



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street, Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • <http://www.mass.gov/doi>

**DEVAL L. PATRICK**  
GOVERNOR

**TIMOTHY P. MURRAY**  
LIEUTENANT GOVERNOR

**GREGORY BIALECKI**  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

**BARBARA ANTHONY**  
UNDERSECRETARY OF CONSUMER AFFAIRS  
AND BUSINESS REGULATION

**JOSEPH G. MURPHY**  
COMMISSIONER OF INSURANCE

**Health**  
**Filing Guidance Notice 2012-B**

**TO:** Insurance Carriers Submitting Small Group Rate Filings Subject to M.G.L. c. 176J

**FROM:** Kevin Patrick Beagan, Deputy Commissioner, Health Care Access Bureau

**DATE:** May 15, 2012

**RE:** Standard Worksheet to be Used With Small Group Health Rate Filings Submitted for Rates Proposed to be Effective On and After October 1, 2012

---

This Division of Insurance (“Division”) notice is to inform insurance carriers regarding a rate filing worksheet that will be required to be filed with all small group health insurance rate filings subject to M.G.L. c. 176J and 211 CMR 66.00 that are for rate changes proposed to be effective on or after October 1, 2012. The worksheet is being forwarded directly to designated rate filers at each of the small group health insurance carriers and will be made available on the Division’s website and SERFF (System for Electronic Rate and Form Filings) rate filing template.

Carriers should submit the completed Microsoft Excel<sup>®</sup> worksheet, as well as an Adobe<sup>®</sup> PDF version of the worksheet, within SERFF. Small group health insurance rate filings will not be considered complete and ready for review by the Division until the completed Microsoft Excel<sup>®</sup> worksheet and Adobe<sup>®</sup> PDF version of the worksheet are in the SERFF record.

If you have any questions about this filing guidance notice or about the worksheet, please contact Chet Lewandowski, Health Care Access Bureau Actuary at 617-521-7467.