

IN RE:

ANTHEM BLUE CROSS AND BLUE SHIELD
2008 INDIVIDUAL RATE FILING
HEALTHCHOICE AND HEALTHCHOICE STANDARD
AND BASIC PRODUCTS

Docket No. INS-07-1000

DECISION AND ORDER

By Decision and Order dated November 13, 2007, Acting Superintendent of Insurance Eric A. Cioppa denied the request of Anthem Blue Cross and Blue Shield ("Anthem") for approval of its rate filing and benefit modifications for 2008 individual HealthChoice, HealthChoice Standard, and HealthChoice Basic products, but granted Anthem an opportunity to submit a revised filing consistent with the findings and conclusions set forth in Sections IV and V of the Decision and Order. Anthem made a revised filing on November 15, 2007. The revised filing provides for rate increases ranging from 0.3% to 17.2%, depending upon the benefit design of the plan selected. The average rate increase is 12.5%.

The Superintendent finds that Anthem's November 15, 2007, revised filing is consistent with the November 13, 2007, Decision and Order. Pursuant to 24-A M.R.S.A. §§ 2736 and 2736-B, the Superintendent hereby ORDERS that Anthem's filing of November 15, 2007, is APPROVED, effective January 1, 2008.

This Decision and Order is final agency action of the Superintendent of Insurance, within the meaning of the Maine Administrative Procedure Act, 5 M.R.S.A. § 8002(4). It may be appealed to the Superior Court in the manner provided for by 24-A M.R.S.A. § 236, 5 M.R.S.A. §§ 11001 through 11008 and M.R. Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty days after receiving this notice. Any aggrieved non-party whose interests are substantially and directly affected by this Decision and Order may initiate an appeal within forty days of the issuance of this decision. There is no automatic stay pending appeal. Application for stay may be made in the manner provided in 5 M.R.S.A. § 11004.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

Dated: November 15, 2007

ERIC A. CIOPPA
Acting Superintendent of Insurance