



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

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**HEALTH COVERAGE**  
**Filing Guidance Notice 2020-A**

**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:** March 10, 2020

**RE:** Submission of Material to Illustrate Changes to Area Rating Factors in Rate Filings for Merged Market Health Rates Effective on and after July 1, 2020

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This Division of Insurance (“Division”) Filing Guidance Notice informs health insurance carriers (“Carriers”) regarding the submission of rating factors in rate filings required under the provisions of M.G.L. c. 176J, § 6, beginning with rates intended to be effective for coverage issued or renewed on and after July 1, 2020. According to 211 CMR 66.08(2)(a), “[e]very carrier, as a condition of doing business under M.G.L. c. 176J and 211 CMR 66.00, must submit quarterly rate filings for their small Group Base Premium Rates and any changes to small group rating factors electronically at least 90 days before their proposed effective dates, and at least 180 days before their proposed effective dates for rates intended to be effective as of January 1<sup>st</sup>.”

**Area Rating Factors**

Beginning with rate filings for merged market coverage intended to be effective July 1, 2020, carriers may file adjustments to area rating factors with each quarterly rate filing. If the Carrier is proposing changes to factors used in a prior period, the Carrier shall present the actuarial justification for the proposed changes so that they may be reviewed by the Division as part of the regular rate filing review process. The rating factor information should be submitted in the “Confidential: Rating Factors and Rates of Reimbursement” section of the “Supporting Documentation” tab within SERFF.

If you have any questions regarding this Filing Guidance Notice, please contact Mary Hosford at (617) 521-7358 or [mary.hosford@mass.gov](mailto:mary.hosford@mass.gov).