

STATE OF MAINE

—  
IN THE YEAR OF OUR LORD  
TWO THOUSAND TWENTY-SIX

—  
S.P. 818 - L.D. 2129

**An Act to Prohibit Liens on Principal Residences and Wage Garnishments  
for Medical Debt**

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

**Sec. 1. 9-A MRSA §5-105, sub-§4** is enacted to read:

4. A court may not make, execute or enforce an order or process under this section based on medical debt as defined in Title 32, section 11002, subsection 7-A.

**Sec. 2. 9-A MRSA §5-116-A, sub-§5** is enacted to read:

5. **Prohibition of liens on principal place of residence.** An execution against a consumer's principal place of residence may not be filed for a judgment in any action in which the claim against the consumer is based on medical debt. For the purposes of this subsection, "medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

**Sec. 3. 9-A MRSA §5-116-A, sub-§6** is enacted to read:

6. **Prohibition of salary or wage garnishment.** The garnishment of a consumer's salary or wages may not be issued for a judgment in any action in which the claim against the consumer is based on medical debt. For the purposes of this subsection, "medical debt" has the same meaning as in Title 32, section 11002, subsection 7-A.

**Sec. 4. 14 MRSA §4422, sub-§1, ¶E**, as enacted by PL 2021, c. 382, §2, is amended to read:

E. The amount of any exemption claimed under this subsection is limited to the amount of the exemption in effect on the date of the recording of the lien on the property against which the exemption is claimed;

**Sec. 5. 14 MRSA §4422, sub-§1, ¶F** is enacted to read:

F. Notwithstanding paragraphs A and B, a debtor's principal place of residence is exempt from attachment and execution based on medical debt as defined in Title 32, section 11002, subsection 7-A;

**Sec. 6. 14 MRSA §4655** is amended by enacting at the end a new paragraph to read:

Notwithstanding this section and any other provision of law to the contrary, interest may not be collected upon execution of a judgment related to any disposition of property subject to any lien or attachment of a judgment debtor's principal place of residence based on medical debt as defined in Title 32, section 11002, subsection 7-A for the amount of interest that has accumulated on the medical debt subject to that lien on or after the date on which section 4422, subsection 1, paragraph F takes effect.

**Sec. 7. 32 MRSA §11013, sub-§12** is enacted to read:

**12. Prohibition of liens on principal place of residence.** A debt collector may not initiate an action that attaches a consumer's principal place of residence for a judgment in any action in which the claim against the consumer is based on medical debt.

**Sec. 8. 32 MRSA §11013, sub-§13** is enacted to read:

**13. Prohibition of wage garnishment.** A debt collector may not initiate an action to garnish the salary or wages of a consumer in which the claim against the consumer is based on medical debt.