

MAINE STATE LEGISLATURE

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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

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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

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and provides that disclosure of information in a medical record for the purpose of seeking insurance reimbursement for HIV testing is not precluded.

LD 1990 An Act to Update the Requirements for Psychology Licensure

Public Law 2025, chapter 577 modifies licensure requirements for psychologists and psychological examiners by allowing the State Board of Examiners of Psychologists to accept applications for licensure at any time after successful passage of the qualifying examination. Under prior law, the board was prevented from accepting such applications within 6 months of failure of the examination.

Public Law 2025, chapter 577 was enacted as an emergency measure effective March 19, 2026.

LD 1998 An Act to Authorize Registration of Certain Cash-dispensing Machines Through the Nationwide Mortgage Licensing System and Registry and to Limit the Use of Certain Cash-dispensing Machines as Virtual Currency Kiosks

Public Law 2025, chapter 542 authorizes the Superintendent of Consumer Credit Protection within the Department of Professional and Financial Regulation to require registration of certain cash-dispensing machines through the nationwide mortgage licensing system and registry. In all cases, whether registration is through the nationwide mortgage licensing system and registry or otherwise, the law authorizes the superintendent to establish, by rule, requirements for registration of certain cash-dispensing machines. The law also provides that certain cash-dispensing machines may not operate as virtual currency kiosks unless the virtual currency kiosk operator is licensed as a money transmitter.

LD 2005 An Act Regarding Mail Order Delivery of Prescription Drugs

Public Law 2025, chapter 674 requires pharmacy benefits managers to allow for the dispensing of a covered person's prescriptions at a network pharmacy if the prescription is delayed by more than one day after the expected delivery date provided by a mail order pharmacy and provides that a covered person is entitled to no more than a 7-day supply or the smallest prepackaged unit supply of that prescription drug. If a prescription drug from a mail order pharmacy arrives in an unusable condition, the law provides that a covered person is entitled to have that prescription drug dispensed at a network pharmacy in accordance with the covered person's prescription. The law also prohibits a covered person from being subject to a payment that exceeds the total of one copayment, coinsurance payment or other out-of-pocket payment for the dispensing of the prescription drug in these circumstances.