



DEPARTMENT OF

# Professional & Financial Regulation

STATE OF MAINE

• OFFICE OF SECURITIES  
• BUREAU OF INSURANCE  
• CONSUMER CREDIT PROTECTION  
• BUREAU OF FINANCIAL INSTITUTIONS  
• OFFICE OF PROF. AND OCC. REGULATION

## Maine Bureau of Insurance

Clear Choice Response to February 22, 2024, Comments Regarding 2025 Plan Designs

All comments are posted on the Bureau website. An updated plan design chart is also posted.

Comments were received from Consumers for Affordable Healthcare (CAHC), American Heart Association-AHA and Leukemia and Lymphoma Society-LLS referred to as the CAHC comments below. Comments were received from carriers Harvard and Anthem.

1. Anthem suggested keeping the Silver \$5500 plan because it has significant membership. Harvard requested a \$5000 plan. We removed the \$5500 plan because it did not meet AV requirements, could lower APTC and the carriers can still offer it as an alternative plan off-exchange. The highest deductible Clear Choice Silver plan for the exchange for 2025 is \$4,200.
2. Anthem suggested keeping the \$3,000 Silver plan because it is popular for the small group market. We increased the \$3000 deductible to \$3500 to account for inflation to keep premium increases lower.
3. Anthem requested clarification that pediatric preventive dental is not first dollar for catastrophic plans. That change has been made.
4. Harvard requested changing coinsurance from 40% to 30% for the \$3500 Silver plan. That change was made.
5. Harvard asked for clarification on which plans were removed for 2025: Silver \$3,000, Silver \$5,500, and the Bronze \$5,900 HSA. The Silver \$4,000 HSA plan was changed to a Silver \$3,500 HSA plan.
6. Harvard mentioned Silver HSA plans should be off exchange similar to last year. That change was made.
7. Harvard asked for clarification regarding the new geographic rating area. We received approval from CMS/CCIIO on 3/4/2024 and let the carriers know.
8. Harvard asked if carriers may increase the coinsurance above 50% on Tier 2 for tiered plans. Compliance with 24-A MRSA Section 2677-A is required.
9. Harvard asked if carriers can market small group and individual plans with different tier 2 copays. That is not acceptable under 24-A MRSA Section 2792 (1) because the plans offered must remain the same for the merged market.
10. The CAHC comments suggested even fewer plans. They also suggested standardizing the tier 2 copay/coinsurance and standardizing CSR plans. We will consider that for 2026.
11. CAHC comments also requested reduced out of pocket costs. This is difficult with the AV requirements and if individuals are eligible for CSR reductions it provides those reduced costs.
12. CAHC comments encouraged pediatric dental to be included in all Clear Choice plans. This goes beyond setting the cost-share structure of Clear Choice. Options for pediatric dental coverage are currently available.