

PLEASE NOTE: Legislative Information **cannot** perform research, provide legal advice, or interpret Maine law. For legal assistance, please contact a qualified attorney.

**An Act To Protect Seniors and the Public  
from Unfair Health Insurance Sales Practices**

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

**Sec. 1. 24-A MRSA §2152-B** is enacted to read:

**§ 2152-B. Unfair methods; health insurance solicitation**

It is an unfair trade practice under this chapter for an insurer or producer to sell, solicit or negotiate the purchase of health insurance in this State by any of the following methods:

**1. Cold lead advertising.** Cold lead advertising. As used in this section, "cold lead advertising" means making use directly or indirectly of a method of marketing that fails to disclose in a conspicuous manner that a purpose of the marketing is insurance sales solicitation and that contact will be made by an insurance producer or insurance company; and

**2. Medicare appointment.** Using an appointment that was made to discuss Medicare products or to solicit the sale of Medicare products in order to solicit sales of other insurance products unless the consumer specifically agrees in advance of the appointment to discuss other types of insurance products during the same appointment. As used in this subsection, "Medicare products" includes Medicare Part A, Medicare Part B, Medicare Part C, Medicare Part D and Medicare supplement plans.

**SUMMARY**

This bill expressly defines certain marketing practices as unfair trade practices when used to market health insurance products.