

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

IN RE:	)	
	)	
ANTHEM BLUE CROSS AND BLUE	)	<b>THIRD INFORMATION</b>
SHIELD 2018 INDIVIDUAL RATE	)	<b>REQUEST</b>
FILING	)	
	)	
Docket No. INS-17-1000	)	

Superintendent of Insurance Eric Cioppa hereby directs Anthem Health Plans of Maine, Inc., *d/b/a* Anthem Blue Cross and Blue Shield (“Anthem”) to provide written responses and produce documents responsive to the numbered information requests below. Anthem shall furnish all requested information and documents regardless of whether it is in the possession, custody, or control of Anthem or any subsidiary, affiliate, or parent of Anthem. If Anthem refuses for any reason to provide any of the information or documents requested, Anthem must file with the Superintendent a written objection describing the reason for such refusal.

Each of the Requests below is continuing in nature. Anthem must supplement the responses provided should the information change or more information become available at any time during the pendency of this proceeding.

If hard copy, paper responses of electronic spreadsheet files are provided in response to any request, Anthem also shall file via e-mail the electronic spreadsheet version of the file (*e.g.*, Excel) with embedded formulas included (*i.e.*, active files). Designate with particularity any documents or information requested provided under claim of confidentiality, and provide a statement for the legal basis for the claim of confidentiality.

In responding, Anthem shall comply with the requirements and deadlines established by the June 7, 2017, Procedural Order issued in this proceeding.

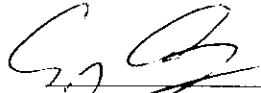
**REQUESTS**

1. Please readdress Item 2 of the Second Information Request based on the following clarification: the intent of the question was to address contract-level rate changes, which due to the change in the age curve, will be less than the plan-level increases for contracts covering only adults and greater than the plan-level changes for some family contracts depending on the number of adults and the number and ages of the children covered.
2. Please provide further explanation of Item 3 of the Second Information Request, in your response the range of increases stated in the notice appears to be inaccurate as it does not reflect contract-level changes as described in Item 1 above. Specifically, won't some families receive increases greater than 35.0% even ignoring aging?

3. Please confirm that Anthem's AV and cost-sharing factors do not reflect an adjustment for non-tobacco user status. Item 4 Anthem's Responses to the Second Information Request states that the AV and cost-sharing would take into account an adjustment for non-tobacco user status. Please be advised that the 2018 Unified Rate Review Instructions no longer provide for this adjustment to the AV and cost-sharing factors. Instead this is addressed through calibration.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

June 29, 2017

  
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ERIC A. CIOPPA  
Superintendent of Insurance