

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

IN RE:	)	
	)	
ANTHEM BLUE CROSS AND BLUE	)	<b>DECISION AND ORDER</b>
SHIELD 2017 INDIVIDUAL RATE	)	<b>APPROVING COMPLIANCE</b>
FILING	)	<b>FILING</b>
	)	
Docket No. INS-16-1000	)	

By Decision and Order issued August 16, 2016, Superintendent of Insurance Eric Cioppa disapproved Anthem Blue Cross and Blue Shield's ("Anthem") rate filing for 2017 individual rates. The Superintendent concluded that Anthem's proposed combined average rate increase of 19.4% was excessive. Pursuant to 24-A M.R.S. § 2736-B, the Superintendent authorized Anthem to submit revised rates, and specified that he would approve a combined average rate increase of 18.0%. Anthem made a new rate filing that was docketed on August 18, 2016, requesting approval of an 18.0% total average rate increase for its individual health insurance products.

The Superintendent finds that Anthem's August 18 rate filing is consistent with the terms of the August 16 Decision and Order. Pursuant to 24-A M.R.S. §§ 2736 and 2736-B, the Superintendent hereby APPROVES the August 18 filing and rate sheets. Anthem may implement the new rates beginning January 1, 2017, provided that it provides 30 days' prior notice to affected policyholders.

Pursuant to 24-A M.R.S. § 235(4), this Decision and Order affirms the Superintendent's August 16, 2016 Decision and Order, and hereby incorporates that Decision and Order. 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. § 8002(4). It may be appealed to the Superior Court in the manner provided for by 24-A M.R.S. § 236, 5 M.R.S. §§ 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. § 11004.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

August 22, 2016

  
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ERIC A. CIOPPA  
Superintendent of Insurance