

**DEPARTMENT OF ADMINISTRATIVE & FINANCIAL SERVICES  
Bureau of Human Resources**

November 14, 2023

**HUMAN RESOURCES MEMORANDUM 3-23**

TO: All Agency Heads, Agency Human Resource/EEO Representatives

SUBJECT: Health Insurance Premium – Change in Income Bands

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Effective November 1, 2023, Public Law 2023 Chapter 412 implemented changes in the income bands used for determining the amount of the premium paid by the State on behalf of employees under the group health plan offered by the State Employee Health Insurance Program. The new income bands and amount of premium paid by the State are as follows (employees are responsible for the remainder of the premium):

- (1) For an employee whose base annual rate of pay is less than or equal to \$50,000 on July 1st of the state fiscal year for which the premium contribution is being determined, the State shall pay 95% of the individual premium for the standard plan identified and offered by the commission and available to the employee as authorized by the commission.
- (2) For an employee whose base annual rate of pay is greater than \$50,000 and less than \$100,000 on July 1st of the state fiscal year for which the premium contribution is being determined, the State shall pay 90% of the individual premium for the standard plan identified and offered by the commission and available to the employee as authorized by the commission.
- (3) For an employee whose base annual rate of pay is \$100,000 or greater on July 1st of the state fiscal year for which the premium contribution is being determined, the State shall pay 85% of the individual premium for the standard plan identified and offered by the commission and available to the employee as authorized by the commission.

Employees who successfully complete all the requirements of the Health Credit Premium Program receive up to a 5% discount on their individual health insurance premium. For more information on the Health Credit Premium Program, visit our website at <https://www.maine.gov/bhr/oeh/benefits/health-premium-credit>.

***s/ Breena D. Bissell***

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