

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

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| IN RE: |) | |
| |) | |
| ANTHEM BLUE CROSS AND BLUE |) | |
| SHIELD 2007 INDIVIDUAL RATE |) | |
| FILING FOR HEALTHCHOICE AND |) | DECISION AND ORDER |
| HEALTHCHOICE STANDARD |) | |
| AND BASIC PRODUCTS |) | |
| |) | |
| Docket No. INS-06-1000 |) | |

By Decision and Order dated November 9, 2006, 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, but granted Anthem an opportunity to submit a revised filing consistent with the findings and conclusions set forth in Sections IV and V of the Decision and Order, and the attachments thereto. Anthem made a revised filing on November 13, 2006. The revised filing provides for rates ranging from 0% to 25.6%, depending upon the benefit design of the plan selected. The average rate increase is 16.7%.

The Superintendent finds that Anthem’s November 13, 2006 revised filing is consistent with the November 9, 2006 Decision and Order. Pursuant to 24-A M.R.S.A. §§ 2736 and 2736-B, the Superintendent hereby ORDERS that Anthem’s revised rate filing of November 13, 2006, is APPROVED, effective January 1, 2007.

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: November 14, 2006

ALESSANDRO A. IUPPA
Superintendent of Insurance