

STATE OF MAINE

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

BUREAU OF INSURANCE

IN RE: REVIEW OF AGGREGATE )  
MEASURABLE COST SAVINGS )  
DETERMINED BY DIRIGO HEALTH )  
FOR THE FIRST ASSESSMENT YEAR) )  
Docket No. INS-05-700 )

**FILING COVER SHEET**

**TO: Superintendent, Bureau of Insurance**  
**Attn: Vanessa J. Leon**

**DATE FILED:** September 23, 2005

**PARTY:** Maine Association of Health Plans

**DOCUMENT:** Application to Intervene

**DOCUMENT TYPE:** Application to Intervene

**CONFIDENTIALITY:** None.



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MAINE BUREAU  
OF INSURANCE

STATE OF MAINE

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

BUREAU OF INSURANCE

IN RE: REVIEW OF AGGREGATE )  
MEASURABLE COST SAVINGS )  
DETERMINED BY DIRIGO HEALTH ) APPLICATION TO INTERVENE:  
FOR THE FIRST ASSESSMENT YEAR) MAINE ASSOCIATION OF HEALTH  
) PLANS  
)  
Docket No. INS-05-700 )

NOW COMES Applicant, Maine Association of Health Plans ("MEAHP" or the "Association"), on behalf of its member companies, through counsel, pursuant to the Notice of Pending Proceeding and Hearing issued by the Superintendent of Insurance on June 29, 2005, 5 M.R.S.A. §§9054(1) and (2), and Bureau of Insurance Rule Chapter 350(9)(A)(1), and requests that the Superintendent grant the Association intervenor status as of right as a full party in this proceeding, pursuant to 5 M.R.S.A. § 9054(1), or in the alternative, as a full party pursuant to 5 M.R.S.A. § 9054(2), based upon the following:

1. MEAHP members are or may be substantially and directly affected by this proceeding, and
2. MEAHP members have a significant interest in this proceeding

Statement of Facts

1. Maine Association of Health Plans is an incorporated association of health plans with a principal place of business located in Cumberland, Maine.
2. MEAHP was founded in 1997 to advocate for its member health plans before the Maine Legislature and regulatory agencies.
3. The members of the Association are entities licensed by the Maine Bureau of Insurance and include health insurers, health maintenance organizations, and third-party administrators, including Aetna, Inc., Anthem Blue Cross Blue Shield of Maine, CIGNA HealthCare of Maine, Inc., and Harvard Pilgrim Health Care, Inc. and its affiliates Health Plans, Inc. and HPHC Insurance Company, Inc.
4. Each MEAHP member is substantially and directly affected by the outcome of this proceeding and each has an interest in this proceeding for the following reasons:

A. Each member of the Association pursuant to 24-A MRSA §6913(2) and (3) and § 6915, is required to pay to the Dirigo Health Fund a savings offset payment determined by the Dirigo Health Agency Board of Directors.

B. On September 19, 2005 the Dirigo Health Agency Board filed with the Superintendent of Insurance its determination of aggregate measurable cost savings in this State as a result of the operation of Dirigo Health, including any reduction or avoidance of bad debt and charity care costs to health care providers resulting from the operation of Dirigo Health and any increased MaineCare enrollment due to an expansion in MaineCare eligibility occurring after June 30, 2004, pursuant to 2005 PL ch. 400, §B-2(2)(A) and 24-A MRSA §6913, sub-§1.

C. Pursuant to 24-A MRSA §6913(1) and section II of the Superintendent's June 29, 2005 Notice of Proceeding, the Superintendent must issue an order approving, in whole or in part, or disapproving the Dirigo Health Board's determination of aggregate measurable cost savings.

D. Determination by the Dirigo Health Board of savings attributable to Dirigo and approval of that determination by the Superintendent are prerequisites to the imposition of the statutory assessment in the form of savings offset payments that member companies of MEAHP will be required to make.

E. Imposition of the assessment of the savings offset payment on paid claims of customers of the member companies of MEAHP will necessitate an increase in prices charged by the members of MEAHP to customers and potential customers, and may result in loss of business due to such an increase.

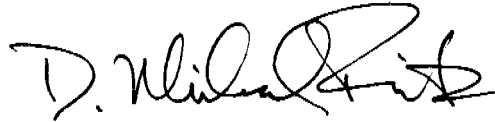
WHEREFORE, MEAHP requests, pursuant to 5 M.R.S.A. §9054(1), intervenor status as a full party in the above-captioned proceeding and seeks without limitation the following specific rights provided to other parties to this proceeding:

1. to be represented by counsel;
2. to participate in pre-hearing conferences;
3. to issue and receive informational (discovery) requests and copies of filings and notices;
4. to stipulate facts;
5. to present evidence and oral and written arguments on legal and factual issues;
6. to profile testimony and exhibits;
7. to cross examine witnesses;

8. to file motions, briefs, and other pleadings; and
9. to participate in settlement negotiations.

Dated at Portland, Maine, this 23<sup>rd</sup> day of September, 2005.

Respectfully submitted,



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## CERTIFICATE OF SERVICE

I hereby certify that on September 23, 2005, by 3:00 p.m., I served via hand delivery a copy of the above filing on:

Alessandro A. Iuppa, Superintendent  
Attn: Vanessa J. Leon, Docket No. INS-05-700  
Bureau of Insurance  
Maine Department of Professional and Financial Regulation  
124 Northern Avenue  
Gardiner, ME

Dirigo Health Agency  
211 Water Street  
Augusta, Maine



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