



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL & FINANCIAL  
REGULATION  
BUREAU OF CONSUMER CREDIT PROTECTION



Janet T. Mills  
Governor

Linda Conti  
Superintendent

Joan F. Cohen  
Commissioner

**Testimony of Linda Conti  
Superintendent  
Bureau of Consumer Credit Protection  
Department of Professional and Financial Regulations  
In Opposition to LD 902**

**“An Act to Establish the Medical Debt Relief Program”**

**Before the Committee on Health Coverage, Insurance and Financial Services**

**Tuesday, March 25, 2025; 1:00 P.M.**

Senator Bailey, Representative Gramlich and Members of the Committee on Health Coverage, Insurance and Financial Services, I am Linda Conti and I serve as the Superintendent of the Bureau of Consumer Credit Protection (BCCP). I am here today to express concerns and to testify in opposition to LD 902, which would establish a benefit program in the Bureau.

This LD creates a new program, administered by the Bureau of Consumer Credit Protection. The purpose of the program is to relieve medical debts for Maine residents whose federal adjusted gross income is not more than 400% of the federal poverty level as measured by the person’s federal income tax return for the prior year. It

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authorizes BCCP to contract for the purchase, cancellation or forgiveness of medical debt. The Bureau of consumer credit protection regulates certain nonbank lenders. It does not administer benefit programs. It would be inappropriate to assign the program to the Bureau. The Bureau, as it is currently configured, does not have the staff or the expertise to determine eligibility for this program. While providing more medical coverage to people is a worthy goal, it needs to be administered by an agency that has experience with benefit programs.

Also here is no funding mechanism for the “purchase, cancellation or forgiveness” of this debt. It is unclear where the funds would come from to purchase the debt or what it would cost to do so. These costs could not and should not be borne by the mortgage businesses that we regulate.

Thank you for your time and I would be happy to answer any questions now or at the work session.