

Recent Federal Changes to Maine's Health Insurance Marketplace

Key:

-  2025 Implementation  Provision in CMS Marketplace Program Integrity and Affordability Rule
-  2026 Implementation  Provision in 2025 Federal Budget Reconciliation Bill (One Big Beautiful Bill Act)
-  2027 Implementation  Provision sunsets in 2027
-  2028 Implementation  Enhanced Premium Tax Credits Expire

August 25, 2025



Deferred Action for Childhood Arrivals (DACA) recipients are no longer eligible to enroll in Marketplace coverage

October 24, 2025



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

December 31, 2025
Enhanced Premium Tax Credits Expire

January 1, 2026



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

Individuals must pay back the full amount of excess premium tax credits received in the prior year (likely beginning in 2027 with credits received in 2026)

All Bronze and Catastrophic plans sold through the Marketplace are HSA eligible.

November 1, 2026



Open Enrollment shortened (reduces open Enrollment to a maximum of 9 weeks)*

January 1, 2027



Individuals who are otherwise eligible for Medicaid, but do not meet the community engagement requirements, are not eligible for premium tax credits for Marketplace coverage

Many lawfully present immigrants no longer eligible for premium tax credits

January 1, 2028



Individuals who receive APTC must actively verify household income and family size, immigration status, eligibility for coverage, and place of residence; eliminates annual auto-renewal and conditional eligibility

Individuals must have filed federal income taxes with the IRS within the last year to receive future advanced premium tax credits

* - Provision is not currently in effect due to preliminary court rulings from City of Columbus v Kennedy