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**Public Law**  
124th Legislature  
Second Regular Session

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**Chapter 526**  
**S.P. 648 - L.D. 1676**

**An Act To Protect Maine Citizens' Credit**

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

**Sec. 1. 9-A MRSA §5-116-A** is enacted to read:

**§ 5-116-A. Debts owed to health care providers**

**1. Definition of "health care provider."** For purposes of this section, "health care provider" means a physician, health care practitioner, hospital, clinic, clinical laboratory, health care facility or other person or facility that provides health care services and is licensed or registered by the State.

**2. Agreement by or on behalf of health care provider.** An agreement by a health care provider, or by a debt collector on behalf of a health care provider, to accept partial payments over time without assessment of interest from a consumer on a debt for health care services is not a consumer credit transaction as defined by section 1-301, subsection 12.

**3. Disclosure of available payment arrangements.** A health care provider shall notify a consumer of the availability of any payment arrangements offered by the health care provider to satisfy a debt for health care services.

**4. Rehabilitation of defaulted medical debt.** A payment arrangement offered by a health care provider must provide a consumer the opportunity to reasonably rehabilitate, cure or remedy a defaulted status of a debt for health care services under terms and conditions established by the health care provider, including, but not limited to, making payment in full or making 6 consecutive monthly payments in a timely manner.

Effective July 12, 2010