

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

IN RE: )  
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 ANTHEM BLUE CROSS AND BLUE SHIELD )  
 2007 INDIVIDUAL / SELF-EMPLOYED )  
 EMPLOYER RATE FILING FOR )  
 DIRIGOCHOICE PRODUCTS )  
 )  
 Docket No. INS-06-1030 )

DECISION AND ORDER

By Decision and Order dated December 21, 2006, then Superintendent of Insurance Alessandro A. Iuppa denied the request of Anthem Blue Cross and Blue Shield ("Anthem") for approval of its rate filing for 2007 individual / self-employed employer coverage under the DirigoChoice group product. Thereafter, by Decision and Order dated January 4, 2007, Superintendent Iuppa approved revised DirigoChoice individual / self-employed employer rates for implementation by Anthem.

By the December 21, 2006 Decision and Order, the Superintendent granted Anthem's request to make a later compliance filing to include an adjustment to the approved rates for the savings offset payment ("SOP") if one is assessed by the Dirigo Health Agency ("DHA") in 2007. See December 21, 2006 Decision and Order, Section I at p. 23. DHA has decided to assess an SOP beginning in July 1, 2007. By submission dated April 17, 2007, Anthem filed revised rates that were adjusted by the amount of the SOP, to be implemented beginning with the July 2007 DirigoChoice individual / self-employed employer renewals. By Decision and Order dated April 23, 2007, Acting Superintendent of Insurance Eric A. Cioppa denied Anthem's April 17 filing but authorized Anthem to submit revised rates for review, which shall be approved if the Superintendent found them to be consistent with the terms of the April 23 Decision and Order.

On April 24, 2007, Anthem filed with the Superintendent revised rates that were adjusted by the amount of the SOP in compliance with the April 23, 2007 Decision and Order. The Acting Superintendent finds that Anthem's April 24, 2007 filing is consistent with the April 23, 2007 Decision and Order, and hereby ORDERS that Anthem's filing of April 24, 2007 is APPROVED for implementation effective July 1, 2007. Rates hereby approved are to be effective on such a date as will assure a minimum of 30 days prior notice to certificate holders.

This Decision and Order is final agency action of the Superintendent of Insurance, within the meaning of the Maine Administrative Procedure Act, 5 M.R.S.A. § 8002(4). It may be appealed to the Superior Court in the manner

provided for by 24-A M.R.S.A. § 236, 5 M.R.S.A. §§ 11001 through 11008 and M.R. Civ.P. 80C. Any party to the proceeding may initiate an appeal within thirty days after receiving this notice. Any aggrieved non party whose interests are substantially and directly affected by this Decision and Order may initiate an appeal within forty days of the issuance of this decision. 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: April 25, 2007

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ERIC A. CIOPPA  
Acting Superintendent of Insurance