



February 27, 2025

**Testimony Neither For Nor Against
L.D. 519**

**An Act to Remove the Requirement That Individual and Small Group Health Plans Be
Offered Through a Pooled Market and to Eliminate the Provision of Law Establishing a
Pooled Market for Those Plans**

Good afternoon, Senator Bailey, Representative Mathieson and members of the Committee. My name is Chris Howard and I am providing this testimony on behalf of the Maine Guaranteed Access Reinsurance Association (“MGARA”) Board. The Board is offering these comments in its continuing practice of serving as a resource to the Committee on matters involving MGARA.

L.D. 519 is one of several bills that have been submitted this session regarding the structure of MGARA. Over the last several months, MGARA has been working together with the Superintendent and his staff on an analysis of the role MGARA plays in helping to reduce health insurance costs in the Individual and Small Group markets, and how best to enhance the value MGARA brings to those markets. Our hope is to meet with you to present that analysis in the near future. I know Superintendent Carey has requested that meeting and we are looking forward to that time together as an opportunity to explain MGARA’s history, current status and a variety of potential changes to enhance MGARA’s vibrancy going forward into the future.

The proposal set forth in L.D. 519 is certainly one of the alternatives we have explored and hope to discuss with you. In an effort to be respectful of your time, I will not attempt to squeeze that work into this afternoon’s hearing, so I will conclude my comments and look forward to that future conversation.

Thank you, and I will be available for the Work Session.