

Maine State Innovation Waiver
 Summary of Comments
 July 2018

Commenter	Summary of Comment	Department's Response
<p>American Cancer Society Cancer Action Network</p>	<p>Support waiver conditional on ACA and ME maintaining key protections like EHB, pre-existing conditions protections, life/annual limits, etc. Premium savings will help cancer patients and survivors afford coverage and will allow for new enrollees in the non-group market. Concerns about transparency in terms of healthcare questionnaire and in terms of allowing public to participate in MGARA Board proceedings/MGARA Board being more timely about posting meeting minutes.</p>	<p>We appreciate the support and have approved the waiver. Maine law provides for consumer representation on the MGARA Board, and after extensive input from a wide range of interested parties. The Maine Bureau of Insurance will work with the Board to ensure that the information on MGARA's Web site is kept complete and up to date, and we will facilitate a dialogue between the Board and consumers on how best to address any other transparency issues that might arise. The Bureau will work with the Board and consumers on an appropriate process for public input if the Board considers reinstating some form of health questionnaire; the MGARA program is not instituting any questionnaire for the program at this time. Please see the state response for more information.</p>
<p>American Heart Association & American Stroke Association</p>	<p>Support waiver. A well-designed reinsurance program can help offset expenses for high-cost enrollees and alleviate other systemic problems. Other states like MN have proven the positive effect on premiums of reinsurance programs and pleased to see predicted 9% decrease in rates from ME, as well as no predicted negative impact to comprehensiveness or affordability.</p>	<p>We appreciate the support and have approved the waiver.</p>

<p>Cystic Fibrosis Foundation</p>	<p>Support waiver and urge administration to approve. Reinsurance has been effective to lower premiums and protect against adverse selection, as demonstrated at the federal and state levels (especially AK and MN). This would benefit those with cystic fibrosis who need specialized care. CFF offers to serve as a resource moving forward.</p>	<p>We appreciate the support and have approved the waiver.</p>
<p>[Various advocacy groups for different high-risk health conditions]</p>	<p>Support waiver and urge administration to approve quickly. Reinsurance is an important tool to stabilize health insurance markets, and this has been proven at both the federal (Medicare Pt. D, temporary reinsurance) and state levels (especially MN). Reinsurance helps individuals with pre-existing conditions get covered. Urge federal government to ensure that ME's program is designed in a transparent manner with adequate opportunities for consumer input so that program meets needs of patients with pre-existing conditions. We are pleased that ME has submitted an application projected to improve coverage and affordability without compromising access to EHB or other important protections. ME's waiver will stabilize its individual health insurance market.</p>	<p>We appreciate the support and have approved the waiver. As mentioned above, the Legislature has established minimum statutory requirements for public access and input, and the bureau will work with the Board and consumers to facilitate a dialogue on further initiatives in this area that the Board might consider. Please see the state response for more information.</p>