**An Act To Improve Health Care Affordability and Increase Options for Comprehensive Coverage for Individuals and Small Businesses in Maine**

**Be it enacted by the People of the State of Maine as follows:**

**Sec.** **1. 5 MRSA §3122, sub-§3**, as enacted by PL 2021, c. 459, §3, is amended by enacting a new first blocked paragraph to read:

Beginning in 2023, the office shall analyze barriers to affordable health care and coverage and develop for consideration by the legislative oversight committee proposals on potential methods to improve health care affordability and coverage for individuals and small businesses in the State.

**Sec.** **2.** **Health care and coverage study.** The Office of Affordable Health Care, established under the Maine Revised Statutes, Title 5, section 3122, shall study the effects of policies aimed at improving health care affordability and coverage, including effects on the affordability of premiums and cost-sharing in the individual and small group health insurance markets, and the effects of the policies on enrollment in comprehensive health coverage. The office shall consider, but is not limited to considering:

1. Creating a public option health benefit plan;

2. Creating a Medicaid buy-in program;

3. Increasing enrollment in Medicaid and the federal Children's Health Insurance Program, including by increasing income eligibility levels;

4. Providing state-level subsidies to populations that do not qualify for federal subsidies through the Maine Health Insurance Marketplace, established under Title 22, section 5403; and

5. Other policies as identified by the office and the Advisory Council on Affordable Health Care, established in Title 5, section 12004-I, subsection 31-B.

The office shall provide a report of its findings to the joint standing committee of the Legislature having jurisdiction over health coverage and insurance matters no later than January 1, 2023.

**SUMMARY**

This bill directs the Office of Affordable Health Care, beginning in 2023, to analyze barriers to affordable health care and coverage and develop proposals on potential methods to improve health care affordability and coverage for individuals and small businesses in the State. It also requires the office to study the effects of policies aimed at improving health care affordability and coverage, including effects on the affordability of premiums and cost-sharing in the individual and small group health insurance markets, and the effects of the policies on enrollment in comprehensive health coverage. It directs the office to provide a report of its findings to the joint standing committee of the Legislature having jurisdiction over health coverage and insurance matters no later than January 1, 2023.