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August 2, 2013

Honorable Mike Kreidler  
Insurance Commissioner  
Washington State Office of Insurance Commissioner  
P.O. Box 40256  
Olympia, Washington 98504-0256

Hearings Unit, DIC  
Patricia Brennan  
Chief Hearing Officer

Re: Community Health Plan of Washington's Request for a Hearing

Dear Commissioner Kreidler:

Through this letter and pursuant to RCW 48.04.010(1)(b) and 48.46.060(3), Community Health Plan of Washington ("CHPW") requests a hearing contesting the Office of Insurance Commissioner's July 31, 2013 disapproval of CHPW's individual market Exchange filings.

The OIC's disapproval aggrieves CHPW. By disapproving CHPW's filings, the OIC has unfairly and without reasonable cause or sufficient rationale prevented CHPW from entering and participating in the individual Exchange market. CHPW finds that the OIC's reasons for disapproving these filings are confusing and do not provide sufficient justification for this disposition.

The grounds to be relied upon by CHPW are as follows: CHPW's individual Exchange filings substantially comply with federal and state requirements and/or could have been readily amended or remedied to satisfy all such requirements had CHPW received timely notice of intent to disapprove, and the OIC has failed to adequately explain or justify their disposition. CHPW notes that over the course of review of these filings, CHPW has responded robustly to more than ten objection letters relating to the three components that comprise the filings at issue, at times within 48 hours of the OIC's request. We note further that as recently as Friday, July 26, the OIC requested information not previously required, which was provided at the earliest possible opportunity, and which does not appear to have been adequately considered in making this final disposition.

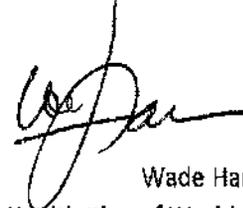
It has come to our attention that the OIC has extended the time frame for SHOP QHP certification until next Tuesday, August 6, 2013, while not doing the same for health plans, such as CHPW, that sought a QHP certification in the individual market. Today we learned that the OIC has now also extended the time frame for outside individual plan certification until August 6, 2013, while refusing to extend the same benefit to health plans, such as CHPW, that sought a QHP certification in the individual market. CHPW believes that the OIC's disapproval of our filings aggrieves not only our organization, but the consumers the OIC is charged with protecting. According to local news outlets, 24 of the 31 plans that received approval for the individual Exchange market are offered by one

overarching entity. That the OIC is willing to provide additional time for other product lines, but appears to be satisfied with the limited choice available to consumers on the individual Exchange market, is difficult to understand.

CHPW believes that this decision will have a significant and negative impact on Washington consumers, who will be denied access to the fullest and most robust possible healthcare marketplace. This is particularly true for current Medicaid beneficiaries, whose Medicaid eligibility "churns" (i.e. when household income changes and a family -- or just the parents -- must leave Medicaid and switch to one of the subsidized plans in the Exchange), who will be forced to change plans and potentially lose their existing provider relationship. As a result, Medicaid beneficiaries who churn will not have the chance to stay with a familiar provider network and plan; and, as a result, continuity of care and even retention of a family provider may be restricted. As CHPW's filings offer plans that are designed to address the unique needs and circumstances of Medicaid beneficiaries, the lack of options available to this population is a significant problem that the OIC's decision fails to address.

The relief sought in the hearing will be approval of the referenced filings and/or the opportunity to address and remedy any alleged deficiencies or omissions therein.

Respectfully Submitted,



Wade Harman  
Chief Legal Officer, Community Health Plan of Washington