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OFFICE OF INSURANCE REGULATION

With the initial submission of your PPACA-compliant filing, please provide the following information:

1. An actuarial memorandum in compliance with federal law and any other documents submitted in the federal HIOS/URR filing.
2. An actuarial memorandum in compliance with Florida law per Rule 69O-149.006, F.A.C., or Rule 69O-191, F.A.C.
3. The Actuarial Value (AV) Calculator in Excel, with active formulas, with one worksheet per plan.
4. Please fill out the [Data Template](#) in the link:
 - a. Please provide plan liability risk score by metal level in the first tab.
 - b. Please provide Risk Adjustment PMPM by metal level in the second tab.
 - c. Please provide County Experience by metal level in the third tab.
 - d. Please provide A.C.A. and Non-A.C.A. enrollment data in the fourth and fifth tabs.
 - e. Please provide historical Florida Experience in the sixth tab.
 - f. Please provide a demonstration of a buy down or/and buyup effect on this block in the seventh tab.
5. A demonstration of the determination of the magnitude of the utilization and cost trends by each of the categories in the URR template.
6. The 2016, 2017, and 2018 target loss ratios for Florida. Please clarify if the company is proposing a change in the target loss ratio under Rule 69O-149.006(3)(b)20., F.A.C. If so, please be sure to use the current target in the experience exhibit before a change and the proposed target in the experience exhibit with the proposed change in projected years.
7. For the Florida insureds, provide the number of individual policyholders or group certificateholders affected by the overall aggregate rate change in increments of 5%, starting with the largest decrease and continuing on until the greatest increase is reached (e.g., -12% to -10%; -10% to -5%; ...; 5% to 10%; 10% to 12%, etc.). Please identify the end points at each end of the table (i.e., the largest decrease and largest increase).
8. Of the Florida policies/certificates currently inforce, identify the largest annual premium dollar amount increase resulting from the proposed changes.

In addition to the requested information above, please provide responses to the following:

9. Please specify if your experience period is PPACA only, PPACA and Transitional, or Transitional only.
10. Please demonstrate whether or not the impact of the change in benefits meets or exceeds the 2 percent threshold as defined in 45 CFR 147.106(e)(3)(v).

For your information:

- Documents not uploaded as “trade secret” may be accessed through the public record. Labeling a document as trade secret, confidential, or proprietary is not sufficient to ensure that the document is excluded from the public record. Please refer to the following:
 - Trade secret documents must be submitted in the “Trade Secret Supplementary Information” filing component.
 - All trade secret documents must have the label “Trade Secret” on every page per Section 624.4213(1)(a), F.S.
 - Trade secret documents must be submitted separately from non-trade secret documents per Section 624.4213(1)(b), F.S.
 - All trade secret documents must be accompanied with a justification document that fully describes the factual basis entitling the items to protection per Section 624.4213(1)(c), F.S. Failure to provide the justification document constitutes a waiver of any claim that the information is trade secret.
 - Trade Secret Regulations: Section 688.002(4), F.S., Section 624.4213, F.S., Section 812.081, F.S., Section 815.045, F.S.
- If, for any reason, your response involves the resubmission of a document, actuarial memorandum, spreadsheet, PDF, etc., please highlight all changes where possible. This will allow for a faster review of the filing.
 - All numerical exhibits, including rate pages, must be provided in Excel spreadsheets with active formulas, where applicable.
 - Please include the Office’s clarification item followed by the company’s response in the same order and with the same numbering used above.
 - Further explanation and or justification of actuarial principles must be signed by a qualified actuary. If the company’s response includes actuarial justification, then the letter must be signed by the appropriate actuary. A separate document from the actuary does not suffice.
 - Upload all documents with document titles that accurately reflect their contents. Please revise the default title as necessary. Exhibits and actuarial responses should not be uploaded as “Rate Pages”. The file name and file path of a document are not captured in ifile. Only the document title and type are available to the filing reviewer.