



Testimony Neither For Nor Against

LD 1011, *An Act to Include Excluded Individuals on Insurance Cards*

Public Hearing: April 1, 2021

Senator Sanborn, Representative Tepler and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services:

My name is Vivian Mikhail and I represent State Farm, which as of 2019 is the second largest provider of auto insurance in Maine, and the largest provider of auto insurance in the country. We are testifying today Neither For Nor Against LD 1011.

While State Farm takes no position regarding the substance of this bill, we do ask that, if the Committee votes it Ought to Pass, it include an effective date before doing so. As written, the bill does not state when it takes effect, which means if passed it would become law in approximately mid-September. It would not be feasible for State Farm to update its processes to include the newly required information on its insurance cards in that amount of time.

State Farm respectfully requests that the bill apply to new policies or renewals dated on or after January 1, 2022. We have been in contact with bill sponsor Representative Faulkingham, and he was graciously amenable to the inclusion of that effective date.

State Farm appreciates the Committee's consideration of this issue so that insurers can take operational and systemic steps to comply with the bill's requirements if it becomes law. Thank you for your time today. I of course am happy to answer any questions, and will be available at the work session as well.