

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



May 8, 2025

VIA ELECTRONIC MAIL: 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's 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 2025 is \$43,398,022, 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 Lina Rashid at Lina.Rashid@cms.hhs.gov or stateinnovationwaivers@cms.hhs.gov.

Sincerely,

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

Peter Nelson
Deputy Administrator and Director, Center for Consumer Information & Insurance Oversight
Centers for Medicare & Medicaid Services

CC: Kevin Salinger, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury
The Honorable Janet Mills, Governor, State of Maine
Timothy Schott, Deputy Superintendent of Insurance, Maine Bureau of Insurance
Marti Hooper, Life and Health Actuary, Maine Bureau of Insurance

DEPARTMENT OF HEALTH & HUMAN SERVICES
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March 19, 2025

VIA ELECTRONIC MAIL: 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's 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 2025 is estimated to be \$43,398,022, 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 Lina Rashid at Lina.Rashid@cms.hhs.gov or stateinnovationwaivers@cms.hhs.gov.

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Peter Nelson
Director, Center for Consumer Information & Insurance Oversight
Deputy Administrator, Centers for Medicare & Medicaid Services

CC: Shelley Leonard, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury
The Honorable Janet Mills, Governor, State of Maine
Timothy Schott, Deputy Superintendent of Insurance, Maine Bureau of Insurance
Marti Hooper, Life and Health Actuary, Maine Bureau of Insurance