



State Reinsurance Programs

State	Year Established	Impact on Premiums	Expiration Year	Markets Impacted	Additional Notes
Alaska	2017	Rates decreased in 2018, 2019, 2020, and 2021.	2027	Individual Market	The initial 1332 Innovation Waiver expired in 2022, however Alaska was granted a 5-year extension of the waiver in 2023.
Colorado	2020	Rates decreased in 2020 but increased slightly in 2021 and 2022.	2026	Individual Market	The program was extended through 2026 by SB 215 (2020) and a new 1332 waiver.
Delaware	2020	Rates decreased in 2020 and 2021 and increased slightly in 2022.	2024	Individual Market	
Georgia	2022	Rates decreased modestly in 2022.	2026	Individual Market	
Idaho	2023	Rates, so far, have decreased modestly.	2027	Individual Market	
Maine	2019	Rates decreased slightly in 2019 and 2020, significantly in 2021, and slightly in 2022.	2024	Individual Market	Maine plans on expanding their reinsurance program to the small group market in 2023.
Maryland	2019	Rates decreased in 2019, 2020, and 2021, but increased slightly in 2022.	2028	Individual Market	
Minnesota	2018	Rates decreased in 2018, 2019, and 2020, but increased in 2021	2025	Individual Market	The program has been extended to run through 2022, with less robust coverage.
Montana	2020	Rates decreased in 2020, increased in 2021, and remained steady in 2022	2024	Individual Market	
Nevada	2023	N/A	Not available	Individual Market	The Nevada reinsurance program was implemented by Governor Lombardo to replace a plan to implement a public option.
New Jersey	2019	Rates decreased in 2019, but increased in 2020, 2021, and 2022	2025	Individual Market	
New Hampshire	2021	Rates decreased in 2021, increased slightly in 2022	2025	Individual Market	
North Dakota	2020	Rates decreased in 2020, remained steady in 2021 and 2022	2024	Individual Market	North Dakota passed a bill (HB 1087) in 2021 that directs the DOI to study the impact of combining the individual and small group markets for reinsurance
Oregon	2018	Rates have increased slightly in each year since implementation	2026	Individual Market	



State Reinsurance Programs

State	Year Established	Impact on Premiums	Expiration Year	Markets Impacted	Additional Notes
Pennsylvania	2021	Rates decreased in 2021 and remained steady in 2022	2025	Individual Market	
Rhode Island	2020	Rates decreased in 2020 but increased in 2021 and 2022	2024	Individual Market	
Virginia	2023	Rates decreased significantly in 2023.	Not available	Individual Market	Funding for the continuation of the program for 2024 has been secured. Insurers had initially proposed an average rate increase of 28% if the reinsurance program had not been continued
Wisconsin	2019	Rates decreased in 2019, 2020, 2021, and 2022.	2023	Individual Market	