

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

IN RE:)
)
ANTHEM BLUE CROSS AND BLUE)
SHIELD 2010 INDIVIDUAL RATE)
FILING FOR HEALTHCHOICE AND)
HEALTHCHOICE STANDARD)
AND BASIC, AND LUMENOS)
CONSUMER DIRECTED HEALTH)
PLAN PRODUCTS)
)
Docket No. INS-10-1000)
)

DECISION AND ORDER

By Decision and Order dated September 2, 2010, Superintendent of Insurance Mila Kofman denied the request of Anthem Blue Cross and Blue Shield ("Anthem") for approval of its rate filing for 2010 individual HealthChoice, HealthChoice Standard, HealthChoice Basic, and Lumenos Consumer Directed Health Plan products with an average rate increase of approximately 23.1%, but granted Anthem an opportunity to submit a revised filing consistent with the findings and conclusions set forth in the Decision and Order. Anthem made a revised filing on September 7, 2010, without waiving its rights to appeal, and submitted a replacement rate sheet on September 8, 2010, as requested by the Superintendent. The revised filing provides for renewal rate changes with a total average increase of 14.1%. For the mandated HealthChoice options, there would be no rate change. For the non-mandated HealthChoice and Lumenos options, the average increase would be 14.4%, with the specific rate changes ranging from a 1.4% decrease to a 15.8% increase.

The Superintendent finds that Anthem's rate sheets submitted on September 8, 2010, are consistent with the September 2, 2010, Decision and Order. Pursuant to 24-A M.R.S.A. §§ 2736 and 2736-B, the Superintendent hereby APPROVES the revised rates, per the September 8th submission, effective for implementation on and after October 1, 2010.

Pursuant to 24-A M.R.S. § 235(4), this Decision and Order affirms the Superintendent's September 2, 2010, Decision and Order, and hereby incorporates the September 2, 2010, Decision and Order. This Decision and Order, affirming and incorporating the September 2, 2010, 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

September 9, 2010

MILA KOFMAN, Superintendent of Insurance