

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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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.

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An eligible financial institution that makes a loan pursuant to the program is prohibited from requiring repayment of the loan during the grace period, which is the time during the shutdown or 90 days after the disbursement of the loan, whichever is later, and from imposing interest on the loan for 180 days following the grace period. Following the end of the 180 days, an institution that made a loan under the program, after a good faith effort to collect the principal amount of the loan, may apply to FAME for repayment of the uncollected amount of the loan in default. The Treasurer of State is required to transfer funds for the payment of the uncollected amount to FAME, which is required to make the payment to the eligible financial institution. FAME is required to make reasonable efforts to recoup the amount of any payments made to eligible financial institutions from the employee who defaulted on the loan.

LD 881 An Act to Establish an Apprentice Insurance Producer License

ENACTED LAW SUMMARY

Beginning January 1, 2026, Public Law 2025, chapter 238 authorizes the Superintendent of Insurance to issue an apprentice insurance producer license without requiring a licensing examination. An apprentice insurance producer license may be issued for a period of no more than 180 days if the apprentice insurance producer is employed by a licensed resident insurance producer who sponsors the apprentice insurance producer and assumes legal responsibility for all actions of the apprentice insurance producer. The superintendent may limit the issuance of apprentice insurance producer licenses to no more than two active apprentice insurance producer licenses per sponsor during a calendar year. The law also establishes other requirements for an apprentice insurance producer license.

LD 899 An Act to Strengthen the Requirements for Medical Payments Coverage

ENACTED LAW SUMMARY

Public Law 2025, chapter 102 requires the assignment of medical payments coverage to be in writing on a form prescribed or approved by the Superintendent of Insurance.

LD 917 An Act Regarding Charges to Uninsured Patients for COVID-19 Vaccines

ENACTED LAW SUMMARY

Public Law 2025, chapter 55 repeals the provision of law that prohibits health care providers from charging uninsured patients for administering a COVID-19 vaccine.