



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 • Toll-free (877) 563-4467
<http://www.mass.gov/doi>

CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

JAY ASH
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

JOHN C. CHAPMAN
UNDERSECRETARY OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

DANIEL R. JUDSON
COMMISSIONER OF INSURANCE

HEALTH COVERAGE
Filing Guidance Notice 2015-B

TO: Health Insurance Carriers Submitting Rate Filings Subject to M.G.L. c. 176J
FROM: Mary Hosford, Health Actuary, Health Care Access Bureau
DATE: May 14, 2015
RE: Submission of Rate Filing Materials for Rates Intended to Be Effective for Coverage Issued or Renewed in 2016

This Division of Insurance (“Division”) issues this Filing Guidance Notice to remind insurance carriers about the required submission of materials in rate filings required under M.G.L. c. 176J, § 6 for rates intended to be effective for coverage issued or renewed in 2016.

Federal Filing Requirements

Please be aware that the Centers for Medicare and Medicaid Services (CMS) have released guidance – see <http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/SBM-Uniform-Timeline-QA-5-13-15-Finalv2.pdf> - applicable to Massachusetts carriers. Based on the Division’s review of this guidance, it appears that Massachusetts carriers will be found to be in compliance with CMS guidelines for submitting federal rate filing materials for rates to be effective as of January 1, 2016 as long as these materials are forwarded to CMS and the Division by no later than June 5, 2015.

State Filing Requirements

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.” Among the items to be included within a rate filing, carriers are to submit “information requested by the commissioner, including, but not limited to, any information requested by the commissioner on behalf of the National Association of Insurance Commissioners,” as specified in 211 CMR 66.09(3)(n).

Carriers are reminded that, for products subject to 211 CMR 66.09(2)(a), in addition to materials that are required by federal guidance, filings for coverage effective January 1, 2016 will be considered complete when carriers have submitted state-required materials to the Division on or about July 3, 2015, including the standard filing worksheet identified by the Division.

For questions about this Notice, please contact me at 617-521-7358 or mary.hosford@state.ma.us.