

STATE OF MAINE

—  
IN THE YEAR OF OUR LORD

TWO THOUSAND TWENTY-ONE  
—

**JOINT RESOLUTION MEMORIALIZING THE PRESIDENT OF  
THE UNITED STATES AND THE UNITED STATES CONGRESS  
TO FIX THE SO-CALLED FAMILY GLITCH IN THE FEDERAL  
AFFORDABLE CARE ACT**

**WE**, your Memorialists, the Members of the One Hundred and Thirtieth Legislature of the State of Maine now assembled in the First Special Session, most respectfully present and petition the President of the United States and the United States Congress, as follows:

**WHEREAS**, under the federal Affordable Care Act, individuals receive subsidies to reduce premium costs for health plans purchased through the marketplace and, in addition, the lowest-income enrollees are eligible for cost-sharing reductions that lower deductibles and copayments; and

**WHEREAS**, the so-called "family glitch" in the federal Affordable Care Act prohibits family members from enrolling in marketplace plans with lower premiums and cost sharing if one member of the family has an offer of affordable employer coverage, which is currently defined as affordable if the premium is less than 9.83% of family income; and

**WHEREAS**, family members are barred from receiving subsidies in the marketplace even if the cost of family coverage offered by the employer is above 9.83% of family income; and

**WHEREAS**, an April 2021 analysis by the Kaiser Family Foundation estimates that 5.1 million Americans are affected by this provision, including 34,000 residents of Maine; and

**WHEREAS**, this provision restricts these residents from receiving subsidies and cost-sharing reductions so that they can access affordable and high-quality health care coverage; and

**WHEREAS**, proposals to fix the "family glitch" are under consideration by the President of the United States and the United States Congress; now, therefore, be it

**RESOLVED:** That We, your Memorialists, on behalf of the people we represent, take this opportunity to respectfully request that the President of the United States and the United States Congress fix the "family glitch" in the federal Affordable Care Act through administrative action, if permitted, or through the enactment of legislation; and be it further

**RESOLVED:** That suitable copies of this resolution, duly authenticated by the Secretary of State, be transmitted to the Honorable Joseph R. Biden, Jr., President of the United States; the President of the United States Senate; the Speaker of the United States House of Representatives; and each Member of the Maine Congressional Delegation.