

4502-031
MAINE BUREAU OF INSURANCE
Annual Regulatory Agenda
August 2026 – August 2027

AGENCY UMBRELLA-UNIT NUMBER: 02-031

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

RULEMAKING LIAISON:

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EMERGENCY RULES ADOPTED SINCE THE LAST REGULATORY AGENDA: None

CONSENSUS-BASED RULE DEVELOPMENT: None anticipated

EXPECTED 2026-2027 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 2026

AFFECTED PARTIES: multiple employer welfare arrangements, self-insured programs

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, Chapter 561 to remove MaineCare

SCHEDULE FOR ADOPTION: Fall 2026/Winter 2027

AFFECTED PARTIES: health carriers and pharmacy benefit managers

Amended Rule: Chapter 275 Medicare Supplement Insurance

STATUTORY BASIS: 24-A, M.R.S.A., § 212, § 5002-A

PURPOSE: to provide for an application processing deadline, to create a rate increase notice requirement, and to clarify that “Employee welfare benefit plan” as defined in Section 4(G) includes an employee sponsored Medicare Advantage retiree plan

SCHEDULE FOR ADOPTION: Fall 2026/Winter 2027

AFFECTED PARTIES: Medicare supplement insurers

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

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

PURPOSE: to align due date with annual data

SCHEDULE FOR ADOPTION: Winter 2027

AFFECTED PARTIES: health insurers

Financial Regulation of Insurers

Repeal 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 and replace with Chapter 161 Surplus Lines Insurers

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: Summer 2026

AFFECTED PARTIES: surplus lines insurers

Property and Casualty Insurance

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 2026/Winter 2027

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 2027

AFFECTED PARTIES: Insurance producers, adjusters, and consultants

Amended Rule: Chapter 545, Producer and Business Entity License and Appointment Fees

STATUTORY BASIS: 24-A M.R.S. §§ 212, 601, and 7060

PURPOSE: to update fees and make clarifications

SCHEDULE FOR ADOPTION: January 1, 2028

AFFECTED PARTIES: Individual licensees (producers, adjusters, and consultants), business entity licensees (producer agencies, adjusting firms, and consulting firms), and certain limited licenses.