



Janet T. Mills  
GOVERNOR

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AUGUSTA, MAINE  
04333-0001

September 4, 2025

Dear Senators Collins and King and Representatives Pingree and Golden:

I write today to strongly urge you to extend the Enhanced Premium Tax Credits that are helping tens of thousands of families in Maine afford quality health care coverage.

As you may have seen, the Maine Bureau of Insurance (BOI) today announced that it has approved final rates for 2026 health insurance premiums in the individual and small group employer markets in Maine, which include disturbingly high increases for more than 100,000 Maine people.

In explaining the factors driving the increases, BOI noted the rising cost of health care services, the rising cost of prescription drug prices, and, notably, policy changes and instability at the Federal level by the President and Congress, particularly when it comes to the potential expiration of the Enhanced Premium Tax Credits at the end of this year.

As you know, my Administration launched a State-Based Marketplace – CoverME.gov – that allows the State to customize the Marketplace shopping experience to fit Maine people’s needs and to tailor outreach and resources toward uninsured communities, making it easier and more convenient for Maine people to get affordable, quality health insurance. CoverME.gov has also helped facilitate the use of the Enhanced Premium Tax Credits mentioned above to make insurance more affordable for Maine people.

These enhanced credits, first enacted in 2021, have kept coverage within reach for working families, older Mainers, and self-employed residents. If Congress does not act swiftly to extend the Enhanced Premium Tax Credits, affordable health coverage for more than 61,000 Maine people is at risk, premiums will spike, people will lose health coverage, and Maine’s health insurance market will further destabilize. Today, 85 percent of the 61,000 Maine people who enroll through CoverME.gov rely on premium tax credits to reduce their monthly costs. If the enhanced credits expire at the end of 2025, these families will face average premium increases of \$258 per month. When combined with insurer-submitted 2026 rate increases averaging 24 percent, the average increase for households will approach \$286 per month, representing an unprecedented 117 percent increase from 2025.

Additionally, nearly 9,500 consumers – representing 18 percent of those receiving assistance – will lose all premium support if the enhanced credits expire, facing average increases of more than \$900 per month. For these households, the increase alone could equal up to 17 percent of income, with premiums consuming as much as 30 percent.

Behind these numbers are [real Maine people](#) whose lives depend on affordable health coverage. CoverME.gov consumers have shared what access to insurance means for them and how losing Enhanced Premium Tax Credits would impact their families. They are our neighbors and colleagues across the state – health aides, hairdressers, insurance brokers, and others – whose stories share a common thread:



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affordable coverage is lifesaving, providing peace of mind and financial stability, especially for self-employed Mainers.

A March 2025 survey of CoverME.gov enrollees found that nearly 60 percent would not have enrolled in coverage without financial assistance. Rural families, early retirees, and the self-employed will be among the hardest hit if these credits expire. Without Congressional action, coverage losses will mount, premiums for those who remain will rise, and health care providers will face greater uncompensated care burdens.

The impacts extend beyond consumers. Maine's reinsurance program, which reduced premiums by seven percent in 2024 and 2025 through a mix of federal pass-through funds and state dollars, will also be destabilized. Insurers warn that deterioration in the risk pool could add 4 to 5 percentage points to their proposed increases in 2026. Smaller regional carriers, which are essential to preserving competition and affordability, may not withstand these pressures, leaving consumers with fewer choices and higher costs.

Timing is critical. While the Maine Bureau of Insurance has finalized the 2026 rates, if Congress acts to extend the tax credit, it can insulate people from these higher costs. If it does not, by late October, CoverME.gov consumers will receive notices of their 2026 premiums and these premiums will reflect steep increases that will prompt many consumers to drop coverage before Open Enrollment even begins. A later extension will not undo the damage and coverage losses will be irreversible.

I urge you to ensure that Congress extends the Enhanced Premium Tax Credits before September 30, 2025. Timely action will protect more than 61,000 Maine people from historic rate increases, safeguard small businesses and family budgets, and sustain the progress we have made in expanding access to affordable, high-quality care.

Thank you for your attention to this important matter on behalf of the people of Maine.

Sincerely,



Janet T. Mills  
Governor



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