TO: ALL ISSUERS OF SMALL GROUP HEALTH INSURANCE PRODUCTS IN MISSISSIPPI

FROM: MIKE CHANEY
COMMISSIONER OF INSURANCE

DATE: FEBRUARY 22, 2012

SUBJECT: VERIFICATION OF HHS DATA ON SMALL GROUP HEALTH INSURANCE PRODUCTS WITH TOP ENROLLMENTS IN MISSISSIPPI

I. Purpose

Pursuant to the requirements imposed by The Patient Protection and Affordable Care Act (Pub. Law 111-148) ("ACA"), on or about December 16, 2011, the United States Department of Health and Human Services ("HHS") released a bulletin describing its intended approach to defining essential health benefits ("EHB") under the ACA. Under HHS’s intended approach, states will have the flexibility to select an existing health plan to set the “benchmark” for items and services to be included in the EHB package. Each state may choose a benchmark from a variety of health plans, one option being “the largest plan by enrollment in any of the three largest small group insurance products in the State’s small group market.”

In an effort to assist states with this designation, HHS has released a list of what it deems to be the three largest small group insurance products in each state’s small group market as of June 30, 2011. HHS expressly acknowledged that its list was released for informational purposes and not as an official list of products that will be benchmark options for states’ consideration. Through the issuance of this Bulletin, the Mississippi Insurance Department ("MID") seeks to gather the information necessary to enable it to confirm the identity of the three largest small group products by enrollment, so that its designation of a benchmark plan for EHB’s in this State will be based on the most accurate information available.
II. Information Requested

MID requests that every issuer of one or more small group insurance product(s) offered in the small group market in the State of Mississippi respond to this Bulletin within ten (10) business days of its date of issuance, and provide the following information and data specific to each such product:

Information and/or data reflecting the total number of enrolled individuals for each small group health insurance product offered in the State.

III. Response Process

Responses to the request in this bulletin may be made by United States Mail to:

Mississippi Insurance Department
Attn: Aaron Sisk
P. O. Box 79
Jackson, Mississippi 39205-0079

or by electronic (email) mail to mshealthexchange@mid.state.ms.us to the attention of Aaron Sisk, Senior Staff Attorney.

The deadline for all responses to be RECEIVED is ten (10) business days from the date of this Bulletin.

Issued the 22nd day of February, 2012.

[Signature]
MIKE CHANAY
COMMISSIONER OF INSURANCE