



DEPARTMENT OF

Professional &  
Financial Regulation

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

# Clear Choice Plans 2026 Proposal

---

## Maine Bureau of Insurance

DECEMBER 2024

# Timeline

---

1. Introduce Proposed Clear Choice Plans for 2026- December
2. Comment period 30 days – January deadline
3. Final Clear Choice Plan Chart – February
4. ACA Filing Requirements Bulletin – March
5. Form/Rate Filings – Forms in May, Rates in early June with revisions until mid-July
6. Approvals expected mid- August
7. Plan preview begins mid- October

# Standardized Clear Choice Cost-Sharing

---

1. Coverage before deductible designated by yellow highlighting.
2. 1st PCP and Behavioral Health Office Visit have \$0 copay and subsequent visits have copay before deductible except the HSA plans.
3. Silver \$3,500 HSA and Silver \$4,500 HSA are available only offMarketplace.
4. Changes from the 2025 to 2026 plans are highlighted in red font.
5. MOOP increases to \$10,000 (ACA increased to \$10,150 and we rounded to nearest thousands except for Catastrophic plan).
6. Silver \$4,200 plan increased deductible to \$4,400 to meet AV requirements.

Proposed Clear Choice Plan Design 2026																
						Off Exchange			Off Exchange							
Benefits	Catastrophic	Bronze \$6,300 HSA	Bronze \$7,200 HSA	Bronze \$7,500	Bronze \$10,000	**Silver \$3,500 HSA	Silver \$3,500	Silver \$4,400	**Silver \$4,500 HSA	Gold \$1,500	Gold \$2,500	Platinum				
Estimated AV Value	N/A	64.40%	64.76%	64.98%	64.81%	71.76%	71.96%	71.34%	69.87%	81.11%	80.82%-82.00%	89.49%				
Deductible	\$10,150	\$6,300	\$7,200	\$7,500	\$10,000	\$3,500	\$3,500	\$4,400	\$4,500	\$1,500	\$2,500	\$500				
Maximum OOP	\$10,150	\$7,500	\$7,200	\$10,000	\$10,000	\$7,000	\$8,500	\$8,500	\$7,000	\$5,000	\$5,000	\$3,000				
Coinsurance	0%	50% Coin. After Ded.	0% Coin. After Ded.	50%	0%	20% Coins. After Ded.	30%	30%	20% After Deductible	30%	30%	20%				
PCP and Behavioral Health Office Visits*	\$50 for 2nd & 3rd visits then deductible			\$45	\$50		\$40	\$40		\$25	\$20	\$20				
Chiropratic Services, Rehabilitative Occupational, Physical and Speech Therapy	0% Coins. After Ded.			\$45	\$50		\$40	\$40		\$30	\$30	\$30				
Specialist Visit				\$80	\$80		\$60	\$60		\$50	\$50	\$40				
Free Standing Urgent Care				\$60	\$60		\$40	\$40		\$40	\$40	\$25				
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)				50% Coins. After Ded.	0% Coins. After Ded.		50% Coins. After Ded.	0% Coins. After Ded.		20% Coins. After Ded.	30% After Deductible	30% After Deductible	30% Coins. After Ded.	30% Coins. After Ded.	20% Coins. After Ded.	
Outpatient Surgery and Physician/Surgical Services																
Inpatient Hospital Services /ER																
Inpatient Physician, Rehabilitation and Surgical Services																
Ambulance																
All other benefits																
RX - Tier 2/3 Generic																
RX - Tier 4 Preferred Brand																
RX - Tier 5 NonPreferred																
RX - Tier 6 Specialty					\$250		0% After Deductible	\$250		\$250	50%	\$250	50% up to \$600	\$250		
Preventive Medical Benefits/RX	0%															
Pediatric Dental - Preventive & Diagnostic	0% Coins. After Ded.			0%												
Pediatric Dental - Restorative & Basic Services		20% Coin. After Ded.	0% Coin. After Ded.	20% Coin. After Ded.	0% Coin. After Ded.	20% Coin. After Ded.										
Pediatric Dental - Major Services & Medically Necessary Orthodontics		50% Coin. After Ded.		50% Coin. After Ded.		50% Coin. After Ded.										

# Changes to Clear Choice Plans

---

1. Plans were added in 2023 due to the merging of small group and individual market to minimize disruption of plans offered.
2. Two Bronze and three Silver plans were eliminated in 2024 to simplify offerings based on enrollment numbers and AV requirements. Copays for Chiropractic Services, Rehabilitative Occupational, Physical and Speech Therapy were specified.
3. One Bronze and two Silver plans were eliminated in 2025 to continue to simplify offerings.
4. Slight adjustments were made to 2026 plans and standardized CSR deductible plans were added. Minor changes to MOOP and deductible were made due to AV and ACA requirements.

Clear Choice	2023	2024	2025	2026
Plans	Deductible			
Catastrophic	\$9,100	\$9,450	\$9,200	\$10,150
Bronze HSA	\$5,200	\$5,900		
Bronze HSA	\$5,900			
Bronze HSA	\$6,300			
Bronze HSA	\$7,000	\$7,200		
Bronze	\$7,500			
Bronze	\$8,000			
Bronze	\$9,100	\$9,450	\$9,200	\$10,000
Silver	\$3,000			
Silver	\$3,500			
Silver	\$4,200			\$4,400
Silver	\$5,000			
Silver	\$5,500	\$5,500		
Silver HSA Off exchange	\$3,000			
Silver HSA Off exchange	\$3,500			
Silver HSA Off exchange	\$4,000		\$3,500	
Silver HSA Off exchange	\$4,500			
Gold	\$1,500			
Gold	\$2,500			
Platinum	\$500			

# Standardized CSR Plan Designs

	Base Plan		CSR 73%		CSR 87%		CSR 94%	
Benefits	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
	\$3,500	\$4,400	\$3,500	\$4,400	\$3,500	\$4,400	\$3,500	\$4,400
Estimated AV Value	71.96%	71.34%	73.85%	73.54%	87.00%	87.00%	94.06%	94.01%
Deductible	\$3,500	\$4,400	\$3,000	\$3,800	\$800	\$800	\$250	\$400
Maximum OOP	\$8,500	\$8,500	\$7,200	\$7,000	\$2,300	\$2,300	\$800	\$800
Coinsurance	30%	30%	30%	30%	27%	27%	20%	20%

- Note: The analysis that created the above options focused on deductible, coinsurance, and MOOP amounts alone. Although this achieves a close estimate for CSR plan designs, further analysis is needed to determine changes that should be made to other plan characteristics. The Bureau encourages carriers and consumer advocate groups inputs to refine Standardized CSR plan structure for Plan Year 2026.

# Naming Conventions

---

1. Carriers may distinguish individual and small group in that version of the plan name.
2. Clear Choice must specifically state “Clear Choice” and not CC.
3. CSR variation plans must be distinguished.

For example: [Clear Choice Bronze 4500 etc.] [company preferred name/branding][CSR 94/CSR 87/CSR 73/CSR 100/CSR LCS].

4. On-marketplace plan names should not exceed 80 characters. The Marketplace strongly encourages carriers to limit names to 50 or fewer characters for display and consumer comprehension.



# Clear Choice Plan Offerings

---

1. All plans available to individual and small groups do not have to be actively marketed to both individual and small groups.
2. On-exchange at least one Clear Choice Silver plan (lowest cost Silver) and a Gold plan either Clear Choice or alternate.
3. Silver HSA only available Off-Exchange.
4. Clear Choice plans should keep to the stipulated cost share structure, but small modifications will be reviewed during the form/rate submission process with the Bureau.
5. Refer to Rule 851 for more guidance.

# Form/Rate Filings

---

1. Separate filings for individual and small group.
2. Separate HIOS IDs, URRT for individual and small group.
3. Variations in contract terms if reasonably related to the differences in the mode of coverage, and do not affect the plan benefits or premium rates except to the extent expressly permitted by Rule 851 or required by controlling law.
4. Different forms and applications as necessary for individual and small groups.