

July 22, 2015  
REPORT DATE

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION

2015 JUL 22 1 P 2: 38  
SOC. CLERK'S OFFICE  
DOCUMENT CONTROL CENTER

HEARING DATE (S): July 22, 2015

IN RE: CASE NO. INS-2015-00065

COMMONWEALTH OF VIRGINIA, *ex rel.*

STATE CORPORATION COMMISSION

*Ex Parte:* In the matter of presentations  
of premium rates in connection with health  
insurance coverage issued in the individual  
and small group markets

CHAIRMAN MARK C. CHRISTIE & COMMISSIONER JUDITH WILLIAMS  
JAGDMANN, THE HONORABLE JUDGE JAGDMANN, PRESIDING

APPEARANCES:

None

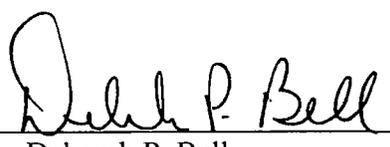
WITNESSES: (0)

None

EXHIBITS: (0)

None

DISPOSITION: Under Advisement

BAILIFF   
Deborah P. Bell

**Ex Parte: In the matter of presentations of premium rates in connection with health insurance coverage issued in the individual and small group markets**  
**Case No. INS-2015-00065**

**PROPOSED ORDER OF PROCEEDING**

Opening Statement by Judge Jagdmann

Introductory Remarks by the Bureau of Insurance  
Jackie Cunningham, Commissioner of Insurance  
David Shea, Bureau Actuary

Company Presentations – One or more parent company representatives will provide information, in some cases for multiple subsidiary companies. The presentations will occur alphabetically by parent company. Note that Westbridge Capital Group/ Freedom Life Insurance Company is attending telephonically and will present last. The chart following this proposed order of proceeding reflects names of all subsidiary companies, the markets in which the subsidiaries participate (individual and/or small group), and whether the subsidiary intends to participate on the federal healthcare exchange.

Following is a summary of parent companies and presenters. Note that a policy sold "on exchange" must be sold "off exchange" if someone requests to purchase that plan off the federal exchange.

AETNA (Individual On Exchange; Small Group On and Off Exchange)  
Presenters: Tom Grote – Marketing President  
Amy Ovuka, FSA – Director

ANTHEM (Individual On Exchange; Small Group On and Off Exchange)  
Presenters: JoAnn Perkins – Regional Vice President, Virginia Individual & Small Group Accounts  
Tim Connell – Actuarial Director

CAREFIRST/GHMSI (Individual On Exchange; Small Group On Exchange)  
Presenters: Kenny Kan – Senior Vice President & Chief Actuary, Finance  
Ryan Mihalic – Senior Director & Division General Counsel, Office of Corporate Counsel

FEDERATED MUTUAL (Small Group Off Exchange)  
Presenter: Scott Haglund – Vice President and Director of Actuarial Services, Life & Health  
Hans Leida – Principal and Consulting Actuary, Milliman

HUMANA (Individual Off Exchange)  
Presenter: Stephen Arnhold, FSA, MAAA, CFA – Vice President, Actuarial IMM

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KAISER (Individual On Exchange; Small Group On Exchange)

Presenter: Sheila Schroer, ASA, MAAA – Executive Director, Actuarial Services

PIEDMONT (Individual On Exchange; Small Group Off Exchange)

Presenters: David Brady – President and CEO Piedmont Community HealthCare, Inc.  
David Hayes – Piedmont Community HealthCare's Appointed Actuary and Principal at Milliman

SENTARA/ OPTIMA (Individual On and Off Exchange; Small Group Off Exchange)

Presenter: James Juillerat, ASA, MAAA – Chief Actuary  
Dean Ratzlaff, FSA, MAAA – Manager of Actuarial Services

UNITEDHEALTH (Individual On and Off Exchange; Small Group Off Exchange)

Presenters: John Fleig – Chief Operating Officer, UHC Mid-Atlantic Health Plan  
Joseph Polley – Actuary, UnitedHealthOne  
Boris Gerber – Actuary, UHC Mid-Atlantic Health Plan

*\*Note that UnitedHealthcare of the Mid-Atlantic is a UnitedHealth company that is new to the Individual On Exchange market in 2016; this company is currently in the Small Group Off Exchange market only.*

WESTBRIDGE CAPITAL/ FREEDOM LIFE (Individual Off Exchange)

Presenter: Tom Kennedy, ASA, MAAA – Vice President & Actuary  
(Call number: 817-878-3758)

**\*\*Note also that Assurant, which has been participating in the Individual and Small Group Off Exchange markets, is leaving both of these markets in 2016. Accordingly, this company will offer no rate presentation this year.**

2016 Virginia ACA Rate Filings		
Company Name	Market	ON/OFF Exchange
<b>AETNA</b>		
Aetna Life Insurance Company	INDIVIDUAL	ON
Coventry Health Care of Virginia, Inc.	INDIVIDUAL	ON
Innovation Health Insurance Company	INDIVIDUAL	ON
Innovation Health Plan, Inc.	SMALL GROUP	ON
Aetna Health Inc.	SMALL GROUP	OFF
Aetna Life Insurance Company	SMALL GROUP	OFF
Innovation Health Insurance Company	SMALL GROUP	OFF
<b>ANTHEM</b>		
HealthKeepers, Inc.	INDIVIDUAL	ON
HealthKeepers, Inc.	SMALL GROUP	ON
Anthem Health Plans of Virginia, Inc.	SMALL GROUP	OFF
<b>CAREFIRST (G-HMSI)</b>		
CareFirst BlueChoice, Inc.	INDIVIDUAL	ON
Group Hospitalization and Medical Services, Inc.	INDIVIDUAL	ON
CareFirst BlueChoice, Inc.	SMALL GROUP	ON
Group Hospitalization and Medical Services, Inc.	SMALL GROUP	ON
<b>FEDERATED MUTUAL</b>		
Federated Mutual Insurance Co.	SMALL GROUP	OFF
<b>HUMANA</b>		
Humana Insurance Company	INDIVIDUAL	OFF
<b>KAISER</b>		
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	INDIVIDUAL	ON
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	SMALL GROUP	ON
<b>PIEDMONT</b>		
Piedmont Community HealthCare, Inc.	INDIVIDUAL	ON
Piedmont Community HealthCare, Inc.	SMALL GROUP	OFF
<b>SENTARA (Optima)</b>		
Optima Health Plan	INDIVIDUAL	ON
Optima Health Insurance Company	INDIVIDUAL	OFF
Optima Health Plan	SMALL GROUP	OFF
Optima Health Insurance Company	SMALL GROUP	OFF
<b>UNITEDHEALTH GROUP</b>		
UnitedHealthcare of the Mid-Atlantic, Inc.	INDIVIDUAL	ON
Golden Rule Insurance Company	INDIVIDUAL	OFF
United Healthcare Life Insurance Company	INDIVIDUAL	OFF
Optimum Choice, Inc.	SMALL GROUP	OFF
UnitedHealthcare Insurance Company	SMALL GROUP	OFF
UnitedHealthcare of the Mid-Atlantic, Inc.	SMALL GROUP	OFF
UnitedHealthcare Plan of the River Valley, Inc.	SMALL GROUP	OFF
<b>WESTBRIDGE CAPITAL GROUP</b>		
Freedom Life Insurance Company of America	INDIVIDUAL	OFF