



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

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HEALTH COVERAGE
Filing Guidance Notice 2013-H

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 Federally Required Rate Filing Justification Information

This Division of Insurance (“Division”) Filing Guidance Notice informs insurance carriers regarding new requirements within final federal rule “Health Insurance Market Rules; Rate Review,” as published in the Federal Register on February 27, 2013, for rate filings submitted for products subject to M.G.L. c. 176J, § 6. In accordance with the final federal rule, effective April 1, 2013, carriers must submit a three-part “Rate Filing Justification”, as defined by the federal Department of Health and Human Services, with all rate filings. Part I of these materials requires that carriers submit rate filing information through the use of a federal data collection tool.

The Division issued Filing Guidance Notice 2012-B on May 15, 2012 regarding a Massachusetts-required rate filing data collection tool. In that Notice, the Division instructed carriers to include the Massachusetts standard rate filing worksheet that has been made available on the Division’s website and the System for Electronic Rate and Form Filings (SERFF). The Division advises carriers that the federal “Rate Filing Justification” does not replace the worksheet required under Filing Guidance Notice 2012-B, which the Division continues to find necessary to conduct an effective review of each rate filing. Carriers shall additionally submit the federal “Rate Filing Justification” worksheets to supplement what is in the Massachusetts-required rate filing data collection tool.

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