

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

IN RE:	)	
	)	
ANTHEM BLUE CROSS AND BLUE	)	
SHIELD 2007 INDIVIDUAL RATE	)	
FILING FOR HEALTHCHOICE AND	)	
HEALTHCHOICE STANDARD	)	DECISION AND ORDER
AND BASIC PRODUCTS	)	
	)	

Docket No. INS-06-1000

By Decision and Order dated November 9, 2006, then Superintendent of Insurance Alessandro A. Iuppa denied the request of Anthem Blue Cross and Blue Shield ("Anthem") for approval of its rate filing for 2007 individual HealthChoice, HealthChoice Standard, and HealthChoice Basic products. Thereafter, by Decision and Order dated November 14, 2006, Superintendent Iuppa approved revised 2007 rates for individual HealthChoice, HealthChoice Standard, and HealthChoice Basic products.

By the November 9, 2006 Decision and Order, the Superintendent granted Anthem's request to make a later compliance filing to include an adjustment to the approved rates for the savings offset payment ("SOP") if one is assessed by the Dirigo Health Agency ("DHA") in 2007. See November 9, 2006 Decision and Oder, Section (IV)(G) at p. 14. DHA has decided to assess an SOP beginning in July 1, 2007. By submission dated April 13, 2007, Anthem filed revised rates that have been adjusted by the amount of the SOP, to be implemented beginning with the July 2007 individual HealthChoice, HealthChoice Standard, and HealthChoice Basic renewals. The Superintendent finds that Anthem's April 13, 2007, filing is consistent with the November 9, 2006 Decision and Order, and hereby ORDERS that Anthem's filing of April 13, 2007, is APPROVED, effective July 1, 2007. Rates hereby approved are to be effective on such a date as will assure a minimum of 30 days prior notice to policyholders.

This Decision and Order is final agency action of the Superintendent of Insurance, within the meaning of the Maine Administrative Procedure Act, 5 M.R.S.A. § 8002(4). It may be appealed to the Superior Court in the manner provided for by 24-A M.R.S.A. § 236, 5 M.R.S.A. §§ 11001 through 11008 and M.R. Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty days after receiving this notice. Any aggrieved non party whose interests are substantially and directly affected by this Decision and Order may initiate an appeal within forty

days of the issuance of this decision. There is no automatic stay pending appeal. Application for stay may be made in the manner provided in 5 M.R.S.A. § 11004.

**PER ORDER OF THE SUPERINTENDENT OF INSURANCE**

Dated: April 24, 2007

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ERIC A. CIOPPA, Acting Superintendent of Insurance