

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



January 10, 2020

**VIA ELECTRONIC MAIL:** [michele.eberle@maryland.gov](mailto:michele.eberle@maryland.gov)

Michele Eberle, M.B.A.  
Executive Director  
Maryland Health Benefit Exchange  
750 East Pratt Street, 6<sup>th</sup> Floor  
Baltimore, MD 21202

Dear Director Eberle:

On August 22, 2018, the Department of Health & Human Services and the Department of the Treasury approved Maryland's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (PPACA). Maryland's application sought to waive PPACA's requirement for the single risk pool to implement a state reinsurance program called the Maryland State Reinsurance Program for plan years 2019 through 2023. The pass-through funding associated with this waiver for calendar year 2020 is estimated to be \$447,277,359. This amount reflects changes in Maryland state law or regulation for 2020 that impact the waiver, such as the introduction of Maryland's Easy Enrollment policy. This amount will be subject to a final administrative determination by the Department of the Treasury prior to payment.

If you have any questions regarding program matters or official correspondence concerning the waiver, please contact Robert Yates at [Robert.Yates@cms.hhs.gov](mailto:Robert.Yates@cms.hhs.gov), Lina Rashid at [Lina.Rashid@cms.hhs.gov](mailto:Lina.Rashid@cms.hhs.gov), or [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in blue ink, appearing to read "Randy Pate", is written over a light blue horizontal line.

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

Cc: David Kautter, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
The Honorable Larry Hogan, Governor, State of Maryland  
Alfred Redmer, Jr., Commissioner, Maryland Insurance Administration