



DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

Bureau of
Insurance

STATE OF MAINE



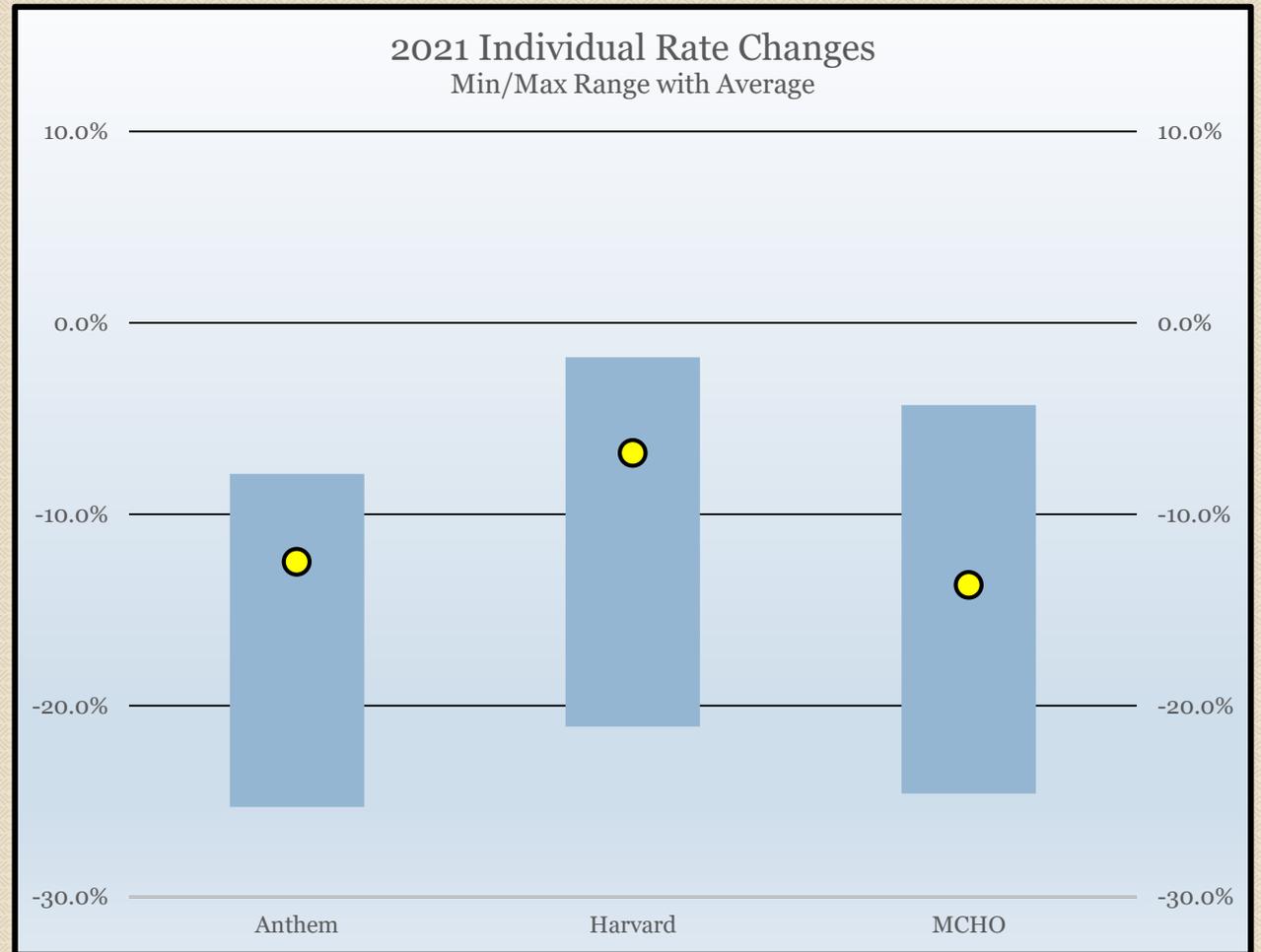
Public Informational Meeting
2021 Individual and Small Group
Major Medical Rate Requests

July 30, 2020

Eric Cioppa, Superintendent
Marti Hooper, Life & Health Actuary
Maine Bureau of Insurance

2021 Individual Market Rate Requests

Companies	Min	Max	Avg Rate Change
Anthem	-25.3%	-7.9%	-12.5%
Harvard	-21.1%	-1.8%	-6.8%
MCHO	-24.7%	-4.3%	-13.7%



2021 Small Group Market Rate Requests

Companies	Min	Max	Avg Rate Change
Aetna-PPO	-14.8%	9.6%	7.9%
Aetna-HMO	7.6%	9.3%	7.6%
Anthem	-5.3%	10.3%	4.8%
Harvard	3.3%	9.8%	7.3%
MCHO	0.2%	7.7%	3.5%
United	-10.7%	-1.5%	-4.9%



2021 Individual Market – Lowest Bronze Plan Rate Reductions

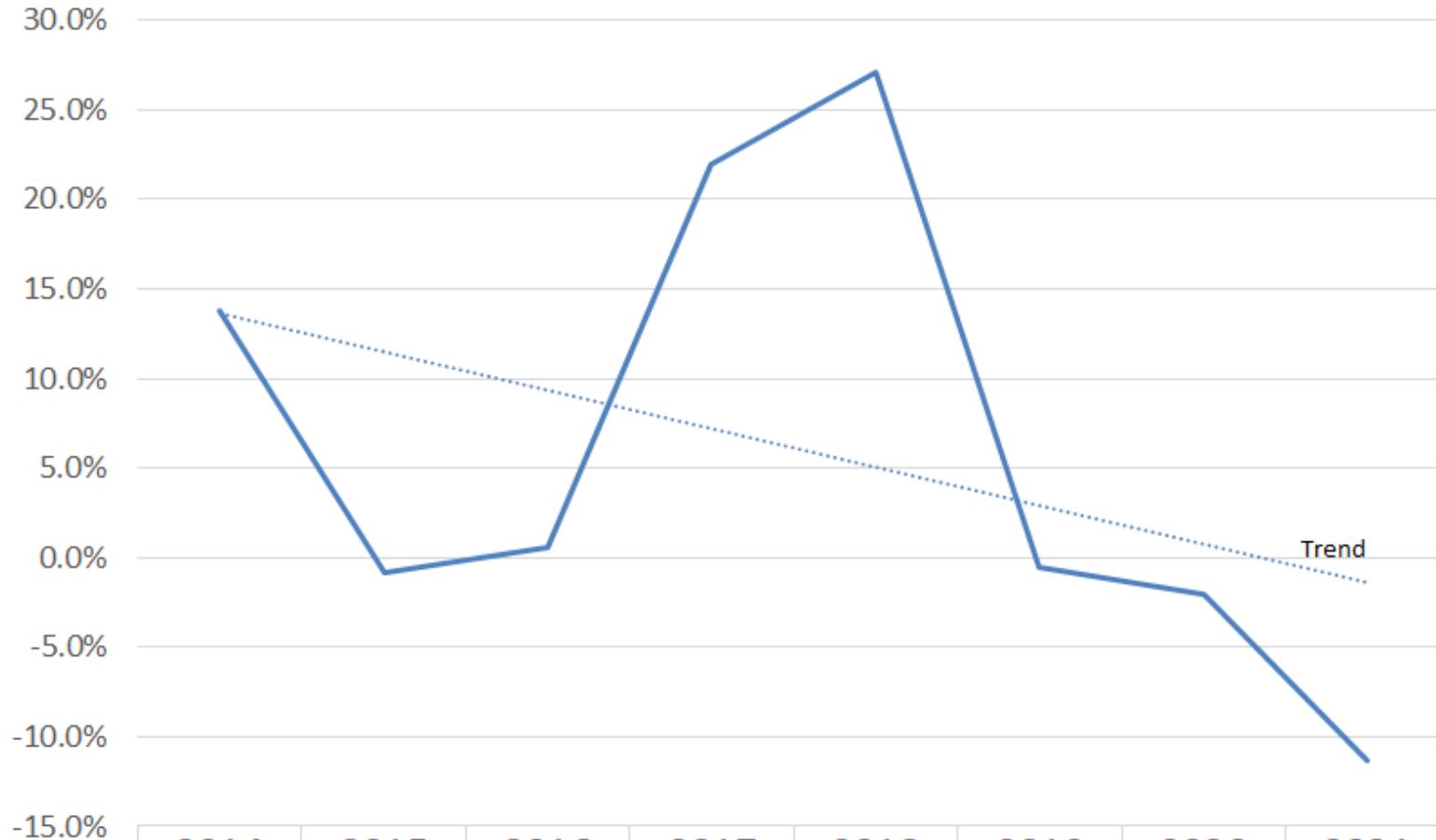
Lowest Bronze Change							
Age 21-Rates	2021 Carrier-Plan-Rate			21/20 Diff	2020 Carrier-Plan-Rate		
1- Cumberland, Sagadahoc, York	Anthem	Anthem Bronze X HMO 6700 or 7800	\$245.84	-9.0%	Anthem	Anthem Bronze X HMO 6350	\$267.94
2- Knox, Lincoln, Oxford, Kennebec			\$258.14	-9.0%			\$281.35
3- Androscoggin, Franklin, Waldo			\$271.64	-9.0%			\$296.07
3- Penobscot, Piscataquis, Somerset	Harvard	HMO Bronze 6000	\$284.13	-16.3%	Anthem	Anthem Bronze X POS 6350	\$330.53
4- Aroostook, Hancock, Washington	Anthem	Anthem Bronze X HMO 6700 or 7800	\$355.74	-10.5%			\$396.33

2021 Individual Market – 2nd Lowest Silver Rate Reduction

Affects APTC / subsidy amounts – a larger decrease in 2nd lowest silver than average plan rates could increase premiums for those receiving subsidies.

Second Lowest Silver Change							
Age 21-Rates	2021 Carrier-Plan-Rate			21/20 Diff	2020 Carrier-Plan-Rate		
Area 1- Cumberland, Sagadahoc, York	Anthem	Anthem Silver X HMO 5900	\$308.41	-14.8%	Anthem	Anthem Silver X HMO 5800	\$354.19
Area 2- Knox, Lincoln, Oxford, Kennebec	Harvard	Maine's ChioceSM HMO Silver 6500	\$324.62	-14.9%	Harvard	Maine's ChioceSM HMO Silver 6200	\$372.89
Area 3- Androscoggin, Franklin, Waldo			\$340.85	-14.9%			\$391.53
Area 3- Penobscot, Piscataquis, Somerset	MCHO	Community Foundation HMO 4000	\$367.38	-22.9%	CHO	Community Foundation HMO 4000	\$451.56
Area 4- Aroostook, Hancock, Washington	Anthem	Anthem Silver X POS 5000	\$458.46	-18.4%	Anthem	Anthem Silver X POS 4800	\$542.79

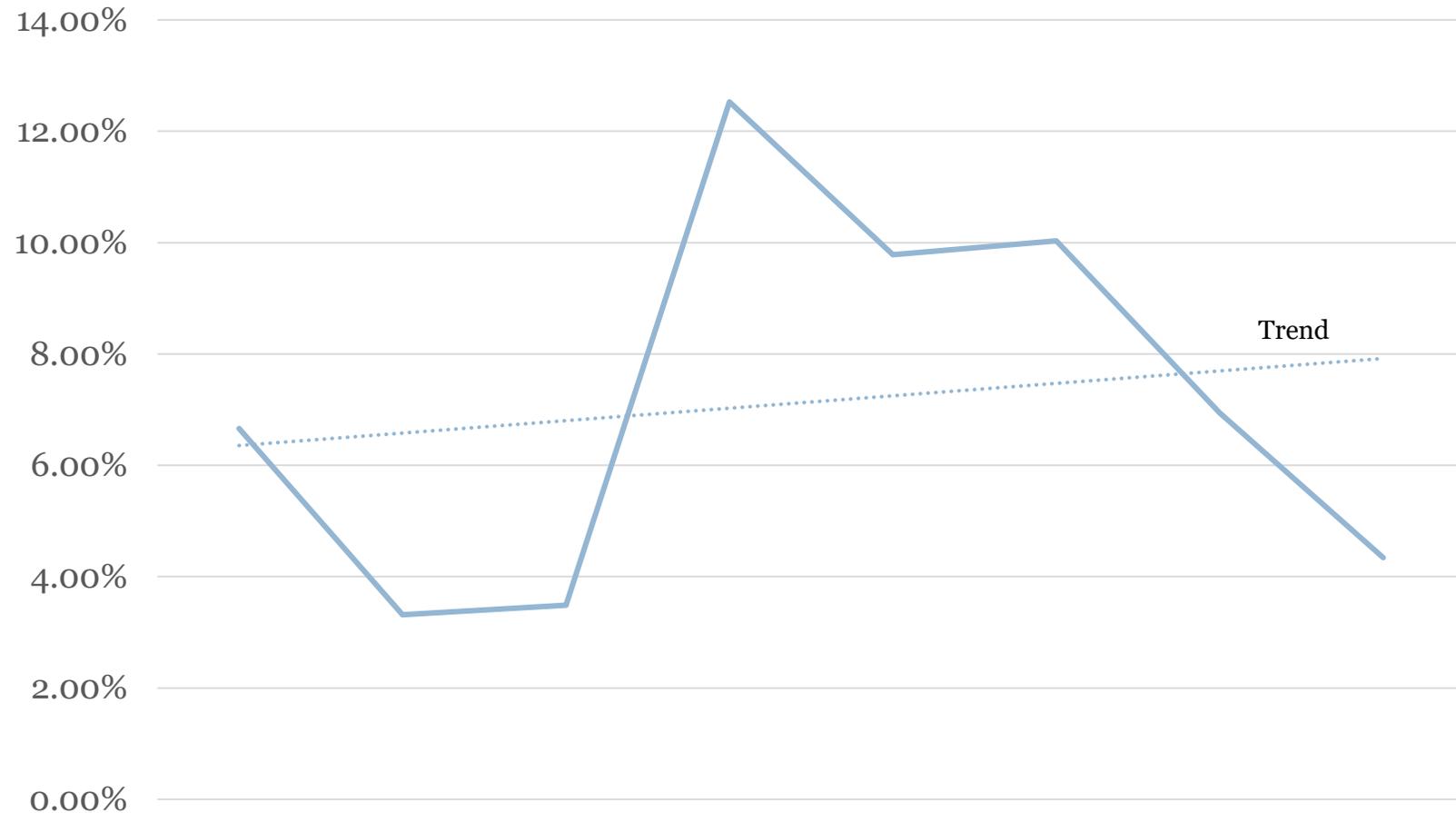
Individual Health Insurance Average Rate Increases



	2014	2015	2016	2017	2018	2019	2020	2021
Individual	13.8%	-0.8%	0.6%	22.0%	27.1%	-0.5%	-2.1%	-11.3%

2021 average increase is an estimate based on expected enrollment distribution.
 Cumulative impact of rate increases from 2014 - 2021 is 48.8%

Small Group Health Insurance Average Rate Increases



	2014	2015	2016	2017	2018	2019	2020	2021
— Small Group	6.66%	3.32%	3.49%	12.53%	9.78%	10.03%	6.94%	4.34%

2021 average increase is an estimate based on expected enrollment distribution.
 Cumulative impact of rate increases from 2014 - 2021 is 57.1%

2021 INDIVIDUAL MAJOR MEDICAL PLANS BY NETWORK TYPE, METAL LEVEL & CARRIER

Insurance Carrier	Bronze	Silver	Gold	Catastrophic	Network Types
Anthem Blue Cross Blue Shield (800) 547-4317 www.anthem.com	4 plans including HSA Deductibles: \$5,700-7,800 MOOP: \$7,000-8,550	6 plans Deductibles: \$2,250-5,900 MOOP: \$7,000-8,550	1 plan Deductible: \$2,000 MOOP: \$8,550	Deductible & MOOP \$8,550	HMO (South) POS (North & South)
Maine Community Health Options (MCHO) (855) 624-6463 www.maineoptions.org	6 plans including HSA Deductibles: \$5,550-8,150 MOOP: \$7,000-8,550	10 plans Deductibles: \$2,500-6,000 MOOP: \$6,000-8,550	1 plan Deductible: \$2,000 MOOP: \$7,500		HMO PPO
Harvard Pilgrim Health Care/ (888) 333-4742 www.harvardpilgrim.org	4 plans including HSA (3 in Northern Areas) Deductibles: \$5,000-6,500 MOOP: \$6,950-8,550	6 plans (3 in Northern Areas) Deductibles: \$2,700-6,200 MOOP: \$6,950-8,550	3 plans (2 in Northern Areas) Deductible: \$1,000-1,500 MOOP: \$5,800-7,000		HMO

2021 SMALL GROUP MAJOR MEDICAL PLANS BY NETWORK TYPE, METAL LEVEL & CARRIER

Insurance Carrier	Bronze	Silver	Gold	Networks
Aetna Life / Health	1 plan including HSA Deductible: \$6,000 MOOP: \$7,000 Premium: \$391-548	6 plans including HSA Deductibles: \$3,000-6,000 MOOP: \$4,500-7,500 Premium: \$402-698	2 plans Deductible: \$2,000-3,000 MOOP: \$5,500-6,000 Premium: \$542-826	PPO HMO Indemnity
Anthem	1 plan Deductible: \$8,500 MOOP: \$8,500 Premium: \$306-411	23 plans including HSA Deductibles: \$3,000-5,500 MOOP: \$7,000-8,500 Premium: \$295-513	14 plans including HSA Deductibles: \$1,000-2,500 MOOP: \$5,000-6,550 Premium: \$427-608	PPO HMO POS
Maine Community Health Options	4 plans including HSA Deductibles: \$6,200-8,550 MOOP: \$7,000-8,550 Premium: \$295-452	6 plans including HSA Deductibles: \$2,600-5,500 MOOP: \$4,500-7,500 Premium: \$357-480	3 plans including HSA Deductibles: \$1,000-3,500 MOOP: \$3,500-5,000 Premium: \$407-668	PPO
Harvard Pilgrim Health Care	16 plans including HSA Deductibles: \$6,000-8,000 MOOP: \$6,950-8,550 Premium: \$286-475	31 plans including HSA Deductibles: \$3,000-6,000 MOOP: \$5,500-8,550 Premium: \$300-552	15 plans including HSA Deductibles: \$1,500-3,500 MOOP: \$5,500-7,500 Premium: \$365-625	PPO HMO POS
United Healthcare	5 plans including HSA Deductibles: \$6,000-6,700 MOOP: \$6,950 Premium: \$293-351	16 plans including HSA Deductibles: \$3,000-7,000 MOOP: \$6,950-8,500 Premium: \$302-417	7 plans Deductibles: \$0-3,000 MOOP: \$5,500-8,500 Premium: \$344-526	POS

Source: Maine Bureau of Insurance – 2021 Rate Filings

Benefit Plan Design Changes

- First dollar Primary Care Provider (PCP) and Behavioral Office Visits
 - 1st visit no copay
 - 2nd and 3rd visits with copay before deductible
- Insulin Cap - \$35 per prescription for a 30-day supply
- Highest Maximum Out of Pocket increased \$8,550 for 2021
- Deductible changes to meet Actuarial Value requirements