

SERFF Tracking Number: CFAP-127779150

State: District of Columbia

Filing Company: CareFirst BlueChoice, Inc.

State Tracking Number:

Company Tracking Number: 1687

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201204

Project Name/Number: /1687

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Efren Tanhehco	01/20/2012	01/20/2012

SERFF Tracking Number: CFAP-127779150 State: District of Columbia
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 Product Name: DC BlueChoice Small Group Eff 201204
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Disposition

Disposition Date: 01/20/2012
 Implementation Date: 01/20/2012
 Status: APPROVED
 HHS Status: HHS Approved
 State Review: Reviewed by Actuary
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
CareFirst BlueChoice, Inc.	7.600%	7.500%	\$8,215,130	19,229	\$125,171,483	7.500%	7.500%
Percent Change Approved:							
	Minimum:	7.5%	Maximum:	7.5%	Weighted Average:		7.5%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Actuarial Justification		No
Supporting Document	Actuarial Justification		No
Supporting Document	Actuarial Justification		No
Supporting Document	Rate Summary Worksheet		Yes
Supporting Document	Consumer Disclosure Form		Yes
Rate	Rate Filing 1687		Yes

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 State Tracking Number:
 Sub-TOI: H21.000 Health - Other

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.800%
Effective Date of Last Rate Revision: 01/01/2012
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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CareFirst BlueChoice, Inc.	Increase	7.600%	7.500%	\$8,215,130	19,229	\$125,171,483	7.500%	7.500%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	14,485			14,227	1,781	521		
Policy Holders:	9,412			8,513	1,022	282		

SERFF Tracking Number: CFAP-127779150 State: District of Columbia
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TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC BlueChoice Small Group Eff 201204
Project Name/Number: /1687

Rate Review Details

COMPANY:

Company Name: CareFirst BlueChoice, Inc.
HHS Issuer Id: 86052
Product Names: HMO, HMO Open Access, Opt-Out Open Access, Opt-Out Plus Open Access, BlueChoice Advantage, HealthyBlue Triple Option, HMO HSA, Opt-Out Plus Open Access HSA, HealthyBlue HSA, HMO HRA, Opt-Out Plus Open Access HRA, HealthyBlue HRA, Non-CDH Drug, HSA Drug, HRA Drug, HealthyBlue Triple Option Drug, HealthyBlue CDH Drug

Trend Factors:

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: DC/GRP APP (R. 3/06), DC/CFBC/GC (R. 1/09), DC/CFBC/EOC (R. 6/09), DC/CFBC/DOCS (R. 6/09), DC/BC-OOP/SOB (R. 6/09), DC/CFBC/ATTC (R. 1/07), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DOL APPEAL (3/06), DC /CFBC/NGF/PPACA (9/10), DC/CFBC/DEPENDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CFBC/ATTC (R. 1/10), DC/CFBC/GC (R. 7/10), DC/BCOO/SOB (R. 6/09), DC/BCOO/VISION (R. 1/06), DC/CF/ATTC (R. 1/08), DC/CF/GC (R. 1/09), DC/CF/BP/EOC (7/08), DC/GHMSI/DOL APPEAL (3/06), DC/CF/CMM/DOCS (7/08), DC/CMM/SOB (R. 10/08), DC /CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (9/10), DC/CF/BP/EOC (R. 11/09), DC/CF/ATTC (R. 1/10), DC/CFBC/RX3 (R. 12/08), DC/BC-OOP/SOB HDHP (R. 7/07), DC/CF/RX3 (R. 12/08), DC/CMM/SOB HDHP (R. 10/08), DC/CF/CDH Rx (R. 9/06), DC/CFBC/HPN EOC (R. 6/10), DC/CFBC/PPN/DOCS (R. 6/10), DC/CFBC/PPN SOB (R. 6/10), DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB EOC (4/10), DC/CFBC/HB DOCS (4/10), DC/CFBC/HB SOB (4/10), DC/CFBC/HB/RX (5/10), DC/CFBC/HB/BLUECARD ACC (1/10), DC/CFBC/HB/BLUECARD MEM (1/10), DC/CFBC/HB INCENTIVE (4/10), DC/BC/DHMO RIDER (7/03),

<i>SERFF Tracking Number:</i>	<i>CFAP-127779150</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>CareFirst BlueChoice, Inc.</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1687</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>DC BlueChoice Small Group Eff 201204</i>		
<i>Project Name/Number:</i>	<i>/1687</i>		

DC/BC/DHMO SCHBEN 20 CP (R. 10/07), DC/GRP APP (R. 9/10), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HB/RX (R. 7/11), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Quarterly
Member Months:	371,124
Benefit Change:	Increase
Percent Change Requested:	Min: 7.5 Max: 7.5 Avg: 7.5

PRIOR RATE:

Total Earned Premium:	113,983,527.00
Total Incurred Claims:	83,894,334.00
Annual \$:	Min: 2,472.00 Max: 5,388.00 Avg: 4,365.00

REQUESTED RATE:

Projected Earned Premium:	122,198,657.00
Projected Incurred Claims:	95,999,024.00
Annual \$:	Min: 2,652.00 Max: 5,784.00 Avg: 4,690.00

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State Tracking Number:

Company Tracking Number: 1687

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201204

Project Name/Number: /1687

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rate Filing 1687	DC/GRP APP (R. Revised 3/06), DC/CFBC/GC (R. 1/09), DC/CFBC/EOC (R. 6/09), DC/CFBC/DOCS (R. 6/09), DC/BC-OOP/SOB (R. 6/09), DC/CFBC/ATTC (R. 1/07), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DOL APPEAL (3/06), DC /CFBC/NGF/PPA CA (9/10), DC/CFBC/DEPE NDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CFBC/ATTC (R. 1/10), DC/CFBC/GC (R. 7/10), DC/BCOO/SOB		Previous State Filing Number: CFAP-1273887 29 or 1666	File 1687 BC - Rate Filing.pdf

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TOI: H21 Health - Other
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Project Name/Number: /1687

State: District of Columbia
State Tracking Number:
Sub-TOI: H21.000 Health - Other

(R. 6/09),
DC/BCOO/VISIO
N (R. 1/06),
DC/CF/ATTC (R.
1/08), DC/CF/GC
(R. 1/09),
DC/CF/BP/EOC
(7/08),
DC/GHMSI/DOL
APPEAL (3/06),
DC/CF/CMM/DO
CS (7/08),
DC/CMM/SOB
(R. 10/08), DC
/CF/NGF/PPACA
(9/10),
DC/CF/DEPEND
ENT AGE (9/10),
DC/CF/BP/EOC
(R. 11/09),
DC/CF/ATTC (R.
1/10),
DC/CFBC/RX3
(R. 12/08),
DC/BC-
OOP/SOB HDHP
(R. 7/07),
DC/CF/RX3 (R.
12/08),
DC/CMM/SOB
HDHP (R. 10/08),
DC/CF/CDH Rx
(R. 9/06),
DC/CFBC/HPN
EOC (R. 6/10),
DC/CFBC/PPN/D

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State: District of Columbia
State Tracking Number:
Sub-TOI: H21.000 Health - Other

OCS (R. 6/10),
DC/CFBC/PPN
SOB (R. 6/10),
DC/CFBC/HPN
EOC (R. 10/11),
DC/CFBC/PPN
DOCS (R. 10/11),
DC/CFBC/SOB
PPN (R. 10/11),
DC/CFBC/HB
EOC (4/10),
DC/CFBC/HB
DOCS (4/10),
DC/CFBC/HB
SOB (4/10),
DC/CFBC/HB/RX
(5/10),
DC/CFBC/HB/BL
UECARD ACC
(1/10),
DC/CFBC/HB/BL
UECARD MEM
(1/10),
DC/CFBC/HB
INCENTIVE
(4/10),
DC/BC/DHMO
RIDER (7/03),
DC/BC/DHMO
SCHBEN 20 CP
(R. 10/07),
DC/GRP APP (R.
9/10),
DC/CFBC/HB2
EOC (10/11),
DC/CFBC/HB2

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Filing Company: CareFirst BlueChoice, Inc.

State Tracking Number:

Company Tracking Number: 1687

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201204

Project Name/Number: /1687

DOCS (10/11),
DC/CFBC/HB2
SOB (10/11),
DC/CFBC/HB2
WELLNESS
(10/11),
DC/CFBC/HB/RX
(R. 7/11), and
any amendments

Percent Rate Change 7.500
Request:

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1687
Medical & Drug Rates, and Rating Factors
Premium Rates Effective 04/2012***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
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Filing 1687**

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**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
HMO & HMO Open Access**

Product Type	Option	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	IP Deductible	IP Coinsurance	Deductible	OOP Max	Vision Core	04/2012	01/2012	Rate Change
											Individual Rate	Individual Rate	04/2012 over 01/2012
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$306	\$285	7.4%
HMO	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$297	\$276	7.6%
HMO	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$290	\$270	7.4%
HMO	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$283	\$263	7.6%
HMO	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$287	\$267	7.5%
HMO	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$281	\$261	7.7%
HMO	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$267	\$248	7.7%
HMO	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$261	\$243	7.4%
HMO	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$271	\$252	7.5%
HMO	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$261	\$243	7.4%
HMO	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$256	\$238	7.6%
HMO	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$247	\$230	7.4%
HMO	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$245	\$228	7.5%
HMO	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$237	\$220	7.7%
HMO	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$227	\$211	7.6%
HMO	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$248	7.7%
HMO	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$261	\$243	7.4%
HMO	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$252	\$234	7.7%
HMO	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$249	\$232	7.3%
HMO	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$242	\$225	7.6%
HMO	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$237	\$220	7.7%
HMO OA	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$323	\$300	7.7%
HMO OA	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$315	\$293	7.5%
HMO OA	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$306	\$285	7.4%
HMO OA	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$291	\$271	7.4%
HMO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$297	\$276	7.6%
HMO OA	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$290	\$270	7.4%
HMO OA	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$283	\$263	7.6%
HMO OA	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$269	\$250	7.6%
HMO OA	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$288	\$268	7.5%
HMO OA	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$271	\$252	7.5%
HMO OA	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$248	7.7%
HMO OA	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$261	\$243	7.4%
HMO OA	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$256	\$238	7.6%
HMO OA	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$248	\$231	7.4%
HMO OA	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$241	\$224	7.6%
HMO OA	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$281	\$261	7.7%
HMO OA	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$271	\$252	7.5%
HMO OA	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$266	\$247	7.7%
HMO OA	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$263	\$245	7.3%
HMO OA	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$256	\$238	7.6%
HMO OA	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$247	\$230	7.4%

Form Numbers:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/DOCS (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)

DC/CFBC/ATTC (R. 1/07)
DC/BC-OOP/VISION (R. 6/04)
DC/CFBC/DOL APPEAL (3/06)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)

and any amendments

Eff 2/1/10:
DC/GRP APP (R. 2/10)

Eff 6/1/10
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network						OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core	04/2012	01/2012	Rate Change 04/2012 over 01/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance	Individual Rate					Individual Rate		
OO OA	1	No	\$5	\$10	\$25	\$0	N/A	80%	\$0	\$2,000	Yes	\$341	\$317	7.6%	
OO OA	2	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$324	\$301	7.6%	
OO OA	3	No	\$15	\$25	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$315	\$293	7.5%	
OO OA	4	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$304	\$283	7.4%	
OO OA	5	No	\$5	\$10	\$25	\$0	N/A	60%	\$0	\$2,000	Yes	\$326	\$303	7.6%	
OO OA	6	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$312	\$290	7.6%	
OO OA	7	No	\$15	\$25	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$297	\$276	7.6%	
OO OA	8	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$289	\$269	7.4%	
OO OA	13	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$290	\$270	7.4%	
OO OA	14	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$283	\$263	7.6%	
OO OA	N/A	No	\$10	\$20	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$323	\$300	7.7%	
OO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$312	\$290	7.6%	
OO OA	N/A	No	\$20	\$30	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$297	\$276	7.6%	
OO OA	A	No	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$290	\$270	7.4%	
OO OA	B	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$287	\$267	7.5%	
OO OA	C	No	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$278	\$259	7.3%	
OO OA	D	No	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$281	\$261	7.7%	
OO OA	E	No	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$271	\$252	7.5%	
OO OA	F	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$267	\$248	7.7%	
OO OA	G	No	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$274	\$255	7.5%	
OO OA	H	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$268	\$249	7.6%	
OO OA	I	No	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$263	\$245	7.3%	
OO OA	J	No	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$266	\$247	7.7%	
OO OA	K	No	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$257	\$239	7.5%	
OO OA	L	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$250	\$233	7.3%	
OO OA	A	Yes	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$297	\$276	7.6%	
OO OA	B	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$290	\$270	7.4%	
OO OA	C	Yes	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$287	\$267	7.5%	
OO OA	D	Yes	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$287	\$267	7.5%	
OO OA	E	Yes	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$281	\$261	7.7%	
OO OA	F	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$271	\$252	7.5%	
OO OA	G	Yes	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$283	\$263	7.6%	
OO OA	H	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$272	\$253	7.5%	
OO OA	I	Yes	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$268	\$249	7.6%	
OO OA	J	Yes	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$269	\$250	7.6%	
OO OA	K	Yes	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$264	\$246	7.3%	
OO OA	L	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$257	\$239	7.5%	

Form Numbers:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)

DC/CFBC/DOCS (R. 6/09)
DC/BCOO/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/07)
DC/BCOO/VISION (R. 1/06)

DC/CFBC/DOL APPEAL (3/06)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
and any amendments

Eff 2/1/10:

DC/GRP APP (R. 2/10)

Eff 6/1/10

DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core	04/2012	01/2012	Rate Change 04/2012 over 01/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Coverage		Individual Rate	Individual Rate	
OO+ OA	1	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM *	Yes	\$354	\$329	7.6%
OO+ OA	2	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$335	\$312	7.4%
OO+ OA	3	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$339	\$315	7.6%
OO+ OA	4	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$324	\$301	7.6%
OO+ OA	5	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$317	\$295	7.5%
OO+ OA	6	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$304	\$283	7.4%
OO+ OA	7	No	\$10	\$20	\$50	\$150	N/A	N/A	N/A	\$500	70%	\$5,000	CMM	Yes	\$312	\$290	7.6%
OO+ OA	8	No	\$15	\$30	\$50	\$300	N/A	N/A	N/A	\$750	70%	\$5,000	CMM	Yes	\$296	\$275	7.6%
OO+ OA	9	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC **	Yes	\$376	\$350	7.4%
OO+ OA	10	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	WAC	Yes	\$355	\$330	7.6%
OO+ OA	11	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	WAC	Yes	\$334	\$311	7.4%
OO+ OA	12	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC	Yes	\$335	\$312	7.4%
OO+ OA	14	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$323	\$300	7.7%
OO+ OA	15	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$316	\$294	7.5%
OO+ OA	16	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$324	\$301	7.6%
OO+ OA	17	No	\$30	\$40	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$315	\$293	7.5%
OO+ OA	A	No	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$289	\$269	7.4%
OO+ OA	B	No	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$287	\$267	7.5%
OO+ OA	C	No	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$281	\$261	7.7%
OO+ OA	D	No	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$272	\$253	7.5%
OO+ OA	E	No	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$269	\$250	7.6%
OO+ OA	F	No	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$264	\$246	7.3%
OO+ OA	A	Yes	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$296	\$275	7.6%
OO+ OA	B	Yes	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$290	\$270	7.4%
OO+ OA	C	Yes	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$288	\$268	7.5%
OO+ OA	D	Yes	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$283	\$263	7.6%
OO+ OA	E	Yes	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$278	\$259	7.3%
OO+ OA	F	Yes	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$269	\$250	7.6%

* CMM - Comprehensive Major Medical

** WAC - Wrap-Around Coverage

Form Numbers:

In Network:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/DOCS (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/07)
DC/BC-OOP/VISION (R. 6/04)

DC/CFBC/DOL APPEAL (3/06) Eff 2/1/10:
DC /CFBC/NGF/PPACA (9/10) DC/GRP APP (R. 2/10)
DC/CFBC/DEPENDENT AGE (9/10)
and any amendments Eff 6/1/10
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

Out-of-Network:

DC/CF/ATTC (R. 1/08)
DC/CF/GC (R. 1/09)
DC/CF/BP/EOC (7/08)
DC/GHMSI/DOL APPEAL (3/06)
and any amendments
DC/CMM/SOB (R. 10/08)
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)
and any amendments
Eff 4/1/10:
DC/CF/BP/EOC (R. 11/09)
Eff 6/1/10
DC/CF/ATTC (R. 1/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
HSA HMO Open Access & HSA Opt-Out Plus Open Access**

HSA HMO Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
												Medical	Drug	Total	Medical	Drug	Total	
HSA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$252	\$58	\$310	\$234	\$54	\$288	7.6%
HSA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$217	\$41	\$258	\$202	\$38	\$240	7.5%
HSA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$186	\$35	\$221	\$173	\$33	\$206	7.3%

HSA Opt-Out Plus Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	In-Network					Out of Network				04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
							I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max	Vision Core	Medical	Drug	Total	Medical	Drug	Total		
HSA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$291	\$78	\$369	\$271	\$73	\$344	7.3%	
HSA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$252	\$57	\$309	\$234	\$53	\$287	7.7%	
HSA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$215	\$42	\$257	\$200	\$39	\$239	7.5%	

Form Numbers:

<p>HMO OA:</p> <p>DC/GRP APP (R. 3/06)</p> <p>DC/CFBC/GC (R. 1/09)</p> <p>DC/CFBC/EOC (R. 6/09)</p> <p>DC/CFBC/DOCS (R. 6/09)</p>	<p>DC/BC-OOP/SOB HDHP (R. 7/07)</p> <p>DC/CFBC/ATTC (R. 1/07)</p> <p>DC/CFBC/RX3 (R. 12/08)</p> <p>DC/BC-OOP/VISION (R. 6/04)</p>	<p>DC/CFBC/DOL APPEAL (3/06)</p> <p>DC /CFBC/NGF/PPACA (9/10)</p> <p>DC/CFBC/DEPENDENT AGE (9/10)</p> <p>and any amendments</p>	<p>Eff 2/1/10:</p> <p>DC/GRP APP (R. 2/10)</p>	<p>Eff 6/1/10</p> <p>DC/CFBC/ATTC (R. 1/10)</p> <p>DC/CFBC/GC (R. 7/10)</p>
<p>OO+ OA:</p> <p>DC/GRP APP (R. 3/06)</p>	<p><u>In-Network:</u></p> <p>DC/CFBC/GC (R. 1/09)</p> <p>DC/CFBC/EOC (R. 6/09)</p> <p>DC/CFBC/DOCS (R. 6/09)</p> <p>DC/CFBC/ATTC (R. 1/07)</p> <p>DC/BC-OOP/VISION (R. 6/04)</p> <p>DC/BC-OOP/SOB HDHP (R. 7/07)</p>	<p>DC/CFBC/DOL APPEAL (3/06)</p> <p>DC/CF/RX3 (R. 12/08)</p> <p>DC /CFBC/NGF/PPACA (9/10)</p> <p>DC/CFBC/DEPENDENT AGE (9/10)</p> <p>and any amendments</p>	<p>Eff 2/1/10:</p> <p>DC/GRP APP (R. 2/10)</p> <p>Eff 6/1/10</p> <p>DC/CFBC/ATTC (R. 1/10)</p> <p>DC/CFBC/GC (R. 7/10)</p>	<p><u>Out-of-Network:</u></p> <p>DC/CF/GC (R. 1/09)</p> <p>DC/CF/BP/EOC (7/08)</p> <p>DC/GHMSI/DOL APPEAL (3/06)</p> <p>DC/CF/CMM/DOCS (7/08)</p> <p>DC/CMM/SOB HDHP (R. 10/08)</p> <p>DC/CF/ATTC (R. 1/08)</p>

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
HRA HMO Open Access & HRA Opt-Out Plus Open Access**

HRA HMO Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
												Medical	Drug	Total	Medical	Drug	Total	
HRA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269	\$57	\$326	\$250	\$53	\$303	7.6%
HRA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227	\$42	\$269	\$211	\$39	\$250	7.6%
HRA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198	\$35	\$233	\$184	\$33	\$217	7.4%
HRA HMO OA	1	None	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269		\$269	\$250		\$250	7.6%
HRA HMO OA	2	None	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227		\$227	\$211		\$211	7.6%
HRA HMO OA	3	None	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198		\$198	\$184		\$184	7.6%

HRA Opt-Out Plus Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	In-Network					Out of Network				04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
						ER Copay	I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max	Vision Core	Medical	Drug	Total	Medical	Drug	Total	
HRA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309	\$78	\$387	\$287	\$73	\$360	7.5%
HRA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263	\$57	\$320	\$245	\$53	\$298	7.4%
HRA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226	\$42	\$268	\$210	\$39	\$249	7.6%
HRA OO+ OA	1	None	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309		\$309	\$287		\$287	7.7%
HRA OO+ OA	2	None	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263		\$263	\$245		\$245	7.3%
HRA OO+ OA	3	None	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226		\$226	\$210		\$210	7.6%

Form Numbers:

HMO OA:	DC/GRP APP (R. 3/06)	DC/BC-OOP/SOB HDHP (R. 7/07)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	Eff 6/1/10		
	DC/CFBC/GC (R. 1/09)	DC/CFBC/ATTC (R. 1/07)	DC /CFBC/NGF/PPACA (9/10)	DC/GRP APP (R. 2/10)	DC/CFBC/ATTC (R. 1/10)		
	DC/CFBC/EOC (R. 6/09)	DC/CFBC/RX3 (R. 12/08)	DC/CFBC/DEPENDENT AGE (9/10)		DC/CFBC/GC (R. 7/10)		
	DC/CFBC/DOCS (R. 6/09)	DC/BC-OOP/VISION (R. 6/04)	and any amendments				
OO+ OA:	DC/GRP APP (R. 3/06)	<u>In-Network:</u>	<u>Out-of-Network:</u>				
		DC/CFBC/GC (R. 1/09)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	DC/CF/GC (R. 1/09)	DC/CF/RX3 (R. 12/08)	Eff 4/1/10:
		DC/CFBC/EOC (R. 6/09)	DC/CF/RX3 (R. 12/08)	DC/GRP APP (R. 2/10)	DC/CF/BP/EOC (7/08)	DC/CF/CDH Rx (R. 9/06)	DC/CF/BP/EOC (R. 11/09)
		DC/CFBC/DOCS (R. 6/09)	DC /CFBC/NGF/PPACA (9/10)		DC/GHMSI/DOL APPEAL (3/06)	DC /CF/NGF/PPACA (9/10)	
		DC/CFBC/ATTC (R. 1/07)	DC/CFBC/DEPENDENT AGE (9/10)	Eff 6/1/10	DC/CF/CMM/DOCS (7/08)	DC/CF/DEPENDENT AGE (9/10)	Eff 6/1/10
		DC/BC-OOP/VISION (R. 6/04)	and any amendments	DC/CFBC/ATTC (R. 1/10)	DC/CMM/SOB HDHP (R. 10/08)	and any amendments	DC/CF/ATTC (R. 1/10)
DC/BC-OOP/SOB HDHP (R. 7/07)		DC/CFBC/GC (R. 7/10)	DC/CF/ATTC (R. 1/08)				

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
BlueChoice Advantage**

Product Type	Option	Tier 1							Tier 2 & Tier 3			Vision Core	04/2012	01/2012	Rate Change 04/2012 over 01/2012
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max		Individual Rate	Individual Rate	
BlueChoice Advantage	1	\$10	\$10	\$100	\$250	\$0	100%	\$1,500	\$250	70%	\$3,000	Yes	\$363	\$338	7.4%
BlueChoice Advantage	2	\$10	\$10	\$100	\$250	\$0	90%	\$1,500	\$500	60%	\$3,000	Yes	\$347	\$323	7.4%
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$334	\$311	7.4%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$350	\$326	7.4%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$313	\$291	7.6%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$304	\$283	7.4%

Form Numbers:

DC/GRP APP (R. 2/10)	DC/CFBC/ATTC (R. 1/10)	and any amendments
DC/CFBC/HPN EOC (R. 6/10)	DC/BC-OOP/VISION (R. 6/04)	
DC/CFBC/PPN/DOCS (R. 6/10)	DC/CFBC/DOL APPEAL (3/06)	
DC/CFBC/PPN SOB (R. 6/10)	DC /CFBC/NGF/PPACA (9/10)	
DC/CFBC/GC (R. 1/09)	DC/CFBC/DEPENDENT AGE (9/10)	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	Tier 1 & Tier 2 (out of service area)						Tier 2 (in service area) & Tier 3				Vision Core	04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Medical		Drug	Total	Medical	Drug	Total		
BlueChoice Advantage HSA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$235	\$81	\$316	\$218	\$75	\$294	7.7%	
BlueChoice Advantage HRA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$255	\$88	\$343	\$237	\$82	\$319	7.5%	
BlueChoice Advantage HRA	1	None	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$237		\$237	\$221		\$221	7.3%	

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	Tier 1 & Tier 2 (out of service area)						Tier 2 (in service area) & Tier 3				Vision Core	04/2012 Individual Rate			01/2012 Individual Rate			Rate Change 04/2012 over 01/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coins	OOP Max	Deductible	Coinsurance	OOP Max	Medical		Drug	Total	Medical	Drug	Total		
BlueChoice Advantage HSA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$218	\$75	\$293	\$202	\$69	\$272	7.8%	
BlueChoice Advantage HRA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$237	\$81	\$318	\$220	\$75	\$296	7.6%	
BlueChoice Advantage HRA	2	None	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$224		\$224	\$208		\$208	7.5%	

Form Numbers:

DC/CFBC/HPN EOC (R. 10/11)
DC/CFBC/PPN DOCS (R. 10/11)
DC/CFBC/SOB PPN (R. 10/11)

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
HealthyBlue Rates

Product	Benefit	Option 1 PCP Copay	Ded Applies to PCP?	Option 1 Specialist Copay	ER Copay	Urgent Care Facility Copay	Option 1 Ded	Option 1 OOP Max	Option 2 Ded	Option 2 OOP Max	Option 3 Ded	Option 3 OOP Max	Vision Core	Integrated Rx Benefit	04/2012			01/2012			Rate Change 04/2012 over 01/2012						
															Individual Rate Medical	Individual Rate Drug	Individual Rate Total	Individual Rate Medical	Individual Rate Drug	Individual Rate Total							
HealthyBlue w/ Integrated \$4/45/65 RX																											
HealthyBlue Triple Option*	\$500 Triple Option	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$4/45/65	\$260	\$103	\$363	\$242	\$96	\$338	7.4%						
HealthyBlue Triple Option*	\$900 Triple Option	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$4/45/65	\$245	\$97	\$342	\$228	\$90	\$318	7.5%						
HealthyBlue Triple Option*	\$1200 Triple Option	\$0	N	\$20	\$100	\$50	\$1,200	\$3,600	\$2,000	\$6,000	\$3,000	\$9,000	Y	\$4/45/65	\$235	\$94	\$329	\$219	\$87	\$306	7.5%						
HealthyBlue HRA	\$1500 Triple Option HRA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$4/45/65	\$229	\$92	\$321	\$213	\$86	\$299	7.4%						
HealthyBlue HSA	\$1500 Triple Option HSA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$4/45/65	\$212	\$86	\$298	\$197	\$80	\$277	7.6%						
HealthyBlue w/ Integrated \$10/25/45 RX																											
HealthyBlue Triple Option*	\$500 Triple Option	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$10/25/45	\$260	\$120	\$380	\$242	\$112	\$354	7.3%						
HealthyBlue Triple Option*	\$900 Triple Option	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$10/25/45	\$245	\$114	\$359	\$228	\$106	\$334	7.5%						
HealthyBlue Triple Option*	\$1200 Triple Option	\$0	N	\$20	\$100	\$50	\$1,200	\$3,600	\$2,000	\$6,000	\$3,000	\$9,000	Y	\$10/25/45	\$235	\$110	\$345	\$219	\$102	\$321	7.5%						
HealthyBlue HRA	\$1500 Triple Option HRA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$10/25/45	\$229	\$109	\$338	\$213	\$101	\$314	7.6%						
HealthyBlue HSA	\$1500 Triple Option HSA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$10/25/45	\$212	\$101	\$313	\$197	\$94	\$291	7.6%						

* HealthyBlue Triple Options may also be sold as HRA compatible

Note: Deductibles & Out-of-Pocket Max listed is for individual tier. Amounts doubled for all other tiers.

Form Numbers

DC/CFBC/HB EOC (4/10)	DC/CFBC/ATTC (R. 1/07)
DC/CFBC/HB DOCS (4/10)	DC/CFBC/DOL APPEAL (3/06)
DC/CFBC/HB SOB (4/10)	DC/BC-OOP/VISION (R. 6/04)
DC/CFBC/HB/RX (5/10)	DC/BC/DHMO RIDER (7/03)
DC/CFBC/HB/BLUECARD ACC (1/10)	DC/BC/DHMO SCHBEN 20 CP (R. 10/07)
DC/CFBC/HB/BLUECARD MEM (1/10)	DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/HB INCENTIVE (4/10)	DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/GC (R. 1/09)	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Premiums Effective 04/2012
HealthyBlue 2.0 Rates**

Product	Benefit	In-Network PCP Copay	Ded Applies to PCP?	In-Network Specialist Copay	ER Copay	Urgent Care Facility Copay	In-Network Ded	In-Network OOP Max	OON Ded	OON OOP Max	Vision Core	04/2012	01/2012	Rate Change 04/2012 over 01/2012
												Individual Rate	Individual Rate	
HealthyBlue 2.0														
HealthyBlue 2.0	\$300 Double Option	\$0	N	\$30	\$200	\$50	\$300	\$2,000	\$1,000	\$4,000	Y	\$283	\$263	7.6%
HealthyBlue 2.0	\$500 Double Option	\$0	N	\$30	\$200	\$50	\$500	\$2,000	\$1,500	\$4,000	Y	\$272	\$253	7.5%
HealthyBlue 2.0	\$1000 Double Option	\$0	N	\$30	\$200	\$50	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$250	\$233	7.3%

Note: Deductibles & Out-of-Pocket Max listed is for individual contract tier. Amounts doubled for all other tiers.

Form Numbers

- DC/CFBC/GC (R. 7/10)
- DC/GRP APP (R. 9/10)
- DC/CFBC/ATTC (R. 1/10)
- DC/CFBC/DOL APPEAL (3/06)
- DC/BC-OOP/VISION (R. 6/04)
- DC/BC/DHMO RIDER (7/03)
- DC/BC/DHMO SCHBEN 20 CP (R. 10/07)
- DC/CFBC/HB2 EOC (10/11)
- DC/CFBC/HB2 DOCS (10/11)
- DC/CFBC/HB2 SOB (10/11)
- DC/CFBC/HB2 WELLNESS (10/11)
- DC/CFBC/HB/RX (R. 7/11)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 04/2012
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	04/2012	Individual Rate With Deductible CarryOver	01/2012
					Individual Rate		Prior Rate
Options Below Include an Unlimited Max							
3	\$5	\$10	\$25	\$0	\$187	N/A	\$174
4	\$8	\$15	\$30	\$0	\$163	N/A	\$152
7	\$10	\$20	\$35	\$0	\$137	N/A	\$127
A	\$5	\$10	\$25	\$50	\$174	\$175	\$162
B	\$8	\$15	\$30	\$50	\$157	\$158	\$146
8	\$10	\$20	\$35	\$50	\$127	\$128	\$118
C	\$5	\$10	\$25	\$100	\$159	\$160	\$148
5	\$8	\$15	\$30	\$100	\$138	\$139	\$128
9	\$10	\$20	\$35	\$100	\$115	\$116	\$107
1	\$0	\$25	\$45	\$0	\$120	N/A	\$112
2	\$0	\$25	\$45	\$100	\$103	\$104	\$96

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

Form Numbers:
DC/CFBC/RX3 (R. 12/08)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 04/2012
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	04/2012	Individual Rate With Deductible CarryOver	01/2012
					Individual Rate		Prior Rate
Options Below Include an Unlimited Max							
12	\$10	\$25	\$45	\$0	\$119	N/A	\$111
	\$10	\$25	\$45	\$50	\$114	\$115	\$106
15	\$10	\$25	\$45	\$100	\$102	\$103	\$95
18	\$10	\$25	\$45	\$200	\$88	\$89	\$82
21	\$15	\$35	\$60	\$0	\$97	N/A	\$90
	\$15	\$35	\$60	\$50	\$94	\$95	\$87
24	\$15	\$35	\$60	\$100	\$84	\$85	\$78
27	\$15	\$35	\$60	\$200	\$67	\$68	\$62
Options Below Have a 30% Coinsurance and Unlimited Max							
29*	\$10	\$25	\$45	\$0			
29**	\$30	\$75	\$135	\$0	\$114	N/A	\$106
31*	\$10	\$25	\$45	\$100			
31**	\$30	\$75	\$135	\$100	\$96	\$97	\$89

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

* Minimum
** Maximum

Form Numbers:
DC/CFBC/RX3 (R. 12/08)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
 AGE FACTORS EFFECTIVE May 1, 2011

Average Group Age	Age Factors
30 or less	0.70
31	0.72
32	0.74
33	0.76
34	0.78
35	0.80
36	0.82
37	0.84
38	0.86
39	0.89
40	0.92
41	0.95
42	0.98
43	1.01
44	1.04
45	1.08
46	1.12
47	1.16
48	1.20
49	1.24
50	1.28
51	1.33
52	1.38
53	1.43
54	1.48
55	1.53
56	1.59
57	1.65
58	1.68
59	1.70
60	1.72
61	1.74
62	1.76
63	1.78
64	1.80
65	1.85
66	1.90
67	1.95
68	2.00
69	2.05
70 or more	2.10

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
TIER FACTORS - EFFECTIVE JANUARY 1, 2005**

DEVELOPMENT OF SLOPE ADJUSTMENT FACTOR BASED ON REQUIRED AND DESIRED SLOPES.

<u>TIER STRUCTURE</u>	<u>CONTRACT TYPE</u>	<u>ASSUMED MEMBERS PER CONTRACT</u>	<u>CURRENTLY EFFECTIVE TIER FACTORS</u>
TWO TIER	INDIVIDUAL	1.00	1.00
	FAMILY	3.45	2.80
FOUR TIER	INDIVIDUAL	1.00	1.00
	INDIVIDUAL + CHILD(REN)	2.31	1.85
	INDIVIDUAL + ADULT	2.00	2.30
	FAMILY	3.70	2.80
<u>Complementary to Medicare</u>			
	Medical	1.00	0.75
	Drug	1.00	3.15
	Dental	1.00	1.00
	Vision	1.00	1.00

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Effective SIC Factors Effective January, 2012

SIC Code	Current SIC Rating Factor, Effective January, 2010
0	1.150
1	1.150
2	1.150
3	1.000
4	1.000
5	1.000
6	1.000
7	1.150
8	1.150
9	1.150
10	1.150
11	1.000
12	1.150
13	1.150
14	1.150
15	1.000
16	1.100
17	1.000
18	1.000
19	1.000
20	1.100
21	1.050
22	1.100
23	1.050
24	1.100
25	1.000
26	1.100
27	1.050
28	1.150
29	1.150
30	1.050
31	0.950
32	1.060
33	1.050
34	1.100
35	1.000
36	1.000
37	1.100
38	1.050
39	1.060
40	1.000
41	0.950
42	1.110
43	1.000
44	1.000
45	1.100
46	1.000
47	1.000
48	0.900
49	1.000

SIC Code	Current SIC Rating Factor, Effective January, 2010
50	1.060
51	1.000
52	1.000
53	0.950
54	1.010
55	1.050
56	0.950
57	0.930
58	1.150
59	0.950
60	0.880
61	0.900
62	0.970
63	1.050
64	1.050
65	1.020
66	1.000
67	0.950
68	1.000
69	1.000
70	1.100
71	1.000
72	1.120
73	0.850
74	1.000
75	1.000
76	1.000
77	1.000
78	1.140
79	1.050
80	1.100
81	1.050
82	0.900
83	1.000
84	0.930
85	1.000
86	0.970
87	0.900
88	1.050
89	1.000
90	1.000
91	1.000
92	1.150
93	1.000
94	1.000
95	1.040
96	1.000
97	1.150
98	1.000
99	1.150

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
POE Factors - Effective August 1, 2006**

<u>POE/Non-POE</u>	<u>POE Factor</u>
Non-POE	0.980
POE	1.000

CareFirst BlueCross BlueShield (BlueChoice)

DC Small Group Rate Filing Effective 04/2012

HIPAA Loads for DC/VA Groups as of November 1, 2011

Group Size 2 - 24					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	2.39	0.825	0.900	0.950
2	2.40	2.99	0.890	0.900	0.950
3	3.00	3.29	0.914	0.950	1.000
4	3.30	3.64	1.000	1.000	1.000
5	3.65	3.99	1.100	1.100	1.100
6	4.00	4.49	1.205	1.205	1.205
7	4.50	4.79	1.313	1.313	1.313
8	4.80	5.09	1.405	1.405	1.405
9	5.10	5.49	1.490	1.490	1.490
10	5.50	5.99	1.787	1.787	1.787
11	6.00	6.49	2.181	2.181	2.181
12	6.50	7.79	2.905	2.905	2.905
13	7.80	10.49	4.137	4.137	4.137
14	10.50	99.99	6.480	6.480	6.480

Group Size 25 +					
	Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
	0.00	1.1	0.825	0.900	0.950
	1.11	1.12	0.890	0.900	0.950
	1.13	1.13	0.914	0.950	1.000
	1.14	1.14	1.000	1.000	1.000
	1.15	1.15	1.100	1.100	1.100
	1.16	1.16	1.205	1.205	1.205
	1.17	1.18	1.313	1.313	1.313
	1.19	1.2	1.405	1.405	1.405
	1.21	1.25	1.490	1.490	1.490
	1.26	2.44	1.787	1.787	1.787
	2.45	3.74	2.181	2.181	2.181
	3.75	5.74	2.905	2.905	2.905
	5.75	8.74	4.137	4.137	4.137
	8.75	99.99	6.480	6.480	6.480

SERFF Tracking Number: CFAP-127779150

State: District of Columbia

Filing Company: CareFirst BlueChoice, Inc.

State Tracking Number:

Company Tracking Number: 1687

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201204

Project Name/Number: /1687

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Actuarial Justification

Comments:

Attachments:

File 1687 BC - Actuarial Memorandum.pdf

File 1687 BC - Responses to Objections_1.12.12.pdf

File 1687 BC - Responses to Objections_1.19.12.pdf

Item Status:

Status

Date:

Bypassed - Item: Rate Summary Worksheet

Bypass Reason: n/a

Comments:

Item Status:

Status

Date:

Bypassed - Item: Consumer Disclosure Form

Bypass Reason: Does not meet or exceed the "subject to review" threshold

Comments:

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012***

SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS

Filing 1687

Actuarial Memorandum

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
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ACTUARIAL CERTIFICATION

I, Brad Boban, am a Pricing Actuary with CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, and produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

Brad Boban

Digitally signed by Brad Boban
DN: cn=Brad Boban, o=CareFirst BlueCross
BlueShield, ou=Actuarial Pricing,
email=brad.boban@carefirst.com, c=US
Date: 2011.12.05 15:59:41 -05'00'

Brad Boban, ASA, MAAA
Senior Actuarial Assistant, Supervisor
CareFirst BlueChoice, Incorporated
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Rate Filing Summary (Filing 1687)**

This submission pertains to the District of Columbia small group accounts of 2-50 contracts of BlueChoice, Inc.

Product	Proposed Rate Change (04/2012 over 01/2012 Rate Level)
HMO	7.5%
HMO Open Access	7.5%
Opt-Out Open Access	7.5%
Opt-Out Plus Open Access	7.5%
BlueChoice Advantage	7.5%
HealthyBlue Triple Option	7.5%
HMO HSA	7.5%
Opt-Out Plus Open Access HSA	7.5%
HealthyBlue HSA	7.5%
HMO HRA	7.5%
Opt-Out Plus Open Access HRA	7.5%
HealthyBlue HRA	7.5%
Non-CDH Drug	7.5%
HSA Drug	7.5%
HRA Drug	7.5%
HealthyBlue Triple Option Drug	7.5%
HealthyBlue CDH Drug	7.5%
Non-CDH Medical & Drug	7.5%
HSA Medical & Drug	7.5%
HRA Medical & Drug	7.5%

Our renewal increase floor remains at -25.7%. The cap in the range of 12% - 35% remains in effect.

As of 12/31/10, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 1098% and 667% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised GHMSI and CFMI RBC ranges of 1000-1300% (Board approved) and 1050-1350% (Boards are expected to approve at their September meetings). These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

The form numbers associated with the rates are displayed throughout the filing.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Experience Period Observed, Normalized, and Proposed Rating Trends
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims
Medical					
HMO	32.9%	8.3%	7.5%	7.0%	\$21,163,006
HMO OA	11.7%	-9.6%	-8.2%	7.0%	\$7,518,792
OO OA	27.6%	11.1%	11.5%	7.0%	\$17,739,138
POS OA	21.4%	11.1%	10.0%	7.0%	\$13,754,560
POS HPN OA	0.4%	8.0%	1.1%	7.0%	\$235,586
HMO HSA OA	3.6%	-7.3%	-2.0%	11.0%	\$2,332,911
HMO HRA OA	1.1%	21.5%	14.4%	11.0%	\$732,187
POS HSA OA	1.1%	65.3%	56.9%	11.0%	\$700,358
POS HRA OA	0.2%	-26.7%	-20.1%	11.0%	\$130,756
BC Non-CDH	93.9%	7.5%	7.3%	7.0%	\$60,411,081
BC CDH	6.1%	10.5%	11.0%	11.0%	\$3,896,212
BC Total	100.0%	7.7%	7.5%	7.2%	\$64,307,293
PPO	92.5%	10.2%	12.2%	11.0%	\$122,621,833
Indemnity	0.2%	-12.9%	-15.7%	11.0%	\$322,363
PPO HSA	5.6%	-19.3%	-19.5%	8.0%	\$7,368,170
PPO HRA	1.7%	-0.6%	0.8%	8.0%	\$2,265,892
GHMSI CDH	7.3%	-14.9%	-14.7%	8.0%	\$9,634,062
GHMSI Total	100.0%	8.4%	10.1%	10.8%	\$132,578,258
Med BC & GHMSI Total		8.1%	9.3%	9.6%	\$196,885,551
Rx					
BC Non-CDH	30.7%	4.5%	5.4%	8.0%	\$18,094,794
BC HSA	1.3%	3.9%	7.2%	8.0%	\$736,710
BC HRA	0.4%	6.8%	8.1%	8.0%	\$239,520
GHMSI Non-CDH	62.7%	3.8%	7.3%	8.0%	\$36,942,815
GHMSI HSA	3.6%	7.2%	4.0%	8.0%	\$2,124,669
GHMSI HRA	1.3%	13.1%	15.7%	8.0%	\$774,240
BC CDH	1.7%	4.6%	7.4%	8.0%	\$976,231
GHMSI CDH	4.9%	8.7%	7.1%	8.0%	\$2,898,910
BC Total	32.4%	4.5%	5.5%	8.0%	\$19,071,024
GHMSI Total	67.6%	4.1%	7.3%	8.0%	\$39,841,725
Non-CDH Total	93.4%	4.0%	6.7%	8.0%	\$55,037,609
CDH Total	6.6%	7.7%	7.2%	8.0%	\$3,875,140
Rx BC & GHMSI Total	100.0%	4.3%	6.7%	8.0%	\$58,912,749
Medical & Rx					
BC Non-CDH	30.7%	6.4%	6.5%	7.2%	\$78,505,875
BC HSA	1.5%	4.4%	8.8%	10.4%	\$3,769,979
BC HRA	0.4%	7.5%	6.1%	10.4%	\$1,102,463
GHMSI Non-CDH	62.5%	8.6%	10.9%	10.3%	\$159,887,011
GHMSI HSA	3.7%	-14.6%	-15.3%	8.0%	\$9,492,839
GHMSI HRA	1.2%	2.6%	4.2%	8.0%	\$3,040,132
BC CDH	1.9%	5.1%	8.1%	10.4%	\$4,872,443
GHMSI CDH	4.9%	-10.4%	-10.6%	8.0%	\$12,532,971
BC Total	32.6%	6.3%	6.6%	7.4%	\$83,378,318
GHMSI Total	67.4%	7.2%	9.3%	10.2%	\$172,419,982
Non-CDH Total	93.2%	7.9%	9.4%	9.3%	\$238,392,886
CDH Total	6.8%	-6.1%	-5.3%	8.7%	\$17,405,414
All Medical & Rx	100.0%	7.2%	8.7%	9.3%	\$255,798,300
Δ Trend "Margin":				0.6%	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
DLR Derivation
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011

1	2	3	4	5	6	7	8	9	10	
H.S.A.										
Contracts a/o 7/31/09	1,001									
Member to Contract Ratio	1.73									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s	
1	Projected Claims (+ Capitations)						\$387.23	78.1%	\$4,651,409	
2	Admin Costs						\$ 54.53	11.0%	\$655,049	
3	Broker Commissions & Fees						\$ 40.32	8.1%	\$484,296	
4	Contribute to Reserve						\$0.00	0.0%	\$0	
5	Invst Income Credit						(\$0.00)	0.00%	(\$6)	
6	Premium Taxes						\$9.92	2.0%	\$119,100	
7	Assessment Fees						\$0.57	0.1%	\$6,847	
8	Federal Income Tax						\$0.00	0.0%	\$0	
9	State Income Tax						\$0.00	0.0%	\$0	
10	Risk Charge						\$0.00	0.0%	\$0	
12	SUBTOTAL:						\$493	99.4%	\$5,916,695	
13										
14	CDH Expenses									
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	37.9%	\$1.14	\$3.00	\$1.72	0.3%	\$20,700
16		Banking Custodian	ACS w/ Mellon	\$2.55	37.9%	\$0.97	\$2.55	\$1.46	0.3%	\$17,595
17	WebMD						\$0.00	0.0%	\$0	
18	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
19	CDH SUBTOTAL:						\$3.19	0.6%	\$38,295	
20	SUM:						\$496	100.0%	\$5,954,989	

H.R.A.										
Contracts a/o 7/31/09	306									
Member to Contract Ratio	1.84									
21	Projected Claims (+ Capitations)						\$248	72.7%	\$911,249	
22	Admin Costs						\$ 37.52	11.0%	\$137,785	
23	Broker Commissions & Fees						\$ 40.85	12.0%	\$150,003	
24	Contribute to Reserve						\$0.00	0.0%	\$0	
25	Invst Income Credit						(\$0.00)	0.00%	(\$1)	
26	Premium Taxes						\$6.82	2.0%	\$25,052	
27	Assessment Fees						\$0.39	0.1%	\$1,440	
28	Federal Income Tax						\$0.00	0.0%	\$0	
29	State Income Tax						\$0.00	0.0%	\$0	
30	Risk Charge						\$0.00	0.0%	\$0	
32	SUBTOTAL:						\$334	97.8%	\$1,225,528	
33										
34	CDH Expenses									
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	59.9%	\$2.69	\$4.50	\$6.32	1.9%	\$23,200
36		Debit Card	Evolution	\$0.75	59.9%	\$0.45	\$0.75	\$1.05	0.3%	\$3,867
37	WebMD						\$0.00	0.0%	\$0	
38	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
39	CDH SUBTOTAL:						\$7.37	2.2%	\$27,067	
40	SUM:						\$341	100.0%	\$1,252,594	

non-CDH									
Contracts a/o 7/31/09	17,849								
Member to Contract Ratio	1.60								
41	Projected Claims (+ Capitations)						\$402	78.7%	\$86,004,809
42	Admin Costs						\$56.14	11.0%	\$12,024,726
43	Broker Commissions & Fees						\$ 41.90	8.2%	\$8,974,266
44	Contribute to Reserve						\$0.00	0.0%	\$0
45	Invst Income Credit						(\$0.00)	0.00%	(\$108)
46	Premium Taxes						\$10.21	2.0%	\$2,186,314
47	Assessment Fees						\$0.59	0.1%	\$125,684
48	Federal Income Tax						\$0.00	0.0%	\$0
49	State Income Tax						\$0.00	0.0%	\$0
50	Risk Charge						\$0.00	0.0%	\$0
52	SUM:						\$510	100.0%	\$109,315,693

TOTAL									
Contracts a/o 7/31/09	19,156								
Member to Contract Ratio	1.61								
53	Projected Claims (+ Capitations)						\$398	78.6%	\$91,567,467
54	Admin Costs						\$55.76	11.0%	\$12,817,561
55	Broker Commissions & Fees						\$41.80	8.2%	\$9,608,565
56	Contribute to Reserve						\$0.00	0.0%	\$0
57	Invst Income Credit						(\$0.00)	0.0%	(\$113)
58	Premium Taxes						\$10.14	2.0%	\$2,330,466
59	Assessment Fees						\$0.58	0.1%	\$133,971
60	Federal Income Tax						\$0.00	0.0%	\$0
61	State Income Tax						\$0.00	0.0%	\$0
62	Risk Charge						\$0.00	0.0%	\$0
64	SUBTOTAL:						\$507	99.9%	\$116,457,915
65									
66	CDH Expenses								
67	H.S.A.	Fund Administrator	FlexAmerica	\$0.09			\$0.09	0.0%	\$20,700
68		Banking Custodian	ACS w/ Mellon	\$0.08			\$0.08	0.0%	\$17,595
69	H.R.A.	Fund Administrator	FlexAmerica	\$0.10			\$0.10	0.0%	\$23,200
70		Debit Card	Evolution	\$0.02			\$0.02	0.0%	\$3,867
71	WebMD						\$0.00	0.0%	\$0
72	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0
73	CDH SUBTOTAL:						\$0.28	0.1%	\$65,362
74	SUM:						\$507	100.0%	\$116,523,277

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med HMO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200707	7,508	11,653	\$2,315,622	\$1,552,455	1.0000	\$0	\$1,552,455	67.0%		\$133.22				1.0840	\$2,510,211	\$215.41		0.9814	\$135.75			
200708	8,087	12,618	\$2,504,699	\$1,672,108	1.0000	\$0	\$1,672,108	66.8%		\$132.52				1.0817	\$2,709,386	\$214.72	-0.3%	0.9783	\$135.46			
200709	7,826	12,076	\$2,430,216	\$1,611,998	1.0000	\$0	\$1,611,998	66.3%		\$133.49				1.0767	\$2,616,657	\$216.68	0.9%	0.9872	\$135.22			
200710	7,784	11,951	\$2,392,125	\$1,759,766	1.0000	\$0	\$1,759,766	73.6%		\$147.25				1.0742	\$2,569,581	\$215.01	-0.8%	0.9796	\$150.32			
200711	7,864	12,157	\$2,409,302	\$1,871,206	1.0000	\$0	\$1,871,206	77.7%		\$153.92				1.0668	\$2,570,174	\$211.42	-1.7%	0.9632	\$159.80			
200712	8,044	12,420	\$2,521,344	\$1,640,703	1.0000	\$0	\$1,640,703	65.1%		\$132.10				1.0613	\$2,676,010	\$215.46	1.9%	0.9816	\$134.57			
200801	7,764	11,947	\$2,407,731	\$1,781,096	1.0000	\$0	\$1,781,096	74.0%		\$149.08				1.0540	\$2,537,725	\$212.42	-1.4%	0.9678	\$154.05			
200802	7,812	12,048	\$2,463,577	\$1,738,219	1.0000	\$0	\$1,738,219	70.6%		\$144.27				1.0539	\$2,596,387	\$215.50	1.5%	0.9818	\$146.94			
200803	7,890	12,109	\$2,477,050	\$1,932,758	1.0000	\$0	\$1,932,758	78.0%		\$159.61				1.0489	\$2,598,162	\$214.56	-0.4%	0.9776	\$163.28			
200804	7,844	12,160	\$2,484,800	\$2,272,637	1.0000	\$0	\$2,272,637	91.5%		\$186.89				1.0522	\$2,614,558	\$215.01	0.2%	0.9796	\$190.79			
200805	7,858	11,780	\$2,409,436	\$1,754,665	1.0000	\$0	\$1,754,665	72.8%		\$148.95				1.0493	\$2,528,132	\$214.61	-0.2%	0.9778	\$152.34			
200806	7,717	11,934	\$2,435,825	\$1,629,675	1.0000	\$0	\$1,629,675	66.9%	72.5%	\$136.56	\$146.47			1.0475	\$2,551,452	\$213.80	-0.4%	0.9741	\$140.19	\$149.85		
200807	7,743	11,993	\$2,454,588	\$1,740,728	1.0000	\$0	\$1,740,728	70.9%	72.8%	\$145.15	\$147.43	8.9%		1.0407	\$2,554,433	\$212.99	-0.4%	0.9704	\$149.57	\$150.96	10.2%	
200808	7,654	11,770	\$2,424,756	\$1,932,558	1.0000	\$0	\$1,932,558	79.7%	73.9%	\$164.19	\$150.10	23.9%		1.0385	\$2,518,223	\$213.95	0.5%	0.9748	\$168.44	\$153.74	24.3%	
200809	7,913	12,264	\$2,532,661	\$2,032,661	1.0000	\$0	\$2,032,661	80.3%	75.1%	\$165.74	\$152.81	24.2%		1.0358	\$2,623,434	\$213.91	0.0%	0.9746	\$170.06	\$156.69	25.8%	
200810	7,591	11,617	\$2,416,243	\$1,997,084	1.0000	\$0	\$1,997,084	82.7%	75.8%	\$171.91	\$154.81	16.7%		1.0294	\$2,487,396	\$214.12	0.1%	0.9755	\$176.23	\$158.80	17.2%	
200811	8,058	12,238	\$2,550,404	\$1,556,512	1.0000	\$0	\$1,556,512	61.0%	74.4%	\$127.19	\$152.55	-17.4%		1.0257	\$2,615,912	\$213.75	-0.2%	0.9739	\$130.60	\$156.33	-18.3%	
200812	7,597	11,591	\$2,437,759	\$1,689,097	1.0000	\$4	\$1,689,101	69.3%	74.8%	\$145.73	\$153.76	10.3%		1.0173	\$2,480,004	\$213.96	0.1%	0.9748	\$149.49	\$157.67	11.1%	
200901	7,375	11,308	\$2,391,106	\$1,533,118	1.0000	\$9	\$1,533,118	64.1%	74.0%	\$135.58	\$152.72	-9.1%		0.9998	\$2,390,543	\$211.40	-1.2%	0.9632	\$140.77	\$156.65	-8.6%	
200902	7,367	11,234	\$2,388,765	\$1,475,877	1.0000	\$60	\$1,475,937	61.8%	73.3%	\$131.38	\$151.74	-8.9%		1.0003	\$2,389,483	\$212.70	0.6%	0.9691	\$135.58	\$155.82	-7.7%	
200903	7,468	11,446	\$2,445,651	\$1,707,717	0.9999	\$209	\$1,707,926	69.8%	72.6%	\$149.22	\$150.87	-6.5%		0.9942	\$2,431,451	\$212.43	-0.1%	0.9678	\$154.18	\$155.05	-5.6%	
200904	7,117	10,745	\$2,329,559	\$1,672,379	0.9999	\$215	\$1,672,594	71.8%	70.9%	\$155.66	\$148.10	-16.7%		0.9893	\$2,304,686	\$214.49	1.0%	0.9772	\$159.29	\$152.25	-16.5%	
200905	6,795	10,349	\$2,269,810	\$1,702,024	0.9999	\$228	\$1,702,252	75.0%	71.1%	\$164.48	\$149.25	10.4%		0.9820	\$2,229,010	\$215.38	0.4%	0.9813	\$167.62	\$153.40	10.0%	
200906	7,227	10,957	\$2,407,035	\$2,930,239	0.9997	\$737	\$2,930,976	121.8%	75.6%	\$267.50	\$159.78	95.9%	9.1%	0.9708	\$2,336,678	\$213.26	-1.0%	0.9716	\$275.32	\$164.25	96.4%	9.6%
200907	6,965	10,525	\$2,352,540	\$1,940,154	0.9997	\$598	\$1,940,752	82.5%	76.6%	\$184.39	\$162.97	27.0%	10.5%	0.9613	\$2,261,560	\$214.88	0.8%	0.9790	\$188.36	\$167.41	25.9%	10.9%
200908	7,093	10,806	\$2,447,068	\$1,611,244	0.9997	\$516	\$1,611,760	65.9%	75.4%	\$149.15	\$161.76	-9.2%	7.8%	0.9508	\$2,326,554	\$215.30	0.2%	0.9809	\$152.06	\$166.09	-9.7%	8.0%
200909	6,984	10,591	\$2,399,191	\$1,849,813	0.9994	\$1,202	\$1,851,014	77.2%	75.1%	\$174.77	\$162.43	5.4%	6.3%	0.9472	\$2,272,446	\$214.56	-0.3%	0.9776	\$178.79	\$166.73	5.1%	6.4%
200910	6,923	10,604	\$2,423,631	\$1,667,548	0.9991	\$1,453	\$1,669,001	68.9%	74.0%	\$157.39	\$161.19	-8.4%	4.1%	0.9396	\$2,277,219	\$214.75	0.1%	0.9784	\$160.87	\$165.43	-8.7%	4.2%
200911	6,077	10,825	\$2,471,881	\$1,754,794	0.9991	\$1,635	\$1,756,429	71.1%	74.9%	\$162.26	\$164.46	27.6%	7.8%	0.9271	\$2,291,772	\$211.71	-1.4%	0.9646	\$168.22	\$168.91	28.8%	8.0%
200912	6,739	10,208	\$2,366,211	\$1,753,329	0.9990	\$1,753	\$1,755,082	74.2%	75.3%	\$171.93	\$166.72	18.0%	8.4%	0.9200	\$2,176,901	\$213.25	0.7%	0.9716	\$176.96	\$171.28	18.4%	8.6%
201001	7,139	10,843	\$2,553,793	\$1,782,613	0.9989	\$1,996	\$1,784,609	69.9%	75.8%	\$164.59	\$169.27	21.4%	10.8%	0.9083	\$2,319,612	\$213.93	0.3%	0.9747	\$168.87	\$173.72	20.0%	10.9%
201002	6,999	10,677	\$2,538,874	\$1,648,289	0.9985	\$2,449	\$1,650,738	65.0%	76.0%	\$154.61	\$171.36	17.7%	12.9%	0.9110	\$2,312,825	\$216.62	1.3%	0.9869	\$156.66	\$175.60	15.6%	12.7%
201003	7,037	10,627	\$2,535,147	\$1,970,978	0.9985	\$3,049	\$1,974,027	77.9%	76.6%	\$185.76	\$174.54	24.5%	15.7%	0.8794	\$2,229,444	\$209.79	-3.2%	0.9558	\$194.34	\$179.03	26.1%	15.5%
201004	7,238	11,067	\$2,653,491	\$1,603,000	0.9982	\$2,970	\$1,605,970	60.5%	75.6%	\$145.11	\$173.59	-6.8%	17.2%	0.8935	\$2,370,999	\$214.24	2.1%	0.9761	\$148.67	\$178.06	-6.7%	17.0%
201005	6,958	10,587	\$2,563,632	\$1,473,010	0.9968	\$4,754	\$1,477,764	57.6%	74.1%	\$139.58	\$171.51	-15.1%	14.9%	0.8957	\$2,296,168	\$216.89	1.2%	0.9881	\$141.26	\$175.84	-15.7%	14.6%
201006	7,166	10,951	\$2,671,611	\$1,685,264	0.9964	\$6,086	\$1,691,350	63.3%	69.3%	\$154.45	\$161.86	-42.3%	1.3%	0.8871	\$2,370,048	\$216.42	-0.2%	0.9860	\$156.64	\$165.73	-43.1%	0.9%
201007	6,610	10,129	\$2,510,349	\$1,588,151	0.9956	\$6,939	\$1,595,090	63.5%	67.8%	\$157.48	\$159.66	-14.6%	-2.0%	0.8795	\$2,207,917	\$217.98	0.7%	0.9931	\$158.57	\$163.29	-15.8%	-2.5%
201008	6,349	8,896	\$2,142,843	\$1,697,143	0.9953	\$8,004	\$1,705,147	79.6%	68.8%	\$191.68	\$162.82	28.5%	0.7%	0.8803	\$1,886,281	\$212.04	-2.7%	0.9660	\$198.41	\$166.71	30.5%	0.4%
201009	6,781	10,372	\$2,585,771	\$1,865,595	0.9940	\$11,347	\$1,876,942	72.6%	68.4%	\$180.96	\$163.31	3.5%	0.5%	0.8675	\$2,243,270	\$216.28	2.0%	0.9854	\$183.65	\$167.10	2.7%	0.2%
201010	6,909	10,475	\$2,600,277	\$1,739,094	0.9937	\$11,067	\$1,750,162	67.3%	68.3%	\$167.08	\$164.12	6.2%	1.8%	0.8629	\$2,243,818	\$214.21	-1.0%	0.9759	\$171.20	\$167.97	6.4%	1.5%
201011	6,881	10,307	\$2,602,368	\$2,004,922	0.9897	\$20,832	\$2,025,755	77.8%	68.9%	\$196.54	\$166.96	21.1%	1.5%	0.8532	\$2,220,312	\$215.42	0.6%	0.9814	\$200.26	\$170.62	19.0%	1.0%
201012	7,434	11,336	\$2,833,876	\$2,111,470	0.9866	\$28,589	\$2,140,059	75.5%	69.1%	\$188.78	\$168.51	9.8%	1.1%	0.8576	\$2,430,469	\$214.40	-0.5%	0.9768	\$193.26	\$172.14	9.2%	0.5%
201101	6,628	10,092	\$2,568,583	\$1,741,595	0.9842	\$28,004	\$1,769,600	68.9%	69.0%	\$175.35	\$169.40	6.5%	0.1%	0.8563	\$2,199,442	\$217.94	1.6%	0.9929	\$176.60	\$172.78	4.6%	-0.5%
201102	6,067	9,300	\$2,235,396	\$1,601,413	0.9730	\$44,391	\$1,645,805	73.6%	69.7%	\$176.97	\$171.24	14.5%	-0.1%	0.8589	\$1,920,041	\$206.46	-5.3%	0.9406	\$188.14	\$175.29	20.1%	-0.2%
201103	6,593	10,011	\$2,538,482	\$1,670,321	0.9618	\$66,346	\$1,736,667	68.4%	68.9%	\$173.48	\$170.17	-6.6%	-2.5%	0.8592	\$2,181,172	\$217.88	5.5%	0.9926	\$174.76	\$173.65	-10.1%	-3.0%
201104	6,601	10,007	\$2,532,675	\$1,508,359	0.9462	\$85,845	\$1,594,205	62.9%	69.1%	\$159.31	\$171.55	9.8%	-1.2%	0.8646	\$2,189,720	\$218.82	0.4%	0.9969	\$159.80	\$174.74	7.5%	-1.9%
201105	6,572	9,979	\$2,492,190	\$1,619,990	0.9189	\$142,933	\$1,762,923	70.7%	70.2%	\$176.66	\$174.75	26.6%	1.9%	0.8726	\$2,174,788	\$217.94	-0.4%	0.9929	\$177.92	\$177.93	26.0%	1.2%
201106	6,526	9,872	\$2,448,163	\$1,367,214	0.8761	\$193,438	\$1,560,652	63.7%	70.3%	\$158.09	\$175.23	2.4%	8.3%	0.8851	\$2,166,815	\$219.49	0.7%	1.0000	\$158.09	\$178.22	0.9%	7.5%
201107	6,343	9,644	\$2,368,843	\$1,311,440	0.7729	\$385,252	\$1,696,691	71.6%	71.0%	\$175.93	\$176.78	11.7%	10.7%									
201108	6,392	9,688	\$2,343,520	\$619,320	0.3222	\$1,302,900	\$1,922,221	82.0%	71.2%	\$198.4												

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Development of Normalized Trends
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Med HMO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		12/2009																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200707	1,262	1,785	\$346,080	\$263,234	1.0000	\$0	\$263,234	76.1%		\$147.47				1.1594	\$401,261	\$224.80		1.0753	\$137.14			
200708	1,239	1,830	\$350,175	\$269,061	1.0000	\$0	\$269,061	76.8%		\$147.03				1.1600	\$406,211	\$221.97	-1.3%	1.0618	\$138.47			
200709	1,331	1,931	\$371,745	\$234,831	1.0000	\$0	\$234,831	63.2%		\$121.61				1.1311	\$420,469	\$217.75	-1.9%	1.0416	\$116.75			
200710	1,419	2,048	\$400,861	\$327,084	1.0000	\$0	\$327,084	81.6%		\$159.71				1.1447	\$458,858	\$224.05	2.9%	1.0718	\$149.01			
200711	1,312	1,864	\$369,692	\$234,799	1.0000	\$0	\$234,799	63.5%		\$125.96				1.1283	\$417,131	\$223.78	-0.1%	1.0705	\$117.67			
200712	1,506	2,263	\$423,932	\$297,153	1.0000	\$0	\$297,153	70.1%		\$131.31				1.1290	\$478,600	\$211.49	-5.5%	1.0117	\$129.79			
200801	1,348	1,969	\$380,970	\$323,733	1.0000	\$0	\$323,733	85.0%		\$164.41				1.1168	\$425,484	\$216.09	2.2%	1.0337	\$159.06			
200802	1,495	2,190	\$428,449	\$491,996	1.0000	\$0	\$491,996	114.8%		\$224.66				1.1093	\$475,294	\$217.03	0.4%	1.0382	\$216.39			
200803	1,368	2,068	\$411,648	\$323,623	1.0000	\$0	\$323,623	78.6%		\$156.49				1.1053	\$454,992	\$220.02	1.4%	1.0525	\$148.69			
200804	1,541	2,327	\$446,391	\$409,781	1.0000	\$0	\$409,781	91.8%		\$176.10				1.1062	\$493,812	\$212.21	-3.5%	1.0151	\$173.48			
200805	1,530	2,286	\$447,346	\$367,678	1.0000	\$0	\$367,678	82.2%		\$160.84				1.1022	\$493,081	\$215.70	1.6%	1.0318	\$155.88			
200806	1,588	2,366	\$477,719	\$457,523	1.0000	\$0	\$457,523	95.8%		\$193.37	\$160.49			1.0983	\$524,655	\$221.75	2.8%	1.0607	\$182.30	\$153.45		
200807	1,653	2,491	\$485,434	\$408,315	1.0000	\$0	\$408,315	84.1%		\$163.92	\$161.73	11.2%		1.0866	\$527,452	\$211.74	-4.5%	1.0129	\$161.83	\$155.42	18.0%	
200808	1,684	2,481	\$509,699	\$402,376	1.0000	\$0	\$402,376	78.9%		\$162.18	\$162.79	10.3%		1.0806	\$550,803	\$222.01	4.8%	1.0620	\$152.72	\$156.36	10.3%	
200809	1,508	2,308	\$468,165	\$381,687	1.0000	\$0	\$381,687	81.5%	84.3%	\$165.38	\$166.00	36.0%		1.0747	\$503,122	\$217.99	-1.8%	1.0428	\$158.59	\$159.43	35.8%	
200810	1,701	2,532	\$509,763	\$336,177	1.0000	\$0	\$336,177	65.9%	82.8%	\$132.77	\$163.38	-16.9%		1.0758	\$548,403	\$216.59	-0.6%	1.0361	\$128.15	\$157.33	-14.0%	
200811	1,694	2,518	\$515,303	\$253,130	1.0000	\$0	\$253,130	49.1%	80.9%	\$100.53	\$160.19	-20.2%		1.0722	\$552,521	\$219.43	1.3%	1.0497	\$95.77	\$154.43	-18.6%	
200812	1,770	2,643	\$541,668	\$401,043	1.0000	\$1	\$401,044	74.0%	81.0%	\$151.74	\$161.72	15.6%		1.0586	\$573,430	\$216.96	-1.1%	1.0379	\$146.20	\$155.58	12.6%	
200901	1,781	2,761	\$553,941	\$437,631	1.0000	\$3	\$437,633	79.0%	80.6%	\$158.51	\$161.23	-3.6%		1.0459	\$579,357	\$209.84	-3.3%	1.0038	\$157.91	\$155.56	-0.7%	
200902	1,924	2,947	\$607,005	\$297,513	1.0000	\$12	\$297,525	49.0%	74.9%	\$100.96	\$150.58	-55.1%		1.0352	\$628,373	\$213.22	1.6%	1.0200	\$98.98	\$145.54	-54.3%	
200903	2,010	3,072	\$638,837	\$397,376	0.9999	\$49	\$397,424	62.2%	73.4%	\$129.37	\$148.06	-17.3%		1.0299	\$657,946	\$214.18	0.4%	1.0245	\$126.27	\$143.41	-15.1%	
200904	1,868	2,884	\$608,754	\$402,292	0.9999	\$52	\$402,343	66.1%	71.4%	\$139.51	\$145.19	-20.8%		1.0205	\$621,241	\$215.41	0.6%	1.0304	\$135.39	\$140.48	-22.0%	
200905	2,001	3,134	\$647,234	\$525,135	0.9999	\$70	\$525,205	81.1%	71.6%	\$167.58	\$146.26	4.2%		1.0251	\$663,470	\$211.70	-1.7%	1.0127	\$165.48	\$141.77	6.2%	
200906	2,070	3,161	\$680,727	\$583,548	0.9997	\$147	\$583,694	85.7%	71.3%	\$184.66	\$146.56	-4.5%	-8.7%	1.0106	\$687,969	\$217.64	2.8%	1.0411	\$177.36	\$142.23	-2.7%	-7.3%
200907	2,063	3,184	\$701,879	\$553,056	0.9997	\$171	\$553,226	78.8%	71.2%	\$173.75	\$147.85	6.0%	-8.6%	0.9846	\$691,058	\$217.04	-0.3%	1.0382	\$167.35	\$143.20	3.4%	-7.9%
200908	2,215	3,422	\$732,801	\$421,732	0.9997	\$135	\$421,867	57.6%	69.3%	\$123.28	\$144.39	-24.0%	-11.3%	0.9902	\$725,599	\$212.04	-2.3%	1.0143	\$121.54	\$140.38	-20.4%	-10.2%
200909	2,291	3,586	\$787,330	\$520,894	0.9994	\$338	\$521,233	66.2%	68.2%	\$145.35	\$143.13	-12.1%	-13.8%	0.9823	\$773,414	\$215.68	1.7%	1.0317	\$140.89	\$139.24	-11.2%	-12.7%
200910	2,502	3,875	\$832,016	\$571,964	0.9991	\$498	\$572,463	68.8%	68.4%	\$147.73	\$144.32	11.3%	-11.7%	0.9589	\$797,829	\$205.89	-4.5%	0.9849	\$150.00	\$141.08	17.0%	-10.3%
200911	2,484	3,894	\$846,414	\$488,855	0.9991	\$456	\$489,310	57.8%	68.5%	\$125.66	\$145.29	25.0%	-9.3%	0.9598	\$812,367	\$208.62	1.3%	0.9980	\$125.92	\$142.63	31.5%	-7.6%
200912	2,319	3,678	\$807,122	\$530,646	0.9990	\$531	\$531,177	65.8%	67.9%	\$144.42	\$144.78	-4.8%	-10.5%	0.9534	\$769,543	\$209.23	0.3%	1.0009	\$144.30	\$142.54	-1.3%	-8.4%
201001	2,573	4,075	\$913,463	\$576,017	0.9989	\$645	\$576,662	63.1%	66.7%	\$141.51	\$143.53	-10.7%	-11.0%	0.9402	\$858,868	\$210.77	0.7%	1.0082	\$140.36	\$141.30	-11.1%	-9.2%
201002	2,455	3,927	\$888,966	\$495,947	0.9985	\$737	\$496,684	55.9%	66.8%	\$126.48	\$144.93	25.3%	-3.8%	0.9396	\$835,263	\$212.70	0.9%	1.0175	\$124.31	\$142.69	25.6%	-2.0%
201003	2,518	3,985	\$910,690	\$1,191,365	0.9985	\$1,843	\$1,193,208	131.0%	73.4%	\$299.42	\$160.43	131.4%	8.3%	0.9305	\$847,423	\$212.65	0.0%	1.0172	\$294.35	\$158.03	133.1%	10.2%
201004	2,681	4,270	\$962,149	\$654,390	0.9982	\$1,212	\$655,603	68.1%	73.3%	\$153.54	\$161.13	10.1%	11.0%	0.9265	\$891,464	\$208.77	-1.8%	0.9987	\$153.74	\$159.12	13.6%	13.3%
201005	2,671	4,209	\$971,165	\$511,577	0.9968	\$1,651	\$513,228	52.8%	70.8%	\$121.94	\$157.04	-27.2%	7.4%	0.9090	\$882,825	\$209.75	0.5%	1.0033	\$121.53	\$155.22	-26.6%	9.5%
201006	2,582	4,134	\$962,601	\$620,620	0.9964	\$2,241	\$622,861	64.7%	69.3%	\$150.67	\$154.58	-18.4%	5.5%	0.9021	\$868,366	\$210.05	0.1%	1.0048	\$149.95	\$153.19	-15.5%	7.7%
201007	2,620	4,192	\$985,595	\$497,740	0.9956	\$2,175	\$499,915	50.7%	66.9%	\$119.25	\$150.15	-31.4%	1.6%	0.8909	\$878,066	\$209.46	-0.3%	1.0020	\$119.02	\$149.18	-28.9%	4.2%
201008	2,715	4,325	\$1,016,771	\$565,700	0.9953	\$2,668	\$568,367	55.9%	66.5%	\$131.41	\$150.38	6.6%	4.1%	0.8791	\$893,865	\$206.67	-1.3%	0.9886	\$132.92	\$149.73	9.4%	6.7%
201009	2,676	4,374	\$1,033,779	\$580,105	0.9940	\$3,528	\$583,633	56.5%	65.6%	\$133.43	\$149.23	-8.2%	4.3%	0.8767	\$906,335	\$207.21	0.3%	0.9912	\$134.62	\$149.06	-4.4%	7.1%
201010	2,704	4,330	\$1,037,958	\$462,658	0.9937	\$2,944	\$465,603	44.9%	63.5%	\$107.53	\$145.69	-27.2%	1.0%	0.8664	\$899,279	\$207.69	0.2%	0.9935	\$108.24	\$145.44	-27.8%	3.1%
201011	2,737	4,411	\$1,063,602	\$515,528	0.9897	\$5,357	\$520,885	49.0%	62.6%	\$118.09	\$144.82	-6.0%	-0.3%	0.8630	\$917,900	\$208.09	0.2%	0.9954	\$118.63	\$144.60	-5.8%	1.4%
201012	2,757	4,484	\$1,064,776	\$677,075	0.9866	\$9,168	\$686,243	64.4%	62.5%	\$153.04	\$145.57	6.0%	0.5%	0.8575	\$913,022	\$203.62	-2.2%	0.9740	\$157.12	\$145.70	8.9%	2.2%
201101	2,801	4,486	\$1,095,125	\$616,371	0.9842	\$9,911	\$626,282	57.2%	62.0%	\$139.61	\$145.37	-1.3%	1.3%	0.8587	\$940,336	\$209.62	2.9%	1.0027	\$139.23	\$145.56	-0.8%	3.0%
201102	2,841	4,510	\$1,101,648	\$650,185	0.9730	\$18,023	\$668,208	60.7%	62.3%	\$148.16	\$147.05	17.1%	1.5%	0.8589	\$946,254	\$209.81	0.1%	1.0037	\$147.62	\$147.39	18.8%	3.3%
201103	2,850	4,552	\$1,091,453	\$655,519	0.9618	\$26,038	\$681,557	62.4%	57.3%	\$149.73	\$135.67	-50.0%	-15.4%	0.8588	\$937,392	\$205.93	-1.9%	0.9851	\$151.99	\$136.33	-48.4%	-13.7%
201104	2,896	4,623	\$1,108,191	\$601,125	0.9462	\$34,212	\$635,337	57.3%	56.4%	\$137.43	\$134.37	-10.5%	-16.6%	0.8700	\$964,080	\$208.54	1.3%	0.9976	\$137.76	\$135.04	-10.4%	-15.1%
201105	2,958	4,738	\$1,118,569	\$630,789	0.9189	\$55,655	\$686,444	61.4%	57.1%	\$144.88	\$136.30	18.8%	-13.2%	0.8802	\$984,619	\$207.81	-0.3%	0.9941	\$145.74	\$137.08	19.9%	-11.7%
201106	2,992	4,776	\$1,115,756	\$785,223	0.8761	\$111,096	\$896,319	80.3%	58.6%	\$187.67	\$139.75	24.6%	-9.6%	0.8948	\$998,417	\$209.05	0.6%	1.0000	\$187.67	\$140.60	25.2%	-8.2%
201107	3,025	4,823	\$1,111,466	\$599,768	0.7729	\$176,189	\$775,957	69.8%	60.1%	\$160.89	\$143.20	34.9%	-4.6%									
201108	3,020	4,797	\$1,099,144	\$291,464	0.3222	\$613,170	\$904,633	82.3%	62.3%	\$188.58	\$148.10	43.5%	-1.5%									
Experience Period	33,547	53,801	\$12,833,221	\$7,238,018	0.9627	\$280,774	\$7,518,792			\$139.75				0.8711	\$11,179,565	\$207.79		0.9940	\$140.60			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Development of Normalized Trends
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
Med HMO & HMO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	8,770	13,438	\$2,661,702	\$1,815,688	1.0000	\$0	\$1,815,688	68.2%		\$135.12				1.0938	\$2,911,472	\$216.66		1.0027	\$134.76				
200708	9,326	14,448	\$2,854,874	\$1,941,170	1.0000	\$0	\$1,941,170	68.0%		\$134.36				1.0913	\$3,115,597	\$215.64	-0.5%	0.9979	\$134.63				
200709	9,157	14,007	\$2,801,961	\$1,846,829	1.0000	\$0	\$1,846,829	65.9%		\$131.85				1.0839	\$3,037,127	\$216.83	0.6%	1.0034	\$131.40				
200710	9,203	13,999	\$2,792,986	\$2,086,850	1.0000	\$0	\$2,086,850	74.7%		\$149.07				1.0843	\$3,028,439	\$216.33	-0.2%	1.0011	\$148.90				
200711	9,176	14,021	\$2,778,995	\$2,106,005	1.0000	\$0	\$2,106,005	75.8%		\$150.20				1.0750	\$2,987,305	\$213.06	-1.5%	0.9860	\$152.34				
200712	9,550	14,683	\$2,945,276	\$1,937,856	1.0000	\$0	\$1,937,856	65.8%		\$131.98				1.0711	\$3,154,610	\$214.85	0.8%	0.9943	\$132.74				
200801	9,112	13,916	\$2,788,702	\$2,104,829	1.0000	\$0	\$2,104,829	75.5%		\$151.25				1.0626	\$2,963,209	\$212.94	-0.9%	0.9854	\$153.49				
200802	9,307	14,238	\$2,892,026	\$2,230,215	1.0000	\$0	\$2,230,215	77.1%		\$156.64				1.0621	\$3,071,681	\$215.74	1.3%	0.9984	\$156.89				
200803	9,258	14,177	\$2,888,698	\$2,256,381	1.0000	\$0	\$2,256,381	78.1%		\$159.16				1.0569	\$3,053,154	\$215.36	-0.2%	0.9966	\$159.69				
200804	9,385	14,487	\$2,931,192	\$2,682,418	1.0000	\$0	\$2,682,418	91.5%		\$185.16				1.0604	\$3,108,370	\$214.56	-0.4%	0.9929	\$186.48				
200805	9,188	14,066	\$2,856,783	\$2,122,343	1.0000	\$0	\$2,122,343	74.3%		\$150.88				1.0576	\$3,021,213	\$214.79	0.1%	0.9940	\$151.80				
200806	9,305	14,300	\$2,913,544	\$2,087,198	1.0000	\$0	\$2,087,198	71.6%	73.9%	\$145.96	\$148.53			1.0558	\$3,076,108	\$215.11	0.2%	0.9955	\$146.62	\$149.18			
200807	9,396	14,484	\$2,940,022	\$2,149,044	1.0000	\$0	\$2,149,044	73.1%	74.3%	\$148.37	\$149.57	9.8%		1.0483	\$3,081,885	\$212.78	-1.1%	0.9847	\$150.68	\$150.45	11.8%		
200808	9,338	14,251	\$2,934,455	\$2,334,934	1.0000	\$0	\$2,334,934	79.6%	75.3%	\$163.84	\$152.05	21.9%		1.0459	\$3,069,026	\$215.36	1.2%	0.9966	\$164.40	\$152.96	22.1%		
200809	9,421	14,572	\$3,000,826	\$2,414,348	1.0000	\$0	\$2,414,348	80.5%	76.5%	\$165.68	\$154.87	25.7%		1.0419	\$3,126,556	\$214.56	-0.4%	0.9929	\$166.86	\$155.93	27.0%		
200810	9,292	14,149	\$2,926,005	\$2,333,261	1.0000	\$0	\$2,333,261	79.7%	76.9%	\$164.91	\$156.17	10.6%		1.0375	\$3,035,800	\$214.56	0.0%	0.9929	\$166.08	\$157.34	11.5%		
200811	9,752	14,756	\$3,065,707	\$1,809,643	1.0000	\$0	\$1,809,643	59.0%	75.4%	\$122.64	\$153.78	-18.4%		1.0335	\$3,168,432	\$214.72	0.1%	0.9937	\$123.42	\$154.84	-19.0%		
200812	9,367	14,234	\$2,979,427	\$2,090,140	1.0000	\$5	\$2,090,145	70.2%	75.8%	\$146.84	\$155.07	11.3%		1.0248	\$3,053,434	\$214.52	-0.1%	0.9927	\$147.92	\$156.16	11.4%		
200901	9,156	14,069	\$2,945,047	\$1,970,740	1.0000	\$12	\$1,970,751	66.9%	75.1%	\$140.08	\$154.15	-7.4%		1.0084	\$2,969,900	\$211.10	-1.6%	0.9769	\$143.39	\$155.34	-6.6%		
200902	9,291	14,181	\$2,995,770	\$1,773,390	1.0000	\$72	\$1,773,462	59.2%	73.6%	\$125.06	\$151.54	-20.2%		1.0074	\$3,017,856	\$212.81	0.8%	0.9848	\$126.98	\$152.89	-19.1%		
200903	9,478	14,518	\$3,084,488	\$2,105,093	0.9999	\$258	\$2,105,351	68.3%	72.7%	\$145.02	\$150.37	-8.9%		1.0016	\$3,089,397	\$212.80	0.0%	0.9848	\$147.26	\$151.85	-7.8%		
200904	8,985	13,629	\$2,938,312	\$2,074,671	0.9999	\$266	\$2,074,937	70.6%	71.0%	\$152.24	\$147.57	-17.8%		0.9958	\$2,925,927	\$214.68	0.9%	0.9935	\$153.24	\$149.02	-17.8%		
200905	8,796	13,483	\$2,917,044	\$2,227,159	0.9999	\$298	\$2,227,457	76.4%	71.2%	\$165.20	\$148.69	9.5%		0.9916	\$2,892,480	\$214.53	-0.1%	0.9928	\$166.40	\$150.17	9.6%		
200906	9,297	14,118	\$3,087,762	\$3,513,787	0.9997	\$884	\$3,514,671	113.8%	74.8%	\$248.95	\$157.22	70.6%	5.9%	0.9796	\$3,024,647	\$214.24	-0.1%	0.9915	\$251.09	\$158.84	71.3%	6.5%	
200907	9,028	13,709	\$3,054,419	\$2,493,209	0.9997	\$769	\$2,493,978	81.7%	75.5%	\$181.92	\$159.98	22.6%	7.0%	0.9667	\$2,952,618	\$215.38	0.5%	0.9967	\$182.52	\$161.46	21.1%	7.3%	
200908	9,308	14,228	\$3,179,869	\$2,032,975	0.9997	\$651	\$2,033,627	64.0%	74.2%	\$142.93	\$158.22	-12.8%	4.1%	0.9598	\$3,052,153	\$214.52	-0.4%	0.9927	\$143.98	\$159.74	-12.4%	4.4%	
200909	9,275	14,177	\$3,186,520	\$2,370,707	0.9994	\$1,540	\$2,372,247	74.4%	73.7%	\$167.33	\$158.34	1.0%	2.2%	0.9559	\$3,045,859	\$214.85	0.2%	0.9943	\$168.30	\$159.85	0.9%	2.5%	
200910	9,425	14,479	\$3,255,648	\$2,239,513	0.9991	\$1,951	\$2,241,463	68.8%	72.8%	\$154.81	\$157.49	-6.1%	0.8%	0.9445	\$3,075,048	\$212.38	-1.1%	0.9828	\$157.51	\$159.13	-5.2%	1.1%	
200911	9,561	14,719	\$3,318,295	\$2,243,649	0.9991	\$2,091	\$2,245,740	67.7%	73.5%	\$152.57	\$160.10	24.4%	4.1%	0.9355	\$3,104,139	\$210.89	-0.7%	0.9760	\$156.33	\$162.01	26.7%	4.6%	
200912	9,058	13,886	\$3,173,333	\$2,283,975	0.9990	\$2,284	\$2,286,258	72.0%	73.6%	\$164.64	\$161.59	12.1%	4.2%	0.9285	\$2,946,445	\$212.19	0.6%	0.9820	\$167.67	\$163.67	13.4%	4.8%	
201001	9,712	14,918	\$3,467,257	\$2,358,630	0.9989	\$2,641	\$2,361,272	68.1%	73.6%	\$158.28	\$163.08	13.0%	5.8%	0.9167	\$3,178,480	\$213.06	0.4%	0.9860	\$160.53	\$165.05	12.0%	6.2%	
201002	9,454	14,604	\$3,427,840	\$2,144,236	0.9985	\$3,186	\$2,147,422	62.6%	73.8%	\$147.04	\$164.87	17.6%	8.8%	0.9184	\$3,148,088	\$215.56	1.2%	0.9976	\$147.40	\$166.68	16.1%	9.0%	
201003	9,555	14,612	\$3,445,837	\$3,162,344	0.9985	\$4,892	\$3,167,236	91.9%	75.9%	\$216.76	\$171.00	49.5%	13.7%	0.8929	\$3,076,867	\$210.57	-2.3%	0.9745	\$222.43	\$173.04	51.1%	14.0%	
201004	9,919	15,337	\$3,615,640	\$2,257,391	0.9982	\$4,183	\$2,261,573	62.5%	75.0%	\$147.46	\$170.39	-3.1%	15.5%	0.9023	\$3,262,463	\$212.72	1.0%	0.9844	\$149.79	\$172.55	-2.2%	15.8%	
201005	9,629	14,796	\$3,534,797	\$1,984,587	0.9968	\$6,405	\$1,990,992	56.3%	73.3%	\$134.56	\$167.74	-18.5%	12.8%	0.8993	\$3,178,992	\$214.85	1.0%	0.9943	\$135.33	\$169.83	-18.7%	13.1%	
201006	9,748	15,085	\$3,634,211	\$2,305,884	0.9964	\$8,327	\$2,314,211	63.7%	69.3%	\$153.41	\$159.93	-38.4%	1.7%	0.8911	\$3,238,414	\$214.68	-0.1%	0.9935	\$154.42	\$161.90	-38.5%	1.9%	
201007	9,230	14,321	\$3,495,944	\$2,085,891	0.9956	\$9,113	\$2,095,005	59.9%	67.6%	\$146.29	\$157.09	-19.6%	-1.8%	0.8827	\$3,085,983	\$215.49	0.4%	0.9972	\$146.70	\$159.02	-19.6%	-1.5%	
201008	9,064	13,221	\$3,159,614	\$2,262,843	0.9953	\$10,672	\$2,273,514	72.0%	68.2%	\$171.96	\$159.38	20.3%	0.7%	0.8799	\$2,780,147	\$210.28	-2.4%	0.9731	\$176.71	\$161.58	22.7%	1.1%	
201009	9,457	14,746	\$3,619,550	\$2,445,700	0.9940	\$14,875	\$2,460,575	68.0%	67.7%	\$166.86	\$159.37	-0.3%	0.6%	0.8702	\$3,149,605	\$213.59	1.6%	0.9884	\$168.81	\$161.64	0.3%	1.1%	
201010	9,613	14,805	\$3,638,235	\$2,201,753	0.9937	\$14,012	\$2,215,764	60.9%	67.0%	\$149.66	\$158.92	-3.3%	0.9%	0.8639	\$3,143,097	\$212.30	-0.6%	0.9825	\$152.33	\$161.20	-3.3%	1.3%	
201011	9,618	14,718	\$3,665,970	\$2,520,450	0.9897	\$26,189	\$2,546,639	69.5%	67.1%	\$173.03	\$160.64	13.4%	0.3%	0.8560	\$3,138,212	\$213.22	0.4%	0.9867	\$175.35	\$162.79	12.2%	0.5%	
201012	10,191	15,820	\$3,898,652	\$2,788,545	0.9866	\$37,757	\$2,826,302	72.5%	67.3%	\$178.65	\$161.94	8.5%	0.2%	0.8576	\$3,343,490	\$211.35	-0.9%	0.9781	\$182.66	\$164.17	8.9%	0.3%	
201101	9,429	14,578	\$3,663,708	\$2,357,967	0.9842	\$37,915	\$2,395,882	65.4%	67.0%	\$164.35	\$162.45	3.8%	-0.4%	0.8570	\$3,139,778	\$215.38	1.9%	0.9967	\$164.89	\$164.54	2.7%	-0.3%	
201102	8,908	13,810	\$3,337,044	\$2,251,598	0.9730	\$62,415	\$2,314,013	69.3%	67.6%	\$167.56	\$164.13	14.0%	-0.4%	0.8589	\$2,866,295	\$207.55	-3.6%	0.9605	\$174.45	\$166.74	18.4%	0.0%	
201103	9,443	14,563	\$3,629,935	\$2,325,840	0.9618	\$92,384	\$2,418,224	66.6%	65.5%	\$166.05	\$159.91	-23.4%	-6.5%	0.8591	\$3,118,563	\$214.14	3.2%	0.9910	\$167.56	\$162.23	-24.7%	-6.2%	
201104	9,497	14,630	\$3,640,866	\$2,109,484	0.9462	\$120,057	\$2,229,541	61.2%	65.4%	\$152.40	\$160.38	3.3%	-5.9%	0.8662	\$3,153,800	\$215.57	0.7%	0.9976	\$152.76	\$162.52	2.0%	-5.8%	
201105	9,530	14,717	\$3,610,759	\$2,250,779	0.9189	\$198,588	\$2,449,367	67.8%	66.4%	\$166.43	\$163.07	23.7%	-2.8%	0.8750	\$3,159,407	\$214.68	-0.4%	0.9935	\$167.52	\$165.26	23.8%	-2.7%	
201106	9,518	14,648	\$3,563,919	\$2,152,338	0.8761	\$304,534	\$2,456,971	68.9%	66.8%	\$167.73	\$164.29	9.3%	2.7%	0.8881	\$3,165,232	\$216.09	0.7%	1.0000	\$167.73	\$166.41	8.6%	2.8%	
201107	9,368	14,467	\$3,480,309	\$1,911,208	0.7729	\$561,441	\$2,472,649	71.0%	67.7%	\$170.92	\$166.32	16.8%	5.9%										
201108	9,412	14,485	\$3,442,664	\$910,784	0.3222	\$1,9																	

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med OO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	3,866	6,245	\$1,355,975	\$1,131,231	1.0000	\$0	\$1,131,231	83.4%		\$181.14				1.0694	\$1,450,067	\$232.20		1.0309	\$175.71				
200708	4,212	6,809	\$1,447,965	\$1,338,174	1.0000	\$0	\$1,338,174	92.4%		\$196.53				1.0686	\$1,547,346	\$227.25	-2.1%	1.0090	\$194.78				
200709	4,128	6,721	\$1,448,105	\$1,030,679	1.0000	\$0	\$1,030,679	71.2%		\$153.35				1.0570	\$1,530,589	\$227.73	0.2%	1.0111	\$151.67				
200710	3,963	6,387	\$1,389,107	\$1,006,217	1.0000	\$0	\$1,006,217	72.4%		\$157.54				1.0565	\$1,467,546	\$229.77	0.9%	1.0202	\$154.43				
200711	4,324	6,923	\$1,496,290	\$1,092,626	1.0000	\$0	\$1,092,626	73.0%		\$157.83				1.0571	\$1,581,719	\$228.47	-0.6%	1.0144	\$155.59				
200712	4,314	6,980	\$1,524,287	\$1,277,230	1.0000	\$0	\$1,277,230	83.8%		\$182.98				1.0535	\$1,605,876	\$230.07	0.7%	1.0215	\$179.14				
200801	4,188	6,782	\$1,477,011	\$1,132,172	1.0000	\$0	\$1,132,172	76.7%		\$166.94				1.0447	\$1,542,961	\$227.51	-1.1%	1.0101	\$165.27				
200802	4,176	6,793	\$1,477,637	\$961,500	1.0000	\$0	\$961,500	65.1%		\$141.54				1.0385	\$1,534,550	\$225.90	-0.7%	1.0030	\$141.12				
200803	3,937	6,357	\$1,383,805	\$1,064,185	1.0000	\$0	\$1,064,185	76.9%		\$167.40				1.0384	\$1,436,931	\$226.04	0.1%	1.0036	\$166.80				
200804	4,188	6,739	\$1,465,069	\$1,094,662	1.0000	\$0	\$1,094,662	74.7%		\$162.44				1.0418	\$1,526,246	\$226.48	0.2%	1.0055	\$161.54				
200805	4,171	6,847	\$1,490,480	\$932,163	1.0000	\$0	\$932,163	62.5%		\$136.14				1.0364	\$1,544,756	\$225.61	-0.4%	1.0017	\$135.91				
200806	4,267	7,004	\$1,528,376	\$1,019,714	1.0000	\$0	\$1,019,714	66.7%	74.8%	\$145.59	\$162.32			1.0358	\$1,583,033	\$226.02	0.2%	1.0035	\$145.08	\$160.54			
200807	4,099	6,535	\$1,445,251	\$1,132,881	1.0000	\$0	\$1,132,881	78.4%	74.4%	\$173.36	\$161.75	-4.3%		1.0301	\$1,488,721	\$227.81	0.8%	1.0114	\$171.40	\$160.22	-2.5%		
200808	4,112	6,640	\$1,461,223	\$1,389,425	1.0000	\$0	\$1,389,425	95.1%	74.7%	\$209.25	\$162.73	6.5%		1.0227	\$1,494,337	\$225.05	-1.2%	0.9992	\$209.42	\$161.31	7.5%		
200809	4,514	7,585	\$1,628,168	\$1,055,118	1.0000	\$0	\$1,055,118	64.8%	74.1%	\$139.11	\$161.30	-9.3%		1.0169	\$1,655,642	\$218.28	-3.0%	0.9691	\$143.54	\$160.52	-5.4%		
200810	4,117	6,735	\$1,484,677	\$1,094,675	1.0000	\$0	\$1,094,675	73.7%	74.2%	\$162.54	\$161.70	3.2%		1.0109	\$1,500,814	\$222.84	2.1%	0.9894	\$164.28	\$161.31	6.4%		
200811	4,321	7,165	\$1,553,413	\$973,905	1.0000	\$0	\$973,905	62.7%	73.3%	\$135.93	\$159.78	-13.9%		1.0167	\$1,579,353	\$220.43	-1.1%	0.9787	\$138.89	\$159.88	-10.7%		
200812	4,025	6,615	\$1,478,189	\$1,121,422	1.0000	\$3	\$1,121,425	75.9%	72.6%	\$169.53	\$158.59	-7.4%		1.0068	\$1,488,256	\$224.98	2.1%	0.9989	\$169.72	\$159.00	-5.3%		
200901	4,294	6,992	\$1,555,148	\$1,069,633	1.0000	\$6	\$1,069,639	68.8%	71.9%	\$152.98	\$157.42	-8.4%		0.9815	\$1,526,434	\$218.31	-3.0%	0.9693	\$157.83	\$158.37	-4.5%		
200902	4,394	7,251	\$1,641,217	\$1,038,886	1.0000	\$42	\$1,038,928	63.3%	71.7%	\$143.28	\$157.48	1.2%		0.9926	\$1,629,100	\$224.67	2.9%	0.9975	\$143.64	\$158.51	1.8%		
200903	4,208	6,911	\$1,543,301	\$1,384,337	0.9999	\$169	\$1,384,506	89.7%	72.8%	\$200.33	\$160.29	19.7%		0.9867	\$1,522,747	\$220.34	-1.9%	0.9783	\$204.78	\$161.66	22.8%		
200904	4,089	6,751	\$1,518,627	\$1,449,130	0.9999	\$186	\$1,449,316	95.4%	74.5%	\$214.68	\$164.54	32.2%		0.9845	\$1,495,097	\$221.46	0.5%	0.9833	\$218.33	\$166.25	35.2%		
200905	4,239	7,101	\$1,624,095	\$1,106,258	0.9999	\$148	\$1,106,407	68.1%	74.9%	\$155.81	\$166.13	14.4%		0.9734	\$1,580,857	\$222.62	0.5%	0.9884	\$157.63	\$168.04	16.0%		
200906	4,347	7,117	\$1,636,486	\$1,072,411	0.9997	\$270	\$1,072,681	65.5%	74.8%	\$150.72	\$166.54	3.5%	2.6%	0.9667	\$1,581,931	\$222.27	-0.2%	0.9869	\$152.73	\$168.70	5.3%	5.1%	
200907	4,414	7,186	\$1,691,448	\$1,265,161	0.9997	\$390	\$1,265,552	74.8%	74.5%	\$176.11	\$166.83	1.6%	3.1%	0.9550	\$1,615,319	\$224.79	1.1%	0.9980	\$176.46	\$169.15	3.0%	5.6%	
200908	4,617	7,542	\$1,780,782	\$1,284,124	0.9997	\$411	\$1,284,535	72.1%	72.7%	\$170.32	\$163.82	-18.6%	0.7%	0.9445	\$1,681,932	\$223.01	-0.8%	0.9901	\$172.01	\$166.22	-17.9%	3.0%	
200909	4,380	7,139	\$1,694,863	\$1,188,761	0.9994	\$772	\$1,189,533	70.2%	73.2%	\$166.62	\$166.28	19.8%	3.1%	0.9367	\$1,587,545	\$222.38	-0.3%	0.9873	\$168.76	\$168.43	17.6%	4.9%	
200910	4,501	7,390	\$1,781,180	\$1,353,049	0.9991	\$1,179	\$1,354,228	76.0%	73.4%	\$183.25	\$168.04	12.7%	3.9%	0.9305	\$1,657,369	\$224.27	0.9%	0.9957	\$184.03	\$170.13	12.0%	5.5%	
200911	4,674	7,614	\$1,838,865	\$1,168,339	0.9991	\$1,089	\$1,169,428	63.6%	73.3%	\$153.59	\$169.45	13.0%	6.1%	0.9260	\$1,702,722	\$223.63	-0.3%	0.9929	\$154.69	\$171.33	11.4%	7.2%	
200912	4,547	7,328	\$1,782,360	\$1,373,539	0.9990	\$1,373	\$1,374,913	77.1%	73.5%	\$187.62	\$170.98	10.7%	7.8%	0.9186	\$1,637,222	\$223.42	-0.1%	0.9920	\$189.15	\$172.98	11.4%	8.8%	
201001	4,690	7,724	\$1,919,686	\$1,263,908	0.9989	\$1,415	\$1,265,323	65.9%	73.1%	\$163.82	\$171.79	7.1%	9.1%	0.9081	\$1,743,248	\$225.69	1.0%	1.0020	\$163.48	\$173.32	3.6%	9.4%	
201002	4,635	7,574	\$1,873,965	\$1,150,190	0.9985	\$1,709	\$1,151,900	61.5%	72.8%	\$152.09	\$172.45	6.1%	9.5%	0.9057	\$1,697,162	\$224.08	-0.7%	0.9949	\$152.87	\$174.02	6.4%	9.8%	
201003	4,831	7,840	\$1,904,103	\$1,563,152	0.9985	\$2,418	\$1,565,570	82.2%	72.5%	\$199.69	\$172.69	-0.3%	7.7%	0.8997	\$1,713,063	\$218.50	-2.5%	0.9701	\$205.84	\$174.40	0.5%	7.9%	
201004	4,953	8,220	\$2,004,475	\$1,244,309	0.9982	\$2,305	\$1,246,614	62.2%	69.9%	\$151.66	\$167.60	-29.4%	1.9%	0.8948	\$1,793,553	\$218.19	-0.1%	0.9688	\$156.55	\$169.52	-28.3%	2.0%	
201005	4,696	7,748	\$1,898,282	\$1,265,866	0.9968	\$4,085	\$1,269,951	66.9%	69.8%	\$163.91	\$168.21	5.2%	1.3%	0.8890	\$1,687,599	\$217.81	-0.2%	0.9671	\$169.49	\$170.45	7.5%	1.4%	
201006	4,729	7,761	\$1,930,859	\$1,516,802	0.9964	\$5,477	\$1,522,279	78.8%	70.9%	\$196.14	\$171.96	30.1%	3.3%	0.8817	\$1,702,503	\$219.37	0.7%	0.9740	\$201.39	\$174.44	31.9%	3.4%	
201007	4,373	7,163	\$1,918,801	\$1,433,813	0.9956	\$6,264	\$1,440,078	75.1%	70.9%	\$201.04	\$173.92	14.2%	4.3%	0.8695	\$1,668,405	\$232.92	6.2%	1.0341	\$194.41	\$175.92	10.2%	4.0%	
201008	4,983	8,253	\$2,036,711	\$1,545,287	0.9953	\$7,288	\$1,552,574	76.2%	71.3%	\$188.12	\$175.50	10.5%	7.1%	0.8660	\$1,763,707	\$213.70	-8.2%	0.9488	\$198.27	\$178.18	15.3%	7.2%	
201009	4,726	7,818	\$1,981,446	\$1,245,187	0.9940	\$7,573	\$1,252,760	63.2%	70.7%	\$160.24	\$174.89	-3.8%	5.2%	0.8611	\$1,706,294	\$218.25	2.1%	0.9690	\$165.36	\$177.85	-2.0%	5.6%	
201010	4,643	7,755	\$1,958,897	\$1,673,895	0.9937	\$10,652	\$1,684,548	86.0%	71.6%	\$217.22	\$177.76	18.5%	5.8%	0.8548	\$1,674,501	\$215.93	-1.1%	0.9587	\$226.58	\$181.33	23.1%	6.6%	
201011	4,849	7,945	\$2,025,877	\$1,573,342	0.9897	\$16,348	\$1,589,690	78.5%	72.8%	\$200.09	\$181.64	30.3%	7.2%	0.8501	\$1,722,108	\$216.75	0.4%	0.9624	\$207.91	\$185.77	34.4%	8.4%	
201012	4,694	7,843	\$1,989,732	\$1,360,653	0.9866	\$18,423	\$1,379,076	69.3%	72.2%	\$175.84	\$180.69	-6.3%	5.7%	0.8459	\$1,683,088	\$214.60	-1.0%	0.9528	\$184.55	\$185.40	-2.4%	7.2%	
201101	4,541	7,509	\$1,973,428	\$1,246,516	0.9842	\$20,044	\$1,266,560	64.2%	72.0%	\$168.67	\$181.12	3.0%	5.4%	0.8479	\$1,673,269	\$222.84	3.8%	0.9894	\$170.49	\$186.05	4.3%	7.3%	
201102	4,665	7,667	\$2,034,475	\$1,282,692	0.9730	\$35,556	\$1,318,248	64.8%	72.2%	\$171.94	\$182.72	13.1%	6.0%	0.8498	\$1,728,944	\$225.50	1.2%	1.0012	\$171.73	\$187.59	12.3%	7.8%	
201103	4,698	7,697	\$2,011,760	\$1,654,401	0.9618	\$65,714	\$1,720,115	85.5%	72.6%	\$223.48	\$184.65	11.9%	6.9%	0.8521	\$1,714,292	\$222.72	-1.2%	0.9889	\$226.00	\$189.27	9.8%	8.5%	
201104	4,713	7,734	\$2,017,578	\$1,276,103	0.9462	\$72,627	\$1,348,730	66.8%	72.9%	\$174.39	\$186.72	15.0%	11.4%	0.8596	\$1,734,302	\$224.20	0.7%	0.9956	\$175.16	\$190.94	11.9%	12.6%	
201105	4,715	7,758	\$2,002,965	\$1,472,328	0.9189	\$129,905	\$1,602,233	80.0%	74.0%	\$206.53	\$190.27	26.0%	13.1%	0.8673	\$1,737,086	\$223.91	-0.1%	0.9941	\$207.75	\$194.13	22.6%	13.9%	
201106	4,715	7,742	\$1,980,000	\$1,388,129	0.8761	\$196,397	\$1,584,526	80.0%	74.1%	\$204.67	\$190.98	4.3%	11.1%	0.8807	\$1,743,737	\$225.23	0.6%	1.0000	\$204.67	\$194.43	1.6%	11.5%	
201107	4,724	7,724	\$1,939,786	\$991,613	0.7729	\$291,298	\$1,282,911	66.1%	73.4%	\$166.09	\$188.15	-17.4%	8.2%										
201108	4,685	7,664	\$1,902,120	\$550,443	0.3222	\$1,157,999	\$1,708,442	89.8%	74.5%	\$222.92	\$191.03	18.5%	8.8%										

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med POS OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			12/2009			Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200707	2,843	4,874	\$1,153,515	\$683,404	1.0000	\$0	\$683,404	59.2%		\$140.21				1.0587	\$1,221,177	\$250.55		1.0104	\$138.77			
200708	2,867	4,930	\$1,171,495	\$825,260	1.0000	\$0	\$825,260	70.4%		\$167.40				1.0686	\$1,251,803	\$253.92	1.3%	1.0240	\$163.47			
200709	2,890	4,971	\$1,189,377	\$941,291	1.0000	\$0	\$941,291	79.1%		\$189.36				1.0431	\$1,240,626	\$249.57	-1.7%	1.0065	\$188.14			
200710	2,852	4,903	\$1,177,440	\$798,481	1.0000	\$0	\$798,481	67.8%		\$162.86				1.0451	\$1,230,498	\$250.97	0.6%	1.0121	\$160.91			
200711	2,977	5,062	\$1,223,169	\$771,594	1.0000	\$0	\$771,594	63.1%		\$152.43				1.0355	\$1,266,581	\$250.21	-0.3%	1.0091	\$151.06			
200712	2,890	4,984	\$1,199,987	\$730,395	1.0000	\$0	\$730,395	60.9%		\$146.55				1.0339	\$1,240,679	\$248.93	-0.5%	1.0039	\$145.98			
200801	2,666	4,668	\$1,125,057	\$985,326	1.0000	\$0	\$985,326	87.6%		\$211.08				1.0299	\$1,158,711	\$248.22	-0.3%	1.0010	\$210.86			
200802	3,015	5,094	\$1,221,367	\$708,461	1.0000	\$0	\$708,461	58.0%		\$139.08				1.0102	\$1,233,799	\$242.21	-2.4%	0.9768	\$142.39			
200803	2,898	4,954	\$1,207,524	\$1,035,570	1.0000	\$0	\$1,035,570	85.8%		\$209.04				1.0266	\$1,239,616	\$250.23	3.3%	1.0091	\$207.15			
200804	2,814	4,825	\$1,173,210	\$822,382	1.0000	\$0	\$822,382	70.1%		\$170.44				1.0166	\$1,192,635	\$247.18	-1.2%	0.9968	\$170.99			
200805	2,896	4,963	\$1,193,271	\$868,840	1.0000	\$0	\$868,840	72.8%		\$175.06				1.0199	\$1,216,974	\$245.21	-0.8%	0.9889	\$177.03			
200806	3,021	5,126	\$1,248,649	\$770,791	1.0000	\$0	\$770,791	61.7%	69.6%	\$150.37	\$167.50			1.0216	\$1,275,569	\$248.84	1.5%	1.0035	\$149.84	\$166.92		
200807	3,046	5,181	\$1,264,766	\$949,119	1.0000	\$0	\$949,119	75.0%	70.9%	\$183.19	\$171.09	30.7%		1.0201	\$1,290,231	\$249.03	0.1%	1.0043	\$182.41	\$170.59	31.4%	
200808	2,923	4,949	\$1,214,419	\$937,291	1.0000	\$0	\$937,291	77.2%	71.5%	\$189.39	\$172.91	13.1%		1.0142	\$1,231,679	\$248.87	-0.1%	1.0037	\$188.70	\$172.69	15.4%	
200809	3,024	5,136	\$1,264,248	\$833,256	1.0000	\$0	\$833,256	65.9%	70.4%	\$162.24	\$170.63	-14.3%		1.0128	\$1,280,477	\$249.31	0.2%	1.0054	\$161.36	\$170.43	-14.2%	
200810	3,050	5,123	\$1,261,441	\$792,545	1.0000	\$0	\$792,545	62.8%	69.9%	\$154.70	\$169.91	-5.0%		1.0048	\$1,267,489	\$247.41	-0.6%	0.9978	\$155.05	\$169.91	-3.6%	
200811	2,940	5,048	\$1,234,849	\$922,642	1.0000	\$0	\$922,642	74.7%	70.9%	\$182.77	\$172.46	19.9%		1.0030	\$1,238,508	\$245.35	-0.8%	0.9894	\$184.73	\$172.75	22.3%	
200812	2,882	5,076	\$1,251,114	\$921,857	1.0000	\$2	\$921,859	73.7%	72.0%	\$181.61	\$175.38	23.9%		1.0051	\$1,257,524	\$247.74	1.0%	0.9991	\$181.78	\$175.74	24.5%	
200901	3,259	5,407	\$1,357,449	\$1,202,783	1.0000	\$7	\$1,202,790	88.6%	72.3%	\$222.45	\$176.83	5.4%		0.9877	\$1,340,776	\$247.97	0.1%	1.0000	\$222.45	\$177.20	5.5%	
200902	3,053	5,205	\$1,313,738	\$808,113	1.0000	\$33	\$808,146	61.5%	72.5%	\$155.26	\$178.14	11.6%		0.9808	\$1,288,489	\$247.55	-0.2%	0.9983	\$155.53	\$178.19	9.2%	
200903	3,161	5,433	\$1,367,814	\$1,209,947	0.9999	\$148	\$1,210,095	88.5%	72.9%	\$222.73	\$179.59	6.6%		0.9788	\$1,338,810	\$246.42	-0.5%	0.9938	\$224.13	\$179.87	8.2%	
200904	3,000	5,040	\$1,297,952	\$905,497	0.9999	\$116	\$905,613	69.8%	72.8%	\$179.69	\$180.31	5.4%		0.9750	\$1,265,473	\$251.09	1.9%	1.0126	\$177.45	\$180.37	3.8%	
200905	3,131	5,253	\$1,334,611	\$969,187	0.9999	\$130	\$969,317	72.6%	72.8%	\$184.53	\$181.09	5.4%		0.9739	\$1,299,806	\$247.44	-1.5%	0.9979	\$184.92	\$181.01	4.5%	
200906	3,338	5,655	\$1,442,581	\$924,250	0.9997	\$233	\$924,482	64.1%	72.9%	\$163.48	\$182.02	8.7%	8.7%	0.9619	\$1,387,645	\$245.38	-0.8%	0.9896	\$165.20	\$182.17	10.3%	9.1%
200907	3,234	5,382	\$1,382,592	\$1,016,831	0.9997	\$314	\$1,017,145	73.6%	72.8%	\$188.99	\$182.52	3.2%	6.7%	0.9527	\$1,317,224	\$244.75	-0.3%	0.9870	\$191.48	\$182.94	5.0%	7.2%
200908	3,319	5,574	\$1,454,282	\$1,149,442	0.9997	\$368	\$1,149,811	79.1%	73.0%	\$206.28	\$184.07	8.9%	6.5%	0.9466	\$1,376,644	\$246.98	0.9%	0.9960	\$207.11	\$184.61	9.8%	6.9%
200909	3,599	6,047	\$1,578,921	\$921,151	0.9994	\$598	\$921,750	58.4%	72.2%	\$152.43	\$182.84	-6.0%	7.2%	0.9381	\$1,481,212	\$244.95	-0.8%	0.9878	\$154.31	\$183.65	-4.4%	7.8%
200910	3,310	5,811	\$1,512,188	\$1,114,803	0.9991	\$971	\$1,115,774	73.8%	73.0%	\$192.01	\$185.88	24.1%	9.4%	0.9002	\$1,361,205	\$234.25	-4.4%	0.9447	\$203.26	\$187.60	31.1%	10.4%
200911	3,792	6,309	\$1,630,256	\$1,171,312	0.9991	\$1,092	\$1,172,404	71.9%	72.8%	\$185.83	\$186.11	1.7%	7.9%	0.9280	\$1,512,803	\$239.78	2.4%	0.9670	\$192.17	\$188.25	4.0%	9.0%
200912	3,819	6,612	\$1,651,401	\$1,034,012	0.9990	\$1,034	\$1,035,046	62.7%	71.8%	\$156.54	\$183.56	-13.8%	4.7%	0.9134	\$1,508,462	\$228.14	-4.9%	0.9200	\$170.15	\$187.08	-6.4%	6.5%
201001	3,721	6,254	\$1,702,449	\$745,121	0.9989	\$834	\$745,955	43.8%	67.8%	\$119.28	\$174.63	-46.4%	-1.2%	0.9122	\$1,552,978	\$248.32	8.8%	1.0014	\$119.11	\$177.92	-46.5%	0.4%
201002	3,606	6,046	\$1,666,521	\$629,340	0.9985	\$935	\$630,276	37.8%	65.5%	\$104.25	\$169.96	-32.9%	-4.6%	0.8994	\$1,498,869	\$247.91	-0.2%	0.9998	\$104.27	\$173.09	-33.0%	-2.9%
201003	3,859	6,516	\$1,785,661	\$1,239,811	0.9985	\$1,918	\$1,241,729	69.5%	64.2%	\$190.57	\$167.79	-14.4%	-6.6%	0.9015	\$1,609,793	\$247.05	-0.3%	0.9963	\$191.27	\$170.82	-14.7%	-5.0%
201004	3,715	6,232	\$1,737,840	\$1,286,236	0.9982	\$2,383	\$1,288,620	74.2%	64.7%	\$206.77	\$170.35	15.1%	-5.5%	0.8973	\$1,559,380	\$250.22	1.3%	1.0091	\$204.91	\$173.38	15.5%	-3.9%
201005	3,676	6,129	\$1,722,140	\$927,319	0.9968	\$2,993	\$930,312	54.0%	63.2%	\$151.79	\$167.75	-17.7%	-7.4%	0.8918	\$1,535,863	\$250.59	0.1%	1.0106	\$150.20	\$170.52	-18.8%	-5.8%
201006	3,652	6,152	\$1,727,309	\$1,039,077	0.9964	\$3,752	\$1,042,829	60.4%	62.9%	\$169.51	\$168.23	3.7%	-7.6%	0.8832	\$1,525,510	\$247.97	-1.0%	1.0000	\$169.51	\$170.85	2.6%	-6.2%
201007	3,583	5,997	\$1,701,916	\$955,416	0.9956	\$4,174	\$959,591	56.4%	61.6%	\$160.01	\$166.05	-15.3%	-9.0%	0.8679	\$1,477,175	\$246.32	-0.7%	0.9933	\$161.08	\$168.54	-15.9%	-7.9%
201008	3,693	6,312	\$1,765,382	\$1,471,998	0.9953	\$6,942	\$1,478,940	83.8%	62.2%	\$234.31	\$168.82	13.6%	-8.3%	0.8711	\$1,537,794	\$243.63	-1.1%	0.9825	\$238.48	\$171.54	15.1%	-7.1%
201009	3,516	6,048	\$1,714,272	\$1,040,277	0.9940	\$6,327	\$1,046,604	61.1%	62.4%	\$173.05	\$170.50	13.5%	-6.8%	0.8625	\$1,478,483	\$244.46	0.3%	0.9858	\$175.53	\$173.27	13.8%	-5.7%
201010	3,553	6,079	\$1,737,279	\$1,140,943	0.9937	\$7,261	\$1,148,204	66.1%	61.9%	\$188.88	\$170.32	-1.6%	-8.4%	0.8577	\$1,490,067	\$245.12	0.3%	0.9885	\$191.08	\$172.49	-6.0%	-8.1%
201011	3,568	6,148	\$1,752,956	\$1,053,635	0.9897	\$10,948	\$1,064,583	60.7%	61.0%	\$173.16	\$169.24	-6.8%	-9.1%	0.8538	\$1,496,679	\$243.44	-0.7%	0.9817	\$176.38	\$171.18	-8.2%	-9.1%
201012	3,558	6,080	\$1,752,012	\$1,101,922	0.9866	\$14,920	\$1,116,842	63.7%	61.1%	\$183.69	\$171.56	17.3%	-6.5%	0.8466	\$1,483,331	\$243.97	0.2%	0.9839	\$186.70	\$172.52	9.7%	-7.8%
201101	3,513	5,942	\$1,727,381	\$907,245	0.9842	\$14,588	\$921,833	53.4%	61.9%	\$155.14	\$174.68	30.1%	0.0%	0.8531	\$1,473,595	\$248.00	1.7%	1.0001	\$155.12	\$175.68	30.2%	-1.3%
201102	3,520	6,025	\$1,767,789	\$1,158,136	0.9730	\$32,104	\$1,190,239	67.3%	64.3%	\$197.55	\$182.33	89.5%	7.3%	0.8552	\$1,511,738	\$250.91	1.2%	1.0119	\$195.23	\$183.19	87.2%	5.8%
201103	3,570	6,080	\$1,753,103	\$1,037,138	0.9618	\$41,196	\$1,078,333	61.5%	63.6%	\$177.36	\$181.18	-6.9%	8.0%	0.8570	\$1,502,410	\$247.11	-1.5%	0.9965	\$177.98	\$182.04	-7.0%	6.6%
201104	3,625	6,171	\$1,782,215	\$1,234,202	0.9462	\$70,242	\$1,304,445	73.2%	63.5%	\$211.38	\$181.55	2.2%	6.6%	0.8659	\$1,543,136	\$250.06	1.2%	1.0084	\$209.61	\$182.42	2.3%	5.2%
201105	3,702	6,325	\$1,788,164	\$1,013,081	0.9189	\$89,385	\$1,102,466	61.7%	64.2%	\$174.30	\$183.41	14.8%	9.3%	0.8789	\$1,571,646	\$248.48	-0.6%	1.0021	\$173.94	\$184.42	15.8%	8.1%
201106	3,737	6,385	\$1,781,059	\$1,176,084	0.8761	\$166,396	\$1,342,480	75.4%	65.4%	\$210.26	\$186.90	24.0%	11.1%	0.8890	\$1,583,279	\$247.97	-0.2%	1.0000	\$210.26	\$187.92	24.0%	10.0%
201107	3,725	6,379	\$1,759,833	\$973,246	0.7729	\$285,903	\$1,259,150	71.5%	66.7%	\$197.39	\$189.99	23.4%	14.4%									
201108	3,716	6,377	\$1,739,147	\$500,975	0.3222	\$1,053,931	\$1,554,906	89.4%	67.1%	\$243.83	\$190.85	4.1%	13.0%									
Experience Period	43,138	73,592	\$21,023,530	\$13,290,077	0.9662	\$464,483	\$13,754,560															

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(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level	12/2009																Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200708	0	0	\$0	\$42	1.0000	\$0	\$42							1.0000	\$0								
200709	6	10	\$3,274	\$40	1.0000	\$0	\$40	1.2%		\$4.00				1.1548	\$3,781	\$378.09		1.4085	\$2.84				
200710	5	7	\$2,025	\$65	1.0000	\$0	\$65	3.2%		\$9.29				1.1834	\$2,396	\$342.35	-9.5%	1.2753	\$7.28				
200711	5	7	\$2,025	\$851	1.0000	\$0	\$851	42.0%		\$121.59				1.1834	\$2,396	\$342.35	0.0%	1.2753	\$95.34				
200712	7	10	\$2,527	\$1,146	1.0000	\$0	\$1,146	45.4%		\$114.64				1.2074	\$3,051	\$305.11	-10.9%	1.1366	\$100.86				
200801	8	11	\$2,687	\$5,428	1.0000	\$0	\$5,428	202.0%		\$493.50				1.2113	\$3,255	\$295.88	-3.0%	1.1022	\$447.74				
200802	40	57	\$13,521	\$1,212	1.0000	\$0	\$1,212	9.0%		\$21.27				1.1572	\$15,646	\$274.49	-7.2%	1.0225	\$20.80				
200803	93	123	\$29,954	\$6,047	1.0000	\$0	\$6,047	20.2%		\$49.16				1.1847	\$35,486	\$288.50	5.1%	1.0747	\$45.74				
200804	38	32	\$12,179	\$3,551	1.0000	\$0	\$3,551	29.2%		\$110.96				1.1953	\$14,557	\$454.91	57.7%	1.6947	\$65.48				
200805	46	56	\$15,968	\$5,379	1.0000	\$0	\$5,379	33.7%		\$96.06				1.1915	\$19,026	\$339.75	-25.3%	1.2656	\$75.89				
200806	48	58	\$16,295	\$8,735	1.0000	\$0	\$8,735	53.6%	32.4%	\$150.61	\$87.59			1.1864	\$19,332	\$333.32	-1.9%	1.2417	\$121.29	\$73.35			
200807	75	87	\$22,164	\$5,212	1.0000	\$0	\$5,212	23.5%	30.8%	\$59.91	\$82.34			1.2220	\$27,084	\$311.31	-6.6%	1.1597	\$51.66	\$69.33			
200808	79	109	\$26,470	\$4,046	1.0000	\$0	\$4,046	15.3%	28.0%	\$37.12	\$73.57			1.1678	\$30,913	\$283.60	-8.9%	1.0565	\$35.13	\$63.29			
200809	62	76	\$19,640	\$12,507	1.0000	\$0	\$12,507	63.7%	32.7%	\$164.56	\$85.59	4014.1%		1.1943	\$23,455	\$308.62	8.8%	1.1497	\$143.14	\$73.98	4940.1%		
200810	68	87	\$21,200	\$19,133	1.0000	\$0	\$19,133	90.2%	39.7%	\$219.92	\$102.73	2268.3%		1.1772	\$24,958	\$286.87	-7.0%	1.0687	\$205.79	\$89.72	2726.3%		
200811	94	132	\$31,883	\$20,321	1.0000	\$0	\$20,321	63.7%	43.2%	\$153.95	\$110.64	26.6%		1.1468	\$36,563	\$276.99	-3.4%	1.0319	\$149.19	\$98.25	56.5%		
200812	76	114	\$24,654	\$22,399	1.0000	\$0	\$22,399	90.9%	48.2%	\$196.48	\$120.99	71.4%		1.1625	\$28,661	\$251.41	-9.2%	0.9366	\$209.79	\$109.68	108.0%		
200901	86	117	\$27,627	\$7,734	1.0000	\$0	\$7,734	28.0%	44.5%	\$66.10	\$110.95	-86.6%		1.1279	\$31,160	\$266.32	5.9%	0.9921	\$66.63	\$101.72	-85.1%		
200902	65	90	\$21,805	\$9,579	1.0000	\$0	\$9,580	43.9%	46.2%	\$106.44	\$115.30	400.4%		1.1104	\$24,212	\$269.02	1.0%	1.0022	\$106.21	\$106.08	410.6%		
200903	111	160	\$33,117	\$25,192	0.9999	\$3	\$25,195	76.1%	52.7%	\$157.47	\$128.61	220.3%		1.0801	\$35,771	\$223.57	-16.9%	0.8328	\$189.07	\$122.27	313.3%		
200904	85	118	\$26,800	\$12,414	0.9999	\$2	\$12,416	46.3%	53.1%	\$105.22	\$126.79	-5.2%		1.0821	\$29,002	\$245.78	9.9%	0.9156	\$114.92	\$124.13	75.5%		
200905	77	110	\$26,739	\$9,650	0.9999	\$1	\$9,651	36.1%	52.6%	\$87.74	\$124.74	-8.7%		1.0786	\$28,840	\$262.18	6.7%	0.9767	\$89.83	\$123.92	18.4%		
200906	86	134	\$29,073	\$20,580	0.9997	\$5	\$20,586	70.8%	54.2%	\$153.62	\$126.52	2.0%	44.4%	1.0814	\$31,440	\$234.63	-10.5%	0.8740	\$175.76	\$128.69	44.9%	75.4%	
200907	78	116	\$27,573	\$13,553	0.9997	\$4	\$13,557	49.2%	55.9%	\$116.87	\$129.95	95.1%	57.8%	1.0614	\$29,265	\$252.28	7.5%	0.9398	\$124.36	\$134.22	140.7%	93.6%	
200908	89	136	\$30,708	\$17,938	0.9997	\$6	\$17,944	58.4%	59.5%	\$131.94	\$137.43	255.4%	86.8%	1.0447	\$32,081	\$235.89	-6.5%	0.8788	\$150.14	\$144.28	327.3%	128.0%	
200909	81	115	\$29,268	\$25,445	0.9994	\$17	\$25,462	87.0%	61.7%	\$221.41	\$142.74	34.5%	66.8%	1.0480	\$30,672	\$266.71	13.1%	0.9936	\$222.84	\$151.00	55.7%	104.1%	
200910	73	108	\$27,148	\$10,465	0.9991	\$9	\$10,474	38.6%	58.1%	\$96.98	\$134.70	-55.9%	31.1%	1.0192	\$27,669	\$256.20	-3.9%	0.9544	\$101.62	\$143.51	-50.6%	60.0%	
200911	96	135	\$32,828	\$26,236	0.9991	\$24	\$26,260	80.0%	59.7%	\$194.52	\$138.51	26.4%	25.2%	1.0231	\$33,587	\$248.80	-2.9%	0.9268	\$209.88	\$149.09	40.7%	51.7%	
200912	68	100	\$25,879	\$11,650	0.9990	\$12	\$11,662	45.1%	56.3%	\$116.62	\$132.40	-40.6%	9.4%	1.0295	\$26,642	\$266.42	7.1%	0.9925	\$117.51	\$141.93	-44.0%	29.4%	
201001	74	109	\$29,223	\$5,169	0.9989	\$6	\$5,175	17.7%	55.3%	\$47.47	\$131.35	-28.2%	18.4%	1.0019	\$29,280	\$268.62	0.8%	1.0007	\$47.44	\$140.76	-28.8%	38.4%	
201002	70	107	\$28,365	\$9,015	0.9985	\$13	\$9,028	31.8%	54.1%	\$84.37	\$129.43	-20.7%	12.2%	1.0024	\$28,434	\$265.74	-1.1%	0.9899	\$85.23	\$138.71	-19.8%	30.8%	
201003	69	104	\$27,851	\$12,212	0.9985	\$19	\$12,230	43.9%	51.1%	\$117.60	\$125.32	-25.3%	-2.6%	0.9837	\$27,396	\$263.43	-0.9%	0.9813	\$119.84	\$132.17	-36.6%	8.1%	
201004	74	106	\$28,547	\$31,160	0.9982	\$58	\$31,218	109.4%	56.3%	\$294.51	\$140.03	179.9%	10.4%	0.9780	\$27,920	\$263.40	0.0%	0.9812	\$300.15	\$146.86	161.2%	18.3%	
201005	82	116	\$31,254	\$6,478	0.9968	\$21	\$6,498	20.8%	54.7%	\$56.02	\$137.15	-36.2%	9.9%	0.9778	\$30,561	\$263.46	0.0%	0.9815	\$57.08	\$143.76	-36.5%	16.0%	
201006	67	100	\$26,985	\$8,409	0.9964	\$30	\$8,440	31.3%	51.5%	\$84.40	\$131.62	-45.1%	4.0%	0.9780	\$26,391	\$263.91	0.2%	0.9831	\$85.84	\$136.52	-51.2%	6.1%	
201007	73	107	\$30,109	\$7,034	0.9956	\$31	\$7,065	23.5%	49.2%	\$66.02	\$127.67	-43.5%	-1.8%	0.9706	\$29,223	\$273.11	3.5%	1.0174	\$64.89	\$131.55	-47.8%	-2.0%	
201008	73	111	\$30,826	\$12,489	0.9953	\$59	\$12,548	40.7%	47.7%	\$113.04	\$125.99	-14.3%	-8.3%	0.9725	\$29,977	\$270.06	-1.1%	1.0061	\$112.36	\$128.19	-25.2%	-11.2%	
201009	69	105	\$29,235	\$11,209	0.9940	\$68	\$11,278	38.6%	43.6%	\$107.41	\$116.11	-51.5%	-18.7%	0.9739	\$28,471	\$271.15	0.4%	1.0101	\$106.33	\$117.98	-52.3%	-21.9%	
201010	66	102	\$29,043	\$15,803	0.9937	\$101	\$15,904	54.8%	44.9%	\$155.92	\$120.82	60.8%	-10.3%	0.9668	\$28,078	\$275.28	1.5%	1.0255	\$152.05	\$122.06	49.6%	-15.0%	
201011	64	95	\$27,287	\$18,075	0.9897	\$188	\$18,263	66.9%	43.3%	\$192.24	\$118.31	-1.2%	-14.6%	0.9504	\$25,933	\$272.98	-0.8%	1.0169	\$189.05	\$118.47	-9.9%	-20.5%	
201012	67	97	\$27,780	\$8,555	0.9866	\$116	\$8,671	31.2%	42.2%	\$89.39	\$116.22	-23.3%	-12.2%	0.9485	\$26,348	\$271.63	-0.5%	1.0119	\$88.34	\$116.20	-24.8%	-18.1%	
201101	104	167	\$52,981	\$33,345	0.9842	\$536	\$33,881	63.9%	47.3%	\$202.88	\$132.90	327.3%	1.2%	0.9138	\$48,415	\$289.91	6.7%	1.0800	\$187.85	\$131.55	296.0%	-6.5%	
201102	107	171	\$53,649	\$28,229	0.9730	\$783	\$29,012	54.1%	49.3%	\$169.66	\$141.21	101.1%	9.1%	0.9130	\$48,981	\$286.44	-1.2%	1.0670	\$159.00	\$138.60	86.6%	-0.1%	
201103	96	159	\$48,972	\$38,138	0.9618	\$1,515	\$39,653	81.0%	53.4%	\$249.39	\$154.89	112.1%	23.6%	0.9039	\$44,264	\$278.39	-2.8%	1.0371	\$240.47	\$151.33	100.7%	14.5%	
201104	97	163	\$50,107	\$28,486	0.9462	\$1,621	\$30,107	60.1%	50.5%	\$184.70	\$148.24	-37.3%	5.9%	0.9077	\$45,482	\$279.03	0.2%	1.0394	\$177.70	\$144.16	-40.8%	-1.8%	
201105	114	193	\$57,334	\$17,374	0.9189	\$1,533	\$18,907	33.0%	50.3%	\$97.96	\$148.87	74.9%	8.5%	0.9163	\$52,535	\$272.20	-2.4%	1.0140	\$96.61	\$144.53	69.3%	0.5%	
201106	110	188	\$54,810	\$9,023	0.8761	\$1,277	\$10,299	18.8%	47.9%	\$54.78	\$142.09	-35.1%	8.0%	0.9208	\$50,467	\$268.44	-1.4%	1.0000	\$54.78	\$138.03	-36.2%	1.1%	
201107	111	187	\$54,520	\$16,289	0.7729	\$4,785	\$21,073	38.7%	48.3%	\$112.69	\$143.61	70.7%	12.5%										
201108	112	186	\$54,561	\$14,492	0.3222	\$30,488	\$44,981	82.4%	52.2%	\$241.83	\$155.56	113.9%	23.5%										
Experience Period	1,040	1,658	\$492,133	\$227,759	0.9668	\$7,826	\$235,586			\$142.09				0.9310	\$458,173	\$276.34		1.0294	\$138.03				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med HMO HSA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200707	222	375	\$48,648	\$15,020	1.0000	\$0	\$15,020	30.9%		\$40.05				1.3526	\$65,802	\$175.47		0.8610	\$46.52				
200708	277	437	\$62,086	\$23,693	1.0000	\$0	\$23,693	38.2%		\$54.22				1.5125	\$93,902	\$214.88	22.5%	1.0543	\$51.42				
200709	228	373	\$51,012	\$29,325	1.0000	\$0	\$29,325	57.5%		\$78.62				1.5318	\$78,139	\$209.49	-2.5%	1.0279	\$76.49				
200710	363	613	\$82,602	\$28,869	1.0000	\$0	\$28,869	34.9%		\$47.09				1.4566	\$120,319	\$196.28	-6.3%	0.9630	\$48.90				
200711	303	526	\$72,941	\$126,093	1.0000	\$0	\$126,093	172.9%		\$239.72				1.4755	\$107,623	\$204.61	4.2%	1.0039	\$238.79				
200712	358	564	\$78,361	\$59,443	1.0000	\$0	\$59,443	75.9%		\$105.40				1.4484	\$113,497	\$201.24	-1.6%	0.9874	\$106.74				
200801	339	541	\$73,526	\$51,250	1.0000	\$0	\$51,250	69.7%		\$94.73				1.4521	\$106,770	\$197.36	-1.9%	0.9683	\$97.83				
200802	298	473	\$69,676	\$46,869	1.0000	\$0	\$46,869	67.3%		\$99.09				1.4299	\$99,626	\$210.63	6.7%	1.0334	\$95.88				
200803	369	592	\$98,172	\$60,879	1.0000	\$0	\$60,879	62.0%		\$102.84				1.3125	\$128,851	\$217.65	3.3%	1.0679	\$96.30				
200804	371	600	\$91,112	\$31,828	1.0000	\$0	\$31,828	34.9%		\$53.05				1.4138	\$128,817	\$214.70	-1.4%	1.0534	\$50.36				
200805	492	818	\$121,328	\$44,683	1.0000	\$0	\$44,683	36.8%		\$54.63				1.3535	\$164,219	\$200.76	-6.5%	0.9850	\$55.46				
200806	475	776	\$114,481	\$81,762	1.0000	\$0	\$81,762	71.4%	62.2%	\$105.36	\$89.67			1.3825	\$158,268	\$203.95	1.6%	1.0007	\$105.29	\$89.49			
200807	562	898	\$141,476	\$72,813	1.0000	\$0	\$72,813	51.5%	62.2%	\$81.08	\$91.18	102.4%		1.3728	\$194,218	\$216.28	6.0%	1.0612	\$76.41	\$89.68	64.2%		
200808	559	918	\$137,656	\$99,893	1.0000	\$0	\$99,893	72.6%	64.8%	\$108.82	\$95.39	100.7%		1.3895	\$191,278	\$208.36	-3.7%	1.0223	\$106.44	\$93.95	107.0%		
200809	515	811	\$129,509	\$86,123	1.0000	\$0	\$86,123	66.5%	65.3%	\$106.19	\$97.23	35.1%		1.3729	\$177,810	\$219.25	5.2%	1.0757	\$98.72	\$95.26	29.1%		
200810	598	932	\$147,939	\$114,406	1.0000	\$0	\$114,406	77.3%	68.6%	\$122.75	\$103.69	160.7%		1.3445	\$198,907	\$213.42	-2.7%	1.0471	\$117.23	\$100.88	139.7%		
200811	593	973	\$158,856	\$172,086	1.0000	\$0	\$172,086	108.3%	67.7%	\$176.86	\$103.65	-26.2%		1.3106	\$208,195	\$213.97	0.3%	1.0499	\$168.46	\$100.47	-29.5%		
200812	717	1,165	\$184,092	\$198,382	0.9998	\$37	\$198,420	107.8%	72.3%	\$170.32	\$111.72	61.6%		1.3207	\$243,139	\$208.70	-2.5%	1.0240	\$166.32	\$108.12	55.8%		
200901	682	1,110	\$176,332	\$154,125	0.9996	\$61	\$154,186	87.4%	74.1%	\$138.91	\$115.63	46.6%		1.2913	\$227,706	\$205.14	-1.7%	1.0065	\$138.01	\$111.84	41.1%		
200902	786	1,230	\$209,252	\$82,129	0.9995	\$37	\$82,166	39.3%	70.1%	\$66.80	\$110.81	-32.6%		1.2907	\$270,089	\$219.58	7.0%	1.0774	\$62.00	\$106.66	-35.3%		
200903	802	1,290	\$223,687	\$126,281	0.9995	\$63	\$126,344	56.5%	68.9%	\$97.94	\$109.77	-4.8%		1.2593	\$281,692	\$218.37	-0.6%	1.0714	\$91.41	\$105.45	-5.1%		
200904	814	1,326	\$226,572	\$122,447	0.9995	\$66	\$122,512	54.1%	68.8%	\$92.39	\$110.67	74.2%		1.2433	\$281,704	\$212.45	-2.7%	1.0424	\$88.64	\$106.36	76.0%		
200905	847	1,357	\$241,835	\$190,354	0.9992	\$160	\$190,514	78.8%	71.8%	\$140.39	\$117.41	157.0%		1.1735	\$283,804	\$209.14	-1.6%	1.0262	\$136.82	\$112.62	146.7%		
200906	838	1,338	\$248,445	\$155,483	0.9991	\$142	\$155,625	62.6%	70.8%	\$116.31	\$118.00	10.4%	31.6%	1.1690	\$290,441	\$217.07	3.8%	1.0651	\$109.21	\$112.68	3.7%	25.9%	
200907	736	1,235	\$233,148	\$112,502	0.9989	\$129	\$112,631	48.3%	69.7%	\$91.20	\$118.01	12.5%	29.4%	1.1505	\$268,242	\$217.20	0.1%	1.0657	\$85.58	\$112.60	12.0%	25.6%	
200908	794	1,311	\$245,931	\$87,252	0.9987	\$117	\$87,370	35.5%	66.1%	\$66.64	\$113.82	-38.8%	19.3%	1.1590	\$285,044	\$217.42	0.1%	1.0668	\$62.47	\$108.26	-41.3%	15.2%	
200909	823	1,359	\$274,332	\$193,225	0.9984	\$301	\$193,525	70.5%	66.5%	\$142.40	\$116.90	34.1%	20.2%	1.2677	\$347,765	\$255.90	17.7%	1.2556	\$113.42	\$109.35	14.9%	14.8%	
200910	770	1,248	\$235,499	\$204,397	0.9983	\$338	\$204,735	86.9%	67.7%	\$164.05	\$120.47	33.6%	16.2%	1.1092	\$261,218	\$209.31	-18.2%	1.0270	\$159.74	\$112.92	36.3%	11.9%	
200911	814	1,281	\$257,062	\$187,156	0.9981	\$357	\$187,513	72.9%	65.9%	\$146.38	\$119.05	-17.2%	14.9%	1.0791	\$277,404	\$216.55	3.5%	1.0625	\$137.77	\$111.51	-18.2%	11.0%	
200912	835	1,370	\$288,537	\$128,360	0.9971	\$370	\$128,730	44.6%	61.0%	\$93.96	\$112.96	-44.8%	1.1%	1.0345	\$298,487	\$217.87	0.6%	1.0690	\$87.90	\$105.47	-47.2%	-2.4%	
201001	808	1,387	\$295,446	\$292,955	0.9960	\$1,162	\$294,117	99.6%	63.3%	\$212.05	\$119.87	52.7%	3.7%	1.0021	\$296,052	\$213.45	-2.0%	1.0473	\$202.48	\$111.66	46.7%	-0.2%	
201002	942	1,546	\$336,138	\$105,338	0.9957	\$457	\$105,795	31.5%	61.5%	\$68.43	\$118.98	2.4%	7.4%	0.9772	\$328,489	\$212.48	-0.5%	1.0425	\$65.64	\$111.18	5.9%	4.2%	
201003	957	1,548	\$351,950	\$135,067	0.9927	\$992	\$136,059	38.7%	59.3%	\$87.89	\$117.69	-10.3%	7.2%	0.9432	\$331,953	\$214.44	0.9%	1.0522	\$83.54	\$110.16	-8.6%	4.5%	
201004	891	1,454	\$333,254	\$535,154	0.9938	\$3,325	\$538,479	161.6%	69.9%	\$370.34	\$142.09	300.8%	28.4%	0.9298	\$309,872	\$213.12	-0.6%	1.0457	\$354.17	\$132.98	299.6%	25.0%	
201005	938	1,593	\$346,980	\$275,714	0.9896	\$2,885	\$278,599	80.3%	70.3%	\$174.89	\$145.36	24.6%	23.8%	0.9092	\$315,488	\$198.05	-7.1%	0.9717	\$179.98	\$136.79	31.5%	21.5%	
201006	951	1,524	\$350,165	\$133,802	0.9887	\$1,525	\$135,327	38.6%	67.7%	\$88.80	\$142.55	-23.7%	20.8%	0.9029	\$316,151	\$207.45	4.7%	1.0179	\$87.24	\$134.68	-20.1%	19.5%	
201007	887	1,439	\$339,696	\$208,114	0.9858	\$2,989	\$211,103	62.1%	68.4%	\$146.70	\$146.62	60.9%	24.2%	0.8935	\$303,519	\$210.92	1.7%	1.0349	\$141.75	\$138.86	65.6%	23.3%	
201008	875	1,451	\$347,320	\$112,891	0.9824	\$2,021	\$114,912	33.1%	67.3%	\$79.19	\$147.03	18.8%	29.2%	0.8759	\$304,208	\$209.65	-0.6%	1.0287	\$76.99	\$139.66	23.2%	29.0%	
201009	943	1,601	\$388,155	\$124,497	0.9739	\$3,338	\$127,835	32.9%	63.6%	\$79.85	\$141.22	-43.9%	20.8%	0.8668	\$336,471	\$210.16	0.2%	1.0312	\$77.43	\$136.45	-31.7%	24.8%	
201010	833	1,409	\$342,759	\$241,160	0.9679	\$7,992	\$249,152	72.7%	63.0%	\$176.83	\$142.45	7.8%	18.2%	0.8538	\$292,645	\$207.70	-1.2%	1.0191	\$173.52	\$137.73	8.6%	22.0%	
201011	904	1,510	\$360,428	\$242,558	0.9595	\$10,234	\$252,792	70.1%	63.0%	\$167.41	\$144.29	14.4%	21.2%	0.8424	\$303,620	\$201.07	-3.2%	0.9866	\$169.69	\$140.32	23.2%	25.8%	
201012	849	1,411	\$347,881	\$214,526	0.9611	\$8,683	\$223,209	64.2%	64.4%	\$158.19	\$149.24	68.4%	32.1%	0.8344	\$290,264	\$205.72	2.3%	1.0093	\$156.73	\$145.80	78.3%	38.2%	
201101	913	1,533	\$369,192	\$198,371	0.9537	\$9,639	\$208,009	56.3%	61.3%	\$135.69	\$143.25	-36.0%	19.5%	0.8326	\$307,391	\$200.52	-2.5%	0.9838	\$137.92	\$140.66	-31.9%	26.0%	
201102	895	1,522	\$369,857	\$196,842	0.9474	\$10,936	\$207,778	56.2%	63.2%	\$136.52	\$149.11	99.5%	25.3%	0.8260	\$305,508	\$200.73	0.1%	0.9849	\$138.61	\$147.12	111.2%	32.3%	
201103	855	1,456	\$350,901	\$194,989	0.9549	\$9,206	\$204,195	58.2%	64.8%	\$140.24	\$153.68	59.6%	30.6%	0.8236	\$289,017	\$198.50	-1.1%	0.9740	\$143.99	\$152.62	72.4%	38.5%	
201104	847	1,428	\$342,030	\$219,207	0.9273	\$17,193	\$236,400	69.1%	57.6%	\$165.55	\$137.01	-55.3%	-3.6%	0.8323	\$284,672	\$199.35	0.4%	0.9781	\$169.25	\$136.80	-52.2%	2.9%	
201105	856	1,452	\$346,914	\$128,325	0.8864	\$16,441	\$144,766	41.7%	54.4%	\$99.70	\$130.55	-43.0%	-10.2%	0.8414	\$291,876	\$201.02	0.8%	0.9863	\$101.09	\$130.17	-43.8%	-4.8%	
201106	850	1,447	\$345,767	\$129,019	0.8446	\$23,740	\$152,759	44.2%	54.9%	\$105.57	\$132.11	18.9%	-7.3%	0.8529	\$294,913	\$203.81	1.4%	1.0000	\$105.57	\$131.92	21.0%	-2.0%	
201107	858	1,465	\$343,901	\$78,935	0.6480	\$42,875	\$121,810	35.4%	52.7%	\$83.15	\$126.87	-43.3%	-13.5%										
201108	870	1,486	\$340,546	\$47,888	0.2606	\$135,864	\$183,752	54.0%	54.4%	\$123.66	\$130.50	56.1%	-11.2%										
Experience Period	10,507	17,659	\$4,250,901	\$2,210,499	0.9475	\$122,412	\$2,332,911			\$132.11				0.8478	\$3,604,105	\$204.09		1.0014	\$131.92				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med POS HSA OA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
Current Rate Level		12/2009																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200707	43	86	\$17,221	\$16,210	1.0000	\$0	\$16,210	94.1%		\$188.49				1.2328	\$21,230	\$246.86		0.9031	\$208.71			
200708	24	46	\$8,869	\$2,951	1.0000	\$0	\$2,951	33.3%		\$64.15				1.2681	\$11,247	\$244.50	-1.0%	0.8945	\$71.72			
200709	24	48	\$10,933	\$3,890	1.0000	\$0	\$3,890	35.6%		\$81.05				1.3330	\$14,573	\$303.61	24.2%	1.1107	\$72.97			
200710	23	46	\$9,751	\$17,752	1.0000	\$0	\$17,752	182.1%		\$385.92				1.2546	\$12,233	\$265.94	-12.4%	0.9729	\$396.66			
200711	21	44	\$9,225	\$9,794	1.0000	\$0	\$9,794	106.2%		\$222.59				1.2524	\$11,554	\$262.58	-1.3%	0.9606	\$231.72			
200712	23	54	\$10,317	\$4,156	1.0000	\$0	\$4,156	40.3%		\$76.97				1.2666	\$13,067	\$241.99	-7.8%	0.8853	\$86.94			
200801	25	54	\$10,722	\$13,589	1.0000	\$0	\$13,589	126.7%		\$251.65				1.2763	\$13,685	\$253.42	4.7%	0.9271	\$271.44			
200802	12	31	\$5,440	\$8,650	1.0000	\$0	\$8,650	159.0%		\$279.02				1.3415	\$7,298	\$235.42	-7.1%	0.8612	\$323.98			
200803	21	45	\$8,650	\$4,603	1.0000	\$0	\$4,603	53.2%		\$102.30				1.2959	\$11,209	\$249.10	5.8%	0.9113	\$112.26			
200804	32	66	\$13,424	\$10,725	1.0000	\$0	\$10,725	79.9%		\$162.50				1.3193	\$17,710	\$268.34	7.7%	0.9817	\$165.54			
200805	69	127	\$25,702	\$9,448	1.0000	\$0	\$9,448	36.8%		\$74.40				1.4521	\$37,323	\$293.88	9.5%	1.0751	\$69.20			
200806	39	63	\$13,613	\$4,683	1.0000	\$0	\$4,683	34.4%	74.0%	\$74.33	\$149.93			1.1793	\$16,054	\$254.83	-13.3%	0.9322	\$79.73	\$155.45		
200807	68	115	\$23,199	\$6,821	1.0000	\$0	\$6,821	29.4%	64.8%	\$59.31	\$131.34	-68.5%		1.3565	\$31,469	\$273.64	7.4%	1.0011	\$59.25	\$134.39	-71.6%	
200808	55	95	\$20,145	\$15,783	1.0000	\$0	\$15,783	78.3%	68.2%	\$166.14	\$139.46	159.0%		1.3356	\$26,905	\$283.21	3.5%	1.0361	\$160.35	\$140.98	123.6%	
200809	63	113	\$22,502	\$22,281	1.0000	\$0	\$22,281	99.0%	74.3%	\$197.17	\$150.39	143.3%		1.3558	\$30,508	\$269.98	-4.7%	0.9877	\$199.63	\$153.12	173.6%	
200810	89	157	\$32,765	\$12,850	1.0000	\$0	\$12,850	39.2%	63.0%	\$81.85	\$127.99	-78.8%		1.3133	\$43,029	\$274.07	1.5%	1.0026	\$81.63	\$129.81	-79.4%	
200811	58	112	\$24,112	\$24,409	1.0000	\$0	\$24,409	101.2%	65.5%	\$217.93	\$133.72	-2.1%		1.2873	\$31,039	\$277.13	1.1%	1.0138	\$214.96	\$135.06	-7.2%	
200812	99	166	\$33,733	\$24,705	0.9998	\$5	\$24,710	73.3%	67.8%	\$148.85	\$138.59	93.4%		1.3419	\$45,266	\$272.69	-1.6%	0.9976	\$149.21	\$139.13	71.6%	
200901	132	241	\$51,705	\$9,006	0.9996	\$4	\$9,010	17.4%	56.0%	\$37.38	\$115.68	-85.1%		1.2363	\$63,922	\$265.24	-2.7%	0.9703	\$38.53	\$116.35	-85.8%	
200902	106	197	\$43,144	\$40,171	0.9995	\$18	\$40,189	93.2%	59.3%	\$204.00	\$123.92	-26.9%		1.0965	\$47,310	\$240.15	-9.5%	0.8786	\$232.21	\$126.22	-28.3%	
200903	210	399	\$86,748	\$35,022	0.9995	\$18	\$35,039	40.4%	55.3%	\$87.82	\$116.67	-14.2%		1.2385	\$107,440	\$269.27	12.1%	0.9851	\$89.15	\$118.54	-20.6%	
200904	108	176	\$42,706	\$31,926	0.9995	\$17	\$31,943	74.8%	56.5%	\$181.49	\$120.94	11.7%		1.1846	\$50,589	\$287.44	6.7%	1.0515	\$172.60	\$122.12	4.3%	
200905	130	256	\$60,488	\$107,332	0.9992	\$90	\$107,422	177.6%	73.7%	\$419.62	\$160.35	464.0%		1.1826	\$71,536	\$279.44	-2.8%	1.0223	\$410.47	\$162.12	493.2%	
200906	187	377	\$82,621	\$36,313	0.9991	\$33	\$36,346	44.0%	70.0%	\$96.41	\$152.58	29.7%	1.8%	1.1639	\$96,163	\$255.08	-8.7%	0.9332	\$103.31	\$155.41	29.6%	0.0%
200907	235	505	\$112,725	\$35,779	0.9989	\$41	\$35,820	31.8%	64.5%	\$70.93	\$141.66	19.6%	7.9%	1.0842	\$122,218	\$242.02	-5.1%	0.8854	\$80.11	\$147.01	35.2%	9.4%
200908	197	414	\$93,132	\$38,981	0.9987	\$52	\$39,033	41.9%	61.1%	\$94.28	\$134.61	-43.3%	-3.5%	1.1074	\$103,138	\$249.12	2.9%	0.9114	\$103.45	\$141.04	-35.5%	0.0%
200909	228	482	\$101,362	\$30,367	0.9984	\$47	\$30,414	30.0%	55.8%	\$63.10	\$122.68	-68.0%	-18.4%	1.1041	\$111,915	\$232.19	-6.8%	0.8494	\$74.29	\$130.68	-62.8%	-14.7%
200910	245	483	\$115,751	\$59,525	0.9983	\$98	\$59,623	51.5%	55.9%	\$123.44	\$124.46	50.8%	-2.8%	1.0579	\$122,458	\$253.54	9.2%	0.9275	\$133.09	\$133.15	63.0%	2.6%
200911	211	438	\$99,751	\$100,275	0.9981	\$191	\$100,466	100.7%	59.5%	\$229.37	\$133.05	5.2%	-0.5%	1.0467	\$104,407	\$238.37	-6.0%	0.8720	\$263.03	\$143.68	22.4%	6.4%
200912	215	436	\$107,238	\$39,436	0.9971	\$114	\$39,550	36.9%	56.6%	\$90.71	\$128.26	-39.1%	-7.5%	1.0075	\$108,041	\$247.80	4.0%	0.9065	\$100.06	\$139.21	-32.9%	0.1%
201001	230	465	\$123,566	\$36,149	0.9960	\$143	\$36,292	29.4%	55.4%	\$78.05	\$127.95	108.8%	10.6%	0.9699	\$119,844	\$257.73	4.0%	0.9429	\$82.78	\$138.93	114.9%	19.4%
201002	215	432	\$116,504	\$35,293	0.9957	\$153	\$35,446	30.4%	51.4%	\$82.05	\$120.79	-59.8%	-2.5%	0.9525	\$110,972	\$256.88	-0.3%	0.9398	\$87.31	\$130.67	-62.4%	3.5%
201003	205	407	\$111,705	\$72,531	0.9927	\$533	\$73,064	65.4%	53.6%	\$179.52	\$128.40	104.4%	10.1%	0.9391	\$104,901	\$257.74	0.3%	0.9429	\$109.39	\$139.42	113.6%	17.6%
201004	200	379	\$104,938	\$65,681	0.9938	\$408	\$66,089	63.0%	53.6%	\$174.38	\$129.99	-3.9%	7.5%	0.9224	\$96,796	\$255.40	-0.9%	0.9343	\$186.63	\$141.69	8.1%	16.0%
201005	211	414	\$110,460	\$20,664	0.9896	\$216	\$20,880	18.9%	44.8%	\$50.43	\$109.52	-88.0%	-31.7%	0.9014	\$99,573	\$240.51	-5.8%	0.8799	\$57.32	\$120.45	-86.0%	-25.7%
201006	211	415	\$116,944	\$71,412	0.9887	\$814	\$72,226	61.8%	46.3%	\$174.04	\$115.54	80.5%	-24.3%	0.8637	\$101,004	\$243.38	1.2%	0.8904	\$195.47	\$127.52	89.2%	-17.9%
201007	180	361	\$105,323	\$24,056	0.9858	\$345	\$24,401	23.2%	45.7%	\$67.59	\$116.56	-4.7%	-17.7%	0.9100	\$95,839	\$265.48	9.1%	0.9712	\$69.60	\$127.71	-13.1%	-13.1%
201008	182	374	\$105,835	\$77,844	0.9824	\$1,393	\$79,238	74.9%	48.3%	\$211.87	\$125.38	124.7%	-6.9%	0.8564	\$90,634	\$242.34	-8.7%	0.8866	\$238.98	\$137.64	131.0%	-2.4%
201009	114	187	\$58,971	\$81,120	0.9739	\$2,175	\$83,295	141.2%	54.1%	\$445.43	\$144.14	605.9%	17.5%	0.8601	\$50,719	\$271.23	11.9%	0.9922	\$448.91	\$156.63	504.3%	19.9%
201010	176	347	\$103,994	\$91,561	0.9679	\$3,034	\$94,595	91.0%	57.3%	\$272.61	\$155.86	120.8%	25.2%	0.8476	\$88,142	\$254.01	-6.3%	0.9293	\$293.36	\$169.38	120.4%	27.2%
201011	176	340	\$98,401	\$57,865	0.9595	\$2,441	\$60,306	61.3%	54.2%	\$177.37	\$150.40	-22.7%	13.0%	0.8451	\$83,157	\$244.58	-3.7%	0.8948	\$198.23	\$162.96	-24.6%	13.4%
201012	128	269	\$84,446	\$40,750	0.9611	\$1,649	\$42,399	50.2%	55.5%	\$157.62	\$156.77	73.8%	22.2%	0.8409	\$71,010	\$263.98	7.9%	0.9657	\$163.21	\$169.09	63.1%	21.5%
201101	150	297	\$93,953	\$23,367	0.9537	\$1,135	\$24,503	26.1%	55.8%	\$82.50	\$160.22	5.7%	25.2%	0.8314	\$78,113	\$263.01	-0.4%	0.9622	\$85.74	\$172.67	3.6%	24.3%
201102	152	295	\$95,050	\$23,001	0.9474	\$1,278	\$24,279	25.5%	55.9%	\$82.30	\$162.86	0.3%	34.8%	0.8311	\$79,000	\$267.80	1.8%	0.9797	\$84.01	\$175.04	-3.8%	34.0%
201103	151	295	\$94,090	\$63,962	0.9549	\$3,020	\$66,982	71.2%	56.2%	\$227.06	\$165.92	26.5%	29.2%	0.8299	\$78,085	\$264.70	-1.2%	0.9684	\$234.48	\$178.04	23.2%	27.7%
201104	155	299	\$94,801	\$36,027	0.9273	\$2,826	\$38,853	41.0%	54.4%	\$129.94	\$162.33	-25.5%	24.9%	0.8353	\$79,188	\$264.84	0.1%	0.9689	\$134.12	\$173.71	-28.1%	22.6%
201105	153	303	\$95,181	\$63,323	0.8864	\$8,113	\$71,435	75.1%	59.5%	\$235.76	\$180.46	367.5%	64.8%	0.8506	\$80,958	\$267.19	0.9%	0.9775	\$241.19	\$191.18	320.8%	58.7%
201106	154	301	\$94,395	\$76,074	0.8446	\$13,998	\$90,071	95.4%	62.3%	\$299.24	\$190.94	71.9%	65.3%	0.8716	\$82,277	\$273.35	2.3%	1.0000	\$299.24	\$200.02	53.1%	56.9%
201107	152	295	\$94,049	\$42,542	0.6480	\$23,108	\$65,650	69.8%	66.6%	\$222.54	\$205.89	229.2%	76.6%									
201108	152	295	\$92,215	\$20,865	0.2606	\$59,197	\$80,062	86.8%	67.5%	\$271.40	\$210.74	28.1%	68.1%									
Experience Period	1,871	3,668	\$1,124,439	\$658,950	0.9409	\$41,409	\$700,358			\$190.94				0.8512	\$957,123	\$260.94		0.9546	\$200.02			

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Med HMO HRA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			12/2009				=(h)/(f)				Inurred Claims =(i)/(c)				Revenue at Current Rate Level =(n)/(c)				Normalized Inurred Claims =(j)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200707	57	91	\$12,283	\$18,672	1.0000	\$0	\$18,672	152.0%		\$205.19				1.7413	\$21,389	\$235.04		0.9724	\$211.01			
200708	60	104	\$13,917	\$30,465	1.0000	\$0	\$30,465	218.9%		\$292.93				1.7308	\$24,088	\$231.62	-1.5%	0.9583	\$305.69			
200709	55	86	\$12,346	\$18,970	1.0000	\$0	\$18,970	153.7%		\$220.59				1.7028	\$21,023	\$244.45	5.5%	1.0114	\$218.11			
200710	62	100	\$15,443	\$26,818	1.0000	\$0	\$26,818	173.7%		\$268.18				1.6683	\$25,762	\$257.62	5.4%	1.0659	\$251.61			
200711	59	94	\$14,834	\$30,714	1.0000	\$0	\$30,714	207.0%		\$326.74				1.6224	\$24,066	\$256.03	-0.6%	1.0593	\$308.46			
200712	71	106	\$17,068	\$33,774	1.0000	\$0	\$33,774	197.9%		\$318.62				1.5633	\$26,683	\$251.73	-1.7%	1.0415	\$305.94			
200801	72	104	\$17,265	\$95,234	1.0000	\$0	\$95,234	551.6%		\$915.71				1.5157	\$26,168	\$251.61	0.0%	1.0410	\$879.64			
200802	146	265	\$40,538	\$44,677	1.0000	\$0	\$44,677	110.2%		\$168.59				1.3646	\$55,320	\$208.75	-17.0%	0.8637	\$195.21			
200803	95	143	\$20,003	\$20,759	1.0000	\$0	\$20,759	103.8%		\$145.17				1.4045	\$28,094	\$196.46	-5.9%	0.8128	\$178.60			
200804	129	198	\$30,938	\$9,936	1.0000	\$0	\$9,936	32.1%		\$0.18				1.4770	\$45,696	\$230.79	17.5%	0.9548	\$52.56			
200805	126	193	\$30,653	\$88,398	1.0000	\$0	\$88,398	288.4%		\$458.02				1.4195	\$43,511	\$225.45	-2.3%	0.9327	\$491.05			
200806	104	138	\$20,295	\$38,754	1.0000	\$0	\$38,754	191.0%	186.2%	\$280.83	\$281.86			1.4647	\$29,726	\$215.41	-4.5%	0.8912	\$315.11	\$297.42		
200807	146	223	\$32,749	\$98,152	1.0000	\$0	\$98,152	299.7%	201.7%	\$440.14	\$305.96	114.5%		1.4402	\$47,164	\$211.50	-1.8%	0.8750	\$503.01	\$326.48	138.4%	
200808	174	256	\$39,768	\$30,212	1.0000	\$0	\$30,212	76.0%	183.8%	\$118.02	\$281.43	-59.7%		1.4236	\$56,614	\$221.15	4.6%	0.9150	\$128.99	\$301.63	-57.8%	
200809	193	289	\$41,930	\$51,733	1.0000	\$0	\$51,733	123.4%	177.0%	\$179.01	\$269.87	-18.8%		1.4410	\$60,421	\$209.07	-5.5%	0.8650	\$206.95	\$293.18	-5.1%	
200810	295	419	\$59,293	\$93,243	1.0000	\$0	\$93,243	157.3%	174.0%	\$222.54	\$261.77	-17.0%		1.3779	\$81,699	\$194.99	-6.7%	0.8067	\$275.86	\$292.53	9.6%	
200811	385	571	\$90,653	\$63,336	1.0000	\$0	\$63,336	69.9%	151.5%	\$110.92	\$230.02	-66.1%		1.3345	\$120,975	\$211.87	8.7%	0.8765	\$126.54	\$259.63	-59.0%	
200812	255	382	\$57,588	\$73,666	0.9998	\$9	\$73,679	127.9%	147.0%	\$192.88	\$222.61	-39.5%		1.3680	\$78,781	\$206.23	-2.7%	0.8532	\$226.05	\$253.87	-26.1%	
200901	357	545	\$84,892	\$21,816	0.9996	\$14	\$21,824	25.7%	115.5%	\$40.04	\$175.24	-95.6%		1.3166	\$111,766	\$205.08	-0.6%	0.8485	\$47.20	\$201.92	-94.6%	
200902	353	517	\$80,150	\$52,149	0.9995	\$24	\$52,173	65.1%	109.0%	\$100.91	\$165.77	-40.1%		1.3222	\$105,971	\$204.97	0.0%	0.8480	\$119.00	\$191.53	-39.0%	
200903	393	573	\$93,890	\$83,933	0.9995	\$42	\$83,975	89.4%	106.4%	\$164.55	\$163.90	1.0%		1.2853	\$120,680	\$210.61	2.8%	0.8714	\$168.19	\$188.82	-5.8%	
200904	461	781	\$128,198	\$208,414	0.9995	\$112	\$208,525	162.7%	118.9%	\$267.00	\$184.98	432.0%		1.2472	\$159,894	\$204.73	-2.8%	0.8470	\$315.22	\$214.81	499.8%	
200905	463	815	\$139,717	\$90,470	0.9992	\$76	\$90,546	64.8%	104.3%	\$111.10	\$164.49	-75.7%		1.0948	\$152,956	\$187.68	-8.3%	0.7765	\$143.08	\$194.40	-70.9%	
200906	428	704	\$118,434	\$112,353	0.9991	\$103	\$112,456	95.0%	101.3%	\$159.74	\$161.29	-43.1%	-42.8%	1.2404	\$146,909	\$208.68	11.2%	0.8634	\$185.02	\$190.41	-41.3%	-36.0%
200907	440	727	\$125,588	\$85,140	0.9989	\$98	\$85,237	67.9%	91.2%	\$117.25	\$146.97	-73.4%	-52.0%	1.1847	\$148,784	\$204.65	-1.9%	0.8467	\$138.47	\$173.71	-72.5%	-46.8%
200908	437	726	\$125,200	\$115,201	0.9987	\$155	\$115,356	92.1%	91.8%	\$158.89	\$149.25	34.6%	-47.0%	1.1868	\$148,588	\$204.67	0.0%	0.8468	\$187.65	\$176.91	45.5%	-41.3%
200909	348	595	\$112,748	\$63,833	0.9984	\$99	\$63,932	56.7%	87.5%	\$107.45	\$144.70	-40.0%	-46.4%	1.1304	\$127,454	\$214.21	4.7%	0.8862	\$121.24	\$170.99	-41.4%	-41.7%
200910	306	530	\$101,803	\$70,601	0.9983	\$117	\$70,718	69.5%	82.8%	\$133.43	\$139.53	-40.0%	-46.7%	1.1173	\$113,748	\$214.62	0.2%	0.8879	\$150.27	\$163.88	-45.5%	-44.0%
200911	325	565	\$111,815	\$84,086	0.9981	\$160	\$84,247	75.3%	83.0%	\$149.11	\$142.45	34.4%	-38.1%	1.1040	\$123,446	\$218.49	1.8%	0.9040	\$164.95	\$166.90	30.4%	-35.7%
200912	335	553	\$113,494	\$86,620	0.9971	\$250	\$86,869	76.5%	80.5%	\$157.09	\$140.99	-18.6%	-36.7%	1.0550	\$119,737	\$216.52	-0.9%	0.8958	\$175.36	\$164.59	-22.4%	-35.2%
201001	296	490	\$102,968	\$89,038	0.9960	\$353	\$89,391	86.8%	84.4%	\$182.43	\$150.93	355.6%	-13.9%	1.0402	\$107,110	\$218.59	1.0%	0.9044	\$201.72	\$175.44	327.4%	-13.1%
201002	284	462	\$97,960	\$50,847	0.9957	\$221	\$51,068	52.1%	83.3%	\$110.54	\$151.88	9.5%	-8.4%	0.9909	\$97,065	\$210.10	-3.9%	0.8692	\$127.17	\$176.27	6.9%	-8.0%
201003	305	516	\$119,474	\$20,109	0.9927	\$148	\$20,257	17.0%	77.2%	\$39.26	\$144.51	-73.2%	-11.8%	0.9467	\$113,104	\$218.19	4.3%	0.9069	\$43.29	\$167.25	-74.3%	-11.4%
201004	329	529	\$123,533	\$34,829	0.9938	\$216	\$35,045	28.4%	65.0%	\$66.25	\$125.50	-75.2%	-32.2%	0.9410	\$116,246	\$219.75	0.3%	0.9092	\$72.87	\$144.39	-76.9%	-32.8%
201005	351	600	\$140,822	\$54,623	0.9896	\$572	\$55,195	39.2%	62.4%	\$91.99	\$124.31	-17.2%	-24.4%	0.9359	\$131,797	\$219.66	0.0%	0.9088	\$101.22	\$140.72	-29.3%	-27.6%
201006	326	550	\$130,151	\$47,446	0.9887	\$541	\$47,987	36.9%	57.3%	\$87.25	\$117.68	-45.4%	-27.0%	0.9344	\$121,617	\$221.12	0.7%	0.9148	\$95.37	\$132.53	-48.5%	-30.4%
201007	280	493	\$119,831	\$28,653	0.9858	\$411	\$29,064	24.3%	53.5%	\$58.95	\$113.35	-49.7%	-22.9%	0.9241	\$110,734	\$224.61	1.6%	0.9293	\$63.44	\$126.56	-54.2%	-27.1%
201008	327	540	\$127,711	\$52,106	0.9824	\$933	\$53,039	41.5%	49.0%	\$98.22	\$106.93	-38.2%	-28.4%	0.9195	\$117,436	\$217.47	-3.2%	0.8997	\$109.16	\$118.62	-41.8%	-32.9%
201009	242	443	\$107,261	\$28,804	0.9739	\$772	\$29,576	27.6%	46.7%	\$66.76	\$104.04	-37.9%	-28.1%	0.9198	\$98,658	\$222.70	2.4%	0.9214	\$72.46	\$115.05	-40.2%	-32.7%
201010	224	414	\$101,838	\$107,340	0.9679	\$3,557	\$110,897	108.9%	49.6%	\$267.87	\$112.53	100.8%	-19.4%	0.9194	\$93,633	\$226.17	1.6%	0.9357	\$286.27	\$123.96	90.5%	-24.4%
201011	239	433	\$106,548	\$21,927	0.9595	\$925	\$22,852	21.4%	45.4%	\$52.78	\$104.81	-64.6%	-26.4%	0.9091	\$96,867	\$223.71	-1.1%	0.9256	\$57.02	\$115.24	-65.4%	-31.0%
201012	239	430	\$107,673	\$55,629	0.9611	\$2,252	\$57,881	53.8%	43.5%	\$134.61	\$102.08	-14.3%	-27.6%	0.9042	\$97,356	\$226.41	1.2%	0.9367	\$143.70	\$111.84	-18.1%	-32.1%
201101	224	396	\$98,908	\$20,703	0.9537	\$1,006	\$21,709	21.9%	38.7%	\$54.82	\$92.07	-69.9%	-39.0%	0.9063	\$89,644	\$226.37	0.0%	0.9366	\$58.53	\$100.62	-71.0%	-42.6%
201102	228	402	\$102,980	\$25,823	0.9474	\$1,435	\$27,258	26.5%	36.8%	\$67.81	\$88.89	-38.7%	-41.5%	0.9014	\$92,822	\$230.90	2.0%	0.9553	\$70.98	\$96.45	-44.2%	-45.3%
201103	229	406	\$103,630	\$36,016	0.9549	\$1,700	\$37,717	36.4%	38.5%	\$92.90	\$93.72	136.6%	-35.1%	0.9051	\$93,797	\$231.03	0.1%	0.9558	\$97.19	\$101.28	124.5%	-39.4%
201104	226	399	\$101,088	\$199,981	0.9273	\$15,685	\$215,666	213.3%	52.6%	\$540.52	\$128.74	715.9%	2.6%	0.9218	\$93,186	\$233.55	1.1%	0.9663	\$559.40	\$138.44	667.7%	-4.1%
201105	226	400	\$98,912	\$59,199	0.8864	\$7,584	\$66,783	67.5%	55.1%	\$166.96	\$135.78	81.5%	9.2%	0.9576	\$94,717	\$236.79	1.4%	0.9797	\$170.42	\$145.05	68.4%	3.1%
201106	211	366	\$93,003	\$50,459	0.8446	\$9,284	\$59,743	64.2%	57.7%	\$163.23	\$142.95	87.1%	21.5%	0.9512	\$88,464	\$241.70	2.1%	1.0000	\$163.23	\$151.61	71.2%	14.4%
201107	206	363	\$91,863	\$19,782	0.6480	\$10,745	\$30,526	33.2%	59.1%	\$84.09	\$146.96	42.6%	29.7%									
201108	206	364	\$91,863	\$20,479	0.2606	\$58,101	\$78,580	85.5%	63.0%	\$215.88	\$157.64	119.8%	47.4%									
Experience Period	2,895	5,122	\$1,269,383	\$686,641	0.9378	\$45,546	\$732,187			\$142.95				0.9196	\$1,167,313	\$227.90		0.9429	\$151.61			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med POS HRA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)			
Current Rate Level	12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	10	17	\$4,007	\$1,098	1.0000	\$0	\$1,098	27.4%		\$64.61				1.4202	\$5,691	\$334.75		1.6643	\$38.82				
200708	10	17	\$4,007	\$1,167	1.0000	\$0	\$1,167	29.1%		\$68.65				1.4202	\$5,691	\$334.75	0.0%	1.6643	\$41.25				
200709	10	17	\$4,007	\$683	1.0000	\$0	\$683	17.0%		\$40.15				1.4202	\$5,691	\$334.75	0.0%	1.6643	\$24.12				
200710	14	21	\$5,363	\$1,168	1.0000	\$0	\$1,168	21.8%		\$55.63				1.3642	\$7,316	\$348.38	4.1%	1.7321	\$32.12				
200711	8	15	\$3,761	\$374	1.0000	\$0	\$374	10.0%		\$24.97				1.4332	\$5,390	\$359.35	3.1%	1.7866	\$13.97				
200712	11	22	\$6,218	\$338	1.0000	\$0	\$338	5.4%		\$15.35				1.3679	\$8,506	\$386.63	7.6%	1.9222	\$7.99				
200801	11	19	\$4,895	\$902	1.0000	\$0	\$902	18.4%		\$47.45				1.3939	\$6,823	\$359.12	-7.1%	1.7854	\$26.58				
200802	8	16	\$4,409	\$5,326	1.0000	\$0	\$5,326	120.8%		\$332.90				1.4566	\$6,422	\$401.38	11.8%	1.9956	\$166.82				
200803	40	86	\$16,323	\$1,117	1.0000	\$0	\$1,117	6.8%		\$12.98				1.3917	\$22,717	\$264.16	-34.2%	1.3133	\$9.89				
200804	24	51	\$8,909	\$2,221	1.0000	\$0	\$2,221	24.9%		\$43.55				1.5586	\$13,886	\$272.27	3.1%	1.3537	\$32.18				
200805	50	85	\$13,609	\$2,127	1.0000	\$0	\$2,127	15.6%		\$25.03				1.4594	\$19,861	\$233.66	-14.2%	1.1617	\$21.54				
200806	71	144	\$25,559	\$35,085	1.0000	\$0	\$35,085	137.3%	51.1%	\$243.64	\$101.19			1.3778	\$35,216	\$244.55	4.7%	1.2159	\$200.39	\$72.48			
200807	57	98	\$17,135	\$11,858	1.0000	\$0	\$11,858	69.2%	54.6%	\$121.00	\$105.53	87.3%		1.4229	\$24,381	\$248.79	1.7%	1.2369	\$97.82	\$77.48	152.0%		
200808	57	95	\$16,463	\$12,223	1.0000	\$0	\$12,223	74.2%	58.0%	\$128.66	\$109.75	87.4%		1.4233	\$23,431	\$246.65	-0.9%	1.2263	\$104.92	\$82.21	154.4%		
200809	59	133	\$18,386	\$5,683	1.0000	\$0	\$5,683	30.9%	55.6%	\$42.73	\$99.90	6.4%		1.4288	\$26,270	\$197.52	-19.9%	0.9820	\$43.51	\$78.78	80.4%		
200810	56	103	\$17,107	\$17,182	1.0000	\$0	\$17,182	100.4%	61.8%	\$166.82	\$108.92	199.8%		1.4096	\$24,114	\$234.12	18.5%	1.1640	\$143.32	\$87.53	346.2%		
200811	75	128	\$20,343	\$5,877	1.0000	\$0	\$5,877	28.9%	59.0%	\$45.92	\$101.98	83.9%		1.3936	\$28,349	\$221.48	-5.4%	1.1011	\$41.70	\$83.76	198.4%		
200812	65	113	\$19,043	\$5,883	0.9998	\$1	\$5,884	30.9%	57.9%	\$52.07	\$98.49	239.1%		1.4031	\$26,720	\$236.46	6.8%	1.1756	\$44.29	\$82.18	454.5%		
200901	61	109	\$18,403	\$5,363	0.9996	\$2	\$5,365	29.2%	56.2%	\$49.22	\$94.70	3.7%		1.3764	\$25,331	\$232.39	-1.7%	1.1554	\$42.60	\$79.92	60.3%		
200902	71	111	\$21,109	\$11,715	0.9995	\$5	\$11,720	55.5%	54.8%	\$105.59	\$92.63	-68.3%		1.2291	\$25,944	\$233.73	0.6%	1.1621	\$90.86	\$79.00	-45.5%		
200903	33	28	\$4,153	\$8,979	0.9995	\$4	\$8,983	216.3%	62.0%	\$320.83	\$103.68	2371.1%		1.2324	\$5,118	\$182.80	-21.8%	0.9088	\$353.02	\$89.67	3470.9%		
200904	69	94	\$17,973	\$5,527	0.9995	\$3	\$5,530	30.8%	60.9%	\$58.83	\$102.75	35.1%		1.1486	\$20,644	\$219.62	20.1%	1.0919	\$53.88	\$89.88	67.5%		
200905	60	80	\$16,638	\$12,823	0.9992	\$11	\$12,834	77.1%	65.1%	\$160.42	\$111.83	541.0%		1.0964	\$18,241	\$228.02	3.8%	1.1336	\$141.51	\$97.98	556.9%		
200906	57	75	\$15,666	\$33,792	0.9991	\$31	\$33,823	215.9%	67.7%	\$450.97	\$117.36	85.1%	16.0%	1.1351	\$17,782	\$237.09	4.0%	1.1788	\$382.57	\$103.44	90.9%	42.7%	
200907	49	54	\$12,707	\$45,032	0.9989	\$52	\$45,084	354.8%	86.0%	\$834.88	\$151.55	590.0%	43.6%	1.0936	\$13,896	\$257.33	8.5%	1.2794	\$652.57	\$133.80	567.1%	72.7%	
200908	63	95	\$17,621	\$12,160	0.9987	\$16	\$12,177	69.1%	85.4%	\$128.18	\$151.51	-0.4%	38.1%	1.1142	\$19,633	\$206.66	-19.7%	1.0275	\$124.75	\$135.78	18.9%	65.2%	
200909	50	65	\$14,036	\$6,004	0.9984	\$9	\$6,013	42.8%	87.5%	\$92.51	\$161.58	116.5%	61.7%	1.1353	\$15,935	\$245.15	18.6%	1.2188	\$75.90	\$141.86	74.4%	80.1%	
200910	43	58	\$12,379	\$8,609	0.9983	\$14	\$8,623	69.7%	85.2%	\$148.67	\$160.31	-10.9%	47.2%	1.1162	\$13,817	\$238.23	-2.8%	1.1844	\$125.52	\$140.73	-12.4%	60.8%	
200911	39	54	\$11,663	\$3,054	0.9981	\$6	\$3,060	26.2%	87.7%	\$56.66	\$169.97	23.4%	66.7%	1.1182	\$13,042	\$241.51	1.4%	1.2008	\$47.19	\$148.08	13.2%	76.8%	
200912	49	68	\$14,678	\$3,636	0.9971	\$10	\$3,646	24.8%	88.6%	\$53.62	\$176.05	3.0%	78.7%	1.0912	\$16,016	\$235.54	-2.5%	1.1710	\$45.79	\$153.60	3.4%	86.9%	
201001	120	247	\$45,322	\$14,434	0.9960	\$57	\$14,491	32.0%	81.4%	\$58.67	\$161.31	19.2%	70.3%	0.9844	\$44,614	\$180.63	-23.3%	0.8980	\$65.33	\$148.59	53.4%	85.9%	
201002	87	153	\$33,567	\$4,032	0.9957	\$18	\$4,050	12.1%	73.2%	\$26.47	\$147.82	-74.9%	59.6%	0.9894	\$33,212	\$217.07	20.2%	1.0792	\$24.53	\$137.28	-73.0%	73.8%	
201003	101	176	\$37,274	\$5,873	0.9927	\$43	\$5,916	15.9%	62.2%	\$33.61	\$127.35	-89.5%	22.8%	0.9776	\$36,439	\$207.04	-4.6%	1.0293	\$32.65	\$118.61	-90.8%	32.3%	
201004	81	149	\$33,464	\$3,992	0.9938	\$25	\$4,017	12.0%	58.0%	\$26.96	\$120.67	-54.2%	17.4%	0.9463	\$31,667	\$212.53	2.7%	1.0566	\$25.51	\$112.73	-52.6%	25.4%	
201005	76	150	\$31,736	\$16,605	0.9896	\$174	\$16,779	52.9%	56.3%	\$111.86	\$117.32	-30.3%	4.9%	0.9234	\$29,306	\$195.37	-8.1%	0.9713	\$115.16	\$111.14	-18.6%	13.4%	
201006	84	162	\$34,340	\$5,996	0.9887	\$68	\$6,065	17.7%	43.5%	\$37.44	\$90.79	-91.7%	-22.6%	0.9276	\$31,855	\$196.63	0.6%	0.9776	\$38.29	\$87.27	-90.0%	-15.6%	
201007	82	166	\$34,891	\$7,294	0.9858	\$105	\$7,399	21.2%	28.7%	\$44.57	\$59.78	-94.7%	-60.6%	0.9301	\$32,451	\$195.49	-0.6%	0.9719	\$45.86	\$58.34	-93.0%	-56.4%	
201008	81	166	\$34,069	\$9,677	0.9824	\$173	\$9,851	28.9%	26.6%	\$59.34	\$55.71	-53.7%	-63.2%	0.9287	\$31,640	\$190.60	-2.5%	0.9476	\$62.62	\$54.80	-49.8%	-59.6%	
201009	81	162	\$34,051	\$20,764	0.9739	\$557	\$21,321	62.6%	29.4%	\$131.61	\$61.49	42.3%	-61.9%	0.9226	\$31,414	\$193.91	1.7%	0.9641	\$136.51	\$61.26	79.9%	-56.8%	
201010	87	170	\$35,509	\$11,793	0.9679	\$391	\$12,184	34.3%	28.6%	\$71.67	\$59.67	-51.8%	-62.8%	0.9246	\$32,831	\$193.12	-0.4%	0.9602	\$74.64	\$60.03	-40.5%	-57.3%	
201011	85	168	\$38,555	\$3,576	0.9595	\$151	\$3,727	9.7%	26.9%	\$22.18	\$56.50	-60.9%	-66.8%	0.8534	\$32,903	\$195.85	1.4%	0.9737	\$22.78	\$57.27	-51.7%	-61.3%	
201012	82	168	\$33,857	\$16,729	0.9611	\$677	\$17,406	51.4%	28.9%	\$103.61	\$60.48	93.2%	-65.6%	0.8455	\$28,625	\$170.38	-13.0%	0.8471	\$122.31	\$62.43	167.1%	-59.4%	
201101	81	164	\$36,414	\$5,291	0.9537	\$257	\$5,548	15.2%	27.4%	\$33.83	\$58.48	-42.3%	-63.7%	0.8440	\$30,734	\$187.40	10.0%	0.9317	\$36.31	\$59.99	-44.4%	-59.6%	
201102	80	166	\$37,332	\$4,230	0.9474	\$235	\$4,465	12.0%	27.2%	\$26.90	\$58.30	1.6%	-60.6%	0.8398	\$31,351	\$188.86	0.8%	0.9390	\$28.65	\$60.51	16.8%	-55.9%	
201103	77	160	\$36,481	\$10,592	0.9549	\$500	\$11,092	30.4%	28.5%	\$69.33	\$61.43	106.3%	-51.8%	0.8402	\$30,652	\$191.58	1.4%	0.9525	\$72.79	\$64.21	122.9%	-45.9%	
201104	76	157	\$35,248	\$4,450	0.9273	\$349	\$4,799	13.6%	28.6%	\$30.57	\$61.58	13.4%	-49.0%	0.8750	\$30,841	\$196.44	2.5%	0.9766	\$31.30	\$64.77	22.7%	-42.5%	
201105	78	159	\$35,593	\$24,345	0.8864	\$3,119	\$27,464	77.2%	30.8%	\$172.73	\$66.73	54.4%	-43.1%	0.8977	\$31,953	\$200.96	2.3%	0.9991	\$172.88	\$70.02	50.1%	-37.0%	
201106	77	158	\$35,348	\$4,647	0.8446	\$855	\$5,501	15.6%	30.6%	\$34.82	\$66.58	-7.0%	-26.7%	0.8990	\$31,780	\$201.14	0.1%	1.0000	\$34.82	\$69.73	-9.1%	-20.1%	
201107	77	158	\$35,348	\$5,074	0.6480	\$2,756	\$7,831	22.2%	30.7%	\$49.56	\$67.07	11.2%	12.2%										
201108	76	157	\$35,158	\$2,972	0.2606	\$8,431	\$11,402	32.4%	30.9%	\$72.62	\$68.18	22.4%	22.4%										
Experience Period	967	1,964	\$427,348	\$123,387	0.9436	\$7,369	\$130,756			\$66.58				0.8826	\$377,174	\$192.04		0.9548	\$69.73				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			12/2009				=(h)/(f)				=(j)/(i)				=(d) x (m)				=(n)/(c)				=(i)/(g)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200707	15,479	24,557	\$5,171,191	\$3,630,323	1.0000	\$0	\$3,630,323	70.2%		\$147.83				1.0796	\$5,582,715	\$227.34		1.0064	\$146.90							
200708	16,405	26,187	\$5,474,334	\$4,104,646	1.0000	\$0	\$4,104,646	75.0%		\$156.74				1.0805	\$5,914,746	\$225.87	-0.6%	0.9999	\$156.77							
200709	16,181	25,709	\$5,442,717	\$3,818,839	1.0000	\$0	\$3,818,839	70.2%		\$148.54				1.0679	\$5,812,123	\$226.07	0.1%	1.0008	\$148.43							
200710	16,023	25,296	\$5,361,559	\$3,891,613	1.0000	\$0	\$3,891,613	72.8%		\$153.84				1.0685	\$5,728,879	\$226.47	0.2%	1.0025	\$153.45							
200711	16,482	26,013	\$5,500,478	\$3,971,076	1.0000	\$0	\$3,971,076	72.2%		\$152.66				1.0614	\$5,838,002	\$224.43	-0.9%	0.9935	\$153.66							
200712	16,761	26,657	\$5,672,077	\$3,946,627	1.0000	\$0	\$3,946,627	69.6%		\$148.05				1.0586	\$6,004,216	\$225.24	0.4%	0.9971	\$148.49							
200801	15,974	25,377	\$5,393,457	\$4,227,756	1.0000	\$0	\$4,227,756	78.4%		\$166.60				1.0509	\$5,668,136	\$223.36	-0.8%	0.9887	\$168.49							
200802	16,538	26,182	\$5,604,550	\$3,901,389	1.0000	\$0	\$3,901,389	69.6%		\$149.01				1.0448	\$5,855,676	\$223.65	0.1%	0.9901	\$150.51							
200803	16,186	25,611	\$5,509,981	\$4,362,183	1.0000	\$0	\$4,362,183	79.2%		\$170.32				1.0463	\$5,765,187	\$225.11	0.6%	0.9965	\$170.92							
200804	16,425	26,083	\$5,581,649	\$4,603,013	1.0000	\$0	\$4,603,013	82.5%		\$176.48				1.0466	\$5,841,809	\$223.97	-0.5%	0.9915	\$178.00							
200805	16,301	25,932	\$5,556,502	\$3,928,726	1.0000	\$0	\$3,928,726	70.7%		\$151.50				1.0442	\$5,801,969	\$223.74	-0.1%	0.9904	\$152.96							
200806	16,641	26,488	\$5,706,864	\$3,886,438	1.0000	\$0	\$3,886,438	68.1%	73.2%	\$155.67	\$155.67			1.0433	\$5,954,042	\$224.78	0.5%	0.9951	\$147.45	\$156.30						
200807	16,616	26,287	\$5,672,204	\$4,236,257	1.0000	\$0	\$4,236,257	74.7%	73.5%	\$161.15	\$156.75	9.0%		1.0380	\$5,887,921	\$223.99	-0.4%	0.9915	\$162.53	\$157.57	10.6%					
200808	16,452	25,949	\$5,636,567	\$4,665,696	1.0000	\$0	\$4,665,696	82.8%	74.2%	\$179.80	\$158.67	14.7%		1.0336	\$5,825,955	\$224.52	0.2%	0.9939	\$180.91	\$159.58	15.4%					
200809	17,021	27,369	\$5,912,882	\$4,315,228	1.0000	\$0	\$4,315,228	73.0%	74.4%	\$157.67	\$159.42	6.1%		1.0293	\$6,086,130	\$222.37	-1.0%	0.9844	\$160.17	\$160.56	7.9%					
200810	16,527	26,094	\$5,693,324	\$4,239,613	1.0000	\$0	\$4,239,613	74.5%	74.6%	\$162.47	\$160.12	5.6%		1.0238	\$5,829,061	\$223.39	0.5%	0.9889	\$164.30	\$161.45	7.1%					
200811	17,107	27,101	\$5,885,852	\$3,726,511	1.0000	\$0	\$3,726,511	63.3%	73.8%	\$137.50	\$158.79	-9.9%		1.0233	\$6,022,856	\$222.24	-0.5%	0.9838	\$139.77	\$160.24	-9.0%					
200812	16,350	26,039	\$5,733,384	\$4,155,818	1.0000	\$10	\$4,155,828	72.5%	74.0%	\$159.60	\$159.77	7.8%		1.0165	\$5,827,875	\$223.81	0.7%	0.9908	\$161.09	\$161.31	8.5%					
200901	16,795	26,585	\$5,885,271	\$4,250,889	1.0000	\$25	\$4,250,914	72.2%	73.5%	\$159.90	\$159.23	-4.0%		0.9971	\$5,868,271	\$220.74	-1.4%	0.9771	\$163.64	\$160.93	-2.9%					
200902	16,803	26,727	\$5,972,531	\$3,629,969	1.0000	\$147	\$3,630,116	60.8%	72.7%	\$135.82	\$158.10	-8.9%		0.9978	\$5,959,656	\$222.98	1.0%	0.9871	\$137.60	\$159.83	-8.6%					
200903	16,958	27,022	\$6,028,720	\$4,724,569	0.9999	\$578	\$4,725,147	78.4%	72.7%	\$174.86	\$158.54	2.7%		0.9930	\$5,986,725	\$221.55	-0.6%	0.9807	\$178.30	\$160.48	4.3%					
200904	16,159	25,538	\$5,781,692	\$4,441,712	0.9999	\$570	\$4,442,282	76.8%	72.3%	\$173.95	\$158.30	-1.4%		0.9886	\$5,715,499	\$223.80	1.0%	0.9907	\$175.58	\$160.26	-1.4%					
200905	16,243	25,947	\$5,902,489	\$4,312,255	0.9999	\$578	\$4,312,832	73.1%	72.5%	\$166.22	\$159.51	9.7%		0.9830	\$5,801,983	\$223.61	-0.1%	0.9899	\$167.92	\$161.48	9.8%					
200906	17,068	27,024	\$6,195,902	\$5,531,028	0.9997	\$1,391	\$5,532,419	89.3%	74.3%	\$204.72	\$164.42	39.5%	5.6%	0.9725	\$6,025,663	\$222.97	-0.3%	0.9871	\$207.41	\$166.57	40.7%	6.6%				
200907	16,754	26,393	\$6,156,031	\$4,788,755	0.9997	\$1,477	\$4,790,232	77.8%	74.6%	\$181.50	\$166.11	12.6%	6.0%	0.9608	\$5,914,426	\$224.09	0.5%	0.9920	\$182.96	\$168.27	12.6%	6.8%				
200908	17,333	27,480	\$6,445,641	\$4,484,480	0.9997	\$1,436	\$4,485,916	69.6%	73.5%	\$163.24	\$164.75	-9.2%	3.8%	0.9530	\$6,142,810	\$223.54	-0.2%	0.9895	\$164.97	\$166.95	-8.8%	4.6%				
200909	17,335	27,478	\$6,489,573	\$4,506,065	0.9994	\$2,927	\$4,508,992	69.5%	73.2%	\$164.09	\$165.30	4.1%	3.7%	0.9469	\$6,145,288	\$223.64	0.0%	0.9900	\$165.75	\$167.43	3.5%	4.3%				
200910	17,309	27,788	\$6,576,164	\$4,717,829	0.9991	\$4,110	\$4,721,939	71.8%	72.9%	\$169.93	\$165.93	4.6%	3.6%	0.9308	\$6,121,291	\$220.29	-1.5%	0.9751	\$174.26	\$168.27	6.1%	4.2%				
200911	18,123	28,777	\$6,820,244	\$4,609,536	0.9991	\$4,296	\$4,613,832	67.6%	73.2%	\$160.33	\$167.82	16.6%	5.7%	0.9315	\$6,353,251	\$220.78	0.2%	0.9773	\$164.05	\$170.28	17.4%	6.3%				
200912	17,492	27,926	\$6,632,973	\$4,703,176	0.9990	\$4,703	\$4,707,879	71.0%	73.1%	\$168.58	\$168.54	5.6%	5.5%	0.9225	\$6,118,770	\$219.11	-0.8%	0.9699	\$173.81	\$171.33	7.9%	6.2%				
201001	18,197	29,005	\$7,118,615	\$4,372,828	0.9989	\$4,897	\$4,377,725	61.5%	72.1%	\$150.93	\$167.68	-5.6%	5.3%	0.9137	\$6,503,986	\$224.24	2.3%	0.9926	\$152.05	\$170.22	-7.1%	5.8%				
201002	17,765	28,331	\$6,996,691	\$3,932,781	0.9985	\$5,844	\$3,938,625	56.3%	71.5%	\$139.02	\$167.80	2.4%	6.1%	0.9108	\$6,372,553	\$224.93	0.3%	0.9957	\$139.62	\$170.21	1.5%	6.5%				
201003	18,314	29,072	\$7,163,452	\$5,977,518	0.9985	\$9,247	\$5,986,765	83.6%	72.1%	\$205.93	\$170.58	17.8%	7.6%	0.8972	\$6,427,120	\$221.08	-1.7%	0.9786	\$210.42	\$173.07	18.0%	7.8%				
201004	18,661	29,895	\$7,386,502	\$4,819,096	0.9982	\$8,929	\$4,828,025	65.4%	71.1%	\$161.50	\$169.51	-7.2%	7.1%	0.8994	\$6,643,315	\$222.22	0.5%	0.9837	\$164.17	\$172.08	-6.5%	7.4%				
201005	18,083	28,789	\$7,186,472	\$4,184,250	0.9968	\$13,504	\$4,197,753	58.4%	69.8%	\$145.81	\$167.74	-12.3%	5.2%	0.8952	\$6,433,016	\$223.45	0.6%	0.9892	\$147.41	\$170.29	-12.2%	5.5%				
201006	18,196	29,098	\$7,319,364	\$4,870,172	0.9964	\$17,586	\$4,887,758	66.8%	68.1%	\$167.98	\$164.82	-17.9%	0.2%	0.8871	\$6,492,818	\$223.14	-0.1%	0.9878	\$170.06	\$167.32	-18.0%	0.4%				
201007	17,259	27,588	\$7,146,770	\$4,482,155	0.9956	\$19,583	\$4,501,738	63.0%	66.9%	\$163.18	\$163.40	-10.1%	-1.6%	0.8760	\$6,260,784	\$226.94	1.7%	1.0046	\$162.43	\$165.70	-11.2%	-1.5%				
201008	17,813	27,897	\$6,992,533	\$5,292,617	0.9953	\$24,960	\$5,317,577	76.0%	67.5%	\$190.61	\$165.64	16.8%	0.5%	0.8740	\$6,111,625	\$219.08	-3.5%	0.9698	\$196.55	\$168.24	19.1%	0.8%				
201009	17,768	28,717	\$7,344,503	\$4,742,372	0.9940	\$28,843	\$4,771,216	65.0%	67.1%	\$166.15	\$165.80	1.3%	0.3%	0.8663	\$6,362,853	\$221.57	1.1%	0.9808	\$169.39	\$168.53	2.2%	0.7%				
201010	17,875	28,741	\$7,363,454	\$5,032,394	0.9937	\$32,025	\$5,064,420	68.8%	66.9%	\$176.21	\$166.34	3.7%	0.2%	0.8604	\$6,335,743	\$220.44	-0.5%	0.9758	\$180.57	\$169.07	3.6%	0.5%				
201011	18,099	28,906	\$7,472,090	\$5,165,502	0.9897	\$53,673	\$5,219,175	69.8%	67.1%	\$180.56	\$168.04	12.6%	0.1%	0.8542	\$6,382,933	\$220.82	0.2%	0.9775	\$184.71	\$170.80	12.6%	0.3%				
201012	18,510	29,840	\$7,668,177	\$5,259,675	0.9866	\$71,216	\$5,330,891	69.5%	67.0%	\$178.65	\$168.91	6.0%	0.2%	0.8524	\$6,536,258	\$219.04	-0.8%	0.9697	\$184.24	\$171.70	6.0%	0.2%				
201101	17,587	28,196	\$7,417,498	\$4,545,072	0.9842	\$73,083	\$4,618,155	62.3%	67.1%	\$163.79	\$170.00	8.5%	1.4%	0.8541	\$6,335,057	\$224.68	2.6%	0.9946	\$164.68	\$172.79	8.3%	1.5%				
201102	17,200	27,673	\$7,192,957	\$4,720,655	0.9730	\$130,857	\$4,851,512	67.4%	68.0%	\$175.32	\$172.98	26.1%	3.1%	0.8558	\$6,155,958	\$222.45	-1.0%	0.9847	\$178.03	\$175.97	27.5%	3.4%				
201103	17,807	28,499	\$7,443,770	\$5,055,517	0.9618	\$200,808	\$5,256,325	70.6%	66.9%	\$184.44	\$171.14	-10.4%	0.3%	0.8570	\$6,379,530	\$223.85	0.6%	0.9909	\$186.13	\$173.92	-11.5%	0.5%				
201104	17,932	28,698	\$7,490,766	\$4,648,275	0.9462	\$264,548	\$4,912,823	65.6%	66.9%	\$171.19	\$171.99	6.0%	1.5%	0.8646	\$6,476,721	\$225.69	0.8%	0.9991	\$171.35	\$174.55	4.4%	1.4%				
201105	18,061	28,993	\$7,459,222	\$4,753,563	0.9189	\$419,410	\$5,172,973	69.4%	67.8%	\$178.42	\$174.73	22.4%	4.2%	0.8742	\$6,520,673	\$224.91	-0.3%	0.9956	\$179.21	\$177.24	21.6%	4.1%				
201106	18,080	28,963	\$7,379,788	\$4,725,674	0.8761	\$668,603	\$5,394,277	73.1%	68.4%	\$186.25	\$176.27	10.9%	6.9%	0.8866	\$6,542,715	\$225.90	0.4%	1.0000	\$186.25	\$178.62	9.5%	6.8%				
201107	17,928	28,757	\$7,234,448	\$3,892,355	0.7729	\$1,143,428	\$5,035,783	69.6%	68.9%	\$175.12	\$177.23	7.3%	8.5%													
201108	17,925	28,712	\$7,138,492																							

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Med BC CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)				
Current Rate Level	12/2009												Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200707	332	569	\$82,159	\$51,001	1.0000	\$0	\$51,001	62.1%		\$89.63				1.3889	\$114,112	\$200.55		0.9160	\$97.85					
200708	371	604	\$88,879	\$58,276	1.0000	\$0	\$58,276	65.6%		\$96.48				1.5181	\$134,928	\$223.39	11.4%	1.0203	\$94.56					
200709	317	524	\$78,298	\$52,869	1.0000	\$0	\$52,869	67.5%		\$100.89				1.5253	\$119,425	\$227.91	2.0%	1.0410	\$96.92					
200710	462	780	\$113,158	\$74,608	1.0000	\$0	\$74,608	65.9%		\$95.65				1.4637	\$165,631	\$212.35	-6.8%	0.9699	\$98.62					
200711	391	679	\$100,761	\$166,975	1.0000	\$0	\$166,975	165.7%		\$245.91				1.4751	\$148,633	\$218.90	3.1%	0.9998	\$245.96					
200712	463	746	\$111,964	\$97,711	1.0000	\$0	\$97,711	87.3%		\$130.98				1.4447	\$161,753	\$216.83	-0.9%	0.9903	\$132.26					
200801	447	718	\$106,408	\$160,974	1.0000	\$0	\$160,974	151.3%		\$224.20				1.4420	\$153,445	\$213.71	-1.4%	0.9761	\$229.68					
200802	464	785	\$120,063	\$105,523	1.0000	\$0	\$105,523	87.9%		\$134.42				1.4048	\$168,666	\$214.86	0.5%	0.9814	\$136.98					
200803	525	866	\$143,148	\$87,358	1.0000	\$0	\$87,358	61.0%		\$100.88				1.3334	\$190,871	\$220.41	2.6%	1.0067	\$100.21					
200804	556	915	\$144,383	\$54,711	1.0000	\$0	\$54,711	37.9%		\$59.79				1.4275	\$206,110	\$225.26	2.2%	1.0288	\$58.12					
200805	737	1,223	\$191,292	\$144,657	1.0000	\$0	\$144,657	75.6%		\$118.28				1.3849	\$264,913	\$216.61	-3.8%	0.9893	\$119.55					
200806	689	1,121	\$173,948	\$160,284	1.0000	\$0	\$160,284	92.1%	83.5%	\$127.49				1.3755	\$239,264	\$213.44	-1.5%	0.9749	\$146.67	\$128.64				
200807	833	1,334	\$214,559	\$189,644	1.0000	\$0	\$189,644	88.4%	85.3%	\$142.16	\$131.48	58.6%		1.3853	\$297,231	\$222.81	4.4%	1.0177	\$139.69	\$131.66	42.8%			
200808	845	1,364	\$214,032	\$158,111	1.0000	\$0	\$158,111	73.9%	84.9%	\$115.92	\$131.47	20.1%		1.3934	\$298,229	\$218.64	-1.9%	0.9986	\$116.08	\$131.81	22.8%			
200809	830	1,346	\$212,327	\$165,820	1.0000	\$0	\$165,820	78.1%	84.9%	\$123.19	\$131.88	22.1%		1.3894	\$295,010	\$219.18	0.2%	1.0011	\$123.06	\$132.42	27.0%			
200810	1,038	1,611	\$257,104	\$237,681	1.0000	\$0	\$237,681	92.4%	86.9%	\$147.54	\$136.09	54.2%		1.3526	\$347,749	\$215.86	-1.5%	0.9859	\$149.64	\$136.60	51.7%			
200811	1,111	1,784	\$293,963	\$265,708	1.0000	\$0	\$265,708	90.4%	83.7%	\$148.94	\$132.35	-39.4%		1.3218	\$388,559	\$217.80	0.9%	0.9948	\$149.72	\$132.90	-39.1%			
200812	1,136	1,826	\$294,456	\$302,635	0.9998	\$57	\$302,692	102.8%	85.9%	\$165.77	\$136.52	26.6%		1.3377	\$393,905	\$215.72	-1.0%	0.9853	\$168.24	\$137.22	27.2%			
200901	1,232	2,005	\$331,332	\$190,309	0.9996	\$75	\$190,385	57.5%	79.6%	\$94.95	\$127.48	-57.6%		1.2939	\$428,725	\$213.83	-0.9%	0.9766	\$97.23	\$128.32	-57.7%			
200902	1,316	2,055	\$353,655	\$186,164	0.9995	\$85	\$186,248	52.7%	75.9%	\$90.63	\$122.83	-32.6%		1.2705	\$449,314	\$218.64	2.3%	0.9986	\$90.75	\$123.49	-33.7%			
200903	1,438	2,290	\$408,478	\$254,215	0.9995	\$127	\$254,342	62.3%	74.8%	\$111.07	\$122.41	10.1%		1.2606	\$514,931	\$224.86	2.8%	1.0270	\$108.14	\$122.65	7.9%			
200904	1,452	2,377	\$415,449	\$368,314	0.9995	\$197	\$368,511	88.7%	78.1%	\$155.03	\$129.04	159.3%		1.2344	\$512,831	\$215.75	-4.1%	0.9854	\$157.33	\$129.67	170.7%			
200905	1,500	2,508	\$458,678	\$400,979	0.9992	\$338	\$401,317	87.5%	79.4%	\$160.01	\$133.24	35.3%		1.1479	\$526,538	\$209.94	-2.7%	0.9589	\$166.87	\$134.41	39.6%			
200906	1,510	2,494	\$465,166	\$337,941	0.9991	\$308	\$338,249	72.7%	78.0%	\$135.63	\$133.02	-5.1%	4.3%	1.1852	\$551,295	\$221.05	5.3%	1.0096	\$134.33	\$133.82	-8.4%	4.0%		
200907	1,460	2,521	\$484,168	\$278,452	0.9989	\$320	\$278,772	57.6%	75.1%	\$110.58	\$130.18	-22.2%	-1.0%	1.1425	\$553,140	\$219.41	-0.7%	1.0022	\$110.34	\$131.02	-21.0%	-0.5%		
200908	1,491	2,546	\$481,884	\$253,594	0.9987	\$341	\$253,935	52.7%	72.8%	\$99.74	\$127.89	-14.0%	-2.7%	1.1546	\$556,402	\$218.54	-0.4%	0.9982	\$99.92	\$128.69	-13.9%	-2.4%		
200909	1,449	2,501	\$502,477	\$293,428	0.9984	\$457	\$293,885	58.5%	71.0%	\$117.51	\$127.15	-4.6%	-3.6%	1.2002	\$603,069	\$241.13	10.3%	1.1014	\$106.69	\$126.70	-13.3%	-4.3%		
200910	1,364	2,319	\$465,433	\$343,132	0.9983	\$567	\$343,699	73.8%	70.2%	\$148.21	\$127.74	0.5%	-6.1%	1.0984	\$511,241	\$220.46	-8.6%	1.0069	\$147.19	\$127.12	-1.6%	-6.9%		
200911	1,399	2,338	\$480,292	\$374,571	0.9981	\$715	\$375,285	78.1%	69.8%	\$160.52	\$129.13	7.8%	-2.4%	1.0791	\$518,299	\$221.68	0.6%	1.0125	\$158.53	\$128.34	5.9%	-3.4%		
200912	1,424	2,427	\$523,946	\$258,052	0.9971	\$744	\$258,796	49.4%	66.0%	\$106.63	\$124.85	-35.7%	-8.5%	1.0350	\$542,281	\$223.44	0.8%	1.0205	\$104.49	\$123.77	-37.9%	-9.8%		
201001	1,454	2,589	\$567,302	\$432,576	0.9960	\$1,716	\$434,292	76.6%	67.5%	\$167.75	\$130.76	76.7%	2.6%	1.0006	\$567,620	\$219.24	-1.9%	1.0014	\$167.51	\$129.42	72.3%	0.9%		
201002	1,528	2,593	\$584,169	\$195,510	0.9957	\$848	\$196,359	33.6%	65.1%	\$75.73	\$128.71	-16.4%	4.8%	0.9753	\$569,738	\$219.72	0.2%	1.0036	\$75.46	\$127.37	-16.9%	3.1%		
201003	1,568	2,647	\$620,403	\$233,579	0.9927	\$1,716	\$235,295	37.9%	62.5%	\$88.89	\$126.54	-20.0%	3.4%	0.9452	\$586,396	\$221.53	0.8%	1.0118	\$87.85	\$125.36	-18.8%	2.2%		
201004	1,501	2,511	\$595,189	\$639,656	0.9938	\$3,974	\$643,630	108.1%	65.1%	\$256.32	\$135.14	65.3%	4.7%	0.9318	\$554,581	\$220.86	-0.3%	1.0088	\$254.10	\$133.64	61.5%	3.1%		
201005	1,576	2,757	\$629,997	\$367,606	0.9896	\$3,847	\$371,453	59.0%	62.9%	\$134.73	\$133.04	-15.8%	-0.1%	0.9146	\$576,164	\$208.98	-5.4%	0.9545	\$141.15	\$131.68	-15.4%	-2.0%		
201006	1,572	2,651	\$631,600	\$258,657	0.9887	\$2,948	\$261,605	41.4%	60.1%	\$98.68	\$129.84	-27.2%	-2.4%	0.9035	\$570,627	\$215.25	3.0%	0.9831	\$100.37	\$128.80	-25.3%	-3.8%		
201007	1,429	2,459	\$599,741	\$268,116	0.9858	\$3,850	\$271,967	45.3%	59.0%	\$110.60	\$129.88	0.0%	-0.2%	0.9046	\$542,543	\$220.64	2.5%	1.0077	\$109.75	\$128.78	-0.5%	-1.7%		
201008	1,465	2,531	\$614,934	\$252,519	0.9824	\$4,520	\$257,039	41.8%	57.9%	\$101.56	\$130.04	1.8%	1.7%	0.8845	\$543,918	\$214.90	-2.6%	0.9816	\$103.46	\$129.12	3.5%	0.3%		
201009	1,380	2,393	\$588,438	\$255,185	0.9739	\$6,843	\$262,027	44.5%	56.7%	\$109.50	\$129.45	-6.8%	1.8%	0.8790	\$517,262	\$216.16	0.6%	0.9873	\$110.91	\$129.74	4.0%	2.4%		
201010	1,320	2,340	\$584,099	\$451,854	0.9679	\$14,975	\$466,828	79.9%	57.5%	\$199.50	\$133.44	34.6%	4.5%	0.8684	\$507,251	\$216.77	0.3%	0.9901	\$201.49	\$133.91	36.9%	5.3%		
201011	1,404	2,451	\$603,932	\$325,926	0.9595	\$13,751	\$339,677	56.2%	56.0%	\$138.59	\$131.77	-13.7%	2.0%	0.8553	\$516,547	\$210.75	-2.8%	0.9626	\$143.97	\$132.76	-9.2%	3.4%		
201012	1,298	2,278	\$573,857	\$327,634	0.9611	\$13,262	\$340,895	59.4%	56.7%	\$149.65	\$135.13	40.3%	8.2%	0.8491	\$487,255	\$213.90	1.5%	0.9770	\$153.18	\$136.62	46.6%	10.4%		
201101	1,368	2,390	\$598,467	\$247,732	0.9537	\$12,037	\$259,770	43.4%	54.1%	\$108.69	\$130.21	-35.2%	-0.4%	0.8453	\$505,882	\$211.67	-1.0%	0.9668	\$112.43	\$132.03	-32.9%	2.0%		
201102	1,355	2,385	\$605,219	\$249,896	0.9474	\$13,884	\$263,779	43.6%	54.8%	\$110.60	\$133.39	46.1%	3.6%	0.8405	\$508,680	\$213.28	0.8%	0.9742	\$113.53	\$135.59	50.5%	6.4%		
201103	1,312	2,317	\$585,102	\$305,560	0.9549	\$14,427	\$319,986	54.7%	56.3%	\$138.10	\$137.75	55.4%	8.9%	0.8401	\$491,552	\$212.15	-0.5%	0.9690	\$142.52	\$140.55	62.2%	12.1%		
201104	1,304	2,283	\$573,167	\$459,666	0.9273	\$36,053	\$495,719	86.5%	54.4%	\$217.13	\$133.77	-1.0%	5.1%	0.8512	\$487,886	\$213.70	0.7%	0.9761	\$222.46	\$136.87	-12.5%	2.4%		
201105	1,313	2,314	\$576,600	\$275,191	0.8864	\$35,257	\$310,449	53.8%	54.0%	\$134.16	\$133.71	-0.4%	0.5%	0.8663	\$499,505	\$215.86	1.0%	0.9859	\$136.07	\$136.41	-3.6%	3.6%		
201106	1,292	2,272	\$568,513	\$260,198	0.8446	\$47,877	\$308,075	54.2%	55.1%	\$135.60	\$137.13	37.4%	5.6%	0.8750	\$497,434	\$218.94	1.4%	1.0000	\$135.60	\$139.71	35.1%	8.5%		
201107	1,293	2,281	\$565,161	\$146,333	0.6480	\$79,484	\$225,818	40.0%	54.7%	\$99.00	\$136.36	-10.5%	5.0%											
201108	1,304	2,302	\$559,782	\$92,204	0.2606	\$261,592	\$353,796	63.2%	56.5%	\$153.69	\$140.93	51.3%	8.4%											
Experience Period	16,240	28,413	\$7,072,071	\$3,679,477	0.9444	\$216,735	\$3,896,212			\$137.13				0.8634	\$6,105,715	\$214.89		0.9815	\$139.71					

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Med BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		12/2009																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200707	15,811	25,126	\$5,253,350	\$3,681,324	1.0000	\$0	\$3,681,324	70.1%		\$146.51				1.0844	\$5,696,827	\$226.73		1.0059	\$145.65			
200708	16,776	26,791	\$5,563,213	\$4,162,922	1.0000	\$0	\$4,162,922	74.8%		\$155.39				1.0874	\$6,049,674	\$225.81	-0.4%	1.0019	\$155.10			
200709	16,498	26,233	\$5,521,015	\$3,871,708	1.0000	\$0	\$3,871,708	70.1%		\$147.59				1.0744	\$5,931,548	\$226.11	0.1%	1.0032	\$147.12			
200710	16,485	26,076	\$5,474,717	\$3,966,221	1.0000	\$0	\$3,966,221	72.4%		\$152.10				1.0767	\$5,894,510	\$226.05	0.0%	1.0029	\$151.66			
200711	16,873	26,692	\$5,601,239	\$4,138,051	1.0000	\$0	\$4,138,051	73.9%		\$155.03				1.0688	\$5,986,636	\$224.29	-0.8%	0.9951	\$155.79			
200712	17,224	27,403	\$5,784,041	\$4,044,339	1.0000	\$0	\$4,044,339	69.9%		\$147.59				1.0660	\$6,165,969	\$225.01	0.3%	0.9983	\$147.84			
200801	16,421	26,095	\$5,499,865	\$4,388,730	1.0000	\$0	\$4,388,730	79.8%		\$168.18				1.0585	\$5,821,582	\$223.09	-0.9%	0.9898	\$169.92			
200802	17,002	26,967	\$5,724,613	\$4,006,912	1.0000	\$0	\$4,006,912	70.0%		\$148.59				1.0524	\$6,024,343	\$223.40	0.1%	0.9911	\$149.91			
200803	16,711	26,477	\$5,653,129	\$4,449,541	1.0000	\$0	\$4,449,541	78.7%		\$168.05				1.0536	\$5,956,058	\$224.95	0.7%	0.9980	\$168.38			
200804	16,981	26,998	\$5,726,032	\$4,657,724	1.0000	\$0	\$4,657,724	81.3%		\$172.52				1.0562	\$6,047,919	\$224.01	-0.4%	0.9939	\$173.58			
200805	17,038	27,155	\$5,747,794	\$4,073,383	1.0000	\$0	\$4,073,383	70.9%		\$150.00				1.0555	\$6,066,881	\$223.42	-0.3%	0.9912	\$151.33			
200806	17,330	27,609	\$5,880,812	\$4,046,723	1.0000	\$0	\$4,046,723	68.8%	73.4%	\$146.57	\$154.83			1.0531	\$6,193,306	\$224.32	0.4%	0.9952	\$147.27	\$155.27		
200807	17,449	27,621	\$5,886,763	\$4,425,900	1.0000	\$0	\$4,425,900	75.2%	73.8%	\$160.24	\$155.94	9.4%		1.0507	\$6,185,153	\$223.93	-0.2%	0.9935	\$161.28	\$156.55	10.7%	
200808	17,297	27,313	\$5,850,599	\$4,823,807	1.0000	\$0	\$4,823,807	82.4%	74.5%	\$176.61	\$157.74	13.7%		1.0468	\$6,124,183	\$224.22	0.1%	0.9948	\$177.53	\$158.44	14.5%	
200809	17,851	28,715	\$6,125,209	\$4,481,048	1.0000	\$0	\$4,481,048	73.2%	74.7%	\$166.05	\$158.41	5.7%		1.0418	\$6,381,140	\$222.22	-0.9%	0.9859	\$158.28	\$159.35	7.6%	
200810	17,565	27,705	\$5,950,427	\$4,477,295	1.0000	\$0	\$4,477,295	75.2%	74.9%	\$161.61	\$159.18	6.2%		1.0380	\$6,176,810	\$222.95	0.3%	0.9892	\$163.38	\$160.31	7.7%	
200811	18,218	28,885	\$6,179,815	\$3,992,219	1.0000	\$0	\$3,992,219	64.6%	74.1%	\$138.21	\$157.68	-10.8%		1.0375	\$6,411,414	\$221.96	-0.4%	0.9848	\$140.35	\$158.94	-9.9%	
200812	17,486	27,865	\$6,027,840	\$4,458,453	1.0000	\$67	\$4,458,520	74.0%	74.4%	\$160.00	\$158.72	8.4%		1.0322	\$6,221,780	\$223.28	0.6%	0.9906	\$161.52	\$160.09	9.3%	
200901	18,027	28,590	\$6,216,803	\$4,441,198	1.0000	\$101	\$4,441,299	71.4%	73.7%	\$155.34	\$157.68	-7.6%		1.0129	\$6,296,996	\$220.25	-1.4%	0.9772	\$158.97	\$159.22	-6.4%	
200902	18,119	28,782	\$6,326,185	\$3,816,132	0.9999	\$232	\$3,816,364	60.3%	72.9%	\$132.60	\$156.25	-10.8%		1.0131	\$6,408,970	\$222.67	1.1%	0.9879	\$134.22	\$157.82	-10.5%	
200903	18,396	29,312	\$6,437,198	\$4,978,784	0.9999	\$706	\$4,979,489	77.4%	72.8%	\$169.88	\$156.51	1.1%		1.0100	\$6,501,656	\$221.81	-0.4%	0.9841	\$172.62	\$158.26	2.5%	
200904	17,611	27,915	\$6,197,141	\$4,810,026	0.9998	\$767	\$4,810,793	77.6%	72.5%	\$172.34	\$156.54	-0.1%		1.0050	\$6,228,330	\$223.12	0.6%	0.9899	\$174.09	\$158.34	0.3%	
200905	17,743	28,455	\$6,361,167	\$4,713,234	0.9998	\$915	\$4,714,149	74.1%	72.8%	\$165.67	\$157.83	10.4%		0.9949	\$6,328,521	\$222.40	-0.3%	0.9867	\$167.90	\$159.71	10.9%	
200906	18,578	29,518	\$6,661,068	\$5,868,968	0.9997	\$1,700	\$5,870,668	88.1%	74.5%	\$198.88	\$162.30	35.7%	4.8%	0.9874	\$6,576,958	\$222.81	0.2%	0.9885	\$201.19	\$164.32	36.6%	5.8%
200907	18,214	28,914	\$6,640,200	\$5,067,207	0.9996	\$1,797	\$5,069,004	76.3%	74.6%	\$175.31	\$163.57	9.4%	4.9%	0.9740	\$6,467,566	\$223.68	0.4%	0.9924	\$176.65	\$165.61	9.5%	5.8%
200908	18,824	30,026	\$6,927,525	\$4,738,074	0.9996	\$1,778	\$4,739,852	68.4%	73.4%	\$157.86	\$162.04	-10.6%	2.7%	0.9670	\$6,699,212	\$223.11	-0.3%	0.9899	\$159.47	\$164.13	-10.2%	3.6%
200909	18,784	29,979	\$6,992,050	\$4,799,493	0.9993	\$3,384	\$4,802,877	68.7%	73.0%	\$160.21	\$162.37	2.7%	2.5%	0.9651	\$6,748,356	\$225.10	0.9%	0.9987	\$160.41	\$164.29	1.3%	3.1%
200910	18,673	30,107	\$7,041,597	\$5,060,961	0.9991	\$4,677	\$5,065,638	71.9%	72.8%	\$168.25	\$162.94	4.1%	2.4%	0.9419	\$6,632,533	\$220.30	-2.1%	0.9774	\$172.15	\$165.03	5.4%	2.9%
200911	19,522	31,115	\$7,300,535	\$4,984,106	0.9990	\$5,011	\$4,989,117	68.3%	73.0%	\$160.34	\$164.75	16.0%	4.5%	0.9412	\$6,871,550	\$220.84	0.2%	0.9798	\$163.65	\$166.94	16.6%	5.0%
200912	18,916	30,353	\$7,156,919	\$4,961,228	0.9989	\$5,447	\$4,966,675	69.4%	72.6%	\$163.63	\$165.03	2.3%	4.0%	0.9307	\$6,661,052	\$219.45	-0.6%	0.9736	\$168.06	\$167.46	4.1%	4.6%
201001	19,651	31,594	\$7,685,916	\$4,805,404	0.9986	\$6,613	\$4,812,017	62.6%	71.7%	\$152.31	\$164.68	-2.0%	4.4%	0.9201	\$7,071,606	\$223.83	2.0%	0.9931	\$153.37	\$166.88	-3.5%	4.8%
201002	19,293	30,924	\$7,580,861	\$4,128,292	0.9984	\$6,693	\$4,134,984	54.5%	71.0%	\$133.71	\$164.58	0.8%	5.3%	0.9158	\$6,942,292	\$224.50	0.3%	0.9960	\$134.25	\$166.66	0.0%	5.6%
201003	19,882	31,719	\$7,783,856	\$6,211,097	0.9982	\$10,963	\$6,222,060	79.9%	71.4%	\$196.16	\$166.93	15.5%	6.7%	0.9010	\$7,013,516	\$221.11	-1.5%	0.9810	\$199.96	\$169.09	15.8%	6.8%
201004	20,162	32,406	\$7,981,691	\$5,458,752	0.9976	\$12,903	\$5,471,655	68.6%	70.7%	\$168.85	\$166.69	-2.0%	6.5%	0.9018	\$7,197,897	\$222.12	0.5%	0.9855	\$171.34	\$168.91	-1.6%	6.7%
201005	19,659	31,546	\$7,816,469	\$4,551,855	0.9962	\$17,351	\$4,569,206	58.5%	69.3%	\$144.84	\$164.89	-12.6%	4.5%	0.8967	\$7,009,180	\$222.19	0.0%	0.9858	\$146.93	\$167.10	-12.5%	4.6%
201006	19,768	31,749	\$7,950,964	\$5,128,829	0.9960	\$20,534	\$5,149,363	64.8%	67.5%	\$162.19	\$161.95	-18.5%	-0.2%	0.8884	\$7,063,444	\$222.48	0.1%	0.9871	\$164.32	\$164.14	-18.3%	-0.1%
201007	18,688	30,047	\$7,746,511	\$4,750,271	0.9951	\$23,433	\$4,773,704	61.6%	66.4%	\$158.87	\$160.66	-9.4%	-1.8%	0.8782	\$6,803,328	\$226.42	1.8%	1.0046	\$158.15	\$162.67	-10.5%	-1.8%
201008	19,278	30,428	\$7,607,467	\$5,545,136	0.9947	\$29,480	\$5,574,616	73.3%	66.8%	\$183.21	\$162.73	16.1%	0.4%	0.8749	\$6,655,543	\$218.73	-3.4%	0.9704	\$188.79	\$165.03	18.4%	0.6%
201009	19,148	31,110	\$7,932,941	\$4,997,557	0.9929	\$35,686	\$5,033,243	63.4%	66.3%	\$161.79	\$162.86	1.0%	0.3%	0.8673	\$6,880,115	\$221.15	1.1%	0.9812	\$164.89	\$165.40	2.8%	0.7%
201010	19,195	31,081	\$7,947,553	\$5,484,248	0.9915	\$47,000	\$5,531,248	69.6%	66.2%	\$177.96	\$163.68	5.8%	0.5%	0.8610	\$6,842,994	\$220.17	-0.4%	0.9768	\$182.19	\$166.24	5.8%	0.7%
201011	19,503	31,357	\$8,076,022	\$5,491,428	0.9879	\$67,424	\$5,558,852	68.8%	66.3%	\$177.28	\$165.10	10.6%	0.2%	0.8543	\$6,899,479	\$220.03	-0.1%	0.9762	\$181.60	\$167.73	11.0%	0.5%
201012	19,808	32,118	\$8,242,034	\$5,587,308	0.9851	\$84,478	\$5,671,787	68.8%	66.2%	\$176.59	\$166.20	7.9%	0.7%	0.8522	\$7,023,513	\$218.68	-0.6%	0.9702	\$182.01	\$168.91	8.3%	0.9%
201101	18,955	30,586	\$8,015,965	\$4,792,804	0.9825	\$85,121	\$4,877,925	60.9%	66.1%	\$159.48	\$166.82	4.7%	1.3%	0.8534	\$6,840,939	\$223.66	2.3%	0.9923	\$160.72	\$169.56	4.8%	1.6%
201102	18,555	30,058	\$7,798,176	\$4,970,550	0.9717	\$144,741	\$5,115,291	65.6%	67.0%	\$170.18	\$169.82	27.3%	3.2%	0.8546	\$6,664,638	\$221.73	-0.9%	0.9837	\$173.00	\$172.79	28.9%	3.7%
201103	19,119	30,816	\$8,028,872	\$5,361,077	0.9614	\$215,235	\$5,576,312	69.5%	66.1%	\$180.96	\$168.50	-7.8%	0.9%	0.8558	\$6,871,082	\$222.97	0.6%	0.9893	\$182.92	\$171.33	-8.5%	1.3%
201104	19,236	30,981	\$8,063,933	\$5,107,941	0.9444	\$300,601	\$5,408,542	67.1%	66.0%	\$174.58	\$168.98	3.4%	1.4%	0.8637	\$6,964,607	\$224.80	0.8%	0.9974	\$175.03	\$171.64	2.2%	1.6%
201105	19,374	31,307	\$8,035,822	\$5,028,754	0.9171	\$454,667	\$5,483,421	68.2%	66.8%	\$175.15	\$171.55	20.9%	4.0%	0.8736	\$7,020,178	\$224.24	-0.3%	0.9949	\$176.05	\$174.12	19.8%	4.2%
201106	19,372	31,235	\$7,948,301	\$4,985,872	0.8744	\$716,480	\$5,702,351	71.7%	67.4%	\$182.56	\$173.28	12.6%	7.0%	0.8857	\$7,040,149	\$225.39	0.5%	1.0000	\$182.56	\$175.68	11.1%	7.0%
201107	19,221	31,038	\$7,799,609	\$4,038,688	0.7676	\$1,222,912	\$5,261,601	67.5%	67.9%	\$169.52	\$174.13	6.7%	8.4%									
201108	19,229	31,014	\$7,698,274	\$2,068,899	0.3188	\$4,420,080	\$6,488,978	84.3%														

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Development of Normalized Trends
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
Rx BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)			
Current Rate Level		12/2009																					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	15,479	24,557	\$1,488,627	\$1,085,848	1.0000	\$0	\$1,085,848	72.9%		\$44.22				1.6455	\$2,449,519	\$99.75	-1.0%	1.1353	\$38.95				
200708	16,405	26,187	\$1,574,844	\$1,113,920	1.0000	\$0	\$1,113,920	70.7%		\$42.54				1.6422	\$2,586,170	\$98.76	-1.0%	1.1240	\$37.84				
200709	16,181	25,709	\$1,573,414	\$1,038,424	1.0000	\$0	\$1,038,424	66.0%		\$40.39				1.6151	\$2,541,147	\$98.84	0.1%	1.1250	\$35.90				
200710	16,023	25,296	\$1,562,831	\$1,163,397	1.0000	\$0	\$1,163,397	74.4%		\$45.99				1.6038	\$2,506,457	\$99.09	0.2%	1.1277	\$40.78				
200711	16,482	26,013	\$1,609,216	\$1,094,357	1.0000	\$0	\$1,094,357	68.0%		\$42.07				1.5827	\$2,546,874	\$97.91	-1.2%	1.1143	\$37.75				
200712	16,761	26,657	\$1,662,235	\$1,089,282	1.0000	\$0	\$1,089,282	65.5%		\$40.86				1.5649	\$2,601,189	\$97.58	-0.3%	1.1106	\$36.79				
200801	15,974	25,377	\$1,611,246	\$1,187,197	1.0000	\$0	\$1,187,197	73.7%		\$46.78				1.5181	\$2,446,072	\$96.39	-1.2%	1.0970	\$42.64				
200802	16,538	26,182	\$1,684,433	\$1,132,862	1.0000	\$0	\$1,132,862	67.3%		\$43.27				1.4910	\$2,511,523	\$95.93	-0.5%	1.0918	\$39.63				
200803	16,186	25,611	\$1,679,530	\$1,193,241	1.0000	\$0	\$1,193,241	71.0%		\$46.59				1.4788	\$2,483,723	\$96.98	1.1%	1.1037	\$42.21				
200804	16,425	26,083	\$1,727,865	\$1,186,032	1.0000	\$0	\$1,186,032	68.6%		\$45.47				1.4599	\$2,522,551	\$96.71	-0.3%	1.1007	\$41.31				
200805	16,301	25,932	\$1,732,182	\$1,282,853	1.0000	\$0	\$1,282,853	74.1%		\$49.47				1.4393	\$2,493,073	\$96.14	-0.6%	1.0942	\$45.21				
200806	16,641	26,488	\$1,810,592	\$1,165,310	1.0000	\$0	\$1,165,310	64.4%	69.6%	\$43.99	\$44.29			1.4133	\$2,558,834	\$96.60	0.5%	1.0995	\$40.01	\$39.89			
200807	16,616	26,287	\$1,820,923	\$1,212,589	1.0000	\$0	\$1,212,589	66.6%	69.1%	\$46.13	\$44.45	4.3%		1.3797	\$2,512,304	\$95.57	-1.1%	1.0877	\$42.41	\$40.18	8.9%		
200808	16,452	25,949	\$1,817,519	\$1,215,139	1.0000	\$0	\$1,215,139	66.9%	68.8%	\$46.83	\$44.81	10.1%		1.3593	\$2,470,639	\$95.21	-0.4%	1.0836	\$43.21	\$40.62	14.2%		
200809	17,021	27,369	\$1,935,335	\$1,192,650	1.0000	\$0	\$1,192,650	61.6%	68.3%	\$43.58	\$45.06	7.9%		1.3380	\$2,589,448	\$94.61	-0.6%	1.0768	\$40.47	\$41.01	12.7%		
200810	16,527	26,094	\$1,882,526	\$1,251,131	1.0000	\$0	\$1,251,131	66.5%	67.7%	\$47.95	\$45.23	4.3%		1.3161	\$2,477,599	\$94.95	0.4%	1.0806	\$44.37	\$41.30	8.8%		
200811	17,107	27,101	\$1,933,008	\$1,187,947	1.0000	\$0	\$1,187,947	61.5%	67.1%	\$43.83	\$45.37	4.2%		1.3032	\$2,519,176	\$92.96	-2.1%	1.0580	\$41.43	\$41.61	9.7%		
200812	16,350	26,039	\$1,911,046	\$1,295,454	1.0000	\$0	\$1,295,454	67.8%	67.3%	\$49.75	\$46.11	21.7%		1.2788	\$2,443,777	\$93.85	1.0%	1.0681	\$46.58	\$42.43	26.6%		
200901	16,795	26,585	\$1,966,977	\$1,281,991	1.0000	\$0	\$1,281,991	65.2%	66.6%	\$48.22	\$46.23	3.1%		1.2412	\$2,441,376	\$91.83	-2.2%	1.0452	\$46.14	\$42.72	8.2%		
200902	16,803	26,727	\$1,987,523	\$1,151,908	1.0000	\$0	\$1,151,908	58.0%	65.8%	\$43.10	\$46.22	-0.4%		1.2381	\$2,460,696	\$92.07	0.3%	1.0479	\$41.13	\$42.85	3.8%		
200903	16,958	27,022	\$2,022,979	\$1,344,139	1.0000	\$0	\$1,344,139	66.4%	65.5%	\$49.74	\$46.48	6.8%		1.2281	\$2,484,436	\$91.94	-0.1%	1.0464	\$47.54	\$43.29	12.6%		
200904	16,159	25,538	\$1,932,748	\$1,355,796	1.0000	\$0	\$1,355,796	70.1%	65.6%	\$53.09	\$47.10	16.8%		1.2229	\$2,363,590	\$92.55	0.7%	1.0534	\$50.40	\$44.02	22.0%		
200905	16,243	25,947	\$1,973,109	\$1,302,094	1.0000	\$0	\$1,302,094	66.0%	65.0%	\$50.18	\$47.16	1.4%		1.2174	\$2,402,141	\$92.58	0.0%	1.0537	\$47.63	\$44.21	5.3%		
200906	17,068	27,024	\$2,040,422	\$1,427,190	1.0000	\$0	\$1,427,190	69.9%	65.5%	\$52.81	\$47.90	20.0%	8.2%	1.2059	\$2,460,465	\$91.05	-1.7%	1.0362	\$50.96	\$45.13	27.4%	13.1%	
200907	16,754	26,393	\$2,014,040	\$1,375,346	1.0000	\$0	\$1,375,346	68.3%	65.7%	\$52.11	\$48.40	13.0%	8.9%	1.1925	\$2,401,713	\$91.00	-0.1%	1.0357	\$50.31	\$45.79	18.6%	14.0%	
200908	17,333	27,480	\$2,103,615	\$1,399,924	1.0000	\$0	\$1,399,924	66.5%	65.7%	\$50.94	\$48.75	8.8%	8.8%	1.1840	\$2,490,621	\$90.63	-0.4%	1.0315	\$49.39	\$46.31	14.3%	14.0%	
200909	17,335	27,478	\$2,097,438	\$1,361,259	1.0000	\$0	\$1,361,259	64.9%	65.9%	\$49.54	\$49.26	13.7%	9.3%	1.1766	\$2,467,891	\$89.81	-0.9%	1.0222	\$48.46	\$47.00	19.8%	14.6%	
200910	17,309	27,788	\$2,130,073	\$1,473,159	1.0000	\$0	\$1,473,159	69.2%	66.2%	\$53.01	\$49.69	10.6%	9.9%	1.1573	\$2,465,222	\$88.72	-1.2%	1.0097	\$52.50	\$47.68	18.3%	15.5%	
200911	18,123	28,777	\$2,186,514	\$1,384,185	1.0000	\$0	\$1,384,185	63.3%	66.3%	\$48.10	\$50.04	9.7%	10.3%	1.1562	\$2,527,967	\$87.85	-1.0%	0.9998	\$48.11	\$48.26	16.1%	16.0%	
200912	17,492	27,926	\$2,110,594	\$1,447,479	1.0000	\$0	\$1,447,479	68.6%	66.4%	\$51.83	\$50.22	4.2%	8.9%	1.1441	\$2,414,792	\$86.47	-1.6%	0.9842	\$52.67	\$48.76	13.1%	14.9%	
201001	18,197	29,005	\$2,250,307	\$1,417,201	1.0000	\$0	\$1,417,201	63.0%	66.2%	\$48.86	\$50.26	1.3%	8.7%	1.1329	\$2,549,464	\$87.90	1.6%	1.0004	\$48.84	\$48.98	5.9%	14.7%	
201002	17,765	28,331	\$2,226,537	\$1,332,144	1.0000	\$0	\$1,332,144	59.8%	66.2%	\$47.02	\$50.56	9.1%	9.4%	1.1305	\$2,517,065	\$88.84	1.1%	1.0112	\$46.50	\$49.42	13.1%	15.4%	
201003	18,314	29,072	\$2,275,956	\$1,530,625	1.0000	\$0	\$1,530,625	67.3%	66.3%	\$52.65	\$50.81	5.8%	9.3%	1.1136	\$2,534,475	\$87.18	-1.9%	0.9922	\$53.06	\$49.89	11.6%	15.3%	
201004	18,661	29,895	\$2,340,624	\$1,502,808	1.0000	\$0	\$1,502,808	64.2%	65.8%	\$50.27	\$50.59	-5.3%	7.4%	1.1162	\$2,612,586	\$87.39	0.2%	0.9946	\$50.54	\$49.91	0.3%	13.4%	
201005	18,083	28,789	\$2,268,208	\$1,461,364	1.0000	\$0	\$1,461,364	64.4%	65.7%	\$50.76	\$50.64	1.2%	7.4%	1.1134	\$2,525,364	\$87.72	0.4%	0.9984	\$50.84	\$50.17	6.8%	13.5%	
201006	18,196	29,098	\$2,310,011	\$1,487,892	1.0000	\$0	\$1,487,892	64.4%	65.3%	\$51.13	\$50.51	-3.2%	5.4%	1.1055	\$2,553,646	\$87.76	0.0%	0.9988	\$51.19	\$50.20	0.4%	11.2%	
201007	17,259	27,588	\$2,236,314	\$1,405,055	1.0000	\$0	\$1,405,055	62.8%	64.8%	\$50.93	\$50.42	-2.3%	4.2%	1.0960	\$2,450,921	\$88.84	1.2%	1.0111	\$50.37	\$50.20	0.1%	9.6%	
201008	17,813	27,897	\$2,348,625	\$1,475,939	1.0000	\$0	\$1,475,939	62.8%	64.5%	\$52.91	\$50.58	3.9%	3.8%	1.0911	\$2,562,570	\$91.86	3.4%	1.0455	\$50.61	\$50.30	2.5%	8.6%	
201009	17,768	28,717	\$2,303,329	\$1,496,717	1.0000	\$0	\$1,496,717	65.0%	64.5%	\$52.12	\$50.79	5.2%	3.1%	1.0871	\$2,503,945	\$87.19	-5.1%	0.9924	\$52.52	\$50.64	8.4%	7.7%	
201010	17,875	28,741	\$2,292,022	\$1,433,417	1.0000	\$0	\$1,433,417	62.5%	64.0%	\$49.87	\$50.53	-5.9%	1.7%	1.0825	\$2,481,044	\$86.32	-1.0%	0.9825	\$50.76	\$50.49	-3.3%	5.9%	
201011	18,099	28,906	\$2,334,550	\$1,425,563	1.0000	\$0	\$1,425,563	61.1%	63.8%	\$49.32	\$50.63	2.5%	1.2%	1.0726	\$2,504,065	\$86.63	0.4%	0.9859	\$50.02	\$50.65	4.0%	5.0%	
201012	18,510	29,840	\$2,388,246	\$1,470,243	1.0000	\$0	\$1,470,243	61.6%	63.2%	\$49.27	\$50.42	-4.9%	0.4%	1.0706	\$2,556,792	\$85.68	-1.1%	0.9752	\$50.52	\$50.48	-4.1%	3.5%	
201101	17,587	28,196	\$2,365,886	\$1,517,812	1.0000	\$0	\$1,517,812	64.2%	63.3%	\$53.83	\$50.83	10.2%	1.1%	1.0491	\$2,482,126	\$88.03	2.7%	1.0019	\$53.73	\$50.89	10.0%	3.9%	
201102	17,200	27,673	\$2,318,304	\$1,508,674	1.0000	\$0	\$1,508,674	65.1%	63.8%	\$54.52	\$51.44	15.9%	1.7%	1.0426	\$2,417,105	\$87.35	-0.8%	0.9941	\$54.84	\$51.57	17.9%	4.3%	
201103	17,807	28,499	\$2,406,017	\$1,663,073	1.0000	\$0	\$1,663,073	69.1%	63.9%	\$58.36	\$51.91	10.8%	2.2%	1.0363	\$2,493,346	\$87.49	0.2%	0.9957	\$58.61	\$52.03	10.4%	4.3%	
201104	17,932	28,698	\$2,440,217	\$1,473,278	1.0000	\$0	\$1,473,278	60.4%	63.6%	\$51.34	\$52.00	2.1%	2.8%	1.0357	\$2,527,276	\$88.06	0.7%	1.0023	\$51.22	\$52.09	1.3%	4.4%	
201105	18,061	28,993	\$2,462,346	\$1,669,245	1.0000	\$0	\$1,669,245	67.8%	63.9%	\$57.57	\$52.58	13.4%	3.8%	1.0306	\$2,537,634	\$87.53	-0.6%	0.9962	\$57.80	\$52.67	13.7%	5.0%	
201106	18,080	28,963	\$2,481,725	\$1,553,305	0.9984	\$2,471	\$1,555,776	62.7%	63.8%	\$53.72	\$52.80	5.0%	4.5%	1.0254	\$2,544,779	\$87.86	0.4%	1.0000	\$53.72	\$52.89	4.9%	5.4%	
201107	17,928	28,757	\$2,497,820	\$1,673,196	0.9975	\$4,177	\$1,677,372	67.2%	64.1%	\$58.33	\$53.41	14.5%	5.9%										
201108	17,925	28,712	\$2,504,826	\$1,413,961	0.7801	\$398,540	\$1,812,501	72.4%	65.0%	\$63.13	\$54.26	19.3%	7.3%										

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Rx BC HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)			
Current Rate Level		12/2009																					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200707	265	461	\$12,434	\$3,634	1.0000	\$0	\$3,634	29.2%		\$7.88				1.4298	\$17,778	\$38.56		0.7704	\$10.23				
200708	301	483	\$15,344	\$6,351	1.0000	\$0	\$6,351	41.4%		\$13.15				1.5650	\$24,014	\$49.72	28.9%	0.9933	\$13.24				
200709	252	421	\$13,279	\$12,528	1.0000	\$0	\$12,528	94.3%		\$29.76				1.5933	\$21,157	\$50.25	1.1%	1.0040	\$29.64				
200710	386	659	\$14,961	\$12,619	1.0000	\$0	\$12,619	84.3%		\$19.15				1.5071	\$22,547	\$34.21	-31.9%	0.6835	\$28.01				
200711	324	570	\$18,558	\$11,391	1.0000	\$0	\$11,391	61.4%		\$19.98				1.5281	\$28,359	\$49.75	45.4%	0.9940	\$20.11				
200712	381	618	\$19,515	\$25,277	1.0000	\$0	\$25,277	129.5%		\$40.90				1.4938	\$29,152	\$47.17	-5.2%	0.9424	\$43.40				
200801	364	595	\$18,797	\$1,280	1.0000	\$0	\$1,280	6.8%		\$2.15				1.4739	\$27,704	\$46.56	-1.3%	0.9302	\$2.31				
200802	310	504	\$17,722	\$3,682	1.0000	\$0	\$3,682	20.8%		\$7.31				1.4458	\$25,623	\$50.84	9.2%	1.0157	\$7.19				
200803	390	637	\$21,946	\$15,348	1.0000	\$0	\$15,348	69.9%		\$24.09				1.3197	\$28,962	\$45.47	-10.6%	0.9083	\$26.53				
200804	403	666	\$23,788	\$17,288	1.0000	\$0	\$17,288	72.7%		\$25.96				1.3891	\$33,045	\$49.62	9.1%	0.9912	\$26.19				
200805	561	945	\$31,179	\$19,620	1.0000	\$0	\$19,620	62.9%		\$20.76				1.3197	\$41,148	\$43.54	-12.2%	0.8699	\$23.87				
200806	514	839	\$31,207	\$21,776	1.0000	\$0	\$21,776	69.8%	63.2%	\$25.95	\$20.38			1.2971	\$40,480	\$48.25	10.8%	0.9639	\$26.93	\$22.20			
200807	630	1,013	\$39,429	\$29,531	1.0000	\$0	\$29,531	74.9%		\$29.15	\$22.23	269.8%		1.2795	\$50,447	\$49.80	3.2%	0.9949	\$29.30	\$23.73	186.4%		
200808	614	1,013	\$38,029	\$28,651	1.0000	\$0	\$28,651	75.3%		\$28.65	\$23.47	115.1%		1.2886	\$49,005	\$48.38	-2.9%	0.9664	\$29.27	\$25.05	121.0%		
200809	578	924	\$37,747	\$28,720	1.0000	\$0	\$28,720	76.1%		\$31.08	\$23.95	4.5%		1.2668	\$47,817	\$51.75	7.0%	1.0338	\$30.07	\$25.39	1.4%		
200810	687	1,089	\$43,758	\$28,659	1.0000	\$0	\$28,659	65.5%		\$26.32	\$24.56	37.4%		1.2273	\$53,706	\$49.32	-4.7%	0.9852	\$26.71	\$25.41	-4.6%		
200811	651	1,085	\$42,251	\$43,280	1.0000	\$0	\$43,280	102.4%		\$39.89	\$26.50	99.6%		1.1957	\$50,519	\$46.56	-5.6%	0.9302	\$42.88	\$27.58	113.3%		
200812	816	1,331	\$50,944	\$36,017	1.0000	\$0	\$36,017	70.7%		\$27.06	\$25.74	-33.8%		1.2200	\$62,153	\$46.70	0.3%	0.9329	\$29.01	\$26.85	-33.2%		
200901	814	1,351	\$58,404	\$23,266	1.0000	\$0	\$23,266	39.8%		\$17.22	\$25.96	700.8%		1.1769	\$68,735	\$50.88	9.0%	1.0164	\$16.94	\$26.84	632.9%		
200902	892	1,427	\$53,419	\$32,371	1.0000	\$0	\$32,371	60.6%		\$22.68	\$26.34	210.5%		1.1488	\$61,370	\$43.01	-15.5%	0.8592	\$26.40	\$27.66	267.1%		
200903	1,012	1,689	\$75,039	\$39,797	1.0000	\$0	\$39,797	53.0%		\$23.56	\$26.10	-2.2%		1.1702	\$87,809	\$51.99	20.9%	1.0386	\$22.69	\$27.03	-14.5%		
200904	922	1,502	\$66,698	\$44,626	1.0000	\$0	\$44,626	66.9%		\$29.71	\$26.49	14.5%		1.1658	\$77,753	\$51.77	-0.4%	1.0342	\$28.73	\$27.26	9.7%		
200905	977	1,613	\$73,378	\$47,662	1.0000	\$0	\$47,662	65.0%		\$29.55	\$27.18	42.3%		1.1360	\$83,360	\$51.68	-0.2%	1.0324	\$28.62	\$27.61	19.9%		
200906	1,025	1,715	\$78,822	\$57,289	1.0000	\$0	\$57,289	72.7%		\$33.40	\$27.92	28.7%	37.0%	1.1515	\$90,762	\$52.92	2.4%	1.0573	\$31.60	\$28.10	17.3%	26.6%	
200907	971	1,740	\$74,347	\$55,028	1.0000	\$0	\$55,028	74.0%		\$31.63	\$28.24	8.5%	27.1%	1.1411	\$84,840	\$48.76	-7.9%	0.9741	\$32.47	\$28.48	10.8%	20.0%	
200908	991	1,725	\$78,806	\$51,303	1.0000	\$0	\$51,303	65.1%		\$29.74	\$28.39	5.2%	21.0%	1.1484	\$90,500	\$52.46	7.6%	1.0481	\$28.38	\$28.43	-3.0%	13.5%	
200909	1,051	1,841	\$79,561	\$56,791	1.0000	\$0	\$56,791	71.4%		\$30.85	\$28.50	-0.8%	19.0%	1.2256	\$97,510	\$52.97	1.0%	1.0581	\$29.15	\$28.42	-3.0%	11.9%	
200910	1,015	1,731	\$79,418	\$44,167	1.0000	\$0	\$44,167	55.6%		\$25.52	\$28.35	-3.0%	15.4%	1.1357	\$90,196	\$52.11	-1.6%	1.0410	\$24.51	\$28.14	-8.2%	10.7%	
200911	1,025	1,719	\$79,741	\$63,813	1.0000	\$0	\$63,813	80.0%		\$37.12	\$28.48	-6.9%	7.5%	1.1325	\$90,304	\$52.53	0.8%	1.0495	\$35.37	\$28.05	-17.5%	1.7%	
200912	1,050	1,806	\$82,241	\$78,355	1.0000	\$0	\$78,355	95.3%		\$43.39	\$29.93	60.3%	16.3%	1.1225	\$92,315	\$51.12	-2.7%	1.0212	\$42.49	\$29.30	46.5%	9.2%	
201001	1,038	1,852	\$87,213	\$26,667	1.0000	\$0	\$26,667	30.6%		\$14.40	\$29.36	-16.4%	13.1%	1.1111	\$96,901	\$52.32	2.4%	1.0453	\$13.78	\$28.68	-18.7%	6.8%	
201002	1,157	1,978	\$93,283	\$37,371	1.0000	\$0	\$37,371	40.1%		\$18.89	\$28.83	-16.7%	9.4%	1.1028	\$102,869	\$52.01	-0.6%	1.0390	\$18.18	\$27.81	-31.1%	0.6%	
201003	1,162	1,955	\$90,460	\$51,296	1.0000	\$0	\$51,296	56.7%		\$26.24	\$29.01	11.4%	11.2%	1.0947	\$99,027	\$50.65	-2.6%	1.0119	\$25.93	\$28.05	14.3%	3.8%	
201004	1,091	1,833	\$86,608	\$72,563	1.0000	\$0	\$72,563	83.8%		\$39.59	\$29.86	33.2%	12.8%	1.0856	\$94,022	\$51.29	1.3%	1.0247	\$38.63	\$28.90	34.5%	6.0%	
201005	1,149	2,007	\$89,983	\$107,479	1.0000	\$0	\$107,479	119.4%		\$53.55	\$32.06	81.2%	17.9%	1.0661	\$95,936	\$47.80	-6.8%	0.9549	\$56.08	\$31.24	95.9%	13.1%	
201006	1,162	1,939	\$92,124	\$90,617	1.0000	\$0	\$90,617	98.4%		\$46.73	\$33.24	39.9%	19.0%	1.0582	\$97,489	\$50.28	5.2%	1.0044	\$46.53	\$32.52	47.3%	15.7%	
201007	1,067	1,800	\$87,233	\$63,433	1.0000	\$0	\$63,433	72.7%		\$35.24	\$33.53	11.4%	18.7%	1.0729	\$93,596	\$52.00	3.4%	1.0388	\$33.92	\$32.64	4.5%	14.6%	
201008	1,057	1,825	\$85,991	\$68,778	1.0000	\$0	\$68,778	80.0%		\$37.69	\$34.16	26.7%	20.3%	1.0545	\$90,682	\$49.69	-4.4%	0.9927	\$37.97	\$33.40	33.8%	17.5%	
201009	1,057	1,788	\$85,225	\$73,252	1.0000	\$0	\$73,252	86.0%		\$40.97	\$34.98	32.8%	22.7%	1.0571	\$90,088	\$50.38	1.4%	1.0066	\$40.70	\$34.35	39.6%	20.9%	
201010	1,009	1,756	\$84,238	\$58,889	1.0000	\$0	\$58,889	69.9%		\$33.54	\$35.61	31.4%	25.6%	1.0474	\$88,229	\$50.24	-0.3%	1.0038	\$33.41	\$35.06	36.3%	24.6%	
201011	1,080	1,850	\$85,715	\$86,174	1.0000	\$0	\$86,174	100.5%		\$46.58	\$36.40	25.5%	27.8%	1.0369	\$88,874	\$48.04	-4.4%	0.9597	\$48.54	\$36.10	37.2%	28.7%	
201012	977	1,680	\$80,133	\$72,920	1.0000	\$0	\$72,920	91.0%		\$43.41	\$36.36	0.0%	21.5%	1.0415	\$83,457	\$49.68	3.4%	0.9924	\$43.74	\$36.14	2.9%	23.3%	
201101	1,063	1,830	\$86,267	\$32,416	1.0000	\$0	\$32,416	37.6%		\$17.71	\$36.65	23.0%	24.8%	1.0310	\$88,940	\$48.60	-2.2%	0.9709	\$18.24	\$36.66	32.4%	27.8%	
201102	1,047	1,817	\$87,344	\$41,057	1.0000	\$0	\$41,057	47.0%		\$22.60	\$37.09	19.6%	28.6%	1.0231	\$89,361	\$49.18	1.2%	0.9825	\$23.00	\$37.27	26.5%	34.0%	
201103	1,006	1,751	\$84,111	\$49,858	1.0000	\$0	\$49,858	59.3%		\$28.47	\$37.37	8.5%	28.8%	1.0180	\$85,627	\$48.90	-0.6%	0.9769	\$29.15	\$37.67	12.4%	34.3%	
201104	1,002	1,727	\$82,560	\$64,077	1.0000	\$0	\$64,077	77.6%		\$37.10	\$37.16	-6.3%	24.4%	1.0228	\$84,445	\$48.90	0.0%	0.9768	\$37.98	\$37.61	-1.7%	30.1%	
201105	1,009	1,755	\$84,638	\$69,563	1.0000	\$0	\$69,563	82.2%		\$39.64	\$35.83	-26.0%	11.8%	1.0225	\$86,545	\$49.31	0.9%	0.9852	\$40.23	\$36.16	-28.3%	15.8%	
201106	1,004	1,748	\$85,534	\$56,203	0.9984	\$89	\$56,292	65.8%		\$32.20	\$34.54	-31.1%	3.9%	1.0230	\$87,498	\$50.06	1.5%	1.0000	\$32.20	\$34.88	-30.8%	7.2%	
201107	1,010	1,760	\$86,429	\$62,463	0.9975	\$156	\$62,619	72.5%		\$35.20	\$34.57	1.0%	3.1%										
201108	1,022	1,781	\$87,701	\$56,984	0.7801	\$16,062	\$73,046	83.3%		\$41.01	\$34.84	8.8%	2.0%										
Experience Period	12,378	21,327	\$1,018,991	\$736,621	0.9999	\$89	\$736,710			\$34.54				1.0376	\$1,057,341	\$49.58		0.9904	\$34.88				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Development of Normalized Trends
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
Rx BC Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200707	31	54	\$1,510	\$699	1.0000	\$0	\$699	46.3%		\$12.95				1.4802	\$2,235	\$41.39		0.8191	\$15.81				
200708	31	58	\$1,624	\$2,052	1.0000	\$0	\$2,052	126.3%		\$35.37				1.4791	\$2,402	\$41.41	0.1%	0.8195	\$43.16				
200709	32	53	\$1,617	\$1,768	1.0000	\$0	\$1,768	109.4%		\$33.36				1.4806	\$2,394	\$45.17	9.1%	0.8939	\$37.32				
200710	37	60	\$1,925	\$1,562	1.0000	\$0	\$1,562	81.1%		\$26.04				1.4417	\$2,775	\$46.25	2.4%	0.9153	\$28.44				
200711	30	52	\$1,761	\$338	1.0000	\$0	\$338	19.2%		\$6.51				1.4741	\$2,596	\$49.92	7.9%	0.9879	\$6.59				
200712	33	59	\$1,908	\$1,550	1.0000	\$0	\$1,550	81.2%		\$26.27				1.4733	\$2,811	\$47.65	-4.6%	0.9428	\$27.87				
200801	49	72	\$2,667	\$277	1.0000	\$0	\$277	10.4%		\$3.85				1.4471	\$3,859	\$53.60	12.5%	1.0607	\$3.63				
200802	93	172	\$4,703	\$2,863	1.0000	\$0	\$2,863	60.9%		\$16.65				1.4087	\$6,625	\$38.52	-28.1%	0.7622	\$21.84				
200803	79	157	\$6,084	\$2,700	1.0000	\$0	\$2,700	44.4%		\$17.20				1.3034	\$7,900	\$50.51	31.1%	0.9995	\$17.20				
200804	103	170	\$6,026	\$2,761	1.0000	\$0	\$2,761	45.8%		\$16.24				1.4278	\$8,604	\$50.61	0.2%	1.0015	\$16.22				
200805	120	193	\$8,041	\$3,512	1.0000	\$0	\$3,512	43.7%		\$18.20				1.2989	\$10,444	\$54.12	6.9%	1.0709	\$16.99				
200806	130	208	\$8,100	\$3,776	1.0000	\$0	\$3,776	46.6%	51.9%	\$18.15	\$18.24			1.2671	\$10,263	\$49.34	-8.8%	0.9764	\$18.59	\$19.16			
200807	152	241	\$9,227	\$6,042	1.0000	\$0	\$6,042	65.5%	54.4%	\$25.07	\$19.53	93.6%		1.2794	\$11,805	\$48.98	-0.7%	0.9693	\$25.86	\$20.35	63.6%		
200808	143	225	\$8,633	\$6,140	1.0000	\$0	\$6,140	71.1%	54.9%	\$27.29	\$20.03	-22.9%		1.2883	\$11,122	\$49.43	0.9%	0.9782	\$27.90	\$20.71	-35.4%		
200809	184	288	\$10,145	\$3,635	1.0000	\$0	\$3,635	35.8%	50.8%	\$12.62	\$18.53	-62.2%		1.2921	\$13,108	\$45.51	-7.9%	0.9006	\$14.01	\$19.32	-62.5%		
200810	249	374	\$11,285	\$8,924	1.0000	\$0	\$8,924	79.1%	54.1%	\$23.86	\$19.23	-8.4%		1.2178	\$13,743	\$36.75	-19.3%	0.7271	\$32.81	\$20.88	15.4%		
200811	290	453	\$16,090	\$11,783	1.0000	\$0	\$11,783	73.2%	58.1%	\$26.01	\$20.66	299.7%		1.2086	\$19,447	\$42.93	16.8%	0.8495	\$30.62	\$22.77	364.8%		
200812	265	398	\$14,436	\$7,655	1.0000	\$0	\$7,655	53.0%	57.0%	\$19.23	\$20.36	-26.8%		1.2284	\$17,733	\$44.56	3.8%	0.8817	\$21.81	\$22.54	-21.7%		
200901	303	487	\$16,813	\$5,145	1.0000	\$0	\$5,145	30.6%	54.3%	\$10.56	\$19.29	174.2%		1.1998	\$20,172	\$41.42	-7.0%	0.8197	\$12.89	\$21.73	254.8%		
200902	311	459	\$17,037	\$8,539	1.0000	\$0	\$8,539	50.1%	53.5%	\$18.60	\$19.33	11.8%		1.1670	\$19,882	\$43.32	4.6%	0.8572	\$21.70	\$21.72	-0.6%		
200903	356	509	\$11,923	\$9,675	1.0000	\$0	\$9,675	81.1%	56.3%	\$19.01	\$19.37	10.5%		1.1343	\$13,525	\$26.57	-38.7%	0.5258	\$36.15	\$23.08	110.1%		
200904	411	680	\$16,754	\$11,938	1.0000	\$0	\$11,938	71.3%	58.4%	\$17.56	\$19.22	8.1%		1.1201	\$18,766	\$27.60	3.9%	0.5461	\$32.15	\$24.36	98.2%		
200905	368	628	\$24,342	\$17,835	1.0000	\$0	\$17,835	73.3%	61.3%	\$28.40	\$20.42	56.1%		0.9741	\$23,711	\$37.76	36.8%	0.7471	\$38.01	\$26.43	123.7%		
200906	376	628	\$22,707	\$16,630	1.0000	\$0	\$16,630	73.2%	63.5%	\$26.48	\$21.22	45.9%	16.3%	1.1345	\$25,762	\$41.02	8.6%	0.8118	\$32.62	\$27.58	75.5%	44.0%	
200907	385	629	\$23,927	\$16,785	1.0000	\$0	\$16,785	70.1%	64.2%	\$26.68	\$21.65	6.4%	10.9%	1.1149	\$26,677	\$42.41	3.4%	0.8392	\$31.80	\$28.17	22.9%	38.4%	
200908	383	653	\$24,226	\$17,724	1.0000	\$0	\$17,724	73.2%	65.0%	\$27.14	\$22.03	-0.5%	10.0%	1.1193	\$27,116	\$41.52	-2.1%	0.8217	\$33.03	\$28.74	18.4%	38.8%	
200909	293	502	\$20,149	\$14,948	1.0000	\$0	\$14,948	74.2%	67.2%	\$29.78	\$23.06	135.9%	24.4%	1.1177	\$22,521	\$44.86	8.0%	0.8878	\$33.54	\$29.95	139.3%	55.0%	
200910	261	447	\$17,783	\$11,901	1.0000	\$0	\$11,901	66.9%	66.6%	\$26.62	\$23.26	11.6%	21.0%	1.1132	\$19,797	\$44.29	-1.3%	0.8764	\$30.38	\$29.82	-7.4%	42.8%	
200911	287	475	\$19,333	\$18,999	1.0000	\$0	\$18,999	98.3%	68.8%	\$40.00	\$24.29	53.8%	17.6%	1.1137	\$21,531	\$45.33	2.3%	0.8970	\$44.59	\$31.00	45.6%	36.1%	
200912	273	457	\$18,667	\$12,939	1.0000	\$0	\$12,939	69.3%	69.8%	\$28.31	\$24.88	47.2%	22.2%	1.1036	\$20,600	\$45.08	-0.6%	0.8920	\$31.74	\$31.69	45.5%	40.6%	
201001	251	426	\$18,104	\$8,066	1.0000	\$0	\$8,066	44.6%	70.6%	\$18.93	\$25.56	79.2%	32.5%	1.1021	\$19,952	\$46.84	3.9%	0.9268	\$20.43	\$32.28	58.5%	48.5%	
201002	259	416	\$18,585	\$13,709	1.0000	\$0	\$13,709	73.8%	72.4%	\$32.96	\$26.53	77.1%	37.3%	1.1095	\$20,619	\$49.57	5.8%	0.9808	\$33.60	\$33.19	54.8%	52.8%	
201003	265	447	\$19,451	\$5,308	1.0000	\$0	\$5,308	27.3%	68.3%	\$11.87	\$26.11	-37.5%	34.8%	1.1424	\$22,221	\$49.71	0.3%	0.9837	\$12.07	\$31.30	-66.6%	35.6%	
201004	280	456	\$19,994	\$11,114	1.0000	\$0	\$11,114	55.6%	67.1%	\$24.37	\$26.92	38.8%	40.1%	1.1311	\$22,615	\$49.59	-0.2%	0.9814	\$24.84	\$30.71	-22.7%	26.1%	
201005	293	516	\$20,702	\$3,915	1.0000	\$0	\$3,915	18.9%	62.4%	\$7.59	\$25.12	-73.3%	23.0%	1.2090	\$25,030	\$48.51	-2.2%	0.9599	\$7.90	\$28.00	-79.2%	5.9%	
201006	282	482	\$20,932	\$12,406	1.0000	\$0	\$12,406	59.3%	61.1%	\$25.74	\$25.03	-2.8%	18.0%	1.1849	\$24,802	\$51.46	6.1%	1.0183	\$25.28	\$27.31	-22.5%	-1.0%	
201007	231	421	\$18,802	\$10,818	1.0000	\$0	\$10,818	57.5%	59.9%	\$25.69	\$24.89	-3.7%	15.0%	1.2086	\$22,725	\$53.98	4.9%	1.0682	\$24.06	\$26.60	-24.3%	-5.6%	
201008	278	467	\$20,327	\$15,660	1.0000	\$0	\$15,660	77.0%	60.0%	\$33.53	\$25.36	23.5%	15.1%	1.1227	\$22,820	\$48.86	-9.5%	0.9670	\$34.68	\$26.63	5.0%	-7.3%	
201009	223	405	\$18,189	\$14,333	1.0000	\$0	\$14,333	78.8%	60.3%	\$35.39	\$25.70	18.9%	11.5%	1.1701	\$21,283	\$52.55	7.5%	1.0399	\$34.03	\$26.64	1.5%	-11.0%	
201010	206	379	\$17,534	\$15,753	1.0000	\$0	\$15,753	89.8%	62.0%	\$41.56	\$26.75	56.1%	15.0%	1.2009	\$21,057	\$55.56	5.7%	1.0994	\$37.80	\$27.25	24.4%	-8.6%	
201011	222	401	\$18,165	\$15,559	1.0000	\$0	\$15,559	85.7%	60.8%	\$38.80	\$26.47	-3.0%	9.0%	1.1749	\$21,342	\$53.22	-4.2%	1.0532	\$36.84	\$26.61	-17.4%	-14.2%	
201012	220	396	\$18,137	\$13,013	1.0000	\$0	\$13,013	71.8%	61.0%	\$32.86	\$26.79	16.1%	7.7%	1.1904	\$21,591	\$54.52	2.4%	1.0789	\$30.46	\$26.53	-4.0%	-16.3%	
201101	203	364	\$16,921	\$14,296	1.0000	\$0	\$14,296	84.5%	64.1%	\$39.27	\$28.33	107.4%	10.8%	1.0000	\$16,921	\$46.49	-14.7%	0.9199	\$42.69	\$28.03	109.0%	-13.2%	
201102	206	372	\$17,942	\$11,420	1.0000	\$0	\$11,420	63.6%	63.2%	\$30.70	\$28.12	-6.8%	6.0%	1.0000	\$17,942	\$48.23	3.8%	0.9544	\$32.16	\$27.87	-4.3%	-16.0%	
201103	203	367	\$17,953	\$7,388	1.0000	\$0	\$7,388	41.2%	64.6%	\$20.13	\$28.98	69.5%	11.0%	1.0000	\$17,953	\$48.92	1.4%	0.9680	\$20.80	\$28.75	72.3%	-8.2%	
201104	202	364	\$17,729	\$4,524	1.0000	\$0	\$4,524	25.5%	62.3%	\$12.43	\$28.19	-49.0%	4.7%	1.0000	\$17,729	\$48.71	-0.4%	0.9638	\$12.90	\$27.98	-48.1%	-8.9%	
201105	204	367	\$17,751	\$7,094	1.0000	\$0	\$7,094	40.0%	64.6%	\$19.33	\$29.73	154.8%	18.3%	1.0000	\$17,751	\$48.37	-0.7%	0.9571	\$20.20	\$29.47	155.5%	5.3%	
201106	189	333	\$16,828	\$12,067	0.9984	\$19	\$12,087	71.8%	65.6%	\$36.30	\$30.62	41.0%	22.3%	1.0000	\$16,828	\$50.53	4.5%	1.0000	\$36.30	\$30.40	43.6%	11.3%	
201107	186	332	\$16,736	\$7,136	0.9975	\$43	\$17,179	102.6%	69.2%	\$51.74	\$32.62	101.4%	31.0%										
201108	186	333	\$16,736	\$5,927	0.7801	\$1,671	\$7,597	45.4%	66.6%	\$22.81	\$31.78	-32.0%	25.3%										
Experience Period	2,587	4,636	\$216,278	\$141,925	0.9999	\$19	\$141,944			\$30.62				1.0909	\$235,943	\$50.89		1.0071	\$30.40				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Development of Normalized Trends
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
Rx BC Non-Int HRA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)			(n)	(o)	(p)	(q)		(r)	(s)	(t)	(u)
Current Rate Level		12/2009														Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend											
200707	36	54	\$3,599	\$4,259	1.0000	\$0	\$4,259	118.3%		\$78.87				1.6455	\$5,922	\$109.67		2.2228	\$35.48														
200708	39	63	\$4,075	\$2,259	1.0000	\$0	\$2,259	55.4%		\$35.86				1.6422	\$6,692	\$106.22	-3.1%	2.1529	\$16.65														
200709	33	50	\$3,410	\$5,426	1.0000	\$0	\$5,426	159.1%		\$108.52				1.6151	\$5,507	\$110.15	3.7%	2.2325	\$48.61														
200710	39	61	\$4,372	\$5,441	1.0000	\$0	\$5,441	124.4%		\$89.19				1.6038	\$7,012	\$114.95	4.4%	2.3298	\$38.28														
200711	37	57	\$4,392	\$4,234	1.0000	\$0	\$4,234	96.4%		\$74.28				1.5827	\$6,951	\$121.95	6.1%	2.4717	\$30.05														
200712	49	69	\$5,367	\$5,866	1.0000	\$0	\$5,866	109.3%		\$85.01				1.5649	\$8,399	\$121.72	-0.2%	2.4671	\$34.46														
200801	34	51	\$4,024	\$2,534	1.0000	\$0	\$2,534	63.0%		\$49.69				1.5181	\$6,109	\$119.78	-1.6%	2.4278	\$20.47														
200802	61	109	\$6,690	\$2,937	1.0000	\$0	\$2,937	43.9%		\$26.94				1.4910	\$9,975	\$91.51	-23.6%	1.8548	\$14.53														
200803	56	72	\$5,431	\$2,158	1.0000	\$0	\$2,158	39.7%		\$29.98				1.4788	\$8,031	\$111.55	21.9%	2.2609	\$13.26														
200804	50	79	\$5,502	\$3,149	1.0000	\$0	\$3,149	57.2%		\$39.86				1.4599	\$8,032	\$101.68	-8.8%	2.0608	\$19.34														
200805	56	85	\$6,298	\$1,952	1.0000	\$0	\$1,952	31.0%		\$22.96				1.4393	\$9,065	\$106.65	4.9%	2.1616	\$10.62														
200806	45	74	\$5,454	\$2,422	1.0000	\$0	\$2,422	44.4%	72.7%	\$32.73	\$51.74			1.4133	\$7,708	\$104.16	-2.3%	2.1112	\$15.50	\$23.53													
200807	51	80	\$5,598	\$4,197	1.0000	\$0	\$4,197	75.0%	70.2%	\$52.46	\$50.09	-33.5%		1.3797	\$7,723	\$96.54	-7.3%	1.9568	\$26.81	\$23.03	-24.4%												
200808	88	126	\$8,204	\$1,982	1.0000	\$0	\$1,982	24.2%	65.3%	\$15.73	\$46.33	-56.1%		1.3593	\$11,152	\$88.51	-8.3%	1.7939	\$8.77	\$21.81	-47.3%												
200809	68	134	\$8,048	\$3,488	1.0000	\$0	\$3,488	43.3%	58.2%	\$26.03	\$40.48	-76.0%		1.3380	\$10,768	\$80.36	-9.2%	1.6288	\$15.98	\$19.73	-67.1%												
200810	102	148	\$11,339	\$6,069	1.0000	\$0	\$6,069	53.5%	53.7%	\$41.01	\$37.81	-54.0%		1.3161	\$14,923	\$100.83	25.5%	2.0437	\$20.07	\$18.58	-47.6%												
200811	170	246	\$18,547	\$4,706	1.0000	\$0	\$4,706	25.4%	45.8%	\$19.13	\$32.57	-74.2%		1.3032	\$24,171	\$98.25	-2.6%	1.9915	\$9.61	\$16.23	-68.0%												
200812	55	97	\$7,231	\$7,549	1.0000	\$0	\$7,549	104.4%	46.7%	\$77.83	\$33.16	-8.4%		1.2788	\$9,247	\$95.33	-3.0%	1.9321	\$40.28	\$16.77	16.9%												
200901	115	167	\$12,860	\$9,074	1.0000	\$0	\$9,074	70.6%	49.1%	\$54.33	\$35.06	9.3%		1.2412	\$15,962	\$95.58	0.3%	1.9372	\$28.05	\$17.92	37.0%												
200902	113	169	\$12,752	\$5,905	1.0000	\$0	\$5,905	46.3%	49.1%	\$34.94	\$35.65	29.7%		1.2381	\$15,788	\$93.42	-2.3%	1.8935	\$18.45	\$18.22	27.0%												
200903	70	92	\$11,468	\$10,063	1.0000	\$0	\$10,063	87.8%	53.4%	\$109.38	\$40.45	264.9%		1.2281	\$14,084	\$153.09	63.9%	3.1028	\$35.25	\$20.10	165.9%												
200904	119	195	\$10,364	\$11,436	1.0000	\$0	\$11,436	110.3%	58.3%	\$58.64	\$42.68	47.1%		1.2229	\$12,674	\$65.00	-57.5%	1.3174	\$44.52	\$22.16	130.1%												
200905	155	267	\$16,465	\$6,779	1.0000	\$0	\$6,779	41.2%	57.4%	\$25.39	\$41.04	10.6%		1.2174	\$20,045	\$75.08	15.5%	1.5217	\$16.68	\$22.13	57.1%												
200906	109	151	\$11,200	\$7,772	1.0000	\$0	\$7,772	69.4%	58.9%	\$51.47	\$42.21	57.3%	-18.4%	1.2059	\$13,506	\$89.44	19.1%	1.8128	\$28.39	\$22.93	83.1%	-2.6%											
200907	104	152	\$10,416	\$7,093	1.0000	\$0	\$7,093	68.1%	59.0%	\$46.66	\$42.14	-11.0%	-15.9%	1.1925	\$12,421	\$81.72	-8.6%	1.6563	\$28.17	\$23.13	5.1%	0.4%											
200908	117	168	\$10,976	\$9,044	1.0000	\$0	\$9,044	82.4%	62.8%	\$53.84	\$44.80	242.2%	-3.3%	1.1840	\$12,995	\$77.35	-5.3%	1.5678	\$34.34	\$24.86	291.5%	14.0%											
200909	105	158	\$10,256	\$6,117	1.0000	\$0	\$6,117	59.6%	63.7%	\$38.72	\$45.58	48.7%	12.6%	1.1766	\$12,067	\$76.38	-1.3%	1.5480	\$25.01	\$25.41	56.5%	28.8%											
200910	88	141	\$9,402	\$6,368	1.0000	\$0	\$6,368	67.7%	64.8%	\$45.16	\$45.88	10.1%	21.3%	1.1573	\$10,881	\$77.17	1.0%	1.5642	\$28.87	\$26.08	43.9%	40.4%											
200911	87	144	\$8,671	\$9,079	1.0000	\$0	\$9,079	104.7%	72.9%	\$63.05	\$50.65	229.6%	55.5%	1.1562	\$10,025	\$69.62	-9.8%	1.4111	\$44.68	\$29.75	365.2%	83.3%											
200912	101	164	\$10,119	\$11,583	1.0000	\$0	\$11,583	114.5%	74.3%	\$70.63	\$50.97	-9.2%	53.7%	1.1441	\$11,577	\$70.59	1.4%	1.4308	\$49.36	\$30.55	22.5%	82.1%											
201001	165	311	\$13,029	\$9,538	1.0000	\$0	\$9,538	73.2%	74.6%	\$30.67	\$47.72	-43.6%	36.1%	1.1329	\$14,761	\$47.46	-32.8%	0.9620	\$31.88	\$30.92	13.7%	72.5%											
201002	112	199	\$10,030	\$12,012	1.0000	\$0	\$12,012	119.8%	80.7%	\$60.36	\$49.90	72.7%	40.0%	1.1305	\$11,339	\$56.98	20.0%	1.1549	\$52.27	\$33.72	183.2%	85.1%											
201003	141	245	\$12,898	\$9,456	1.0000	\$0	\$9,456	73.3%	79.4%	\$38.60	\$46.31	-64.7%	14.5%	1.1136	\$14,363	\$58.62	2.9%	1.1882	\$32.48	\$33.47	-7.9%	66.5%											
201004	130	222	\$11,739	\$12,338	1.0000	\$0	\$12,338	105.1%	79.3%	\$55.58	\$46.16	-5.2%	8.1%	1.1162	\$13,103	\$59.02	0.7%	1.1963	\$46.46	\$36.66	4.4%	51.9%											
201005	134	234	\$11,976	\$10,659	1.0000	\$0	\$10,659	89.0%	85.0%	\$45.55	\$48.52	79.4%	18.2%	1.1134	\$13,334	\$56.98	-3.5%	1.1549	\$39.44	\$36.44	136.4%	64.7%											
201006	128	230	\$11,650	\$10,815	1.0000	\$0	\$10,815	92.8%	87.0%	\$47.02	\$48.19	-8.6%	14.2%	1.1055	\$12,879	\$55.99	-1.7%	1.1349	\$41.43	\$37.59	45.9%	64.0%											
201007	131	238	\$11,971	\$10,008	1.0000	\$0	\$10,008	83.6%	88.2%	\$42.05	\$47.68	-9.9%	13.2%	1.0960	\$13,120	\$55.13	-1.6%	1.1173	\$37.64	\$38.38	33.6%	65.9%											
201008	130	239	\$11,863	\$17,240	1.0000	\$0	\$17,240	145.3%	93.7%	\$72.13	\$49.59	34.0%	10.7%	1.0911	\$12,944	\$54.16	-1.8%	1.0977	\$65.71	\$41.08	91.4%	65.2%											
201009	100	200	\$8,680	\$6,832	1.0000	\$0	\$6,832	78.7%	95.4%	\$34.16	\$49.06	-11.8%	7.6%	1.0871	\$9,436	\$47.18	-12.9%	0.9563	\$35.72	\$42.05	42.8%	65.5%											
201010	105	205	\$8,830	\$7,053	1.0000	\$0	\$7,053	79.9%	96.3%	\$34.40	\$48.12	-23.8%	4.9%	1.0825	\$9,558	\$46.63	-1.2%	0.9450	\$36.40	\$42.66	26.1%	63.5%											
201011	102	200	\$9,192	\$7,334	1.0000	\$0	\$7,334	79.8%	94.6%	\$36.67	\$46.47	-41.8%	-8.2%	1.0726	\$9,859	\$49.30	5.7%	0.9992	\$36.70	\$42.12	-17.9%	41.6%											
201012	101	202	\$8,787	\$8,786	1.0000	\$0	\$8,786	100.0%	93.4%	\$43.50	\$44.80	-38.4%	-12.1%	1.0706	\$9,407	\$46.57	-5.5%	0.9439	\$46.08	\$41.79	-6.6%	36.8%											
201101	102	196	\$9,046	\$5,816	1.0000	\$0	\$5,816	64.3%	93.4%	\$29.67	\$45.34	-3.2%	-5.0%	1.0491	\$9,490	\$48.42	4.0%	0.9814	\$30.24	\$42.06	-5.2%	36.0%											
201102	102	196	\$9,165	\$7,237	1.0000	\$0	\$7,237	79.0%	90.3%	\$36.92	\$43.56	-38.8%	-12.7%	1.0426	\$9,556	\$48.75	0.7%	0.9882	\$37.37	\$40.89	-28.5%	21.2%											
201103	103	199	\$9,664	\$5,923	1.0000	\$0	\$5,923	61.3%	89.8%	\$29.76	\$42.97	-22.9%	-7.2%	1.0363	\$10,015	\$50.33	3.2%	1.0200	\$29.18	\$40.91	-10.2%	22.2%											
201104	100	192	\$9,362	\$7,499	1.0000	\$0	\$7,499	80.1%	87.5%	\$39.06	\$41.57	-29.7%	-10.0%	1.0357	\$9,696	\$50.50	0.3%	1.0236	\$38.16	\$40.14	-17.9%	19.3%											
201105	100	192	\$9,287	\$6,404	1.0000	\$0	\$6,404	69.0%	85.9%	\$33.35	\$40.56	-26.8%	-16.4%	1.0306	\$9,571	\$49.85	-1.3%	1.0104	\$33.01	\$39.68	-16.3%	8.9%											
201106	99	191	\$9,190	\$7,433	0.9984	\$12	\$7,445	81.0%	84.8%	\$38.98	\$39.83	-17.1%	-17.3%	1.0254	\$9,423	\$49.34	-1.0%	1.0000	\$38.98	\$39.44	-5.9%	4.9%											
201107	97	189	\$9,143	\$8,469	0.9975	\$21	\$8,490	92.9%	85.6%	\$44.92	\$40.01	6.8%	-16.1%																				
201108	96	188	\$9,106	\$5,295	0.7801	\$1,492	\$6,787	74.5%	78.2%	\$36.10	\$36.43	-50.0%	-26.5%																				
Experience Period	1,275	2,450	\$115,037	\$97,564	0.9999	\$12	\$97,576			\$39.83				1.0612	\$122,075	\$49.83		1.0099	\$39.44														

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	15,811	25,126	\$1,506,170	\$1,094,441	1.0000	\$0	\$1,094,441	72.7%		\$43.56				1.6435	\$2,475,455	\$98.52		1.1575	\$37.63				
200708	16,776	26,791	\$1,595,887	\$1,124,582	1.0000	\$0	\$1,124,582	70.5%		\$41.98				1.6413	\$2,619,278	\$97.77	-0.8%	1.1487	\$36.54				
200709	16,498	26,233	\$1,591,720	\$1,058,146	1.0000	\$0	\$1,058,146	66.5%		\$40.34				1.6147	\$2,570,206	\$97.98	0.2%	1.1511	\$35.04				
200710	16,485	26,076	\$1,584,089	\$1,183,018	1.0000	\$0	\$1,183,018	74.7%		\$45.37				1.6027	\$2,538,791	\$97.36	-0.6%	1.1439	\$39.66				
200711	16,873	26,692	\$1,633,927	\$1,110,320	1.0000	\$0	\$1,110,320	68.0%		\$41.60				1.5819	\$2,584,780	\$96.84	-0.5%	1.1377	\$36.56				
200712	17,224	27,403	\$1,689,024	\$1,121,974	1.0000	\$0	\$1,121,974	66.4%		\$40.94				1.5640	\$2,641,551	\$96.40	-0.5%	1.1326	\$36.15				
200801	16,421	26,095	\$1,636,734	\$1,191,289	1.0000	\$0	\$1,191,289	72.8%		\$45.65				1.5175	\$2,483,745	\$95.18	-1.3%	1.1183	\$40.82				
200802	17,002	26,967	\$1,713,548	\$1,142,344	1.0000	\$0	\$1,142,344	66.7%		\$42.36				1.4903	\$2,553,746	\$94.70	-0.5%	1.1126	\$38.07				
200803	16,711	26,477	\$1,712,991	\$1,213,446	1.0000	\$0	\$1,213,446	70.8%		\$45.83				1.4762	\$2,528,647	\$95.50	0.8%	1.1221	\$40.84				
200804	16,981	26,998	\$1,763,181	\$1,209,230	1.0000	\$0	\$1,209,230	68.6%		\$44.79				1.4589	\$2,572,232	\$95.27	-0.2%	1.1194	\$40.01				
200805	17,038	27,155	\$1,777,700	\$1,307,938	1.0000	\$0	\$1,307,938	73.6%		\$48.17				1.4365	\$2,553,731	\$94.04	-1.3%	1.1049	\$43.59				
200806	17,330	27,609	\$1,855,353	\$1,193,284	1.0000	\$0	\$1,193,284	64.3%	69.5%	\$43.22	\$43.65			1.4107	\$2,617,286	\$94.80	0.8%	1.1138	\$38.81	\$38.63			
200807	17,449	27,621	\$1,875,177	\$1,252,358	1.0000	\$0	\$1,252,358	66.8%	69.1%	\$45.34	\$43.80	4.1%		1.3771	\$2,582,279	\$93.49	-1.4%	1.0984	\$41.28	\$38.93	9.7%		
200808	17,297	27,313	\$1,872,385	\$1,251,912	1.0000	\$0	\$1,251,912	66.9%	68.8%	\$45.84	\$44.12	9.2%		1.3576	\$2,541,917	\$93.07	-0.5%	1.0934	\$41.92	\$39.38	14.7%		
200809	17,851	28,715	\$1,991,275	\$1,228,494	1.0000	\$0	\$1,228,494	61.7%	68.3%	\$42.78	\$44.31	6.1%		1.3364	\$2,661,141	\$92.67	-0.4%	1.0888	\$39.29	\$39.73	12.1%		
200810	17,565	27,705	\$1,948,908	\$1,294,783	1.0000	\$0	\$1,294,783	66.4%	67.6%	\$46.73	\$44.43	3.0%		1.3135	\$2,559,971	\$92.40	-0.3%	1.0856	\$43.05	\$40.01	8.5%		
200811	18,218	28,885	\$2,009,896	\$1,247,715	1.0000	\$0	\$1,247,715	62.1%	67.1%	\$43.20	\$44.55	3.8%		1.3002	\$2,613,313	\$90.47	-2.1%	1.0630	\$40.64	\$40.35	11.1%		
200812	17,486	27,865	\$1,983,657	\$1,346,675	1.0000	\$0	\$1,346,675	67.9%	67.2%	\$48.33	\$45.17	18.0%		1.2769	\$2,532,910	\$90.90	0.5%	1.0680	\$45.25	\$41.12	25.2%		
200901	18,027	28,590	\$2,055,054	\$1,319,475	1.0000	\$0	\$1,319,475	64.2%	66.5%	\$46.15	\$45.22	1.1%		1.2390	\$2,546,244	\$89.06	-2.0%	1.0464	\$44.11	\$41.39	8.0%		
200902	18,119	28,782	\$2,070,731	\$1,198,724	1.0000	\$0	\$1,198,724	57.9%	65.7%	\$41.65	\$45.14	-1.7%		1.2352	\$2,557,735	\$88.87	-0.2%	1.0441	\$39.89	\$41.54	4.8%		
200903	18,396	29,312	\$2,121,410	\$1,403,674	1.0000	\$0	\$1,403,674	66.2%	65.4%	\$47.89	\$45.33	4.5%		1.2255	\$2,599,853	\$88.70	-0.2%	1.0421	\$45.95	\$41.97	12.5%		
200904	17,611	27,915	\$2,026,564	\$1,423,795	1.0000	\$0	\$1,423,795	70.3%	65.6%	\$51.00	\$45.84	13.9%		1.2202	\$2,472,784	\$88.58	-0.1%	1.0408	\$49.01	\$42.69	22.5%		
200905	17,743	28,455	\$2,087,295	\$1,374,370	1.0000	\$0	\$1,374,370	65.8%	65.0%	\$48.30	\$45.86	0.3%		1.2117	\$2,529,257	\$88.89	0.3%	1.0443	\$46.25	\$42.91	6.1%		
200906	18,578	29,518	\$2,153,151	\$1,508,880	1.0000	\$0	\$1,508,880	70.1%	65.5%	\$51.12	\$46.53	18.3%	6.6%	1.2031	\$2,590,495	\$87.76	-1.3%	1.0311	\$49.58	\$43.82	27.8%	13.4%	
200907	18,214	28,914	\$2,122,730	\$1,454,251	1.0000	\$0	\$1,454,251	68.5%	65.7%	\$50.30	\$46.94	10.9%	7.2%	1.1898	\$2,525,650	\$87.35	-0.5%	1.0263	\$49.01	\$44.46	18.7%	14.2%	
200908	18,824	30,026	\$2,217,622	\$1,477,996	1.0000	\$0	\$1,477,996	66.6%	65.7%	\$49.22	\$47.23	7.4%	7.0%	1.1820	\$2,621,232	\$87.30	-0.1%	1.0257	\$47.99	\$44.97	14.5%	14.2%	
200909	18,784	29,979	\$2,207,405	\$1,439,115	1.0000	\$0	\$1,439,115	65.2%	65.9%	\$48.00	\$47.66	12.2%	7.6%	1.1778	\$2,599,990	\$86.73	-0.7%	1.0190	\$47.11	\$45.64	19.9%	14.9%	
200910	18,673	30,107	\$2,236,676	\$1,535,596	1.0000	\$0	\$1,535,596	68.7%	66.1%	\$51.00	\$48.03	9.1%	8.1%	1.1562	\$2,586,096	\$85.90	-1.0%	1.0092	\$50.54	\$46.27	17.4%	15.6%	
200911	19,522	31,115	\$2,294,259	\$1,476,076	1.0000	\$0	\$1,476,076	64.3%	66.3%	\$47.44	\$48.37	9.8%	8.6%	1.1550	\$2,649,828	\$85.16	-0.9%	1.0006	\$47.41	\$46.85	16.7%	16.1%	
200912	18,916	30,353	\$2,221,620	\$1,550,357	1.0000	\$0	\$1,550,357	69.8%	66.5%	\$51.08	\$48.61	5.7%	7.6%	1.1430	\$2,539,285	\$83.66	-1.8%	0.9829	\$51.97	\$47.40	14.8%	15.3%	
201001	19,651	31,594	\$2,368,652	\$1,461,472	1.0000	\$0	\$1,461,472	61.7%	66.2%	\$46.26	\$48.60	0.2%	7.5%	1.1319	\$2,681,078	\$84.86	1.4%	0.9970	\$46.40	\$47.58	5.2%	15.0%	
201002	19,293	30,924	\$2,348,435	\$1,395,236	1.0000	\$0	\$1,395,236	59.4%	66.3%	\$45.12	\$48.86	8.3%	8.2%	1.1292	\$2,651,892	\$85.76	1.1%	1.0075	\$44.78	\$47.98	12.3%	15.5%	
201003	19,882	31,719	\$2,398,764	\$1,596,684	1.0000	\$0	\$1,596,684	66.6%	66.3%	\$50.34	\$49.07	5.1%	8.3%	1.1131	\$2,670,086	\$84.18	-1.8%	0.9890	\$50.90	\$48.40	10.8%	15.3%	
201004	20,162	32,406	\$2,458,965	\$1,598,823	1.0000	\$0	\$1,598,823	65.0%	65.9%	\$49.34	\$48.94	-3.3%	6.8%	1.1152	\$2,742,326	\$84.62	0.5%	0.9942	\$49.62	\$48.46	1.3%	13.5%	
201005	19,659	31,546	\$2,390,869	\$1,583,417	1.0000	\$0	\$1,583,417	66.2%	65.9%	\$50.19	\$49.10	3.9%	7.1%	1.1124	\$2,659,663	\$84.31	-0.4%	0.9906	\$50.67	\$48.82	9.6%	13.8%	
201006	19,768	31,749	\$2,434,717	\$1,601,729	1.0000	\$0	\$1,601,729	65.8%	65.6%	\$50.45	\$49.05	-1.3%	5.4%	1.1044	\$2,688,817	\$84.69	0.4%	0.9950	\$50.70	\$48.92	2.3%	11.6%	
201007	18,688	30,047	\$2,354,320	\$1,489,314	1.0000	\$0	\$1,489,314	63.3%	65.2%	\$49.57	\$49.00	-1.5%	4.4%	1.0960	\$2,580,361	\$85.88	1.4%	1.0090	\$49.13	\$48.93	0.2%	10.0%	
201008	19,278	30,428	\$2,466,806	\$1,577,616	1.0000	\$0	\$1,577,616	64.0%	65.0%	\$51.85	\$49.21	5.3%	4.2%	1.0901	\$2,689,015	\$88.37	2.9%	1.0383	\$49.94	\$49.09	4.0%	9.2%	
201009	19,148	31,110	\$2,415,424	\$1,591,133	1.0000	\$0	\$1,591,133	65.9%	65.0%	\$51.15	\$49.47	6.5%	3.8%	1.0867	\$2,624,752	\$84.37	-4.5%	0.9913	\$51.60	\$49.46	9.5%	8.4%	
201010	19,195	31,081	\$2,402,624	\$1,515,112	1.0000	\$0	\$1,515,112	63.1%	64.6%	\$48.75	\$49.29	-4.4%	2.6%	1.0821	\$2,599,889	\$83.65	-0.9%	0.9828	\$49.60	\$49.38	-1.9%	6.7%	
201011	19,503	31,357	\$2,447,622	\$1,534,631	1.0000	\$0	\$1,534,631	62.7%	64.4%	\$48.94	\$49.41	3.2%	2.1%	1.0721	\$2,624,140	\$83.69	0.0%	0.9832	\$49.78	\$49.58	5.0%	5.8%	
201012	19,808	32,118	\$2,495,303	\$1,564,964	1.0000	\$0	\$1,564,964	62.7%	63.9%	\$48.73	\$49.22	-4.6%	1.3%	1.0705	\$2,671,247	\$83.17	-0.6%	0.9772	\$49.86	\$49.41	-4.0%	4.3%	
201101	18,955	30,586	\$2,478,120	\$1,570,340	1.0000	\$0	\$1,570,340	63.4%	64.0%	\$51.34	\$49.64	11.0%	2.1%	1.0482	\$2,597,478	\$84.92	2.1%	0.9978	\$51.46	\$49.83	10.9%	4.7%	
201102	18,555	30,058	\$2,432,755	\$1,568,387	1.0000	\$0	\$1,568,387	64.5%	64.4%	\$52.18	\$50.22	15.6%	2.8%	1.0416	\$2,533,963	\$84.30	-0.7%	0.9905	\$52.68	\$50.49	17.6%	5.2%	
201103	19,119	30,816	\$2,517,745	\$1,726,242	1.0000	\$0	\$1,726,242	68.6%	64.6%	\$56.02	\$50.69	11.3%	3.3%	1.0354	\$2,606,941	\$84.60	0.3%	0.9939	\$56.36	\$50.94	10.7%	5.2%	
201104	19,236	30,981	\$2,549,868	\$1,549,379	1.0000	\$0	\$1,549,379	60.8%	64.2%	\$50.01	\$50.75	1.4%	3.7%	1.0350	\$2,639,146	\$85.19	0.7%	1.0008	\$49.97	\$50.97	0.7%	5.2%	
201105	19,374	31,307	\$2,574,022	\$1,752,306	1.0000	\$0	\$1,752,306	68.1%	64.4%	\$55.97	\$51.24	11.5%	4.4%	1.0301	\$2,651,501	\$84.89	-0.6%	0.9951	\$56.25	\$51.44	11.0%	5.4%	
201106	19,372	31,235	\$2,593,277	\$1,629,008	0.9984	\$2,591	\$1,631,599	62.9%	64.2%	\$52.24	\$51.39	3.5%	4.8%	1.0252	\$2,658,528	\$85.11	0.5%	1.0000	\$52.24	\$51.57	3.0%	5.4%	
201107	19,221	31,038	\$2,610,128	\$1,761,263	0.9975	\$4,397	\$1,765,660	67.6%	64.5%	\$56.89	\$51.99	14.8%	6.1%										
201108	19,229	31,014	\$2,618,369	\$1,482,167	0.7801	\$417,764	\$1,899,931	72.6%	65.3%	\$61.26	\$52.78	18.2%	7.2%										
Experience Period	230,231	371,124	\$29,727,886	\$19,068,433	0.9999	\$2,591	\$19,071,024			\$51.39				1.0588	\$31,476,961	\$84.82		0.9965	\$				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 04/2012
 Development of Normalized Trends
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 08/2011
 Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level		12/2009										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200707	26,774	46,989	\$3,019,714	\$3,130,538	1.0000	\$0	\$3,130,538	103.7%		\$66.62				1.6147	\$4,875,935	\$103.77		1.1703	\$56.93				
200708	27,544	48,256	\$3,099,670	\$3,250,664	1.0000	\$0	\$3,250,664	104.9%		\$67.36				1.6017	\$4,964,805	\$102.88	-0.9%	1.1603	\$58.06				
200709	27,733	48,740	\$3,161,663	\$2,978,872	1.0000	\$0	\$2,978,872	94.2%		\$61.12				1.5883	\$5,021,792	\$103.03	0.1%	1.1620	\$52.60				
200710	27,836	48,633	\$3,174,276	\$3,315,520	1.0000	\$0	\$3,315,520	104.4%		\$68.17				1.5746	\$4,998,141	\$102.77	-0.3%	1.1590	\$58.82				
200711	28,104	49,370	\$3,231,646	\$3,164,144	1.0000	\$0	\$3,164,144	97.9%		\$64.09				1.5557	\$5,027,529	\$101.83	-0.9%	1.1484	\$55.81				
200712	27,973	49,322	\$3,356,317	\$3,264,346	1.0000	\$0	\$3,264,346	97.3%		\$66.18				1.5361	\$5,155,583	\$104.53	2.6%	1.1788	\$56.14				
200801	27,920	48,997	\$3,335,908	\$3,342,243	1.0000	\$0	\$3,342,243	100.2%		\$68.21				1.4897	\$4,969,531	\$101.43	-3.0%	1.1438	\$59.64				
200802	28,271	49,791	\$3,390,204	\$3,154,365	1.0000	\$0	\$3,154,365	93.0%		\$63.35				1.4790	\$5,014,025	\$100.70	-0.7%	1.1357	\$55.78				
200803	27,974	49,366	\$3,419,003	\$3,394,698	1.0000	\$0	\$3,394,698	99.3%		\$68.77				1.4607	\$4,994,246	\$101.17	0.5%	1.1409	\$60.27				
200804	28,589	50,379	\$3,543,272	\$3,442,081	1.0000	\$0	\$3,442,081	97.1%		\$68.32				1.4376	\$5,093,661	\$101.11	-0.1%	1.1402	\$59.92				
200805	28,670	50,574	\$3,566,147	\$3,446,159	1.0000	\$0	\$3,446,159	96.6%		\$68.14				1.4107	\$5,030,823	\$99.47	-1.6%	1.1218	\$60.74				
200806	29,486	51,775	\$3,711,426	\$3,443,419	1.0000	\$0	\$3,443,419	92.8%	98.3%	\$66.51	\$66.41			1.3898	\$5,158,166	\$99.63	0.2%	1.1236	\$59.19	\$57.83			
200807	28,999	51,075	\$3,730,956	\$3,527,076	1.0000	\$0	\$3,527,076	94.5%	97.6%	\$69.06	\$66.62	3.7%		1.3652	\$5,093,381	\$99.72	0.1%	1.1246	\$61.40	\$58.20	7.9%		
200808	29,240	51,424	\$3,758,010	\$3,391,707	1.0000	\$0	\$3,391,707	90.3%	96.3%	\$65.96	\$66.50	-2.1%		1.3518	\$5,080,220	\$98.79	-0.9%	1.1141	\$59.20	\$58.29	2.0%		
200809	29,164	51,590	\$3,816,987	\$3,544,539	1.0000	\$0	\$3,544,539	92.9%	96.2%	\$68.71	\$67.13	12.4%		1.3270	\$5,065,165	\$98.18	-0.6%	1.1073	\$62.05	\$59.08	18.0%		
200810	28,784	51,078	\$3,825,765	\$3,648,997	1.0000	\$0	\$3,648,997	95.4%	95.5%	\$71.44	\$67.41	4.8%		1.3127	\$5,022,001	\$98.32	0.1%	1.1088	\$64.43	\$59.54	9.5%		
200811	29,041	51,237	\$3,855,202	\$3,277,736	1.0000	\$0	\$3,277,736	85.0%	94.4%	\$63.97	\$67.39	-0.2%		1.2959	\$4,995,965	\$97.51	-0.8%	1.0997	\$58.17	\$59.74	4.2%		
200812	28,485	50,830	\$3,831,399	\$3,851,196	1.0000	\$0	\$3,851,196	100.5%	94.7%	\$75.77	\$68.18	14.5%		1.2734	\$4,879,078	\$95.99	-1.6%	1.0825	\$69.99	\$60.88	24.7%		
200901	27,413	48,557	\$3,854,174	\$3,481,854	1.0000	\$0	\$3,481,854	90.3%	93.9%	\$71.71	\$68.46	5.1%		1.2532	\$4,830,068	\$99.47	3.6%	1.1218	\$63.92	\$61.22	7.2%		
200902	27,899	49,817	\$3,814,613	\$3,268,127	1.0000	\$0	\$3,268,127	85.7%	93.3%	\$65.60	\$68.65	3.6%		1.2450	\$4,749,212	\$95.33	-4.2%	1.0751	\$61.02	\$61.66	9.4%		
200903	28,076	50,362	\$3,888,577	\$3,693,175	1.0000	\$0	\$3,693,175	95.0%	93.0%	\$73.33	\$69.03	6.6%		1.2320	\$4,790,638	\$95.12	-0.2%	1.0728	\$68.36	\$62.31	13.4%		
200904	27,258	48,550	\$3,764,200	\$3,577,139	1.0000	\$0	\$3,577,139	95.0%	92.8%	\$73.68	\$69.46	7.8%		1.2238	\$4,606,462	\$94.88	-0.3%	1.0700	\$68.86	\$63.03	14.9%		
200905	26,975	48,003	\$3,765,931	\$3,588,114	1.0000	\$0	\$3,588,114	95.3%	92.7%	\$74.75	\$69.99	9.7%		1.2153	\$4,576,905	\$95.35	0.5%	1.0753	\$69.51	\$63.73	14.4%		
200906	27,574	49,576	\$3,805,580	\$3,702,084	1.0000	\$0	\$3,702,084	97.3%	93.1%	\$74.67	\$70.67	12.3%	6.4%	1.2072	\$4,593,941	\$92.66	-2.8%	1.0450	\$71.46	\$64.74	20.7%	12.0%	
200907	26,494	47,822	\$3,709,361	\$3,723,824	1.0000	\$0	\$3,723,824	100.4%	93.6%	\$77.87	\$71.38	12.8%	7.2%	1.1975	\$4,441,819	\$92.88	0.2%	1.0475	\$74.34	\$65.77	21.1%	13.0%	
200908	27,101	48,437	\$3,789,592	\$3,391,707	1.0000	\$0	\$3,391,707	89.5%	93.5%	\$70.02	\$71.74	6.2%	7.9%	1.1907	\$4,512,103	\$93.15	0.3%	1.0506	\$66.65	\$66.43	12.6%	13.9%	
200909	25,932	46,684	\$3,665,948	\$3,419,197	1.0000	\$0	\$3,419,197	93.3%	93.5%	\$73.24	\$72.13	6.6%	7.4%	1.1815	\$4,331,365	\$92.78	-0.4%	1.0463	\$70.00	\$67.09	12.8%	13.6%	
200910	26,215	47,025	\$3,685,240	\$3,623,122	1.0000	\$0	\$3,623,122	98.3%	93.8%	\$77.05	\$72.58	7.8%	7.7%	1.1808	\$4,351,436	\$92.53	-0.3%	1.0436	\$73.83	\$67.86	14.6%	14.0%	
200911	26,121	46,878	\$3,690,207	\$3,383,713	1.0000	\$0	\$3,383,713	91.7%	94.3%	\$72.18	\$73.31	12.8%	8.8%	1.1661	\$4,303,087	\$91.79	-0.8%	1.0352	\$69.73	\$68.89	19.9%	15.3%	
200912	25,117	45,332	\$3,597,203	\$3,567,494	1.0000	\$0	\$3,567,494	99.2%	94.2%	\$78.70	\$73.51	3.9%	7.8%	1.1507	\$4,139,301	\$91.31	-0.5%	1.0298	\$76.42	\$69.36	9.2%	13.9%	
201001	25,340	45,365	\$3,615,866	\$3,237,111	1.0000	\$0	\$3,237,111	89.5%	94.2%	\$71.36	\$73.49	-0.5%	7.3%	1.1403	\$4,123,327	\$90.89	-0.5%	1.0251	\$69.61	\$69.87	8.9%	14.1%	
201002	24,546	44,060	\$3,569,121	\$2,915,315	1.0000	\$0	\$2,915,315	81.7%	93.9%	\$66.17	\$73.62	0.9%	7.2%	1.1336	\$4,045,824	\$91.83	1.0%	1.0356	\$63.89	\$70.21	4.7%	13.9%	
201003	24,761	44,463	\$3,606,302	\$3,487,536	1.0000	\$0	\$3,487,536	96.7%	94.0%	\$78.44	\$74.02	7.0%	7.2%	1.1296	\$4,073,763	\$91.62	-0.2%	1.0333	\$75.91	\$70.83	11.0%	13.7%	
201004	24,544	43,920	\$3,600,712	\$3,468,303	1.0000	\$0	\$3,468,303	96.3%	94.1%	\$78.97	\$74.44	7.2%	7.2%	1.1192	\$4,029,769	\$91.75	0.1%	1.0348	\$76.32	\$71.43	10.8%	13.3%	
201005	23,780	42,760	\$3,490,519	\$3,180,159	1.0000	\$0	\$3,180,159	91.1%	93.8%	\$74.37	\$74.41	-0.5%	6.3%	1.1122	\$3,882,254	\$90.79	-1.0%	1.0239	\$72.63	\$71.70	4.5%	12.5%	
201006	24,410	43,762	\$3,579,262	\$3,463,167	1.0000	\$0	\$3,463,167	96.8%	93.7%	\$79.14	\$74.77	6.0%	5.8%	1.1069	\$3,961,976	\$90.53	-0.3%	1.0210	\$77.51	\$72.18	8.5%	11.5%	
201007	23,342	42,129	\$3,512,775	\$3,336,692	1.0000	\$0	\$3,336,692	95.0%	93.3%	\$79.20	\$74.84	1.7%	4.8%	1.1017	\$3,870,074	\$91.86	1.5%	1.0360	\$76.45	\$72.32	2.8%	10.0%	
201008	23,854	43,512	\$3,571,207	\$3,399,887	1.0000	\$0	\$3,399,887	95.2%	93.7%	\$78.14	\$75.54	11.6%	5.3%	1.0974	\$3,919,009	\$90.07	-2.0%	1.0157	\$76.93	\$73.21	15.4%	10.2%	
201009	23,363	42,665	\$3,543,604	\$3,094,383	1.0000	\$0	\$3,094,383	87.3%	93.3%	\$72.53	\$75.50	-1.0%	4.7%	1.0886	\$3,857,460	\$90.41	0.4%	1.0196	\$71.13	\$73.33	1.6%	9.3%	
201010	23,015	42,162	\$3,475,988	\$3,286,324	1.0000	\$0	\$3,286,324	94.5%	92.9%	\$77.95	\$75.56	1.2%	4.1%	1.0860	\$3,774,985	\$89.54	-1.0%	1.0097	\$77.19	\$73.59	4.6%	8.4%	
201011	23,346	42,691	\$3,573,116	\$3,222,533	1.0000	\$0	\$3,222,533	90.2%	92.8%	\$75.49	\$75.86	4.6%	3.5%	1.0784	\$3,853,121	\$90.26	0.8%	1.0179	\$74.16	\$73.99	6.4%	7.4%	
201012	23,387	43,114	\$3,571,451	\$3,368,814	1.0000	\$0	\$3,368,814	94.3%	92.4%	\$78.14	\$75.80	-0.7%	3.1%	1.0698	\$3,820,603	\$88.62	-1.8%	0.9994	\$78.19	\$74.11	2.3%	6.8%	
201101	22,895	42,245	\$3,587,192	\$3,231,187	1.0000	\$0	\$3,231,187	90.1%	92.4%	\$76.49	\$76.24	7.2%	3.7%	1.0522	\$3,774,313	\$89.34	0.8%	1.0076	\$75.91	\$74.65	9.0%	6.8%	
201102	22,712	41,710	\$3,554,510	\$3,101,321	1.0000	\$0	\$3,101,321	87.3%	92.9%	\$74.35	\$76.95	12.4%	4.5%	1.0436	\$3,709,510	\$88.94	-0.5%	1.0030	\$74.13	\$75.55	16.0%	7.6%	
201103	22,949	42,303	\$3,602,394	\$3,488,025	1.0000	\$0	\$3,488,025	96.8%	92.9%	\$82.45	\$77.28	5.1%	4.4%	1.0351	\$3,728,826	\$88.15	-0.9%	0.9941	\$82.94	\$76.11	9.3%	7.5%	
201104	22,993	42,468	\$3,614,447	\$3,298,244	1.0000	\$0	\$3,298,244	91.3%	92.5%	\$77.66	\$77.16	-1.7%	3.7%	1.0376	\$3,750,462	\$88.31	0.2%	0.9960	\$77.98	\$76.25	2.2%	6.7%	
201105	22,910	42,336	\$3,623,886	\$3,402,257	1.0000	\$0	\$3,402,257	93.9%	92.7%	\$80.36	\$77.66	8.1%	4.4%	1.0314	\$3,737,608	\$88.28	0.0%	0.9956	\$80.71	\$76.92	11.1%	7.3%	
201106	22,933	42,417	\$3,663,648	\$3,609,797	0.9994	\$2,262	\$3,612,059	98.6%	92.9%	\$85.16	\$78.16	7.6%	4.5%	1.0266	\$3,761,149	\$88.67	0.4%	1.0000	\$85.16	\$77.55	9.9%	7.4%	
201107	22,837	42,127	\$3,687,585	\$3,339,482	0.9992	\$2,725	\$3,342,207	90.6%	92.5%	\$79.34	\$78.17	0.2%	4.5%										
201108	22,842	42,213	\$3,702,818	\$2,909,174	0.7923	\$762,557	\$3,671,730	99.2%	92.9%	\$86.98	\$78.90	11.3%	4.5%										
Experience Period	277,699	509,752	\$42,894,217	\$39,839,463	0.9999	\$2,262	\$39,841,725			\$78.16				1.0621	\$45,557,120	\$89.37		1.0079	\$77.55				

APPENDIX

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
Medical & Drug
Rate Change History**

Effective Date	Medical History										Drug History					
	HMO Lock-In	HMO Lock-In Open Access	HMO Opt-Out Open Access	HMO Opt-Out Plus Open Access	HSA HMO Open Access	HRA HMO Open Access	HSA Opt-Out Plus Open Access	HRA Opt-Out Plus Open Access	Blue Advantage	HealthyBlue Triple Option	HealthyBlue HRA	HealthyBlue HSA	Non-CDH Drug	CDH Drug	HealthyBlue Triple Option Drug	HealthyBlue CDH Drug
	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase
07/01/94	2.4%												0.0%			
10/01/94	2.4%												0.0%			
10/01/95	-3.0%												-3.0%			
07/01/96	0.0%												0.0%			
10/01/96	3.6%												15.0%			
01/01/97	0.0%												9.0%			
08/01/97	1.5%												60.0%			
09/01/97	0.0%												0.0%			
01/01/98	4.0%												9.5%			
04/01/98	6.0%												6.0%			
08/01/98	0.0%												25.0%			
02/01/99	6.5%												15.0%			
07/01/99	4.0%												20.0%			
01/01/00	0.0%												6.3%			
07/01/00	5.4%												10.0%			
01/01/01	0.0%												0.0%			
07/01/01	10.4%												16.6%			
01/01/02	7.0%												15.5%			
07/01/02	11.5%												4.5%			
01/01/03	13.0%												11.7%			
04/01/03	0.0%		Inception										0.0%			
08/01/03	0.0%												0.0%			
01/01/04	-7.9%												4.1%			
07/01/04	-20.0%												-20.0%			
10/01/04	0.0%												0.0%			
1/1/2005 **	14.3%												14.3%			
04/01/05	0.0%	Inception											0.0%			
07/01/05	10.2%												10.2%			
01/01/06	5.0%	5.0%											3.7%			
04/01/06	2.9%	2.9%											3.8%			
07/01/06	0.0%	0.0%											0.0%			
09/01/06	0.0%	0.0%											0.0%	Inception		
10/01/06	0.0%	0.0%											0.0%	0.0%		
01/01/07	3.1%	3.1%											3.1%	3.1%		
04/01/07	0.0%	0.0%											0.0%	0.0%		
07/01/07	2.0%	2.0%											7.5%	7.5%		
10/01/07	0.0%	0.0%											3.6%	3.6%		
04/01/08	-2.0%	-2.0%											7.0%	7.0%		
07/01/08	3.7%	3.7%											2.4%	2.4%		
10/01/08	0.0%	0.0%											0.0%	0.0%		
01/01/09	5.0%	5.0%											4.0%	4.0%		
04/01/09	1.5%	1.5%											2.0%	2.0%		
07/01/09	3.0%	3.0%											3.0%	3.0%		
10/01/09	0.0%	0.0%											1.0%	1.0%		
01/01/10	1.4%	1.4%											0.0%	0.0%		
04/01/10	4.2%	4.2%											2.0%	2.0%		
06/01/10	0.0%	0.0%											0.0%	-2.0%		
07/01/10	0.0%	0.0%											0.0%	0.0%	Inception	Inception
11/1/10***	0.0%	0.0%											4.9%	0.0%	Inception	0.0%
1/1/2011****	-7.0%	-7.0%											2.3%	0.0%	0.0%	0.0%
04/01/11	0.0%	0.0%											0.0%	0.0%	2.3%	2.3%
05/01/11	-10.7%	-10.7%											-1.4%	-1.4%	-1.4%	-1.4%
08/01/11	-5.0%	-5.0%											-5.0%	-5.0%	-5.0%	-5.0%
10/01/11	0.0%	0.0%											0.0%	0.0%	0.0%	0.0%
01/01/12	5.1%	5.1%											5.1%	5.1%	5.1%	5.1%
Proposed 04/2012	7.5%	7.5%											7.5%	7.5%	7.5%	7.5%

*** Includes revenue neutrality adjustment of 0.72%
 **** 4.9% drug increase was approved for a 10/1/10 effective date, but implementation was delayed due to approval date
 ***** 2.9% increase to BlueChoice Advantage was approved for a 11/1/10 effective date, but implementation was delayed
 ^ Includes adjustment of -1.4% to keep age factor changes revenue neutral

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012**

JURISDICTION: District of Columbia

Premium History (Base Rate)

Expected Renewal Increases for BlueChoice HMO & BlueChoice HMO Open Access

BlueChoice HMO \$10/\$20/\$0 & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$238	\$101	\$1	\$340
1/1/2006	\$250	\$105	\$1	\$356
4/1/2006	\$257	\$109	\$1	\$367
7/1/2006	\$257	\$109	\$1	\$367
9/1/2006	\$257	\$109	\$1	\$367
10/1/2006	\$257	\$109	\$1	\$367
1/1/2007	\$265	\$112	\$1	\$378
4/1/2007	\$265	\$112	\$1	\$378
7/1/2007	\$270	\$120	\$1	\$391
10/1/2007	\$270	\$124	\$1	\$395
1/1/2008	\$277	\$134	\$1	\$412
4/1/2008	\$271	\$143	\$1	\$415
7/1/2008	\$281	\$146	\$1	\$428
10/1/2008	\$281	\$146	\$1	\$428
1/1/2009	\$295	\$152	\$1	\$448
4/1/2009	\$299	\$155	\$1	\$455
7/1/2009	\$308	\$160	\$1	\$469
10/1/2009	\$308	\$162	\$1	\$471
1/1/2010	\$312	\$162	\$1	\$475
4/1/2010	\$325	\$165	\$1	\$491
6/1/2010	\$325	\$165	\$1	\$491
7/1/2010	\$325	\$165	\$1	\$491
11/1/2010	\$325	\$173	\$1	\$499
1/1/2011	\$302	\$177	\$1	\$480
4/1/2011	\$302	\$177	\$1	\$480
5/1/2011	\$270	\$175	\$1	\$446
8/1/2011	\$256	\$166	\$1	\$423
10/1/2011	\$256	\$166	\$1	\$423
1/1/2012	\$269	\$174	\$1	\$444
4/1/2012	\$289	\$187	\$1	\$477

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$491	Jul-11	\$446	-9.16%	
Aug-10	\$491	Aug-11	\$423	-13.85%	
Sep-10	\$491	Sep-11	\$423	-13.85%	
Oct-10	\$491	Oct-11	\$423	-13.85%	
Nov-10	\$499	Nov-11	\$423	-15.23%	
Dec-10	\$499	Dec-11	\$423	-15.23%	
Jan-11	\$480	Jan-12	\$444	-7.50%	
Feb-11	\$480	Feb-12	\$444	-7.50%	
Mar-11	\$480	Mar-12	\$444	-7.50%	
Apr-11	\$480	Apr-12	\$477	-0.62%	
May-11	\$446	May-12	\$477	6.95%	
Jun-11	\$446	Jun-12	\$477	6.95%	

BlueChoice HMO Open Access \$10/\$20/\$0 & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$249	\$101	\$1	\$351
1/1/2006	\$261	\$105	\$1	\$367
4/1/2006	\$269	\$109	\$1	\$379
7/1/2006	\$269	\$109	\$1	\$379
9/1/2006	\$269	\$109	\$1	\$379
10/1/2006	\$269	\$109	\$1	\$379
1/1/2007	\$277	\$112	\$1	\$390
4/1/2007	\$277	\$112	\$1	\$390
7/1/2007	\$283	\$120	\$1	\$404
10/1/2007	\$283	\$124	\$1	\$408
1/1/2008	\$290	\$134	\$1	\$425
4/1/2008	\$284	\$143	\$1	\$428
7/1/2008	\$295	\$146	\$1	\$442
10/1/2008	\$295	\$146	\$1	\$442
1/1/2009	\$310	\$152	\$1	\$463
4/1/2009	\$315	\$155	\$1	\$471
7/1/2009	\$324	\$160	\$1	\$485
10/1/2009	\$324	\$162	\$1	\$487
1/1/2010	\$329	\$162	\$1	\$492
4/1/2010	\$343	\$165	\$1	\$509
6/1/2010	\$343	\$165	\$1	\$509
7/1/2010	\$343	\$165	\$1	\$509
11/1/2010	\$343	\$173	\$1	\$517
1/1/2011	\$319	\$177	\$1	\$497
4/1/2011	\$319	\$177	\$1	\$497
5/1/2011	\$285	\$175	\$1	\$461
8/1/2011	\$271	\$166	\$1	\$438
10/1/2011	\$271	\$166	\$1	\$438
1/1/2012	\$285	\$174	\$1	\$460
4/1/2012	\$306	\$187	\$1	\$494

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$509	Jul-11	\$461	-9.43%	
Aug-10	\$509	Aug-11	\$438	-13.95%	
Sep-10	\$509	Sep-11	\$438	-13.95%	
Oct-10	\$509	Oct-11	\$438	-13.95%	
Nov-10	\$517	Nov-11	\$438	-15.28%	
Dec-10	\$517	Dec-11	\$438	-15.28%	
Jan-11	\$497	Jan-12	\$460	-7.44%	
Feb-11	\$497	Feb-12	\$460	-7.44%	
Mar-11	\$497	Mar-12	\$460	-7.44%	
Apr-11	\$497	Apr-12	\$494	-0.60%	
May-11	\$461	May-12	\$494	7.16%	
Jun-11	\$461	Jun-12	\$494	7.16%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012**

**JURISDICTION: District of Columbia
Premium History (Base Rate)**

Expected Renewal Increases for BlueChoice Opt-Out Open Access (OO OA) & BlueChoice Opt-Out Plus Open Access (OOP OA)

BC OO OA \$10/\$20 \$0 Ded 80% Coins & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$263	\$101	\$1	\$365
1/1/2006	\$276	\$105	\$1	\$382
4/1/2006	\$284	\$109	\$1	\$394
7/1/2006	\$284	\$109	\$1	\$394
9/1/2006	\$284	\$109	\$1	\$394
10/1/2006	\$284	\$109	\$1	\$394
1/1/2007	\$293	\$112	\$1	\$406
4/1/2007	\$293	\$112	\$1	\$406
7/1/2007	\$299	\$120	\$1	\$420
10/1/2007	\$299	\$124	\$1	\$424
1/1/2008	\$306	\$134	\$1	\$441
4/1/2008	\$300	\$143	\$1	\$444
7/1/2008	\$311	\$146	\$1	\$458
10/1/2008	\$311	\$146	\$1	\$458
1/1/2009	\$327	\$152	\$1	\$480
4/1/2009	\$332	\$155	\$1	\$488
7/1/2009	\$342	\$160	\$1	\$503
10/1/2009	\$342	\$162	\$1	\$505
1/1/2010	\$347	\$162	\$1	\$510
4/1/2010	\$362	\$165	\$1	\$528
6/1/2010	\$362	\$165	\$1	\$528
7/1/2010	\$362	\$165	\$1	\$528
11/1/2010	\$362	\$173	\$1	\$536
1/1/2011	\$337	\$177	\$1	\$515
4/1/2011	\$337	\$177	\$1	\$515
5/1/2011	\$301	\$175	\$1	\$477
8/1/2011	\$286	\$166	\$1	\$453
10/1/2011	\$286	\$166	\$1	\$453
1/1/2012	\$301	\$174	\$1	\$476
4/1/2012	\$324	\$187	\$1	\$512

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$528	Jul-11	\$477	-9.66%	
Aug-10	\$528	Aug-11	\$453	-14.20%	
Sep-10	\$528	Sep-11	\$453	-14.20%	
Oct-10	\$528	Oct-11	\$453	-14.20%	
Nov-10	\$536	Nov-11	\$453	-15.49%	
Dec-10	\$536	Dec-11	\$453	-15.49%	
Jan-11	\$515	Jan-12	\$476	-7.57%	
Feb-11	\$515	Feb-12	\$476	-7.57%	
Mar-11	\$515	Mar-12	\$476	-7.57%	
Apr-11	\$515	Apr-12	\$512	-0.58%	
May-11	\$477	May-12	\$512	7.34%	
Jun-11	\$477	Jun-12	\$512	7.34%	

BC OOP OA \$10/\$20 \$300 OON Ded 80% Coins & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$278	\$101	\$1	\$380
1/1/2006	\$292	\$105	\$1	\$398
4/1/2006	\$300	\$109	\$1	\$410
7/1/2006	\$300	\$109	\$1	\$410
9/1/2006	\$300	\$109	\$1	\$410
10/1/2006	\$300	\$109	\$1	\$410
1/1/2007	\$309	\$112	\$1	\$422
4/1/2007	\$309	\$112	\$1	\$422
7/1/2007	\$315	\$120	\$1	\$436
10/1/2007	\$315	\$124	\$1	\$440
1/1/2008	\$323	\$134	\$1	\$458
4/1/2008	\$317	\$143	\$1	\$461
7/1/2008	\$329	\$146	\$1	\$476
10/1/2008	\$329	\$146	\$1	\$476
1/1/2009	\$345	\$152	\$1	\$498
4/1/2009	\$350	\$155	\$1	\$506
7/1/2009	\$361	\$160	\$1	\$522
10/1/2009	\$361	\$162	\$1	\$524
1/1/2010	\$366	\$162	\$1	\$529
4/1/2010	\$381	\$165	\$1	\$547
6/1/2010	\$381	\$165	\$1	\$547
7/1/2010	\$381	\$165	\$1	\$547
11/1/2010	\$381	\$173	\$1	\$555
1/1/2011	\$354	\$177	\$1	\$532
4/1/2011	\$354	\$177	\$1	\$532
5/1/2011	\$316	\$175	\$1	\$492
8/1/2011	\$300	\$166	\$1	\$467
10/1/2011	\$300	\$166	\$1	\$467
1/1/2012	\$315	\$174	\$1	\$490
4/1/2012	\$339	\$187	\$1	\$527

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$547	Jul-11	\$492	-10.05%	
Aug-10	\$547	Aug-11	\$467	-14.63%	
Sep-10	\$547	Sep-11	\$467	-14.63%	
Oct-10	\$547	Oct-11	\$467	-14.63%	
Nov-10	\$555	Nov-11	\$467	-15.86%	
Dec-10	\$555	Dec-11	\$467	-15.86%	
Jan-11	\$532	Jan-12	\$490	-7.89%	
Feb-11	\$532	Feb-12	\$490	-7.89%	
Mar-11	\$532	Mar-12	\$490	-7.89%	
Apr-11	\$532	Apr-12	\$527	-0.94%	
May-11	\$492	May-12	\$527	7.11%	
Jun-11	\$492	Jun-12	\$527	7.11%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012**

JURISDICTION: District of Columbia

Premium History (Base Rate)

Expected Renewal Increases for BlueChoice HMO HSA Open Access & BlueChoice HMO HRA Open Access

BlueChoice HMO HSA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$161	\$35		\$196
10/1/2006	\$161	\$35		\$196
1/1/2007	\$166	\$36		\$202
4/1/2007	\$169	\$37		\$206
7/1/2007	\$177	\$40		\$217
10/1/2007	\$177	\$41		\$218
1/1/2008	\$181	\$44		\$225
4/1/2008	\$181	\$47		\$228
7/1/2008	\$188	\$48		\$236
10/1/2008	\$197	\$48		\$245
1/1/2009	\$209	\$50		\$259
4/1/2009	\$250	\$51		\$301
7/1/2009	\$264	\$53		\$317
10/1/2009	\$272	\$54		\$326
1/1/2010	\$276	\$54		\$330
4/1/2010	\$296	\$55		\$351
6/1/2010	\$282	\$54		\$336
7/1/2010	\$300	\$54		\$354
11/1/2010	\$300	\$54		\$354
1/1/2011	\$275	\$55		\$330
4/1/2011	\$275	\$55		\$330
5/1/2011	\$246	\$54		\$300
8/1/2011	\$234	\$51		\$285
10/1/2011	\$234	\$51	\$1	\$286
1/1/2012	\$234	\$54	\$1	\$289
4/1/2012	\$252	\$58	\$1	\$311

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$354	Jul-11	\$300	-15.25%	
Aug-10	\$354	Aug-11	\$285	-19.49%	
Sep-10	\$354	Sep-11	\$285	-19.49%	
Oct-10	\$354	Oct-11	\$286	-19.21%	
Nov-10	\$354	Nov-11	\$286	-19.21%	
Dec-10	\$354	Dec-11	\$286	-19.21%	
Jan-11	\$330	Jan-12	\$289	-12.42%	
Feb-11	\$330	Feb-12	\$289	-12.42%	
Mar-11	\$330	Mar-12	\$289	-12.42%	
Apr-11	\$330	Apr-12	\$311	-5.76%	
May-11	\$300	May-12	\$311	3.67%	
Jun-11	\$300	Jun-12	\$311	3.67%	

BlueChoice HMO HRA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$162	\$35	\$1	\$198
10/1/2006	\$162	\$35	\$1	\$198
1/1/2007	\$167	\$36	\$1	\$204
4/1/2007	\$170	\$37	\$1	\$208
7/1/2007	\$179	\$39	\$1	\$219
10/1/2007	\$179	\$40	\$1	\$220
1/1/2008	\$184	\$43	\$1	\$228
4/1/2008	\$184	\$46	\$1	\$231
7/1/2008	\$191	\$47	\$1	\$239
10/1/2008	\$201	\$47	\$1	\$249
1/1/2009	\$213	\$49	\$1	\$263
4/1/2009	\$255	\$50	\$1	\$306
7/1/2009	\$283	\$52	\$1	\$336
10/1/2009	\$292	\$53	\$1	\$346
1/1/2010	\$296	\$53	\$1	\$350
4/1/2010	\$318	\$54	\$1	\$373
6/1/2010	\$288	\$53	\$1	\$342
7/1/2010	\$321	\$53	\$1	\$375
11/1/2010	\$321	\$53	\$1	\$375
1/1/2011	\$294	\$54	\$1	\$349
4/1/2011	\$294	\$54	\$1	\$349
5/1/2011	\$262	\$53	\$1	\$316
8/1/2011	\$249	\$50	\$1	\$300
10/1/2011	\$249	\$50	\$1	\$300
1/1/2012	\$249	\$53	\$1	\$303
4/1/2012	\$268	\$57	\$1	\$326

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$375	Jul-11	\$316	-15.73%	
Aug-10	\$375	Aug-11	\$300	-20.00%	
Sep-10	\$375	Sep-11	\$300	-20.00%	
Oct-10	\$375	Oct-11	\$300	-20.00%	
Nov-10	\$375	Nov-11	\$300	-20.00%	
Dec-10	\$375	Dec-11	\$300	-20.00%	
Jan-11	\$349	Jan-12	\$303	-13.18%	
Feb-11	\$349	Feb-12	\$303	-13.18%	
Mar-11	\$349	Mar-12	\$303	-13.18%	
Apr-11	\$349	Apr-12	\$326	-6.59%	
May-11	\$316	May-12	\$326	3.16%	
Jun-11	\$316	Jun-12	\$326	3.16%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012**

JURISDICTION: District of Columbia

Premium History (Base Rate)

Expected Renewal Increases for BlueChoice OOP HSA Open Access & BlueChoice OOP HRA Open Access

BlueChoice OOP HSA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$214	\$47		\$261
10/1/2006	\$214	\$47		\$261
1/1/2007	\$221	\$48		\$269
4/1/2007	\$226	\$49		\$275
7/1/2007	\$237	\$53		\$290
10/1/2007	\$206	\$55		\$261
1/1/2008	\$211	\$59		\$270
4/1/2008	\$211	\$63		\$274
7/1/2008	\$219	\$65		\$284
10/1/2008	\$230	\$65		\$295
1/1/2009	\$244	\$68		\$312
4/1/2009	\$291	\$69		\$360
7/1/2009	\$308	\$71		\$379
10/1/2009	\$317	\$72		\$389
1/1/2010	\$321	\$72		\$393
4/1/2010	\$345	\$73		\$418
6/1/2010	\$328	\$72		\$400
7/1/2010	\$349	\$72		\$421
11/1/2010	\$349	\$72		\$421
1/1/2011	\$319	\$74		\$393
4/1/2011	\$319	\$74		\$393
5/1/2011	\$285	\$73		\$358
8/1/2011	\$271	\$69		\$340
10/1/2011	\$271	\$69	\$1	\$341
1/1/2012	\$271	\$73	\$1	\$345
4/1/2012	\$291	\$78	\$1	\$370

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$421	Jul-11	\$358	-14.96%	
Aug-10	\$421	Aug-11	\$340	-19.24%	
Sep-10	\$421	Sep-11	\$340	-19.24%	
Oct-10	\$421	Oct-11	\$341	-19.00%	
Nov-10	\$421	Nov-11	\$341	-19.00%	
Dec-10	\$421	Dec-11	\$341	-19.00%	
Jan-11	\$393	Jan-12	\$345	-12.21%	
Feb-11	\$393	Feb-12	\$345	-12.21%	
Mar-11	\$393	Mar-12	\$345	-12.21%	
Apr-11	\$393	Apr-12	\$370	-5.85%	
May-11	\$358	May-12	\$370	3.35%	
Jun-11	\$358	Jun-12	\$370	3.35%	

BlueChoice OOP HRA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$217	\$47	\$1	\$265
10/1/2006	\$217	\$47	\$1	\$265
1/1/2007	\$224	\$48	\$1	\$273
4/1/2007	\$229	\$49	\$1	\$279
7/1/2007	\$239	\$53	\$1	\$293
10/1/2007	\$208	\$55	\$1	\$264
1/1/2008	\$213	\$59	\$1	\$273
4/1/2008	\$213	\$63	\$1	\$277
7/1/2008	\$221	\$65	\$1	\$287
10/1/2008	\$232	\$65	\$1	\$298
1/1/2009	\$246	\$68	\$1	\$315
4/1/2009	\$294	\$69	\$1	\$364
7/1/2009	\$326	\$71	\$1	\$398
10/1/2009	\$336	\$72	\$1	\$409
1/1/2010	\$341	\$72	\$1	\$414
4/1/2010	\$366	\$73	\$1	\$440
6/1/2010	\$331	\$72	\$1	\$404
7/1/2010	\$369	\$72	\$1	\$442
11/1/2010	\$369	\$72	\$1	\$442
1/1/2011	\$338	\$74	\$1	\$413
4/1/2011	\$338	\$74	\$1	\$413
5/1/2011	\$302	\$73	\$1	\$376
8/1/2011	\$287	\$69	\$1	\$357
10/1/2011	\$287	\$69	\$1	\$357
1/1/2012	\$287	\$73	\$1	\$361
4/1/2012	\$309	\$78	\$1	\$388

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jul-10	\$442	Jul-11	\$376	-14.93%	
Aug-10	\$442	Aug-11	\$357	-19.23%	
Sep-10	\$442	Sep-11	\$357	-19.23%	
Oct-10	\$442	Oct-11	\$357	-19.23%	
Nov-10	\$442	Nov-11	\$357	-19.23%	
Dec-10	\$442	Dec-11	\$357	-19.23%	
Jan-11	\$413	Jan-12	\$361	-12.59%	
Feb-11	\$413	Feb-12	\$361	-12.59%	
Mar-11	\$413	Mar-12	\$361	-12.59%	
Apr-11	\$413	Apr-12	\$388	-6.05%	
May-11	\$376	May-12	\$388	3.19%	
Jun-11	\$376	Jun-12	\$388	3.19%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 04/2012
DC/VA Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 04/2012

	1	2	3	4	5	6	7	8						
	Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1	HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$290		\$119	\$409								
2	HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$306	5.5%	\$119	\$425	3.9%							
3	HMO Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$324	5.9%	\$119	\$443	4.2%							
4	HPN POS Advantage \$10/10, 100/70%, \$0/250 Ded	\$10/\$25/\$45	\$339	4.6%	\$119	\$458	3.4%							
5	POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$363	7.1%	\$119	\$482	5.2%							
6	PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$502	38.3%	\$119	\$621	28.8%							
	TOTAL:			73.1%			51.8%							
A	HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$288		\$120	\$408								
B	POS OPEN ACCESS \$20/\$30, \$300 OON Ded	\$0/\$25/\$45	\$324		\$120	\$444								
C	PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$502		\$120	\$622								
D	PPO \$0/\$300, 90/70%	\$0/\$25/\$45	\$465		\$120	\$585								
	H.S.A. WITH INTEGRATED RX													
								vs PPO	vs \$1,000 or vs HMO	\$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1	A HMO OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$252		\$58	\$310		-50%	-24%				-24%	-13%
2	HMO OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$217		\$41	\$258	-16.8%	-58%	-37%	-17%	\$ 1,300	\$ (624)		
	HMO OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$186		\$35	\$221	-14.3%	-64%	-46%	-29%	\$ 2,800	\$ (1,068)		
1	B OOP OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$291		\$78	\$369		-41%	-10%				-17%	-10%
2	OOP OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$252		\$57	\$309	-16.3%	-50%	-24%	-16%	\$ 1,300	\$ (720)		
	OOP OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$215		\$42	\$257	-16.8%	-59%	-37%	-30%	\$ 2,800	\$ (1,344)		
1	C PPO H.S.A., \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$375		\$98	\$473		-24%	16%				-24%	-25%
2	D PPO H.S.A., \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$355		\$98	\$453	-4.2%	-27%	11%	-4%	\$ -	\$ (240)	-23%	-24%
3	C PPO H.S.A., \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$335		\$83	\$418	-7.7%	-33%	2%	-12%	\$ 800	\$ (660)	-33%	-33%
4	C PPO H.S.A., \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$309		\$72	\$381	-15.9%	-39%	-7%	-19%	\$ 1,500	\$ (1,104)	-39%	-38%
	H.R.A. WITH INTEGRATED RX													
1	A HMO OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$269		\$57	\$326		-48%	-20%				-20%	-7%
2	HMO OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$227		\$42	\$269	-17.5%	-57%	-34%	-17%	\$ 1,300	\$ (684)	-34%	-21%
	HMO OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$198		\$35	\$233	-13.4%	-62%	-43%	-29%	\$ 2,800	\$ (1,116)	-43%	-31%
1	B OOP OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$309		\$78	\$387		-38%	-5%				-13%	-5%
2	OOP OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$263		\$57	\$320	-17.3%	-48%	-22%	-17%	\$ 1,300	\$ (804)	-28%	-19%
	OOP OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$226		\$42	\$268	-16.3%	-57%	-34%	-31%	\$ 2,800	\$ (1,428)	-40%	-30%
1	C PPO H.R.A., \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$381		\$102	\$483		-22%	18%				-22%	-24%
2	D PPO H.R.A., \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$357		\$102	\$459	-5.0%	-26%	12%	-5%	\$ -	\$ (288)	-22%	-23%
3	C PPO H.R.A., \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$332		\$75	\$407	-11.3%	-34%	0%	-16%	\$ 1,000	\$ (912)	-35%	-34%
4	C PPO H.R.A., \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$292		\$59	\$351	-13.8%	-43%	-14%	-27%	\$ 2,000	\$ (1,584)	-44%	-42%
	C PPO H.R.A., \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$249		\$42	\$291	-17.1%	-53%	-29%	-40%	\$ 4,000	\$ (2,304)	-53%	-50%

Responses to Objections Received From the DISB on 1/12/2012:

DC Small Group BlueChoice Filing # 1687, Effective 4/1/2012

1. **Objection:** Am I correct in confirming that this is for Small Group HSA & HRA product lines (maybe beside the regular PPO; etc LOB)? If so, please explain/justify the appropriateness of offering such High Deductible product type to the highly volatile small group market?

Response: We have been offering HSA & HRA products in the small group market since 2006. These products were introduced due to marketplace demand and are now 7.4% of total BlueChoice membership. The products are community rated, which eliminates group to group volatility.

2. **Objection:** In the last portion of the Actuarial Memorandum submitted, please illustrate with detailed calculations the 3rd & 6th columns' numbers—ie, the 'Incremental % Change' for the various product types.

Response: These incremental % changes are simply the percentage increase (or decrease) in monthly premium from one product to the next in the order we have them listed. As an example: at the intersection of column 3 and the row for HMO OPEN ACCESS the value of 5.5% corresponds to the calculation:

$$[(HMO\ OPEN\ ACCESS\ Medical\ Rate)/(HMO\ Gatekeeper\ w/\ referrals\ Medical\ Rate)] - 1$$

Again, this is simply stating that our sample HMO OPEN ACCESS individual premium is 5.5% greater than our sample HMO Gatekeeper w/ referrals premium.

Similarly, for column 6 and the same row as above we have a value of 3.9% which corresponds to the calculation:

$$[(HMO\ OPEN\ ACCESS\ Total\ Rate)/(HMO\ Gatekeeper\ w/\ referrals\ Total\ Rate)] - 1$$

In other words, the total or combined (medical & drug) premium for an individual with the sample HMO OPEN ACCESS policy is 3.9% greater than that for an individual with the sample HMO Gatekeeper w/ referrals policy.

3. **Objection:** Under the prior section (before the last portion of the Actuarial Memo), please define the so-called 'Renewal Floor' & the 'Renewal Cap' columns and how this 'tie-in' to the Renewal Process for the previous filings.

Response: In determining a DC small group's renewal rate, we start with the current (book) base rates for the group's existing medical and prescription drug options. We then apply the group's factors for duration, average age, etc. The resulting rate is compared to the group's current rate. If the calculated rate change falls below the floor, the group is given a rate decrease equal to the renewal floor. If the calculated rate change exceeds the cap, the group is given a rate increase equal to the renewal cap.

4. **Objection:** The actual experienced 'Rolling' Incurred Loss Ratios for all product/benefit types seems to be improving over time, and yet, I am wondering why there's a need for the 7.5% rate increase request? Please explain the logic aside from justifying it from the ratio of the DLR (in conjunction with the Total Retention Expenses) and the Experienced LR methodology.

Response: The actual experienced loss ratios do not fully reflect the rate decreases implemented in 2011. While the total BlueChoice Medical and Rx loss ratio for the current experience period is 68.1%, this is based on the experience period revenue of \$125,171,483. This revenue includes a mixture of rate levels since groups renew at different times and keep the same rate for a year. Brought to the

current (lower, 1/1/12) rate level, this revenue decreases by approximately 9.3%, resulting in projected revenue of \$113,550,390 for the rating period. When projected increases in claims are also taken into account, the result is a projected loss ratio of 84.2% if rates do not change for 4/1/12.

5. **Objection:** In the Derivation of the DLR section, please use more than one year of prior experience data for projection purposes.

Response: DC BlueChoice Small Group business is a large, credible pool of about 31,000 members. We believe that using only the most recent year of data is credible and sufficient to make a reasonable projection. In addition, the unreasonable rate review process outlined by HHS specifies that one year of experience be used in making projections. Using one year of experience has also been accepted by the DISB for many years.

Responses to Objections Received From the DISB on 1/19/2012:

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1. **Objection:** For the different small group product lines shown—Please explain how the company will comply with the PPACA/HCR MLR of 80% requirement now and in the future.

Response: We have attached an exhibit showing the calculation of the anticipated MLR defined by PPACA for the rating period. We believe the 80% MLR requirement is at the legal entity, segment, and jurisdiction level, not at the product level. As shown on this exhibit, the MLR as defined by PPACA for BlueChoice is 82.5%, above the 80% threshold. It is our intention to price such that we comply with MLR requirements. However, in the event that the MLR falls below 80%, we will pay the rebates calculated according to the PPACA regulations.

2. **Objection:** Please explain/illustrate the impact on how the New Business Rates (when the discount % is applied) would relate to the Renewal Business rates.

Response: In determining a DC small group's renewal rate, we start with the current (book) base rates for the group's existing medical and prescription drug options. We then apply the group's HIPAA factor, average age factor, SIC factor, etc. The HIPAA factor is based on the underwriting points assigned to the group. The new business discount is applied via reduced HIPAA factors for groups with underwriting scores below a certain threshold. For groups meeting these criteria, the HIPAA factor increases at each consecutive renewal with CareFirst until the factor becomes 1.000 for the group's fourth year. (Please refer to page 18 of the rate filing for the HIPAA factor tables.) For example, under the current tables, a group of 20 contracts with 1.5 underwriting points would have a HIPAA factor of 0.825 for the first year with CareFirst. That factor would increase to 0.900 for the second year, 0.950 for the third year, and 1.000 for the fourth year and beyond. After the group's factors are applied, the resulting rate is compared to the group's current rate. If the calculated rate change falls below the floor, the group is given a rate decrease equal to the renewal floor. If the calculated rate change exceeds the cap, the group is given a rate increase equal to the renewal cap. The group renews at the final calculated rate.

Development of Anticipated Medical Loss Ratio as Defined by PPACA
 District of Columbia

		BlueChoice
(1)	Projected Claims	\$95,999,024
(2)	Projected Revenue	\$122,066,669
(3) = (1) / (2)	Anticipated Incurred Straight LR	78.6%
(4)	Health Care Improvement*	\$832,500
(5) = (1) + (4)	MLR Numerator	\$96,831,524
(6)	Federal & State Taxes	\$0
(7)	Premium Tax	\$2,441,333
(8)=(6)+(7)	Total Taxes & Regulatory Fees	\$2,441,333
(9) = (2) - (8)	MLR Denominator	\$119,625,336
(10) = (5) / (9)	Projected MLR	80.9%
(11)	Member Life Years	30,927
(12)	Base Credibility Factor	1.51%
(13)=(10)+(12)	Credibility Adjusted MLR	82.5%

* Estimated at 0.87% of care costs for BlueChoice.

Table for credibility adjustments, based on life years (member months / 12):

Table 1

<u>Credibility Adjustment</u>	
Life Years	Adjustment
< 1,000	No Rebate
1,000	8.30%
2,500	5.20%
5,000	3.70%
10,000	2.60%
25,000	1.60%
50,000	1.20%
75,000	0.00%

To determine an adjustment for life years between the values shown, linearly interpolate the value between the upper and lower life year categories.

No deductible factor is applied, since the average plan deductible is < \$2,500.

If our average plan deductible exceeds \$2,500, the necessary adjustments are as follows:

Table 2

<u>Deductible Factors</u>	
Deductible	Factor
<2,500	No Rebate
2,500	1.164
5,000	1.402
10,000	1.736

If the average plan deductible is between values shown, the factor is calculated by linearly interpolating the value between the upper and lower deductible categories.

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 Company Tracking Number: 1687
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 Product Name: DC BlueChoice Small Group Eff 201204
 Project Name/Number: /1687

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/17/2012	Supporting	Actuarial Justification Document	01/19/2012	File 1687 BC - Actuarial Memorandum.pdf File 1687 BC - Responses to Objections_1.12.12.pdf
10/28/2011	Supporting	Actuarial Justification Document	01/17/2012	File 1687 BC - Actuarial Memorandum.pdf