

# MAINE STATE LEGISLATURE

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Date: 4/6/26 Minority

L.D. 2208  
(Filing No. H-988)

**HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES**

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**STATE OF MAINE  
HOUSE OF REPRESENTATIVES  
132ND LEGISLATURE  
SECOND REGULAR SESSION**

COMMITTEE AMENDMENT "B" to H.P. 1487, L.D. 2208, "An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families and Seniors"

Amend the bill by striking out the title and substituting the following:

**'An Act to Offset the Loss of Federal Health Insurance Premium Assistance and to Provide Ongoing Funding for the Maine Guaranteed Access Reinsurance Association'**

Amend the bill by striking out everything after the enacting clause and inserting the following:

**'Sec. 1. 22 MRSA §3198 is enacted to read:**

**§3198. Health Care Premium Stabilization Fund**

**1. Fund established.** The Health Care Premium Stabilization Fund, referred to in this section as "the fund," is established as a dedicated, nonlapsing fund administered by the department to maintain coverage for residents of the State through the Maine Health Insurance Marketplace, established in chapter 1479.

**2. Sources of fund.** The fund consists of amounts appropriated or allocated by the State. The department may receive money from any gift, grant, contribution, legislative appropriation, allocation or transfer or bond proceeds.

**3. Uses of fund.** The department shall use the fund to establish a state subsidy to offset the financial impact of the expiration of the enhanced premium tax credits under the American Rescue Plan Act of 2021, Public Law 117-2. The subsidy must be used to increase the amount of assistance available to those previously eligible for subsidies under the federal Affordable Care Act, Public Law 111-148 and to expand assistance to those with an income at or above 400% of the federal poverty level if the recipient's monthly premium cost of the second lowest cost silver health plan, as described in the United States Internal Revenue Code of 1986, Section 36B(b)(3)(B), would, prior to the receipt of a subsidy under this section, exceed 8.5% of the recipient's monthly household income.

**COMMITTEE AMENDMENT**

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**4. State subsidy; treatment for tax purposes.** The department shall implement this section in a manner that minimizes the impact of any subsidy on a recipient's income for federal tax purposes to the greatest extent permissible under federal law and the law of this State. Notwithstanding any provision of law to the contrary, for Maine income tax purposes, the amount of any subsidy provided to a recipient may not be considered income.

**5. Rulemaking.** The department may adopt rules to implement this section. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2-A.

**Sec. 2. Appropriations and allocations.** The following appropriations and allocations are made.

**ADMINISTRATIVE AND FINANCIAL SERVICES, DEPARTMENT OF  
Miscellaneous Acts and Resolves - Finance 0306**

Initiative: Appropriates ongoing funding to be distributed to the Maine Guaranteed Access Reinsurance Association to support the reinsurance program.

<b>GENERAL FUND</b>	<b>2025-26</b>	<b>2026-27</b>
All Other	\$0	\$40,000,000
<b>GENERAL FUND TOTAL</b>	\$0	\$40,000,000

**ADMINISTRATIVE AND FINANCIAL  
SERVICES, DEPARTMENT OF  
DEPARTMENT TOTALS**

	<b>2025-26</b>	<b>2026-27</b>
<b>GENERAL FUND</b>	\$0	\$40,000,000
<b>DEPARTMENT TOTAL - ALL FUNDS</b>	\$0	\$40,000,000

**HEALTH AND HUMAN SERVICES, DEPARTMENT OF  
Health Care Premium Stabilization Fund N566**

Initiative: Provides one-time funding for the Health Care Premium Stabilization Fund, including one-time funds for equipment and technology costs. The technology funds will be used to implement changes in the enrollment and eligibility system for state subsidy program eligibility determination, as well as changes to premium, coverage and billing information.

<b>GENERAL FUND</b>	<b>2025-26</b>	<b>2026-27</b>
All Other	\$0	\$17,300,000
Capital Expenditures	\$0	\$8,000,000
<b>GENERAL FUND TOTAL</b>	\$0	\$25,300,000

**HEALTH AND HUMAN SERVICES,  
DEPARTMENT OF  
DEPARTMENT TOTALS**

	<b>2025-26</b>	<b>2026-27</b>

# COMMITTEE AMENDMENT

ROS

COMMITTEE AMENDMENT "B" to H.P. 1487, L.D. 2208

1			
2	<b>GENERAL FUND</b>	<b>\$0</b>	<b>\$25,300,000</b>
3			
4	<b>DEPARTMENT TOTAL - ALL FUNDS</b>	<b>\$0</b>	<b>\$25,300,000</b>
5			
6	<b>SECTION TOTALS</b>	<b>2025-26</b>	<b>2026-27</b>
7			
8	<b>GENERAL FUND</b>	<b>\$0</b>	<b>\$65,300,000</b>
9			
10	<b>SECTION TOTAL - ALL FUNDS</b>	<b>\$0</b>	<b>\$65,300,000</b>

11

12 Amend the bill by relettering or renumbering any nonconsecutive Part letter or section

13 number to read consecutively.

14 **SUMMARY**

15 This amendment, which is the minority report of the committee, replaces the bill,

16 changes the title and does the following.

17 1. It establishes the Health Care Premium Stabilization Fund to provide \$17.3 million

18 in one-time funding to establish a state subsidy to offset the financial impact of the

19 expiration of the enhanced premium tax credits under the American Rescue Plan Act of

20 2021 to those residents of the State who receive health care coverage under the Maine

21 Health Insurance Marketplace who were previously eligible for subsidies under the federal

22 Affordable Care Act.

23 2. It provides ongoing funding of \$40 million to the Maine Guaranteed Access

24 Reinsurance Association to increase the reinsurance program.

25 **FISCAL NOTE REQUIRED**

26 **(See attached)**

**COMMITTEE AMENDMENT**



# 132nd MAINE LEGISLATURE

LD 2208

LR 2772(03)

## An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families and Seniors

Fiscal Note for Bill as Amended by Committee Amendment **B" (H-988)**  
Committee: Health Coverage, Insurance and Financial Services

Fiscal Note Required: Yes

### Fiscal Note

	FY 2025-26	FY 2026-27	Projections FY 2027-28	Projections FY 2028-29
<b>Net Cost (Savings)</b>				
General Fund	\$0	\$65,300,000	\$40,000,000	\$40,000,000
<b>Appropriations/Allocations</b>				
General Fund	\$0	\$65,300,000	\$40,000,000	\$40,000,000

#### Fiscal Detail and Notes

The bill includes General Fund appropriations to the Department of Administrative and Financial Services of \$40,000,000 in fiscal year 2026-27 to be distributed to the Maine Guaranteed Access Reinsurance Association.

This bill also includes a one-time General Fund appropriation to the Department of Health and Human Services of \$25,300,000 in fiscal year 2026-27 to implement the provisions of the bill.

The Department of Health and Human Services has estimated that \$150,000,000 would be required to completely restore the loss of federal subsidies.