

# MAINE STATE LEGISLATURE

The following document is provided by the  
**LAW AND LEGISLATIVE DIGITAL LIBRARY**  
at the Maine State Law and Legislative Reference Library  
<http://legislature.maine.gov/lawlib>



Reproduced from electronic originals  
(may include minor formatting differences from printed original)

**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

**MEMBERS:**

SEN. DONNA BAILEY, CHAIR  
SEN. JOSEPH M. BALDACCI  
SEN. DAVID G. HAGGAN

REP. KRISTI MICHELE MATHIESON, CHAIR

REP. POPPY ARFORD

REP. ANNE-MARIE MASTRACCIO

REP. MICHELLE NICOLE BOYER

REP. SALLY JEANE CLUCHEY

REP. ROBERT A. FOLEY

REP. JOSHUA K. MORRIS

REP. ROLF A. OLSEN, JR.

REP. PAUL R. FLYNN

REP. MARYGRACE CAROLINE CIMINO

REP. LORI K. GRAMLICH\*

\*Committee member and House Chair  
for a portion of the session

**STAFF:**

COLLEEN MCCARTHY REID, PRINCIPAL ANALYST  
OFFICE OF POLICY AND LEGAL ANALYSIS  
13 STATE HOUSE STATION  
AUGUSTA, ME 04333  
(207) 287-1670  
<http://legislature.maine.gov/opla>

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

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 no-interest 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.