

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
1	An Act To Establish the COVID-19 Patient Bill of Rights and To Amend the Governor's Emergency Powers	Emergency Enacted without Governor's Signature effective March 25, 2021; Public Law 2021, chapter 28	<p>Public Law 2021, chapter 28 does the following.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Public Law 2021, chapter 28 was enacted as an emergency measure without the Governor's signature and became effective March 25, 2021.</p>
4	An Act To Amend the Maine Pharmacy Act	Emergency Enacted effective June 21, 2021; Public Law 2021, chapter 289	<p>Public Law 2021, chapter 289 makes the following changes to the Maine Pharmacy Act.</p> <ol style="list-style-type: none"> 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. 4. It updates the timeline for certain reporting requirements.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p> <p>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.</p> <p>Public Law 2021, chapter 289 was enacted as an emergency measure effective June 21, 2021.</p>
5	An Act Concerning the Reporting of Health Care Information or Records to the Emergency Medical Services' Board	Emergency Enacted effective March 17, 2021; Public Law 2021, chapter 15	<p>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.</p> <p>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.</p> <p>Public Law 2021, chapter 15 was enacted as an emergency measure effective March 17, 2021.</p>
6	An Act To Revise Certain Financial Regulatory Provisions of the Maine Insurance Code	Emergency Enacted effective March 17, 2021; Public Law 2021, chapter 16	<p>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 making related technical changes.</p> <p>It corrects a conflict in the law governing examination of insurers by the Superintendent of Insurance and eliminates obsolete transition language.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>It 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.</p> <p>It 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.</p> <p>It 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.</p> <p>It 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.</p> <p>It 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.</p> <p>It corrects a NAIC drafting error from 2000 that inadvertently transposed the content of the definitions of "repurchase transaction" and "reverse repurchase transaction."</p> <p>It 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 3 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 5 years. It also authorizes the superintendent to accept the domiciliary chief regulatory official's 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.</p> <p>It 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</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>insolvency laws, and brings Maine into conformity with the NAIC's guidelines for interstate recognition of stays and injunctions in receivership.</p> <p>Public Law 2021, chapter 16 was enacted as an emergency measure effective March 17, 2021.</p>
25	An Act To Modify the Qualifications for Resident Dentist Licensure	Emergency Enacted effective June 8, 2021; Public Law 2021, chapter 88	<p>Public Law 2021, chapter 134 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.</p> <p>Public Law 2021, chapter 88 was enacted as an emergency measure effective June 8, 2021.</p>
26	An Act To Allow a Dentist To Administer Botulinum Toxin and Dermal Fillers	Emergency Enacted effective June 10, 2021; Public Law 2021, chapter 134	<p>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.</p> <p>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 9: Complaints/Investigations/Unprofessional Conduct, which was repealed and replaced on April 5, 2020.</p> <p>Public Law 2021, chapter 134 was enacted as an emergency measure effective June 10, 2021.</p>
31	An Act To Adopt the Occupational Therapy Licensure Compact	Public Law 2021, chapter 324	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.
41	Resolve, Regarding Legislative Review of Portions of Chapter 570: Uniform Reporting System for Prescription Drug Price Data Sets, a Major Substantive	Resolve 2021, chapter 81	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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
	Rule of the Maine Health Data Organization		
46	An Act To Further Protect Consumers from Surprise Medical Bills	Emergency Enacted effective June 16, 2021; Enacted as Public Law 2021, chapter 222	<p>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.</p> <p>The law also eliminates the provision 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, the law 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.</p> <p>Public Law 2021, chapter 222 was enacted as an emergency measure effective June 16, 2021.</p>
51	An Act To Enact the Maine Insurance Data Security Act	Public Law 2021, chapter 24; effective June 29, 2021	<p>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.</p> <p>The law also establishes requirements for the investigation of and notification to the Superintendent of Insurance regarding cybersecurity events.</p>
60	An Act To Clarify the Minimum Amount of Emergency Refills of Insulin	Emergency Enacted effective March 17, 2021; Public Law 2021,	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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
		chapter 20	Public Law 2021, chapter 20 was enacted as an emergency measure effective March 17, 2021.
76	An Act To Amend the Dental Practice Act To Define "Supervision" and Authorize Teledentistry	Emergency Enacted effective June 16, 2021; Public Law 2021, chapter 223	Public Law 2021, chapter 223 implements the 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. 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.
120	An Act To Lower Health Care Costs through the Establishment of the Office of Affordable Health Care	Public Law 2021, chapter 459	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.
172	Resolve, Directing the Maine Board of Pharmacy To	Resolve 2021, chapter 9;	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

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
	Evaluate Existing Accommodations Available to Persons Who Are Visually Impaired To Access Prescription Information	effective June 29, 2021	Committee on Health Coverage, Insurance and Financial Services, which may submit legislation to the Second Regular Session of the 130th Legislature. Resolve 2021, chapter 9 was finally passed during the First Regular Session and became effective June 29, 2021.
224	An Act To Modify Requirements for Multiple-party Accounts, Limited Purpose Financial Institutions and Mergers	Emergency Enacted effective March 17, 2021; Public Law 2021, chapter 5	Public Law 2021, chapter 224 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 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.
254	An Act To Allow Certified Registered Nurse Anesthetists To Bill for Their Services	Public Law 2021, chapter 39; effective June 29, 2021	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.
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 2021, chapter 34	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.
299	An Act To Address Licensure of Behavioral Health Practice in the State	Public Law 2021, chapter 233	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 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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p> <p>Public Law 2021, chapter 233 has an effective date of July 1, 2022.</p>
368	An Act To Amend the Laws Governing Proof of Financial Responsibility with Respect to Motor Vehicles	Public Law 2021, chapter 254	<p>Public Law 2021, chapter 254 changes the laws governing proof of financial responsibility with respect to motor vehicles. The law limits the authority for a corporation to demonstrate financial ability to comply with the requirements to a corporation that is a transmission and distribution utility.</p> <p>The law also clarifies the process used for a person to provide proof of financial responsibility by the deposit or 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 Treasury 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 6 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.</p>
504	Resolve, Regarding Certification for Certain Mental Health Rehabilitation Technicians	Finally Passed without Governor's signature as Emergency Resolve 2021, chapter 69 effective May 19, 2021	<p>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 4-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.</p> <p>Resolve 2021, chapter 69 was finally passed as an emergency measure effective May 19, 2021.</p>
522	An Act To Protect Consumers against Predatory Lending Practices	Public Law 2021, chapter 297	<p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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 Legislature by December 1, 2021.</p>
523	An Act Regarding Prior Authorizations for Prescription Drugs	Public Law 2021, chapter 73	<p>Public Law 2021, chapter 73 requires that carriers must make prescription drug standards readily available to enrollees, participating providers, pharmacists and other providers along with prior authorization standards.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>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.</p>
541	An Act To Improve Health Care Data Analysis	Public Law 2021, chapter 423	<p>Public Law 2021, chapter 423 reduces the timing of when 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 to the services and procedures most often provided by physicians in a private office setting.</p> <p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p> <p>The law also directs the Maine Health Data Organization to develop and maintain a multipayor provider database and service locator tool in conjunction with the Department of Health and Human Services.</p>
600	An Act To Require Insurance Coverage for Certified Midwife Services	Public Law 2021, chapter 79	<p>Public Law 2021, chapter 79 requires individual and group health insurance policies and contracts to provide coverage under those contracts for services performed by a certified midwife when those services are within the lawful scope of practice of the certified midwife.</p> <p>The law applies to individual and group health insurance policies and contracts issued or renewed on or after January 1, 2022.</p>
603	An Act Regarding the Practice of Pharmacy	Public Law 2021, chapter 146	<p>Public Law 2021, chapter 146 amends the definition 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 establish the specifications for administering medications, drugs, devices and other materials within the practice of pharmacy.</p>
615	An Act To Remove the Advanced Cardiac Life Support Certification Requirement for Dental Therapists	Emergency Enacted effective May 5, 2021; Public Law 2021, chapter 44	<p>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.</p> <p>The law was enacted as an emergency measure effective May 5, 2021.</p>
631	An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program	Public Law 2021, chapter 206	<p>Public Law 2021, chapter 206 clarifies that the State is responsible for funding the Health Insurance Consumer Assistance Program.</p> <p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
653	An Act To Provide Maine Residents Losing Employer-based Health Coverage with Information about Other Coverage	Public Law 2021, chapter 80	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.
673	An Act To Create the Insulin Safety Net Program	Public Law 2021, chapter 303	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.
686	An Act To Increase Prescription Drug Pricing Transparency	Public Law 2021, chapter 305	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. It also amends related public reporting and confidentiality requirements.
790	An Act Clarifying Patient Consent for Certain Medical Examinations	Emergency Enacted effective June 8, 2021; Public Law 2021, chapter 92	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. The law was enacted as an emergency measure effective June 8, 2021.
791	An Act Regarding Telehealth Regulations	Emergency Enacted effective June 21, 2021; Public Law 2021,	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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
		chapter 291	<p>With regard to patients receiving MaineCare coverage, it allows patients to provide verbal, electronic or written consent to telehealth and telemonitoring services.</p> <p>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.</p> <p>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.</p> <p>Public Law 2021, chapter 291 was enacted as an emergency measure effective June 21, 2021.</p>
800	An Act To Amend Credit and Debit Card Surcharges Imposed by Governmental Entities	Public Law 2021, chapter 150	<p>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.</p> <p>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.</p>
863	An Act To Have Maine Join the Interstate Psychology Interjurisdictional Compact	Public Law 2021, chapter 331	<p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
945	An Act Regarding Notice by Health Insurance Carriers of Policy Changes	Public Law 2021, chapter 311	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.
998	An Act To Amend the Continuing Education Requirement for Pharmacists	Public Law 2021, chapter 84	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.
1011	An Act To Include Excluded Individuals on Insurance Cards	Public Law 2021, chapter 200	Public Law 2021, chapter 200 clarifies that the person excluded from coverage must be explicitly excluded from the motor vehicle insurance policy by endorsement. The amendment specifies that policies provided to commercial entities are not subject to the requirements. The law applies beginning January 1, 2022.
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 Law 2021, chapter 341	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 and reenroll in coverage 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.
1045	An Act To Support Universal Health Care	Enacted without Governor's signature as Public Law 2021, chapter 391	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

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p>
1115	An Act To Improve Access to HIV Prevention Medications	Public Law 2021, chapter 265	<p>Public Law 2021, chapter 265 makes the following changes to improve access to HIV prevention drugs.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
1141	An Act To Amend the Service Contracts Act To Include the Replacement of	Public Law 2021, chapter 128	<p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
	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		
1150	An Act To Phase Out Insurance Rating Based on Smoking History	Public Law 2021, chapter 344	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.
1176	An Act To Improve Fairness in Auto Insurance Claims	Enacted without Governor's signature as Public Law 2021, chapter 283	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.
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	Public Law 2021, chapter 241	<p>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.</p> <p>The law requires insurance carriers to reimburse ambulance service providers rendering covered emergency services based on a certain percentage of Medicare reimbursement rates. The bill 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 those requirements are repealed December 31, 2023.</p> <p>The law 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.</p> <p>The law 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 5 years to allow for further</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
	Providers in Carrier Networks		<p>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.</p> <p>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 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.</p>
1268	An Act To Provide Greater Access to Treatment for Serious Mental Illness by Restricting Prescription Drug Utilization Management by an Insurance Carrier	Public Law 2021, chapter 345	<p>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.</p> <p>The requirements apply to health insurance policies issued or renewed on or after January 1, 2022.</p>
1293	An Act To Improve Access to Certain Injectable Medications Approved by the Federal Food and Drug Administration	Public Law 2021, chapter 271	<p>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.</p>
1311	An Act Regarding the State Employee Health Commission	Public Law 2021, chapter 312	<p>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.</p> <p>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.</p>

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
1317	An Act To Regulate Insurance Carrier Practice or Facility-wide Prepayment Review	Public Law 2021, chapter 272	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 bill and any claim submitted by a provider on or after the effective date of the legislation.
1320	An Act To Allow Maine Shareholders of Banks and Members and Corporators of Credit Unions To Hold Virtual Meetings	Emergency Enacted; effective June 14, 2021; Public Law 2021, chapter 188	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. The law was enacted as an emergency measure effective June 14, 2021.
1420	An Act To Conform State Law to the Peer-to-Peer Car Sharing Program Model Act	Public Law 2021, chapter 352	Public Law 2021, chapter 352 makes 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.
1450	An Act To Provide Fairness in Communications from Pharmacy Benefits Managers	Public Law 2021, chapter 371	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.
1466	An Act To Improve the Efficiency of Certain Consumer Credit Protection Laws	Public Law 2021, chapter 245	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. 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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p> <p>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.</p> <p>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.</p> <p>6. It confirms the ability of the Bureau of Consumer Credit Protection to regulate transmission of virtual currencies, such as Bitcoin. It makes clear that virtual currencies subject to regulation does not include 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Part B does the following.</p> <p>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.</p> <p>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.</p>

**Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws**

LD	Title	Law/Resolve	Summary of Provisions
			<p>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."</p> <p>Part D does the following.</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>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.</p> <p>Part G authorizes courts to refer cases to the Court Alternative Dispute Resolution Service for mediation and assess fees for such mediation.</p>
1494	An Act To Create Limited Lines Self-storage Insurance	Public Law 2021, chapter 218	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.
1563	An Act Regarding Travel Insurance in	Public Law 2021, chapter 354	Public Law 2021, chapter 354 amends the laws governing the sale of travel insurance in the State.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
	the Maine Insurance Code		<p>The law adds language requiring from any business entity acting as a supervising travel producer without being specifically licensed the provision of certain notices to the superintendent. The law provides that travel insurance must be classified and filed under an inland marine line of insurance subject to certain exceptions.</p> <p>The law 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.</p> <p>The law assesses a premium tax on travel insurance premiums and establishes reporting requirements for travel insurers.</p>
1622	An Act To Promote Individual Retirement Savings through a Public-Private Partnership	Public Law 2021, chapter 356	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 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.
1629	An Act Regarding the Qualifications for Licensure as a Physician or Surgeon	Emergency Enacted effective June 16, 2021; Public Law 2021, chapter 229	<p>Public Law 2021, chapter 1629 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.</p> <p>The law was enacted as an emergency measure effective June 16, 2021.</p>
1645	An Act To Establish Protections for Private Student Loan Borrowers and a Registry of Lenders	Public Law 2021, chapter 357	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 for the superintendent to 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.

Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws

LD	Title	Law/Resolve	Summary of Provisions
			<p>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.</p> <p>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, 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.</p>
1646	An Act To Amend the Occupational Therapy Licensing Statutes	Public Law 2021, chapter 278	<p>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.</p> <p>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.</p>
1660	An Act To Modify Dental Licensure Requirements To Consider Credentialed Individuals from Other Jurisdictions	Emergency Enacted effective June 11, 2021; Public Law 2021, chapter 163	<p>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.</p>
1725	An Act To Clarify the Deferral of the Pooled Market and Link Small Employer Clear Choice to Pooling in the Made	Public Law 2021, chapter 361	<p>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 3 health plan designs that modify one or more cost-sharing parameters of a clear choice design.</p>

**Joint Standing Committee on Health Coverage, Insurance and Financial Services
130th Legislature First Regular and First Special Session
Brief Summary of Enacted Laws**

LD	Title	Law/Resolve	Summary of Provisions
	for Maine Health Coverage Act		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.

Unless otherwise noted, the general effective date is October 18, 2021.

Prepared by Colleen McCarthy Reid, OPLA