

Rating Information Carrier Updates

Effective 4/16/2010

Carrier	Rejected Plans	Disclaimer Language	Special Rules
Fallon Community Health Plan	Rates were rejected for all plans	<i>(No new disclaimer language)</i>	FCHP has implemented a policy to restrict all intermediary effective dates to April 1 anniversary dates. At this time, no new business will be quoted for intermediaries. The three month open enrollment is rescinded. Groups will only be allowed to change for April 1st within the 30 day timeframe. Also, groups that have submitted a request for product change for April 1st will not be allowed to make another product change.
Harvard Pilgrim Health Care	Rates were rejected for all plans except: <ul style="list-style-type: none"> • 6 Best Buy HSAs • Bronze HSA • Core Coverage1500 	The rates quoted above are subject to change during the plan year based upon future action by the Division of Insurance or the Massachusetts courts.	Effective immediately, no Buy ups or Buy Backs will be allowed for April 1 renewals. A "Buy Back" refers to a return to the plan in effect at the last renewal (April 1). All new business must be written on a prospective basis. All documentation must be completed and received prior to the group's effective date. If a group is unable to provide complete documentation prior to the effective date, their effective date must be moved to the next available effective date. Complete documentation means that all underwriting requirements have been met including enrollment materials, WR-1, waiver forms, and first month premium.
HNE	Rates were rejected for all plans	The Division of Insurance (DOI) has rejected premium rates proposed by HNE for April and May effective dates, as well as the rates filed by most of the other Massachusetts health plans. HNE believes that the DOI's position on premiums is incorrect and we are currently appealing this decision. As instructed by the DOI, you are being billed an interim premium based on last year's base rate. Please note, your cost of coverage will ultimately be based on the final premium rate determination, and you will be responsible for the difference between the final premium and the interim premium.	No new special rules at this time
NHP	Rates were rejected for all plans except: <ul style="list-style-type: none"> • All 7 Choice plans • Care One • Care Two • Care Two Select • Care Three Select 	Please be advised these rates are subject to change due to regulatory and/or legal issues.	NHP will not allow any buy-ups or buy-downs off-anniversary until further notice. This means that 4/1/10 accounts will not be allowed to make product changes.
Tufts Health Plan	Rates were rejected for all plans except the Advantage PPO.	Tufts Health Plan requires that Intermediary receive all proposed sold account paperwork 30 days prior to the requested effective date. All rate quotes are being made on an interim basis. Because we are appealing the Commissioner of Insurance's disapproval of our rates, the final rate applicable for a full plan year remains uncertain pending rate hearings and related processes. Rates may be subject to a material retroactive increase. *Advantage PPO plans are not subject to the re-rate process and new rates for those plans will not be issued.	All New Business must be submitted 30 days prior to the effective. June 1, 2010 will be the first effective date we can sell. The three month open enrollment is rescinded. Tufts will not allow any further changes for existing THP clients for May or June, or any further buy-downs. April 1 is closed now as well, so clients will not be able to buy back up to their original plan.