

Dear

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.

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

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

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.

Below please find table 2.2 which is a summary of the proposed 2017 rate increases by plan. The overall average rate increase is 22.8% when weighted by the anticipated 2017 distribution by plan. Individual rates will vary above or below the average based on: age, tobacco usage, and region. The summary of proposed rate increases does not take into account the Advance Premium Tax Credit (subsidy). Individuals who are eligible for a subsidy will likely see minimal increases. You may obtain more information at www.HealthOptions.org regarding the proposed rate sheets and rating factors that apply.

Product	2016 Rate	2017 Rate	Rate Increase
Community Safe Harbor	\$163.82	\$237.40	44.92%
Community Focus	\$212.27	\$261.77	23.32%
Community Choice	\$259.11	\$320.34	23.63%
Community Value	\$249.76	\$305.60	22.36%
Community Edge	\$321.05	\$395.08	23.06%
Community Reliant HSA	\$213.89	\$264.32	23.58%
Community Align	\$225.15	\$278.18	23.55%
Community Complete	\$262.64	\$321.95	22.58%
Community Advance	\$290.78	\$340.47	17.09%

Sincerely,