

## **Summary of Recently Issued Bulletins**

The Maine Bureau of Insurance has issued bulletins on a variety of issues over the past year. Below is a brief summary of bulletins issued from August 12, 2024 through August 18, 2025 and links to the bulletins. Persons interested in receiving bulletins and other notices from the Bureau can register at the “Get Updates” section of the Bureau’s webpage. Persons with specific questions regarding bulletins or other information issued by the Bureau are always encouraged to contact the appropriate Bureau work unit for more information.

### **Bulletin 485, Legislative Changes Affecting Insurance in Maine**

This bulletin described legislative changes enacted by the First Regular Session of the 132<sup>nd</sup> Legislature. The bulletin provided a summary of the newly-enacted insurance related laws, categorized by Health Insurance, Property and Casualty Insurance, and General Insurance Matters. (July 25, 2025)

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/485.pdf>

### **Bulletin 484, Uniform Deadlines for Rate, Form, and QHP Filings for Non-Grandfathered Individual and Small Group Health Plans with Effective Dates of Coverage During 2026**

This bulletin set rate and form filing deadlines for Affordable Care Act filings for plans being offered in 2026. (March 21, 2025)

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/484.pdf>

### **Bulletin 483, Use of Aerial Imagery by Homeowners Insurers**

This bulletin provided guidance regarding the Bureau’s expectations of homeowners insurers’ use of aerial imagery, including best practices to ensure the fair treatment of policyholders when using this technology. (March 19, 2025)

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/483.pdf>

### **Bulletin 482, Suspension of Enforcement of Certain Provisions of Rule Chapter 850**

This bulletin advised that the Bureau was suspending enforcement of certain provisions of Rule Chapter 850 that required insurers to include employee names and titles on notices of appeal decisions. These changes to Rule 850 were made permanent as part of the Bureau’s recently completed rulemaking updates to Rule 850. The amendments to the rule became effective on August 8, 2025. (January 24, 2025)

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/482.pdf>

**Bulletin 481, Guaranteed Issue of Medicare Supplement Coverage When Medicare Advantage Plan is Discontinued in Service Area**

This bulletin reminded insurers that pursuant to Rule Chapter 275, a consumer is eligible for guaranteed issue of any Medicare Supplement plan currently sold in Maine if the consumer is enrolled in a Medicare Advantage Plan that ceases to provide benefits in the consumer's service area. Consumers have this right for 90 days from the date of the Medicare Advantage plan termination. (December 11, 2024).

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/481.pdf>

**Bulletin 480, Change in Accident Reporting Threshold**

This bulletin discussed the 2023 legislative change increasing the level of apparent property damage requiring an accident report from \$1,000 to \$2,000. The bulletin also superseded and corrected some information in previously issued Bulletin 479. (August 12, 2024)

<https://www.maine.gov/pfr/insurance/sites/maine.gov.pfr.insurance/files/inline-files/480.pdf>