



# COMMONWEALTH OF MASSACHUSETTS

Executive Office of Consumer Affairs

**DIVISION OF INSURANCE**

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**PRISCILLA H. DOUGLAS**  
SECRETARY

**LINDA RUTHARDT**  
COMMISSIONER

## **Bulletin No. 94-08**

**TO:** All Health Insurers Which Have Medicare Supplement Policies in Force or Which Intend to Offer Such Policies

All Health Maintenance Organizations Which Have Medicare Risk or Cost Contracts or Which Intend to Offer Such Contracts

**FROM:** Linda Ruthardt, Commissioner of Insurance

**DATE:** December 2, 1994

**RE: Rate and Form Filings for Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Contract**

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The Division has recently promulgated new regulations governing Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Contract:

211 CMR 69.00, "Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Contract -- to Facilitate the Implementation of M.G.L. c. 176K," effective September 23, 1994.

211 CMR 121.00 "Procedures Concerning Filings, of Medicare Supplement Insurance Policies and Evidences of Coverage Issued Pursuant to a Cost Contract, Rates Thereof, and the Conduct of Hearings Relating Thereto;" promulgated as an emergency regulation, effective September 27, 1994.

These regulations affect all Medicare Supplement Insurance Policies and all Evidences of Coverage Issued Pursuant to a Risk or Cost Contract to be offered, sold, delivered, or otherwise made effective or renewed in the Commonwealth of Massachusetts on or after January 1, 1995. The regulations set out requirements for form and rate filings, and specify which rate filings are automatically subject to a public hearing before a rate may be approved.

In order to minimize any transitional problems with these regulations, please reproduce this bulletin and disseminate it to any staff member responsible for filing these forms and rates and other related filings with the Division of Insurance.

Both 211 CMR 69.00 and 211 CMR 121.00 contain specific requirements for filings of forms and rates. Filings will not be considered complete until they are filed in compliance with these regulations. Please review your filings for compliance with the provisions of these regulations before submitting them. The Division is committed to working with companies to ensure understanding of the regulations and expeditious review of filings; however, incomplete filings will be subject to delays in review, hearing, if applicable, and approval.

Any rate filing for which an automatic public hearing is required must follow the filing requirements of 211 CMR 121.00, in addition to 211 CMR 69.00. All documents required for such rate filings shall be addressed to:

Docket Clerk  
Hearings and Appeals  
Division of Insurance  
470 Atlantic Avenue  
Boston, MA 02210-2223.

A complete copy of documents comprising such a rate filing shall also be furnished directly to each of the following:

State Rating Bureau  
Division of Insurance  
470 Atlantic Avenue  
Boston, MA 02210-2223  
Attn.: Medigap Hearing Counsel

Office of the Attorney General  
Regulated Industries Division  
131 Tremont Street  
Boston, MA 02111  
Attn.: Assistant Attorney General for Medigap Hearings

All documents required for all other form filings and all other rate filings shall be addressed to:

State Rating Bureau  
Health Policy Unit  
Division of Insurance  
470 Atlantic Avenue  
Boston, MA 02210-2223  
Attn.: 211 CMR 69.00 Filing

Any notice to the Commissioner pursuant to 211 CMR 69.10(8) or (9) regarding optional open enrollment shall be mailed to the State Rating Bureau, Health Policy Unit, Attn.: Open Enrollment Notice, at the above address. The Division encourages submission of such notices with the initial filing if possible.

All copies of Medicare Supplement Insurance advertisements and marketing materials shall be mailed to the State Rating Bureau, Health Policy Unit, Attn.: Medicare Supplement Marketing Materials, at the above address.

Copies of these regulations may be obtained from the Docket Clerk at the above address. Questions about form requirements and 211 CMR 69.00 should be directed to the Health Policy Unit at (617) 521-7349. Questions about 211 CMR 121.00 should be directed to the Docket Clerk at (617) 521-7330.