

02-031
MAINE BUREAU OF INSURANCE
Annual Regulatory Agenda
June 2025 – June 2026

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

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

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

EMERGENCY RULES ADOPTED SINCE THE LAST REGULATORY AGENDA: None

CONSENSUS-BASED RULE DEVELOPMENT: None anticipated

EXPECTED 2025-2026 RULEMAKING ACTIVITY:

Health Insurance:

Amended Rule: Chapter 135, Employee Benefit Excess Insurance

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 707(3)

PURPOSE: to clarify that the rule applies to multiple employer welfare arrangements by modifying the definition of “Group health plan.” Update the attachment point requirements for minimum coverage due to inflation. Also, to tighten up the language around grandfathered micro groups to prevent carriers from continuing to write or cover micro groups. Prohibit aggregate only policies to prevent low coverage for small groups without credible experience.

SCHEDULE FOR ADOPTION: Fall 2025/Winter 2026

AFFECTED PARTIES: multiple employer welfare arrangements

Amended Rule: Chapter 200, Non-profit hospital or medical services organizations

STATUTORY BASIS: Title 24-A, M.R.S., § 212, and Title 24, M.R.S., § 2317

PURPOSE: to update based on changes in law made by Public Law 2025, Chapter 348

SCHEDULE FOR ADOPTION: Winter/Spring 2026

AFFECTED PARTIES: Non-profit hospital or medical services organizations

Amended Rule: Chapter 210, Standards for Pharmacy Benefits Managers

STATUTORY BASIS: 24-A M.R.S. §§ 212, 4348(8), and 4349(5)

PURPOSE: to conform with changes made by Public Laws 2025, Chapters 291 and 335.

SCHEDULE FOR ADOPTION: Fall 2025/Winter 2026

AFFECTED PARTIES: health carriers and pharmacy benefit managers

Amended Rule: Chapter 365, Standards for Independent Dispute Resolution of Emergency Service Bills

STATUTORY BASIS: 24-A M.R.S. §§ 212 and 4303-E

PURPOSE: to update based on changes in law made by Public Law 2025, Chapter 348

SCHEDULE FOR ADOPTION: Winter/Spring 2026

AFFECTED PARTIES: health insurers

Amended Rule: Ch. 850, Health Plan Accountability

STATUTORY AUTHORITY: 24-A M.R.S. §§212, 4301-A(1), and 4303 and Public Law 2011, Chapters 90 and 364.

PURPOSE: final adoption of rule approved by Public Law 2025, Resolve Chapter 31

ANTICIPATED SCHEDULE: July 2025

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 2025/Winter 2026

AFFECTED PARTIES: health insurers

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: Fall 2025/Winter 2026

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

Amended rule: Chapter 160, Eligible Surplus Lines Insurers Summary Requirements for Eligibility Status to Transact “Export Lines” of Insurance Regarding Risks Resident, Located or to be Performed in Maine

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

PURPOSE: to update the rule and conform to changes made by Public Law 2025, Chapter 348

SCHEDULE FOR ADOPTION: Fall 2025/Winter 2026

AFFECTED PARTIES: surplus lines 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: Fall 2025/Winter2026

AFFECTED PARTIES: employers self-insured for workers' compensation

New Rule: Home Resiliency Program

STATUTORY BASIS: 24-A M.R.S. c. 101

PURPOSE: development and implementation of the Home Resiliency Program

SCHEDULE FOR ADOPTION: Fall 2025/Winter 2026

AFFECTED PARTIES: eligible homeowners

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 update outdated provisions and make clarifications

SCHEDULE FOR ADOPTION: Winter/Spring 2026

AFFECTED PARTIES: Insurance producers, adjusters, and consultants

Other:

Amended Rule: Chapter 440 Maine Worker's Compensation Residual Market Mechanism

STATUTORY BASIS: 24-A M.R.S. §§212 and 2386(5), and P.L. 1995, ch. 289, §19(2).

PURPOSE: to create a procedure for the dissolution of the residual market pool

SCHEDULE FOR ADOPTION: Fall 2025/Winter 2026

AFFECTED PARTIES: workers' compensation insurers