

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information & Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



May 28, 2024

**VIA ELECTRONIC MAIL:** [Robert.L.Carey@maine.gov](mailto:Robert.L.Carey@maine.gov)

Robert L. Carey  
Superintendent of Insurance  
Maine Bureau of Insurance  
#34 State House Station  
Augusta, ME 04333

Dear Superintendent Carey:

On July 15, 2022, the Department of Health and Human Services and the Department of the Treasury approved Maine's application for an amendment of its State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Maine's approved amendment application waives the ACA requirement for the single risk pool to the extent necessary to implement a state reinsurance program, called the Maine Guaranteed Access Reinsurance Association (MGARA), in the merged individual and small group market (also referred to as a pooled market) and to allow for quarterly adjustments to small group plans that do not renew on a calendar year basis for plan years 2023 through 2027.

It is the Department of the Treasury's final administrative determination that Maine's pass-through funding amount for calendar year 2024 is \$45,726,151, which must be used for purposes of implementing Maine's State Innovation Waiver.

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Wu", is located below the "Sincerely," text.

Jeff Wu  
Acting Director, Center for Consumer Information & Insurance Oversight  
Centers for Medicare & Medicaid Services

CC: Aviva Aron-Dine, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury  
The Honorable Janet Mills, Governor, State of Maine  
Marti Hooper, Life and Health Actuary, Maine Bureau of Insurance

DEPARTMENT OF HEALTH & HUMAN SERVICES  
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May 2, 2024

**VIA ELECTRONIC MAIL:** [Robert.L.Carey@maine.gov](mailto:Robert.L.Carey@maine.gov)

Robert L. Carey  
Superintendent of Insurance  
Maine Bureau of Insurance  
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Dear Superintendent Carey:

On July 15, 2022, the Department of Health and Human Services and the Department of the Treasury approved Maine's application for amendment of its State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Maine's approved amendment application waives the ACA requirement for the single risk pool to the extent necessary to implement a state reinsurance program, called the Maine Guaranteed Access Reinsurance Association (MGARA) in the merged individual and small group market (also referred to as a pooled market) and to allow for quarterly adjustments to small group plans that do not renew on a calendar year basis for plan years 2023 through 2027.

This letter is to notify you that the pass-through funding associated with this waiver for calendar year 2024 is estimated to be \$45,726,151, which must be used for purposes of implementing Maine's State Innovation Waiver. This amount will be subject to a final administrative determination by the Department of the Treasury prior to payment.

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

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Jeff Wu  
Acting Director, Center for Consumer Information & Insurance Oversight  
Administrator, Centers for Medicare & Medicaid Services

CC: Aviva Aron-Dine, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury  
The Honorable Janet Mills, Governor, State of Maine  
Marti Hooper, Life and Health Actuary, Maine Bureau of Insurance