MAINE STATE LEGISLATURE

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STATE OF MAINE

 132^{ND} 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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for a portion of the session

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- 3. Within 10 days of the appointment of a receiver in a proceeding involving an insurer member of a federal home loan bank, it requires the federal home loan bank to provide the Superintendent of Insurance a process and timeline to release certain collateral held by the federal home loan bank, payment of certain fees owed by the insurer and redeem or repurchase any excess federal home loan bank stock held by an insurer.
- 4. Upon request in a proceeding involving an insurer member of a federal home loan bank, it requires the federal home loan bank to provide to the Superintendent of Insurance any available options to renew or restructure the insurer's loan.
- 5. It prevents the avoidance of any transfer of property or preference arising under or in connection to any pledge, security, credit, collateral, loan or other similar arrangement to which a federal home loan bank is a party, except for the avoidance of transfers made with actual intent to hinder, delay or defraud.

LD 729 Resolve, Regarding Legislative Review of Chapter 800: Uniform Reporting of Wholesale Acquisition Costs for Insulin, a Major Substantive Rule of the Maine Health Data Organization

ENACTED LAW SUMMARY

Resolve 2025, chapter 2 authorizes final adoption of Chapter 800: Uniform Reporting of Wholesale Acquisition Costs for Insulin, a major substantive rule of the Maine Health Data Organization.

Resolve 2025, chapter 2 was finally passed as an emergency measure effective March 25, 2025.

LD 806 An Act to Amend the Scope of Practice for Expanded Function Dental Assistants

ENACTED LAW SUMMARY

Public Law 2025, chapter 83 amends the scope of practice of expanded function dental assistants to include the exposing and processing of radiographs and provides that an expanded function dental assistant licensed by the Board of Dental Practice is not required to be separately licensed as a radiographer by the Radiologic Technology Board of Examiners.

Public Law 2025, chapter 83 was enacted as an emergency measure effective May 23, 2025.

LD 843 An Act to Continue Funding for the Health Insurance Consumer Assistance Program

ENACTED LAW SUMMARY

Public Law 2025, chapter 369 provides funding for the next two fiscal years to the Office of the Attorney General to contract with a designated nonprofit, independent health insurance consumer

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assistance entity to continue to operate the Health Insurance Consumer Assistance Program. The law requires that the continued funding must be provided through a transfer of available Other Special Revenue Funds balances from the Department of Professional and Financial Regulation, Bureau of Insurance.

The law also makes January 31st the reporting date for the annual report required to be submitted to the joint standing committee of the Legislature having jurisdiction over health insurance matters by the Attorney General regarding the services and activities of the consumer assistance program.

LD 867 An Act Regarding Pre-need Funeral Insurance

ENACTED LAW SUMMARY

Public Law 2025, chapter 203 makes the following changes to the laws related to the sale of insurance in connection with prearranged funeral services or plans.

- 1. It eliminates a prohibition against funeral practitioners becoming licensed to sell insurance.
- 2. It requires certain disclosures about pre-need insurance used to fund funeral arrangements.
- 3. It requires that the face amount of a pre-need insurance policy may not exceed the maximum amount of goods and services contracted for in a prearranged funeral service or plan.
- 4. It authorizes the payment of commissions in connection with the sale of pre-need insurance to fund funeral arrangements.

LD 874 An Act to Provide Relief to Federal or State Employees Affected by a Federal Government or State Government Shutdown

ENACTED LAW SUMMARY

Public Law 2025, chapter 494 establishes the Government Shutdown Loan Guarantee Program. The program, administered by the Finance Authority of Maine, or FAME, provides access to nointerest loans for certain federal employees in Maine or State Government employees affected by a partial or full shutdown of the Federal Government or the State Government that lasts for longer than seven consecutive days by guaranteeing up to 10% of the loans eligible credit unions and financial institutions make to affected employees.

Under the law, affected employees are eligible for up to three loans during a shutdown, each equal to their monthly after-tax pay, less unemployment benefits, up to a maximum of \$6,000. Eligibility must be proven by the employee based on certain requirements. The creditworthiness of an employee may not be used as a factor to determine eligibility for the program.