

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

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.