



September 9, 2016

Ms. Mary Hooper, ASA, MAAA
Life & Health Actuary
Maine Bureau of Insurance
Gardiner Annex
124 Northern Avenue
Gardiner, Maine 04345

**Re: Aetna Health Inc. - Maine Individual Aetna Whole Health HMO Rate Filing – SUBMISSION PER ORDER
Effective January 1, 2017 through December 31, 2017
SERFF ID: AETN - 130553497**

Dear Ms. Hooper:

Aetna is submitting its final revisions to its 2017 Individual rate filing in Maine, per final disposition from the Superintendent. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

Specific changes have been made include:

- 1 – elimination of all new Leap plan offerings,
- 2 – recertification of the 2016 Bronze plan, HIOS ID 73250ME0040001, which meets 2017 Actuarial Value, Maine Minor Modifications requirements, CMS UBM criteria, and contractual steerage requirements,
- 3 – removal of the Exchange User Fee from expenses, and
- 4 – annual rate increase of 11.4%, adjusted for the revised Bronze offering

The affected sections of this rate filing include:

- The Actuarial Memorandum and Certification: State Supplement - **REVISED**
- Section A – Historical Experience & Trend
- Section B - 2017 Index Rate Development exhibits - **REVISED**
- Section C – 2017 Premium Rate Manual exhibits - **REVISED**
- Section D – 2017 Benefit Plans & Actuarial Value Calculation exhibits - **REVISED**
- Section E – URRT Part I & III and supporting documentation – **REVISED**
- Pharmacy Template

Thank you in advance for your review and consideration.

Sincerely,

Julia Schneider
Aetna Northeast Region, Sr. Actuarial Consultant

c. Geoffrey S. Shannon, ASA, MAAA
Jennifer Juke, Director, New England Actuarial