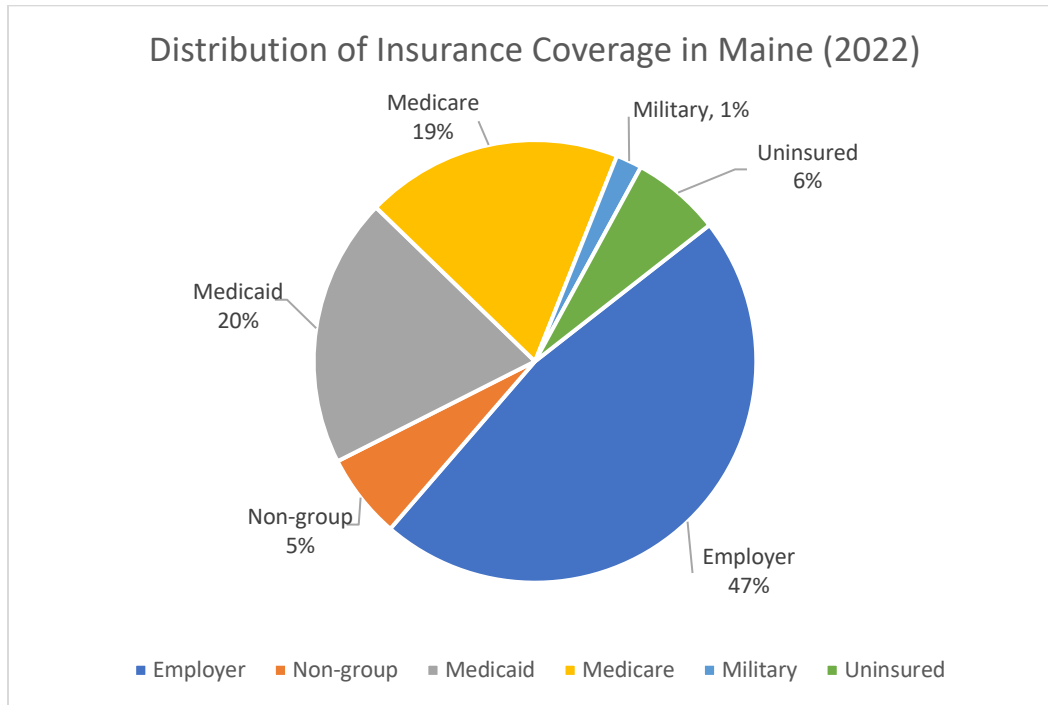


# Maine

## Sources of Insurance Coverage



\*Source: KFF, Health Insurance Coverage of the Total Population, 2022

### Medicare

In Maine, [253,300](#) residents are enrolled in Medicare, 19% of the population (2022 data). Of those, [59%](#) are enrolled in Medicare Advantage. For Mainers in the traditional Medicare program, the Maine Bureau of Insurance regulates Medicare supplemental insurance policies and provides [consumer-facing](#) information about plan options.

### Medicaid and the Children’s Health Insurance Program (CHIP)

In Maine, approximately [265,000](#) people are enrolled in Medicaid or CHIP, 20% of the state population. In Maine, Medicaid is called [MaineCare](#), and the Children’s Health Insurance Program is called [Cub Care](#). In 2019, Maine adopted Medicaid expansion under the Affordable Care Act, which covers [105,000 low-income adults](#).

In [Maine](#), children (under age 21) at or below 300% of the federal poverty level (FPL), pregnant individuals with incomes at or below 214% FPL, disabled individuals at or below 250% FPL, and adults at or below 138% FPL are eligible to enroll in Medicaid with full benefits. The Maine Department of Health and Human Services (DHHS) oversees the Medicaid Program and [Maine](#)

contracts directly with primary care providers and Community Care Teams (CCT) to manage care for roughly half of Medicaid enrollees. Approximately [38%](#) of births are covered by Medicaid in Maine.

### Employer-sponsored Insurance (ESI)

In Maine, approximately [632,700](#) people are covered by employer-sponsored insurance (ESI), or 47% of Maine's population. Approximately [42%](#) of Maine's private employers offer ESI. However, offer rates vary significantly by size of firm. In Maine, 95.3% of large firms (50 or more employees) offer ESI, while only 27.8% of small employers offer ESI.

In Maine, approximately [31%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, 46.1% self-fund at least one health plan.

### Individual Market Insurance

Approximately [5%](#) of Maine residents are enrolled in the individual market (2022 data). In 2023, [63,388](#) Mainers selected a plan through the Affordable Care Act Marketplace, which in Maine is run by the state and called CoverME. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Maine by the Maine Bureau of Insurance, which conducts oversight to ensure compliance with both state and federal health insurance laws.

### Military Coverage

Some Maine residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 1%, or [25,300 residents](#).

### The Uninsured

Approximately [6%](#), or 88,100 Maine residents are uninsured (2021 data). Maine has the 12<sup>th</sup> lowest uninsured rate in the country. Lack of insurance is highly correlated with income. Of the nonelderly population, approximately [12.3%](#) of people under 100% FPL are uninsured, while 4.8% of people at or above 400% are uninsured.

### State Regulators: Maine

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Maine is based in Boston, MA. Media inquiries may be submitted [here](#).

### Maine Bureau of Insurance

The Maine Bureau of Insurance regulates the business of insurance in the state. For health insurance, the Bureau is responsible for:

- **Licensure:** All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with Maine Bureau of Insurance on a regular basis.
- **Form review:** The Bureau of Insurance reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to individuals and small employers (with fewer than 50 employees) must submit proposed premium rates to the Bureau, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers' proposed rates is available [here](#).
- **Marketing:** The Maine Bureau of Insurance is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and provides oversight of insurance agents and brokers.
- **Enforcement:** The Maine Bureau of Insurance has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. The Bureau releases annual statements on market conduct examinations [here](#).
- **Appeals:** Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Maine Bureau of Insurance operates the state's external review system, and provides information to enrollees seeking an appeal [here](#).

### Maine Department of Health and Human Services

Maine's Department of Health and Human Services (DHHS) runs the state's Medicaid (MaineCare) and CHIP programs. [Maine](#) contracts with provider-led systems and organizations to help manage care delivery for Medicaid enrollees. These include "Accountable Communities," "Behavioral Health Homes," and "Primary Care Plus."

### Maine Attorney General's Office

The Maine Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Attorney General's office accepts complaints from consumers about deceptive or unlawful business practices. Information on agency contacts for consumer complaints can be found [here](#).

### Other Sources of Information

[Health Insurance Navigators, Agents and Brokers](#) (collectively, "consumer assisters")

Maine's health insurance Marketplace (CoverME) provides grants to a local organization, Consumers for Affordable Health Care (CAHC), to assist consumers with eligibility and

enrollment in subsidized coverage programs and help them with post-enrollment questions. Some Maine-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These assisters, along with CAHC, can be helpful sources of information about health insurance and the challenges consumers face. Information about CAHC's Consumer Assistance Program can be found under "[Our Services](#)" on the CAHC website. Contact information for Marketplace-approved brokers and agents can be found on CoverME's [Get Help](#) page.

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