## Medical Payments Assignment Written Agreement Form Posted on Bureau of Insurance Webpage

L.D.899, "An Act to Strengthen the Requirements for Medical Payments Coverage," (P.L. Ch. 102), amends the process for the assignment of Medical Payments Coverage in an automobile insurance policy under 24-A M.R.S. § 2910-A(4). The amendment adds the requirement that the agreement to assign this coverage must be "written" and "on a form prescribed or approved by the superintendent."

The Bureau of Insurance (the Bureau) issued a draft agreement form in mid-August 2025 and requested comments by August 29, 2025. The Bureau made some changes to the draft form after considering comments received and is issuing the **form:** Medical Payments Agreement Form for use by insurers.

The law's effective date is September 24, 2025. However, the Bureau will not begin enforcing this requirement until December 1, 2025. Insurers using the linked form or a form that is substantially similar will be considered to be in compliance with the written agreement requirement.

The options on the form are designed to specify the type of health coverage the insured has (i.e., a governmental or ERISA plan, or private, non-ERISA coverage), and to provide options for the payment of the medical payments benefit. One option for those with private, non-ERISA coverage is to direct that their medical payment benefit be paid to a medical provider only after they have received an itemized bill from the medical provider showing their financial responsibility after payment by their medical insurance (Option 3).

If insurers are using the Bureau's prescribed form or a substantially similar form, the form does not need to be filed with the Bureau. A substantially similar form will include an option for payment similar to that described in Option 3. Insurers may, but are not required to, file the form in SERFF for information.

The Bureau has also posted **FAQs:** Medical Payments Form FAQs regarding the form on its webpage. Insurers with questions regarding the form may contact the Bureau's Property and Casualty Division for assistance. The Bureau's phone number is 1-207-624-8475 or 1-800-300-5000 (toll free). The Bureau's email address is:

Insurance.PFR@maine.gov.