

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
Center for Consumer Information and Insurance Oversight  
200 Independence Avenue SW  
Washington, DC 20201



---

March 12, 2020

**VIA ELECTRONIC MAIL:** JEAltman@PA.gov

Jessica K. Altman  
Insurance Commissioner  
Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Dear Commissioner Altman:

Thank you for your submission on February 11, 2020 of Pennsylvania's application for a State Innovation Waiver under section 1332 of the Patient Protection and Affordable Care Act (PPACA). Pennsylvania's application seeks to waive certain PPACA requirements and implement a state reinsurance program called the Commonwealth Health Insurance Reinsurance Program for plan years 2021 through 2025. The Department of Health and Human Services and the Department of the Treasury (collectively, the Departments) have completed a preliminary review of the application in accordance with 45 CFR 155.1308(c) and 31 CFR 33.108(c), and we have made a preliminary determination that Pennsylvania's application is complete.

Pursuant to 45 CFR 155.1308(d) and 31 CFR 33.108(d), the date of this letter marks the beginning of the Federal public notice process and 180-day Federal decision-making period. Public comments on Pennsylvania's application will be accepted by the Departments from March 12, 2020 through April 11, 2020, and more information about the Federal public notice process and section 1332 waivers generally can be found on the CCIIO website.<sup>1</sup> The decision of the Departments regarding approval or denial of Pennsylvania's application will be issued within 180 days of this preliminary determination of completeness in accordance with 45 CFR 155.1316(c), 31 CFR 33.116(c), and other applicable regulations.

We look forward to working with you on your application and will be in touch if we need additional information. Please do not hesitate to contact us if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Randy Pate", is written over a white background.

Randy Pate

Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Services

---

<sup>1</sup> [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_state\\_Innovation\\_Waivers-.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_state_Innovation_Waivers-.html)

Cc: David Kautter, Assistant Secretary for Tax Policy, U.S. Department of the Treasury  
Tom Wolf, Governor, Commonwealth of Pennsylvania  
Michael Humphreys, Chief of Staff, Pennsylvania Insurance Department