

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



June 25, 2026

**VIA ELECTRONIC MAIL:** [mhumphreys@pa.gov](mailto:mhumphreys@pa.gov)

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

Dear Commissioner Humphreys:

On April 24, 2025, the Department of Health and Human Services and the Department of the Treasury approved the Commonwealth of Pennsylvania's application for an extension of its State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Pennsylvania's approved extension application waives the ACA's requirement for the single risk pool to the extent necessary to continue to implement a state reinsurance program called the Pennsylvania Reinsurance Program for plan years 2026 through 2030.

It is the Department of the Treasury's final administrative determination that Pennsylvania's pass-through funding amount for calendar year 2026 is \$104,899,937, 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 Meril Pothen at [Meril.Pothen@cms.hhs.gov](mailto:Meril.Pothen@cms.hhs.gov) or [stateinnovationwaivers@cms.hhs.gov](mailto: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 Josh Shapiro, Governor, Commonwealth of Pennsylvania  
Richard Hendrickson, Deputy Commissioner of Product Regulation, Pennsylvania Insurance Department (PID)  
Valerie Romig, Director, Bureau of Life, Accident and Health Insurance, PID  
Lindsay Swartz, Senior Advisor, PID  
Elizabeth Evans, Product Regulation Administrative Officer, PID