



Janet T. Mills  
Governor

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



Joan F. Cohen  
Commissioner

Robert L. Carey  
Superintendent

**Bulletin 492**  
**(Supersedes Bulletin 487)**

**Network Adequacy Guidance for Plan Year 2027**

Bureau of Insurance Rule Chapter 850 requires the Bureau to establish network adequacy standards that are equal to or exceed the minimum requirements set by the Centers for Medicare and Medicaid Services (CMS) for qualified health plans offered on the Marketplace.<sup>1</sup> The Rule also requires the establishment of an exception process.

The draft federal Notice of Benefit and Payment Parameters for 2027, issued on February 11, 2026, proposes to replace the time and distance network adequacy standards for state-based marketplaces with a reasonableness standard that ensures that all services will be accessible without unreasonable delay, but also allows state-based marketplaces to continue using the prior time and distance standards.

For plan year beginning on or after January 1, 2027, the Bureau requires insurers offering a Qualified Health Plan (QHP) to meet the network adequacy standards developed by CMS and used in Maine for plan year 2026.<sup>2</sup> To meet these standards, insurers must contract with a sufficient number of providers and facilities to ensure that at least 90 percent of enrollees in each county can access care within the specified travel time and distance standards shown in Appendix 1.

CMS' baseline standards have been modified in Maine for certain provider/county combinations where CMS has determined that its baseline standards are not achievable due to provider shortages, topographical challenges, or other limitations outside a carrier's control. Areas where these modifications have been made are highlighted in Appendix 1.

Distance and estimated driving time must be measured according to CMS' "geographic distance" methodology<sup>3</sup>, which uses an algorithm to identify the most likely driving route, considering various topographic factors that consumers experience when traveling to access care.

Major medical carriers must also continue to meet Rule 850's requirement to maintain a ratio of at least one full-time-equivalent primary care provider for every 2,000 enrollees.<sup>4</sup> For purposes of

---

<sup>1</sup> 02-031 C.M.R. Rule 850 § 7(B)(2).

<sup>2</sup> Bureau of Insurance Bulletin 487.

<sup>3</sup> CMS 2026 Final Letter to Issuers in the Federally-facilitated Exchanges, Page 14.

<sup>4</sup> 02-031 C.M.R. Ch. 850, § 7(B)(1).

this calculation, primary care providers include general and internal medicine, family practice, and pediatric providers.<sup>5</sup>

### **How to Submit Network Adequacy Plans and Exception Requests**

The Bureau requests that carriers submit their network templates through the Systems for Electronic Rates and Form Filings (SERFF). If different plans offered by a carrier use the same network of providers, carriers should not submit more than one network file. Please do not provide a separate template for dental benefits.

The Network Adequacy Exception Request Form is attached to this bulletin as Appendix 2. For plan year 2027, the form has been simplified to require that carriers briefly explain why they are unable to meet network adequacy standards, if that is the case. If a carrier has not submitted this explanation and a determination is made that a particular provider category or county does not meet network adequacy standards, the carrier will be required to submit the form with the explanation.


### **Schedule for Template Submission**

The Bureau adopts CMS' template submission schedule for Plan Year 2027<sup>6</sup>:

Initial Data Submission Deadline	June 5, 2026
Second Data Submission Deadline (optional)	July 15, 2026
Final Data Submission Deadline	August 14, 2026

The Bureau will conduct reviews of the submitted templates with its vendor -- Quest Analytics, LLC -- following the initial submission deadline. The Bureau intends to notify carriers if their network(s) do not meet adequacy standards in the weeks following. Submission of a secondary template is at the discretion of the carrier and not required. Carriers should be prepared to submit a final template no later than August 14, 2026.

March 12, 2026

  
 Robert L. Carey  
 Superintendent of Insurance

<sup>5</sup> *Id.*

<sup>6</sup> CMS Key Dates for Calendar Year 2026: Qualified Health Plan (QHP) Data Submission and Certification; Rate Review; and Risk Adjustment.

## Appendix 1

PY2027 Maine Network Adequacy Time and Distance Standards				
CountySSA	County FIPS	County Name	State	PY26 County Class Name
20000	23001	Androscoggin	ME	Metro
20010	23003	Aroostook	ME	Micro
20020	23005	Cumberland	ME	Metro
20030	23007	Franklin	ME	Rural
20040	23009	Hancock	ME	Micro
20050	23011	Kennebec	ME	Metro
20060	23013	Knox	ME	Micro
20070	23015	Lincoln	ME	Micro
20080	23017	Oxford	ME	Micro
20090	23019	Penobscot	ME	Micro
20100	23021	Piscataquis	ME	CEAC
20110	23023	Sagadahoc	ME	Micro
20120	23025	Somerset	ME	Micro
20130	23027	Waldo	ME	Micro
20140	23029	Washington	ME	Rural
20150	23031	York	ME	Metro

The salmon-shaded cells on the following pages represent provider type / county combinations where Maine uses alternative standards rather than the baseline standards.

**Individual Provider Specialty Types**

CountyName	Allergy and Immunology		Cardiology		Cardiothoracic Surgery	
	007 Distance (Miles)	007 Time (Minutes)	008 Distance (Miles)	008 Time (Minutes)	035 Distance (Miles)	035 Time (Minutes)
Androscoggin	30	45	20	30	40	60
Aroostook	240	240	60	90	240	240
Cumberland	35	55	20	30	40	60
Franklin	75	105	60	75	90	110
Hancock	60	85	35	50	75	100
Kennebec	30	45	20	30	40	60
Knox	65	175	35	85	75	175
Lincoln	60	80	35	50	75	100
Oxford	60	80	35	50	75	100
Penobscot	70	80	70	75	75	100
Piscataquis	110	125	85	95	130	145
Sagadahoc	60	80	35	50	75	100
Somerset	60	90	35	50	75	100
Waldo	60	80	35	50	75	100
Washington	115	155	60	105	115	155
York	30	45	20	30	40	60

CountyName	Chiropractor		Dental		Dermatology	
	010 Distance (Miles)	010 Time (Minutes)	DEN Distance (Miles)	DEN Time (Minutes)	011 Distance (Miles)	011 Time (Minutes)
Androscoggin	30	45	30	45	30	45
Aroostook	60	80	60	80	240	240
Cumberland	30	45	30	45	30	45
Franklin	75	90	75	90	70	105
Hancock	60	80	60	80	45	75
Kennebec	30	45	30	45	30	45
Knox	60	80	60	80	45	80
Lincoln	60	80	60	80	45	60
Oxford	60	80	60	80	45	65
Penobscot	60	80	60	80	65	75
Piscataquis	110	125	110	125	100	120
Sagadahoc	60	80	60	80	45	60
Somerset	60	80	60	80	45	70
Waldo	60	80	60	80	45	60
Washington	75	90	75	90	105	145
York	30	45	30	45	30	45

CountyName	Emergency Medicine		Endocrinology		ENT/Otolaryngology	
	037 Distance (Miles)	037 Time (Minutes)	012 Distance (Miles)	012 Time (Minutes)	013 Distance (Miles)	013 Time (Minutes)
Androscoggin	30	45	40	60	30	45
Aroostook	60	80	240	240	70	100
Cumberland	30	45	40	60	30	45
Franklin	60	75	90	110	75	90
Hancock	60	80	75	100	60	80
Kennebec	30	45	40	60	30	45
Knox	60	80	75	110	60	85
Lincoln	60	80	75	100	60	80
Oxford	60	80	75	100	60	80
Penobscot	60	80	75	100	70	80
Piscataquis	100	110	130	145	110	125
Sagadahoc	60	80	75	100	60	80
Somerset	60	80	75	100	60	80
Waldo	60	80	75	100	60	80
Washington	60	75	115	155	105	155
York	30	45	40	60	30	45

**Individual Provider Specialty Types**

CountyName	Gastroenterology		General Surgery		Gynecology (OB/GYN)	
	014 Distance (Miles)	014 Time (Minutes)	015 Distance (Miles)	015 Time (Minutes)	016 Distance (Miles)	016 Time (Minutes)
Androscoggin	30	45	20	30	20	30
Aroostook	240	240	35	50	30	55
Cumberland	30	45	20	30	20	30
Franklin	65	95	60	75	40	65
Hancock	60	95	40	70	30	50
Kennebec	30	45	20	30	20	30
Knox	45	85	35	80	25	105
Lincoln	45	60	35	50	20	30
Oxford	45	65	35	50	25	50
Penobscot	70	75	35	50	70	95
Piscataquis	100	110	85	95	60	70
Sagadahoc	45	60	35	50	20	30
Somerset	45	60	35	50	30	50
Waldo	45	60	35	50	25	40
Washington	65	95	60	75	50	80
York	30	45	20	30	20	30

CountyName	Infectious Diseases		Nephrology		Neurology	
	017 Distance (Miles)	017 Time (Minutes)	018 Distance (Miles)	018 Time (Minutes)	019 Distance (Miles)	019 Time (Minutes)
Androscoggin	40	60	30	45	30	45
Aroostook	75	100	240	240	240	240
Cumberland	40	60	30	50	30	45
Franklin	90	110	75	90	65	95
Hancock	75	100	60	80	45	75
Kennebec	40	60	30	45	30	45
Knox	75	100	60	85	45	85
Lincoln	75	100	60	80	45	60
Oxford	75	100	60	80	45	65
Penobscot	75	100	70	80	65	75
Piscataquis	130	145	110	125	100	110
Sagadahoc	75	100	60	80	45	60
Somerset	75	100	60	80	45	60
Waldo	75	100	60	80	45	60
Washington	90	125	110	150	105	145
York	40	60	30	45	30	45

CountyName	Neurosurgery		Occupational Therapy		Oncology - Medical & Surgical	
	020 Distance (Miles)	020 Time (Minutes)	050 Distance (Miles)	050 Time (Minutes)	021 Distance (Miles)	021 Time (Minutes)
Androscoggin	40	60	30	45	30	45
Aroostook	240	240	60	80	70	95
Cumberland	40	60	30	45	30	45
Franklin	90	120	60	75	60	75
Hancock	75	100	60	80	45	70
Kennebec	40	60	30	45	30	45
Knox	75	175	60	85	45	85
Lincoln	75	100	60	80	45	60
Oxford	75	100	60	80	45	60
Penobscot	75	100	60	80	45	60
Piscataquis	130	145	100	110	100	110
Sagadahoc	75	100	60	80	45	60
Somerset	75	100	60	80	45	65
Waldo	75	100	60	80	45	60
Washington	115	155	60	75	100	145
York	40	60	30	45	30	45

### Individual Provider Specialty Types

CountyName	Oncology - Radiation		Ophthalmology		Orthopedic Surgery	
	022 Distance (Miles)	022 Time (Minutes)	023 Distance (Miles)	023 Time (Minutes)	025 Distance (Miles)	025 Time (Minutes)
Androscoggin	40	60	20	30	20	30
Aroostook	75	100	50	80	75	95
Cumberland	40	60	30	40	20	30
Franklin	90	115	60	75	60	75
Hancock	75	100	40	65	35	50
Kennebec	40	60	20	30	20	30
Knox	75	175	35	80	35	100
Lincoln	75	100	35	50	35	50
Oxford	75	100	35	50	35	50
Penobscot	75	100	40	50	45	50
Piscataquis	130	145	85	95	85	95
Sagadahoc	75	100	35	50	35	50
Somerset	75	100	35	50	35	50
Waldo	75	100	35	50	35	50
Washington	115	155	100	145	60	75
York	40	60	20	30	20	30

CountyName	Outpatient Clinical Behavioral Health		Physical Medicine & Rehabilitation		Physical Therapy	
	OPBH Distance (Miles)	OPBH Time (Minutes)	026 Distance (Miles)	026 Time (Minutes)	049 Distance (Miles)	049 Time (Minutes)
Androscoggin	10	15	30	45	30	45
Aroostook	20	30	65	95	60	80
Cumberland	10	15	30	45	30	45
Franklin	30	40	75	90	60	75
Hancock	20	30	60	80	60	80
Kennebec	10	15	30	45	30	45
Knox	20	30	60	105	60	80
Lincoln	20	30	60	80	60	80
Oxford	20	30	60	80	60	80
Penobscot	20	30	60	80	60	80
Piscataquis	60	70	110	125	100	110
Sagadahoc	20	30	60	80	60	80
Somerset	20	30	60	80	60	80
Waldo	20	30	60	80	60	80
Washington	30	40	75	100	60	75
York	10	15	30	45	30	45

CountyName	Plastic Surgery		Podiatry		Primary Care - Adult	
	027 Distance (Miles)	027 Time (Minutes)	028 Distance (Miles)	028 Time (Minutes)	PCX Distance (Miles)	PCX Time (Minutes)
Androscoggin	40	60	30	45	10	15
Aroostook	240	240	55	80	20	30
Cumberland	40	60	30	45	10	15
Franklin	90	110	60	75	30	40
Hancock	75	100	45	60	20	30
Kennebec	40	60	30	45	10	15
Knox	75	100	45	85	20	30
Lincoln	75	100	45	60	20	30
Oxford	75	100	45	60	20	30
Penobscot	75	100	45	60	20	30
Piscataquis	130	145	100	110	60	70
Sagadahoc	75	100	45	60	20	30
Somerset	75	100	45	60	20	30
Waldo	75	100	45	60	20	30
Washington	115	155	60	75	30	40
York	40	60	30	45	10	15

### Individual Provider Specialty Types

CountyName	Primary Care - Pediatric		Psychiatry		Pulmonology	
	101 Distance (Miles)	101 Time (Minutes)	029 Distance (Miles)	029 Time (Minutes)	030 Distance (Miles)	030 Time (Minutes)
Androscoggin	10	15	30	45	30	45
Aroostook	20	30	45	60	60	90
Cumberland	10	15	30	45	30	45
Franklin	30	40	60	75	60	75
Hancock	20	30	45	60	45	60
Kennebec	10	15	30	45	30	45
Knox	20	30	45	60	45	80
Lincoln	20	30	45	60	45	60
Oxford	20	30	45	60	45	60
Penobscot	20	30	50	85	70	80
Piscataquis	60	70	100	110	100	120
Sagadahoc	20	30	45	60	45	60
Somerset	20	30	45	60	45	75
Waldo	20	30	45	60	45	60
Washington	30	40	60	80	110	150
York	10	15	30	45	30	45

CountyName	Rheumatology		Speech Therapy		Urology	
	031 Distance (Miles)	031 Time (Minutes)	051 Distance (Miles)	051 Time (Minutes)	033 Distance (Miles)	033 Time (Minutes)
Androscoggin	40	60	30	45	30	45
Aroostook	75	100	60	80	45	60
Cumberland	40	60	30	45	30	50
Franklin	90	110	60	75	60	75
Hancock	75	100	60	80	45	60
Kennebec	40	60	30	45	30	45
Knox	75	100	60	80	45	85
Lincoln	75	100	60	80	45	60
Oxford	75	100	60	80	45	60
Penobscot	75	100	60	80	70	95
Piscataquis	130	145	100	110	100	110
Sagadahoc	75	100	60	80	45	60
Somerset	75	100	60	80	45	60
Waldo	75	100	60	80	45	60
Washington	100	145	60	75	60	90
York	40	60	30	45	30	45

CountyName	Vascular Surgery	
	034 Distance (Miles)	034 Time (Minutes)
Androscoggin	40	60
Aroostook	75	100
Cumberland	40	60
Franklin	90	110
Hancock	75	100
Kennebec	40	60
Knox	75	100
Lincoln	75	100
Oxford	75	100
Penobscot	75	100
Piscataquis	130	145
Sagadahoc	75	100
Somerset	75	100
Waldo	75	100
Washington	115	155
York	40	60

The salmon-shaded cells represent the alternative times and distances for the respective individual provider specialty type / county combinations.

**Facility Provider Specialty Types**

County Name	Acute Inpatient Hospitals (Must have emergency services available 24/7)		Cardiac Catheterization Services		Cardiac Surgery Program	
	040 Distance (Miles)	040 Time (Minutes)	042 Distance (Miles)	042 Time (Minutes)	041 Distance (Miles)	041 Time (Minutes)
Androscoggin	30	45	40	60	40	60
Aroostook	60	80	240	240	120	160
Cumberland	30	45	40	60	40	60
Franklin	60	75	120	145	120	145
Hancock	60	80	120	160	120	160
Kennebec	30	45	40	60	40	60
Knox	60	80	120	160	120	180
Lincoln	60	80	120	160	120	160
Oxford	60	80	120	160	120	160
Penobscot	60	80	120	160	120	160
Piscataquis	100	110	140	155	140	155
Sagadahoc	60	80	120	160	120	160
Somerset	60	80	120	160	120	160
Waldo	60	80	120	160	120	160
Washington	80	90	120	150	120	155
York	30	45	40	60	40	60

County Name	Critical Care Services - Intensive Care Units (ICU)		Diagnostic Radiology (Free-standing; hospital outpatient; ambulatory health facilities with Dx Radiology)		Inpatient or Residential Behavioral Health Facility Services	
	043 Distance (Miles)	043 Time (Minutes)	047 Distance (Miles)	047 Time (Minutes)	MHF Distance (Miles)	MHF Time (Minutes)
Androscoggin	30	45	30	45	45	70
Aroostook	120	160	65	95	75	100
Cumberland	30	45	35	50	45	70
Franklin	120	145	80	120	75	90
Hancock	120	160	60	85	75	100
Kennebec	30	45	60	65	45	70
Knox	120	160	90	210	75	100
Lincoln	120	160	65	90	75	100
Oxford	120	160	60	80	75	100
Penobscot	120	160	65	95	75	100
Piscataquis	140	155	100	120	140	155
Sagadahoc	120	160	60	80	75	100
Somerset	120	160	95	125	75	100
Waldo	120	160	60	85	75	100
Washington	120	145	105	155	75	90
York	30	45	30	45	45	70

County Name	Mammography		Outpatient Infusion/ Chemotherapy		Skilled Nursing Facilities	
	048 Distance (Miles)	048 Time (Minutes)	057 Distance (Miles)	057 Time (Minutes)	046 Distance (Miles)	046 Time (Minutes)
Androscoggin	45	70	30	45	30	45
Aroostook	60	80	240	240	60	80
Cumberland	30	45	30	45	30	45
Franklin	60	75	70	105	60	75
Hancock	60	90	60	85	60	80
Kennebec	50	65	30	45	30	45
Knox	60	155	65	180	60	120
Lincoln	60	80	60	80	60	80
Oxford	60	80	60	80	60	80
Penobscot	60	80	70	80	60	80
Piscataquis	100	110	100	120	85	95
Sagadahoc	60	80	60	80	60	80
Somerset	60	80	60	90	60	80
Waldo	60	85	60	80	60	80
Washington	60	75	90	135	60	75
York	30	45	30	45	30	45

### Facility Provider Specialty Types

County Name	Surgical Services (Ambulatory Surgical Centers and Outpatient Hospital)		Urgent Care	
	045 Distance (Miles)	045 Time (Minutes)	080 Distance (Miles)	080 Time (Minutes)
Androscoggin	30	45	30	45
Aroostook	70	110	170	225
Cumberland	35	50	30	45
Franklin	70	100	70	95
Hancock	60	80	60	80
Kennebec	30	45	30	45
Knox	75	190	60	125
Lincoln	65	85	60	80
Oxford	60	80	60	80
Penobscot	70	80	60	80
Piscataquis	100	120	100	110
Sagadahoc	60	80	60	80
Somerset	60	80	60	80
Waldo	60	80	60	80
Washington	100	150	95	145
York	30	45	30	45

The salmon-shaded cells represent the alternative times and distances for the respective facility provider specialty type / county combination

## Appendix 2 Network Adequacy Exception Request Form

Carriers that cannot comply with the provider time and distance standards established in the Maine Bureau of Insurance's annual network adequacy bulletin, issued pursuant to Rule 850 § 7(B)(2), may request an exception to these requirements.

Carrier Information		
<b>Company Name</b>		
<b>Address</b>		
<b>City</b>	<b>State</b>	<b>Zip</b>
<b>Contact Name</b>	<b>Contact Phone Number</b>	
<b>Email</b>		

Please provide a brief statement explaining why the carrier cannot meet the distance and travel time standards specified in Appendix 1 to ensure that at least 90% of enrollees in that particular county can access care: