

Federal Changes to Maine's Health Insurance Marketplace

2025 Implementation

CMS.gov

Provision in CMS Marketplace Integrity



August 25, 2025

October 24, 2025

2026 Implementation

and Affordability Final Rule



CMS.gov



2028 Implementation

Provision in HR 1 (2025 Federal Budget **Reconciliation Act)**

Deferred Action for Childhood Arrivals (DACA) recipients are no longer eligible for marketplace

coverage

Special Enrollment Period (SEP) no longer available for individuals with household income less than or equal to 150% of Federal Poverty Level (FPL) unless qualify for another SEP category

2027 Implementation

3/1/2

Provision sunsets December 31, 2026

January 1, 2026



Individuals must have filed

federal income taxes with the IRS

within the last year to receive

future advanced premium tax

credits



Those who have income below 100% FPL and are in the five-year Medicaid waiting period (due to immigration status) no longer eligible for premium tax credits



Premium tax credits no longer

available for individuals enrolled in

an SEP based on income and

events not_specified by

HealthCare.gov

Premium tax credit repayment limits eliminated (most households will file taxes in early 2027 to reconcile credits received in 2026)

November 1, 2026

January 1, 2027

January 1, 2028



Individuals who are otherwise eligible for Medicaid, but do not meet the community engagement requirements, are not eligible for cost savings for Marketplace coverage



Many lawfully present immigrants no longer eligible for premium tax credits



Individuals who receive APTC must actively verify household income and family size, immigration status, eligibility for coverage, and place of residence (i.e., eliminates annual auto-reenrollment and conditional eligibility)

Open enrollment shortened (reduces open enrollment to a maximum of 9-weeks)