

shadac	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 (2018)	1332 Funding received (2019)	1332 Funding received (2020)	1332 Funding received (2021)	Marketplace Type ^[i]	Medicaid Expansion Status		
Alaska Comprehensive Health Insurance Fund	Condition-specific reinsurance	All claims from policyholders with one of 33 specific conditions	100%	HB 374 Nov. 7, 2016	Submitted Dec. 20, 2016	Determined complete Jan. 17, 2017	Approved July 7, 2017	Letter of Intent for Extension Submitted Mar. 24, 2022		\$55 million (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)	\$58.5 million	\$68.7 million	\$76.7 million	\$78.4 million	Federally-facilitated Marketplace	Expanded Medicaid ^[ii]		
Colorado Reinsurance Program	Traditional reinsurance	\$30,000 – \$400,000 est.	43% - 85%, 3 tiers based on targeted claim cost reductions in 3 groupings of Geographic Rating Areas	HB19-1168 May 17, 2019	Draft waiver released for public comment April 16, 2019	Submitted May 20, 2019	Determined complete June 5, 2019	Approved July 31, 2019	Letter of Intent for Extension Submitted Nov. 19, 2020	Extension Application Submitted April 20, 2021	Extension Application Determined complete Mar. 28, 2021	Extension Approved Aug. 13, 2021	\$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)	\$169.4 million	\$132.8 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 waiver released for public comment June 5, 2018	Submitted July 10, 2019	Determined complete July 18, 2019	Approved Aug. 20, 2019			\$6.9 million (25.6% of total) for 2020	1.00% – 2.75% assessment on issuers premium tax liability	\$20.0 million in pass-through funding (74.3% of total) for 2020	\$21.6 million	\$28.1 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 3 groupings of Geographic Rating Areas	SB 106 signed Mar. 27, 2018	HB 188 signed April 25, 2018	Draft waiver released for public comment Nov. 4, 2018	Submitted Dec. 23, 2019	Delay requested on Phase II, Feb. 5, 2020	Determined complete Feb. 6, 2020 (Phase I of Application)	Jul. 31, 2020 Waiver updated with timeline for delayed Phase II of reinsurance payments	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			Federally-facilitated Marketplace	Did not expand Medicaid	
Idaho Complex Medical Needs Waiver	Condition-specific Medicaid eligibility, condition-specific reinsurance	\$25,000 –	At least 20%	S1150 April 6, 2017	Draft 1332 waiver released for public comment Nov. 1, 2017	Draft 1115 waiver released for public comment Nov. 27, 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 1332/115 waiver funding			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	Draft submitted June 10, 2017	Submitted Aug. 23, 2017	Amended Sept. 23, 2017	Withdrawn Oct. 23, 2017				\$0 (0% of total)	No state funding	\$70 million in pass-through funding for reinsurance in 2018 (100% of total) \$386 million total waiver funding in 2018			State-partnership Marketplace	Expanded Medicaid ^[iv]		
Louisiana Health Reinsurance Association (LHRA)	Traditional reinsurance	TBD	TBD	HB246 May 30, 2018	HB276 May 18, 2018	Waiver description released April 9, 2018	Waiver accepted summary and actuarial analysis released Mar. 2018	Waiver submitted May 3, 2018	Determined complete June 9, 2018	Approved July 30, 2018	Letter of Intent to Amend submitted Oct. 2, 2020		\$24.8 million (17.2% of total)	Per-member assessment on all issuers, third-party administrators, and ME Waiving business in Louisiana. Assessment rate TBD.	\$103.5 million in pass-through funding (82.8% of total)			Federally-facilitated Marketplace	Expanded Medicaid ^[v]	
Maine Guaranteed Access Reinsurance Association (MGARA)	Condition-specific reinsurance	Automatic coding for claims for covered members with one or more of eight conditions: voluntary coding for others. Corridor of \$47,000 – \$77,000	90% / 10 % (Claims >\$77,000: 100%)	LD 668 June 2, 2017	Waiver accepted summary and actuarial analysis released Mar. 2018	Waiver submitted May 3, 2018	Determined complete June 9, 2018	Approved July 30, 2018	Letter of Intent to Amend submitted Oct. 2, 2020			\$58.6 million in 2019 (64.0% of total)	Assessment on health insurers and third-party administrators of \$4 PMPM (Individual, Small Group, Large Group, and Self-insured markets); 90% of enrollee premium for ceded members and dependents	\$33.4 million in pass-through funding in 2019 (36.0% of total)	\$65.8 million	\$26.3 million	\$30.8 million	Federally-facilitated Marketplace	Did not expand Medicaid	
Maryland Reinsurance Program	Traditional reinsurance	TBD – \$250,000	80% / 20%	HB 1795 April 5, 2018	HB 1784 April 10, 2018	Draft waiver 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)	\$373.4 million	\$447.2 million	\$335.4 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. \$850 million 2019-2022) (33.7% – 38.1% of total)	\$130.7 million	\$84.7 million	\$86 million	State-based Marketplace	Expanded Medicaid ^[ii]	
Montana Public Reinsurance Program	Traditional reinsurance	\$40,000 – \$101,750 (2020)	60% / 40% (2020)	SB 122 April 30, 2019	Draft waiver released May 15, 2019	Submitted June 18, 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)	\$22.5 million	\$23.7 million				
New Hampshire 1332 Waiver Reinsurance Plan	Traditional reinsurance	\$60,000 – \$400,000	75% / 25%	HB 469 July 10, 2017	HB 6 Oct 3, 2019	Draft waiver released for public comment July 10, 2017	Waiver not submitted	New draft waiver released for public comment Jan. 10, 2020	Waiver 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 Tier Plan without-waiver rate.	\$32.9 million in pass-through funding in 2021 (71.1% of total)			\$22.2 million	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 waiver 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)	\$180.2 million	\$190 million	\$223.2 million	Federally-facilitated Marketplace	Expanded Medicaid	
North Dakota's Reinsurance Association of North Dakota (RAND)	Traditional reinsurance	\$100,000 – \$1,000,000	75% / 25%	HB 1106 April 19, 2019	Draft waiver released for public April 5, 2019	Submitted May 20, 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)	\$21.4 million	\$14.2 million	Federally-facilitated Marketplace	Expanded Medicaid		
Oklahoma Individual Health Insurance Market Stabilization Program (OMSP)	Traditional reinsurance	\$15,000 – \$400,000	80% / 20%	HB 2405 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	\$200 million in pass-through funding in 2018, \$1,395 million over five years (85.8% of total)				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. 13, 2017	Approved Oct. 19, 2017	Signed Oct. 20, 2017	Letter of Intent for Extension Submitted Mar. 2, 2021			\$90 million in 2018, \$1.3 billion over 10 years (68.5% of total)	1.5% assessment on fully insured commercial major medical premiums	\$35.66 million in 2018 \$36.6 million over 10 years (31.5% of total)	\$54.5 million	\$41.8 million	\$54.4 million	\$44.8 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	Waiver summary released for public comment Nov. 16, 2019	Submitted Feb. 11, 2020	Determined complete Mar. 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)			\$91.7 million	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, 2018	Determined complete July 15, 2018	Approved Aug. 26, 2018					\$8.3 million in 2020	Penalties from state individual coverage mandate	\$6.4 million in 2020		\$5.2 million	\$9.8 million	State-based Marketplace	Expanded Medicaid	
Wisconsin Healthcare Stability Plan (WHSP)	Traditional reinsurance	\$50,000 – \$250,000	50% in 2019 (50% – 80% required by statute)	SB 270 Feb. 27, 2018	Draft waiver released Mar. 13, 2018	Submitted April 18, 2018	Determined complete May 9, 2018	Approved July 29, 2018	Letter of Intent for Extension submitted June 1, 2021			\$34 million in 2019 (17% of total)	State general fund	\$166 million in pass-through funding in 2019 (83% of total)	\$127.7 million	\$142 million	\$165.8 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, 2021

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

[iv] Expanded Medicaid with Section 1115 Waiver