

STATE PROGRAM	REINSURANCE PROPOSAL				1332 STATE INNOVATION WAIVER						INDIVIDUAL MARKET	
	Reinsurance type	Reinsurance corridor	Coinsurance rate	Legislation enacted	Waiver status	State funding	Source of state funds	1332 funding request	1332 funding received	Marketplace type ^[i]	Medicaid expansion?	
ALASKA Comprehensive Health Insurance Fund	Condition-specific reinsurance	All claims from policy-holders with one of 33 specific conditions	100%	HB 374 Nov. 7, 2016	Submitted Dec. 29, 2016 Determined complete Jan. 17, 2017 Approved July 7, 2017	\$55 million annually (51.6% of total)	\$55 million in initial funding from General Fund, then funded via assessments on all insurers- Health: 6% of premiums net of claims, Title: 1% of gross premiums, Other: 2.7% of gross premiums.	\$51.6 million in pass-through funding (48.4% of total)	2018 \$58.5 million 2019 \$68.7 million 2020 \$76.7 million	Federally-facilitated Marketplace	Expanded Medicaid ^[ii]	
COLORADO Reinsurance Program	Traditional reinsurance	\$30,000 – \$400,000 est.	45% - 85%, 3 tiers based on targeted claim cost reductions in 3 groupings of Geographic Rating Areas	HB19-1168 May 17, 2019	Draft released for public comment April 16, 2019 Submitted May 20, 2019 Determined complete June 5, 2019 Approved July 31, 2019	\$87.0 million (34.8% of total)	Fee assessed on Colorado hospitals determined annually by state insurance commissioner, General Fund, premium tax revenues, fee on health insurance carriers.	\$162.8 million in pass-through funding (65.2% of total)	2018 - 2019 - 2020 \$169.4 million	State-based Marketplace	Expanded Medicaid	
DELAWARE Health Insurance Individual Market Stabilization Reinsurance Program & Fund	Traditional reinsurance	\$65,000 – \$215,000	75% / 25%	SCR 70 passed June 28, 2018 HB 193 signed June 20, 2019	Draft released for public comment June 5, 2019 Submitted July 10, 2019 Determined complete July 18, 2019 Approved Aug. 20, 2019	\$6.9 million for 2020 (25.6% of total)	1.00% – 2.75% assessment on issuers premium tax liability	\$20.0 million in pass-through funding (74.3% of total) for 2020	2018 - 2019 - 2020 \$21.6 million	Federally-facilitated Marketplace	Expanded Medicaid	
GEORGIA Reinsurance Program	Traditional reinsurance	\$20,000 – \$500,000	15% - 80%, 3 tiers based on claim cost reduction targets in three groupings of Geographic Rating Areas	SB 106 signed March 27, 2019 HB 168 signed April 25, 2019	Draft released for public comment Nov. 4, 2019 Submitted Dec. 23, 2019 Delay requested on Phase II Feb. 5, 2020 Determined complete (Phase I) Feb. 6, 2020 Updated w/delayed Phase II timeline July 31, 2020 Updated waiver submitted Oct. 9, 2020 Approved Nov. 1, 2020	\$92 million (23.1% of total) for 2022	State general fund	\$306 million in pass-through funding (76.9% of total) for 2022	2018 - 2019 - 2020 -	Federally-facilitated Marketplace	Did not expand Medicaid	
IDAHO Complex Medical Needs Waiver	Condition-specific reinsurance & Medicaid eligibility	\$25,000 –	At least 20%	S1150 April 6, 2017	1332 waiver released for public comment Nov. 1, 2017 1115 waiver released for public comment Nov. 22, 2017	\$16 million in 2019 for state-funded high risk pool	Net losses of state reinsurance pool funded by annually-determined assessment on insurers	\$0 for reinsurance. \$613 million in 1332/1115 waiver funding	2018 - 2019 - 2020 -	State-based Marketplace	Expanded Medicaid	
IOWA Stopgap Measure (ISM)	Traditional reinsurance	\$100,000 – \$3,000,000	85% / 15% (Claims >\$3 million: 100%)	No applicable state legislation	Submitted June 12, 2017 Submitted Aug. 22, 2017 Amended Sept. 22, 2017 Withdrawn Oct. 23, 2017	\$0 (0% of total)	No state funding	\$70 million in pass-through funding for reinsurance, 2018 (100% of total) \$396 million waiver funding, 2018	2018 - 2019 - 2020 -	State-partnership Marketplace	Expanded Medicaid ^[iv]	
LOUISIANA Health Reinsurance Association (LHRA)	Traditional reinsurance	TBD	TBD	HB246 HB274	Waiver description released April 9, 2018	\$24.8 million (17.2% of total)	Per-member assessment on all issuers, third-party administrators, and MEWAs doing business in Louisiana. Assessment rate TBD.	\$103.5 million in pass-through funding (82.8% of total)	2018 - 2019 - 2020 -	Federally-facilitated Marketplace	Expanded Medicaid ^[v]	
MAINE Guaranteed Access Reinsurance Association (MGARA)	Condition-specific reinsurance	Automatic ceding for covered members with one or more of eight conditions; ceding voluntary for others. Corridor: \$47,000 – \$77,000	90% / 10% (Claims >\$77,000: 100%)	LD 659 June 2, 2017	Summary & actuarial analysis released March 2018 Waiver submitted May 9, 2018 Determined complete June 8, 2018 Approved July 30, 2018	\$59.6 million in 2019 (64.0% of total)	Assessment on health insurers and third-party administrators at \$4 PMPM (Individual, Small Group, Large Group, and Self-Insured); 90% of enrollee premium for ceded members.	\$33.4 million in pass-through funding in 2019 (39.0% of total)	2018 - 2019 \$65.3 million 2020 \$26.3 million	Federally-facilitated Marketplace	Did not expand Medicaid	
MARYLAND Reinsurance Program	Traditional reinsurance	TBD – \$250,000	80% / 20%	HB 1795 April 5, 2018 HB 1782 April 10, 2018	Draft released April 20, 2018 Submitted May 31, 2018 Determined complete July 5, 2018 Approved Aug. 22, 2018	\$365 million in 2019 (79.0% of total)	2.75% assessment on Maryland health plans and Medicaid MCOs, based on annual net premiums	\$97 million in pass-through funding in 2019 (21.0% of total)	2018 2019 \$373.4 million 2020 \$447.2 million	State-based Marketplace	Expanded Medicaid	
MINNESOTA Premium Security Plan	Traditional reinsurance	\$50,000 – \$250,000	80% / 20%	HF 5 April 4, 2017	Submitted May 5, 2017 Approved Sept. 22, 2017 Signed Oct. 16, 2017	\$271 million annually (61.9% – 66.3% of total)	Dedicated funding from Health Care Access Fund (financed via 2% provider assessment) and General Fund	\$138 – \$167 million in annual pass-through funding, \$830 million 2018-2022) (33.7% – 2020 \$86 million	2018 \$130.7 million 2019 \$84.7 million 2020 \$86 million	State-based Marketplace	Expanded Medicaid ^[iii]	
MONTANA Public Reinsurance Program	Traditional reinsurance	\$40,000 – \$101,750 (2020)	60% / 40% (2020)	SB 125 April 30, 2019	Draft released May 15, 2019 Submitted June 19, 2019 Determined complete July 1, 2019 Approved Aug. 16, 2019	\$12.4 million in 2020 (35.9% of total)	1.2% assessment on major medical health insurance premiums	\$22.1 million in pass-through funding in 2020 (64.1% of total)	2018 - 2019 - 2020 \$22 million			
NEW HAMPSHIRE 1332 Waiver Reinsurance Plan	Traditional reinsurance	\$60,000 – \$400,000	75% / 25%	HB 469 July 10, 2017 HB 4 Oct. 2, 2019	Draft released for public comment July 19, 2017 Waiver not submitted New draft released for public comment Jan. 10, 2020 Submitted on April 21, 2020 Determined complete May 13, 2020 Approved Aug. 5, 2020	\$13.4 million in 2021 (28.9% of total)	Per-member, per-month assessment on health insurers of 0.6% of the prior year's Second Lowest Cost Silver Plan without-waiver rate.	\$32.9 million in pass-through funding in 2021 (71.1% of total)	2018 - 2019 - 2020 -	Federally-facilitated Marketplace	Expanded Medicaid	
NEW JERSEY Health Insurance Premium Security Plan	Traditional reinsurance	\$40,000 – \$215,000	60% / 40%	S1878 May 30, 2018	Draft released May 31, 2018 Submitted July 2, 2018 Determined complete July 13, 2018 Approved Aug. 16, 2018	\$105.8 million in 2019 (32.7% of total)	Penalties from state individual coverage mandate, general fund	\$218 million in 2019 (67.3% of total)	2018 - 2019 \$180.2 million 2020 \$190 million	Federally-facilitated Marketplace	Expanded Medicaid	
NORTH DAKOTA Reinsurance Association of North Dakota (RAND)	Traditional reinsurance	\$100,000 - \$1,000,000	75% / 25%	HB 1106 April 19, 2019	Draft released for public comment April 5, 2019 Submitted May 10, 2019 Determined complete June 5, 2019 Approved July 31, 2019	\$21.2 million for 2020 (45% of total)	Assessment against the small and large group health insurance market	\$26.1 million in annual pass-through funding in 2020 (55% of total)	2018 - 2019 - 2020 \$21.4 million	Federally-facilitated Marketplace	Expanded Medicaid	
OKLAHOMA Individual Health Insurance Market Stabilization Program (OMSP)	Traditional reinsurance	\$15,000 – \$400,000	80% / 20%	HB 2406 June 6, 2017	Submitted Aug. 16, 2017 Withdrawn Sept. 29, 2017	\$16 million in 2018, \$230 million over five years (14.2% of total)	Assessment on premiums charged by all health insurers and reinsurers	\$309 million in pass-through funding in 2018, \$1,295 million over five years (85.8% of total)	2018 - 2019 - 2020	Federally-facilitated Marketplace	Did not expand Medicaid	
OREGON Reinsurance Program (ORP)	Traditional reinsurance	TBD – \$1,000,000	50% / 50%	HB 2391 July 5, 2017	Submitted Aug. 31, 2017 Determined Complete Sept. 11, 2017 Approved Oct. 19, 2017 Signed Oct. 20, 2017	\$90 million in 2018, \$1.1 billion over 10 years (68.5% of total)	1.5% assessment on fully insured commercial major medical premiums	\$35.66 million in 2018 \$356.6 million over 10 years (31.5% of total)	2018 \$54.5 million 2019 \$41.8 million 2020 \$54.4 million	State-based Marketplace with Federal Platform	Expanded Medicaid	
PENNSYLVANIA Commonwealth Health Insurance Reinsurance Program	Traditional reinsurance	\$60,000 – \$100,000	60% / 40%	Act 42 July 2, 2019	Summary released for public comment Nov. 15, 2019 Submitted Feb. 11, 2020 Determined complete March 12, 2020 Approved July 24, 2020	\$44.2 million in 2021 (31.7% of total)	3% fee on monthly premiums for health and dental products offered on PA Health Insurance Exchange Authority	\$95.1 million in 2021 (68.3% of total)	2018 - 2019 - 2020 -	State-based Marketplace with Federal Platform	Expanded Medicaid	
RHODE ISLAND Reinsurance Program	Traditional reinsurance	\$40,000 – \$97,000	50% / 50%	S 2934 July 2, 2018	Submitted July 8, 2019 Determined complete July 15, 2019 Approved Aug. 26, 2019	\$8.3 million in 2020	Penalties from state individual coverage mandate	\$6.4 million in 2020	2018 - 2019 - 2020 \$5.2 million	State-based Marketplace	Expanded Medicaid	
WISCONSIN Healthcare Stability Plan (WIHSP)	Traditional reinsurance	\$50,000 – \$250,000	50% in 2019 (50% – 80% required by statute)	SB 770 Feb. 27, 2018	Draft released March 13, 2018 Submitted April 18, 2018 Determined complete May 9, 2018 Approved July 29, 2018	\$34 million in 2019 (17% of total)	State general fund	\$166 million in pass-through funding in 2019 (83% of total)	2018 - 2019 \$127.7 million 2020 \$142 million	Federally-facilitated Marketplace	Did not expand Medicaid	

[i] Kaiser Family Foundation. "State Health Insurance Marketplace Types, 2017." <http://www.kff.org/health-reform/state-indicator/state-health-insurance-marketplace-types/>.

[ii] Expanded Medicaid Sept. 1, 2015

[iii] Minnesota also has MinnesotaCare, the Basic Health Program (BHP) for individuals 138–200% FPL.

[iv] Expanded Medicaid with Section 1115 Waiver