

**02-031**  
**MAINE BUREAU OF INSURANCE**  
Annual Regulatory Agenda  
2023 - 2024

AGENCY UMBRELLA-UNIT NUMBER: **02-031**

AGENCY NAME: **Department of Professional and Financial Regulation, Bureau of Insurance**

**RULEMAKING LIAISON:** Stacy Bergendahl, Senior Staff Attorney, 34 State House Station, Augusta, ME 04333-0034. Tel: (207) 624-8537. E-mail: [Stacy.L.Bergendahl@maine.gov](mailto:Stacy.L.Bergendahl@maine.gov)

**EMERGENCY RULES ADOPTED SINCE THE LAST REGULATORY AGENDA:** None

**CONSENSUS-BASED RULE DEVELOPMENT:** None anticipated

**EXPECTED 2023-2024 RULEMAKING ACTIVITY:**

**Financial Regulation of Insurers:**

**New Rule: Requirements for Eligibility to Operate a Multiple Employer Welfare Arrangement**

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 6616

PURPOSE: to establish standards and procedures for employers to follow to establish and maintain eligibility to operate a multiple employer welfare arrangement in Maine

SCHEDULE FOR ADOPTION: Summer 2024

AFFECTED PARTIES: self-insured employers and stop-loss insurers

**Property and Casualty Insurance:**

**Amended Rule: Chapter 250, Requirements of Eligibility to Self-Insure Workers' Compensation Benefits**

STATUTORY BASIS: 24-A M.R.S. § 212 and 39-A M.R.S. § 403

PURPOSE: to update standards and procedures for employers to establish and maintain eligibility to self-insure their Maine workers' compensation risks

SCHEDULE FOR ADOPTION: Summer 2024

AFFECTED PARTIES: employers self-insured for workers' compensation

**New Rule: Chapter 255, Requirements for Workers' Compensation Fronting Companies**

STATUTORY BASIS: 24-A M.R.S. § 212 AND 39-A M.R.S. § 403(4-B)

PURPOSE: to provide through major substantive rulemaking standards for the formation of a domestic fronting company formed under 39-A M.R.S. § 403(4-B)

SCHEDULE FOR ADOPTION: Spring 2024

AFFECTED PARTIES: employer members of group self-insurers

**Health Insurance:****New Rule: Chapter 820, Explanation of Benefits**

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 4303(13)

PURPOSE: to establish the minimum information and standards for explanation of benefits forms used by carriers that offer health plans in Maine

SCHEDULE FOR ADOPTION: Winter 2024

AFFECTED PARTIES: health insurers

**New Rule: Chapter 865, Standards for Fertility Coverage**

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 4320-U

PURPOSE: to implement the fertility care coverage requirements of 24-A M.R.S. § 4320-U

SCHEDULE FOR ADOPTION: Spring 2024

AFFECTED PARTIES: health insurers

**Amended Rule: Chapter 945, Annual Report Supplement for Health Insurers**

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 423-D

PURPOSE: to coordinate with the recently developed Supplemental Exhibit filed with Annual Statements as part of the Affordable Care Act data collection efforts

SCHEDULE FOR ADOPTION: Fall 2024

AFFECTED PARTIES: health insurers

**Licensing:****Amended Rule: Chapter 542, Educational Requirements for Insurance Professionals**

STATUTORY BASIS: 24-A M.R.S. §§ 212, 601(23), 1410(4)(A), 1483(2), and 1485

PURPOSE: to establish standards and procedures for the approval and operation of courses and programs through which producers and consultants may satisfy applicable education requirements

SCHEDULE FOR ADOPTION: Summer 2024

AFFECTED PARTIES: insurance producers