

SERFF Tracking Number: CFAP-127812353 State: District of Columbia
Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
Company Tracking Number: 1696
TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO
Health Maintenance (HMO)
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1696_DC HMO UW - GF & Corridor/1696

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.	15.900%	-7.500%	\$-335,898	1,076	\$4,617,936	-6.800%	-7.900%
	Percent Change Approved:						
	Minimum:	-7.9%	Maximum:	-6.8%	Weighted Average:		-7.5%

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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	1696_DC HMO UW - GF & Corridor - Rate Filing	Yes	Yes

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Decrease
 Overall Percentage of Last Rate Revision: -1.000%
 Effective Date of Last Rate Revision: 01/01/2012
 Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
CareFirst BlueChoice, Inc.	Decrease	15.900%	-7.500%	\$-335,898	1,076	\$4,617,936	-6.800%	-7.900%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	1,037				370			
Policy Holders:	797				279			

SERFF Tracking Number: CFAP-127812353 State: District of Columbia
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
 Company Tracking Number: 1696
 TOI: HOrg021 Individual Health Organizations - Health Maintenance Sub-TOI: HOrg021.005D Individual - HMO
 (HMO)
 Product Name: DC HMO UW - GF & Corridor
 Project Name/Number: 1696_DC HMO UW - GF & Corridor/1696

Rate Review Details

COMPANY:

Company Name: CareFirst BlueChoice, Inc.
 HHS Issuer Id: 86052
 Product Names: UW Standard, UW Saver, UW HSA
 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/GF/PPACA (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/DB/NGF/PPACA.1 (9/10), and any amendments

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Quarterly
 Member Months: 25,242
 Benefit Change: Decrease
 Percent Change Requested: Min: -7.9 Max: -6.8 Avg: -7.5

PRIOR RATE:

Total Earned Premium: 4,498,673.00

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(HMO)
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1696_DC HMO UW - GF & Corridor/1696
Total Incurred Claims: 3,248,873.00
Annual \$: Min: 1,149.00 Max: 3,481.00 Avg: 2,438.00
REQUESTED RATE:
Projected Earned Premium: 4,162,775.00
Projected Incurred Claims: 3,911,023.00
Annual \$: Min: 1,071.00 Max: 3,220.00 Avg: 2,256.00

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	1696_DC HMO UW - GF & Corridor - 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/GF	Revised	Previous State Filing Number:	CFAP- 1696 DC BC UW 1273608 - GF - Rate Filing.pdf 51 or 1656

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/PPACA (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/NG
F/PPACA.1
(9/10), and any
amendments

Percent Rate Change -7.500
Request:

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

District of Columbia

Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1696
Rate Filing

Effective 4/1/2012

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1696
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN (including Saver & H.S.A.)**

DISTRICT OF COLUMBIA

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/GF/PPACA (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/GF/PPACA (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/GF/PPACA (9/10)
and any amendments.

Corridor:

DC/CFBC/DB/NGF/PPACA.1 (9/10)

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
Annual Maximum Out-of-Pocket:			
IND	\$2,000	S&S	\$4,000
S&C	\$3,200	FAMILY	\$6,000

Base Rate **\$207.18**

* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family	
1-5	\$95	-	-	-	
6-17	\$85	\$166	\$170	\$227	
18-20	\$124	\$242	\$249	\$332	
21	\$126	\$246	\$253	\$337	
22	\$128	\$250	\$257	\$343	
23	\$133	\$259	\$265	\$354	
24	\$135	\$263	\$269	\$360	
25	\$137	\$267	\$273	\$365	
26	\$141	\$275	\$282	\$376	
27	\$143	\$279	\$286	\$382	
28	\$145	\$283	\$290	\$387	
29	\$149	\$291	\$298	\$398	
30	\$151	\$295	\$302	\$404	
31	\$155	\$303	\$311	\$415	
32	\$157	\$307	\$315	\$420	
33	\$162	\$315	\$323	\$431	
34	\$164	\$319	\$327	\$437	
35	\$168	\$327	\$336	\$448	
36	\$170	\$331	\$340	\$454	
37	\$174	\$339	\$348	\$465	
38	\$178	\$347	\$356	\$476	
39	\$180	\$351	\$360	\$481	
40	\$184	\$360	\$369	\$492	
41	\$193	\$376	\$385	\$514	
42	\$203	\$396	\$406	\$542	
43	\$211	\$412	\$423	\$564	
44	\$222	\$432	\$443	\$592	
45	\$232	\$452	\$464	\$620	
46	\$242	\$473	\$485	\$647	
47	\$253	\$493	\$506	\$675	
48	\$265	\$517	\$530	\$708	
49	\$278	\$541	\$555	\$741	
50	\$290	\$566	\$580	\$774	
51	\$302	\$590	\$605	\$808	
52	\$317	\$618	\$634	\$846	
53	\$331	\$646	\$663	\$885	
54	\$346	\$675	\$692	\$924	
55	\$363	\$707	\$725	\$968	
56	\$379	\$739	\$758	\$1,012	
57	\$398	\$776	\$796	\$1,062	
58	\$414	\$808	\$829	\$1,106	
59	\$435	\$848	\$870	\$1,162	
60	\$454	\$885	\$907	\$1,211	
61	\$474	\$925	\$949	\$1,267	
62	\$497	\$970	\$994	\$1,328	
63	\$520	\$1,014	\$1,040	\$1,388	
64	\$543	\$1,058	\$1,086	\$1,449	
65	\$568	\$1,107	\$1,135	\$1,516	
65+	\$595	\$1,159	\$1,189	\$1,588	

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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
Annual Maximum Out-of-Pocket:			
IND	\$3,000	S&S	\$6,000
S&C	\$4,800	FAMILY	\$9,000

Base Rate **\$192.76**

* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
1-5	\$89	-	-	-
6-17	\$79	\$154	\$158	\$211
18-20	\$116	\$226	\$231	\$309
21	\$118	\$229	\$235	\$314
22	\$120	\$233	\$239	\$319
23	\$123	\$241	\$247	\$329
24	\$125	\$244	\$251	\$335
25	\$127	\$248	\$254	\$340
26	\$131	\$256	\$262	\$350
27	\$133	\$259	\$266	\$355
28	\$135	\$263	\$270	\$360
29	\$139	\$271	\$278	\$371
30	\$141	\$274	\$281	\$376
31	\$145	\$282	\$289	\$386
32	\$146	\$286	\$293	\$391
33	\$150	\$293	\$301	\$401
34	\$152	\$297	\$305	\$407
35	\$156	\$304	\$312	\$417
36	\$158	\$308	\$316	\$422
37	\$162	\$316	\$324	\$432
38	\$166	\$323	\$332	\$443
39	\$168	\$327	\$335	\$448
40	\$172	\$335	\$343	\$458
41	\$179	\$350	\$359	\$479
42	\$189	\$368	\$378	\$504
43	\$197	\$383	\$393	\$525
44	\$206	\$402	\$413	\$551
45	\$216	\$421	\$432	\$576
46	\$226	\$440	\$451	\$602
47	\$235	\$459	\$470	\$628
48	\$247	\$481	\$493	\$659
49	\$258	\$504	\$517	\$690
50	\$270	\$526	\$540	\$721
51	\$281	\$549	\$563	\$751
52	\$295	\$575	\$590	\$787
53	\$308	\$601	\$617	\$823
54	\$322	\$628	\$644	\$859
55	\$337	\$658	\$675	\$901
56	\$353	\$688	\$706	\$942
57	\$370	\$722	\$740	\$988
58	\$386	\$752	\$771	\$1,029
59	\$405	\$789	\$810	\$1,081
60	\$422	\$823	\$844	\$1,127
61	\$441	\$861	\$883	\$1,179
62	\$463	\$902	\$925	\$1,235
63	\$484	\$943	\$968	\$1,292
64	\$505	\$985	\$1,010	\$1,348
65	\$528	\$1,030	\$1,056	\$1,410
65+	\$553	\$1,079	\$1,106	\$1,477

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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
Annual Maximum Out-of-Pocket:			
IND	\$3,600	S&S	\$7,300
S&C	\$5,900	FAMILY	\$11,000

Base Rate **\$175.00**

* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family	
1-5	\$81	-	-	-	
6-17	\$72	\$140	\$144	\$192	
18-20	\$105	\$205	\$210	\$280	
21	\$107	\$208	\$214	\$285	
22	\$109	\$212	\$217	\$290	
23	\$112	\$218	\$224	\$299	
24	\$114	\$222	\$228	\$304	
25	\$116	\$225	\$231	\$308	
26	\$119	\$232	\$238	\$318	
27	\$121	\$235	\$242	\$322	
28	\$123	\$239	\$245	\$327	
29	\$126	\$246	\$252	\$336	
30	\$128	\$249	\$256	\$341	
31	\$131	\$256	\$263	\$350	
32	\$133	\$259	\$266	\$355	
33	\$137	\$266	\$273	\$364	
34	\$138	\$270	\$277	\$369	
35	\$142	\$276	\$284	\$378	
36	\$144	\$280	\$287	\$383	
37	\$147	\$287	\$294	\$392	
38	\$151	\$293	\$301	\$402	
39	\$152	\$297	\$305	\$407	
40	\$156	\$304	\$312	\$416	
41	\$163	\$317	\$326	\$435	
42	\$172	\$334	\$343	\$458	
43	\$179	\$348	\$357	\$477	
44	\$187	\$365	\$375	\$500	
45	\$196	\$382	\$392	\$523	
46	\$205	\$399	\$410	\$547	
47	\$214	\$416	\$427	\$570	
48	\$224	\$437	\$448	\$598	
49	\$235	\$457	\$469	\$626	
50	\$245	\$478	\$490	\$654	
51	\$256	\$498	\$511	\$682	
52	\$268	\$522	\$536	\$715	
53	\$280	\$546	\$560	\$748	
54	\$292	\$570	\$585	\$780	
55	\$306	\$597	\$613	\$818	
56	\$320	\$624	\$641	\$855	
57	\$336	\$655	\$672	\$897	
58	\$350	\$683	\$700	\$935	
59	\$368	\$717	\$735	\$981	
60	\$383	\$747	\$767	\$1,023	
61	\$401	\$781	\$802	\$1,070	
62	\$420	\$819	\$840	\$1,121	
63	\$439	\$857	\$879	\$1,173	
64	\$459	\$894	\$917	\$1,224	
65	\$480	\$935	\$959	\$1,280	
65+	\$502	\$979	\$1,005	\$1,341	

* Maternity is offered as rider at \$126.00

BSBS Code: H406

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 **\$178.36**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$82	-	-	-
6-17	\$73	\$143	\$146	\$195
18-20	\$107	\$209	\$214	\$286
21	\$109	\$212	\$218	\$290
22	\$111	\$216	\$221	\$295
23	\$114	\$223	\$228	\$305
24	\$116	\$226	\$232	\$310
25	\$118	\$230	\$235	\$314
26	\$121	\$237	\$243	\$324
27	\$123	\$240	\$246	\$329
28	\$125	\$243	\$250	\$333
29	\$128	\$250	\$257	\$343
30	\$130	\$254	\$260	\$348
31	\$134	\$261	\$268	\$357
32	\$136	\$264	\$271	\$362
33	\$139	\$271	\$278	\$371
34	\$141	\$275	\$282	\$376
35	\$144	\$282	\$289	\$386
36	\$146	\$285	\$293	\$391
37	\$150	\$292	\$300	\$400
38	\$153	\$299	\$307	\$410
39	\$155	\$303	\$310	\$414
40	\$159	\$310	\$317	\$424
41	\$166	\$323	\$332	\$443
42	\$175	\$341	\$350	\$467
43	\$182	\$355	\$364	\$486
44	\$191	\$372	\$382	\$510
45	\$200	\$390	\$400	\$533
46	\$209	\$407	\$417	\$557
47	\$218	\$424	\$435	\$581
48	\$228	\$445	\$457	\$610
49	\$239	\$466	\$478	\$638
50	\$250	\$487	\$499	\$667
51	\$260	\$508	\$521	\$695
52	\$273	\$532	\$546	\$729
53	\$285	\$556	\$571	\$762
54	\$298	\$581	\$596	\$795
55	\$312	\$609	\$624	\$833
56	\$326	\$636	\$653	\$871
57	\$342	\$668	\$685	\$914
58	\$357	\$696	\$713	\$952
59	\$375	\$730	\$749	\$1,000
60	\$391	\$762	\$781	\$1,043
61	\$408	\$796	\$817	\$1,091
62	\$428	\$835	\$856	\$1,143
63	\$448	\$873	\$895	\$1,195
64	\$467	\$911	\$935	\$1,248
65	\$489	\$953	\$977	\$1,305
>65	\$512	\$998	\$1,024	\$1,367

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten H.S.A. Option 1**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

Medical
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 **\$111.70**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$51	-	-	-
6-17	\$46	\$89	\$92	\$122
18-20	\$65	\$126	\$130	\$173
21	\$66	\$129	\$132	\$176
22	\$67	\$131	\$134	\$179
23	\$68	\$133	\$136	\$182
24	\$69	\$135	\$139	\$185
25	\$70	\$137	\$141	\$188
26	\$71	\$139	\$143	\$191
27	\$73	\$142	\$145	\$194
28	\$74	\$144	\$147	\$197
29	\$75	\$146	\$150	\$200
30	\$77	\$150	\$154	\$206
31	\$79	\$155	\$159	\$212
32	\$82	\$159	\$163	\$218
33	\$84	\$163	\$168	\$224
34	\$86	\$168	\$172	\$230
35	\$88	\$172	\$176	\$236
36	\$90	\$176	\$181	\$242
37	\$93	\$181	\$185	\$248
38	\$95	\$185	\$190	\$254
39	\$97	\$189	\$194	\$259
40	\$99	\$194	\$199	\$265
41	\$104	\$203	\$208	\$277
42	\$109	\$213	\$219	\$292
43	\$114	\$222	\$228	\$304
44	\$120	\$233	\$239	\$319
45	\$125	\$244	\$250	\$334
46	\$131	\$255	\$261	\$349
47	\$136	\$266	\$273	\$364
48	\$143	\$279	\$286	\$382
49	\$150	\$292	\$299	\$400
50	\$156	\$305	\$313	\$418
51	\$163	\$318	\$326	\$435
52	\$171	\$333	\$342	\$456
53	\$179	\$349	\$357	\$477
54	\$187	\$364	\$373	\$498
55	\$195	\$381	\$391	\$522
56	\$204	\$399	\$409	\$546
57	\$214	\$418	\$429	\$573
58	\$223	\$436	\$447	\$596
59	\$235	\$457	\$469	\$626
60	\$245	\$477	\$489	\$653
61	\$256	\$499	\$512	\$683
62	\$268	\$523	\$536	\$716
63	\$280	\$547	\$561	\$749
64	\$293	\$571	\$585	\$781
65	\$306	\$597	\$612	\$817
65+	\$321	\$625	\$641	\$856

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2012

Medical
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 **\$89.21**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$41	-	-	-
6-17	\$37	\$71	\$73	\$98
18-20	\$52	\$101	\$103	\$138
21	\$53	\$103	\$105	\$141
22	\$54	\$104	\$107	\$143
23	\$54	\$106	\$109	\$145
24	\$55	\$108	\$111	\$148
25	\$56	\$110	\$112	\$150
26	\$57	\$111	\$114	\$152
27	\$58	\$113	\$116	\$155
28	\$59	\$115	\$118	\$157
29	\$60	\$117	\$120	\$160
30	\$62	\$120	\$123	\$164
31	\$63	\$124	\$127	\$169
32	\$65	\$127	\$130	\$174
33	\$67	\$130	\$134	\$179
34	\$69	\$134	\$137	\$183
35	\$70	\$137	\$141	\$188
36	\$72	\$141	\$145	\$193
37	\$74	\$144	\$148	\$198
38	\$76	\$148	\$152	\$202
39	\$78	\$151	\$155	\$207
40	\$79	\$155	\$159	\$212
41	\$83	\$162	\$166	\$222
42	\$87	\$170	\$175	\$233
43	\$91	\$177	\$182	\$243
44	\$95	\$186	\$191	\$255
45	\$100	\$195	\$200	\$267
46	\$104	\$204	\$209	\$279
47	\$109	\$212	\$218	\$291
48	\$114	\$223	\$228	\$305
49	\$120	\$233	\$239	\$319
50	\$125	\$244	\$250	\$333
51	\$130	\$254	\$260	\$348
52	\$136	\$266	\$273	\$364
53	\$143	\$278	\$285	\$381
54	\$149	\$291	\$298	\$398
55	\$156	\$304	\$312	\$417
56	\$163	\$318	\$327	\$436
57	\$171	\$334	\$343	\$457
58	\$178	\$348	\$357	\$476
59	\$187	\$365	\$375	\$500
60	\$195	\$381	\$391	\$522
61	\$204	\$398	\$409	\$545
62	\$214	\$418	\$428	\$572
63	\$224	\$437	\$448	\$598
64	\$234	\$456	\$467	\$624
65	\$244	\$477	\$489	\$653
65+	\$256	\$499	\$512	\$684

BSBS Code: **H802**

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/A RX (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	=	\$1,000 (100% member coinsurance thereafter) Unlimited for Corridor Members
Average Individual Premium	=	\$61.18

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$28			
6-17	\$25	\$49	\$50	\$67
18-20	\$37	\$72	\$73	\$98
21	\$37	\$73	\$75	\$100
22	\$38	\$74	\$76	\$101
23	\$39	\$76	\$78	\$105
24	\$40	\$78	\$80	\$106
25	\$40	\$79	\$81	\$108
26	\$42	\$81	\$83	\$111
27	\$42	\$82	\$84	\$113
28	\$43	\$84	\$86	\$114
29	\$44	\$86	\$88	\$118
30	\$45	\$87	\$89	\$119
31	\$46	\$89	\$92	\$123
32	\$46	\$91	\$93	\$124
33	\$48	\$93	\$95	\$127
34	\$48	\$94	\$97	\$129
35	\$50	\$97	\$99	\$132
36	\$50	\$98	\$100	\$134
37	\$51	\$100	\$103	\$137
38	\$53	\$103	\$105	\$140
39	\$53	\$104	\$106	\$142
40	\$54	\$106	\$109	\$145
41	\$57	\$111	\$114	\$152
42	\$60	\$117	\$120	\$160
43	\$62	\$122	\$125	\$167
44	\$65	\$128	\$131	\$175
45	\$69	\$134	\$137	\$183
46	\$72	\$140	\$143	\$191
47	\$75	\$146	\$149	\$199
48	\$78	\$153	\$157	\$209
49	\$82	\$160	\$164	\$219
50	\$86	\$167	\$171	\$229
51	\$89	\$174	\$179	\$238
52	\$94	\$183	\$187	\$250
53	\$98	\$191	\$196	\$261
54	\$102	\$199	\$204	\$273
55	\$107	\$209	\$214	\$286
56	\$112	\$218	\$224	\$299
57	\$117	\$229	\$235	\$314
58	\$122	\$239	\$245	\$327
59	\$128	\$251	\$257	\$343
60	\$134	\$261	\$268	\$358
61	\$140	\$273	\$280	\$374
62	\$147	\$286	\$294	\$392
63	\$154	\$299	\$307	\$410
64	\$160	\$313	\$321	\$428
65	\$168	\$327	\$335	\$448
>65	\$176	\$342	\$351	\$469

BSBS Code: RJ04

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	=	\$1,000 (100% member coinsurance thereafter) Unlimited for Corridor Members
Average Individual Premium	=	\$53.94

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$25			
6-17	\$22	\$43	\$44	\$59
18-20	\$32	\$63	\$65	\$86
21	\$33	\$64	\$66	\$88
22	\$33	\$65	\$67	\$89
23	\$35	\$67	\$69	\$92
24	\$35	\$68	\$70	\$94
25	\$36	\$69	\$71	\$95
26	\$37	\$72	\$73	\$98
27	\$37	\$73	\$74	\$99
28	\$38	\$74	\$76	\$101
29	\$39	\$76	\$78	\$104
30	\$39	\$77	\$79	\$105
31	\$40	\$79	\$81	\$108
32	\$41	\$80	\$82	\$109
33	\$42	\$82	\$84	\$112
34	\$43	\$83	\$85	\$114
35	\$44	\$85	\$87	\$117
36	\$44	\$86	\$88	\$118
37	\$45	\$88	\$91	\$121
38	\$46	\$90	\$93	\$124
39	\$47	\$92	\$94	\$125
40	\$48	\$94	\$96	\$128
41	\$50	\$98	\$100	\$134
42	\$53	\$103	\$106	\$141
43	\$55	\$107	\$110	\$147
44	\$58	\$113	\$115	\$154
45	\$60	\$118	\$121	\$161
46	\$63	\$123	\$126	\$169
47	\$66	\$128	\$132	\$176
48	\$69	\$135	\$138	\$184
49	\$72	\$141	\$145	\$193
50	\$76	\$147	\$151	\$202
51	\$79	\$154	\$158	\$210
52	\$83	\$161	\$165	\$220
53	\$86	\$168	\$173	\$230
54	\$90	\$176	\$180	\$241
55	\$94	\$184	\$189	\$252
56	\$99	\$192	\$197	\$264
57	\$104	\$202	\$207	\$277
58	\$108	\$210	\$216	\$288
59	\$113	\$221	\$227	\$302
60	\$118	\$230	\$236	\$315
61	\$124	\$241	\$247	\$330
62	\$129	\$252	\$259	\$346
63	\$135	\$264	\$271	\$361
64	\$141	\$276	\$283	\$377
65	\$148	\$288	\$296	\$395
>65	\$155	\$302	\$310	\$413

BSBS Code: RJ05

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	=	\$500 (100% member coinsurance thereafter) Unlimited for Corridor Members
Average Individual Premium	=	\$42.17

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$19			
6-17	\$17	\$34	\$35	\$46
18-20	\$25	\$49	\$51	\$68
21	\$26	\$50	\$51	\$69
22	\$26	\$51	\$52	\$70
23	\$27	\$53	\$54	\$72
24	\$27	\$53	\$55	\$73
25	\$28	\$54	\$56	\$74
26	\$29	\$56	\$57	\$77
27	\$29	\$57	\$58	\$78
28	\$30	\$58	\$59	\$79
29	\$30	\$59	\$61	\$81
30	\$31	\$60	\$62	\$82
31	\$32	\$62	\$63	\$84
32	\$32	\$62	\$64	\$86
33	\$33	\$64	\$66	\$88
34	\$33	\$65	\$67	\$89
35	\$34	\$67	\$68	\$91
36	\$35	\$67	\$69	\$92
37	\$35	\$69	\$71	\$95
38	\$36	\$71	\$73	\$97
39	\$37	\$72	\$73	\$98
40	\$38	\$73	\$75	\$100
41	\$39	\$76	\$78	\$105
42	\$41	\$81	\$83	\$110
43	\$43	\$84	\$86	\$115
44	\$45	\$88	\$90	\$120
45	\$47	\$92	\$94	\$126
46	\$49	\$96	\$99	\$132
47	\$51	\$100	\$103	\$137
48	\$54	\$105	\$108	\$144
49	\$57	\$110	\$113	\$151
50	\$59	\$115	\$118	\$158
51	\$62	\$120	\$123	\$164
52	\$65	\$126	\$129	\$172
53	\$67	\$132	\$135	\$180
54	\$70	\$137	\$141	\$188
55	\$74	\$144	\$148	\$197
56	\$77	\$150	\$154	\$206
57	\$81	\$158	\$162	\$216
58	\$84	\$164	\$169	\$225
59	\$89	\$173	\$177	\$236
60	\$92	\$180	\$185	\$247
61	\$97	\$188	\$193	\$258
62	\$101	\$197	\$202	\$270
63	\$106	\$206	\$212	\$283
64	\$110	\$215	\$221	\$295
65	\$116	\$225	\$231	\$309
>65	\$121	\$236	\$242	\$323

BSBS Code: RJ06

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	=	\$1500 (100% member coinsurance thereafter) Unlimited for Corridor Members
Average Individual Premium	=	\$13.76

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$6			
6-17	\$6	\$11	\$11	\$15
18-20	\$8	\$16	\$17	\$22
21	\$8	\$16	\$17	\$22
22	\$9	\$17	\$17	\$23
23	\$9	\$17	\$18	\$24
24	\$9	\$17	\$18	\$24
25	\$9	\$18	\$18	\$24
26	\$9	\$18	\$19	\$25
27	\$9	\$19	\$19	\$25
28	\$10	\$19	\$19	\$26
29	\$10	\$19	\$20	\$26
30	\$10	\$20	\$20	\$27
31	\$10	\$20	\$21	\$28
32	\$10	\$20	\$21	\$28
33	\$11	\$21	\$21	\$29
34	\$11	\$21	\$22	\$29
35	\$11	\$22	\$22	\$30
36	\$11	\$22	\$23	\$30
37	\$12	\$23	\$23	\$31
38	\$12	\$23	\$24	\$32
39	\$12	\$23	\$24	\$32
40	\$12	\$24	\$24	\$33
41	\$13	\$25	\$26	\$34
42	\$13	\$26	\$27	\$36
43	\$14	\$27	\$28	\$37
44	\$15	\$29	\$29	\$39
45	\$15	\$30	\$31	\$41
46	\$16	\$31	\$32	\$43
47	\$17	\$33	\$34	\$45
48	\$18	\$34	\$35	\$47
49	\$18	\$36	\$37	\$49
50	\$19	\$38	\$39	\$51
51	\$20	\$39	\$40	\$54
52	\$21	\$41	\$42	\$56
53	\$22	\$43	\$44	\$59
54	\$23	\$45	\$46	\$61
55	\$24	\$47	\$48	\$64
56	\$25	\$49	\$50	\$67
57	\$26	\$52	\$53	\$71
58	\$28	\$54	\$55	\$73
59	\$29	\$56	\$58	\$77
60	\$30	\$59	\$60	\$80
61	\$32	\$61	\$63	\$84
62	\$33	\$64	\$66	\$88
63	\$35	\$67	\$69	\$92
64	\$36	\$70	\$72	\$96
65	\$38	\$74	\$75	\$101
>65	\$39	\$77	\$79	\$105

BSBS Code: RJ11

SERFF Tracking Number: CFAP-127812353 State: District of Columbia
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
 Company Tracking Number: 1696
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO
 Health Maintenance (HMO)
 Product Name: DC HMO UW - GF & Corridor
 Project Name/Number: 1696_DC HMO UW - GF & Corridor/1696

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Actuarial Justification Comments: This new memo has updated capitation trends. And the other attached ansers the objections sent on 1/13. Attachments: 1696 DC BC UW - GF - Actuarial Memorandum 1.17.2012.pdf 1696 Rate Objection Responses - 01.17.2012.pdf</p>		
<p>Bypassed - Item: Rate Summary Worksheet Bypass Reason: Grandfathered plans Comments:</p>		
<p>Bypassed - Item: Consumer Disclosure Form Bypass Reason: Does not meet or exceed the "subject to review" threshold Comments:</p>		

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

District of Columbia

Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1696
Actuarial Memorandum

Effective 4/1/2012

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1696
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 11:06:28 -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 # 1696
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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 approved rates, in filing 1656. Rates included in this filing are proposed to have an effective date of 4/1/2012, and are for Grandfathered & Corridor products only (no new business).

We are requesting a decrease to the base rates despite the fact that experience shows an increase is justified. This action is driven by the renewals that will occur on 6/1/12. The single incremental rate action for 4/1/12 will lead to very different renewals for the 4/1/12 (and 5/1/12) renewal cohorts versus the 6/1/12 renewal cohort because last year we implemented a large off-cycle decrease on 6/1/11. The incremental decreases we are filing bring the 6/1/12 renewals below the 10% threshold under proposed rate review regulations.

These renewal decreases do not include the impact of changes in age factors.

Product	GF & Corridor Rate				
	Medical Rate Change (04/2012 over 01/2012 Rate Level)	Rx Rate Change (04/2012 over 01/2012 Rate Level)	Total Rate Change (04/2012 over 01/2012 Rate Level)	Total Annual Rate Change (04/2012 over 04/2011 Rate Level) - excluding age change	Total Annual Rate Change (06/2012 over 06/2011 Rate Level) - excluding age change
UW Standard High Option	-7.5%	-7.5%	-7.5%	-10.3%	8.2%
UW Standard Medium Option	-7.5%	-7.5%	-7.5%	-10.0%	9.9%
UW Standard Low Option	-7.5%	-7.5%	-7.5%	-11.2%	8.5%
UW Saver Option	-7.9%	-7.9%	-7.9%	-10.7%	9.1%
UW HSA \$1200 Option	-6.8%	0.0%	-6.8%	-9.8%	9.9%
UW HSA \$2700 Option	-6.8%	0.0%	-6.8%	-9.9%	9.9%
UW Standard	-7.5%	-7.5%	-7.5%	-10.7%	8.8%
UW Saver	-7.9%	-7.9%	-7.9%	-10.7%	9.1%
UW HSA	-6.8%	0.0%	-6.8%	-9.8%	9.9%
Total	-7.5%	-7.6%	-7.5%	-10.5%	9.0%

These rate changes will also apply to the 25% and 50% CounterOffers.

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all Options. An additional 4 to 5 points is expected for aging.

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 (FHCRC). 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 FHCRC. RBC ratios are calculated on an authorized control level basis.

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

Experience Period:	Projection Period:
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 -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	Contracts	Members	Distributi	Incurred Claims	Capitation	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitation	Projected	Required	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	Factor	Claims	Income	Current	Current Rate	04/2012 Over 01/2012	Income	Needed Income	Income	Needed	Needed		
			Months						Rebates	Rebates								01/2012 Level	Level	04/2012 Over 01/2012	Over 01/2012	Proposed	Proposed	Proposed	Proposed		
Medical Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$490,667	\$8,609	\$0	\$499,276	\$501,492	99.6%	10.0%	1.1957	0.6954	\$592,662	\$787,696	0.9883	\$495,607	119.6%	58.9%	-7.5%	\$458,436	(\$329,260)	129.3%	49.6%	-12.9%
		Medium	2,770	119	167	11.1%	\$474,412	\$9,235	\$0	\$483,647	\$519,281	93.1%	10.0%	1.1957	0.6980	\$573,686	\$762,475	0.9936	\$515,935	111.2%	47.8%	-7.5%	\$477,239	(\$285,235)	120.2%	39.4%	-12.8%
		Low	7,028	284	389	26.4%	\$662,880	\$23,528	\$0	\$686,408	\$1,279,628	53.6%	10.0%	1.1957	0.6951	\$808,939	\$1,075,145	0.9488	\$1,214,147	66.6%	-11.4%	-7.5%	\$1,123,086	\$47,940	72.0%	-17.2%	-13.5%
	Saver	Saver 30/40	5,656	275	322	25.6%	\$934,270	\$19,049	\$0	\$953,319	\$989,332	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)	HSA 1200	5,072	198	270	18.4%	\$416,869	\$17,031	(\$1,085)	\$432,815	\$640,355	67.8%	8.0%	1.1552	0.6930	\$492,129	\$672,660	0.9347	\$598,545	82.2%	12.4%	-6.8%	\$557,844	(\$114,816)	88.2%	8.8%	-9.8%
		HSA 2700	2,143	81	100	7.5%	\$61,191	\$7,275	(\$77)	\$68,390	\$227,398	30.1%	8.0%	1.1552	0.6852	\$75,587	\$103,315	0.9095	\$206,825	36.5%	-50.0%	-6.8%	\$192,760	\$89,446	39.2%	-51.7%	-9.9%
	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%
Rx Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$54,573	\$0	(\$899)	\$53,674	\$112,356	47.8%	10.0%	1.1957	1.0000	\$64,177	\$85,296	1.0820	\$121,570	52.8%	-29.8%	-7.5%	\$112,452	\$27,156	57.1%	-24.1%	0.1%
		Medium	2,770	119	167	11.1%	\$64,656	\$0	(\$1,085)	\$63,591	\$107,154	59.3%	10.0%	1.1957	1.0000	\$76,033	\$101,054	1.0980	\$117,655	64.6%	-14.1%	-7.5%	\$108,831	\$7,776	69.9%	-5.7%	1.6%
		Low	7,028	284	389	26.4%	\$59,302	\$0	(\$961)	\$57,342	\$190,213	31.8%	10.0%	1.1957	1.0000	\$68,562	\$91,124	1.0000	\$194,631	35.2%	-53.2%	-7.5%	\$180,033	\$88,909	38.1%	-49.4%	-0.1%
	Saver	Saver 30/40	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%	-7.5%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$545,240	\$8,609	(\$899)	\$552,950	\$613,849	90.1%	10.0%	1.1957	0.6954	\$656,839	\$872,992	1.0054	\$617,176	106.4%	41.4%	-7.5%	\$570,888	(\$302,104)	115.1%	37.2%	-10.3%
		Medium	2,770	119	167	11.1%	\$539,068	\$9,235	(\$1,085)	\$547,238	\$626,434	87.4%	10.0%	1.1957	0.6980	\$649,719	\$863,529	1.0114	\$633,589	102.5%	36.3%	-7.5%	\$586,079	(\$277,459)	110.9%	32.6%	-10.0%
		Low	7,028	284	389	26.4%	\$721,182	\$23,528	(\$961)	\$743,749	\$1,459,841	50.9%	10.0%	1.1957	0.6951	\$877,501	\$1,166,269	0.9650	\$1,408,777	62.3%	-17.2%	-7.5%	\$1,303,119	\$136,850	67.3%	-20.5%	-11.2%
	Saver	Saver 30/40	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	HSA 1200	5,072	198	270	18.4%	\$416,869	\$17,031	(\$1,085)	\$432,815	\$640,355	67.6%	8.0%	1.1552	0.6930	\$492,129	\$672,660	0.9347	\$598,545	82.2%	12.4%	-6.8%	\$557,844	(\$114,816)	88.2%	8.8%	-9.8%
		HSA 2700	2,143	81	100	7.5%	\$61,191	\$7,275	(\$77)	\$68,390	\$227,398	30.1%	8.0%	1.1552	0.6852	\$75,587	\$103,315	0.9095	\$206,825	36.5%	-50.0%	-6.8%	\$192,760	\$89,446	39.2%	-51.7%	-9.9%
	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%
Medical Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$54,573	\$0	(\$899)	\$53,674	\$112,356	47.8%	10.0%	1.1957	1.0000	\$64,177	\$85,296	1.0820	\$121,570	52.8%	-29.8%	-7.5%	\$112,452	\$27,156	57.1%	-24.1%	0.1%
		Medium	2,770	119	167	11.1%	\$64,656	\$0	(\$1,085)	\$63,591	\$107,154	59.3%	10.0%	1.1957	1.0000	\$76,033	\$101,054	1.0980	\$117,655	64.6%	-14.1%	-7.5%	\$108,831	\$7,776	69.9%	-5.7%	1.6%
		Low	7,028	284	389	26.4%	\$59,302	\$0	(\$961)	\$57,342	\$190,213	31.8%	10.0%	1.1957	1.0000	\$68,562	\$91,124	1.0000	\$194,631	35.2%	-53.2%	-7.5%	\$180,033	\$88,909	38.1%	-49.4%	-0.1%
	Saver	Saver 30/40	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%	-7.5%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
Rx Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$54,573	\$0	(\$899)	\$53,674	\$112,356	47.8%	10.0%	1.1957	1.0000	\$64,177	\$85,296	1.0820	\$121,570	52.8%	-29.8%	-7.5%	\$112,452	\$27,156	57.1%	-24.1%	0.1%
		Medium	2,770	119	167	11.1%	\$64,656	\$0	(\$1,085)	\$63,591	\$107,154	59.3%	10.0%	1.1957	1.0000	\$76,033	\$101,054	1.0980	\$117,655	64.6%	-14.1%	-7.5%	\$108,831	\$7,776	69.9%	-5.7%	1.6%
		Low	7,028	284	389	26.4%	\$59,302	\$0	(\$961)	\$57,342	\$190,213	31.8%	10.0%	1.1957	1.0000	\$68,562	\$91,124	1.0000	\$194,631	35.2%	-53.2%	-7.5%	\$180,033	\$88,909	38.1%	-49.4%	-0.1%
	Saver	Saver 30/40	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%	-7.5%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$545,240	\$8,609	(\$899)	\$552,950	\$613,849	90.1%	10.0%	1.1957	0.6954	\$656,839	\$872,992	1.0054	\$617,176	106.4%	41.4%	-7.5%	\$570,888	(\$302,104)	115.1%	37.2%	-10.3%
		Medium	2,770	119	167	11.1%	\$539,068	\$9,235	(\$1,085)	\$547,238	\$626,434	87.4%	10.0%	1.1957	0.6980	\$649,719	\$863,529	1.0114	\$633,589	102.5%	36.3%	-7.5%	\$586,079	(\$277,459)	110.9%	32.6%	-10.0%
		Low	7,028	284	389	26.4%	\$721,182	\$23,528	(\$961)	\$743,749	\$1,459,841	50.9%	10.0%	1.1957	0.6951	\$877,501	\$1,166,269	0.9650	\$1,408,777	62.3%	-17.2%	-7.5%	\$1,303,119	\$136,850	67.3%	-20.5%	-11.2%
	Saver	Saver 30/40	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	HSA 1200	5,072	198	270	18.4%	\$416,869	\$17,031	(\$1,085)	\$432,815	\$640,355	67.6%	8.0%	1.1552	0.6930	\$492,129	\$672,660	0.9347	\$598,545	82.2%	12.4%	-6.8%	\$557,844	(\$114,816)	88.2%	8.8%	-9.8%
		HSA 2700	2,143	81	100	7.5%	\$61,191	\$7,275	(\$77)	\$68,390	\$227,398	30.1%	8.0%	1.1552	0.6852	\$75,587	\$103,315	0.9095	\$206,825	36.5%	-50.0%	-6.8%	\$192,760	\$89,446	39.2%	-51.7%	-9.9%
	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

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	
Member	Member	Member	Exp Pd	Contracts	Members	Distributi	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 L/R at Current Rate Level	Incremental Rate Increase: 04/2012 Over 01/2012 Proposed	Generated Income	Proposed - Needed Income	L/R w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 04/2011 Proposed		
Medical Experience																											
Underwritten Standard	High	127	44	50	9.0%		\$14,533	\$294	\$0	\$14,827	\$23,312	63.6%	10.0%	1.1957	1.0095	\$17,674	\$23,490	1,0148	\$23,657	74.7%	-0.7%	2.4%	\$24,224	\$735	73.0%	-0.7%	2.4%
	Medium	98	32	35	6.5%		\$7,387	\$233	\$0	\$7,620	\$17,003	44.8%	10.0%	1.1957	0.9841	\$9,061	\$12,043	1,0279	\$17,477	51.8%	-31.1%	2.4%	\$17,897	\$5,853	50.0%	-31.1%	2.4%
	Low	280	100	116	20.4%		\$22,936	\$652	\$0	\$23,588	\$47,518	49.6%	10.0%	1.1957	1.0027	\$28,078	\$37,318	1,0608	\$50,408	65.7%	-26.0%	2.4%	\$51,618	\$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	(\$11,844)	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%	-98.0%	1.9%	\$9,427	\$9,245	1.4%	-98.0%	1.9%
HealthyBlue	HB TO 1500	1,121	178	209	36.3%		\$371,834	\$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 2900	44	12	13	2.4%		\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552	0.8928	\$620	\$848	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	(\$59)	\$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%		\$17,831	\$773	\$0	\$18,404	\$180,605	10.2%	10.0%	1.1957	0.7196	\$21,637	\$28,767	0,8704	\$157,199	13.9%	-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%	\$226,222	\$164,613	20.5%	-76.5%	-13.6%
Medical - Underwritten & HIPAA																											
UW & HIPAA Total		2,270	490	585	100.0%		\$489,547	\$5,956	(\$59)	\$494,943	\$600,205	62.5%	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%
Rx Experience																											
Underwritten Standard	High	127	44	50	9.0%		\$1,136	\$0	(\$19)	\$1,118	\$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	98	32	35	6.5%		\$2,568	\$0	(\$42)	\$2,526	\$8,321	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%		\$6,280	\$0	(\$103)	\$6,177	\$21,834	28.3%	10.0%	1.1957	1.0000	\$7,385	\$9,816	1,0000	\$21,834	33.9%	-55.0%	2.4%	\$22,358	\$12,542	33.0%	-55.0%	2.4%
HSA (incl Rx)	HSA 1200	173	71	108	14.5%		\$9,894	\$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%
	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%	-98.0%	1.9%	\$9,427	\$9,245	1.4%	-98.0%	1.9%
HealthyBlue	HB TO 1500	1,121	178	209	36.3%		\$371,834	\$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 2900	44	12	13	2.4%		\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552	0.8928	\$620	\$848	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	(\$74)	\$465,501	\$387,866	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%		\$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	1,2613	\$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%
Medical & Rx Experience COMBINED																											
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	98	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	\$10,360	45.7%	-37.8%	2.4%
	Low	280	100	116	20.4%		\$29,216	\$652	(\$103)	\$29,765	\$68,352	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	(\$11,844)	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%	-98.0%	1.9%	\$9,427	\$9,245	1.4%	-98.0%	1.9%
HealthyBlue	HB TO 1500	1,121	178	209	36.3%		\$371,834	\$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 2900	44	12	13	2.4%		\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552	0.8928	\$620	\$848	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	(\$74)	\$465,501	\$387,866	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%		\$6,562	\$442	(\$108)	\$6,454	\$10,432	61.9%	10.0%	1.1957	0.6903	\$32,434	\$43,107	0,9204	\$76,635	42.3%	-43.7%	2.4%	\$78,474	\$35,367	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	0,9039	\$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	\$668,662	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%
Medical Experience																											
Underwritten Standard	High	127	44	50	9.0%		\$44,856	\$1,178	(\$164)	\$46,035	\$87,833	52.4%	10.0%	1.1957	1.0007	\$54,813	\$72,850	1,0422	\$91,542	59.9%	-20.4%	2.4%	\$93,739	\$20,888	58.6%	-20.4%	2.4%
	Medium	98	32	35	6.5%		\$13,451	\$548	(\$6)	\$13,511	\$38,619	88.6%	8.0%	1.1552	0.9844	\$40,456	\$55,297	1,3251	\$52,501	77.1%	5.3%	1.9%	\$53,498	(\$1,799)	75.6%	5.3%	1.9%
	Low	280	100	116	20.4%		\$372,082	\$3,017	(\$54)	\$374,545	\$219,315	170.8%	8.0%	1.1552	0.9017	\$431,922	\$580,366	1,0000	\$219,315	196.9%	169.2%	1.9%	\$223,482	(\$366,884)	193.3%	169.2%	1.9%
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	\$55,297	1,3251	\$52,501	77.1%	5.3%	1.9%	\$53,498	(\$1,799)	75.6%	5.3%	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%	-98.0%	1.9%	\$9,427	\$9,245	1.4%	-98.0%	1.9%
HealthyBlue	HB TO 1500	1,121	178	209	36.3%		\$371,834	\$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 2900	44	12	13	2.4%		\$448	\$115	(\$0)	\$563	\$5,531	10.2%	8.0%	1.1552													

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

Experience Period:					Projection Period:		
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				
Midpt	12/30/2010	Trend Mos	22.5				
		Current Rate Level	1/1/2012				
Rx Rebates	-1.6%	Capitation Trend	-16.9%				
		Non-CDH Trend	10.0%				
		CDH Trend	8.0%				

TARGET LOSS RATIO = H.S.A. & HB Standard Saver 73.2%
 75.2%
 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
Member	Exp Pd	Contracts	Members	Distributi	Incurd	Capitation	Rebates	Incurd + Capitation + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitation Factor	Projected Claims	Required Income	IAF	Income at Current 01/2012 Level	Proj L/R 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			
Medical Experience																										
Underwritten Standard	High	2,700	163	209	10.4%	\$505,200	\$8,903	\$0	\$514,103	\$524,804	98.0%	10.0%	1.1957	0.7058	\$610,336	\$811,186	0.9894	\$519,264	117.5%	56.2%	-7.0%	\$482,661	(\$328,525)	126.5%	47.5%	-12.2%
	Medium	2,868	151	202	9.6%	\$481,799	\$9,468	\$0	\$491,267	\$538,284	91.6%	10.0%	1.1957	0.7050	\$582,747	\$774,518	0.9946	\$533,412	109.2%	45.2%	-7.2%	\$495,136	(\$279,382)	117.7%	37.2%	-12.3%
	Low	7,308	384	505	24.5%	\$686,816	\$24,180	\$0	\$709,996	\$1,327,146	53.5%	10.0%	1.1957	0.7034	\$837,017	\$1,112,463	0.9528	\$1,264,555	66.2%	-12.0%	-7.1%	\$1,174,703	\$622,240	71.7%	-17.5%	-12.8%
HSA (Ind Rxl)	HSA 1200	5,245	269	378	17.2%	\$451,430	\$17,438	(\$1,091)	\$467,777	\$673,064	69.5%	8.0%	1.1552	0.7000	\$532,452	\$727,775	0.9535	\$641,795	63.0%	13.4%	-8.2%	\$601,915	(\$125,660)	88.5%	10.0%	-9.0%
	HSA 2700	2,200	110	130	7.0%	\$61,191	\$7,414	(\$777)	\$68,528	\$234,308	29.2%	8.0%	1.1552	0.6904	\$75,720	\$103,497	0.9222	\$216,076	35.0%	-52.1%	-4.4%	\$202,187	\$88,691	37.5%	-53.6%	-9.4%
HealthyBlue	HB TO 1500	1,121	178	209	11.4%	\$371,834	\$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 2900	44	12	13	0.8%	\$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	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%	22.9%	-10.7%	
HIPAA																										
Standard	High	131	6	6	0.4%	\$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	1.1%	\$17,831	\$773	\$0	\$18,604	\$180,605	10.2%	10.0%	1.1957	0.7196	\$21,637	\$28,767	0.8704	\$157,199	13.9%	-81.7%	2.4%	\$160,972	\$132,214	13.4%	-84.5%	-13.0%
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%	
Medical - Underwritten & HIPAA																										
UW & HIPAA Total	27,512	1,566	1,992	100.0%	\$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%	
Rx Experience																										
Underwritten Standard	High	2,700	163	209	10.4%	\$55,710	\$0	(\$918)	\$54,792	\$123,300	44.4%	10.0%	1.1957	1.0000	\$65,513	\$87,072	1.0747	\$132,513	49.4%	-34.3%	-6.7%	\$123,658	\$36,586	53.0%	-29.4%	0.3%
	Medium	2,868	151	202	9.6%	\$67,224	\$0	(\$1,108)	\$66,116	\$115,475	57.3%	10.0%	1.1957	1.0000	\$79,053	\$105,068	1.0909	\$125,976	62.8%	-16.6%	-6.8%	\$117,352	\$12,283	67.4%	-9.0%	1.6%
	Low	7,308	384	505	24.5%	\$84,582	\$0	(\$1,054)	\$83,528	\$202,047	31.4%	10.0%	1.1957	1.0000	\$75,947	\$100,839	1.0714	\$216,464	35.1%	-53.4%	-6.5%	\$202,391	\$101,541	37.5%	-50.0%	0.2%
UW Total	18,532	973	1,238	62.1%	\$218,566	\$0	(\$3,091)	\$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	High	131	6	6	0.4%	\$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	1.1%	\$18,035	\$0	(\$297)	\$17,738	\$162,972	88.4%	10.0%	1.1957	1.0000	\$21,209	\$28,188	1.2813	\$21,351	99.3%	32.0%	2.4%	\$21,863	(\$6,325)	97.0%	32.0%	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%	
Rx - Underwritten & HIPAA																										
UW & HIPAA Total	18,902	997	1,262	63.7%	\$243,166	\$0	(\$4,096)	\$239,160	\$528,307	45.3%	10.0%	1.1957	1.0000	\$285,956	\$379,903	1.0708	\$566,737	50.5%	-32.8%	-6.2%	\$530,541	\$150,839	53.9%	-28.9%	-0.7%	
Medical & Rx Experience COMBINED																										
Underwritten Standard	High	2,700	163	209	10.4%	\$560,910	\$8,903	(\$918)	\$568,894	\$648,103	87.8%	10.0%	1.1957	0.7058	\$675,849	\$898,257	1.0057	\$651,776	103.7%	37.8%	-7.0%	\$606,319	(\$291,939)	111.5%	33.9%	-9.6%
	Medium	2,868	151	202	9.6%	\$549,023	\$9,468	(\$1,108)	\$557,383	\$651,759	85.5%	10.0%	1.1957	0.7050	\$661,801	\$879,586	1.0117	\$659,388	100.4%	33.4%	-7.1%	\$612,488	(\$267,099)	107.5%	29.9%	-9.5%
	Low	7,308	384	505	24.5%	\$750,399	\$24,180	(\$1,064)	\$773,514	\$1,529,193	50.6%	10.0%	1.1957	0.7034	\$912,964	\$1,213,402	0.9885	\$1,481,019	61.6%	-18.1%	-7.0%	\$1,377,094	\$163,682	66.3%	-21.1%	-10.5%
HSA (Ind Rxl)	HSA 1200	5,245	269	378	17.2%	\$451,430	\$17,438	(\$1,091)	\$467,777	\$673,064	69.5%	8.0%	1.1552	0.7000	\$532,452	\$727,775	0.9535	\$641,795	63.0%	13.4%	-8.2%	\$601,915	(\$125,660)	88.5%	10.0%	-9.0%
	HSA 2700	2,200	110	130	7.0%	\$61,191	\$7,414	(\$777)	\$68,528	\$234,308	29.2%	8.0%	1.1552	0.6904	\$75,720	\$103,497	0.9222	\$216,076	35.0%	-52.1%	-4.4%	\$202,187	\$88,691	37.5%	-53.6%	-9.4%
HealthyBlue	HB TO 1500	1,121	178	209	11.4%	\$371,834	\$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 2900	44	12	13	0.8%	\$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	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	High	131	6	6	0.4%	\$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	\$35,367	41.4%	-52.0%	-12.6%
	Low	239	18	18	1.1%	\$35,666	\$773	(\$297)	\$36,142	\$197,532	18.3%	10.0%	1.1957	0.7196	\$42,846	\$56,945	0.9039	\$178,549	24.0%	-68.1%	2.4%	\$182,835	\$125,889	23.3%	-72.4%	-11.3%
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%	
Medical - Underwritten & HIPAA																										
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%	
Medical Experience																										
Underwritten Standard	High	12,876	698	916	44.6%	\$1,872,815	\$42,550	\$0	\$1,915,365	\$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	(\$545,665)	94.3%	9.6%	-12.6%
	Medium	13,445	745	908	24.2%	\$1,512,621	\$24,852	(\$1,168)	\$1,536,305	\$907,373	58.1%	8.0%	1.1552	0.6971	\$1,608,172	\$31,271	0.9454	\$857,870	70.9%	-3.1%	-6.3%	\$804,103	(\$27,169)	75.6%	-6.0%	-9.1%
	Low	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	(\$368,884)	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%	22.9%	-10.7%	
HIPAA																										
Standard	High	370	24	24	1.5%	\$38,048	\$1,215	\$0																		

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
Medical Non-HSA							
HMO - MD	143,754	90.8%	17.5%	2.5%	6.5%	\$25,912,122	7.0%
HMO - DC	18,591	9.2%	39.1%	21.1%	10.0%	\$2,615,891	10.0%
Total HMO Medical	162,345	100.0%	19.5%	4.2%	6.8%	\$28,528,013	7.3%
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%
Total PPO Medical	415,794	100.0%	-7.2%	-10.5%	7.0%	\$60,238,612	7.2%
HMO & PPO Medical Non-HSA Subtotal	578,139		1.4%	-5.8%	7.0%	\$88,766,625	7.2%
Rx Non-HSA							
HMO - MD	143,754	84.1%	7.9%	2.3%	6.5%	\$1,161,462	7.0%
HMO - DC	18,591	15.9%	14.0%	1.4%	10.0%	\$218,889	10.0%
Total HMO Rx	162,345	100.0%	8.9%	2.2%	7.1%	\$1,380,351	7.5%
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%
Total PPO Rx	415,794	100.0%	-8.0%	-4.3%	7.1%	\$9,395,007	7.2%
HMO & PPO Rx Non-HSA Subtotal	578,139		-5.9%	-3.5%	7.1%	\$10,775,358	7.3%
Medical & Rx Non-HSA							
HMO - MD			17.1%	2.5%	6.5%	\$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%
Total Non-HSA			0.6%	-5.6%	7.0%	\$99,541,983	7.2%
Total CMM - MD (Includes Medical & Rx)	724,350	100.0%	1.2%	10.0%	9.0%	\$112,981,681	9.0%
HSA (Includes Medical & Rx)							
HMO HSA - MD	168,090	27.6%	10.5%	-11.4%	7.0%	\$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%
Total HSA	569,551	100.0%	17.4%	8.6%	9.5%	\$66,655,599	9.6%
Medical Total	1,872,040		5.3%	4.4%	8.5%	\$268,403,905	8.6%
Medical & Rx Combined	2,450,179		4.8%	4.1%	8.4%	\$279,179,263	8.5%

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
H.S.A. & HB				
Members a/o 9/30/11	730			
Member to Contract Ratio	1.28			
	Function	Composite PMPM	%	\$s
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	SUM:	\$165	100.0%	\$1,442,828
Saver				
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	SUM:	\$273	100.0%	\$1,054,477
Standard				
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	SUM:	\$233	100.0%	\$2,628,016
TOTAL				
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	SUM:	\$214	100.0%	\$5,125,321

CareFirst BlueChoice, Inc.
NAIC No. 96202
Individual, Non-Medigap Business
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor
Proposed Base Rates

Medical Underwritten	Prior Base Rate 1/1/2012	Proposed Base Rate 4/1/2012	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$223.98	\$207.18	-7.5%	-\$16.80	NA	NA
2 Medium	\$208.39	\$192.76	-7.5%	-\$15.63	\$240.95	\$289.14
3 Low	\$189.19	\$175.00	-7.5%	-\$14.19	\$218.75	\$262.50
4 Saver	\$193.66	\$178.36	-7.9%	-\$15.30	\$222.95	\$267.54
5 HSA1	\$119.85	\$111.70	-6.80%	-\$8.15	\$139.63	\$167.55
6 HSA2	\$95.72	\$89.21	-6.8%	-\$6.51	\$111.51	\$133.82

Rx Underwritten	Prior Base Rate 1/1/2012	Proposed Base Rate 4/1/2012	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$66.14	\$61.18	-7.5%	-\$4.96	NA	NA
2 Medium	\$58.31	\$53.94	-7.5%	-\$4.37	\$67.43	\$80.91
3 Low	\$45.59	\$42.17	-7.5%	-\$3.42	\$52.71	\$63.26
4 Saver	\$14.94	\$13.76	-7.9%	-\$1.18	\$17.20	\$20.64

CareFirst BlueChoice, Inc.
NAIC No. 96202

Individual, Non-Medigap Business
Standard, Saver, and HSA - Grandfathered & Corridor
District of Columbia
BlueChoice
Rate Increase History

Effective Date	Medical			Rx	
	Underwritten Standard	SAVER	H.S.A	Underwritten Standard	SAVER
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 Δs in Age&Tier)	19.5%			22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	0.0%	0.0%		-10.0%	Inception
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	0.0%	-5.0%		-5.0%	-5.0%
11/01/06	0.0%	0.0%	Inception	0.0%	0.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09	8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09	3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09	7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09	5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *	-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *	2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
Proposed 04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%

* Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered & Corridor
Effective 4/1/2012
Age & Tier Factors

Standard & Saver Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.60	1.00	1.95	2.00	2.67	46.3%
21	0.61	1.00	1.95	2.00	2.67	1.7%
22	0.62	1.00	1.95	2.00	2.67	1.6%
23	0.64	1.00	1.95	2.00	2.67	3.2%
24	0.65	1.00	1.95	2.00	2.67	1.6%
25	0.66	1.00	1.95	2.00	2.67	1.5%
26	0.68	1.00	1.95	2.00	2.67	3.0%
27	0.69	1.00	1.95	2.00	2.67	1.5%
28	0.70	1.00	1.95	2.00	2.67	1.4%
29	0.72	1.00	1.95	2.00	2.67	2.9%
30	0.73	1.00	1.95	2.00	2.67	1.4%
31	0.75	1.00	1.95	2.00	2.67	2.7%
32	0.76	1.00	1.95	2.00	2.67	1.3%
33	0.78	1.00	1.95	2.00	2.67	2.6%
34	0.79	1.00	1.95	2.00	2.67	1.3%
35	0.81	1.00	1.95	2.00	2.67	2.5%
36	0.82	1.00	1.95	2.00	2.67	1.2%
37	0.84	1.00	1.95	2.00	2.67	2.4%
38	0.86	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	1.2%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
Rx						
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.8%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
Rx						
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Ages 18 - 65

Min	1.2%
Max	5.4%
Average	3.5%

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

Impact of age change upon renewal Ages 18 - 65

Min	1.5%
Max	5.4%
Average	3.5%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 DC Individual Non-Medigap Rate Filing Effective 04/2012
 Experience Period : Incurred 07/2009 - 06/2010 & Paid Through 09/2010
 Rating Period : Incurred 04/2012 - 06/2013
 HMO-UW-Std

(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		Monthl	Rolling-12 Loss Ratio			Monthly	Rolling-12 Incurred PMPM			Observed Rolling 12 Month			
			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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200801	1,149	1,442	\$ 202,083	\$ 133,919	\$ 45,079	\$ 13,796	\$ 247,162	\$ 147,715	60%	0%	0%	\$102	\$0	\$0	0.0%	0.0%	0.0%			
200802	1,172	1,538	\$ 214,938	\$ 124,182	\$ 47,078	\$ 14,281	\$ 262,015	\$ 138,463	53%	0%	0%	\$90	\$0	\$0	0.0%	0.0%	0.0%			
200803	1,186	1,561	\$ 217,122	\$ 169,795	\$ 48,176	\$ 22,084	\$ 265,298	\$ 191,880	72%	0%	0%	\$123	\$0	\$0	0.0%	0.0%	0.0%			
200804	1,139	1,468	\$ 205,343	\$ 109,586	\$ 45,692	\$ 22,697	\$ 251,035	\$ 132,283	53%	0%	0%	\$90	\$0	\$0	0.0%	0.0%	0.0%			
200805	1,181	1,546	\$ 216,648	\$ 149,576	\$ 48,311	\$ 23,780	\$ 264,959	\$ 173,356	65%	0%	0%	\$112	\$0	\$0	0.0%	0.0%	0.0%			
200806	1,100	1,403	\$ 198,608	\$ 236,842	\$ 43,991	\$ 19,226	\$ 242,599	\$ 256,068	106%	74%	42%	\$183	\$103	\$13	\$116	0.0%	0.0%	0.0%		
200807	1,127	1,470	\$ 204,996	\$ 134,426	\$ 44,835	\$ 23,045	\$ 249,830	\$ 157,471	63%	73%	43%	\$107	\$101	\$13	\$115	0.0%	0.0%	0.0%		
200808	1,101	1,491	\$ 207,323	\$ 188,987	\$ 46,131	\$ 19,269	\$ 253,454	\$ 208,256	82%	75%	43%	\$140	\$105	\$13	\$118	0.0%	0.0%	0.0%		
200809	1,056	1,384	\$ 196,983	\$ 128,662	\$ 43,670	\$ 20,926	\$ 240,653	\$ 149,589	62%	74%	43%	\$108	\$103	\$13	\$117	0.0%	0.0%	0.0%		
200810	1,070	1,391	\$ 198,374	\$ 183,018	\$ 44,080	\$ 23,369	\$ 242,454	\$ 206,387	85%	76%	44%	\$148	\$106	\$14	\$120	0.0%	0.0%	0.0%		
200811	1,071	1,365	\$ 194,749	\$ 101,425	\$ 43,568	\$ 14,492	\$ 238,318	\$ 115,918	49%	74%	43%	\$85	\$103	\$14	\$117	0.0%	0.0%	0.0%		
200812	1,066	1,392	\$ 193,140	\$ 172,114	\$ 43,019	\$ 16,947	\$ 236,159	\$ 189,061	80%	75%	43%	\$136	\$105	\$13	\$118	0.0%	0.0%	0.0%		
200901	1,059	1,409	\$ 200,636	\$ 246,891	\$ 43,870	\$ 15,773	\$ 244,506	\$ 262,663	107%	79%	43%	\$186	\$112	\$14	\$125	0.0%	0.0%	0.0%		
200902	1,030	1,326	\$ 191,320	\$ 189,072	\$ 41,802	\$ 15,309	\$ 233,122	\$ 204,381	88%	83%	44%	\$154	\$117	\$14	\$131	0.0%	0.0%	0.0%		
200903	1,058	1,388	\$ 200,603	\$ 167,003	\$ 43,344	\$ 21,393	\$ 243,947	\$ 188,396	77%	83%	44%	\$136	\$118	\$14	\$132	0.0%	0.0%	0.0%		
200904	1,049	1,378	\$ 199,195	\$ 119,918	\$ 43,708	\$ 21,384	\$ 242,903	\$ 141,303	58%	84%	44%	\$103	\$119	\$14	\$133	0.0%	0.0%	0.0%		
200905	1,057	1,373	\$ 196,615	\$ 125,821	\$ 42,003	\$ 23,394	\$ 238,618	\$ 149,215	63%	84%	45%	\$109	\$119	\$14	\$133	0.0%	0.0%	0.0%		
200906	1,067	1,386	\$ 204,496	\$ 224,927	\$ 43,258	\$ 22,328	\$ 247,754	\$ 247,255	100%	83%	45%	\$178	\$118	\$14	\$133	14.7%	9.7%	14.2%		
200907	1,007	1,313	\$ 197,066	\$ 103,337	\$ 40,688	\$ 17,581	\$ 237,754	\$ 120,918	51%	82%	45%	\$92	\$118	\$14	\$132	15.8%	5.0%	14.6%		
200908	1,060	1,371	\$ 211,750	\$ 131,247	\$ 43,011	\$ 17,166	\$ 254,761	\$ 148,412	58%	79%	45%	\$108	\$115	\$14	\$129	9.8%	5.2%	9.3%		
200909	1,014	1,302	\$ 204,417	\$ 104,489	\$ 41,076	\$ 20,099	\$ 245,494	\$ 124,588	51%	78%	45%	\$96	\$114	\$14	\$128	10.2%	3.9%	9.5%		
200910	1,003	1,315	\$ 209,835	\$ 145,213	\$ 41,005	\$ 16,777	\$ 250,840	\$ 161,990	65%	76%	44%	\$123	\$112	\$14	\$126	5.8%	-1.0%	5.0%		
200911	1,025	1,284	\$ 209,995	\$ 132,725	\$ 40,387	\$ 16,275	\$ 250,382	\$ 149,000	60%	77%	44%	\$116	\$115	\$14	\$129	11.0%	2.3%	10.0%		
200912	931	1,177	\$ 198,057	\$ 99,552	\$ 36,806	\$ 15,851	\$ 234,863	\$ 115,403	49%	74%	45%	\$98	\$112	\$14	\$126	6.4%	4.0%	6.1%		
201001	951	1,209	\$ 209,781	\$ 92,740	\$ 38,795	\$ 12,063	\$ 248,576	\$ 104,803	42%	67%	44%	\$87	\$103	\$14	\$117	-7.4%	2.5%	-6.4%		
201002	889	1,106	\$ 189,068	\$ 97,741	\$ 35,028	\$ 14,027	\$ 224,096	\$ 111,768	50%	64%	45%	\$101	\$99	\$14	\$113	-15.3%	1.6%	-13.5%		
201003	928	1,164	\$ 201,787	\$ 135,167	\$ 36,645	\$ 17,664	\$ 238,432	\$ 152,831	64%	62%	44%	\$131	\$98	\$14	\$112	-16.5%	0.6%	-14.7%		
201004	914	1,156	\$ 191,992	\$ 149,932	\$ 36,254	\$ 28,790	\$ 228,246	\$ 178,722	78%	64%	47%	\$155	\$102	\$15	\$116	-14.5%	5.7%	-12.4%		
201005	848	1,081	\$ 188,872	\$ 129,553	\$ 34,731	\$ 19,710	\$ 223,603	\$ 149,263	67%	64%	47%	\$138	\$104	\$15	\$119	-12.5%	5.0%	-10.7%		
201006	898	1,133	\$ 196,956	\$ 134,362	\$ 34,381	\$ 17,802	\$ 231,337	\$ 152,164	66%	60%	47%	\$134	\$100	\$15	\$114	-15.8%	3.2%	-13.7%		
201007	918	1,140	\$ 204,437	\$ 133,723	\$ 36,553	\$ 19,632	\$ 240,990	\$ 153,355	64%	62%	47%	\$135	\$103	\$15	\$118	-12.4%	6.9%	-10.4%		
201008	904	1,158	\$ 205,631	\$ 90,384	\$ 36,201	\$ 20,924	\$ 241,832	\$ 111,307	46%	60%	49%	\$96	\$102	\$15	\$117	-11.6%	10.6%	-9.2%		
201009	942	1,194	\$ 213,087	\$ 102,043	\$ 36,938	\$ 17,324	\$ 250,025	\$ 119,367	48%	60%	49%	\$100	\$102	\$15	\$118	-10.3%	9.8%	-8.1%		
201010	879	1,117	\$ 204,558	\$ 135,011	\$ 35,202	\$ 15,011	\$ 239,759	\$ 150,023	63%	59%	49%	\$134	\$103	\$15	\$118	-8.3%	13.2%	-5.9%		
201011	862	1,093	\$ 199,711	\$ 131,790	\$ 34,409	\$ 12,374	\$ 234,121	\$ 144,164	62%	60%	49%	\$132	\$104	\$15	\$120	-9.1%	11.3%	-6.9%		
201012	793	1,029	\$ 191,538	\$ 103,329	\$ 33,043	\$ 12,407	\$ 224,581	\$ 115,736	52%	60%	49%	\$112	\$106	\$15	\$121	-5.4%	9.7%	-3.7%		
201101	810	1,029	\$ 196,818	\$ 117,993	\$ 33,221	\$ 11,505	\$ 230,039	\$ 129,498	56%	61%	49%	\$126	\$109	\$15	\$124	5.4%	11.4%	6.1%		
201102	742	959	\$ 175,902	\$ 133,822	\$ 29,940	\$ 13,071	\$ 205,842	\$ 146,892	71%	63%	49%	\$153	\$113	\$16	\$129	14.1%	11.2%	13.7%		
201103	733	964	\$ 187,990	\$ 225,229	\$ 31,933	\$ 15,527	\$ 219,923	\$ 240,756	109%	67%	49%	\$250	\$122	\$16	\$137	23.6%	12.0%	22.2%		
201104	708	923	\$ 179,200	\$ 102,156	\$ 30,725	\$ 13,970	\$ 209,926	\$ 116,125	55%	66%	46%	\$126	\$120	\$15	\$135	18.0%	0.8%	15.8%		
201105	698	917	\$ 177,665	\$ 166,390	\$ 31,319	\$ 14,113	\$ 208,984	\$ 180,503	86%	68%	45%	\$197	\$125	\$15	\$139	19.7%	-1.2%	17.1%		
201106	644	848	\$ 163,862	\$ 186,090	\$ 30,239	\$ 11,673	\$ 194,101	\$ 197,763	102%	71%	44%	\$233	\$132	\$14	\$146	32.1%	-1.9%	27.7%		
201107	604	811	\$ 156,770	\$ 86,125	\$ 30,601	\$ 11,389	\$ 187,371	\$ 97,514	52%	70%	43%	\$120	\$131	\$14	\$145	27.5%	-6.0%	23.2%		
201108	575	774	\$ 147,598	\$ 231,497	\$ 30,016	\$ 11,788	\$ 177,614	\$ 243,285	137%	78%	41%	\$314	\$148	\$14	\$161	45.3%	-11.0%	37.9%		
201109	522	715	\$ 136,578	\$ 93,437	\$ 28,955	\$ 7,699	\$ 165,533	\$ 101,136	61%	81%	40%	\$141	\$153	\$13	\$167	49.9%	-12.3%	41.8%		

Experience Period	9,633	12,371	\$ 2,300,400	\$ 1,627,959	\$ 399,724	\$ 177,531	\$ 2,700,124	\$ 1,805,490	0%	71%	44%	67%	\$146	\$132	\$14	\$146	32.1%	-1.9%	27.7%
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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 07/2009 - 06/2010 & Paid Through 09/2010
Rating Period : Incurred 04/2012 - 06/2013
HMO-UW-Svr

(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		Month	Rolling-12 Loss Ratio			Monthly			Rolling-12 Incurred PMPM			Observed Rolling 12 Month		
Date	Contract	Member	Revenue	Estimated Incurred Claims	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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200801	446	549	\$ 64,131	\$ 64,550	\$ 5,411	\$ -	\$ 69,542	\$ 64,550	93%	0%	0%	0%	\$118	\$0	\$0	\$0	0.0%	0.0%	0.0%			
200802	460	547	\$ 63,674	\$ 55,887	\$ 5,463	\$ 75	\$ 69,137	\$ 55,961	81%	0%	0%	0%	\$102	\$0	\$0	\$0	0.0%	0.0%	0.0%			
200803	432	506	\$ 57,494	\$ 32,914	\$ 4,910	\$ 380	\$ 62,404	\$ 33,294	53%	0%	0%	0%	\$66	\$0	\$0	\$0	0.0%	0.0%	0.0%			
200804	475	541	\$ 64,601	\$ 50,932	\$ 5,542	\$ 579	\$ 70,143	\$ 51,511	73%	0%	0%	0%	\$95	\$0	\$0	\$0	0.0%	0.0%	0.0%			
200805	527	594	\$ 70,141	\$ 41,367	\$ 6,028	\$ 1,155	\$ 76,170	\$ 42,522	56%	0%	0%	0%	\$72	\$0	\$0	\$0	0.0%	0.0%	0.0%			
200806	507	571	\$ 67,525	\$ 75,156	\$ 5,805	\$ 735	\$ 73,331	\$ 75,891	103%	83%	9%	77%	\$133	\$97	\$1	\$98	0.0%	0.0%	0.0%			
200807	519	611	\$ 72,299	\$ 94,357	\$ 6,182	\$ 1,550	\$ 78,481	\$ 95,907	122%	90%	11%	84%	\$157	\$106	\$1	\$107	0.0%	0.0%	0.0%			
200808	494	539	\$ 64,529	\$ 44,613	\$ 5,530	\$ 1,936	\$ 70,059	\$ 46,549	66%	88%	14%	82%	\$86	\$103	\$1	\$105	0.0%	0.0%	0.0%			
200809	543	621	\$ 74,024	\$ 41,613	\$ 6,338	\$ 1,537	\$ 80,363	\$ 43,150	54%	84%	16%	78%	\$69	\$99	\$2	\$100	0.0%	0.0%	0.0%			
200810	548	632	\$ 73,117	\$ 53,270	\$ 6,236	\$ 1,394	\$ 79,353	\$ 54,664	69%	83%	16%	77%	\$86	\$97	\$2	\$99	0.0%	0.0%	0.0%			
200811	585	653	\$ 74,913	\$ 51,600	\$ 6,438	\$ 1,804	\$ 81,351	\$ 53,404	66%	81%	17%	76%	\$82	\$95	\$2	\$97	0.0%	0.0%	0.0%			
200812	579	638	\$ 72,750	\$ 48,252	\$ 6,256	\$ 1,677	\$ 79,006	\$ 49,929	63%	80%	18%	75%	\$78	\$93	\$2	\$95	0.0%	0.0%	0.0%			
200901	558	608	\$ 70,956	\$ 39,993	\$ 5,961	\$ 155	\$ 76,917	\$ 40,147	52%	76%	18%	72%	\$66	\$89	\$2	\$91	0.0%	0.0%	0.0%			
200902	550	593	\$ 73,563	\$ 59,150	\$ 6,069	\$ 487	\$ 79,631	\$ 59,637	75%	76%	19%	71%	\$101	\$89	\$2	\$91	0.0%	0.0%	0.0%			
200903	627	691	\$ 85,604	\$ 89,966	\$ 7,011	\$ 2,679	\$ 92,615	\$ 92,645	100%	80%	21%	75%	\$134	\$95	\$2	\$97	0.0%	0.0%	0.0%			
200904	593	657	\$ 82,950	\$ 62,878	\$ 6,667	\$ 848	\$ 89,617	\$ 63,725	71%	80%	21%	75%	\$97	\$95	\$2	\$97	0.0%	0.0%	0.0%			
200905	634	667	\$ 84,744	\$ 157,594	\$ 6,737	\$ 1,334	\$ 91,481	\$ 158,929	174%	91%	21%	86%	\$238	\$109	\$2	\$112	0.0%	0.0%	0.0%			
200906	645	703	\$ 92,259	\$ 34,077	\$ 7,162	\$ 1,008	\$ 99,421	\$ 35,086	35%	84%	21%	80%	\$50	\$102	\$2	\$104	5.3%	143.9%	6.5%			
200907	656	708	\$ 93,847	\$ 70,279	\$ 7,105	\$ 1,881	\$ 100,952	\$ 72,160	71%	80%	22%	75%	\$102	\$98	\$2	\$100	-7.8%	90.2%	-6.7%			
200908	675	738	\$ 100,508	\$ 134,610	\$ 7,400	\$ 1,436	\$ 107,908	\$ 136,046	126%	86%	20%	81%	\$184	\$107	\$2	\$109	3.4%	42.8%	3.9%			
200909	611	672	\$ 93,914	\$ 73,955	\$ 6,766	\$ 1,878	\$ 100,680	\$ 75,833	75%	78%	21%	83%	\$113	\$110	\$2	\$112	11.4%	33.1%	11.8%			
200910	641	682	\$ 98,495	\$ 70,226	\$ 6,927	\$ 2,652	\$ 105,422	\$ 72,878	69%	87%	22%	82%	\$107	\$111	\$2	\$114	14.7%	36.2%	15.1%			
200911	614	667	\$ 94,976	\$ 46,811	\$ 6,499	\$ 1,497	\$ 101,475	\$ 48,309	48%	85%	22%	80%	\$72	\$111	\$2	\$113	16.1%	24.8%	16.3%			
200912	621	700	\$ 104,839	\$ 57,578	\$ 7,030	\$ 2,527	\$ 111,869	\$ 60,105	54%	83%	23%	79%	\$86	\$111	\$2	\$113	18.7%	24.2%	18.8%			
201001	577	626	\$ 96,520	\$ 74,508	\$ 6,314	\$ 329	\$ 102,834	\$ 74,837	73%	85%	23%	80%	\$120	\$115	\$2	\$117	28.9%	24.6%	28.8%			
201002	523	559	\$ 85,574	\$ 36,863	\$ 5,492	\$ 192	\$ 91,066	\$ 37,055	41%	82%	23%	78%	\$66	\$113	\$2	\$115	26.5%	20.1%	26.3%			
201003	559	615	\$ 98,546	\$ 65,946	\$ 6,169	\$ 1,129	\$ 104,716	\$ 67,076	64%	79%	21%	75%	\$109	\$111	\$2	\$113	17.0%	-2.8%	16.6%			
201004	512	564	\$ 81,985	\$ 75,033	\$ 5,656	\$ 1,195	\$ 87,642	\$ 76,228	87%	80%	22%	76%	\$135	\$114	\$2	\$116	19.8%	0.2%	19.4%			
201005	528	616	\$ 94,570	\$ 54,064	\$ 6,302	\$ 1,276	\$ 100,871	\$ 55,340	55%	70%	22%	67%	\$90	\$101	\$2	\$103	-7.6%	0.4%	-7.4%			
201006	531	589	\$ 92,726	\$ 44,816	\$ 5,891	\$ 1,064	\$ 98,616	\$ 45,880	47%	71%	22%	68%	\$78	\$104	\$2	\$106	1.9%	2.3%	1.9%			
201007	514	564	\$ 91,289	\$ 78,376	\$ 5,733	\$ 1,425	\$ 97,022	\$ 79,801	82%	72%	22%	69%	\$141	\$107	\$2	\$109	9.6%	0.7%	9.4%			
201008	506	565	\$ 94,981	\$ 80,720	\$ 5,918	\$ 2,710	\$ 100,899	\$ 83,429	83%	67%	24%	65%	\$148	\$102	\$2	\$105	-4.1%	17.3%	-3.7%			
201009	494	569	\$ 94,542	\$ 85,900	\$ 5,829	\$ 906	\$ 100,371	\$ 86,807	86%	68%	23%	65%	\$153	\$105	\$2	\$108	-4.2%	10.9%	-3.9%			
201010	428	492	\$ 84,114	\$ 50,033	\$ 5,101	\$ 1,209	\$ 89,215	\$ 51,242	57%	67%	21%	65%	\$104	\$105	\$2	\$108	-5.5%	-2.6%	-5.4%			
201011	442	496	\$ 84,713	\$ 210,193	\$ 5,098	\$ 2,837	\$ 89,811	\$ 213,030	237%	83%	24%	79%	\$429	\$131	\$2	\$134	18.8%	10.5%	18.6%			
201012	400	458	\$ 81,920	\$ 66,100	\$ 4,876	\$ 2,691	\$ 86,796	\$ 68,791	79%	85%	25%	82%	\$150	\$137	\$3	\$140	23.9%	11.2%	23.6%			
201101	423	465	\$ 85,574	\$ 94,391	\$ 5,065	\$ 3,955	\$ 90,638	\$ 98,346	109%	88%	31%	85%	\$211	\$144	\$3	\$147	25.1%	37.2%	25.4%			
201102	384	439	\$ 76,448	\$ 43,466	\$ 4,517	\$ 3,380	\$ 80,965	\$ 46,846	58%	89%	36%	86%	\$107	\$148	\$4	\$151	30.9%	63.4%	31.6%			
201103	368	419	\$ 77,403	\$ 44,931	\$ 4,532	\$ 4,311	\$ 81,935	\$ 49,242	60%	89%	42%	86%	\$118	\$149	\$4	\$153	34.4%	106.8%	35.7%			
201104	381	446	\$ 81,482	\$ 37,489	\$ 4,859	\$ 4,404	\$ 86,340	\$ 41,892	49%	86%	47%	83%	\$94	\$146	\$5	\$150	28.1%	128.4%	30.0%			
201105	341	388	\$ 72,928	\$ 45,523	\$ 4,546	\$ 1,688	\$ 77,473	\$ 47,211	61%	87%	49%	84%	\$122	\$150	\$5	\$155	48.0%	139.7%	50.0%			
201106	295	355	\$ 64,539	\$ 97,147	\$ 4,054	\$ 1,536	\$ 68,593	\$ 98,683	144%	94%	52%	92%	\$278	\$165	\$5	\$171	58.8%	149.0%	60.7%			
201107	295	343	\$ 63,936	\$ 53,908	\$ 4,145	\$ 1,504	\$ 68,081	\$ 55,412	81%	95%	53%	92%	\$162	\$167	\$6	\$173	56.4%	161.9%	58.5%			
201108	274	316	\$ 57,561	\$ 124,248	\$ 3,824	\$ 1,174	\$ 61,385	\$ 125,422	204%	103%	52%	100%	\$397	\$184	\$6	\$190	79.7%	136.9%	81.0%			
201109	275	322	\$ 58,560	\$ 32,116	\$ 3,992	\$ 4,713	\$ 62,552	\$ 36,829	59%	101%	61%	99%	\$114	\$182	\$7	\$189	72.9%	192.7%	75.4%			
Experience Period	4,976	5,656	\$ 989,932	\$ 934,270	\$ 60,127	\$ 31,053	\$ 1,050,059	\$ 965,323	0%	94%	52%	92%	\$171	\$165	\$5	\$171	58.8%	149.0%	60.7%			

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
DC Individual Non-Medigap Rate Filing Effective 04/2012
Experience Period : Incurred 07/2009 - 06/2010 & Paid Through 09/2010
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)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month		
Date	Contract	Member	Medical		Rx		Total		Monthl	Rolling-12 Loss Ratio			Monthly	Rolling-12 Incurred PMPM			Observed Rolling 12 Month				
			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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%		
200801	159	191	\$ 15,511	\$ 5,196	\$ -	\$ 714	\$ 15,511	\$ 5,909	38%	0%	0%	0%	\$31	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200802	176	207	\$ 17,040	\$ 2,126	\$ -	\$ 68	\$ 17,040	\$ 2,194	13%	0%	0%	0%	\$11	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200803	180	219	\$ 18,082	\$ 4,501	\$ -	\$ 106	\$ 18,082	\$ 4,607	25%	0%	0%	0%	\$21	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200804	197	234	\$ 19,182	\$ 2,649	\$ -	\$ -	\$ 19,182	\$ 2,649	14%	0%	0%	0%	\$11	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200805	188	223	\$ 18,915	\$ 11,210	\$ -	\$ 22	\$ 18,915	\$ 11,232	59%	0%	0%	0%	\$50	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200806	192	246	\$ 19,380	\$ 2,791	\$ -	\$ 134	\$ 19,380	\$ 2,926	15%	26%	27%		\$12	\$22	\$1	\$22	0.0%	0.0%	0.0%		
200807	216	259	\$ 21,469	\$ 3,383	\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%	25%	27%		\$20	\$20	\$2	\$22	0.0%	0.0%	0.0%		
200808	228	283	\$ 23,642	\$ 5,298	\$ -	\$ 460	\$ 23,642	\$ 5,758	24%	24%	26%		\$20	\$20	\$2	\$22	0.0%	0.0%	0.0%		
200809	201	255	\$ 21,854	\$ 8,232	\$ -	\$ 644	\$ 21,854	\$ 8,876	41%	26%	28%		\$35	\$21	\$2	\$23	0.0%	0.0%	0.0%		
200810	240	307	\$ 26,229	\$ 9,757	\$ -	\$ 320	\$ 26,229	\$ 10,077	38%	27%	30%		\$33	\$23	\$2	\$25	0.0%	0.0%	0.0%		
200811	240	304	\$ 26,004	\$ 9,524	\$ -	\$ 9,756	\$ 26,004	\$ 19,280	74%	28%	35%		\$63	\$24	\$5	\$29	0.0%	0.0%	0.0%		
200812	243	312	\$ 25,840	\$ 68,223	\$ -	\$ 1,052	\$ 25,840	\$ 69,275	268%	52%	58%		\$222	\$44	\$5	\$49	0.0%	0.0%	0.0%		
200901	227	280	\$ 24,073	\$ 18,489	\$ -	\$ 505	\$ 24,073	\$ 18,994	79%	56%	62%		\$68	\$47	\$5	\$51	0.0%	0.0%	0.0%		
200902	278	362	\$ 30,441	\$ 78,619	\$ -	\$ 8,638	\$ 30,441	\$ 87,257	287%	81%	89%		\$241	\$68	\$7	\$75	0.0%	0.0%	0.0%		
200903	317	406	\$ 35,627	\$ 53,330	\$ -	\$ 1,003	\$ 35,627	\$ 54,333	153%	93%	101%		\$134	\$78	\$7	\$85	0.0%	0.0%	0.0%		
200904	307	404	\$ 33,931	\$ 69,073	\$ -	\$ 9,976	\$ 33,931	\$ 79,049	233%	110%	121%		\$196	\$93	\$9	\$102	0.0%	0.0%	0.0%		
200905	353	458	\$ 37,852	\$ 31,017	\$ -	\$ 868	\$ 37,852	\$ 31,885	84%	110%	120%		\$70	\$92	\$9	\$101	0.0%	0.0%	0.0%		
200906	405	535	\$ 42,468	\$ 49,624	\$ -	\$ 1,826	\$ 42,468	\$ 51,450	121%	116%	126%		\$96	\$97	\$9	\$106	350.3%	1020.9%	374.0%		
200907	430	522	\$ 45,982	\$ 59,644	\$ -	\$ 12,410	\$ 45,982	\$ 72,055	157%	123%	136%		\$138	\$104	\$11	\$115	415.8%	477.0%	421.0%		
200908	399	483	\$ 44,172	\$ 29,815	\$ -	\$ 3,065	\$ 44,172	\$ 32,881	74%	123%	136%		\$68	\$105	\$11	\$116	425.6%	493.7%	431.3%		
200909	425	522	\$ 51,276	\$ 36,472	\$ -	\$ 2,376	\$ 51,276	\$ 38,848	76%	121%	133%		\$74	\$105	\$11	\$116	389.4%	455.0%	394.7%		
200910	470	586	\$ 57,151	\$ 30,429	\$ -	\$ 2,852	\$ 57,151	\$ 33,281	58%	117%	129%		\$57	\$103	\$10	\$114	353.9%	484.3%	363.4%		
200911	438	553	\$ 55,269	\$ 31,915	\$ -	\$ 6,640	\$ 55,269	\$ 38,555	70%	115%	126%		\$70	\$103	\$9	\$112	333.0%	82.6%	288.1%		
200912	446	556	\$ 55,866	\$ 48,310	\$ -	\$ 10,354	\$ 55,866	\$ 58,664	105%	104%	116%		\$106	\$95	\$11	\$105	116.7%	114.1%	116.4%		
201001	456	570	\$ 60,563	\$ 42,225	\$ -	\$ 2,218	\$ 60,563	\$ 44,443	73%	102%	113%		\$78	\$94	\$10	\$105	101.4%	118.6%	103.0%		
201002	504	654	\$ 67,262	\$ 63,052	\$ -	\$ 5,590	\$ 67,262	\$ 68,642	102%	93%	103%		\$105	\$87	\$9	\$97	28.6%	32.2%	28.9%		
201003	532	683	\$ 75,956	\$ 52,673	\$ -	\$ 6,437	\$ 75,956	\$ 59,109	78%	87%	97%		\$87	\$83	\$10	\$93	6.6%	40.7%	9.4%		
201004	534	678	\$ 67,367	\$ 78,171	\$ -	\$ 6,798	\$ 67,367	\$ 84,969	126%	84%	93%		\$125	\$81	\$9	\$90	-12.3%	-4.4%	-11.6%		
201005	538	686	\$ 67,195	\$ 37,867	\$ -	\$ 9,027	\$ 67,195	\$ 46,894	70%	81%	91%		\$68	\$80	\$10	\$90	-13.6%	8.9%	-11.6%		
201006	530	674	\$ 69,569	\$ 38,914	\$ -	\$ 4,684	\$ 69,569	\$ 43,597	63%	77%	87%		\$65	\$77	\$10	\$87	-21.1%	14.0%	-18.1%		
201007	546	692	\$ 75,078	\$ 57,223	\$ -	\$ 5,298	\$ 75,078	\$ 62,521	83%	73%	82%		\$90	\$75	\$9	\$83	-28.4%	-16.9%	-27.3%		
201008	561	744	\$ 80,842	\$ 25,221	\$ -	\$ 8,012	\$ 80,842	\$ 33,233	41%	69%	78%		\$45	\$71	\$9	\$81	-31.9%	-14.5%	-30.3%		
201009	550	638	\$ 77,412	\$ 45,872	\$ -	\$ 3,369	\$ 77,412	\$ 49,241	64%	68%	77%		\$77	\$72	\$9	\$81	-31.8%	-12.7%	-30.1%		
201010	501	631	\$ 73,851	\$ 75,754	\$ -	\$ 4,970	\$ 73,851	\$ 80,724	109%	72%	81%		\$128	\$77	\$9	\$86	-25.5%	-9.9%	-24.0%		
201011	522	666	\$ 79,662	\$ 28,235	\$ -	\$ 8,204	\$ 79,662	\$ 36,439	46%	70%	79%		\$55	\$75	\$10	\$85	-26.5%	0.8%	-24.2%		
201012	508	643	\$ 77,492	\$ 20,828	\$ -	\$ 8,817	\$ 77,492	\$ 29,644	38%	65%	73%		\$46	\$71	\$9	\$80	-24.9%	-13.6%	-23.8%		
201101	472	587	\$ 73,140	\$ 15,658	\$ -	\$ 761	\$ 73,140	\$ 16,419	22%	61%	69%		\$28	\$68	\$9	\$77	-28.1%	-13.6%	-26.7%		
201102	438	547	\$ 66,453	\$ 30,670	\$ -	\$ 5,187	\$ 66,453	\$ 35,856	54%	57%	65%		\$66	\$64	\$9	\$74	-26.1%	-4.0%	-23.9%		
201103	437	547	\$ 67,055	\$ 27,430	\$ -	\$ 6,823	\$ 67,055	\$ 34,253	51%	55%	63%		\$63	\$62	\$9	\$72	-25.3%	-6.0%	-23.2%		
201104	421	570	\$ 71,005	\$ 11,830	\$ -	\$ 6,220	\$ 71,005	\$ 18,500	25%	47%	55%		\$32	\$54	\$9	\$64	-33.0%	3.6%	-29.4%		
201105	415	534	\$ 68,093	\$ 10,742	\$ -	\$ 4,127	\$ 68,093	\$ 14,868	22%	44%	52%		\$28	\$52	\$9	\$61	-34.8%	-10.2%	-32.1%		
201106	350	416	\$ 57,671	\$ 58,061	\$ -	\$ 8,751	\$ 57,671	\$ 66,812	116%	47%	55%		\$161	\$56	\$10	\$66	-26.3%	-3.3%	-23.6%		
201107	309	405	\$ 51,695	\$ 25,364	\$ -	\$ 6,152	\$ 51,695	\$ 31,517	61%	44%	53%		\$78	\$54	\$10	\$65	-27.3%	15.7%	-22.7%		
201108	309	412	\$ 50,638	\$ 25,007	\$ -	\$ 5,517	\$ 50,638	\$ 30,524	60%	46%	55%		\$74	\$57	\$10	\$67	-20.3%	12.9%	-16.5%		
201109	279	370	\$ 47,817	\$ 10,243	\$ -	\$ 1,897	\$ 47,817	\$ 12,141	25%	43%	52%		\$33	\$54	\$11	\$64	-24.9%	15.3%	-20.3%		
Experience Period	5,721	7,215	\$ 867,753	\$ 407,523	\$ -	\$ 70,537	\$ 867,753	\$ 478,060	0%	47%	55%		\$66	\$56	\$10	\$66	-26.3%	-3.3%	-23.6%		

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
1-5	\$133				\$123				(\$10)				-7.5%			
6-17	\$119	\$232	\$238	\$316	\$110	\$215	\$220	\$294	(\$9)	(\$17)	(\$18)	(\$22)	-7.6%	-7.3%	-7.6%	-7.0%
18-20	\$174	\$339	\$348	\$464	\$161	\$314	\$322	\$430	(\$13)	(\$25)	(\$26)	(\$34)	-7.5%	-7.4%	-7.5%	-7.3%
21	\$177	\$346	\$354	\$473	\$163	\$319	\$328	\$437	(\$14)	(\$27)	(\$26)	(\$36)	-7.9%	-7.8%	-7.3%	-7.6%
22	\$180	\$351	\$360	\$482	\$166	\$324	\$333	\$444	(\$14)	(\$27)	(\$27)	(\$38)	-7.8%	-7.7%	-7.5%	-7.9%
23	\$185	\$363	\$372	\$496	\$172	\$335	\$343	\$459	(\$13)	(\$28)	(\$29)	(\$37)	-7.0%	-7.7%	-7.8%	-7.5%
24	\$189	\$368	\$377	\$505	\$175	\$341	\$349	\$466	(\$14)	(\$27)	(\$28)	(\$39)	-7.4%	-7.3%	-7.4%	-7.7%
25	\$192	\$374	\$383	\$510	\$177	\$346	\$354	\$473	(\$15)	(\$28)	(\$29)	(\$37)	-7.8%	-7.5%	-7.6%	-7.3%
26	\$197	\$386	\$395	\$528	\$183	\$356	\$365	\$487	(\$14)	(\$30)	(\$30)	(\$41)	-7.1%	-7.8%	-7.6%	-7.8%
27	\$201	\$391	\$400	\$534	\$185	\$361	\$370	\$495	(\$16)	(\$30)	(\$30)	(\$39)	-8.0%	-7.7%	-7.5%	-7.3%
28	\$203	\$398	\$407	\$543	\$188	\$367	\$376	\$501	(\$15)	(\$31)	(\$31)	(\$42)	-7.4%	-7.8%	-7.6%	-7.7%
29	\$209	\$407	\$418	\$557	\$193	\$377	\$386	\$516	(\$16)	(\$30)	(\$32)	(\$41)	-7.7%	-7.4%	-7.7%	-7.4%
30	\$212	\$412	\$424	\$566	\$196	\$382	\$391	\$523	(\$16)	(\$30)	(\$33)	(\$43)	-7.5%	-7.3%	-7.8%	-7.6%
31	\$218	\$424	\$435	\$580	\$201	\$392	\$403	\$538	(\$17)	(\$32)	(\$32)	(\$42)	-7.8%	-7.5%	-7.4%	-7.2%
32	\$220	\$429	\$441	\$589	\$203	\$398	\$408	\$544	(\$17)	(\$31)	(\$33)	(\$45)	-7.7%	-7.2%	-7.5%	-7.6%
33	\$227	\$441	\$452	\$604	\$210	\$408	\$418	\$558	(\$17)	(\$33)	(\$34)	(\$46)	-7.5%	-7.5%	-7.5%	-7.6%
34	\$229	\$447	\$459	\$613	\$212	\$413	\$424	\$566	(\$17)	(\$34)	(\$35)	(\$47)	-7.4%	-7.6%	-7.6%	-7.7%
35	\$235	\$459	\$470	\$627	\$218	\$424	\$435	\$580	(\$17)	(\$35)	(\$35)	(\$47)	-7.2%	-7.6%	-7.4%	-7.5%
36	\$238	\$464	\$475	\$636	\$220	\$429	\$440	\$588	(\$18)	(\$35)	(\$35)	(\$48)	-7.6%	-7.5%	-7.4%	-7.5%
37	\$244	\$475	\$487	\$650	\$225	\$439	\$451	\$602	(\$19)	(\$36)	(\$36)	(\$48)	-7.8%	-7.6%	-7.4%	-7.4%
38	\$250	\$487	\$499	\$667	\$231	\$450	\$461	\$616	(\$19)	(\$37)	(\$38)	(\$51)	-7.6%	-7.6%	-7.6%	-7.6%
39	\$253	\$493	\$505	\$673	\$233	\$455	\$466	\$623	(\$20)	(\$38)	(\$39)	(\$50)	-7.9%	-7.7%	-7.7%	-7.4%
40	\$258	\$505	\$517	\$690	\$238	\$466	\$478	\$637	(\$20)	(\$39)	(\$39)	(\$53)	-7.8%	-7.7%	-7.5%	-7.7%
41	\$270	\$525	\$540	\$719	\$250	\$487	\$499	\$666	(\$20)	(\$38)	(\$41)	(\$53)	-7.4%	-7.2%	-7.6%	-7.4%
42	\$285	\$554	\$569	\$760	\$263	\$513	\$526	\$702	(\$22)	(\$41)	(\$43)	(\$58)	-7.7%	-7.4%	-7.6%	-7.6%
43	\$295	\$578	\$592	\$789	\$273	\$534	\$548	\$731	(\$22)	(\$44)	(\$44)	(\$58)	-7.5%	-7.6%	-7.4%	-7.4%
44	\$311	\$606	\$621	\$830	\$287	\$560	\$574	\$767	(\$24)	(\$46)	(\$47)	(\$63)	-7.7%	-7.6%	-7.6%	-7.6%
45	\$325	\$632	\$650	\$868	\$301	\$586	\$601	\$803	(\$24)	(\$46)	(\$49)	(\$65)	-7.4%	-7.3%	-7.5%	-7.5%
46	\$339	\$662	\$679	\$905	\$314	\$613	\$628	\$838	(\$25)	(\$49)	(\$51)	(\$67)	-7.4%	-7.4%	-7.5%	-7.4%
47	\$354	\$690	\$708	\$946	\$328	\$639	\$655	\$874	(\$26)	(\$51)	(\$53)	(\$72)	-7.3%	-7.4%	-7.5%	-7.6%
48	\$372	\$725	\$742	\$992	\$343	\$670	\$687	\$917	(\$29)	(\$55)	(\$55)	(\$75)	-7.8%	-7.6%	-7.4%	-7.6%
49	\$389	\$758	\$777	\$1,039	\$360	\$701	\$719	\$960	(\$29)	(\$57)	(\$58)	(\$79)	-7.5%	-7.5%	-7.5%	-7.6%
50	\$407	\$792	\$812	\$1,085	\$376	\$733	\$751	\$1,003	(\$31)	(\$59)	(\$61)	(\$82)	-7.6%	-7.4%	-7.5%	-7.6%
51	\$424	\$826	\$847	\$1,132	\$391	\$764	\$784	\$1,046	(\$33)	(\$62)	(\$63)	(\$86)	-7.8%	-7.5%	-7.4%	-7.6%
52	\$444	\$864	\$887	\$1,187	\$411	\$801	\$821	\$1,096	(\$33)	(\$63)	(\$66)	(\$91)	-7.4%	-7.3%	-7.4%	-7.7%
53	\$464	\$905	\$929	\$1,238	\$429	\$837	\$859	\$1,146	(\$35)	(\$68)	(\$70)	(\$92)	-7.5%	-7.5%	-7.5%	-7.4%
54	\$484	\$946	\$969	\$1,294	\$448	\$874	\$896	\$1,197	(\$36)	(\$72)	(\$73)	(\$97)	-7.4%	-7.6%	-7.5%	-7.5%
55	\$508	\$990	\$1,015	\$1,355	\$470	\$916	\$939	\$1,254	(\$38)	(\$74)	(\$76)	(\$101)	-7.5%	-7.5%	-7.5%	-7.5%
56	\$531	\$1,036	\$1,062	\$1,418	\$491	\$957	\$982	\$1,311	(\$40)	(\$79)	(\$80)	(\$107)	-7.5%	-7.6%	-7.5%	-7.5%
57	\$557	\$1,085	\$1,114	\$1,488	\$515	\$1,005	\$1,031	\$1,376	(\$42)	(\$80)	(\$83)	(\$112)	-7.5%	-7.4%	-7.5%	-7.5%
58	\$580	\$1,132	\$1,161	\$1,549	\$536	\$1,047	\$1,074	\$1,433	(\$44)	(\$85)	(\$87)	(\$116)	-7.6%	-7.5%	-7.5%	-7.5%
59	\$609	\$1,189	\$1,219	\$1,628	\$563	\$1,099	\$1,127	\$1,505	(\$46)	(\$90)	(\$92)	(\$123)	-7.6%	-7.6%	-7.5%	-7.6%
60	\$636	\$1,238	\$1,271	\$1,697	\$588	\$1,146	\$1,175	\$1,569	(\$48)	(\$92)	(\$96)	(\$128)	-7.5%	-7.4%	-7.6%	-7.5%
61	\$664	\$1,297	\$1,329	\$1,773	\$614	\$1,198	\$1,229	\$1,641	(\$50)	(\$99)	(\$100)	(\$132)	-7.5%	-7.6%	-7.5%	-7.4%
62	\$697	\$1,358	\$1,392	\$1,860	\$644	\$1,256	\$1,288	\$1,720	(\$53)	(\$102)	(\$104)	(\$140)	-7.6%	-7.5%	-7.5%	-7.5%
63	\$728	\$1,418	\$1,456	\$1,944	\$674	\$1,313	\$1,347	\$1,798	(\$54)	(\$105)	(\$109)	(\$146)	-7.4%	-7.4%	-7.5%	-7.5%
64	\$760	\$1,483	\$1,521	\$2,031	\$703	\$1,371	\$1,407	\$1,877	(\$57)	(\$112)	(\$114)	(\$154)	-7.5%	-7.6%	-7.5%	-7.6%
65	\$795	\$1,549	\$1,589	\$2,124	\$736	\$1,434	\$1,470	\$1,964	(\$59)	(\$115)	(\$119)	(\$160)	-7.4%	-7.4%	-7.5%	-7.5%
65+	\$833	\$1,624	\$1,666	\$2,223	\$771	\$1,501	\$1,540	\$2,057	(\$62)	(\$123)	(\$126)	(\$166)	-7.4%	-7.6%	-7.6%	-7.5%

Min	-8.0%
Max	-7.0%

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
1-5	\$96				\$88				(\$8)				-8.3%			
6-17	\$85	\$167	\$171	\$227	\$79	\$154	\$157	\$210	(\$6)	(\$13)	(\$14)	(\$17)	-7.1%	-7.8%	-8.2%	-7.5%
18-20	\$125	\$244	\$250	\$334	\$115	\$225	\$231	\$308	(\$10)	(\$19)	(\$19)	(\$26)	-8.0%	-7.8%	-7.6%	-7.8%
21	\$127	\$248	\$254	\$340	\$117	\$228	\$235	\$312	(\$10)	(\$20)	(\$19)	(\$28)	-7.9%	-8.1%	-7.5%	-8.2%
22	\$129	\$252	\$259	\$346	\$120	\$233	\$238	\$318	(\$9)	(\$19)	(\$21)	(\$28)	-7.0%	-7.5%	-8.1%	-8.1%
23	\$134	\$261	\$267	\$357	\$123	\$240	\$246	\$329	(\$11)	(\$21)	(\$21)	(\$28)	-8.2%	-8.0%	-7.9%	-7.8%
24	\$136	\$265	\$271	\$363	\$125	\$243	\$250	\$334	(\$11)	(\$22)	(\$21)	(\$29)	-8.1%	-8.3%	-7.7%	-8.0%
25	\$138	\$269	\$276	\$367	\$127	\$248	\$253	\$338	(\$11)	(\$21)	(\$23)	(\$29)	-8.0%	-7.8%	-8.3%	-7.9%
26	\$142	\$278	\$283	\$379	\$130	\$255	\$262	\$349	(\$12)	(\$23)	(\$21)	(\$30)	-8.5%	-8.3%	-7.4%	-7.9%
27	\$144	\$281	\$288	\$383	\$132	\$259	\$265	\$354	(\$12)	(\$22)	(\$23)	(\$29)	-8.3%	-7.8%	-8.0%	-7.6%
28	\$146	\$285	\$292	\$390	\$135	\$262	\$269	\$359	(\$11)	(\$23)	(\$23)	(\$31)	-7.5%	-8.1%	-7.9%	-7.9%
29	\$150	\$292	\$301	\$401	\$138	\$269	\$277	\$369	(\$12)	(\$23)	(\$24)	(\$32)	-8.0%	-7.9%	-8.0%	-8.0%
30	\$152	\$296	\$305	\$407	\$140	\$274	\$280	\$375	(\$12)	(\$22)	(\$25)	(\$32)	-7.9%	-7.4%	-8.2%	-7.9%
31	\$156	\$305	\$312	\$417	\$144	\$281	\$289	\$385	(\$12)	(\$24)	(\$23)	(\$32)	-7.7%	-7.9%	-7.4%	-7.7%
32	\$158	\$309	\$317	\$423	\$146	\$284	\$292	\$390	(\$12)	(\$25)	(\$25)	(\$33)	-7.6%	-8.1%	-7.9%	-7.8%
33	\$163	\$317	\$325	\$434	\$150	\$292	\$299	\$400	(\$13)	(\$25)	(\$26)	(\$34)	-8.0%	-7.9%	-8.0%	-7.8%
34	\$165	\$321	\$330	\$441	\$152	\$296	\$304	\$405	(\$13)	(\$25)	(\$26)	(\$36)	-7.9%	-7.8%	-7.9%	-8.2%
35	\$169	\$330	\$338	\$450	\$155	\$304	\$311	\$416	(\$14)	(\$26)	(\$27)	(\$34)	-8.3%	-7.9%	-8.0%	-7.6%
36	\$171	\$334	\$343	\$457	\$157	\$307	\$316	\$421	(\$14)	(\$27)	(\$27)	(\$36)	-8.2%	-8.1%	-7.9%	-7.9%
37	\$176	\$343	\$350	\$467	\$162	\$315	\$323	\$431	(\$14)	(\$28)	(\$27)	(\$36)	-8.0%	-8.2%	-7.7%	-7.7%
38	\$180	\$350	\$359	\$479	\$165	\$322	\$331	\$442	(\$15)	(\$28)	(\$28)	(\$37)	-8.3%	-8.0%	-7.8%	-7.7%
39	\$181	\$354	\$363	\$484	\$167	\$326	\$334	\$446	(\$14)	(\$28)	(\$29)	(\$38)	-7.7%	-7.9%	-8.0%	-7.9%
40	\$185	\$363	\$372	\$497	\$171	\$334	\$341	\$457	(\$14)	(\$29)	(\$31)	(\$40)	-7.6%	-8.0%	-8.3%	-8.0%
41	\$194	\$378	\$388	\$517	\$179	\$348	\$358	\$477	(\$15)	(\$30)	(\$30)	(\$40)	-7.7%	-7.9%	-7.7%	-7.7%
42	\$205	\$399	\$409	\$546	\$188	\$367	\$377	\$503	(\$17)	(\$32)	(\$32)	(\$43)	-8.3%	-8.0%	-7.8%	-7.9%
43	\$213	\$415	\$425	\$568	\$196	\$382	\$392	\$523	(\$17)	(\$33)	(\$33)	(\$45)	-8.0%	-8.0%	-7.8%	-7.9%
44	\$223	\$436	\$446	\$597	\$206	\$401	\$411	\$549	(\$17)	(\$35)	(\$35)	(\$48)	-7.6%	-8.0%	-7.8%	-8.0%
45	\$234	\$455	\$467	\$624	\$215	\$420	\$431	\$574	(\$19)	(\$35)	(\$36)	(\$50)	-8.1%	-7.7%	-7.7%	-8.0%
46	\$244	\$476	\$488	\$651	\$225	\$438	\$449	\$600	(\$19)	(\$38)	(\$39)	(\$51)	-7.8%	-8.0%	-8.0%	-7.8%
47	\$254	\$497	\$509	\$680	\$235	\$457	\$469	\$626	(\$19)	(\$40)	(\$40)	(\$54)	-7.5%	-8.0%	-7.9%	-7.9%
48	\$267	\$521	\$534	\$713	\$246	\$479	\$492	\$657	(\$21)	(\$42)	(\$42)	(\$56)	-7.9%	-8.1%	-7.9%	-7.9%
49	\$280	\$544	\$559	\$746	\$257	\$502	\$515	\$687	(\$23)	(\$42)	(\$44)	(\$59)	-8.2%	-7.7%	-7.9%	-7.9%
50	\$292	\$570	\$584	\$780	\$269	\$525	\$538	\$718	(\$23)	(\$45)	(\$46)	(\$62)	-7.9%	-7.9%	-7.9%	-7.9%
51	\$305	\$595	\$609	\$813	\$280	\$547	\$561	\$749	(\$25)	(\$48)	(\$48)	(\$64)	-8.2%	-8.1%	-7.9%	-7.9%
52	\$319	\$622	\$639	\$853	\$294	\$573	\$588	\$785	(\$25)	(\$49)	(\$51)	(\$68)	-7.8%	-7.9%	-8.0%	-8.0%
53	\$334	\$651	\$668	\$891	\$307	\$599	\$615	\$821	(\$27)	(\$52)	(\$53)	(\$70)	-8.1%	-8.0%	-7.9%	-7.9%
54	\$348	\$680	\$697	\$931	\$321	\$626	\$642	\$856	(\$27)	(\$54)	(\$55)	(\$75)	-7.8%	-7.9%	-7.9%	-8.1%
55	\$365	\$711	\$730	\$974	\$336	\$656	\$672	\$897	(\$29)	(\$55)	(\$58)	(\$77)	-7.9%	-7.7%	-7.9%	-7.9%
56	\$381	\$744	\$764	\$1,020	\$351	\$685	\$703	\$938	(\$30)	(\$59)	(\$61)	(\$82)	-7.9%	-7.9%	-8.0%	-8.0%
57	\$401	\$780	\$801	\$1,070	\$368	\$720	\$738	\$985	(\$33)	(\$60)	(\$63)	(\$85)	-8.2%	-7.7%	-7.9%	-7.9%
58	\$417	\$813	\$835	\$1,114	\$385	\$750	\$768	\$1,025	(\$32)	(\$63)	(\$67)	(\$89)	-7.7%	-7.7%	-8.0%	-8.0%
59	\$438	\$855	\$876	\$1,170	\$404	\$786	\$807	\$1,077	(\$34)	(\$69)	(\$69)	(\$93)	-7.8%	-8.1%	-7.9%	-7.9%
60	\$457	\$891	\$913	\$1,220	\$421	\$821	\$841	\$1,123	(\$36)	(\$70)	(\$72)	(\$97)	-7.9%	-7.9%	-7.9%	-8.0%
61	\$477	\$933	\$955	\$1,274	\$440	\$857	\$880	\$1,175	(\$37)	(\$76)	(\$75)	(\$99)	-7.8%	-8.1%	-7.9%	-7.8%
62	\$501	\$976	\$1,002	\$1,337	\$461	\$899	\$922	\$1,231	(\$40)	(\$77)	(\$80)	(\$106)	-8.0%	-7.9%	-8.0%	-7.9%
63	\$523	\$1,020	\$1,047	\$1,398	\$483	\$940	\$964	\$1,287	(\$40)	(\$80)	(\$83)	(\$111)	-7.6%	-7.8%	-7.9%	-7.9%
64	\$546	\$1,066	\$1,093	\$1,461	\$503	\$981	\$1,007	\$1,344	(\$43)	(\$85)	(\$86)	(\$117)	-7.9%	-8.0%	-7.9%	-8.0%
65	\$572	\$1,114	\$1,143	\$1,527	\$527	\$1,027	\$1,052	\$1,406	(\$45)	(\$87)	(\$91)	(\$121)	-7.9%	-7.8%	-8.0%	-7.9%
65+	\$599	\$1,168	\$1,198	\$1,597	\$551	\$1,075	\$1,103	\$1,472	(\$48)	(\$93)	(\$95)	(\$125)	-8.0%	-8.0%	-7.9%	-7.8%

Min	-8.5%
Max	-7.0%

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	
1-5	\$55	-	-	-	\$51	-	-	-	(\$4)					-7.3%			
6-17	\$49	\$96	\$98	\$131	\$46	\$89	\$92	\$122	(\$3)	(\$7)	(\$6)	(\$9)		-6.1%	-7.3%	-6.1%	-6.9%
18-20	\$70	\$135	\$139	\$186	\$65	\$126	\$130	\$173	(\$5)	(\$9)	(\$9)	(\$13)		-7.1%	-6.7%	-6.5%	-7.0%
21	\$71	\$138	\$141	\$189	\$66	\$129	\$132	\$176	(\$5)	(\$9)	(\$9)	(\$13)		-7.0%	-6.5%	-6.4%	-6.9%
22	\$72	\$140	\$144	\$192	\$67	\$131	\$134	\$179	(\$5)	(\$9)	(\$10)	(\$13)		-6.9%	-6.4%	-6.9%	-6.8%
23	\$73	\$143	\$146	\$195	\$68	\$133	\$136	\$182	(\$5)	(\$10)	(\$10)	(\$13)		-6.8%	-7.0%	-6.8%	-6.7%
24	\$74	\$145	\$149	\$199	\$69	\$135	\$139	\$185	(\$5)	(\$10)	(\$10)	(\$14)		-6.8%	-6.9%	-6.7%	-7.0%
25	\$76	\$147	\$151	\$201	\$70	\$137	\$141	\$188	(\$6)	(\$10)	(\$10)	(\$13)		-7.9%	-6.8%	-6.6%	-6.5%
26	\$77	\$150	\$153	\$205	\$71	\$139	\$143	\$191	(\$6)	(\$11)	(\$10)	(\$14)		-7.8%	-7.3%	-6.5%	-6.8%
27	\$78	\$152	\$156	\$209	\$73	\$142	\$145	\$194	(\$5)	(\$10)	(\$11)	(\$15)		-6.4%	-6.6%	-7.1%	-7.2%
28	\$79	\$155	\$158	\$211	\$74	\$144	\$147	\$197	(\$5)	(\$11)	(\$11)	(\$14)		-6.3%	-7.1%	-7.0%	-6.6%
29	\$80	\$157	\$161	\$215	\$75	\$146	\$150	\$200	(\$5)	(\$11)	(\$11)	(\$15)		-6.3%	-7.0%	-6.8%	-7.0%
30	\$83	\$162	\$165	\$221	\$77	\$150	\$154	\$206	(\$6)	(\$12)	(\$11)	(\$15)		-7.2%	-7.4%	-6.7%	-6.8%
31	\$85	\$165	\$170	\$228	\$79	\$155	\$159	\$212	(\$6)	(\$10)	(\$11)	(\$16)		-7.1%	-6.1%	-6.5%	-7.0%
32	\$87	\$170	\$175	\$234	\$82	\$159	\$163	\$218	(\$5)	(\$11)	(\$12)	(\$16)		-5.7%	-6.5%	-6.9%	-6.8%
33	\$90	\$175	\$180	\$240	\$84	\$163	\$168	\$224	(\$6)	(\$12)	(\$12)	(\$16)		-6.7%	-6.9%	-6.7%	-6.7%
34	\$92	\$180	\$185	\$247	\$86	\$168	\$172	\$230	(\$6)	(\$12)	(\$13)	(\$17)		-6.5%	-6.7%	-7.0%	-6.9%
35	\$95	\$185	\$189	\$253	\$88	\$172	\$176	\$236	(\$7)	(\$13)	(\$13)	(\$17)		-7.4%	-7.0%	-6.9%	-6.7%
36	\$97	\$189	\$194	\$259	\$90	\$176	\$181	\$242	(\$7)	(\$13)	(\$13)	(\$17)		-7.2%	-6.9%	-6.7%	-6.6%
37	\$99	\$194	\$199	\$266	\$93	\$181	\$185	\$248	(\$6)	(\$13)	(\$14)	(\$18)		-6.1%	-6.7%	-7.0%	-6.8%
38	\$102	\$199	\$204	\$272	\$95	\$185	\$190	\$254	(\$7)	(\$14)	(\$14)	(\$18)		-6.9%	-7.0%	-6.9%	-6.6%
39	\$104	\$204	\$209	\$278	\$97	\$189	\$194	\$259	(\$7)	(\$15)	(\$15)	(\$19)		-6.7%	-7.4%	-7.2%	-6.8%
40	\$107	\$209	\$213	\$285	\$99	\$194	\$199	\$265	(\$8)	(\$15)	(\$14)	(\$20)		-7.5%	-7.2%	-6.6%	-7.0%
41	\$111	\$217	\$223	\$297	\$104	\$203	\$208	\$277	(\$7)	(\$14)	(\$15)	(\$20)		-6.3%	-6.5%	-6.7%	-6.7%
42	\$117	\$229	\$235	\$314	\$109	\$213	\$219	\$292	(\$8)	(\$16)	(\$16)	(\$22)		-6.8%	-7.0%	-6.8%	-7.0%
43	\$122	\$239	\$244	\$326	\$114	\$222	\$228	\$304	(\$8)	(\$17)	(\$16)	(\$22)		-6.6%	-7.1%	-6.6%	-6.7%
44	\$128	\$250	\$256	\$343	\$120	\$233	\$239	\$319	(\$8)	(\$17)	(\$17)	(\$24)		-6.3%	-6.8%	-6.6%	-7.0%
45	\$134	\$261	\$268	\$358	\$125	\$244	\$250	\$334	(\$9)	(\$17)	(\$18)	(\$24)		-6.7%	-6.5%	-6.7%	-6.7%
46	\$140	\$273	\$280	\$374	\$131	\$255	\$261	\$349	(\$9)	(\$18)	(\$19)	(\$25)		-6.4%	-6.6%	-6.8%	-6.7%
47	\$146	\$285	\$292	\$391	\$136	\$266	\$273	\$364	(\$10)	(\$19)	(\$19)	(\$27)		-6.8%	-6.7%	-6.5%	-6.9%
48	\$153	\$300	\$307	\$410	\$143	\$279	\$286	\$382	(\$10)	(\$21)	(\$21)	(\$28)		-6.5%	-7.0%	-6.8%	-6.8%
49	\$161	\$313	\$321	\$429	\$150	\$292	\$299	\$400	(\$11)	(\$21)	(\$22)	(\$29)		-6.8%	-6.7%	-6.9%	-6.8%
50	\$168	\$327	\$336	\$448	\$156	\$305	\$313	\$418	(\$12)	(\$22)	(\$23)	(\$30)		-7.1%	-6.7%	-6.8%	-6.7%
51	\$175	\$342	\$350	\$467	\$163	\$318	\$326	\$435	(\$12)	(\$24)	(\$24)	(\$32)		-6.9%	-7.0%	-6.9%	-6.9%
52	\$183	\$357	\$367	\$490	\$171	\$333	\$342	\$456	(\$12)	(\$24)	(\$25)	(\$34)		-6.6%	-6.7%	-6.8%	-6.9%
53	\$192	\$374	\$384	\$512	\$179	\$349	\$357	\$477	(\$13)	(\$25)	(\$27)	(\$35)		-6.8%	-6.7%	-7.0%	-6.8%
54	\$200	\$391	\$400	\$535	\$187	\$364	\$373	\$498	(\$13)	(\$27)	(\$27)	(\$37)		-6.5%	-6.9%	-6.8%	-6.9%
55	\$210	\$409	\$419	\$560	\$195	\$381	\$391	\$522	(\$15)	(\$28)	(\$28)	(\$38)		-7.1%	-6.8%	-6.7%	-6.8%
56	\$219	\$428	\$439	\$586	\$204	\$399	\$409	\$546	(\$15)	(\$29)	(\$30)	(\$40)		-6.8%	-6.8%	-6.8%	-6.8%
57	\$230	\$448	\$460	\$615	\$214	\$418	\$429	\$573	(\$16)	(\$30)	(\$31)	(\$42)		-7.0%	-6.7%	-6.7%	-6.8%
58	\$240	\$467	\$479	\$640	\$223	\$436	\$447	\$596	(\$17)	(\$31)	(\$32)	(\$44)		-7.1%	-6.6%	-6.7%	-6.9%
59	\$252	\$491	\$503	\$672	\$235	\$457	\$469	\$626	(\$17)	(\$34)	(\$34)	(\$46)		-6.7%	-6.9%	-6.8%	-6.8%
60	\$262	\$512	\$525	\$701	\$245	\$477	\$489	\$653	(\$17)	(\$35)	(\$36)	(\$48)		-6.5%	-6.8%	-6.9%	-6.8%
61	\$274	\$536	\$549	\$732	\$256	\$499	\$512	\$683	(\$18)	(\$37)	(\$37)	(\$49)		-6.6%	-6.9%	-6.7%	-6.7%
62	\$288	\$561	\$575	\$768	\$268	\$523	\$536	\$716	(\$20)	(\$38)	(\$39)	(\$52)		-6.9%	-6.8%	-6.8%	-6.8%
63	\$301	\$586	\$602	\$803	\$280	\$547	\$561	\$749	(\$21)	(\$39)	(\$41)	(\$54)		-7.0%	-6.7%	-6.8%	-6.7%
64	\$314	\$612	\$628	\$839	\$293	\$571	\$585	\$781	(\$21)	(\$41)	(\$43)	(\$58)		-6.7%	-6.7%	-6.8%	-6.9%
65	\$328	\$640	\$657	\$877	\$306	\$597	\$612	\$817	(\$22)	(\$43)	(\$45)	(\$60)		-6.7%	-6.7%	-6.8%	-6.8%
65+	\$344	\$671	\$688	\$918	\$321	\$625	\$641	\$856	(\$23)	(\$46)	(\$47)	(\$62)		-6.7%	-6.9%	-6.8%	-6.8%

Min	-7.9%
Max	-5.7%

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

BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$137				\$123				(\$14)				-10.2%			
6-17	\$123	\$239	\$245	\$326	\$110	\$215	\$220	\$294	(\$13)	(\$24)	(\$25)	(\$32)	-10.6%	-10.0%	-10.2%	-9.8%
18-20	\$180	\$350	\$358	\$479	\$161	\$314	\$322	\$430	(\$19)	(\$36)	(\$36)	(\$49)	-10.6%	-10.3%	-10.1%	-10.2%
21	\$182	\$356	\$365	\$488	\$163	\$319	\$328	\$437	(\$19)	(\$37)	(\$37)	(\$51)	-10.4%	-10.4%	-10.1%	-10.5%
22	\$186	\$362	\$371	\$496	\$166	\$324	\$333	\$444	(\$20)	(\$38)	(\$38)	(\$52)	-10.8%	-10.5%	-10.2%	-10.5%
23	\$191	\$373	\$383	\$512	\$172	\$335	\$343	\$459	(\$19)	(\$38)	(\$40)	(\$53)	-9.9%	-10.2%	-10.4%	-10.4%
24	\$195	\$380	\$388	\$520	\$175	\$341	\$349	\$466	(\$20)	(\$39)	(\$39)	(\$54)	-10.3%	-10.3%	-10.1%	-10.4%
25	\$197	\$386	\$395	\$527	\$177	\$346	\$354	\$473	(\$20)	(\$40)	(\$41)	(\$54)	-10.2%	-10.4%	-10.4%	-10.2%
26	\$204	\$397	\$407	\$544	\$183	\$356	\$365	\$487	(\$21)	(\$41)	(\$42)	(\$57)	-10.3%	-10.3%	-10.3%	-10.5%
27	\$206	\$404	\$412	\$550	\$185	\$361	\$370	\$495	(\$21)	(\$43)	(\$42)	(\$55)	-10.2%	-10.6%	-10.2%	-10.0%
28	\$210	\$410	\$419	\$559	\$188	\$367	\$376	\$501	(\$22)	(\$43)	(\$43)	(\$58)	-10.5%	-10.5%	-10.3%	-10.4%
29	\$215	\$419	\$431	\$574	\$193	\$377	\$386	\$516	(\$22)	(\$42)	(\$45)	(\$58)	-10.2%	-10.0%	-10.4%	-10.1%
30	\$219	\$425	\$436	\$583	\$196	\$382	\$391	\$523	(\$23)	(\$43)	(\$45)	(\$60)	-10.5%	-10.1%	-10.3%	-10.3%
31	\$224	\$436	\$449	\$598	\$201	\$392	\$403	\$538	(\$23)	(\$44)	(\$46)	(\$60)	-10.3%	-10.1%	-10.2%	-10.0%
32	\$227	\$442	\$455	\$607	\$203	\$398	\$408	\$544	(\$24)	(\$44)	(\$47)	(\$63)	-10.6%	-10.0%	-10.3%	-10.4%
33	\$234	\$455	\$466	\$622	\$210	\$408	\$418	\$558	(\$24)	(\$47)	(\$48)	(\$64)	-10.3%	-10.3%	-10.3%	-10.3%
34	\$236	\$460	\$473	\$631	\$212	\$413	\$424	\$566	(\$24)	(\$47)	(\$49)	(\$65)	-10.2%	-10.2%	-10.4%	-10.3%
35	\$243	\$473	\$484	\$646	\$218	\$424	\$435	\$580	(\$25)	(\$49)	(\$49)	(\$66)	-10.3%	-10.4%	-10.1%	-10.2%
36	\$245	\$479	\$490	\$655	\$220	\$429	\$440	\$588	(\$25)	(\$50)	(\$50)	(\$67)	-10.2%	-10.4%	-10.2%	-10.2%
37	\$251	\$490	\$503	\$670	\$225	\$439	\$451	\$602	(\$26)	(\$51)	(\$52)	(\$68)	-10.4%	-10.4%	-10.3%	-10.1%
38	\$258	\$503	\$514	\$688	\$231	\$450	\$461	\$616	(\$27)	(\$53)	(\$53)	(\$72)	-10.5%	-10.5%	-10.3%	-10.5%
39	\$260	\$508	\$520	\$694	\$233	\$455	\$466	\$623	(\$27)	(\$53)	(\$54)	(\$71)	-10.4%	-10.4%	-10.4%	-10.2%
40	\$266	\$520	\$532	\$711	\$238	\$466	\$478	\$637	(\$28)	(\$54)	(\$54)	(\$74)	-10.5%	-10.4%	-10.2%	-10.4%
41	\$278	\$542	\$557	\$742	\$250	\$487	\$499	\$666	(\$28)	(\$55)	(\$58)	(\$76)	-10.1%	-10.1%	-10.4%	-10.2%
42	\$293	\$571	\$586	\$783	\$263	\$513	\$526	\$702	(\$30)	(\$58)	(\$60)	(\$81)	-10.2%	-10.2%	-10.2%	-10.3%
43	\$305	\$595	\$610	\$813	\$273	\$534	\$548	\$731	(\$32)	(\$61)	(\$62)	(\$82)	-10.5%	-10.3%	-10.2%	-10.1%
44	\$320	\$625	\$640	\$855	\$287	\$560	\$574	\$767	(\$33)	(\$65)	(\$66)	(\$88)	-10.3%	-10.4%	-10.3%	-10.3%
45	\$334	\$652	\$670	\$894	\$301	\$586	\$601	\$803	(\$33)	(\$66)	(\$69)	(\$91)	-9.9%	-10.1%	-10.3%	-10.2%
46	\$350	\$681	\$700	\$933	\$314	\$613	\$628	\$838	(\$36)	(\$68)	(\$72)	(\$95)	-10.3%	-10.0%	-10.3%	-10.2%
47	\$365	\$711	\$730	\$975	\$328	\$639	\$655	\$874	(\$37)	(\$72)	(\$75)	(\$101)	-10.1%	-10.1%	-10.3%	-10.4%
48	\$383	\$748	\$765	\$1,023	\$343	\$670	\$687	\$917	(\$40)	(\$78)	(\$78)	(\$106)	-10.4%	-10.4%	-10.2%	-10.4%
49	\$401	\$781	\$802	\$1,071	\$360	\$701	\$719	\$960	(\$41)	(\$80)	(\$83)	(\$111)	-10.2%	-10.2%	-10.3%	-10.4%
50	\$419	\$816	\$837	\$1,119	\$376	\$733	\$751	\$1,003	(\$43)	(\$83)	(\$86)	(\$116)	-10.3%	-10.2%	-10.3%	-10.4%
51	\$436	\$852	\$873	\$1,166	\$391	\$764	\$784	\$1,046	(\$45)	(\$88)	(\$89)	(\$120)	-10.3%	-10.3%	-10.2%	-10.3%
52	\$458	\$891	\$915	\$1,223	\$411	\$801	\$821	\$1,096	(\$47)	(\$90)	(\$94)	(\$127)	-10.3%	-10.1%	-10.3%	-10.4%
53	\$479	\$933	\$957	\$1,277	\$429	\$837	\$859	\$1,146	(\$50)	(\$96)	(\$98)	(\$131)	-10.4%	-10.3%	-10.2%	-10.3%
54	\$499	\$975	\$999	\$1,334	\$448	\$874	\$896	\$1,197	(\$51)	(\$101)	(\$103)	(\$137)	-10.2%	-10.4%	-10.3%	-10.3%
55	\$523	\$1,019	\$1,047	\$1,396	\$470	\$916	\$939	\$1,254	(\$53)	(\$103)	(\$108)	(\$142)	-10.1%	-10.1%	-10.3%	-10.2%
56	\$547	\$1,067	\$1,095	\$1,462	\$491	\$957	\$982	\$1,311	(\$56)	(\$110)	(\$113)	(\$151)	-10.2%	-10.3%	-10.3%	-10.3%
57	\$574	\$1,119	\$1,149	\$1,534	\$515	\$1,005	\$1,031	\$1,376	(\$59)	(\$114)	(\$118)	(\$158)	-10.3%	-10.2%	-10.3%	-10.3%
58	\$598	\$1,166	\$1,197	\$1,596	\$536	\$1,047	\$1,074	\$1,433	(\$62)	(\$119)	(\$123)	(\$163)	-10.4%	-10.2%	-10.3%	-10.2%
59	\$628	\$1,226	\$1,256	\$1,678	\$563	\$1,099	\$1,127	\$1,505	(\$65)	(\$127)	(\$129)	(\$173)	-10.4%	-10.4%	-10.3%	-10.3%
60	\$655	\$1,277	\$1,310	\$1,750	\$588	\$1,146	\$1,175	\$1,569	(\$67)	(\$131)	(\$135)	(\$181)	-10.2%	-10.3%	-10.3%	-10.3%
61	\$685	\$1,336	\$1,370	\$1,828	\$614	\$1,198	\$1,229	\$1,641	(\$71)	(\$138)	(\$141)	(\$187)	-10.4%	-10.3%	-10.3%	-10.2%
62	\$718	\$1,399	\$1,435	\$1,917	\$644	\$1,256	\$1,288	\$1,720	(\$74)	(\$143)	(\$147)	(\$197)	-10.3%	-10.2%	-10.2%	-10.3%
63	\$750	\$1,462	\$1,501	\$2,004	\$674	\$1,313	\$1,347	\$1,798	(\$76)	(\$149)	(\$154)	(\$206)	-10.1%	-10.2%	-10.3%	-10.3%
64	\$783	\$1,528	\$1,567	\$2,093	\$703	\$1,371	\$1,407	\$1,877	(\$80)	(\$157)	(\$160)	(\$216)	-10.2%	-10.3%	-10.2%	-10.3%
65	\$819	\$1,596	\$1,639	\$2,189	\$736	\$1,434	\$1,470	\$1,964	(\$83)	(\$162)	(\$169)	(\$225)	-10.1%	-10.2%	-10.3%	-10.3%
65+	\$858	\$1,674	\$1,717	\$2,290	\$771	\$1,501	\$1,540	\$2,057	(\$87)	(\$173)	(\$177)	(\$233)	-10.1%	-10.3%	-10.3%	-10.2%

Min	-10.8%
Max	-9.8%

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

BLUECHOICE UNDERWRITTEN SAVER PRODUCT (Med & Rx SAVER)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$99				\$88				(\$11)				-11.1%			
6-17	\$89	\$172	\$176	\$234	\$79	\$154	\$157	\$210	(\$10)	(\$18)	(\$19)	(\$24)	-11.2%	-10.5%	-10.8%	-10.3%
18-20	\$130	\$252	\$258	\$344	\$115	\$225	\$231	\$308	(\$15)	(\$27)	(\$27)	(\$36)	-11.5%	-10.7%	-10.5%	-10.5%
21	\$132	\$256	\$262	\$351	\$117	\$228	\$235	\$312	(\$15)	(\$28)	(\$27)	(\$39)	-11.4%	-10.9%	-10.3%	-11.1%
22	\$134	\$260	\$267	\$357	\$120	\$233	\$238	\$318	(\$14)	(\$27)	(\$29)	(\$39)	-10.4%	-10.4%	-10.9%	-10.9%
23	\$138	\$269	\$275	\$368	\$123	\$240	\$246	\$329	(\$15)	(\$29)	(\$29)	(\$39)	-10.9%	-10.8%	-10.5%	-10.6%
24	\$139	\$273	\$280	\$375	\$125	\$243	\$250	\$334	(\$14)	(\$30)	(\$30)	(\$41)	-10.1%	-11.0%	-10.7%	-10.9%
25	\$141	\$277	\$284	\$379	\$127	\$248	\$253	\$338	(\$14)	(\$29)	(\$31)	(\$41)	-9.9%	-10.5%	-10.9%	-10.8%
26	\$146	\$286	\$293	\$392	\$130	\$255	\$262	\$349	(\$16)	(\$31)	(\$31)	(\$43)	-11.0%	-10.8%	-10.6%	-11.0%
27	\$148	\$290	\$297	\$396	\$132	\$259	\$265	\$354	(\$16)	(\$31)	(\$32)	(\$42)	-10.8%	-10.7%	-10.8%	-10.6%
28	\$150	\$295	\$301	\$403	\$135	\$262	\$269	\$359	(\$15)	(\$33)	(\$32)	(\$44)	-10.0%	-11.2%	-10.6%	-10.9%
29	\$154	\$301	\$310	\$414	\$138	\$269	\$277	\$369	(\$16)	(\$32)	(\$33)	(\$45)	-10.4%	-10.6%	-10.6%	-10.9%
30	\$157	\$306	\$314	\$419	\$140	\$274	\$280	\$375	(\$17)	(\$32)	(\$34)	(\$44)	-10.8%	-10.5%	-10.8%	-10.5%
31	\$161	\$314	\$323	\$430	\$144	\$281	\$289	\$385	(\$17)	(\$33)	(\$34)	(\$45)	-10.6%	-10.5%	-10.5%	-10.5%
32	\$163	\$319	\$327	\$436	\$146	\$284	\$292	\$390	(\$17)	(\$35)	(\$35)	(\$46)	-10.4%	-11.0%	-10.7%	-10.6%
33	\$167	\$327	\$336	\$447	\$150	\$292	\$299	\$400	(\$17)	(\$35)	(\$37)	(\$47)	-10.2%	-10.7%	-11.0%	-10.5%
34	\$170	\$331	\$340	\$454	\$152	\$296	\$304	\$405	(\$18)	(\$35)	(\$36)	(\$49)	-10.6%	-10.6%	-10.6%	-10.8%
35	\$174	\$340	\$349	\$464	\$155	\$304	\$311	\$416	(\$19)	(\$36)	(\$38)	(\$48)	-10.9%	-10.6%	-10.9%	-10.3%
36	\$176	\$344	\$353	\$471	\$157	\$307	\$316	\$421	(\$19)	(\$37)	(\$37)	(\$50)	-10.8%	-10.8%	-10.5%	-10.6%
37	\$180	\$353	\$362	\$482	\$162	\$315	\$323	\$431	(\$18)	(\$38)	(\$39)	(\$51)	-10.0%	-10.8%	-10.8%	-10.6%
38	\$185	\$362	\$370	\$495	\$165	\$322	\$331	\$442	(\$20)	(\$40)	(\$39)	(\$53)	-10.8%	-11.0%	-10.5%	-10.7%
39	\$187	\$366	\$375	\$499	\$167	\$326	\$334	\$446	(\$20)	(\$40)	(\$41)	(\$53)	-10.7%	-10.9%	-10.9%	-10.6%
40	\$191	\$375	\$383	\$512	\$171	\$334	\$341	\$457	(\$20)	(\$41)	(\$42)	(\$55)	-10.5%	-10.9%	-11.0%	-10.7%
41	\$200	\$390	\$401	\$533	\$179	\$348	\$358	\$477	(\$21)	(\$42)	(\$43)	(\$56)	-10.5%	-10.8%	-10.7%	-10.5%
42	\$211	\$411	\$421	\$564	\$188	\$367	\$377	\$503	(\$23)	(\$44)	(\$44)	(\$61)	-10.9%	-10.7%	-10.5%	-10.8%
43	\$219	\$428	\$438	\$585	\$196	\$382	\$392	\$523	(\$23)	(\$46)	(\$46)	(\$62)	-10.5%	-10.7%	-10.5%	-10.6%
44	\$230	\$449	\$460	\$615	\$206	\$401	\$411	\$549	(\$24)	(\$48)	(\$49)	(\$66)	-10.4%	-10.7%	-10.7%	-10.7%
45	\$241	\$469	\$482	\$644	\$215	\$420	\$431	\$574	(\$26)	(\$49)	(\$51)	(\$70)	-10.8%	-10.4%	-10.6%	-10.9%
46	\$252	\$490	\$503	\$672	\$225	\$438	\$449	\$600	(\$27)	(\$52)	(\$54)	(\$72)	-10.7%	-10.6%	-10.7%	-10.7%
47	\$262	\$512	\$525	\$701	\$235	\$457	\$469	\$626	(\$27)	(\$55)	(\$56)	(\$75)	-10.3%	-10.7%	-10.7%	-10.7%
48	\$275	\$538	\$551	\$735	\$246	\$479	\$492	\$657	(\$29)	(\$59)	(\$59)	(\$78)	-10.5%	-11.0%	-10.7%	-10.6%
49	\$288	\$561	\$577	\$770	\$257	\$502	\$515	\$687	(\$31)	(\$59)	(\$62)	(\$83)	-10.8%	-10.5%	-10.7%	-10.8%
50	\$301	\$587	\$602	\$804	\$269	\$525	\$538	\$718	(\$32)	(\$62)	(\$64)	(\$86)	-10.6%	-10.6%	-10.6%	-10.7%
51	\$314	\$613	\$628	\$839	\$280	\$547	\$561	\$749	(\$34)	(\$66)	(\$67)	(\$90)	-10.8%	-10.8%	-10.7%	-10.7%
52	\$329	\$641	\$659	\$880	\$294	\$573	\$588	\$785	(\$35)	(\$68)	(\$71)	(\$95)	-10.6%	-10.6%	-10.8%	-10.8%
53	\$344	\$672	\$689	\$919	\$307	\$599	\$615	\$821	(\$37)	(\$73)	(\$74)	(\$98)	-10.8%	-10.9%	-10.7%	-10.7%
54	\$360	\$701	\$718	\$960	\$321	\$626	\$642	\$856	(\$39)	(\$75)	(\$76)	(\$104)	-10.8%	-10.7%	-10.6%	-10.8%
55	\$377	\$733	\$753	\$1,004	\$336	\$656	\$672	\$897	(\$41)	(\$77)	(\$81)	(\$107)	-10.9%	-10.5%	-10.8%	-10.7%
56	\$394	\$768	\$787	\$1,052	\$351	\$685	\$703	\$938	(\$43)	(\$83)	(\$84)	(\$114)	-10.9%	-10.8%	-10.7%	-10.8%
57	\$414	\$804	\$826	\$1,104	\$368	\$720	\$738	\$985	(\$46)	(\$84)	(\$88)	(\$119)	-11.1%	-10.4%	-10.7%	-10.8%
58	\$430	\$839	\$861	\$1,149	\$385	\$750	\$768	\$1,025	(\$45)	(\$89)	(\$93)	(\$124)	-10.5%	-10.6%	-10.8%	-10.8%
59	\$451	\$882	\$904	\$1,207	\$404	\$786	\$807	\$1,077	(\$47)	(\$96)	(\$97)	(\$130)	-10.4%	-10.9%	-10.7%	-10.8%
60	\$471	\$919	\$943	\$1,258	\$421	\$821	\$841	\$1,123	(\$50)	(\$98)	(\$102)	(\$135)	-10.6%	-10.7%	-10.8%	-10.7%
61	\$492	\$962	\$985	\$1,314	\$440	\$857	\$880	\$1,175	(\$52)	(\$105)	(\$105)	(\$139)	-10.6%	-10.9%	-10.7%	-10.6%
62	\$516	\$1,006	\$1,032	\$1,379	\$461	\$899	\$922	\$1,231	(\$55)	(\$107)	(\$110)	(\$148)	-10.7%	-10.6%	-10.7%	-10.7%
63	\$540	\$1,052	\$1,080	\$1,441	\$483	\$940	\$964	\$1,287	(\$57)	(\$112)	(\$116)	(\$154)	-10.6%	-10.6%	-10.7%	-10.7%
64	\$564	\$1,099	\$1,127	\$1,506	\$503	\$981	\$1,007	\$1,344	(\$61)	(\$118)	(\$120)	(\$162)	-10.8%	-10.7%	-10.6%	-10.8%
65	\$590	\$1,149	\$1,179	\$1,574	\$527	\$1,027	\$1,052	\$1,406	(\$63)	(\$122)	(\$127)	(\$168)	-10.7%	-10.6%	-10.8%	-10.7%
65+	\$618	\$1,205	\$1,235	\$1,648	\$551	\$1,075	\$1,103	\$1,472	(\$67)	(\$130)	(\$132)	(\$176)	-10.8%	-10.8%	-10.7%	-10.7%

Min	-11.5%
Max	-9.9%

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

BlueChoice Underwritten Health Saving Account Option1 (Med & Rx)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$57				\$51				(\$6)				-10.5%			
6-17	\$51	\$99	\$102	\$135	\$46	\$89	\$92	\$122	(\$5)	(\$10)	(\$10)	(\$13)	-9.8%	-10.1%	-9.8%	-9.6%
18-20	\$72	\$140	\$144	\$192	\$65	\$126	\$130	\$173	(\$7)	(\$14)	(\$14)	(\$19)	-9.7%	-10.0%	-9.7%	-9.9%
21	\$73	\$142	\$146	\$196	\$66	\$129	\$132	\$176	(\$7)	(\$13)	(\$14)	(\$20)	-9.6%	-9.2%	-9.6%	-10.2%
22	\$74	\$145	\$149	\$198	\$67	\$131	\$134	\$179	(\$7)	(\$14)	(\$15)	(\$19)	-9.5%	-9.7%	-10.1%	-9.6%
23	\$76	\$147	\$151	\$202	\$68	\$133	\$136	\$182	(\$8)	(\$14)	(\$15)	(\$20)	-10.5%	-9.5%	-9.9%	-9.9%
24	\$77	\$150	\$154	\$206	\$69	\$135	\$139	\$185	(\$8)	(\$15)	(\$15)	(\$21)	-10.4%	-10.0%	-9.7%	-10.2%
25	\$78	\$152	\$156	\$208	\$70	\$137	\$141	\$188	(\$8)	(\$15)	(\$15)	(\$20)	-10.3%	-9.9%	-9.6%	-9.6%
26	\$79	\$155	\$159	\$212	\$71	\$139	\$143	\$191	(\$8)	(\$16)	(\$16)	(\$21)	-10.1%	-10.3%	-10.1%	-9.9%
27	\$81	\$157	\$161	\$215	\$73	\$142	\$145	\$194	(\$8)	(\$15)	(\$16)	(\$21)	-9.9%	-9.6%	-9.9%	-9.8%
28	\$82	\$160	\$163	\$218	\$74	\$144	\$147	\$197	(\$8)	(\$16)	(\$16)	(\$21)	-9.8%	-10.0%	-9.8%	-9.6%
29	\$83	\$162	\$166	\$222	\$75	\$146	\$150	\$200	(\$8)	(\$16)	(\$16)	(\$22)	-9.6%	-9.9%	-9.6%	-9.9%
30	\$85	\$167	\$171	\$228	\$77	\$150	\$154	\$206	(\$8)	(\$17)	(\$17)	(\$22)	-9.4%	-10.2%	-9.9%	-9.6%
31	\$88	\$171	\$176	\$235	\$79	\$155	\$159	\$212	(\$9)	(\$16)	(\$17)	(\$23)	-10.2%	-9.4%	-9.7%	-9.8%
32	\$90	\$176	\$181	\$242	\$82	\$159	\$163	\$218	(\$8)	(\$17)	(\$18)	(\$24)	-8.9%	-9.7%	-9.9%	-9.9%
33	\$93	\$181	\$186	\$248	\$84	\$163	\$168	\$224	(\$9)	(\$18)	(\$18)	(\$24)	-9.7%	-9.9%	-9.7%	-9.7%
34	\$95	\$186	\$191	\$255	\$86	\$168	\$172	\$230	(\$9)	(\$18)	(\$19)	(\$25)	-9.5%	-9.7%	-9.9%	-9.8%
35	\$98	\$191	\$196	\$261	\$88	\$172	\$176	\$236	(\$10)	(\$19)	(\$20)	(\$25)	-10.2%	-9.9%	-10.2%	-9.6%
36	\$100	\$196	\$201	\$268	\$90	\$176	\$181	\$242	(\$10)	(\$20)	(\$20)	(\$26)	-10.0%	-10.2%	-10.0%	-9.7%
37	\$103	\$201	\$206	\$275	\$93	\$181	\$185	\$248	(\$10)	(\$20)	(\$21)	(\$27)	-9.7%	-10.0%	-10.2%	-9.8%
38	\$105	\$206	\$211	\$281	\$95	\$185	\$190	\$254	(\$10)	(\$21)	(\$21)	(\$27)	-9.5%	-10.2%	-10.0%	-9.6%
39	\$108	\$211	\$215	\$287	\$97	\$189	\$194	\$259	(\$11)	(\$22)	(\$21)	(\$28)	-10.2%	-10.4%	-9.8%	-9.8%
40	\$110	\$215	\$220	\$295	\$99	\$194	\$199	\$265	(\$11)	(\$21)	(\$21)	(\$30)	-10.0%	-9.8%	-9.5%	-10.2%
41	\$115	\$224	\$230	\$307	\$104	\$203	\$208	\$277	(\$11)	(\$21)	(\$22)	(\$30)	-9.6%	-9.4%	-9.6%	-9.8%
42	\$121	\$237	\$243	\$324	\$109	\$213	\$219	\$292	(\$12)	(\$24)	(\$24)	(\$32)	-9.9%	-10.1%	-9.9%	-9.9%
43	\$126	\$246	\$253	\$337	\$114	\$222	\$228	\$304	(\$12)	(\$24)	(\$25)	(\$33)	-9.5%	-9.8%	-9.9%	-9.8%
44	\$133	\$259	\$265	\$354	\$120	\$233	\$239	\$319	(\$13)	(\$26)	(\$26)	(\$35)	-9.8%	-10.0%	-9.8%	-9.9%
45	\$139	\$270	\$277	\$370	\$125	\$244	\$250	\$334	(\$14)	(\$26)	(\$27)	(\$36)	-10.1%	-9.6%	-9.7%	-9.7%
46	\$145	\$282	\$290	\$386	\$131	\$255	\$261	\$349	(\$14)	(\$27)	(\$29)	(\$37)	-9.7%	-9.6%	-10.0%	-9.6%
47	\$151	\$295	\$302	\$404	\$136	\$266	\$273	\$364	(\$15)	(\$29)	(\$29)	(\$40)	-9.9%	-9.8%	-9.6%	-9.9%
48	\$159	\$310	\$317	\$424	\$143	\$279	\$286	\$382	(\$16)	(\$31)	(\$31)	(\$42)	-10.1%	-10.0%	-9.8%	-9.9%
49	\$166	\$323	\$332	\$443	\$150	\$292	\$299	\$400	(\$16)	(\$31)	(\$33)	(\$43)	-9.6%	-9.6%	-9.9%	-9.7%
50	\$173	\$338	\$347	\$463	\$156	\$305	\$313	\$418	(\$17)	(\$33)	(\$34)	(\$45)	-9.8%	-9.8%	-9.8%	-9.7%
51	\$181	\$353	\$362	\$483	\$163	\$318	\$326	\$435	(\$18)	(\$35)	(\$36)	(\$48)	-9.9%	-9.9%	-9.9%	-9.9%
52	\$189	\$369	\$379	\$507	\$171	\$333	\$342	\$456	(\$18)	(\$36)	(\$37)	(\$51)	-9.5%	-9.8%	-9.8%	-10.1%
53	\$198	\$386	\$396	\$529	\$179	\$349	\$357	\$477	(\$19)	(\$37)	(\$39)	(\$52)	-9.6%	-9.6%	-9.8%	-9.8%
54	\$207	\$404	\$414	\$552	\$187	\$364	\$373	\$498	(\$20)	(\$40)	(\$41)	(\$54)	-9.7%	-9.9%	-9.9%	-9.8%
55	\$217	\$422	\$433	\$578	\$195	\$381	\$391	\$522	(\$22)	(\$41)	(\$42)	(\$56)	-10.1%	-9.7%	-9.7%	-9.7%
56	\$227	\$442	\$453	\$606	\$204	\$399	\$409	\$546	(\$23)	(\$43)	(\$44)	(\$60)	-10.1%	-9.7%	-9.7%	-9.9%
57	\$238	\$463	\$476	\$635	\$214	\$418	\$429	\$573	(\$24)	(\$45)	(\$47)	(\$62)	-10.1%	-9.7%	-9.9%	-9.8%
58	\$248	\$483	\$495	\$661	\$223	\$436	\$447	\$596	(\$25)	(\$47)	(\$48)	(\$65)	-10.1%	-9.7%	-9.7%	-9.8%
59	\$260	\$508	\$520	\$695	\$235	\$457	\$469	\$626	(\$25)	(\$51)	(\$51)	(\$69)	-9.6%	-10.0%	-9.8%	-9.9%
60	\$271	\$529	\$542	\$725	\$245	\$477	\$489	\$653	(\$26)	(\$52)	(\$53)	(\$72)	-9.6%	-9.8%	-9.8%	-9.9%
61	\$284	\$554	\$567	\$757	\$256	\$499	\$512	\$683	(\$28)	(\$55)	(\$55)	(\$74)	-9.9%	-9.9%	-9.7%	-9.8%
62	\$297	\$580	\$594	\$794	\$268	\$523	\$536	\$716	(\$29)	(\$57)	(\$58)	(\$78)	-9.8%	-9.8%	-9.8%	-9.8%
63	\$311	\$606	\$622	\$830	\$280	\$547	\$561	\$749	(\$31)	(\$59)	(\$61)	(\$81)	-10.0%	-9.7%	-9.8%	-9.8%
64	\$324	\$633	\$649	\$867	\$293	\$571	\$585	\$781	(\$31)	(\$62)	(\$64)	(\$86)	-9.6%	-9.8%	-9.9%	-9.9%
65	\$339	\$661	\$679	\$907	\$306	\$597	\$612	\$817	(\$33)	(\$64)	(\$67)	(\$90)	-9.7%	-9.7%	-9.9%	-9.9%
65+	\$355	\$694	\$711	\$949	\$321	\$625	\$641	\$856	(\$34)	(\$69)	(\$70)	(\$93)	-9.6%	-9.9%	-9.8%	-9.8%

Min	-10.5%
Max	-8.9%

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 Income Taxes - State 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 a little 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 7). This was caused by the change in Disease Management, from a capitated service in the experience period to being included in General Admin as of 1/1/11. Disease Management was almost 50% of the total cost of capitated services for our HMO products. Removing that cost makes our capitation trend negative. 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-127812353 State: District of Columbia
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
 Company Tracking Number: 1696
 TOI: HOrg02I Individual Health Organizations - Sub-TOI: HOrg02I.005D Individual - HMO
 Health Maintenance (HMO)
 Product Name: DC HMO UW - GF & Corridor
 Project Name/Number: 1696_DC HMO UW - GF & Corridor/1696

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	1696 DC BC UW - GF - Actuarial Memorandum.pdf (Superseded)

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

District of Columbia

Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx

Rate Filing # 1696
Actuarial Memorandum

Effective 4/1/2012

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1696
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
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CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1696
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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 approved rates, in filing 1656. Rates included in this filing are proposed to have an effective date of 4/1/2012, and are for Grandfathered & Corridor products only (no new business).

We are requesting a decrease to the base rates despite the fact that experience shows an increase is justified. This action is driven by the renewals that will occur on 6/1/12. The single incremental rate action for 4/1/12 will lead to very different renewals for the 4/1/12 (and 5/1/12) renewal cohorts versus the 6/1/12 renewal cohort because last year we implemented a large off-cycle decrease on 6/1/11. The incremental decreases we are filing bring the 6/1/12 renewals below the 10% threshold under proposed rate review regulations.

These renewal decreases do not include the impact of changes in age factors.

Product	GF & Corridor Rate				
	Medical Rate Change (04/2012 over 01/2012 Rate Level)	Rx Rate Change (04/2012 over 01/2012 Rate Level)	Total Rate Change (04/2012 over 01/2012 Rate Level)	Total Annual Rate Change (04/2012 over 04/2011 Rate Level) - excluding age change	Total Annual Rate Change (06/2012 over 06/2011 Rate Level) - excluding age change
UW Standard High Option	-7.5%	-7.5%	-7.5%	-10.3%	8.2%
UW Standard Medium Option	-7.5%	-7.5%	-7.5%	-10.0%	9.9%
UW Standard Low Option	-7.5%	-7.5%	-7.5%	-11.2%	8.5%
UW Saver Option	-7.9%	-7.9%	-7.9%	-10.7%	9.1%
UW HSA \$1200 Option	-6.8%	0.0%	-6.8%	-9.8%	9.9%
UW HSA \$2700 Option	-6.8%	0.0%	-6.8%	-9.9%	9.9%
UW Standard	-7.5%	-7.5%	-7.5%	-10.7%	8.8%
UW Saver	-7.9%	-7.9%	-7.9%	-10.7%	9.1%
UW HSA	-6.8%	0.0%	-6.8%	-9.8%	9.9%
Total	-7.5%	-7.6%	-7.5%	-10.5%	9.0%

These rate changes will also apply to the 25% and 50% CounterOffers.

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all Options. An additional 4 to 5 points is expected for aging.

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 (FHCRC). 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 FHCRC. 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 - Grandfathered
District of Columbia

Experience Period:	Projection Period:
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 11/1/2012
Rx Rebates -1.6%	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 Member Months	Contracts 09/2011	Members 09/2011	Distribution	Incurd 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	
Medical Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$490,667	\$4,851	\$0	\$495,518	\$501,492	98.8%	10.0%	1.1957	1.0763	\$591,897	\$786,679	0.9883	\$495,607	119.4%	58.7%	-7.5%	\$458,436	(\$328,243)	129.1%	49.4%	-12.9%
		Medium	2,770	119	167	11.1%	\$474,412	\$5,223	\$0	\$479,635	\$519,281	92.4%	10.0%	1.1957	1.0763	\$572,861	\$761,379	0.9936	\$515,935	111.0%	47.6%	-7.5%	\$477,239	(\$284,140)	120.0%	39.2%	-12.8%
		Low	7,028	284	389	26.4%	\$662,880	\$13,251	\$0	\$676,132	\$1,279,628	52.8%	10.0%	1.1957	1.0763	\$806,849	\$1,072,367	0.9488	\$1,214,147	66.5%	-11.7%	-7.5%	\$1,123,086	\$50,719	71.8%	-17.4%	-13.5%
	Saver	Saver 30/40	5,656	275	322	25.6%	\$934,270	\$10,664	\$0	\$944,934	\$989,332	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	(\$395,092)	125.4%	48.7%	-10.5%
		HSA (incl Rx)	5,072	198	270	18.4%	\$416,869	\$9,563	(\$1,085)	\$425,347	\$640,355	66.4%	8.0%	1.1552	1.0763	\$490,620	\$670,597	0.9347	\$598,545	82.0%	12.0%	-6.8%	\$557,844	(\$112,753)	87.9%	8.4%	-9.8%
		HSA 2700	2,143	81	100	7.5%	\$61,191	\$4,041	(\$77)	\$65,155	\$227,398	28.7%	8.0%	1.1552	1.0763	\$74,950	\$102,445	0.9095	\$206,825	36.2%	-50.5%	-6.8%	\$192,760	\$90,316	38.9%	-52.1%	-9.9%
		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%
Rx Experience																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$54,573	\$0	(\$899)	\$53,674	\$112,356	47.8%	10.0%	1.1957	1.0763	\$64,177	\$85,296	1.0820	\$121,570	52.8%	-29.8%	-7.5%	\$112,452	\$27,156	57.1%	-24.1%	0.1%
		Medium	2,770	119	167	11.1%	\$64,656	\$0	(\$1,065)	\$63,591	\$107,154	59.3%	10.0%	1.1957	1.0763	\$76,033	\$101,054	1.0980	\$117,655	64.6%	-14.1%	-7.5%	\$108,831	\$7,776	69.9%	-5.7%	1.6%
		Low	7,028	284	389	26.4%	\$58,302	\$0	(\$961)	\$57,342	\$180,213	31.8%	10.0%	1.1957	1.0763	\$68,562	\$91,124	1.0800	\$194,631	35.2%	-53.2%	-7.5%	\$180,033	\$88,909	38.1%	-49.4%	-0.1%
	Saver	Saver 30/40	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%	-19.8%	-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%	-7.5%	\$453,370	\$127,517	54.1%	-29.0%	-1.2%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	2,573	119	159	11.1%	\$545,240	\$4,851	(\$899)	\$549,192	\$613,849	89.5%	10.0%	1.1957	1.0763	\$656,074	\$871,975	1.0054	\$617,176	106.3%	41.3%	-7.5%	\$570,888	(\$301,086)	114.9%	37.1%	-10.3%
		Medium	2,770	119	167	11.1%	\$539,068	\$5,223	(\$1,085)	\$543,225	\$626,434	86.7%	10.0%	1.1957	1.0763	\$648,895	\$862,433	1.0114	\$633,589	102.4%	36.1%	-7.5%	\$585,070	(\$276,363)	110.7%	32.4%	-10.0%
		Low	7,028	284	389	26.4%	\$721,182	\$13,251	(\$961)	\$733,473	\$1,459,841	50.2%	10.0%	1.1957	1.0763	\$875,410	\$1,163,490	0.9650	\$1,408,777	62.1%	-17.4%	-7.5%	\$1,303,119	\$139,628	67.2%	-20.7%	-11.2%
	Saver	Saver 30/40	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)	5,072	198	270	18.4%	\$416,869	\$9,563	(\$1,085)	\$425,347	\$640,355	66.4%	8.0%	1.1552	1.0763	\$490,620	\$670,597	0.9347	\$598,545	82.0%	12.0%	-6.8%	\$557,844	(\$112,753)	87.9%	8.4%	-9.8%
		HSA 2700	2,143	81	100	7.5%	\$61,191	\$4,041	(\$77)	\$65,155	\$227,398	28.7%	8.0%	1.1552	1.0763	\$74,950	\$102,445	0.9095	\$206,825	36.2%	-50.5%	-6.8%	\$192,760	\$90,316	38.9%	-52.1%	-9.9%
		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%
Medical Experience																											
Underwritten	Standard	High	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%
		Medium	13,215	279	370	25.9%	\$934,270	\$10,664	\$0	\$944,934	\$989,332	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	(\$395,092)	125.4%	48.7%	-10.5%
		Low	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%
Rx Experience																											
Underwritten	Standard	High	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	1.0854	\$433,855	48.1%	-36.0%	-7.5%	\$401,316	\$123,842	52.0%	-30.6%	0.4%
		Medium	13,215	279	370	25.9%	\$177,531	\$0	(\$2,925)	\$174,606	\$399,724	43.7%	10.0%	1.1957	1.0763	\$208,771	\$277,474	1.0854	\$433,855	48.1%	-36.0%	-7.5%	\$401,316	\$123,842	52.0%	-30.6%	0.4%
		Low	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%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	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%
		Medium	13,215	279	370	25.9%	\$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%
		Low	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

Experience Period:										Projection Period:										TARGET LOSS RATIO =		H.S.A. & HB					
Start	7/1/2010	End	6/30/2011	Start	4/1/2012	End	6/30/2012	Start	4/1/2012	End	6/30/2012	Start	4/1/2012	End	6/30/2012	Standard	73.2%										
Incurd thru	6/30/2011	Midpt	9/30/2011	Midpt	5/16/2012	Current Rate Level	11/2012	Trend Mos	22.5	Trend	11/2012	Current Rate Level	11/2012	Trend	11/2012	Saver	75.5%										
Paid thru	9/30/2011	Midpt	12/30/2010	Midpt	11/2012	Calculation Trend	4.0%	Non-CDH Trend	10.0%	CDH Trend	8.0%	Calculation Trend	4.0%	Non-CDH Trend	10.0%	CDH Trend	8.0%										
Rx Rebates	-1.6%																										
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	Incurd Claims	Capitation	Rebates	Incurd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Trend @ 4%	Projected	Required Income	IAF	Income at Current 01/2012 Level	Proj LR at Current Rate	Incremental Rate Increase: 04/2012 Over 01/2012 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 01/2012 Proposed					
Medical Experience																											
Underwritten	Standard	High	127	44	50	9.0%	\$14,533	\$239	\$0	\$14,773	\$23,312	63.4%	10.0%	1.1967	1.0763	\$17,635	\$23,438	1,0148	\$23,657	74.5%	-0.9%	2.4%	\$24,224	\$787	72.8%	-0.9%	2.4%
		Medium	98	32	35	6.5%	\$7,387	\$185	\$0	\$7,572	\$17,003	44.5%	10.0%	1.1967	1.0763	\$9,031	\$12,003	1,0279	\$17,477	51.7%	-31.3%	2.4%	\$17,897	\$5,893	50.5%	-31.3%	2.4%
		Low	280	100	116	20.4%	\$22,936	\$528	\$0	\$23,464	\$47,518	49.4%	10.0%	1.1967	1.0763	\$27,992	\$37,204	1,0608	\$50,408	55.6%	-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	\$328	(\$6)	\$34,881	\$32,709	169.6%	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%	1.1527	1.0763	\$116	\$18	1,3387	\$9,251	1.3%	-98.3%	1.9%	\$9,427	\$9,269	1.2%	-98.3%	1.9%
HealthBlue	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	\$717,725	1,0078	\$383,358	144.9%	97.5%	2.0%	\$370,719	(\$127,006)	142.1%	97.5%	2.0%		
HIPAA	Standard	High	131	6	6	1.2%	\$30,417	\$247	\$0	\$30,664	\$72,832	28.4%	10.0%	1.1967	1.0763	\$24,678	\$32,799	0,8749	\$63,721	38.7%	-48.5%	2.4%	\$65,250	\$32,451	37.8%	-47.4%	-15.2%
		Low	239	18	18	3.7%	\$17,631	\$451	\$0	\$18,082	\$180,605	10.0%	10.0%	1.1967	1.0763	\$21,566	\$28,663	0,8704	\$157,199	13.7%	-81.8%	2.4%	\$180,972	\$132,309	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%	1.1967	1.0763	\$46,244	\$61,462	0,8717	\$220,920	20.9%	-72.2%	2.4%	\$268,222	\$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%	
Rx Experience																											
Underwritten	Standard	High	127	44	50	9.0%	\$1,136	\$0	(\$19)	\$1,118	\$10,943	10.2%	10.0%	1.1967	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	98	32	35	6.5%	\$2,568	\$0	(\$42)	\$2,526	\$8,321	30.4%	10.0%	1.1967	1.0763	\$3,620	\$4,014	1,0000	\$8,321	36.3%	-51.9%	2.4%	\$8,521	\$4,507	35.4%	-51.9%	2.4%
		Low	280	100	116	20.4%	\$6,280	\$0	(\$103)	\$6,177	\$21,834	29.3%	10.0%	1.1967	1.0763	\$7,985	\$9,816	1,3387	\$9,251	33.8%	-65.0%	2.4%	\$9,268	\$12,542	33.0%	-65.0%	2.4%
UW Total	505	176	201	35.9%	\$9,984	\$0	(\$164)	\$9,820	\$41,098	23.9%	10.0%	1.1967	1.0763	\$11,741	\$16,606	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%	1.1967	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%	\$19,036	\$0	(\$297)	\$17,738	\$16,927	104.8%	10.0%	1.1967	1.0763	\$21,209	\$28,188	1,2613	\$21,353	99.3%	32.0%	2.4%	\$21,863	(\$8,325)	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%	1.1967	1.0763	\$28,926	\$38,445	1,2524	\$34,266	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%	1.1967	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%	
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	127	44	50	9.0%	\$15,689	\$239	(\$19)	\$15,890	\$34,255	46.4%	10.0%	1.1967	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	98	32	35	6.5%	\$9,955	\$185	(\$42)	\$10,088	\$25,325	39.9%	10.0%	1.1967	1.0763	\$12,651	\$16,017	1,0167	\$25,198	46.7%	-37.9%	2.4%	\$26,417	\$10,400	45.0%	-37.9%	2.4%
		Low	280	100	116	20.4%	\$25,216	\$528	(\$103)	\$25,641	\$69,362	42.7%	10.0%	1.1967	1.0763	\$35,377	\$47,019	1,0417	\$72,241	49.0%	-34.9%	2.4%	\$73,975	\$26,566	47.6%	-34.9%	2.4%
HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$328	(\$6)	\$34,881	\$32,709	166.6%	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	\$18	1,3387	\$9,251	1.3%	-98.3%	1.9%	\$9,427	\$9,269	1.2%	-98.3%	1.9%
HealthBlue	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	\$387,866	119.7%	8.2%	1.1600	1.0763	\$538,351	\$733,330	1,0428	\$404,455	133.1%	81.3%	2.1%	\$412,803	(\$320,527)	130.4%	81.3%	2.1%		
HIPAA	Standard	High	131	6	6	1.2%	\$32,979	\$247	(\$108)	\$32,718	\$83,264	32.6%	10.0%	1.1967	1.0763	\$32,395	\$43,056	0,9204	\$76,835	42.3%	-43.8%	2.4%	\$78,474	\$35,419	41.3%	-43.8%	-13.6%
		Low	239	18	18	3.7%	\$15,666	\$451	(\$297)	\$15,819	\$197,532	18.1%	10.0%	1.1967	1.0763	\$24,774	\$56,851	0,9039	\$178,549	24.0%	-68.2%	2.4%	\$182,835	\$125,884	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%	1.1967	1.0763	\$57,170	\$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%	28.3%	2.2%	\$674,112	(\$159,125)	91.0%	19.6%	-3.3%	
Medical Experience																											
Underwritten	Standard	High	127	44	50	9.0%	\$15,689	\$239	(\$19)	\$15,890	\$34,255	46.4%	10.0%	1.1967	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	98	32	35	6.5%	\$9,955	\$185	(\$42)	\$10,088	\$25,325	39.9%	10.0%	1.1967	1.0763	\$12,651	\$16,017	1,0167	\$25,198	46.7%	-37.9%	2.4%	\$26,417	\$10,400	45.0%	-37.9%	2.4%
		Low	280	100	116	20.4%	\$25,216	\$528	(\$103)	\$25,641	\$69,362	42.7%	10.0%	1.1967	1.0763	\$35,377	\$47,019	1,0417	\$72,241	49.0%	-34.9%	2.4%	\$73,975	\$26,566	47.6%	-34.9%	2.4%
HSA (incl Rx)	HSA 1200	173	71	108	14.5%	\$34,561	\$328	(\$6)	\$34,881	\$32,709	166.6%	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	\$18	1,3387	\$9,251	1.3%	-98.3%	1.9%	\$9,427	\$9,269	1.2%	-98.3%	1.9%
HealthBlue	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	\$387,866	119.7%	8.2%	1.1600	1.0763	\$538,351	\$733,330	1,0428	\$404,455	133.1%	81.3%	2.1%	\$412,803	(\$320,527)	130.4%	81.3%	2.1%		
HIPAA	Standard	High	131	6	6	1.2%	\$32,979	\$247	(\$108)	\$32,718	\$83,264	32.6%	10.0%	1.1967	1.0763	\$32,395	\$43,056	0,9204	\$76,835	42.3%	-43.8%	2.4%	\$78,474	\$35,419	41.3%	-43.8%	-13.6%
		Low	239	18	18	3.7%	\$15,666	\$451	(\$297)	\$15,819	\$197,532	18.1%	10.0%	1.1967	1.0763	\$24,774	\$56,851	0,9039	\$178,549	24.0%	-68.2%	2.4%	\$182,835	\$125,884	23.4%	-72.4%	-11.3%
HIPAA Total	370	24	24																								

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

Experience Period:				Projection Period:			
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				
Midpt	12/30/2010	Trend Mos	22.5				
		Current Rate Level	11/2012				
		Calculation Trend	4.0%				
		Non-CDH Trend	10.0%				
		CDH Trend	8.0%				

TARGET LOSS RATIO = H.S.A. & HB Standard 73.2%
 Pricing Analysis 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	Contracts	Members	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 Level	Proj LR at Current Rate	Incremental Rate Increase: 04/2012 Over 01/2012 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2012 Over 01/2011 Proposed				
Medical Experience																											
Underwritten	Standard	High	2,700	163	209	10.4%	\$505,200	\$5,091	\$0	\$510,291	\$524,804	97.2%	10.0%	1.1967	1.0763	\$698,532	\$910,117	0.9894	\$510,284	117.4%	56.0%	-7.0%	\$482,661	(\$327,456)	126.3%	47.3%	-12.2%
		Medium	2,868	151	202	9.6%	\$481,799	\$5,408	\$0	\$487,207	\$536,284	90.8%	10.0%	1.1967	1.0763	\$581,893	\$773,382	0.9946	\$533,412	109.1%	45.0%	-7.2%	\$495,136	(\$278,245)	117.5%	37.0%	-12.3%
		Low	7,308	384	505	24.5%	\$686,816	\$13,779	\$0	\$699,596	\$1,327,146	62.7%	10.0%	1.1967	1.0763	\$834,841	\$1,109,570	0.9528	\$1,284,555	66.0%	-12.3%	-7.1%	\$1,174,703	\$65,133	71.1%	-17.7%	-12.8%
HSA (incl Rv)	HSA 1200	5,245	269	378	17.2%	\$451,430	\$9,889	(\$1,091)	\$450,228	\$673,064	68.4%	8.0%	1.1562	1.0763	\$530,880	\$725,640	0.9535	\$641,795	82.7%	13.1%	-6.2%	\$601,915	(\$123,725)	88.2%	9.7%	-8.9%	
		Low	2,200	110	130	7.0%	\$81,191	\$4,148	(\$77)	\$85,263	\$234,308	27.9%	8.0%	1.1562	1.0763	\$75,066	\$102,603	0.9222	\$216,076	34.7%	-5.2%	-6.4%	\$202,187	\$99,584	37.1%	-14.0%	-8.4%
HealthBlue	HB TO 1500	1,121	178	209	11.4%	\$371,634	\$2,114	(\$54)	\$373,193	\$213,785	174.6%	8.0%	1.1562	1.0763	\$430,959	\$689,050	1.0000	\$213,785	201.6%	175.5%	1.9%	\$217,847	(\$371,203)	197.8%	175.0%	1.9%	
		HB HSA 2500	44	12	13	0.8%	\$448	\$83	(\$0)	\$531	\$5,531	9.8%	8.0%	1.1562	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		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%	1.1864	1.0763	\$4,192,344	\$5,608,322	0.9704	\$4,371,656	95.9%	28.2%	-6.7%	\$4,080,124	(\$1,526,168)	102.6%	22.5%	-10.7%	
HIPAA	Standard	High	131	6	6	0.4%	\$30,417	\$247	\$0	\$30,664	\$72,832	28.4%	10.0%	1.1967	1.0763	\$24,678	\$32,799	0.8749	\$63,721	38.7%	-8.5%	2.4%	\$65,250	\$32,451	37.8%	-57.4%	-15.2%
		Low	239	18	18	1.1%	\$17,631	\$451	\$0	\$18,082	\$180,605	10.0%	10.0%	1.1967	1.0763	\$21,566	\$28,663	0.8704	\$157,199	13.7%	-81.8%	2.4%	\$160,972	\$132,309	13.4%	-84.5%	-13.0%
HIPAA Total		370	24	24	1.5%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1967	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		27,512	1,566	1,992	100.0%	\$3,529,836	\$51,874	(\$1,722)	\$3,579,988	\$4,758,290	75.2%	9.5%	1.1865	1.0763	\$4,238,588	\$5,667,794	0.9652	\$4,592,576	92.3%	23.4%	-6.2%	\$4,306,346	(\$1,361,438)	98.4%	17.4%	-10.8%	
Rx Experience																											
Underwritten	Standard	High	2,700	163	209	10.4%	\$55,710	\$0	(\$918)	\$54,792	\$123,300	44.4%	10.0%	1.1967	1.0763	\$65,513	\$87,072	1.0747	\$132,513	49.4%	-34.3%	-6.7%	\$123,658	\$36,586	53.0%	-29.4%	0.3%
		Medium	2,868	151	202	9.6%	\$67,224	\$0	(\$1,108)	\$66,116	\$115,475	57.3%	10.0%	1.1967	1.0763	\$79,053	\$105,068	1.0809	\$125,976	62.8%	-16.6%	-6.8%	\$117,352	\$12,283	67.4%	-9.0%	1.6%
		Low	7,308	384	505	24.5%	\$64,382	\$0	(\$1,064)	\$63,318	\$202,047	31.4%	10.0%	1.1967	1.0763	\$75,847	\$100,339	1.0714	\$216,076	35.1%	-54.5%	-6.4%	\$202,981	\$101,451	37.5%	-54.0%	-9.4%
UW Total		18,532	973	1,238	62.1%	\$216,568	\$0	(\$3,601)	\$212,967	\$500,948	42.9%	10.0%	1.1967	1.0763	\$257,030	\$341,458	1.0609	\$371,572	48.4%	-35.8%	-6.8%	\$495,454	\$153,996	51.9%	-31.7%	-8.9%	
HIPAA	Standard	High	131	6	6	0.4%	\$6,562	\$0	(\$108)	\$6,454	\$10,432	61.9%	10.0%	1.1967	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	1.1%	\$19,035	\$0	(\$207)	\$17,738	\$16,927	104.8%	10.0%	1.1967	1.0763	\$21,209	\$26,188	1.2613	\$21,951	98.3%	32.0%	2.4%	\$21,863	(\$6,325)	37.0%	32.0%	2.4%
HIPAA Total		370	24	24	1.5%	\$24,597	\$0	(\$405)	\$24,192	\$27,359	88.4%	10.0%	1.1967	1.0763	\$28,926	\$36,445	1.2524	\$34,865	84.4%	12.2%	2.4%	\$35,087	(\$3,307)	82.4%	12.2%	2.4%	
Rx - Underwritten & HIPAA																											
UW & HIPAA Total		18,902	997	1,262	63.7%	\$243,166	\$0	(\$4,006)	\$239,160	\$528,307	45.3%	10.0%	1.1967	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%	
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	2,700	163	209	10.4%	\$560,910	\$5,091	(\$918)	\$565,083	\$648,103	87.2%	10.0%	1.1967	1.0763	\$675,045	\$897,189	1.0057	\$651,776	103.6%	37.7%	-7.0%	\$608,319	(\$290,870)	111.3%	33.8%	-8.6%
		Medium	2,868	151	202	9.6%	\$549,023	\$5,408	(\$1,108)	\$553,323	\$651,759	84.9%	10.0%	1.1967	1.0763	\$661,946	\$876,451	1.0117	\$659,989	100.2%	28.3%	-7.1%	\$612,488	(\$205,903)	107.9%	29.8%	-8.5%
		Low	7,308	384	505	24.5%	\$750,389	\$13,779	(\$1,064)	\$763,114	\$1,520,193	49.9%	10.0%	1.1967	1.0763	\$910,787	\$1,210,510	0.9895	\$1,491,019	61.5%	-18.3%	-7.0%	\$1,377,094	\$166,584	66.1%	-21.3%	-16.5%
HSA	HSA 1200	5,245	269	378	17.2%	\$451,430	\$9,889	(\$1,091)	\$450,228	\$673,064	68.4%	8.0%	1.1562	1.0763	\$530,880	\$725,640	0.9535	\$641,795	82.7%	13.1%	-6.2%	\$601,915	(\$123,725)	88.2%	9.7%	-8.9%	
		Low	2,200	110	130	7.0%	\$81,191	\$4,148	(\$77)	\$85,263	\$234,308	27.9%	8.0%	1.1562	1.0763	\$75,066	\$102,603	0.9222	\$216,076	34.7%	-5.2%	-6.4%	\$202,187	\$99,584	37.1%	-14.0%	-8.4%
HealthBlue	HB TO 1500	1,121	178	209	11.4%	\$371,634	\$2,114	(\$54)	\$373,193	\$213,785	174.6%	8.0%	1.1562	1.0763	\$430,959	\$689,050	1.0000	\$213,785	201.6%	175.5%	1.9%	\$217,847	(\$371,203)	197.8%	175.0%	1.9%	
		HB HSA 2500	44	12	13	0.8%	\$448	\$83	(\$0)	\$531	\$5,531	9.8%	8.0%	1.1562	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		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	\$5,847,780	0.9795	\$4,903,128	90.7%	21.3%	-6.7%	\$4,575,578	(\$1,372,202)	97.2%	17.7%	-8.5%	
HIPAA	Standard	High	131	6	6	0.4%	\$36,979	\$247	(\$108)	\$37,118	\$83,264	32.6%	10.0%	1.1967	1.0763	\$32,395	\$43,056	0.9204	\$76,835	42.3%	-43.8%	2.4%	\$78,474	\$35,419	41.1%	-52.0%	-12.6%
		Low	239	18	18	1.1%	\$35,666	\$451	(\$207)	\$35,819	\$197,532	18.1%	10.0%	1.1967	1.0763	\$42,774	\$56,851	0.9039	\$128,549	24.0%	-68.2%	2.4%	\$182,835	\$125,884	23.4%	-72.4%	-11.3%
HIPAA Total		370	24	24	1.5%	\$62,645	\$698	(\$405)	\$62,938	\$280,796	22.4%	10.0%	1.1967	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		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%	-8.6%	
Medical Experience																											
Underwritten	Standard	High	12,876	698	916	44.6%	\$1,672,815	\$24,278	\$0	\$1,697,093	\$2,388,233	71.1%	10.0%	1.1967	1.0763	\$2,028,285	\$2,693,070	0.9703	\$2,317,230	87.4%	16.2%	-7.1%	\$2,152,500	(\$540,569)	94.1%	9.4%	-12.8%
		Medium	13,745	379	508	24.2%	\$512,621	\$14,038	(\$1,168)	\$525,491	\$907,373	57.9%	8.0%	1.1562	1.0763	\$605,956	\$828,243	0.9454	\$857,870	70.8%	-3.5%	-6.3%	\$804,103	(\$24,140)	75.4%	-6.4%	-8.1%
		Low	1,165	190	222	12.1%	\$372,082	\$2,197	(\$554)	\$373,724	\$219,315	170.4%	8.0%	1.1562	1.0763	\$431,565	\$689,879	1.0000	\$219,315	198.8%	169.0%	1.9%	\$223,482	(\$369,307)	183.1%	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%	1.1864	1.0763	\$4,192,344	\$5,608,322	0.9704	\$4,371,656	95.9%	28.2%	-6.7%	\$4,080,124	(\$1,526,168)	102.6%	22.5%	-10.7%	
HIPAA	Standard	High	131	6	6	0.4%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1967	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%
HIPAA Total		370	24	24	1.5%	\$38,048	\$698	\$0	\$38,746	\$253,437	15.3%	10.0%	1.1967	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		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	(\$1,210,79				

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
Medical Non-HSA							
HMO - MD	143,754	90.8%	17.5%	2.5%	6.5%	\$25,912,122	7.0%
HMO - DC	18,591	9.2%	39.1%	21.1%	10.0%	\$2,615,891	10.0%
Total HMO Medical	162,345	100.0%	19.5%	4.2%	6.8%	\$28,528,013	7.3%
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%
Total PPO Medical	415,794	100.0%	-7.2%	-10.5%	7.0%	\$60,238,612	7.2%
HMO & PPO Medical Non-HSA Subtotal	578,139		1.4%	-5.8%	7.0%	\$88,766,625	7.2%
Rx Non-HSA							
HMO - MD	143,754	84.1%	7.9%	2.3%	6.5%	\$1,161,462	7.0%
HMO - DC	18,591	15.9%	14.0%	1.4%	10.0%	\$218,889	10.0%
Total HMO Rx	162,345	100.0%	8.9%	2.2%	7.1%	\$1,380,351	7.5%
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%
Total PPO Rx	415,794	100.0%	-8.0%	-4.3%	7.1%	\$9,395,007	7.2%
HMO & PPO Rx Non-HSA Subtotal	578,139		-5.9%	-3.5%	7.1%	\$10,775,358	7.3%
Medical & Rx Non-HSA							
HMO - MD			17.1%	2.5%	6.5%	\$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%
Total Non-HSA			0.6%	-5.6%	7.0%	\$99,541,983	7.2%
Total CMM - MD (Includes Medical & Rx)	724,350	100.0%	1.2%	10.0%	9.0%	\$112,981,681	9.0%
HSA (Includes Medical & Rx)							
HMO HSA - MD	168,090	27.6%	10.5%	-11.4%	7.0%	\$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%
Total HSA	569,551	100.0%	17.4%	8.6%	9.5%	\$66,655,599	9.6%
Medical Total	1,872,040		5.3%	4.4%	8.5%	\$268,403,905	8.6%
Medical & Rx Combined	2,450,179		4.8%	4.1%	8.4%	\$279,179,263	8.5%

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
H.S.A. & HB					
Members a/o 9/30/11		730			
Member to Contract Ratio		1.28			
			Composite		
	Function		PMPM	%	\$s
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	SUM:		\$165	100.0%	\$1,442,828
Saver					
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	SUM:		\$273	100.0%	\$1,054,477
Standard					
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	SUM:		\$233	100.0%	\$2,628,016
TOTAL					
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	SUM:		\$214	100.0%	\$5,125,321

CareFirst BlueChoice, Inc.
NAIC No. 96202
Individual, Non-Medigap Business
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor
Proposed Base Rates

Medical Underwritten	Prior Base Rate 1/1/2012	Proposed Base Rate 4/1/2012	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$223.98	\$207.18	-7.5%	-\$16.80	NA	NA
2 Medium	\$208.39	\$192.76	-7.5%	-\$15.63	\$240.95	\$289.14
3 Low	\$189.19	\$175.00	-7.5%	-\$14.19	\$218.75	\$262.50
4 Saver	\$193.66	\$178.36	-7.9%	-\$15.30	\$222.95	\$267.54
5 HSA1	\$119.85	\$111.70	-6.80%	-\$8.15	\$139.63	\$167.55
6 HSA2	\$95.72	\$89.21	-6.8%	-\$6.51	\$111.51	\$133.82

Rx Underwritten	Prior Base Rate 1/1/2012	Proposed Base Rate 4/1/2012	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$66.14	\$61.18	-7.5%	-\$4.96	NA	NA
2 Medium	\$58.31	\$53.94	-7.5%	-\$4.37	\$67.43	\$80.91
3 Low	\$45.59	\$42.17	-7.5%	-\$3.42	\$52.71	\$63.26
4 Saver	\$14.94	\$13.76	-7.9%	-\$1.18	\$17.20	\$20.64

CareFirst BlueChoice, Inc.
NAIC No. 96202

Individual, Non-Medigap Business
Standard, Saver, and HSA - Grandfathered & Corridor
District of Columbia
BlueChoice
Rate Increase History

Effective Date	Medical			Rx	
	Underwritten Standard	SAVER	H.S.A	Underwritten Standard	SAVER
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 Δs in Age&Tier)	19.5%			22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	0.0%	0.0%		-10.0%	Inception
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	0.0%	-5.0%		-5.0%	-5.0%
11/01/06	0.0%	0.0%	Inception	0.0%	0.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09	8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09	3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09	7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09	5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *	-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *	2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
Proposed 04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%

* Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered & Corridor
Effective 4/1/2012
Age & Tier Factors

Standard & Saver Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.60	1.00	1.95	2.00	2.67	46.3%
21	0.61	1.00	1.95	2.00	2.67	1.7%
22	0.62	1.00	1.95	2.00	2.67	1.6%
23	0.64	1.00	1.95	2.00	2.67	3.2%
24	0.65	1.00	1.95	2.00	2.67	1.6%
25	0.66	1.00	1.95	2.00	2.67	1.5%
26	0.68	1.00	1.95	2.00	2.67	3.0%
27	0.69	1.00	1.95	2.00	2.67	1.5%
28	0.70	1.00	1.95	2.00	2.67	1.4%
29	0.72	1.00	1.95	2.00	2.67	2.9%
30	0.73	1.00	1.95	2.00	2.67	1.4%
31	0.75	1.00	1.95	2.00	2.67	2.7%
32	0.76	1.00	1.95	2.00	2.67	1.3%
33	0.78	1.00	1.95	2.00	2.67	2.6%
34	0.79	1.00	1.95	2.00	2.67	1.3%
35	0.81	1.00	1.95	2.00	2.67	2.5%
36	0.82	1.00	1.95	2.00	2.67	1.2%
37	0.84	1.00	1.95	2.00	2.67	2.4%
38	0.86	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	1.2%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

Rx						
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Ages 18 - 65	
Min	1.2%
Max	5.4%
Average	3.5%

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

HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.8%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

Rx						
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Ages 18 - 65	
Min	1.5%
Max	5.4%
Average	3.5%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 DC Individual Non-Medigap Rate Filing Effective 04/2012
 Experience Period : Incurred 07/2009 - 06/2010 & Paid Through 09/2010
 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)														
Date	Contract	Member	Medical		Rx		Total		y Loss	Rolling-12 Loss Ratio			Monthly	Rolling-12 Incurred PMPM			Observed Rolling 12 Month			
			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	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%	
200801	1,149	1,442	\$ 202,083	\$ 133,919	\$ 45,079	\$ 13,796	\$ 247,162	\$ 147,715	60%	0%	0%	0%	\$102	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200802	1,172	1,538	\$ 214,938	\$ 124,182	\$ 47,078	\$ 14,281	\$ 262,015	\$ 138,463	53%	0%	0%	0%	\$90	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200803	1,186	1,561	\$ 217,122	\$ 169,795	\$ 48,176	\$ 22,084	\$ 265,298	\$ 191,880	72%	0%	0%	0%	\$123	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200804	1,139	1,468	\$ 205,343	\$ 109,586	\$ 45,692	\$ 22,697	\$ 251,035	\$ 132,283	53%	0%	0%	0%	\$90	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200805	1,181	1,546	\$ 216,648	\$ 149,576	\$ 48,311	\$ 23,780	\$ 264,959	\$ 173,356	65%	0%	0%	0%	\$112	\$0	\$0	\$0	0.0%	0.0%	0.0%	
200806	1,100	1,403	\$ 198,608	\$ 236,842	\$ 43,991	\$ 19,226	\$ 242,599	\$ 256,068	106%	74%	42%	68%	\$183	\$103	\$13	\$116	0.0%	0.0%	0.0%	
200807	1,127	1,470	\$ 204,996	\$ 134,426	\$ 44,835	\$ 23,045	\$ 249,830	\$ 157,471	63%	73%	43%	67%	\$107	\$101	\$13	\$115	0.0%	0.0%	0.0%	
200808	1,101	1,491	\$ 207,323	\$ 188,987	\$ 46,131	\$ 19,269	\$ 253,454	\$ 208,256	82%	75%	43%	69%	\$140	\$105	\$13	\$118	0.0%	0.0%	0.0%	
200809	1,056	1,384	\$ 196,983	\$ 128,662	\$ 43,670	\$ 20,926	\$ 240,653	\$ 149,589	62%	74%	43%	68%	\$108	\$103	\$13	\$117	0.0%	0.0%	0.0%	
200810	1,070	1,391	\$ 198,374	\$ 183,018	\$ 44,080	\$ 23,369	\$ 242,454	\$ 206,387	85%	76%	44%	70%	\$148	\$106	\$14	\$120	0.0%	0.0%	0.0%	
200811	1,071	1,365	\$ 194,749	\$ 101,425	\$ 43,568	\$ 14,492	\$ 238,318	\$ 115,918	49%	74%	43%	68%	\$85	\$103	\$14	\$117	0.0%	0.0%	0.0%	
200812	1,066	1,392	\$ 193,140	\$ 172,114	\$ 43,019	\$ 16,947	\$ 236,159	\$ 189,061	80%	75%	43%	69%	\$136	\$105	\$13	\$118	0.0%	0.0%	0.0%	
200901	1,059	1,409	\$ 200,636	\$ 246,891	\$ 43,870	\$ 15,773	\$ 244,506	\$ 262,663	107%	79%	43%	73%	\$186	\$112	\$14	\$125	0.0%	0.0%	0.0%	
200902	1,030	1,326	\$ 191,320	\$ 189,072	\$ 41,802	\$ 15,309	\$ 233,122	\$ 204,381	88%	83%	44%	76%	\$154	\$117	\$14	\$131	0.0%	0.0%	0.0%	
200903	1,058	1,388	\$ 200,603	\$ 167,003	\$ 43,344	\$ 21,393	\$ 243,947	\$ 188,396	77%	83%	44%	76%	\$136	\$118	\$14	\$132	0.0%	0.0%	0.0%	
200904	1,049	1,378	\$ 199,195	\$ 119,918	\$ 43,708	\$ 21,384	\$ 242,903	\$ 141,303	58%	84%	44%	77%	\$103	\$119	\$14	\$133	0.0%	0.0%	0.0%	
200905	1,057	1,373	\$ 196,615	\$ 125,821	\$ 42,003	\$ 23,394	\$ 238,618	\$ 149,215	63%	84%	45%	77%	\$109	\$119	\$14	\$133	0.0%	0.0%	0.0%	
200906	1,067	1,386	\$ 204,496	\$ 224,927	\$ 43,258	\$ 22,328	\$ 247,754	\$ 247,255	100%	83%	45%	76%	\$178	\$118	\$14	\$133	14.7%	9.7%	14.2%	
200907	1,007	1,313	\$ 197,066	\$ 103,337	\$ 40,688	\$ 17,581	\$ 237,754	\$ 120,918	51%	82%	45%	75%	\$92	\$118	\$14	\$132	15.8%	5.0%	14.6%	
200908	1,060	1,371	\$ 211,750	\$ 131,247	\$ 43,011	\$ 17,166	\$ 254,761	\$ 148,412	58%	79%	45%	73%	\$108	\$115	\$14	\$129	9.8%	5.2%	9.3%	
200909	1,014	1,302	\$ 204,417	\$ 104,489	\$ 41,076	\$ 20,099	\$ 245,494	\$ 124,588	51%	78%	45%	72%	\$96	\$114	\$14	\$128	10.2%	3.9%	9.5%	
200910	1,003	1,315	\$ 209,835	\$ 145,213	\$ 41,005	\$ 16,777	\$ 250,840	\$ 161,990	65%	76%	44%	70%	\$123	\$112	\$14	\$126	5.8%	-1.0%	5.0%	
200911	1,025	1,284	\$ 209,995	\$ 132,725	\$ 40,387	\$ 16,275	\$ 250,382	\$ 149,000	60%	77%	44%	71%	\$116	\$115	\$14	\$129	11.0%	2.3%	10.0%	
200912	931	1,177	\$ 198,057	\$ 99,552	\$ 36,806	\$ 15,851	\$ 234,863	\$ 115,403	49%	74%	45%	69%	\$98	\$112	\$14	\$126	6.4%	4.0%	6.1%	
201001	951	1,209	\$ 209,781	\$ 92,740	\$ 38,795	\$ 12,063	\$ 248,576	\$ 104,803	42%	67%	44%	63%	\$87	\$103	\$14	\$117	-7.4%	2.5%	-6.4%	
201002	889	1,106	\$ 189,068	\$ 97,741	\$ 35,028	\$ 14,027	\$ 224,096	\$ 111,768	50%	64%	45%	60%	\$101	\$99	\$14	\$113	-15.3%	1.6%	-13.5%	
201003	928	1,164	\$ 201,787	\$ 135,167	\$ 36,645	\$ 17,664	\$ 238,432	\$ 152,831	64%	62%	44%	59%	\$131	\$98	\$14	\$112	-16.5%	0.8%	-14.7%	
201004	914	1,156	\$ 191,992	\$ 149,932	\$ 36,254	\$ 28,790	\$ 228,246	\$ 178,722	78%	64%	47%	61%	\$155	\$102	\$15	\$116	-14.5%	5.7%	-12.4%	
201005	848	1,081	\$ 188,872	\$ 129,553	\$ 34,731	\$ 19,710	\$ 223,603	\$ 149,263	67%	64%	47%	61%	\$138	\$104	\$15	\$119	-12.5%	5.0%	-10.7%	
201006	898	1,133	\$ 196,956	\$ 134,362	\$ 34,381	\$ 17,802	\$ 231,337	\$ 152,164	66%	60%	47%	58%	\$134	\$100	\$15	\$114	-15.8%	3.2%	-13.7%	
201007	918	1,140	\$ 204,437	\$ 133,723	\$ 36,553	\$ 19,632	\$ 240,990	\$ 153,355	64%	62%	47%	59%	\$135	\$103	\$15	\$118	-12.4%	6.9%	-10.4%	
201008	904	1,158	\$ 205,631	\$ 90,384	\$ 36,201	\$ 20,924	\$ 241,832	\$ 111,307	46%	60%	49%	58%	\$96	\$102	\$15	\$117	-11.6%	10.6%	-9.2%	
201009	942	1,194	\$ 213,087	\$ 102,043	\$ 36,938	\$ 17,324	\$ 250,025	\$ 119,367	48%	60%	49%	58%	\$100	\$102	\$15	\$118	-10.3%	9.8%	-8.1%	
201010	879	1,117	\$ 204,558	\$ 135,011	\$ 35,202	\$ 15,011	\$ 239,759	\$ 150,023	63%	59%	49%	58%	\$134	\$103	\$15	\$118	-8.3%	13.2%	-5.9%	
201011	862	1,093	\$ 199,711	\$ 131,790	\$ 34,409	\$ 12,374	\$ 234,121	\$ 144,164	62%	60%	49%	58%	\$132	\$104	\$15	\$120	-9.1%	11.3%	-6.9%	
201012	793	1,029	\$ 191,538	\$ 103,329	\$ 33,043	\$ 12,407	\$ 224,581	\$ 115,736	52%	60%	49%	58%	\$112	\$106	\$15	\$121	-5.4%	9.7%	-3.7%	
201101	810	1,029	\$ 196,818	\$ 117,993	\$ 33,221	\$ 11,505	\$ 230,039	\$ 129,498	56%	61%	49%	59%	\$126	\$109	\$15	\$124	5.4%	11.4%	6.1%	
201102	742	959	\$ 175,902	\$ 133,822	\$ 29,940	\$ 13,071	\$ 205,842	\$ 146,892	71%	63%	49%	61%	\$153	\$113	\$16	\$129	14.1%	11.2%	13.7%	
201103	733	964	\$ 187,990	\$ 225,229	\$ 31,933	\$ 15,527	\$ 219,923	\$ 240,756	109%	67%	49%	65%	\$250	\$122	\$16	\$137	23.6%	12.0%	22.2%	
201104	708	923	\$ 179,200	\$ 102,156	\$ 30,725	\$ 13,970	\$ 209,926	\$ 116,125	55%	66%	46%	63%	\$126	\$120	\$15	\$135	18.0%	0.8%	15.8%	
201105	698	917	\$ 177,665	\$ 166,390	\$ 31,319	\$ 14,113	\$ 208,984	\$ 180,503	86%	68%	45%	64%	\$197	\$125	\$15	\$139	19.7%	-1.2%	17.1%	
201106	644	848	\$ 163,862	\$ 186,090	\$ 30,239	\$ 11,673	\$ 194,101	\$ 197,763	102%	71%	44%	67%	\$233	\$132	\$14	\$146	32.1%	-1.9%	27.7%	
201107	604	811	\$ 156,770	\$ 86,125	\$ 30,601	\$ 11,389	\$ 187,371	\$ 97,514	52%	70%	43%	66%	\$120	\$131	\$14	\$145	27.5%	-6.0%	23.2%	
201108	575	774	\$ 147,598	\$ 231,497	\$ 30,016	\$ 11,788	\$ 177,614	\$ 243,285	137%	78%	41%	73%	\$314	\$148	\$14	\$161	45.3%	-11.0%	37.9%	
201109	522	715	\$ 136,578	\$ 93,437	\$ 28,955	\$ 7,699	\$ 165,533	\$ 101,136	61%	81%	40%	75%	\$141	\$153	\$13	\$167	49.9%	-12.3%	41.8%	
Experience Period	9,633	12,371	\$ 2,300,400	\$ 1,627,959	\$ 399,724	\$ 177,531	\$ 2,700,124	\$ 1,805,490	0%	71%	44%	67%	\$146	\$132	\$14	\$146	32.1%	-1.9%	27.7%	

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 DC Individual Non-Medigap Rate Filing Effective 04/2012
 Experience Period : Incurred 07/2009 - 06/2010 & Paid Through 09/2010
 Rating Period : Incurred 04/2012 - 06/2013
 HMO-UW-Svr

(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)													
Date	Contract	Member	Medical		Rx		Total		y Loss	Rolling-12 Loss Ratio			Monthly	Rolling-12 Incurred PMPM			Observed Rolling 12 Month		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%	0%	0%		\$0	\$0	\$0	0.0%	0.0%	0.0%
200801	446	549	\$ 64,131	\$ 64,550	\$ 5,411	\$ -	\$ 69,542	\$ 64,550	93%	0%	0%	0%	\$118	\$0	\$0	\$0	0.0%	0.0%	0.0%
200802	460	547	\$ 63,674	\$ 55,887	\$ 5,463	\$ 75	\$ 69,137	\$ 55,961	81%	0%	0%	0%	\$102	\$0	\$0	\$0	0.0%	0.0%	0.0%
200803	432	506	\$ 57,494	\$ 32,914	\$ 4,910	\$ 380	\$ 62,404	\$ 33,294	53%	0%	0%	0%	\$66	\$0	\$0	\$0	0.0%	0.0%	0.0%
200804	475	541	\$ 64,601	\$ 50,932	\$ 5,542	\$ 579	\$ 70,143	\$ 51,511	73%	0%	0%	0%	\$95	\$0	\$0	\$0	0.0%	0.0%	0.0%
200805	527	594	\$ 70,141	\$ 41,367	\$ 6,028	\$ 1,155	\$ 76,170	\$ 42,522	56%	0%	0%	0%	\$72	\$0	\$0	\$0	0.0%	0.0%	0.0%
200806	507	571	\$ 67,525	\$ 75,156	\$ 5,805	\$ 735	\$ 73,331	\$ 75,891	103%	83%	9%	77%	\$133	\$97	\$1	\$98	0.0%	0.0%	0.0%
200807	519	611	\$ 72,299	\$ 94,357	\$ 6,182	\$ 1,550	\$ 78,481	\$ 95,907	122%	90%	11%	84%	\$157	\$106	\$1	\$107	0.0%	0.0%	0.0%
200808	494	539	\$ 64,529	\$ 44,613	\$ 5,530	\$ 1,936	\$ 70,059	\$ 46,549	66%	88%	14%	82%	\$86	\$103	\$1	\$105	0.0%	0.0%	0.0%
200809	543	621	\$ 74,024	\$ 41,613	\$ 6,338	\$ 1,537	\$ 80,363	\$ 43,150	54%	84%	16%	78%	\$69	\$99	\$2	\$100	0.0%	0.0%	0.0%
200810	548	632	\$ 73,117	\$ 53,270	\$ 6,236	\$ 1,394	\$ 79,353	\$ 54,664	69%	83%	16%	77%	\$86	\$97	\$2	\$99	0.0%	0.0%	0.0%
200811	585	653	\$ 74,913	\$ 51,600	\$ 6,438	\$ 1,804	\$ 81,351	\$ 53,404	66%	81%	17%	76%	\$82	\$95	\$2	\$97	0.0%	0.0%	0.0%
200812	579	638	\$ 72,750	\$ 48,252	\$ 6,256	\$ 1,677	\$ 79,006	\$ 49,929	63%	80%	18%	75%	\$78	\$93	\$2	\$95	0.0%	0.0%	0.0%
200901	558	608	\$ 70,956	\$ 39,993	\$ 5,961	\$ 155	\$ 76,917	\$ 40,147	52%	76%	18%	72%	\$66	\$89	\$2	\$91	0.0%	0.0%	0.0%
200902	550	593	\$ 73,563	\$ 59,150	\$ 6,069	\$ 487	\$ 79,631	\$ 59,637	75%	76%	19%	71%	\$101	\$89	\$2	\$91	0.0%	0.0%	0.0%
200903	627	691	\$ 85,604	\$ 89,966	\$ 7,011	\$ 2,679	\$ 92,615	\$ 92,645	100%	80%	21%	75%	\$134	\$95	\$2	\$97	0.0%	0.0%	0.0%
200904	593	657	\$ 82,950	\$ 62,878	\$ 6,667	\$ 848	\$ 89,617	\$ 63,725	71%	80%	21%	75%	\$97	\$95	\$2	\$97	0.0%	0.0%	0.0%
200905	634	667	\$ 84,744	\$ 157,594	\$ 6,737	\$ 1,334	\$ 91,481	\$ 158,929	174%	91%	21%	86%	\$238	\$109	\$2	\$112	0.0%	0.0%	0.0%
200906	645	703	\$ 92,259	\$ 34,077	\$ 7,162	\$ 1,008	\$ 99,421	\$ 35,086	35%	84%	21%	80%	\$50	\$102	\$2	\$104	5.3%	143.9%	6.5%
200907	656	708	\$ 93,847	\$ 70,279	\$ 7,105	\$ 1,881	\$ 100,952	\$ 72,160	71%	80%	22%	75%	\$102	\$98	\$2	\$100	-7.8%	90.2%	-6.7%
200908	675	738	\$ 100,508	\$ 134,610	\$ 7,400	\$ 1,436	\$ 107,908	\$ 136,046	126%	86%	20%	81%	\$184	\$107	\$2	\$109	3.4%	42.8%	3.9%
200909	611	672	\$ 93,914	\$ 73,955	\$ 6,766	\$ 1,878	\$ 100,680	\$ 75,833	75%	88%	21%	83%	\$113	\$110	\$2	\$112	11.4%	33.1%	11.8%
200910	641	682	\$ 98,495	\$ 70,226	\$ 6,927	\$ 2,652	\$ 105,422	\$ 72,878	69%	87%	22%	82%	\$107	\$111	\$2	\$114	14.7%	36.2%	15.1%
200911	614	667	\$ 94,976	\$ 46,811	\$ 6,499	\$ 1,497	\$ 101,475	\$ 48,309	48%	85%	22%	80%	\$72	\$111	\$2	\$113	16.1%	24.8%	16.3%
200912	621	700	\$ 104,839	\$ 57,578	\$ 7,030	\$ 2,527	\$ 111,869	\$ 60,105	54%	83%	23%	79%	\$86	\$111	\$2	\$113	18.7%	24.2%	18.8%
201001	577	626	\$ 96,520	\$ 74,508	\$ 6,314	\$ 329	\$ 102,834	\$ 74,837	73%	85%	23%	80%	\$120	\$115	\$2	\$117	28.9%	24.6%	28.8%
201002	523	559	\$ 85,574	\$ 36,863	\$ 5,492	\$ 192	\$ 91,066	\$ 37,055	41%	82%	23%	78%	\$66	\$113	\$2	\$115	26.5%	20.1%	26.3%
201003	559	615	\$ 98,546	\$ 65,946	\$ 6,169	\$ 1,129	\$ 104,716	\$ 67,076	64%	79%	21%	75%	\$109	\$111	\$2	\$113	17.0%	-2.8%	16.6%
201004	512	564	\$ 81,985	\$ 75,033	\$ 5,656	\$ 1,195	\$ 87,642	\$ 76,228	87%	80%	22%	76%	\$135	\$114	\$2	\$116	19.8%	0.2%	19.4%
201005	528	616	\$ 94,570	\$ 54,064	\$ 6,302	\$ 1,276	\$ 100,871	\$ 55,340	55%	70%	22%	67%	\$90	\$101	\$2	\$103	-7.6%	0.4%	-7.4%
201006	531	589	\$ 92,726	\$ 44,816	\$ 5,891	\$ 1,064	\$ 98,616	\$ 45,880	47%	71%	22%	68%	\$78	\$104	\$2	\$106	1.9%	2.3%	1.9%
201007	514	564	\$ 91,289	\$ 78,376	\$ 5,733	\$ 1,425	\$ 97,022	\$ 79,801	82%	72%	22%	69%	\$141	\$107	\$2	\$109	9.6%	0.7%	9.4%
201008	506	565	\$ 94,981	\$ 80,720	\$ 5,918	\$ 2,710	\$ 100,899	\$ 83,429	83%	67%	24%	65%	\$148	\$102	\$2	\$105	-4.1%	17.3%	-3.7%
201009	494	569	\$ 94,542	\$ 85,900	\$ 5,829	\$ 906	\$ 100,371	\$ 86,807	86%	68%	23%	65%	\$153	\$105	\$2	\$108	-4.2%	10.9%	-3.9%
201010	428	492	\$ 84,114	\$ 50,033	\$ 5,101	\$ 1,209	\$ 89,215	\$ 51,242	57%	67%	21%	65%	\$104	\$105	\$2	\$108	-5.5%	-2.6%	-5.4%
201011	442	496	\$ 84,713	\$ 210,193	\$ 5,098	\$ 2,837	\$ 89,811	\$ 213,030	237%	83%	24%	79%	\$429	\$131	\$2	\$134	18.8%	10.5%	18.6%
201012	400	458	\$ 81,920	\$ 66,100	\$ 4,876	\$ 2,691	\$ 86,796	\$ 68,791	79%	85%	25%	82%	\$150	\$137	\$3	\$140	23.9%	11.2%	23.6%
201101	423	465	\$ 85,574	\$ 94,391	\$ 5,065	\$ 3,955	\$ 90,638	\$ 98,346	109%	88%	31%	85%	\$211	\$144	\$3	\$147	25.1%	37.2%	25.4%
201102	384	439	\$ 76,448	\$ 43,466	\$ 4,517	\$ 3,380	\$ 80,965	\$ 46,846	58%	89%	36%	86%	\$107	\$148	\$4	\$151	30.9%	63.4%	31.6%
201103	368	419	\$ 77,403	\$ 44,931	\$ 4,532	\$ 4,311	\$ 81,935	\$ 49,242	60%	89%	42%	86%	\$118	\$149	\$4	\$153	34.4%	106.8%	35.7%
201104	381	446	\$ 81,482	\$ 37,489	\$ 4,859	\$ 4,404	\$ 86,340	\$ 41,892	49%	86%	47%	83%	\$94	\$146	\$5	\$150	28.1%	128.4%	30.0%
201105	341	388	\$ 72,928	\$ 45,523	\$ 4,546	\$ 1,688	\$ 77,473	\$ 47,211	61%	87%	49%	84%	\$122	\$150	\$5	\$155	48.0%	139.7%	50.0%
201106	295	355	\$ 64,539	\$ 97,147	\$ 4,054	\$ 1,536	\$ 68,593	\$ 98,683	144%	94%	52%	92%	\$278	\$165	\$5	\$171	58.8%	149.0%	60.7%
201107	295	343	\$ 63,936	\$ 53,908	\$ 4,145	\$ 1,504	\$ 68,081	\$ 55,412	81%	95%	53%	92%	\$162	\$167	\$6	\$173	56.4%	161.9%	58.5%
201108	274	316	\$ 57,561	\$ 124,248	\$ 3,824	\$ 1,174	\$ 61,385	\$ 125,422	204%	103%	52%	100%	\$397	\$184	\$6	\$190	79.7%	136.9%	81.0%
201109	275	322	\$ 58,560	\$ 32,116	\$ 3,992	\$ 4,713	\$ 62,552	\$ 36,829	59%	101%	61%	99%	\$114	\$182	\$7	\$189	72.9%	192.7%	75.4%
Experience Period	4,976	5,656	\$ 989,932	\$ 934,270	\$ 60,127	\$ 31,053	\$ 1,050,059	\$ 965,323	0%	94%	52%	92%	\$171	\$165	\$5	\$171	58.8%	149.0%	60.7%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 DC Individual Non-Medigap Rate Filing Effective 04/2012
 Experience Period : Incurred 07/2009 - 06/2010 & Paid Through 09/2010
 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)						y Loss			Rolling-12 Loss Ratio			Observed Rolling 12 Month		
Date	Contract	Member	Medical		Rx		Total		Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Rolling-12 Loss Ratio	Rolling-12 Incurred PMPM	Observed Rolling 12 Month	Observed Rolling 12 Month	Observed Rolling 12 Month	Med	Rx	Total	
200707	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200708	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200709	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200710	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200711	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200712	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	\$0	\$0	\$0	0.0%	0.0%	0.0%		
200801	159	191	\$ 15,511	\$ 5,196	\$ -	\$ 714	\$ 15,511	\$ 5,909	38%	0%	0%	\$31	\$0	\$0	0.0%	0.0%	0.0%			
200802	176	207	\$ 17,040	\$ 2,126	\$ -	\$ 68	\$ 17,040	\$ 2,194	13%	0%	0%	\$11	\$0	\$0	0.0%	0.0%	0.0%			
200803	180	219	\$ 18,082	\$ 4,501	\$ -	\$ 106	\$ 18,082	\$ 4,607	25%	0%	0%	\$21	\$0	\$0	0.0%	0.0%	0.0%			
200804	197	234	\$ 19,182	\$ 2,649	\$ -	\$ -	\$ 19,182	\$ 2,649	14%	0%	0%	\$11	\$0	\$0	0.0%	0.0%	0.0%			
200805	188	223	\$ 18,915	\$ 11,210	\$ -	\$ 22	\$ 18,915	\$ 11,232	59%	0%	0%	\$50	\$0	\$0	0.0%	0.0%	0.0%			
200806	192	246	\$ 19,380	\$ 2,791	\$ -	\$ 134	\$ 19,380	\$ 2,926	15%	26%	27%	\$12	\$22	\$1	\$22	0.0%	0.0%	0.0%		
200807	216	259	\$ 21,469	\$ 3,383	\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%	25%	27%	\$20	\$20	\$2	\$22	0.0%	0.0%	0.0%		
200808	228	283	\$ 23,642	\$ 5,298	\$ -	\$ -	\$ 23,642	\$ 5,758	24%	24%	26%	\$20	\$20	\$2	\$22	0.0%	0.0%	0.0%		
200809	201	255	\$ 21,854	\$ 8,232	\$ -	\$ 644	\$ 21,854	\$ 8,876	41%	26%	28%	\$35	\$21	\$2	\$23	0.0%	0.0%	0.0%		
200810	240	307	\$ 26,229	\$ 9,757	\$ -	\$ 320	\$ 26,229	\$ 10,077	38%	27%	30%	\$33	\$23	\$2	\$25	0.0%	0.0%	0.0%		
200811	240	304	\$ 26,004	\$ 9,524	\$ -	\$ 9,756	\$ 26,004	\$ 19,280	74%	28%	35%	\$63	\$24	\$5	\$29	0.0%	0.0%	0.0%		
200812	243	312	\$ 25,840	\$ 68,223	\$ -	\$ 1,052	\$ 25,840	\$ 69,275	268%	52%	58%	\$222	\$44	\$5	\$49	0.0%	0.0%	0.0%		
200901	227	280	\$ 24,073	\$ 18,489	\$ -	\$ 505	\$ 24,073	\$ 18,994	79%	56%	62%	\$68	\$47	\$5	\$51	0.0%	0.0%	0.0%		
200902	278	362	\$ 30,441	\$ 78,619	\$ -	\$ 8,638	\$ 30,441	\$ 87,257	287%	81%	89%	\$241	\$68	\$7	\$75	0.0%	0.0%	0.0%		
200903	317	406	\$ 35,627	\$ 53,330	\$ -	\$ 1,003	\$ 35,627	\$ 54,333	153%	93%	101%	\$134	\$78	\$7	\$85	0.0%	0.0%	0.0%		
200904	307	404	\$ 33,931	\$ 69,073	\$ -	\$ 9,976	\$ 33,931	\$ 79,049	233%	110%	121%	\$196	\$93	\$9	\$102	0.0%	0.0%	0.0%		
200905	353	458	\$ 37,852	\$ 31,017	\$ -	\$ 868	\$ 37,852	\$ 31,885	84%	110%	120%	\$70	\$92	\$9	\$101	0.0%	0.0%	0.0%		
200906	405	535	\$ 42,468	\$ 49,624	\$ -	\$ 1,826	\$ 42,468	\$ 51,450	121%	116%	126%	\$96	\$97	\$9	\$106	350.3%	1020.9%	374.0%		
200907	430	522	\$ 45,982	\$ 59,644	\$ -	\$ 12,410	\$ 45,982	\$ 72,055	157%	123%	136%	\$138	\$104	\$11	\$115	415.8%	477.0%	421.0%		
200908	399	483	\$ 44,172	\$ 29,815	\$ -	\$ 3,065	\$ 44,172	\$ 32,881	74%	123%	136%	\$68	\$105	\$11	\$116	425.6%	493.7%	431.3%		
200909	425	522	\$ 51,276	\$ 36,472	\$ -	\$ 2,376	\$ 51,276	\$ 38,848	76%	121%	133%	\$74	\$105	\$11	\$116	389.4%	455.0%	394.7%		
200910	470	586	\$ 57,151	\$ 30,429	\$ -	\$ 2,852	\$ 57,151	\$ 33,281	58%	117%	129%	\$57	\$103	\$10	\$114	353.9%	484.3%	363.4%		
200911	438	553	\$ 55,269	\$ 31,915	\$ -	\$ 6,640	\$ 55,269	\$ 38,555	70%	115%	126%	\$70	\$103	\$9	\$112	333.0%	82.6%	288.1%		
200912	446	556	\$ 55,866	\$ 48,310	\$ -	\$ 10,354	\$ 55,866	\$ 58,664	105%	104%	116%	\$106	\$95	\$11	\$105	116.7%	114.1%	116.4%		
201001	456	570	\$ 60,563	\$ 42,225	\$ -	\$ 2,218	\$ 60,563	\$ 44,443	73%	102%	113%	\$78	\$94	\$10	\$105	101.4%	118.6%	103.0%		
201002	504	654	\$ 67,262	\$ 63,052	\$ -	\$ 5,590	\$ 67,262	\$ 68,642	102%	93%	103%	\$105	\$87	\$9	\$97	28.6%	32.2%	28.9%		
201003	532	683	\$ 75,956	\$ 52,673	\$ -	\$ 6,437	\$ 75,956	\$ 59,109	78%	87%	97%	\$87	\$83	\$10	\$93	6.6%	40.7%	9.4%		
201004	534	678	\$ 67,367	\$ 78,171	\$ -	\$ 6,798	\$ 67,367	\$ 84,969	126%	84%	93%	\$125	\$81	\$9	\$90	-12.3%	-4.4%	-11.6%		
201005	538	686	\$ 67,195	\$ 37,867	\$ -	\$ 9,027	\$ 67,195	\$ 46,894	70%	81%	91%	\$68	\$80	\$10	\$90	-13.6%	8.9%	-11.6%		
201006	530	674	\$ 69,569	\$ 38,914	\$ -	\$ 4,684	\$ 69,569	\$ 43,597	63%	77%	87%	\$65	\$77	\$10	\$87	-21.1%	14.0%	-18.1%		
201007	546	692	\$ 75,078	\$ 57,223	\$ -	\$ 5,298	\$ 75,078	\$ 62,521	83%	73%	82%	\$90	\$75	\$9	\$83	-28.4%	-16.9%	-27.3%		
201008	561	744	\$ 80,842	\$ 25,221	\$ -	\$ 8,012	\$ 80,842	\$ 33,233	41%	69%	78%	\$45	\$71	\$9	\$81	-31.9%	-14.5%	-30.3%		
201009	550	638	\$ 77,412	\$ 45,872	\$ -	\$ 3,369	\$ 77,412	\$ 49,241	64%	68%	77%	\$77	\$74	\$9	\$81	-31.8%	-12.7%	-30.1%		
201010	501	631	\$ 73,851	\$ 75,754	\$ -	\$ 4,970	\$ 73,851	\$ 80,724	109%	72%	81%	\$128	\$77	\$9	\$86	-25.5%	-9.9%	-24.0%		
201011	522	666	\$ 79,662	\$ 28,235	\$ -	\$ 8,204	\$ 79,662	\$ 36,439	46%	70%	79%	\$55	\$75	\$10	\$85	-26.5%	0.8%	-24.2%		
201012	508	643	\$ 77,492	\$ 20,828	\$ -	\$ 8,817	\$ 77,492	\$ 29,644	38%	65%	73%	\$46	\$71	\$9	\$80	-24.9%	-13.6%	-23.8%		
201101	472	587	\$ 73,140	\$ 15,658	\$ -	\$ 761	\$ 73,140	\$ 16,419	22%	61%	69%	\$28	\$68	\$9	\$77	-28.1%	-13.6%	-26.7%		
201102	438	547	\$ 66,453	\$ 30,670	\$ -	\$ 5,187	\$ 66,453	\$ 35,856	54%	57%	65%	\$66	\$64	\$9	\$74	-26.1%	-4.0%	-23.9%		
201103	437	547	\$ 67,055	\$ 27,430	\$ -	\$ 6,223	\$ 67,055	\$ 34,253	51%	55%	63%	\$63	\$62	\$9	\$72	-25.3%	-6.0%	-23.2%		
201104	421	570	\$ 71,005	\$ 11,830	\$ -	\$ 6,220	\$ 71,005	\$ 18,050	25%	47%	55%	\$32	\$54	\$9	\$64	-33.0%	3.6%	-29.4%		
201105	415	534	\$ 68,093	\$ 10,742	\$ -	\$ 4,127	\$ 68,093	\$ 14,868	22%	44%	52%	\$28	\$52	\$9	\$61	-34.8%	-10.2%	-32.1%		
201106	350	416	\$ 57,671	\$ 58,061	\$ -	\$ 8,751	\$ 57,671	\$ 66,812	116%	47%	55%	\$161	\$56	\$10	\$66	-26.3%	-3.3%	-23.6%		
201107	309	405	\$ 51,695	\$ 25,364	\$ -	\$ 6,152	\$ 51,695	\$ 31,517	61%	44%	53%	\$78	\$54	\$10	\$65	-27.3%	15.7%	-22.7%		
201108	309	412	\$ 50,638	\$ 25,007	\$ -	\$ 5,517	\$ 50,638	\$ 30,524	60%	46%	55%	\$74	\$57	\$10	\$67	-20.3%	12.9%	-16.5%		
201109	279	370	\$ 47,817	\$ 10,243	\$ -	\$ 1,897	\$ 47,817	\$ 12,141	25%	43%	52%	\$33	\$54	\$11	\$64	-24.9%	15.3%	-20.3%		
Experience Period	5,721	7,215	\$ 867,753	\$ 407,523	\$ -	\$ 70,537	\$ 867,753	\$ 478,060	0%	47%	55%	\$66	\$56	\$10	\$66	-26.3%	-3.3%	-23.6%		

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
1-5	\$133				\$123				(\$10)				-7.5%			
6-17	\$119	\$232	\$238	\$316	\$110	\$215	\$220	\$294	(\$9)	(\$17)	(\$18)	(\$22)	-7.6%	-7.3%	-7.6%	-7.0%
18-20	\$174	\$339	\$348	\$464	\$161	\$314	\$322	\$430	(\$13)	(\$25)	(\$26)	(\$34)	-7.5%	-7.4%	-7.5%	-7.3%
21	\$177	\$346	\$354	\$473	\$163	\$319	\$328	\$437	(\$14)	(\$27)	(\$26)	(\$36)	-7.9%	-7.8%	-7.3%	-7.6%
22	\$180	\$351	\$360	\$482	\$166	\$324	\$333	\$444	(\$14)	(\$27)	(\$27)	(\$38)	-7.8%	-7.7%	-7.5%	-7.9%
23	\$185	\$363	\$372	\$496	\$172	\$335	\$343	\$459	(\$13)	(\$28)	(\$29)	(\$37)	-7.0%	-7.7%	-7.8%	-7.5%
24	\$189	\$368	\$377	\$505	\$175	\$341	\$349	\$466	(\$14)	(\$27)	(\$28)	(\$39)	-7.4%	-7.3%	-7.4%	-7.7%
25	\$192	\$374	\$383	\$510	\$177	\$346	\$354	\$473	(\$15)	(\$28)	(\$29)	(\$37)	-7.8%	-7.5%	-7.6%	-7.3%
26	\$197	\$386	\$395	\$528	\$183	\$356	\$365	\$487	(\$14)	(\$30)	(\$30)	(\$41)	-7.1%	-7.8%	-7.6%	-7.8%
27	\$201	\$391	\$400	\$534	\$185	\$361	\$370	\$495	(\$16)	(\$30)	(\$30)	(\$39)	-8.0%	-7.7%	-7.5%	-7.3%
28	\$203	\$398	\$407	\$543	\$188	\$367	\$376	\$501	(\$15)	(\$31)	(\$31)	(\$42)	-7.4%	-7.8%	-7.6%	-7.7%
29	\$209	\$407	\$418	\$557	\$193	\$377	\$386	\$516	(\$16)	(\$30)	(\$32)	(\$41)	-7.7%	-7.4%	-7.7%	-7.4%
30	\$212	\$412	\$424	\$566	\$196	\$382	\$391	\$523	(\$16)	(\$30)	(\$33)	(\$43)	-7.5%	-7.3%	-7.8%	-7.6%
31	\$218	\$424	\$435	\$580	\$201	\$392	\$403	\$538	(\$17)	(\$32)	(\$32)	(\$42)	-7.8%	-7.5%	-7.4%	-7.2%
32	\$220	\$429	\$441	\$589	\$203	\$398	\$408	\$544	(\$17)	(\$31)	(\$33)	(\$45)	-7.7%	-7.2%	-7.5%	-7.6%
33	\$227	\$441	\$452	\$604	\$210	\$408	\$418	\$558	(\$17)	(\$33)	(\$34)	(\$46)	-7.5%	-7.5%	-7.5%	-7.6%
34	\$229	\$447	\$459	\$613	\$212	\$413	\$424	\$566	(\$17)	(\$34)	(\$35)	(\$47)	-7.4%	-7.6%	-7.6%	-7.7%
35	\$235	\$459	\$470	\$627	\$218	\$424	\$435	\$580	(\$17)	(\$35)	(\$35)	(\$47)	-7.2%	-7.6%	-7.4%	-7.5%
36	\$238	\$464	\$475	\$636	\$220	\$429	\$440	\$588	(\$18)	(\$35)	(\$35)	(\$48)	-7.6%	-7.5%	-7.4%	-7.5%
37	\$244	\$475	\$487	\$650	\$225	\$439	\$451	\$602	(\$19)	(\$36)	(\$36)	(\$48)	-7.8%	-7.6%	-7.4%	-7.4%
38	\$250	\$487	\$499	\$667	\$231	\$450	\$461	\$616	(\$19)	(\$37)	(\$38)	(\$51)	-7.6%	-7.6%	-7.6%	-7.6%
39	\$253	\$493	\$505	\$673	\$233	\$455	\$466	\$623	(\$20)	(\$38)	(\$39)	(\$50)	-7.9%	-7.7%	-7.7%	-7.4%
40	\$258	\$505	\$517	\$690	\$238	\$466	\$478	\$637	(\$20)	(\$39)	(\$39)	(\$53)	-7.8%	-7.7%	-7.5%	-7.7%
41	\$270	\$525	\$540	\$719	\$250	\$487	\$499	\$666	(\$20)	(\$38)	(\$41)	(\$53)	-7.4%	-7.2%	-7.6%	-7.4%
42	\$285	\$554	\$569	\$760	\$263	\$513	\$526	\$702	(\$22)	(\$41)	(\$43)	(\$58)	-7.7%	-7.4%	-7.6%	-7.6%
43	\$295	\$578	\$592	\$789	\$273	\$534	\$548	\$731	(\$22)	(\$44)	(\$44)	(\$58)	-7.5%	-7.6%	-7.4%	-7.4%
44	\$311	\$606	\$621	\$830	\$287	\$560	\$574	\$767	(\$24)	(\$46)	(\$47)	(\$63)	-7.7%	-7.6%	-7.6%	-7.6%
45	\$325	\$632	\$650	\$868	\$301	\$586	\$601	\$803	(\$24)	(\$46)	(\$49)	(\$65)	-7.4%	-7.3%	-7.5%	-7.5%
46	\$339	\$662	\$679	\$905	\$314	\$613	\$628	\$838	(\$25)	(\$49)	(\$51)	(\$67)	-7.4%	-7.4%	-7.5%	-7.4%
47	\$354	\$690	\$708	\$946	\$328	\$639	\$655	\$874	(\$26)	(\$51)	(\$53)	(\$72)	-7.3%	-7.4%	-7.5%	-7.6%
48	\$372	\$725	\$742	\$992	\$343	\$670	\$687	\$917	(\$29)	(\$55)	(\$55)	(\$75)	-7.8%	-7.6%	-7.4%	-7.6%
49	\$389	\$758	\$777	\$1,039	\$360	\$701	\$719	\$960	(\$29)	(\$57)	(\$58)	(\$79)	-7.5%	-7.5%	-7.5%	-7.6%
50	\$407	\$792	\$812	\$1,085	\$376	\$733	\$751	\$1,003	(\$31)	(\$59)	(\$61)	(\$82)	-7.6%	-7.4%	-7.5%	-7.6%
51	\$424	\$826	\$847	\$1,132	\$391	\$764	\$784	\$1,046	(\$33)	(\$62)	(\$63)	(\$86)	-7.8%	-7.5%	-7.4%	-7.6%
52	\$444	\$864	\$887	\$1,187	\$411	\$801	\$821	\$1,096	(\$33)	(\$63)	(\$66)	(\$91)	-7.4%	-7.3%	-7.4%	-7.7%
53	\$464	\$905	\$929	\$1,238	\$429	\$837	\$859	\$1,146	(\$35)	(\$68)	(\$70)	(\$92)	-7.5%	-7.5%	-7.5%	-7.4%
54	\$484	\$946	\$969	\$1,294	\$448	\$874	\$896	\$1,197	(\$36)	(\$72)	(\$73)	(\$97)	-7.4%	-7.6%	-7.5%	-7.5%
55	\$508	\$990	\$1,015	\$1,355	\$470	\$916	\$939	\$1,254	(\$38)	(\$74)	(\$76)	(\$101)	-7.5%	-7.5%	-7.5%	-7.5%
56	\$531	\$1,036	\$1,062	\$1,418	\$491	\$957	\$982	\$1,311	(\$40)	(\$79)	(\$80)	(\$107)	-7.5%	-7.6%	-7.5%	-7.5%
57	\$557	\$1,085	\$1,114	\$1,488	\$515	\$1,005	\$1,031	\$1,376	(\$42)	(\$80)	(\$83)	(\$112)	-7.5%	-7.4%	-7.5%	-7.5%
58	\$580	\$1,132	\$1,161	\$1,549	\$536	\$1,047	\$1,074	\$1,433	(\$44)	(\$85)	(\$87)	(\$116)	-7.6%	-7.5%	-7.5%	-7.5%
59	\$609	\$1,189	\$1,219	\$1,628	\$563	\$1,099	\$1,127	\$1,505	(\$46)	(\$90)	(\$92)	(\$123)	-7.6%	-7.6%	-7.5%	-7.6%
60	\$636	\$1,238	\$1,271	\$1,697	\$588	\$1,146	\$1,175	\$1,569	(\$48)	(\$92)	(\$96)	(\$128)	-7.5%	-7.4%	-7.6%	-7.5%
61	\$664	\$1,297	\$1,329	\$1,773	\$614	\$1,198	\$1,229	\$1,641	(\$50)	(\$99)	(\$100)	(\$132)	-7.5%	-7.6%	-7.5%	-7.4%
62	\$697	\$1,358	\$1,392	\$1,860	\$644	\$1,256	\$1,288	\$1,720	(\$53)	(\$102)	(\$104)	(\$140)	-7.6%	-7.5%	-7.5%	-7.5%
63	\$728	\$1,418	\$1,456	\$1,944	\$674	\$1,313	\$1,347	\$1,798	(\$54)	(\$105)	(\$109)	(\$146)	-7.4%	-7.4%	-7.5%	-7.5%
64	\$760	\$1,483	\$1,521	\$2,031	\$703	\$1,371	\$1,407	\$1,877	(\$57)	(\$112)	(\$114)	(\$154)	-7.5%	-7.6%	-7.5%	-7.6%
65	\$795	\$1,549	\$1,589	\$2,124	\$736	\$1,434	\$1,470	\$1,964	(\$59)	(\$115)	(\$119)	(\$160)	-7.4%	-7.4%	-7.5%	-7.5%
65+	\$833	\$1,624	\$1,666	\$2,223	\$771	\$1,501	\$1,540	\$2,057	(\$62)	(\$123)	(\$126)	(\$166)	-7.4%	-7.6%	-7.6%	-7.5%

Min	-8.0%
Max	-7.0%

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	
1-5	\$96				\$88				(\$8)					-8.3%			
6-17	\$85	\$167	\$171	\$227	\$79	\$154	\$157	\$210	(\$6)	(\$13)	(\$14)	(\$17)		-7.1%	-7.8%	-8.2%	-7.5%
18-20	\$125	\$244	\$250	\$334	\$115	\$225	\$231	\$308	(\$10)	(\$19)	(\$19)	(\$26)		-8.0%	-7.8%	-7.6%	-7.8%
21	\$127	\$248	\$254	\$340	\$117	\$228	\$235	\$312	(\$10)	(\$20)	(\$19)	(\$28)		-7.9%	-8.1%	-7.5%	-8.2%
22	\$129	\$252	\$259	\$346	\$120	\$233	\$238	\$318	(\$9)	(\$19)	(\$21)	(\$28)		-7.0%	-7.5%	-8.1%	-8.1%
23	\$134	\$261	\$267	\$357	\$123	\$240	\$246	\$329	(\$11)	(\$21)	(\$21)	(\$28)		-8.2%	-8.0%	-7.9%	-7.8%
24	\$136	\$265	\$271	\$363	\$125	\$243	\$250	\$334	(\$11)	(\$22)	(\$21)	(\$29)		-8.1%	-8.3%	-7.7%	-8.0%
25	\$138	\$269	\$276	\$367	\$127	\$248	\$253	\$338	(\$11)	(\$21)	(\$23)	(\$29)		-8.0%	-7.8%	-8.3%	-7.9%
26	\$142	\$278	\$283	\$379	\$130	\$255	\$262	\$349	(\$12)	(\$23)	(\$21)	(\$30)		-8.5%	-8.3%	-7.4%	-7.9%
27	\$144	\$281	\$288	\$383	\$132	\$259	\$265	\$354	(\$12)	(\$22)	(\$23)	(\$29)		-8.3%	-7.8%	-8.0%	-7.6%
28	\$146	\$285	\$292	\$390	\$135	\$262	\$269	\$359	(\$11)	(\$23)	(\$23)	(\$31)		-7.5%	-8.1%	-7.9%	-7.9%
29	\$150	\$292	\$301	\$401	\$138	\$269	\$277	\$369	(\$12)	(\$23)	(\$24)	(\$32)		-8.0%	-7.9%	-8.0%	-8.0%
30	\$152	\$296	\$305	\$407	\$140	\$274	\$280	\$375	(\$12)	(\$22)	(\$25)	(\$32)		-7.9%	-7.4%	-8.2%	-7.9%
31	\$156	\$305	\$312	\$417	\$144	\$281	\$289	\$385	(\$12)	(\$24)	(\$23)	(\$32)		-7.7%	-7.9%	-7.4%	-7.7%
32	\$158	\$309	\$317	\$423	\$146	\$284	\$292	\$390	(\$12)	(\$25)	(\$25)	(\$33)		-7.6%	-8.1%	-7.9%	-7.8%
33	\$163	\$317	\$325	\$434	\$150	\$292	\$299	\$400	(\$13)	(\$25)	(\$26)	(\$34)		-8.0%	-7.9%	-8.0%	-7.8%
34	\$165	\$321	\$330	\$441	\$152	\$296	\$304	\$405	(\$13)	(\$25)	(\$26)	(\$36)		-7.9%	-7.8%	-7.9%	-8.2%
35	\$169	\$330	\$338	\$450	\$155	\$304	\$311	\$416	(\$14)	(\$26)	(\$27)	(\$34)		-8.3%	-7.9%	-8.0%	-7.6%
36	\$171	\$334	\$343	\$457	\$157	\$307	\$316	\$421	(\$14)	(\$27)	(\$27)	(\$36)		-8.2%	-8.1%	-7.9%	-7.9%
37	\$176	\$343	\$350	\$467	\$162	\$315	\$323	\$431	(\$14)	(\$28)	(\$27)	(\$36)		-8.0%	-8.2%	-7.7%	-7.7%
38	\$180	\$350	\$359	\$479	\$165	\$322	\$331	\$442	(\$15)	(\$28)	(\$28)	(\$37)		-8.3%	-8.0%	-7.8%	-7.7%
39	\$181	\$354	\$363	\$484	\$167	\$326	\$334	\$446	(\$14)	(\$28)	(\$29)	(\$38)		-7.7%	-7.9%	-8.0%	-7.9%
40	\$185	\$363	\$372	\$497	\$171	\$334	\$341	\$457	(\$14)	(\$29)	(\$31)	(\$40)		-7.6%	-8.0%	-8.3%	-8.0%
41	\$194	\$378	\$388	\$517	\$179	\$348	\$358	\$477	(\$15)	(\$30)	(\$30)	(\$40)		-7.7%	-7.9%	-7.7%	-7.7%
42	\$205	\$399	\$409	\$546	\$188	\$367	\$377	\$503	(\$17)	(\$32)	(\$32)	(\$43)		-8.3%	-8.0%	-7.8%	-7.9%
43	\$213	\$415	\$425	\$568	\$196	\$382	\$392	\$523	(\$17)	(\$33)	(\$33)	(\$45)		-8.0%	-8.0%	-7.8%	-7.9%
44	\$223	\$436	\$446	\$597	\$206	\$401	\$411	\$549	(\$17)	(\$35)	(\$35)	(\$48)		-7.6%	-8.0%	-7.8%	-8.0%
45	\$234	\$455	\$467	\$624	\$215	\$420	\$431	\$574	(\$19)	(\$35)	(\$36)	(\$50)		-8.1%	-7.7%	-7.7%	-8.0%
46	\$244	\$476	\$488	\$651	\$225	\$438	\$449	\$600	(\$19)	(\$38)	(\$39)	(\$51)		-7.8%	-8.0%	-8.0%	-7.8%
47	\$254	\$497	\$509	\$680	\$235	\$457	\$469	\$626	(\$19)	(\$40)	(\$40)	(\$54)		-7.5%	-8.0%	-7.9%	-7.9%
48	\$267	\$521	\$534	\$713	\$246	\$479	\$492	\$657	(\$21)	(\$42)	(\$42)	(\$56)		-7.9%	-8.1%	-7.9%	-7.9%
49	\$280	\$544	\$559	\$746	\$257	\$502	\$515	\$687	(\$23)	(\$42)	(\$44)	(\$59)		-8.2%	-7.7%	-7.9%	-7.9%
50	\$292	\$570	\$584	\$780	\$269	\$525	\$538	\$718	(\$23)	(\$45)	(\$46)	(\$62)		-7.9%	-7.9%	-7.9%	-7.9%
51	\$305	\$595	\$609	\$813	\$280	\$547	\$561	\$749	(\$25)	(\$48)	(\$48)	(\$64)		-8.2%	-8.1%	-7.9%	-7.9%
52	\$319	\$622	\$639	\$853	\$294	\$573	\$588	\$785	(\$25)	(\$49)	(\$51)	(\$68)		-7.8%	-7.9%	-8.0%	-8.0%
53	\$334	\$651	\$668	\$891	\$307	\$599	\$615	\$821	(\$27)	(\$52)	(\$53)	(\$70)		-8.1%	-8.0%	-7.9%	-7.9%
54	\$348	\$680	\$697	\$931	\$321	\$626	\$642	\$856	(\$27)	(\$54)	(\$55)	(\$75)		-7.8%	-7.9%	-7.9%	-8.1%
55	\$365	\$711	\$730	\$974	\$336	\$656	\$672	\$897	(\$29)	(\$55)	(\$58)	(\$77)		-7.9%	-7.7%	-7.9%	-7.9%
56	\$381	\$744	\$764	\$1,020	\$351	\$685	\$703	\$938	(\$30)	(\$59)	(\$61)	(\$82)		-7.9%	-7.9%	-8.0%	-8.0%
57	\$401	\$780	\$801	\$1,070	\$368	\$720	\$738	\$985	(\$33)	(\$60)	(\$63)	(\$85)		-8.2%	-7.7%	-7.9%	-7.9%
58	\$417	\$813	\$835	\$1,114	\$385	\$750	\$768	\$1,025	(\$32)	(\$63)	(\$67)	(\$89)		-7.7%	-7.7%	-8.0%	-8.0%
59	\$438	\$855	\$876	\$1,170	\$404	\$786	\$807	\$1,077	(\$34)	(\$69)	(\$69)	(\$93)		-7.8%	-8.1%	-7.9%	-7.9%
60	\$457	\$891	\$913	\$1,220	\$421	\$821	\$841	\$1,123	(\$36)	(\$70)	(\$72)	(\$97)		-7.9%	-7.9%	-7.9%	-8.0%
61	\$477	\$933	\$955	\$1,274	\$440	\$857	\$880	\$1,175	(\$37)	(\$76)	(\$75)	(\$99)		-7.8%	-8.1%	-7.9%	-7.8%
62	\$501	\$976	\$1,002	\$1,337	\$461	\$899	\$922	\$1,231	(\$40)	(\$77)	(\$80)	(\$106)		-8.0%	-7.9%	-8.0%	-7.9%
63	\$523	\$1,020	\$1,047	\$1,398	\$483	\$940	\$964	\$1,287	(\$40)	(\$80)	(\$83)	(\$111)		-7.6%	-7.8%	-7.9%	-7.9%
64	\$546	\$1,066	\$1,093	\$1,461	\$503	\$981	\$1,007	\$1,344	(\$43)	(\$85)	(\$86)	(\$117)		-7.9%	-8.0%	-7.9%	-8.0%
65	\$572	\$1,114	\$1,143	\$1,527	\$527	\$1,027	\$1,052	\$1,406	(\$45)	(\$87)	(\$91)	(\$121)		-7.9%	-7.8%	-8.0%	-7.9%
65+	\$599	\$1,168	\$1,198	\$1,597	\$551	\$1,075	\$1,103	\$1,472	(\$48)	(\$93)	(\$95)	(\$125)		-8.0%	-8.0%	-7.9%	-7.8%

Min	-8.5%
Max	-7.0%

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	
1-5	\$55	-	-	-	\$51	-	-	-	(\$4)					-7.3%			
6-17	\$49	\$96	\$98	\$131	\$46	\$89	\$92	\$122	(\$3)	(\$7)	(\$6)	(\$9)		-6.1%	-7.3%	-6.1%	-6.9%
18-20	\$70	\$135	\$139	\$186	\$65	\$126	\$130	\$173	(\$5)	(\$9)	(\$9)	(\$13)		-7.1%	-6.7%	-6.5%	-7.0%
21	\$71	\$138	\$141	\$189	\$66	\$129	\$132	\$176	(\$5)	(\$9)	(\$9)	(\$13)		-7.0%	-6.5%	-6.4%	-6.9%
22	\$72	\$140	\$144	\$192	\$67	\$131	\$134	\$179	(\$5)	(\$9)	(\$10)	(\$13)		-6.9%	-6.4%	-6.9%	-6.8%
23	\$73	\$143	\$146	\$195	\$68	\$133	\$136	\$182	(\$5)	(\$10)	(\$10)	(\$13)		-6.8%	-7.0%	-6.8%	-6.7%
24	\$74	\$145	\$149	\$199	\$69	\$135	\$139	\$185	(\$5)	(\$10)	(\$10)	(\$14)		-6.8%	-6.9%	-6.7%	-7.0%
25	\$76	\$147	\$151	\$201	\$70	\$137	\$141	\$188	(\$6)	(\$10)	(\$10)	(\$13)		-7.9%	-6.8%	-6.6%	-6.5%
26	\$77	\$150	\$153	\$205	\$71	\$139	\$143	\$191	(\$6)	(\$11)	(\$10)	(\$14)		-7.8%	-7.3%	-6.5%	-6.8%
27	\$78	\$152	\$156	\$209	\$73	\$142	\$145	\$194	(\$5)	(\$10)	(\$11)	(\$15)		-6.4%	-6.6%	-7.1%	-7.2%
28	\$79	\$155	\$158	\$211	\$74	\$144	\$147	\$197	(\$5)	(\$11)	(\$11)	(\$14)		-6.3%	-7.1%	-7.0%	-6.6%
29	\$80	\$157	\$161	\$215	\$75	\$146	\$150	\$200	(\$5)	(\$11)	(\$11)	(\$15)		-6.3%	-7.0%	-6.8%	-7.0%
30	\$83	\$162	\$165	\$221	\$77	\$150	\$154	\$206	(\$6)	(\$12)	(\$11)	(\$15)		-7.2%	-7.4%	-6.7%	-6.8%
31	\$85	\$165	\$170	\$228	\$79	\$155	\$159	\$212	(\$6)	(\$10)	(\$11)	(\$16)		-7.1%	-6.1%	-6.5%	-7.0%
32	\$87	\$170	\$175	\$234	\$82	\$159	\$163	\$218	(\$5)	(\$11)	(\$12)	(\$16)		-5.7%	-6.5%	-6.9%	-6.8%
33	\$90	\$175	\$180	\$240	\$84	\$163	\$168	\$224	(\$6)	(\$12)	(\$12)	(\$16)		-6.7%	-6.9%	-6.7%	-6.7%
34	\$92	\$180	\$185	\$247	\$86	\$168	\$172	\$230	(\$6)	(\$12)	(\$13)	(\$17)		-6.5%	-6.7%	-7.0%	-6.9%
35	\$95	\$185	\$189	\$253	\$88	\$172	\$176	\$236	(\$7)	(\$13)	(\$13)	(\$17)		-7.4%	-7.0%	-6.9%	-6.7%
36	\$97	\$189	\$194	\$259	\$90	\$176	\$181	\$242	(\$7)	(\$13)	(\$13)	(\$17)		-7.2%	-6.9%	-6.7%	-6.6%
37	\$99	\$194	\$199	\$266	\$93	\$181	\$185	\$248	(\$6)	(\$13)	(\$14)	(\$18)		-6.1%	-6.7%	-7.0%	-6.8%
38	\$102	\$199	\$204	\$272	\$95	\$185	\$190	\$254	(\$7)	(\$14)	(\$14)	(\$18)		-6.9%	-7.0%	-6.9%	-6.6%
39	\$104	\$204	\$209	\$278	\$97	\$189	\$194	\$259	(\$7)	(\$15)	(\$15)	(\$19)		-6.7%	-7.4%	-7.2%	-6.8%
40	\$107	\$209	\$213	\$285	\$99	\$194	\$199	\$265	(\$8)	(\$15)	(\$14)	(\$20)		-7.5%	-7.2%	-6.6%	-7.0%
41	\$111	\$217	\$223	\$297	\$104	\$203	\$208	\$277	(\$7)	(\$14)	(\$15)	(\$20)		-6.3%	-6.5%	-6.7%	-6.7%
42	\$117	\$229	\$235	\$314	\$109	\$213	\$219	\$292	(\$8)	(\$16)	(\$16)	(\$22)		-6.8%	-7.0%	-6.8%	-7.0%
43	\$122	\$239	\$244	\$326	\$114	\$222	\$228	\$304	(\$8)	(\$17)	(\$16)	(\$22)		-6.6%	-7.1%	-6.6%	-6.7%
44	\$128	\$250	\$256	\$343	\$120	\$233	\$239	\$319	(\$8)	(\$17)	(\$17)	(\$24)		-6.3%	-6.8%	-6.6%	-7.0%
45	\$134	\$261	\$268	\$358	\$125	\$244	\$250	\$334	(\$9)	(\$17)	(\$18)	(\$24)		-6.7%	-6.5%	-6.7%	-6.7%
46	\$140	\$273	\$280	\$374	\$131	\$255	\$261	\$349	(\$9)	(\$18)	(\$19)	(\$25)		-6.4%	-6.6%	-6.8%	-6.7%
47	\$146	\$285	\$292	\$391	\$136	\$266	\$273	\$364	(\$10)	(\$19)	(\$19)	(\$27)		-6.8%	-6.7%	-6.5%	-6.9%
48	\$153	\$300	\$307	\$410	\$143	\$279	\$286	\$382	(\$10)	(\$21)	(\$21)	(\$28)		-6.5%	-7.0%	-6.8%	-6.8%
49	\$161	\$313	\$321	\$429	\$150	\$292	\$299	\$400	(\$11)	(\$21)	(\$22)	(\$29)		-6.8%	-6.7%	-6.9%	-6.8%
50	\$168	\$327	\$336	\$448	\$156	\$305	\$313	\$418	(\$12)	(\$22)	(\$23)	(\$30)		-7.1%	-6.7%	-6.8%	-6.7%
51	\$175	\$342	\$350	\$467	\$163	\$318	\$326	\$435	(\$12)	(\$24)	(\$24)	(\$32)		-6.9%	-7.0%	-6.9%	-6.9%
52	\$183	\$357	\$367	\$490	\$171	\$333	\$342	\$456	(\$12)	(\$24)	(\$25)	(\$34)		-6.6%	-6.7%	-6.8%	-6.9%
53	\$192	\$374	\$384	\$512	\$179	\$349	\$357	\$477	(\$13)	(\$25)	(\$27)	(\$35)		-6.8%	-6.7%	-7.0%	-6.8%
54	\$200	\$391	\$400	\$535	\$187	\$364	\$373	\$498	(\$13)	(\$27)	(\$27)	(\$37)		-6.5%	-6.9%	-6.8%	-6.9%
55	\$210	\$409	\$419	\$560	\$195	\$381	\$391	\$522	(\$15)	(\$28)	(\$28)	(\$38)		-7.1%	-6.8%	-6.7%	-6.8%
56	\$219	\$428	\$439	\$586	\$204	\$399	\$409	\$546	(\$15)	(\$29)	(\$30)	(\$40)		-6.8%	-6.8%	-6.8%	-6.8%
57	\$230	\$448	\$460	\$615	\$214	\$418	\$429	\$573	(\$16)	(\$30)	(\$31)	(\$42)		-7.0%	-6.7%	-6.7%	-6.8%
58	\$240	\$467	\$479	\$640	\$223	\$436	\$447	\$596	(\$17)	(\$31)	(\$32)	(\$44)		-7.1%	-6.6%	-6.7%	-6.9%
59	\$252	\$491	\$503	\$672	\$235	\$457	\$469	\$626	(\$17)	(\$34)	(\$34)	(\$46)		-6.7%	-6.9%	-6.8%	-6.8%
60	\$262	\$512	\$525	\$701	\$245	\$477	\$489	\$653	(\$17)	(\$35)	(\$36)	(\$48)		-6.5%	-6.8%	-6.9%	-6.8%
61	\$274	\$536	\$549	\$732	\$256	\$499	\$512	\$683	(\$18)	(\$37)	(\$37)	(\$49)		-6.6%	-6.9%	-6.7%	-6.7%
62	\$288	\$561	\$575	\$768	\$268	\$523	\$536	\$716	(\$20)	(\$38)	(\$39)	(\$52)		-6.9%	-6.8%	-6.8%	-6.8%
63	\$301	\$586	\$602	\$803	\$280	\$547	\$561	\$749	(\$21)	(\$39)	(\$41)	(\$54)		-7.0%	-6.7%	-6.8%	-6.7%
64	\$314	\$612	\$628	\$839	\$293	\$571	\$585	\$781	(\$21)	(\$41)	(\$43)	(\$58)		-6.7%	-6.7%	-6.8%	-6.9%
65	\$328	\$640	\$657	\$877	\$306	\$597	\$612	\$817	(\$22)	(\$43)	(\$45)	(\$60)		-6.7%	-6.7%	-6.8%	-6.8%
65+	\$344	\$671	\$688	\$918	\$321	\$625	\$641	\$856	(\$23)	(\$46)	(\$47)	(\$62)		-6.7%	-6.9%	-6.8%	-6.8%

Min	-7.9%
Max	-5.7%

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

BLUECHOICE UNDERWRITTEN (Med & Rx HIGH OPTION)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$137				\$123				(\$14)				-10.2%			
6-17	\$123	\$239	\$245	\$326	\$110	\$215	\$220	\$294	(\$13)	(\$24)	(\$25)	(\$32)	-10.6%	-10.0%	-10.2%	-9.8%
18-20	\$180	\$350	\$358	\$479	\$161	\$314	\$322	\$430	(\$19)	(\$36)	(\$36)	(\$49)	-10.6%	-10.3%	-10.1%	-10.2%
21	\$182	\$356	\$365	\$488	\$163	\$319	\$328	\$437	(\$19)	(\$37)	(\$37)	(\$51)	-10.4%	-10.4%	-10.1%	-10.5%
22	\$186	\$362	\$371	\$496	\$166	\$324	\$333	\$444	(\$20)	(\$38)	(\$38)	(\$52)	-10.8%	-10.5%	-10.2%	-10.5%
23	\$191	\$373	\$383	\$512	\$172	\$335	\$343	\$459	(\$19)	(\$38)	(\$40)	(\$53)	-9.9%	-10.2%	-10.4%	-10.4%
24	\$195	\$380	\$388	\$520	\$175	\$341	\$349	\$466	(\$20)	(\$39)	(\$39)	(\$54)	-10.3%	-10.3%	-10.1%	-10.4%
25	\$197	\$386	\$395	\$527	\$177	\$346	\$354	\$473	(\$20)	(\$40)	(\$41)	(\$54)	-10.2%	-10.4%	-10.4%	-10.2%
26	\$204	\$397	\$407	\$544	\$183	\$356	\$365	\$487	(\$21)	(\$41)	(\$42)	(\$57)	-10.3%	-10.3%	-10.3%	-10.5%
27	\$206	\$404	\$412	\$550	\$185	\$361	\$370	\$495	(\$21)	(\$43)	(\$42)	(\$55)	-10.2%	-10.6%	-10.2%	-10.0%
28	\$210	\$410	\$419	\$559	\$188	\$367	\$376	\$501	(\$22)	(\$43)	(\$43)	(\$58)	-10.5%	-10.5%	-10.3%	-10.4%
29	\$215	\$419	\$431	\$574	\$193	\$377	\$386	\$516	(\$22)	(\$42)	(\$45)	(\$58)	-10.2%	-10.0%	-10.4%	-10.1%
30	\$219	\$425	\$436	\$583	\$196	\$382	\$391	\$523	(\$23)	(\$43)	(\$45)	(\$60)	-10.5%	-10.1%	-10.3%	-10.3%
31	\$224	\$436	\$449	\$598	\$201	\$392	\$403	\$538	(\$23)	(\$44)	(\$46)	(\$60)	-10.3%	-10.1%	-10.2%	-10.0%
32	\$227	\$442	\$455	\$607	\$203	\$398	\$408	\$544	(\$24)	(\$44)	(\$47)	(\$63)	-10.6%	-10.0%	-10.3%	-10.4%
33	\$234	\$455	\$466	\$622	\$210	\$408	\$418	\$558	(\$24)	(\$47)	(\$48)	(\$64)	-10.3%	-10.3%	-10.3%	-10.3%
34	\$236	\$460	\$473	\$631	\$212	\$413	\$424	\$566	(\$24)	(\$47)	(\$49)	(\$65)	-10.2%	-10.2%	-10.4%	-10.3%
35	\$243	\$473	\$484	\$646	\$218	\$424	\$435	\$580	(\$25)	(\$49)	(\$49)	(\$66)	-10.3%	-10.4%	-10.1%	-10.2%
36	\$245	\$479	\$490	\$655	\$220	\$429	\$440	\$588	(\$25)	(\$50)	(\$50)	(\$67)	-10.2%	-10.4%	-10.2%	-10.2%
37	\$251	\$490	\$503	\$670	\$225	\$439	\$451	\$602	(\$26)	(\$51)	(\$52)	(\$68)	-10.4%	-10.4%	-10.3%	-10.1%
38	\$258	\$503	\$514	\$688	\$231	\$450	\$461	\$616	(\$27)	(\$53)	(\$53)	(\$72)	-10.5%	-10.5%	-10.3%	-10.5%
39	\$260	\$508	\$520	\$694	\$233	\$455	\$466	\$623	(\$27)	(\$53)	(\$54)	(\$71)	-10.4%	-10.4%	-10.4%	-10.2%
40	\$266	\$520	\$532	\$711	\$238	\$466	\$478	\$637	(\$28)	(\$54)	(\$54)	(\$74)	-10.5%	-10.4%	-10.2%	-10.4%
41	\$278	\$542	\$557	\$742	\$250	\$487	\$499	\$666	(\$28)	(\$55)	(\$58)	(\$76)	-10.1%	-10.1%	-10.4%	-10.2%
42	\$293	\$571	\$586	\$783	\$263	\$513	\$526	\$702	(\$30)	(\$58)	(\$60)	(\$81)	-10.2%	-10.2%	-10.4%	-10.3%
43	\$305	\$595	\$610	\$813	\$273	\$534	\$548	\$731	(\$32)	(\$61)	(\$62)	(\$82)	-10.5%	-10.3%	-10.2%	-10.1%
44	\$320	\$625	\$640	\$855	\$287	\$560	\$574	\$767	(\$33)	(\$65)	(\$66)	(\$88)	-10.3%	-10.4%	-10.3%	-10.3%
45	\$334	\$652	\$670	\$894	\$301	\$586	\$601	\$803	(\$33)	(\$66)	(\$69)	(\$91)	-9.9%	-10.1%	-10.3%	-10.2%
46	\$350	\$681	\$700	\$933	\$314	\$613	\$628	\$838	(\$36)	(\$68)	(\$72)	(\$95)	-10.3%	-10.0%	-10.3%	-10.2%
47	\$365	\$711	\$730	\$975	\$328	\$639	\$655	\$874	(\$37)	(\$72)	(\$75)	(\$101)	-10.1%	-10.1%	-10.3%	-10.4%
48	\$383	\$748	\$765	\$1,023	\$343	\$670	\$687	\$917	(\$40)	(\$78)	(\$78)	(\$106)	-10.4%	-10.4%	-10.2%	-10.4%
49	\$401	\$781	\$802	\$1,071	\$360	\$701	\$719	\$960	(\$41)	(\$80)	(\$83)	(\$111)	-10.2%	-10.2%	-10.3%	-10.4%
50	\$419	\$816	\$837	\$1,119	\$376	\$733	\$751	\$1,003	(\$43)	(\$83)	(\$86)	(\$116)	-10.3%	-10.2%	-10.3%	-10.4%
51	\$436	\$852	\$873	\$1,166	\$391	\$764	\$784	\$1,046	(\$45)	(\$88)	(\$89)	(\$120)	-10.3%	-10.3%	-10.2%	-10.3%
52	\$458	\$891	\$915	\$1,223	\$411	\$801	\$821	\$1,096	(\$47)	(\$90)	(\$94)	(\$127)	-10.3%	-10.1%	-10.3%	-10.4%
53	\$479	\$933	\$957	\$1,277	\$429	\$837	\$859	\$1,146	(\$50)	(\$96)	(\$98)	(\$131)	-10.4%	-10.3%	-10.2%	-10.3%
54	\$499	\$975	\$999	\$1,334	\$448	\$874	\$896	\$1,197	(\$51)	(\$101)	(\$103)	(\$137)	-10.2%	-10.4%	-10.3%	-10.3%
55	\$523	\$1,019	\$1,047	\$1,396	\$470	\$916	\$939	\$1,254	(\$53)	(\$103)	(\$108)	(\$142)	-10.1%	-10.1%	-10.3%	-10.2%
56	\$547	\$1,067	\$1,095	\$1,462	\$491	\$957	\$982	\$1,311	(\$56)	(\$110)	(\$113)	(\$151)	-10.2%	-10.3%	-10.3%	-10.3%
57	\$574	\$1,119	\$1,149	\$1,534	\$515	\$1,005	\$1,031	\$1,376	(\$59)	(\$114)	(\$118)	(\$158)	-10.3%	-10.2%	-10.3%	-10.3%
58	\$598	\$1,166	\$1,197	\$1,596	\$536	\$1,047	\$1,074	\$1,433	(\$62)	(\$119)	(\$123)	(\$163)	-10.4%	-10.2%	-10.3%	-10.2%
59	\$628	\$1,226	\$1,256	\$1,678	\$563	\$1,099	\$1,127	\$1,505	(\$65)	(\$127)	(\$129)	(\$173)	-10.4%	-10.4%	-10.3%	-10.3%
60	\$655	\$1,277	\$1,310	\$1,750	\$588	\$1,146	\$1,175	\$1,569	(\$67)	(\$131)	(\$135)	(\$181)	-10.2%	-10.3%	-10.3%	-10.3%
61	\$685	\$1,336	\$1,370	\$1,828	\$614	\$1,198	\$1,229	\$1,641	(\$71)	(\$138)	(\$141)	(\$187)	-10.4%	-10.3%	-10.3%	-10.2%
62	\$718	\$1,399	\$1,435	\$1,917	\$644	\$1,256	\$1,288	\$1,720	(\$74)	(\$143)	(\$147)	(\$197)	-10.3%	-10.2%	-10.2%	-10.3%
63	\$750	\$1,462	\$1,501	\$2,004	\$674	\$1,313	\$1,347	\$1,798	(\$76)	(\$149)	(\$154)	(\$206)	-10.1%	-10.2%	-10.3%	-10.3%
64	\$783	\$1,528	\$1,567	\$2,093	\$703	\$1,371	\$1,407	\$1,877	(\$80)	(\$157)	(\$160)	(\$216)	-10.2%	-10.3%	-10.2%	-10.3%
65	\$819	\$1,596	\$1,639	\$2,189	\$736	\$1,434	\$1,470	\$1,964	(\$83)	(\$162)	(\$169)	(\$225)	-10.1%	-10.2%	-10.3%	-10.3%
65+	\$858	\$1,674	\$1,717	\$2,290	\$771	\$1,501	\$1,540	\$2,057	(\$87)	(\$173)	(\$177)	(\$233)	-10.1%	-10.3%	-10.3%	-10.2%

Min	-10.8%
Max	-9.8%

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

BLUECHOICE UNDERWRITTEN SAVER PRODUCT (Med & Rx SAVER)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$99				\$88				(\$11)				-11.1%			
6-17	\$89	\$172	\$176	\$234	\$79	\$154	\$157	\$210	(\$10)	(\$18)	(\$19)	(\$24)	-11.2%	-10.5%	-10.8%	-10.3%
18-20	\$130	\$252	\$258	\$344	\$115	\$225	\$231	\$308	(\$15)	(\$27)	(\$27)	(\$36)	-11.5%	-10.7%	-10.5%	-10.5%
21	\$132	\$256	\$262	\$351	\$117	\$228	\$235	\$312	(\$15)	(\$28)	(\$27)	(\$39)	-11.4%	-10.9%	-10.3%	-11.1%
22	\$134	\$260	\$267	\$357	\$120	\$233	\$238	\$318	(\$14)	(\$27)	(\$29)	(\$39)	-10.4%	-10.4%	-10.9%	-10.9%
23	\$138	\$269	\$275	\$368	\$123	\$240	\$246	\$329	(\$15)	(\$29)	(\$29)	(\$39)	-10.9%	-10.8%	-10.5%	-10.6%
24	\$139	\$273	\$280	\$375	\$125	\$243	\$250	\$334	(\$14)	(\$30)	(\$30)	(\$41)	-10.1%	-11.0%	-10.7%	-10.9%
25	\$141	\$277	\$284	\$379	\$127	\$248	\$253	\$338	(\$14)	(\$29)	(\$31)	(\$41)	-9.9%	-10.5%	-10.9%	-10.8%
26	\$146	\$286	\$293	\$392	\$130	\$255	\$262	\$349	(\$16)	(\$31)	(\$31)	(\$43)	-11.0%	-10.8%	-10.6%	-11.0%
27	\$148	\$290	\$297	\$396	\$132	\$259	\$265	\$354	(\$16)	(\$31)	(\$32)	(\$42)	-10.8%	-10.7%	-10.8%	-10.6%
28	\$150	\$295	\$301	\$403	\$135	\$262	\$269	\$359	(\$15)	(\$33)	(\$32)	(\$44)	-10.0%	-11.2%	-10.6%	-10.9%
29	\$154	\$301	\$310	\$414	\$138	\$269	\$277	\$369	(\$16)	(\$32)	(\$33)	(\$45)	-10.4%	-10.6%	-10.6%	-10.9%
30	\$157	\$306	\$314	\$419	\$140	\$274	\$280	\$375	(\$17)	(\$32)	(\$34)	(\$44)	-10.8%	-10.5%	-10.8%	-10.5%
31	\$161	\$314	\$323	\$430	\$144	\$281	\$289	\$385	(\$17)	(\$33)	(\$34)	(\$45)	-10.6%	-10.5%	-10.5%	-10.5%
32	\$163	\$319	\$327	\$436	\$146	\$284	\$292	\$390	(\$17)	(\$35)	(\$35)	(\$46)	-10.4%	-11.0%	-10.7%	-10.6%
33	\$167	\$327	\$336	\$447	\$150	\$292	\$299	\$400	(\$17)	(\$35)	(\$37)	(\$47)	-10.2%	-10.7%	-11.0%	-10.5%
34	\$170	\$331	\$340	\$454	\$152	\$296	\$304	\$405	(\$18)	(\$35)	(\$36)	(\$49)	-10.6%	-10.6%	-10.6%	-10.8%
35	\$174	\$340	\$349	\$464	\$155	\$304	\$311	\$416	(\$19)	(\$36)	(\$38)	(\$48)	-10.9%	-10.6%	-10.9%	-10.3%
36	\$176	\$344	\$353	\$471	\$157	\$307	\$316	\$421	(\$19)	(\$37)	(\$37)	(\$50)	-10.8%	-10.8%	-10.5%	-10.6%
37	\$180	\$353	\$362	\$482	\$162	\$315	\$323	\$431	(\$18)	(\$38)	(\$39)	(\$51)	-10.0%	-10.8%	-10.8%	-10.6%
38	\$185	\$362	\$370	\$495	\$165	\$322	\$331	\$442	(\$20)	(\$40)	(\$39)	(\$53)	-10.8%	-11.0%	-10.5%	-10.7%
39	\$187	\$366	\$375	\$499	\$167	\$326	\$334	\$446	(\$20)	(\$40)	(\$41)	(\$53)	-10.7%	-10.9%	-10.9%	-10.6%
40	\$191	\$375	\$383	\$512	\$171	\$334	\$341	\$457	(\$20)	(\$41)	(\$42)	(\$55)	-10.5%	-10.9%	-11.0%	-10.7%
41	\$200	\$390	\$401	\$533	\$179	\$348	\$358	\$477	(\$21)	(\$42)	(\$43)	(\$56)	-10.5%	-10.8%	-10.7%	-10.5%
42	\$211	\$411	\$421	\$564	\$188	\$367	\$377	\$503	(\$23)	(\$44)	(\$44)	(\$61)	-10.9%	-10.7%	-10.5%	-10.8%
43	\$219	\$428	\$438	\$585	\$196	\$382	\$392	\$523	(\$23)	(\$46)	(\$46)	(\$62)	-10.5%	-10.7%	-10.5%	-10.6%
44	\$230	\$449	\$460	\$615	\$206	\$401	\$411	\$549	(\$24)	(\$48)	(\$49)	(\$66)	-10.4%	-10.7%	-10.7%	-10.7%
45	\$241	\$469	\$482	\$644	\$215	\$420	\$431	\$574	(\$26)	(\$49)	(\$51)	(\$70)	-10.8%	-10.4%	-10.6%	-10.9%
46	\$252	\$490	\$503	\$672	\$225	\$438	\$449	\$600	(\$27)	(\$52)	(\$54)	(\$72)	-10.7%	-10.6%	-10.7%	-10.7%
47	\$262	\$512	\$525	\$701	\$235	\$457	\$469	\$626	(\$27)	(\$55)	(\$56)	(\$75)	-10.3%	-10.7%	-10.7%	-10.7%
48	\$275	\$538	\$551	\$735	\$246	\$479	\$492	\$657	(\$29)	(\$59)	(\$59)	(\$78)	-10.5%	-11.0%	-10.7%	-10.6%
49	\$288	\$561	\$577	\$770	\$257	\$502	\$515	\$687	(\$31)	(\$59)	(\$62)	(\$83)	-10.8%	-10.5%	-10.7%	-10.8%
50	\$301	\$587	\$602	\$804	\$269	\$525	\$538	\$718	(\$32)	(\$62)	(\$64)	(\$86)	-10.6%	-10.6%	-10.6%	-10.7%
51	\$314	\$613	\$628	\$839	\$280	\$547	\$561	\$749	(\$34)	(\$66)	(\$67)	(\$90)	-10.8%	-10.8%	-10.7%	-10.7%
52	\$329	\$641	\$659	\$880	\$294	\$573	\$588	\$785	(\$35)	(\$68)	(\$71)	(\$95)	-10.6%	-10.6%	-10.8%	-10.8%
53	\$344	\$672	\$689	\$919	\$307	\$599	\$615	\$821	(\$37)	(\$73)	(\$74)	(\$98)	-10.8%	-10.9%	-10.7%	-10.7%
54	\$360	\$701	\$718	\$960	\$321	\$626	\$642	\$856	(\$39)	(\$75)	(\$76)	(\$104)	-10.8%	-10.7%	-10.6%	-10.8%
55	\$377	\$733	\$753	\$1,004	\$336	\$656	\$672	\$897	(\$41)	(\$77)	(\$81)	(\$107)	-10.9%	-10.5%	-10.8%	-10.7%
56	\$394	\$768	\$787	\$1,052	\$351	\$685	\$703	\$938	(\$43)	(\$83)	(\$84)	(\$114)	-10.9%	-10.8%	-10.7%	-10.8%
57	\$414	\$804	\$826	\$1,104	\$368	\$720	\$738	\$985	(\$46)	(\$84)	(\$88)	(\$119)	-11.1%	-10.4%	-10.7%	-10.8%
58	\$430	\$839	\$861	\$1,149	\$385	\$750	\$768	\$1,025	(\$45)	(\$89)	(\$93)	(\$124)	-10.5%	-10.6%	-10.8%	-10.8%
59	\$451	\$882	\$904	\$1,207	\$404	\$786	\$807	\$1,077	(\$47)	(\$96)	(\$97)	(\$130)	-10.4%	-10.9%	-10.7%	-10.8%
60	\$471	\$919	\$943	\$1,258	\$421	\$821	\$841	\$1,123	(\$50)	(\$98)	(\$102)	(\$135)	-10.6%	-10.7%	-10.8%	-10.7%
61	\$492	\$962	\$985	\$1,314	\$440	\$857	\$880	\$1,175	(\$52)	(\$105)	(\$105)	(\$139)	-10.6%	-10.9%	-10.7%	-10.6%
62	\$516	\$1,006	\$1,032	\$1,379	\$461	\$899	\$922	\$1,231	(\$55)	(\$107)	(\$110)	(\$148)	-10.7%	-10.6%	-10.7%	-10.7%
63	\$540	\$1,052	\$1,080	\$1,441	\$483	\$940	\$964	\$1,287	(\$57)	(\$112)	(\$116)	(\$154)	-10.6%	-10.6%	-10.7%	-10.7%
64	\$564	\$1,099	\$1,127	\$1,506	\$503	\$981	\$1,007	\$1,344	(\$61)	(\$118)	(\$120)	(\$162)	-10.8%	-10.7%	-10.6%	-10.8%
65	\$590	\$1,149	\$1,179	\$1,574	\$527	\$1,027	\$1,052	\$1,406	(\$63)	(\$122)	(\$127)	(\$168)	-10.7%	-10.6%	-10.8%	-10.7%
65+	\$618	\$1,205	\$1,235	\$1,648	\$551	\$1,075	\$1,103	\$1,472	(\$67)	(\$130)	(\$132)	(\$176)	-10.8%	-10.8%	-10.7%	-10.7%

Min	-11.5%
Max	-9.9%

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

BlueChoice Underwritten Health Saving Account Option1 (Med & Rx)

RATE COMPARISON -RENEWING SUBSCRIBERS

Age	4/2/2011				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
1-5	\$57				\$51				(\$6)				-10.5%			
6-17	\$51	\$99	\$102	\$135	\$46	\$89	\$92	\$122	(\$5)	(\$10)	(\$10)	(\$13)	-9.8%	-10.1%	-9.8%	-9.6%
18-20	\$72	\$140	\$144	\$192	\$65	\$126	\$130	\$173	(\$7)	(\$14)	(\$14)	(\$19)	-9.7%	-10.0%	-9.7%	-9.9%
21	\$73	\$142	\$146	\$196	\$66	\$129	\$132	\$176	(\$7)	(\$13)	(\$14)	(\$20)	-9.6%	-9.2%	-9.6%	-10.2%
22	\$74	\$145	\$149	\$198	\$67	\$131	\$134	\$179	(\$7)	(\$14)	(\$15)	(\$19)	-9.5%	-9.7%	-10.1%	-9.6%
23	\$76	\$147	\$151	\$202	\$68	\$133	\$136	\$182	(\$8)	(\$14)	(\$15)	(\$20)	-10.5%	-9.5%	-9.9%	-9.9%
24	\$77	\$150	\$154	\$206	\$69	\$135	\$139	\$185	(\$8)	(\$15)	(\$15)	(\$21)	-10.4%	-10.0%	-9.7%	-10.2%
25	\$78	\$152	\$156	\$208	\$70	\$137	\$141	\$188	(\$8)	(\$15)	(\$15)	(\$20)	-10.3%	-9.9%	-9.6%	-9.6%
26	\$79	\$155	\$159	\$212	\$71	\$139	\$143	\$191	(\$8)	(\$16)	(\$16)	(\$21)	-10.1%	-10.3%	-10.1%	-9.9%
27	\$81	\$157	\$161	\$215	\$73	\$142	\$145	\$194	(\$8)	(\$15)	(\$16)	(\$21)	-9.9%	-9.6%	-9.9%	-9.8%
28	\$82	\$160	\$163	\$218	\$74	\$144	\$147	\$197	(\$8)	(\$16)	(\$16)	(\$21)	-9.8%	-10.0%	-9.8%	-9.6%
29	\$83	\$162	\$166	\$222	\$75	\$146	\$150	\$200	(\$8)	(\$16)	(\$16)	(\$22)	-9.6%	-9.9%	-9.6%	-9.9%
30	\$85	\$167	\$171	\$228	\$77	\$150	\$154	\$206	(\$8)	(\$17)	(\$17)	(\$22)	-9.4%	-10.2%	-9.9%	-9.6%
31	\$88	\$171	\$176	\$235	\$79	\$155	\$159	\$212	(\$9)	(\$16)	(\$17)	(\$23)	-10.2%	-9.4%	-9.7%	-9.8%
32	\$90	\$176	\$181	\$242	\$82	\$159	\$163	\$218	(\$8)	(\$17)	(\$18)	(\$24)	-8.9%	-9.7%	-9.9%	-9.9%
33	\$93	\$181	\$186	\$248	\$84	\$163	\$168	\$224	(\$9)	(\$18)	(\$18)	(\$24)	-9.7%	-9.9%	-9.7%	-9.7%
34	\$95	\$186	\$191	\$255	\$86	\$168	\$172	\$230	(\$9)	(\$18)	(\$19)	(\$25)	-9.5%	-9.7%	-9.9%	-9.8%
35	\$98	\$191	\$196	\$261	\$88	\$172	\$176	\$236	(\$10)	(\$19)	(\$20)	(\$25)	-10.2%	-9.9%	-10.2%	-9.6%
36	\$100	\$196	\$201	\$268	\$90	\$176	\$181	\$242	(\$10)	(\$20)	(\$20)	(\$26)	-10.0%	-10.2%	-10.0%	-9.7%
37	\$103	\$201	\$206	\$275	\$93	\$181	\$185	\$248	(\$10)	(\$20)	(\$21)	(\$27)	-9.7%	-10.0%	-10.2%	-9.8%
38	\$105	\$206	\$211	\$281	\$95	\$185	\$190	\$254	(\$10)	(\$21)	(\$21)	(\$27)	-9.5%	-10.2%	-10.0%	-9.6%
39	\$108	\$211	\$215	\$287	\$97	\$189	\$194	\$259	(\$11)	(\$22)	(\$21)	(\$28)	-10.2%	-10.4%	-9.8%	-9.8%
40	\$110	\$215	\$220	\$295	\$99	\$194	\$199	\$265	(\$11)	(\$21)	(\$21)	(\$30)	-10.0%	-9.8%	-9.5%	-10.2%
41	\$115	\$224	\$230	\$307	\$104	\$203	\$208	\$277	(\$11)	(\$21)	(\$22)	(\$30)	-9.6%	-9.4%	-9.6%	-9.8%
42	\$121	\$237	\$243	\$324	\$109	\$213	\$219	\$292	(\$12)	(\$24)	(\$24)	(\$32)	-9.9%	-10.1%	-9.9%	-9.9%
43	\$126	\$246	\$253	\$337	\$114	\$222	\$228	\$304	(\$12)	(\$24)	(\$25)	(\$33)	-9.5%	-9.8%	-9.9%	-9.8%
44	\$133	\$259	\$265	\$354	\$120	\$233	\$239	\$319	(\$13)	(\$26)	(\$26)	(\$35)	-9.8%	-10.0%	-9.8%	-9.9%
45	\$139	\$270	\$277	\$370	\$125	\$244	\$250	\$334	(\$14)	(\$26)	(\$27)	(\$36)	-10.1%	-9.6%	-9.7%	-9.7%
46	\$145	\$282	\$290	\$386	\$131	\$255	\$261	\$349	(\$14)	(\$27)	(\$29)	(\$37)	-9.7%	-9.6%	-10.0%	-9.6%
47	\$151	\$295	\$302	\$404	\$136	\$266	\$273	\$364	(\$15)	(\$29)	(\$29)	(\$40)	-9.9%	-9.8%	-9.6%	-9.9%
48	\$159	\$310	\$317	\$424	\$143	\$279	\$286	\$382	(\$16)	(\$31)	(\$31)	(\$42)	-10.1%	-10.0%	-9.8%	-9.9%
49	\$166	\$323	\$332	\$443	\$150	\$292	\$299	\$400	(\$16)	(\$31)	(\$33)	(\$43)	-9.6%	-9.6%	-9.9%	-9.7%
50	\$173	\$338	\$347	\$463	\$156	\$305	\$313	\$418	(\$17)	(\$33)	(\$34)	(\$45)	-9.8%	-9.8%	-9.8%	-9.7%
51	\$181	\$353	\$362	\$483	\$163	\$318	\$326	\$435	(\$18)	(\$35)	(\$36)	(\$48)	-9.9%	-9.9%	-9.9%	-9.9%
52	\$189	\$369	\$379	\$507	\$171	\$333	\$342	\$456	(\$18)	(\$36)	(\$37)	(\$51)	-9.5%	-9.8%	-9.8%	-10.1%
53	\$198	\$386	\$396	\$529	\$179	\$349	\$357	\$477	(\$19)	(\$37)	(\$39)	(\$52)	-9.6%	-9.6%	-9.8%	-9.8%
54	\$207	\$404	\$414	\$552	\$187	\$364	\$373	\$498	(\$20)	(\$40)	(\$41)	(\$54)	-9.7%	-9.9%	-9.9%	-9.8%
55	\$217	\$422	\$433	\$578	\$195	\$381	\$391	\$522	(\$22)	(\$41)	(\$42)	(\$56)	-10.1%	-9.7%	-9.7%	-9.7%
56	\$227	\$442	\$453	\$606	\$204	\$399	\$409	\$546	(\$23)	(\$43)	(\$44)	(\$60)	-10.1%	-9.7%	-9.7%	-9.9%
57	\$238	\$463	\$476	\$635	\$214	\$418	\$429	\$573	(\$24)	(\$45)	(\$47)	(\$62)	-10.1%	-9.7%	-9.9%	-9.8%
58	\$248	\$483	\$495	\$661	\$223	\$436	\$447	\$596	(\$25)	(\$47)	(\$48)	(\$65)	-10.1%	-9.7%	-9.7%	-9.8%
59	\$260	\$508	\$520	\$695	\$235	\$457	\$469	\$626	(\$25)	(\$51)	(\$51)	(\$69)	-9.6%	-10.0%	-9.8%	-9.9%
60	\$271	\$529	\$542	\$725	\$245	\$477	\$489	\$653	(\$26)	(\$52)	(\$53)	(\$72)	-9.6%	-9.8%	-9.8%	-9.9%
61	\$284	\$554	\$567	\$757	\$256	\$499	\$512	\$683	(\$28)	(\$55)	(\$55)	(\$74)	-9.9%	-9.9%	-9.7%	-9.8%
62	\$297	\$580	\$594	\$794	\$268	\$523	\$536	\$716	(\$29)	(\$57)	(\$58)	(\$78)	-9.8%	-9.8%	-9.7%	-9.8%
63	\$311	\$606	\$622	\$830	\$280	\$547	\$561	\$749	(\$31)	(\$59)	(\$61)	(\$81)	-10.0%	-9.7%	-9.8%	-9.8%
64	\$324	\$633	\$649	\$867	\$293	\$571	\$585	\$781	(\$31)	(\$62)	(\$64)	(\$86)	-9.6%	-9.8%	-9.9%	-9.9%
65	\$339	\$661	\$679	\$907	\$306	\$597	\$612	\$817	(\$33)	(\$64)	(\$67)	(\$90)	-9.7%	-9.7%	-9.9%	-9.9%
65+	\$355	\$694	\$711	\$949	\$321	\$625	\$641	\$856	(\$34)	(\$69)	(\$70)	(\$93)	-9.6%	-9.9%	-9.8%	-9.8%

Min	-10.5%
Max	-8.9%