

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



May 8, 2025

VIA ELECTRONIC MAIL: mhumphreys@pa.gov

Michael Humphreys
Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

Dear Commissioner Humphreys:

On July 24, 2020, the Department of Health and Human Services and the Department of the Treasury approved the Commonwealth of Pennsylvania's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Pennsylvania's approved application waives the ACA's requirement for the single risk pool to the extent necessary to implement a state reinsurance program called the Pennsylvania Reinsurance Program for plan years 2021 through 2025.¹

It is the Department of the Treasury's final administrative determination that Pennsylvania's pass-through funding amount for calendar year 2025 is \$165,349,178, which must be used for purposes of implementing Pennsylvania'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 Josh Shapiro, Governor, Commonwealth of Pennsylvania
Shannen Logue, Deputy Commissioner of Insurance Product Regulation, Pennsylvania Insurance Department

¹ On April 24, 2025, Pennsylvania received approval for its waiver extension application to continue implementing its state-based reinsurance program. The extended waiver goes into effect for PY 2026 through 2030. This letter concerns PY 2025.

DEPARTMENT OF HEALTH & HUMAN SERVICES
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200 Independence Avenue SW
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March 19, 2025

VIA ELECTRONIC MAIL: mhumphreys@pa.gov

Michael Humphreys
Insurance Commissioner
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

Dear Commissioner Humphreys:

On July 24, 2020, the Department of Health and Human Services and the Department of the Treasury approved the Commonwealth of Pennsylvania's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Pennsylvania's approved application waives the ACA's requirement for the single risk pool to the extent necessary to implement a state reinsurance program called the Pennsylvania Reinsurance Program for plan years 2021 through 2025.

This letter is to notify you that the pass-through funding associated with this waiver for calendar year 2025 is estimated to be \$165,349,178, which must be used for purposes of implementing Pennsylvania'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.

Sincerely,

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

CC: Shelley Leonard, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury
The Honorable Josh Shapiro, Governor, Commonwealth of Pennsylvania
Shannen Logue, Deputy Commissioner of Insurance Product Regulation, Pennsylvania Insurance Department