

Exhibit L



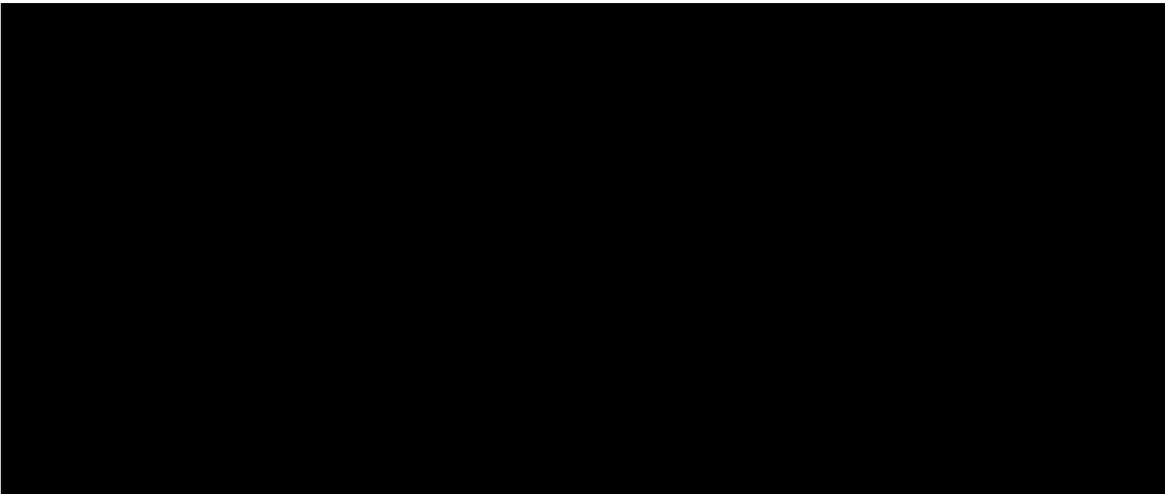
VIA UPS

April 2, 2013

Mr. Sean Hayes
Counsel
Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

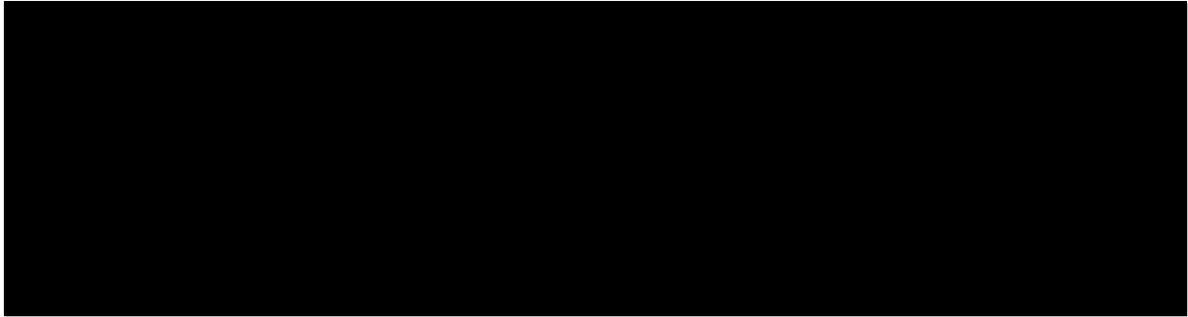
Dear Mr. Hayes:

Pursuant to the correspondence sent from the House of Representatives Energy and Commerce Committee to [REDACTED] dated March 14, 2013, and our previous conversations, this letter will serve as [REDACTED] response to the Committee's letter.

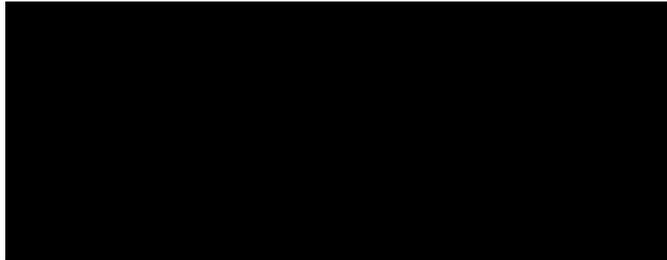


Therefore, given the scope of the information being sought by the Committee and the relatively short period of time provided to prepare a response to the Committee's letter (and consistent with our discussions), we are providing the Committee with documents that provide a high level, preliminary analysis of the impact that the provisions of PPACA that have not yet gone into effect could have on our products and rates in 2014.





Sincerely,



Attachments

Normal Pricing Practices - [REDACTED] Specific

- Medical Trend **7%**
- Removal of Subsidies and Re-Statement of Current Experience **18%**

Impact of Health Care Reform - Industry Wide

- [REDACTED] - Reinsurance Fee – Health Insurance Fee **4%**
- Exchange Fee **3.5%**
- Addition of the Essential Health Benefits **5%**
- Reinsurance **(12%)**

Impact of Health Care Reform – [REDACTED] Specific

- Risk score Comparison; [REDACTED] book vs Current [REDACTED] Market **(22%)**
- Impact of new entrants in market **24.5%**

**Overall
Increase
30%**