

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

IN RE:	)	
	)	
AETNA HEALTH, INC. 2017	)	
“WHOLE HEALTH” INDIVIDUAL	)	<b>DECISION AND ORDER</b>
RATE FILING AND REQUEST FOR	)	<b>APPROVING COMPLIANCE</b>
DISCONTINUANCE	)	<b>FILING</b>
	)	
Docket No. INS-16-1001	)	

By Decision and Order issued August 16, 2016, Superintendent of Insurance Eric Cioppa disapproved Aetna Health, Inc.’s (“Aetna”) rate filing for 2017 individual rates. The Superintendent concluded that Aetna’s proposed combined average rate increase of 15.6% was excessive. The Superintendent also concluded that Aetna’s proposed discontinuances of its Whole Health Bronze \$35 Copay (“2016 Bronze”) and Whole Health Silver \$10 Copay (“2016 Silver”) were not in the best interests of policyholders. Pursuant to 24-A M.R.S. § 2736-B, the Superintendent authorized Aetna to submit revised rates, and specified that he would approve a combined average rate increase of 11.4%. The Superintendent further authorized Aetna to resolve the denial of its proposed discontinuances by either: (a) continuing to offer the 2016 Bronze and 2016 Silver plans, either in lieu of or as an alternative to the proposed 2017 replacement plans; or (b) discontinuing the 2016 plans and expand the network of the proposed 2017 replacement plans to include Aetna’s broad network, not just the Aetna Whole Health Network.

Aetna made a compliance filing that was docketed on September 7, 2016, requesting approval of an 11.2% total average rate increase for its individual health insurance products. Aetna also advised the Superintendent of the Company’s decision to continue offering the 2016 Bronze and 2016 Silver plans in lieu of the proposed 2017 replacement plans.

The Superintendent finds that Aetna’s September 7 filing is consistent with the terms of the August 16 Decision and Order. Pursuant to 24-A M.R.S. §§ 2736 and 2736-B, the Superintendent hereby APPROVES the September 7 filing and rate sheets. Aetna may implement the new rates beginning January 1, 2017, provided that it gives 30 days’ prior notice to affected policyholders.

Pursuant to 24-A M.R.S. § 235(4), this Decision and Order affirms the Superintendent’s August 16, 2016 Decision and Order, and hereby incorporates that Decision and Order. 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. § 8002(4). It may be appealed to the Superior Court in the manner provided for by 24-A M.R.S. § 236, 5 M.R.S. §§ 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. § 11004.

PER ORDER OF THE SUPERINTENDENT OF INSURANCE

September 9, 2016



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ERIC A. CIOPPA  
Superintendent of Insurance