



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

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HEALTH COVERAGE
Filing Guidance Notice 2013-F

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

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

DATE: April 1, 2013

RE: Submission of Rate Filing Material on July 1, 2013

This Division of Insurance (“Division”) Filing Guidance Notice informs insurance carriers regarding the submission of rate filings required under M.G.L. c. 176J, § 6. According to 211 CMR 66.09(2)(a), “[e]very carrier, as a condition of doing business under M.G.L. c. 176J and 211 CMR 66.00, must file all changes to small group base premium rates and to small group rating factors electronically at least 90 days before their proposed effective dates.”

In anticipation of the filings necessary to satisfy the open enrollment requirements of the federal Patient Protection and Affordable Care Act, the Division issued Filing Guidance Notice 2013-A, which indicated that “[b]y July 1, 2013, carriers are to submit the Division’s rate collection tool for health benefit plans, including dental plans, intended to be offered in the October 2013 Open Enrollment Period for individuals.” This filing is for rates effective beginning January 2014.

The Division expects that carriers will submit rates on or about July 1, 2013, as noted in Filing Guidance Notice 2013-A, and also will submit small group/nongroup merged market rates on or about July 1, 2013 proposed to be effective between October 1, 2013 and December 31, 2013. In order to ensure that the Division is providing appropriate attention to both sets of rates, carriers must submit two separate rate filings: one for October-December 2013 rates and a second according to Filing Guidance Notice 2013-A.

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