

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

In re:)
)
ANTHEM BLUE CROSS AND BLUE)
SHIELD 2005 INDIVIDUAL RATE)
FILING FOR HEALTHCHOICE,) ORDER
HEALTHCHOICE STANDARD AND)
BASIC PRODUCTS)
)
Docket No. INS-04-610)

In the Decision and Order issued on December 16, 2004 in the above-captioned proceeding, the Superintendent denied Anthem Blue Cross and Blue Shield's ("Anthem") request for approval of their rate filing, but stated that revised rates would be approved if found by the Superintendent to be consistent with the terms of the Decision and Order.

On January 7, 2005, following dialogue with Hearing Panel staff and intervenor Attorney General, Anthem filed revised rates. The January 7th filing included: (1) rates to be effective March 1, 2005 (the "March Effective Rates"); and (2) compliance rates that could be implemented on January 1, 2006 (the "January Implemented Rates.") Upon a review of the filing the Superintendent finds and concludes that Anthem's January 7th submission is in accordance with the Superintendent's December 16th Decision and Order. Pursuant to 24-A M.R.S.A. §§ 2736 and 2736-B, the Superintendent hereby ORDERS that the March Effective Rates and January Implemented Rates for Anthem's HealthChoice, HealthChoice Standard, and HealthChoice Basic products are APPROVED as filed, subject to the following conditions:

If during calendar year 2005 Anthem files new proposed rates for approval by the Superintendent to be effective January 1, 2006 (the "January Proposed Rates") and they are not approved in time for implementation on January 1, 2006, the March Effective Rates shall continue in effect unless and until otherwise ordered by the Superintendent. If, however, Anthem does not file January Proposed Rates, the January Implemented Rates shall be effective January 1, 2006.

This Order is final agency action of the Superintendent of Insurance within the meaning of the Maine Administrative Procedure Act. It is appealable to the Superior Court in the manner provided in 24-A M.R.S.A. § 236, 5 M.R.S.A. § 11001-11007, and M.R.Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty (30) days after receiving this notice. Any aggrieved non-party whose interests may be substantially and directly affected by this Order may initiate an appeal within forty (40) days of the date of this Order. There is no automatic stay pending appeal; application for stay may be made in the manner provided in 5 M.R.S.A. § 11004.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

DATED: January 7, 2005

ALESSANDRO A. IUPPA
Superintendent

