



# 132nd MAINE LEGISLATURE

## FIRST SPECIAL SESSION-2025

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Legislative Document

No. 1470

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H.P. 962

House of Representatives, April 3, 2025

### **An Act to Create a Liaison Program to Self-insured Entities and Consumers**

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

A handwritten signature in cursive script, reading "Robert B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative POIRIER of Skowhegan.  
Cosponsored by Representatives: FAULKINGHAM of Winter Harbor, FOLEY of Wells,  
MORRIS of Turner, Senator: HAGGAN of Penobscot.

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

2 Sec. 1. 24-A MRSA §238 is enacted to read:

3 **§238. Consumer assistance related to coverage and claims for reimbursement from**  
4 **self-insured entity**

5 **1. Self-insured entity defined.** For the purposes of this section, "self-insured entity"  
6 means an employer or other entity that assumes the financial risk of potential loss in lieu  
7 of purchasing an insurance policy for health, worker's compensation, property, automobile  
8 or general liability coverage from an insurer authorized to transact insurance in this State  
9 pursuant to this Title.

10 **2. Liaison program.** The bureau shall establish a liaison program, referred to in this  
11 section as "the program," to provide assistance to consumers related to coverage and claims  
12 for reimbursements from a self-insured entity as set forth in this section.

13 **3. Duties.** The duties of the program include:

14 **A. Providing information to consumers on how to contact the program for assistance**  
15 **through the bureau's publicly accessible website and through a toll-free number;**

16 **B. Providing information to consumers on the bureau's publicly accessible website**  
17 **regarding state and federal laws, rules and regulations for self-insurance and the rights**  
18 **and responsibilities of consumers related to coverage and claims for reimbursements**  
19 **from a self-insured entity;**

20 **C. Assisting consumers with inquiries and complaints related to coverage and claims**  
21 **for reimbursements from a self-insured entity, including referral to an appropriate**  
22 **regulatory authority, if any; and**

23 **D. Acting as a liaison between consumers, regulatory authorities and self-insured**  
24 **entities to facilitate the resolution of complaints.**

25 **4. Consumer complaint process.** The bureau shall establish a process to receive  
26 complaints from consumers regarding coverage or reimbursement of claims from a self-  
27 insured entity.

28 **5. Confidentiality.** Complaints, records and correspondence relating to the program  
29 are confidential to the same extent as complaints, records and correspondence relating to  
30 consumer complaints are confidential under section 216.

31 **6. Procedures for data collection.** The bureau may establish procedures for  
32 collecting, tracking and quantifying requests for assistance and complaints.

33 **7. Aggregate information.** The bureau shall compile and publish aggregate  
34 information regarding complaints received under subsection 4 on its publicly accessible  
35 website.

36 **8. Staffing resources.** The bureau may consider staffing resources and any limitations  
37 on those resources when establishing guidelines regarding the assistance provided through  
38 the program and complaint process.

39 **9. Rules.** The bureau may adopt rules to implement this section. Rules adopted  
40 pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375,  
41 subchapter 2-A.

**10. No legal representation.** This section does not authorize the bureau to act as a legal representative of a consumer in any manner through the program or complaint process.

## SUMMARY

This bill directs the Department of Professional and Financial Regulation, Bureau of Insurance to establish a liaison program, including a complaint process, to provide assistance to consumers seeking coverage or reimbursement of claims from a self-insured entity.