking of health care information and records provided by the exchange to the board.

Public Law 2021, chapter 15 was enacted as an emergency measure effective March 17, 2021.

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LD 6 An Act To Revise Certain Financial Regulatory Provisions of the Maine Insurance Code

ENACTED LAW SUMMARY

Public Law 2021, chapter 16 updates several provisions of the Maine Insurance Code by incorporating recent amendments to model laws adopted by the National Association of Insurance Commissioners, or NAIC, and by making related technical changes.

The law corrects a conflict in the law governing examination of insurers by the Superintendent of Insurance and eliminates obsolete transition language.

The law clarifies that adjudicatory proceedings conducted under the Maine Revised Statutes, Title 24-A, section 222 to review changes of control of domestic insurers are governed by the same procedural requirements as other Department of Professional and Financial Regulation, Bureau of Insurance adjudicatory proceedings and that multistate proceedings conducted under Maine law are considered public proceedings to the same extent as single-state proceedings subject only to the exceptions expressly enumerated in Title 24-A, section 222, subsection 7-A, paragraph D.

The law clarifies that when an insurer or insurance group is required to conduct an own risk and solvency assessment, the assessment must be conducted in compliance with the NAIC Own Risk and Solvency Assessment (ORSA) Guidance Manual, as well as include the summary report as required under current law.

The law corrects a conflict between Title 24-A, section 731-B, subsections 1 and 3, clarifying that subsection 1 is not the exclusive mechanism by which credit for reinsurance may be granted, and clarifies that section 731-B, subsection 3 allows other forms of security to the extent authorized by the Superintendent of Insurance by rule.

The law provides that documents that a certified reinsurer is required to file are not public records if they are confidential under the laws of the reinsurer's domiciliary jurisdiction.

The law brings Maine into compliance with the bilateral agreements entered into by the United States with the European Union and the United Kingdom by enacting the 2019 amendments to the NAIC Credit for Reinsurance Model Law, which provide a mechanism for large, financially strong non-United States reinsurers to qualify for eligibility by reciprocity to assume reinsurance from domestic insurers without posting security.

The law corrects a NAIC drafting error from 2000 that inadvertently transposed the content of the definitions of "repurchase transaction" and "reverse repurchase transaction."

The law corrects an inconsistency between Title 24-A, section 4215, subsection 1, which requires health maintenance organizations, or HMOs, to be examined by the Superintendent of Insurance at least every three years, and Title 24-A, section 221, which applies to HMOs pursuant to Title 24-A, section 4222-B, subsection 5 and which permits the examination period to be extended to five years. It also authorizes the superintendent to accept the domiciliary chief regulatory official's

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examination in satisfaction of Maine's requirement when a company is domiciled outside Maine. The purpose of these amendments is to allow Maine to participate in coordinated examinations with synchronized schedules for HMOs that are members of insurance groups.

The law amends the reciprocity provisions of Maine's receivership laws by recognizing as reciprocal states those states with laws determined by the Superintendent of Insurance to be adequate or substantially similar to the NAIC's model insolvency laws, and brings Maine into conformity with the NAIC's guidelines for interstate recognition of stays and injunctions in receivership.

Public Law 2021, chapter 16 was enacted as an emergency measure effective March 17, 2021.

LD 25 An Act To Modify the Qualifications for Resident Dentist Licensure

ENACTED LAW SUMMARY

Public Law 2021, chapter 88 authorizes the Board of Dental Practice to consider the educational equivalent of a doctoral degree in dentistry in determining the educational qualifications of an applicant for a resident dentist license who graduated from a dental program that was not accredited by the American Dental Association Commission on Dental Accreditation. The law also requires an applicant for a resident dentist license to pass only a jurisprudence examination and adds to the requirements governing the provision of dental services by a dental resident a requirement that they be provided in a board-approved setting.

Public Law 2021, chapter 88 was enacted as an emergency measure effective June 8, 2021.

LD 26 An Act To Allow a Dentist To Administer Botulinum Toxin and Dermal Fillers

ENACTED LAW SUMMARY

Public Law 2021, chapter 134 authorizes within a dentist's scope of practice the use of botulinum toxins or dermal fillers when supported by a patient's diagnosed dental condition or as a part of a patient's dental treatment plan. It also adds additional grounds the Board of Dental Practice may consider when taking disciplinary action against a dentist to include administering botulinum toxins or dermal fillers to a patient for a nondental condition or treatment. The law states that these changes are not intended to restrict the existing practice of oral surgeons.

The law also places into statute the limitations on a dentist's administering botulinum toxins or dermal fillers that were in former Board of Dental Practice rule Chapter: Complaints/Investigations/Unprofessional Conduct, which was repealed and replaced on April 5, 2020.

Public Law 2021, chapter 134 was enacted as an emergency measure effective June 10, 2021.

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LD 31 An Act To Adopt the Occupational Therapy Licensure Compact

ENACTED LAW SUMMARY

Public Law 2021, chapter 324 enacts the Occupational Therapy Licensure Compact, an interstate compact designed to facilitate the practice of occupational therapy across state boundaries to improve access to occupational therapy services where the patient is located at the time of the encounter.

LD 41 Resolve, Regarding Legislative Review of Portions of Chapter 570: Uniform Reporting System for Prescription Drug Price Data Sets, a Major Substantive Rule of the Maine Health Data Organization

ENACTED LAW SUMMARY

Resolve 2021, chapter 81 authorizes final adoption of portions of Chapter 570: Uniform Reporting System for Prescription Drug Price Data Sets, a major substantive rule of the Maine Health Data Organization.

LD 46 An Act To Further Protect Consumers from Surprise Medical Bills

ENACTED LAW SUMMARY

Public Law 2021, chapter 222 provides that information on provider charges as reported by the Maine Health Data Organization or, if Maine Health Data Organization claims data is insufficient or otherwise inapplicable, another independent medical claims database specified by the Superintendent of Insurance must be used to determine the amount a carrier must reimburse an out-of-network provider under certain circumstances. It removes the requirement that a benchmarking database be maintained by a nonprofit organization that is not affiliated with and does not receive funding from a carrier. It bases the amount a carrier must reimburse an out-of-network provider or enrollee on the rate paid for a health care service in the geographic area where the service is provided rather than on the rate paid for a health care service in an enrollee's geographic area.

Public Law 2021, chapter 222 also eliminates the provision of law requiring a health insurance carrier to reimburse an out-of-network provider for the provider's charge if the difference between the provider's charge and carrier's median network rate is less than \$750 with respect to surprise medical bills or bills for covered emergency services rendered by an out-of-network provider. Instead, Public Law 2021, chapter 222 prohibits an out-of-network provider from initiating the dispute resolution process for a health care service for a period of 90 days following a determination by an independent dispute resolution entity of a fee for that same health care service.

Public Law 2021, chapter 222 was enacted as an emergency measure effective June 16, 2021.

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LD 51 An Act To Enact the Maine Insurance Data Security Act

ENACTED LAW SUMMARY

Public Law 2021, chapter 24 enacts the Maine Insurance Data Security Act as a new chapter of the Maine Insurance Code effective January 1, 2022. The law establishes standards for information security programs based on ongoing risk assessment for protecting consumers' personal information and requires that licensees comply no later than January 1, 2022, except that, if a licensee contracts with a 3rd-party service provider, the licensee must require that provider to implement appropriate administrative, technical and physical safeguards to protect and secure the information systems and nonpublic information that are accessible to or held by the 3rd-party service provider no later than January 1, 2023.

The law also establishes requirements for the investigation of and notification to the Superintendent of Insurance regarding cybersecurity events.

LD 60 An Act To Clarify the Minimum Amount of Emergency Refills of Insulin

ENACTED LAW SUMMARY

Public Law 2021, chapter 20 requires a pharmacist to dispense emergency refills of insulin in at least a 30-day supply unless the intended recipient requests a lesser quantity upon consultation with the pharmacist. The law also requires the pharmacist to notify the practitioner that provided the previous prescription and to instruct the recipient to seek follow-up care from the practitioner as soon as possible.

Public Law 2021, chapter 20 was enacted as an emergency measure effective March 17, 2021.

LD 76 An Act To Amend the Dental Practice Act To Define "Supervision" and Authorize Teledentistry

ENACTED LAW SUMMARY

Public Law 2021, chapter 223 implements the following recommendations for statutory changes from the Board of Dental Practice that were included in the report required by Public Law 2019, chapter 388.

1. It makes changes to the definitions of "direct supervision" and "general supervision" and makes corresponding changes to the activities that may be performed under direct or general supervision by a person licensed by the Board of Dental Practice.
2. It makes changes to provisions governing the delegation authority of dentists to unlicensed persons and to persons licensed by the Board of Dental Practice.

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3. It adds a definition of "teledentistry" and clarifies that teledentistry services may be delivered through interactive video or audio means. It also authorizes oral health care services and procedures to be provided through teledentistry in accordance with rules adopted by the Board of Dental Practice.

Public Law 2021, chapter 223 was enacted as an emergency measure effective June 16, 2021.

LD 120 An Act To Lower Health Care Costs through the Establishment of the Office of Affordable Health Care

ENACTED LAW SUMMARY

Public Law 2021, chapter 459 establishes the Office of Affordable Health Care as an independent executive agency and requires that the office provide oversight and staffing to the Maine Prescription Drug Affordability Board.

The office is charged with analyzing data from the Maine Health Data Organization and the Maine Quality Forum and making recommendations to the joint standing committee of the Legislature having jurisdiction over health coverage matters on methods to improve the cost-efficient provision of high-quality health care to the residents of this State. The office is required to hold an annual public hearing on cost trends no later than October 1st annually at which the public may comment on health care cost trends. The office is required to submit an annual report.

The law creates the Advisory Council on Affordable Health Care to provide advice to the office on matters affecting health care costs in the State. The advisory council consists of 11 appointed members, including members representing various health care interests and members with expertise in health care delivery, health care management, health care finance and administration and health economics and research. The Commissioner of Administrative and Financial Services and the Commissioner of Health and Human Services are ex officio members of the advisory council.

LD 172 Resolve, Directing the Maine Board of Pharmacy To Evaluate Existing Accommodations Available to Persons Who Are Visually Impaired To Access Prescription Information

ENACTED LAW SUMMARY

Resolve 2021, chapter 9 directs the Maine Board of Pharmacy to evaluate the extent to which pharmacies are providing accommodations to persons who are visually impaired that meet the best practices for accessible prescription drug labeling and to submit a report with suggested legislation by January 15, 2022 to the Joint Standing Committee on Health Coverage, Insurance and Financial Services, which may submit legislation to the Second Regular Session of the 130th Legislature.

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LD 224 An Act To Modify Requirements for Multiple-party Accounts, Limited Purpose Financial Institutions and Mergers

ENACTED LAW SUMMARY

Public Law 2021, chapter 5 requires new nondepository trust companies, merchant banks and uninsured banks organized under the laws of this State to locate their principal offices in this State. It addresses inconsistent language found in the requirement for a signature card or other document establishing a multiple-party account. It also authorizes mutual holding companies organized under the laws of this State to acquire by merger a federal mutual financial institution or other state mutual financial institution under certain conditions.

Public Law 2021, chapter 5 was enacted as an emergency measure effective March 17, 2021.

LD 254 An Act To Allow Certified Registered Nurse Anesthetists To Bill for Their Services

ENACTED LAW SUMMARY

Public Law 2021, chapter 39 requires health insurance carriers to provide coverage for services provided by certified registered nurse anesthetists if those services are within a certified registered nurse anesthetist's scope of practice and are covered services under a health plan. The law applies to policies, contracts and certificates executed, issued or renewed on or after January 1, 2022.

LD 274 Resolve, Directing the Maine Health Data Organization To Determine the Best Methods and Definitions To Use in Collecting Data To Better Understand Racial and Ethnic Disparities in the Provision of Health Care in Maine

ENACTED LAW SUMMARY

Resolve 2021, chapter 34 directs the Maine Health Data Organization to determine the best methods and definitions to use in collecting data to assist in analyzing the origins of racial and ethnic disparities in health care in the State and to submit a report with suggested legislation by October 1, 2021 to the Joint Standing Committee on Health Coverage, Insurance and Financial Services, which may submit legislation to the Second Regular Session of the 130th Legislature.

LD 299 An Act To Address Licensure of Behavioral Health Practice in the State

ENACTED LAW SUMMARY

Public Law 2021, chapter 233 clarifies that a person may not engage in the practice of professional counseling or profess to the public to be a, or assume or use the title or designation of, clinical

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professional counselor, professional counselor, marriage and family therapist, licensed pastoral counselor, registered counselor or conditional license holder without holding a valid license or registration in this State.

The law also makes it an unfair trade practice for persons to represent themselves to the public as social workers, psychologists or counseling professionals without a valid license to practice.

Public Law 2021, chapter 233 has an effective date of July 1, 2022.

LD 368 An Act To Amend the Laws Governing Proof of Financial Responsibility with Respect to Motor Vehicles

ENACTED LAW SUMMARY

Public Law 2021, chapter 254 changes the laws governing proof of financial responsibility with respect to motor vehicles. The law limits the authority of a corporation to demonstrate financial ability to comply with the requirements to a corporation that is a transmission and distribution utility.

The law also clarifies the process used for a person to provide proof of financial responsibility by the deposit of money or securities with the Treasurer of State in lieu of obtaining motor vehicle insurance. The law requires the Secretary of State to issue a certificate of compliance with the financial responsibility laws for up to one year after approval and receipt of the deposit by the Treasurer and evidence that there are no unsatisfied judgments against the depositor and requires renewal of that certificate annually. The law requires the Treasurer of State to hold the money or securities for a period of not less than six years following the cancellation of a deposit as proof of financial responsibility or for such other period of time required to satisfy the statute of limitations in effect at the time of cancellation for filing claims for causes of action arising from a motor vehicle accident.

LD 504 Resolve, Regarding Certification for Certain Mental Health Rehabilitation Technicians

ENACTED LAW SUMMARY

Resolve 2021, chapter 69 implements a recommendation from the Working Group on Mental Health. The resolve directs the Department of Health and Human Services to amend, no later than October 1, 2021, its guidelines for the mental health rehabilitation technician/community certification, also known as an MHRT/C certification, in order to allow an individual who has completed a four-year postsecondary educational degree program or obtained a graduate degree in a mental health-related field to receive the MHRT/C certification notwithstanding any other guidelines for certification.

Resolve 2021, chapter 69 was finally passed as an emergency measure effective June 17, 2021.

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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.

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LD 541 An Act To Improve Health Care Data Analysis

ENACTED LAW SUMMARY

Public Law 2021, chapter 423 reduces the frequency with which updates of price information must be posted on the Maine Health Data Organization's website from twice annually to once annually and also repeals the provisions requiring annual reports related to the 15 most common outpatient procedures and the services and procedures most often provided by physicians in a private office setting.

The law directs the Department of Health and Human Services to report cancer-incidence registry data and vital statistics data to the Maine Health Data Organization. The law authorizes the Maine Health Data Organization and Department of Health and Human Services to jointly adopt rules related to the reporting to the organization of data from the statewide cancer-incidence registry and data related to vital statistics. The data may be released to the public only in accordance with the Maine Health Data Organization's rule governing release of data to the public.

The law establishes the Maine Health Data Organization Health Information Advisory Committee to make recommendations to the organization regarding public reporting of health care trends developed from data reported to the organization.

The law also directs the Maine Health Data Organization to develop and maintain a multipayer provider database and service locator tool in conjunction with the Department of Health and Human Services.

LD 600 An Act To Require Insurance Coverage for Certified Midwife Services

ENACTED LAW SUMMARY

Public Law 2021, chapter 79 requires individual and group health insurance policies and contracts to provide coverage for services performed by a certified midwife when those services are within the lawful scope of practice of the certified midwife.

The law applies to individual and group health insurance policies and contracts issued or renewed on or after January 1, 2022.

LD 603 An Act Regarding the Practice of Pharmacy

ENACTED LAW SUMMARY

Public Law 2021, chapter 146 amends the definitions of the terms "pharmacist" and "practice of pharmacy" in the Maine Pharmacy Act to clarify that a "pharmacist" is a provider of health care services and the "practice of pharmacy" is the provision of specified health care services. It also requires the Department of Professional and Financial Regulation, Maine Board of Pharmacy to

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establish the specifications for administering medications, drugs, devices and other materials within the practice of pharmacy.

LD 615 An Act To Remove the Advanced Cardiac Life Support Certification Requirement for Dental Therapists

ENACTED LAW SUMMARY

Public Law 2021, chapter 44 repeals the requirement that a dental hygienist who applies for dental therapist authority provide verification of a current advanced cardiac life support certification.

Public Law 2021, chapter 44 was enacted as an emergency measure effective May 5, 2021.

LD 631 An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program

ENACTED LAW SUMMARY

Public Law 2021, chapter 206 clarifies that the State is responsible for funding the Health Insurance Consumer Assistance Program.

The law also provides continued funding of \$200,000 for the Health Insurance Consumer Assistance Program in fiscal years 2021-22 and 2022-23 through a transfer of available Other Special Revenue Funds balances from the Department of Professional and Financial Regulation to the Department of the Attorney General.

LD 653 An Act To Provide Maine Residents Losing Employer-based Health Coverage with Information about Other Coverage

ENACTED LAW SUMMARY

Public Law 2021, chapter 80 requires insurers, when terminating group health coverage, to provide information to policyholders, including employers, that can be shared with group members about their eligibility for any special enrollment period to purchase an individual health plan pursuant to the federal Affordable Care and Patient Protection Act and about the availability of public health coverage options like MaineCare. The law also adds minimum requirements as to the content of the form provided to policy holders.

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LD 673 An Act To Create the Insulin Safety Net Program

ENACTED LAW SUMMARY

Public Law 2021, chapter 303 establishes the Insulin Safety Net Program, which is modeled after a similar program in Minnesota. The law requires the Maine Board of Pharmacy to oversee the program. The law requires that, by March 1, 2022, manufacturers of insulin establish procedures to make insulin available to pharmacies for dispensing to eligible individuals who are in urgent need of insulin or who need access to an affordable insulin supply. Manufacturers whose aggregate total of insulin sold, delivered or distributed in this State exceed 500,000 units of insulin in a year must register with the State and pay a registration fee of \$75,000 to support the administration of the program. The law requires annual reporting to the Legislature beginning February 15, 2023 on the number of Maine residents accessing insulin through the program and the cost to manufacturer and includes a provision to repeal the program on January 1, 2027.

LD 686 An Act To Increase Prescription Drug Pricing Transparency

ENACTED LAW SUMMARY

Public Law 2021, chapter 305 amends the law governing prescription drug pricing for purchasers. It changes a requirement that a manufacturer notify the Maine Health Data Organization when the manufacturer has taken certain actions regarding high prescription drug pricing to a requirement that the organization produce and post on its publicly accessible website a list of prescription drugs for which manufacturers have taken those actions. It requires the organization to produce and post on its publicly accessible website a list of drug product families for which it intends to request pricing component data from manufacturers, wholesale drug distributors and pharmacy benefits managers and to notify the manufacturers, wholesale drug distributors and pharmacy benefits managers before requesting pricing component data. The law also amends related public reporting and confidentiality requirements.

LD 790 An Act Clarifying Patient Consent for Certain Medical Examinations

ENACTED LAW SUMMARY

Public Law 2021, chapter 92 clarifies that written informed consent is not required for pelvic, rectal or prostate examinations performed on a conscious patient; in such cases the informed consent must be obtained orally.

Public Law 2021, chapter 92 was enacted as an emergency measure effective June 8, 2021.

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LD 791 An Act Regarding Telehealth Regulations

ENACTED LAW SUMMARY

Public Law 2021, chapter 291 makes necessary changes to the definitions of "telehealth" and "telemonitoring" in the Maine Revised Statutes, Title 22 and Title 24-A for consistency.

With regard to patients receiving MaineCare coverage, it allows patients to provide verbal, electronic or written consent to telehealth and telemonitoring services.

With regard to health insurance carriers, the law removes restrictions related to the technology used to provide services through telehealth and makes clear that a health insurance carrier must provide coverage for a health care service through telehealth as long as the provider is acting within the scope of practice of the provider's license and in accordance with any rules adopted by the board that issued the provider's license related to standards of practice for the delivery of a health care service through telehealth. The law prohibits a carrier from placing any restriction on the prescribing of medication through telehealth by a provider whose scope of practice includes prescribing medication that is more restrictive than any requirement in state and federal law for prescribing medication through in-person consultation. The law also clarifies that the availability of health care services through telehealth may not be considered for the purposes of demonstrating network adequacy.

With regard to health care providers licensed under the Department of Professional and Financial Regulation, the law authorizes those providers to provide telehealth services as long as the licensee acts within the scope of practice of the licensee's license, in accordance with any requirements and restrictions imposed by law and in accordance with standards of practice. The law defines "telehealth services" and authorizes licensing entities to adopt rules to establish standards of practice and restrictions for telehealth services.

Public Law 2021, chapter 291 was enacted as an emergency measure effective June 21, 2021.

LD 800 An Act To Amend Credit and Debit Card Surcharges Imposed by Governmental Entities

ENACTED LAW SUMMARY

Public Law 2021, chapter 150 amends the administrative procedures and services laws pertaining to state finances to explicitly allow a state department or agency to impose a surcharge, including a service fee, for payments made by credit card or debit card for taxes, fines, charges, utility fees, regulatory fees, registration fees, license or permit fees or the provision of a specific service or good provided by that state department or agency. It also amends the Maine Consumer Credit Code – Truth-in-Lending to allow a governmental entity to impose a surcharge for payments made by credit card or debit card for registration fees and goods and includes under the definition of "governmental entity" a state department or agency and a plantation.

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The law requires that a state department or agency must disclose a surcharge prior to payment and that a surcharge may not exceed the costs associated with providing the credit card or debit card service.

LD 863 An Act To Have Maine Join the Interstate Psychology Interjurisdictional Compact

ENACTED LAW SUMMARY

Public Law 2021, chapter 331 enacts the Psychology Interjurisdictional Compact, an interstate compact designed to facilitate the practice of telepsychology and the temporary in-person, face-to-face practice of psychology across state boundaries.

LD 945 An Act Regarding Notice by Health Insurance Carriers of Policy Changes

ENACTED LAW SUMMARY

Public Law 2021, chapter 311 provides that, if a health insurance carrier provides notice of a material change to a provider agreement or manual, policy or procedure document in an electronic communication, the subject line of the electronic communication must indicate that notice of the amendment is included in the communication and the notice of the amendment must be provided as an attachment.

The law makes the changes applicable to a material change to a provider agreement or manual, policy or procedure document made on or after January 1, 2022.

LD 998 An Act To Amend the Continuing Education Requirement for Pharmacists

ENACTED LAW SUMMARY

Public Law 2021, chapter 84 amends the law governing continuing pharmacy education by providing that only pharmacists authorized to administer drugs and immunizations are required to complete at least 2 hours in board-approved courses on drug administration.

LD 1011 An Act To Include Excluded Individuals on Insurance Cards

ENACTED LAW SUMMARY

Beginning January 1, 2022, Public Law 2021, chapter 200 requires that a person excluded from coverage under an insurance policy used as evidence of insurance or financial responsibility under the motor vehicle laws must be explicitly excluded from the policy endorsement. The law does not apply to policies provided to commercial entities.

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LD 1036 An Act To Allow a State Employee To Use a Federal Military Health Insurance Program and Reenroll upon Retirement in the State's Group Health Plan

ENACTED LAW SUMMARY

Public Law 2021, chapter 341 authorizes a person participating in the State's group health plan who becomes eligible for coverage through the federal military health insurance program to decline coverage under the state's group health plan and reenroll in the plan at a later date. The law clarifies that the person remains eligible for coverage under the State's group health plan as a retiree and applies similar conditions for reenrollment that currently apply to certain retirees eligible to reenroll in coverage.

LD 1045 An Act To Support Universal Health Care

ENACTED LAW SUMMARY

Public Law 2021, chapter 391 establishes the Maine Health Care Plan to provide for all medically necessary health care services for all residents of this State and establishes the Maine Health Care Board to oversee planning and implementation of the plan. The law provides that the effective date of the legislation is contingent on the enactment of federal law authorizing a state to obtain a waiver to establish a state-based universal health care plan and to receive federal financing for that plan. The law requires that members of the board be appointed by the Governor within 60 days of the effective date.

The plan must be designed by the Maine Health Care Board in accordance with any requirements of federal law and may not be implemented until the State obtains a waiver for a state-based universal health care plan and receives federal financing to support the implementation of such a plan and until legislation is enacted to establish requirements for benefits under the plan; eligibility for the plan; provider participation and payments; and financing for the plan. Upon federal approval of a waiver or, if required by federal law or regulation, prior to submission of a waiver application, the law requires the board to make recommendations for legislation and directs the joint standing committee of the Legislature having jurisdiction over health coverage matters to report out legislation based on the board's recommendations to any regular or special session of the Legislature.

LD 1115 An Act To Improve Access to HIV Prevention Medications

ENACTED LAW SUMMARY

Public Law 2021, chapter 265 makes the following changes to improve access to HIV prevention drugs.

The law requires that any drug formulary used in the MaineCare program must ensure that HIV prevention drugs are available to members covered by MaineCare.

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The law requires health insurance carriers to provide coverage for an enrollee for HIV prevention drugs that have been determined to be medically necessary by a health care provider. Health insurance carriers are not required to cover all of the drugs approved by the federal Food and Drug Administration for HIV prevention as long as the carrier covers at least one approved drug for each method of administration with no out-of-pocket cost to the enrollee. Carriers are also required to provide coverage with no out-of-pocket cost for laboratory testing related to the ongoing monitoring of an enrollee taking an HIV prevention drug.

The law prohibits a carrier from imposing prior authorization or step therapy requirements on any HIV prevention drug, except that, if the federal Food and Drug Administration has approved one or more methods of administering HIV prevention drugs, a carrier is not required to cover all of the approved drugs without step therapy or prior authorization requirements as long as the carrier covers at least one approved drug for each method of administration without prior authorization or step therapy requirements. If step therapy or prior authorization requirements are met with regard to a particular HIV prevention drug, the carrier is required to cover that drug with no out-of-pocket cost to the enrollee. The requirements with regard to health insurance carriers apply to health plans issued or renewed on or after January 1, 2022.

The law also authorizes a pharmacist to prescribe, dispense and administer HIV prevention drugs pursuant to a standing order or collaborative practice agreement or when there is no prescription drug order from a health care provider, subject to rules and protocols adopted by the board.

LD 1141 An Act To Amend the Service Contracts Act To Include the Replacement of Motor Vehicle Keys and Key Fobs and Damage to a Motor Vehicle That Results in Lease-end or Other Charges for Excessive Wear and Use

ENACTED LAW SUMMARY

Public Law 2021, chapter 128 amends the laws governing service contracts to include the replacement of motor vehicle keys and key fobs and damage to a motor vehicle that results in lease-end or other charges for excessive wear and use under a motor vehicle lease.

LD 1150 An Act To Phase Out Insurance Rating Based on Smoking History

ENACTED LAW SUMMARY

Public Law 2021, chapter 344 reduces the maximum rating differential due to tobacco use that may be used by carriers to determine individual and small group health insurance premiums to 1.25 to 1 for plan year 2023 and prohibits rating due to tobacco use in plan year 2024 and thereafter. Under current law, the maximum rate differential due to tobacco use is 1.5 to 1.

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LD 1176 An Act To Improve Fairness in Auto Insurance Claims

ENACTED LAW SUMMARY

Public Law 2021, chapter 283 provides that if an insurer uses the value of a comparable motor vehicle to assess the value of a damaged motor vehicle, the insurer must use the value of a comparable motor vehicle in Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island or New York if one is available and the insurer may expand the search to other states only after determining that comparable motor vehicles in Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island or New York are not available.

LD 1258 An Act To Implement the Recommendations of the Stakeholder Group Convened by the Emergency Medical Services' Board Related to Reimbursement Rates for Ambulance Services by Health Insurance Carriers and To Improve Participation of Ambulance Service Providers in Carrier Networks

ENACTED LAW SUMMARY

Public Law 2021, chapter 241 implements recommendations related to reimbursement rates and contracting for ambulance services made by a stakeholder group convened by the Emergency Medical Services' Board.

Public Law 2021, chapter 241 requires insurance carriers to reimburse ambulance service providers rendering covered emergency services based on a certain percentage of Medicare reimbursement rates. The law states that ambulance service providers participating in an insurance carrier's network will be reimbursed at the ambulance service provider's rate or 200% of the Medicare rate for that service, whichever is less. For out-of-network providers, the reimbursement rate is 180% of the Medicare rate. The law also permits carriers to add an adjustment to increase reimbursement for providers in rural areas. The laws governing these ambulance service provider reimbursement rates requirements are repealed December 31, 2023.

The law also requires insurance carriers to offer a standard contract to ambulance service providers with certain minimum requirements related to the length of the contract, the ability to terminate the contract and the time period in which ambulance service providers may submit claims for payment.

The law further directs the Emergency Medical Services' Board to adopt rules and protocols to evaluate the need for any new ambulance service in this State before granting a license and repeals the requirement in five years to allow for further evaluation before making the process permanent. The law also directs the Emergency Medical Services' Board to establish by rule a program for collecting and reporting cost and performance metrics related to emergency services, including ambulance services.

Finally, the law requires the Emergency Medical Services' Board to convene a stakeholder group to review issues related to financial health and costs of ambulance service providers and the

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delivery of services by ambulance service providers in this State. The stakeholder group is required to report to the joint standing committee of the Legislature having jurisdiction over health coverage, insurance and financial services matters no later than February 1, 2023.

LD 1268 An Act To Provide Greater Access to Treatment for Serious Mental Illness by Restricting Prescription Drug Utilization Management by an Insurance Carrier

ENACTED LAW SUMMARY

Public Law 2021, chapter 345 requires a health insurance carrier to approve a prior authorization request for medication on the carrier's formulary prescribed to assess or treat an enrollee's serious mental illness. The law also requires a carrier to provide an exception to step therapy protocols for prescription drugs selected by the enrollee's health care provider intended to assess or treat the enrollee's serious mental illness.

The requirements of Public Law 2021, chapter 345 apply to health insurance policies issued or renewed on or after January 1, 2022.

LD 1293 An Act To Improve Access to Certain Injectable Medications Approved by the Federal Food and Drug Administration

ENACTED LAW SUMMARY

Public Law 2021, chapter 271 permits pharmacists licensed within the State to administer to adults injections of drugs approved by the United States Food and Drug Administration upon the order of a licensed practitioner or as part of a collaborative practice agreement.

LD 1311 An Act Regarding the State Employee Health Commission

ENACTED LAW SUMMARY

Public Law 2021, chapter 312 changes the name of the Department of Administrative and Financial Services, Division of State Employee Health Insurance to the Office of Employee Health and Wellness and changes the name of the office head from the Executive Director of Health Insurance to the Executive Director of Employee Health and Wellness.

The law also specifies that the duties of the State Employee Health Commission include providing counsel to the Executive Director of Employee Health and Wellness and the Director of the Bureau of Human Resources on dental insurance and the state living resources program.

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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.

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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.

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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 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 regulation.
5. 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 renewal of a payroll processor's license.
6. It confirms the ability of the Bureau of Consumer Credit Protection to regulate transmission of virtual currencies, such as Bitcoin. It clarifies that digital representations of value as part of merchant rewards programs that may not be exchanged for legal tender or tokens issued for use solely within online games or game platforms are not subject to regulation as virtual currencies.
7. It establishes the Superintendent of Consumer Credit Protection's authority over debt collectors consistent with authority granted the administrator with respect to other license types.
8. It adds routine enforcement authority with respect to debt collectors that is consistent with authority currently applied with respect to consumer lenders and creditors.
9. It adds to the laws governing debt collectors an assurance of discontinuance as an enforcement option consistent with current law applicable to consumer lenders and creditors.

Part B does the following.

1. It permits the use of a nationwide multistate licensing system to process licenses and registrations with respect to general creditors, debt collectors, money transmitters and other entities regulated by the Bureau of Consumer Credit Protection. It also authorizes the use of that system by large, national companies that already use the system for their licenses in other states.
2. It amends a notification date provision in the law to permit the Bureau of Consumer Credit Protection to use the nationwide mortgage licensing system for different business types.

Part C repeals language that requires annual reports to the joint standing committee of the Legislature having jurisdiction over insurance and financial services matters relating to the business of "legal funding practices."

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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.

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

LD 1645 An Act To Establish Protections for Private Student Loan Borrowers and a Registry of Lenders

ENACTED LAW SUMMARY

Public Law 2021, chapter 357 directs that private lenders of postsecondary education financing to students for expenses related to postsecondary education, regardless of whether the education is provided by businesses authorized to do business in or accredited by the State, register with the Superintendent of Consumer Credit Protection within the Department of Professional and Financial Regulation and that the superintendent must publish a registry of the private lenders on a publicly accessible website. It requires that a person may not engage in the business of securing, making or extending a private education loan or holding a private education loan without a license as a supervised lender. The law provides an exemption from the requirements for State-chartered banks and credit unions and the Finance Authority of Maine. It clarifies that a person is subject to the requirements as a private education lender notwithstanding the fact that the person purports to act as an agent or in another capacity for an entity that is exempt if certain conditions are met.

The law affords cosigners of private student financing the same rights and protections afforded the primary student borrowers of private student financing. The law provides for fines, suspension from operating in the State, criminal liability for and private rights of action against lenders of private student financing that violate the provisions.

The law contains provisions for private education lenders to provide information and disclosures to borrowers and cosigners of private education loans, provisions to allow a cosigner to be released from obligations under a private education loan, provisions to require the discharge of the loan or release of a cosigner if the borrower or cosigner dies or suffers a total and permanent disability, provisions regarding alternative repayment options, prohibitions on accelerating loan payments under most conditions and requirements for the collection of delinquent private education loans.

LD 1646 An Act To Amend the Occupational Therapy Licensing Statutes

ENACTED LAW SUMMARY

Public Law 2021, chapter 278 amends the laws governing occupational therapy by expanding the description of occupational therapy services to align with the model definition recommended by the American Occupational Therapy Association.

The law also directs the Department of Professional and Financial Regulation, Board of Occupational Therapy Practice to adopt rules for continuing education as a condition of renewal of a license.

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

**LD 1660 An Act To Modify Dental Licensure Requirements To Consider Credentialed
Individuals from Other Jurisdictions**

ENACTED LAW SUMMARY

Public Law 2021, chapter 163 authorizes the Board of Dental Practice on a case-by-case basis to grant licensure to otherwise qualified applicants for dentist licenses, limited dentist licenses and dental hygienist licenses who did not obtain either a doctoral degree in dentistry or a dental hygiene degree from a program accredited by the American Dental Association Commission on Dental Accreditation by authorizing the board to consider educational equivalency in determining the educational qualifications. It also authorizes the Board of Dental Practice on a case-by-case basis to grant licensure to otherwise qualified applicants for dentist faculty licenses, limited dentist licenses, expanded function dental assistant licenses, faculty dental hygiene licenses, faculty denturist licenses and licenses under the Dental Practice Act endorsement provision who are licensed in good standing in a United States territory, a foreign nation or a foreign administrative division that issues licenses in the dental professions.

Public Law 2021, chapter 163 was enacted as an emergency measure effective June 11, 2021.

**LD 1725 An Act To Clarify the Deferral of the Pooled Market and Link Small Employer
Clear Choice to Pooling in the Made for Maine Health Coverage Act**

ENACTED LAW SUMMARY

Public Law 2021, chapter 361 changes the effective date of individual and small group health plans that must be offered in the State through a pooled market from January 1, 2022 to January 1, 2023. The law requires the Superintendent of Insurance to develop clear choice designs for all individual health plans offered in the State with effective dates on or after January 1, 2022 and for all pooled market health plans. The law clarifies that health insurance carriers may offer up to three health plan designs that modify one or more cost-sharing parameters of a clear choice design.

The law modifies the permissible use of excess funds derived from assessments against insurers under the Maine Revised Statutes, Title 24-A, section 3957 and delays the implementation of the requirement that the Maine Guaranteed Access Reinsurance Association reinsure certain insurers offering small group health plans in the State to calendar year 2023.