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

**Be it enacted by the People of the State of Maine as follows:**

**Sec.** **1. 9-A MRSA §8-509, sub-§3** is enacted to read:

**3.** **Surcharge permitted for insurance premium payments.**  Notwithstanding subsection 1, a surcharge may be imposed by an authorized 3rd-party payment service provider for insurance premium payments made with a credit card or debit card in accordance with the requirements of Title 24-A, section 2163-A, subsection 5.

**Sec.** **2. 24-A MRSA §2163-A, sub-§5** is enacted to read:

**5.** **Referral to 3rd party for payment of insurance premium by credit or debit** **card.**  A producer may refer a client to an authorized 3rd-party payment service provider that is not an insurer, an affiliate of the insurer or another producer for the purpose of accepting a credit card or debit card to pay the client's insurance premium. An authorized 3rd-party payment service provider upon a referral made under this subsection may impose a surcharge for payments made with a credit card or debit card in accordance with Title 9‑A, section 8-509, subsection 3. A producer making a referral pursuant to this subsection shall disclose to the client prior to making the payment that a surcharge is imposed by a 3rd party for the service and that the surcharge may be avoided if the client pays the premium by cash, check or other means not a credit card or debit card.

**SUMMARY**

This bill permits an insurance producer to refer clients to an authorized 3rd-party payment service provider for the purpose of accepting a credit card or debit card to pay the client's insurance premium. The bill also authorizes the 3rd party to impose a surcharge for payments made with a credit card or debit card.