



COMMONWEALTH OF MASSACHUSETTS
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HEALTH COVERAGE
Filing Guidance Notice 2013-I

TO: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations

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

DATE: May 15, 2013

RE: Reflecting Reinsurance and Risk Adjustment in Small Group Health Insurance Filings for Rates Effective On and After January 1, 2014

This Filing Guidance Notice is issued to inform commercial health insurers, Blue Cross and Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations (collectively "Carriers") that write or intend to write health insurance plans subject to M.G.L. c. 176J regarding amounts projected to be paid by Carriers and amounts to be paid to Carriers from federal reinsurance and risk adjustment programs created under the federal Patient Protection and Affordable Care Act. This Filing Guidance Notice is intended to supplement, but not replace, Filing Guidance Notice 2012-G, issued on September 17, 2012.

When submitting rates proposed to be effective on and after January 1, 2014, Carriers shall include projections of all reinsurance and risk adjustment payments that are related to coverage made effective during the filed rating period, even if actual payments are not made until a subsequent rating period. The rate filing shall include an explanation that specifically describes the basis for the projections, including reference to any information that has been distributed by those agencies responsible to administer the federal reinsurance and risk adjustment programs.

If you have any questions regarding this Filing Guidance Notice, please contact Chet Lewandowski, Health Care Access Bureau Actuary, at (617) 521-7347 or chet.lewandowski@state.ma.us.