



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### **NOTICE OF PUBLIC HEARING CONCERNING THE PROPOSED RATE INCREASE APPLICATION OF GOLDEN RULE INSURANCE COMPANY DOCKET NUMBER LH 15-95**

Notice is hereby given that the Insurance Commissioner of the State of Connecticut, or his appointed hearing officer, will conduct a public hearing on July 27, 2015 from 11:00 a.m. to 1:00p.m. in room 701 at the Connecticut Insurance Department, 7<sup>th</sup> Floor, 153 Market Street, Hartford, CT.

This public hearing is being held to consider whether the premium rate increase application filing (“Application”) dated April 6, 2015 by Golden Rule Insurance Company (“Applicant”) concerning its individual off exchange plans (“Plans”) is excessive, inadequate or unfairly discriminatory pursuant to Conn. Gen. Stat. §38a-481. January 1, 2016 is the proposed effective date of the rate increase. The Application requests the Insurance Commissioner’s approval, as required by Conn. Gen. Stat. §38a-481.

The hearing will be conducted pursuant to Conn. Gen. Stat. §§38a-8, 38a-481, 4-176e through 4-184, as applicable; and sections 38a-8-7 through 38a-8-53 (the “Department Rules of Practice”), as applicable, of the Regulations of the Connecticut State Agencies. The hearing will include a period devoted exclusively to public comment. Persons interested in being designated a party or intervenor should review the Department Rules of Practice, including sections 38a-8-48 and 38a-8-49 of the Regulations of the Connecticut State Agencies. Persons seeking to be designated a party or intervenor must submit, at least five business days before the date of hearing, to the Insurance Department a written petition with copies of such petition served to all parties in accordance with section 38a-8-18 of the Department Rules of Practice. Petitions for persons seeking to be designated a party must include a description of the facts that demonstrate that the petitioner's legal rights, duties or privileges shall be specifically affected by the Department's decision in the contested case; petitions for persons seeking to be designated an intervenor must include a description of the facts that demonstrate that the petitioner's participation is in the interests of justice and will not impair the orderly conduct of the proceedings.

A copy of the Application is on file with the Connecticut Insurance Department, 153 Market Street, 7th floor, Hartford, Connecticut, and is available for public inspection during regular business hours. An electronic copy of the Application is available for public inspection on the Insurance Department website at [www.ct.gov/cid](http://www.ct.gov/cid) (Health Insurance Rate Filings).

At the public hearing, representatives of the Applicant as well as any party or intervenor designated by the Insurance Commissioner pursuant to sections 38a-8-48 and 38a-8-49 of the Regulations of the Connecticut State Agencies, and his appointed hearing officer, will appear and be heard concerning the consideration by the Insurance Commissioner of the Application. The public, at the hearing officer’s discretion and in accordance with Conn. Gen. Stat. §4-177c(b), will be given an opportunity to comment on the Application orally during the first hour

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of the hearing and following the conclusion of the evidence portion of the hearing, or in writing, with respect to the issues to be considered by the Insurance Commissioner. Written comments on the Application may be filed with the Insurance Department no later than the close of business on July 22, 2015, by mailing or delivering such statements to the Connecticut Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attention: Golden Rule Rate Filing Hearing. Comments may also be submitted electronically on the Insurance Department website at [www.ct.gov/cid](http://www.ct.gov/cid) (Health Insurance Rate Filings).

The Insurance Department does not discriminate on the basis of disability in admission to, access to, or operation of its programs, services or activities, in accordance with Title II of the Americans with Disabilities Act of 1990. Individuals requiring auxiliary aids for communication or other accommodation are invited to make their needs known to Patty Tiberio at (860) 297-3932.

Dated at Hartford, Connecticut, this 6th day of July, 2015.



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Katharine L. Wade  
Insurance Commissioner