



MAINE ASSOCIATION
OF
HEALTH PLANS

March 24, 2024

Timothy N. Schott
Acting Superintendent
Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034

Dear Acting Superintendent Schott:

I am writing on behalf of the Maine Association of Health Plans to comment on the Clear Choice plan designs discussed with stakeholders on March 13.

First, thank you for your February 17 email assuring us that the Bureau of Insurance is moving as quickly as possible on the Clear Choice design parameters for 2024. We appreciate your understanding regarding the importance of setting parameters as soon as possible.

New Limits on Plan Flexibility

Maine's health plans utilize plan design and mechanisms like copayments and coinsurance to manage affordability, provide options to consumers, and manage premium costs for employers. One set of the proposed 2024 plan designs adds co-payments for occupational and physical therapy, reducing opportunities for plans to develop products best suited to meet consumer and employer needs and control costs.

We urge the Bureau of Insurance to exclude these copayments from the plan designs for 2024.

Fertility Mandate Guidance

Maine's fertility mandate, Public Law 2021, c. 692, will take effect on January 1, 2024. There is a significant need for implementation clarity before finalizing plan designs for the 2024 benefit year. Fertility coverage represents a significant new and expensive mandated benefit that should be implemented consistently across the Clear Choice plans. Not addressing this new requirement

through the Clear Choice process could result in significant variations in implementation, undermining the concept underlying Clear Choice plan designs.

It is important that the Bureau works with plans to answer unresolved questions around this new mandate as we move toward implementing plan designs for the 2024 benefit year.

Off-Exchange Designs

Last year, certain plan designs were designated to be offered off-exchange only. The 2023 plan design chart does not make any off-exchange designations. Can the Bureau confirm whether any 2024 plans will be designated off-exchange only?

We appreciate your consideration of these comments.

Sincerely,



Dan Demeritt
Executive Director

Cc: MeAHP Board of Directors