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September 22, 2005

By Federal Express

Alessandro A. Iuppa, Superintendent
Attn: Vanessa J. Leon, Docket No. INS-05-700
Bureau of Insurance
Maine Department of Professional & Financial Regulation
124 Northern Avenue
Gardiner, Maine 04345

Re: Review of Aggregate Measurable Cost Savings Determined by Dirigo Health for the First Assessment Year, Docket No. INS-05-700

Dear Superintendent Iuppa:

Enclosed for filing please find the Application to Intervene of the Maine State Chamber of Commerce.

Thank you for your attention to this matter.

Very truly yours,

William H. Stiles

WHS/rdl
Enclosure
cc: Kristine Ossenfort, Maine State Chamber of Commerce
Karynlee Harrington, Dirigo Health Agency (w/enclosure) ***(By Federal Express)***

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SEP 23 2005
MAINE BUREAU OF INSURANCE

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

IN RE: REVIEW OF AGGREGATE MEASURABLE COST SAVINGS DETERMINED BY DIRIGO HEALTH FOR THE FIRST ASSESSMENT YEAR	)))))	APPLICATION TO INTERVENE OF THE MAINE STATE CHAMBER OF COMMERCE

Docket No. INS-05-700

NOW COMES the Maine State Chamber of Commerce, by and through its attorneys, pursuant to the Notice of Pending Proceeding and Hearing and the Procedural Order dated September 19, 2005 and pursuant to 5 M.R.S.A. §9054(1) and Maine Insurance Rule, Ch. 350, and requests, as a matter of right, full party intervenor status in this proceeding for the reasons set forth below.

1. The Maine State Chamber of Commerce (the "Chamber") is a statewide business association representing Maine businesses, both large and small.

2. The Chamber's members include large businesses that provide group health coverage for their employees through self-funded plans. Other member employers provide health coverage through insured plans. The Chamber itself also has an insured health plan for its own employees.

3. The purpose of this proceeding is to review the savings offset payment ("SOP") amount attributable to the operation of Dirigo Health and any increased MaineCare enrollment due to an expansion in MaineCare eligibility. The SOP amount will, in turn, result in an assessment made against health insurance carriers, employee benefit excess insurance carriers and third-party administrators in an amount not to exceed 4.0% of annual health insurance premiums and employee benefit excess insurance premiums.

4. The SOP will have tremendous impact on Maine's business community. Every employer in Maine that provides health care coverage to its employees (whether self-funded or insured) will be affected by the SOP.

5. The SOP will be paid directly by health insurance carriers, third-party administrators and employee excess benefit insurance carriers. However, it is Maine employers and their employees that will ultimately pay the savings offset payment, particularly if the savings under Dirigo are not accurately measured.

6. Health insurance carriers and employee excess benefit insurance carriers will have the ability to pass the SOP on to employers in their premium rates, and third-party administrators will be able to pass the assessment on to self-funded plans directly.

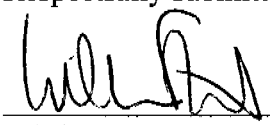
7. The likelihood of the SOP being passed on to employers increases if the savings are not accurately measured. The ability of Maine employers to offer health care coverage is already threatened by the high costs of health care and health insurance in Maine. If the savings under Dirigo are not accurately measured and reflected in the rates paid by Maine employers and their employees for health care and health insurance, it will serve to make health insurance even more unaffordable.

8. Due to the already high-cost of health care and the impact of cost increases on the ability of Maine employers to offer health insurance, and for the reasons set forth above, Maine employers have a direct and substantial interest in making sure that the savings under Dirigo Health reform initiatives are accurately measured.

For all the above reasons, the Chamber requests that its Application to Intervene as a matter of right, with full party status, individually and on behalf of its members that will or may be substantially and directly affected by the proceeding, be granted.

Dated: September 22, 2005

Respectfully submitted,



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