



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of
Insurance

STATE OF MAINE



MAINE BUREAU OF INSURANCE

ERIC CIOPPA

DECEMBER 16, 2019

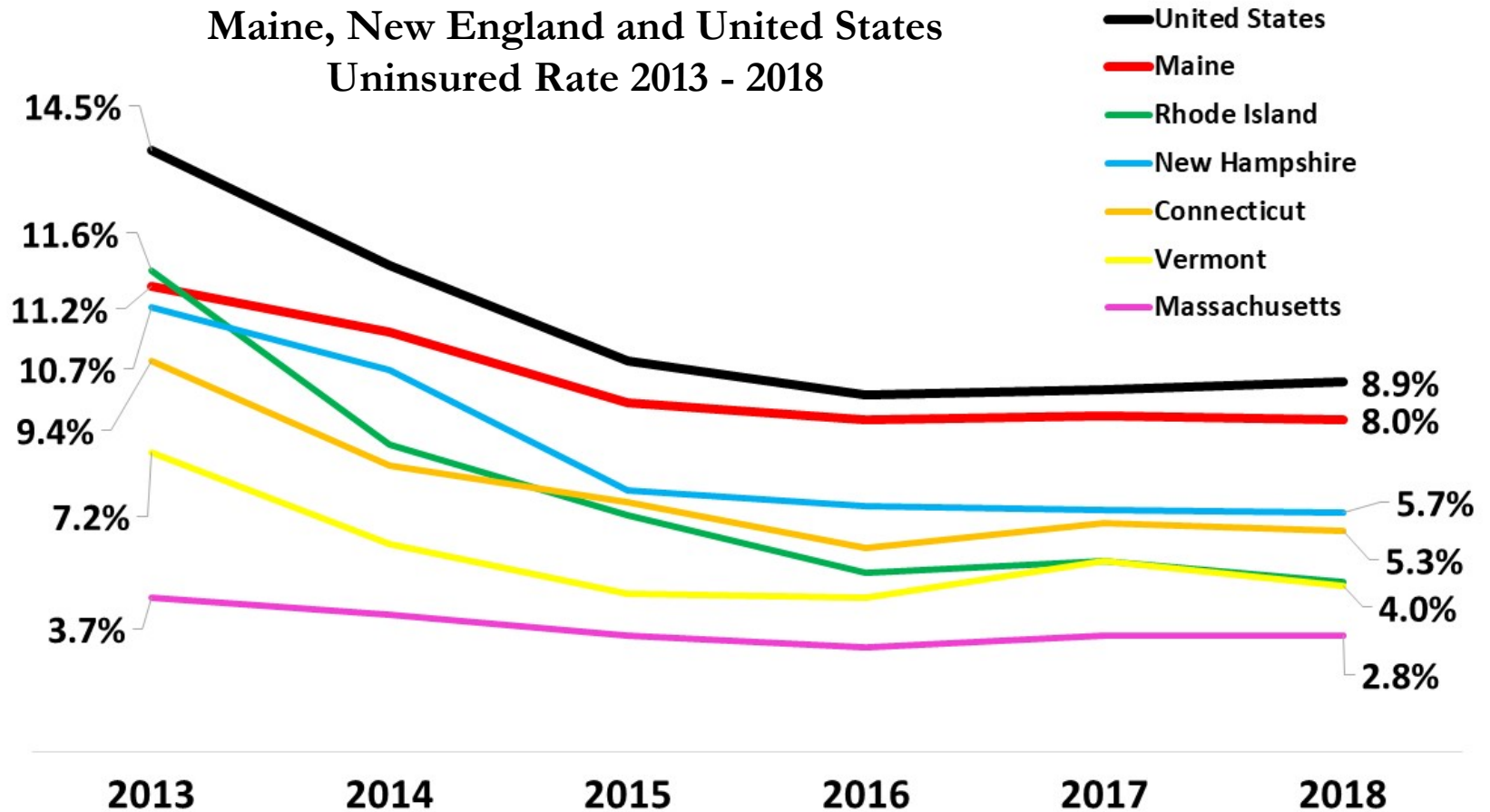
AGENDA

2

- Overview of Current Maine Individual and Small Group Markets

Uninsured Rate in Maine

3

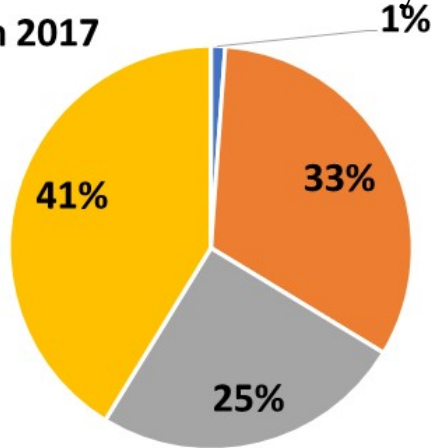


Individual Market in Maine

4

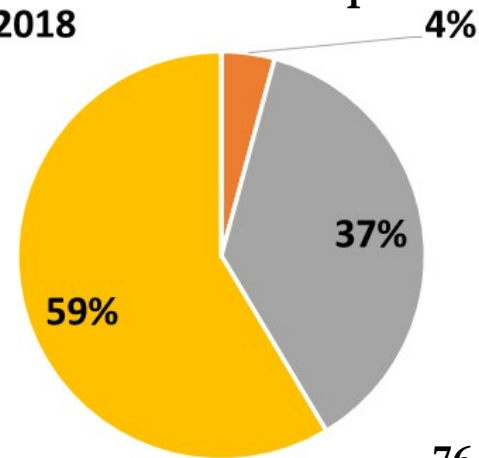
Distribution by Insurer of Individual Market Membership

March 2017



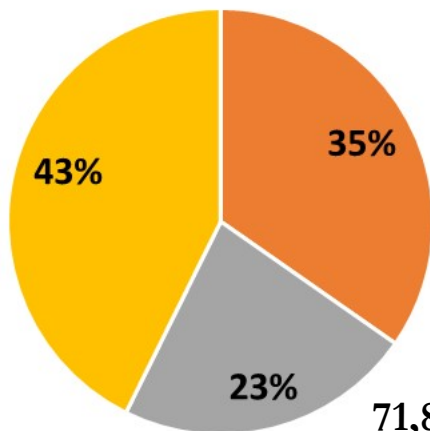
85,100 Members

March 2018



76,500 Members

March 2019



71,800 Members

- Aetna
- Anthem
- HPHC
- MCHO

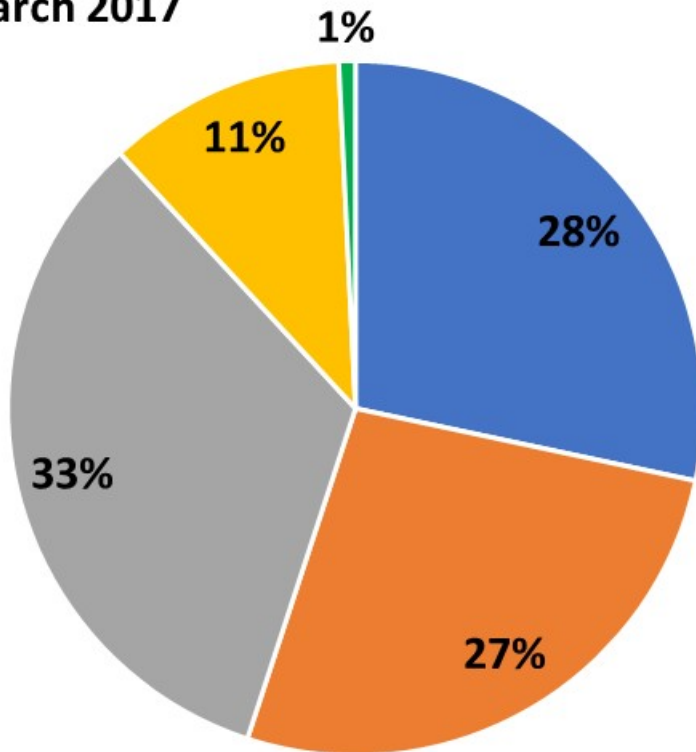
MaineCare (Medicaid Expansion program) started enrolling members in early 2019 and enrollment continues throughout 2019. It is expected that the Individual Commercial Market membership will decrease as eligible members shift into MaineCare

Small Group Market in Maine

5

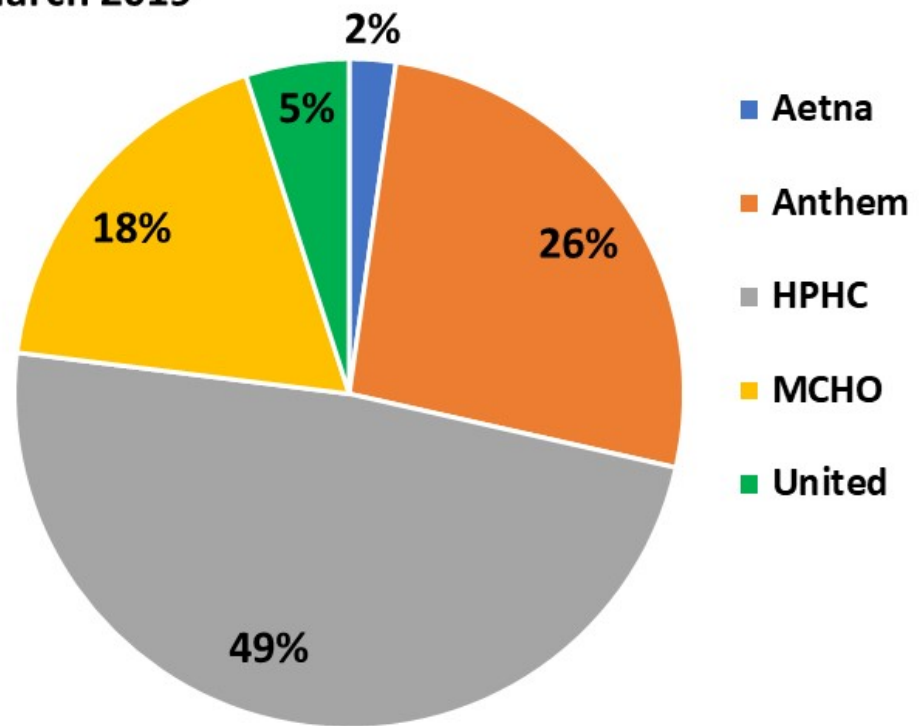
Distribution by Insurer of Small Group Market Membership

March 2017



51,700 Members

March 2019

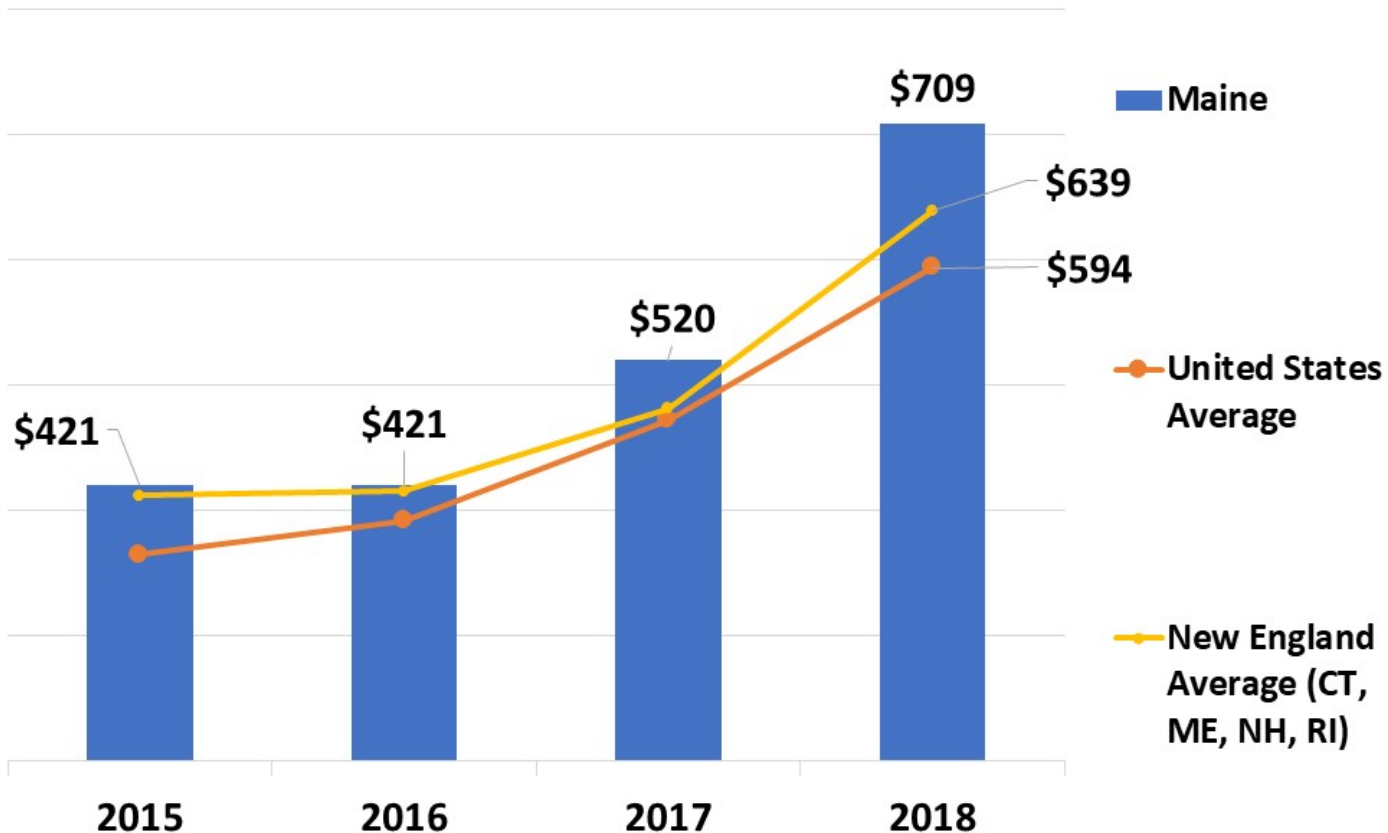


46,600 Members

Average Premiums in the Individual Market

6

Individual Market Average Premium PMPM

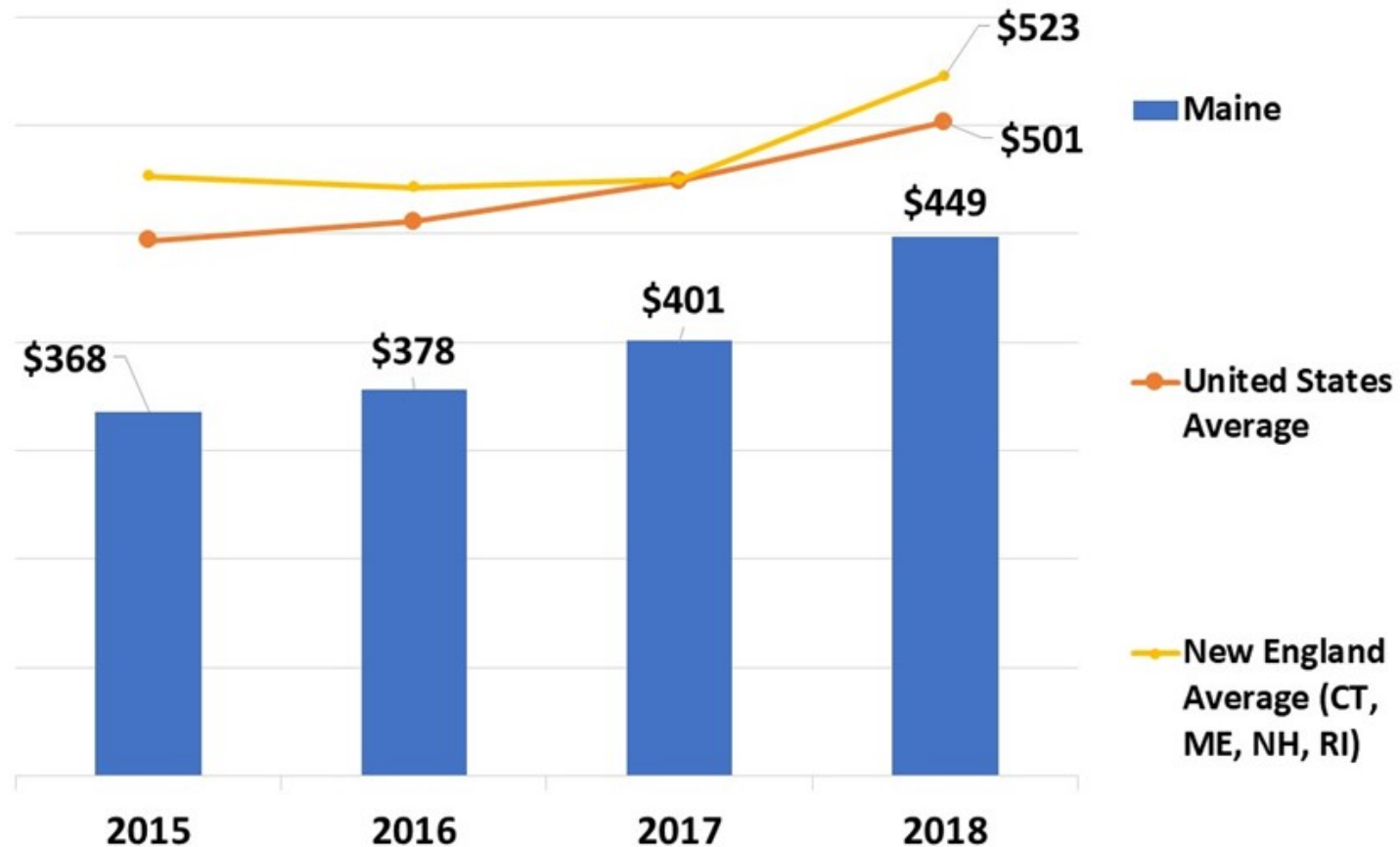


Large increases in 2018 are due in part to elimination of CSR subsidies from federal government

Small Group Market Average Premium

7

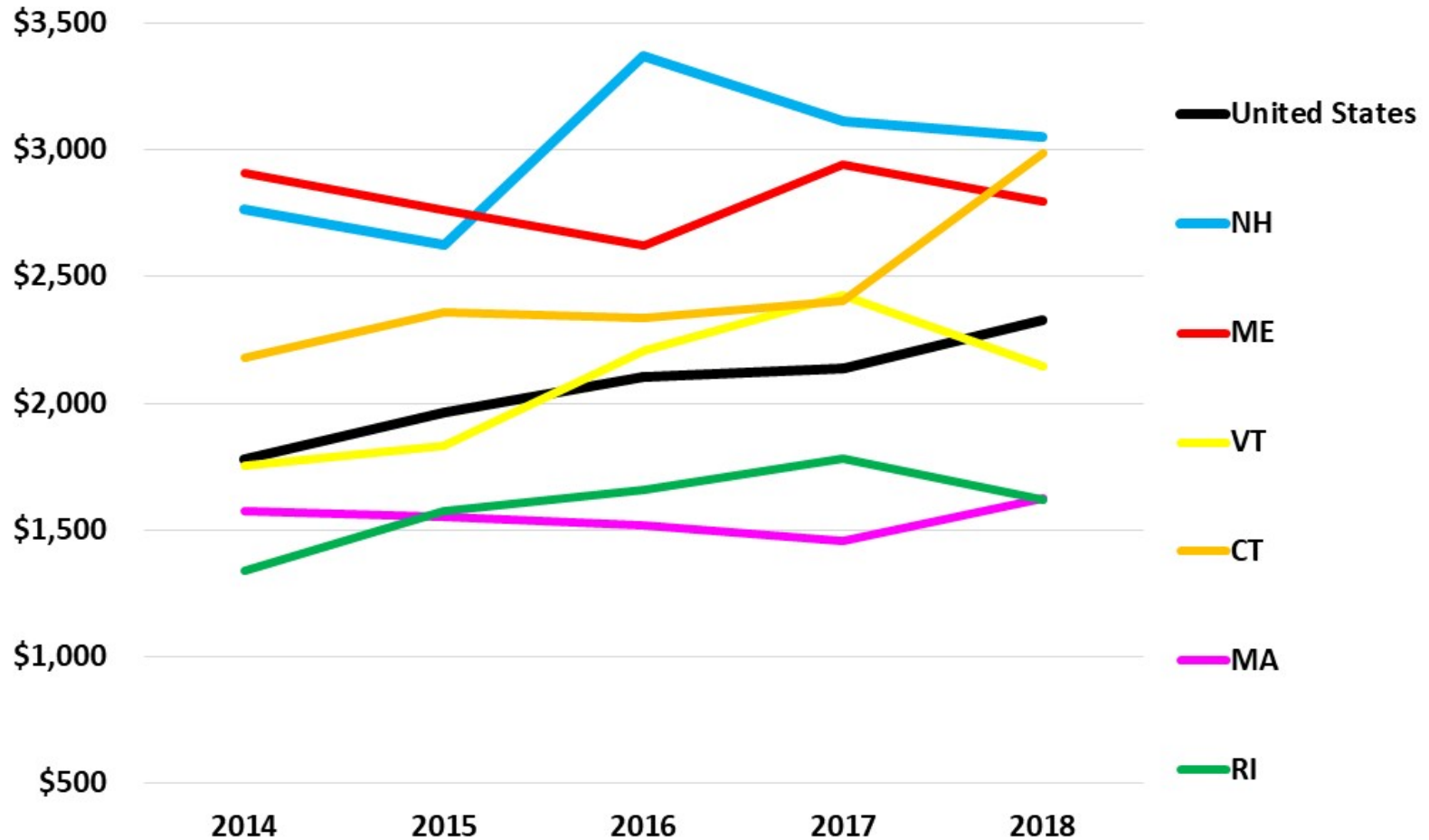
Small Group Market Average Premium PMPM



Small Group Deductibles

8

Small Group Market Average Deductible

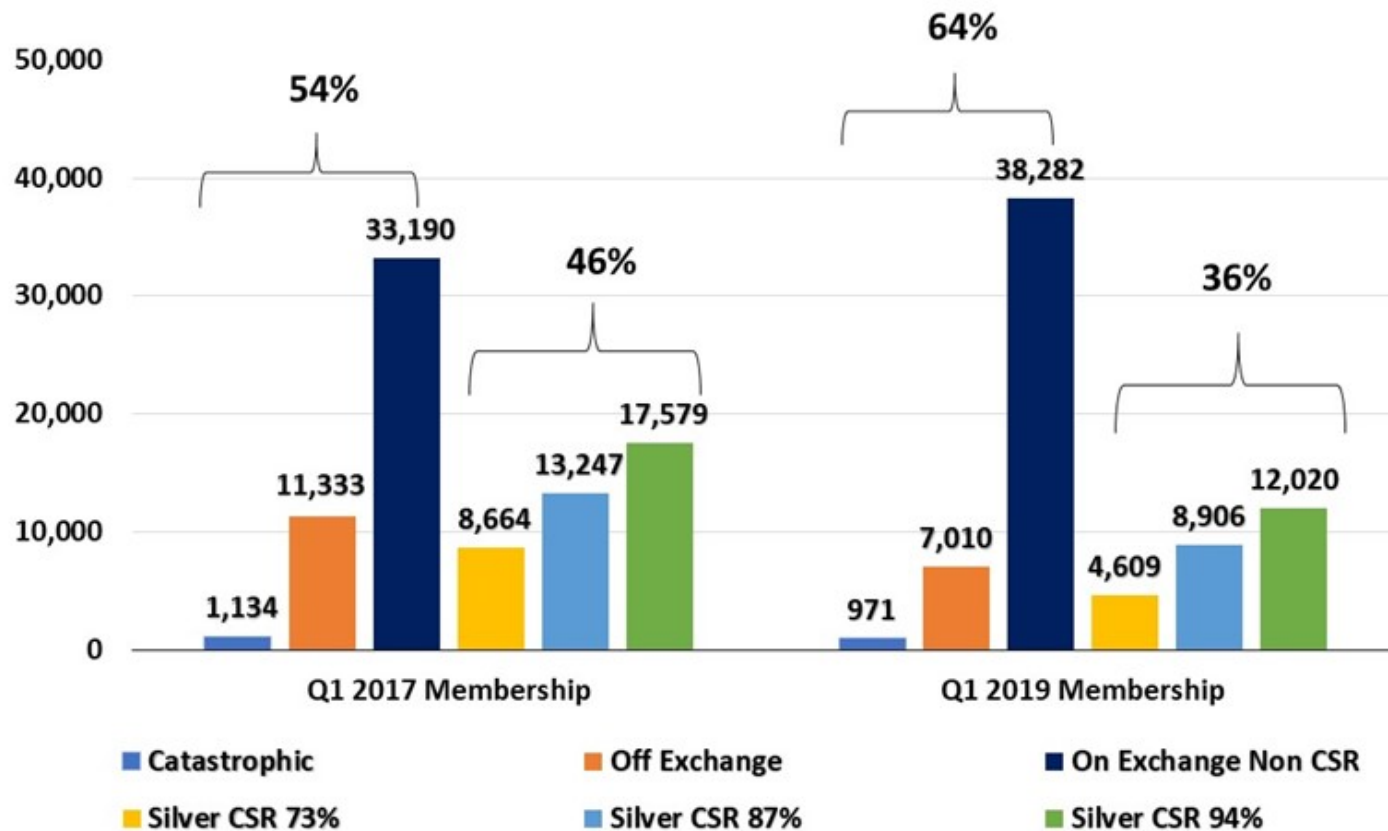


Source: Medical Expenditure Panel Survey (MEPS); <https://meps.ahrq.gov/mepsweb/index.jsp>.

Table II.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2014- 2018.

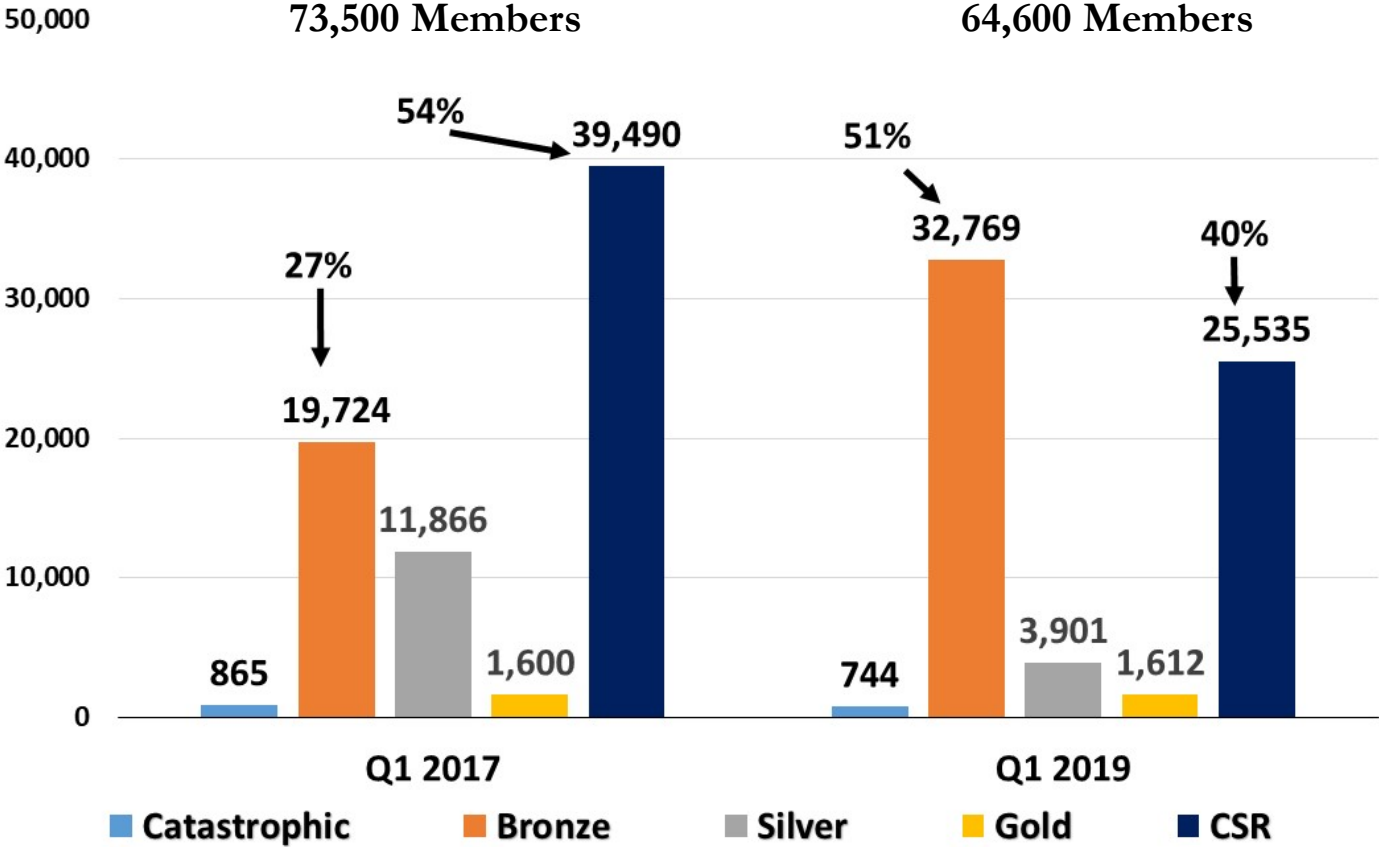
Individual Market

March 2017 and March 2019 Individual Market Single Risk Pool Membership



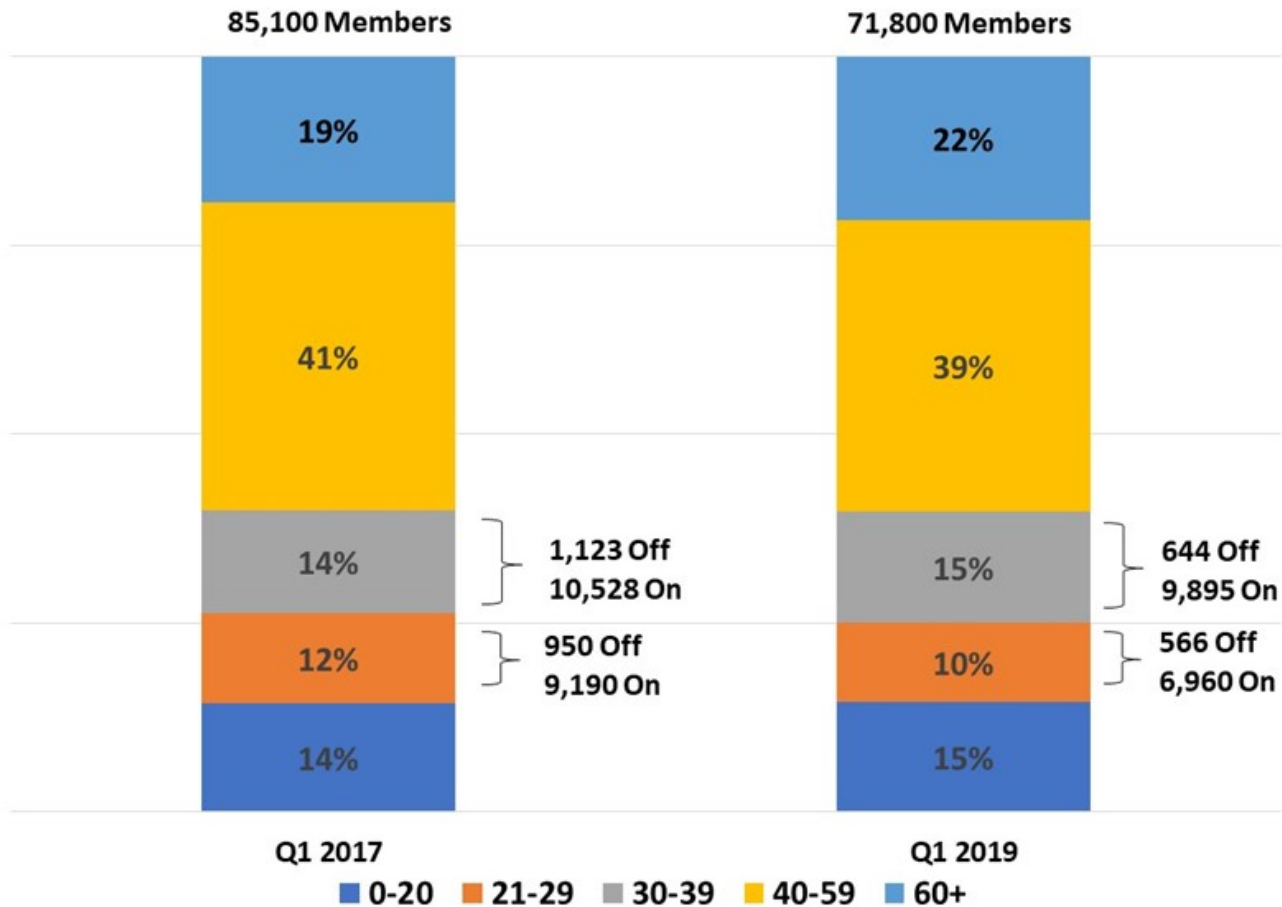
Individual On Exchange Market Distribution

Individual On Exchange Market Distribution by Metal Level



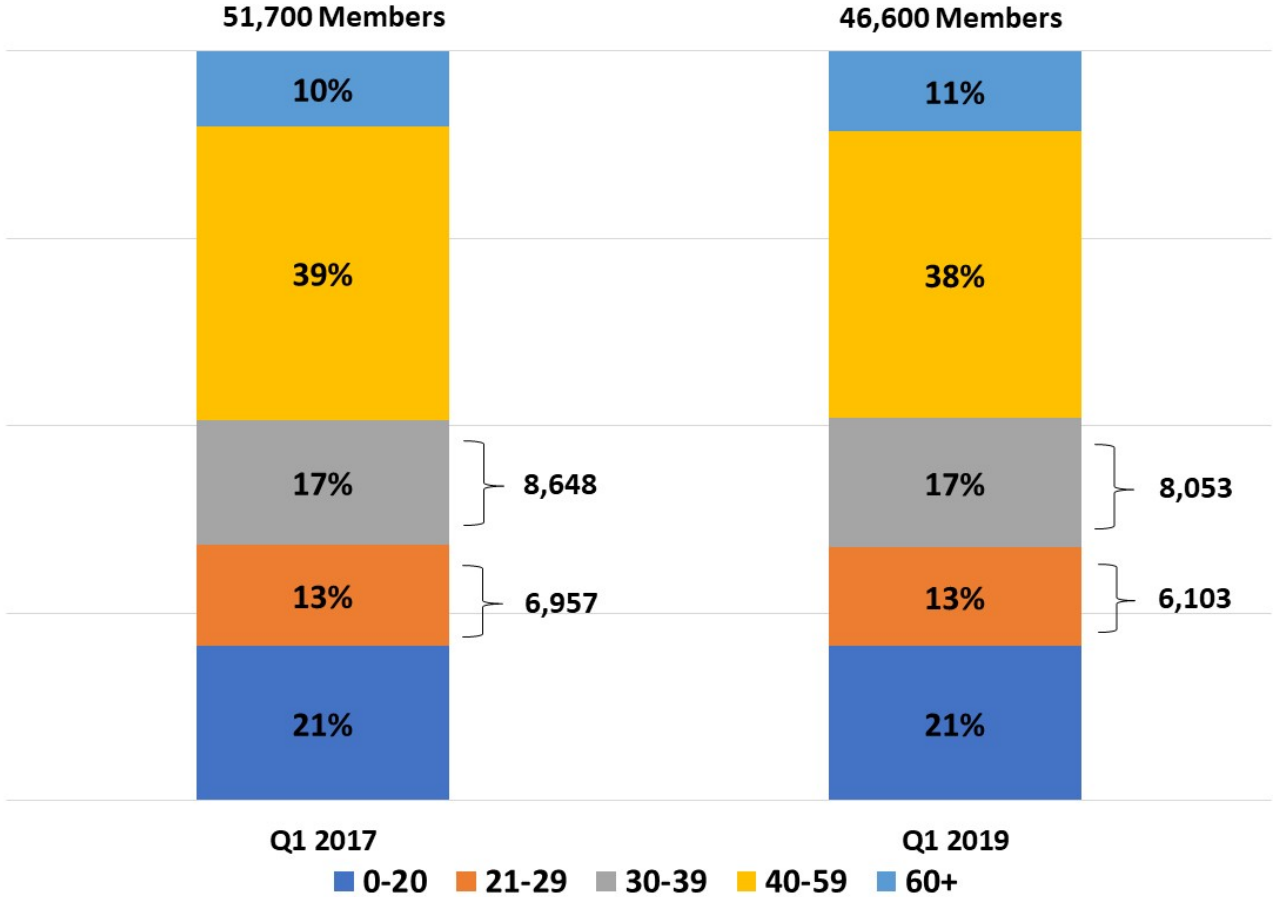
Individual On and Off Exchange Market Distribution by Age

Individual On and Off Exchange Market Distribution by Age



Small Group Market Distribution

Small Group Market Distribution by Age

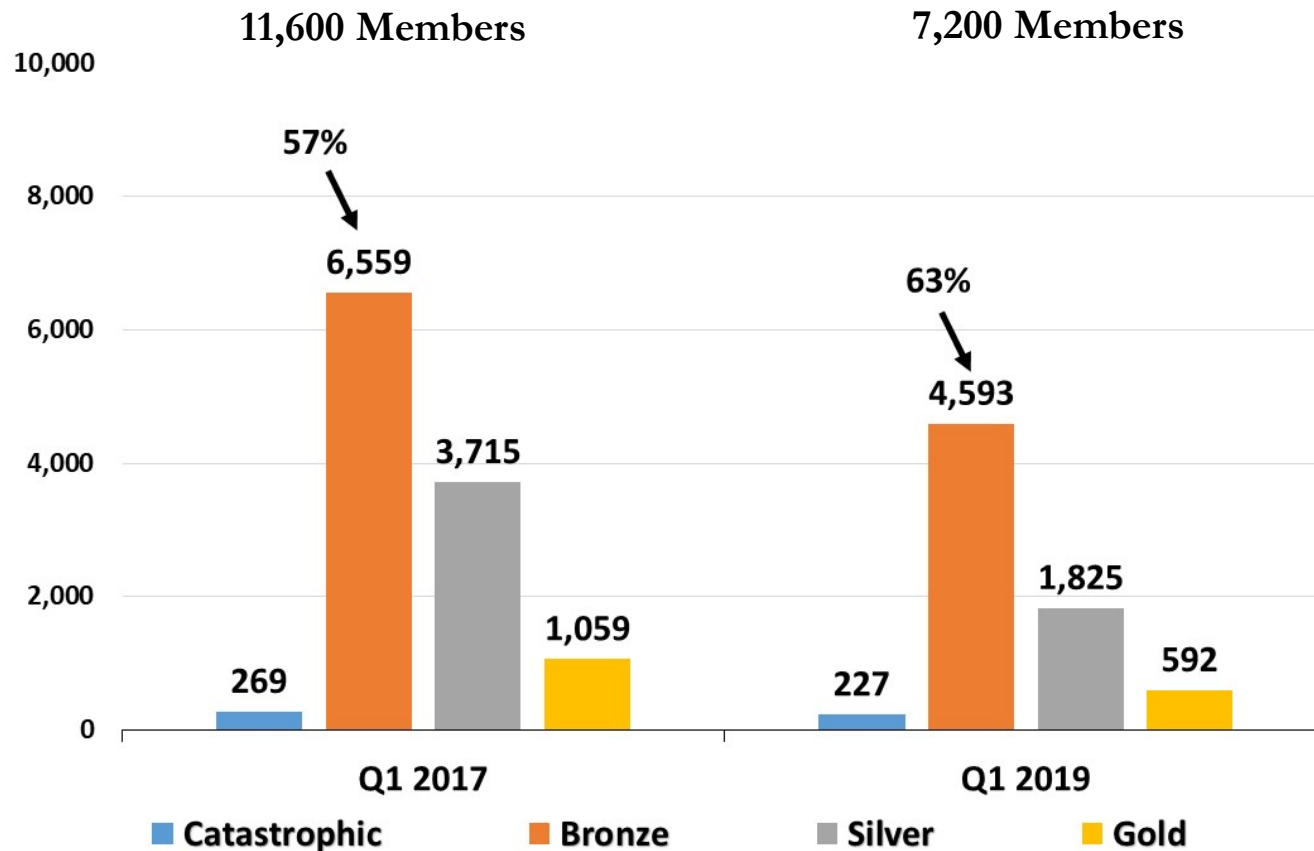


Source: Maine Rule 940 Reports. Excludes members labeled as Transitional which represent the Maine Education Association Benefits Trust.

Individual Off Exchange Market by Metal Level

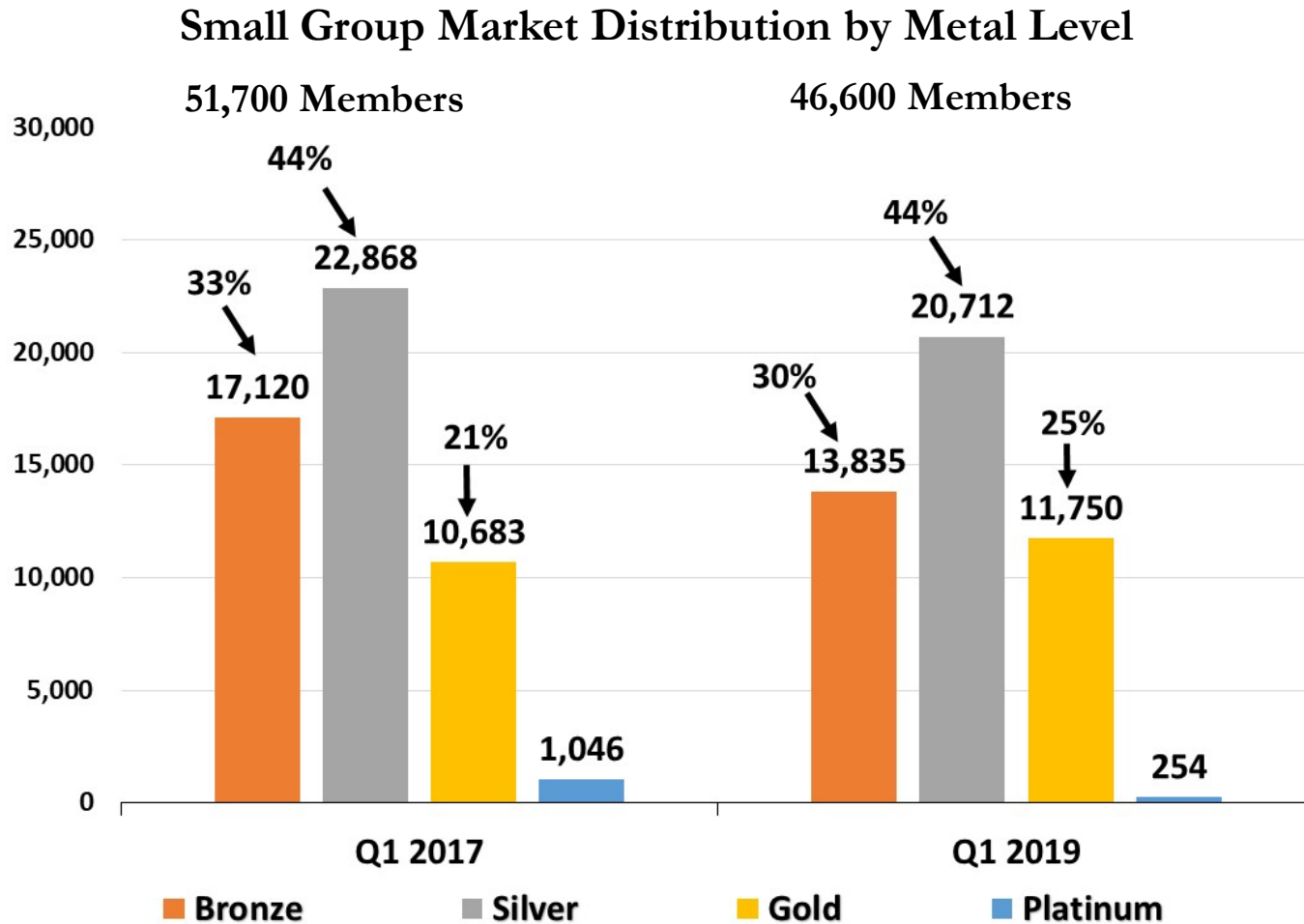
13

Individual Off Exchange Market Distribution by Metal Level



Small Group Market by Metal Level

14



Risk Adjustment Results - Individual and Small Group

15

2018 Risk Adjustment Results- Individual and Small Group Market

