

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

IN RE:	)	
	)	
ANTHEM BLUE CROSS AND BLUE	)	<b>FIRST INFORMATION REQUEST</b>
SHIELD 2017 INDIVIDUAL RATE	)	<b>OF THE SUPERINTENDENT</b>
FILING	)	
	)	
Docket No. INS-16-1000	)	

Superintendent of Insurance Eric Cioppa hereby directs Anthem to provide written responses and produce documents responsive to the numbered information requests below. Anthem shall furnish all requested information and documents regardless of whether it is in the possession, custody, or control of Anthem or any subsidiary, affiliate, or parent of Anthem. If Anthem refuses for any reason to provide any of the information or documents requested, Anthem must file with the Superintendent, no later than June 9, 2016, a written objection describing the reason for such refusal.

Each of the Requests below is continuing in nature. Anthem must supplement the responses provided should the information change or more information become available at any time during the pendency of this proceeding.

If hard copy, paper responses of electronic spreadsheet files are provided in response to any request, Anthem also shall file via e-mail the electronic spreadsheet version of the file (*e.g.*, Excel) with embedded formulas included (*i.e.*, active files). Designate with particularity any documents or information requested provided under claim of confidentiality, and provide a statement for the legal basis for the claim of confidentiality.

In responding, Anthem shall comply with the requirements and deadlines established by the May 16, 2016, Procedural Order issued in this proceeding.

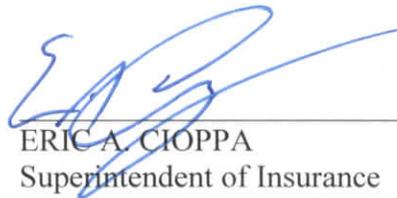
**REQUESTS**

1. Were experience period premiums on Worksheet 1 of the URRT adjusted for risk adjustment as required by the instructions? Please explain or correct.
2. Please provide a quantitative development of the 1.028 morbidity adjustment.
3. Please provide the magnitude and a quantitative development of each adjustment other than morbidity and trend listed in section 7 of the Actuarial Memorandum, and a quantitative development of the 1.099 "Other" adjustment shown in the URRT.
4. Please provide a quantitative development of the estimated \$0 risk adjustment transfer.
5. Please describe the benefit changes to the plans renewing from 2016 to 2017.

6. What are the additional EHBs mentioned on Exhibit C for \$0.74 PMPM?
7. What percent impact does the discontinuance of the federal reinsurance have on rates?
8. What is the reason for adjusting the area factors? Please provide a detailed description of area factor development changes.
9. Are any Gold plans offered by Anthem on the exchange other than the multi-state plans?
10. Are the plans used to migrate the legacy policyholders available off-exchange for new sales?
11. Which plans were offered in 2016 and are renewing for 2017 but have no enrollment? Are there policyholders that will be mapped to those plans?
12. What profit margins did Anthem earn in 2014 and 2015 from this block of business?
13. What quality improvement expenses are included in the \$6.89 in Exhibit E?
14. Please explain the difference between the 87.3% MLR on Exhibit F and 86.67% from the Part II rate justification.
15. Please provide annual or year to date earned premium and incurred claims experience and loss ratio for 2014, 2015, and the first quarter of 2016.
16. Please demonstrate that the changes to renewing plans meet the minor modification requirement in 24-A M.R.S. § 2850-B.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

June 6, 2016



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ERICA CIOPPA  
Superintendent of Insurance