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Date: (Filing No. H- )

**HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

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**STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
131ST LEGISLATURE  
FIRST SPECIAL SESSION**

COMMITTEE AMENDMENT “ ” to H.P. 188, L.D. 290, “An Act to Amend the Maine Insurance Code as It Relates to Pet Insurance”

Amend the bill by striking out everything after the enacting clause and inserting the following:

**'Sec. 1. 24-A MRSA §3156, sub-§2**, as enacted by PL 2021, c. 562, §1, is amended to read:

**2. Waiting periods.** An insurer may issue a pet insurance policy that imposes a waiting period upon effectuation of the policy in accordance with subsection 2-A as long as that waiting period does not exceed 30 days for illnesses or orthopedic conditions not resulting from an accident. A waiting period for illnesses or orthopedic conditions resulting from an accident is prohibited. An insurer may not impose a waiting period on the renewal of existing coverage. An insurer imposing a waiting period as permitted by this subsection shall include a provision in the pet insurance policy contract that allows the waiting period to be waived upon completion of a medical examination. An insurer may require the examination to be conducted by a licensed veterinarian after the purchase of the policy. A medical examination conducted pursuant to this subsection must be paid for by the policyholder, unless the policy specifies that the insurer will pay for the examination. An insurer may specify elements to be included as part of the examination and require documentation of the elements, as long as the specifications do not unreasonably restrict a consumer's ability to waive the waiting period.

**Sec. 2. 24-A MRSA §3156, sub-§2-A** is enacted to read:

**2-A. Effectuation date.** An insurer shall issue coverage to be effective by 12:01 a.m. on the 2nd calendar day after purchase of a pet insurance policy subject to the following exceptions.

A. If an insurer elects to conduct individualized underwriting on a specific pet, pet insurance coverage must be effective by 12:01 a.m. on the 2nd calendar day after the insurer has determined that the pet is eligible for coverage.

**COMMITTEE AMENDMENT**

