

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

IN RE:)	
HARVARD PILGRIM HEALTHCARE, INC.)	AMENDMENT TO PRE-FILED TESTIMONY
2017 INDIVIDUAL HMO RATE FILING)	OF EDWARD J. KANE
)	
HPHC INSURANCE CO., INC.)	
2017 INDIVIDUAL PPO RATE FILING)	
)	
Docket no. INS-16-1003)	
(Consolidated))	

AMENDMENT TO PRE-FILED TESTIMONY

1 **Q. Please state your reasons for testifying at this hearing.**

2 A. I would like to provide testimony in support of HPHC's individual rate filing and proposed rate
3 modifications effective January 1, 2017.

4 **Q. Are the proposed rates adequate?**

5 A. The proposed rates are not inadequate. The rates have been calculated to pay providers of all
6 categories for the expected claims incurred by the projected membership, as well as to cover
7 administrative costs, with a modest one percent (1%) contribution to reserves. We have concluded that the
8 rates are not inadequate.

9 **Q. Are the proposed rates unfairly discriminatory?**

10 A. No, the rates are not unfairly discriminatory; the filed rates comply with relevant provisions of Maine
11 law in this regard, as well as with the ACA, which include safeguards against discriminatory rates.

12 **Q. Does this conclude your testimony?**

13 A. Yes.

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
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IN RE:)	
HARVARD PILGRIM HEALTHCARE, INC.)	
2017 INDIVIDUAL HMO RATE FILING)	CERTIFICATE OF SERVICE
)	
HPHC INSURANCE CO., INC.)	
2017 INDIVIDUAL PPO RATE FILING)	
)	
Docket No. INS-16-1003)	
(Consolidated))	

The undersigned counsel hereby certifies that on this date I caused to be hand delivered, as indicated, copies of the Amendment to Pre-Filed Testimony of Edward J. Kane on the persons and at the addresses indicated below.

<p>Eric A. Cioppa, Superintendent Attn: Elena Crowley Docket No. INS-16-1003 Bureau of Insurance Maine Department of Professional and Financial Regulation 34 State House Station Augusta, Maine 04333-0034 [Hand Delivered]</p> <p>Elena I Crowley Elena.I.Crowley@maine.gov [Hand Delivered]</p>	<p>Thomas C. Sturtevant, Jr., Assistant Attorney General Office of the Attorney General 6 State House Station Augusta, Maine 04333-0006 Tom.Sturtevant@maine.gov [Hand Delivered]</p>
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DATED: July 28, 2016


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