

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 19, 2025

**VIA ELECTRONIC MAIL:** [mhumphreys@pa.gov](mailto:mhumphreys@pa.gov)

Michael Humphreys  
Insurance Commissioner  
Pennsylvania Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

Dear Commissioner Humphreys:

On July 24, 2020, the Department of Health and Human Services and the Department of the Treasury approved the Commonwealth of Pennsylvania's State Innovation Waiver under Section 1332 of the Patient Protection and Affordable Care Act (ACA). Pennsylvania's approved application waives the ACA's requirement for the single risk pool to the extent necessary to implement a state reinsurance program called the Pennsylvania Reinsurance Program for plan years 2021 through 2025.

This letter is to notify you that the pass-through funding associated with this waiver for calendar year 2025 is estimated to be \$165,349,178, which must be used for purposes of implementing Pennsylvania's State Innovation Waiver. This amount will be subject to a final administrative determination by the Department of the Treasury prior to payment.

We look forward to continuing to work with you and your staff. If you have any questions regarding program matters or official correspondence concerning the waiver, please contact Lina Rashid at [Lina.Rashid@cms.hhs.gov](mailto:Lina.Rashid@cms.hhs.gov) or [stateinnovationwaivers@cms.hhs.gov](mailto:stateinnovationwaivers@cms.hhs.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Nelson".

Peter Nelson  
Director, Center for Consumer Information & Insurance Oversight  
Deputy Administrator, Centers for Medicare & Medicaid Service

CC: Shelley Leonard, Acting Assistant Secretary, Tax Policy, U.S. Department of the Treasury  
The Honorable Josh Shapiro, Governor, Commonwealth of Pennsylvania  
Shannen Logue, Deputy Commissioner of Insurance Product Regulation, Pennsylvania Insurance Department