

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information and Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



---

July 5, 2018

**VIA ELECTRONIC MAIL:** michele.eberle@maryland.gov  
Michele Eberle, MBA  
Executive Director  
Maryland Health Benefit Exchange  
750 East Pratt Street, 6th Floor  
Baltimore, MD 21202

Dear Director Eberle:

Thank you for your submission on May 31, 2018 of Maryland's application for a State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (PPACA). Maryland seeks to waive certain PPACA requirements and implement a reinsurance program called the Maryland State Reinsurance Program for 2019 through 2023. The Department of Health and Human Services and the Department of the Treasury (collectively, the Departments) have completed a preliminary review of the application in accordance with 45 CFR 155.1308(c), and we have made a preliminary determination that your application is complete.

Pursuant to 45 CFR 155.1308(d), the date of this letter marks the beginning of the Federal public notice process and 180-day Federal decision-making period. Public comments on the application will be accepted by the Departments from July 5, 2018 through August 4, 2018, and more information can be found on the CCIIO website.<sup>1</sup> The decision of the Departments regarding approval or denial of the waiver will be issued within 180 days in accordance with 45 CFR 155.1308(c) and other applicable regulations. We look forward to working with you on your application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

Sincerely,

A handwritten signature in blue ink, appearing to read "Randy Pate", is written over a faint, larger version of the signature.

Randy Pate  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

Cc: David Kautter, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
Larry Hogan, Governor, State of Maryland  
Alfred Redmer, Jr., Commissioner, Maryland Insurance Administration

---

<sup>1</sup> [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_state\\_Innovation\\_Waivers-.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html)