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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: Commissioner Linda Ruthardt

Date: December 2, 1994

Subject: 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