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January 22, 2009

Eric Cioppa, Deputy Superintendent of Insurance
Maine Bureau of Insurance
Docket No. INS-09-1000
34 State House Station
Augusta, Maine 04333-0034

Re: Anthem Blue Cross and Blue Shield 2009 Rate Filing for HealthChoice and Lumenos Product Lines (REVISED)

Request for July 1, 2009 Effective Date without Suspension or Hearing

Dear Deputy Superintendent Cioppa:

On January 16, 2009, the Superintendent issued a Notice of Pending Proceeding and Hearing in this matter setting this matter for hearing on March 12, 2009. In its initial filing in this matter, Anthem Health Plans of Maine, Inc., d/b/a Anthem Blue Cross and Blue Shield ("Anthem BCBS") requested a May 1, 2009 effective date, but indicated that the Company would need a final decision no later than February 25, 2009 in order to meet that proposed effective date.

Given the March 12 hearing date and that the Superintendent has 30 days from the close of the evidence to issue a decision, a July 1, 2009 effective date is now more realistic. To that end, Anthem BCBS has revised the Actuarial Memorandum, Exhibits and Attachments, as applicable, to reflect a July 1, 2009 effective date. Anthem BCBS has also included additional credible experience in this revised filing including rolling forward the base experience period to reflect an additional month of paid claims and updating certain assumptions based on emerging experience. This filing includes the following enclosures: information as required by Rule Chapter 940; an Actuarial Memorandum with Exhibits I-XV; Attachments A - E and a Statement of Qualified Actuary. Also enclosed is a draft of Anthem's Notice to Members of the proposed rate increase.

The proposed average rate increase for the Anthem BCBS's HealthChoice and Lumenos products is 18.1%.

Thank you for your consideration of this rate filing.

Very truly yours,

/s/ Christopher T. Roach

Eric Cioppa, Deputy Superintendent
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Enclosures

cc: Richard H. Diamond, F.S.A., M.A.A.A., Life & Health Actuary
Christina Moylan, Esq.
Lendall Smith, Esq.