

Dear

Community Health Options has filed proposed revised rate increases for 2017, which 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.

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 a sample summary of the proposed 2017 rate increases for a 45 year old Member living in rating area 1 = Sagadahoc, York, and Cumberland counties. Rate increases range from 17.09% to 44.92%. 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). You may obtain more information about proposed rate increases by plan and rating area at www.HealthOptions.org. If you need assistance please call Member Services at 1-855-624-6463.

<u>Plan Name</u>	45 year old Member Rating Area 1 (Cumberland, Sagadahoc, York Counties)			
	2016 Non- Smoker	2017 Non-Smoker	2016 Smoker	2017 Smoker
Community Safe Harbor	\$210.53	\$305.10	\$210.53	\$366.12
Community Focus (formerly Community Option)	\$272.80	\$336.42	\$272.80	\$403.70
Community Choice	\$333.00	\$411.69	\$333.00	\$494.02
Community Value	\$320.98	\$392.74	\$320.98	\$471.29
Community Edge (formerly Community Advantage)	\$412.59	\$507.74	\$412.59	\$609.29
Community Reliant HSA (formerly Community Option HSA)	\$274.87	\$339.70	\$274.87	\$407.64
Community Align	\$289.34	\$357.50	\$289.34	\$429.00
Community Advance	\$373.69	\$437.56	\$373.69	\$525.07
Community Complete	\$337.53	\$413.76	\$337.53	\$496.51
Community Preferred**	\$354.76	\$411.69	\$354.76	\$494.02

Sincerely,

