



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION  
BUREAU OF INSURANCE



Janet T. Mills  
Governor

Anne L. Head  
DPFR Commissioner

Timothy N. Schott  
Acting Superintendent

**Notice of Public Informational Meeting and Comment Period Regarding 2023 Individual and Small Group Major Medical Rate Requests**

The Maine Bureau of Insurance will conduct a public informational meeting and accept comments on the [2023 rate filings](#) submitted to the Bureau for the individual and small group major medical markets in Maine.

**Maine Merged Market**

Maine has proposed merging its individual and small group health markets into a single, pooled market beginning in 2023. This merger will stabilize the market and allow Federal funding through the Maine Guaranteed Access Reinsurance Association (MGARA) – which has stabilized Maine’s individual market since 2019 – to be extended to the small group market for the first time. This change is projected to reverse the trend of high premium increases and declining enrollment in the small group market while continuing to limit price increases in the individual market.

**Clear Choice Plans**

Pursuant to statute, the Bureau has developed standardized Clear Choice designs for the 2023 individual and small group health insurance market, to reduce consumer confusion and provide meaningful choices by promoting a level playing field on which carriers compete on the basis of price and quality. These plans have a set of annual copayments, coinsurance and deductibles for benefit coverage that all carriers will offer.

**Public Meeting (Virtual), July 26<sup>th</sup>, 10 a.m.**

- **Registration is required to attend this virtual meeting.** Information can be found on the [Public Events page](#) of the Maine Bureau of Insurance [website](#).
- Information about the carriers’ rate requests for the 2023 plan year and Maine’s rate review process are available on the [ACA Health Insurance Filing page](#) of our [website](#), and will be provided at the meeting.
- Attendees will have an opportunity to ask questions and offer comments orally.

**Written Comments**

In addition to comments provided at the meeting, written comments may be submitted through August 5th to [Brittnee.L.Greenleaf@maine.gov](mailto:Brittnee.L.Greenleaf@maine.gov) or to:

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