

MAINE SMALL BUSINESS HEALTH INSURANCE PREMIUM SUPPORT PROGRAM
DRAFT LETTER FROM INSURERS TO SMALL GROUP EMPLOYERS

Dear [employer name]:

In May 2021, Governor Janet Mills announced the Maine Small Business Health Insurance Premium Support Program. This program is part of Governor Mills' Maine Jobs and Recovery Plan, and it sets aside \$39 million from the Federal American Rescue Plan Act to provide small group health coverage premium reduction for 18 months from November 1, 2021 through April 30, 2023. The monthly premium reduction amounts to you and your employees who have enrolled in your health plan are currently set at:

- Employee = \$50
- Two adults = \$100
- One adult + child = \$80
- Two adults + child = \$130

(Note: Adult + child plans provide the same reductions per plan, regardless of number of children. "Child" is a dependent up to age 26.)

This premium reduction will apply to any current and new participants in your health plan. **This premium reduction must be split between you and each covered enrollee/family according to your contribution and the enrollee's contribution to the premium.** Of course, as the employer, you may also choose to provide a greater share of this premium reduction to your employees and their families.

(If applicable: Please note that this month's premium reduction amount is larger than the usual amount, because it includes a one-time retroactive premium reduction for the month(s) of (months).) It is possible that future premium reduction amounts may be adjusted during the 18 months of this program, depending upon the availability of funding.

Please let your employees know about this benefit by providing them with a copy of this letter and by posting this letter where you post required employment notices, such as OSHA and workers' compensation posters. Please feel free to contact us at xxx-xxx-xxxx if you have questions.