



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

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

MAURA T. HEALEY
GOVERNOR

MICHAEL T. CALJOUW
COMMISSIONER OF INSURANCE

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

**Proposed Amendments to Division of Insurance Regulation 211 CMR 149.00 and
Proposed Rescission of 211 CMR 64.00 and 211 CMR 147.00
Docket No. G2025-03**

NOTICE OF HEARING

Pursuant to M.G.L. c. 30A and the authority granted to the Commissioner of Insurance under c. 17C, c. 176O, and c. 288, § 50 of the Acts of 2010, the Commissioner will hold a hearing on August 14, 2025 at 10:00 a.m. to consider proposed amendments to one regulation and the rescission of two regulations, as indicated above. The hearing will be held virtually using TEAMS, a digital meeting program. The purpose of the hearing is to afford persons who wish to comment on these proposed regulatory changes an opportunity to do so.

The proposed changes are summarized below.

211 CMR 64.00. Definitions of Medical Insurance for M.G.L. c. 118E. The regulation was originally promulgated to define, in coordination with MassHealth, terms used in M.G.L. c. 118E, § 9C. Those terms are now defined by statute. MassHealth has confirmed that it is no longer necessary. The regulation no longer serves a purpose and should be rescinded.

211 CMR 147.00. Methodology for Calculating and Reporting Medical Loss Ratios of Health Benefit Plans. The regulation prescribed a methodology for calculating medical loss ratios for the purpose of rate filings and premium rebates. The Division subsequently instructed carriers to use a federal calculation methodology. The regulation no longer serves a purpose and should be rescinded.

211 CMR 149.00. Annual Comprehensive Financial Statements Pursuant to M.G.L. c. 176O, § 21. The amendments are proposed because the underlying statute no longer requires health insurers to file an annual comprehensive financial statement with the Division.

The proposed changes are available for inspection on the Division's website at: <https://www.mass.gov/lists/division-of-insurance-public-hearings>

Persons who wish to attend the public hearing must register by sending an email including their name, telephone number and email address to doidocket.mailbox@mass.gov at least two days before the scheduled hearing date. The registration must refer to Docket No G2025-03 and specify the regulation(s) on which they wish to comment. An email with instructions for joining the hearing will be sent on the day before the hearing.

Dated: June 13, 2025

Michael T. Caljouw
Commissioner of Insurance

