

MAINE STATE LEGISLATURE

The following document is provided by the
LAW AND LEGISLATIVE DIGITAL LIBRARY
at the Maine State Law and Legislative Reference Library
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied
(searchable text may contain some errors and/or omissions)

STATE OF MAINE
132ND LEGISLATURE
SECOND REGULAR SESSION



Disposition of bills and summaries of all laws enacted or finally passed

**JOINT STANDING COMMITTEE ON
HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

May 2026

MEMBERS:

SEN. DONNA BAILEY, CHAIR
SEN. JOSEPH M. BALDACCI
SEN. DAVID G. HAGGAN

REP. KRISTI MICHELE MATHIESON, CHAIR
REP. POPPY ARFORD
REP. ANNE-MARIE MASTRACCIO
REP. MICHELLE NICOLE BOYER
REP. SALLY JEANE CLUCHEY
REP. ROBERT A. FOLEY
REP. JOSHUA K. MORRIS
REP. ROLF A. OLSEN, JR.
REP. PAUL R. FLYNN
REP. MARYGRACE CAROLINE CIMINO

STAFF:

COLLEEN MCCARTHY REID, PRINCIPAL ANALYST
OFFICE OF POLICY AND LEGAL ANALYSIS
13 STATE HOUSE STATION
AUGUSTA, ME 04333
(207) 287-1670
<http://legislature.maine.gov/opla>

**JOINT STANDING COMMITTEE ON
HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

medical and scientific evidence according to the most recently published nationally recognized clinical practice guideline.

The requirements apply to individual and group health insurance policies and health maintenance organization contracts issued or renewed on or after January 1, 2027.

LD 1890 An Act to Facilitate the Development of Ambulatory Surgical Facilities by Increasing the Monetary Threshold for Certain Facilities Under the Requirement to Obtain a Certificate of Need and to Index the Threshold Annually Thereafter

Under prior law, a new health care facility other than a nursing facility was required to obtain a certificate of need before it was established if it required a capital expenditure of more than \$3 million. Public Law 2025, chapter 599 increases that threshold amount to \$7.5 million and also requires that, beginning January 1, 2027 and annually thereafter, the Commissioner of Health and Human Services update the threshold amount for review to reflect the change in the United States Department of Labor, Bureau of Labor Statistics Consumer Price Index medical care services index, with an effective date of January 1st each year.

LD 1901 An Act to Regulate Shared Appreciation Agreements Relating to Residential Property

Public Law 2025, chapter 653 defines “shared appreciation mortgage loan” and imposes on such a loan similar requirements and limitations to those imposed on other mortgage loans issued in the State. The law requires the Department of Professional and Financial Regulation, Bureau of Consumer Credit Protection to report on compliance with these provisions to the 134th Legislature and authorizes the submission of legislation in response to the report.

Public Law 2025, chapter 653 also enacts into law the advisory ruling of the Superintendent of Consumer Credit Protection, which took effect October 29, 2025, stating that a shared appreciation mortgage loan is a “consumer credit transaction” and providers of these products are “supervised lenders” under the Maine Consumer Credit Code and provides that any shared appreciation mortgage loan entered into with a consumer that is secured by a dwelling or residential real estate in this State between October 29, 2025 and April 13, 2026 that does not comply with the provisions of that ruling is void and unenforceable.

Public Law 2025, chapter 653 was enacted as an emergency measure effective April 13, 2026.

LD 1970 An Act to Amend the Laws Regarding Consent for HIV Testing and Disclosure of Related Medical Information for Insurance Purposes

Public Law 2025, chapter 559 clarifies that an HIV test may be undertaken only with a patient's informed consent. The law also removes the requirement that a patient's authorization of disclosure of confidential HIV test results to a designated health care provider must be in writing