**§2736. Rate filings on individual health insurance policies**

**1. Filing of rate information.**  Every insurer shall file for approval by the superintendent every rate, rating formula, classification of risks and every modification of any formula or classification that it proposes to use in connection with individual health insurance policies and certain group policies specified in section 2701. If the filing applies to individual health plans as defined in section 2736‑C, the insurer shall simultaneously file a copy with the Attorney General. Every such filing must state the effective date of the filing. Every such filing must be made not less than 60 days in advance of the stated effective date, unless the 60-day requirement is waived by the superintendent, and the effective date may be suspended by the superintendent for a period of time not to exceed 30 days. A filing required under this section must be made electronically in a format required by the superintendent unless exempted by rule adopted by the superintendent. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 2‑A.

[PL 2009, c. 439, Pt. C, §1 (RPR).]

**2. Filing; information.**  When a filing is not accompanied by the information upon which the insurer supports such filing, or the superintendent does not have sufficient information to determine whether such filing meets the requirements that rates not be excessive, inadequate or unfairly discriminatory, the superintendent shall require the insurer to furnish the information upon which it supports the filing. A filing and all supporting information, except for protected health information required to be kept confidential by state or federal statute and descriptions of the amount and terms or conditions or reimbursement in a contract between an insurer and a 3rd party, are public records notwithstanding Title 1, section 402, subsection 3, paragraph B and become part of the official record of any hearing held pursuant to section 2736‑A.

[PL 2009, c. 439, Pt. C, §2 (AMD).]

**3. Criteria for special rate hearings.**

[PL 2009, c. 244, Pt. C, §5 (RP).]

**4. Special rate hearing.**

[PL 2009, c. 244, Pt. C, §6 (RP).]

SECTION HISTORY

PL 1969, c. 132, §1 (NEW). PL 1973, c. 585, §12 (AMD). PL 1977, c. 493, §3 (RPR). PL 1979, c. 558, §§6,7 (AMD). PL 1985, c. 648, §10 (AMD). PL 1997, c. 344, §8 (AMD). PL 2001, c. 432, §§5,6 (AMD). PL 2003, c. 428, §F2 (AMD). PL 2003, c. 469, §§E9,10 (AMD). PL 2007, c. 629, Pt. M, §§1, 2 (AMD). PL 2009, c. 14, §4 (AMD). PL 2009, c. 244, Pt. C, §§5, 6 (AMD). PL 2009, c. 244, Pt. G, §1 (AMD). PL 2009, c. 439, Pt. C, §§1, 2 (AMD).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

*All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 131st Maine Legislature and is current through January 1, 2025
 . The text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.*

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.