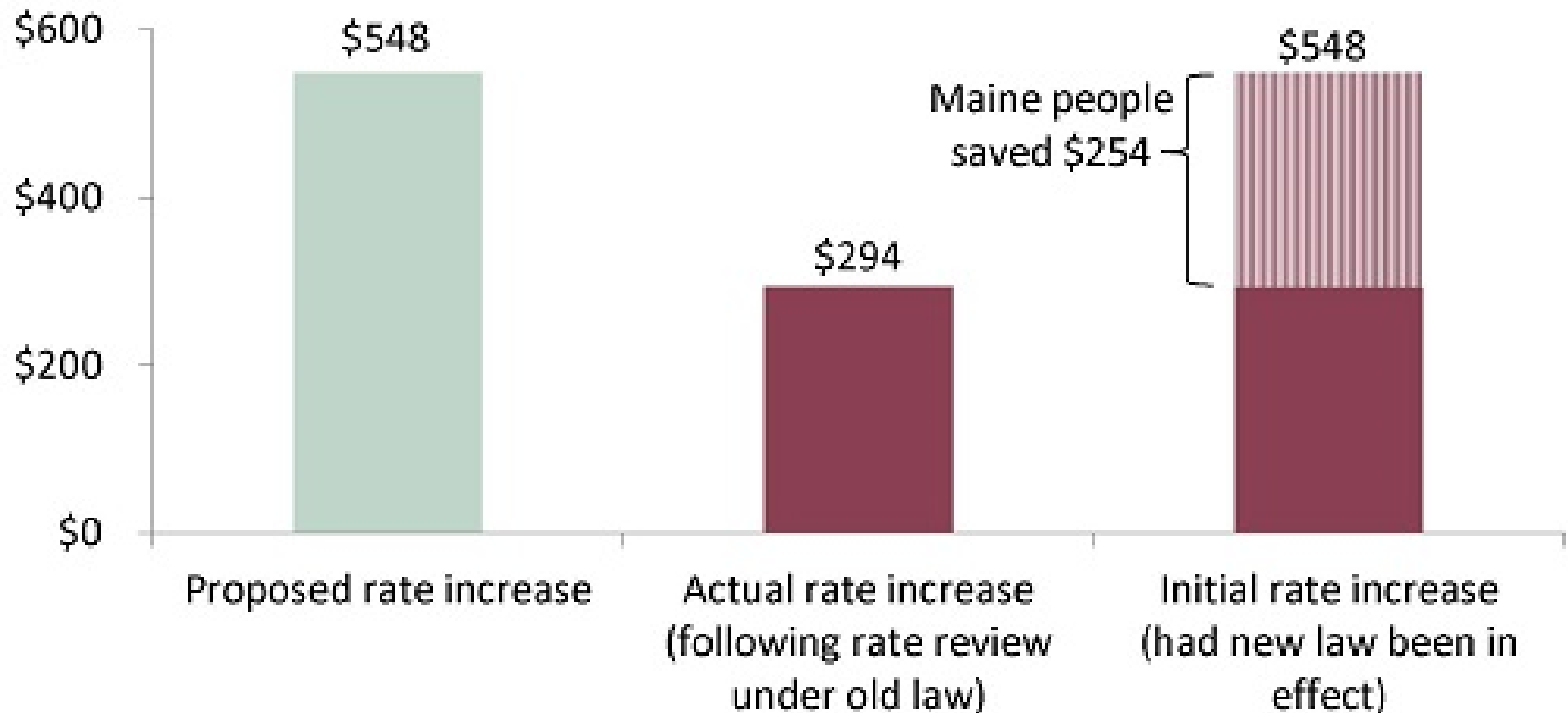


Maine's New Health Insurance Law: Changes to Rate Review Mean Consumers Pay More

Cost per policyholder associated with 2011 rate increases for Anthem
in the individual insurance market



In 2011, Anthem proposed a 9.7% rate increase in the individual market that would have increased premiums by over \$8 million for 11,000 policyholders. Maine's Bureau of Insurance, under existing rate review laws, reduced Anthem's request to 5.2% saving Maine consumers over \$2.7 million. New health insurance laws passed by Maine's legislature in 2011 changed the process of rate review meaning Anthem could have implemented any rate increase less than 10% without prior approval from the Bureau of Insurance.

Source: Graph prepared by the Maine Center for Economic Policy with data from Consumers for Affordable Health Care analysis of Maine Bureau of Insurance data and contained in the report *The Effect: More Lives: Evaluating the Impact of Key Provisions of Maine's New Health Insurance Law on Taxpayers*, available at www.maineceph.org.