



## **Notice of Public Forum Maine's Section 1332 State Innovation Waiver**

The Maine Bureau of Insurance and the Maine Guaranteed Access Reinsurance Association will conduct a public forum to receive public comments on the progress of Maine's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act.

### **Background**

Section 1332 of the federal Patient Protection and Affordable Care Act (ACA) permits a state to apply for a State Innovation Waiver (1332 Waiver) to pursue innovative strategies to provide its residents with access to quality, affordable health insurance.

Pursuant to 2011 legislative authorization, the Maine Guaranteed Access Reinsurance Association (MGARA) provided reinsurance to the individual health insurance market from 2012 to 2013. This reinsurance allowed premiums for that market to remain lower than they otherwise would have been. MGARA was funded by reinsurance premiums paid by health insurers, as well as by a \$4 per member per month assessment across all segments of the health insurance market. Active operations were suspended in 2014 due to an analogous federal transitional reinsurance program, which has since terminated.

In 2017, the Maine Legislature enacted a law to allow MGARA to resume operations pursuant to a federally-approved 1332 Waiver. In 2018, the federal government approved Maine's application for a 1332 Waiver, thereby allowing the MGARA reinsurance program to resume operations beginning January 1, 2019 with the support of federal-pass through funding. The goal of the reinsurance program is to bring increased certainty and stability to Maine's individual health insurance market through a positive impact on premium levels.

Additional information about the 1332 Waiver and MGARA is available on the Bureau of Insurance website at [www.maine.gov/pfr/insurance/mgara/index.html](http://www.maine.gov/pfr/insurance/mgara/index.html) and on the MGARA website at [www.mgara.org](http://www.mgara.org).

### **Public Forum**

Pursuant to the terms and conditions of Maine's 1332 Waiver, a public forum is being held to receive comments on the progress of the waiver:

*Date and time:* May 24, 2019, 1:00pm - 2:00pm  
*Location:* Maine Bureau of Insurance, Androscoggin Room  
76 Northern Avenue, Gardiner, Maine 04345

Written comments will also be accepted by email to [Insurance.PFR@maine.gov](mailto:Insurance.PFR@maine.gov) or by mail to Maine Bureau of Insurance, 34 State House Station, Augusta, Maine 04333. Written comments are due by 5:00pm EST on May 24, 2019.