



News Release

For Release
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Bill will Protect Continued Eligibility for Premium Tax Credits and Cost Share Reductions for Maine Residents

Lewiston, Maine – Representative Linda Sanborn of Gorham along with a bi-partisan group of co-sponsors including Senators Gratwick of Penobscot, Katz of Kennebec, and Volk of Cumberland, as well as Representatives Beck, Cooper, Foley, Pouliot, and Vachon have introduced LD 1344 “An Act to Protect Maine Consumers in the Individual Health Insurance Market and Support Maine’s Economy.” The proposed legislation would establish the State’s health benefit exchange and ensure that Maine residents have continued eligibility for Advance Premium Tax Credits (APTC).

As of February 22, 2015 the U.S. Department of Health and Human Services reported that 74,805 Maine residents selected or were automatically reenrolled into a 2015 health insurance plan through the federally facilitated marketplace (Healthcare.gov). The APTC has helped make coverage more affordable for 89% (66,576) of the currently enrolled Mainers who obtained coverage through the marketplace. The average monthly APTC in Maine is \$332.00. “These figures underscore the importance of maintaining the availability of the premium subsidy (APTC) in delivering affordable health care coverage to tens of thousands of Mainers,” said Maine Community Health Options’ CEO, Kevin Lewis. “The premium supports of the APTC have brought families and individuals into the full benefits of coverage, gaining access to life-saving treatment, full coverage of preventive services, and better peace of mind.”

The bill’s provisions would only take effect if the Federal Government notifies the State of Maine that the premium tax credits will become unavailable to people purchasing health insurance through the federally facilitated marketplace. This response could be triggered if the Supreme Court rules later this summer that APTC is only available to states with a state based exchange, “This bill ensures the continuation of the APTC and that tens-of-thousands of Mainers won’t have their health coverage disrupted no matter where the Supreme Court lands in its upcoming decision and its technical reading of the law,” said Lewis.

The bill, which does not impose new costs on State agencies and departments, delegates the state exchange’s technical functions, including but not limited to operation of the publically accessible website (Healthcare.gov), to the federally facilitated marketplace, while preserving the Maine Bureau of Insurance’s regulatory functions and oversight of insurance companies doing business in Maine.

For more information on MCHO please visit: www.maineoptions.org.

About Maine Community Health Options – Maine Community Health Options (MCHO) is a Consumer Operated and Oriented Plan (CO-OP) providing comprehensive, Member-focused, and Member-led health insurance benefits for individuals, families, and businesses. Licensed in both Maine and New Hampshire, MCHO is dedicated to providing affordable, high-quality health benefits through productive partnerships with Members and a broad, network of providers throughout its service areas. For more information about MCHO, visit the website: www.maineoptions.org