



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of
Insurance

STATE OF MAINE

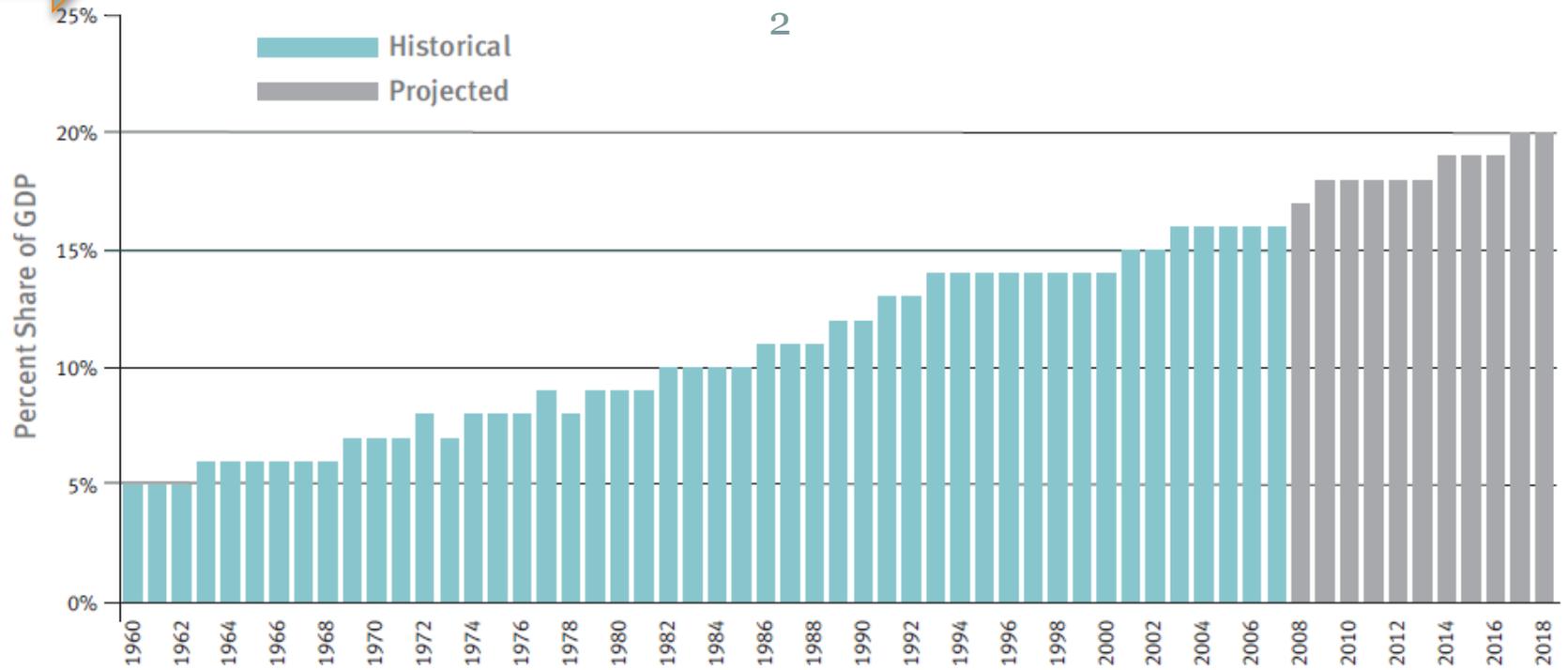


AFFORDABLE CARE ACT AND MAINE'S HEALTH INSURANCE MARKET



Health care spending as a percent of GDP: United States, 1960-2007 and projected for 2008-2018

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Source: Office of the Actuary, Centers for Medicare and Medicaid Services, 2008

Source: Social Security Advisory Board, 2009

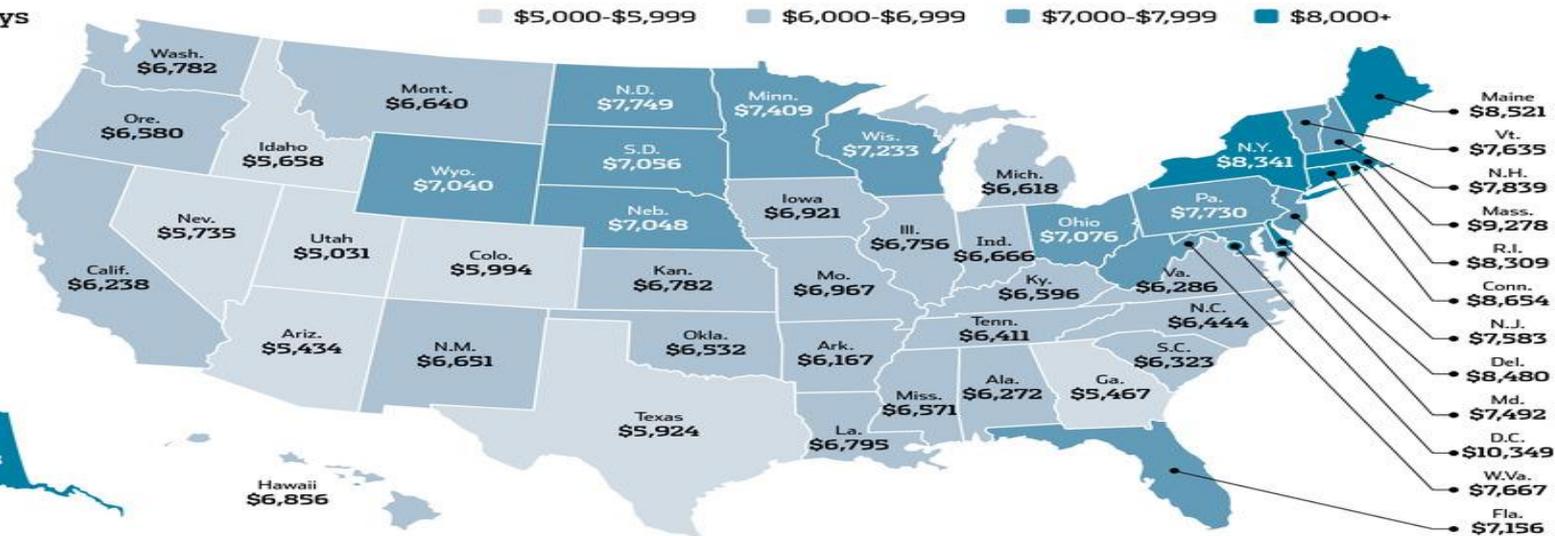
Where We Are Today: Nationally

Around the Nation

A breakdown of health-care spending state by state

\$ Overall Outlays

Health-care spending per person by state for 2009, the latest data available

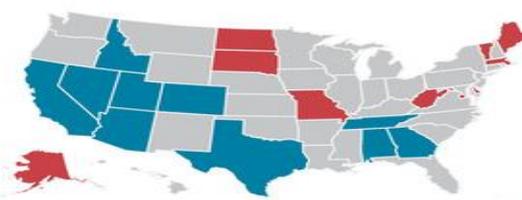


H Hospital Care

Highest spending (red) | Lowest spending (blue)

D.C.	\$4,948	Utah	\$1,830
Alaska	3,879	Ga.	1,922
Mass.	3,505	Nev.	1,949
Vt.	3,408	Ariz.	1,977
Maine	3,268	Calif.	2,077
N.D.	3,183	Ala.	2,111
S.D.	3,147	Idaho	2,115
Mo.	3,143	Texas	2,138
Del.	3,109	Conn.	2,150
W.Va.	3,073	Tenn.	2,160

Hospital care is spending for services provided in hospitals, including outpatient care, operating-room fees and services of resident physicians.



Physician and Clinical Services

Highest spending (red) | Lowest spending (blue)

Alaska	\$2,570	Utah	\$1,189
Mass.	2,078	Mo.	1,277
N.J.	2,049	Idaho	1,287
Del.	1,978	N.D.	1,306
Conn.	1,952	Mich.	1,366
Fla.	1,950	Iowa	1,381
Wis.	1,879	Miss.	1,391
Hawaii	1,873	S.C.	1,399
N.H.	1,863	N.C.	1,401
Wash.	1,842	N.M.	1,440

Physician and clinical services is treatments in health professionals' establishments.

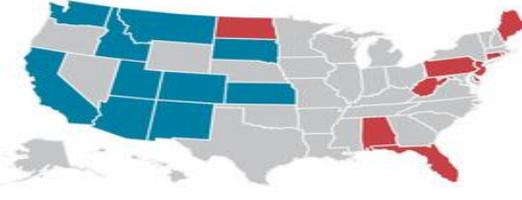


Prescription Drugs and Other Nondurables

Highest spending (red) | Lowest spending (blue)

Conn.	\$1,269	Colo.	\$690
R.I.	1,230	Mont.	733
Del.	1,219	Idaho	739
Fla.	1,213	Utah	741
N.D.	1,185	S.D.	768
Ala.	1,179	Calif.	786
W.Va.	1,175	N.M.	791
N.J.	1,171	Ariz.	804
Maine	1,126	Wash.	807
Pa.	1,113	Kan.	822

Prescription drugs and other nondurable medical products include over-the-counter drugs such as cough and allergy medications and medical sundries such as surgical dressings or thermometers.

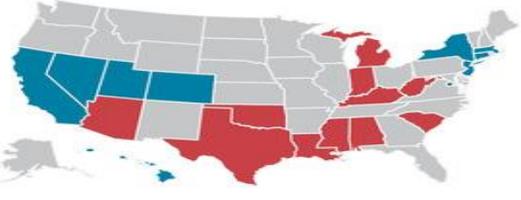


Obesity

Highest obesity rate (red) | Lowest obesity rate (blue)

Miss.	34.9%	Colo.	20.7%
La.	33.4	Hawaii	21.8
W.Va.	32.4	Mass.	22.7
Ala.	32.0	D.C.	23.7
Mich.	31.3	N.J.	23.7
Okla.	31.1	Calif.	23.8
Ariz.	30.9	Utah	24.4
Ind.	30.8	Conn.	24.5
S.C.	30.8	Nev.	24.5
Ky.	30.4	N.Y.	24.5
Texas	30.4		

Obesity is 2011 rate among adults calculated from respondents' self-reported weight and height.

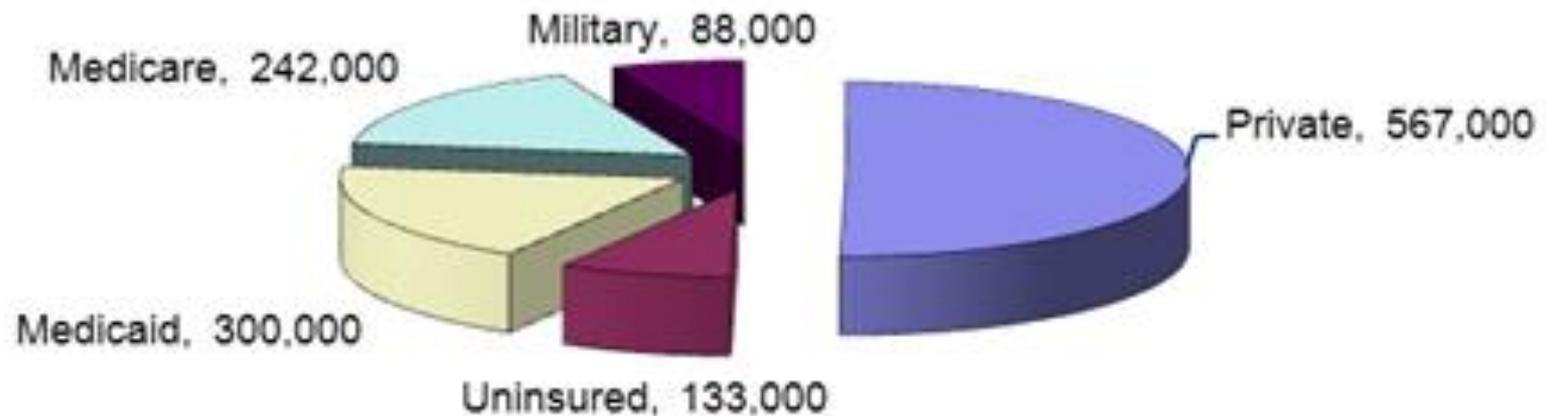


Note: All spending figures are per capita in 2009. Sources: Centers for Medicare and Medicaid Services (spending data); Census Bureau (population); Centers for Disease Control and Prevention (obesity)

MAINE'S HEALTH INSURANCE MARKET

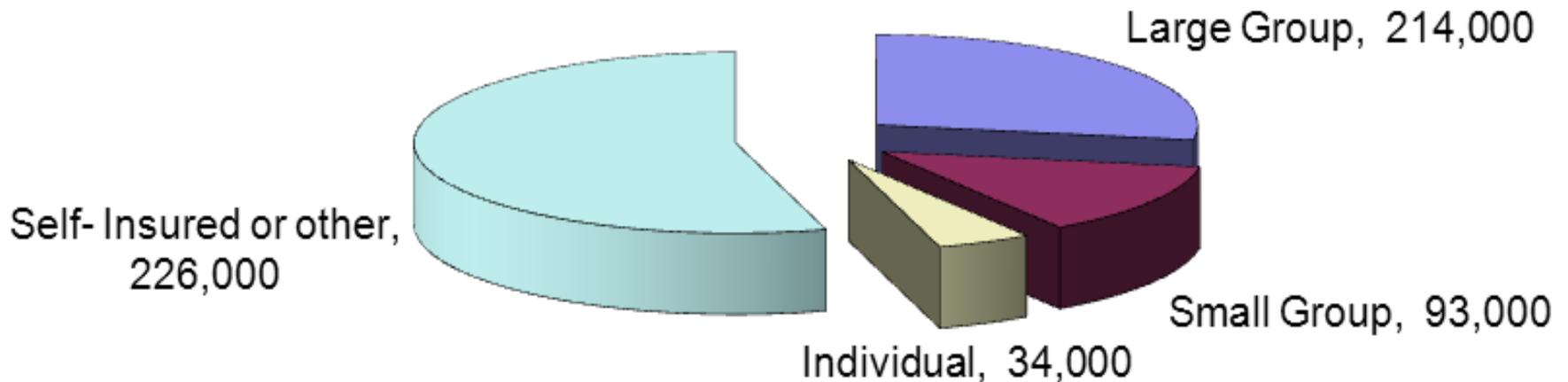
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Mainers with Health Coverage 2011



MAINE'S HEALTH INSURANCE MARKET

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■ Large Group

■ Small Group

■ Individual

■ Self- Insured

Source: 2011 Financial Results for Health Insurance Companies in Maine. Self-Insured estimated from US Census Data.



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THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (ACA)

THE AFFORDABLE CARE ACT

2010	2011	2012	2013	2014	2015	2016	2017
TEMPORARY HIGH RISK POOL PROGRAM							
TEMPORARY REINSURANCE PROGRAM FOR EARLY RETIREES							
MEDICAL LOSS RATIOS WITH REBATES							
IMMEDIATE REFORMS:							
NO LIFETIME LIMITS				FIRST DOLLAR COVERAGE FOR PREVENTIVE SERVICES			
RESTRICTED ANNUAL LIMITS				EXTENDED DEPENDENT COVERAGE			
RESTRICTIONS ON RESCISSIONS				INTERNAL/EXTERNAL REVIEW			
NO PRE-EXISTING CONDITIONS FOR CHILDREN				DISCLOSURE OF JUSTIFICATIONS FOR PREMIUM INCREASES			
				EXCHANGES & SUBSIDIES			
				INDIVIDUAL/EMPLOYER MANDATES			
				CO-OP PLANS & MULTISTATE PLANS			
				RISK ADJUSTMENT			
				INDIVIDUAL MARKET REINSURANCE PROGRAM & RISK CORRIDORS			
2010	2011	2012	2013	2014	2015	2016	2017

MAINE'S HEALTH INSURANCE MARKET

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Individual Market

- Carriers in the 2014 **Marketplace**: Anthem, Maine Community Health Options.
- Carriers selling off the Marketplace: Anthem, Maine Community Health Options, MEGA and Harvard Group

Small Group Market (SHOP) : Anthem, Maine Community Health Options (MCHO).

Small Group Market

- Carriers: Anthem, Aetna Group, Harvard Group, and United Healthcare, Maine Community Health Options

Large Group Market

- **Carriers:** Anthem, Connecticut General, Harvard Group, Nationwide, Aetna Group, and United Healthcare

The Affordable Care Act

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- **Enrollment October 1, 2013 – March 31, 2014**
(Discuss Open Enrollment)
- **Coverage starts as soon as January 1, 2014**



Navigators

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- **Navigators help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplaces and potentially qualify for an insurance affordability program.**
- **They provide outreach and education to raise awareness about the Marketplace, and will refer consumers to health insurance ombudsman and consumer assistance programs when necessary.**

Individual Mandate



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Individuals required to have a minimum coverage beginning January 1, 2014.

Penalties	2014	\$95 per adult up to \$285 or 1% of household income, whichever is higher
	2015	\$395 per adult up to \$885 or 2% of household income, whichever is higher
	2016	\$695 per adult up to \$2,085 or 2.5% of household income, whichever is higher

Penalty for a child under 18 is $\frac{1}{2}$ that of an adult.
Penalties keep increasing after 2016

THE AFFORDABLE CARE ACT & P.L. 90

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Minimum Medical Loss Ratios (MLR)

- **Individual – 80%**
- **Small Group – 80%**
- **Large Group – 85%**

■ **Rebates**

- 2011: Connecticut General, large group rebate of over \$2.5 M
- 2012: Aetna paid a large group rebate of over \$0.5 million



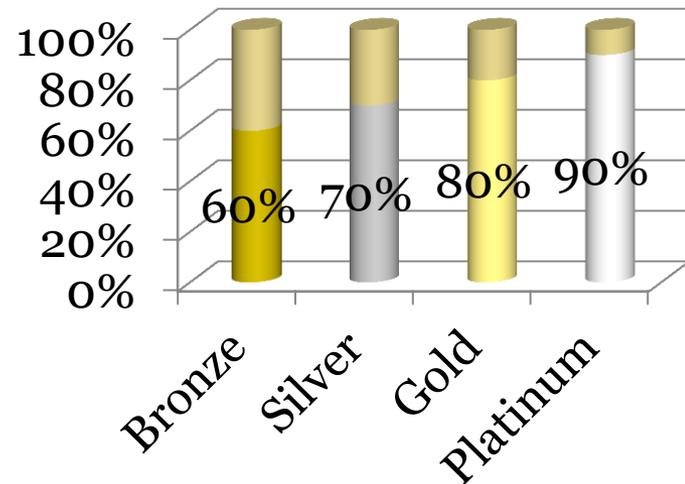
THE AFFORDABLE CARE ACT CHANGES FOR INSURERS

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Actuarial Value Requirements

■ Metal Tier Plans:

- Bronze— 60% AV
- Silver— 70% AV
- Gold— 80% AV
- Platinum— 90% AV



Catastrophic Plans

The Affordable Care Act Essential Health Benefits



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- Individual and Small Group Health Plans cover Essential Health Benefits which include at least these 10 categories

- Ambulatory Patient Services

- Prescription Drugs

- Emergency Services

- Rehabilitative and habilitative services and devices

- Hospitalization

- Laboratory Services

- Maternity and Newborn Care

- Preventative and Wellness Services and Chronic Disease Management

- Mental Health and Substance Use Disorder Services, including Behavioral Health Treatment

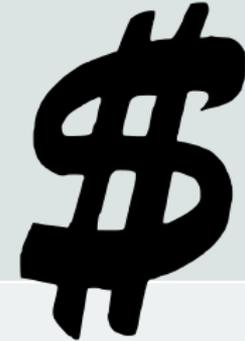
- Pediatric Services, including Oral and Vision Care

THE AFFORDABLE CARE ACT

FEES

(15)

Fee	Amount
Annual Health Insurer Fee	Varies by carrier based on market share. Final assessment must total \$8B for 2014.
Federally Facilitated Exchange Fee	3.5% of the monthly premiums charged by the insurer
Federal Risk Adjustment Program	Less than \$1 per enrollee per year
Federal Reinsurance Program	\$5.25 per enrollee per month in 2014
Comparative Effectiveness Research Assessment	\$1 per covered life in 2013 \$2 per covered life in 2014 to 2019
Cadillac Tax	40% excise tax on premiums, beginning in 2018, offers a health plan whose value is in excess of \$10,200 for individual coverage and \$27,500 for family coverage.



Employer With 50 FTE's Mandate

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- Applies to employers with 50 or more full-time equivalent (FTE) employees. Begins in 2015.
- Large employers must make coverage available to full-time employees and their dependents.
- Coverage must meet minimum standards (60% actuarial value) and be “affordable” (employee’s share of premium cannot exceed 9.5% of family income – based on cost of employee coverage only, not cost of family coverage).
- Penalties apply if at least one full-time employee has subsidized individual coverage in the marketplace.
- A full-time employee, to whom the employer must offer coverage, is defined as working 30 hours or more a week, averaged over the course of a month.

Employer With 50 FTE's Mandate

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- For failing to offer minimum coverage at all, penalty is \$2000/year times (number of full-time employees minus 30).
- For offering unaffordable coverage, penalty is \$3000/year times the number of full-time employees with subsidized coverage (but not more than the penalty would be for failing to offer coverage).
- Part-time employees not covered by the mandate – only relevant for determining whether the employer is a “large employer.”

Product Discontinuance and Replacement

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- Some products on the market today are no longer going to be compliant under the ACA.
- All non-grandfathered products in 2014 have to comply with the ACA.
- Companies will offer replacement policies that are compliant under the ACA to their policyholders.
- **Grandfathered plans will be renewed.** Grandfathered Plans are plans that have been continuously in force on March 23, 2010 without any changes that would bring them further from compliance with the ACA. Plans also lose grandfathered status if they fail to comply with notice requirements, or if an employer increases the percentage of premium paid by the employee.

Modified Adjusted Gross Income (MAGI)

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- A calculation of income, developed by the Federal government, used to determine an individual's eligibility to qualify for APTC and CSR, and participate in the Medicaid and CHIP programs. An individual's MAGI, in relation to the FPL, determines whether an individual may qualify for Medicaid, CHIP, premium tax credits, or cost-sharing reductions.

Modified Adjusted Gross Income (MAGI)

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Adjusted
Gross
Income
(AGI)

Include:

- Wages, salaries, tips, etc.
- Taxable interest
- Taxable amount of pension, annuity or IRA distributions and Social Security benefits
- Business income, farm income, capital gain, other gains (or loss)
- Unemployment compensation
- Ordinary dividends
- Alimony received
- Rental real estate, royalties, partnerships, S corporations, trusts, etc.
- Taxable refunds, credits, or offsets of state and local income taxes
- Other income

Deduct:

- Certain self-employed expenses
- Student loan interest expenses
- Tuition and fees
- Educator expenses
- IRA deduction
- Moving expenses
- Penalty on early withdrawal of savings
- Health savings account deduction
- Alimony paid
- Domestic production activities deduction
- Certain business expenses of reservists, performing artists, and fee-basis government officials

Modified Adjusted Gross Income (MAGI) Continued

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Add
back
certain
income

- Non-taxable Social Security benefits (Line 20a minus 20b on a Form 1040)
- Tax-exempt interest (Line on 8b on a Form 1040)
- Foreign earned income & housing expenses for Americans living abroad (calculated on a Form 2555)

Modified Adjusted Gross Income (MAGI) Continued

22

For
Medicaid
eligibility

Exclude
from
Income

- Scholarships, awards, or fellowship grants used for education purposes and not for living expenses
- Certain American Indian and Alaska Native income derived from distributions, payments, ownership interests, real property usage rights, and student financial assistance
- An amount received as a lump sum is counted as income only in the month received

Tax credits/Subsidies

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- The federal government is giving tax credits to help subsidize the cost of health insurance premiums for people below 400% of the Federal Poverty Level.
- Additional subsidy is available to minimize cost sharing for those under 250% of the Federal Poverty Level who buy silver plans on the exchange.
- These subsidies go directly to the health insurance company to pay for the premium.
- The marketplace will inform you of your subsidy eligibility when you apply online.

Tax Credits

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- Advance premium tax credits: Lower the monthly premium amount an individual pays throughout the year.
- Available to eligible individuals with household incomes between 100% and 400% of the FPL (\$45,960 for an individual and \$94,200 for a family of 4 in 2013).
- Individuals with access to employer sponsored coverage only eligible if coverage doesn't meet 60% actuarial value or if cost per employee exceeds 9.5% of family income.
- Based on household income and family size for the taxable year.
- Paid each month by the federal government to the insurer.
- Reconciled on the taxpayer's income tax return.

Individual Recommended Exchange Plans							
Maine Community Health Options- PPO							
Product	Full Access Products						
Plan ID	Community Option-0030001	Community Option HSA-0020001	Community Value-0140001	Community Choice-0040001	Community Preferred-0080001	Community Advantage-0120001	Community Safe Harbor-0010001
Metal Level	Bronze	Bronze	Silver	Silver	Silver	Gold	Catastrophic
Deductible	\$5,000	\$5,000	\$2,350	\$2,000	\$2,000	\$650	\$6,350
Coinsurance	50%	50%	50%	30%	30%	20%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500	6,350
Child Dental	No	No	No	No	No	No	No
Plan Factor	0.825	0.859	0.961	1.00	1.061	1.267	0.695
Base Rate	\$259.34						

Anthem										
Product	Guided Access-HMO-South									
Plan ID	Anthem Bronze Guided Access with HSA - cabo 710001	Anthem Bronze Guided Access with HSA - caar 710002-HSA	Anthem Bronze Guided Access - cabr 710003	Anthem Bronze Guided Access - caaa 710004	Anthem Bronze Guided Access with Child Dental - cdaa 710005	Anthem Silver Guided Access with HSA - cbdo 710006	Anthem Silver Guided Access - cbbc 710007	Anthem Gold Guided Access - ccab 710008	Anthem Gold Guided Access with Child Dental - cdcp 710009	Anthem Catastrophic Guided Access 710010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic
Deductible	\$4,000	\$6,300	\$4,300	\$5,750	\$5,750	\$2,500	\$3,000	\$750	\$750	\$6,350
Coinsurance	20%	0%	20%	10%	10%	10%	5%	0%	0%	0%
OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$4,000	\$4,500	\$6,000	\$6,000	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	0.8941	0.8555	0.8779	0.8485	0.9334	1.0748	1.1045	1.3624	1.4473	0.7163
Base Rate	\$235.04									

Anthem										
Product	Guided Access-POS-North									
Plan ID	Anthem Bronze Guided Access with HSA - cacc 720001	Anthem Bronze Guided Access with HSA - caav 720002-HSA	Anthem Bronze Guided Access - cabk 720003	Anthem Bronze Guided Access - caaq 720004	Anthem Bronze Guided Access with Child Dental - cdaq 720005	Anthem Silver Guided Access with HSA - cbbk 720006	Anthem Silver Guided Access - cbdk 720007	Anthem Gold Guided Access - ccaj 720008	Anthem Gold Guided Access with Child Dental - cdcx 720009	Anthem Catastrophic Guided Access 720010
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Catastrophic
Deductible	\$3,500	\$5,900	\$5,000	\$6,000	\$6,000	\$3,000	\$2,500	\$1,250	\$1,250	\$6,350
Coinsurance	25%	0%	20%	0%	0%	10%	10%	5%	5%	0%
OOP Max	\$6,350	\$6,350	\$6,000	\$6,350	\$6,350	\$3,950	\$6,000	\$3,500	\$3,500	\$6,350
Child Dental	No	No	No	No	Yes	No	No	No	Yes	No
Plan Factor	1.1835	1.1366	1.1496	1.1339	1.2449	1.3578	1.454	1.6963	1.8073	0.9365
Base Rate	\$235.04									

Small Group Exchange Plans*

Maine Community Health Options- PPO

Product	Full Access Products				
Plan ID	Community Select HSA-180001	Community Select -190001	Community Choice-200001	Community Preferred-240001	Community Advantage-280001
Metal Level	Bronze	Bronze	Silver	Silver	Gold
Medical Deductible	\$2,000	\$2,000	\$2,000	\$2,000	\$650
Coinsurance	70%	80%	30%	30%	20%
Medical OOP Max	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500
Drug OOP Max	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Drug Deductible	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No	No	No
Plan Factor	0.9292	0.9290	1.000	1.058	1.240
Base Rate	\$263.90				

Anthem

Product	Guided Access-HMO-South		
Plan ID	Anthem Bronze Guided Access Plus - gqbf 730003	Anthem Silver Guided Access Plus - gfqa 730002	Anthem Gold Guided Access Plus - groa 730001
Metal Level	Bronze	Silver	Gold
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No
Plan Factor	0.7014	0.8323	1.0649
Base Rate	\$289.31		

Anthem

Product	Guided Access-POS-North		
Plan ID	Anthem Bronze Guided Access Plus - gqbf 740003	Anthem Silver Guided Access Plus - gfqa 740002	Anthem Gold Guided Access Plus - groa 740001
Metal Level	Bronze	Silver	Gold
Medical Deductible	\$4,500	\$2,000	\$500
Coinsurance	30%	40%	20%
Medical OOP Max	\$6,350	\$5,500	\$5,000
Drug OOP Max	\$3,500	Combined w/ Medical	Combined w/ Medical
Drug Deductible	\$250	Combined w/ Medical	Combined w/ Medical
Child Dental	No	No	No
Plan Factor	0.9201	1.0917	1.3969
Base Rate	\$289.31		

*There are more Small Group plan options available off-exchange.



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of Insurance

STATE OF MAINE

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Toll Free Line 1-800-300-5000

TTY for hearing impaired: Please call Maine relay 711

207-624-8475

www.maine.gov/insurance

Insurance.PFR@maine.gov

Bureau of Insurance
#34 State House Station
Augusta, ME 04333-0034

Contact Information

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Centers for Medicare and Medicaid Services (CMS)

www.Healthcare.gov

www.healthcare.gov/marketplace

<https://www.healthcare.gov/small-businesses/>

1-800-318-2596

1-800-706-7893 (SHOP)

Preventative Services Recommended by the USPSTF

	Adults		Special Populations	
	Men	Women	Pregnant Women	Children
Abdominal aortic aneurysm, screening – one-time screening by ultrasonography in men age 65-75 who have ever smoked.	x			
Alcohol misuse screening and behavioral counseling interventions	x	x	x	
Aspirin for prevention of cardiovascular disease – when the potential harm of an increase in gastrointestinal hemorrhage is outweighed by a potential benefit of a reduction in myocardial infarctions (men 45-79) or in ischemic strokes (women 55-79).	x	x		
Asymptomatic bacteriuria in adults, screening – pregnant women at 12-16 weeks gestation or at first prenatal visit, if later.			x	
Breast cancer, screening – biennial screening mammography for women aged 50-74 years. See Summary of 2002 Recommendations for information about the Affordable Health Care Act.		x		
Breast and ovarian cancer susceptibility, genetic risk assessment and BRCA mutation testing – refer women whose family history is associated with an increased risk for deleterious mutations in BRCA1 or BRCA2 genes for genetic counseling and evaluation for BRCA testing.		x		
Breastfeeding, primary care interventions to promote – interventions during pregnancy and after birth to promote and support breastfeeding.		x	x	
Cervical cancer, screening – women aged 21-65 who have been sexually active and have a cervix.		x		

Preventative Services Recommended by the USPSTF

Continued

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Chlamydial infection, screening – sexually active women 24 and younger and other asymptomatic women at increased risk for infection. Asymptomatic pregnant women 24 and younger and others at increased risk.		x	x	
Colorectal cancer, screening – adults aged 50-75 using fecal occult blood testing, sigmoidoscopy, or colonoscopy.	x	x		
Congenital hypothyroidism, screening – newborns.				x
Depression (Adults), screening – When staff-assisted depression care supports are in place to assure accurate diagnosis, effective treatment, and follow-up.	x	x		
Folic Acid Supplementation - all women planning or capable of pregnancy take a daily supplement containing 0.4 to 0.8 mg of folic acid.		x		
Gonorrhea, screening – sexually active women, including pregnant women 25 and younger, or at increased risk for infection.		x		
Gonorrhea, prophylactic medication – prophylactic ocular topical medication for all newborns against gonococcal ophthalmia neonatorum.				x
Hearing loss in newborns, screening.				x
Hepatitis B virus infection, screening – pregnant women at first prenatal visit.			x	
High blood pressure, screening.	x	x		
HIV, screening – all adolescents and adults at increased risk for HIV infection and all pregnant women.	x	x	x	x

Preventative Services Recommended by the USPSTF

Continued

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Iron deficiency anemia, prevention – routine iron supplementation for asymptomatic children aged 6-12 months who are at increased risk for iron deficiency anemia.				X
Iron deficiency anemia, screening – routine screening in asymptomatic pregnant women.			X	
Lipid disorders in adults, screening – men aged 20-35 and women over age 20 who are at increased risk for coronary heart disease; all men aged 35 and older.	X	X		
Major depressive disorder in children and adolescents, screening – adolescents (age 12-18) when systems are in place to ensure accurate diagnosis, psychotherapy, and follow-up.				X
Obesity in adults, screening – intensive counseling and behavioral interventions to promote sustained weight loss for obese adults.	X	X		
Obesity in children and adolescents, screening - screen children aged 6 years and older for obesity and offer them or refer them to comprehensive, intensive behavioral interventions to promote improvement in weight status.				X
Osteoporosis, screening – women 65 and older and women 60 and older at increased risk for osteoporotic fractures.		X		
Phenylketonuria, screening – newborns.				X
Rh(D) incompatibility, screening – blood typing and antibody testing at first pregnancy-related visit. Repeated antibody testing for unsensitized Rh(D)-negative women at 24-28 weeks gestation unless biological father is known to be Rh(D) negative.			X	
Sexually transmitted infections, counseling – all sexually active adolescents and adults at increased risk for STIs.	X	X		X
Sickle cell disease, screening – newborns.				X
Syphilis infection, screening – persons at increased risk and all pregnant women.	X	X	X	
Tobacco use and tobacco-caused disease, counseling and interventions – ask all adults about tobacco use and provide tobacco cessation interventions for those who use tobacco; provide augmented, pregnancy-tailored counseling for those pregnant women who smoke.	X	X	X	
Type 2 diabetes mellitus in adults, screening – asymptomatic adults with sustained blood pressure greater than 135/80 mg Hg.	X	X		
Visual impairment in children younger than age 5 years, screening – to detect amblyopia, strabismus, and defects in visual acuity.				X

Public Access to PPACA Health Insurance Filings The Health Filing Access Interface (HFAI)

The Patient Protection and Affordable Care Act (PPACA) is a federal statute that was signed into law on March 23, 2010. As part of the reform, states are encouraged to make health filings that meet PPACA eligibility requirements accessible to interested parties via the internet. The Health Filing Access Interface (HFAI) was developed in response to this request. Interested parties can use the HFAI to search and review PPACA-related filings submitted to the state since June 10, 2010. All filings are subject to the state's public access statute. While all PPACA-related filings will display in the search, interested parties will only be able to view the details of the filing if it was marked eligible for public access by the state.

Click the following link to search the Health Filing Access Interface:

[Click here to Search Public Filings](#)

For support please contact [Sarah Hewett](#)

Small Group Rate Filings

The rates below are filed for information, but the Bureau will review these filings to consider whether the revised rates proposed are excessive, inadequate, or unfairly discriminatory, in violation of 24-A M.R.S.A. § 2736, and whether the rates otherwise meet the requirements of the Maine Insurance Code and rules. To view these filings and make comments use the link above to “Search Public Filings” and enter the SERFF tracking number for the desired filing.

Anthem Health Plans of Maine filed an average non-weighted 11.4% annual rate increase that will affect 7,280 members in the Small Group products for the second quarter of 2013 renewals. The actual HHS Threshold rate increase for second quarter 2013 is 19.9% for HMO plans, 13.2% for CDHP plans and 12.7% for PPO plans. The filing may be found under SERFF Filing#: AWLP-128874654.

Aetna Life Insurance Company has filed proposed rates for its small group Preferred Provider and Fee for Service Indemnity products that exceeds the average 10% threshold to be effective March 1, 2013. The filing includes an explanation of an average 10.64% proposed increase and may be found under SERFF Filing#: AETN-128825746. Click [here](#) to view Aetna's filing on healthcare.gov.

If you would like to comment on the rate filings, please contact us by email, Joanne.Rawlings-Sekunda@maine.gov, or send correspondence to the following address:

Bureau of Insurance
Maine Department of Professional and Financial Regulation
#34 State House Station
Augusta, Maine 04333-0034