



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

One Federal Street, Suite 700 • Boston, MA 02110  
(617) 521-7794 • (877) 563-4467 • [www.mass.gov/doi](http://www.mass.gov/doi)

**MAURA T. HEALEY**  
GOVERNOR

**KIMBERLEY DRISCOLL**  
LIEUTENANT GOVERNOR

**ERIC PALEY**  
SECRETARY

**LAYLA R. D'EMILIA**  
UNDERSECRETARY

**MICHAEL T. CALJOUW**  
COMMISSIONER

December 8, 2025

Aetna Life Insurance Company  
NAIC Cocode 60054  
Aetna Health Inc.  
NAIC Cocode 95109  
Aetna Health Insurance Company  
NAIC Cocode 72052  
Carolina Bernard  
151 Farmington Avenue  
Hartford, CT 06156

Re: Aetna Life Insurance Company, Aetna Health Inc. and Aetna Health Insurance Company  
Order of Adoption – Limited-Scope Market Conduct Examination (Data Year 2022)

Dear Carolina Bernard:

Pursuant to the authority contained in M.G.L. c. 26, § 8K and M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Behavioral Health Parity Compliance Market Conduct Examination of Aetna Life Insurance Company, Aetna Health Inc., and Aetna Health Insurance Company me for the period of January 1, 2022, through December 31, 2022.

A handwritten signature in black ink, appearing to read "Michael T. Caljouw", written over a horizontal line.

Michael Caljouw  
Commissioner of Insurance