

# MAINE STATE LEGISLATURE

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**STATE OF MAINE**  
132<sup>ND</sup> 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

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coverage for nonprescription oral hormonal contraceptives and nonprescription emergency contraceptives at a pharmacy without an out-of-pocket cost at the point of sale or by submitting a claim for reimbursement.

**LD 178 An Act Regarding Coverage for Step Therapy for Metastatic Cancer**

**ENACTED LAW SUMMARY**

With respect to coverage of a prescription drug on a health insurance carrier's prescription drug formulary for the treatment of metastatic cancer and associated conditions, Public Law 2025, chapter 448 prohibits a health insurance carrier or utilization review organization from requiring an enrollee to use a step therapy protocol before the carrier provides coverage of a prescription drug approved by the United States Food and Drug Administration.

**LD 180 An Act Regarding Reimbursements by Health Insurance Carriers or Pharmacy Benefits Managers to Pharmacies**

**ENACTED LAW SUMMARY**

Public Law 2025, chapter 335 prohibits a health insurance carrier, or a pharmacy benefits manager under contract with a carrier, from reimbursing a pharmacy provider for a prescription drug or pharmacy service in an amount that is less than the amount the carrier or pharmacy benefits manager reimburses a pharmacy provider affiliated with the carrier or pharmacy benefits manager for the same prescription drug or pharmacy service.

**LD 238 An Act to Protect Emergency Medical Services Persons' Right to Work in Multiple Health Care Settings**

**ENACTED LAW SUMMARY**

Public Law 2025, chapter 70 clarifies the authority of a person licensed as an emergency medical services person to engage in activities delegated pursuant to existing law by a physician or physician assistant.

**LD 239 An Act to Allow Retail Pharmacies to Operate Remote Dispensing Sites in Rural Areas**

**ENACTED LAW SUMMARY**

Public Law 2025, chapter 136 authorizes a remote dispensing site as a new category of license for a pharmacy and requires the Maine Board of Pharmacy to adopt rules no later than June 30, 2026 to establish criteria that a remote dispensing site must meet to qualify for a license.