STATE OF MAINE

IN THE YEAR OF OUR LORD TWO THOUSAND AND SEVENTEEN

H.P. 267 - L.D. 361

An Act To Ensure Fair Compensation for Licensed Insurance Agents

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

Sec. 1. 24-A MRSA §2189 is enacted to read:

§2189. Requirements related to enrollment in health plans

- 1. **Definition.** As used in this section, unless the context otherwise indicates, "exchange" has the same meaning as in section 2188, subsection 1, paragraph A.
- 2. Requirements. An insurer that offers a health plan in this State through the exchange or outside of the exchange shall pay a commission to a licensed insurance producer appointed by or contracted with the insurer for the enrollment of an individual or employee in a health plan during any annual or special enrollment period.

A commission paid to a licensed insurance producer appointed by or contracted with the insurer for enrollment in a health plan during any special enrollment period must be equal to the commission paid for enrollment during the insurer's annual enrollment period.

- 3. Commission on health plan enrollment initially completed during special enrollment period. An insurer may not eliminate, restrict or limit the payment of a commission to a licensed insurance producer appointed by or contracted with the insurer for the enrollment of an individual or employee in a health plan during any annual enrollment period on the basis that the producer was not paid a commission for the enrollment of the same individual or employee by the producer in a prior plan year during a special enrollment period.
- **Sec. 2. Application.** The requirements of this Act apply to all health plans executed, delivered, issued for delivery, continued or renewed in this State on or after January 1, 2018. For purposes of this Act, all contracts are deemed to be renewed no later than the next yearly anniversary of the contract date.