

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND THIRTY-SECOND LEGISLATURE

SECOND REGULAR SESSION
JANUARY 7, 2026 to APRIL 29, 2026

THE GENERAL EFFECTIVE DATE FOR
SECOND REGULAR SESSION
NONEMERGENCY LAWS IS
JULY 29, 2026

PUBLISHED BY THE REVISOR OF STATUTES
IN ACCORDANCE WITH THE MAINE REVISED STATUTES,
TITLE 3, SECTION 163-A, SUBSECTION 4.

Augusta, Maine
2026

CHAPTER 685
S.P. 866 - L.D. 2148

**An Act to Amend the Laws
Governing the Health
Insurance Premium Cap for
State Employees**

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

Sec. 1. 5 MRSA §285, sub-§7, ¶K, as amended by PL 2013, c. 368, Pt. H, §1, is further amended to read:

K. The total premium increase for active and retired state employee health insurance is capped at the fiscal year 2010-11 funding level for the fiscal years ending June 30, 2012 and June 30, 2013. The total premium increase for the fiscal years ending June 30, 2014 and June 30, 2015 is limited to no more than 1.5 percentage points per year. The total premium increase for fiscal years ending after June 30, 2015 and on or before June 30, 2026 is limited to no more than any percentage increase in the Consumer Price Index as defined in section 17001, subsection 9 plus 3%. The total premium increase for fiscal years ending after June 30, 2026 is limited to no more than any percentage increase in the Consumer Price Index as defined in section 17001, subsection 9 plus 10%. The total premium increase limit for fiscal years ending after June 30, 2026 does not apply to the fully insured Medicare Advantage prescription drug plan.

See title page for effective date.

CHAPTER 686
H.P. 1348 - L.D. 2018

**An Act to Amend the
Requirements Governing Self-
insurance Plans in the Paid
Family and Medical Leave
Benefits Program**

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

Sec. 1. 26 MRSA §850-H, sub-§2, ¶A, as enacted by PL 2023, c. 412, Pt. AAA, §7, is repealed and the following enacted in its place:

A. If the private plan is in the form of self-insurance:

(1) The employer must furnish a bond to the State with a surety company authorized to transact business in the State, in the form, amount and manner required by the department;

(2) The department may not allow the pooling of risk among multiple employers; and

(3) The department shall allow multiple employers to share the cost of legal, accounting and 3rd-party administrator expenses as long as the arrangements do not result in pooling of risk;

Sec. 2. 26 MRSA §850-H, sub-§3, ¶E, as enacted by PL 2023, c. 412, Pt. AAA, §7, is amended to read:

E. Failure to submit reports or comply with other requirements as required by the commissioner by rule; ~~or~~

Sec. 3. 26 MRSA §850-H, sub-§3, ¶F, as enacted by PL 2023, c. 412, Pt. AAA, §7, is amended to read:

F. Failure to comply with this subchapter or the rules adopted pursuant to this subchapter; ~~or~~

Sec. 4. 26 MRSA §850-H, sub-§3, ¶G is enacted to read:

G. In the case of a private plan in the form of self-insurance, the pooling of risk among multiple employers.

Sec. 5. Retroactivity. Notwithstanding the Maine Revised Statutes, Title 1, section 302, this Act applies retroactively to April 1, 2025.

See title page for effective date.

CHAPTER 687
H.P. 1397 - L.D. 2082

**An Act to Regulate the Use of
Artificial Intelligence in
Providing Certain Mental
Health Services**

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

Sec. 1. 10 MRSA §1500-EE is enacted to read:

§1500-EE. Use of artificial intelligence in therapy or psychotherapy services prohibited unless provided by licensed professional

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Artificial intelligence" means a machine-based system that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs, such as predictions, content, recommendations or decisions, that can influence physical or virtual environments.