



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of
Insurance

STATE OF MAINE



MAINE BUREAU OF INSURANCE

129TH MAINE LEGISLATURE
HEALTH COVERAGE, INSURANCE
& FINANCIAL SERVICES COMMITTEE

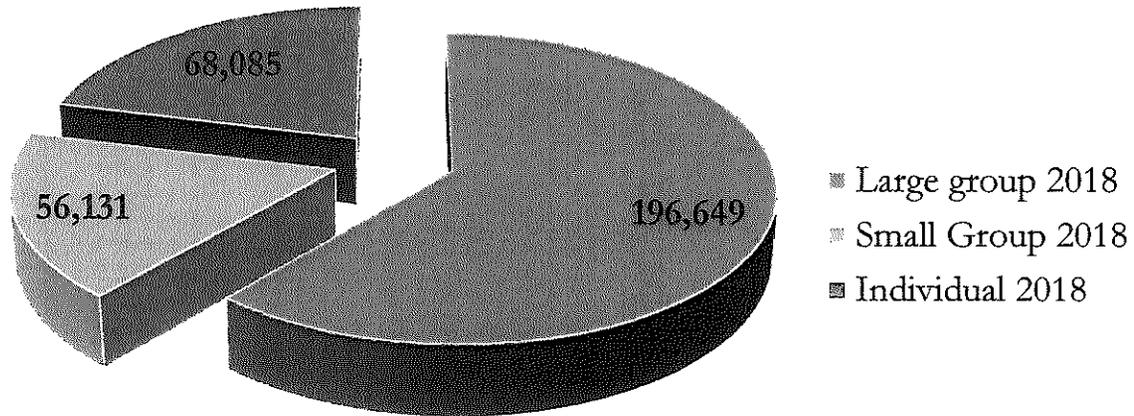
INTERIM MEETING

MARTI HOOPER, LIFE AND HEALTH ACTUARY
SEPTEMBER 24, 2019

MAINE BUREAU OF INSURANCE
MAINE'S HEALTH INSURANCE MARKET

2

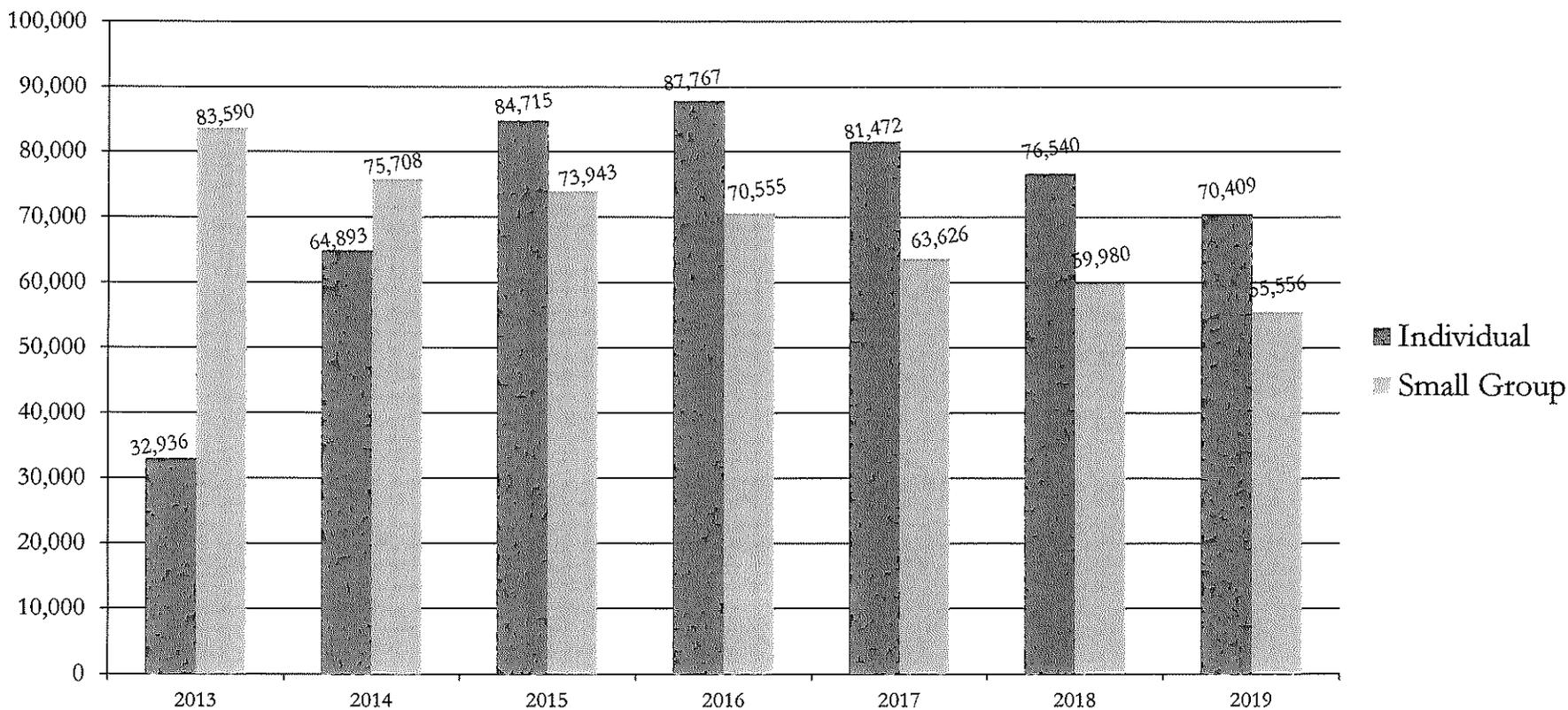
Insured Lives



Source: 2018 Financial Results for Health Insurance Companies in Maine.

MAINE HEALTH INSURANCE MARKET INSURED LIVES

3



Open Enrollment numbers reported per Rule 940.

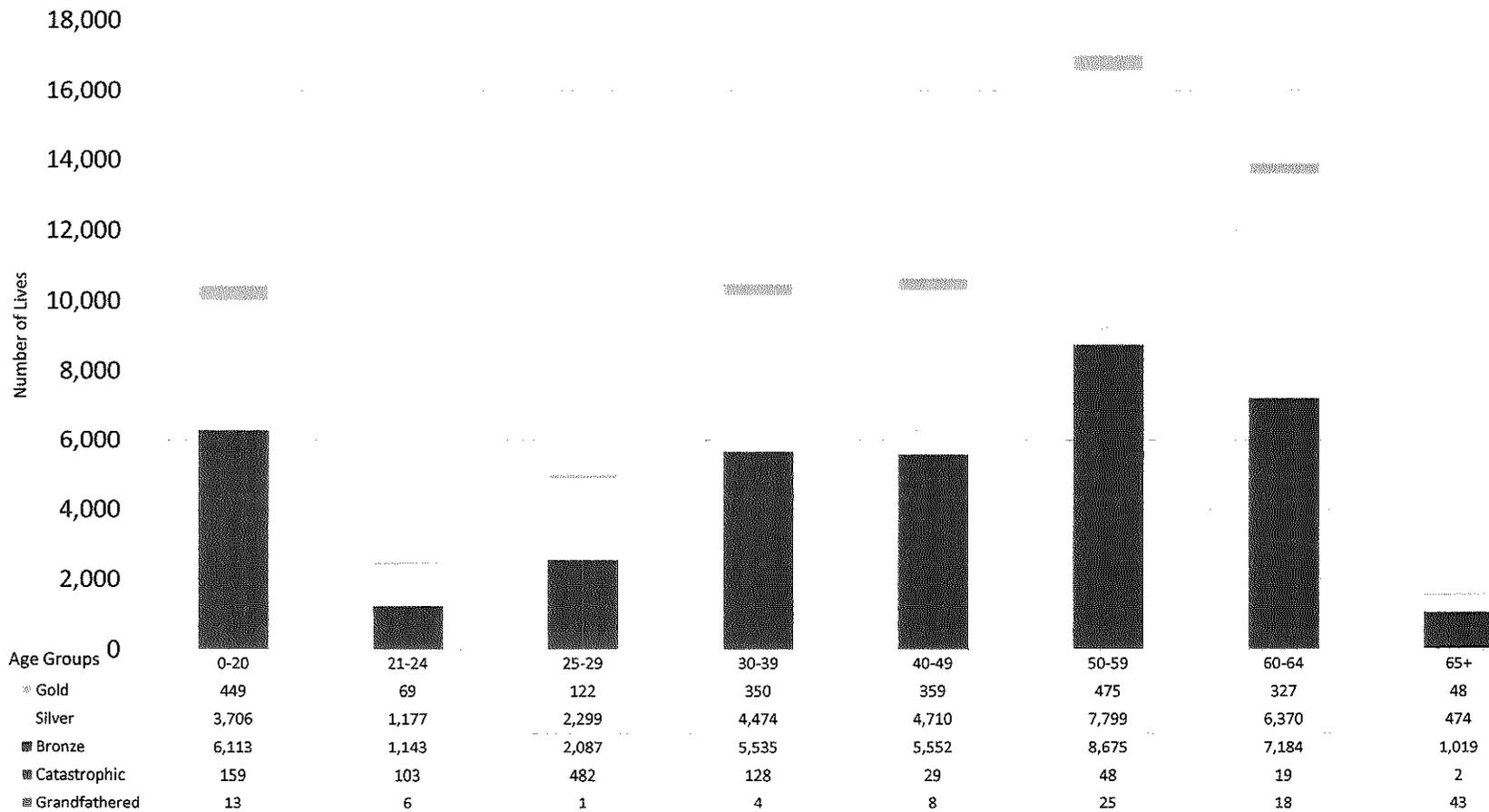
Maine Individual Market ACA Statistics

4

- Average Maine Monthly Premium \$675
- Average Monthly Advanced Premium Tax Credits (APTC) \$601
- Average Monthly Premium after APTC \$155 (for those with APTC \$96)
- 87% with APTC or Cost-Sharing Reduction (CSR)
- 39% with CSR
- ACA enrollment down 8% from 2018
- 7,233 or 10.3% are enrolled in off-exchange ACA plans down 13% from 2018

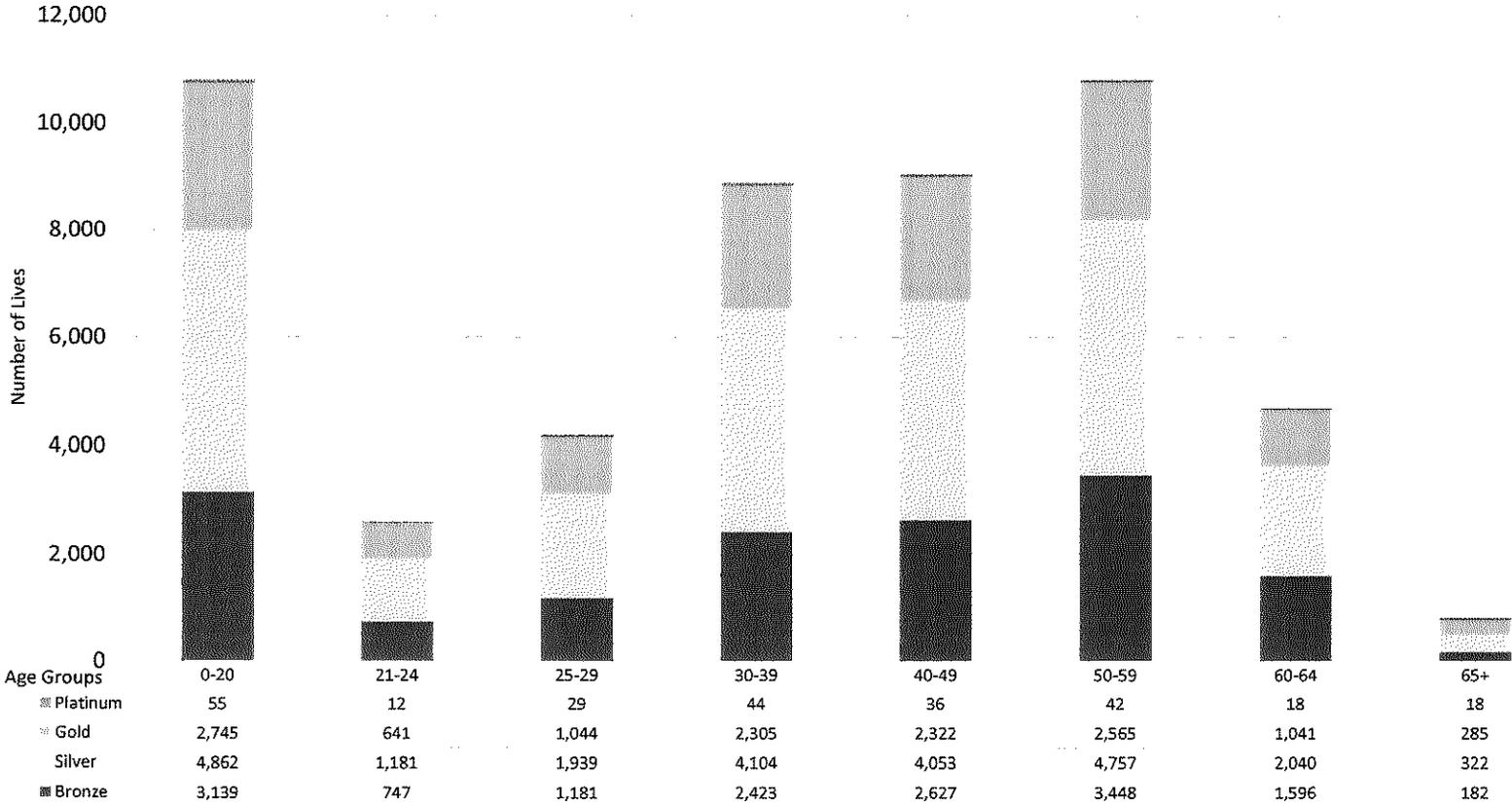
Sources: 2019 Marketplace Open Enrollment Period Public Use Files and Maine Bureau of Insurance 940 Reports

Individual Enrollment by Age and Metal Level 2019 On and Off Exchange



Maine Bureau of Insurance 2019 940 Reports

Small Group Enrollment by Age and Metal Level 2019 On and Off Exchange



2020 INDIVIDUAL AND SMALL GROUP HEALTH INSURANCE RATE FILINGS

7

Individual

Companies	Ave. Rate Incr.	Min	Max
Anthem	-2.00%	-7.10%	6.40%
Harvard-HMO	-7.00%	-10.00%	-2.50%
Maine Community Health Options	0.90%	-7.60%	11.28%

Small Group

Companies	Ave. Rate Incr.	Min	Max
Aetna-PPO	19.00%	12.55%	23.64%
Aetna-HMO	15.90%	5.89%	21.21%
Anthem	7.80%	4.70%	15.40%
Harvard	8.00%	-0.70%	16.10%
HPHC	8.00%	-0.70%	16.10%
Maine Community Health Options	9.10%	5.50%	14.90%
United Health Care	12.00%	8.10%	22.50%

2020 INDIVIDUAL MAJOR MEDICAL PLANS BY NETWORK TYPE, METAL LEVEL & CARRIER

Insurance Carrier	Bronze	Silver	Gold	Catastrophic	Network Types
Anthem Blue Cross Blue Shield (800) 547-4317 www.anthem.com	5 plans including HSA Deductibles: \$5,000-6,350 MOOP: \$6,850-8,150	6 plans Deductibles: \$2,250-5,800 MOOP: \$6,850-8,150	1 plan Deductible: \$1,600 MOOP: \$8,150	Deductible & MOOP \$8,150	HMO (South) POS (North & South)
Maine Community Health Options (MCHO) (855) 624-6463 www.maineoptions.org	5 plans including HSA Deductibles: \$3,800-8,150 MOOP: \$7,150-8,150	10 plans Deductibles: \$2,500-5,500 MOOP: \$5,500-7,450	1 plan Deductible: \$1,500 MOOP: \$6,000		HMO PPO
Harvard Pilgrim Health Care/ (888) 333-4742 www.harvardpilgrim.org	3 plans including HSA (2 in Northern Areas) Deductibles: \$5,000-6,500 MOOP: \$6,850-8,150	6 plans (2 in Northern Areas) Deductibles: \$2,700-6,200 MOOP: \$7,000-8,100	1 plan Deductible: \$1,500 MOOP: \$6,750		HMO