

# 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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\*Committee member and House Chair  
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**JOINT STANDING COMMITTEE ON  
HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

**LD 1830 Resolve, to Expand the Recipients of the Report on the Public Safety Health and Wellness Grant Pilot Program and Authorize Legislation to Be Submitted in Response to the Report**

**ENACTED LAW SUMMARY**

Resolve 2025, chapter 91 directs the Department of Public Safety, no later than January 10, 2026, to submit the report on the public safety health and wellness grant pilot program required to be completed pursuant to Public Law 2023, chapter 643, Part T, section 5 to the Joint Standing Committee on Health Coverage, Insurance and Financial Services. The law also authorizes the Joint Standing Committee on Health Coverage, Insurance and Financial Services, the Joint Standing Committee on Health and Human Services or the Joint Standing Committee on Criminal Justice and Public Safety to report out legislation to the Second Regular Session of the 132nd Legislature in response to the report.

**LD 1834 An Act to Clarify the Availability of Alternative Claims Payment Methods to Dental Care Providers**

**ENACTED LAW SUMMARY**

By law, a health insurance carrier must provide a health care provider a method for making claims payments using an electronic funds transfer through the automated clearinghouse network. Public Law 2025, chapter 300 provides that, for the purposes of that requirement, a health care provider includes a person licensed to provide dental services under the Maine Revised Statutes, Title 32, chapter 143, subchapter 3 and a carrier includes an insurer that provides dental insurance.

**LD 1837 An Act to Amend the Laws Affecting Insurance**

**ENACTED LAW SUMMARY**

Public Law 2025, chapter 348 makes the following changes to the laws governing insurance.

1. It extends the prohibition on cost-sharing for screening mammograms to nonprofit hospital and medical care service organizations.
2. It updates the civil penalty laws and eliminates a fine.
3. It adds language regarding voting securities.
4. It eliminates the requirement for manual execution of an annual statement.
5. It eliminates the \$100 annual report fee for self-insurers and incorporates it into the existing renewal fee.

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6. It changes the phrase “unauthorized insurer” to “nonadmitted insurer” and “broker” to “producer.”
7. It prohibits workers' compensation insurance from export in the surplus lines market.
8. It eliminates a provision requiring surplus lines insurers to establish satisfactory evidence of good repute and financial integrity.
9. It updates the notice on surplus lines contracts and adds a notice to applications for surplus lines insurance.
10. It clarifies an ambiguity regarding surplus lines coverage in response to the opinion of the Maine Supreme Judicial Court in *Corinth Pellets, LLC v. Arch Specialty Insurance Co. et al.*, 2021 ME 10, 246 A.3d 586.
11. It requires that a person who is licensed, required to be licensed or otherwise authorized to operate pursuant to the insurance laws of the State must require that a contracted 3rd-party service provider notify that person when the 3rd-party service provider becomes aware of any cybersecurity event affecting nonpublic information obtained from the person that has occurred in an information system maintained by the 3rd-party service provider or an ancillary service provider if the event has a reasonable likelihood of materially harming any consumer or any material part of the normal operations of the person. It defines “ancillary service provider” as a person, not licensed under the insurance laws of this State, that contracts with a 3rd-party service provider or another ancillary service provider to maintain, process or store nonpublic information obtained from a person licensed under the insurance laws of this State or is otherwise permitted access to that information through its services to the 3rd-party service provider or other ancillary service provider.
12. It makes changes regarding covered claims and cybersecurity insurance.
13. It eliminates a reference to the insurability of an employer group.
14. It allows for a raw number to be reported instead of a percentage in reporting enrollee and carrier disenrollments.
15. It provides confidentiality for independent dispute resolution in the same manner as for external review.