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#### MISSISSIPPI INSURANCE DEPARTMENT

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## MISSISSIPPI INSURANCE DEPARTMENT BULLETIN 2015-3

TO:

ALL ISSUERS OF SMALL GROUP HEALTH INSURANCE

PRODUCTS IN MISSISSIPPI

FROM:

**MIKE CHANEY** 

**COMMISSIONER OF INSURANCE** 

DATE:

**APRIL 21, 2015** 

**SUBJECT:** 

VERIFICATION OF HHS DATA ON SMALL GROUP HEALTH

INSURANCE PRODUCTS WITH TOP ENROLLMENTS IN

STATE

### I. Purpose

Pursuant to the requirements imposed by The Patient Protection and Affordable Care Act (Pub. Law 111-148) ("ACA"), on or about February 27, 2015, the United States Department of Health and Human Services ("HHS") released its final regulations describing its intended approach to defining Essential Health Benefits ("EHB") under the ACA for the 2017 plan year. Under HHS's selection process, 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 March 31, 2014. 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 by 5:00pm CDT on Tuesday, April 28th, 2015, and provide the following information and data specific to each such product:

Information and/or data reflecting the total number of enrolled individuals on each small group health insurance product offered in the State as of March 31, 2014.

# III. Response Process

Responses to the request in this bulletin should be made by electronic (email) mail to Phillips.Strickland@mid.ms.gov to the attention of Phillips Strickland, Life and Health Actuarial Division.

The deadline for all responses to be RECEIVED is 5:00pm CDT on Tuesday, April 28, 2015.

Issued the 21th day of April, 2015.

MIKE CHANEY

COMMISSIONER OF INSURANCE