

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



June 25, 2026

VIA ELECTRONIC MAIL: timothy.n.schott@maine.gov

Timothy Schott
Acting Superintendent of Insurance
Maine Bureau of Insurance
#34 State House Station
Augusta, ME 04333

Dear Acting Superintendent Schott:

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 2026 is \$31,360,407, 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 Meril Pothen at Meril.Pothen@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: Kenneth J. Kies, 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