



# 131st MAINE LEGISLATURE

## FIRST REGULAR SESSION-2023

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Legislative Document

No. 1244

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H.P. 792

House of Representatives, March 21, 2023

### **An Act Regarding Timely Payment of Undisputed Insurance Claims**

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Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

  
ROBERT B. HUNT  
Clerk

Presented by Representative O'NEIL of Saco.  
Cosponsored by Representative GRAMLICH of Old Orchard Beach,  
President JACKSON of Aroostook and  
Representatives: GEIGER of Rockland, MADIGAN of Waterville, MALON of Biddeford,  
MATHIESON of Kittery, PERRY of Calais, ZAGER of Portland, Senators: BAILEY of York,  
HICKMAN of Kennebec.

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

2 **Sec. 1. 24-A MRSA §2436, sub-§3**, as amended by PL 2005, c. 50, §1, is further  
3 amended to read:

4 **3.** If an insurer fails to pay an undisputed claim or any undisputed part of the claim  
5 when due, the amount of the overdue claim or part of the claim bears interest at the rate of  
6 ~~1 1/2%~~ 10% per month after the due date. Notwithstanding this subsection, the  
7 superintendent shall adopt rules that establish a minimum amount of interest payable on an  
8 overdue undisputed claim to a health care provider before a payment must be issued. Rules  
9 adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter  
10 375, subchapter 2-A.

11 **SUMMARY**

12 Under current law, insurers are required to pay undisputed claims within 30 calendar  
13 days and overdue claims payments are subject to interest at the rate of 1 1/2% per month  
14 after the due date. This bill increases the rate of interest for overdue claims payments to  
15 10% per month.