

**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

1000 Washington Street, Suite 810 • Boston, MA 02118-6200  
(617) 521-7794 • Toll-free (877) 563-4467  
<http://www.mass.gov/doi>

**CHARLES D. BAKER**  
GOVERNOR

**KARYN E. POLITO**  
LIEUTENANT GOVERNOR

**JAY ASH**  
SECRETARY OF HOUSING AND  
ECONOMIC DEVELOPMENT

**JOHN C. CHAPMAN**  
UNDERSECRETARY OF CONSUMER AFFAIRS  
AND BUSINESS REGULATION

**DANIEL R. JUDSON**  
COMMISSIONER OF INSURANCE

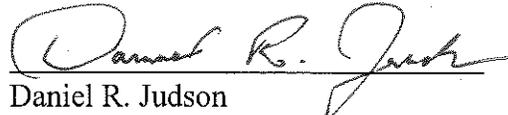
**NOTICE OF INFORMATIONAL HEARING**

The Division of Insurance ("Division") will hold a public informational hearing on 2<sup>nd</sup> quarter 2016 small group health insurance rate filings. The informational hearing will take place at the Division's office at 1000 Washington Street, Hearing Room 1-E, Boston, MA 02118 on January 11-12, 2016 according to the schedule attached to this notice.

The purpose of the informational hearing is to afford all interested persons an opportunity to provide oral and/or written comments relating to the Division's review of 2<sup>nd</sup> quarter 2016 small group health insurance rate filings. The informational hearing will include presentations by the Massachusetts health carriers beginning at 9 a.m. on January 11, 2016 regarding the data and assumptions used to develop their proposed rates, including an explanation of the most significant factors affecting rate development. The Division will post the final schedule of each company's presentation on its website at <http://www.mass.gov/ocabr/government/oca-agencies/doi-lp/>.

Beginning at 1 p.m. on January 12, 2016, persons who wish to provide oral comment at this informational hearing may be heard. Any person who wishes to provide oral comment may pre-notify by e-mailing the Division on or before 4:30 p.m. on January 11, 2016. All other persons who wish to comment will be heard subsequent to those who notify the Division in advance. Persons wishing to submit written comments may do so until 4:30 p.m. on January 19, 2016. All submissions should be sent by e-mail to [Healthcare2016@state.ma.us](mailto:Healthcare2016@state.ma.us) or mailed to the Division's office at 1000 Washington Street, Suite 810, Boston, MA 02118, and must refer to Health Plans Informational Hearing.

Dated: December 30, 2015

  
Daniel R. Judson  
Commissioner of Insurance

## Proposed Schedule for Informational Hearing regarding 2<sup>nd</sup> Quarter 2016 Health Insurance Rate Filings

### January 11, 2016

- 9:00 Opening Remarks
- 9:15 Blue Cross and Blue Shield of Massachusetts, Inc.  
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.
- 9:45 Boston Medical Center Health Plan, Inc.
- 10:15 Fallon Community Health Plan, Inc.  
Fallon Life and Health Assurance Company
- 10:45 Health New England, Inc.
- 11:15 ConnectiCare of Massachusetts, Inc.
- 11:45 United HealthCare Insurance Company
- 12:15 Lunch Break
- 1:15 Harvard Pilgrim Health Care, Inc.  
HPHC Insurance Company, Inc.
- 1:45 Minuteman Health Plan, Inc.
- 2:15 CeltiCare Health Plan of Massachusetts, Inc.
- 2:45 Neighborhood Health Plan, Inc.
- 3:15 Tufts Associated Health Maintenance Organization, Inc.  
Tufts Insurance Company
- 3:45 Tufts Health Public Plans, Inc.

### January 12, 2016

- 1:00 Public Comment