



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

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HEALTH COVERAGE
Filing Guidance Notice 2013-E

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

FROM: Chester Lewandowski, Health Actuary, Health Care Access Bureau

DATE: March 12, 2013

RE: Submission of Confidential Rate Filing Material to the Division of Insurance

This Division of Insurance (“Division”) Filing Guidance Notice informs insurance carriers regarding provisions within Chapter 464 of the Acts of 2012 which modified M.G.L. c. 176J, § 6(c). With this amendment to the rate review provisions, the “rates of reimbursement or rate factors included in the rate filing materials submitted for review by the [D]ivision shall be deemed confidential and exempt from the definition of public records in clause Twenty-sixth of section 7 of chapter 4.” This provision applies to all filings submitted to the Division pursuant to M.G.L. c. 176J, § 3 on and after January 11, 2013.

In order to ensure the confidentiality of rates of reimbursement or rate factors included in submitted small group rate filings, carriers must submit all “rates of reimbursement or rate factors” material through the System for Electronic Rate and Form Filing (SERFF) in Microsoft Excel[®] worksheets, and shall **NOT** submit this information on accompanying Adobe[®] PDF versions of the worksheets.

If you have any questions about this Notice, please contact Chet Lewandowski at 617-521-7467 or chet.lewandowski@state.ma.us.