



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

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In the Matter of:

**THE PROPOSED RATE INCREASE APPLICATION  
OF**

**ANTHEM BLUE CROSS and BLUE SHIELD**

**Docket No.LH-14-55**

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RECORD OF PROCEEDING

1. Public Comments submitted to the Insurance Department prior to Notice of Hearing being issued
2. Public Comments submitted to the Insurance Department following Notice of Hearing being issued
3. Rate filing submitted via SERFF by Anthem Blue Cross Blue Shield to Connecticut Insurance Department, dated May 20, 2014.
4. Order by Thomas B. Leonardi, Commissioner, Connecticut Insurance Department, naming Paul Lombardo as hearing officer, dated June 10, 2014 emailed to Victoria Veltri, Esq., Office of Healthcare Advocate, and John Russo, Esq. Anthem, by email June 11, 2014 by Beth Cook, Esq., Connecticut Insurance Department
5. Notice of Public Hearing ordered by Thomas B. Leonardi, Commissioner, Connecticut Insurance Department, dated June 11, 2014 emailed to Victoria Veltri, Esq., Office of Healthcare Advocate, and John Russo, Esq. Anthem, by email June 11, 2014 by Beth Cook, Esq., Connecticut Insurance Department
6. Revised Notice of Public Hearing ordered by Thomas B. Leonardi, Commissioner, Connecticut Insurance Department, dated June 11, 2014 emailed to Victoria Veltri, Esq., Office of Healthcare Advocate, and John Russo, Esq. Anthem, by email June 11, 2014 by Beth Cook, Esq., Connecticut Insurance Department
7. Email to Beth Cook, Esq. Connecticut Insurance Department, dated June 12, 2014 with Notices of Appearance for Michael Durham, Esq., Donahue, Durham & Noonan, P.C. and John M. Russo, Esq., Anthem Health Plans, Inc., dated June 12, 2014.
8. Email to Beth Cook, Esq. Connecticut Insurance Department, dated June 19, 2014 with Notices of Appearance for Victoria L. Veltri, Esq. Office of Healthcare Advocate; Charles Hulin, Esq., Office of the Attorney General; Robert Clark, Esq., Office of the Attorney General; Thomas P. Ryan, Esq., Office of the Attorney General and Petition To Be Named As Intervenor dated June 19, 2014.

[www.ct.gov/cid](http://www.ct.gov/cid)

**P.O. Box 816 Hartford, CT 06142-0816**

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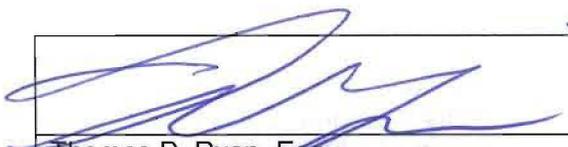
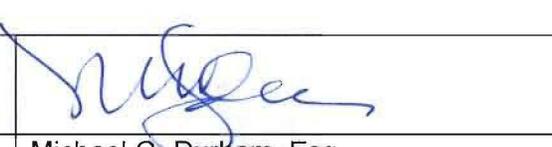
9. Petition To Be Named As Intervenor submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C., dated June 19, 2014.
10. Response and Partial Objection By Anthem Blue Cross and Blue Shield to the Petition To Be Named As Intervenor By the Office of The Healthcare Advocate submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C., dated June 20, 2014.
11. Email to Theodore Bromley, Esq., Office of the Connecticut Secretary of the State with Notice of Public Hearing provided as enclosure, from Beth Cook, Connecticut Insurance Department, dated June 23, 2014.
12. Reply to Anthem's Objection to Healthcare Advocate's Petition to Proceed as an Intervenor submitted by Thomas P. Ryan, Esq., Office of the Attorney General, dated June 23, 2014.
13. Decision Regarding Petition to be Designated as an Intervenor Filed By the State Of Connecticut Office of the Healthcare Advocate, issued by Paul S. Lombardo, Hearing Officer, Connecticut Insurance Department, dated June 24, 2014.
14. Anthem Blue Cross Blue Shield Exhibit List, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C., received June 25, 2014.
15. Amendment to the Anthem May 30, 2014 Application (SERFF Tracking No. AWLP-129560223), dated June 12, 2014, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C. on June 25, 2014.
16. Amendment to the Anthem May 30, 2014 Application (SERFF Tracking No. AWLP-129560223), dated June 14, 2014, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C., on June 25, 2014.
17. Anthem Blue Cross Blue Shield List of Witnesses, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C., received June 25, 2014.
18. Office of the Healthcare Advocate Exhibit List, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
19. Office of the Healthcare Advocate Witness List, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
20. Applicant's first quarter NAIC and CID report entitled: *HEALTH QUARTERLY STATEMENT AS OF MARCH , 2013 OF THE CONDITION AND AFFAIRS OF ANTHEM HEALTH PLANS, INC.* , submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
21. Applicant's first quarter NAIC and CID report entitled: *HEALTH QUARTERLY STATEMENT AS OF MARCH 31, 2014 OF THE CONDITION AND AFFAIRS OF ANTHEM HEALTH PLANS, INC.* , submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.

22. 45 C.F.R. §156.80 (Regulation cited in the Actuarial Certification of Anthem's actuarial Memorandum contained within its application) submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
23. Congressional Research Service Report dated May 6, 2014, entitled: Private Health Insurance Market Reforms in the Affordable Care Act (ACA), submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
24. Department of Health and Human Services, Part III Actuarial Memorandum and Certification Instructions, March 20, 2014, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 25, 2014.
25. Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate's Proposed Witness Philip J. Bieluch, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C. and John M. Russo, Esq., Anthem Health Plans, Inc., received June 25, 2014
26. Objections by Anthem Blue Cross and Blue Shield to the Office of Healthcare Advocate Proposed Exhibits, submitted by Michael Durham, Esq., Donahue, Durham & Noonan, P.C. and John M. Russo, Esq., Anthem Health Plans, Inc., received June 25, 2014
27. Reply to Objection by Anthem Blue and Blue Shield to the Office of Healthcare Advocate's Witness Phillip J. Bieluch, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 26, 2014
28. Curriculum Vita of Philip J. Bieluch, FSA, MAAA, FCA, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 26, 2014
29. Reply to Objections by Anthem Blue and Blue Shield to the Office of Healthcare Advocate's Proposed Exhibits, submitted by Thomas P. Ryan, Esq., Office of the Attorney General, received June 26, 2014
30. Request for Additional Information to Consider Objection by Objection by Anthem Blue and Blue Shield to the Office of Healthcare Advocate's Witness Phillip J. Bieluch, issued by Paul S. Lombardo, Hearing Officer, Connecticut Insurance Department, dated June 26, 2014.
31. Email from Thomas P. Ryan, Esq., Office of the Attorney General, sent June 26, 2014 at 12:59 PM
32. Email from Beth Cook, Esq., Connecticut Insurance Department, sent June 26, 2014 at 1:20 PM
33. Email from Michael Durham, Esq., Donahue, Durham & Noonan, P.C., sent June 26, 2014 at 1:28 PM
34. Email from Thomas P. Ryan, Esq., Office of the Attorney General, sent June 26, 2014 at 2:11 PM

- 35. Email from Michael Durham, Esq., Donahue, Durham & Noonan, P.C., sent June 26, 2014 at 2:58 PM
- 36. Email from Robert Clark, Esq., Office of the Attorney General, sent June 26, 2014 at 2:11 PM
- 37. Decision Regarding Anthem Blue Cross And Blue Shield Objections To The Office Of The Healthcare Advocate Proposed Exhibits And Proposed Witness Philip J. Bieluch

38 Letter from CT Ins. Dept to Philip J. Bieluch appointing him to 7th Reg. Qualified Provider List, dated April 5, 2005.

We stipulate that this list represents all exhibits which have been entered into the record of the proceeding.

	
Thomas P. Ryan, Esq.	Michael G. Durham, Esq.
For the Office of Healthcare Advocate	For Anthem Blue Cross/Blue Shield
Date: 6/27/14	Date: 6/27/14