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 • FAX (617) 521-7758
http://www.mass.gov/doi

DEVAL L. PATRICK
GOVERNOR

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

GREGORY BIALECKI
SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

BARBARA ANTHONY
UNDERSECRETARY OF CONSUMER AFFAIRS AND BUSINESS REGULATION

JOSEPH G. MURPHY
COMMISSIONER OF INSURANCE

BULLETIN 2011-05

To: Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations Offering, Issuing or Renewing Insured Health Products in the Merged Market in Massachusetts

From: Joseph G. Murphy, Commissioner of Insurance

Date: March 18, 2011

Re: Submission of Small Group Rate Filings under M.G.L. c. 176J and 211 CMR 66.00

The Division of Insurance ("Division") issues this Bulletin to inform commercial health insurers, Blue Cross and Blue Shield of Massachusetts, Inc. and Health Maintenance Organizations ("Carriers") that for any insured health products offered, issued or renewed in the small group market on and after July 1, 2011, any and all rate filings, including proposed rates or proposed changes to rating factors subject to M.G.L. c. 176J as amended by Chapter 288 of the Acts of 2010, shall be submitted to the Division for review no later than April 2, 2011 in accordance with the amended version of 211 CMR 66.00 *Small Group Health Insurance,* filed March 18, 2011 with the Secretary of the Commonwealth for promulgation and publication in the Massachusetts Register on April 1, 2011.

Carriers are not required to submit such small group rate filings under 211 CMR 43.00, *Health Maintenance Organizations*, if such filings are duplicative of the submissions under 211 CMR 66.00, as amended.