MAINE STATE LEGISLATURE

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STATE OF MAINE

132ND LEGISLATURE

FIRST REGULAR AND FIRST SPECIAL SESSIONS

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

JOINT STANDING COMMITTEE ON HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES

August 2025

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seeking licensing or relicensing must have successfully completed the practical evaluation of emergency medical treatment skills approved by the Emergency Medical Services' Board and replacing it with a requirement that the person must have successfully completed an assessment of emergency medical treatment skills approved by the Emergency Medical Services' Board.

LD 131 An Act to Eliminate the Provision of the Maine Workers' Compensation Act of 1992 That Allows an Employer Member of a Group Self-insurer to Insure Its Employees Through a Fronting Arrangement

ENACTED LAW SUMMARY

Public Law 2025, chapter 1 repeals the law authorizing an employer member of a group self-insurer to form workers' compensation fronting company arrangements.

LD 142 Resolve, Directing the Bureau of Financial Institutions to Issue Guidance Related to the Charging of Multiple Fees for Attempted Withdrawals Involving Insufficient Funds

ENACTED LAW SUMMARY

Resolve 2025, chapter 38 directs the Department of Professional and Financial Regulation, Bureau of Financial Institutions to issue guidance, no later than January 1, 2026, to financial institutions and credit unions authorized to do business in this State related to the charging of multiple fees for attempted withdrawals involving insufficient funds.

LD 163 An Act to Require Health Insurance Coverage for Federally Approved Nonprescription Oral Hormonal Contraceptives and Nonprescription Emergency Contraceptives

ENACTED LAW SUMMARY

Public Law 2025, chapter 445 expands the requirements in law for coverage of contraceptives to include nonprescription oral hormonal contraceptives and nonprescription emergency contraceptives approved by the federal Food and Drug Administration. The law provides that a prescription is not required for insurance coverage for nonprescription oral hormonal contraceptives and nonprescription emergency contraceptives and requires health insurance carriers to establish mechanisms to ensure that an enrollee who purchases a nonprescription oral hormonal contraceptive or nonprescription emergency contraceptive at a pharmacy has the option to make the purchase without a payment required at the point of sale or to make the purchase at the pharmacy counter with a payment at the point of sale and submit a claim for reimbursement to the carrier. The requirements apply beginning January 1, 2026.

The law also requires health insurance carriers to notify enrollees, at least annually, of the coverage requirements for contraceptive supplies and the procedures an enrollee must follow to access