



Legislative Briefing Book

THE DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

ANNE L. HEAD, COMMISSIONER

DPFR Mission

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

January 2023

ANNE L. HEAD, COMMISSIONER



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

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

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

OVERVIEW OF THE DEPARTMENT

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

DPFR agencies include:

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

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



Joan Cohen, Deputy

Joan Cohen joined DPFR in November 2019. In addition to other responsibilities, Joan also serves as the primary legislative contact for the Department.

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

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



Commissioner's Office Contact Information:

Commissioner

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207-624-8511

Deputy & Legislative Matters

Joan.Cohen@maine.gov

207-592-0156

Executive Assistant & Constituent Matters

Shawn.C.Brooks@maine.gov

207-624-8511

Bureau of Consumer Credit Protection (BCCP)

Mark Susi, Acting Superintendent



Mark Susi is Acting Superintendent of Maine's Bureau of Consumer Credit Protection (BCCP), stepping in for longtime Superintendent William Lund after his retirement in July 2022.

A graduate of University of Maine and the University of Maine Law School, Acting Superintendent Susi worked in private law practice before being hired in 2012 as BCCP's Staff Attorney and assuming his current position.

BCCP is the state agency that regulates all aspects of mortgage company lending and other consumer financial services. Acting Superintendent Susi is involved with consumer and business outreach, and is active in Maine's Foreclosure Prevention and Homeowner Assistance Fund Programs.

BCCP Mission

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

Who we regulate

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

How we accomplish our mission

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

Our Core Regulatory Functions

Responding to Consumer Complaints

- BCCP's mission and priorities focus on consumer protection and consumer assistance.
- On average, BCCP receives more than 600 formal, written complaints each year.
- In the past 5 years, BCCP has responded to 3,323 consumer complaints (1,997 credit and collection complaints; 1,326 foreclosure complaints).

Licensing Regulated Companies

- BCCP ensures accountability and financial stability of regulated companies through licensing and registration.
- BCCP currently licenses or registers more than 22,000 companies and individuals.

Investigation & Enforcement

- Complaints and examinations may result in administrative sanctions against a company.
- BCCP must determine whether information uncovered supports further action – especially when violations are intentional or conduct may involve violation of criminal statutes.
- In the past 5 years, BCCP has conducted 1,066 compliance examinations and has issued disciplinary actions, resulting in refunds to, or credits to, accounts of Maine consumers.

Outreach & Education

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

SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

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

INITIATIVES & ISSUES

Emerging Issues

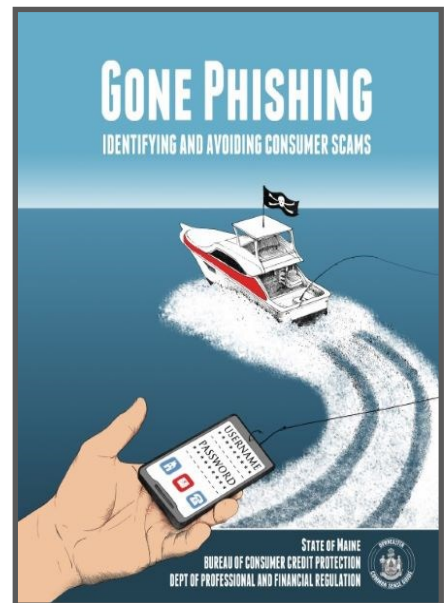
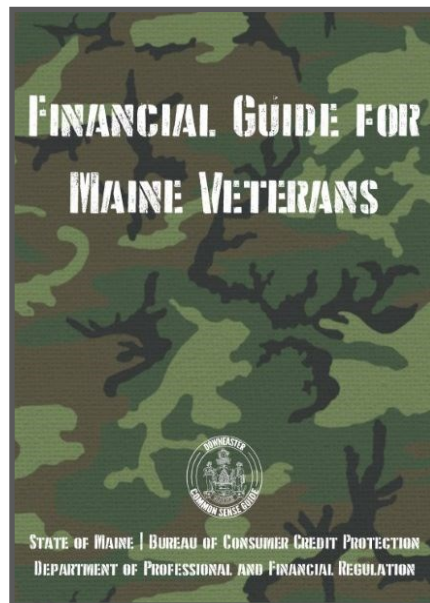
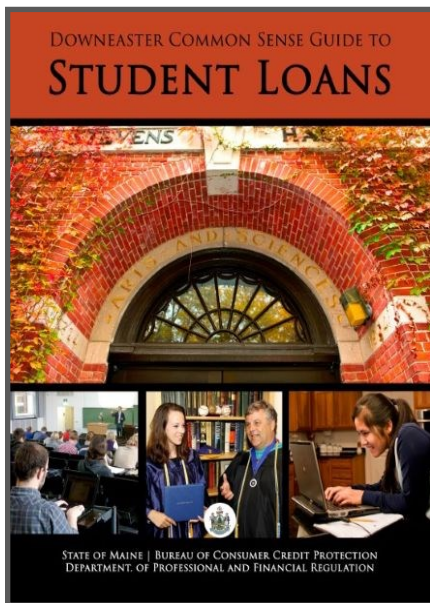
- Resumption of mortgage foreclosures and student loan collections at end of current repayment forbearances.
- Digital currencies.
- Financial technology ("FinTech").

Current Initiatives

- BCCP administers the state's foreclosure intake, counseling and referral program established by [14 M.R.S. §6112](#). Under this program, BCCP is notified when a mortgage lender sends a "notice of deficiency and right to cure" to a homeowner. BCCP then mails an informational packet to the affected homeowner advising them of the foreclosure process in Maine and the availability of foreclosure counseling and other services. Funding for the program is generated by the real estate transfer tax on foreclosure sales and when funds are available, BCCP contracts with housing counseling agencies statewide to provide foreclosure counseling services to homeowners.
- From May 2022 - January 2023 BCCP administered the [Homeowner Assistance Fund](#). HAF is a free, federal relief program for homeowners financially impacted by COVID who are behind on their mortgage, housing, property tax or utility payments and are at risk of foreclosure. The program, which can provide up to \$25,000 per eligible household, is funded through the U.S. Dept. of Treasury. The HAF is transitioning to MaineHousing in January 2023.
- BCCP is the state's "Student Loan Ombudsman," counseling borrowers on state and federal laws, and intervening to assist borrowers when necessary.

EDUCATION & OUTREACH

- Trainings and presentations to schools, civic groups and other audiences.
- Presentations to industry and trade groups regarding the importance of compliance.
- Frequent media appearances in stories regarding student loans, mortgage foreclosures, homeowner assistance, identity theft and financial scams.
- Over the past five years, BCCP has mailed 80,000 informational notifications to Maine homeowners facing foreclosure.



Contact Information

For Consumers:

Call us at 207-624-8527

Visit our website at maine.gov/PFR/ConsumerCredit

Bureau Contacts:

Acting Superintendent, Mark Susi ◊ Mark.E.Susi@maine.gov

Bureau of Financial Institutions (BFI)

Lloyd P. LaFountain III, Superintendent



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

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

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

Prior to his appointment, Superintendent LaFountain was engaged in the private practice of law. He received his undergraduate degree from The College of the Holy Cross in 1984 and his law degree from Suffolk University Law School in 1987.

BFI Mission

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

Who we regulate

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

Maine state-chartered institutions include

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

Our Core Regulatory Functions

Chartering

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

Regulatory Activity

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

Examination & Enforcement

- Pursuant to statutory requirements, BFI periodically examines all state-chartered institutions and evaluates them for safety and soundness, cybersecurity, compliance with Bank Secrecy Act requirements, trust activities, and consumer protection laws.

Legislation

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

Consumer Outreach

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

SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

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

INITIATIVES & ISSUES

Emerging Issues

- Federal preemption and the dual banking system. The U.S. dual banking system has both state and federal institutions with separate supervisors. If a state law significantly interferes with the exercise of a federally-authorized activity, state law is preempted by federal law.
- Financial technology and cryptocurrencies' impact on traditional financial services and institutions, including custodial services for digital assets.
- Virtual participation of financial institutions' directors, managers, depositors, and members at significant corporate events, such as at annual meetings or special meetings to approve mergers.
- Hybrid examinations of financial institutions, involving both in-person and remote supervision.

EDUCATION & OUTREACH

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


**Save and Protect
Your Money
With a Bank or
Credit Union**

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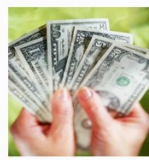
**Open a Low Cost  
Account Today**

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Stop Paying for
Check Cashing and Other
Expensive Services.




**Debit Card
Holds**



*Is your account
balance available
to you?*

**Credit Reports
and
Identity Theft**



*What you can do to
help prevent
identity theft*

Contact Information

For Consumers:

Call us at 207-624-8570

Visit our website at <https://www.maine.gov/pfr/financialinstitutions/>

Bureau Contacts:

Superintendent, Lloyd P. LaFountain III ◇ Lloyd.P.LaFountain.III@maine.gov

Deputy Superintendent, John A. Barr ◇ John.A.Barr@maine.gov

Staff Attorney, Gordon Laurendeau ◇ David.G.Laurendeau@maine.gov

Consumer Outreach Specialist, Nichole L. Bilodeau ◇ Nichole.L.Bilodeau@maine.gov

Bureau of Insurance (BOI)

Timothy Schott, Acting Superintendent/Deputy Superintendent



Acting Superintendent Timothy Schott has served as the Deputy Superintendent of the Maine Bureau of Insurance (the Bureau) since 2009. His responsibilities with the Bureau include supervising the Bureau's Consumer Health Care and Property and Casualty Divisions, the Market Conduct Unit, the Licensing Unit and the Research and Statistics Unit. He participates in several NAIC working groups including the Market Actions Working Group, the Market Analysis Procedures Working Group, and the Advisory Organization Examination Oversight Working Group. Prior to joining the Bureau of Insurance, Schott served as a criminal prosecutor in Fort Dodge, Iowa, for more than 13 years.

Schott is a graduate of Drake University Law School. He also earned a Master's Degree in Mass Communication from Drake University and a Bachelor's Degree in Business Administration from the University of Southern Maine.

BOI Mission

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

Who we regulate

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

Maine insurance code

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

Our Core Regulatory Functions

Licensing & Examination of Insurance Companies

- License and examine insurance companies selling products in Maine to ensure they remain solvent and able to pay claims; conduct market exams and participate in multi-state exams.
 - ◇ 1,455 insurance companies licensed in Maine as of 2022
 - ◇ 20 domestic insurers (headquartered in Maine) as of 2022

Licensing & Regulation of Insurance Producers & Other Entities

- License and regulate insurance producers (agents and brokers), and other entities to ensure compliance with Maine law.
- 253,162 active licenses in 2022
 - ◇ Including 9,283 resident licensees
- 33,744 new licenses issued in 2022
 - ◇ Including 809 issued to resident licensees

Consumer Assistance

- Assist consumers with insurance questions, appeals and complaints, and conduct outreach throughout the State.
- Consumer Inquiries: 4,313 in 2022
- Written Consumer Complaints: 499 in 2022
- Consumer Recoveries:
 - ◇ \$1,889,197 in 2022
 - ◇ \$8,237,700 over past 5 years

Rate & Form Review

- Review proposed insurance rates and forms.
 - ◇ Forms reviewed: 16,958 in 2022

SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

- Respond to inquires and investigate complaints.
- Conduct auto and home insurance cancellation/nonrenewal hearings.
- Coordinate external reviews of qualifying consumer medical claims.
- Host public informational meetings and present to groups on various topics.

INITIATIVES & ISSUES

INITIATIVES

Governor's Made for Maine Health Coverage Act

- **Maine State-Based Marketplace** - BOI worked with Maine DHHS to complete the move from the federal healthcare.com marketplace for the 2022 plan year.
- **Standardized Clear Choice Plans** - BOI worked with a stakeholder group to design health insurance plans with enhanced benefits and standardized cost-sharing for easier comparison. The plans were offered on the Individual Market for 2022.
- **Merged individual and Small Group Health Insurance Markets** - BOI received a federal 1332 waiver to merge the markets (creating a bigger risk pool) and to expand MGARA reinsurance (and its stabilizing effect) to small group plans for 2023.

Governor's Small Business Health Insurance Premium Relief Program

- BOI has administered this program (funded with \$39 million from the federal *American Rescue Plan Act*) which runs November 1, 2021 to April 30, 2023.

ISSUES

Inflation's Impact on Rates - Increased repair and replacement costs have put pressure on property and casualty rates. Maine remains one of the most affordable markets for auto and homeowner's insurance, but inflation continues to impact rates.

Long-Term Care Insurance (LTCi) - LTCi policyholders have faced increasing premiums in recent years. These largely have been driven by decreased mortality and increased health care costs, compared to carriers' pricing assumptions; along with several years of low interest rates on investments resulting in lower than projected income. These factors have also impacted some companies' reserves and potential ability to pay claims. Some examples are Senior Health Insurance Company of Pennsylvania, and Genworth.

Climate Change - Flood Insurance: Most Maine property owners do not have flood insurance. Enabling the private market may provide better options and coverage.

Cyber Insurance & Technological Advances - Cyber insurance is a new and emerging product that can help protect a company from losses due to a cyber-attack. However, accurately predicting loss and generating pricing to maintain solvency are difficult to accomplish. The insurance industry is also rapidly releasing analytics-driven technology, including apps, smart contracts, and autonomous vehicles. Staying abreast of these developments and ensuring they are not discriminatory is a challenge.


EDUCATION & OUTREACH

For the Insurance Industry: Each year the Superintendent and other BOI staff make numerous presentations to industry associations and other stakeholders that include updates on new insurance laws and regulations and initiatives of the National Association of Insurance Commissioners, the Governor's office and the Bureau. The Bureau's email system is used to provide important and timely notices to subscribers.

For Consumers: BOI staff conduct outreach to consumers by staffing information booths at public festivals and conferences throughout the state; presenting information to groups, including seniors and students; hosting forums on topics of particular concern to consumers, such as Long-Term Care Insurance; by providing information online and by mail; and through press releases and responses to media inquiries.

Maine Bureau of Insurance

Pet Insurance
SHOULD YOU BUY A PLAN?



Questions to ask and points to consider if you're thinking about buying pet insurance.

October 2022


Maine Bureau of Insurance
34 State House Station, Augusta ME 04333
(207) 624-8475 or (800) 300-5000, TTY: Relay 711
www.maine.gov/insurance

DEPARTMENT OF
Professional & Financial Regulation

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

A Consumer's Guide To...

Medicare Supplement Insurance
(premium comparison chart)




Published by:
The Maine Bureau of Insurance
Last updated: April 2022

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**A Consumer's Guide to...
Personal Auto Insurance**



**A Publication of the
Maine Bureau of Insurance**
September 2021

Contact Information

For Consumers:

Call us at 800-300-5000

Visit our website at maine.gov/PFR/Insurance/Home

Contacts for Legislators:

Acting/Deputy Superintendent, Tim Schott ◇ Timothy.N.Schott@maine.gov

Senior Staff Attorney, Ben Yardley ◇ Benjamin.Yardley@maine.gov

Public Information & Outreach Specialist, Judi Watters ◇ Judith.K.Watters@maine.gov

Office of Securities (OOS)

Edward Moran, Acting Securities Administrator



Edward Moran serves as the Acting Securities Administrator for the State of Maine Office of Securities (OOS) since August 2022 stepping in for longtime OOS Administrator Judy Shaw after her retirement in July 2022.

Previously, Acting Securities Administrator Moran served as Director of Examinations and Licensing for the Office of Securities from 2011—2018 and again from 2020—2022. As Director of Exams and Licensing, he was primarily responsible for creating and developing an investment adviser examination program in response to the enactment of the Dodd-Frank Act.

Acting Securities Administrator Moran is a member of the North American Securities Administrators Association (NASAA) Exams Advisory Committee tasked with writing and reviewing content for the Series 63, 65 and 66 qualifying examinations.

Prior to joining the Office of Securities, he was a registered representative and investment adviser representative for 16 years and owner of a branch office of a regional broker dealer (Office of Supervisory Jurisdiction Manager) and investment adviser.

A native of Connecticut, Ed is a graduate of the University of New England with a major in Medical Biology.

OOS Mission

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

Who we regulate

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

How we accomplish our mission

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

Our Core Regulatory Functions

Licensing

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

Securities Registration

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

Examination

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

Investigation

- Does information received or uncovered by us support the conclusion that further action is warranted?
- Does the activity violate the securities laws and is there investor harm or the potential for harm?

Enforcement

- What action should be taken to address the harm to investors and prevent harm to other Maine investors?
- Past 5 years:
 - ◇ 53 administrative actions resulting in:
 - ◇ \$25,906,347 in restitution ordered
 - ◇ \$1,652,789 in administrative penalties

SERVICES WE PROVIDE TO BUSINESSES & CONSUMERS

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

INITIATIVES & ISSUES

Initiatives

- Development and airing of a series of Public Service Announcements: Investors.maine.gov.
- Establishment of a securities restitution assistance fund.
- Establishment of an online resource to allow for the electronic filing of exempt securities offerings.

Emerging Issues

- Ongoing attempts by the federal government to preempt state regulation.
- Increasing fraud resulting from misuse of unregulated products including cryptocurrency.
- Ongoing efforts at the federal level to allow the sales of securities by some individuals without regulation, in an area fraught with fraud.


EDUCATION & OUTREACH

- Investor brochures, PSAs and industry resources: Investors.maine.gov
- Trainings and presentations:
 - ◇ Forum for investment advisers
 - ◇ Scam and fraud identification and prevention for industry and investors
 - ◇ Wise and safe investing
 - ◇ Surviving as part of The Sandwich Generation




Office of
Securities
STATE OF MAINE

Gold
What Every Investor
Needs to Know



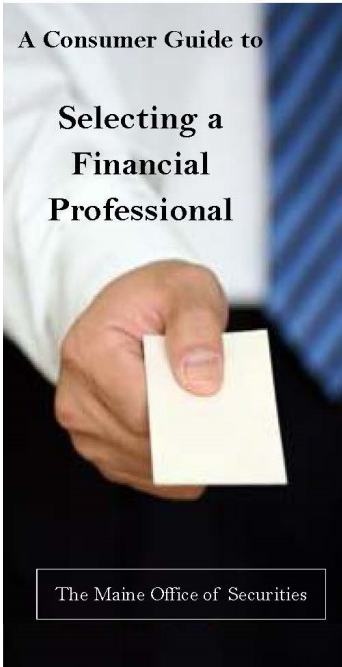
Is gold a good investment
in uncertain times?
Before you invest, read on!

A Publication of the
Maine Office of Securities



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
Office of
Securities
STATE OF MAINE

A Consumer Guide to
**Selecting a
Financial
Professional**



The Maine Office of Securities



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION
Office of
Securities
STATE OF MAINE

Resources For Maine
Investors Approaching or In
Retirement



Spot scams and shady investment
practices

Learn more about investing

Stop telemarketing calls and
reduce junk mail

Check the license and background
of your broker or investment
adviser

Contact Information

For Consumers:

Call us at 207-624-8551

Visit our website at maine.gov/PFR/Securities

Agency Contacts:

Acting Securities Administrator, Edward Moran ◇ Edward.Moran@maine.gov

General Counsel, Chris Parr ◇ J.Christopher.Parr@maine.gov

Office of Professional & Occupational Regulation (OPOR)

Anne L. Head, DPFRC Commissioner and OPOP Director

See bio on page 2.

OPOR's Mission

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

Who we are

OPOR is a State Umbrella Agency.

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

Who we regulate

• **Behavioral Health**

Social Workers, Counselors, Alcohol and Drug Counselors, Psychologists.

• **Physical Health**

Physical Therapists, Occupational Therapists, Chiropractic Doctors, Complementary Health Care Providers (Acupuncturists, Naturopathic Doctors, Midwives), Podiatrists, Dietitians, Nursing Home Administrators, Pharmacists, Veterinarians, Radiologic Technologists, Respiratory Care Therapists, Speech, Audiology and Hearing Professionals.

• **Trade/Service**

Electricians, Plumbers, Fuel Technicians, Manufactured Housing Professionals, Accountants, Funeral Practitioners.

• **Property**

Real Estate Brokerage Professionals, Real Estate Appraisers, Professional Foresters, Land Surveyors, Architects, Landscape Architects and Interior Designers, Auctioneers, Geologists and Soil Scientists.

• **Licensing Programs Without Appointed Boards**

Barbering & Cosmetology, Massage Therapists, Interpreters for the Deaf, Athletic Trainers, Transient Sellers, Charitable Solicitations, Elevator and Tramway Safety Program, Boiler and Pressure Vessel Safety Program.

Our Core Regulatory Functions

Public Accessibility

- The [Maine Freedom of Access Act](#) requires that licensing board meetings be open to the public.
- All OPOR boards have adopted remote participation policies consistent with Maine law. OPOR offers members of the public the option of virtual access to all board meetings - even when board members are meeting in person.
- OPOR's [website](#) allows:
 - ◇ Licensees to apply for licenses and renewals online.
 - ◇ The public, licensees, and employers to easily access information such as [licensing and disciplinary status](#) and board meeting minutes.

Agency Rulemaking

- Licensing boards adopt rules to implement the enabling statute.
- Boards adhere to the provisions of the [Administrative Procedure Act](#) to ensure public has notice as to how to participate in the rulemaking process.

Licensing

- OPOR staff members are responsible for:
 - ◇ Application review and license renewal.
 - ◇ Verification that an applicant meets minimum qualifications for examination and/or licensing.
 - ◇ Review and audit of continuing education.
 - ◇ Assistance to license applicants and responding to questions about licensing requirements.

Enforcement

- Any member of the public may file a [complaint](#).
- Complaint procedure balances OPOR's public protection mission with the due process rights of licensees.
- Staff investigators work collaboratively with assistant attorneys general to conduct investigations and prepare complaint information for boards.
- Sanctions are limited to actions against a license and payment of penalties to the State.
 - ◇ OPOR is not authorized to provide restitution to complainants.
- Complaint Data: FY2021
 - ◇ 1186 active, 789 newly opened, 773 closed

INITIATIVES, EMERGING ISSUES & FUNDING

OPOR is Removing Barriers to Licensure

OPOR is committed to helping individuals seeking work in Maine obtain their highest level of licensure.

OPOR initiated and advocated for [Public Law 2021 Ch 167](#) which established:

- ◇ **Licensure by endorsement** a fast track simplified process for obtaining an OPOR license for individuals holding similar licenses in good standing from other US states or territories with substantially equivalent licensing requirements. Each of OPOR's licensing programs is working through the APA process to develop rules to implement this process.
- ◇ **Flexibilities** for applicants in situations of *extreme and demonstrated hardship*, to request a waiver of certain fees or to request a waiver of certain documentation, as long as the documentation waiver does not reduce the requisite standards of proficiency for the licensed profession.
- ◇ **Provisional License** for foreign-educated and trained individuals. A provisional license means a license issued for a defined period of time and requires the licensee to meet certain established conditions in order to maintain the provisional license or to gain full licensure. Whether a provisional license is appropriate for a particular license seeker will depend on the license sought, the applicant's qualifications, and the complexity of the licensing program. This is a fairly novel concept so OPOR is conducting research to figure out how best to implement this type of license.

OPOR worked with the US Department of Defense to successfully pass legislation to create a [fast-track temporary license](#) for active and recently retired military and their spouses with licenses in good standing from other states to work in Maine while completing their application for full licensure. This newly created temporary license follows on a number of past legislative and administrative efforts by OPOR and the Commissioner to encourage and facilitate licensing for active and retired military.

Emerging Issues

- The status of telehealth and interstate licensure following the public health emergency.
- Assisting foreign-trained/educated professionals to better navigate the professional licensure process.
- Efforts to require licensure for professions and occupations not currently licensed in Maine.
 - ◇ State licenses create a barrier to entry into a profession or occupation which impacts Maine's economy and its ability to grow its workforce.
 - ◇ A state license should only be required when essential to protect *the public's* health, safety or welfare from a known, current and documented harm.
 - ◇ Establishing or expanding licensing programs is not appropriate to protect a profession, educational path, business or labor organization, or for employee safety purposes.

Funding

- OPOR and its licensing boards do not receive any General Fund money.
- OPOR's licensing boards are supported solely by license fees from individual licensees.
- License application and renewal fees cover all administrative and regulatory expenses of the program such as staff, rent, technology, supplies and assistant attorney general support.

OPOR Contact Information

For Consumers:

Call us at 207-624-8603 or email us at Prof.Lic@maine.gov

Visit our website at maine.gov/PFR/ProfessionalLicensing

Contact information for each of OPOR's licensing entities is available at

Office Contacts:

Director, Anne L. Head ◇ Anne.L.Head@maine.gov ◇ (207) 624-8511

Director's Assistant ◇ Shawn.C.Brooks@maine.gov ◇ (207) 624-8511

OPOR Senior Managers and Board Contact Information

Cathy Pendergast

Catherine.Pendergast@maine.gov

(207) 624-8518 or cell (207) 441-2134

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

Geraldine "Jeri" Betts

Geraldine.L.Betts@maine.gov

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

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

Kristina Halvorsen

Kristina.M.Halvorsen@maine.gov

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

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

Matt Kaply

Matthew.S.Kaply@maine.gov

(207) 624-8605 or cell (207) 441-1431

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

Pete Holmes

Peter.T.Holmes@maine.gov

(207) 624-8608 or cell (207) 557-4027

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

Holly Poirier

Holly.Poirier@maine.gov

(207) 624-8617 or cell (207) 592-0434

- ◇ American Sign Language Interpreters
- ◇ Athletic Trainers Program
- ◇ Board of Funeral Services
- ◇ Board of Occupational Therapy Practice
- ◇ Board of Speech, Audiology and Hearing
- ◇ Charitable Solicitations Act
- ◇ Massage Therapy Licensure Program
- ◇ Regulation of Transient Sales and Door-to-Door Home Repair Sellers

Kristin Racine, OPOP Attorney

Kristin.Racine@maine.gov

(207) 624-8615 or cell (207) 592-3594

Boards Affiliated with DPFR

Board of Dental Practice

(BODP)

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

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

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

Board Staff: 4

Select Board Functions:

- **Licensing:** Total active dental professional licenses, sedation permits, and practice authorities: 5,620
- **Licensing data:** 922 Dentists, 1,466 Dental Hygienists, 44 Denturists, 133 expanded function Dental Assistants, 1,550 Dental Radiographers.
- **Consumer Resources:** Investigates [complaints](#) of unprofessional conduct and/or incompetent practice and imposes discipline as appropriate. BODP [FAQ](#).
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

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

Board of Licensure in Medicine

(BOLIM)

maine.gov/md

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

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

Staff: 10

Select Board Functions:

- **Licensing:** Active MD Licensees: Approx. 7,465; PA Licenses: Approx. 1,140.
- **Consumer Resources:** Investigates, initiates and adjudicates complaints. Consumers can [file complaints online](#). Provides online [brochures](#) and [FAQs](#) for consumers and licensees that explain the complaint process. Applications for licensure are online as are [licensure FAQs](#). Issues three [electronic newsletters](#) yearly highlighting current and emerging issues as well as reporting adverse actions against licensees. The Board shares a Consumer Assistant Specialist with the Board of Osteopathic Licensure.
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

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

Boards Affiliated with DPF

Maine State Board of Nursing

(BON)

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

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

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

Board Staff: 8

Select Board Functions:

- **Licensing:** Total active licenses 34,507. BON [Licensee FAQ](#).
- **Consumer Resources:** Investigates [complaints](#) and imposes discipline as appropriate. BON [Discipline FAQ](#).
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

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

Board Contact: Kim Esquibel, PhD, MSN, MPA, RN, Executive Director
(207) 287-1148

Kim.Esquibel@maine.gov

Maine State Board of Optometry

(MSBO)

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

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

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

Board Staff: 1

Select Board Functions:

- **Licensing:** Total active licenses 250.
- **Consumer Resources:** Investigates complaints and imposes discipline as appropriate.
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

Board Contact: Tina Carpentier, Office Specialist II
(207) 624-8691;

Tina.Carpentier@maine.gov

Boards Affiliated with DPF

Maine Board of Osteopathic Licensure

(BOL)

maine.gov/osteo

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

Board: 11 members: 6 Osteopathic Physicians, 2 Physician Assistants, 3 public. [Meetings](#) are scheduled at least 11 times annually.

Board Staff: 1.5 (Executive Secretary 1/Consumer Assistance Specialist .5)

Select Board Functions:

- **Licensing:** Active DOs 1,629; PA Licenses: 60 Total Licensees: 1,689
- **Consumer Resources:** Processing of license applications; investigation and processing of all mandated reports and public complaints (the public is able to file complaints online via the Board's website). Our Consumer Assistance Specialist guides those who have filed complaints (or those considering doing so) by explaining the process, during the process and following resolution.
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

Board Contact: Susan E. Strout, Executive Secretary
(207) 287-2480
Susan.E.Strout@maine.gov

State Board of Licensure for Professional Engineers

(BOE)

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

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

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

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

Select Board Functions:

- **Licensing:** Professional Engineer (PE) Licenses: 7,100. Engineer-Intern (EI) Certificates: 650. Retired Status (RT) unlicensed: 263.
- **Consumer Resources:** [Applications and instructions](#); [Complaint process](#); [Newsletters](#); [Roster of Professional Engineers](#) (searchable); [Title 32, Revised Statutes of Maine, Chapter 19, Engineers](#); [Board Rules 02-322 C.M.R. Ch. 1-6](#).
- **Rulemaking:** Pursuant to the Maine Administrative Procedures Act

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

Board Contact: David Jackson, Executive Director
(207)-287-7074
David.Jackson@maine.gov



DPFR Phone Directory

Administration:

- Anne L. Head, Commissioner ----- 624-8511
- Joan Cohen, Deputy ----- 592-0156
- Shawn Brooks, Executive Assistant ----- 624-8511

Bureau of Consumer Credit Protection:

- Mark Susi, Acting Superintendent ----- 624-8527

Bureau of Financial Institutions:

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

Bureau of Insurance:

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

Office of Securities:

- Edward Moran, Acting Administrator ----- 624-8548
- Chris Parr, General Counsel ----- 624-8565

Office of Professional and Occupational Regulation:

- Anne L. Head, Director ----- 624-8603
- Kristin Racine, Attorney ----- 624-8615

DPFR Phone

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

DPFR Mailing Address:

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

DPFR Physical Address:

DPFR is housed in a temporary space during a building remediation
Temporary address: 221 State Street, August, Maine 04330
Permanent Address: 76 Northern Avenue, Gardiner, ME 04345

DPFR Website

maine.gov/PFR



Professional & Financial Regulation