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BULLETIN 13-11

Date: March 11, 2013

To: Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations
("Carriers") Planning to Offer Health Benefit Plans in Maryland in the Individual or
Small Group Markets

Re: Actuarial Value Calculator Documentation

The purpose of this bulletin is to notify carriers of material that will be required to be filed with health benefit plan form filings to demonstrate compliance with the actuarial value ("AV") for each health benefit plan design.

As described in Bulletin 13-05, dated January 23, 2013, each health benefit plan design that is filed for approval with the Maryland Insurance Administration is required to include the actuarial value determined in accordance with the federal rule on *Standards Related to Essential Health Benefits, Actuarial Value, and Accreditation*¹ using the AV calculator developed and made available by HHS.²

To assist the Maryland Insurance Administration in checking the calculation of the AV, if the carrier uses the AV calculator developed and made available by HHS, the [attached form](#) is required to be completed for each benefit design and included in the SERFF form filing as an attachment in the Supporting Documentation area. The form also will be made available as an Excel spreadsheet on the Maryland Insurance Administration's website on the Insurer page.

Questions concerning this bulletin may be directed to the Life/Health Section at 410-468-2370.

Signature on original

Brenda A. Wilson
Associate Commissioner
Life and Health

Attachment

¹ 45 C.F.R. § 156.135.

² If a health benefit plan's design is not compatible with the AV calculator, the carrier is required to submit actuarial certification using the chosen methodology in 45 C.F.R. § 156.135.