



Date

Name

Address

City, State, zip

Dear <name>,

Community Health Options has filed proposed rate increases for 2017 Individual plans that are subject to regulatory approval. Maine law requires insurance carriers, such as Community Health Options, to provide Individual Plan Members with notification regarding proposed rate increases for the 2017 plan year. The Bureau of Insurance has planned a public hearing at 9:00 a.m. on July 26, 2016, in the Central Conference Room at the Department of Professional and Financial Regulations, Gardiner Annex, 76 Northern Avenue, Gardiner, Maine.

The purpose of this public hearing is for the Superintendent to consider: (1) whether Health Options' proposed revised rates meet the requirements that rates not be excessive, inadequate, or unfairly discriminatory and meet the requirements of the Maine Insurance Code and regulations; and (2) whether the changes in plan design satisfy the guaranteed renewal requirements.

The average proposed rate increase is 22.9%, but the actual increase varies from 17.09% to 44.92%, depending on your age, tobacco usage, where you live, and what type of plan you have. Your final premium may be lower if you are eligible for an Advance Premium Tax Credit.

If the Maine Bureau of Insurance approves our rate increase request, this change will apply to your premium for January 2017.

Community Health Options Members are invited to attend the hearing and may offer sworn testimony or unsworn comments beginning at 9:00 a.m. on July 26. Further, written comment may be provided for the Superintendent's consideration. Members can submit their comments:

By Email:        [Elena.I.Crowley@maine.gov](mailto:Elena.I.Crowley@maine.gov)

By US Mail:     Eric Cioppa, Superintendent  
                          Attn: Elena Crowley, Docket No. INS-16-1002  
                          Bureau of Insurance  
                          Maine Department of Professional and Financial Services  
                          #34 State House Station  
                          Augusta, Maine 04330-0034

People may obtain specific information about proposed rate increases by plan at <https://www.healthoptions.org/rate-filings>.

If you have any questions about the proposed rates please call Member Services at 1-855-624-6463.

Sincerely,

Kevin Lewis  
Chief Executive Officer