

STATE OF MAINE

IN THE YEAR OF OUR LORD  
TWO THOUSAND TWENTY-FIVE

H.P. 534 - L.D. 848

**An Act Regarding the Retired County and Municipal Law Enforcement  
Officers and Municipal Firefighters Health Insurance Program**

Be it enacted by the People of the State of Maine as follows:

**Sec. 1. 5 MRSA §286-M, sub-§12**, as enacted by PL 2005, c. 636, Pt. A, §3, is amended to read:

**12. Report.** The division shall submit a report to the joint standing committee of the Legislature having jurisdiction over insurance and financial services matters in the Second Regular Session of the 124th Legislature, and biennially thereafter, on the status of the program, program participation, including enrollment data, and the financing of the program, including the status of the fund, expenditures from the fund, current and projected premium costs to the program and to program enrollees and a projection of funding needs for the next 5 years. The report must provide options, based on projections of future need, for changing the method of funding any state-paid premium subsidy, if such a subsidy is authorized by law, and employee contributions.

**Sec. 2. Open enrollment of Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program for current employees.** Notwithstanding the Maine Revised Statutes, Title 5, section 286-M, subsection 5, from October 1, 2025 to November 30, 2025, a county or municipal law enforcement officer or a municipal firefighter who is employed in the position of a county or municipal law enforcement officer or a municipal firefighter, who has held the position for longer than 5 years and who previously elected not to enroll in the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program established in Title 5, section 286-M, subsection 1 may elect to enroll in the program. If the eligible person enrolls in the program 5 or more years following the effective date of hire, the eligible person shall contribute to the fund 3% of the eligible person's gross wages since the eligible person's effective date of hire to that person's date of enrollment in the program.

For the purposes of this section, "county or municipal law enforcement officer" and "municipal firefighter" have the same meanings as in Title 5, section 286-M, subsection 2, paragraphs A and H, respectively.