

SERFF Tracking Number: CFAP-127812348 State: District of Columbia  
Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:  
Company Tracking Number: 1697  
TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO  
Health Maintenance (HMO)  
Product Name: DC HMO UW - PPACA  
Project Name/Number: 1697\_DC HMO UW - PPACA/1697

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Efren Tanhehco	01/19/2012	01/19/2012

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 (HMO)  
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## Disposition

Disposition Date: 01/19/2012  
 Implementation Date: 01/19/2012  
 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.	26.300%	2.200%	\$14,472	490	\$668,662	2.400%	1.900%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	1.9%	<b>Maximum:</b>	2.4%	<b>Weighted Average:</b>		2.2%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Actuarial Justification	No	No
Supporting Document	Actuarial Justification	No	No
Supporting Document	Rate Summary Worksheet	Yes	Yes
Supporting Document	Consumer Disclosure Form	Yes	Yes
Rate	1697_DC HMO UW - PPACA - Rate Filing	Yes	Yes

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## Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 0.000%  
 Effective Date of Last Rate Revision: 10/01/2011  
 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):
CareFirst BlueChoice, Inc.	Increase	26.300%	2.200%	\$14,472	490	\$668,662	2.400%	1.900%
<b>Product Type:</b>	<b>HMO</b>	<b>PPO</b>	<b>EPO</b>	<b>POS</b>	<b>HSA</b>	<b>HDHP</b>	<b>FFS</b>	<b>Other</b>
<b>Covered Lives:</b>	447				138			
<b>Policy Holders:</b>	390				100			

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## Rate Review Details

### COMPANY:

Company Name: CareFirst BlueChoice, Inc.  
 HHS Issuer Id: 86052  
 Product Names: UW Standard, UW HSA, UW HealthyBlue, HIPAA Standard  
 Trend Factors:

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms:

DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/NGF/PPACA (9/10), DC/CFBC/DB/DEPENDENT AGE (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/HB2/EOC (12/11), DC/CFBC/HB2/DOCS (12/11), DC/CFBC/HB2/SOB (12/11), DC/CFBC/HB2/WELLNESS (12/11), DC/CFBC/DB/IEA OE (2/10), DC/CFBC/DB/DOCS OE (2/10), DC/CFBC/DB/SOB OE (2/10), DC/CFBC/DB/ELIG OE (2/10), DC/CFBC/DB/RX OE (2/10), DC/CFBC/DB/DENTAL (2/10), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DB/NGF/PPACA (9/10, DC/CFBC/HB IEA (4/10), DC/CFBC/HB DOCS (4/10), DC/CFBC/HB SOB (4/10), DC/CFBC/DB/HB/RX (5/10), DC/CFBC/DB/HB ELIG (4/10), DC/CFBC/DB/HB2/BLUECARD (1/10), DC/CFBC/HB INCENTIVE (4/10), DC/BC/DHMO RIDER (7/03), DC/BC/DHMO SCHBEN 20 CP (R. 10/07), DC/CFBC/DB/HB/COUNTER (2/11), DC/CFBC/DB/HB CDH DOCS (4/10), DC/CFBC/DB/HB CDH SOB (4/10), DC/CFBC/DB/HB/CDH/RX (5/10), DC/CFBC/DB/HB3/BLUECARD (1/10), and any amendments

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**REQUESTED RATE CHANGE**

**INFORMATION:**

Change Period: Quarterly  
Member Months: 2,270  
Benefit Change: Increase  
Percent Change Requested: Min: 1.9 Max: 2.4 Avg: 2.2

**PRIOR RATE:**

Total Earned Premium: 659,640.00  
Total Incurred Claims: 524,129.00  
Annual \$: Min: 2,194.00 Max: 8,225.00 Avg: 3,850.00

**REQUESTED RATE:**

Projected Earned Premium: 674,112.00  
Projected Incurred Claims: 613,520.00  
Annual \$: Min: 2,236.00 Max: 8,422.00 Avg: 3,934.00

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	1697_DC HMO UW - PPACA - Rate Filing	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/NG	Revised	Previous State Filing Number:	CFAP- 1697 DC BC UW & HIPAA - PPACA - Rate Filing.pdf 1272941 28 or 1629

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F/PPACA (9/10),  
DC/CFBC/DB/DE  
PENDENT AGE  
(9/10),  
DC/CFBC/DB/HS  
A 30-40 (R. 7/07),  
DC/CFBC/DB/HS  
A RX (R. 7/09),  
DC/CFBC/DB  
HSA RX (11/06),  
DC/CFBC/DB/HS  
OC (12/11),  
DC/CFBC/DB/HS  
OCS (12/11),  
DC/CFBC/DB/HS  
OB (12/11),  
DC/CFBC/DB/HS  
ELLNESS  
(12/11),  
DC/CFBC/DB/HS  
A OE (2/10),  
DC/CFBC/DB/HS  
CS OE (2/10),  
DC/CFBC/DB/HS  
B OE (2/10),  
DC/CFBC/DB/HS  
G OE (2/10),  
DC/CFBC/DB/HS  
OE (2/10),  
DC/CFBC/DB/HS  
NTAL (2/10),  
DC/BC-  
OOP/VISION (R.  
6/04),  
DC/CFBC/DB/HS

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F/PPACA (9/10,  
DC/CFBC/HB  
IEA (4/10),  
DC/CFBC/HB  
DOCS (4/10),  
DC/CFBC/HB  
SOB (4/10),  
DC/CFBC/DB/HB  
/RX (5/10),  
DC/CFBC/DB/HB  
ELIG (4/10),  
DC/CFBC/DB/HB  
2/BLUECARD  
(1/10),  
DC/CFBC/HB  
INCENTIVE  
(4/10),  
DC/BC/DHMO  
RIDER (7/03),  
DC/BC/DHMO  
SCHBEN 20 CP  
(R. 10/07),  
DC/CFBC/DB/HB  
/COUNTER  
(2/11),  
DC/CFBC/DB/HB  
CDH DOCS  
(4/10),  
DC/CFBC/DB/HB  
CDH SOB  
(4/10),  
DC/CFBC/DB/HB  
/CDH/RX (5/10),  
DC/CFBC/DB/HB  
3/BLUECARD

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(1/10), and any Percent Rate Change 2.200  
amendments Request:

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**HMO**

**District of Columbia**

**Underwritten, HIPAA, Group Conversion & Open Enrollment**  
**Standard, Saver, HSA & HB - PPACA**  
**Medical & Rx**

**Rate Filing # 1697**

**Rate Filing**

**Effective 4/1/2012**

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**District of Columbia**  
**Underwritten, HIPAA, Group Conversion & Open Enrollment**  
**Standard, Saver, HSA & HB - PPACA**  
**Medical & Rx**  
**Rate Filing # 1697**  
**Actuarial Memorandum**  
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**HMO Product**  
**District of Columbia**  
**Underwritten, HIPAA, Group Conversion & Open Enrollment**  
**Standard, Saver, HSA & HB - PPACA**  
**Medical & Rx**  
**Form Numbers**

**UNDERWRITTEN (STANDARD) & HIPAA:**

DC/CFBC/DB/A RX (7/09)  
DC/CFBC/DB/B RX (7/09)  
DC/CFBC/DB/C RX (7/09)  
DC/CFBC/DB/D RX (7/09)  
DC/CC/UW EOC (3/01)  
DC/CFBC/PLAN A Schedule (R. 7/07)  
DC/CFBC/PLAN B Schedule (R. 7/07)  
DC/CFBC/PLAN C Schedule (R. 7/07)  
DC/CFBC/PLAN D Schedule (R. 7/07)  
DC/CFBC/DOL APPEAL (3/06)  
DC/CC/IND Drug (11/04)  
DC/CFBC/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)  
and any amendments.

**UNDERWRITTEN SAVER:**

DC/CFBC/DB/A RX (7/09)  
DC/CFBC/DB/B RX (7/09)  
DC/CFBC/DB/C RX (7/09)  
DC/CFBC/DB/D RX (7/09)  
DC/CC/UW EOC (3/01)  
DC/CFBC/PLAN A Schedule (R. 7/07)  
DC/CFBC/PLAN B Schedule (R. 7/07)  
DC/CFBC/PLAN C Schedule (R. 7/07)  
DC/CFBC/PLAN D Schedule (R. 7/07)  
DC/CFBC/DOL APPEAL (3/06)  
DC/CC/IND Drug (11/04)  
DC/CFBC/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)  
and any amendments.

**UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):**

DC/CFBC/DB/HSA 30-40 (R. 7/07)  
DC/CFBC/DB/HSA RX (R. 7/09)  
DC/CC/UW EOC (3/01)  
DC/CFBC/DOL APPEAL (3/06)  
DC/CFBC/DB HSA RX (11/06)  
DC/CFBC/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)  
and any amendments.

**Healthy Blue 2.0**

DC/CFBC/HB2/EOC (12/11)  
DC/CFBC/HB2/DOCS (12/11)  
DC/CFBC/HB2/SOB (12/11)  
DC/CFBC/HB2/WELLNESS (12/11)

**Open Enrollment (OE):**

DC/CFBC/DB/IEA OE (2/10)  
DC/CFBC/DB/DOCS OE (2/10)  
DC/CFBC/DB/SOB OE (2/10)  
DC/CFBC/DB/ELIG OE (2/10)  
DC/CFBC/DB/RX OE (2/10)  
DC/CFBC/DB/DENTAL (2/10)  
DC/BC-OOP/VISION (R. 6/04)  
DC/CFBC/DOL APPEAL (3/06)  
DC/CFBC/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)  
and any amendments.

**\$1,500 Triple Option**

DC/CFBC/HB IEA (4/10)  
DC/CFBC/HB DOCS (4/10)  
DC/CFBC/HB SOB (4/10)  
DC/CFBC/DB/HB/RX (5/10)  
DC/CFBC/DB/HB ELIG (4/10)  
DC/CFBC/DB/HB2/BLUECARD (1/10)  
DC/CFBC/HB INCENTIVE (4/10)  
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/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)

**Form Adding New Risk Classes**

DC/CFBC/DB/HB/COUNTER (2/11)

**\$2,500 Dual Option HSA**

DC/CFBC/HB IEA (4/10)  
DC/CFBC/DB/HB CDH DOCS (4/10)  
DC/CFBC/DB/HB CDH SOB (4/10)  
DC/CFBC/DB/HB/CDH/RX (5/10)  
DC/CFBC/DB/HB/RX (5/10)  
DC/CFBC/DB/HB ELIG (4/10)  
DC/CFBC/DB/HB3/BLUECARD (1/10)  
DC/CFBC/HB INCENTIVE (4/10)  
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/DB/NGF/PPACA (9/10)  
DC/CFBC/DB/DEPENDENT AGE (9/10)

**Form Adding New Risk Classes**

DC/CFBC/DB/HB/COUNTER (2/11)

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Underwritten High Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

PCP Copay	\$10	Inpatient Care	\$250 per Admission
Specialist Copay	\$20	Outpatient Care	\$50 copay
<b>Annual Maximum Out-of-Pocket:</b>			
IND	\$2,000	S&S	\$4,000
S&C	\$3,200	FAMILY	\$6,000

Base Rate **\$240.50**

\* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$132.28	-	-	-
6-18	\$117.85	\$238.05	\$235.69	\$320.54
19-20	\$174.84	\$353.18	\$349.69	\$475.57
21	\$174.84	\$353.18	\$349.69	\$475.57
22	\$174.84	\$353.18	\$349.69	\$475.57
23	\$174.84	\$353.18	\$349.69	\$475.57
24	\$174.84	\$353.18	\$349.69	\$475.57
25	\$174.84	\$353.18	\$349.69	\$475.57
26	\$174.84	\$353.18	\$349.69	\$475.57
27	\$174.84	\$353.18	\$349.69	\$475.57
28	\$174.84	\$353.18	\$349.69	\$475.57
29	\$174.84	\$353.18	\$349.69	\$475.57
30	\$174.84	\$353.18	\$349.69	\$475.57
31	\$174.84	\$353.18	\$349.69	\$475.57
32	\$174.84	\$353.18	\$349.69	\$475.57
33	\$179.41	\$362.41	\$358.83	\$488.00
34	\$186.39	\$376.50	\$372.78	\$506.97
35	\$193.60	\$391.08	\$387.21	\$526.60
36	\$201.06	\$406.14	\$402.12	\$546.88
37	\$208.99	\$422.17	\$417.99	\$568.47
38	\$217.17	\$438.69	\$434.34	\$590.71
39	\$225.59	\$455.69	\$451.18	\$613.60
40	\$234.49	\$473.66	\$468.98	\$637.81
41	\$243.63	\$492.13	\$487.25	\$662.66
42	\$253.25	\$511.56	\$506.49	\$688.83
43	\$263.11	\$531.48	\$526.21	\$715.65
44	\$273.45	\$552.37	\$546.90	\$743.78
45	\$284.03	\$573.74	\$568.06	\$772.56
46	\$295.09	\$596.09	\$590.19	\$802.65
47	\$306.64	\$619.41	\$613.28	\$834.05
48	\$318.66	\$643.70	\$637.33	\$866.76
49	\$331.17	\$668.96	\$662.34	\$900.78
50	\$344.16	\$695.19	\$688.31	\$936.10
51	\$357.62	\$722.40	\$715.25	\$972.74
52	\$371.57	\$750.58	\$743.15	\$1,010.68
53	\$386.00	\$779.73	\$772.01	\$1,049.93
54	\$401.15	\$810.33	\$802.31	\$1,091.14
55	\$416.79	\$841.91	\$833.57	\$1,133.66
56	\$433.14	\$874.94	\$866.28	\$1,178.14
57	\$449.98	\$908.95	\$899.95	\$1,223.93
58	\$467.53	\$944.41	\$935.06	\$1,271.69
59	\$485.81	\$981.34	\$971.62	\$1,321.40
60	\$504.81	\$1,019.72	\$1,009.62	\$1,373.08
61	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72
62	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72
63	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72
64	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72
65	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72
65+	\$524.53	\$1,059.55	\$1,049.06	\$1,426.72

\* Maternity is offered as rider at \$126.00

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Underwritten Medium Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

PCP Copay	\$15	Inpatient Care	\$500 per Admission
Specialist Copay	\$25	Outpatient Care	\$50 copay
<b>Annual Maximum Out-of-Pocket:</b>			
IND	\$3,000	S&S	\$6,000
S&C	\$4,800	FAMILY	\$9,000

Base Rate **\$229.21**

\* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$126.07	-	-	-
6-18	\$112.31	\$226.87	\$224.63	\$305.49
19-20	\$166.64	\$336.60	\$333.27	\$453.25
21	\$166.64	\$336.60	\$333.27	\$453.25
22	\$166.64	\$336.60	\$333.27	\$453.25
23	\$166.64	\$336.60	\$333.27	\$453.25
24	\$166.64	\$336.60	\$333.27	\$453.25
25	\$166.64	\$336.60	\$333.27	\$453.25
26	\$166.64	\$336.60	\$333.27	\$453.25
27	\$166.64	\$336.60	\$333.27	\$453.25
28	\$166.64	\$336.60	\$333.27	\$453.25
29	\$166.64	\$336.60	\$333.27	\$453.25
30	\$166.64	\$336.60	\$333.27	\$453.25
31	\$166.64	\$336.60	\$333.27	\$453.25
32	\$166.64	\$336.60	\$333.27	\$453.25
33	\$170.99	\$345.40	\$341.98	\$465.09
34	\$177.64	\$358.83	\$355.28	\$483.17
35	\$184.51	\$372.72	\$369.03	\$501.88
36	\$191.62	\$387.07	\$383.24	\$521.21
37	\$199.18	\$402.35	\$398.37	\$541.78
38	\$206.98	\$418.09	\$413.95	\$562.98
39	\$215.00	\$434.30	\$430.00	\$584.80
40	\$223.48	\$451.43	\$446.96	\$607.86
41	\$232.19	\$469.02	\$464.38	\$631.56
42	\$241.36	\$487.54	\$482.72	\$656.49
43	\$250.76	\$506.53	\$501.51	\$682.06
44	\$260.61	\$526.44	\$521.22	\$708.86
45	\$270.70	\$546.81	\$541.39	\$736.30
46	\$281.24	\$568.11	\$562.48	\$764.97
47	\$292.24	\$590.33	\$584.49	\$794.90
48	\$303.70	\$613.48	\$607.41	\$826.07
49	\$315.62	\$637.56	\$631.24	\$858.49
50	\$328.00	\$662.56	\$656.00	\$892.16
51	\$340.84	\$688.49	\$681.67	\$927.07
52	\$354.13	\$715.34	\$708.26	\$963.23
53	\$367.88	\$743.12	\$735.76	\$1,000.64
54	\$382.32	\$772.29	\$764.64	\$1,039.92
55	\$397.22	\$802.39	\$794.44	\$1,080.44
56	\$412.81	\$833.87	\$825.61	\$1,122.84
57	\$428.85	\$866.28	\$857.70	\$1,166.48
58	\$445.58	\$900.08	\$891.17	\$1,211.99
59	\$463.00	\$935.27	\$926.01	\$1,259.37
60	\$481.11	\$971.85	\$962.22	\$1,308.62
61	\$499.91	\$1,009.81	\$999.81	\$1,359.75
62	\$499.91	\$1,009.81	\$999.81	\$1,359.75
63	\$499.91	\$1,009.81	\$999.81	\$1,359.75
64	\$499.91	\$1,009.81	\$999.81	\$1,359.75
65	\$499.91	\$1,009.81	\$999.81	\$1,359.75
65+	\$499.91	\$1,009.81	\$999.81	\$1,359.75

\* Maternity is offered as rider at \$126.00

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Underwritten Low Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

PCP Copay	\$20	Inpatient Care	\$700 per Admission
Specialist Copay	\$30	Outpatient Care	\$50 copay
<b>Annual Maximum Out-of-Pocket:</b>			
IND	\$3,600	S&S	\$7,300
S&C	\$5,900	FAMILY	\$11,000

Base Rate **\$227.43**

\* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$125.09	-	-	-
6-18	\$111.44	\$225.11	\$222.88	\$303.12
19-20	\$165.34	\$333.99	\$330.68	\$449.73
21	\$165.34	\$333.99	\$330.68	\$449.73
22	\$165.34	\$333.99	\$330.68	\$449.73
23	\$165.34	\$333.99	\$330.68	\$449.73
24	\$165.34	\$333.99	\$330.68	\$449.73
25	\$165.34	\$333.99	\$330.68	\$449.73
26	\$165.34	\$333.99	\$330.68	\$449.73
27	\$165.34	\$333.99	\$330.68	\$449.73
28	\$165.34	\$333.99	\$330.68	\$449.73
29	\$165.34	\$333.99	\$330.68	\$449.73
30	\$165.34	\$333.99	\$330.68	\$449.73
31	\$165.34	\$333.99	\$330.68	\$449.73
32	\$165.34	\$333.99	\$330.68	\$449.73
33	\$169.66	\$342.72	\$339.33	\$461.48
34	\$176.26	\$356.04	\$352.52	\$479.42
35	\$183.08	\$369.82	\$366.16	\$497.98
36	\$190.13	\$384.07	\$380.26	\$517.16
37	\$197.64	\$399.23	\$395.27	\$537.57
38	\$205.37	\$414.85	\$410.74	\$558.60
39	\$213.33	\$430.93	\$426.66	\$580.26
40	\$221.74	\$447.92	\$443.49	\$603.14
41	\$230.39	\$465.38	\$460.77	\$626.65
42	\$239.48	\$483.76	\$478.97	\$651.40
43	\$248.81	\$502.59	\$497.62	\$676.76
44	\$258.59	\$522.35	\$517.18	\$703.36
45	\$268.59	\$542.56	\$537.19	\$730.58
46	\$279.06	\$563.69	\$558.11	\$759.03
47	\$289.97	\$585.75	\$579.95	\$788.73
48	\$301.34	\$608.72	\$602.69	\$819.66
49	\$313.17	\$632.61	\$626.34	\$851.83
50	\$325.45	\$657.41	\$650.90	\$885.23
51	\$338.19	\$683.14	\$676.38	\$919.87
52	\$351.38	\$709.79	\$702.76	\$955.75
53	\$365.03	\$737.35	\$730.05	\$992.87
54	\$379.35	\$766.29	\$758.71	\$1,031.84
55	\$394.14	\$796.16	\$788.27	\$1,072.05
56	\$409.60	\$827.39	\$819.20	\$1,114.12
57	\$425.52	\$859.55	\$851.04	\$1,157.42
58	\$442.12	\$893.09	\$884.25	\$1,202.58
59	\$459.41	\$928.01	\$918.82	\$1,249.59
60	\$477.38	\$964.30	\$954.75	\$1,298.46
61	\$496.02	\$1,001.97	\$992.05	\$1,349.19
62	\$496.02	\$1,001.97	\$992.05	\$1,349.19
63	\$496.02	\$1,001.97	\$992.05	\$1,349.19
64	\$496.02	\$1,001.97	\$992.05	\$1,349.19
65	\$496.02	\$1,001.97	\$992.05	\$1,349.19
65+	\$496.02	\$1,001.97	\$992.05	\$1,349.19

\* Maternity is offered as rider at \$126.00

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**Underwritten Saver Product**  
**JURISDICTION: DISTRICT OF COLUMBIA**

Effective 4/1/2012

PCP Copay \$30  
 Specialist Copay \$40  
 \* Prescription Drug: priced separately \*\* No Maternity

Base Rate **\$250.44**

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$137.74	-	-	-
6-18	\$122.72	\$247.89	\$245.43	\$333.79
19-20	\$182.07	\$367.78	\$364.14	\$495.23
21	\$182.07	\$367.78	\$364.14	\$495.23
22	\$182.07	\$367.78	\$364.14	\$495.23
23	\$182.07	\$367.78	\$364.14	\$495.23
24	\$182.07	\$367.78	\$364.14	\$495.23
25	\$182.07	\$367.78	\$364.14	\$495.23
26	\$182.07	\$367.78	\$364.14	\$495.23
27	\$182.07	\$367.78	\$364.14	\$495.23
28	\$182.07	\$367.78	\$364.14	\$495.23
29	\$182.07	\$367.78	\$364.14	\$495.23
30	\$182.07	\$367.78	\$364.14	\$495.23
31	\$182.07	\$367.78	\$364.14	\$495.23
32	\$182.07	\$367.78	\$364.14	\$495.23
33	\$186.83	\$377.39	\$373.66	\$508.17
34	\$194.09	\$392.06	\$388.18	\$527.93
35	\$201.60	\$407.24	\$403.21	\$548.36
36	\$209.37	\$422.92	\$418.74	\$569.48
37	\$217.63	\$439.62	\$435.26	\$591.96
38	\$226.15	\$456.82	\$452.29	\$615.12
39	\$234.91	\$474.52	\$469.83	\$638.96
40	\$244.18	\$493.24	\$488.36	\$664.17
41	\$253.70	\$512.47	\$507.39	\$690.05
42	\$263.71	\$532.70	\$527.43	\$717.30
43	\$273.98	\$553.44	\$547.96	\$745.23
44	\$284.75	\$575.20	\$569.50	\$774.52
45	\$295.77	\$597.45	\$591.54	\$804.49
46	\$307.29	\$620.73	\$614.58	\$835.83
47	\$319.31	\$645.01	\$638.62	\$868.53
48	\$331.83	\$670.30	\$663.67	\$902.59
49	\$344.86	\$696.61	\$689.71	\$938.01
50	\$358.38	\$723.93	\$716.76	\$974.79
51	\$372.40	\$752.26	\$744.81	\$1,012.94
52	\$386.93	\$781.60	\$773.86	\$1,052.45
53	\$401.96	\$811.95	\$803.91	\$1,093.32
54	\$417.73	\$843.82	\$835.47	\$1,136.24
55	\$434.01	\$876.71	\$868.03	\$1,180.51
56	\$451.04	\$911.11	\$902.08	\$1,226.84
57	\$468.57	\$946.52	\$937.15	\$1,274.52
58	\$486.86	\$983.45	\$973.71	\$1,324.25
59	\$505.89	\$1,021.90	\$1,011.78	\$1,376.02
60	\$525.67	\$1,061.86	\$1,051.35	\$1,429.83
61	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69
62	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69
63	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69
64	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69
65	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69
>65	\$546.21	\$1,103.34	\$1,092.42	\$1,485.69

\*\*  
 To include Maternity,  
 add \$126 added to the  
 monthly premium rate

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Underwritten H.S.A. Option 1**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

Copays PCP/Spc \$30/40      Inpatient Hosp Copay \$600/day IP copay after Ded  
Deductible IND \$1,200      Rx Copays \$5/25/45  
Annual Maximum Out-of-Pocket:  
IND \$2,400

Base Rate **\$233.30**

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$128.32	-	-	-
6-18	\$114.32	\$230.92	\$228.63	\$310.94
19-20	\$169.61	\$342.61	\$339.22	\$461.34
21	\$169.61	\$342.61	\$339.22	\$461.34
22	\$169.61	\$342.61	\$339.22	\$461.34
23	\$169.61	\$342.61	\$339.22	\$461.34
24	\$169.61	\$342.61	\$339.22	\$461.34
25	\$169.61	\$342.61	\$339.22	\$461.34
26	\$169.61	\$342.61	\$339.22	\$461.34
27	\$169.61	\$342.61	\$339.22	\$461.34
28	\$169.61	\$342.61	\$339.22	\$461.34
29	\$169.61	\$342.61	\$339.22	\$461.34
30	\$169.61	\$342.61	\$339.22	\$461.34
31	\$169.61	\$342.61	\$339.22	\$461.34
32	\$169.61	\$342.61	\$339.22	\$461.34
33	\$174.04	\$351.56	\$348.08	\$473.39
34	\$180.81	\$365.23	\$361.62	\$491.80
35	\$187.81	\$379.37	\$375.61	\$510.83
36	\$195.04	\$393.98	\$390.08	\$530.51
37	\$202.74	\$409.53	\$405.48	\$551.45
38	\$210.67	\$425.55	\$421.34	\$573.02
39	\$218.84	\$442.05	\$437.67	\$595.23
40	\$227.47	\$459.48	\$454.94	\$618.71
41	\$236.33	\$477.39	\$472.67	\$642.83
42	\$245.66	\$496.24	\$491.33	\$668.21
43	\$255.23	\$515.57	\$510.46	\$694.23
44	\$265.26	\$535.83	\$530.52	\$721.51
45	\$275.53	\$556.57	\$551.05	\$749.43
46	\$286.26	\$578.24	\$572.52	\$778.62
47	\$297.46	\$600.86	\$594.92	\$809.08
48	\$309.12	\$624.43	\$618.25	\$840.81
49	\$321.25	\$648.93	\$642.51	\$873.81
50	\$333.85	\$674.38	\$667.70	\$908.08
51	\$346.92	\$700.77	\$693.83	\$943.61
52	\$360.45	\$728.11	\$720.90	\$980.42
53	\$374.45	\$756.38	\$748.89	\$1,018.49
54	\$389.14	\$786.07	\$778.29	\$1,058.47
55	\$404.31	\$816.70	\$808.62	\$1,099.72
56	\$420.17	\$848.75	\$840.35	\$1,142.87
57	\$436.50	\$881.74	\$873.01	\$1,187.29
58	\$453.54	\$916.14	\$907.07	\$1,233.62
59	\$471.27	\$951.96	\$942.53	\$1,281.84
60	\$489.70	\$989.19	\$979.39	\$1,331.98
61	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01
62	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01
63	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01
64	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01
65	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01
65+	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Underwritten H.S.A. Option 2**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

Copays PCP/Spc \$30/40      Inpatient Hosp Copay \$600/day IP copay after Ded  
Deductible      IND      \$2,700      Rx Copays      \$5/25/45  
Annual Maximum Out-of-Pocket:  
IND      \$5,250

Base Rate **\$186.34**

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$102.49	-	-	-
6-18	\$91.31	\$184.44	\$182.61	\$248.35
19-20	\$135.47	\$273.65	\$270.94	\$368.48
21	\$135.47	\$273.65	\$270.94	\$368.48
22	\$135.47	\$273.65	\$270.94	\$368.48
23	\$135.47	\$273.65	\$270.94	\$368.48
24	\$135.47	\$273.65	\$270.94	\$368.48
25	\$135.47	\$273.65	\$270.94	\$368.48
26	\$135.47	\$273.65	\$270.94	\$368.48
27	\$135.47	\$273.65	\$270.94	\$368.48
28	\$135.47	\$273.65	\$270.94	\$368.48
29	\$135.47	\$273.65	\$270.94	\$368.48
30	\$135.47	\$273.65	\$270.94	\$368.48
31	\$135.47	\$273.65	\$270.94	\$368.48
32	\$135.47	\$273.65	\$270.94	\$368.48
33	\$139.01	\$280.80	\$278.02	\$378.11
34	\$144.41	\$291.72	\$288.83	\$392.80
35	\$150.00	\$303.01	\$300.01	\$408.01
36	\$155.78	\$314.68	\$311.56	\$423.72
37	\$161.93	\$327.10	\$323.86	\$440.45
38	\$168.27	\$339.90	\$336.53	\$457.68
39	\$174.79	\$353.07	\$349.57	\$475.42
40	\$181.68	\$367.00	\$363.36	\$494.17
41	\$188.76	\$381.30	\$377.52	\$513.43
42	\$196.22	\$396.36	\$392.43	\$533.71
43	\$203.86	\$411.79	\$407.71	\$554.49
44	\$211.87	\$427.97	\$423.74	\$576.28
45	\$220.07	\$444.54	\$440.14	\$598.58
46	\$228.64	\$461.85	\$457.28	\$621.90
47	\$237.58	\$479.92	\$475.17	\$646.23
48	\$246.90	\$498.74	\$493.80	\$671.57
49	\$256.59	\$518.31	\$513.18	\$697.93
50	\$266.65	\$538.64	\$533.31	\$725.29
51	\$277.09	\$559.72	\$554.18	\$753.68
52	\$287.90	\$581.55	\$575.79	\$783.08
53	\$299.08	\$604.13	\$598.15	\$813.49
54	\$310.82	\$627.85	\$621.63	\$845.42
55	\$322.93	\$652.31	\$645.85	\$878.36
56	\$335.60	\$677.91	\$671.20	\$912.83
57	\$348.64	\$704.26	\$697.28	\$948.31
58	\$362.24	\$731.73	\$724.49	\$985.31
59	\$376.41	\$760.34	\$752.81	\$1,023.83
60	\$391.13	\$790.08	\$782.26	\$1,063.87
61	\$406.41	\$820.94	\$812.82	\$1,105.43
62	\$406.41	\$820.94	\$812.82	\$1,105.43
63	\$406.41	\$820.94	\$812.82	\$1,105.43
64	\$406.41	\$820.94	\$812.82	\$1,105.43
65	\$406.41	\$820.94	\$812.82	\$1,105.43
65+	\$406.41	\$820.94	\$812.82	\$1,105.43

**CareFirst BlueChoice Inc.**  
**NAIC No. 96202**  
**Individual, non-Medigap Business**  
Form Number: DC/CFBC/HB SOB (4/10), DC/CFBC/DB/HB/RX (5/10)  
**District of Columbia**

**HealthyBlue \$1,500 Triple Option**

Effective 4/1/2012

Deductible / OOP Max	=	1500 / 4500
Option 1	=	2000 / 6000
Option 2	=	2500 / 7500
Option 3	=	No Charge, \$20 Copay (Both not subject to deductible)
Option 1 PCP / Specialist	=	\$4/45/65
Integrated Rx	=	\$10 Copay for Annual Exam
Core Vision	=	
<b>Average Individual Premium</b>	<b>=</b>	<b>\$204.16</b>

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$112.29	-	-	-
6-18	\$100.04	\$202.08	\$200.08	\$272.10
19-20	\$148.42	\$299.82	\$296.85	\$403.71
21	\$148.42	\$299.82	\$296.85	\$403.71
22	\$148.42	\$299.82	\$296.85	\$403.71
23	\$148.42	\$299.82	\$296.85	\$403.71
24	\$148.42	\$299.82	\$296.85	\$403.71
25	\$148.42	\$299.82	\$296.85	\$403.71
26	\$148.42	\$299.82	\$296.85	\$403.71
27	\$148.42	\$299.82	\$296.85	\$403.71
28	\$148.42	\$299.82	\$296.85	\$403.71
29	\$148.42	\$299.82	\$296.85	\$403.71
30	\$148.42	\$299.82	\$296.85	\$403.71
31	\$148.42	\$299.82	\$296.85	\$403.71
32	\$148.42	\$299.82	\$296.85	\$403.71
33	\$152.30	\$307.65	\$304.61	\$414.27
34	\$158.22	\$319.61	\$316.45	\$430.37
35	\$164.35	\$331.98	\$328.70	\$447.03
36	\$170.68	\$344.77	\$341.36	\$464.24
37	\$177.42	\$358.38	\$354.83	\$482.57
38	\$184.36	\$372.40	\$368.71	\$501.45
39	\$191.50	\$386.83	\$383.00	\$520.89
40	\$199.06	\$402.09	\$398.11	\$541.43
41	\$206.81	\$417.76	\$413.63	\$562.53
42	\$214.98	\$434.26	\$429.96	\$584.75
43	\$223.35	\$451.17	\$446.70	\$607.51
44	\$232.13	\$468.90	\$464.26	\$631.39
45	\$241.11	\$487.05	\$482.23	\$655.83
46	\$250.50	\$506.02	\$501.01	\$681.37
47	\$260.30	\$525.81	\$520.61	\$708.03
48	\$270.51	\$546.43	\$541.02	\$735.79
49	\$281.13	\$567.88	\$562.26	\$764.67
50	\$292.15	\$590.15	\$584.31	\$794.66
51	\$303.59	\$613.24	\$607.17	\$825.75
52	\$315.43	\$637.16	\$630.85	\$857.96
53	\$327.68	\$661.91	\$655.35	\$891.28
54	\$340.54	\$687.89	\$681.08	\$926.27
55	\$353.81	\$714.69	\$707.62	\$962.36
56	\$367.69	\$742.74	\$735.38	\$1,000.12
57	\$381.98	\$771.61	\$763.97	\$1,038.99
58	\$396.89	\$801.71	\$793.77	\$1,079.53
59	\$412.40	\$833.05	\$824.81	\$1,121.74
60	\$428.53	\$865.63	\$857.06	\$1,165.61
61	\$445.27	\$899.45	\$890.55	\$1,211.14
62	\$445.27	\$899.45	\$890.55	\$1,211.14
63	\$445.27	\$899.45	\$890.55	\$1,211.14
64	\$445.27	\$899.45	\$890.55	\$1,211.14
65	\$445.27	\$899.45	\$890.55	\$1,211.14
>65 Non Medicare Eligible	\$445.27	\$899.45	\$890.55	\$1,211.14
65+ Medicare Eligible**	\$445.27	\$899.45	\$890.55	\$1,211.14

\*\*not available to new sales

**CareFirst BlueChoice Inc.**  
**NAIC No. 96202**  
**Individual, non-Medigap Business**  
Form Number: DC/CFBC/DB/HB CDH SOB (4/10), DC/CFBC/DB/HB/CDH/RX (5/10)  
**District of Columbia**

**HealthyBlue \$2,500 Deductible HSA**

Effective 4/1/2012

Deductible / OOP Max	=	2500/ 5000
Option 1	=	3,500/ 5900
Option 2	=	
Option 1 PCP / Specialist	=	Deductible then no Charge, Deductible then \$20 Copay
Integrated Rx	=	\$4/45/65
Core Vision	=	\$10 Copay for Annual Exam
Average Individual Premium	=	<b>\$174.59</b>

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$96.02	-	-	-
6-18	\$85.55	\$172.81	\$171.10	\$232.69
19-20	\$126.93	\$256.39	\$253.85	\$345.24
21	\$126.93	\$256.39	\$253.85	\$345.24
22	\$126.93	\$256.39	\$253.85	\$345.24
23	\$126.93	\$256.39	\$253.85	\$345.24
24	\$126.93	\$256.39	\$253.85	\$345.24
25	\$126.93	\$256.39	\$253.85	\$345.24
26	\$126.93	\$256.39	\$253.85	\$345.24
27	\$126.93	\$256.39	\$253.85	\$345.24
28	\$126.93	\$256.39	\$253.85	\$345.24
29	\$126.93	\$256.39	\$253.85	\$345.24
30	\$126.93	\$256.39	\$253.85	\$345.24
31	\$126.93	\$256.39	\$253.85	\$345.24
32	\$126.93	\$256.39	\$253.85	\$345.24
33	\$130.24	\$263.09	\$260.49	\$354.26
34	\$135.31	\$273.32	\$270.61	\$368.04
35	\$140.54	\$283.90	\$281.09	\$382.28
36	\$145.96	\$294.83	\$291.91	\$397.00
37	\$151.72	\$306.47	\$303.44	\$412.67
38	\$157.65	\$318.46	\$315.31	\$428.82
39	\$163.77	\$330.81	\$327.53	\$445.44
40	\$170.23	\$343.86	\$340.45	\$463.01
41	\$176.86	\$357.26	\$353.72	\$481.06
42	\$183.84	\$371.36	\$367.69	\$500.05
43	\$191.00	\$385.82	\$382.00	\$519.52
44	\$198.51	\$400.99	\$397.02	\$539.94
45	\$206.19	\$416.51	\$412.38	\$560.84
46	\$214.22	\$432.73	\$428.44	\$582.68
47	\$222.60	\$449.66	\$445.20	\$605.48
48	\$231.33	\$467.29	\$462.66	\$629.22
49	\$240.41	\$485.63	\$480.82	\$653.92
50	\$249.84	\$504.67	\$499.68	\$679.56
51	\$259.62	\$524.42	\$519.23	\$706.15
52	\$269.74	\$544.88	\$539.48	\$733.70
53	\$280.22	\$566.04	\$560.43	\$762.19
54	\$291.22	\$588.26	\$582.43	\$792.11
55	\$302.56	\$611.18	\$605.13	\$822.98
56	\$314.44	\$635.16	\$628.87	\$855.27
57	\$326.66	\$659.85	\$653.32	\$888.51
58	\$339.40	\$685.59	\$678.81	\$923.18
59	\$352.67	\$712.40	\$705.34	\$959.27
60	\$366.46	\$740.26	\$732.93	\$996.78
61	\$380.78	\$769.18	\$761.56	\$1,035.72
62	\$380.78	\$769.18	\$761.56	\$1,035.72
63	\$380.78	\$769.18	\$761.56	\$1,035.72
64	\$380.78	\$769.18	\$761.56	\$1,035.72
65	\$380.78	\$769.18	\$761.56	\$1,035.72
>65 Non Medicare Eligible	\$380.78	\$769.18	\$761.56	\$1,035.72
65+ Medicare Eligible**	\$380.78	\$769.18	\$761.56	\$1,035.72

\*\*not available to new sales

**CareFirst BlueChoice Inc.**  
**NAIC No. 96202**  
**Individual, non-Medigap Business**

**District of Columbia - HMO - PPACA**  
**HealthyBlue 2.0 \$1,500 Deductible**  
**Effective 4/1/2012**

**Standard Rate**

Deductible / OOP Max	=	\$1,500 / \$4,500
In-Network	=	\$2,500 / \$5,900
Out-of-Network	=	No Charge / \$40 Copay (Both not subject to deductible)
In-Network PCP / Specialist	=	\$10 Copay for Annual Exam
Core Vision	=	

Average Individual Premium = **\$164.02**

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$90.21			
6-18	\$80.37	\$157.52	\$160.74	\$215.39
19-20	\$119.24	\$233.72	\$238.49	\$319.57
21	\$119.24	\$233.72	\$238.49	\$319.57
22	\$119.24	\$233.72	\$238.49	\$319.57
23	\$119.24	\$233.72	\$238.49	\$319.57
24	\$119.24	\$233.72	\$238.49	\$319.57
25	\$119.24	\$233.72	\$238.49	\$319.57
26	\$119.24	\$233.72	\$238.49	\$319.57
27	\$119.24	\$233.72	\$238.49	\$319.57
28	\$119.24	\$233.72	\$238.49	\$319.57
29	\$119.24	\$233.72	\$238.49	\$319.57
30	\$119.24	\$233.72	\$238.49	\$319.57
31	\$119.24	\$233.72	\$238.49	\$319.57
32	\$119.24	\$233.72	\$238.49	\$319.57
33	\$122.36	\$239.82	\$244.72	\$327.92
34	\$127.12	\$249.15	\$254.23	\$340.67
35	\$132.04	\$258.79	\$264.07	\$353.86
36	\$137.12	\$268.76	\$274.24	\$367.48
37	\$142.53	\$279.37	\$285.07	\$381.99
38	\$148.11	\$290.30	\$296.22	\$396.93
39	\$153.85	\$301.55	\$307.70	\$412.32
40	\$159.92	\$313.44	\$319.84	\$428.58
41	\$166.15	\$325.66	\$332.30	\$445.29
42	\$172.71	\$338.52	\$345.43	\$462.87
43	\$179.44	\$351.70	\$358.88	\$480.89
44	\$186.49	\$365.52	\$372.98	\$499.80
45	\$193.71	\$379.67	\$387.42	\$519.14
46	\$201.25	\$394.45	\$402.51	\$539.36
47	\$209.13	\$409.89	\$418.25	\$560.46
48	\$217.33	\$425.96	\$434.65	\$582.44
49	\$225.86	\$442.68	\$451.71	\$605.29
50	\$234.71	\$460.04	\$469.43	\$629.03
51	\$243.90	\$478.04	\$487.80	\$653.65
52	\$253.41	\$496.69	\$506.82	\$679.14
53	\$263.25	\$515.97	\$526.50	\$705.52
54	\$273.59	\$536.23	\$547.17	\$733.21
55	\$284.25	\$557.12	\$568.49	\$761.78
56	\$295.40	\$578.98	\$590.80	\$791.67
57	\$306.88	\$601.49	\$613.76	\$822.44
58	\$318.85	\$624.96	\$637.71	\$854.53
59	\$331.32	\$649.39	\$662.64	\$887.94
60	\$344.28	\$674.78	\$688.56	\$922.66
61	\$357.73	\$701.15	\$715.46	\$958.71
62	\$357.73	\$701.15	\$715.46	\$958.71
63	\$357.73	\$701.15	\$715.46	\$958.71
64	\$357.73	\$701.15	\$715.46	\$958.71
65	\$357.73	\$701.15	\$715.46	\$958.71
>65 Non Medicare Eligible	\$357.73	\$701.15	\$715.46	\$958.71
65+ Medicare Eligible**	\$357.73	\$701.15	\$715.46	\$958.71

\*\*not available to new sales

CareFirst BlueChoice Inc.  
NAIC No. 96202  
Individual, non-Medigap Business

District of Columbia - HMO - PPACA  
**HealthyBlue 2.0 \$2,500 Deductible**  
Effective 4/1/2012

**Standard Rate**

Deductible / OOP Max	=	\$2,500 / \$5,000
In-Network	=	\$3,500 / \$5,900
Out-of-Network	=	No Charge / \$40 Copay (Both not subject to deductible)
In-Network PCP / Specialist	=	\$10 Copay for Annual Exam
Core Vision	=	
<b>Average Individual Premium</b>	=	<b>\$145.82</b>

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$80.20			
6-18	\$71.45	\$140.05	\$142.90	\$191.49
19-20	\$106.01	\$207.78	\$212.02	\$284.11
21	\$106.01	\$207.78	\$212.02	\$284.11
22	\$106.01	\$207.78	\$212.02	\$284.11
23	\$106.01	\$207.78	\$212.02	\$284.11
24	\$106.01	\$207.78	\$212.02	\$284.11
25	\$106.01	\$207.78	\$212.02	\$284.11
26	\$106.01	\$207.78	\$212.02	\$284.11
27	\$106.01	\$207.78	\$212.02	\$284.11
28	\$106.01	\$207.78	\$212.02	\$284.11
29	\$106.01	\$207.78	\$212.02	\$284.11
30	\$106.01	\$207.78	\$212.02	\$284.11
31	\$106.01	\$207.78	\$212.02	\$284.11
32	\$106.01	\$207.78	\$212.02	\$284.11
33	\$108.78	\$213.21	\$217.56	\$291.54
34	\$113.01	\$221.50	\$226.02	\$302.87
35	\$117.39	\$230.07	\$234.77	\$314.59
36	\$121.91	\$238.93	\$243.81	\$326.71
37	\$126.72	\$248.37	\$253.44	\$339.60
38	\$131.68	\$258.08	\$263.35	\$352.89
39	\$136.78	\$268.09	\$273.56	\$366.57
40	\$142.17	\$278.66	\$284.35	\$381.03
41	\$147.72	\$289.52	\$295.43	\$395.88
42	\$153.55	\$300.95	\$307.10	\$411.51
43	\$159.53	\$312.67	\$319.05	\$427.53
44	\$165.80	\$324.96	\$331.59	\$444.34
45	\$172.21	\$337.54	\$344.43	\$461.53
46	\$178.92	\$350.69	\$357.84	\$479.51
47	\$185.92	\$364.40	\$371.84	\$498.27
48	\$193.21	\$378.69	\$386.42	\$517.81
49	\$200.79	\$393.56	\$401.59	\$538.13
50	\$208.67	\$408.99	\$417.34	\$559.23
51	\$216.83	\$425.00	\$433.67	\$581.12
52	\$225.29	\$441.57	\$450.58	\$603.78
53	\$234.04	\$458.72	\$468.08	\$627.23
54	\$243.23	\$476.73	\$486.46	\$651.85
55	\$252.71	\$495.30	\$505.41	\$677.25
56	\$262.62	\$514.74	\$525.24	\$703.83
57	\$272.83	\$534.75	\$545.66	\$731.18
58	\$283.47	\$555.61	\$566.95	\$759.71
59	\$294.56	\$577.33	\$589.11	\$789.41
60	\$306.08	\$599.91	\$612.15	\$820.28
61	\$318.03	\$623.35	\$636.07	\$852.33
62	\$318.03	\$623.35	\$636.07	\$852.33
63	\$318.03	\$623.35	\$636.07	\$852.33
64	\$318.03	\$623.35	\$636.07	\$852.33
65	\$318.03	\$623.35	\$636.07	\$852.33
>65 Non Medicare Eligible	\$318.03	\$623.35	\$636.07	\$852.33
65+ Medicare Eligible**	\$318.03	\$623.35	\$636.07	\$852.33

\*\*not available to new sales

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Product HIPAA High Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

<b>PCP Copay</b>	\$10	<b>Inpatient Care</b>	\$250 per Admission
<b>Specialist Copay</b>	\$20	<b>Outpatient Care</b>	\$50 copay
<b>Annual Maximum Out-of-Pocket:</b>			
IND	\$2,000	S&S	\$4,000
S&C	\$3,200	FAMILY	\$6,000

Base Rate **\$579.52**

\* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$318.74	-	-	-
6-18	\$283.96	\$573.61	\$567.93	\$772.38
19-20	\$421.31	\$851.05	\$842.62	\$1,145.97
21	\$421.31	\$851.05	\$842.62	\$1,145.97
22	\$421.31	\$851.05	\$842.62	\$1,145.97
23	\$421.31	\$851.05	\$842.62	\$1,145.97
24	\$421.31	\$851.05	\$842.62	\$1,145.97
25	\$421.31	\$851.05	\$842.62	\$1,145.97
26	\$421.31	\$851.05	\$842.62	\$1,145.97
27	\$421.31	\$851.05	\$842.62	\$1,145.97
28	\$421.31	\$851.05	\$842.62	\$1,145.97
29	\$421.31	\$851.05	\$842.62	\$1,145.97
30	\$421.31	\$851.05	\$842.62	\$1,145.97
31	\$421.31	\$851.05	\$842.62	\$1,145.97
32	\$421.31	\$851.05	\$842.62	\$1,145.97
33	\$432.32	\$873.29	\$864.64	\$1,175.92
34	\$449.13	\$907.24	\$898.26	\$1,221.63
35	\$466.51	\$942.36	\$933.03	\$1,268.92
36	\$484.48	\$978.65	\$968.96	\$1,317.78
37	\$503.60	\$1,017.28	\$1,007.21	\$1,369.80
38	\$523.31	\$1,057.08	\$1,046.61	\$1,423.39
39	\$543.59	\$1,098.05	\$1,087.18	\$1,478.56
40	\$565.03	\$1,141.36	\$1,130.06	\$1,536.89
41	\$587.05	\$1,185.85	\$1,174.11	\$1,596.79
42	\$610.23	\$1,232.67	\$1,220.47	\$1,659.84
43	\$633.99	\$1,280.67	\$1,267.99	\$1,724.47
44	\$658.91	\$1,331.01	\$1,317.83	\$1,792.25
45	\$684.41	\$1,382.51	\$1,368.83	\$1,861.60
46	\$711.07	\$1,436.36	\$1,422.14	\$1,934.11
47	\$738.89	\$1,492.55	\$1,477.78	\$2,009.78
48	\$767.86	\$1,551.09	\$1,535.73	\$2,088.59
49	\$798.00	\$1,611.96	\$1,596.00	\$2,170.56
50	\$829.29	\$1,675.17	\$1,658.59	\$2,255.68
51	\$861.75	\$1,740.73	\$1,723.49	\$2,343.95
52	\$895.36	\$1,808.62	\$1,790.72	\$2,435.37
53	\$930.13	\$1,878.86	\$1,860.26	\$2,529.95
54	\$966.64	\$1,952.61	\$1,933.28	\$2,629.26
55	\$1,004.31	\$2,028.70	\$2,008.62	\$2,731.72
56	\$1,043.72	\$2,108.31	\$2,087.43	\$2,838.91
57	\$1,084.28	\$2,190.25	\$2,168.56	\$2,949.25
58	\$1,126.59	\$2,275.71	\$2,253.17	\$3,064.32
59	\$1,170.63	\$2,364.67	\$2,341.26	\$3,184.11
60	\$1,216.41	\$2,457.15	\$2,432.82	\$3,308.64
61	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90
62	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90
63	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90
64	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90
65	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90
65+	\$1,263.93	\$2,553.14	\$2,527.87	\$3,437.90

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Product HIPAA Low Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

<b>PCP Copay</b>	\$20	<b>Inpatient Care</b>	\$700 per Admission
<b>Specialist Copay</b>	\$30	<b>Outpatient Care</b>	\$50 copay
<b>Annual Maximum Out-of-Pocket:</b>			
IND	\$3,600	S&S	\$7,300
S&C	\$5,900	FAMILY	\$11,000

Base Rate **\$510.49**

\* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$280.77	-	-	-
6-18	\$250.14	\$505.28	\$500.28	\$680.38
19-20	\$371.13	\$749.67	\$742.25	\$1,009.46
21	\$371.13	\$749.67	\$742.25	\$1,009.46
22	\$371.13	\$749.67	\$742.25	\$1,009.46
23	\$371.13	\$749.67	\$742.25	\$1,009.46
24	\$371.13	\$749.67	\$742.25	\$1,009.46
25	\$371.13	\$749.67	\$742.25	\$1,009.46
26	\$371.13	\$749.67	\$742.25	\$1,009.46
27	\$371.13	\$749.67	\$742.25	\$1,009.46
28	\$371.13	\$749.67	\$742.25	\$1,009.46
29	\$371.13	\$749.67	\$742.25	\$1,009.46
30	\$371.13	\$749.67	\$742.25	\$1,009.46
31	\$371.13	\$749.67	\$742.25	\$1,009.46
32	\$371.13	\$749.67	\$742.25	\$1,009.46
33	\$380.83	\$769.27	\$761.65	\$1,035.85
34	\$395.63	\$799.17	\$791.26	\$1,076.11
35	\$410.94	\$830.11	\$821.89	\$1,117.77
36	\$426.77	\$862.07	\$853.54	\$1,160.81
37	\$443.62	\$896.10	\$887.23	\$1,206.64
38	\$460.97	\$931.16	\$921.94	\$1,253.85
39	\$478.84	\$967.26	\$957.68	\$1,302.44
40	\$497.73	\$1,005.41	\$995.46	\$1,353.82
41	\$517.13	\$1,044.60	\$1,034.25	\$1,406.58
42	\$537.55	\$1,085.84	\$1,075.09	\$1,462.13
43	\$558.48	\$1,128.12	\$1,116.95	\$1,519.05
44	\$580.43	\$1,172.46	\$1,160.85	\$1,578.76
45	\$602.89	\$1,217.84	\$1,205.78	\$1,639.86
46	\$626.37	\$1,265.27	\$1,252.74	\$1,703.73
47	\$650.87	\$1,314.77	\$1,301.75	\$1,770.38
48	\$676.40	\$1,366.33	\$1,352.80	\$1,839.81
49	\$702.94	\$1,419.95	\$1,405.89	\$1,912.01
50	\$730.51	\$1,475.63	\$1,461.02	\$1,986.99
51	\$759.10	\$1,533.38	\$1,518.20	\$2,064.75
52	\$788.71	\$1,593.19	\$1,577.41	\$2,145.28
53	\$819.34	\$1,655.06	\$1,638.67	\$2,228.60
54	\$851.50	\$1,720.02	\$1,702.99	\$2,316.07
55	\$884.68	\$1,787.05	\$1,769.36	\$2,406.33
56	\$919.39	\$1,857.17	\$1,838.78	\$2,500.75
57	\$955.13	\$1,929.36	\$1,910.25	\$2,597.94
58	\$992.39	\$2,004.63	\$1,984.79	\$2,699.31
59	\$1,031.19	\$2,083.00	\$2,062.38	\$2,804.84
60	\$1,071.52	\$2,164.47	\$2,143.04	\$2,914.53
61	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39
62	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39
63	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39
64	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39
65	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39
65+	\$1,113.38	\$2,249.02	\$2,226.76	\$3,028.39

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap**  
**HMO Open Enrollment High Option**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

PCP Copay \$10 Inpatient Care \$500 per Admission  
 Specialist Copay \$20  
 Annual Maximum Out-of-Pocket:  
 IND \$2,500

\* Prescription Drug: priced separately  
 Base Rate **\$211.02**

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$116.06	-	-	-
6-18	\$103.40	\$175.78	\$206.80	\$276.08
19-20	\$153.41	\$260.80	\$306.82	\$409.61
21	\$153.41	\$260.80	\$306.82	\$409.61
22	\$153.41	\$260.80	\$306.82	\$409.61
23	\$153.41	\$260.80	\$306.82	\$409.61
24	\$153.41	\$260.80	\$306.82	\$409.61
25	\$153.41	\$260.80	\$306.82	\$409.61
26	\$153.41	\$260.80	\$306.82	\$409.61
27	\$153.41	\$260.80	\$306.82	\$409.61
28	\$153.41	\$260.80	\$306.82	\$409.61
29	\$153.41	\$260.80	\$306.82	\$409.61
30	\$153.41	\$260.80	\$306.82	\$409.61
31	\$153.41	\$260.80	\$306.82	\$409.61
32	\$153.41	\$260.80	\$306.82	\$409.61
33	\$157.42	\$267.62	\$314.84	\$420.31
34	\$163.54	\$278.02	\$327.08	\$436.65
35	\$169.87	\$288.78	\$339.74	\$453.56
36	\$176.41	\$299.90	\$352.83	\$471.02
37	\$183.38	\$311.74	\$366.75	\$489.61
38	\$190.55	\$323.94	\$381.10	\$508.77
39	\$197.94	\$336.49	\$395.87	\$528.49
40	\$205.74	\$349.77	\$411.49	\$549.34
41	\$213.76	\$363.40	\$427.53	\$570.75
42	\$222.20	\$377.75	\$444.41	\$593.28
43	\$230.86	\$392.45	\$461.71	\$616.39
44	\$239.93	\$407.88	\$479.86	\$640.61
45	\$249.21	\$423.66	\$498.43	\$665.40
46	\$258.92	\$440.17	\$517.84	\$691.32
47	\$269.05	\$457.39	\$538.10	\$718.36
48	\$279.60	\$475.32	\$559.20	\$746.54
49	\$290.57	\$493.98	\$581.15	\$775.83
50	\$301.97	\$513.35	\$603.94	\$806.26
51	\$313.79	\$533.44	\$627.57	\$837.81
52	\$326.03	\$554.24	\$652.05	\$870.49
53	\$338.69	\$575.77	\$677.37	\$904.29
54	\$351.98	\$598.37	\$703.96	\$939.79
55	\$365.70	\$621.69	\$731.40	\$976.41
56	\$380.05	\$646.08	\$760.09	\$1,014.73
57	\$394.82	\$671.19	\$789.64	\$1,054.17
58	\$410.22	\$697.38	\$820.45	\$1,095.30
59	\$426.26	\$724.64	\$852.52	\$1,138.12
60	\$442.93	\$752.98	\$885.86	\$1,182.63
61	\$460.23	\$782.40	\$920.47	\$1,228.83
62	\$460.23	\$782.40	\$920.47	\$1,228.83
63	\$460.23	\$782.40	\$920.47	\$1,228.83
64	\$460.23	\$782.40	\$920.47	\$1,228.83
65	\$460.23	\$782.40	\$920.47	\$1,228.83
65+	\$460.23	\$782.40	\$920.47	\$1,228.83

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
 Form Numbers: DC/CFBC/DB/ARX (7/09)  
**District of Columbia**  
**UNDERWRITTEN COVERAGE (High Option)**

Effective 4/1/2012

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 <b>\$126.75</b>

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$69.71	-	-	-
6-18	\$62.11	\$125.46	\$124.22	\$168.93
19-20	\$92.15	\$186.14	\$184.29	\$250.64
21	\$92.15	\$186.14	\$184.29	\$250.64
22	\$92.15	\$186.14	\$184.29	\$250.64
23	\$92.15	\$186.14	\$184.29	\$250.64
24	\$92.15	\$186.14	\$184.29	\$250.64
25	\$92.15	\$186.14	\$184.29	\$250.64
26	\$92.15	\$186.14	\$184.29	\$250.64
27	\$92.15	\$186.14	\$184.29	\$250.64
28	\$92.15	\$186.14	\$184.29	\$250.64
29	\$92.15	\$186.14	\$184.29	\$250.64
30	\$92.15	\$186.14	\$184.29	\$250.64
31	\$92.15	\$186.14	\$184.29	\$250.64
32	\$92.15	\$186.14	\$184.29	\$250.64
33	\$94.56	\$191.00	\$189.11	\$257.19
34	\$98.23	\$198.43	\$196.46	\$267.19
35	\$102.03	\$206.11	\$204.07	\$277.53
36	\$105.96	\$214.05	\$211.93	\$288.22
37	\$110.15	\$222.49	\$220.29	\$299.60
38	\$114.46	\$231.20	\$228.91	\$311.32
39	\$118.89	\$240.16	\$237.78	\$323.38
40	\$123.58	\$249.63	\$247.16	\$336.14
41	\$128.40	\$259.36	\$256.80	\$349.24
42	\$133.47	\$269.60	\$266.94	\$363.03
43	\$138.66	\$280.10	\$277.33	\$377.17
44	\$144.11	\$291.11	\$288.23	\$391.99
45	\$149.69	\$302.38	\$299.38	\$407.16
46	\$155.52	\$314.15	\$311.04	\$423.02
47	\$161.61	\$326.44	\$323.21	\$439.57
48	\$167.94	\$339.25	\$335.89	\$456.81
49	\$174.53	\$352.56	\$349.07	\$474.73
50	\$181.38	\$366.39	\$362.76	\$493.35
51	\$188.48	\$380.72	\$376.95	\$512.66
52	\$195.83	\$395.57	\$391.66	\$532.65
53	\$203.43	\$410.94	\$406.87	\$553.34
54	\$211.42	\$427.07	\$422.84	\$575.06
55	\$219.66	\$443.71	\$439.32	\$597.47
56	\$228.28	\$461.12	\$456.55	\$620.91
57	\$237.15	\$479.04	\$474.30	\$645.05
58	\$246.40	\$497.73	\$492.80	\$670.21
59	\$256.04	\$517.19	\$512.07	\$696.42
60	\$266.05	\$537.42	\$532.10	\$723.65
61	\$276.44	\$558.41	\$552.88	\$751.92
62	\$276.44	\$558.41	\$552.88	\$751.92
63	\$276.44	\$558.41	\$552.88	\$751.92
64	\$276.44	\$558.41	\$552.88	\$751.92
65	\$276.44	\$558.41	\$552.88	\$751.92
>65	\$276.44	\$558.41	\$552.88	\$751.92

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
 Form Numbers: DC/CFBC/DB/B RX (7/09)  
**District of Columbia**  
**UNDERWRITTEN COVERAGE (Medium Option)**

Effective 4/1/2012

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 <b>\$122.98</b>

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$67.64	-	-	-
6-18	\$60.26	\$121.73	\$120.52	\$163.91
19-20	\$89.41	\$180.60	\$178.81	\$243.19
21	\$89.41	\$180.60	\$178.81	\$243.19
22	\$89.41	\$180.60	\$178.81	\$243.19
23	\$89.41	\$180.60	\$178.81	\$243.19
24	\$89.41	\$180.60	\$178.81	\$243.19
25	\$89.41	\$180.60	\$178.81	\$243.19
26	\$89.41	\$180.60	\$178.81	\$243.19
27	\$89.41	\$180.60	\$178.81	\$243.19
28	\$89.41	\$180.60	\$178.81	\$243.19
29	\$89.41	\$180.60	\$178.81	\$243.19
30	\$89.41	\$180.60	\$178.81	\$243.19
31	\$89.41	\$180.60	\$178.81	\$243.19
32	\$89.41	\$180.60	\$178.81	\$243.19
33	\$91.74	\$185.32	\$183.49	\$249.54
34	\$95.31	\$192.53	\$190.62	\$259.24
35	\$99.00	\$199.98	\$198.00	\$269.28
36	\$102.81	\$207.68	\$205.62	\$279.65
37	\$106.87	\$215.88	\$213.74	\$290.69
38	\$111.05	\$224.32	\$222.10	\$302.06
39	\$115.36	\$233.02	\$230.71	\$313.77
40	\$119.91	\$242.21	\$239.81	\$326.14
41	\$124.58	\$251.65	\$249.16	\$338.85
42	\$129.50	\$261.59	\$259.00	\$352.23
43	\$134.54	\$271.77	\$269.08	\$365.95
44	\$139.83	\$282.45	\$279.66	\$380.33
45	\$145.24	\$293.38	\$290.48	\$395.05
46	\$150.90	\$304.81	\$301.79	\$410.44
47	\$156.80	\$316.73	\$313.60	\$426.49
48	\$162.95	\$329.16	\$325.90	\$443.22
49	\$169.34	\$342.07	\$338.69	\$460.61
50	\$175.98	\$355.49	\$351.97	\$478.68
51	\$182.87	\$369.40	\$365.74	\$497.41
52	\$190.00	\$383.81	\$380.01	\$516.81
53	\$197.38	\$398.71	\$394.77	\$536.88
54	\$205.13	\$414.36	\$410.26	\$557.96
55	\$213.12	\$430.51	\$426.25	\$579.70
56	\$221.49	\$447.40	\$442.97	\$602.44
57	\$230.10	\$464.79	\$460.19	\$625.86
58	\$239.07	\$482.93	\$478.15	\$650.28
59	\$248.42	\$501.81	\$496.84	\$675.70
60	\$258.14	\$521.43	\$516.27	\$702.13
61	\$268.22	\$541.80	\$536.44	\$729.56
62	\$268.22	\$541.80	\$536.44	\$729.56
63	\$268.22	\$541.80	\$536.44	\$729.56
64	\$268.22	\$541.80	\$536.44	\$729.56
65	\$268.22	\$541.80	\$536.44	\$729.56
>65	\$268.22	\$541.80	\$536.44	\$729.56

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
 Form Numbers: DC/CFBC/DB/C RX (7/09)  
**District of Columbia**  
**UNDERWRITTEN COVERAGE (Low Option)**

Effective 4/1/2012

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 <b>\$119.53</b>

<u>Age</u>	<u>Individual</u>	<u>Ind &amp; Child(ren)</u>	<u>Ind &amp; Adult</u>	<u>Family</u>
0-5	\$65.74	-	-	-
6-18	\$58.57	\$118.31	\$117.14	\$159.31
19-20	\$86.90	\$175.53	\$173.80	\$236.36
21	\$86.90	\$175.53	\$173.80	\$236.36
22	\$86.90	\$175.53	\$173.80	\$236.36
23	\$86.90	\$175.53	\$173.80	\$236.36
24	\$86.90	\$175.53	\$173.80	\$236.36
25	\$86.90	\$175.53	\$173.80	\$236.36
26	\$86.90	\$175.53	\$173.80	\$236.36
27	\$86.90	\$175.53	\$173.80	\$236.36
28	\$86.90	\$175.53	\$173.80	\$236.36
29	\$86.90	\$175.53	\$173.80	\$236.36
30	\$86.90	\$175.53	\$173.80	\$236.36
31	\$86.90	\$175.53	\$173.80	\$236.36
32	\$86.90	\$175.53	\$173.80	\$236.36
33	\$89.17	\$180.12	\$178.34	\$242.54
34	\$92.64	\$187.12	\$185.27	\$251.97
35	\$96.22	\$194.37	\$192.44	\$261.72
36	\$99.93	\$201.85	\$199.85	\$271.80
37	\$103.87	\$209.82	\$207.74	\$282.53
38	\$107.94	\$218.03	\$215.87	\$293.58
39	\$112.12	\$226.48	\$224.24	\$304.96
40	\$116.54	\$235.41	\$233.08	\$316.99
41	\$121.08	\$244.59	\$242.17	\$329.35
42	\$125.87	\$254.25	\$251.73	\$342.35
43	\$130.77	\$264.15	\$261.53	\$355.68
44	\$135.91	\$274.53	\$271.81	\$369.66
45	\$141.16	\$285.15	\$282.33	\$383.97
46	\$146.66	\$296.26	\$293.33	\$398.92
47	\$152.40	\$307.85	\$304.80	\$414.53
48	\$158.38	\$319.92	\$316.75	\$430.79
49	\$164.59	\$332.48	\$329.19	\$447.69
50	\$171.05	\$345.52	\$342.09	\$465.25
51	\$177.74	\$359.04	\$355.48	\$483.46
52	\$184.67	\$373.04	\$369.35	\$502.31
53	\$191.85	\$387.53	\$383.69	\$521.82
54	\$199.38	\$402.74	\$398.75	\$542.30
55	\$207.15	\$418.43	\$414.29	\$563.44
56	\$215.27	\$434.85	\$430.55	\$585.54
57	\$223.64	\$451.75	\$447.28	\$608.30
58	\$232.37	\$469.38	\$464.73	\$632.04
59	\$241.45	\$487.73	\$482.90	\$656.75
60	\$250.89	\$506.80	\$501.79	\$682.43
61	\$260.69	\$526.60	\$521.39	\$709.09
62	\$260.69	\$526.60	\$521.39	\$709.09
63	\$260.69	\$526.60	\$521.39	\$709.09
64	\$260.69	\$526.60	\$521.39	\$709.09
65	\$260.69	\$526.60	\$521.39	\$709.09
>65	\$260.69	\$526.60	\$521.39	\$709.09

**CareFirst BlueChoice Inc.**  
**NAIC No. 96202**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
Form Numbers: DC/CFBC/DB/D RX (7/09)  
**DISTRICT OF COLUMBIA**  
**UNDERWRITTEN Saver Product**

**PRESCRIPTION DRUG**

Effective 4/1/2012

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$37.84

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$20.81	-	-	-
6-18	\$18.54	\$37.45	\$37.08	\$50.43
19-20	\$27.51	\$55.57	\$55.02	\$74.83
21	\$27.51	\$55.57	\$55.02	\$74.83
22	\$27.51	\$55.57	\$55.02	\$74.83
23	\$27.51	\$55.57	\$55.02	\$74.83
24	\$27.51	\$55.57	\$55.02	\$74.83
25	\$27.51	\$55.57	\$55.02	\$74.83
26	\$27.51	\$55.57	\$55.02	\$74.83
27	\$27.51	\$55.57	\$55.02	\$74.83
28	\$27.51	\$55.57	\$55.02	\$74.83
29	\$27.51	\$55.57	\$55.02	\$74.83
30	\$27.51	\$55.57	\$55.02	\$74.83
31	\$27.51	\$55.57	\$55.02	\$74.83
32	\$27.51	\$55.57	\$55.02	\$74.83
33	\$28.23	\$57.02	\$56.46	\$76.78
34	\$29.33	\$59.24	\$58.65	\$79.77
35	\$30.46	\$61.53	\$60.92	\$82.85
36	\$31.63	\$63.90	\$63.27	\$86.05
37	\$32.88	\$66.42	\$65.77	\$89.44
38	\$34.17	\$69.02	\$68.34	\$92.94
39	\$35.49	\$71.70	\$70.99	\$96.54
40	\$36.89	\$74.53	\$73.79	\$100.35
41	\$38.33	\$77.43	\$76.66	\$104.26
42	\$39.85	\$80.49	\$79.69	\$108.38
43	\$41.40	\$83.62	\$82.79	\$112.60
44	\$43.02	\$86.91	\$86.05	\$117.03
45	\$44.69	\$90.27	\$89.38	\$121.55
46	\$46.43	\$93.79	\$92.86	\$126.29
47	\$48.25	\$97.46	\$96.49	\$131.23
48	\$50.14	\$101.28	\$100.28	\$136.38
49	\$52.11	\$105.25	\$104.21	\$141.73
50	\$54.15	\$109.38	\$108.30	\$147.29
51	\$56.27	\$113.66	\$112.54	\$153.05
52	\$58.46	\$118.09	\$116.93	\$159.02
53	\$60.73	\$122.68	\$121.47	\$165.19
54	\$63.12	\$127.50	\$126.23	\$171.68
55	\$65.58	\$132.46	\$131.15	\$178.37
56	\$68.15	\$137.66	\$136.30	\$185.37
57	\$70.80	\$143.01	\$141.60	\$192.57
58	\$73.56	\$148.59	\$147.12	\$200.09
59	\$76.44	\$154.40	\$152.87	\$207.91
60	\$79.43	\$160.44	\$158.85	\$216.04
61	\$82.53	\$166.71	\$165.06	\$224.48
62	\$82.53	\$166.71	\$165.06	\$224.48
63	\$82.53	\$166.71	\$165.06	\$224.48
64	\$82.53	\$166.71	\$165.06	\$224.48
65	\$82.53	\$166.71	\$165.06	\$224.48
>65	\$82.53	\$166.71	\$165.06	\$224.48

CareFirst BlueChoice Inc.  
NAIC No. 96202  
Individual, non-Medigap Business - Prescription Drug Card Rider

District of Columbia - HMO - PPACA

**HealthyBlue 2.0**

Effective 4/1/2012

**Standard Rate**

Deductible	=	\$400
RETAIL (Acute) : 34 Day Supply, Copay	=	\$0 Generic, \$45 Brand Formulary, \$200 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$0 Generic, \$90 Brand Formulary, \$400 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Base Rate = **\$31.86**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$17.52			
6-18	\$15.61	\$30.60	\$31.22	\$41.84
19-20	\$23.16	\$45.40	\$46.32	\$62.07
21	\$23.16	\$45.40	\$46.32	\$62.07
22	\$23.16	\$45.40	\$46.32	\$62.07
23	\$23.16	\$45.40	\$46.32	\$62.07
24	\$23.16	\$45.40	\$46.32	\$62.07
25	\$23.16	\$45.40	\$46.32	\$62.07
26	\$23.16	\$45.40	\$46.32	\$62.07
27	\$23.16	\$45.40	\$46.32	\$62.07
28	\$23.16	\$45.40	\$46.32	\$62.07
29	\$23.16	\$45.40	\$46.32	\$62.07
30	\$23.16	\$45.40	\$46.32	\$62.07
31	\$23.16	\$45.40	\$46.32	\$62.07
32	\$23.16	\$45.40	\$46.32	\$62.07
33	\$23.77	\$46.58	\$47.54	\$63.70
34	\$24.69	\$48.40	\$49.38	\$66.17
35	\$25.65	\$50.27	\$51.29	\$68.73
36	\$26.63	\$52.20	\$53.27	\$71.38
37	\$27.69	\$54.27	\$55.37	\$74.20
38	\$28.77	\$56.39	\$57.54	\$77.10
39	\$29.88	\$58.57	\$59.77	\$80.09
40	\$31.06	\$60.88	\$62.13	\$83.25
41	\$32.27	\$63.26	\$64.55	\$86.49
42	\$33.55	\$65.76	\$67.10	\$89.91
43	\$34.85	\$68.32	\$69.71	\$93.41
44	\$36.22	\$71.00	\$72.45	\$97.08
45	\$37.63	\$73.75	\$75.25	\$100.84
46	\$39.09	\$76.62	\$78.18	\$104.77
47	\$40.62	\$79.62	\$81.24	\$108.87
48	\$42.21	\$82.74	\$84.43	\$113.13
49	\$43.87	\$85.99	\$87.74	\$117.57
50	\$45.59	\$89.36	\$91.18	\$122.19
51	\$47.38	\$92.86	\$94.75	\$126.97
52	\$49.22	\$96.48	\$98.45	\$131.92
53	\$51.14	\$100.23	\$102.27	\$137.04
54	\$53.14	\$104.16	\$106.28	\$142.42
55	\$55.21	\$108.22	\$110.43	\$147.97
56	\$57.38	\$112.46	\$114.76	\$153.78
57	\$59.61	\$116.84	\$119.22	\$159.75
58	\$61.94	\$121.39	\$123.87	\$165.99
59	\$64.36	\$126.14	\$128.71	\$172.48
60	\$66.87	\$131.07	\$133.75	\$179.22
61	\$69.49	\$136.19	\$138.97	\$186.22
62	\$69.49	\$136.19	\$138.97	\$186.22
63	\$69.49	\$136.19	\$138.97	\$186.22
64	\$69.49	\$136.19	\$138.97	\$186.22
65	\$69.49	\$136.19	\$138.97	\$186.22
>65 Non Medicare Eligible **	\$69.49	\$136.19	\$138.97	\$186.22
>65 Medicare Eligible **	\$69.49	\$136.19	\$138.97	\$186.22

\*\*not available to new sales

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
 Form Numbers: DC/CFBC/DB/A RX (7/09)  
**District of Columbia**  
**HIPAA COVERAGE (High Option)**

Effective 4/1/2012

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$122.35**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$67.29	-	-	-
6-18	\$59.95	\$121.10	\$119.90	\$163.07
19-20	\$88.95	\$179.68	\$177.90	\$241.94
21	\$88.95	\$179.68	\$177.90	\$241.94
22	\$88.95	\$179.68	\$177.90	\$241.94
23	\$88.95	\$179.68	\$177.90	\$241.94
24	\$88.95	\$179.68	\$177.90	\$241.94
25	\$88.95	\$179.68	\$177.90	\$241.94
26	\$88.95	\$179.68	\$177.90	\$241.94
27	\$88.95	\$179.68	\$177.90	\$241.94
28	\$88.95	\$179.68	\$177.90	\$241.94
29	\$88.95	\$179.68	\$177.90	\$241.94
30	\$88.95	\$179.68	\$177.90	\$241.94
31	\$88.95	\$179.68	\$177.90	\$241.94
32	\$88.95	\$179.68	\$177.90	\$241.94
33	\$91.27	\$184.37	\$182.55	\$248.26
34	\$94.82	\$191.54	\$189.64	\$257.91
35	\$98.49	\$198.95	\$196.98	\$267.90
36	\$102.28	\$206.61	\$204.57	\$278.21
37	\$106.32	\$214.77	\$212.64	\$289.20
38	\$110.48	\$223.17	\$220.96	\$300.51
39	\$114.76	\$231.82	\$229.53	\$312.16
40	\$119.29	\$240.97	\$238.58	\$324.47
41	\$123.94	\$250.36	\$247.88	\$337.12
42	\$128.83	\$260.25	\$257.67	\$350.43
43	\$133.85	\$270.38	\$267.70	\$364.07
44	\$139.11	\$281.01	\$278.22	\$378.38
45	\$144.50	\$291.88	\$288.99	\$393.03
46	\$150.12	\$303.25	\$300.25	\$408.34
47	\$156.00	\$315.11	\$311.99	\$424.31
48	\$162.11	\$327.47	\$324.23	\$440.95
49	\$168.48	\$340.32	\$336.95	\$458.25
50	\$175.08	\$353.67	\$350.17	\$476.23
51	\$181.93	\$367.51	\$363.87	\$494.86
52	\$189.03	\$381.84	\$378.06	\$514.16
53	\$196.37	\$396.67	\$392.74	\$534.13
54	\$204.08	\$412.24	\$408.16	\$555.10
55	\$212.03	\$428.31	\$424.07	\$576.73
56	\$220.35	\$445.11	\$440.70	\$599.36
57	\$228.92	\$462.41	\$457.83	\$622.65
58	\$237.85	\$480.45	\$475.70	\$646.95
59	\$247.15	\$499.24	\$494.29	\$672.24
60	\$256.81	\$518.76	\$513.63	\$698.53
61	\$266.85	\$539.03	\$533.69	\$725.82
62	\$266.85	\$539.03	\$533.69	\$725.82
63	\$266.85	\$539.03	\$533.69	\$725.82
64	\$266.85	\$539.03	\$533.69	\$725.82
65	\$266.85	\$539.03	\$533.69	\$725.82
>65	\$266.85	\$539.03	\$533.69	\$725.82

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**  
 Form Numbers: DC/CFBC/DB/C RX (7/09)  
**District of Columbia**  
**HIPAA COVERAGE (Low Option)**

Effective 4/1/2012

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$71.55**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$39.35	-	-	-
6-18	\$35.06	\$70.82	\$70.12	\$95.36
19-20	\$52.02	\$105.07	\$104.03	\$141.49
21	\$52.02	\$105.07	\$104.03	\$141.49
22	\$52.02	\$105.07	\$104.03	\$141.49
23	\$52.02	\$105.07	\$104.03	\$141.49
24	\$52.02	\$105.07	\$104.03	\$141.49
25	\$52.02	\$105.07	\$104.03	\$141.49
26	\$52.02	\$105.07	\$104.03	\$141.49
27	\$52.02	\$105.07	\$104.03	\$141.49
28	\$52.02	\$105.07	\$104.03	\$141.49
29	\$52.02	\$105.07	\$104.03	\$141.49
30	\$52.02	\$105.07	\$104.03	\$141.49
31	\$52.02	\$105.07	\$104.03	\$141.49
32	\$52.02	\$105.07	\$104.03	\$141.49
33	\$53.38	\$107.82	\$106.75	\$145.18
34	\$55.45	\$112.01	\$110.90	\$150.83
35	\$57.60	\$116.35	\$115.20	\$156.67
36	\$59.82	\$120.83	\$119.63	\$162.70
37	\$62.18	\$125.60	\$124.35	\$169.12
38	\$64.61	\$130.51	\$129.22	\$175.74
39	\$67.11	\$135.57	\$134.23	\$182.55
40	\$69.76	\$140.92	\$139.52	\$189.75
41	\$72.48	\$146.41	\$144.96	\$197.15
42	\$75.34	\$152.19	\$150.68	\$204.93
43	\$78.28	\$158.12	\$156.55	\$212.91
44	\$81.35	\$164.33	\$162.70	\$221.28
45	\$84.50	\$170.69	\$169.00	\$229.84
46	\$87.79	\$177.34	\$175.58	\$238.79
47	\$91.23	\$184.28	\$182.45	\$248.14
48	\$94.80	\$191.50	\$189.61	\$257.87
49	\$98.52	\$199.02	\$197.05	\$267.99
50	\$102.39	\$206.82	\$204.78	\$278.50
51	\$106.39	\$214.92	\$212.79	\$289.39
52	\$110.54	\$223.30	\$221.09	\$300.68
53	\$114.84	\$231.97	\$229.68	\$312.36
54	\$119.35	\$241.08	\$238.69	\$324.62
55	\$124.00	\$250.47	\$247.99	\$337.27
56	\$128.86	\$260.30	\$257.72	\$350.50
57	\$133.87	\$270.42	\$267.74	\$364.13
58	\$139.09	\$280.97	\$278.19	\$378.33
59	\$144.53	\$291.95	\$289.06	\$393.12
60	\$150.18	\$303.37	\$300.37	\$408.50
61	\$156.05	\$315.22	\$312.10	\$424.46
62	\$156.05	\$315.22	\$312.10	\$424.46
63	\$156.05	\$315.22	\$312.10	\$424.46
64	\$156.05	\$315.22	\$312.10	\$424.46
65	\$156.05	\$315.22	\$312.10	\$424.46
>65	\$156.05	\$315.22	\$312.10	\$424.46

**CareFirst BlueChoice, Inc.**  
**Individual, non-Medigap Business - Prescription Drug Card Rider**

**District of Columbia**  
**Open Enrollment Coverage (High Option)**

Effective 4/1/2012

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$60 Brand Formulary, \$80 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$120 Brand Formulary, \$160 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$34.08**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$18.74			
6-18	\$16.70	\$28.39	\$33.40	\$44.59
19-20	\$24.78	\$42.12	\$49.55	\$66.15
21	\$24.78	\$42.12	\$49.55	\$66.15
22	\$24.78	\$42.12	\$49.55	\$66.15
23	\$24.78	\$42.12	\$49.55	\$66.15
24	\$24.78	\$42.12	\$49.55	\$66.15
25	\$24.78	\$42.12	\$49.55	\$66.15
26	\$24.78	\$42.12	\$49.55	\$66.15
27	\$24.78	\$42.12	\$49.55	\$66.15
28	\$24.78	\$42.12	\$49.55	\$66.15
29	\$24.78	\$42.12	\$49.55	\$66.15
30	\$24.78	\$42.12	\$49.55	\$66.15
31	\$24.78	\$42.12	\$49.55	\$66.15
32	\$24.78	\$42.12	\$49.55	\$66.15
33	\$25.42	\$43.22	\$50.85	\$67.88
34	\$26.41	\$44.90	\$52.82	\$70.52
35	\$27.43	\$46.64	\$54.87	\$73.25
36	\$28.49	\$48.43	\$56.98	\$76.07
37	\$29.62	\$50.35	\$59.23	\$79.07
38	\$30.77	\$52.32	\$61.55	\$82.17
39	\$31.97	\$54.34	\$63.93	\$85.35
40	\$33.23	\$56.49	\$66.46	\$88.72
41	\$34.52	\$58.69	\$69.05	\$92.18
42	\$35.89	\$61.01	\$71.77	\$95.82
43	\$37.28	\$63.38	\$74.57	\$99.55
44	\$38.75	\$65.87	\$77.50	\$103.46
45	\$40.25	\$68.42	\$80.50	\$107.46
46	\$41.82	\$71.09	\$83.63	\$111.65
47	\$43.45	\$73.87	\$86.90	\$116.02
48	\$45.16	\$76.77	\$90.31	\$120.57
49	\$46.93	\$79.78	\$93.86	\$125.30
50	\$48.77	\$82.91	\$97.54	\$130.21
51	\$50.68	\$86.15	\$101.35	\$135.31
52	\$52.65	\$89.51	\$105.31	\$140.59
53	\$54.70	\$92.99	\$109.40	\$146.04
54	\$56.85	\$96.64	\$113.69	\$151.78
55	\$59.06	\$100.40	\$118.12	\$157.69
56	\$61.38	\$104.34	\$122.76	\$163.88
57	\$63.76	\$108.40	\$127.53	\$170.25
58	\$66.25	\$112.63	\$132.50	\$176.89
59	\$68.84	\$117.03	\$137.68	\$183.81
60	\$71.53	\$121.61	\$143.07	\$191.00
61	\$74.33	\$126.36	\$148.66	\$198.46
62	\$74.33	\$126.36	\$148.66	\$198.46
63	\$74.33	\$126.36	\$148.66	\$198.46
64	\$74.33	\$126.36	\$148.66	\$198.46
65	\$74.33	\$126.36	\$148.66	\$198.46
>65	\$74.33	\$126.36	\$148.66	\$198.46

SERFF Tracking Number: CFAP-127812348 State: District of Columbia  
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:  
 Company Tracking Number: 1697  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO  
 Health Maintenance (HMO)  
 Product Name: DC HMO UW - PPACA  
 Project Name/Number: 1697\_DC HMO UW - PPACA/1697

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Justification <b>Comments:</b> The revised memo is for new capitation trends and objection responses for the objections received on 1/13. <b>Attachments:</b> 1697 DC BC UW & HIPAA - PPACA - Actuarial Memo 1.17.2012.pdf 1697 Rate Objection Responses - 01.13.2012.pdf		
<b>Bypassed - Item:</b> Rate Summary Worksheet <b>Bypass Reason:</b> n/a <b>Comments:</b>		
<b>Bypassed - Item:</b> Consumer Disclosure Form <b>Bypass Reason:</b> Does not meet or exceed the "subject to review" threshold <b>Comments:</b>		

**CareFirst BlueChoice, Inc. (NAIC No. 96202)  
Individual, Non-Medigap Business  
HMO**

**District of Columbia**

**Underwritten, HIPAA, Group Conversion & Open Enrollment  
Standard, Saver, HSA & HB - PPACA  
Medical & Rx**

**Rate Filing # 1697  
Actuarial Memorandum**

**Effective 4/1/2012**

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**District of Columbia**  
**Underwritten, HIPAA, Group Conversion & Open Enrollment**  
**Standard, Saver, HSA & HB - PPACA**  
**Medical & Rx**  
**Rate Filing # 1697**  
**Actuarial Memorandum**  
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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: 2012.01.18 11:09:05 -05'00'

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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 BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**Rate Filing # 1697**  
**District of Columbia**  
**Standard, Saver, HSA & HB - PPACA**

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently filed rates, in filing 1629. Rates included in this filing are proposed to have an effective date of 4/1/2012.

<b>Product</b>	<b>Medical Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Rx Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Total Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Total Annual Rate Change (04/2012 over 04/2011 Rate Level) - excluding age change</b>
UW Standard High Option	2.4%	2.4%	2.4%	2.4%
UW Standard Medium Option	2.4%	2.4%	2.4%	2.4%
UW Standard Low Option	2.4%	2.4%	2.4%	2.4%
UW HSA \$1200 Option	1.9%	NA	1.9%	1.9%
UW HSA \$2700 Option	1.9%	NA	1.9%	1.9%
UW HealthyBlue Triple Option	1.9%	NA	1.9%	1.9%
UW HealthyBlue HSA \$2,500	1.9%	NA	1.9%	1.9%
UW HealthyBlue 2.0 \$1,500	1.9%	1.9%	1.9%	NA
UW HealthyBlue 2.0 \$2,500	1.9%	1.9%	1.9%	NA
HIPAA Standard High Option	2.4%	2.4%	2.4%	-12.6%
HIPAA Standard Low Option	2.4%	2.4%	2.4%	-11.3%
Group Conversion	0.0%	0.0%	0.0%	-10.0%
Open Enrollment HMO Standard	9.9%	9.9%	9.9%	-1.1%
UW Standard	2.4%	2.4%	2.4%	2.4%
UW HSA	1.9%	NA	1.9%	1.9%
UW HealthyBlue	1.9%	1.9%	1.9%	1.9%
HIPAA Standard	2.4%	2.4%	2.4%	-11.7%
<b>Total</b>	<b>2.2%</b>	<b>2.4%</b>	<b>2.2%</b>	<b>-2.0%</b>

These rate changes will apply to the 10%, 25% and 50% CounterOffers for our Standard and HSA products. And they will also apply to the counter offers of 5%, 20%, 30%, 50% and 80% for the HealthyBlue products.

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 (FHCRA). 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% (Board-approved at their September meetings). These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCRA. RBC ratios are calculated on an authorized control level basis.

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medigap Business**  
**Pricing Analysis**  
**BlueChoice Underwritten and HIPAA business - Composite (GF + PPACA)**  
**District of Columbia**

TARGET LOSS RATIO = H.S.A. & HB Standard Saver  
**73.2%**  
**75.2%**  
**75.5%**

**Experience Period:**  
Start 7/1/2010  
Incurred thru 6/30/2011  
Paid thru 9/30/2011  
Midpt 12/30/2010  
Rx Rebates -1.6%

**Projection Period:**  
Start 4/1/2012  
Thru 6/30/2012  
Midpt 5/16/2012  
Trend Mos 22.5  
Current Rate Level 1/1/2012  
Capitation Trend -16.9%  
Non-CDH Trend 10.0%  
CDH Trend 8.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
			Exp Pd Member Months	Contracts 09/2011	Members 09/2011	Distribution	Incurred Claims	Capitation	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitation Factor	Projected Claims	Required Income	IAF	Income at Current 01/2012 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011 Proposed		
<b>Medical Experience</b>																											
Underwritten	Standard	12,876	698	916	44.6%	\$1,672,815	\$42,550	\$0	\$1,715,365	\$2,388,233	71.8%	10.0%	1.1957	0.7042	\$2,030,100	\$2,698,167	0.9703	\$2,317,230	87.6%	16.4%	-7.1%	\$2,152,500	(\$545,666)	94.3%	9.6%	-12.6%	
	Saver	5,656	275	322	17.6%	\$934,270	\$19,049	\$0	\$953,319	\$989,932	96.3%	10.0%	1.1957	0.6907	\$1,130,236	\$1,497,356	0.9872	\$977,241	115.7%	53.2%	-7.9%	\$900,039	(\$597,317)	125.6%	48.9%	-10.5%	
	HSA (incl Rx)	7,445	379	508	24.2%	\$512,621	\$24,852	(\$1,168)	\$536,305	\$907,373	59.1%	8.0%	1.1552	0.6971	\$608,172	\$831,271	0.9454	\$857,870	70.9%	-3.1%	-6.3%	\$804,103	(\$27,169)	75.6%	-6.0%	-9.1%	
	HealthyBlue	1,165	190	222	12.1%	\$372,082	\$3,017	(\$554)	\$374,545	\$219,315	170.8%	8.0%	1.1552	0.9017	\$431,922	\$590,366	1.0000	\$219,315	196.9%	169.2%	1.9%	\$223,482	(\$366,884)	193.3%	169.2%	1.9%	
	UW Total	27,142	1,542	1,968	98.5%	\$3,491,788	\$89,468	(\$1,722)	\$3,579,535	\$4,504,853	79.5%	9.5%	1.1854	0.7060	\$4,200,431	\$5,617,160	0.9704	\$4,371,656	96.1%	28.5%	-6.7%	\$4,080,124	(\$1,537,036)	102.9%	23.0%	-10.7%	
HIPAA	Standard	370	24	24	1.5%	\$38,048	\$1,215	\$0	\$39,263	\$253,437	15.5%	10.0%	1.1957	0.7089	\$46,354	\$61,608	0.8717	\$220,920	21.0%	-72.1%	2.4%	\$226,222	\$164,613	20.5%	-76.5%	-13.6%	
	HIPAA Total	370	24	24	1.5%	\$38,048	\$1,215	\$0	\$39,263	\$253,437	15.5%	10.0%	1.1957	0.7089	\$46,354	\$61,608	0.8717	\$220,920	21.0%	-72.1%	2.4%	\$226,222	\$164,613	20.5%	-76.5%	-13.6%	
<b>Medical - Underwritten &amp; HIPAA</b>																											
UW & HIPAA Total		27,512	1,566	1,992	0.0%	\$3,529,836	\$90,683	(\$1,722)	\$3,618,798	\$4,758,290	76.1%	9.5%	1.1855	0.7061	\$4,246,785	\$5,678,768	0.9652	\$4,592,576	92.5%	23.7%	-6.2%	\$4,306,346	(\$1,372,423)	98.6%	17.6%	-10.8%	
<b>Rx Experience</b>																											
Underwritten	Standard	12,876	698	916	44.6%	\$187,516	\$0	(\$3,089)	\$184,426	\$440,821	41.8%	10.0%	1.1957	1.0000	\$220,513	\$293,079	1.0774	\$474,953	46.4%	-38.3%	-6.6%	\$443,400	\$150,321	49.7%	-33.5%	0.6%	
	Saver	5,656	275	322	17.6%	\$31,053	\$0	(\$512)	\$30,541	\$60,127	50.8%	10.0%	1.1957	1.0000	\$36,517	\$48,378	0.9400	\$56,519	64.6%	-14.4%	-7.9%	\$52,054	\$3,676	70.2%	-19.5%	-13.4%	
	HSA (Rx incl w/ Medical)																										
	HealthyBlue																										
	UW Total	18,532	973	1,238	62.1%	\$218,568	\$0	(\$3,601)	\$214,967	\$500,948	42.9%	10.0%	1.1957	1.0000	\$257,030	\$341,458	1.0609	\$531,472	48.4%	-35.8%	-6.8%	\$495,454	\$153,996	51.9%	-31.7%	-0.9%	
HIPAA	Standard	370	24	24	1.5%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0000	\$28,926	\$38,445	1.2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%	
	HIPAA Total	370	24	24	1.5%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0000	\$28,926	\$38,445	1.2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%	
<b>Rx - Underwritten &amp; HIPAA</b>																											
UW & HIPAA Total		18,902	997	1,262	0.0%	\$243,166	\$0	(\$4,006)	\$239,160	\$528,307	45.3%	10.0%	1.1957	1.0000	\$285,956	\$379,903	1.0708	\$565,737	50.5%	-32.8%	-6.2%	\$530,541	\$150,639	53.9%	-28.9%	-0.7%	
<b>Medical &amp; Rx Experience COMBINED</b>																											
Underwritten	Standard	12,876	698	916	44.6%	\$1,860,331	\$42,550	(\$3,089)	\$1,899,792	\$2,829,055	67.2%	10.0%	1.1957	0.7042	\$2,250,613	\$2,991,246	0.9870	\$2,792,183	80.6%	7.1%	-7.0%	\$2,595,900	(\$395,346)	86.7%	3.6%	-10.1%	
	Saver	5,656	275	322	17.6%	\$965,323	\$19,049	(\$512)	\$983,860	\$1,050,059	93.7%	10.0%	1.1957	0.6907	\$1,166,754	\$1,545,734	0.9845	\$1,033,760	112.9%	49.5%	-7.9%	\$952,093	(\$593,641)	122.5%	45.0%	-10.7%	
	HSA (incl Rx)	7,445	379	508	24.2%	\$512,621	\$24,852	(\$1,168)	\$536,305	\$907,373	59.1%	8.0%	1.1552	0.6971	\$608,172	\$831,271	0.9454	\$857,870	70.9%	-3.1%	-6.3%	\$804,103	(\$27,169)	75.6%	-6.0%	-9.1%	
	HealthyBlue	1,165	190	222	12.1%	\$372,082	\$3,017	(\$554)	\$374,545	\$219,315	170.8%	8.0%	1.1552	0.9017	\$431,922	\$590,366	1.0000	\$219,315	196.9%	169.2%	1.9%	\$223,482	(\$366,884)	193.3%	169.2%	1.9%	
	UW Total	27,142	1,542	1,968	98.5%	\$3,710,356	\$89,468	(\$5,322)	\$3,794,502	\$5,005,801	75.8%	9.5%	1.1860	0.7060	\$4,457,461	\$5,958,618	0.9795	\$4,903,128	90.9%	21.5%	-6.7%	\$4,575,578	(\$1,383,040)	97.4%	17.9%	-9.5%	
HIPAA	Standard	370	24	24	1.5%	\$62,645	\$1,215	(\$405)	\$63,455	\$280,796	22.6%	10.0%	1.1957	0.7089	\$75,280	\$100,053	0.9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,256	28.8%	-66.2%	-11.7%	
	HIPAA Total	370	24	24	1.5%	\$62,645	\$1,215	(\$405)	\$63,455	\$280,796	22.6%	10.0%	1.1957	0.7089	\$75,280	\$100,053	0.9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,256	28.8%	-66.2%	-11.7%	
<b>Medical - Underwritten &amp; HIPAA</b>																											
UW & HIPAA Total		27,512	1,566	1,992	100.0%	\$3,773,002	\$90,683	(\$5,728)	\$3,857,957	\$5,286,598	73.0%	9.5%	1.1862	0.7061	\$4,532,740	\$6,058,671	0.9757	\$5,158,313	87.9%	17.5%	-6.2%	\$4,836,887	(\$1,221,784)	93.7%	13.2%	-9.6%	

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medigap Business**  
**Pricing Analysis**  
**BlueChoice Underwritten and HIPAA business - Grandfathered**  
**District of Columbia**

**Experience Period:**

Start 7/1/2010  
 Incurred thru 6/30/2011  
 Paid thru 9/30/2011  
 Midpt 12/30/2010

Rx Rebates -1.6%

**Projection Period:**

Start 4/1/2012  
 Thru 6/30/2012  
 Midpt 5/16/2012  
 Trend Mos 22.5  
 Current Rate Level 1/1/2012  
 Capitation Trend -17.8%  
 Non-CDH Trend 10.0%  
 CDH Trend 8.0%

TARGET LOSS RATIO = H.S.A. & HB 73.2%  
 Standard 75.2%  
 Saver 75.5%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
			Exp Pd Member Months	Contracts 09/2011	Members 09/2011	Distributi on	Incurred Claims	Capitation	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims	Required Income	IAF	Income at Current 01/2012 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012 Needed	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011 Needed	Proposed
<b>Medical Experience</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$1,627,959	\$41,372	\$0	\$1,669,331	\$2,300,400	72.6%	10.0%	1.1957	0.6958	\$1,975,288	\$2,625,316	0.9675	\$2,225,688	88.7%	18.0%	-7.5%	\$2,058,761	(\$566,555)	95.9%	10.7%	-13.2%
		Saver	5,656	275	322	25.6%	\$934,270	\$19,049	\$0	\$953,319	\$989,932	96.3%	10.0%	1.1957	0.6907	\$1,130,236	\$1,497,356	0.9872	\$977,241	115.7%	53.2%	-7.9%	\$900,039	(\$597,317)	125.6%	48.9%	-10.5%
		HSA (incl Rx)	7,215	279	370	25.9%	\$478,060	\$24,306	(\$1,162)	\$501,205	\$867,753	57.8%	8.0%	1.1552	0.6907	\$567,716	\$775,974	0.9281	\$805,370	70.5%	-3.6%	-6.8%	\$750,604	(\$25,370)	75.6%	-6.8%	-9.8%
		UW Total	25,242	1,076	1,407	100.0%	\$3,040,289	\$84,727	(\$1,162)	\$3,123,854	\$4,158,085	75.1%	9.7%	1.1893	0.6932	\$3,673,240	\$4,898,646	0.9640	\$4,008,299	91.6%	22.2%	-7.5%	\$3,709,405	(\$1,189,241)	99.0%	16.4%	-11.8%
<b>Rx Experience</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$177,531	\$0	(\$2,925)	\$174,606	\$399,724	43.7%	10.0%	1.1957	1.0000	\$208,771	\$277,474	1.0654	\$433,855	48.1%	-36.0%	-7.5%	\$401,316	\$123,842	52.0%	-30.6%	0.4%
		Saver	5,656	275	322	25.6%	\$31,053	\$0	(\$512)	\$30,541	\$60,127	50.8%	10.0%	1.1957	1.0000	\$36,517	\$48,378	0.9400	\$56,519	64.6%	-14.4%	-7.9%	\$52,054	\$3,676	70.2%	-19.5%	-13.4%
		UW Total	18,027	797	1,037	74.1%	\$208,584	\$0	(\$3,436)	\$205,147	\$459,850	44.6%	10.0%	1.1957	1.0000	\$245,289	\$325,853	1.0664	\$490,374	50.0%	-33.6%	-7.6%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
<b>Medical &amp; Rx Experience COMBINED</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$1,805,490	\$41,372	(\$2,925)	\$1,843,937	\$2,700,124	68.3%	10.0%	1.1957	0.6958	\$2,184,059	\$2,902,790	0.9850	\$2,659,543	82.1%	9.1%	-7.5%	\$2,460,077	(\$442,713)	88.8%	5.4%	-10.7%
		Saver	5,656	275	322	25.6%	\$965,323	\$19,049	(\$512)	\$983,860	\$1,050,059	93.7%	10.0%	1.1957	0.6907	\$1,166,754	\$1,545,734	0.9845	\$1,033,760	112.9%	49.5%	-7.9%	\$952,093	(\$593,641)	122.5%	45.0%	-10.7%
		HSA (incl Rx)	7,215	279	370	25.9%	\$478,060	\$24,306	(\$1,162)	\$501,205	\$867,753	57.8%	8.0%	1.1552	0.6907	\$567,716	\$775,974	0.9281	\$805,370	70.5%	-3.6%	-6.8%	\$750,604	(\$25,370)	75.6%	-6.8%	-9.8%
		UW Total	25,242	1,076	1,407	100.0%	\$3,248,873	\$84,727	(\$4,599)	\$3,329,002	\$4,617,936	72.1%	9.7%	1.1897	0.6932	\$3,918,528	\$5,224,499	0.9742	\$4,498,673	87.1%	16.1%	-7.5%	\$4,162,775	(\$1,061,724)	94.1%	12.3%	-10.5%

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medicaid Business**  
**BlueChoice Underwritten and HIPAA business - PPACA**  
 District of Columbia

TARGET LOSS RATIO = H.S.A. & HB 73.2%  
 Standard 75.2%  
 Saver 75.5%

		Experience Period:				Projection Period:				TARGET LOSS RATIO = H.S.A. & HB 73.2% Standard 75.2% Saver 75.5%																		
		Start	7/1/2010	Start	4/1/2012																							
		Incurd thru	6/30/2011	Thru	6/30/2012																							
		Paid thru	9/30/2011	Midpt	5/16/2012																							
		Current Rate Level	12/30/2010	Trend Mos	22.5																							
		Rx Rebates	-1.6%	Current Rate Level	1/1/2012																							
				Capitation Trend	6.1%																							
				Non-CDH Trend	10.0%																							
				CDH Trend	8.0%																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27		
		Exp Pd	Members	Contracts	Members	Distrib	Incurred	Capitation	Rebates	Incurred +	Loss	Trend	Trend	Projected	Required	Income	Income	Proj LR	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	Needed	Proposed			
		Member	09/2011	09/2011	on	Claims			Rebates	Income	Ratio	Assumed	Factor	Claims	Income	at	at	at	04/2012	Income	Needed Income	Increase	04/2012	04/2011				
		Months														Current	Current	Current	Over				Over					
																Level	Level	Level	04/2012				04/2012					
<b>Medical Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$14,533	\$294	\$0	\$14,827	\$23,312	63.6%	10.0%	1.957	1.0095	\$17,874	\$23,480	1,0148	\$23,857	74.7%	-0.7%	2.4%	\$34,224	\$735	73.0%	-0.7%	2.4%
		Medium	88	32	35	6.5%	\$7,387	\$233	\$0	\$7,620	\$17,003	44.8%	10.0%	1.957	0.9841	\$9,061	\$12,043	1,0279	\$17,477	51.8%	-31.1%	2.4%	\$17,897	\$5,853	50.6%	-31.1%	2.4%	
		Low	280	100	116	20.4%	\$22,936	\$652	\$0	\$23,588	\$47,518	49.6%	10.0%	1.957	1.0027	\$28,078	\$37,318	1,0608	\$50,408	55.7%	-26.0%	2.4%	\$51,818	\$14,300	54.4%	-26.0%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$407	(\$6)	\$34,962	\$32,709	106.9%	8.0%	1.1552	0.9918	\$40,323	\$55,115	1,3223	\$43,250	93.2%	27.4%	1.9%	\$44,071	(\$11,044)	91.5%	27.4%	1.9%	
		HSA 2700	57	29	30	5.9%	\$0	\$138	\$0	\$138	\$6,910	2.0%	8.0%	1.1552	\$133	\$182	1,3387	\$9,251	1.4%	-86.0%	1.9%	\$9,427	\$9,245	1.4%	-86.0%	1.9%		
		HealthyBlue	HB TO 1500	1,121	178	209	36.3%	\$371,634	\$2,902	(\$54)	\$373,982	\$213,785	174.9%	8.0%	1.1552	0.9020	\$431,302	\$589,518	1,0000	\$213,785	201.7%	175.8%	1.9%	\$217,847	(\$371,672)	198.0%	175.8%	1.9%
		HB HSA 2500	44	12	13	2.4%	\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552	0.8928	\$620	\$948	1,0000	\$5,531	11.2%	-84.7%	1.9%	\$5,636	\$4,788	11.0%	-84.7%	1.9%	
		UW Total	1,900	466	561	95.1%	\$451,499	\$4,742	(\$559)	\$455,681	\$346,768	131.4%	8.2%	1.1593	0.9358	\$527,191	\$718,514	1,0478	\$363,358	145.1%	97.7%	2.0%	\$370,719	(\$347,795)	142.2%	97.7%	2.0%	
	HIPAA	Standard	High	131	6	6	1.2%	\$20,417	\$442	\$0	\$20,859	\$72,832	28.6%	10.0%	1.1957	0.6903	\$24,717	\$32,851	0,8749	\$63,721	38.8%	-48.4%	2.4%	\$65,250	\$32,399	37.9%	-57.3%	-15.2%
		Low	239	18	18	3.7%	\$17,631	\$773	\$0	\$18,404	\$180,605	10.2%	10.0%	1.1957	0.7196	\$21,637	\$28,774	1,1879	\$157,199	13.8%	-81.7%	2.4%	\$160,972	\$132,214	13.4%	-84.5%	-13.0%	
		HIPAA Total	370	24	24	4.9%	\$38,048	\$1,215	\$0	\$39,263	\$253,437	15.5%	10.0%	1.1957	0.7089	\$46,354	\$61,608	0,8717	\$220,920	21.0%	-72.1%	2.4%	\$228,222	\$164,613	20.5%	-76.5%	-13.6%	
	Medical - Underwritten & HIPAA	UW & HIPAA Total	2,270	490	585	100.0%	\$489,547	\$5,956	(\$559)	\$494,943	\$600,205	82.5%	8.3%	1.1621	0.8895	\$573,545	\$780,122	0,9735	\$584,277	98.2%	33.5%	2.2%	\$596,941	(\$183,181)	96.1%	25.6%	-3.9%	
<b>Rx Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$1,136	\$0	\$1,136	\$10,943	10.2%	10.0%	1.1957	1.0000	\$1,336	\$1,776	1,0000	\$10,943	12.2%	-83.8%	2.4%	\$11,206	\$9,430	11.9%	-83.8%	2.4%	
		Medium	88	32	35	6.5%	\$2,568	\$0	(\$12)	\$2,526	\$9,321	30.4%	10.0%	1.1957	1.0000	\$3,020	\$4,014	1,0000	\$8,321	36.3%	-51.8%	2.4%	\$8,521	\$4,507	35.4%	-51.8%	2.4%	
		Low	280	100	116	20.4%	\$6,290	\$0	(\$103)	\$6,177	\$21,834	28.3%	10.0%	1.1957	1.0000	\$7,386	\$9,816	1,0000	\$21,834	33.8%	-55.0%	2.4%	\$22,368	\$12,642	33.0%	-55.0%	2.4%	
		UW Total	505	176	201	35.9%	\$9,984	\$0	(\$164)	\$9,820	\$41,098	23.9%	10.0%	1.1957	1.0000	\$11,741	\$15,605	1,0000	\$41,098	28.6%	-62.0%	2.4%	\$42,084	\$26,479	27.9%	-62.0%	2.4%	
	HIPAA	Standard	High	131	6	6	1.2%	\$6,562	\$0	(\$108)	\$6,454	\$10,432	61.9%	10.0%	1.1957	1.0000	\$7,717	\$10,257	1,2380	\$12,914	59.8%	-20.6%	2.4%	\$13,224	\$2,968	58.4%	-20.6%	2.4%
		Low	239	18	18	3.7%	\$18,035	\$0	(\$297)	\$17,738	\$16,927	104.8%	10.0%	1.1957	1.0000	\$21,209	\$28,188	1,2630	\$21,351	99.3%	32.0%	2.4%	\$21,863	(\$6,325)	97.0%	32.0%	2.4%	
		HIPAA Total	370	24	24	4.9%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0000	\$28,926	\$38,445	1,2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%	
	Rx - Underwritten & HIPAA	UW & HIPAA Total	875	200	225	40.8%	\$34,582	\$0	(\$570)	\$34,012	\$68,457	49.7%	10.0%	1.1957	1.0000	\$40,667	\$54,050	1,1009	\$75,363	54.0%	-28.3%	2.4%	\$77,171	\$23,121	52.7%	-28.3%	2.4%	
<b>Medical &amp; Rx Experience COMBINED</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$15,669	\$294	(\$19)	\$15,945	\$34,255	46.5%	10.0%	1.1957	1.0095	\$19,010	\$25,265	1,0101	\$34,600	54.9%	-27.0%	2.4%	\$35,430	\$10,165	53.7%	-27.0%	2.4%
		Medium	88	32	35	6.5%	\$9,955	\$233	(\$42)	\$10,145	\$25,325	40.1%	10.0%	1.1957	0.9841	\$12,081	\$16,057	1,0187	\$25,798	46.8%	-37.8%	2.4%	\$26,417	\$10,380	45.7%	-37.8%	2.4%	
		Low	280	100	116	20.4%	\$29,216	\$652	(\$103)	\$29,765	\$69,352	42.9%	10.0%	1.1957	1.0027	\$35,463	\$47,133	1,0417	\$72,241	49.1%	-34.8%	2.4%	\$73,975	\$26,842	47.9%	-34.8%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$407	(\$6)	\$34,962	\$32,709	106.9%	8.0%	1.1552	0.9918	\$40,323	\$55,115	1,3223	\$43,250	93.2%	27.4%	1.9%	\$44,071	(\$11,044)	91.5%	27.4%	1.9%	
		HSA 2700	57	29	30	5.9%	\$0	\$138	\$0	\$138	\$6,910	2.0%	8.0%	1.1552	0.9625	\$133	\$182	1,3387	\$9,251	1.4%	-86.0%	1.9%	\$9,427	\$9,245	1.4%	-86.0%	1.9%	
		HealthyBlue	HB TO 1500	1,121	178	209	36.3%	\$371,634	\$2,902	(\$54)	\$373,982	\$213,785	174.9%	8.0%	1.1552	0.9020	\$431,302	\$589,518	1,0000	\$213,785	201.7%	175.8%	1.9%	\$217,847	(\$371,672)	198.0%	175.8%	1.9%
		HB HSA 2500	44	12	13	2.4%	\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552	0.8928	\$620	\$948	1,0000	\$5,531	11.2%	-84.7%	1.9%	\$5,636	\$4,788	11.0%	-84.7%	1.9%	
		UW Total	1,900	466	561	95.1%	\$461,483	\$4,742	(\$724)	\$465,501	\$397,866	120.0%	8.2%	1.1600	0.9358	\$538,932	\$734,119	1,0428	\$404,455	133.2%	81.5%	2.1%	\$412,803	(\$321,316)	130.6%	81.5%	2.1%	
	HIPAA	Standard	High	131	6	6	1.2%	\$26,979	\$442	(\$108)	\$27,313	\$83,264	32.8%	10.0%	1.1957	0.6903	\$32,434	\$43,107	0,9204	\$76,635	42.3%	-43.7%	2.4%	\$78,474	\$36,367	41.3%	-52.0%	-12.6%
		Low	239	18	18	3.7%	\$35,666	\$773	(\$297)	\$36,142	\$197,532	18.3%	10.0%	1.1957	0.7196	\$42,846	\$56,945	1,0339	\$178,549	24.0%	-68.1%	2.4%	\$182,835	\$125,889	23.4%	-72.4%	-11.3%	
		HIPAA Total	370	24	24	4.9%	\$62,645	\$1,215	(\$405)	\$63,455	\$280,796	22.6%	10.0%	1.1957	0.7089	\$75,280	\$100,053	0,9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,256	28.8%	-66.2%	-11.7%	
	Medical - Underwritten & HIPAA	UW & HIPAA Total	2,270	490	585	100.0%	\$524,129	\$5,956	(\$1,129)	\$528,956	\$688,662	79.1%	8.4%	1.1643	0.8895	\$614,212	\$834,172	0,9865	\$659,640	93.1%	26.5%	2.2%	\$674,112	(\$160,060)	91.1%	19.7%	-3.3%	
<b>Medical Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$14,533	\$294	\$0	\$14,827	\$23,312	63.6%	10.0%	1.957	1.0095	\$17,874	\$23,480	1,0148	\$23,857	74.7%	-0.7%	2.4%	\$34,224	\$735	73.0%	-0.7%	2.4%
		Medium	88	32	35	6.5%	\$7,387	\$233	\$0	\$7,620	\$17,003	44.8%	10.0%	1.957	0.9841	\$9,061	\$12,043	1,0279	\$17,477	51.8%	-31.1%	2.4%	\$17,897	\$5,853	50.6%	-31.1%	2.4%	
		Low	280	100	116	20.4%	\$22,936	\$652	\$0	\$23,588	\$47,518	49.6%	10.0%	1.957	1.0027	\$28,078	\$37,318	1,0608	\$50,408	55.7%	-26.0%	2.4%	\$51,818	\$14,300	54.4%	-26.0%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$407	(\$6)	\$34,962	\$32,709	106.9%	8.0%	1.1552	0.9918	\$40,323	\$55,115	1,3223	\$43,250	93.2%	27.4%	1.9%	\$44,071	(\$11,044)	91.5%	27.4%	1.9%	
		HSA 2700	57	29	30	5.9%																						

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medicaid Business**  
**Pricing Analysis**  
**BlueChoice Underwritten and HIPAA business - PPACA**  
**District of Columbia**

**Experience Period:**  
 Start 7/1/2010  
 Incurred thru 6/30/2011  
 Paid thru 9/30/2011  
 Midpt 12/30/2010  
 Rx Rebates -1.6%

**Projection Period:**  
 Start 4/1/2012  
 Thru 6/30/2012  
 Midpt 5/16/2012  
 Trend Mos 22.5  
 Current Rate Level 1/1/2012  
 Capitation Trend -6.1%  
 Non-CDH Trend 10.0%  
 CDH Trend 8.0%

TARGET LOSS RATIO = H.S.A. & HB **73.2%**  
 Standard **75.2%**  
 Saver **75.5%**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
			Exp Pd	Contracts	Members	Distributi	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:			
			Member	09/2011	09/2011	on				Capitations +		Ratio	Assumed	Factor	Factor	Claims	Income	Current	Current Rate	04/2012 Over 01/2012	Income	Needed Income	Increase	04/2012 Over 04/2011	Proposed		
			Months							Rebates							IAF	01/2012 Level	Level	Needed	Proposed			Needed	Proposed		
Group Conversion																											
	Standard	160	6	11	66.7%		\$38,936	\$302	\$0	\$39,238	\$71,767	54.7%	10.0%	1.1957	0.8895	\$46,823	\$46,823	0.9000	\$64,590	72.5%	-27.5%	0.0%	\$64,590	\$17,767	72.5%	-34.8%	-10.0%
	CapCare	36	3	3	33.3%		\$548	\$68	\$0	\$616	\$11,448	5.4%	10.0%	1.1957	0.8895	\$715	\$715	0.9000	\$10,303	6.9%	-83.1%	0.0%	\$10,303	\$9,588	6.9%	-93.8%	-10.0%
	GC Medical Total	196	9	14	66.7%		\$39,484	\$370	\$0	\$39,853	\$83,215	47.5%	10.0%	1.1957	0.8895	\$47,538	\$47,538	0.9000	\$74,893	63.5%	-36.5%	0.0%	\$74,893	\$27,355	63.5%	-42.9%	-10.0%
Open Enrollment																											
	Medical	6,262	835	994	100.0%		\$1,676,660	\$11,807	\$0	\$1,688,467	\$1,583,705	106.6%	10.0%	1.1957	0.8895	\$2,015,234	\$2,015,234	0.8875	\$1,405,486	143.4%	43.4%	9.9%	\$1,544,629	(\$470,605)	130.5%	27.0%	-2.6%
	Rx	0	0	0	0.0%		\$526,462	\$0	(\$5,673)	\$517,788	\$227,009	228.1%	10.0%	1.1957	0.8895	\$619,104	\$619,104	1.0000	\$227,009	272.7%	172.7%	9.9%	\$249,483	(\$369,621)	248.2%	172.7%	9.9%
	OE Medical & Rx Total	6,262	835	994	100.0%		\$2,203,122	\$11,807	(\$5,673)	\$2,206,255	\$1,810,714	121.8%	10.0%	1.1957	0.8895	\$2,634,338	\$2,634,338	0.9016	\$1,632,495	161.4%	61.4%	9.9%	\$1,794,112	(\$840,227)	146.8%	45.3%	-1.1%
	Grand Total	8,728	1,334	1,593			\$2,766,734	\$18,133	(\$9,803)	\$2,775,064	\$2,562,591	108.3%	9.7%	1.1897	0.8895	\$3,296,088	\$3,516,048	0.9237	\$2,367,028	139.3%	48.5%	7.4%	\$2,543,117	(\$972,931)	129.6%	35.6%	-2.0%

**CareFirst BlueCross BlueShield**  
**Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2012**  
**Experience Period Incurred Claims Trends and Proposed Rating Trends (with HSA)**  
**Experience Period: Incurred 07/01/2010 through 06/30/2011 Paid through 09/30/2011**

	Weights by Incurred Claims	Rolling-12 Incurred Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2012	EP Claims	Prior Rating Trend 01/01/2012
<b>Medical</b>						
HMO	57.0%	19.5%	4.2%	10.1%	\$28,528,013	7.3%
HMO H.S.A.	43.0%	10.6%	-12.5%	12.1%	\$21,489,592	7.9%
<b>Total HMO Medical</b>	<b>100.0%</b>	<b>15.7%</b>	<b>-3.0%</b>	<b>11.0%</b>	<b>\$50,017,605</b>	<b>7.6%</b>
PPO	69.5%	-7.2%	-10.5%	10.1%	\$60,238,612	7.2%
PPO H.S.A.	30.5%	16.9%	5.1%	12.1%	\$26,457,559	9.7%
<b>Total PPO Medical</b>	<b>100.0%</b>	<b>0.1%</b>	<b>-5.8%</b>	<b>10.7%</b>	<b>\$86,696,171</b>	<b>8.0%</b>
CMM - MD	85.8%	1.2%	10.0%	10.0%	\$112,981,681	9.0%
CMM H.S.A.	14.2%	26.1%	37.8%	12.0%	\$18,708,447	11.5%
<b>Total CMM Medical</b>	<b>100.0%</b>	<b>4.7%</b>	<b>13.9%</b>	<b>10.3%</b>	<b>\$131,690,128</b>	<b>9.4%</b>
<b>Medical Total</b>	<b>100.0%</b>	<b>5.3%</b>	<b>4.4%</b>	<b>10.5%</b>	<b>\$268,403,905</b>	<b>8.6%</b>
<b>Rx - w/o H.S.A. (since combined w Medical)</b>						
BlueChoice - MD	10.8%	7.9%	2.3%	7.0%	\$1,161,462	7.0%
BlueChoice - DC	2.0%	14.0%	1.4%	10.1%	\$218,889	10.0%
GHMSI - MD	27.1%	-13.8%	-8.3%	6.5%	\$2,921,957	7.0%
GHMSI - DC	18.6%	-5.1%	-7.7%	10.1%	\$2,000,184	7.0%
GHMSI - VA	41.5%	-5.5%	-0.2%	7.5%	\$4,472,866	7.5%
<b>BC &amp; GH COMBINED</b>	<b>100.0%</b>	<b>-5.9%</b>	<b>-3.5%</b>	<b>7.7%</b>	<b>\$10,775,358</b>	<b>7.3%</b>
<b>Medical &amp; Rx Combined</b>		<b>4.8%</b>	<b>4.1%</b>	<b>10.4%</b>	<b>\$279,179,263</b>	<b>8.5%</b>

CareFirst BlueCross BlueShield  
**Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2012**  
**Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)**  
**Experience Period: Incurred 07/01/2010 through 06/30/2011 Paid through 09/30/2011**

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2012	EP Claims	Prior Rating Trend 01/01/2012
<b>Medical Non-HSA</b>							
HMO - MD	143,754	90.8%	17.5%	2.5%	7.0%	\$25,912,122	7.0%
HMO - DC	18,591	9.2%	39.1%	21.1%	10.0%	\$2,615,891	10.0%
<b>Total HMO Medical</b>	<b>162,345</b>	<b>100.0%</b>	<b>19.5%</b>	<b>4.2%</b>	<b>7.3%</b>	<b>\$28,528,013</b>	<b>7.3%</b>
PPO - MD	171,419	35.6%	-5.7%	-7.1%	6.5%	\$21,458,391	7.0%
PPO - DC	73,662	19.7%	-8.5%	-16.8%	7.0%	\$11,871,643	7.0%
PPO - VA	170,713	44.7%	-7.9%	-10.6%	7.5%	\$26,908,578	7.5%
<b>Total PPO Medical</b>	<b>415,794</b>	<b>100.0%</b>	<b>-7.2%</b>	<b>-10.5%</b>	<b>7.0%</b>	<b>\$60,238,612</b>	<b>7.2%</b>
<b>HMO &amp; PPO Medical Non-HSA Subtotal</b>	<b>578,139</b>		<b>1.4%</b>	<b>-5.8%</b>	<b>7.1%</b>	<b>\$88,766,625</b>	<b>7.2%</b>
<b>Rx Non-HSA</b>							
HMO - MD	143,754	84.1%	7.9%	2.3%	7.0%	\$1,161,462	7.0%
HMO - DC	18,591	15.9%	14.0%	1.4%	10.0%	\$218,889	10.0%
<b>Total HMO Rx</b>	<b>162,345</b>	<b>100.0%</b>	<b>8.9%</b>	<b>2.2%</b>	<b>7.5%</b>	<b>\$1,380,351</b>	<b>7.5%</b>
PPO - MD	171,419	31.1%	-13.8%	-8.3%	6.5%	\$2,921,957	7.0%
PPO - DC	73,662	21.3%	-5.1%	-7.7%	7.0%	\$2,000,184	7.0%
PPO - VA	170,713	47.6%	-5.5%	-0.2%	7.5%	\$4,472,866	7.5%
<b>Total PPO Rx</b>	<b>415,794</b>	<b>100.0%</b>	<b>-8.0%</b>	<b>-4.3%</b>	<b>7.1%</b>	<b>\$9,395,007</b>	<b>7.2%</b>
<b>HMO &amp; PPO Rx Non-HSA Subtotal</b>	<b>578,139</b>		<b>-5.9%</b>	<b>-3.5%</b>	<b>7.1%</b>	<b>\$10,775,358</b>	<b>7.3%</b>
<b>Medical &amp; Rx Non-HSA</b>							
HMO - MD			17.1%	2.5%	7.0%	\$27,073,584	7.0%
HMO - DC			37.1%	19.6%	10.0%	\$2,834,780	10.0%
PPO - MD			-6.6%	-7.2%	6.5%	\$24,380,348	7.0%
PPO - DC			-8.0%	-15.5%	7.0%	\$13,871,827	7.0%
PPO - VA			-7.6%	-9.1%	7.5%	\$31,381,444	7.5%
<b>Total Non-HSA</b>			<b>0.6%</b>	<b>-5.6%</b>	<b>7.1%</b>	<b>\$99,541,983</b>	<b>7.2%</b>
<b>Total CMM - MD (Includes Medical &amp; Rx)</b>	<b>724,350</b>	<b>100.0%</b>	<b>1.2%</b>	<b>10.0%</b>	<b>10.0%</b>	<b>\$112,981,681</b>	<b>9.0%</b>
<b>HSA (Includes Medical &amp; Rx)</b>							
HMO HSA - MD	168,090	27.6%	10.5%	-11.4%	7.5%	\$18,389,976	7.5%
HMO HSA - DC	7,445	0.8%	-20.7%	-41.0%	8.0%	\$512,621	8.0%
HMO HSA - VA	16,346	3.9%	17.0%	-15.0%	11.0%	\$2,586,995	11.0%
PPO HSA - MD	142,026	25.4%	14.2%	5.2%	8.5%	\$16,910,618	9.0%
PPO HSA - DC	22,409	4.1%	1.6%	-7.8%	8.5%	\$2,712,223	8.5%
PPO HSA - VA	50,033	10.3%	29.6%	9.9%	12.0%	\$6,834,719	12.0%
CMM HSA	163,202	28.1%	26.1%	37.8%	12.0%	\$18,708,447	11.5%
<b>Total HSA</b>	<b>569,551</b>	<b>100.0%</b>	<b>17.4%</b>	<b>8.6%</b>	<b>9.7%</b>	<b>\$66,655,599</b>	<b>9.6%</b>
<b>Medical Total</b>	<b>1,872,040</b>		<b>5.3%</b>	<b>4.4%</b>	<b>9.0%</b>	<b>\$268,403,905</b>	<b>8.6%</b>
<b>Medical &amp; Rx Combined</b>	<b>2,450,179</b>		<b>4.8%</b>	<b>4.1%</b>	<b>8.9%</b>	<b>\$279,179,263</b>	<b>8.5%</b>

**CareFirst BlueCross Blue Shield**  
**DICR (Desired Incurred Claims Ratio Derivation)**  
 Itemization of Premium Components by Product  
 Individual non-Medigap: DC BlueChoice

	1	2	8	9	10
<b>H.S.A. &amp; HB</b>					
Members a/o 9/30/11		730			
Member to Contract Ratio		1.28			
			<b>Composite</b>		
	<b>Function</b>		<b>PMPM</b>	<b>%</b>	<b>\$s</b>
1	Projected Claims (+ Capitations)		\$121	73.2%	\$1,055,597
2	Admin Costs		\$29.48	17.9%	\$258,266
3	Broker Commissions & Fees		\$11.28	6.9%	\$98,849
4	Contrib to Reserve		\$0.00	0.0%	\$0
5	Invst Income Credit		(\$0.00)	0.00%	(\$1)
6	Premium Tax/Community Health Investment		\$3.29	2.00%	\$28,857
7	Assessment Fees		\$0.14	0.1%	\$1,260
8	Federal Income Tax		\$0.00	0.0%	\$0
9	State Income Tax		\$0.00	0.0%	\$0
11	Risk Charge		\$0.00	0.0%	\$0
12	<b>SUM:</b>		<b>\$165</b>	<b>100.0%</b>	<b>\$1,442,828</b>
<b>Saver</b>					
Members a/o 9/30/11		322			
Member to Contract Ratio		1.17			
21	Projected Claims (+ Capitations)		\$206	75.5%	\$795,942
22	Admin Costs		\$48.85	17.9%	\$188,751
23	Broker Commissions & Fees		\$12.36	4.5%	\$47,774
24	Contrib to Reserve		\$0.00	0.0%	\$0
25	Invst Income Credit		(\$0.00)	0.00%	(\$1)
26	Premium Tax/Community Health Investment		\$5.46	2.00%	\$21,090
27	Assessment Fees		\$0.24	0.1%	\$921
28	Federal Income Tax		\$0.00	0.0%	\$0
29	State Income Tax		\$0.00	0.0%	\$0
31	Risk Charge		\$0.00	0.0%	\$0
32	<b>SUM:</b>		<b>\$273</b>	<b>100.0%</b>	<b>\$1,054,477</b>
<b>Standard</b>					
Members a/o 9/30/11		940			
Member to Contract Ratio		1.30			
41	Projected Claims (+ Capitations)		\$175	75.2%	\$1,977,319
42	Admin Costs		\$41.70	17.9%	\$470,415
43	Broker Commissions & Fees		\$11.12	4.8%	\$125,429
44	Contrib to Reserve		\$0.00	0.0%	\$0
45	Invst Income Credit		(\$0.00)	0.00%	(\$3)
46	Premium Tax/Community Health Investment		\$4.66	2.00%	\$52,560
47	Assessment Fees		\$0.20	0.1%	\$2,296
48	Federal Income Tax		\$0.00	0.0%	\$0
49	State Income Tax		\$0.00	0.0%	\$0
51	Risk Charge		\$0.00	0.0%	\$0
52	<b>SUM:</b>		<b>\$233</b>	<b>100.0%</b>	<b>\$2,628,016</b>
<b>TOTAL</b>					
Members a/o 9/30/11		1,992			
Member to Contract Ratio		1.27			
61	Projected Claims (+ Capitations)		\$160	74.7%	\$3,828,858
62	Admin Costs		\$38.38	17.9%	\$917,432
63	Broker Commissions & Fees		\$11.38	5.3%	\$272,052
64	Contrib to Reserve		\$0.00	0.0%	\$0
65	Invst Income Credit		(\$0.00)	0.00%	(\$5)
66	Premium Tax/Community Health Investment		\$4.29	2.0%	\$102,506
67	Assessment Fees		\$0.19	0.1%	\$4,477
68	Federal Income Tax		\$0.00	0.0%	\$0
69	State Income Tax		\$0.00	0.0%	\$0
71	Risk Charge		\$0.00	0.0%	\$0
72	<b>SUM:</b>		<b>\$214</b>	<b>100.0%</b>	<b>\$5,125,321</b>

**CareFirst BlueChoice, Inc.**  
**NAIC No. 96202**  
**Individual, Non-Medigap Business**  
**District of Columbia**  
**Standard, Saver, HSA & HB - PPACA**  
**Proposed Base Rates**

**Medical**

		Base Rate	Proposed	From Pricing Pg	Proposed \$	CounterOffer	CounterOffer	CounterOffer		
		1/1/2012	Base Rate	Proposed	Change to	(10% Load)	(25% Load)	(50% Load)		
			4/1/2012	% Change	Base Rate	1.1	1.25	1.5		
<b>Underwritten</b>										
1	High	\$234.86	\$240.50	2.4%	\$5.64	NA	NA	NA		
2	Medium	\$223.84	\$229.21	2.4%	\$5.37	\$252.13	\$286.51	\$343.82		
3	Low	\$222.10	\$227.43	2.4%	\$5.33	\$250.17	\$284.29	\$341.15		
4	Saver	\$0.00	\$0.00	0.0%	\$0.00	\$0.00	\$0.00	\$0.00		
5	HSA1	\$228.95	\$233.30	1.9%	\$4.35	\$256.63	\$291.63	\$349.95		
6	HSA2	\$182.87	\$186.34	1.9%	\$3.47	\$204.97	\$232.93	\$279.51		
<b>HealthyBlue</b>										
		1/1/2012	4/1/2012	% Change	Proposed \$	CounterOffer	CounterOffer	CounterOffer	CounterOffer	CounterOffer
					Change to	(5% Load)	(20% Load)	(30% Load)	(50% Load)	(80% Load)
					Base Rate	1.05	1.2	1.3	1.5	1.8
1	HealthyBlue TO	\$200.35	\$204.16	1.9%	\$3.81	\$214.37	\$244.99	\$265.41	\$306.24	\$367.49
2	HealthyBlue HSA	\$171.33	\$174.59	1.9%	\$3.26	\$183.32	\$209.51	\$226.97	\$261.89	\$314.26
3	HealthyBlue 2.0 \$1,500	\$160.96	\$164.02	1.9%	\$3.06	\$172.22	\$196.82	\$213.23	\$246.03	\$295.24
4	HealthyBlue 2.0 \$2,500	\$143.10	\$145.82	1.9%	\$2.72	\$153.11	\$174.98	\$189.57	\$218.73	\$262.48
<b>HIPAA</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
1	High	\$565.94	\$579.52	2.4%	\$13.58	NA	NA	NA		
3	Low	\$498.53	\$510.49	2.4%	\$11.96	NA	NA	NA		
<b>OE</b>	High	\$192.01	\$211.02	9.9%	\$19.01	NA	NA	NA		

**Rx**

		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
<b>Underwritten</b>										
1	High	\$123.78	\$126.75	2.4%	\$2.97	NA	NA	NA		
2	Medium	\$120.10	\$122.98	2.4%	\$2.88	\$135.28	\$153.73	\$184.47		
3	Low	\$116.73	\$119.53	2.4%	\$2.80	\$131.48	\$149.41	\$179.30		
4	Saver	\$0.00	\$0.00	0.0%	\$0.00	\$0.00	\$0.00	\$0.00		
<b>HealthyBlue</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.05	1.2	1.3	1.5	1.8
HealthyBlue 2.0 Rx		31.27	\$31.86	1.9%	\$0.59	\$33.45	\$38.23	\$41.42	\$47.79	\$57.35
<b>HIPAA</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
1	High	\$119.48	\$122.35	2.4%	\$2.87	NA	NA	NA		
3	Low	\$69.87	\$71.55	2.4%	\$1.68	NA	NA	NA		
<b>OE</b>	High	\$31.01	\$34.08	9.9%	\$3.07	NA	NA	NA		

CareFirst BlueChoice, Inc.  
NAIC No. 96202

Individual, Non-Medigap Business  
Standard, Saver, HSA & HB - PPACA  
District of Columbia  
BlueChoice  
Rate Increase History

Effective Date	Medical						Rx					
	Underwritten Standard	HIPAA Standard	SAVER	H.S.A	Healthy Blue	Healthy Blue 2.0	Open Enrollment	Underwritten Standard	HIPAA	SAVER	Healthy Blue 2.0	Open Enrollment
7/1/2000 (Inception Date)		Inception							Inception			
03/01/01		4.0%							11.2%			
01/01/02		8.1%							14.7%			
01/01/03 (Incl /s in Age&Tier)		19.5%							22.0%			
01/01/04 (Incl /s in Age&Tier)		5.0%							5.0%			
01/01/05		0.0%							-10.0%			
10/01/05 (Incl /s in Age&Tier)		-6.0%							0.0%			
08/01/06		-5.0%							-5.0%			
11/01/06		0.0%							0.0%			
01/01/08		0.0%							0.0%			
07/01/08		0.0%							0.0%			
01/01/09		8.5%							0.0%			
04/01/09		3.0%							0.0%			
07/01/09		7.1%							0.0%			
10/01/09		5.9%							0.0%			
1/1/2010 *		-3.3%					Inception **		0.0%			Inception **
4/1/2010 *		2.8%					0.0%		0.0%			0.0%
07/01/10		2.4%					0.0%		0.0%			0.0%
10/01/10	Inception	7.9%	Inception	Inception	Inception		0.0%	Inception	0.0%	Inception		0.0%
01/01/11	0.0%	-9.0%	0.0%	0.0%	0.0%		0.0%	0.0%	35.5%	0.0%		0.0%
04/01/11	0.0%	0.6%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
06/01/11	0.0%	-15.8%	0.0%	0.0%	0.0%		-11.4%	0.0%	0.0%	0.0%		0.0%
07/01/11	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
10/01/11	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
01/01/12	0.0%	0.0%	0.0%	0.0%	0.0%	Inception	0.0%	0.0%	0.0%	0.0%	Inception	0.0%
<b>PROPOSED 04/01/12</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>9.9%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>0.0%</b>

\* Per DC Emergency Bill capping renewals @ 12.0% (excluding changes to age band, tier and benefit)

\*\* Open Enrollment Product has an inception date of 2/1/2010.

**CareFirst BlueChoice, Inc.**  
**Individual Non-Medigap**  
**Underwritten & HIPAA & Open Enrollment Products - PPACA**  
**Effective 4/1/2012**  
**Age & Tier Factors**

**Standard, Saver, HSA & HealthyBlue Underwritten & HIPAA Products**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	2.020	2.000	2.720	-10.9%
19-20	0.727	1.000	2.020	2.000	2.720	48.4%
21	0.727	1.000	2.020	2.000	2.720	0.0%
22	0.727	1.000	2.020	2.000	2.720	0.0%
23	0.727	1.000	2.020	2.000	2.720	0.0%
24	0.727	1.000	2.020	2.000	2.720	0.0%
25	0.727	1.000	2.020	2.000	2.720	0.0%
26	0.727	1.000	2.020	2.000	2.720	0.0%
27	0.727	1.000	2.020	2.000	2.720	0.0%
28	0.727	1.000	2.020	2.000	2.720	0.0%
29	0.727	1.000	2.020	2.000	2.720	0.0%
30	0.727	1.000	2.020	2.000	2.720	0.0%
31	0.727	1.000	2.020	2.000	2.720	0.0%
32	0.727	1.000	2.020	2.000	2.720	0.0%
33	0.746	1.000	2.020	2.000	2.720	2.6%
34	0.775	1.000	2.020	2.000	2.720	3.9%
35	0.805	1.000	2.020	2.000	2.720	3.9%
36	0.836	1.000	2.020	2.000	2.720	3.9%
37	0.869	1.000	2.020	2.000	2.720	3.9%
38	0.903	1.000	2.020	2.000	2.720	3.9%
39	0.938	1.000	2.020	2.000	2.720	3.9%
40	0.975	1.000	2.020	2.000	2.720	3.9%
41	1.013	1.000	2.020	2.000	2.720	3.9%
42	1.053	1.000	2.020	2.000	2.720	3.9%
43	1.094	1.000	2.020	2.000	2.720	3.9%
44	1.137	1.000	2.020	2.000	2.720	3.9%
45	1.181	1.000	2.020	2.000	2.720	3.9%
46	1.227	1.000	2.020	2.000	2.720	3.9%
47	1.275	1.000	2.020	2.000	2.720	3.9%
48	1.325	1.000	2.020	2.000	2.720	3.9%
49	1.377	1.000	2.020	2.000	2.720	3.9%
50	1.431	1.000	2.020	2.000	2.720	3.9%
51	1.487	1.000	2.020	2.000	2.720	3.9%
52	1.545	1.000	2.020	2.000	2.720	3.9%
53	1.605	1.000	2.020	2.000	2.720	3.9%
54	1.668	1.000	2.020	2.000	2.720	3.9%
55	1.733	1.000	2.020	2.000	2.720	3.9%
56	1.801	1.000	2.020	2.000	2.720	3.9%
57	1.871	1.000	2.020	2.000	2.720	3.9%
58	1.944	1.000	2.020	2.000	2.720	3.9%
59	2.020	1.000	2.020	2.000	2.720	3.9%
60	2.099	1.000	2.020	2.000	2.720	3.9%
61	2.181	1.000	2.020	2.000	2.720	3.9%
62	2.181	1.000	2.020	2.000	2.720	0.0%
63	2.181	1.000	2.020	2.000	2.720	0.0%
64	2.181	1.000	2.020	2.000	2.720	0.0%
65	2.181	1.000	2.020	2.000	2.720	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	2.020	2.000	2.720	0.0%
>65 Medicare Eligible **	2.181	1.000	2.020	2.000	2.720	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	2.020	2.000	2.720	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

\*\* Only for renewals; not available for new sales.

**OE Product**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	1.700	2.000	2.670	-10.9%
19-20	0.727	1.000	1.700	2.000	2.670	48.4%
21	0.727	1.000	1.700	2.000	2.670	0.0%
22	0.727	1.000	1.700	2.000	2.670	0.0%
23	0.727	1.000	1.700	2.000	2.670	0.0%
24	0.727	1.000	1.700	2.000	2.670	0.0%
25	0.727	1.000	1.700	2.000	2.670	0.0%
26	0.727	1.000	1.700	2.000	2.670	0.0%
27	0.727	1.000	1.700	2.000	2.670	0.0%
28	0.727	1.000	1.700	2.000	2.670	0.0%
29	0.727	1.000	1.700	2.000	2.670	0.0%
30	0.727	1.000	1.700	2.000	2.670	0.0%
31	0.727	1.000	1.700	2.000	2.670	0.0%
32	0.727	1.000	1.700	2.000	2.670	0.0%
33	0.746	1.000	1.700	2.000	2.670	2.6%
34	0.775	1.000	1.700	2.000	2.670	3.9%
35	0.805	1.000	1.700	2.000	2.670	3.9%
36	0.836	1.000	1.700	2.000	2.670	3.9%
37	0.869	1.000	1.700	2.000	2.670	3.9%
38	0.903	1.000	1.700	2.000	2.670	3.9%
39	0.938	1.000	1.700	2.000	2.670	3.9%
40	0.975	1.000	1.700	2.000	2.670	3.9%
41	1.013	1.000	1.700	2.000	2.670	3.9%
42	1.053	1.000	1.700	2.000	2.670	3.9%
43	1.094	1.000	1.700	2.000	2.670	3.9%
44	1.137	1.000	1.700	2.000	2.670	3.9%
45	1.181	1.000	1.700	2.000	2.670	3.9%
46	1.227	1.000	1.700	2.000	2.670	3.9%
47	1.275	1.000	1.700	2.000	2.670	3.9%
48	1.325	1.000	1.700	2.000	2.670	3.9%
49	1.377	1.000	1.700	2.000	2.670	3.9%
50	1.431	1.000	1.700	2.000	2.670	3.9%
51	1.487	1.000	1.700	2.000	2.670	3.9%
52	1.545	1.000	1.700	2.000	2.670	3.9%
53	1.605	1.000	1.700	2.000	2.670	3.9%
54	1.668	1.000	1.700	2.000	2.670	3.9%
55	1.733	1.000	1.700	2.000	2.670	3.9%
56	1.801	1.000	1.700	2.000	2.670	3.9%
57	1.871	1.000	1.700	2.000	2.670	3.9%
58	1.944	1.000	1.700	2.000	2.670	3.9%
59	2.020	1.000	1.700	2.000	2.670	3.9%
60	2.099	1.000	1.700	2.000	2.670	3.9%
61	2.181	1.000	1.700	2.000	2.670	3.9%
62	2.181	1.000	1.700	2.000	2.670	0.0%
63	2.181	1.000	1.700	2.000	2.670	0.0%
64	2.181	1.000	1.700	2.000	2.670	0.0%
65	2.181	1.000	1.700	2.000	2.670	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	1.700	2.000	2.670	0.0%
>65 Medicare Eligible **	2.181	1.000	1.700	2.000	2.670	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	1.700	2.000	2.670	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

**HealthyBlue 2.0**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	1.960	2.000	2.680	-10.9%
19-20	0.727	1.000	1.960	2.000	2.680	48.4%
21	0.727	1.000	1.960	2.000	2.680	0.0%
22	0.727	1.000	1.960	2.000	2.680	0.0%
23	0.727	1.000	1.960	2.000	2.680	0.0%
24	0.727	1.000	1.960	2.000	2.680	0.0%
25	0.727	1.000	1.960	2.000	2.680	0.0%
26	0.727	1.000	1.960	2.000	2.680	0.0%
27	0.727	1.000	1.960	2.000	2.680	0.0%
28	0.727	1.000	1.960	2.000	2.680	0.0%
29	0.727	1.000	1.960	2.000	2.680	0.0%
30	0.727	1.000	1.960	2.000	2.680	0.0%
31	0.727	1.000	1.960	2.000	2.680	0.0%
32	0.727	1.000	1.960	2.000	2.680	0.0%
33	0.746	1.000	1.960	2.000	2.680	2.6%
34	0.775	1.000	1.960	2.000	2.680	3.9%
35	0.805	1.000	1.960	2.000	2.680	3.9%
36	0.836	1.000	1.960	2.000	2.680	3.9%
37	0.869	1.000	1.960	2.000	2.680	3.9%
38	0.903	1.000	1.960	2.000	2.680	3.9%
39	0.938	1.000	1.960	2.000	2.680	3.9%
40	0.975	1.000	1.960	2.000	2.680	3.9%
41	1.013	1.000	1.960	2.000	2.680	3.9%
42	1.053	1.000	1.960	2.000	2.680	3.9%
43	1.094	1.000	1.960	2.000	2.680	3.9%
44	1.137	1.000	1.960	2.000	2.680	3.9%
45	1.181	1.000	1.960	2.000	2.680	3.9%
46	1.227	1.000	1.960	2.000	2.680	3.9%
47	1.275	1.000	1.960	2.000	2.680	3.9%
48	1.325	1.000	1.960	2.000	2.680	3.9%
49	1.377	1.000	1.960	2.000	2.680	3.9%
50	1.431	1.000	1.960	2.000	2.680	3.9%
51	1.487	1.000	1.960	2.000	2.680	3.9%
52	1.545	1.000	1.960	2.000	2.680	3.9%
53	1.605	1.000	1.960	2.000	2.680	3.9%
54	1.668	1.000	1.960	2.000	2.680	3.9%
55	1.733	1.000	1.960	2.000	2.680	3.9%
56	1.801	1.000	1.960	2.000	2.680	3.9%
57	1.871	1.000	1.960	2.000	2.680	3.9%
58	1.944	1.000	1.960	2.000	2.680	3.9%
59	2.020	1.000	1.960	2.000	2.680	3.9%
60	2.099	1.000	1.960	2.000	2.680	3.9%
61	2.181	1.000	1.960	2.000	2.680	3.9%
62	2.181	1.000	1.960	2.000	2.680	0.0%
63	2.181	1.000	1.960	2.000	2.680	0.0%
64	2.181	1.000	1.960	2.000	2.680	0.0%
65	2.181	1.000	1.960	2.000	2.680	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	1.960	2.000	2.680	0.0%
>65 Medicare Eligible **	2.181	1.000	1.960	2.000	2.680	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	1.960	2.000	2.680	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
-----	------

CareFirst BlueCross BlueShield (BlueChoice)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-Std

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)						
Current Rate Level				01/2012	=(e)/(f)															
		Medical			Rx			Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201011	4	4	\$ 730	\$ -	\$ 382	\$ -	\$ 1,112	\$ -	0%	0%	0%	0%	\$0	\$0	\$0	\$0				
201012	17	17	\$ 2,836	\$ 2,050	\$ 1,483	\$ 382	\$ 4,319	\$ 2,432	56%	57%	20%	45%	\$143	\$98	\$18	\$116				
201101	26	30	\$ 5,113	\$ 2,194	\$ 2,665	\$ 625	\$ 7,778	\$ 2,818	36%	49%	22%	40%	\$94	\$83	\$20	\$103				
201102	44	57	\$ 8,575	\$ 2,480	\$ 4,412	\$ 792	\$ 12,987	\$ 3,272	25%	39%	20%	33%	\$57	\$62	\$17	\$79				
201103	64	78	\$ 13,556	\$ 5,849	\$ 6,946	\$ 2,127	\$ 20,503	\$ 7,976	39%	41%	25%	35%	\$102	\$68	\$21	\$89				
201104	82	87	\$ 16,445	\$ 10,153	\$ 7,485	\$ 1,510	\$ 23,930	\$ 11,663	49%	48%	23%	40%	\$134	\$83	\$20	\$103				
201105	91	103	\$ 18,335	\$ 8,997	\$ 7,859	\$ 2,482	\$ 26,194	\$ 11,479	44%	48%	25%	41%	\$111	\$84	\$21	\$105				
201106	111	129	\$ 22,243	\$ 13,133	\$ 9,866	\$ 2,068	\$ 32,110	\$ 15,201	47%	51%	24%	43%	\$118	\$89	\$20	\$109				
201107	128	153	\$ 25,661	\$ 16,386	\$ 11,597	\$ 2,936	\$ 37,258	\$ 19,322	52%	54%	25%	45%	\$126	\$93	\$20	\$113				
201108	137	157	\$ 26,612	\$ 47,435	\$ 11,236	\$ 4,091	\$ 37,848	\$ 51,525	136%	78%	27%	62%	\$328	\$133	\$21	\$154				
201109	176	201	\$ 33,487	\$ 37,945	\$ 13,777	\$ 3,952	\$ 47,264	\$ 41,898	89%	84%	27%	67%	\$208	\$144	\$21	\$165				
Experience Period	439	505	\$ 87,833	\$ 44,856	\$ 41,098	\$ 9,984	\$ 128,931	\$ 54,841	43%	51%	24%	43%	\$109	\$89	\$20	\$109				

CareFirst BlueCross BlueShield (BlueChoice)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-Svr

(a) Current Rate Level		(b)	(c)	(d) 01/2012	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)			(l)							
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201104	6	6	\$ 1,113	\$ 2,431	\$ 77	\$ -	\$ 1,190	\$ 2,431	\$ 204%	218%	0%	204%	\$405	\$405	\$0	\$405					
201105	18	23	\$ 3,528	\$ 2,132	\$ 263	\$ 53	\$ 3,791	\$ 2,184	\$ 58%	98%	15%	93%	\$95	\$157	\$2	\$159					
201106	28	30	\$ 4,212	\$ 4,243	\$ 347	\$ 268	\$ 4,559	\$ 4,512	\$ 99%	99%	47%	96%	\$150	\$149	\$5	\$155					
201107	33	39	\$ 6,396	\$ 15,818	\$ 519	\$ 38	\$ 6,915	\$ 15,856	\$ 229%	161%	30%	152%	\$407	\$251	\$4	\$255					
201108	46	64	\$ 9,794	\$ 23,477	\$ 792	\$ 405	\$ 10,586	\$ 23,882	\$ 226%	192%	38%	181%	\$373	\$297	\$5	\$302					
201109	42	53	\$ 8,504	\$ 8,434	\$ 683	\$ 509	\$ 9,187	\$ 8,943	\$ 97%	169%	47%	160%	\$169	\$263	\$6	\$269					
Experience Period	52	59	\$ 8,853	\$ 8,806	\$ 687	\$ 321	\$ 9,540	\$ 9,127	\$ 96%	99%	47%	96%	\$155	\$149	\$5	\$155					

CareFirst BlueCross BlueShield (BlueChoice)  
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Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
Rating Period : Incurred 04/2012 - 06/2013  
HMO-UW-HSA

(a) Current Rate Level		(b)	(c)	(d) 01/2012		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	2	3	\$ 377	\$ -	\$ -	\$ -	\$ -	\$ 377	0%	0%	0%	\$0	\$0	\$0	\$0					
201012	9	11	\$ 2,020	\$ -	\$ -	\$ -	\$ -	\$ 2,020	0%	0%	0%	\$0	\$0	\$0	\$0					
201101	14	21	\$ 4,733	\$ 398	\$ -	\$ -	\$ -	\$ 4,733	8%	6%	6%	\$19	\$11	\$0	\$11					
201102	12	21	\$ 3,389	\$ 213	\$ -	\$ -	\$ -	\$ 3,389	6%	6%	6%	\$10	\$11	\$0	\$11					
201103	14	21	\$ 4,288	\$ 254	\$ -	\$ -	\$ -	\$ 4,288	6%	6%	6%	\$12	\$11	\$0	\$11					
201104	23	32	\$ 5,676	\$ 670	\$ -	\$ -	\$ -	\$ 5,676	12%	7%	7%	\$21	\$14	\$0	\$14					
201105	40	50	\$ 8,317	\$ 32,244	\$ -	\$ 90	\$ 90	\$ 8,317	389%	117%	118%	\$647	\$212	\$1	\$213					
201106	57	71	\$ 10,819	\$ 447	\$ -	\$ 246	\$ 246	\$ 10,819	6%	86%	87%	\$10	\$149	\$1	\$150					
201107	77	96	\$ 14,329	\$ 8,417	\$ -	\$ 41	\$ 41	\$ 14,329	59%	79%	80%	\$88	\$131	\$1	\$132					
201108	86	119	\$ 15,695	\$ 4,926	\$ -	\$ 95	\$ 95	\$ 15,695	32%	68%	69%	\$42	\$107	\$1	\$108					
201109	100	138	\$ 16,792	\$ 21,914	\$ -	\$ 460	\$ 460	\$ 16,792	133%	80%	81%	\$162	\$119	\$2	\$121					
Experience Period	171	230	\$ 39,619	\$ 34,225	\$ -	\$ 336	\$ 336	\$ 39,619	87%	86%	87%	\$150	\$149	\$1	\$150					

CareFirst BlueCross BlueShield (BlueChoice)  
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 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-HB

(a) Current Rate Level		(b)	(c)	(d) 01/2012		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	22	25	\$ 4,135	\$ 589	\$ -	\$ -	\$ -	\$ 4,135	\$ 589	14%	14%	14%	\$24	\$24	\$0	\$24				
201011	60	73	\$ 13,999	\$ 4,388	\$ -	\$ 18	\$ 13,999	\$ 4,406	31%	27%	28%	\$60	\$51	\$0	\$51					
201012	83	99	\$ 19,060	\$ 10,052	\$ -	\$ 62	\$ 19,060	\$ 10,114	53%	40%	41%	\$102	\$76	\$0	\$77					
201101	83	109	\$ 20,675	\$ 14,836	\$ -	\$ 54	\$ 20,675	\$ 14,890	72%	52%	52%	\$137	\$98	\$0	\$98					
201102	118	146	\$ 26,772	\$ 6,594	\$ -	\$ 53	\$ 26,772	\$ 6,647	25%	43%	43%	\$46	\$81	\$0	\$81					
201103	132	160	\$ 29,402	\$ 8,461	\$ -	\$ 93	\$ 29,402	\$ 8,555	29%	39%	40%	\$53	\$73	\$0	\$74					
201104	141	182	\$ 33,933	\$ 257,643	\$ -	\$ 131	\$ 33,933	\$ 257,774	760%	204%	205%	\$1,416	\$381	\$1	\$382					
201105	154	192	\$ 35,898	\$ 49,005	\$ -	\$ 75	\$ 35,898	\$ 49,080	137%	191%	191%	\$256	\$357	\$0	\$357					
201106	151	179	\$ 35,439	\$ 19,947	\$ -	\$ 81	\$ 35,439	\$ 20,028	57%	169%	170%	\$112	\$319	\$0	\$319					
201107	138	173	\$ 33,637	\$ 30,425	\$ -	\$ 160	\$ 33,637	\$ 30,585	91%	159%	159%	\$177	\$300	\$1	\$301					
201108	155	182	\$ 35,741	\$ 79,920	\$ -	\$ 237	\$ 35,741	\$ 80,157	224%	167%	167%	\$440	\$317	\$1	\$318					
201109	190	222	\$ 42,368	\$ 37,024	\$ -	\$ 4,552	\$ 42,368	\$ 41,577	98%	157%	158%	\$187	\$298	\$3	\$301					
Experience Period	944	1,165	\$ 219,315	\$ 371,515	\$ -	\$ 567	\$ 219,315	\$ 372,082	170%	169%	170%	\$319	\$319	\$0	\$319					

CareFirst BlueCross BlueShield (BlueChoice)  
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DC Individual Non-Medigap Rate Filing Effective 04/2012  
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
Rating Period : Incurred 04/2012 - 06/2013  
HMO-HIPAA-Std

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				01/2012		=(e)/(f)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend					
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200801	22	22	\$ 11,257	\$ 2,551	\$ 1,491	\$ 1,515	\$ 12,748	\$ 4,066	32%				\$185									
200802	25	31	\$ 13,450	\$ 2,359	\$ 1,743	\$ 2,845	\$ 15,193	\$ 5,204	34%				\$168									
200803	27	31	\$ 14,274	\$ 9,073	\$ 1,872	\$ 2,560	\$ 16,146	\$ 11,633	72%				\$375									
200804	31	37	\$ 19,205	\$ 24,587	\$ 2,471	\$ 2,385	\$ 21,676	\$ 26,972	124%				\$729									
200805	29	34	\$ 17,709	\$ 4,385	\$ 2,308	\$ 905	\$ 20,017	\$ 5,290	26%				\$156									
200806	27	29	\$ 15,486	\$ 11,714	\$ 2,068	\$ 2,517	\$ 17,554	\$ 14,232	81%	60%	106%	65%	\$491	\$297	\$69	\$366						
200807	32	33	\$ 13,644	\$ 4,451	\$ 1,921	\$ 2,194	\$ 15,566	\$ 6,645	43%	56%	108%	62%	\$201	\$272	\$69	\$341						
200808	31	34	\$ 16,564	\$ 4,429	\$ 2,106	\$ 1,693	\$ 18,670	\$ 6,122	33%	52%	104%	58%	\$180	\$253	\$66	\$319						
200809	26	37	\$ 14,339	\$ 5,335	\$ 1,960	\$ 1,491	\$ 16,299	\$ 6,826	42%	51%	101%	57%	\$184	\$239	\$63	\$302						
200810	35	45	\$ 21,220	\$ 5,812	\$ 2,704	\$ 1,582	\$ 23,924	\$ 7,394	31%	48%	95%	53%	\$164	\$224	\$59	\$283						
200811	32	31	\$ 17,557	\$ 28,475	\$ 2,378	\$ 1,036	\$ 19,935	\$ 29,511	148%	59%	90%	63%	\$952	\$283	\$57	\$340						
200812	25	17	\$ 10,697	\$ 11,227	\$ 1,536	\$ 3,040	\$ 12,233	\$ 14,267	117%	62%	97%	66%	\$839	\$300	\$62	\$363						
200901	31	34	\$ 17,797	\$ 5,339	\$ 2,265	\$ 3,719	\$ 20,062	\$ 9,058	45%	61%	103%	66%	\$266	\$298	\$66	\$364						
200902	38	47	\$ 22,826	\$ 2,686	\$ 3,058	\$ 2,149	\$ 25,884	\$ 4,835	19%	58%	95%	63%	\$103	\$287	\$62	\$349						
200903	31	35	\$ 18,419	\$ 1,843	\$ 2,367	\$ 3,737	\$ 20,786	\$ 5,581	27%	54%	97%	59%	\$159	\$267	\$64	\$331						
200904	22	22	\$ 9,132	\$ 2,198	\$ 1,094	\$ 1,803	\$ 10,226	\$ 4,001	39%	45%	100%	51%	\$182	\$221	\$65	\$286						
200905	29	26	\$ 15,805	\$ 22,515	\$ 1,867	\$ 1,901	\$ 17,672	\$ 24,416	138%	55%	106%	61%	\$939	\$272	\$69	\$341						
200906	34	34	\$ 19,034	\$ 18,942	\$ 2,367	\$ 2,935	\$ 21,401	\$ 21,877	102%	57%	106%	63%	\$643	\$287	\$69	\$356	-3.5%	-0.2%	-2.9%			
200907	32	32	\$ 18,401	\$ 3,360	\$ 2,172	\$ 1,675	\$ 20,573	\$ 5,036	24%	56%	103%	61%	\$157	\$285	\$68	\$353	4.5%	-1.2%	3.3%			
200908	27	27	\$ 15,968	\$ 8,360	\$ 1,911	\$ 890	\$ 17,879	\$ 9,250	52%	58%	101%	63%	\$343	\$300	\$67	\$367	18.5%	1.3%	14.9%			
200909	33	33	\$ 19,107	\$ 4,237	\$ 2,173	\$ 3,740	\$ 21,280	\$ 7,977	37%	56%	109%	62%	\$242	\$300	\$74	\$374	25.5%	17.1%	23.8%			
200910	28	28	\$ 16,251	\$ 26,545	\$ 1,923	\$ 1,398	\$ 18,174	\$ 27,943	154%	68%	112%	72%	\$998	\$371	\$77	\$447	65.3%	29.5%	57.8%			
200911	33	33	\$ 19,325	\$ 18,683	\$ 2,168	\$ 2,748	\$ 21,493	\$ 21,431	100%	62%	119%	68%	\$649	\$342	\$81	\$423	20.7%	41.9%	24.3%			
200912	28	28	\$ 16,758	\$ 2,859	\$ 1,943	\$ 2,215	\$ 18,701	\$ 5,074	27%	56%	114%	63%	\$181	\$310	\$76	\$386	3.3%	22.3%	6.6%			
201001	26	26	\$ 17,662	\$ 6,617	\$ 1,974	\$ 4,449	\$ 19,636	\$ 11,065	56%	57%	118%	64%	\$426	\$320	\$80	\$400	7.4%	20.9%	9.9%			
201002	31	31	\$ 20,934	\$ 4,052	\$ 2,173	\$ 1,331	\$ 23,107	\$ 5,383	23%	58%	119%	65%	\$174	\$339	\$81	\$420	17.9%	31.4%	20.3%			
201003	28	28	\$ 19,289	\$ 3,505	\$ 1,937	\$ 1,707	\$ 21,226	\$ 5,212	25%	59%	113%	64%	\$186	\$350	\$77	\$427	31.1%	20.2%	29.0%			
201004	27	27	\$ 17,270	\$ 5,368	\$ 1,934	\$ 2,040	\$ 19,204	\$ 7,408	39%	58%	110%	63%	\$274	\$354	\$77	\$431	60.4%	17.8%	50.7%			
201005	33	33	\$ 21,000	\$ 10,246	\$ 2,404	\$ 579	\$ 23,404	\$ 10,825	46%	51%	103%	56%	\$328	\$313	\$71	\$385	15.2%	3.7%	12.9%			
201006	27	27	\$ 18,509	\$ 1,559	\$ 1,959	\$ 1,168	\$ 20,468	\$ 2,728	13%	43%	97%	49%	\$101	\$270	\$68	\$338	-5.8%	-1.8%	-5.0%			
201007	37	40	\$ 26,235	\$ 1,573	\$ 2,610	\$ 1,391	\$ 28,845	\$ 2,964	10%	41%	94%	46%	\$74	\$259	\$66	\$325	-8.9%	-3.5%	-7.9%			
201008	34	35	\$ 21,656	\$ 3,177	\$ 2,346	\$ 1,483	\$ 24,002	\$ 4,660	19%	38%	95%	43%	\$133	\$240	\$66	\$305	-20.1%	-2.0%	-16.8%			
201009	25	26	\$ 16,882	\$ 2,133	\$ 1,701	\$ 774	\$ 18,583	\$ 2,907	16%	37%	85%	42%	\$112	\$238	\$59	\$297	-20.6%	-20.2%	-20.5%			
201010	30	31	\$ 20,261	\$ 3,618	\$ 2,141	\$ 693	\$ 22,402	\$ 4,311	19%	27%	81%	32%	\$139	\$174	\$56	\$230	-53.2%	-26.4%	-48.6%			
201011	28	29	\$ 19,227	\$ 1,431	\$ 1,955	\$ 733	\$ 21,182	\$ 2,164	10%	20%	74%	25%	\$75	\$128	\$51	\$179	-62.7%	-36.4%	-57.6%			
201012	28	29	\$ 20,134	\$ 3,048	\$ 1,992	\$ 1,345	\$ 22,126	\$ 4,393	20%	19%	70%	24%	\$151	\$128	\$49	\$177	-58.7%	-35.9%	-54.2%			
201101	27	28	\$ 19,888	\$ 3,451	\$ 2,020	\$ 759	\$ 21,908	\$ 4,210	19%	18%	56%	21%	\$150	\$119	\$38	\$157	-63.0%	-51.8%	-60.8%			
201102	30	31	\$ 21,041	\$ 3,714	\$ 2,327	\$ 2,534	\$ 23,368	\$ 6,248	27%	18%	60%	22%	\$202	\$118	\$42	\$159	-65.3%	-48.5%	-62.9%			
201103	36	36	\$ 26,392	\$ 2,211	\$ 3,025	\$ 4,615	\$ 29,417	\$ 6,826	23%	17%	69%	22%	\$190	\$112	\$49	\$160	-68.1%	-36.7%	-62.5%			
201104	28	28	\$ 20,576	\$ 2,480	\$ 2,348	\$ 1,697	\$ 22,924	\$ 4,177	18%	15%	66%	20%	\$149	\$104	\$48	\$151	-70.8%	-37.8%	-64.9%			
201105	28	28	\$ 20,579	\$ 1,863	\$ 2,341	\$ 2,930	\$ 22,920	\$ 4,793	21%	12%	75%	18%	\$171	\$82	\$55	\$137	-73.8%	-23.4%	-64.4%			
201106	29	29	\$ 20,566	\$ 9,350	\$ 2,553	\$ 5,643	\$ 23,119	\$ 14,992	65%	15%	90%	22%	\$517	\$103	\$66	\$169	-61.9%	-2.0%	-49.9%			
201107	30	30	\$ 20,585	\$ 2,974	\$ 2,686	\$ 3,158	\$ 23,271	\$ 6,131	26%	16%	96%	24%	\$204	\$110	\$73	\$183	-57.7%	11.7%	-43.7%			
201108	23	23	\$ 17,689	\$ 3,058	\$ 2,416	\$ 4,427	\$ 20,105	\$ 7,485	37%	16%	107%	25%	\$325	\$113	\$84	\$197	-52.8%	28.1%	-35.4%			
201109	24	24	\$ 17,126	\$ 6,717	\$ 2,051	\$ 4,591	\$ 19,177	\$ 11,309	59%	18%	119%	28%	\$471	\$127	\$96	\$223	-46.8%	62.8%	-25.1%			
Experience Period	360	370	\$ 253,437	\$ 38,048	\$ 27,359	\$ 24,597	\$ 280,796	\$ 62,645	22%	15%	90%	22%	\$169	\$103	\$66	\$169	-61.9%	-2.0%	-49.9%			

CareFirst BlueCross BlueShield (BlueChoice)  
Experience & Development of Normalized Trends  
DC Individual Non-Medigap Rate Filing Effective 04/2012  
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
Rating Period : Incurred 04/2012 - 06/2013  
HMO-OE-Std-High-10

(a) Current Rate Level		(b)	(c)	(d) 01/2012	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)			(l)						
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total		
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	31	33	\$ 9,096	\$ 105	\$ 1,302	\$ 723	\$ 10,398	\$ 828	8%	1%	56%	8%	\$25	\$3	\$22	\$25				
201004	61	71	\$ 16,343	\$ 16,064	\$ 2,343	\$ 1,301	\$ 18,686	\$ 17,365	93%	64%	56%	63%	\$245	\$155	\$19	\$175				
201005	144	162	\$ 42,405	\$ 12,253	\$ 6,067	\$ 4,578	\$ 48,471	\$ 16,831	35%	42%	68%	45%	\$104	\$107	\$25	\$132				
201006	158	183	\$ 45,311	\$ 75,092	\$ 6,483	\$ 11,372	\$ 51,793	\$ 86,464	167%	91%	111%	94%	\$472	\$231	\$40	\$271				
201007	196	219	\$ 57,241	\$ 49,290	\$ 8,186	\$ 10,896	\$ 65,427	\$ 60,187	92%	90%	118%	93%	\$275	\$229	\$43	\$272				
201008	245	277	\$ 69,860	\$ 35,960	\$ 9,991	\$ 12,205	\$ 79,851	\$ 48,165	60%	79%	120%	84%	\$174	\$200	\$43	\$243				
201009	306	334	\$ 84,135	\$ 52,521	\$ 12,035	\$ 8,836	\$ 96,170	\$ 61,358	64%	74%	108%	79%	\$184	\$189	\$39	\$228				
201010	326	365	\$ 91,933	\$ 88,040	\$ 13,154	\$ 18,273	\$ 105,087	\$ 106,313	101%	79%	114%	84%	\$291	\$200	\$41	\$242				
201011	391	453	\$ 116,453	\$ 77,270	\$ 16,654	\$ 32,292	\$ 133,107	\$ 109,562	82%	76%	132%	83%	\$242	\$194	\$48	\$242				
201012	449	521	\$ 130,366	\$ 153,359	\$ 18,647	\$ 41,327	\$ 149,012	\$ 194,685	131%	84%	149%	93%	\$374	\$214	\$54	\$268				
201101	460	538	\$ 135,983	\$ 165,398	\$ 19,443	\$ 40,951	\$ 155,426	\$ 206,349	133%	91%	160%	99%	\$384	\$230	\$58	\$288				
201102	519	596	\$ 153,177	\$ 168,024	\$ 21,914	\$ 44,775	\$ 175,091	\$ 212,799	122%	94%	167%	103%	\$357	\$238	\$61	\$299				
201103	556	624	\$ 156,598	\$ 269,487	\$ 22,396	\$ 65,563	\$ 178,993	\$ 335,050	187%	106%	186%	116%	\$537	\$268	\$67	\$335	8349.4%	207.1%	1235.3%	
201104	640	738	\$ 191,138	\$ 181,311	\$ 27,335	\$ 81,318	\$ 218,473	\$ 262,629	120%	104%	204%	117%	\$356	\$265	\$74	\$339	70.5%	281.8%	94.0%	
201105	661	784	\$ 192,827	\$ 184,732	\$ 27,581	\$ 79,774	\$ 220,408	\$ 264,506	120%	105%	220%	120%	\$337	\$266	\$79	\$346	149.3%	220.2%	162.7%	
201106	695	813	\$ 203,995	\$ 251,268	\$ 29,673	\$ 90,251	\$ 233,668	\$ 341,519	146%	106%	232%	122%	\$420	\$268	\$84	\$352	16.1%	110.0%	30.0%	
201107	756	888	\$ 215,223	\$ 238,539	\$ 31,787	\$ 101,934	\$ 247,010	\$ 340,473	138%	107%	246%	125%	\$383	\$269	\$89	\$358	17.7%	106.1%	31.7%	
201108	783	933	\$ 222,420	\$ 269,873	\$ 33,159	\$ 110,720	\$ 255,579	\$ 380,593	149%	111%	262%	130%	\$408	\$277	\$94	\$371	38.6%	117.1%	52.6%	
201109	835	994	\$ 228,109	\$ 382,595	\$ 34,060	\$ 148,684	\$ 262,169	\$ 531,279	203%	119%	289%	141%	\$534	\$295	\$104	\$398	56.2%	165.9%	75.0%	
Experience Period	5,444	6,262	\$ 1,583,705	\$ 1,676,660	\$ 227,009	\$ 526,462	\$ 1,810,714	\$ 2,203,122	0%	106%	232%	122%	\$352	\$268	\$84	\$352	16.1%	110.0%	30.0%	

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$197.00				\$201.99				\$5				2.5%			
6-18	\$176.00	\$356.00	\$351.00	\$477.00	\$179.96	\$363.51	\$359.91	\$489.47	\$4	\$8	\$9	\$12	2.3%	2.1%	2.5%	2.6%
19-20	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
21	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
22	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
23	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
24	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
25	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
26	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
27	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
28	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
29	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
30	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
31	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
32	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
33	\$269.00	\$542.00	\$534.00	\$728.00	\$273.97	\$553.41	\$547.94	\$745.19	\$5	\$11	\$14	\$17	1.8%	2.1%	2.6%	2.4%
34	\$280.00	\$563.00	\$556.00	\$757.00	\$284.62	\$574.93	\$569.24	\$774.16	\$5	\$12	\$13	\$17	1.7%	2.1%	2.4%	2.3%
35	\$290.00	\$585.00	\$577.00	\$785.00	\$295.63	\$597.19	\$591.28	\$804.13	\$6	\$12	\$14	\$19	1.9%	2.1%	2.5%	2.4%
36	\$301.00	\$606.00	\$599.00	\$814.00	\$307.02	\$620.19	\$614.05	\$835.10	\$6	\$14	\$15	\$21	2.0%	2.3%	2.5%	2.6%
37	\$312.00	\$631.00	\$624.00	\$846.00	\$319.14	\$644.66	\$638.28	\$868.07	\$7	\$14	\$14	\$22	2.3%	2.2%	2.3%	2.6%
38	\$322.00	\$652.00	\$649.00	\$882.00	\$331.63	\$669.89	\$663.25	\$902.03	\$10	\$18	\$14	\$20	3.0%	2.7%	2.2%	2.3%
39	\$337.00	\$678.00	\$675.00	\$915.00	\$344.48	\$695.85	\$688.96	\$936.98	\$7	\$18	\$14	\$22	2.2%	2.6%	2.1%	2.4%
40	\$351.00	\$707.00	\$699.00	\$950.00	\$358.07	\$723.29	\$716.14	\$973.95	\$7	\$16	\$17	\$24	2.0%	2.3%	2.5%	2.5%
41	\$362.00	\$735.00	\$728.00	\$990.00	\$372.03	\$751.49	\$744.05	\$1,011.90	\$10	\$16	\$16	\$22	2.8%	2.2%	2.2%	2.2%
42	\$377.00	\$764.00	\$757.00	\$1,026.00	\$386.72	\$781.16	\$773.43	\$1,051.86	\$10	\$17	\$16	\$26	2.6%	2.2%	2.2%	2.5%
43	\$391.00	\$793.00	\$785.00	\$1,069.00	\$401.77	\$811.58	\$803.54	\$1,092.82	\$11	\$19	\$19	\$24	2.8%	2.3%	2.4%	2.2%
44	\$409.00	\$825.00	\$814.00	\$1,108.00	\$417.56	\$843.48	\$835.13	\$1,135.77	\$9	\$18	\$21	\$28	2.1%	2.2%	2.6%	2.5%
45	\$423.00	\$857.00	\$846.00	\$1,151.00	\$433.72	\$876.12	\$867.44	\$1,179.72	\$11	\$19	\$21	\$29	2.5%	2.2%	2.5%	2.5%
46	\$441.00	\$889.00	\$878.00	\$1,197.00	\$450.61	\$910.24	\$901.23	\$1,225.67	\$10	\$21	\$23	\$29	2.2%	2.4%	2.6%	2.4%
47	\$459.00	\$925.00	\$915.00	\$1,245.00	\$468.25	\$945.85	\$936.49	\$1,273.62	\$9	\$21	\$21	\$29	2.0%	2.3%	2.3%	2.3%
48	\$477.00	\$961.00	\$950.00	\$1,291.00	\$486.60	\$982.95	\$973.22	\$1,323.57	\$10	\$22	\$23	\$33	2.0%	2.3%	2.4%	2.5%
49	\$495.00	\$997.00	\$986.00	\$1,345.00	\$505.70	\$1,021.52	\$1,011.41	\$1,375.51	\$11	\$25	\$25	\$31	2.2%	2.5%	2.6%	2.3%
50	\$513.00	\$1,037.00	\$1,026.00	\$1,396.00	\$525.54	\$1,061.58	\$1,051.07	\$1,429.45	\$13	\$25	\$25	\$33	2.4%	2.4%	2.4%	2.4%
51	\$534.00	\$1,076.00	\$1,066.00	\$1,449.00	\$546.10	\$1,103.12	\$1,092.20	\$1,485.40	\$12	\$27	\$26	\$36	2.3%	2.5%	2.5%	2.5%
52	\$556.00	\$1,119.00	\$1,108.00	\$1,506.00	\$567.40	\$1,146.15	\$1,134.81	\$1,543.33	\$11	\$27	\$27	\$37	2.1%	2.4%	2.4%	2.5%
53	\$577.00	\$1,162.00	\$1,151.00	\$1,567.00	\$589.43	\$1,190.67	\$1,178.88	\$1,603.27	\$12	\$29	\$28	\$36	2.2%	2.5%	2.4%	2.3%
54	\$599.00	\$1,208.00	\$1,197.00	\$1,628.00	\$612.57	\$1,237.40	\$1,225.15	\$1,666.20	\$14	\$29	\$28	\$38	2.3%	2.4%	2.4%	2.3%
55	\$620.00	\$1,255.00	\$1,245.00	\$1,689.00	\$636.45	\$1,285.62	\$1,272.89	\$1,731.13	\$16	\$31	\$28	\$42	2.7%	2.4%	2.2%	2.5%
56	\$646.00	\$1,306.00	\$1,291.00	\$1,758.00	\$661.42	\$1,336.06	\$1,322.83	\$1,799.05	\$15	\$30	\$32	\$41	2.4%	2.3%	2.5%	2.3%
57	\$670.00	\$1,356.00	\$1,341.00	\$1,825.00	\$687.13	\$1,387.99	\$1,374.25	\$1,868.98	\$17	\$32	\$33	\$44	2.6%	2.4%	2.5%	2.4%
58	\$696.00	\$1,409.00	\$1,396.00	\$1,897.00	\$713.93	\$1,442.14	\$1,427.86	\$1,941.90	\$18	\$33	\$32	\$45	2.6%	2.4%	2.3%	2.4%
59	\$724.00	\$1,463.00	\$1,449.00	\$1,969.00	\$741.85	\$1,498.53	\$1,483.69	\$2,017.82	\$18	\$36	\$35	\$49	2.5%	2.4%	2.4%	2.5%
60	\$753.00	\$1,521.00	\$1,506.00	\$2,048.00	\$770.86	\$1,557.14	\$1,541.72	\$2,096.73	\$18	\$36	\$36	\$49	2.4%	2.4%	2.4%	2.4%
61	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
62	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
63	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
64	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
65	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
65+	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%

Min	1.7%
Max	3.0%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN SAVER PRODUCT (Med & Rx SAVER)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$159.00				\$0.00				(\$159)				-100.0%			
6-18	\$142.00	\$285.00	\$282.00	\$383.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$142)	(\$285)	(\$282)	(\$383)	-100.0%	-100.0%	-100.0%	-100.0%
19-20	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
21	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
22	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
23	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
24	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
25	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
26	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
27	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
28	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
29	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
30	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
31	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
32	\$211.00	\$424.00	\$418.00	\$571.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$211)	(\$424)	(\$418)	(\$571)	-100.0%	-100.0%	-100.0%	-100.0%
33	\$216.00	\$435.00	\$429.00	\$585.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$216)	(\$435)	(\$429)	(\$585)	-100.0%	-100.0%	-100.0%	-100.0%
34	\$225.00	\$452.00	\$447.00	\$608.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$225)	(\$452)	(\$447)	(\$608)	-100.0%	-100.0%	-100.0%	-100.0%
35	\$234.00	\$470.00	\$464.00	\$631.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$234)	(\$470)	(\$464)	(\$631)	-100.0%	-100.0%	-100.0%	-100.0%
36	\$242.00	\$487.00	\$481.00	\$654.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$242)	(\$487)	(\$481)	(\$654)	-100.0%	-100.0%	-100.0%	-100.0%
37	\$251.00	\$508.00	\$502.00	\$680.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$251)	(\$508)	(\$502)	(\$680)	-100.0%	-100.0%	-100.0%	-100.0%
38	\$259.00	\$525.00	\$521.00	\$709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$259)	(\$525)	(\$521)	(\$709)	-100.0%	-100.0%	-100.0%	-100.0%
39	\$271.00	\$545.00	\$542.00	\$735.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$271)	(\$545)	(\$542)	(\$735)	-100.0%	-100.0%	-100.0%	-100.0%
40	\$282.00	\$568.00	\$562.00	\$764.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$282)	(\$568)	(\$562)	(\$764)	-100.0%	-100.0%	-100.0%	-100.0%
41	\$291.00	\$591.00	\$585.00	\$795.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$291)	(\$591)	(\$585)	(\$795)	-100.0%	-100.0%	-100.0%	-100.0%
42	\$303.00	\$614.00	\$608.00	\$824.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$303)	(\$614)	(\$608)	(\$824)	-100.0%	-100.0%	-100.0%	-100.0%
43	\$314.00	\$637.00	\$631.00	\$859.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$314)	(\$637)	(\$631)	(\$859)	-100.0%	-100.0%	-100.0%	-100.0%
44	\$329.00	\$663.00	\$654.00	\$891.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$329)	(\$663)	(\$654)	(\$891)	-100.0%	-100.0%	-100.0%	-100.0%
45	\$341.00	\$689.00	\$680.00	\$925.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$341)	(\$689)	(\$680)	(\$925)	-100.0%	-100.0%	-100.0%	-100.0%
46	\$355.00	\$715.00	\$707.00	\$962.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$355)	(\$715)	(\$707)	(\$962)	-100.0%	-100.0%	-100.0%	-100.0%
47	\$369.00	\$744.00	\$735.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$369)	(\$744)	(\$735)	#####	-100.0%	-100.0%	-100.0%	-100.0%
48	\$383.00	\$772.00	\$764.00	\$1,038.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$383)	(\$772)	(\$764)	#####	-100.0%	-100.0%	-100.0%	-100.0%
49	\$398.00	\$801.00	\$793.00	\$1,081.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$398)	(\$801)	(\$793)	#####	-100.0%	-100.0%	-100.0%	-100.0%
50	\$412.00	\$833.00	\$824.00	\$1,121.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$412)	(\$833)	(\$824)	#####	-100.0%	-100.0%	-100.0%	-100.0%
51	\$429.00	\$865.00	\$856.00	\$1,165.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$429)	(\$865)	(\$856)	#####	-100.0%	-100.0%	-100.0%	-100.0%
52	\$447.00	\$899.00	\$891.00	\$1,211.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$447)	(\$899)	(\$891)	#####	-100.0%	-100.0%	-100.0%	-100.0%
53	\$464.00	\$934.00	\$925.00	\$1,259.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$464)	(\$934)	(\$925)	#####	-100.0%	-100.0%	-100.0%	-100.0%
54	\$481.00	\$972.00	\$962.00	\$1,309.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$481)	(\$972)	(\$962)	#####	-100.0%	-100.0%	-100.0%	-100.0%
55	\$498.00	\$1,009.00	\$1,000.00	\$1,358.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$498)	(\$1,009)	(\$1,000)	#####	-100.0%	-100.0%	-100.0%	-100.0%
56	\$519.00	\$1,050.00	\$1,038.00	\$1,412.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$519)	(\$1,050)	(\$1,038)	#####	-100.0%	-100.0%	-100.0%	-100.0%
57	\$539.00	\$1,090.00	\$1,079.00	\$1,468.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$539)	(\$1,090)	(\$1,079)	#####	-100.0%	-100.0%	-100.0%	-100.0%
58	\$559.00	\$1,133.00	\$1,121.00	\$1,525.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$559)	(\$1,133)	(\$1,121)	#####	-100.0%	-100.0%	-100.0%	-100.0%
59	\$582.00	\$1,176.00	\$1,165.00	\$1,583.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$582)	(\$1,176)	(\$1,165)	#####	-100.0%	-100.0%	-100.0%	-100.0%
60	\$605.00	\$1,222.00	\$1,211.00	\$1,646.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$605)	(\$1,222)	(\$1,211)	#####	-100.0%	-100.0%	-100.0%	-100.0%
61	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%
62	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%
63	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%
64	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%
65	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%
65+	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$628)	(\$1,271)	(\$1,257)	#####	-100.0%	-100.0%	-100.0%	-100.0%

Min	-100.0%
Max	-100.0%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BlueChoice Underwritten Health Saving Account Option1 (Med & Rx)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$126.00				\$128.32	-	-	-	\$2				1.8%			
6-18	\$112.00	\$227.00	\$224.00	\$305.00	\$114.32	\$230.92	\$228.63	\$310.94	\$2	\$4	\$5	\$6	2.1%	1.7%	2.1%	1.9%
19-20	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
21	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
22	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
23	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
24	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
25	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
26	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
27	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
28	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
29	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
30	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
31	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
32	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
33	\$172.00	\$346.00	\$341.00	\$465.00	\$174.04	\$351.56	\$348.08	\$473.39	\$2	\$6	\$7	\$8	1.2%	1.6%	2.1%	1.8%
34	\$179.00	\$359.00	\$355.00	\$483.00	\$180.81	\$365.23	\$361.62	\$491.80	\$2	\$6	\$7	\$9	1.0%	1.7%	1.9%	1.8%
35	\$185.00	\$373.00	\$369.00	\$501.00	\$187.81	\$379.37	\$375.61	\$510.83	\$3	\$6	\$7	\$10	1.5%	1.7%	1.8%	2.0%
36	\$192.00	\$387.00	\$382.00	\$520.00	\$195.04	\$393.98	\$390.08	\$530.51	\$3	\$7	\$8	\$11	1.6%	1.8%	2.1%	2.0%
37	\$199.00	\$403.00	\$398.00	\$540.00	\$202.74	\$409.53	\$405.48	\$551.45	\$4	\$7	\$7	\$11	1.9%	1.6%	1.9%	2.1%
38	\$206.00	\$417.00	\$414.00	\$563.00	\$210.67	\$425.55	\$421.34	\$573.02	\$5	\$9	\$7	\$10	2.3%	2.1%	1.8%	1.8%
39	\$215.00	\$433.00	\$430.00	\$584.00	\$218.84	\$442.05	\$437.67	\$595.23	\$4	\$9	\$8	\$11	1.8%	2.1%	1.8%	1.9%
40	\$224.00	\$451.00	\$446.00	\$607.00	\$227.47	\$459.48	\$454.94	\$618.71	\$3	\$8	\$9	\$12	1.5%	1.9%	2.0%	1.9%
41	\$231.00	\$469.00	\$465.00	\$632.00	\$236.33	\$477.39	\$472.67	\$642.83	\$5	\$8	\$8	\$11	2.3%	1.8%	1.6%	1.7%
42	\$240.00	\$488.00	\$483.00	\$655.00	\$245.66	\$496.24	\$491.33	\$668.21	\$6	\$8	\$8	\$13	2.4%	1.7%	1.7%	2.0%
43	\$250.00	\$506.00	\$501.00	\$682.00	\$255.23	\$515.57	\$510.46	\$694.23	\$5	\$10	\$9	\$12	2.1%	1.9%	1.9%	1.8%
44	\$261.00	\$527.00	\$520.00	\$707.00	\$265.26	\$535.83	\$530.52	\$721.51	\$4	\$9	\$11	\$15	1.6%	1.7%	2.0%	2.1%
45	\$270.00	\$547.00	\$540.00	\$735.00	\$275.53	\$556.57	\$551.05	\$749.43	\$6	\$10	\$11	\$14	2.0%	1.7%	2.0%	2.0%
46	\$282.00	\$568.00	\$561.00	\$765.00	\$286.26	\$578.24	\$572.52	\$778.62	\$4	\$10	\$12	\$14	1.5%	1.8%	2.1%	1.8%
47	\$293.00	\$591.00	\$584.00	\$794.00	\$297.46	\$600.86	\$594.92	\$809.08	\$4	\$10	\$11	\$15	1.5%	1.7%	1.9%	1.9%
48	\$305.00	\$614.00	\$607.00	\$824.00	\$309.12	\$624.43	\$618.25	\$840.81	\$4	\$10	\$11	\$17	1.4%	1.7%	1.9%	2.0%
49	\$316.00	\$636.00	\$630.00	\$859.00	\$321.25	\$648.93	\$642.51	\$873.81	\$5	\$13	\$13	\$15	1.7%	2.0%	2.0%	1.7%
50	\$327.00	\$662.00	\$655.00	\$891.00	\$333.85	\$674.38	\$667.70	\$908.08	\$7	\$12	\$13	\$17	2.1%	1.9%	1.9%	1.9%
51	\$341.00	\$687.00	\$680.00	\$925.00	\$346.92	\$700.77	\$693.83	\$943.61	\$6	\$14	\$14	\$19	1.7%	2.0%	2.0%	2.0%
52	\$355.00	\$714.00	\$707.00	\$962.00	\$360.45	\$728.11	\$720.90	\$980.42	\$5	\$14	\$14	\$18	1.5%	2.0%	2.0%	1.9%
53	\$369.00	\$742.00	\$735.00	\$1,001.00	\$374.45	\$756.38	\$748.89	\$1,018.49	\$5	\$14	\$14	\$17	1.5%	1.9%	1.9%	1.7%
54	\$382.00	\$772.00	\$765.00	\$1,039.00	\$389.14	\$786.07	\$778.29	\$1,058.47	\$7	\$14	\$13	\$19	1.9%	1.8%	1.7%	1.9%
55	\$396.00	\$801.00	\$794.00	\$1,078.00	\$404.31	\$816.70	\$808.62	\$1,099.72	\$8	\$16	\$15	\$22	2.1%	2.0%	1.8%	2.0%
56	\$412.00	\$833.00	\$824.00	\$1,122.00	\$420.17	\$848.75	\$840.35	\$1,142.87	\$8	\$16	\$16	\$21	2.0%	1.9%	2.0%	1.9%
57	\$428.00	\$865.00	\$856.00	\$1,165.00	\$436.50	\$881.74	\$873.01	\$1,187.29	\$9	\$17	\$17	\$22	2.0%	1.9%	2.0%	1.9%
58	\$444.00	\$900.00	\$891.00	\$1,211.00	\$453.54	\$916.14	\$907.07	\$1,233.62	\$10	\$16	\$16	\$23	2.1%	1.8%	1.8%	1.9%
59	\$462.00	\$934.00	\$925.00	\$1,257.00	\$471.27	\$951.96	\$942.53	\$1,281.84	\$9	\$18	\$18	\$25	2.0%	1.9%	1.9%	2.0%
60	\$481.00	\$971.00	\$962.00	\$1,307.00	\$489.70	\$989.19	\$979.39	\$1,331.98	\$9	\$18	\$17	\$25	1.8%	1.9%	1.8%	1.9%
61	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
62	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
63	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
64	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
65	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
65+	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%

Min	1.0%
Max	2.4%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HealthyBlue (Triple OPTION)**

**RATE COMPARISON - New SUBSCRIBERS**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change				
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	
0-5	\$110.00				\$112.29				\$2								2.1%
6-18	\$98.00	\$198.00	\$196.00	\$266.00	\$100.04	\$202.08	\$200.08	\$272.10	\$2	\$4	\$4	\$6		2.1%	2.1%	2.1%	2.3%
19-20	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
21	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
22	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
23	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
24	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
25	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
26	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
27	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
28	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
29	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
30	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
31	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
32	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7		1.7%	1.6%	2.0%	1.7%
33	\$150.00	\$303.00	\$299.00	\$407.00	\$152.30	\$307.65	\$304.61	\$414.27	\$2	\$5	\$6	\$7		1.5%	1.5%	1.9%	1.8%
34	\$156.00	\$315.00	\$311.00	\$423.00	\$158.22	\$319.61	\$316.45	\$430.37	\$2	\$5	\$5	\$7		1.4%	1.5%	1.8%	1.7%
35	\$162.00	\$327.00	\$323.00	\$439.00	\$164.35	\$331.98	\$328.70	\$447.03	\$2	\$5	\$6	\$8		1.5%	1.5%	1.8%	1.8%
36	\$168.00	\$339.00	\$335.00	\$455.00	\$170.68	\$344.77	\$341.36	\$464.24	\$3	\$6	\$6	\$9		1.6%	1.7%	1.9%	2.0%
37	\$174.00	\$353.00	\$349.00	\$473.00	\$177.42	\$358.38	\$354.83	\$482.57	\$3	\$5	\$6	\$10		2.0%	1.5%	1.7%	2.0%
38	\$180.00	\$365.00	\$363.00	\$493.00	\$184.36	\$372.40	\$368.71	\$501.45	\$4	\$7	\$6	\$8		2.4%	2.0%	1.6%	1.7%
39	\$188.00	\$379.00	\$377.00	\$511.00	\$191.50	\$386.83	\$383.00	\$520.89	\$4	\$8	\$6	\$10		1.9%	2.1%	1.6%	1.9%
40	\$196.00	\$395.00	\$391.00	\$531.00	\$199.06	\$402.09	\$398.11	\$541.43	\$3	\$7	\$7	\$10		1.6%	1.8%	1.8%	2.0%
41	\$202.00	\$411.00	\$407.00	\$553.00	\$206.81	\$417.76	\$413.63	\$562.53	\$5	\$7	\$7	\$10		2.4%	1.6%	1.6%	1.7%
42	\$210.00	\$427.00	\$423.00	\$573.00	\$214.98	\$434.26	\$429.96	\$584.75	\$5	\$7	\$7	\$12		2.4%	1.7%	1.6%	2.1%
43	\$218.00	\$443.00	\$439.00	\$597.00	\$223.35	\$451.17	\$446.70	\$607.51	\$5	\$8	\$8	\$11		2.5%	1.8%	1.8%	1.8%
44	\$228.00	\$461.00	\$455.00	\$619.00	\$232.13	\$468.90	\$464.26	\$631.39	\$4	\$8	\$9	\$12		1.8%	1.7%	2.0%	2.0%
45	\$236.00	\$479.00	\$473.00	\$643.00	\$241.11	\$487.05	\$482.23	\$655.83	\$5	\$8	\$9	\$13		2.2%	1.7%	2.0%	2.0%
46	\$246.00	\$497.00	\$491.00	\$669.00	\$250.50	\$506.02	\$501.01	\$681.37	\$5	\$9	\$10	\$12		1.8%	1.8%	2.0%	1.8%
47	\$256.00	\$517.00	\$511.00	\$695.00	\$260.30	\$525.81	\$520.61	\$708.03	\$4	\$9	\$10	\$13		1.7%	1.7%	1.9%	1.9%
48	\$266.00	\$537.00	\$531.00	\$721.00	\$270.51	\$546.43	\$541.02	\$735.79	\$5	\$9	\$10	\$15		1.7%	1.8%	1.9%	2.1%
49	\$276.00	\$557.00	\$551.00	\$751.00	\$281.13	\$567.88	\$562.26	\$764.67	\$5	\$11	\$11	\$14		1.9%	2.0%	2.0%	1.8%
50	\$287.00	\$579.00	\$573.00	\$779.00	\$292.15	\$590.15	\$584.31	\$794.66	\$5	\$11	\$11	\$16		1.8%	1.9%	2.0%	2.0%
51	\$299.00	\$601.00	\$595.00	\$809.00	\$303.59	\$613.24	\$607.17	\$825.75	\$5	\$12	\$12	\$17		1.5%	2.0%	2.0%	2.1%
52	\$311.00	\$625.00	\$619.00	\$841.00	\$315.43	\$637.16	\$630.85	\$857.96	\$4	\$12	\$12	\$17		1.4%	1.9%	1.9%	2.0%
53	\$323.00	\$649.00	\$643.00	\$876.00	\$327.68	\$661.91	\$655.35	\$891.28	\$5	\$13	\$12	\$15		1.4%	2.0%	1.9%	1.7%
54	\$335.00	\$675.00	\$669.00	\$910.00	\$340.54	\$687.89	\$681.08	\$926.27	\$6	\$13	\$12	\$16		1.7%	1.9%	1.8%	1.8%
55	\$347.00	\$701.00	\$695.00	\$944.00	\$353.81	\$714.69	\$707.62	\$962.36	\$7	\$14	\$13	\$18		2.0%	2.0%	1.8%	1.9%
56	\$361.00	\$729.00	\$721.00	\$982.00	\$367.69	\$742.74	\$735.38	\$1,000.12	\$7	\$14	\$14	\$18		1.9%	1.9%	2.0%	1.8%
57	\$375.00	\$757.00	\$749.00	\$1,020.00	\$381.98	\$771.61	\$763.97	\$1,038.99	\$7	\$15	\$15	\$19		1.9%	1.9%	2.0%	1.9%
58	\$389.00	\$787.00	\$779.00	\$1,060.00	\$396.89	\$801.71	\$793.77	\$1,079.53	\$8	\$15	\$15	\$20		2.0%	1.9%	1.9%	1.8%
59	\$405.00	\$817.00	\$809.00	\$1,100.00	\$412.40	\$833.05	\$824.81	\$1,121.74	\$7	\$16	\$16	\$22		1.8%	2.0%	2.0%	2.0%
60	\$421.00	\$849.00	\$841.00	\$1,144.00	\$428.53	\$865.63	\$857.06	\$1,165.61	\$8	\$17	\$16	\$22		1.8%	2.0%	1.9%	1.9%
61	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%
62	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%
63	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%
64	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%
65	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%
65+	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23		1.9%	1.7%	1.9%	1.9%

Min	1.4%
Max	2.5%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HealthyBlue 2.0 \$1,500 OPTION**

**RATE COMPARISON - New SUBSCRIBERS**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$106.00				\$107.73				\$2				1.6%			
6-18	\$94.00	\$185.00	\$189.00	\$252.00	\$95.98	\$188.12	\$191.96	\$257.23	\$2	\$3	\$3	\$5	2.1%	1.7%	1.6%	2.1%
19-20	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
21	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
22	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
23	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
24	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
25	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
26	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
27	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
28	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
29	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
30	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
31	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
32	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
33	\$144.00	\$281.00	\$287.00	\$385.00	\$146.13	\$286.40	\$292.26	\$391.62	\$2	\$5	\$5	\$7	1.5%	1.9%	1.8%	1.7%
34	\$150.00	\$293.00	\$297.00	\$400.00	\$151.81	\$297.55	\$303.61	\$406.84	\$2	\$5	\$7	\$7	1.2%	1.6%	2.2%	1.7%
35	\$155.00	\$303.00	\$309.00	\$416.00	\$157.69	\$309.06	\$315.36	\$422.59	\$3	\$6	\$6	\$7	1.7%	2.0%	2.1%	1.6%
36	\$161.00	\$315.00	\$321.00	\$431.00	\$163.75	\$320.96	\$327.51	\$438.86	\$3	\$6	\$7	\$8	1.7%	1.9%	2.0%	1.8%
37	\$167.00	\$327.00	\$334.00	\$448.00	\$170.22	\$333.64	\$340.44	\$456.19	\$3	\$7	\$6	\$8	1.9%	2.0%	1.9%	1.8%
38	\$173.00	\$340.00	\$348.00	\$466.00	\$176.88	\$346.69	\$353.76	\$474.03	\$4	\$7	\$6	\$8	2.2%	2.0%	1.7%	1.7%
39	\$180.00	\$354.00	\$362.00	\$482.00	\$183.73	\$360.12	\$367.47	\$492.41	\$4	\$6	\$5	\$10	2.1%	1.7%	1.5%	2.2%
40	\$189.00	\$367.00	\$375.00	\$502.00	\$190.98	\$374.32	\$381.97	\$511.83	\$2	\$7	\$7	\$10	1.0%	2.0%	1.9%	2.0%
41	\$195.00	\$382.00	\$390.00	\$521.00	\$198.42	\$388.92	\$396.85	\$531.78	\$3	\$7	\$7	\$11	1.8%	1.8%	1.8%	2.1%
42	\$202.00	\$396.00	\$406.00	\$542.00	\$206.26	\$404.28	\$412.53	\$552.78	\$4	\$8	\$7	\$11	2.1%	2.1%	1.6%	2.0%
43	\$209.00	\$411.00	\$421.00	\$564.00	\$214.29	\$420.02	\$428.59	\$574.30	\$5	\$9	\$8	\$10	2.5%	2.2%	1.8%	1.8%
44	\$219.00	\$429.00	\$436.00	\$586.00	\$222.71	\$436.52	\$445.43	\$596.88	\$4	\$8	\$9	\$11	1.7%	1.8%	2.2%	1.9%
45	\$227.00	\$444.00	\$454.00	\$609.00	\$231.34	\$453.42	\$462.67	\$619.98	\$4	\$9	\$9	\$11	1.9%	2.1%	1.9%	1.8%
46	\$236.00	\$461.00	\$471.00	\$633.00	\$240.34	\$471.07	\$480.69	\$644.13	\$4	\$10	\$10	\$11	1.8%	2.2%	2.1%	1.8%
47	\$246.00	\$480.00	\$490.00	\$657.00	\$249.75	\$489.51	\$499.49	\$669.33	\$4	\$10	\$9	\$12	1.5%	2.0%	1.9%	1.9%
48	\$256.00	\$499.00	\$510.00	\$682.00	\$259.54	\$508.70	\$519.08	\$695.57	\$4	\$10	\$9	\$14	1.4%	1.9%	1.8%	2.0%
49	\$265.00	\$519.00	\$529.00	\$709.00	\$269.73	\$528.67	\$539.45	\$722.86	\$5	\$10	\$10	\$14	1.8%	1.9%	2.0%	2.0%
50	\$275.00	\$539.00	\$549.00	\$738.00	\$280.30	\$549.40	\$560.61	\$751.22	\$5	\$10	\$12	\$13	1.9%	1.9%	2.1%	1.8%
51	\$287.00	\$559.00	\$571.00	\$767.00	\$291.28	\$570.90	\$582.55	\$780.62	\$4	\$12	\$12	\$14	1.5%	2.1%	2.0%	1.8%
52	\$297.00	\$583.00	\$594.00	\$795.00	\$302.63	\$593.17	\$605.27	\$811.06	\$6	\$10	\$11	\$16	1.9%	1.7%	1.9%	2.0%
53	\$309.00	\$605.00	\$617.00	\$826.00	\$314.39	\$616.20	\$628.77	\$842.56	\$5	\$11	\$12	\$17	1.7%	1.9%	1.9%	2.0%
54	\$321.00	\$628.00	\$642.00	\$859.00	\$326.73	\$640.39	\$653.45	\$875.63	\$6	\$12	\$11	\$17	1.8%	2.0%	1.8%	1.9%
55	\$332.00	\$653.00	\$667.00	\$892.00	\$339.46	\$665.34	\$678.92	\$909.75	\$7	\$12	\$12	\$18	2.2%	1.9%	1.8%	2.0%
56	\$346.00	\$678.00	\$692.00	\$928.00	\$352.78	\$691.44	\$705.56	\$945.45	\$7	\$13	\$14	\$17	2.0%	2.0%	2.0%	1.9%
57	\$359.00	\$706.00	\$719.00	\$963.00	\$366.49	\$718.33	\$732.98	\$982.19	\$7	\$12	\$14	\$19	2.1%	1.7%	1.9%	2.0%
58	\$373.00	\$732.00	\$748.00	\$1,002.00	\$380.79	\$746.35	\$761.58	\$1,020.52	\$8	\$14	\$14	\$19	2.1%	2.0%	1.8%	1.8%
59	\$388.00	\$761.00	\$776.00	\$1,040.00	\$395.68	\$775.53	\$791.35	\$1,060.42	\$8	\$15	\$15	\$20	2.0%	1.9%	2.0%	2.0%
60	\$404.00	\$791.00	\$807.00	\$1,082.00	\$411.15	\$805.85	\$822.31	\$1,101.88	\$7	\$15	\$15	\$20	1.8%	1.9%	1.9%	1.8%
61	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
62	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
63	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
64	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
65	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
65+	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%

Min	1.0%
Max	2.5%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HIPAA (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$377.00				\$386.03				\$9				2.4%			
6-18	\$336.00	\$678.00	\$672.00	\$912.00	\$343.91	\$694.71	\$687.83	\$935.45	\$8	\$17	\$16	\$23	2.4%	2.5%	2.4%	2.6%
19-20	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
21	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
22	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
23	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
24	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
25	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
26	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
27	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
28	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
29	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
30	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
31	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
32	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
33	\$514.00	\$1,035.00	\$1,021.00	\$1,392.00	\$523.59	\$1,057.66	\$1,047.19	\$1,424.18	\$10	\$23	\$26	\$32	1.9%	2.2%	2.6%	2.3%
34	\$534.00	\$1,077.00	\$1,062.00	\$1,446.00	\$543.95	\$1,098.78	\$1,087.90	\$1,479.54	\$10	\$22	\$26	\$34	1.9%	2.0%	2.4%	2.3%
35	\$555.00	\$1,117.00	\$1,103.00	\$1,501.00	\$565.00	\$1,141.31	\$1,130.01	\$1,536.82	\$10	\$24	\$27	\$36	1.8%	2.2%	2.4%	2.4%
36	\$575.00	\$1,158.00	\$1,145.00	\$1,556.00	\$586.76	\$1,185.26	\$1,173.53	\$1,595.99	\$12	\$27	\$29	\$40	2.0%	2.4%	2.5%	2.6%
37	\$596.00	\$1,206.00	\$1,193.00	\$1,618.00	\$609.92	\$1,232.05	\$1,219.85	\$1,659.00	\$14	\$26	\$27	\$41	2.3%	2.2%	2.3%	2.5%
38	\$617.00	\$1,247.00	\$1,240.00	\$1,686.00	\$633.79	\$1,280.25	\$1,267.57	\$1,723.90	\$17	\$33	\$28	\$38	2.7%	2.7%	2.2%	2.2%
39	\$644.00	\$1,296.00	\$1,289.00	\$1,748.00	\$658.35	\$1,329.87	\$1,316.71	\$1,790.72	\$14	\$34	\$28	\$43	2.2%	2.6%	2.1%	2.4%
40	\$672.00	\$1,350.00	\$1,337.00	\$1,817.00	\$684.32	\$1,382.33	\$1,368.64	\$1,861.36	\$12	\$32	\$32	\$44	1.8%	2.4%	2.4%	2.4%
41	\$693.00	\$1,405.00	\$1,392.00	\$1,892.00	\$710.99	\$1,436.21	\$1,421.99	\$1,933.91	\$18	\$31	\$30	\$42	2.6%	2.2%	2.2%	2.2%
42	\$719.00	\$1,459.00	\$1,446.00	\$1,961.00	\$739.06	\$1,492.92	\$1,478.14	\$2,010.27	\$20	\$34	\$32	\$49	2.8%	2.3%	2.2%	2.5%
43	\$747.00	\$1,515.00	\$1,501.00	\$2,043.00	\$767.84	\$1,551.05	\$1,535.69	\$2,088.54	\$21	\$36	\$35	\$46	2.8%	2.4%	2.3%	2.2%
44	\$781.00	\$1,577.00	\$1,556.00	\$2,118.00	\$798.02	\$1,612.02	\$1,596.05	\$2,170.63	\$17	\$35	\$40	\$53	2.2%	2.2%	2.6%	2.5%
45	\$809.00	\$1,639.00	\$1,618.00	\$2,201.00	\$828.91	\$1,674.39	\$1,657.82	\$2,254.63	\$20	\$35	\$40	\$54	2.5%	2.2%	2.5%	2.4%
46	\$843.00	\$1,700.00	\$1,680.00	\$2,289.00	\$861.19	\$1,739.61	\$1,722.39	\$2,342.45	\$18	\$40	\$42	\$53	2.2%	2.3%	2.5%	2.3%
47	\$877.00	\$1,768.00	\$1,748.00	\$2,379.00	\$894.89	\$1,807.66	\$1,789.77	\$2,434.09	\$18	\$40	\$42	\$55	2.0%	2.2%	2.4%	2.3%
48	\$912.00	\$1,837.00	\$1,817.00	\$2,467.00	\$929.97	\$1,878.56	\$1,859.96	\$2,529.54	\$18	\$42	\$43	\$63	2.0%	2.3%	2.4%	2.5%
49	\$946.00	\$1,905.00	\$1,885.00	\$2,570.00	\$966.48	\$1,952.28	\$1,932.95	\$2,628.81	\$20	\$47	\$48	\$69	2.2%	2.5%	2.5%	2.3%
50	\$980.00	\$1,981.00	\$1,961.00	\$2,667.00	\$1,004.37	\$2,028.84	\$2,008.76	\$2,731.91	\$24	\$48	\$48	\$65	2.5%	2.4%	2.4%	2.4%
51	\$1,021.00	\$2,056.00	\$2,036.00	\$2,769.00	\$1,043.68	\$2,108.24	\$2,087.36	\$2,838.81	\$23	\$52	\$51	\$70	2.2%	2.5%	2.5%	2.5%
52	\$1,062.00	\$2,139.00	\$2,118.00	\$2,879.00	\$1,084.39	\$2,190.46	\$2,168.78	\$2,949.53	\$22	\$51	\$51	\$71	2.1%	2.4%	2.4%	2.4%
53	\$1,103.00	\$2,221.00	\$2,201.00	\$2,995.00	\$1,126.50	\$2,275.53	\$2,253.00	\$3,064.08	\$24	\$55	\$52	\$69	2.1%	2.5%	2.4%	2.3%
54	\$1,145.00	\$2,310.00	\$2,289.00	\$3,111.00	\$1,170.72	\$2,364.85	\$2,341.44	\$3,184.36	\$26	\$55	\$52	\$73	2.2%	2.4%	2.3%	2.4%
55	\$1,186.00	\$2,399.00	\$2,379.00	\$3,229.00	\$1,216.34	\$2,457.01	\$2,432.69	\$3,308.45	\$30	\$58	\$54	\$79	2.6%	2.4%	2.3%	2.5%
56	\$1,234.00	\$2,495.00	\$2,467.00	\$3,358.00	\$1,264.07	\$2,553.42	\$2,528.13	\$3,438.27	\$30	\$58	\$61	\$80	2.4%	2.3%	2.5%	2.4%
57	\$1,281.00	\$2,591.00	\$2,564.00	\$3,489.00	\$1,313.20	\$2,652.66	\$2,626.39	\$3,571.90	\$32	\$62	\$62	\$83	2.5%	2.4%	2.4%	2.4%
58	\$1,330.00	\$2,694.00	\$2,667.00	\$3,626.00	\$1,364.44	\$2,756.16	\$2,728.87	\$3,711.27	\$34	\$62	\$62	\$85	2.6%	2.3%	2.3%	2.4%
59	\$1,384.00	\$2,796.00	\$2,769.00	\$3,763.00	\$1,417.78	\$2,863.91	\$2,835.55	\$3,856.35	\$34	\$68	\$67	\$93	2.4%	2.4%	2.4%	2.5%
60	\$1,439.00	\$2,907.00	\$2,879.00	\$3,914.00	\$1,473.22	\$2,975.91	\$2,946.45	\$4,007.17	\$34	\$69	\$67	\$93	2.4%	2.4%	2.3%	2.4%
61	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
62	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
63	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
64	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
65	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
65+	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%

Min	1.8%
Max	2.8%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HIPAA (Med & Rx HIGH OPTION)**

**RATE COMPARISON -RENEWING SUBSCRIBERS**

Age	4/1/2011				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$442.00				\$386.03				(\$56)				-12.7%			
6-18	\$394.00	\$795.00	\$787.00	\$1,068.00	\$343.91	\$694.71	\$687.83	\$935.45	(\$50)	(\$100)	(\$99)	(\$133)	-12.7%	-12.6%	-12.6%	-12.4%
19-20	\$482.00	\$972.00	\$963.00	\$1,309.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$28	\$59	\$58	\$79	5.9%	6.0%	6.0%	6.0%
21	\$490.00	\$988.00	\$980.00	\$1,333.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$20	\$43	\$41	\$55	4.1%	4.3%	4.1%	4.1%
22	\$498.00	\$1,003.00	\$996.00	\$1,357.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$12	\$28	\$25	\$31	2.5%	2.8%	2.5%	2.3%
23	\$513.00	\$1,036.00	\$1,028.00	\$1,397.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$3)	(\$5)	(\$7)	(\$9)	-0.5%	-0.5%	-0.7%	-0.7%
24	\$522.00	\$1,052.00	\$1,044.00	\$1,421.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$12)	(\$21)	(\$23)	(\$33)	-2.2%	-2.0%	-2.2%	-2.3%
25	\$530.00	\$1,068.00	\$1,060.00	\$1,445.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$20)	(\$37)	(\$39)	(\$57)	-3.7%	-3.5%	-3.7%	-4.0%
26	\$546.00	\$1,100.00	\$1,092.00	\$1,485.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$36)	(\$69)	(\$71)	(\$97)	-6.5%	-6.3%	-6.5%	-6.5%
27	\$554.00	\$1,116.00	\$1,108.00	\$1,510.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$44)	(\$85)	(\$87)	(\$122)	-7.9%	-7.6%	-7.9%	-8.1%
28	\$562.00	\$1,132.00	\$1,124.00	\$1,526.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$52)	(\$101)	(\$103)	(\$138)	-9.2%	-8.9%	-9.2%	-9.0%
29	\$578.00	\$1,164.00	\$1,156.00	\$1,574.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$68)	(\$133)	(\$135)	(\$186)	-11.7%	-11.4%	-11.7%	-11.8%
30	\$586.00	\$1,181.00	\$1,172.00	\$1,598.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$76)	(\$150)	(\$151)	(\$210)	-12.9%	-12.7%	-12.9%	-13.1%
31	\$603.00	\$1,221.00	\$1,204.00	\$1,638.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$93)	(\$190)	(\$183)	(\$250)	-15.4%	-15.6%	-15.2%	-15.3%
32	\$610.00	\$1,237.00	\$1,221.00	\$1,662.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$100)	(\$206)	(\$200)	(\$274)	-16.4%	-16.7%	-16.4%	-16.5%
33	\$626.00	\$1,269.00	\$1,252.00	\$1,702.00	\$523.59	\$1,057.66	\$1,047.19	\$1,424.18	(\$102)	(\$211)	(\$205)	(\$278)	-16.4%	-16.7%	-16.4%	-16.3%
34	\$634.00	\$1,285.00	\$1,269.00	\$1,727.00	\$543.95	\$1,098.78	\$1,087.90	\$1,479.54	(\$90)	(\$186)	(\$181)	(\$247)	-14.2%	-14.5%	-14.3%	-14.3%
35	\$651.00	\$1,317.00	\$1,301.00	\$1,767.00	\$565.00	\$1,141.31	\$1,130.01	\$1,536.82	(\$86)	(\$176)	(\$171)	(\$230)	-13.2%	-13.3%	-13.1%	-13.0%
36	\$658.00	\$1,333.00	\$1,317.00	\$1,790.00	\$586.76	\$1,185.26	\$1,173.53	\$1,595.99	(\$71)	(\$148)	(\$143)	(\$194)	-10.8%	-11.1%	-10.9%	-10.8%
37	\$674.00	\$1,365.00	\$1,349.00	\$1,830.00	\$609.92	\$1,232.05	\$1,219.85	\$1,659.00	(\$64)	(\$133)	(\$129)	(\$171)	-9.5%	-9.7%	-9.6%	-9.3%
38	\$691.00	\$1,397.00	\$1,382.00	\$1,879.00	\$633.79	\$1,280.25	\$1,267.57	\$1,723.90	(\$57)	(\$117)	(\$114)	(\$155)	-8.3%	-8.4%	-8.3%	-8.3%
39	\$699.00	\$1,413.00	\$1,397.00	\$1,903.00	\$658.35	\$1,329.87	\$1,316.71	\$1,790.72	(\$41)	(\$83)	(\$80)	(\$112)	-5.8%	-5.9%	-5.7%	-5.9%
40	\$714.00	\$1,445.00	\$1,430.00	\$1,943.00	\$684.32	\$1,382.33	\$1,368.64	\$1,861.36	(\$30)	(\$63)	(\$61)	(\$82)	-4.2%	-4.3%	-4.3%	-4.2%
41	\$747.00	\$1,510.00	\$1,493.00	\$2,031.00	\$710.99	\$1,436.21	\$1,421.99	\$1,933.91	(\$36)	(\$74)	(\$71)	(\$97)	-4.8%	-4.9%	-4.8%	-4.8%
42	\$787.00	\$1,590.00	\$1,574.00	\$2,144.00	\$739.06	\$1,492.92	\$1,478.14	\$2,010.27	(\$48)	(\$97)	(\$96)	(\$134)	-6.1%	-6.1%	-6.1%	-6.2%
43	\$819.00	\$1,654.00	\$1,638.00	\$2,224.00	\$767.84	\$1,551.05	\$1,535.69	\$2,088.54	(\$51)	(\$103)	(\$102)	(\$135)	-6.2%	-6.2%	-6.2%	-6.1%
44	\$859.00	\$1,734.00	\$1,719.00	\$2,337.00	\$798.02	\$1,612.02	\$1,596.05	\$2,170.63	(\$61)	(\$122)	(\$123)	(\$166)	-7.1%	-7.0%	-7.2%	-7.1%
45	\$900.00	\$1,815.00	\$1,799.00	\$2,449.00	\$828.91	\$1,674.39	\$1,657.82	\$2,254.63	(\$71)	(\$141)	(\$141)	(\$194)	-7.9%	-7.7%	-7.8%	-7.9%
46	\$940.00	\$1,895.00	\$1,879.00	\$2,554.00	\$861.19	\$1,739.61	\$1,722.39	\$2,342.45	(\$79)	(\$155)	(\$157)	(\$212)	-8.4%	-8.2%	-8.3%	-8.3%
47	\$980.00	\$1,975.00	\$1,960.00	\$2,666.00	\$894.89	\$1,807.66	\$1,789.77	\$2,434.09	(\$85)	(\$167)	(\$170)	(\$232)	-8.7%	-8.5%	-8.7%	-8.7%
48	\$1,028.00	\$2,079.00	\$2,056.00	\$2,795.00	\$929.97	\$1,878.56	\$1,859.96	\$2,529.54	(\$98)	(\$200)	(\$196)	(\$265)	-9.5%	-9.6%	-9.5%	-9.5%
49	\$1,076.00	\$2,176.00	\$2,152.00	\$2,923.00	\$966.48	\$1,952.28	\$1,932.95	\$2,628.81	(\$110)	(\$224)	(\$219)	(\$294)	-10.2%	-10.3%	-10.2%	-10.1%
50	\$1,124.00	\$2,272.00	\$2,249.00	\$3,059.00	\$1,004.37	\$2,028.84	\$2,008.76	\$2,731.91	(\$120)	(\$243)	(\$240)	(\$327)	-10.6%	-10.7%	-10.7%	-10.7%
51	\$1,172.00	\$2,368.00	\$2,345.00	\$3,187.00	\$1,043.68	\$2,108.24	\$2,087.36	\$2,838.81	(\$128)	(\$260)	(\$258)	(\$348)	-10.9%	-11.0%	-11.0%	-10.9%
52	\$1,229.00	\$2,481.00	\$2,458.00	\$3,340.00	\$1,084.39	\$2,190.46	\$2,168.78	\$2,949.53	(\$145)	(\$291)	(\$289)	(\$390)	-11.8%	-11.7%	-11.8%	-11.7%
53	\$1,285.00	\$2,594.00	\$2,569.00	\$3,493.00	\$1,126.50	\$2,275.53	\$2,253.00	\$3,064.08	(\$159)	(\$318)	(\$316)	(\$429)	-12.3%	-12.3%	-12.3%	-12.3%
54	\$1,341.00	\$2,706.00	\$2,682.00	\$3,645.00	\$1,170.72	\$2,364.85	\$2,341.44	\$3,184.36	(\$170)	(\$341)	(\$341)	(\$461)	-12.7%	-12.6%	-12.7%	-12.6%
55	\$1,405.00	\$2,843.00	\$2,810.00	\$3,822.00	\$1,216.34	\$2,457.01	\$2,432.69	\$3,308.45	(\$189)	(\$386)	(\$377)	(\$514)	-13.4%	-13.6%	-13.4%	-13.4%
56	\$1,470.00	\$2,971.00	\$2,939.00	\$3,999.00	\$1,264.07	\$2,553.42	\$2,528.13	\$3,438.27	(\$206)	(\$418)	(\$411)	(\$561)	-14.0%	-14.1%	-14.0%	-14.0%
57	\$1,541.00	\$3,116.00	\$3,084.00	\$4,192.00	\$1,313.20	\$2,652.66	\$2,626.39	\$3,571.90	(\$228)	(\$463)	(\$458)	(\$620)	-14.8%	-14.9%	-14.8%	-14.8%
58	\$1,606.00	\$3,244.00	\$3,212.00	\$4,368.00	\$1,364.44	\$2,756.16	\$2,728.87	\$3,711.27	(\$242)	(\$488)	(\$483)	(\$657)	-15.0%	-15.0%	-15.0%	-15.0%
59	\$1,686.00	\$3,405.00	\$3,373.00	\$4,585.00	\$1,417.78	\$2,863.91	\$2,835.55	\$3,856.35	(\$268)	(\$541)	(\$537)	(\$729)	-15.9%	-15.9%	-15.9%	-15.9%
60	\$1,759.00	\$3,549.00	\$3,517.00	\$4,786.00	\$1,473.22	\$2,975.91	\$2,946.45	\$4,007.17	(\$286)	(\$573)	(\$571)	(\$779)	-16.2%	-16.1%	-16.2%	-16.3%
61	\$1,839.00	\$3,718.00	\$3,677.00	\$5,002.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$308)	(\$626)	(\$615)	(\$838)	-16.8%	-16.8%	-16.7%	-16.8%
62	\$1,927.00	\$3,894.00	\$3,855.00	\$5,243.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$396)	(\$802)	(\$793)	(\$1,079)	-20.6%	-20.6%	-20.6%	-20.6%
63	\$2,016.00	\$4,071.00	\$4,031.00	\$5,484.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$485)	(\$979)	(\$969)	(\$1,320)	-24.1%	-24.0%	-24.0%	-24.1%
64	\$2,104.00	\$4,248.00	\$4,208.00	\$5,725.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$573)	(\$1,156)	(\$1,146)	(\$1,561)	-27.2%	-27.2%	-27.2%	-27.3%
65	\$2,200.00	\$4,441.00	\$4,401.00	\$5,982.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$669)	(\$1,349)	(\$1,339)	(\$1,818)	-30.4%	-30.4%	-30.4%	-30.4%
65+	\$2,305.00	\$4,657.00	\$4,609.00	\$6,271.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$774)	(\$1,565)	(\$1,547)	(\$2,107)	-33.6%	-33.6%	-33.6%	-33.6%

Min	-33.6%
Max	6.0%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	4/1/2011				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$114.00				\$134.80				\$21				18.2%			
6-18	\$102.00	\$174.00	\$203.00	\$270.00	\$120.10	\$204.17	\$240.20	\$320.67	\$18	\$30	\$37	\$51	17.7%	17.3%	18.3%	18.8%
19-20	\$149.00	\$253.00	\$297.00	\$397.00	\$178.19	\$302.92	\$356.37	\$475.76	\$29	\$50	\$59	\$79	19.6%	19.7%	20.0%	19.8%
21	\$151.00	\$257.00	\$302.00	\$404.00	\$178.19	\$302.92	\$356.37	\$475.76	\$27	\$46	\$54	\$72	18.0%	17.9%	18.0%	17.8%
22	\$153.00	\$261.00	\$307.00	\$411.00	\$178.19	\$302.92	\$356.37	\$475.76	\$25	\$42	\$49	\$65	16.5%	16.1%	16.1%	15.8%
23	\$159.00	\$270.00	\$317.00	\$424.00	\$178.19	\$302.92	\$356.37	\$475.76	\$19	\$33	\$39	\$52	12.1%	12.2%	12.4%	12.2%
24	\$161.00	\$275.00	\$322.00	\$431.00	\$178.19	\$302.92	\$356.37	\$475.76	\$17	\$28	\$34	\$45	10.7%	10.2%	10.7%	10.4%
25	\$163.00	\$278.00	\$327.00	\$436.00	\$178.19	\$302.92	\$356.37	\$475.76	\$15	\$25	\$29	\$40	9.3%	9.0%	9.0%	9.1%
26	\$168.00	\$287.00	\$337.00	\$450.00	\$178.19	\$302.92	\$356.37	\$475.76	\$10	\$16	\$19	\$26	6.1%	5.5%	5.7%	5.7%
27	\$171.00	\$290.00	\$342.00	\$456.00	\$178.19	\$302.92	\$356.37	\$475.76	\$7	\$13	\$14	\$20	4.2%	4.5%	4.2%	4.3%
28	\$174.00	\$295.00	\$346.00	\$463.00	\$178.19	\$302.92	\$356.37	\$475.76	\$4	\$8	\$10	\$13	2.4%	2.7%	3.0%	2.8%
29	\$178.00	\$302.00	\$357.00	\$476.00	\$178.19	\$302.92	\$356.37	\$475.76	\$0	\$1	(\$1)	(\$0)	0.1%	0.3%	-0.2%	-0.1%
30	\$181.00	\$307.00	\$361.00	\$483.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$3)	(\$4)	(\$5)	(\$7)	-1.6%	-1.3%	-1.3%	-1.5%
31	\$186.00	\$317.00	\$372.00	\$495.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$8)	(\$14)	(\$16)	(\$19)	-4.2%	-4.4%	-4.2%	-3.9%
32	\$189.00	\$320.00	\$376.00	\$503.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$11)	(\$17)	(\$20)	(\$27)	-5.7%	-5.3%	-5.2%	-5.4%
33	\$193.00	\$329.00	\$386.00	\$516.00	\$182.84	\$310.84	\$365.69	\$488.19	(\$10)	(\$18)	(\$20)	(\$28)	-5.3%	-5.5%	-5.3%	-5.4%
34	\$195.00	\$332.00	\$391.00	\$522.00	\$189.95	\$322.92	\$379.90	\$507.17	(\$5)	(\$9)	(\$11)	(\$15)	-2.6%	-2.7%	-2.8%	-2.8%
35	\$201.00	\$342.00	\$401.00	\$535.00	\$197.30	\$335.42	\$394.61	\$526.81	(\$4)	(\$7)	(\$6)	(\$8)	-1.8%	-1.9%	-1.6%	-1.5%
36	\$203.00	\$344.00	\$406.00	\$543.00	\$204.90	\$348.33	\$409.81	\$547.09	\$2	\$4	\$4	\$4	0.9%	1.3%	0.9%	0.8%
37	\$208.00	\$354.00	\$416.00	\$554.00	\$213.00	\$362.09	\$425.98	\$568.68	\$5	\$8	\$10	\$15	2.4%	2.3%	2.4%	2.6%
38	\$213.00	\$361.00	\$426.00	\$569.00	\$221.32	\$376.26	\$442.65	\$590.94	\$8	\$15	\$17	\$22	3.9%	4.2%	3.9%	3.9%
39	\$216.00	\$367.00	\$431.00	\$575.00	\$229.91	\$390.83	\$459.80	\$613.84	\$14	\$24	\$29	\$39	6.4%	6.5%	6.7%	6.8%
40	\$221.00	\$374.00	\$441.00	\$590.00	\$238.97	\$406.26	\$477.95	\$638.06	\$18	\$32	\$37	\$48	8.1%	8.6%	8.4%	8.1%
41	\$231.00	\$391.00	\$461.00	\$614.00	\$248.28	\$422.09	\$496.58	\$662.93	\$17	\$31	\$36	\$49	7.5%	8.0%	7.7%	8.0%
42	\$242.00	\$414.00	\$486.00	\$649.00	\$258.09	\$438.76	\$516.18	\$689.10	\$16	\$25	\$30	\$40	6.6%	6.0%	6.2%	6.2%
43	\$253.00	\$429.00	\$505.00	\$673.00	\$268.14	\$455.83	\$536.28	\$715.94	\$15	\$27	\$31	\$43	6.0%	6.3%	6.2%	6.4%
44	\$265.00	\$450.00	\$530.00	\$709.00	\$278.68	\$473.75	\$557.36	\$744.07	\$14	\$24	\$27	\$35	5.2%	5.3%	5.2%	4.9%
45	\$278.00	\$471.00	\$554.00	\$741.00	\$289.46	\$492.08	\$578.93	\$772.86	\$11	\$21	\$25	\$32	4.1%	4.5%	4.5%	4.3%
46	\$290.00	\$493.00	\$580.00	\$773.00	\$300.74	\$511.26	\$601.47	\$802.97	\$11	\$18	\$21	\$30	3.7%	3.7%	3.7%	3.9%
47	\$302.00	\$513.00	\$605.00	\$807.00	\$312.50	\$531.26	\$625.00	\$834.38	\$11	\$18	\$20	\$27	3.5%	3.6%	3.3%	3.4%
48	\$317.00	\$540.00	\$634.00	\$847.00	\$324.76	\$552.09	\$649.51	\$867.11	\$8	\$12	\$16	\$20	2.4%	2.2%	2.4%	2.4%
49	\$332.00	\$565.00	\$664.00	\$887.00	\$337.50	\$573.76	\$675.01	\$901.13	\$6	\$9	\$11	\$14	1.7%	1.6%	1.7%	1.6%
50	\$346.00	\$590.00	\$694.00	\$926.00	\$350.74	\$596.26	\$701.48	\$936.47	\$5	\$6	\$7	\$10	1.4%	1.1%	1.1%	1.1%
51	\$361.00	\$614.00	\$724.00	\$966.00	\$364.47	\$619.59	\$728.92	\$973.12	\$3	\$6	\$5	\$7	1.0%	0.9%	0.7%	0.7%
52	\$379.00	\$644.00	\$758.00	\$1,013.00	\$378.68	\$643.75	\$757.36	\$1,011.08	(\$0)	(\$0)	(\$1)	(\$2)	-0.1%	0.0%	-0.1%	-0.2%
53	\$397.00	\$673.00	\$792.00	\$1,057.00	\$393.39	\$668.76	\$786.77	\$1,050.33	(\$4)	(\$4)	(\$5)	(\$7)	-0.9%	-0.6%	-0.7%	-0.6%
54	\$414.00	\$703.00	\$828.00	\$1,105.00	\$408.83	\$695.01	\$817.65	\$1,091.57	(\$5)	(\$8)	(\$10)	(\$13)	-1.2%	-1.1%	-1.2%	-1.2%
55	\$433.00	\$738.00	\$867.00	\$1,157.00	\$424.76	\$722.09	\$849.52	\$1,134.10	(\$8)	(\$16)	(\$17)	(\$23)	-1.9%	-2.2%	-2.0%	-2.0%
56	\$454.00	\$770.00	\$906.00	\$1,212.00	\$441.43	\$750.42	\$882.85	\$1,178.61	(\$13)	(\$20)	(\$23)	(\$33)	-2.8%	-2.5%	-2.6%	-2.8%
57	\$476.00	\$807.00	\$951.00	\$1,271.00	\$458.58	\$779.59	\$917.17	\$1,224.42	(\$17)	(\$27)	(\$34)	(\$47)	-3.7%	-3.4%	-3.6%	-3.7%
58	\$495.00	\$842.00	\$991.00	\$1,323.00	\$476.47	\$810.01	\$952.95	\$1,272.19	(\$19)	(\$32)	(\$38)	(\$51)	-3.7%	-3.8%	-3.8%	-3.8%
59	\$520.00	\$885.00	\$1,040.00	\$1,390.00	\$495.10	\$841.67	\$990.20	\$1,321.93	(\$25)	(\$43)	(\$50)	(\$68)	-4.8%	-4.9%	-4.8%	-4.9%
60	\$543.00	\$921.00	\$1,085.00	\$1,449.00	\$514.46	\$874.59	\$1,028.93	\$1,373.63	(\$29)	(\$46)	(\$56)	(\$75)	-5.3%	-5.0%	-5.2%	-5.2%
61	\$567.00	\$964.00	\$1,135.00	\$1,513.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$32)	(\$55)	(\$66)	(\$86)	-5.7%	-5.7%	-5.8%	-5.7%
62	\$594.00	\$1,011.00	\$1,189.00	\$1,588.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$59)	(\$102)	(\$120)	(\$161)	-10.0%	-10.1%	-10.1%	-10.1%
63	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
64	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
65	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
65+	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%

Min	-14.1%
Max	20.0%

# Objection(s)

- 1 On page 5 of the Actuarial memo, the TLR s (target loss ratios) for some LOBs are below what the PPACA requirements/ guidelines are ----- even though this might be applicable only starting in 2014, does the company intend to refile or change benefits or do what by then or now to satisfy the requirements?

The federal Minimum Loss Ratio requirement is already in effect as of 2011--- rebates will be calculated and issued for the 2011 experience year in mid-2012.

However, the DLRs on page 5 , 6 and 7 are a traditional loss ratio definition of Claims/Income. The federal MLR definition is an altered (Claims + Quality Improvement Expenses) / (Income - Federal/Premium taxes) and also has a credibility adjustment for small blocks of business. All of these adjustments push the loss ratio upwards, and we estimate the MLR for rebate calculations will be about 4.5 - 5% above the traditional loss ratio definition.

Additionally, the rebates are calculated for the whole Individual BlueChoice segment in VA, not for each product separately. So, while the HSA MLR loss ratio might still be below 80% even after the adjustments, this is OK as long as all the BlueChoice products combined stay above.

- 2 On the same page, (and also on page 6, etc), Columns 21 vs col. 22 and col. 26 vs. col. 27, the 'Needed Rate Increases' are showing much higher than the 'Proposed' (requested) ones (some are even proposing rate decreases?)--- please explain the logic and illustrate / or demonstrate the basis for this action.

Page 5 is a composite page that shows a weighted average between pages 6 (grandfathered) and 7 (PPACA) to get the total loss ratio for the DC individual market, so that we can ensure we are above the state's legal minimum. Page 7 contains the increases for the rates that are found in this filing. That being said, the rationale behind page 7 was the desire to keep the year over year base rate change under 10% for all renewal months, which the Board of Directors deemed more important than realizing an underwriting gain in this segment. The proposed decreases will bring the 6/1/12 renewals down to 9.9%.

- 3 It would be more preferable if more than one year of experience data is used in the projection. (preferably 3 years)

We disagree. Our company operates 3 legal entities in 3 jurisdictions, and the regulators in all of them (including DC), have always accepted and expected us to use the most recent one-year period of experience in our pricing projections. Additionally, the unreasonable rate review process set up by HHS specifically dictates that one year of experience be used. To be consistent with all other regulatory bodies, we feel one year of experience continues to be most appropriate.

- 4 Please explain why there's a 4% Trend applied to the Capitations portion of the experience rating process? (aren't capitation amounts fixed by specified amounts every year?).

The amount of our PMPMs for capitations usually trends around 4% annually. But we realized this is not as accurate as possible so we updated the calculation, seen in the updated Actuarial Memorandum. The updated calculation applies the current PMPMs (the fixed ones we know about) to each month's enrollment in the experience period vs our expected PMPM (trended at approx 3-4% if the contract is not in place yet) for each month of enrollment of the projection period (enrollment in the projection period is constant). You will notice that the product of comparing these 2 numbers changes the trend by more than 4%, making it negative for the overall HMO market (on page 5). This was caused by us no longer contracting for Disease Management services. Disease Management was almost 50% of the total cost of capitated services for our HMO products. Removing that cost makes our capitation trend very low. But once the effect of that change is no longer in the experience the trend will go back to 3-4%.

- 5 Why are the Rolling 12-Month Incurred Claim Trend much different from the Normalized /and Proposed / and Prior Rating Trend numbers?

These are very small blocks of business with extremely volatile trends. The Observed rolling-12 varies significantly from the normalized rolling-12, because the normalization reflects adjustments for benefit mix. Since the experience for trend analysis includes both PPACA and GF, the benefit richness is changing quickly and the effect of normalization is big.

The big difference between the normalized trend and the pricing trend is because of the large volatility of the normalized rolling-12. We don't want our pricing trend to have huge swings from filing to filing. So instead we gradually change trends, using the normalized trends of the segment and the overall trends of the company and from industry studies to choose to move the trend slightly upward or downward.

SERFF Tracking Number: CFAP-127812348 State: District of Columbia  
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:  
 Company Tracking Number: 1697  
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO  
 Health Maintenance (HMO)  
 Product Name: DC HMO UW - PPACA  
 Project Name/Number: 1697\_DC HMO UW - PPACA/1697

## 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)
11/10/2011	Supporting	Actuarial Justification Document	01/18/2012	1697 DC BC UW & HIPAA - PPACA - Actuarial Memo.pdf (Superseded)

**CareFirst BlueChoice, Inc. (NAIC No. 96202)  
Individual, Non-Medigap Business  
HMO**

**District of Columbia**

**Underwritten, HIPAA, Group Conversion & Open Enrollment  
Standard, Saver, HSA & HB - PPACA  
Medical & Rx**

**Rate Filing # 1697  
Actuarial Memorandum**

**Effective 4/1/2012**

**CareFirst BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**District of Columbia**  
**Underwritten, HIPAA, Group Conversion & Open Enrollment**  
**Standard, Saver, HSA & HB - PPACA**  
**Medical & Rx**  
**Rate Filing # 1697**  
**Actuarial Memorandum**  
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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: 2011.12.02 12:04:14 -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 BlueChoice, Inc. (NAIC No. 96202)**  
**Individual, Non-Medigap Business**  
**Rate Filing # 1697**  
**District of Columbia**  
**Standard, Saver, HSA & HB - PPACA**

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently filed rates, in filing 1629. Rates included in this filing are proposed to have an effective date of 4/1/2012.

<b>Product</b>	<b>Medical Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Rx Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Total Rate Change (04/2012 over 01/2012 Rate Level)</b>	<b>Total Annual Rate Change (04/2012 over 04/2011 Rate Level) - excluding age change</b>
UW Standard High Option	2.4%	2.4%	2.4%	2.4%
UW Standard Medium Option	2.4%	2.4%	2.4%	2.4%
UW Standard Low Option	2.4%	2.4%	2.4%	2.4%
UW HSA \$1200 Option	1.9%	NA	1.9%	1.9%
UW HSA \$2700 Option	1.9%	NA	1.9%	1.9%
UW HealthyBlue Triple Option	1.9%	NA	1.9%	1.9%
UW HealthyBlue HSA \$2,500	1.9%	NA	1.9%	1.9%
UW HealthyBlue 2.0 \$1,500	1.9%	1.9%	1.9%	NA
UW HealthyBlue 2.0 \$2,500	1.9%	1.9%	1.9%	NA
HIPAA Standard High Option	2.4%	2.4%	2.4%	-12.6%
HIPAA Standard Low Option	2.4%	2.4%	2.4%	-11.3%
Group Conversion	0.0%	0.0%	0.0%	-10.0%
Open Enrollment HMO Standard	9.9%	9.9%	9.9%	-1.1%
UW Standard	2.4%	2.4%	2.4%	2.4%
UW HSA	1.9%	NA	1.9%	1.9%
UW HealthyBlue	1.9%	1.9%	1.9%	1.9%
HIPAA Standard	2.4%	2.4%	2.4%	-11.7%
<b>Total</b>	<b>2.2%</b>	<b>2.4%</b>	<b>2.2%</b>	<b>-2.0%</b>

These rate changes will apply to the 10%, 25% and 50% CounterOffers for our Standard and HSA products. And they will also apply to the counter offers of 5%, 20%, 30%, 50% and 80% for the HealthyBlue products.

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 (FHCRA). 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% (Board-approved at their September meetings). These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCRA. RBC ratios are calculated on an authorized control level basis.

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medigap Business**  
**Pricing Analysis**  
**BlueChoice Underwritten and HIPAA business - Composite (GF + PPACA)**  
**District of Columbia**

TARGET LOSS RATIO = H.S.A. & HB 73.2%  
Standard 75.2%  
Saver 75.5%

<b>Experience Period:</b>	<b>Projection Period:</b>
Start 7/1/2010	Start 4/1/2012
Incurred thru 6/30/2011	Thru 6/30/2012
Paid thru 9/30/2011	Midpt 5/16/2012
Midpt 12/30/2010	Trend Mos 22.5
	Current Rate Level 1/1/2012
Rx Rebates -1.6%	Capitation Trend 4.0%
	Non-CDH Trend 10.0%
	CDH Trend 8.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
			Exp Pd Member Months	Contracts 09/2011	Members 09/2011	Distribution	Incurred Claims	Capitation	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Trend @ 4%	Projected Claims	Required Income	IAF	Income at Current 01/2012 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011 Proposed	
<b>Medical Experience</b>																										
Underwritten	Standard	12,876	698	916	44.6%	\$1,672,815	\$24,278	\$0	\$1,697,093	\$2,388,233	71.1%	10.0%	1.1957	1.0763	\$2,026,265	\$2,693,070	0.9703	\$2,317,230	87.4%	16.2%	-7.1%	\$2,152,500	(\$540,569)	94.1%	9.4%	-12.6%
	Saver	5,656	275	322	17.6%	\$934,270	\$10,664	\$0	\$944,934	\$989,932	95.5%	10.0%	1.1957	1.0763	\$1,128,557	\$1,495,131	0.9872	\$977,241	115.5%	53.0%	-7.9%	\$900,039	(\$595,092)	125.4%	48.7%	-10.5%
	HSA (incl Rx)	7,445	379	508	24.2%	\$512,621	\$14,038	(\$1,168)	\$525,491	\$907,373	57.9%	8.0%	1.1552	1.0763	\$605,956	\$828,243	0.9454	\$857,870	70.6%	-3.5%	-6.3%	\$804,103	(\$24,140)	75.4%	-6.4%	-9.1%
	HealthyBlue	1,165	190	222	12.1%	\$372,082	\$2,197	(\$554)	\$373,724	\$219,315	170.4%	8.0%	1.1552	1.0763	\$431,565	\$589,879	1.0000	\$219,315	196.8%	169.0%	1.9%	\$223,482	(\$366,397)	193.1%	169.0%	1.9%
	UW Total	27,142	1,542	1,968	98.5%	\$3,491,788	\$51,176	(\$1,722)	\$3,541,243	\$4,504,853	78.6%	9.5%	1.1854	1.0763	\$4,192,344	\$5,606,322	0.9704	\$4,371,656	95.9%	28.2%	-6.7%	\$4,080,124	(\$1,526,198)	102.8%	22.7%	-10.7%
HIPAA	Standard	370	24	24	1.5%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1957	1.0763	\$46,244	\$61,462	0.8717	\$220,920	20.9%	-7.2%	2.4%	\$226,222	\$164,760	20.4%	-76.5%	-13.6%
	HIPAA Total	370	24	24	1.5%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1957	1.0763	\$46,244	\$61,462	0.8717	\$220,920	20.9%	-7.2%	2.4%	\$226,222	\$164,760	20.4%	-76.5%	-13.6%
<b>Medical - Underwritten &amp; HIPAA</b>																										
UW & HIPAA Total		27,512	1,566	1,992	0.0%	\$3,529,836	\$51,874	(\$1,722)	\$3,579,988	\$4,758,290	75.2%	9.5%	1.1855	1.0763	\$4,238,588	\$5,667,784	0.9652	\$4,592,576	92.3%	23.4%	-6.2%	\$4,306,346	(\$1,361,438)	98.4%	17.4%	-10.8%
<b>Rx Experience</b>																										
Underwritten	Standard	12,876	698	916	44.6%	\$187,516	\$0	(\$3,089)	\$184,426	\$440,821	41.8%	10.0%	1.1957	1.0763	\$220,513	\$293,079	1.0774	\$474,953	46.4%	-38.3%	-6.6%	\$443,400	\$150,321	49.7%	-33.5%	0.6%
	Saver	5,656	275	322	17.6%	\$31,053	\$0	(\$512)	\$30,541	\$60,127	50.8%	10.0%	1.1957	1.0763	\$36,517	\$48,378	0.9400	\$56,519	64.6%	-14.4%	-7.9%	\$52,054	\$3,676	70.2%	-19.5%	-13.4%
	HSA (Rx incl w/ Medcat)																									
	HealthyBlue																									
	UW Total	18,532	973	1,238	62.1%	\$218,568	\$0	(\$3,601)	\$214,967	\$500,948	42.9%	10.0%	1.1957	1.0763	\$257,030	\$341,458	1.0609	\$531,472	48.4%	-35.8%	-6.8%	\$495,454	\$153,996	51.9%	-31.7%	-0.9%
HIPAA	Standard	370	24	24	1.5%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0763	\$28,926	\$38,445	1.2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%
	HIPAA Total	370	24	24	1.5%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0763	\$28,926	\$38,445	1.2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%
<b>Rx - Underwritten &amp; HIPAA</b>																										
UW & HIPAA Total		18,902	997	1,262	0.0%	\$243,166	\$0	(\$4,006)	\$239,160	\$528,307	45.3%	10.0%	1.1957	1.0763	\$285,956	\$379,903	1.0708	\$565,737	50.5%	-32.8%	-6.2%	\$530,541	\$150,639	53.9%	-28.9%	-0.7%
<b>Medical &amp; Rx Experience COMBINED</b>																										
Underwritten	Standard	12,876	698	916	44.6%	\$1,860,331	\$24,278	(\$3,089)	\$1,881,519	\$2,829,055	66.5%	10.0%	1.1957	1.0763	\$2,246,778	\$2,986,149	0.9870	\$2,792,183	80.5%	6.9%	-7.0%	\$2,595,900	(\$390,249)	86.6%	3.5%	-10.1%
	Saver	5,656	275	322	17.6%	\$965,323	\$10,664	(\$512)	\$975,476	\$1,050,059	92.9%	10.0%	1.1957	1.0763	\$1,165,074	\$1,543,509	0.9845	\$1,033,760	112.7%	49.3%	-7.9%	\$952,093	(\$591,416)	122.4%	44.8%	-10.7%
	HSA (incl Rx)	7,445	379	508	24.2%	\$512,621	\$14,038	(\$1,168)	\$525,491	\$907,373	57.9%	8.0%	1.1552	1.0763	\$605,956	\$828,243	0.9454	\$857,870	70.6%	-3.5%	-6.3%	\$804,103	(\$24,140)	75.4%	-6.4%	-9.1%
	HealthyBlue	1,165	190	222	12.1%	\$372,082	\$2,197	(\$554)	\$373,724	\$219,315	170.4%	8.0%	1.1552	1.0763	\$431,565	\$589,879	1.0000	\$219,315	196.8%	169.0%	1.9%	\$223,482	(\$366,397)	193.1%	169.0%	1.9%
	UW Total	27,142	1,542	1,968	98.5%	\$3,710,356	\$51,176	(\$5,322)	\$3,756,210	\$5,005,801	75.0%	9.5%	1.1860	1.0763	\$4,449,374	\$5,947,780	0.9795	\$4,903,128	90.7%	21.3%	-6.7%	\$4,575,578	(\$1,372,202)	97.2%	17.7%	-9.5%
HIPAA	Standard	370	24	24	1.5%	\$62,645	\$698	(\$405)	\$62,938	\$280,796	22.4%	10.0%	1.1957	1.0763	\$75,170	\$99,906	0.9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,403	28.8%	-66.2%	-11.7%
	HIPAA Total	370	24	24	1.5%	\$62,645	\$698	(\$405)	\$62,938	\$280,796	22.4%	10.0%	1.1957	1.0763	\$75,170	\$99,906	0.9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,403	28.8%	-66.2%	-11.7%
<b>Medical - Underwritten &amp; HIPAA</b>																										
UW & HIPAA Total		27,512	1,566	1,992	100.0%	\$3,773,002	\$51,874	(\$5,728)	\$3,819,148	\$5,286,598	72.2%	9.5%	1.1862	1.0763	\$4,524,543	\$6,047,686	0.9757	\$5,158,313	87.7%	17.2%	-6.2%	\$4,836,887	(\$1,210,799)	93.5%	13.0%	-9.6%

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medigap Business**  
**Pricing Analysis**  
**BlueChoice Underwritten and HIPAA business - Grandfathered**  
**District of Columbia**

**Experience Period:**  
 Start 7/1/2010  
 Incurred thru 6/30/2011  
 Paid thru 9/30/2011  
 Midpt 12/30/2010  
 Rx Rebates -1.6%

**Projection Period:**  
 Start 4/1/2012  
 Thru 6/30/2012  
 Midpt 5/16/2012  
 Trend Mos 22.5  
 Current Rate Level 1/1/2012  
 Capitation Trend 4.0%  
 Non-CDH Trend 10.0%  
 CDH Trend 8.0%

TARGET LOSS RATIO = H.S.A. & HB 73.2%  
 Standard 75.2%  
 Saver 75.5%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
			Exp Pd	Contracts	Members	Distributi	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:		
			Member	09/2011	09/2011	on			Rebates	Capitations +		Ratio	Assumed	Factor	Trend	Claims	Income		01/2012 Level	Current Rate	04/2012 Over 01/2012	Income	Needed Income	Increase	04/2012 Over 04/2011		
			Months							Rebates					@ 4%				Level	Level	Needed	Proposed			Proposed		
<b>Medical Experience</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$1,627,959	\$23,326	\$0	\$1,651,285	\$2,300,400	71.8%	10.0%	1.1957	1.0763	\$1,971,607	\$2,620,424	0.9675	\$2,225,688	88.6%	17.7%	-7.5%	\$2,058,761	(\$561,663)	95.8%	10.5%	-13.2%
		Saver	5,656	275	322	25.6%	\$934,270	\$10,664	\$0	\$944,934	\$989,932	95.5%	10.0%	1.1957	1.0763	\$1,128,557	\$1,495,131	0.9872	\$977,241	115.5%	53.0%	-7.9%	\$900,039	(\$595,092)	125.4%	48.7%	-10.5%
		HSA (incl Rx)	7,215	279	370	25.9%	\$478,060	\$13,604	(\$1,162)	\$490,502	\$867,753	56.5%	8.0%	1.1552	1.0763	\$565,570	\$773,042	0.9281	\$805,370	70.2%	-4.0%	-6.8%	\$750,604	(\$22,437)	75.3%	-7.1%	-9.8%
		UW Total	25,242	1,076	1,407	100.0%	\$3,040,289	\$47,594	(\$1,162)	\$3,086,721	\$4,158,085	74.2%	9.7%	1.1893	1.0763	\$3,665,734	\$4,888,597	0.9640	\$4,008,299	91.5%	22.0%	-7.5%	\$3,709,405	(\$1,179,192)	98.8%	16.2%	-11.8%
<b>Rx Experience</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$177,531	\$0	(\$2,925)	\$174,606	\$399,724	43.7%	10.0%	1.1957	1.0763	\$208,771	\$277,474	1.0654	\$433,855	48.1%	-36.0%	-7.5%	\$401,316	\$123,842	52.0%	-30.6%	0.4%
		Saver	5,656	275	322	25.6%	\$31,053	\$0	(\$512)	\$30,541	\$60,127	50.8%	10.0%	1.1957	1.0763	\$36,517	\$48,378	0.9400	\$56,519	64.6%	-14.4%	-7.9%	\$52,054	\$3,676	70.2%	-19.5%	-13.4%
		UW Total	18,027	797	1,037	74.1%	\$208,584	\$0	(\$3,436)	\$205,147	\$459,850	44.6%	10.0%	1.1957	1.0763	\$245,289	\$325,853	1.0664	\$490,374	50.0%	-33.6%	-7.6%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
<b>Medical &amp; Rx Experience COMBINED</b>																											
	Udenwritten	Standard	12,371	522	715	48.5%	\$1,805,490	\$23,326	(\$2,925)	\$1,825,891	\$2,700,124	67.6%	10.0%	1.1957	1.0763	\$2,180,379	\$2,897,899	0.9850	\$2,659,543	82.0%	9.0%	-7.5%	\$2,460,077	(\$437,821)	88.6%	5.2%	-10.7%
		Saver	5,656	275	322	25.6%	\$965,323	\$10,664	(\$512)	\$975,476	\$1,050,059	92.9%	10.0%	1.1957	1.0763	\$1,165,074	\$1,543,509	0.9845	\$1,033,760	112.7%	49.3%	-7.9%	\$952,093	(\$591,416)	122.4%	44.8%	-10.7%
		HSA (incl Rx)	7,215	279	370	25.9%	\$478,060	\$13,604	(\$1,162)	\$490,502	\$867,753	56.5%	8.0%	1.1552	1.0763	\$565,570	\$773,042	0.9281	\$805,370	70.2%	-4.0%	-6.8%	\$750,604	(\$22,437)	75.3%	-7.1%	-9.8%
		UW Total	25,242	1,076	1,407	100.0%	\$3,248,873	\$47,594	(\$4,599)	\$3,291,868	\$4,617,936	71.3%	9.7%	1.1897	1.0763	\$3,911,023	\$5,214,450	0.9742	\$4,498,673	86.9%	15.9%	-7.5%	\$4,162,775	(\$1,051,675)	94.0%	12.1%	-10.5%

**CareFirst BlueCross BlueShield (BlueChoice)**  
**Individual, Non-Medicaid Business**  
**BlueChoice Underwritten and HIPAA business - PPACA**  
 District of Columbia

TARGET LOSS RATIO = H.S.A. & HB 73.2%  
 Standard 75.2%  
 Saver 75.5%

		Experience Period:				Projection Period:				TARGET LOSS RATIO = H.S.A. & HB 73.2% Standard 75.2% Saver 75.5%																		
		Start	7/1/2010	Start	4/1/2012																							
		Incurred thru	6/30/2011	Thru	6/30/2012																							
		Paid thru	9/30/2011	Midpt	5/16/2012																							
		Midpt	12/30/2010	Trend Mos	22.5																							
		Rx Rebates	-1.6%	Current Rate Level	1/1/2012																							
				Capitation Trend	4.0%																							
				Non-CDH Trend	10.0%																							
				CDH Trend	8.0%																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27		
			Exp Pd	Contracts	Members	Distrib	Incurred	Capitation	Rebates	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	Income	Proj LR	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:				
			Member	09/2011	09/2011	on	Claims				Ratio	Assumed	Factor	Trend @ 4%	Claims	Income	at	at	at	06/2012	Income	Needed Income	Increase	04/2012	04/2011			
			Months														Current	Current	Current	Over 01/2012	06/2012	06/2012	06/2012	Over 04/2011	Over 04/2011			
<b>Medical Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$14,533	\$239	\$0	\$14,773	\$23,312	63.4%	10.0%	1.957	1.0763	\$17,635	\$23,436	1,0148	\$23,857	74.5%	-0.9%	2.4%	\$34,224	\$787	72.8%	-0.9%	2.4%
		Medium	88	32	35	6.5%	\$7,387	\$185	\$0	\$7,572	\$17,003	44.5%	10.0%	1.957	1.0763	\$9,031	\$12,003	1,0279	\$17,477	51.7%	-31.3%	2.4%	\$17,897	\$5,883	50.5%	-31.3%	2.4%	
		Low	280	100	100	20.4%	\$22,936	\$528	\$0	\$23,464	\$47,518	49.4%	10.0%	1.957	1.0763	\$27,992	\$37,204	1,0678	\$50,408	55.5%	-26.2%	2.4%	\$51,818	\$14,414	54.2%	-26.2%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$326	(\$6)	\$34,881	\$32,709	106.6%	8.0%	1.1552	1.0763	\$40,270	\$55,043	1,3223	\$43,250	93.1%	27.3%	1.9%	\$44,071	(\$10,972)	91.4%	27.3%	1.9%	
		HSA 2700	57	29	30	5.9%	\$0	\$107	\$0	\$107	\$6,910	1.6%	8.0%	1.1552	1.0763	\$116	\$158	1,3387	\$9,251	1.3%	-88.3%	1.9%	\$9,427	\$9,269	1.2%	-88.3%	1.9%	
	HealthyBlue	HB TO 1500	1,121	178	209	36.3%	\$371,634	\$2,114	(\$54)	\$373,193	\$213,785	174.6%	8.0%	1.1552	1.0763	\$430,959	\$589,050	1,0000	\$213,785	201.6%	175.5%	1.9%	\$217,847	(\$371,203)	197.8%	175.5%	1.9%	
		HB HSA 2500	44	12	13	2.4%	\$448	\$83	(\$0)	\$531	\$5,531	9.6%	8.0%	1.1552	1.0763	\$607	\$829	1,0000	\$5,531	11.0%	-85.0%	1.9%	\$5,636	\$4,806	10.8%	-85.0%	1.9%	
	UW Total		1,900	466	561	95.1%	\$451,499	\$3,582	(\$559)	\$454,522	\$346,768	131.1%	8.2%	1.1593	1.0763	\$526,609	\$777,725	1,0478	\$363,358	144.9%	97.5%	2.0%	\$370,719	(\$347,006)	142.1%	97.5%	2.0%	
	HIPAA	Standard	High	131	6	6	1.2%	\$20,417	\$247	\$0	\$20,664	\$72,832	28.4%	10.0%	1.1957	1.0763	\$24,678	\$32,799	0,8749	\$63,721	38.7%	-48.5%	2.4%	\$65,250	\$32,451	37.8%	-57.4%	-15.2%
		Low	239	18	18	3.7%	\$17,631	\$451	\$0	\$18,082	\$180,605	10.0%	10.0%	1.1957	1.0763	\$21,566	\$28,663	0,8704	\$157,199	13.7%	-81.8%	2.4%	\$160,972	\$130,309	13.4%	-84.5%	-13.0%	
	HIPAA Total		370	24	24	4.9%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1957	1.0763	\$46,244	\$61,462	0,8717	\$220,920	20.9%	-72.2%	2.4%	\$226,222	\$164,760	20.4%	-76.5%	-13.6%	
	Medical - Underwritten & HIPAA		UW & HIPAA Total	2,270	490	585	100.0%	\$489,547	\$4,280	(\$559)	\$493,267	\$600,205	82.2%	8.3%	1.1621	1.0763	\$572,853	\$779,187	0,9735	\$584,277	98.0%	33.4%	2.2%	\$596,941	(\$182,246)	96.0%	25.5%	-3.9%
<b>Rx Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$1,136	\$0	\$1,136	\$10,943	10.2%	10.0%	1.1957	1.0763	\$1,336	\$1,776	1,0000	\$10,943	12.2%	-83.8%	2.4%	\$11,206	\$9,430	11.9%	-83.8%	2.4%	
		Medium	88	32	35	6.5%	\$2,568	\$0	(\$12)	\$2,526	\$9,321	30.4%	10.0%	1.1957	1.0763	\$3,020	\$4,014	1,0000	\$8,321	36.3%	-51.8%	2.4%	\$8,521	\$4,507	35.4%	-51.8%	2.4%	
		Low	280	100	100	20.4%	\$6,290	\$0	(\$103)	\$6,177	\$21,834	28.3%	10.0%	1.1957	1.0763	\$7,386	\$9,816	1,0000	\$21,834	33.8%	-85.0%	2.4%	\$22,368	\$12,642	33.0%	-85.0%	2.4%	
	UW Total		505	176	201	35.9%	\$9,984	\$0	(\$164)	\$9,820	\$41,098	23.9%	10.0%	1.1957	1.0763	\$11,741	\$15,605	1,0000	\$41,098	28.6%	-62.0%	2.4%	\$42,084	\$26,479	27.9%	-62.0%	2.4%	
	HIPAA	Standard	High	131	6	6	1.2%	\$6,562	\$0	(\$108)	\$6,454	\$10,432	61.9%	10.0%	1.1957	1.0763	\$7,717	\$10,257	1,2380	\$12,914	59.8%	-20.6%	2.4%	\$13,224	\$2,968	58.4%	-20.6%	2.4%
		Low	239	18	18	3.7%	\$18,035	\$0	(\$297)	\$17,738	\$16,927	104.8%	10.0%	1.1957	1.0763	\$21,209	\$28,188	1,2631	\$21,351	99.3%	32.0%	2.4%	\$21,863	(\$6,325)	97.0%	32.0%	2.4%	
	HIPAA Total		370	24	24	4.9%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1957	1.0763	\$28,926	\$38,445	1,2524	\$34,265	84.4%	12.2%	2.4%	\$35,087	(\$3,357)	82.4%	12.2%	2.4%	
	Rx - Underwritten & HIPAA		UW & HIPAA Total	875	200	225	40.8%	\$34,582	\$0	(\$570)	\$34,012	\$68,457	49.7%	10.0%	1.1957	1.0763	\$40,667	\$54,050	1,1009	\$75,363	54.0%	-28.3%	2.4%	\$77,171	\$23,121	52.7%	-28.3%	2.4%
<b>Medical &amp; Rx Experience COMBINED</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$15,669	\$239	(\$19)	\$15,890	\$34,255	46.4%	10.0%	1.1957	1.0763	\$18,971	\$25,214	1,0101	\$34,600	54.8%	-27.1%	2.4%	\$35,430	\$10,217	53.5%	-27.1%	2.4%
		Medium	88	32	35	6.5%	\$9,955	\$185	(\$42)	\$10,098	\$25,325	39.9%	10.0%	1.1957	1.0763	\$12,051	\$16,017	1,0187	\$25,798	46.7%	-37.9%	2.4%	\$26,417	\$10,400	46.6%	-37.9%	2.4%	
		Low	280	100	100	20.4%	\$29,216	\$528	(\$103)	\$29,641	\$69,352	42.7%	10.0%	1.1957	1.0763	\$35,377	\$47,019	1,0417	\$72,241	49.0%	-34.9%	2.4%	\$73,975	\$26,956	47.8%	-34.9%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$326	(\$6)	\$34,881	\$32,709	106.6%	8.0%	1.1552	1.0763	\$40,270	\$55,043	1,3223	\$43,250	93.1%	27.3%	1.9%	\$44,071	(\$10,972)	91.4%	27.3%	1.9%	
		HSA 2700	57	29	30	5.9%	\$0	\$107	\$0	\$107	\$6,910	1.6%	8.0%	1.1552	1.0763	\$116	\$158	1,3387	\$9,251	1.3%	-88.3%	1.9%	\$9,427	\$9,269	1.2%	-88.3%	1.9%	
	HealthyBlue	HB TO 1500	1,121	178	209	36.3%	\$371,634	\$2,114	(\$54)	\$373,193	\$213,785	174.6%	8.0%	1.1552	1.0763	\$430,959	\$589,050	1,0000	\$213,785	201.6%	175.5%	1.9%	\$217,847	(\$371,203)	197.8%	175.5%	1.9%	
		HB HSA 2500	44	12	13	2.4%	\$448	\$83	(\$0)	\$531	\$5,531	9.6%	8.0%	1.1552	1.0763	\$607	\$829	1,0000	\$5,531	11.0%	-85.0%	1.9%	\$5,636	\$4,806	10.8%	-85.0%	1.9%	
	UW Total		1,900	466	561	95.1%	\$461,483	\$3,582	(\$724)	\$464,342	\$397,866	119.7%	8.2%	1.1600	1.0763	\$538,351	\$733,330	1,0428	\$404,455	133.1%	81.3%	2.1%	\$412,803	(\$300,527)	130.4%	81.3%	2.1%	
	HIPAA	Standard	High	131	6	6	1.2%	\$26,979	\$247	(\$108)	\$27,118	\$83,264	32.6%	10.0%	1.1957	1.0763	\$32,395	\$43,056	0,9204	\$76,635	42.3%	-43.8%	2.4%	\$78,474	\$38,419	41.3%	-52.0%	-12.6%
		Low	239	18	18	3.7%	\$35,666	\$451	(\$297)	\$35,819	\$197,532	18.1%	10.0%	1.1957	1.0763	\$42,774	\$56,851	1,2631	\$48,244	24.0%	-68.2%	2.4%	\$182,835	\$125,984	23.4%	-72.4%	-11.3%	
	HIPAA Total		370	24	24	4.9%	\$62,645	\$698	(\$405)	\$62,938	\$280,796	22.4%	10.0%	1.1957	1.0763	\$75,170	\$99,906	0,9088	\$255,185	29.5%	-60.8%	2.4%	\$261,309	\$161,403	28.8%	-66.2%	-11.7%	
	Medical - Underwritten & HIPAA		UW & HIPAA Total	2,270	490	585	100.0%	\$524,129	\$4,280	(\$1,129)	\$527,279	\$688,662	78.9%	8.4%	1.1643	1.0763	\$613,520	\$833,237	0,9865	\$659,640	93.0%	26.3%	2.2%	\$674,112	(\$159,125)	91.0%	19.6%	-3.3%
<b>Medical Experience</b>																												
	Underwritten	Standard	High	127	44	50	9.0%	\$14,533	\$239	\$0	\$14,773	\$23,312	63.4%	10.0%	1.957	1.0763	\$17,635	\$23,436	1,0148	\$23,857	74.5%	-0.9%	2.4%	\$34,224	\$787	72.8%	-0.9%	2.4%
		Medium	88	32	35	6.5%	\$7,387	\$185	\$0	\$7,572	\$17,003	44.5%	10.0%	1.957	1.0763	\$9,031	\$12,003	1,0279	\$17,477	51.7%	-31.3%	2.4%	\$17,897	\$5,883	50.5%	-31.3%	2.4%	
		Low	280	100	100	20.4%	\$22,936	\$528	\$0	\$23,464	\$47,518	49.4%	10.0%	1.957	1.0763	\$27,992	\$37,204	1,0678	\$50,408	55.5%	-26.2%	2.4%	\$51,818	\$14,414	54.2%	-26.2%	2.4%	
	HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$326	(\$6)	\$34,881	\$32,709	106.6%	8.0%	1.1552	1.0763	\$40,270	\$55,043	1,3223	\$43,250	93.1%	27.3%	1.9%	\$44,071	(\$10,972)	91.4%	27.3%	1.9%	
		HSA 2700	57	29	30	5.9%	\$0	\$107	\$0	\$107	\$6,910	1.6%	8.0%	1.1552	1.07													

**CareFirst BlueCross BlueShield (BlueChoice)  
Individual, Non-Medicaid Business  
Pricing Analysis  
BlueChoice Underwritten and HIPAA business - PPACA  
District of Columbia**

Experience Period:				Projection Period:				TARGET LOSS RATIO = H.S.A. & HB																		
Start	7/1/2010	Start	4/1/2012	Standard										73.2%												
Incurred thru	6/30/2011	Thru	6/30/2012	Saver										75.2%												
Paid thru	9/30/2011	Midpt	5/16/2012											75.5%												
Midpt	12/30/2010	Trend Mos	22.5																							
Rx Rebates	-1.6%	Current Rate Level	1/1/2012																							
		Capitation Trend	4.0%																							
		Non-CDH Trend	10.0%																							
		CDH Trend	8.0%																							
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
	Exp Pd	Members	Distributi	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	Needed	Proposed	
	Member	09/2011	on				Capitations +		Ratio	Assumed	Factor	Trend @ 4%	Claims	Income		Current	Current Rate	04/2012 Over 01/2012	Income	Needed Income	Increase	04/2012 Over 04/2011	Needed	Proposed		
Group Conversion																										
Standard	160	6	11	66.7%	\$38,936	\$302	\$0	\$39,238	\$71,767	54.7%	10.0%	1.1957	1.0763	\$46,879	\$46,879	0.9000	\$64,590	72.6%	-27.4%	0.0%	\$64,590	\$17,711	72.6%	-34.7%	-10.0%	
CapCare	36	3	3	33.3%	\$548	\$68	\$0	\$616	\$11,448	5.4%	10.0%	1.1957	1.0763	\$728	\$728	0.9000	\$10,303	7.1%	-82.9%	0.0%	\$10,303	\$9,575	7.1%	-93.6%	-10.0%	
GC Medical Total	196	9	14	66.7%	\$39,484	\$370	\$0	\$39,853	\$83,215	47.5%	10.0%	1.1957	1.0763	\$47,607	\$47,607	0.9000	\$74,893	63.6%	-36.4%	0.0%	\$74,893	\$27,286	63.6%	-42.8%	-10.0%	
Open Enrollment																										
Medical	6,262	835	994	100.0%	\$1,676,660	\$11,807	\$0	\$1,688,467	\$1,583,705	106.6%	10.0%	1.1957	1.0763	\$2,017,440	\$2,017,440	0.8875	\$1,405,486	143.5%	43.5%	9.9%	\$1,544,629	(\$472,811)	130.6%	27.2%	-2.6%	
Rx	0	0	0	0.0%	\$526,462	\$0	(\$5,673)	\$517,788	\$227,009	228.1%	10.0%	1.1957	1.0763	\$619,104	\$619,104	1.0000	\$227,009	272.7%	172.7%	9.9%	\$249,483	(\$369,621)	248.2%	172.7%	9.9%	
OE Medical & Rx Total	6,262	835	994	100.0%	\$2,203,122	\$11,807	(\$5,673)	\$2,206,255	\$1,810,714	121.8%	10.0%	1.1957	1.0763	\$2,636,544	\$2,636,544	0.9016	\$1,632,495	161.5%	61.5%	9.9%	\$1,794,112	(\$842,432)	147.0%	45.4%	-1.1%	
Grand Total	8,728	1,334	1,593		\$2,766,734	\$16,457	(\$9,803)	\$2,773,388	\$2,562,591	108.2%	9.7%	1.1897	1.0763	\$3,297,671	\$3,517,387	0.9237	\$2,367,028	139.3%	48.6%	7.4%	\$2,543,117	(\$974,270)	129.7%	35.6%	-2.0%	

**CareFirst BlueCross BlueShield**  
**Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2012**  
**Experience Period Incurred Claims Trends and Proposed Rating Trends (with HSA)**  
**Experience Period: Incurred 07/01/2010 through 06/30/2011 Paid through 09/30/2011**

	Weights by Incurred Claims	Rolling-12 Incurred Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2012	EP Claims	Prior Rating Trend 01/01/2012
<b>Medical</b>						
HMO	57.0%	19.5%	4.2%	10.1%	\$28,528,013	7.3%
HMO H.S.A.	43.0%	10.6%	-12.5%	12.1%	\$21,489,592	7.9%
<b>Total HMO Medical</b>	<b>100.0%</b>	<b>15.7%</b>	<b>-3.0%</b>	<b>11.0%</b>	<b>\$50,017,605</b>	<b>7.6%</b>
PPO	69.5%	-7.2%	-10.5%	10.1%	\$60,238,612	7.2%
PPO H.S.A.	30.5%	16.9%	5.1%	12.1%	\$26,457,559	9.7%
<b>Total PPO Medical</b>	<b>100.0%</b>	<b>0.1%</b>	<b>-5.8%</b>	<b>10.7%</b>	<b>\$86,696,171</b>	<b>8.0%</b>
CMM - MD	85.8%	1.2%	10.0%	10.0%	\$112,981,681	9.0%
CMM H.S.A.	14.2%	26.1%	37.8%	12.0%	\$18,708,447	11.5%
<b>Total CMM Medical</b>	<b>100.0%</b>	<b>4.7%</b>	<b>13.9%</b>	<b>10.3%</b>	<b>\$131,690,128</b>	<b>9.4%</b>
<b>Medical Total</b>	<b>100.0%</b>	<b>5.3%</b>	<b>4.4%</b>	<b>10.5%</b>	<b>\$268,403,905</b>	<b>8.6%</b>
<b>Rx - w/o H.S.A. (since combined w Medical)</b>						
BlueChoice - MD	10.8%	7.9%	2.3%	7.0%	\$1,161,462	7.0%
BlueChoice - DC	2.0%	14.0%	1.4%	10.1%	\$218,889	10.0%
GHMSI - MD	27.1%	-13.8%	-8.3%	6.5%	\$2,921,957	7.0%
GHMSI - DC	18.6%	-5.1%	-7.7%	10.1%	\$2,000,184	7.0%
GHMSI - VA	41.5%	-5.5%	-0.2%	7.5%	\$4,472,866	7.5%
<b>BC &amp; GH COMBINED</b>	<b>100.0%</b>	<b>-5.9%</b>	<b>-3.5%</b>	<b>7.7%</b>	<b>\$10,775,358</b>	<b>7.3%</b>
<b>Medical &amp; Rx Combined</b>		<b>4.8%</b>	<b>4.1%</b>	<b>10.4%</b>	<b>\$279,179,263</b>	<b>8.5%</b>

CareFirst BlueCross BlueShield  
**Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2012**  
**Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)**  
**Experience Period: Incurred 07/01/2010 through 06/30/2011 Paid through 09/30/2011**

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2012	EP Claims	Prior Rating Trend 01/01/2012
<b>Medical Non-HSA</b>							
HMO - MD	143,754	90.8%	17.5%	2.5%	7.0%	\$25,912,122	7.0%
HMO - DC	18,591	9.2%	39.1%	21.1%	10.0%	\$2,615,891	10.0%
<b>Total HMO Medical</b>	<b>162,345</b>	<b>100.0%</b>	<b>19.5%</b>	<b>4.2%</b>	<b>7.3%</b>	<b>\$28,528,013</b>	<b>7.3%</b>
PPO - MD	171,419	35.6%	-5.7%	-7.1%	6.5%	\$21,458,391	7.0%
PPO - DC	73,662	19.7%	-8.5%	-16.8%	7.0%	\$11,871,643	7.0%
PPO - VA	170,713	44.7%	-7.9%	-10.6%	7.5%	\$26,908,578	7.5%
<b>Total PPO Medical</b>	<b>415,794</b>	<b>100.0%</b>	<b>-7.2%</b>	<b>-10.5%</b>	<b>7.0%</b>	<b>\$60,238,612</b>	<b>7.2%</b>
<b>HMO &amp; PPO Medical Non-HSA Subtotal</b>	<b>578,139</b>		<b>1.4%</b>	<b>-5.8%</b>	<b>7.1%</b>	<b>\$88,766,625</b>	<b>7.2%</b>
<b>Rx Non-HSA</b>							
HMO - MD	143,754	84.1%	7.9%	2.3%	7.0%	\$1,161,462	7.0%
HMO - DC	18,591	15.9%	14.0%	1.4%	10.0%	\$218,889	10.0%
<b>Total HMO Rx</b>	<b>162,345</b>	<b>100.0%</b>	<b>8.9%</b>	<b>2.2%</b>	<b>7.5%</b>	<b>\$1,380,351</b>	<b>7.5%</b>
PPO - MD	171,419	31.1%	-13.8%	-8.3%	6.5%	\$2,921,957	7.0%
PPO - DC	73,662	21.3%	-5.1%	-7.7%	7.0%	\$2,000,184	7.0%
PPO - VA	170,713	47.6%	-5.5%	-0.2%	7.5%	\$4,472,866	7.5%
<b>Total PPO Rx</b>	<b>415,794</b>	<b>100.0%</b>	<b>-8.0%</b>	<b>-4.3%</b>	<b>7.1%</b>	<b>\$9,395,007</b>	<b>7.2%</b>
<b>HMO &amp; PPO Rx Non-HSA Subtotal</b>	<b>578,139</b>		<b>-5.9%</b>	<b>-3.5%</b>	<b>7.1%</b>	<b>\$10,775,358</b>	<b>7.3%</b>
<b>Medical &amp; Rx Non-HSA</b>							
HMO - MD			17.1%	2.5%	7.0%	\$27,073,584	7.0%
HMO - DC			37.1%	19.6%	10.0%	\$2,834,780	10.0%
PPO - MD			-6.6%	-7.2%	6.5%	\$24,380,348	7.0%
PPO - DC			-8.0%	-15.5%	7.0%	\$13,871,827	7.0%
PPO - VA			-7.6%	-9.1%	7.5%	\$31,381,444	7.5%
<b>Total Non-HSA</b>			<b>0.6%</b>	<b>-5.6%</b>	<b>7.1%</b>	<b>\$99,541,983</b>	<b>7.2%</b>
<b>Total CMM - MD (Includes Medical &amp; Rx)</b>	<b>724,350</b>	<b>100.0%</b>	<b>1.2%</b>	<b>10.0%</b>	<b>10.0%</b>	<b>\$112,981,681</b>	<b>9.0%</b>
<b>HSA (Includes Medical &amp; Rx)</b>							
HMO HSA - MD	168,090	27.6%	10.5%	-11.4%	7.5%	\$18,389,976	7.5%
HMO HSA - DC	7,445	0.8%	-20.7%	-41.0%	8.0%	\$512,621	8.0%
HMO HSA - VA	16,346	3.9%	17.0%	-15.0%	11.0%	\$2,586,995	11.0%
PPO HSA - MD	142,026	25.4%	14.2%	5.2%	8.5%	\$16,910,618	9.0%
PPO HSA - DC	22,409	4.1%	1.6%	-7.8%	8.5%	\$2,712,223	8.5%
PPO HSA - VA	50,033	10.3%	29.6%	9.9%	12.0%	\$6,834,719	12.0%
CMM HSA	163,202	28.1%	26.1%	37.8%	12.0%	\$18,708,447	11.5%
<b>Total HSA</b>	<b>569,551</b>	<b>100.0%</b>	<b>17.4%</b>	<b>8.6%</b>	<b>9.7%</b>	<b>\$66,655,599</b>	<b>9.6%</b>
<b>Medical Total</b>	<b>1,872,040</b>		<b>5.3%</b>	<b>4.4%</b>	<b>9.0%</b>	<b>\$268,403,905</b>	<b>8.6%</b>
<b>Medical &amp; Rx Combined</b>	<b>2,450,179</b>		<b>4.8%</b>	<b>4.1%</b>	<b>8.9%</b>	<b>\$279,179,263</b>	<b>8.5%</b>

**CareFirst BlueCross Blue Shield**  
**DICR (Desired Incurred Claims Ratio Derivation)**  
 Itemization of Premium Components by Product  
 Individual non-Medigap: DC BlueChoice

	1	2	8	9	10
<b>H.S.A. &amp; HB</b>					
Members a/o 9/30/11		730			
Member to Contract Ratio		1.28			
			<b>Composite</b>		
	<b>Function</b>		<b>PMPM</b>	<b>%</b>	<b>\$s</b>
1	Projected Claims (+ Capitations)		\$121	73.2%	\$1,055,597
2	Admin Costs		\$29.48	17.9%	\$258,266
3	Broker Commissions & Fees		\$11.28	6.9%	\$98,849
4	<b>Contrib to Reserve</b>		\$0.00	0.0%	\$0
5	Invst Income Credit		(\$0.00)	0.00%	(\$1)
6	Premium Tax/Community Health Investment		\$3.29	2.00%	\$28,857
7	Assessment Fees		\$0.14	0.1%	\$1,260
8	Federal Income Tax		\$0.00	0.0%	\$0
9	State Income Tax		\$0.00	0.0%	\$0
11	Risk Charge		\$0.00	0.0%	\$0
12	<b>SUM:</b>		<b>\$165</b>	<b>100.0%</b>	<b>\$1,442,828</b>
<b>Saver</b>					
Members a/o 9/30/11		322			
Member to Contract Ratio		1.17			
21	Projected Claims (+ Capitations)		\$206	75.5%	\$795,942
22	Admin Costs		\$48.85	17.9%	\$188,751
23	Broker Commissions & Fees		\$12.36	4.5%	\$47,774
24	<b>Contrib to Reserve</b>		\$0.00	0.0%	\$0
25	Invst Income Credit		(\$0.00)	0.00%	(\$1)
26	Premium Tax/Community Health Investment		\$5.46	2.00%	\$21,090
27	Assessment Fees		\$0.24	0.1%	\$921
28	Federal Income Tax		\$0.00	0.0%	\$0
29	State Income Tax		\$0.00	0.0%	\$0
31	Risk Charge		\$0.00	0.0%	\$0
32	<b>SUM:</b>		<b>\$273</b>	<b>100.0%</b>	<b>\$1,054,477</b>
<b>Standard</b>					
Members a/o 9/30/11		940			
Member to Contract Ratio		1.30			
41	Projected Claims (+ Capitations)		\$175	75.2%	\$1,977,319
42	Admin Costs		\$41.70	17.9%	\$470,415
43	Broker Commissions & Fees		\$11.12	4.8%	\$125,429
44	<b>Contrib to Reserve</b>		\$0.00	0.0%	\$0
45	Invst Income Credit		(\$0.00)	0.00%	(\$3)
46	Premium Tax/Community Health Investment		\$4.66	2.00%	\$52,560
47	Assessment Fees		\$0.20	0.1%	\$2,296
48	Federal Income Tax		\$0.00	0.0%	\$0
49	State Income Tax		\$0.00	0.0%	\$0
51	Risk Charge		\$0.00	0.0%	\$0
52	<b>SUM:</b>		<b>\$233</b>	<b>100.0%</b>	<b>\$2,628,016</b>
<b>TOTAL</b>					
Members a/o 9/30/11		1,992			
Member to Contract Ratio		1.27			
61	Projected Claims (+ Capitations)		\$160	74.7%	\$3,828,858
62	Admin Costs		\$38.38	17.9%	\$917,432
63	Broker Commissions & Fees		\$11.38	5.3%	\$272,052
64	<b>Contrib to Reserve</b>		\$0.00	0.0%	\$0
65	Invst Income Credit		(\$0.00)	0.00%	(\$5)
66	Premium Tax/Community Health Investment		\$4.29	2.0%	\$102,506
67	Assessment Fees		\$0.19	0.1%	\$4,477
68	Federal Income Tax		\$0.00	0.0%	\$0
69	State Income Tax		\$0.00	0.0%	\$0
71	Risk Charge		\$0.00	0.0%	\$0
72	<b>SUM:</b>		<b>\$214</b>	<b>100.0%</b>	<b>\$5,125,321</b>

**CareFirst BlueChoice, Inc.**  
**NAIC No. 96202**  
**Individual, Non-Medigap Business**  
**District of Columbia**  
**Standard, Saver, HSA & HB - PPACA**  
**Proposed Base Rates**

**Medical**

		Base Rate	Proposed	From Pricing Pg	Proposed \$	CounterOffer	CounterOffer	CounterOffer		
		1/1/2012	Base Rate	Proposed	Change to	(10% Load)	(25% Load)	(50% Load)		
			4/1/2012	% Change	Base Rate	1.1	1.25	1.5		
<b>Underwritten</b>										
1	High	\$234.86	\$240.50	2.4%	\$5.64	NA	NA	NA		
2	Medium	\$223.84	\$229.21	2.4%	\$5.37	\$252.13	\$286.51	\$343.82		
3	Low	\$222.10	\$227.43	2.4%	\$5.33	\$250.17	\$284.29	\$341.15		
4	Saver	\$250.44	\$250.44	0.0%	\$0.00	\$275.48	\$313.05	\$375.66		
5	HSA1	\$228.95	\$233.30	1.9%	\$4.35	\$256.63	\$291.63	\$349.95		
6	HSA2	\$182.87	\$186.34	1.9%	\$3.47	\$204.97	\$232.93	\$279.51		
<b>HealthyBlue</b>										
		1/1/2012	4/1/2012	% Change	Proposed \$	CounterOffer	CounterOffer	CounterOffer	CounterOffer	CounterOffer
					Change to	(5% Load)	(20% Load)	(30% Load)	(50% Load)	(80% Load)
					Base Rate	1.05	1.2	1.3	1.5	1.8
1	HealthyBlue TO	\$200.35	\$204.16	1.9%	\$3.81	\$214.37	\$244.99	\$265.41	\$306.24	\$367.49
2	HealthyBlue HSA	\$171.33	\$174.59	1.9%	\$3.26	\$183.32	\$209.51	\$226.97	\$261.89	\$314.26
3	HealthyBlue 2.0 \$1,500	\$160.96	\$164.02	1.9%	\$3.06	\$172.22	\$196.82	\$213.23	\$246.03	\$295.24
4	HealthyBlue 2.0 \$2,500	\$143.10	\$145.82	1.9%	\$2.72	\$153.11	\$174.98	\$189.57	\$218.73	\$262.48
<b>HIPAA</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
1	High	\$565.94	\$579.52	2.4%	\$13.58	NA	NA	NA		
3	Low	\$498.53	\$510.49	2.4%	\$11.96	NA	NA	NA		
<b>OE</b>	High	\$192.01	\$211.02	9.9%	\$19.01	NA	NA	NA		

**Rx**

		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
<b>Underwritten</b>										
1	High	\$123.78	\$126.75	2.4%	\$2.97	NA	NA	NA		
2	Medium	\$120.10	\$122.98	2.4%	\$2.88	\$135.28	\$153.73	\$184.47		
3	Low	\$116.73	\$119.53	2.4%	\$2.80	\$131.48	\$149.41	\$179.30		
4	Saver	\$37.84	\$37.84	0.0%	\$0.00	\$41.62	\$47.30	\$56.76		
<b>HealthyBlue</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.05	1.2	1.3	1.5	1.8
HealthyBlue 2.0 Rx		31.27	\$31.86	1.9%	\$0.59	\$33.45	\$38.23	\$41.42	\$47.79	\$57.35
<b>HIPAA</b>										
		1/1/2012	4/1/2012	% Change	\$ Change	1.1	1.25	1.5		
1	High	\$119.48	\$122.35	2.4%	\$2.87	NA	NA	NA		
3	Low	\$69.87	\$71.55	2.4%	\$1.68	NA	NA	NA		
<b>OE</b>	High	\$31.01	\$34.08	9.9%	\$3.07	NA	NA	NA		

CareFirst BlueChoice, Inc.  
NAIC No. 96202

Individual, Non-Medigap Business  
Standard, Saver, HSA & HB - PPACA  
District of Columbia  
BlueChoice  
Rate Increase History

Effective Date	Medical						Rx					
	Underwritten Standard	HIPAA Standard	SAVER	H.S.A	Healthy Blue	Healthy Blue 2.0	Open Enrollment	Underwritten Standard	HIPAA	SAVER	Healthy Blue 2.0	Open Enrollment
7/1/2000 (Inception Date)		Inception							Inception			
03/01/01		4.0%							11.2%			
01/01/02		8.1%							14.7%			
01/01/03 (Incl /s in Age&Tier)		19.5%							22.0%			
01/01/04 (Incl /s in Age&Tier)		5.0%							5.0%			
01/01/05		0.0%							-10.0%			
10/01/05 (Incl /s in Age&Tier)		-6.0%							0.0%			
08/01/06		-5.0%							-5.0%			
11/01/06		0.0%							0.0%			
01/01/08		0.0%							0.0%			
07/01/08		0.0%							0.0%			
01/01/09		8.5%							0.0%			
04/01/09		3.0%							0.0%			
07/01/09		7.1%							0.0%			
10/01/09		5.9%							0.0%			
1/1/2010 *		-3.3%					Inception **		0.0%			Inception **
4/1/2010 *		2.8%					0.0%		0.0%			0.0%
07/01/10		2.4%					0.0%		0.0%			0.0%
10/01/10	Inception	7.9%	Inception	Inception	Inception		0.0%	Inception	0.0%	Inception		0.0%
01/01/11	0.0%	-9.0%	0.0%	0.0%	0.0%		0.0%	0.0%	35.5%	0.0%		0.0%
04/01/11	0.0%	0.6%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
06/01/11	0.0%	-15.8%	0.0%	0.0%	0.0%		-11.4%	0.0%	0.0%	0.0%		0.0%
07/01/11	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
10/01/11	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%
01/01/12	0.0%	0.0%	0.0%	0.0%	0.0%	Inception	0.0%	0.0%	0.0%	0.0%	Inception	0.0%
<b>PROPOSED 04/01/12</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>1.9%</b>	<b>9.9%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>1.9%</b>	<b>0.0%</b>

\* Per DC Emergency Bill capping renewals @ 12.0% (excluding changes to age band, tier and benefit)

\*\* Open Enrollment Product has an inception date of 2/1/2010.

**CareFirst BlueChoice, Inc.**  
**Individual Non-Medigap**  
**Underwritten & HIPAA & Open Enrollment Products - PPACA**  
**Effective 4/1/2012**  
**Age & Tier Factors**

**Standard, Saver, HSA & HealthyBlue Underwritten & HIPAA Products**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	2.020	2.000	2.720	-10.9%
19-20	0.727	1.000	2.020	2.000	2.720	48.4%
21	0.727	1.000	2.020	2.000	2.720	0.0%
22	0.727	1.000	2.020	2.000	2.720	0.0%
23	0.727	1.000	2.020	2.000	2.720	0.0%
24	0.727	1.000	2.020	2.000	2.720	0.0%
25	0.727	1.000	2.020	2.000	2.720	0.0%
26	0.727	1.000	2.020	2.000	2.720	0.0%
27	0.727	1.000	2.020	2.000	2.720	0.0%
28	0.727	1.000	2.020	2.000	2.720	0.0%
29	0.727	1.000	2.020	2.000	2.720	0.0%
30	0.727	1.000	2.020	2.000	2.720	0.0%
31	0.727	1.000	2.020	2.000	2.720	0.0%
32	0.727	1.000	2.020	2.000	2.720	0.0%
33	0.746	1.000	2.020	2.000	2.720	2.6%
34	0.775	1.000	2.020	2.000	2.720	3.9%
35	0.805	1.000	2.020	2.000	2.720	3.9%
36	0.836	1.000	2.020	2.000	2.720	3.9%
37	0.869	1.000	2.020	2.000	2.720	3.9%
38	0.903	1.000	2.020	2.000	2.720	3.9%
39	0.938	1.000	2.020	2.000	2.720	3.9%
40	0.975	1.000	2.020	2.000	2.720	3.9%
41	1.013	1.000	2.020	2.000	2.720	3.9%
42	1.053	1.000	2.020	2.000	2.720	3.9%
43	1.094	1.000	2.020	2.000	2.720	3.9%
44	1.137	1.000	2.020	2.000	2.720	3.9%
45	1.181	1.000	2.020	2.000	2.720	3.9%
46	1.227	1.000	2.020	2.000	2.720	3.9%
47	1.275	1.000	2.020	2.000	2.720	3.9%
48	1.325	1.000	2.020	2.000	2.720	3.9%
49	1.377	1.000	2.020	2.000	2.720	3.9%
50	1.431	1.000	2.020	2.000	2.720	3.9%
51	1.487	1.000	2.020	2.000	2.720	3.9%
52	1.545	1.000	2.020	2.000	2.720	3.9%
53	1.605	1.000	2.020	2.000	2.720	3.9%
54	1.668	1.000	2.020	2.000	2.720	3.9%
55	1.733	1.000	2.020	2.000	2.720	3.9%
56	1.801	1.000	2.020	2.000	2.720	3.9%
57	1.871	1.000	2.020	2.000	2.720	3.9%
58	1.944	1.000	2.020	2.000	2.720	3.9%
59	2.020	1.000	2.020	2.000	2.720	3.9%
60	2.099	1.000	2.020	2.000	2.720	3.9%
61	2.181	1.000	2.020	2.000	2.720	3.9%
62	2.181	1.000	2.020	2.000	2.720	0.0%
63	2.181	1.000	2.020	2.000	2.720	0.0%
64	2.181	1.000	2.020	2.000	2.720	0.0%
65	2.181	1.000	2.020	2.000	2.720	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	2.020	2.000	2.720	0.0%
>65 Medicare Eligible **	2.181	1.000	2.020	2.000	2.720	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	2.020	2.000	2.720	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

\*\* Only for renewals; not available for new sales.

**OE Product**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	1.700	2.000	2.670	-10.9%
19-20	0.727	1.000	1.700	2.000	2.670	48.4%
21	0.727	1.000	1.700	2.000	2.670	0.0%
22	0.727	1.000	1.700	2.000	2.670	0.0%
23	0.727	1.000	1.700	2.000	2.670	0.0%
24	0.727	1.000	1.700	2.000	2.670	0.0%
25	0.727	1.000	1.700	2.000	2.670	0.0%
26	0.727	1.000	1.700	2.000	2.670	0.0%
27	0.727	1.000	1.700	2.000	2.670	0.0%
28	0.727	1.000	1.700	2.000	2.670	0.0%
29	0.727	1.000	1.700	2.000	2.670	0.0%
30	0.727	1.000	1.700	2.000	2.670	0.0%
31	0.727	1.000	1.700	2.000	2.670	0.0%
32	0.727	1.000	1.700	2.000	2.670	0.0%
33	0.746	1.000	1.700	2.000	2.670	2.6%
34	0.775	1.000	1.700	2.000	2.670	3.9%
35	0.805	1.000	1.700	2.000	2.670	3.9%
36	0.836	1.000	1.700	2.000	2.670	3.9%
37	0.869	1.000	1.700	2.000	2.670	3.9%
38	0.903	1.000	1.700	2.000	2.670	3.9%
39	0.938	1.000	1.700	2.000	2.670	3.9%
40	0.975	1.000	1.700	2.000	2.670	3.9%
41	1.013	1.000	1.700	2.000	2.670	3.9%
42	1.053	1.000	1.700	2.000	2.670	3.9%
43	1.094	1.000	1.700	2.000	2.670	3.9%
44	1.137	1.000	1.700	2.000	2.670	3.9%
45	1.181	1.000	1.700	2.000	2.670	3.9%
46	1.227	1.000	1.700	2.000	2.670	3.9%
47	1.275	1.000	1.700	2.000	2.670	3.9%
48	1.325	1.000	1.700	2.000	2.670	3.9%
49	1.377	1.000	1.700	2.000	2.670	3.9%
50	1.431	1.000	1.700	2.000	2.670	3.9%
51	1.487	1.000	1.700	2.000	2.670	3.9%
52	1.545	1.000	1.700	2.000	2.670	3.9%
53	1.605	1.000	1.700	2.000	2.670	3.9%
54	1.668	1.000	1.700	2.000	2.670	3.9%
55	1.733	1.000	1.700	2.000	2.670	3.9%
56	1.801	1.000	1.700	2.000	2.670	3.9%
57	1.871	1.000	1.700	2.000	2.670	3.9%
58	1.944	1.000	1.700	2.000	2.670	3.9%
59	2.020	1.000	1.700	2.000	2.670	3.9%
60	2.099	1.000	1.700	2.000	2.670	3.9%
61	2.181	1.000	1.700	2.000	2.670	3.9%
62	2.181	1.000	1.700	2.000	2.670	0.0%
63	2.181	1.000	1.700	2.000	2.670	0.0%
64	2.181	1.000	1.700	2.000	2.670	0.0%
65	2.181	1.000	1.700	2.000	2.670	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	1.700	2.000	2.670	0.0%
>65 Medicare Eligible **	2.181	1.000	1.700	2.000	2.670	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	1.700	2.000	2.670	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

**HealthyBlue 2.0**

Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.550	1.000				
6-18	0.490	1.000	1.960	2.000	2.680	-10.9%
19-20	0.727	1.000	1.960	2.000	2.680	48.4%
21	0.727	1.000	1.960	2.000	2.680	0.0%
22	0.727	1.000	1.960	2.000	2.680	0.0%
23	0.727	1.000	1.960	2.000	2.680	0.0%
24	0.727	1.000	1.960	2.000	2.680	0.0%
25	0.727	1.000	1.960	2.000	2.680	0.0%
26	0.727	1.000	1.960	2.000	2.680	0.0%
27	0.727	1.000	1.960	2.000	2.680	0.0%
28	0.727	1.000	1.960	2.000	2.680	0.0%
29	0.727	1.000	1.960	2.000	2.680	0.0%
30	0.727	1.000	1.960	2.000	2.680	0.0%
31	0.727	1.000	1.960	2.000	2.680	0.0%
32	0.727	1.000	1.960	2.000	2.680	0.0%
33	0.746	1.000	1.960	2.000	2.680	2.6%
34	0.775	1.000	1.960	2.000	2.680	3.9%
35	0.805	1.000	1.960	2.000	2.680	3.9%
36	0.836	1.000	1.960	2.000	2.680	3.9%
37	0.869	1.000	1.960	2.000	2.680	3.9%
38	0.903	1.000	1.960	2.000	2.680	3.9%
39	0.938	1.000	1.960	2.000	2.680	3.9%
40	0.975	1.000	1.960	2.000	2.680	3.9%
41	1.013	1.000	1.960	2.000	2.680	3.9%
42	1.053	1.000	1.960	2.000	2.680	3.9%
43	1.094	1.000	1.960	2.000	2.680	3.9%
44	1.137	1.000	1.960	2.000	2.680	3.9%
45	1.181	1.000	1.960	2.000	2.680	3.9%
46	1.227	1.000	1.960	2.000	2.680	3.9%
47	1.275	1.000	1.960	2.000	2.680	3.9%
48	1.325	1.000	1.960	2.000	2.680	3.9%
49	1.377	1.000	1.960	2.000	2.680	3.9%
50	1.431	1.000	1.960	2.000	2.680	3.9%
51	1.487	1.000	1.960	2.000	2.680	3.9%
52	1.545	1.000	1.960	2.000	2.680	3.9%
53	1.605	1.000	1.960	2.000	2.680	3.9%
54	1.668	1.000	1.960	2.000	2.680	3.9%
55	1.733	1.000	1.960	2.000	2.680	3.9%
56	1.801	1.000	1.960	2.000	2.680	3.9%
57	1.871	1.000	1.960	2.000	2.680	3.9%
58	1.944	1.000	1.960	2.000	2.680	3.9%
59	2.020	1.000	1.960	2.000	2.680	3.9%
60	2.099	1.000	1.960	2.000	2.680	3.9%
61	2.181	1.000	1.960	2.000	2.680	3.9%
62	2.181	1.000	1.960	2.000	2.680	0.0%
63	2.181	1.000	1.960	2.000	2.680	0.0%
64	2.181	1.000	1.960	2.000	2.680	0.0%
65	2.181	1.000	1.960	2.000	2.680	0.0%
>65 Non-Medicare Eligible **	2.181	1.000	1.960	2.000	2.680	0.0%
>65 Medicare Eligible **	2.181	1.000	1.960	2.000	2.680	0.0%

Rx	>65 Medicare Eligible **	Age Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Age Factor Incremental Change
		2.181	1.000	1.960	2.000	2.680	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
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CareFirst BlueCross BlueShield (BlueChoice)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-Std

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				01/2012		=(e)/(f)															
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total		
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	4	4	\$ 730	\$ -	\$ 382	\$ -	\$ 1,112	\$ -	0%	0%	0%	0%	\$0	\$0	\$0	\$0					
201012	17	17	\$ 2,836	\$ 2,050	\$ 1,483	\$ 382	\$ 4,319	\$ 2,432	56%	57%	20%	45%	\$143	\$98	\$18	\$116					
201101	26	30	\$ 5,113	\$ 2,194	\$ 2,665	\$ 625	\$ 7,778	\$ 2,818	36%	49%	22%	40%	\$94	\$83	\$20	\$103					
201102	44	57	\$ 8,575	\$ 2,480	\$ 4,412	\$ 792	\$ 12,987	\$ 3,272	25%	39%	20%	33%	\$57	\$62	\$17	\$79					
201103	64	78	\$ 13,556	\$ 5,849	\$ 6,946	\$ 2,127	\$ 20,503	\$ 7,976	39%	41%	25%	35%	\$102	\$68	\$21	\$89					
201104	82	87	\$ 16,445	\$ 10,153	\$ 7,485	\$ 1,510	\$ 23,930	\$ 11,663	49%	48%	23%	40%	\$134	\$83	\$20	\$103					
201105	91	103	\$ 18,335	\$ 8,997	\$ 7,859	\$ 2,482	\$ 26,194	\$ 11,479	44%	48%	25%	41%	\$111	\$84	\$21	\$105					
201106	111	129	\$ 22,243	\$ 13,133	\$ 9,866	\$ 2,068	\$ 32,110	\$ 15,201	47%	51%	24%	43%	\$118	\$89	\$20	\$109					
201107	128	153	\$ 25,661	\$ 16,386	\$ 11,597	\$ 2,936	\$ 37,258	\$ 19,322	52%	54%	25%	45%	\$126	\$93	\$20	\$113					
201108	137	157	\$ 26,612	\$ 47,435	\$ 11,236	\$ 4,091	\$ 37,848	\$ 51,525	136%	78%	27%	62%	\$328	\$133	\$21	\$154					
201109	176	201	\$ 33,487	\$ 37,945	\$ 13,777	\$ 3,952	\$ 47,264	\$ 41,898	89%	84%	27%	67%	\$208	\$144	\$21	\$165					
Experience Period	439	505	\$ 87,833	\$ 44,856	\$ 41,098	\$ 9,984	\$ 128,931	\$ 54,841	43%	51%	24%	43%	\$109	\$89	\$20	\$109					

CareFirst BlueCross BlueShield (BlueChoice)  
 Experience & Development of Normalized Trends  
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 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-Svr

(a) Current Rate Level		(b)	(c)	(d) 01/2012	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)			(l)							
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201104	6	6	\$ 1,113	\$ 2,431	\$ 77	\$ -	\$ 1,190	\$ 2,431	\$ 204%	218%	0%	204%	\$405	\$405	\$0	\$405					
201105	18	23	\$ 3,528	\$ 2,132	\$ 263	\$ 53	\$ 3,791	\$ 2,184	\$ 58%	98%	15%	93%	\$95	\$157	\$2	\$159					
201106	28	30	\$ 4,212	\$ 4,243	\$ 347	\$ 268	\$ 4,559	\$ 4,512	\$ 99%	99%	47%	96%	\$150	\$149	\$5	\$155					
201107	33	39	\$ 6,396	\$ 15,818	\$ 519	\$ 38	\$ 6,915	\$ 15,856	\$ 229%	161%	30%	152%	\$407	\$251	\$4	\$255					
201108	46	64	\$ 9,794	\$ 23,477	\$ 792	\$ 405	\$ 10,586	\$ 23,882	\$ 226%	192%	38%	181%	\$373	\$297	\$5	\$302					
201109	42	53	\$ 8,504	\$ 8,434	\$ 683	\$ 509	\$ 9,187	\$ 8,943	\$ 97%	169%	47%	160%	\$169	\$263	\$6	\$269					
Experience Period	52	59	\$ 8,853	\$ 8,806	\$ 687	\$ 321	\$ 9,540	\$ 9,127	\$ 96%	99%	47%	96%	\$155	\$149	\$5	\$155					

CareFirst BlueCross BlueShield (BlueChoice)  
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Rating Period : Incurred 04/2012 - 06/2013  
HMO-UW-HSA

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)				
Current Rate Level				01/2012		=(e)/(f)						Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total													
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201011	2	3	\$ 377	\$ -	\$ -	\$ -	\$ -	\$ 377	0%	0%	0%	\$0	\$0	\$0	\$0							
201012	9	11	\$ 2,020	\$ -	\$ -	\$ -	\$ -	\$ 2,020	0%	0%	0%	\$0	\$0	\$0	\$0							
201101	14	21	\$ 4,733	\$ 398	\$ -	\$ -	\$ -	\$ 4,733	8%	6%	6%	\$19	\$11	\$0	\$11							
201102	12	21	\$ 3,389	\$ 213	\$ -	\$ -	\$ -	\$ 3,389	6%	6%	6%	\$10	\$11	\$0	\$11							
201103	14	21	\$ 4,288	\$ 254	\$ -	\$ -	\$ -	\$ 4,288	6%	6%	6%	\$12	\$11	\$0	\$11							
201104	23	32	\$ 5,676	\$ 670	\$ -	\$ -	\$ -	\$ 5,676	12%	7%	7%	\$21	\$14	\$0	\$14							
201105	40	50	\$ 8,317	\$ 32,244	\$ -	\$ 90	\$ 90	\$ 8,317	389%	117%	118%	\$647	\$212	\$1	\$213							
201106	57	71	\$ 10,819	\$ 447	\$ -	\$ 246	\$ 246	\$ 10,819	6%	86%	87%	\$10	\$149	\$1	\$150							
201107	77	96	\$ 14,329	\$ 8,417	\$ -	\$ 41	\$ 41	\$ 14,329	59%	79%	80%	\$88	\$131	\$1	\$132							
201108	86	119	\$ 15,695	\$ 4,926	\$ -	\$ 95	\$ 95	\$ 15,695	32%	68%	69%	\$42	\$107	\$1	\$108							
201109	100	138	\$ 16,792	\$ 21,914	\$ -	\$ 460	\$ 460	\$ 16,792	133%	80%	81%	\$162	\$119	\$2	\$121							
Experience Period	171	230	\$ 39,619	\$ 34,225	\$ -	\$ 336	\$ 336	\$ 39,619	87%	86%	87%	\$150	\$149	\$1	\$150							

CareFirst BlueCross BlueShield (BlueChoice)  
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 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-UW-HB

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)				
Current Rate Level				01/2012		=(e)/(f)						Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend					
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total			
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
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201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201010	22	25	\$ 4,135	\$ 589	\$ -	\$ -	\$ 4,135	\$ 589	14%	14%	14%	\$24	\$24	\$0	\$24							
201011	60	73	\$ 13,999	\$ 4,388	\$ -	\$ 18	\$ 13,999	\$ 4,406	31%	27%	28%	\$60	\$51	\$0	\$51							
201012	83	99	\$ 19,060	\$ 10,052	\$ -	\$ 62	\$ 19,060	\$ 10,114	53%	40%	41%	\$102	\$76	\$0	\$77							
201101	83	109	\$ 20,675	\$ 14,836	\$ -	\$ 54	\$ 20,675	\$ 14,890	72%	52%	52%	\$137	\$98	\$0	\$98							
201102	118	146	\$ 26,772	\$ 6,594	\$ -	\$ 53	\$ 26,772	\$ 6,647	25%	43%	43%	\$46	\$81	\$0	\$81							
201103	132	160	\$ 29,402	\$ 8,461	\$ -	\$ 93	\$ 29,402	\$ 8,555	29%	39%	40%	\$53	\$73	\$0	\$74							
201104	141	182	\$ 33,933	\$ 257,643	\$ -	\$ 131	\$ 33,933	\$ 257,774	760%	204%	205%	\$1,416	\$381	\$1	\$382							
201105	154	192	\$ 35,898	\$ 49,005	\$ -	\$ 75	\$ 35,898	\$ 49,080	137%	191%	191%	\$256	\$357	\$0	\$357							
201106	151	179	\$ 35,439	\$ 19,947	\$ -	\$ 81	\$ 35,439	\$ 20,028	57%	169%	170%	\$112	\$319	\$0	\$319							
201107	138	173	\$ 33,637	\$ 30,425	\$ -	\$ 160	\$ 33,637	\$ 30,585	91%	159%	159%	\$177	\$300	\$1	\$301							
201108	155	182	\$ 35,741	\$ 79,920	\$ -	\$ 237	\$ 35,741	\$ 80,157	224%	167%	167%	\$440	\$317	\$1	\$318							
201109	190	222	\$ 42,368	\$ 37,024	\$ -	\$ 4,552	\$ 42,368	\$ 41,577	98%	157%	158%	\$187	\$298	\$3	\$301							
Experience Period	944	1,165	\$ 219,315	\$ 371,515	\$ -	\$ 567	\$ 219,315	\$ 372,082	170%	169%	170%	\$319	\$319	\$0	\$319							

CareFirst BlueCross BlueShield (BlueChoice)  
Experience & Development of Normalized Trends  
DC Individual Non-Medigap Rate Filing Effective 04/2012  
Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
Rating Period : Incurred 04/2012 - 06/2013  
HMO-HIPAA-Std

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				01/2012		=(e)/(f)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend					
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200801	22	22	\$ 11,257	\$ 2,551	\$ 1,491	\$ 1,515	\$ 12,748	\$ 4,066	32%				\$185									
200802	25	31	\$ 13,450	\$ 2,359	\$ 1,743	\$ 2,845	\$ 15,193	\$ 5,204	34%				\$168									
200803	27	31	\$ 14,274	\$ 9,073	\$ 1,872	\$ 2,560	\$ 16,146	\$ 11,633	72%				\$375									
200804	31	37	\$ 19,205	\$ 24,587	\$ 2,471	\$ 2,385	\$ 21,676	\$ 26,972	124%				\$729									
200805	29	34	\$ 17,709	\$ 4,385	\$ 2,308	\$ 905	\$ 20,017	\$ 5,290	26%				\$156									
200806	27	29	\$ 15,486	\$ 11,714	\$ 2,068	\$ 2,517	\$ 17,554	\$ 14,232	81%	60%	106%	65%	\$491	\$297	\$69	\$366						
200807	32	33	\$ 13,644	\$ 4,451	\$ 1,921	\$ 2,194	\$ 15,566	\$ 6,645	43%	56%	108%	62%	\$201	\$272	\$69	\$341						
200808	31	34	\$ 16,564	\$ 4,429	\$ 2,106	\$ 1,693	\$ 18,670	\$ 6,122	33%	52%	104%	58%	\$180	\$253	\$66	\$319						
200809	26	37	\$ 14,339	\$ 5,335	\$ 1,960	\$ 1,491	\$ 16,299	\$ 6,826	42%	51%	101%	57%	\$184	\$239	\$63	\$302						
200810	35	45	\$ 21,220	\$ 5,812	\$ 2,704	\$ 1,582	\$ 23,924	\$ 7,394	31%	48%	95%	53%	\$164	\$224	\$59	\$283						
200811	32	31	\$ 17,557	\$ 28,475	\$ 2,378	\$ 1,036	\$ 19,935	\$ 29,511	148%	59%	90%	63%	\$952	\$283	\$57	\$340						
200812	25	17	\$ 10,697	\$ 11,227	\$ 1,536	\$ 3,040	\$ 12,233	\$ 14,267	117%	62%	97%	66%	\$839	\$300	\$62	\$363						
200901	31	34	\$ 17,797	\$ 5,339	\$ 2,265	\$ 3,719	\$ 20,062	\$ 9,058	45%	61%	103%	66%	\$266	\$298	\$66	\$364						
200902	38	47	\$ 22,826	\$ 2,686	\$ 3,058	\$ 2,149	\$ 25,884	\$ 4,835	19%	58%	95%	63%	\$103	\$287	\$62	\$349						
200903	31	35	\$ 18,419	\$ 1,843	\$ 2,367	\$ 3,737	\$ 20,786	\$ 5,581	27%	54%	97%	59%	\$159	\$267	\$64	\$331						
200904	22	22	\$ 9,132	\$ 2,198	\$ 1,094	\$ 1,803	\$ 10,226	\$ 4,001	39%	45%	100%	51%	\$182	\$221	\$65	\$286						
200905	29	26	\$ 15,805	\$ 22,515	\$ 1,867	\$ 1,901	\$ 17,672	\$ 24,416	138%	55%	106%	61%	\$939	\$272	\$69	\$341						
200906	34	34	\$ 19,034	\$ 18,942	\$ 2,367	\$ 2,935	\$ 21,401	\$ 21,877	102%	57%	106%	63%	\$643	\$287	\$69	\$356	-3.5%	-0.2%	-2.9%			
200907	32	32	\$ 18,401	\$ 3,360	\$ 2,172	\$ 1,675	\$ 20,573	\$ 5,036	24%	56%	103%	61%	\$157	\$285	\$68	\$353	4.5%	-1.2%	3.3%			
200908	27	27	\$ 15,968	\$ 8,360	\$ 1,911	\$ 890	\$ 17,879	\$ 9,250	52%	58%	101%	63%	\$343	\$300	\$67	\$367	18.5%	1.3%	14.9%			
200909	33	33	\$ 19,107	\$ 4,237	\$ 2,173	\$ 3,740	\$ 21,280	\$ 7,977	37%	56%	109%	62%	\$242	\$300	\$74	\$374	25.5%	17.1%	23.8%			
200910	28	28	\$ 16,251	\$ 26,545	\$ 1,923	\$ 1,398	\$ 18,174	\$ 27,943	154%	68%	112%	72%	\$998	\$371	\$77	\$447	65.3%	29.5%	57.8%			
200911	33	33	\$ 19,325	\$ 18,683	\$ 2,168	\$ 2,748	\$ 21,493	\$ 21,431	100%	62%	119%	68%	\$649	\$342	\$81	\$423	20.7%	41.9%	24.3%			
200912	28	28	\$ 16,758	\$ 2,859	\$ 1,943	\$ 2,215	\$ 18,701	\$ 5,074	27%	56%	114%	63%	\$181	\$310	\$76	\$386	3.3%	22.3%	6.6%			
201001	26	26	\$ 17,662	\$ 6,617	\$ 1,974	\$ 4,449	\$ 19,636	\$ 11,065	56%	57%	118%	64%	\$426	\$320	\$80	\$400	7.4%	20.9%	9.9%			
201002	31	31	\$ 20,934	\$ 4,052	\$ 2,173	\$ 1,331	\$ 23,107	\$ 5,383	23%	58%	119%	65%	\$174	\$339	\$81	\$420	17.9%	31.4%	20.3%			
201003	28	28	\$ 19,289	\$ 3,505	\$ 1,937	\$ 1,707	\$ 21,226	\$ 5,212	25%	59%	113%	64%	\$186	\$350	\$77	\$427	31.1%	20.2%	29.0%			
201004	27	27	\$ 17,270	\$ 5,368	\$ 1,934	\$ 2,040	\$ 19,204	\$ 7,408	39%	58%	110%	63%	\$274	\$354	\$77	\$431	60.4%	17.8%	50.7%			
201005	33	33	\$ 21,000	\$ 10,246	\$ 2,404	\$ 579	\$ 23,404	\$ 10,825	46%	51%	103%	56%	\$328	\$313	\$71	\$385	15.2%	3.7%	12.9%			
201006	27	27	\$ 18,509	\$ 1,559	\$ 1,959	\$ 1,168	\$ 20,468	\$ 2,728	13%	43%	97%	49%	\$101	\$270	\$68	\$338	-5.8%	-1.8%	-5.0%			
201007	37	40	\$ 26,235	\$ 1,573	\$ 2,610	\$ 1,391	\$ 28,845	\$ 2,964	10%	41%	94%	46%	\$74	\$259	\$66	\$325	-8.9%	-3.5%	-7.9%			
201008	34	35	\$ 21,656	\$ 3,177	\$ 2,346	\$ 1,483	\$ 24,002	\$ 4,660	19%	38%	95%	43%	\$133	\$240	\$66	\$305	-20.1%	-2.0%	-16.8%			
201009	25	26	\$ 16,882	\$ 2,133	\$ 1,701	\$ 774	\$ 18,583	\$ 2,907	16%	37%	85%	42%	\$112	\$238	\$59	\$297	-20.6%	-20.2%	-20.5%			
201010	30	31	\$ 20,261	\$ 3,618	\$ 2,141	\$ 693	\$ 22,402	\$ 4,311	19%	27%	81%	32%	\$139	\$174	\$56	\$230	-53.2%	-26.4%	-48.6%			
201011	28	29	\$ 19,227	\$ 1,431	\$ 1,955	\$ 733	\$ 21,182	\$ 2,164	10%	20%	74%	25%	\$75	\$128	\$51	\$179	-62.7%	-36.4%	-57.6%			
201012	28	29	\$ 20,134	\$ 3,048	\$ 1,992	\$ 1,345	\$ 22,126	\$ 4,393	20%	19%	70%	24%	\$151	\$128	\$49	\$177	-58.7%	-35.9%	-54.2%			
201101	27	28	\$ 19,888	\$ 3,451	\$ 2,020	\$ 759	\$ 21,908	\$ 4,210	19%	18%	56%	21%	\$150	\$119	\$38	\$157	-63.0%	-51.8%	-60.8%			
201102	30	31	\$ 21,041	\$ 3,714	\$ 2,327	\$ 2,534	\$ 23,368	\$ 6,248	27%	18%	60%	22%	\$202	\$118	\$42	\$159	-65.3%	-48.5%	-62.0%			
201103	36	36	\$ 26,392	\$ 2,211	\$ 3,025	\$ 4,615	\$ 29,417	\$ 6,826	23%	17%	69%	22%	\$190	\$112	\$49	\$160	-68.1%	-36.7%	-62.5%			
201104	28	28	\$ 20,576	\$ 2,480	\$ 2,348	\$ 1,697	\$ 22,924	\$ 4,177	18%	15%	66%	20%	\$149	\$104	\$48	\$151	-70.8%	-37.8%	-64.9%			
201105	28	28	\$ 20,579	\$ 1,863	\$ 2,341	\$ 2,930	\$ 22,920	\$ 4,793	21%	12%	75%	18%	\$171	\$82	\$55	\$137	-73.8%	-23.4%	-64.4%			
201106	29	29	\$ 20,566	\$ 9,350	\$ 2,553	\$ 5,643	\$ 23,119	\$ 14,992	65%	15%	90%	22%	\$517	\$103	\$66	\$169	-61.9%	-2.0%	-49.9%			
201107	30	30	\$ 20,585	\$ 2,974	\$ 2,686	\$ 3,158	\$ 23,271	\$ 6,131	26%	16%	96%	24%	\$204	\$110	\$73	\$183	-57.7%	11.7%	-43.7%			
201108	23	23	\$ 17,689	\$ 3,058	\$ 2,416	\$ 4,427	\$ 20,105	\$ 7,485	37%	16%	107%	25%	\$325	\$113	\$84	\$197	-52.8%	28.1%	-35.4%			
201109	24	24	\$ 17,126	\$ 6,717	\$ 2,051	\$ 4,591	\$ 19,177	\$ 11,309	59%	18%	119%	28%	\$471	\$127	\$96	\$223	-46.8%	62.8%	-25.1%			
Experience Period	360	370	\$ 253,437	\$ 38,048	\$ 27,359	\$ 24,597	\$ 280,796	\$ 62,645	22%	15%	90%	22%	\$169	\$103	\$66	\$169	-61.9%	-2.0%	-49.9%			

CareFirst BlueCross BlueShield (BlueChoice)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 04/2012  
 Experience Period : Incurred 07/2010 - 06/2011 & Paid Through 09/2011  
 Rating Period : Incurred 04/2012 - 06/2013  
 HMO-OE-Std-High-10

(a) Current Rate Level		(b)	(c)	(d) 01/2012		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total			
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200801	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200802	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200803	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	31	33	\$ 9,096	\$ 105	\$ 1,302	\$ 723	\$ 10,398	\$ 828	8%	1%	56%	8%	\$25	\$3	\$22	\$25					
201004	61	71	\$ 16,343	\$ 16,064	\$ 2,343	\$ 1,301	\$ 18,686	\$ 17,365	93%	64%	56%	63%	\$245	\$155	\$19	\$175					
201005	144	162	\$ 42,405	\$ 12,253	\$ 6,067	\$ 4,578	\$ 48,471	\$ 16,831	35%	42%	68%	45%	\$104	\$107	\$25	\$132					
201006	158	183	\$ 45,311	\$ 75,092	\$ 6,483	\$ 11,372	\$ 51,793	\$ 86,464	167%	91%	111%	94%	\$472	\$231	\$40	\$271					
201007	196	219	\$ 57,241	\$ 49,290	\$ 8,186	\$ 10,896	\$ 65,427	\$ 60,187	92%	90%	118%	93%	\$275	\$229	\$43	\$272					
201008	245	277	\$ 69,860	\$ 35,960	\$ 9,991	\$ 12,205	\$ 79,851	\$ 48,165	60%	79%	120%	84%	\$174	\$200	\$43	\$243					
201009	306	334	\$ 84,135	\$ 52,521	\$ 12,035	\$ 8,836	\$ 96,170	\$ 61,358	64%	74%	108%	79%	\$184	\$189	\$39	\$228					
201010	326	365	\$ 91,933	\$ 88,040	\$ 13,154	\$ 18,273	\$ 105,087	\$ 106,313	101%	79%	114%	84%	\$291	\$200	\$41	\$242					
201011	391	453	\$ 116,453	\$ 77,270	\$ 16,654	\$ 32,292	\$ 133,107	\$ 109,562	82%	76%	132%	83%	\$242	\$194	\$48	\$242					
201012	449	521	\$ 130,366	\$ 153,359	\$ 18,647	\$ 41,327	\$ 149,012	\$ 194,685	131%	84%	149%	93%	\$374	\$214	\$54	\$268					
201101	460	538	\$ 135,983	\$ 165,398	\$ 19,443	\$ 40,951	\$ 155,426	\$ 206,349	133%	91%	160%	99%	\$384	\$230	\$58	\$288					
201102	519	596	\$ 153,177	\$ 168,024	\$ 21,914	\$ 44,775	\$ 175,091	\$ 212,799	122%	94%	167%	103%	\$357	\$238	\$61	\$299					
201103	556	624	\$ 156,598	\$ 269,487	\$ 22,396	\$ 65,563	\$ 178,993	\$ 335,050	187%	106%	186%	116%	\$537	\$268	\$67	\$335	8349.4%	207.1%	1235.3%		
201104	640	738	\$ 191,138	\$ 181,311	\$ 27,335	\$ 81,318	\$ 218,473	\$ 262,629	120%	104%	204%	117%	\$356	\$265	\$74	\$339	70.5%	281.8%	94.0%		
201105	661	784	\$ 192,827	\$ 184,732	\$ 27,581	\$ 79,774	\$ 220,408	\$ 264,506	120%	105%	220%	120%	\$337	\$266	\$79	\$346	149.3%	220.2%	162.7%		
201106	695	813	\$ 203,995	\$ 251,268	\$ 29,673	\$ 90,251	\$ 233,668	\$ 341,519	146%	106%	232%	122%	\$420	\$268	\$84	\$352	16.1%	110.0%	30.0%		
201107	756	888	\$ 215,223	\$ 238,539	\$ 31,787	\$ 101,934	\$ 247,010	\$ 340,473	138%	107%	246%	125%	\$383	\$269	\$89	\$358	17.7%	106.1%	31.7%		
201108	783	933	\$ 222,420	\$ 269,873	\$ 33,159	\$ 110,720	\$ 255,579	\$ 380,593	149%	111%	262%	130%	\$408	\$277	\$94	\$371	38.6%	117.1%	52.6%		
201109	835	994	\$ 228,109	\$ 382,595	\$ 34,060	\$ 148,684	\$ 262,169	\$ 531,279	203%	119%	289%	141%	\$534	\$295	\$104	\$398	56.2%	165.9%	75.0%		
Experience Period	5,444	6,262	\$ 1,583,705	\$ 1,676,660	\$ 227,009	\$ 526,462	\$ 1,810,714	\$ 2,203,122	0%	106%	232%	122%	\$352	\$268	\$84	\$352	16.1%	110.0%	30.0%		

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$197.00				\$201.99				\$5				2.5%			
6-18	\$176.00	\$356.00	\$351.00	\$477.00	\$179.96	\$363.51	\$359.91	\$489.47	\$4	\$8	\$9	\$12	2.3%	2.1%	2.5%	2.6%
19-20	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
21	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
22	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
23	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
24	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
25	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
26	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
27	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
28	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
29	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
30	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
31	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
32	\$261.00	\$527.00	\$520.00	\$710.00	\$266.99	\$539.32	\$533.98	\$726.21	\$6	\$12	\$14	\$16	2.3%	2.3%	2.7%	2.3%
33	\$269.00	\$542.00	\$534.00	\$728.00	\$273.97	\$553.41	\$547.94	\$745.19	\$5	\$11	\$14	\$17	1.8%	2.1%	2.6%	2.4%
34	\$280.00	\$563.00	\$556.00	\$757.00	\$284.62	\$574.93	\$569.24	\$774.16	\$5	\$12	\$13	\$17	1.7%	2.1%	2.4%	2.3%
35	\$290.00	\$585.00	\$577.00	\$785.00	\$295.63	\$597.19	\$591.28	\$804.13	\$6	\$12	\$14	\$19	1.9%	2.1%	2.5%	2.4%
36	\$301.00	\$606.00	\$599.00	\$814.00	\$307.02	\$620.19	\$614.05	\$835.10	\$6	\$14	\$15	\$21	2.0%	2.3%	2.5%	2.6%
37	\$312.00	\$631.00	\$624.00	\$846.00	\$319.14	\$644.66	\$638.28	\$868.07	\$7	\$14	\$14	\$22	2.3%	2.2%	2.3%	2.6%
38	\$322.00	\$652.00	\$649.00	\$882.00	\$331.63	\$669.89	\$663.25	\$902.03	\$10	\$18	\$14	\$20	3.0%	2.7%	2.2%	2.3%
39	\$337.00	\$678.00	\$675.00	\$915.00	\$344.48	\$695.85	\$688.96	\$936.98	\$7	\$18	\$14	\$22	2.2%	2.6%	2.1%	2.4%
40	\$351.00	\$707.00	\$699.00	\$950.00	\$358.07	\$723.29	\$716.14	\$973.95	\$7	\$16	\$17	\$24	2.0%	2.3%	2.5%	2.5%
41	\$362.00	\$735.00	\$728.00	\$990.00	\$372.03	\$751.49	\$744.05	\$1,011.90	\$10	\$16	\$16	\$22	2.8%	2.2%	2.2%	2.2%
42	\$377.00	\$764.00	\$757.00	\$1,026.00	\$386.72	\$781.16	\$773.43	\$1,051.86	\$10	\$17	\$16	\$26	2.6%	2.2%	2.2%	2.5%
43	\$391.00	\$793.00	\$785.00	\$1,069.00	\$401.77	\$811.58	\$803.54	\$1,092.82	\$11	\$19	\$19	\$24	2.8%	2.3%	2.4%	2.2%
44	\$409.00	\$825.00	\$814.00	\$1,108.00	\$417.56	\$843.48	\$835.13	\$1,135.77	\$9	\$18	\$21	\$28	2.1%	2.2%	2.6%	2.5%
45	\$423.00	\$857.00	\$846.00	\$1,151.00	\$433.72	\$876.12	\$867.44	\$1,179.72	\$11	\$19	\$21	\$29	2.5%	2.2%	2.5%	2.5%
46	\$441.00	\$889.00	\$878.00	\$1,197.00	\$450.61	\$910.24	\$901.23	\$1,225.67	\$10	\$21	\$23	\$29	2.2%	2.4%	2.6%	2.4%
47	\$459.00	\$925.00	\$915.00	\$1,245.00	\$468.25	\$945.85	\$936.49	\$1,273.62	\$9	\$21	\$21	\$29	2.0%	2.3%	2.3%	2.3%
48	\$477.00	\$961.00	\$950.00	\$1,291.00	\$486.60	\$982.95	\$973.22	\$1,323.57	\$10	\$22	\$23	\$33	2.0%	2.3%	2.4%	2.5%
49	\$495.00	\$997.00	\$986.00	\$1,345.00	\$505.70	\$1,021.52	\$1,011.41	\$1,375.51	\$11	\$25	\$25	\$31	2.2%	2.5%	2.6%	2.3%
50	\$513.00	\$1,037.00	\$1,026.00	\$1,396.00	\$525.54	\$1,061.58	\$1,051.07	\$1,429.45	\$13	\$25	\$25	\$33	2.4%	2.4%	2.4%	2.4%
51	\$534.00	\$1,076.00	\$1,066.00	\$1,449.00	\$546.10	\$1,103.12	\$1,092.20	\$1,485.40	\$12	\$27	\$26	\$36	2.3%	2.5%	2.5%	2.5%
52	\$556.00	\$1,119.00	\$1,108.00	\$1,506.00	\$567.40	\$1,146.15	\$1,134.81	\$1,543.33	\$11	\$27	\$27	\$37	2.1%	2.4%	2.4%	2.5%
53	\$577.00	\$1,162.00	\$1,151.00	\$1,567.00	\$589.43	\$1,190.67	\$1,178.88	\$1,603.27	\$12	\$29	\$28	\$36	2.2%	2.5%	2.4%	2.3%
54	\$599.00	\$1,208.00	\$1,197.00	\$1,628.00	\$612.57	\$1,237.40	\$1,225.15	\$1,666.20	\$14	\$29	\$28	\$38	2.3%	2.4%	2.4%	2.3%
55	\$620.00	\$1,255.00	\$1,245.00	\$1,689.00	\$636.45	\$1,285.62	\$1,272.89	\$1,731.13	\$16	\$31	\$28	\$42	2.7%	2.4%	2.2%	2.5%
56	\$646.00	\$1,306.00	\$1,291.00	\$1,758.00	\$661.42	\$1,336.06	\$1,322.83	\$1,799.05	\$15	\$30	\$32	\$41	2.4%	2.3%	2.5%	2.3%
57	\$670.00	\$1,356.00	\$1,341.00	\$1,825.00	\$687.13	\$1,387.99	\$1,374.25	\$1,868.98	\$17	\$32	\$33	\$44	2.6%	2.4%	2.5%	2.4%
58	\$696.00	\$1,409.00	\$1,396.00	\$1,897.00	\$713.93	\$1,442.14	\$1,427.86	\$1,941.90	\$18	\$33	\$32	\$45	2.6%	2.4%	2.3%	2.4%
59	\$724.00	\$1,463.00	\$1,449.00	\$1,969.00	\$741.85	\$1,498.53	\$1,483.69	\$2,017.82	\$18	\$36	\$35	\$49	2.5%	2.4%	2.4%	2.5%
60	\$753.00	\$1,521.00	\$1,506.00	\$2,048.00	\$770.86	\$1,557.14	\$1,541.72	\$2,096.73	\$18	\$36	\$36	\$49	2.4%	2.4%	2.4%	2.4%
61	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
62	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
63	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
64	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
65	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%
65+	\$782.00	\$1,582.00	\$1,564.00	\$2,127.00	\$800.97	\$1,617.96	\$1,601.94	\$2,178.64	\$19	\$36	\$38	\$52	2.4%	2.3%	2.4%	2.4%

Min	1.7%
Max	3.0%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN SAVER PRODUCT (Med & Rx SAVER)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$159.00				\$158.55				(\$0)				-0.3%			
6-18	\$142.00	\$285.00	\$282.00	\$383.00	\$141.26	\$285.34	\$282.51	\$384.22	(\$1)	\$0	\$1	\$1	-0.5%	0.1%	0.2%	0.3%
19-20	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
21	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
22	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
23	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
24	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
25	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
26	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
27	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
28	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
29	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
30	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
31	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
32	\$211.00	\$424.00	\$418.00	\$571.00	\$209.58	\$423.35	\$419.16	\$570.06	(\$1)	(\$1)	\$1	(\$1)	-0.7%	-0.2%	0.3%	-0.2%
33	\$216.00	\$435.00	\$429.00	\$585.00	\$215.06	\$434.41	\$430.12	\$584.95	(\$1)	(\$1)	\$1	(\$0)	-0.4%	-0.1%	0.3%	0.0%
34	\$225.00	\$452.00	\$447.00	\$608.00	\$223.42	\$451.30	\$446.83	\$607.70	(\$2)	(\$1)	(\$0)	(\$0)	-0.7%	-0.2%	0.0%	0.0%
35	\$234.00	\$470.00	\$464.00	\$631.00	\$232.06	\$468.77	\$464.13	\$631.21	(\$2)	(\$1)	\$0	\$0	-0.8%	-0.3%	0.0%	0.0%
36	\$242.00	\$487.00	\$481.00	\$654.00	\$241.00	\$486.82	\$482.01	\$655.53	(\$1)	(\$0)	\$1	\$2	-0.4%	0.0%	0.2%	0.2%
37	\$251.00	\$508.00	\$502.00	\$680.00	\$250.51	\$506.04	\$501.03	\$681.40	(\$0)	(\$2)	(\$1)	\$1	-0.2%	-0.4%	-0.2%	0.2%
38	\$259.00	\$525.00	\$521.00	\$709.00	\$260.32	\$525.84	\$520.63	\$708.06	\$1	\$1	(\$0)	(\$1)	0.5%	0.2%	-0.1%	-0.1%
39	\$271.00	\$545.00	\$542.00	\$735.00	\$270.40	\$546.22	\$540.82	\$735.50	(\$1)	\$1	(\$1)	\$1	-0.2%	0.2%	-0.2%	0.1%
40	\$282.00	\$568.00	\$562.00	\$764.00	\$281.07	\$567.77	\$562.15	\$764.52	(\$1)	(\$0)	\$0	\$1	-0.3%	0.0%	0.0%	0.1%
41	\$291.00	\$591.00	\$585.00	\$795.00	\$292.03	\$589.90	\$584.05	\$794.31	\$1	(\$1)	(\$1)	(\$1)	0.4%	-0.2%	-0.2%	-0.1%
42	\$303.00	\$614.00	\$608.00	\$824.00	\$303.56	\$613.19	\$607.12	\$825.68	\$1	(\$1)	(\$1)	\$2	0.2%	-0.1%	-0.1%	0.2%
43	\$314.00	\$637.00	\$631.00	\$859.00	\$315.38	\$637.06	\$630.75	\$857.83	\$1	\$0	(\$0)	(\$1)	0.4%	0.0%	0.0%	-0.1%
44	\$329.00	\$663.00	\$654.00	\$891.00	\$327.77	\$662.11	\$655.55	\$891.55	(\$1)	(\$1)	\$2	\$1	-0.4%	-0.1%	0.2%	0.1%
45	\$341.00	\$689.00	\$680.00	\$925.00	\$340.46	\$687.72	\$680.92	\$926.04	(\$1)	(\$1)	\$1	\$1	-0.2%	-0.2%	0.1%	0.1%
46	\$355.00	\$715.00	\$707.00	\$962.00	\$353.72	\$714.52	\$707.44	\$962.12	(\$1)	(\$0)	\$0	\$0	-0.4%	-0.1%	0.1%	0.0%
47	\$369.00	\$744.00	\$735.00	\$1,000.00	\$367.56	\$742.47	\$735.11	\$999.76	(\$1)	(\$2)	\$0	(\$0)	-0.4%	-0.2%	0.0%	0.0%
48	\$383.00	\$772.00	\$764.00	\$1,038.00	\$381.97	\$771.58	\$763.95	\$1,038.97	(\$1)	(\$0)	(\$0)	\$1	-0.3%	-0.1%	0.0%	0.1%
49	\$398.00	\$801.00	\$793.00	\$1,081.00	\$396.97	\$801.86	\$793.92	\$1,079.74	(\$1)	\$1	\$1	(\$1)	-0.3%	0.1%	0.1%	-0.1%
50	\$412.00	\$833.00	\$824.00	\$1,121.00	\$412.53	\$833.31	\$825.06	\$1,122.08	\$1	\$0	\$1	\$1	0.1%	0.0%	0.1%	0.1%
51	\$429.00	\$865.00	\$856.00	\$1,165.00	\$428.67	\$865.92	\$857.35	\$1,165.99	(\$0)	\$1	\$1	\$1	-0.1%	0.1%	0.2%	0.1%
52	\$447.00	\$899.00	\$891.00	\$1,211.00	\$445.39	\$899.69	\$890.79	\$1,211.47	(\$2)	\$1	(\$0)	\$0	-0.4%	0.1%	0.0%	0.0%
53	\$464.00	\$934.00	\$925.00	\$1,259.00	\$462.69	\$934.63	\$925.38	\$1,258.51	(\$1)	\$1	\$0	(\$0)	-0.3%	0.1%	0.0%	0.0%
54	\$481.00	\$972.00	\$962.00	\$1,309.00	\$480.85	\$971.32	\$961.70	\$1,307.92	(\$0)	(\$1)	(\$0)	(\$1)	0.0%	-0.1%	0.0%	-0.1%
55	\$498.00	\$1,009.00	\$1,000.00	\$1,358.00	\$499.59	\$1,009.17	\$999.18	\$1,358.88	\$2	\$0	(\$1)	\$1	0.3%	0.0%	-0.1%	0.1%
56	\$519.00	\$1,050.00	\$1,038.00	\$1,412.00	\$519.19	\$1,048.77	\$1,038.38	\$1,412.21	\$0	(\$1)	\$0	\$0	0.0%	-0.1%	0.0%	0.0%
57	\$539.00	\$1,090.00	\$1,079.00	\$1,468.00	\$539.37	\$1,089.53	\$1,078.75	\$1,467.09	\$0	(\$0)	(\$0)	(\$1)	0.1%	0.0%	0.0%	-0.1%
58	\$559.00	\$1,133.00	\$1,121.00	\$1,525.00	\$560.42	\$1,132.04	\$1,120.83	\$1,524.34	\$1	(\$1)	(\$0)	(\$1)	0.3%	-0.1%	0.0%	0.0%
59	\$582.00	\$1,176.00	\$1,165.00	\$1,583.00	\$582.33	\$1,176.30	\$1,164.65	\$1,583.93	\$0	\$0	(\$0)	\$1	0.1%	0.0%	0.0%	0.1%
60	\$605.00	\$1,222.00	\$1,211.00	\$1,646.00	\$605.10	\$1,222.30	\$1,210.20	\$1,645.87	\$0	\$0	(\$1)	(\$0)	0.0%	0.0%	-0.1%	0.0%
61	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%
62	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%
63	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%
64	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%
65	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%
65+	\$628.00	\$1,271.00	\$1,257.00	\$1,709.00	\$628.74	\$1,270.05	\$1,257.48	\$1,710.17	\$1	(\$1)	\$0	\$1	0.1%	-0.1%	0.0%	0.1%

Min	-0.8%
Max	0.5%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BlueChoice Underwritten Health Saving Account Option1 (Med & Rx)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$126.00				\$128.32	-	-	-	\$2				1.8%			
6-18	\$112.00	\$227.00	\$224.00	\$305.00	\$114.32	\$230.92	\$228.63	\$310.94	\$2	\$4	\$5	\$6	2.1%	1.7%	2.1%	1.9%
19-20	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
21	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
22	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
23	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
24	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
25	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
26	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
27	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
28	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
29	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
30	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
31	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
32	\$167.00	\$337.00	\$332.00	\$453.00	\$169.61	\$342.61	\$339.22	\$461.34	\$3	\$6	\$7	\$8	1.6%	1.7%	2.2%	1.8%
33	\$172.00	\$346.00	\$341.00	\$465.00	\$174.04	\$351.56	\$348.08	\$473.39	\$2	\$6	\$7	\$8	1.2%	1.6%	2.1%	1.8%
34	\$179.00	\$359.00	\$355.00	\$483.00	\$180.81	\$365.23	\$361.62	\$491.80	\$2	\$6	\$7	\$9	1.0%	1.7%	1.9%	1.8%
35	\$185.00	\$373.00	\$369.00	\$501.00	\$187.81	\$379.37	\$375.61	\$510.83	\$3	\$6	\$7	\$10	1.5%	1.7%	1.8%	2.0%
36	\$192.00	\$387.00	\$382.00	\$520.00	\$195.04	\$393.98	\$390.08	\$530.51	\$3	\$7	\$8	\$11	1.6%	1.8%	2.1%	2.0%
37	\$199.00	\$403.00	\$398.00	\$540.00	\$202.74	\$409.53	\$405.48	\$551.45	\$4	\$7	\$7	\$11	1.9%	1.6%	1.9%	2.1%
38	\$206.00	\$417.00	\$414.00	\$563.00	\$210.67	\$425.55	\$421.34	\$573.02	\$5	\$9	\$7	\$10	2.3%	2.1%	1.8%	1.8%
39	\$215.00	\$433.00	\$430.00	\$584.00	\$218.84	\$442.05	\$437.67	\$595.23	\$4	\$9	\$8	\$11	1.8%	2.1%	1.8%	1.9%
40	\$224.00	\$451.00	\$446.00	\$607.00	\$227.47	\$459.48	\$454.94	\$618.71	\$3	\$8	\$9	\$12	1.5%	1.9%	2.0%	1.9%
41	\$231.00	\$469.00	\$465.00	\$632.00	\$236.33	\$477.39	\$472.67	\$642.83	\$5	\$8	\$8	\$11	2.3%	1.8%	1.6%	1.7%
42	\$240.00	\$488.00	\$483.00	\$655.00	\$245.66	\$496.24	\$491.33	\$668.21	\$6	\$8	\$8	\$13	2.4%	1.7%	1.7%	2.0%
43	\$250.00	\$506.00	\$501.00	\$682.00	\$255.23	\$515.57	\$510.46	\$694.23	\$5	\$10	\$9	\$12	2.1%	1.9%	1.9%	1.8%
44	\$261.00	\$527.00	\$520.00	\$707.00	\$265.26	\$535.83	\$530.52	\$721.51	\$4	\$9	\$11	\$15	1.6%	1.7%	2.0%	2.1%
45	\$270.00	\$547.00	\$540.00	\$735.00	\$275.53	\$556.57	\$551.05	\$749.43	\$6	\$10	\$11	\$14	2.0%	1.7%	2.0%	2.0%
46	\$282.00	\$568.00	\$561.00	\$765.00	\$286.26	\$578.24	\$572.52	\$778.62	\$4	\$10	\$12	\$14	1.5%	1.8%	2.1%	1.8%
47	\$293.00	\$591.00	\$584.00	\$794.00	\$297.46	\$600.86	\$594.92	\$809.08	\$4	\$10	\$11	\$15	1.5%	1.7%	1.9%	1.9%
48	\$305.00	\$614.00	\$607.00	\$824.00	\$309.12	\$624.43	\$618.25	\$840.81	\$4	\$10	\$11	\$17	1.4%	1.7%	1.9%	2.0%
49	\$316.00	\$636.00	\$630.00	\$859.00	\$321.25	\$648.93	\$642.51	\$873.81	\$5	\$13	\$13	\$15	1.7%	2.0%	2.0%	1.7%
50	\$327.00	\$662.00	\$655.00	\$891.00	\$333.85	\$674.38	\$667.70	\$908.08	\$7	\$12	\$13	\$17	2.1%	1.9%	1.9%	1.9%
51	\$341.00	\$687.00	\$680.00	\$925.00	\$346.92	\$700.77	\$693.83	\$943.61	\$6	\$14	\$14	\$19	1.7%	2.0%	2.0%	2.0%
52	\$355.00	\$714.00	\$707.00	\$962.00	\$360.45	\$728.11	\$720.90	\$980.42	\$5	\$14	\$14	\$18	1.5%	2.0%	2.0%	1.9%
53	\$369.00	\$742.00	\$735.00	\$1,001.00	\$374.45	\$756.38	\$748.89	\$1,018.49	\$5	\$14	\$14	\$17	1.5%	1.9%	1.9%	1.7%
54	\$382.00	\$772.00	\$765.00	\$1,039.00	\$389.14	\$786.07	\$778.29	\$1,058.47	\$7	\$14	\$13	\$19	1.9%	1.8%	1.7%	1.9%
55	\$396.00	\$801.00	\$794.00	\$1,078.00	\$404.31	\$816.70	\$808.62	\$1,099.72	\$8	\$16	\$15	\$22	2.1%	2.0%	1.8%	2.0%
56	\$412.00	\$833.00	\$824.00	\$1,122.00	\$420.17	\$848.75	\$840.35	\$1,142.87	\$8	\$16	\$16	\$21	2.0%	1.9%	2.0%	1.9%
57	\$428.00	\$865.00	\$856.00	\$1,165.00	\$436.50	\$881.74	\$873.01	\$1,187.29	\$9	\$17	\$17	\$22	2.0%	1.9%	2.0%	1.9%
58	\$444.00	\$900.00	\$891.00	\$1,211.00	\$453.54	\$916.14	\$907.07	\$1,233.62	\$10	\$16	\$16	\$23	2.1%	1.8%	1.8%	1.9%
59	\$462.00	\$934.00	\$925.00	\$1,257.00	\$471.27	\$951.96	\$942.53	\$1,281.84	\$9	\$18	\$18	\$25	2.0%	1.9%	1.9%	2.0%
60	\$481.00	\$971.00	\$962.00	\$1,307.00	\$489.70	\$989.19	\$979.39	\$1,331.98	\$9	\$18	\$17	\$25	1.8%	1.9%	1.8%	1.9%
61	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
62	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
63	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
64	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
65	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%
65+	\$499.00	\$1,010.00	\$998.00	\$1,358.00	\$508.83	\$1,027.83	\$1,017.65	\$1,384.01	\$10	\$18	\$20	\$26	2.0%	1.8%	2.0%	1.9%

Min	1.0%
Max	2.4%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HealthyBlue (Triple OPTION)**

**RATE COMPARISON - New SUBSCRIBERS**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$110.00				\$112.29				\$2				2.1%			
6-18	\$98.00	\$198.00	\$196.00	\$266.00	\$100.04	\$202.08	\$200.08	\$272.10	\$2	\$4	\$4	\$6	2.1%	2.1%	2.1%	2.3%
19-20	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
21	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
22	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
23	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
24	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
25	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
26	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
27	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
28	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
29	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
30	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
31	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
32	\$146.00	\$295.00	\$291.00	\$397.00	\$148.42	\$299.82	\$296.85	\$403.71	\$2	\$5	\$6	\$7	1.7%	1.6%	2.0%	1.7%
33	\$150.00	\$303.00	\$299.00	\$407.00	\$152.30	\$307.65	\$304.61	\$414.27	\$2	\$5	\$6	\$7	1.5%	1.5%	1.9%	1.8%
34	\$156.00	\$315.00	\$311.00	\$423.00	\$158.22	\$319.61	\$316.45	\$430.37	\$2	\$5	\$5	\$7	1.4%	1.5%	1.8%	1.7%
35	\$162.00	\$327.00	\$323.00	\$439.00	\$164.35	\$331.98	\$328.70	\$447.03	\$2	\$5	\$6	\$8	1.5%	1.5%	1.8%	1.8%
36	\$168.00	\$339.00	\$335.00	\$455.00	\$170.68	\$344.77	\$341.36	\$464.24	\$3	\$6	\$6	\$9	1.6%	1.7%	1.9%	2.0%
37	\$174.00	\$353.00	\$349.00	\$473.00	\$177.42	\$358.38	\$354.83	\$482.57	\$3	\$5	\$6	\$10	2.0%	1.5%	1.7%	2.0%
38	\$180.00	\$365.00	\$363.00	\$493.00	\$184.36	\$372.40	\$368.71	\$501.45	\$4	\$7	\$6	\$8	2.4%	2.0%	1.6%	1.7%
39	\$188.00	\$379.00	\$377.00	\$511.00	\$191.50	\$386.83	\$383.00	\$520.89	\$4	\$8	\$6	\$10	1.9%	2.1%	1.6%	1.9%
40	\$196.00	\$395.00	\$391.00	\$531.00	\$199.06	\$402.09	\$398.11	\$541.43	\$3	\$7	\$7	\$10	1.6%	1.8%	1.8%	2.0%
41	\$202.00	\$411.00	\$407.00	\$553.00	\$206.81	\$417.76	\$413.63	\$562.53	\$5	\$7	\$7	\$10	2.4%	1.6%	1.6%	1.7%
42	\$210.00	\$427.00	\$423.00	\$573.00	\$214.98	\$434.26	\$429.96	\$584.75	\$5	\$7	\$7	\$12	2.4%	1.7%	1.6%	2.1%
43	\$218.00	\$443.00	\$439.00	\$597.00	\$223.35	\$451.17	\$446.70	\$607.51	\$5	\$8	\$8	\$11	2.5%	1.8%	1.8%	1.8%
44	\$228.00	\$461.00	\$455.00	\$619.00	\$232.13	\$468.90	\$464.26	\$631.39	\$4	\$8	\$9	\$12	1.8%	1.7%	2.0%	2.0%
45	\$236.00	\$479.00	\$473.00	\$643.00	\$241.11	\$487.05	\$482.23	\$655.83	\$5	\$8	\$9	\$13	2.2%	1.7%	2.0%	2.0%
46	\$246.00	\$497.00	\$491.00	\$669.00	\$250.50	\$506.02	\$501.01	\$681.37	\$5	\$9	\$10	\$12	1.8%	1.8%	2.0%	1.8%
47	\$256.00	\$517.00	\$511.00	\$695.00	\$260.30	\$525.81	\$520.61	\$708.03	\$4	\$9	\$10	\$13	1.7%	1.7%	1.9%	1.9%
48	\$266.00	\$537.00	\$531.00	\$721.00	\$270.51	\$546.43	\$541.02	\$735.79	\$5	\$9	\$10	\$15	1.7%	1.8%	1.9%	2.1%
49	\$276.00	\$557.00	\$551.00	\$751.00	\$281.13	\$567.88	\$562.26	\$764.67	\$5	\$11	\$11	\$14	1.9%	2.0%	2.0%	1.8%
50	\$287.00	\$579.00	\$573.00	\$779.00	\$292.15	\$590.15	\$584.31	\$794.66	\$5	\$11	\$11	\$16	1.8%	1.9%	2.0%	2.0%
51	\$299.00	\$601.00	\$595.00	\$809.00	\$303.59	\$613.24	\$607.17	\$825.75	\$5	\$12	\$12	\$17	1.5%	2.0%	2.0%	2.1%
52	\$311.00	\$625.00	\$619.00	\$841.00	\$315.43	\$637.16	\$630.85	\$857.96	\$4	\$12	\$12	\$17	1.4%	1.9%	1.9%	2.0%
53	\$323.00	\$649.00	\$643.00	\$876.00	\$327.68	\$661.91	\$655.35	\$891.28	\$5	\$13	\$12	\$15	1.4%	2.0%	1.9%	1.7%
54	\$335.00	\$675.00	\$669.00	\$910.00	\$340.54	\$687.89	\$681.08	\$926.27	\$6	\$13	\$12	\$16	1.7%	1.9%	1.8%	1.8%
55	\$347.00	\$701.00	\$695.00	\$944.00	\$353.81	\$714.69	\$707.62	\$962.36	\$7	\$14	\$13	\$18	2.0%	2.0%	1.8%	1.9%
56	\$361.00	\$729.00	\$721.00	\$982.00	\$367.69	\$742.74	\$735.38	\$1,000.12	\$7	\$14	\$14	\$18	1.9%	1.9%	2.0%	1.8%
57	\$375.00	\$757.00	\$749.00	\$1,020.00	\$381.98	\$771.61	\$763.97	\$1,038.99	\$7	\$15	\$15	\$19	1.9%	1.9%	2.0%	1.9%
58	\$389.00	\$787.00	\$779.00	\$1,060.00	\$396.89	\$801.71	\$793.77	\$1,079.53	\$8	\$15	\$15	\$20	2.0%	1.9%	1.9%	1.8%
59	\$405.00	\$817.00	\$809.00	\$1,100.00	\$412.40	\$833.05	\$824.81	\$1,121.74	\$7	\$16	\$16	\$22	1.8%	2.0%	2.0%	2.0%
60	\$421.00	\$849.00	\$841.00	\$1,144.00	\$428.53	\$865.63	\$857.06	\$1,165.61	\$8	\$17	\$16	\$22	1.8%	2.0%	1.9%	1.9%
61	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%
62	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%
63	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%
64	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%
65	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%
65+	\$437.00	\$884.00	\$874.00	\$1,188.00	\$445.27	\$899.45	\$890.55	\$1,211.14	\$8	\$15	\$17	\$23	1.9%	1.7%	1.9%	1.9%

Min	1.4%
Max	2.5%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HealthyBlue 2.0 \$1,500 OPTION**

**RATE COMPARISON - New SUBSCRIBERS**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$106.00				\$107.73				\$2				1.6%			
6-18	\$94.00	\$185.00	\$189.00	\$252.00	\$95.98	\$188.12	\$191.96	\$257.23	\$2	\$3	\$3	\$5	2.1%	1.7%	1.6%	2.1%
19-20	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
21	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
22	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
23	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
24	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
25	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
26	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
27	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
28	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
29	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
30	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
31	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
32	\$141.00	\$273.00	\$278.00	\$375.00	\$142.40	\$279.12	\$284.81	\$381.64	\$1	\$6	\$7	\$7	1.0%	2.2%	2.4%	1.8%
33	\$144.00	\$281.00	\$287.00	\$385.00	\$146.13	\$286.40	\$292.26	\$391.62	\$2	\$5	\$5	\$7	1.5%	1.9%	1.8%	1.7%
34	\$150.00	\$293.00	\$297.00	\$400.00	\$151.81	\$297.55	\$303.61	\$406.84	\$2	\$5	\$7	\$7	1.2%	1.6%	2.2%	1.7%
35	\$155.00	\$303.00	\$309.00	\$416.00	\$157.69	\$309.06	\$315.36	\$422.59	\$3	\$6	\$6	\$7	1.7%	2.0%	2.1%	1.6%
36	\$161.00	\$315.00	\$321.00	\$431.00	\$163.75	\$320.96	\$327.51	\$438.86	\$3	\$6	\$7	\$8	1.7%	1.9%	2.0%	1.8%
37	\$167.00	\$327.00	\$334.00	\$448.00	\$170.22	\$333.64	\$340.44	\$456.19	\$3	\$7	\$6	\$8	1.9%	2.0%	1.9%	1.8%
38	\$173.00	\$340.00	\$348.00	\$466.00	\$176.88	\$346.69	\$353.76	\$474.03	\$4	\$7	\$6	\$8	2.2%	2.0%	1.7%	1.7%
39	\$180.00	\$354.00	\$362.00	\$482.00	\$183.73	\$360.12	\$367.47	\$492.41	\$4	\$6	\$5	\$10	2.1%	1.7%	1.5%	2.2%
40	\$189.00	\$367.00	\$375.00	\$502.00	\$190.98	\$374.32	\$381.97	\$511.83	\$2	\$7	\$7	\$10	1.0%	2.0%	1.9%	2.0%
41	\$195.00	\$382.00	\$390.00	\$521.00	\$198.42	\$388.92	\$396.85	\$531.78	\$3	\$7	\$7	\$11	1.8%	1.8%	1.8%	2.1%
42	\$202.00	\$396.00	\$406.00	\$542.00	\$206.26	\$404.28	\$412.53	\$552.78	\$4	\$8	\$7	\$11	2.1%	2.1%	1.6%	2.0%
43	\$209.00	\$411.00	\$421.00	\$564.00	\$214.29	\$420.02	\$428.59	\$574.30	\$5	\$9	\$8	\$10	2.5%	2.2%	1.8%	1.8%
44	\$219.00	\$429.00	\$436.00	\$586.00	\$222.71	\$436.52	\$445.43	\$596.88	\$4	\$8	\$9	\$11	1.7%	1.8%	2.2%	1.9%
45	\$227.00	\$444.00	\$454.00	\$609.00	\$231.34	\$453.42	\$462.67	\$619.98	\$4	\$9	\$9	\$11	1.9%	2.1%	1.9%	1.8%
46	\$236.00	\$461.00	\$471.00	\$633.00	\$240.34	\$471.07	\$480.69	\$644.13	\$4	\$10	\$10	\$11	1.8%	2.2%	2.1%	1.8%
47	\$246.00	\$480.00	\$490.00	\$657.00	\$249.75	\$489.51	\$499.49	\$669.33	\$4	\$10	\$9	\$12	1.5%	2.0%	1.9%	1.9%
48	\$256.00	\$499.00	\$510.00	\$682.00	\$259.54	\$508.70	\$519.08	\$695.57	\$4	\$10	\$9	\$14	1.4%	1.9%	1.8%	2.0%
49	\$265.00	\$519.00	\$529.00	\$709.00	\$269.73	\$528.67	\$539.45	\$722.86	\$5	\$10	\$10	\$14	1.8%	1.9%	2.0%	2.0%
50	\$275.00	\$539.00	\$549.00	\$738.00	\$280.30	\$549.40	\$560.61	\$751.22	\$5	\$10	\$12	\$13	1.9%	1.9%	2.1%	1.8%
51	\$287.00	\$559.00	\$571.00	\$767.00	\$291.28	\$570.90	\$582.55	\$780.62	\$4	\$12	\$12	\$14	1.5%	2.1%	2.0%	1.8%
52	\$297.00	\$583.00	\$594.00	\$795.00	\$302.63	\$593.17	\$605.27	\$811.06	\$6	\$10	\$11	\$16	1.9%	1.7%	1.9%	2.0%
53	\$309.00	\$605.00	\$617.00	\$826.00	\$314.39	\$616.20	\$628.77	\$842.56	\$5	\$11	\$12	\$17	1.7%	1.9%	1.9%	2.0%
54	\$321.00	\$628.00	\$642.00	\$859.00	\$326.73	\$640.39	\$653.45	\$875.63	\$6	\$12	\$11	\$17	1.8%	2.0%	1.8%	1.9%
55	\$332.00	\$653.00	\$667.00	\$892.00	\$339.46	\$665.34	\$678.92	\$909.75	\$7	\$12	\$12	\$18	2.2%	1.9%	1.8%	2.0%
56	\$346.00	\$678.00	\$692.00	\$928.00	\$352.78	\$691.44	\$705.56	\$945.45	\$7	\$13	\$14	\$17	2.0%	2.0%	2.0%	1.9%
57	\$359.00	\$706.00	\$719.00	\$963.00	\$366.49	\$718.33	\$732.98	\$982.19	\$7	\$12	\$14	\$19	2.1%	1.7%	1.9%	2.0%
58	\$373.00	\$732.00	\$748.00	\$1,002.00	\$380.79	\$746.35	\$761.58	\$1,020.52	\$8	\$14	\$14	\$19	2.1%	2.0%	1.8%	1.8%
59	\$388.00	\$761.00	\$776.00	\$1,040.00	\$395.68	\$775.53	\$791.35	\$1,060.42	\$8	\$15	\$15	\$20	2.0%	1.9%	2.0%	2.0%
60	\$404.00	\$791.00	\$807.00	\$1,082.00	\$411.15	\$805.85	\$822.31	\$1,101.88	\$7	\$15	\$15	\$20	1.8%	1.9%	1.9%	1.8%
61	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
62	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
63	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
64	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
65	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%
65+	\$419.00	\$821.00	\$838.00	\$1,125.00	\$427.22	\$837.34	\$854.43	\$1,144.93	\$8	\$16	\$16	\$20	2.0%	2.0%	2.0%	1.8%

Min	1.0%
Max	2.5%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HIPAA (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	1/1/2012				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$377.00				\$386.03				\$9				2.4%			
6-18	\$336.00	\$678.00	\$672.00	\$912.00	\$343.91	\$694.71	\$687.83	\$935.45	\$8	\$17	\$16	\$23	2.4%	2.5%	2.4%	2.6%
19-20	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
21	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
22	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
23	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
24	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
25	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
26	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
27	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
28	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
29	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
30	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
31	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
32	\$500.00	\$1,008.00	\$994.00	\$1,358.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$10	\$23	\$27	\$30	2.1%	2.3%	2.7%	2.2%
33	\$514.00	\$1,035.00	\$1,021.00	\$1,392.00	\$523.59	\$1,057.66	\$1,047.19	\$1,424.18	\$10	\$23	\$26	\$32	1.9%	2.2%	2.6%	2.3%
34	\$534.00	\$1,077.00	\$1,062.00	\$1,446.00	\$543.95	\$1,098.78	\$1,087.90	\$1,479.54	\$10	\$22	\$26	\$34	1.9%	2.0%	2.4%	2.3%
35	\$555.00	\$1,117.00	\$1,103.00	\$1,501.00	\$565.00	\$1,141.31	\$1,130.01	\$1,536.82	\$10	\$24	\$27	\$36	1.8%	2.2%	2.4%	2.4%
36	\$575.00	\$1,158.00	\$1,145.00	\$1,556.00	\$586.76	\$1,185.26	\$1,173.53	\$1,595.99	\$12	\$27	\$29	\$40	2.0%	2.4%	2.5%	2.6%
37	\$596.00	\$1,206.00	\$1,193.00	\$1,618.00	\$609.92	\$1,232.05	\$1,219.85	\$1,659.00	\$14	\$26	\$27	\$41	2.3%	2.2%	2.3%	2.5%
38	\$617.00	\$1,247.00	\$1,240.00	\$1,686.00	\$633.79	\$1,280.25	\$1,267.57	\$1,723.90	\$17	\$33	\$28	\$38	2.7%	2.7%	2.2%	2.2%
39	\$644.00	\$1,296.00	\$1,289.00	\$1,748.00	\$658.35	\$1,329.87	\$1,316.71	\$1,790.72	\$14	\$34	\$28	\$43	2.2%	2.6%	2.1%	2.4%
40	\$672.00	\$1,350.00	\$1,337.00	\$1,817.00	\$684.32	\$1,382.33	\$1,368.64	\$1,861.36	\$12	\$32	\$32	\$44	1.8%	2.4%	2.4%	2.4%
41	\$693.00	\$1,405.00	\$1,392.00	\$1,892.00	\$710.99	\$1,436.21	\$1,421.99	\$1,933.91	\$18	\$31	\$30	\$42	2.6%	2.2%	2.2%	2.2%
42	\$719.00	\$1,459.00	\$1,446.00	\$1,961.00	\$739.06	\$1,492.92	\$1,478.14	\$2,010.27	\$20	\$34	\$32	\$49	2.8%	2.3%	2.2%	2.5%
43	\$747.00	\$1,515.00	\$1,501.00	\$2,043.00	\$767.84	\$1,551.05	\$1,535.69	\$2,088.54	\$21	\$36	\$35	\$46	2.8%	2.4%	2.3%	2.2%
44	\$781.00	\$1,577.00	\$1,556.00	\$2,118.00	\$798.02	\$1,612.02	\$1,596.05	\$2,170.63	\$17	\$35	\$40	\$53	2.2%	2.2%	2.6%	2.5%
45	\$809.00	\$1,639.00	\$1,618.00	\$2,201.00	\$828.91	\$1,674.39	\$1,657.82	\$2,254.63	\$20	\$35	\$40	\$54	2.5%	2.2%	2.5%	2.4%
46	\$843.00	\$1,700.00	\$1,680.00	\$2,289.00	\$861.19	\$1,739.61	\$1,722.39	\$2,342.45	\$18	\$40	\$42	\$53	2.2%	2.3%	2.5%	2.3%
47	\$877.00	\$1,768.00	\$1,748.00	\$2,379.00	\$894.89	\$1,807.66	\$1,789.77	\$2,434.09	\$18	\$40	\$42	\$55	2.0%	2.2%	2.4%	2.3%
48	\$912.00	\$1,837.00	\$1,817.00	\$2,467.00	\$929.97	\$1,878.56	\$1,859.96	\$2,529.54	\$18	\$42	\$43	\$63	2.0%	2.3%	2.4%	2.5%
49	\$946.00	\$1,905.00	\$1,885.00	\$2,570.00	\$966.48	\$1,952.28	\$1,932.95	\$2,628.81	\$20	\$47	\$48	\$69	2.2%	2.5%	2.5%	2.3%
50	\$980.00	\$1,981.00	\$1,961.00	\$2,667.00	\$1,004.37	\$2,028.84	\$2,008.76	\$2,731.91	\$24	\$48	\$48	\$65	2.5%	2.4%	2.4%	2.4%
51	\$1,021.00	\$2,056.00	\$2,036.00	\$2,769.00	\$1,043.68	\$2,108.24	\$2,087.36	\$2,838.81	\$23	\$52	\$51	\$70	2.2%	2.5%	2.5%	2.5%
52	\$1,062.00	\$2,139.00	\$2,118.00	\$2,879.00	\$1,084.39	\$2,190.46	\$2,168.78	\$2,949.53	\$22	\$51	\$51	\$71	2.1%	2.4%	2.4%	2.4%
53	\$1,103.00	\$2,221.00	\$2,201.00	\$2,995.00	\$1,126.50	\$2,275.53	\$2,253.00	\$3,064.08	\$24	\$55	\$52	\$69	2.1%	2.5%	2.4%	2.3%
54	\$1,145.00	\$2,310.00	\$2,289.00	\$3,111.00	\$1,170.72	\$2,364.85	\$2,341.44	\$3,184.36	\$26	\$55	\$52	\$73	2.2%	2.4%	2.3%	2.4%
55	\$1,186.00	\$2,399.00	\$2,379.00	\$3,229.00	\$1,216.34	\$2,457.01	\$2,432.69	\$3,308.45	\$30	\$58	\$54	\$79	2.6%	2.4%	2.3%	2.5%
56	\$1,234.00	\$2,495.00	\$2,467.00	\$3,358.00	\$1,264.07	\$2,553.42	\$2,528.13	\$3,438.27	\$30	\$58	\$61	\$80	2.4%	2.3%	2.5%	2.4%
57	\$1,281.00	\$2,591.00	\$2,564.00	\$3,489.00	\$1,313.20	\$2,652.66	\$2,626.39	\$3,571.90	\$32	\$62	\$62	\$83	2.5%	2.4%	2.4%	2.4%
58	\$1,330.00	\$2,694.00	\$2,667.00	\$3,626.00	\$1,364.44	\$2,756.16	\$2,728.87	\$3,711.27	\$34	\$62	\$62	\$85	2.6%	2.3%	2.3%	2.4%
59	\$1,384.00	\$2,796.00	\$2,769.00	\$3,763.00	\$1,417.78	\$2,863.91	\$2,835.55	\$3,856.35	\$34	\$68	\$67	\$93	2.4%	2.4%	2.4%	2.5%
60	\$1,439.00	\$2,907.00	\$2,879.00	\$3,914.00	\$1,473.22	\$2,975.91	\$2,946.45	\$4,007.17	\$34	\$69	\$67	\$93	2.4%	2.4%	2.3%	2.4%
61	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
62	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
63	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
64	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
65	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%
65+	\$1,494.00	\$3,023.00	\$2,988.00	\$4,065.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	\$37	\$69	\$74	\$99	2.5%	2.3%	2.5%	2.4%

Min	1.8%
Max	2.8%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE HIPAA (Med & Rx HIGH OPTION)**

**RATE COMPARISON -RENEWING SUBSCRIBERS**

Age	4/1/2011				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$442.00				\$386.03				(\$56)				-12.7%			
6-18	\$394.00	\$795.00	\$787.00	\$1,068.00	\$343.91	\$694.71	\$687.83	\$935.45	(\$50)	(\$100)	(\$99)	(\$133)	-12.7%	-12.6%	-12.6%	-12.4%
19-20	\$482.00	\$972.00	\$963.00	\$1,309.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$28	\$59	\$58	\$79	5.9%	6.0%	6.0%	6.0%
21	\$490.00	\$988.00	\$980.00	\$1,333.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$20	\$43	\$41	\$55	4.1%	4.3%	4.1%	4.1%
22	\$498.00	\$1,003.00	\$996.00	\$1,357.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	\$12	\$28	\$25	\$31	2.5%	2.8%	2.5%	2.3%
23	\$513.00	\$1,036.00	\$1,028.00	\$1,397.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$3)	(\$5)	(\$7)	(\$9)	-0.5%	-0.5%	-0.7%	-0.7%
24	\$522.00	\$1,052.00	\$1,044.00	\$1,421.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$12)	(\$21)	(\$23)	(\$33)	-2.2%	-2.0%	-2.2%	-2.3%
25	\$530.00	\$1,068.00	\$1,060.00	\$1,445.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$20)	(\$37)	(\$39)	(\$57)	-3.7%	-3.5%	-3.7%	-4.0%
26	\$546.00	\$1,100.00	\$1,092.00	\$1,485.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$36)	(\$69)	(\$71)	(\$97)	-6.5%	-6.3%	-6.5%	-6.5%
27	\$554.00	\$1,116.00	\$1,108.00	\$1,510.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$44)	(\$85)	(\$87)	(\$122)	-7.9%	-7.6%	-7.9%	-8.1%
28	\$562.00	\$1,132.00	\$1,124.00	\$1,526.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$52)	(\$101)	(\$103)	(\$138)	-9.2%	-8.9%	-9.2%	-9.0%
29	\$578.00	\$1,164.00	\$1,156.00	\$1,574.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$68)	(\$133)	(\$135)	(\$186)	-11.7%	-11.4%	-11.7%	-11.8%
30	\$586.00	\$1,181.00	\$1,172.00	\$1,598.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$76)	(\$150)	(\$151)	(\$210)	-12.9%	-12.7%	-12.9%	-13.1%
31	\$603.00	\$1,221.00	\$1,204.00	\$1,638.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$93)	(\$190)	(\$183)	(\$250)	-15.4%	-15.6%	-15.2%	-15.3%
32	\$610.00	\$1,237.00	\$1,221.00	\$1,662.00	\$510.26	\$1,030.73	\$1,020.52	\$1,387.91	(\$100)	(\$206)	(\$200)	(\$274)	-16.4%	-16.7%	-16.4%	-16.5%
33	\$626.00	\$1,269.00	\$1,252.00	\$1,702.00	\$523.59	\$1,057.66	\$1,047.19	\$1,424.18	(\$102)	(\$211)	(\$205)	(\$278)	-16.4%	-16.7%	-16.4%	-16.3%
34	\$634.00	\$1,285.00	\$1,269.00	\$1,727.00	\$543.95	\$1,098.78	\$1,087.90	\$1,479.54	(\$90)	(\$186)	(\$181)	(\$247)	-14.2%	-14.5%	-14.3%	-14.3%
35	\$651.00	\$1,317.00	\$1,301.00	\$1,767.00	\$565.00	\$1,141.31	\$1,130.01	\$1,536.82	(\$86)	(\$176)	(\$171)	(\$230)	-13.2%	-13.3%	-13.1%	-13.0%
36	\$658.00	\$1,333.00	\$1,317.00	\$1,790.00	\$586.76	\$1,185.26	\$1,173.53	\$1,595.99	(\$71)	(\$148)	(\$143)	(\$194)	-10.8%	-11.1%	-10.9%	-10.8%
37	\$674.00	\$1,365.00	\$1,349.00	\$1,830.00	\$609.92	\$1,232.05	\$1,219.85	\$1,659.00	(\$64)	(\$133)	(\$129)	(\$171)	-9.5%	-9.7%	-9.6%	-9.3%
38	\$691.00	\$1,397.00	\$1,382.00	\$1,879.00	\$633.79	\$1,280.25	\$1,267.57	\$1,723.90	(\$57)	(\$117)	(\$114)	(\$155)	-8.3%	-8.4%	-8.3%	-8.3%
39	\$699.00	\$1,413.00	\$1,397.00	\$1,903.00	\$658.35	\$1,329.87	\$1,316.71	\$1,790.72	(\$41)	(\$83)	(\$80)	(\$112)	-5.8%	-5.9%	-5.7%	-5.9%
40	\$714.00	\$1,445.00	\$1,430.00	\$1,943.00	\$684.32	\$1,382.33	\$1,368.64	\$1,861.36	(\$30)	(\$63)	(\$61)	(\$82)	-4.2%	-4.3%	-4.3%	-4.2%
41	\$747.00	\$1,510.00	\$1,493.00	\$2,031.00	\$710.99	\$1,436.21	\$1,421.99	\$1,933.91	(\$36)	(\$74)	(\$71)	(\$97)	-4.8%	-4.9%	-4.8%	-4.8%
42	\$787.00	\$1,590.00	\$1,574.00	\$2,144.00	\$739.06	\$1,492.92	\$1,478.14	\$2,010.27	(\$48)	(\$97)	(\$96)	(\$134)	-6.1%	-6.1%	-6.1%	-6.2%
43	\$819.00	\$1,654.00	\$1,638.00	\$2,224.00	\$767.84	\$1,551.05	\$1,535.69	\$2,088.54	(\$51)	(\$103)	(\$102)	(\$135)	-6.2%	-6.2%	-6.2%	-6.1%
44	\$859.00	\$1,734.00	\$1,719.00	\$2,337.00	\$798.02	\$1,612.02	\$1,596.05	\$2,170.63	(\$61)	(\$122)	(\$123)	(\$166)	-7.1%	-7.0%	-7.2%	-7.1%
45	\$900.00	\$1,815.00	\$1,799.00	\$2,449.00	\$828.91	\$1,674.39	\$1,657.82	\$2,254.63	(\$71)	(\$141)	(\$141)	(\$194)	-7.9%	-7.7%	-7.8%	-7.9%
46	\$940.00	\$1,895.00	\$1,879.00	\$2,554.00	\$861.19	\$1,739.61	\$1,722.39	\$2,342.45	(\$79)	(\$155)	(\$157)	(\$212)	-8.4%	-8.2%	-8.3%	-8.3%
47	\$980.00	\$1,975.00	\$1,960.00	\$2,666.00	\$894.89	\$1,807.66	\$1,789.77	\$2,434.09	(\$85)	(\$167)	(\$170)	(\$232)	-8.7%	-8.5%	-8.7%	-8.7%
48	\$1,028.00	\$2,079.00	\$2,056.00	\$2,795.00	\$929.97	\$1,878.56	\$1,859.96	\$2,529.54	(\$98)	(\$200)	(\$196)	(\$265)	-9.5%	-9.6%	-9.5%	-9.5%
49	\$1,076.00	\$2,176.00	\$2,152.00	\$2,923.00	\$966.48	\$1,952.28	\$1,932.95	\$2,628.81	(\$110)	(\$224)	(\$219)	(\$294)	-10.2%	-10.3%	-10.2%	-10.1%
50	\$1,124.00	\$2,272.00	\$2,249.00	\$3,059.00	\$1,004.37	\$2,028.84	\$2,008.76	\$2,731.91	(\$120)	(\$243)	(\$240)	(\$327)	-10.6%	-10.7%	-10.7%	-10.7%
51	\$1,172.00	\$2,368.00	\$2,345.00	\$3,187.00	\$1,043.68	\$2,108.24	\$2,087.36	\$2,838.81	(\$128)	(\$260)	(\$258)	(\$348)	-10.9%	-11.0%	-11.0%	-10.9%
52	\$1,229.00	\$2,481.00	\$2,458.00	\$3,340.00	\$1,084.39	\$2,190.46	\$2,168.78	\$2,949.53	(\$145)	(\$291)	(\$289)	(\$390)	-11.8%	-11.7%	-11.8%	-11.7%
53	\$1,285.00	\$2,594.00	\$2,569.00	\$3,493.00	\$1,126.50	\$2,275.53	\$2,253.00	\$3,064.08	(\$159)	(\$318)	(\$316)	(\$429)	-12.3%	-12.3%	-12.3%	-12.3%
54	\$1,341.00	\$2,706.00	\$2,682.00	\$3,645.00	\$1,170.72	\$2,364.85	\$2,341.44	\$3,184.36	(\$170)	(\$341)	(\$341)	(\$461)	-12.7%	-12.6%	-12.7%	-12.6%
55	\$1,405.00	\$2,843.00	\$2,810.00	\$3,822.00	\$1,216.34	\$2,457.01	\$2,432.69	\$3,308.45	(\$189)	(\$386)	(\$377)	(\$514)	-13.4%	-13.6%	-13.4%	-13.4%
56	\$1,470.00	\$2,971.00	\$2,939.00	\$3,999.00	\$1,264.07	\$2,553.42	\$2,528.13	\$3,438.27	(\$206)	(\$418)	(\$411)	(\$561)	-14.0%	-14.1%	-14.0%	-14.0%
57	\$1,541.00	\$3,116.00	\$3,084.00	\$4,192.00	\$1,313.20	\$2,652.66	\$2,626.39	\$3,571.90	(\$228)	(\$463)	(\$458)	(\$620)	-14.8%	-14.9%	-14.8%	-14.8%
58	\$1,606.00	\$3,244.00	\$3,212.00	\$4,368.00	\$1,364.44	\$2,756.16	\$2,728.87	\$3,711.27	(\$242)	(\$488)	(\$483)	(\$657)	-15.0%	-15.0%	-15.0%	-15.0%
59	\$1,686.00	\$3,405.00	\$3,373.00	\$4,585.00	\$1,417.78	\$2,863.91	\$2,835.55	\$3,856.35	(\$268)	(\$541)	(\$537)	(\$729)	-15.9%	-15.9%	-15.9%	-15.9%
60	\$1,759.00	\$3,549.00	\$3,517.00	\$4,786.00	\$1,473.22	\$2,975.91	\$2,946.45	\$4,007.17	(\$286)	(\$573)	(\$571)	(\$779)	-16.2%	-16.1%	-16.2%	-16.3%
61	\$1,839.00	\$3,718.00	\$3,677.00	\$5,002.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$308)	(\$626)	(\$615)	(\$838)	-16.8%	-16.8%	-16.7%	-16.8%
62	\$1,927.00	\$3,894.00	\$3,855.00	\$5,243.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$396)	(\$802)	(\$793)	(\$1,079)	-20.6%	-20.6%	-20.6%	-20.6%
63	\$2,016.00	\$4,071.00	\$4,031.00	\$5,484.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$485)	(\$979)	(\$969)	(\$1,320)	-24.1%	-24.0%	-24.0%	-24.1%
64	\$2,104.00	\$4,248.00	\$4,208.00	\$5,725.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$573)	(\$1,156)	(\$1,146)	(\$1,561)	-27.2%	-27.2%	-27.2%	-27.3%
65	\$2,200.00	\$4,441.00	\$4,401.00	\$5,982.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$669)	(\$1,349)	(\$1,339)	(\$1,818)	-30.4%	-30.4%	-30.4%	-30.4%
65+	\$2,305.00	\$4,657.00	\$4,609.00	\$6,271.00	\$1,530.78	\$3,092.17	\$3,061.56	\$4,163.72	(\$774)	(\$1,565)	(\$1,547)	(\$2,107)	-33.6%	-33.6%	-33.6%	-33.6%

Min	-33.6%
Max	6.0%

**CareFirst BlueChoice, Inc.**  
**(NAIC No. 96202)**  
**Individual, Non-Medigap Business**

**BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)**

**RATE COMPARISON**

Age	4/1/2011				4/1/2012				Monthly Dollar Change				Monthly Rate Percentage Change			
	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$114.00				\$134.80				\$21				18.2%			
6-18	\$102.00	\$174.00	\$203.00	\$270.00	\$120.10	\$204.17	\$240.20	\$320.67	\$18	\$30	\$37	\$51	17.7%	17.3%	18.3%	18.8%
19-20	\$149.00	\$253.00	\$297.00	\$397.00	\$178.19	\$302.92	\$356.37	\$475.76	\$29	\$50	\$59	\$79	19.6%	19.7%	20.0%	19.8%
21	\$151.00	\$257.00	\$302.00	\$404.00	\$178.19	\$302.92	\$356.37	\$475.76	\$27	\$46	\$54	\$72	18.0%	17.9%	18.0%	17.8%
22	\$153.00	\$261.00	\$307.00	\$411.00	\$178.19	\$302.92	\$356.37	\$475.76	\$25	\$42	\$49	\$65	16.5%	16.1%	16.1%	15.8%
23	\$159.00	\$270.00	\$317.00	\$424.00	\$178.19	\$302.92	\$356.37	\$475.76	\$19	\$33	\$39	\$52	12.1%	12.2%	12.4%	12.2%
24	\$161.00	\$275.00	\$322.00	\$431.00	\$178.19	\$302.92	\$356.37	\$475.76	\$17	\$28	\$34	\$45	10.7%	10.2%	10.7%	10.4%
25	\$163.00	\$278.00	\$327.00	\$436.00	\$178.19	\$302.92	\$356.37	\$475.76	\$15	\$25	\$29	\$40	9.3%	9.0%	9.0%	9.1%
26	\$168.00	\$287.00	\$337.00	\$450.00	\$178.19	\$302.92	\$356.37	\$475.76	\$10	\$16	\$19	\$26	6.1%	5.5%	5.7%	5.7%
27	\$171.00	\$290.00	\$342.00	\$456.00	\$178.19	\$302.92	\$356.37	\$475.76	\$7	\$13	\$14	\$20	4.2%	4.5%	4.2%	4.3%
28	\$174.00	\$295.00	\$346.00	\$463.00	\$178.19	\$302.92	\$356.37	\$475.76	\$4	\$8	\$10	\$13	2.4%	2.7%	3.0%	2.8%
29	\$178.00	\$302.00	\$357.00	\$476.00	\$178.19	\$302.92	\$356.37	\$475.76	\$0	\$1	(\$1)	(\$0)	0.1%	0.3%	-0.2%	-0.1%
30	\$181.00	\$307.00	\$361.00	\$483.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$3)	(\$4)	(\$5)	(\$7)	-1.6%	-1.3%	-1.3%	-1.5%
31	\$186.00	\$317.00	\$372.00	\$495.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$8)	(\$14)	(\$16)	(\$19)	-4.2%	-4.4%	-4.2%	-3.9%
32	\$189.00	\$320.00	\$376.00	\$503.00	\$178.19	\$302.92	\$356.37	\$475.76	(\$11)	(\$17)	(\$20)	(\$27)	-5.7%	-5.3%	-5.2%	-5.4%
33	\$193.00	\$329.00	\$386.00	\$516.00	\$182.84	\$310.84	\$365.69	\$488.19	(\$10)	(\$18)	(\$20)	(\$28)	-5.3%	-5.5%	-5.3%	-5.4%
34	\$195.00	\$332.00	\$391.00	\$522.00	\$189.95	\$322.92	\$379.90	\$507.17	(\$5)	(\$9)	(\$11)	(\$15)	-2.6%	-2.7%	-2.8%	-2.8%
35	\$201.00	\$342.00	\$401.00	\$535.00	\$197.30	\$335.42	\$394.61	\$526.81	(\$4)	(\$7)	(\$6)	(\$8)	-1.8%	-1.9%	-1.6%	-1.5%
36	\$203.00	\$344.00	\$406.00	\$543.00	\$204.90	\$348.33	\$409.81	\$547.09	\$2	\$4	\$4	\$4	0.9%	1.3%	0.9%	0.8%
37	\$208.00	\$354.00	\$416.00	\$554.00	\$213.00	\$362.09	\$425.98	\$568.68	\$5	\$8	\$10	\$15	2.4%	2.3%	2.4%	2.6%
38	\$213.00	\$361.00	\$426.00	\$569.00	\$221.32	\$376.26	\$442.65	\$590.94	\$8	\$15	\$17	\$22	3.9%	4.2%	3.9%	3.9%
39	\$216.00	\$367.00	\$431.00	\$575.00	\$229.91	\$390.83	\$459.80	\$613.84	\$14	\$24	\$29	\$39	6.4%	6.5%	6.7%	6.8%
40	\$221.00	\$374.00	\$441.00	\$590.00	\$238.97	\$406.26	\$477.95	\$638.06	\$18	\$32	\$37	\$48	8.1%	8.6%	8.4%	8.1%
41	\$231.00	\$391.00	\$461.00	\$614.00	\$248.28	\$422.09	\$496.58	\$662.93	\$17	\$31	\$36	\$49	7.5%	8.0%	7.7%	8.0%
42	\$242.00	\$414.00	\$486.00	\$649.00	\$258.09	\$438.76	\$516.18	\$689.10	\$16	\$25	\$30	\$40	6.6%	6.0%	6.2%	6.2%
43	\$253.00	\$429.00	\$505.00	\$673.00	\$268.14	\$455.83	\$536.28	\$715.94	\$15	\$27	\$31	\$43	6.0%	6.3%	6.2%	6.4%
44	\$265.00	\$450.00	\$530.00	\$709.00	\$278.68	\$473.75	\$557.36	\$744.07	\$14	\$24	\$27	\$35	5.2%	5.3%	5.2%	4.9%
45	\$278.00	\$471.00	\$554.00	\$741.00	\$289.46	\$492.08	\$578.93	\$772.86	\$11	\$21	\$25	\$32	4.1%	4.5%	4.5%	4.3%
46	\$290.00	\$493.00	\$580.00	\$773.00	\$300.74	\$511.26	\$601.47	\$802.97	\$11	\$18	\$21	\$30	3.7%	3.7%	3.7%	3.9%
47	\$302.00	\$513.00	\$605.00	\$807.00	\$312.50	\$531.26	\$625.00	\$834.38	\$11	\$18	\$20	\$27	3.5%	3.6%	3.3%	3.4%
48	\$317.00	\$540.00	\$634.00	\$847.00	\$324.76	\$552.09	\$649.51	\$867.11	\$8	\$12	\$16	\$20	2.4%	2.2%	2.4%	2.4%
49	\$332.00	\$565.00	\$664.00	\$887.00	\$337.50	\$573.76	\$675.01	\$901.13	\$6	\$9	\$11	\$14	1.7%	1.6%	1.7%	1.6%
50	\$346.00	\$590.00	\$694.00	\$926.00	\$350.74	\$596.26	\$701.48	\$936.47	\$5	\$6	\$7	\$10	1.4%	1.1%	1.1%	1.1%
51	\$361.00	\$614.00	\$724.00	\$966.00	\$364.47	\$619.59	\$728.92	\$973.12	\$3	\$6	\$5	\$7	1.0%	0.9%	0.7%	0.7%
52	\$379.00	\$644.00	\$758.00	\$1,013.00	\$378.68	\$643.75	\$757.36	\$1,011.08	(\$0)	(\$0)	(\$1)	(\$2)	-0.1%	0.0%	-0.1%	-0.2%
53	\$397.00	\$673.00	\$792.00	\$1,057.00	\$393.39	\$668.76	\$786.77	\$1,050.33	(\$4)	(\$4)	(\$5)	(\$7)	-0.9%	-0.6%	-0.7%	-0.6%
54	\$414.00	\$703.00	\$828.00	\$1,105.00	\$408.83	\$695.01	\$817.65	\$1,091.57	(\$5)	(\$8)	(\$10)	(\$13)	-1.2%	-1.1%	-1.2%	-1.2%
55	\$433.00	\$738.00	\$867.00	\$1,157.00	\$424.76	\$722.09	\$849.52	\$1,134.10	(\$8)	(\$16)	(\$17)	(\$23)	-1.9%	-2.2%	-2.0%	-2.0%
56	\$454.00	\$770.00	\$906.00	\$1,212.00	\$441.43	\$750.42	\$882.85	\$1,178.61	(\$13)	(\$20)	(\$23)	(\$33)	-2.8%	-2.5%	-2.6%	-2.8%
57	\$476.00	\$807.00	\$951.00	\$1,271.00	\$458.58	\$779.59	\$917.17	\$1,224.42	(\$17)	(\$27)	(\$34)	(\$47)	-3.7%	-3.4%	-3.6%	-3.7%
58	\$495.00	\$842.00	\$991.00	\$1,323.00	\$476.47	\$810.01	\$952.95	\$1,272.19	(\$19)	(\$32)	(\$38)	(\$51)	-3.7%	-3.8%	-3.8%	-3.8%
59	\$520.00	\$885.00	\$1,040.00	\$1,390.00	\$495.10	\$841.67	\$990.20	\$1,321.93	(\$25)	(\$43)	(\$50)	(\$68)	-4.8%	-4.9%	-4.8%	-4.9%
60	\$543.00	\$921.00	\$1,085.00	\$1,449.00	\$514.46	\$874.59	\$1,028.93	\$1,373.63	(\$29)	(\$46)	(\$56)	(\$75)	-5.3%	-5.0%	-5.2%	-5.2%
61	\$567.00	\$964.00	\$1,135.00	\$1,513.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$32)	(\$55)	(\$66)	(\$86)	-5.7%	-5.7%	-5.8%	-5.7%
62	\$594.00	\$1,011.00	\$1,189.00	\$1,588.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$59)	(\$102)	(\$120)	(\$161)	-10.0%	-10.1%	-10.1%	-10.1%
63	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
64	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
65	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%
65+	\$622.00	\$1,057.00	\$1,244.00	\$1,660.00	\$534.56	\$908.76	\$1,069.13	\$1,427.29	(\$87)	(\$148)	(\$175)	(\$233)	-14.1%	-14.0%	-14.1%	-14.0%

Min	-14.1%
Max	20.0%