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D. Michael Frink
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October 13, 2005

Via Electronic Mail and Regular Mail

Alessandro A. Iuppa, Superintendent
Attn: Vanessa J. Leon, Docket No. INS-05-700
Bureau of Insurance
Maine Dept. of Professional & Financial Regulation
34 State House Station
Augusta, ME 04333-0034

RE: **In Re: Review of Aggregate Measurable Cost Savings Determined by Dirigo Health for the First Assessment Year**
Docket No. INS-05-700

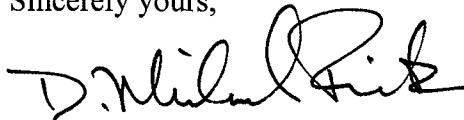
Dear Superintendent Iuppa:

Enclosed please find two (2) copies of the following documents:

1. Filing Cover Sheet
2. MAHP Witness Designation and Summaries

Thank you.

Sincerely yours,



D. Michael Frink

DMF/lc
Enclosure

Cc: John Kelly (w/enc)
Thomas C. Sturtevant, Jr., Esq. (w/enc)
William H. Laubenstein, III, Esq. (w/enc)
Christopher T. Roach, Esq. (w/enc)

Alessandro A. Iuppa, Superintendent
October 13, 2005
Page 2

Rufus E. Brown, Esq. (w/enc)
Roy T. Pierce, Esq. (w/enc)
William H. Stiles, Esq. (w/enc)

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STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND 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: Alessandro A. Iuppa, Superintendent
ATTN: Vanessa J. Leon

Submitted by: D. Michael Frink

Date Filed: October 13, 2005

Party: Maine Association of Health Plans

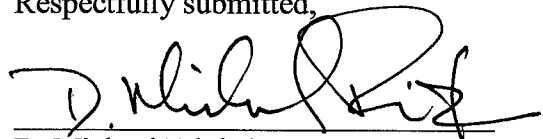
Document: MAHP Witness Designation and Summaries

Document Type: Witness Designations

Confidential: No

Dated: October 13, 2005

Respectfully submitted,



D. Michael Frink (Bar No. 2637)
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STATE OF MAINE

DEPARTMENT OF PROFESSIONAL & FINANCIAL REGULATION

BUREAU OF INSURANCE

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

Pursuant to the Superintendent’s Second Procedural Order, the Maine Association of Health Plans (“MEAHP” or the “Association”) hereby designates the witnesses it plans to present and provides a summary of the substance of their testimonies. MEAHP would note that, given the extremely compressed schedule for this Docket, it finalized its roster of witnesses only yesterday and has only begun working with them to develop their testimonies. The summaries provided herein are therefore very general.

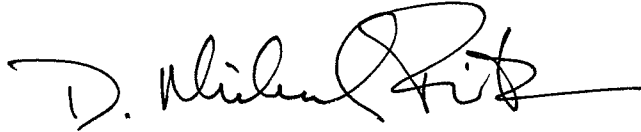
1. Daniel Fishbein, M.D., Esq. Dr. Fishbein is the head of Health Plan Alliances for Aetna, Inc. He was previously general manager for Aetna’s Maine operations. He will testify that several categories of savings included in the Dirigo Health Agency (“DHA”) savings calculation are not includable under Maine law, and that many of the measures used by DHA to calculate savings are arbitrary and do not reflect any actual savings passed on by providers in their charges to payors. He will also present information regarding medical costs recently incurred in Maine by Aetna (and perhaps the other plans on an aggregated basis). He will also discuss Aetna’s Maine health plans and network operations, premiums for Aetna’s Maine products, whether Aetna has realized any of the hypothetical savings outlined in the Mercer report, and what the likely impact of adding the savings offset payment to Aetna’s prices will have on the Maine market.

2. David Tobin, CIGNA Healthcare. Mr. Tobin is an actuary with responsibility for setting health insurance premium rates in Maine and other northeast states. Mr. Tobin will testify that the savings claimed by DHA are illusory in that they cannot be separated from

national and local medical cost trends; that the methodology of only counting savings from certain hospitals is contrary to actuarial principles in that the methodology will always produce “savings” regardless of the operation of Dirigo; that factors such as utilization trends and the underwriting cycle have a much greater impact than any impact from the operation of Dirigo Health; and that adding up to a 4% surcharge on paid claims will likely cause an increase in the number of uninsured Maine citizens.

Dated at Portland, Maine, this 14th day of October, 2005.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "D. Michael Frink". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

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CERTIFICATE OF SERVICE

I hereby certify that on this date the foregoing document was served on the following parties via first class mail and electronic mail:

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Attn: Vanessa J. Leon, Docket No. INS-05-700
Bureau of Insurance
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I further certify that the foregoing documents were served on counsel of record in this case via electronic mail only, as follows:

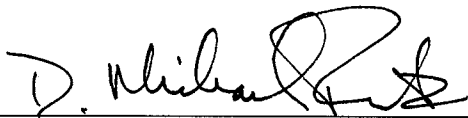
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Dated: October 13, 2005


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