

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

LD 2072 An Act to Make Changes to the Laws Governing Financial Institutions and to Eliminate Certain Administrative Fees Paid by Banks and Credit Unions Under the Maine Consumer Credit Code

Public Law 2025, chapter 565 makes the following changes to the laws regulating financial institutions and credit unions.

1. It eliminates certain administrative fees charged to financial institutions based on their volume of consumer loans.
2. It extends the deadline by which the Department of Professional and Financial Regulation, Bureau of Financial Institutions must publish a notice of a final order in a newspaper during the decision-making process on an application for a charter, branch, merger, acquisition, conversion, subsidiary formation or other similar request.
3. It eliminates the alternative approval process that allows the board of directors of a mutual financial institution, subject to written approval of the Superintendent of Financial Institutions, to fix the rate of the directors' own compensation.
4. It provides that when a credit union chartered in this State participates in a loan, the borrower must be a member of any one of the participating credit unions and any real estate securing the loan need not be located in this State.
5. It adds a provision to the bill that authorizes a state-chartered credit union to make loans to its members secured by real estate located in other states. Under prior law, loans were required to be secured by real estate located in Maine.
6. It aligns the laws that permit the disclosure of financial records to the Office of the Attorney General or a law enforcement agency when a financial institution or credit union has reasonable cause to believe that a disbursement requested by certain individuals may result in financial exploitation of an individual with the provisions in the Maine Revised Statutes, Title 9-B, section 245 by clarifying that the required age of such an individual is 65 years of age or older and that individuals protected under the Adult Protective Services Act are included.
7. It changes the definition of “supervisory agency” for the laws governing confidential financial records by adding the federal Consumer Financial Protection Bureau and providing that any successor agency to an agency listed in the definition is considered to be a supervisory agency.

LD 2074 An Act to Update the Requirements for Social Worker Licensure

Public Law 2025, chapter 584 changes the licensure requirements for social workers. It enacts definitions of conditional licensure categories, identifies qualifying degrees for licensure, streamlines the qualifications for licensure specific to consultation and social work experience requirements, removes requirements for initial licensure that have created barriers to entering or re-entering the social work profession, clarifies the consultant eligibility, removes the 2-tiered

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system for eligibility for Department of Health and Human Services social workers and social workers who are not employees of the department and expands the State Board of Social Worker Licensure's authority to consider consultation and social work experience gained in this State or another jurisdiction when seeking initial licensure, late renewal or reinstatement of licensure.

The law also requires the Director of the Office of Professional and Occupational Regulation within the Department of Professional and Financial Regulation, after consultation with the State Board of Social Worker Licensure and stakeholders, to continue review of the Maine Revised Statutes, Title 32, chapter 83 and any laws associated with the provisions of that chapter that began before the Second Regular Session of the 132nd Legislature to recommend changes to update the licensure provisions for the social work profession and to establish alternative pathways for licensure. The law requires the director to report any recommendations to the joint standing committee of the Legislature having jurisdiction over health coverage, insurance and financial services matters on or before February 15, 2027, and it authorizes the committee to report out a bill to the 133rd Legislature in 2027.

Public Law 2025, chapter 584 was enacted as an emergency measure effective March 23, 2026.

LD 2082 An Act to Regulate the Use of Artificial Intelligence in Providing Certain Mental Health Services

Public Law 2025, chapter 687 prohibits any person from providing, advertising or otherwise offering therapy or psychotherapy services, including through the use of Internet-based artificial intelligence, to the public unless the therapy or psychotherapy services are provided by a licensed professional. The law provides an exception for an artificial intelligence-based intervention that is used solely within a research project conducted in compliance with all applicable federal protections for human subjects in research. A violation of the prohibition is a violation of the Maine Unfair Trade Practices Act.

Public Law 2025, chapter 687 also authorizes certain licensed professionals who are able to provide therapy or psychotherapy services within the scope of their license to use artificial intelligence to assist in providing administrative support or supplementary support in therapy or psychotherapy services. The law provides requirements for the use of artificial intelligence as well as prohibitions on its use. The law establishes that any violation by a licensed professional is subject to disciplinary action by the relevant licensing board and clarifies that the statutory language may not be construed to prohibit a client or a client's authorized representative from maintaining an action for harm caused to a client that is attributable to the use of artificial intelligence to assist in providing administrative or supplementary support as part of therapy or psychotherapy services; maintaining an action alleging professional negligence by a licensee; or seeking any other remedies available under other provisions of law. The law also requires that each respective licensing board adopt rules to implement these requirements and designates those rules as major substantive subject to legislative review and approval.