



BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF:	)	
	)	Division File No. <u>95906</u>
MEDICA INSURANCE COMPANY 2018	)	
INDIVIDUAL HEALTH INSURANCE RATE	)	<b>DECISION AND ORDER</b>
	)	
	)	

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NOW THEREFORE, the Commissioner has taken up for consideration the 2018 individual health insurance rate of Medica Insurance Company (“Medica”). Being fully informed, the Commissioner enters the following decision and order:

**FINDINGS AND CONCLUSIONS**

1. In the individual health insurance market, Iowa is an Effective Review State under the federal Patient Protection and Affordable Care Act (“ACA”). The projected loss ratios under Medica’s 08/04/17 Rate Filing meet the federal medical loss ratio standards.
2. On August 21, 2017, the state of Iowa submitted the Iowa Stopgap Measure as a §1332 State Innovation Waiver in an effort to avoid the hardship on and departure of thousands of Iowans from the individual health insurance markets.<sup>1</sup> On September 19, 2017, Iowa received its Notice of Preliminary Determination of Completeness from the United States Department of Health & Human Services for its §1332 State Innovation Waiver.
3. Because Iowa expects approval of its §1332 State Innovation Waiver, the Commissioner elects to not disapprove Medica’s 08/04/17 Rate Filing rates.
4. This decision will be moot upon federal approval of the Iowa Stopgap Measure.

<sup>1</sup> [https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section\\_1332\\_State\\_Innovation\\_Waivers-.html](https://www.cms.gov/CCIIO/Programs-and-Initiatives/State-Innovation-Waivers/Section_1332_State_Innovation_Waivers-.html)

**ORDER**

THEREFORE, Medica's 08/04/17 Rate Filing is not disapproved at this time.

SO ORDERED on this 25<sup>th</sup> day of September, 2017.

A handwritten signature in black ink, appearing to read "Douglas M. Ommen", is written over a horizontal line.

DOUGLAS M. OMMEN  
Iowa Insurance Commissioner