

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

IN RE:)	
)	
ANTHEM BLUE CROSS AND BLUE)	
SHIELD 2016 INDIVIDUAL RATE)	
FILING FOR HEALTHCHOICE,)	
HEALTHCHOICE STANDARD AND)	DECISION AND ORDER
BASIC, HEALTHCHOICE HDHP, HMO)	APPROVING COMPLIANCE
STANDARD AND BASIC, AND)	FILING
LUMENOS CONSUMER DIRECTED)	
HEALTH PLAN PRODUCTS)	
PURCHASED BY MEMBERS BEFORE)	
JANUARY 1, 2014)	
)	
Docket No. INS-15-1000)	

By Decision and Order issued October 23, 2015, Superintendent of Insurance Eric Cioppa disapproved Anthem Blue Cross and Blue Shield's ("Anthem") rate filing for 2016 individual HealthChoice, HealthChoice Standard, HealthChoice Basic, HealthChoice HDHP, HMO Standard, HMO Basic, and Lumenos Consumer Directed Health Plan products purchased before January 1, 2014 that are either (a) grandfathered policies under the federal Patient Protection and Affordable Care Act or (b) existing non-grandfathered policies that the federal government has deemed exempt from certain requirements of the ACA pursuant to its transitional policy announced on November 14, 2013, and extended on March 5, 2014.

In the October 23 Decision and Order, the Superintendent concluded that Anthem's proposed combined average rate increase of 19.86% was excessive. Pursuant to 24-A M.R.S. § 2736-B, the Superintendent authorized Anthem to submit revised rates, and specified that he would approve a combined average rate increase of 18.28%. Anthem made a new rate filing on October 26, 2015, requesting approval of an 18.28% total average rate increase for its individual health insurance products.

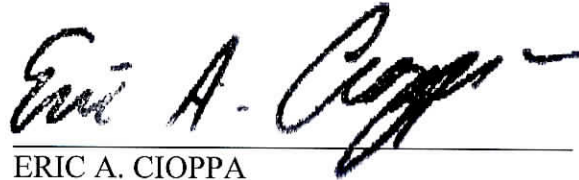
The Superintendent finds that Anthem's October 26 rate filing is consistent with the terms of the October 23 Decision and Order. Pursuant to 24-A M.R.S. §§ 2736 and 2736-B, the Superintendent hereby APPROVES the October 26 filing and rate sheets. Anthem may implement the new rates beginning January 1, 2016, provided that it provides 30 days' prior notice to affected policyholders.

Pursuant to 24-A M.R.S. § 235(4), this Decision and Order affirms the Superintendent's October 23, 2015 Decision and Order, and hereby incorporates that Decision and Order. 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. § 11004.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

October 28, 2015



ERIC A. CIOPPA
Superintendent of Insurance