## **Chris Jacobs**

From:

Goe, Christina

Sent:

Friday, July 15, 2016 11:13 AM

To:

Mary Belcher

Cc:

Bill Lombardi; Christopher Herriges; Posewitz, Andrew; Monica Lindeen

; Hersey, Richard; Martha Ranalli

Subject:

CSRs and plan withdrawals

Mary,

I am sure that you have gathered by now that we cannot approve the contingent CSR language that BCBSMT placed in its 2017 individual policies. The law surrounding the payment of cost sharing reductions is federal law, not state law. CMS has made it clear to us that such language in a QHP is impermissible. Therefore, we cannot approve this language.

The CSI has always maintained the position, currently and in the past (see 2016 Filing instructions), that we will not allow rates to be increased based on speculation about outcomes of pending litigation.

BCBSMT previously received an extension of time regarding your notification to us of plan withdrawals for 2017. We need to know your plans for this as soon as possible because it will affect the rate review and rate impact for consumers, and the deadline for notifying CCIIO is fast approaching.

Do you think you can provide some information about plan withdrawals by Thursday, July 21? If that is a problem, can you please call me?

Christina Lechner Goe
General Counsel
Office of the Montana State Auditor
Office of the Commissioner of Securities and Insurance (CSI)
840 Helena Avenue
Helena, MT 59601

www.csi.mt.gov