



STATE OF MAINE  
DEPARTMENT OF PROFESSIONAL  
AND FINANCIAL REGULATION  
BUREAU OF INSURANCE  
34 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0034

Janet T. Mills  
Governor

Eric A. Cioppa  
Superintendent

February 10, 2022

Chiquita Brooks-LaSure  
Administrator  
Centers for Medicare & Medicaid Services  
7500 Security Blvd.  
Baltimore, MD 21244

Lily Batchelder  
Assistant Secretary for Tax Policy  
U.S. Department of the Treasury  
1500 Pennsylvania Avenue, NW  
Washington, DC 20200

Re: State of Maine – Section 1332 State Innovation Waiver

Dear Administrator Brooks-LaSure and Assistant Secretary Batchelder:

The State of Maine submits for your review and consideration a Section 1332 State Innovation Waiver application.

Maine currently has an approved section 1332 waiver that waived Section 1312(c)(1) of the Patient Protection and Affordable Care Act (PPACA) for a period of five years beginning January 1, 2019 to permit reinstatement of the Maine Guaranteed Access Reinsurance Association (MGARA) reinsurance program for the individual health insurance market. Maine now seeks waiver of PPACA Section 1312(c) for a new period starting January 1, 2023 to allow extension of MGARA to a pooled individual and small group market, as well as quarterly adjustments for small group plans that do not renew on a calendar year basis. The waiver would not affect any other PPACA provision.

We respectfully ask that you grant this application as soon as possible. This is urgent because the Maine Bureau of Insurance will start reviewing health insurers' plan rates for the 2023 plan year this summer.

We believe that granting the waiver will lower premiums in and bring greater stability to Maine's health insurance market.

Sincerely,  
  
Benjamin Yardley  
Senior Attorney