

**Vermont Department of Banking, Insurance, Securities
And Health Care Administration**

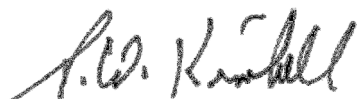
**Insurance Division Bulletin #167
December 21, 2011**

Public Disclosure for Health Insurance Rate Filings

The purpose of this bulletin is to notify health insurance companies that comprehensive major medical and long term care rate filings submitted to the Department on or after January 1, 2012 will be posted to the Department's website and available for public viewing as set forth in 8 V.S.A § 4062. Any filing that contains a rate increase request for 5% or more will also be subject to public comment.

As set forth in Insurance Bulletin 155 all filings must be submitted to the Department through the System for Electronic Rate and Form Filings ("SERFF") including any supporting documentation. Please refer to Insurance Bulletin 149 for specific instructions on how the Department handles confidentiality requests for rate filings.

Dated at Montpelier, Vermont this 21st day of December, 2011.



Stephen W. Kimbell, Commissioner