

SERFF Tracking #:

CFAP-128650980

State Tracking #:

Company Tracking #:

1798

State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC BlueChoice Small Group Eff 201301

Project Name/Number:

/1798

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Efren Tanhehco	09/18/2012	09/18/2012

#### Response Letters

Responded By	Created On	Date Submitted
Jing Zhang	09/19/2012	09/19/2012

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**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** H21 Health - Other/H21.000 Health - Other  
**Product Name:** DC BlueChoice Small Group Eff 201301  
**Project Name/Number:** /1798

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/18/2012
Submitted Date	09/18/2012
Respond By Date	10/09/2012

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Dear Jing Zhang,

**Introduction:**

**Objection 1**

- Actuarial Justification (Supporting Document)

Comments: There are a couple of LOBs that show a (negative) calculated required rate decrease, but yet the Proposed Rate was for an increase (eg, those Rx products, etc).....PLS demonstrate why this is required--- aside from the fact that it could be attributed to the 'distribution' of those products/ LOBs 'high calculated required rate increase' to a lower proposed rate increase situation. Also, I don't seem to find the Annual Overall Rate Increase % for these LOBs anywhere in the filing (aside from one quarter to the next). PIs show these Annual Overall Increase %s. THXS.

**Conclusion:**

Sincerely,  
Efren Tanhehco

**State:** District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.  
**TOI/Sub-TOI:** H21 Health - Other/H21.000 Health - Other  
**Product Name:** DC BlueChoice Small Group Eff 201301  
**Project Name/Number:** /1798

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 09/19/2012  
Submitted Date 09/19/2012

Dear Efren Tanhehco,

### **Introduction:**

### **Response 1**

#### **Comments:**

With regards to the non-CDH drug benefits in this filing, when setting the proposed rate increase for DC BlueChoice (BC) we also need to look at the increase for the same products in our DC GHMSI legal entity. The benefits are identical in both legal entities so the proposed rates need to be the same. While the required increases are -11.5% and 19.4% for BC and GHMSI respectively, the overall required increase for these products was 6.3% and we have proposed 8.0%.

We proposed no change to the CDH products even though decrease is required, as an attempt to avoid large increases in the future as experience swings to the opposite direction, and to maintain rate stability.

HealthyBlue products do not yet have credible experience, therefore their proposed increases are not lined up with the required increases. We tried to propose increases that are more in-line with the non-HB products and not posing too high of a renewal increase at the same time.

Also, in response to the Annual Overall Rate Increase %, this is actually already shown on the Pricing Pages of the actuarial memorandum (page 5 and 6). The last row on those pages labeled Estimated Renewals (01/01/2013 over 01/01/2012) has the annual increases by product. The last column on page 6 has the overall annual increase for BC, which is 13.8%.

### **Related Objection 1**

Applies To:

- Actuarial Justification (Supporting Document)

Comments: There are a couple of LOBs that show a (negative) calculated required rate decrease, but yet the Proposed Rate was for an increase (eg, those Rx products, etc).....PLS demonstrate why this is required--- aside from the fact that it could be attributed to the 'distribution' of those products/ LOBs 'high calculated required rate increase' to a lower proposed rate increase situation. Also, I don't seem to find the Annual Overall Rate Increase % for these LOBs anywhere in the filing (aside from one quarter to the next). Pls show these Annual Overall Increase %s. THXS.

### **Changed Items:**

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

### **Conclusion:**

Sincerely,  
Jing Zhang

State: District of Columbia  
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other  
 Product Name: DC BlueChoice Small Group Eff 201301  
 Project Name/Number: /1798

Filing Company: CareFirst BlueChoice, Inc.

### Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: 0.011%  
 Effective Date of Last Rate Revision: 10/01/2012  
 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 req'd):	Minimum % Change (where req'd):
CareFirst BlueChoice, Inc.	Increase	9.730%	8.640%	\$10,676,730	19,887	\$124,275,947	9.332%	0.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	14,754			14,889	1,985	653		
Policy Holders:	9,484			8,935	1,148	320		

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**TOI/Sub-TOI:**

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## Rate Review Detail

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	CareFirst BlueChoice, Inc.
<b>TOI/Sub-TOI:</b>	H21 Health - Other/H21.000 Health - Other		
<b>Product Name:</b>	DC BlueChoice Small Group Eff 201301		
<b>Project Name/Number:</b>	/1798		

**COMPANY:**

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

Trend Factors:

**FORMS:**

New Policy Forms:

Affected Forms:

Other Affected Forms: DC/GRP APP (R. 3/06), DC/CFBC/GC (R. 1/09), DC/CFBC/EOC (R. 6/09), DC/CFBC/DOCS (R. 6/09), DC/BC-OOP/SOB (R. 6/09), DC/CFBC/ATTC (R. 1/07), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DOL APPEAL (3/06), DC /CFBC/NGF/PPACA (9/10), DC/CFBC/DEPENDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CFBC/ATTC (R. 1/10), DC/CFBC/GC (R. 7/10), DC/BCOO/SOB (R. 6/09), DC/BCOO/VISION (R. 1/06), DC/CF/ATTC (R. 1/08), DC/CF/GC (R. 1/09), DC/CF/BP/EOC (7/08), DC/GHMSI/DOL APPEAL (3/06), DC/CF/CMM/DOCS (7/08), DC/CMM/SOB (R. 10/08), DC /CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (9/10), DC/CF/BP/EOC (R. 11/09), DC/CF/ATTC (R. 1/10), DC/CFBC/RX3 (R. 12/08), DC/BC-OOP/SOB HDHP (R. 7/07), DC/CF/RX3 (R. 12/08), DC/CMM/SOB HDHP (R. 10/08), DC/CF/CDH Rx (R. 9/06), DC/CFBC/HPN EOC (R. 6/10), DC/CFBC/PPN/DOCS (R. 6/10), DC/CFBC/PPN SOB (R. 6/10), DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB EOC (4/10), DC/CFBC/HB DOCS (4/10), DC/CFBC/HB SOB (4/10), DC/CFBC/HB/RX (5/10), DC/CFBC/HB/BLUECARD ACC (1/10), DC/CFBC/HB/BLUECARD MEM (1/10), DC/CFBC/HB INCENTIVE (4/10), DC/BC/DHMO RIDER (7/03), DC/BC/DHMO SCHBEN 20 CP (R. 10/07), DC/GRP APP (R. 9/10), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HB/RX (R. 7/11), and any amendments

**REQUESTED RATE CHANGE INFORMATION:**

Change Period: Quarterly

Member Months: 383,325

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Benefit Change:

None

Percent Change Requested:

Min: 0.0 Max: 9.332 Avg: 8.639

**PRIOR RATE:**

Total Earned Premium:

123,592,822.00

Total Incurred Claims:

106,397,234.00

Annual \$:

Min: 238.36 Max: 364.43 Avg: 322.42

**REQUESTED RATE:**

Projected Earned Premium:

134,269,552.00

Projected Incurred Claims:

108,339,629.00

Annual \$:

Min: 240.15 Max: 383.69 Avg: 350.28

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### Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		Rate Filing 1798	See Attached	Revised	Previous State Filing Number:	CFAP-128358607	File 1798 BC - Rates.pdf
					Percent Rate Change Request:	8.640	

***CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS  
Filing 1798  
Medical & Drug Rates, and Rating Factors  
Premium Rates Effective 01/2013***

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
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Filing 1798**

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## **BlueChoice DC Small Group Medical and Drug Form Numbers – 01/2013**

### **BlueChoice HMO & BlueChoice HMO Open Access**

DC/CFBC/GC (R. 10/11); DC/CFBC/DOCS (R. 6/09); DC/CFBC/EOC (R. 6/09); DC/BC-OOP/SOB (R. 6/09); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 8/12) ;and any amendments.

### **BlueChoice Opt-Out Open Access**

DC/CFBC/GC (R. 10/11); DC/CFBC/DOCS (R. 6/09); DC/CFBC/EOC (R. 6/09); DC/BCOO/SOB (R. 6/09); DC/BCOO/OPEN ACCESS (R. 6/09); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11) DC/CFBC/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice Opt-Out Plus Open Access**

In-Network: DC/CFBC/GC (R. 10/11); DC/CFBC/DOCS (R. 6/09); DC/CFBC/EOC (R. 6/09); DC/BC-OOP/SOB (R. 6/09); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFRX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); and any amendments;  
Out-of-Network: DC/CF/ATTC (R. 1/10) ; DC/CF/GC (R. 10/11); DC/CF/BP/EOC (R. 11/09); DC/GHMSI/DOL APPEAL (R. 11/11); DC/CF/CMM/DOCS (7/08); DC/CMM/SOB (R. 10/08); DC/CF/NGF/PPACA (9/10) ; DC/CF/DEPENDENT AGE (R. 10/11) ; DC/CF/RX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice HMO Open Access – CDH**

DC/CFBC/GC (R. 10/11); DC/CFBC/DOCS (R. 6/09) ; DC/CFBC/EOC (R. 6/09); DC/BC-OOP/SOB HDHP (R. 7/07); DC/CFBC/ATTC (R. 1/10); DC/CFBC/RX3 (R. 7/11); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice Opt-Out Plus Open Access – CDH**

In-Network: DC/CFBC/GC (R. 10/11); DC/CFBC/DOCS (R. 6/09); DC/CFBC/EOC (R. 6/09); DC/CFBC/ATTC (R. 1/10); DC/BC-OOP/SOB HDHP (R. 7/07); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CFDEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12) ; and any amendments;  
Out-of-Network: DC/CF/ATTC (R. 1/10) ; DC/CF/GC (R. 10/11); DC/CF/BP/EOC (R. 11/09); DC/GHMSI/DOL APPEAL (R. 11/11); DC/CF/CMM/DOCS (7/08); DC/CMM/SOB HDHP (R. 10/08); DC/CF/NGF/PPACA (9/10) ; DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice Advantage (including CDH)**

DC/CFBC/HPN EOC (R. 10/11); DC/CFBC/PPN DOCS (R. 10/11); DC/CFBC/SOB PPN (R. 10/11); DC/CFBC/GC (R. 10/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10) ; DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11) ; DC/CFBC/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice HealthyBlue Triple Option (including CDH)**

DC/CFBC/HB EOC (4/10); DC/CFBC/HB DOCS (4/10); DC/CFBC/HB SOB (4/10); DC/CFBC/HB/RX (R. 7/11); DC/CFBC/HB/BLUECARD ACC (1/10); DC/CFBC/HB/BLUECARD MEM (1/10); DC/CFBC/HB INCENTIVE (4/10); DC/CFBC/GC (R. 10/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11) ; DC/CFBC/RX3 (R. 7/11); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice HealthyBlue 2.0 (including CDH)**

DC/CFBC/GC (R. 10/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/HB2 EOC (10/11); DC/CFBC/HB2 DOCS (10/11); DC/CFBC/HB2 SOB (10/11); DC/CFBC/HB2 WELLNESS (10/11); DC/CFBC/RX3 (R. 7/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); DC/CFBC/RX3 (R. 8/12) ; and any amendments.

### **BlueChoice HealthyBlue Advantage (including CDH)**

DC/CFBC/GC (R. 10/11) ; DC/CFBC/DOL APPEAL (R. 7/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/HBADV/EOC (7/12); DC/CFBC/HBADV/DOCS (7/12); DC/CFBC/HBADV/SOB (7/12); DC/CFBC/HB3 WELLNESS (8/12); DC/CFBC/RX3 (R. 8/12); DC/CFBC/RX3 (R. 7/11); DC/CFBC/ATTC (R. 1/10); DC/CFBC/NGF/PPACA (9/10); DC/CFBC/DEPENDENT AGE (R. 10/11); and any amendments.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
HMO & HMO Open Access**

Product Type	Option	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	01/2013	10/2012	Rate Change 01/2013 over 10/2012
											Individual Rate	Individual Rate	
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$330	\$301	9.6%
<b>HMO</b>	<b>3</b>	<b>No</b>	<b>\$10</b>	<b>\$20</b>	<b>\$50</b>	<b>\$0</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$314</b>	<b>\$286</b>	<b>9.8%</b>
HMO	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$310	\$283	9.5%
<b>HMO</b>	<b>13</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$50</b>	<b>\$300</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$282</b>	<b>\$257</b>	<b>9.7%</b>
<b>HMO</b>	<b>14</b>	<b>No</b>	<b>\$20</b>	<b>\$30</b>	<b>\$50</b>	<b>\$300</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$293</b>	<b>\$267</b>	<b>9.7%</b>
<b>HMO</b>	<b>B</b>	<b>No</b>	<b>\$20</b>	<b>\$30</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$276</b>	<b>\$252</b>	<b>9.5%</b>
<b>HMO</b>	<b>C</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$267</b>	<b>\$243</b>	<b>9.9%</b>
<b>HMO</b>	<b>F</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>80%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$246</b>	<b>\$224</b>	<b>9.8%</b>
<b>HMO</b>	<b>B</b>	<b>Yes</b>	<b>\$20</b>	<b>\$30</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$282</b>	<b>\$257</b>	<b>9.7%</b>
<b>HMO</b>	<b>C</b>	<b>Yes</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$272</b>	<b>\$248</b>	<b>9.7%</b>
<b>HMO</b>	<b>F</b>	<b>Yes</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>80%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$256</b>	<b>\$233</b>	<b>9.9%</b>
<b>HMO OA</b>	<b>3</b>	<b>No</b>	<b>\$10</b>	<b>\$20</b>	<b>\$50</b>	<b>\$0</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$330</b>	<b>\$301</b>	<b>9.6%</b>
HMO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$321	\$293	9.6%
<b>HMO OA</b>	<b>13</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$50</b>	<b>\$300</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$291</b>	<b>\$265</b>	<b>9.8%</b>
<b>HMO OA</b>	<b>14</b>	<b>No</b>	<b>\$20</b>	<b>\$30</b>	<b>\$50</b>	<b>\$300</b>	<b>N/A</b>	<b>\$0</b>	<b>\$1,900</b>	<b>Yes</b>	<b>\$312</b>	<b>\$284</b>	<b>9.9%</b>
<b>HMO OA</b>	<b>B</b>	<b>No</b>	<b>\$20</b>	<b>\$30</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$289</b>	<b>\$263</b>	<b>9.9%</b>
<b>HMO OA</b>	<b>C</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$282</b>	<b>\$257</b>	<b>9.7%</b>
<b>HMO OA</b>	<b>F</b>	<b>No</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>80%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$260</b>	<b>\$237</b>	<b>9.7%</b>
<b>HMO OA</b>	<b>B</b>	<b>Yes</b>	<b>\$20</b>	<b>\$30</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$293</b>	<b>\$267</b>	<b>9.7%</b>
<b>HMO OA</b>	<b>C</b>	<b>Yes</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>100%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$287</b>	<b>\$262</b>	<b>9.5%</b>
<b>HMO OA</b>	<b>F</b>	<b>Yes</b>	<b>\$30</b>	<b>\$40</b>	<b>\$100</b>	<b>N/A</b>	<b>80%</b>	<b>\$500</b>	<b>\$2,500</b>	<b>Yes</b>	<b>\$267</b>	<b>\$243</b>	<b>9.9%</b>

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network					OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core	01/2013	10/2012	Rate Change 01/2013 over 10/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance					Individual Rate	Individual Rate	
OO OA	<b>2</b>	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$350	\$319	9.7%
OO OA	<b>4</b>	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$328	\$299	9.7%
OO OA	<b>6</b>	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$337	\$307	9.8%
OO OA	<b>7</b>	No	\$15	\$25	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$321	\$293	9.6%
OO OA	<b>8</b>	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$313	\$285	9.8%
OO OA	<b>13</b>	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$314	\$286	9.8%
OO OA	<b>14</b>	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$306	\$279	9.7%
OO OA	N/A	No	\$10	\$20	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$349	\$318	9.7%
OO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$337	\$307	9.8%
OO OA	N/A	No	\$20	\$30	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$321	\$293	9.6%
OO OA	<b>B</b>	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$310	\$283	9.5%
OO OA	<b>F</b>	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$289	\$263	9.9%
OO OA	<b>H</b>	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$290	\$264	9.8%
OO OA	<b>L</b>	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$270	\$246	9.8%
OO OA	<b>B</b>	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$314	\$286	9.8%
OO OA	<b>F</b>	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$293	\$267	9.7%
OO OA	<b>H</b>	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$294	\$268	9.7%
OO OA	<b>L</b>	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$278	\$253	9.9%

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core	01/2013	10/2012	Rate Change 01/2013 over 10/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Coverage		Individual Rate	Individual Rate	
OO+ OA	3	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$366	\$334	9.6%

\* CMM - Comprehensive Major Medical

\*\* WAC - Wrap-Around Coverage

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
HSA HMO Open Access & HSA Opt-Out Plus Open Access**

**HSA HMO Open Access**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
												Medical	Drug	Total	Medical	Drug	Total	
HSA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$252	\$58	\$310	\$252	\$58	\$310	0.0%
HSA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$217	\$41	\$258	\$217	\$41	\$258	0.0%
HSA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$186	\$35	\$221	\$186	\$35	\$221	0.0%

**HSA Opt-Out Plus Open Access**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	In-Network					Out of Network				Vision Core	01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
							I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max	Medical	Drug		Total	Medical	Drug	Total			
HSA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$291	\$78	\$369	\$291	\$78	\$369	0.0%		
HSA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$252	\$57	\$309	\$252	\$57	\$309	0.0%		
HSA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$215	\$42	\$257	\$215	\$42	\$257	0.0%		

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
HRA HMO Open Access & HRA Opt-Out Plus Open Access**

HRA HMO Open Access													01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	Medical	Drug	Total	Medical	Drug	Total		
HRA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269	\$57	\$326	\$269	\$57	\$326	0.0%	
HRA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227	\$42	\$269	\$227	\$42	\$269	0.0%	
HRA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198	\$35	\$233	\$198	\$35	\$233	0.0%	
HRA HMO OA	1	None	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269		\$269	\$269		\$269	0.0%	
HRA HMO OA	2	None	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227		\$227	\$227		\$227	0.0%	
HRA HMO OA	3	None	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198		\$198	\$198		\$198	0.0%	

HRA Opt-Out Plus Open Access																01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network								Out of Network			Vision Core	Medical	Drug	Total	Medical	Drug	Total	
				PCP Copay	Specialist Copay	ER Copay	I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max									
HRA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309	\$78	\$387	\$309	\$78	\$387	0.0%	
HRA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263	\$57	\$320	\$263	\$57	\$320	0.0%	
HRA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226	\$42	\$268	\$226	\$42	\$268	0.0%	
HRA OO+ OA	1	None	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309		\$309	\$309		\$309	0.0%	
HRA OO+ OA	2	None	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263		\$263	\$263		\$263	0.0%	
HRA OO+ OA	3	None	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226		\$226	\$226		\$226	0.0%	

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
BlueChoice Advantage**

Product Type	Option	In-Network*							Out of Network**			01/2013	10/2012	Rate Change 01/2013 over 10/2012	
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Vision Core	Individual Rate		Individual Rate
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$361	\$329	9.7%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$378	\$345	9.6%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$338	\$308	9.7%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$328	\$299	9.7%

\* In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

\*\* Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network*						Out of Network**			Vision Core	01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max		Medical	Drug	Total	Medical	Drug	Total	
BlueChoice Advantage HSA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$235	\$81	\$316	\$235	\$81	\$316	0.0%
BlueChoice Advantage HRA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$255	\$88	\$343	\$255	\$88	\$343	0.0%
BlueChoice Advantage HRA	1	None	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$237		\$237	\$237		\$237	0.0%

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network*						Out of Network**			Vision Core	01/2013 Individual Rate			10/2012 Individual Rate			Rate Change 01/2013 over 10/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coins	OOP Max	Deductible	Coinsurance	OOP Max		Medical	Drug	Total	Medical	Drug	Total	
BlueChoice Advantage HSA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$218	\$75	\$293	\$218	\$75	\$293	0.0%
BlueChoice Advantage HRA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$237	\$81	\$318	\$237	\$81	\$318	0.0%
BlueChoice Advantage HRA	2	None	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$224		\$224	\$224		\$224	0.0%

\* In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

\*\* Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

**CareFirst BlueCross BlueShield (BlueChoice)**  
**DC Small Group Rate Filing Effective 01/2013**  
**Premiums Effective 01/2013**  
**HealthyBlue 1.0 Rates**

Product	Benefit	Option 1 PCP Copay	Ded Applies to PCP?	Option 1 Specialist Copay	ER Copay	Urgent Care Facility Copay	Option 1 Ded	Option 1 OOP Max	Option 2 Ded	Option 2 OOP Max	Option 3 Ded	Option 3 OOP Max	Vision Core	Integrated Rx Benefit	01/2013			10/2012			Rate Change 01/2013 over 10/2012						
															Individual Rate			Individual Rate									
															Medical	Drug	Total	Medical	Drug	Total							
<b>HealthyBlue w/ Integrated \$4/45/65 RX</b>																											
	HealthyBlue Triple Option*	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$4/45/65	\$279	\$108	\$387	\$264	\$100	\$364	6.3%						
	HealthyBlue Triple Option*	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$4/45/65	\$262	\$102	\$364	\$248	\$94	\$342	6.4%						
<b>HealthyBlue w/ Integrated \$10/25/45 RX</b>																											
	HealthyBlue Triple Option*	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$10/25/45	\$279	\$125	\$404	\$264	\$116	\$380	6.3%						
	HealthyBlue Triple Option*	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$10/25/45	\$262	\$119	\$381	\$248	\$110	\$358	6.4%						

\* HealthyBlue Triple Options may also be sold as HRA compatible

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

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
HealthyBlue 2.0 Rates

Product	Option	In-Network							Out of Network		Vision Core	Effective 1/1/2013			Effective 10/1/2012			10/2012 over 07/2012
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay ***	ER Copay	Ded	OOP Max	Ded	OOP Max		Medical Rate	Rx Rate	Med & Rx Rate	Medical Rate	Rx Rate	Med & Rx Rate	
HealthyBlue 2.0 Non-CDH																		
HealthyBlue 2.0	\$300 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$293			\$287			2.1%
HealthyBlue 2.0	\$500 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$282			\$276			2.2%
HealthyBlue 2.0	\$1000 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$258			\$253			2.0%
HealthyBlue 2.0 CDH w/Integrated \$0/\$25/\$45, 50% Inj. **																		
HealthyBlue 2.0 HSA	\$1500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$222	\$93	\$315	\$222	\$93	\$315	0.0%
HealthyBlue 2.0 HSA	\$2000 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$207	\$88	\$295	\$207	\$88	\$295	0.0%
HealthyBlue 2.0 HSA	\$2500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$196	\$83	\$279	\$196	\$83	\$279	0.0%
HealthyBlue 2.0 HRA	\$1500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$240	\$101	\$341	\$240	\$101	\$341	0.0%
HealthyBlue 2.0 HRA	\$2000 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$224	\$95	\$319	\$224	\$95	\$319	0.0%
HealthyBlue 2.0 HRA	\$2500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$211	\$91	\$302	\$211	\$91	\$302	0.0%

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

\* OP Facility Copay applies to surgery only

\*\* CDH rates are pending approval (SERFF tracking #: CFAP-128243380 )

\*\*\* Copay is same for both surgery and non-surgery procedures

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Premiums Effective 01/2013  
HealthyBlue 3.0 Rates

Product	Option	In-Network <sup>^</sup>								Out of Network <sup>^^</sup>			Effective 1/1/2013			Effective 10/1/2012			Rate Change 1/2013 over 10/2012
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay	OP Non- Surgery Copay	ER Copay	Ded	OOP Max	Ded	OOP Max	Vision Core	Medical Rate	Rx Rate	Med & Rx Rate	Medical Rate	Rx Rate	Med & Rx Rate	
<b>Non-Integrated (Can be sold as an HRA)</b>																			
HealthyBlue 3.0	A	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$307			\$291			5.5%
HealthyBlue 3.0	B	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$295			\$280			5.4%
HealthyBlue 3.0	C	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$271			\$257			5.4%
<b>w Integrated Rx \$0/25/45 Copay</b>																			
HealthyBlue 3.0 HSA	D	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$221	\$91	\$312	\$221	\$91	\$312	0.0%
HealthyBlue 3.0 HSA	E	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$205	\$86	\$291	\$205	\$86	\$291	0.0%
HealthyBlue 3.0 HSA	F	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$195	\$82	\$277	\$195	\$82	\$277	0.0%
HealthyBlue 3.0 HRA	D	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$239	\$99	\$338	\$239	\$99	\$338	0.0%
HealthyBlue 3.0 HRA	E	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$223	\$94	\$317	\$223	\$94	\$317	0.0%
HealthyBlue 3.0 HRA	F	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$211	\$89	\$300	\$211	\$89	\$300	0.0%

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

\* If surgery done in non-hospital setting, then copay becomes \$100, and not subject to deductible

\*\* If surgery done in non-hospital setting, then copay becomes \$100, still subject to deductible

<sup>^</sup> In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

<sup>^^</sup> Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
JURISDICTION: DISTRICT OF COLUMBIA  
Premiums Effective 01/2013  
RX BENEFITS

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	01/2013	Individual Rate With Deductible CarryOver	10/2012
					Individual Rate		Prior Rate
<b>Options Below Include an Unlimited Max</b>							
<b>3</b>	<b>\$5</b>	<b>\$10</b>	<b>\$25</b>	<b>\$0</b>	<b>\$190</b>	<b>N/A</b>	<b>\$176</b>
<b>4</b>	<b>\$8</b>	<b>\$15</b>	<b>\$30</b>	<b>\$0</b>	<b>\$165</b>	<b>N/A</b>	<b>\$153</b>
<b>7</b>	<b>\$10</b>	<b>\$20</b>	<b>\$35</b>	<b>\$0</b>	<b>\$139</b>	<b>N/A</b>	<b>\$129</b>
A	\$5	\$10	\$25	\$50	\$177	\$178	\$164
B	\$8	\$15	\$30	\$50	\$160	\$161	\$148
<b>8</b>	<b>\$10</b>	<b>\$20</b>	<b>\$35</b>	<b>\$50</b>	<b>\$129</b>	<b>\$130</b>	<b>\$119</b>
C	\$5	\$10	\$25	\$100	\$161	\$162	\$149
<b>5</b>	<b>\$8</b>	<b>\$15</b>	<b>\$30</b>	<b>\$100</b>	<b>\$140</b>	<b>\$141</b>	<b>\$130</b>
<b>9</b>	<b>\$10</b>	<b>\$20</b>	<b>\$35</b>	<b>\$100</b>	<b>\$117</b>	<b>\$118</b>	<b>\$108</b>
<b>1</b>	<b>\$0</b>	<b>\$25</b>	<b>\$45</b>	<b>\$0</b>	<b>\$122</b>	<b>N/A</b>	<b>\$113</b>
<b>2</b>	<b>\$0</b>	<b>\$25</b>	<b>\$45</b>	<b>\$100</b>	<b>\$105</b>	<b>\$106</b>	<b>\$97</b>

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

Note: Options in bold are open for new sales.

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
JURISDICTION: DISTRICT OF COLUMBIA  
Premiums Effective 01/2013  
RX BENEFITS

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	01/2013	Individual Rate With Deductible CarryOver	10/2012
					Individual Rate		Prior Rate
<b>Options Below Include an Unlimited Max</b>							
<b>12</b>	<b>\$10</b>	<b>\$25</b>	<b>\$45</b>	<b>\$0</b>	<b>\$121</b>	<b>N/A</b>	<b>\$112</b>
	\$10	\$25	\$45	\$50	\$116	\$117	\$107
<b>15</b>	<b>\$10</b>	<b>\$25</b>	<b>\$45</b>	<b>\$100</b>	<b>\$104</b>	<b>\$105</b>	<b>\$96</b>
<b>18</b>	<b>\$10</b>	<b>\$25</b>	<b>\$45</b>	<b>\$200</b>	<b>\$90</b>	<b>\$91</b>	<b>\$83</b>
<b>21</b>	<b>\$15</b>	<b>\$35</b>	<b>\$60</b>	<b>\$0</b>	<b>\$98</b>	<b>N/A</b>	<b>\$91</b>
	\$15	\$35	\$60	\$50	\$95	\$96	\$88
<b>24</b>	<b>\$15</b>	<b>\$35</b>	<b>\$60</b>	<b>\$100</b>	<b>\$85</b>	<b>\$86</b>	<b>\$79</b>
<b>27</b>	<b>\$15</b>	<b>\$35</b>	<b>\$60</b>	<b>\$200</b>	<b>\$68</b>	<b>\$69</b>	<b>\$63</b>
<b>Options Below Have a 30% Coinsurance and Unlimited Max</b>							
<b>29*</b>	<b>\$10</b>	<b>\$25</b>	<b>\$45</b>	<b>\$0</b>			
<b>29**</b>	<b>\$30</b>	<b>\$75</b>	<b>\$135</b>	<b>\$0</b>	<b>\$116</b>	<b>N/A</b>	<b>\$107</b>
<b>31*</b>	<b>\$10</b>	<b>\$25</b>	<b>\$45</b>	<b>\$100</b>			
<b>31**</b>	<b>\$30</b>	<b>\$75</b>	<b>\$135</b>	<b>\$100</b>	<b>\$97</b>	<b>\$98</b>	<b>\$90</b>

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

\* Minimum

\*\* Maximum

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)**  
**DC Small Group Rate Filing Effective 01/2013**  
 AGE FACTORS EFFECTIVE May 1, 2011

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

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
TIER FACTORS - EFFECTIVE JANUARY 1, 2005**

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

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

**CareFirst BlueCross BlueShield (BlueChoice)**  
**DC Small Group Rate Filing Effective 01/2013**

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

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

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
POE Factors - Effective August 1, 2006**

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

**CareFirst BlueCross BlueShield (BlueChoice)**

**DC Small Group Rate Filing Effective 01/2013**

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

<b>Group Size 2 - 24</b>					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	1.99	0.825	0.900	0.950
2	2.00	2.03	0.890	0.900	0.950
3	2.04	2.06	0.914	0.950	1.000
4	2.07	2.09	1.000	1.000	1.000
5	2.10	2.14	1.100	1.100	1.100
6	2.15	2.19	1.205	1.205	1.205
7	2.20	2.59	1.313	1.313	1.313
8	2.60	2.99	1.405	1.405	1.405
9	3.00	4.99	1.490	1.490	1.490
10	5.00	6.99	1.787	1.787	1.787
11	7.00	7.99	2.181	2.181	2.181
12	8.00	8.99	2.905	2.905	2.905
13	9.00	11.99	4.137	4.137	4.137
14	12.00	99.99	6.480	6.480	6.480

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

SERFF Tracking #:

CFAP-128650980

State Tracking #:

Company Tracking #:

1798

State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC BlueChoice Small Group Eff 201301

Project Name/Number:

/1798

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
File 1798 BC - Actuarial Memo.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Does not meet or exceed the "subject to review" threshold		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	Does not meet or exceed the "subject to review" threshold		
Comments:			

***CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS  
Filing 1798  
Actuarial Memorandum***

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
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Filing 1798**

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## **ACTUARIAL CERTIFICATION**

I, Jing Zhang, 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.

**Jing Zhang**

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Digitally signed by Jing Zhang  
DN: cn=Jing Zhang, o=CareFirst BlueCross BlueShield,  
ou=Actuarial Pricing Department, email=jing.zhang@carefirst.  
com, c=US  
Date: 2012.08.28 11:08:36 -04'00'

Jing Zhang, FSA, MAAA  
Actuarial Associate  
CareFirst BlueChoice, Incorporated  
Mail Drop-Point 01-780  
10455 Mill Run Circle  
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Rate Filing Summary (Filing 1798)**

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

Product	Proposed Rate Change (01/2013 over 10/2012 Rate Level)
HMO	9.7%
HMO Open Access	9.7%
Opt-Out Open Access	9.7%
Opt-Out Plus Open Access	9.7%
BlueChoice Advantage	9.7%
HealthyBlue 1.0 Non-CDH	5.5%
HealthyBlue 2.0 Non-CDH	2.0%
HealthyBlue 3.0 Non-CDH	5.5%
HMO HSA	0.0%
Opt-Out Plus Open Access HSA	0.0%
HealthyBlue 2.0 HSA	0.0%
HealthyBlue 3.0 HSA	0.0%
BlueChoice Advantage HSA	0.0%
HMO HRA	0.0%
Opt-Out Plus Open Access HRA	0.0%
HealthyBlue 2.0 HRA	0.0%
HealthyBlue 3.0 HRA	0.0%
BlueChoice Advantage HRA	0.0%
Non-CDH Drug (including HealthyBlue)	8.0%
HSA Drug	0.0%
HRA Drug (Integrated) *	0.0%
HealthyBlue 2.0 HSA Drug	0.0%
HealthyBlue 3.0 HSA Drug	0.0%
HealthyBlue 2.0 HRA Drug	0.0%
HealthyBlue 3.0 HRA Drug	0.0%
BlueChoice Advantage HSA Drug	0.0%
BlueChoice Advantage HRA Drug (Integrated) *	0.0%
<b>Non-CDH Medical &amp; Drug</b>	<b>9.2%</b>
<b>HSA Medical &amp; Drug</b>	<b>0.0%</b>
<b>HRA Medical &amp; Drug</b>	<b>0.5%</b>

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

We are removing some benefit options from our product portfolio for both new and renewing business effective 12/1/2012. Therefore, these options will not be included on the rate sheets of this rate filing.

As of 12/31/11, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCRA). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCRA. RBC ratios are calculated on an authorized control level basis.

In discussions regarding 1Q12 rates, the DISB had requested that the "contribution to reserve" (CtR) target be 0.0% while the DISB opined on CF's target RBC levels. As you'll see, this filing includes a CtR target of 2.0%. However, our proposed rate actions are below the "needed". Therefore, implicitly we are aiming for a CtR less than 2.0% in actuality. In light of our fiduciary responsibility for long-term rate adequacy and stability, we felt that setting the gauge for rates that would render the financial results above break-even was most appropriate at this time. If you see it differently, we welcome discussion.

\* The Non-Integrated HRA Drugs have the same rate change as the Non-CDH Drugs.

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



CareFirst BlueCross BlueShield (BlueChoice & GHMSI)  
DC Small Group Rate Filing Effective 10/2012  
Proposed Rate Change Derivation (HealthyBlue 1.0 Products)  
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012  
Projection Period: 10/01/2012 through 12/31/2013

	Non-CDH Medical			CDH Medical			Medical	HB Drug				Total HB Non-CDH	Total HB CDH	Total HB	Total BC (incl HB)
	Med BC HB Non-CDH	Med BC HB HSA	Med BC HB HRA	Med BC HB	Rx HB Non-CDH	Rx HB HSA	Rx HB HRA	Rx BC HB	Total HB Non-CDH	Total HB CDH	Total HB	Total BC (incl HB)			
<b>Enrollment</b>															
Contract Month	1,038	216	0	1,254	1,038	216	0	1,254	1,038	216	1,254	236,741			
Member Month	1,679	351	0	2,030	1,679	351	0	2,030	1,679	351	2,030	383,327			
Medical Member Distribution	82.7%	17.3%	0.0%	100.0%	82.7%	17.3%	0.0%	100.0%	82.7%	17.3%	100.0%				
<b>Adjust Revenue to Current Rate Level (07/2012)</b>															
Revenue	\$361,886	\$72,174	\$0	\$434,060	\$124,855	\$26,009	\$0	\$150,864	\$486,741	\$98,183	\$584,924	\$124,275,947			
Income Adjustment Factor to Current Rate Level	0.9876	0.9581	1.0000	0.9827	1.0281	1.0894	1.0000	0.9282	0.9638	0.9929	0.9971	0.9944			
Adjusted Revenue at Current Rate Level (07/2012)	\$357,396	\$69,151	\$0	\$426,547	\$128,369	\$28,334	\$0	\$140,035	\$469,097	\$97,485	\$566,582	\$123,576,154			
Experience Period Incurred and Paid Claims	\$256,421	\$46,832	\$0	\$303,253	\$52,747	\$3,401	\$0	\$56,149	\$309,168	\$50,234	\$359,401	\$92,252,133			
Completion Factors	0.9785	0.9865	N/A	0.9797	1.0000	0.9999	N/A	1.0000	0.9821	0.9874	0.9828	0.9823			
IBNR	\$5,641	\$641	\$0	\$6,282	\$2	\$0	\$0	\$2	\$5,643	\$641	\$6,284	\$1,727,044			
Estimated Incurred Claims	\$262,062	\$47,473	\$0	\$309,535	\$52,749	\$3,402	\$0	\$56,151	\$314,811	\$50,875	\$365,686	\$93,979,178			
<b>Experience Period Incurred Claims Adjustments</b>															
Rx Rebates					(\$11,109.68)	(\$2,322.51)	\$0.00	(\$13,432.19)	(\$11,109.68)	(\$2,322.51)	(\$13,432.19)	(\$2,536,415.24)			
Experience Period Adjusted Incurred Claims	\$262,062	\$47,473	\$0	\$309,535	\$41,640	\$1,079	\$0	\$42,719	\$303,701	\$48,552	\$352,253	\$91,381,430			
<b>Rating Period Projected Capitations</b>															
Experience Period Capitations	\$3,815	\$797	\$0	\$4,612					\$3,815	\$797	\$4,612	\$884,439			
Pricing Trend	1.0167	1.0168	N/A	1.0192					1.0167	1.0168	1.0167	1.0122			
Months of Trend	22.5	22.5	22.5	22.5					22.5	22.5	22.5	22.5			
Trend Factor	1.0315	1.0317	N/A	1.0315					1.0315	1.0317	1.0315	1.0231			
Rating Period Projected Capitations	\$3,935	\$823	\$0	\$4,757					\$3,935	\$823	\$4,757	\$904,860			
<b>Rating Period Projected Incurred Claims</b>															
Pricing Trend	1.0900	1.1000	1.1000	1.0916	1.1000	1.0850	1.0850	1.0996	1.0914	1.0997	1.0925	1.0766			
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5			
Trend Factor	1.1754	1.1957	1.1957	1.1785	1.1957	1.1653	1.1653	1.1949	1.1782	1.1950	1.1805	1.1484			
Rating Period Projected Incurred Claims	\$311,962	\$57,586	\$0	\$369,548	\$49,788	\$1,257	\$0	\$51,046	\$361,751	\$58,843	\$420,594	\$108,760,223			
Individual Conversion Subsidy Load	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%			
Adjusted Rating Period Projected Incurred Claims	\$312,118	\$57,615	\$0	\$369,733	\$49,813	\$1,258	\$0	\$51,071	\$361,931	\$58,873	\$420,804	\$108,814,603			
<b>Loss Ratios</b>															
Experience Period Loss Ratios	73.5%	66.9%	N/A	72.4%	33.4%	4.1%	N/A	28.3%	63.2%	50.3%	61.0%	74.2%			
Rating Period Loss Ratios (without rate change)	87.3%	83.3%	N/A	86.7%	38.8%	4.4%	N/A	36.5%	77.2%	60.4%	72.1%	88.1%			
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
<b>Retention</b>															
Admin Costs	9.2%	12.4%	11.9%	9.7%	9.2%	12.4%	11.9%	9.3%	9.2%	12.4%	9.7%	9.4%			
CDH Expenses	0.0%	0.7%	1.6%	0.1%	0.0%	0.7%	1.6%	0.0%	0.0%	0.7%	0.1%	0.1%			
Broker Commissions	6.1%	8.0%	7.7%	6.4%	6.1%	8.0%	7.7%	6.2%	6.1%	8.0%	6.4%	6.2%			
Risk Charge	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Contrib to Reserve	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%			
Invest Income Credit	0.00%	0.0%	0.0%	0.00%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%			
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%			
Community Related Expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Federal Taxes	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%			
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
Total Retention	19.4%	25.2%	25.3%	20.4%	19.4%	25.2%	25.3%	19.6%	19.4%	25.2%	20.3%	19.8%			
DLR	80.6%	74.8%	74.7%	79.6%	80.6%	74.8%	74.7%	80.4%	80.6%	74.8%	79.7%	80.2%			
Required Revenue	\$387,472	\$77,009	\$0	\$464,480	\$61,840	\$1,682	\$0	\$63,521	\$449,311	\$78,690	\$528,001	\$135,600,349			
Required Rate Change (01/2013 over 10/2012 Rate Level)	8.4%	11.4%	N/A	8.9%	-51.8%	-94.1%	N/A	-54.6%	-4.2%	-19.3%	-6.8%	9.7%			
Proposed Rate Change (01/2013 over 10/2012 Rate Level)	5.5%	0.0%	0.0%	4.6%	8.0%	0.0%	0.0%	6.6%	6.4%	0.0%	4.9%	8.64%			
Estimated Renewals (01/1/2013 over 1/1/2012 based on proposed)	15.1%	8.3%	8.3%	14.0%	12.4%	8.3%	8.3%	13.0%	14.9%	8.3%	13.3%	13.8%			

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Experience Period Observed, Normalized, and Proposed Rating Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims	Proposed Rating Trend (Last Filing)
<b>Medical</b>						
HMO	29.1%	5.1%	3.5%	9.0%	\$20,816,062	9.0%
HMO OA	14.6%	27.7%	27.4%	9.0%	\$10,444,940	9.0%
OO OA	27.9%	15.6%	11.4%	9.0%	\$19,958,416	9.0%
POS OA	22.2%	11.9%	12.6%	9.0%	\$15,875,830	9.0%
BC Adv	1.2%	50.3%	60.8%	9.0%	\$823,448	9.0%
HMO HSA OA	2.9%	-23.2%	-20.0%	10.0%	\$2,092,462	10.0%
HMO HRA OA	1.0%	57.3%	55.8%	10.0%	\$708,863	10.0%
POS HSA OA	0.8%	5.5%	-1.2%	10.0%	\$605,066	10.0%
POS HRA OA	0.1%	-16.6%	-10.4%	10.0%	\$98,268	10.0%
BC Non-CDH	95.1%	13.2%	12.3%	9.0%	\$67,918,696	9.0%
BC CDH	5.0%	-1.8%	-1.1%	9.8%	\$3,565,991	10.0%
<b>BC Total</b>	<b>100.0%</b>	<b>13.0%</b>	<b>11.7%</b>	<b>9.0%</b>	<b>\$71,423,355</b>	<b>9.1%</b>
PPO	92.3%	6.6%	8.6%	11.0%	\$129,939,157	11.0%
Indemnity	0.3%	44.3%	44.1%	11.0%	\$366,948	11.0%
PPO HSA	5.8%	13.7%	16.8%	8.0%	\$8,183,192	8.0%
PPO HRA	1.6%	11.6%	12.2%	8.0%	\$2,316,796	8.0%
GHMSI CDH	7.5%	13.2%	15.8%	8.0%	\$10,499,989	8.0%
<b>GHMSI Total</b>	<b>100.0%</b>	<b>7.2%</b>	<b>9.3%</b>	<b>10.8%</b>	<b>\$140,806,094</b>	<b>10.8%</b>
<b>Med BC &amp; GHMSI Total</b>		<b>9.1%</b>	<b>10.1%</b>	<b>10.2%</b>	<b>\$212,229,449</b>	<b>10.2%</b>
<b>Rx</b>						
BC Non-CDH	32.1%	14.8%	14.3%	10.0%	\$21,037,416	10.0%
BC HSA	1.2%	1.0%	2.5%	8.5%	\$813,874	8.5%
BC HRA	0.4%	20.2%	19.1%	8.5%	\$277,516	8.5%
GHMSI Non-CDH	60.9%	6.7%	9.1%	10.0%	\$39,874,403	10.0%
GHMSI HSA	4.1%	26.2%	30.1%	8.5%	\$2,713,860	8.5%
GHMSI HRA	1.2%	5.6%	4.8%	8.5%	\$799,749	8.5%
BC CDH	1.7%	5.9%	6.7%	8.5%	\$1,091,389	8.5%
GHMSI CDH	5.4%	21.5%	24.3%	8.5%	\$3,513,609	8.5%
BC Total	33.8%	14.4%	14.0%	9.9%	\$22,128,805	9.9%
GHMSI Total	66.2%	7.9%	10.3%	9.9%	\$43,388,012	9.9%
Non-CDH Total	93.0%	9.5%	10.9%	10.0%	\$60,911,818	10.0%
CDH Total	7.0%	17.8%	20.1%	8.5%	\$4,604,999	8.5%
<b>Rx BC &amp; GHMSI Total</b>	<b>100.0%</b>	<b>10.1%</b>	<b>11.6%</b>	<b>9.9%</b>	<b>\$65,516,817</b>	<b>9.9%</b>
<b>Medical &amp; Rx</b>						
BC Non-CDH	32.0%	13.2%	11.9%	9.2%	\$88,956,112	9.2%
BC HSA	1.3%	-13.1%	-11.1%	9.7%	\$3,572,734	9.7%
BC HRA	0.4%	34.8%	36.1%	9.7%	\$1,084,646	9.7%
GHMSI Non-CDH	61.3%	6.7%	8.8%	10.8%	\$170,180,507	10.8%
GHMSI HSA	3.9%	16.6%	19.9%	8.1%	\$10,897,053	8.1%
GHMSI HRA	1.1%	10.0%	10.3%	8.4%	\$3,116,546	8.4%
BC CDH	1.7%	-1.9%	-0.1%	9.7%	\$4,657,380	9.7%
GHMSI CDH	5.0%	15.1%	17.7%	8.2%	\$14,013,598	8.2%
BC Total	33.7%	12.4%	11.3%	9.2%	\$93,613,492	9.2%
GHMSI Total	66.3%	7.3%	9.5%	10.6%	\$184,194,106	10.6%
Non-CDH Total	93.3%	8.9%	9.9%	10.2%	\$259,136,619	10.3%
CDH Total	6.7%	10.9%	13.3%	8.6%	\$18,670,978	8.6%
<b>All Medical &amp; Rx</b>	<b>100.0%</b>	<b>9.4%</b>	<b>10.4%</b>	<b>10.1%</b>	<b>\$277,746,266</b>	<b>10.2%</b>
<b>Δ Trend "Margin":</b>				<b>-0.3%</b>		

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
DICR Derivation  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012

	1	2	3	4	5	6	7	8	9	10	
<b>H.S.A.</b>											
Contracts a/o 05/31/2012		1,158									
Member to Contract Ratio		1.73									
	<b>Function</b>	<b>Vendor</b>	<b>Unit PCPM</b>	<b>% BlueFund</b>	<b>Effective PCPM</b>	<b>Unit PCPM</b>	<b>Composite PCPM</b>	<b>%</b>		<b>\$s</b>	
1	Projected Claims (+ Capitations)						\$322.93	74.8%		\$4,487,388	
2	Admin Costs						\$ 53.40	12.4%		\$742,017	
3	Broker Commissions & Fees						\$ 34.34	8.0%		\$477,136	
4	Contribute to Reserve						\$5.61	1.3%		\$77,973	
5	Invest Income Credit						(\$0.00)	0.00%		(\$6)	
6	Premium Taxes						\$8.63	2.0%		\$119,958	
7	Assessment Fees						\$0.50	0.1%		\$6,896	
8	Federal Income Tax						\$3.02	0.7%		\$41,985	
9	State Income Tax						\$0.00	0.0%		\$0	
10	Risk Charge						\$0.00	0.0%		\$0	
12	<b>SUBTOTAL:</b>						<b>\$428</b>	<b>99.3%</b>		<b>\$5,953,347</b>	
13											
14	<b>CDH Expenses</b>										
15	H.S.A.	und Administrator	FlexAmerica	\$3.00	37.9%	\$1.14	\$3.00	\$1.73	0.4%	\$24,091	
16		Banking Custodian	ACS w/ Mellon	\$2.55	37.9%	\$0.97	\$2.55	\$1.47	0.3%	\$20,477	
17	WebMD						\$0.00	0.0%		\$0	
18	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
19	<b>CDH SUBTOTAL:</b>						<b>\$3.21</b>	<b>0.7%</b>		<b>\$44,568</b>	
20	<b>SUM:</b>						<b>\$432</b>	<b>100.0%</b>		<b>\$5,997,915</b>	
<b>H.R.A.</b>											
Contracts a/o 05/31/2012		322									
Member to Contract Ratio		2.06									
21	Projected Claims (+ Capitations)						\$336	74.7%		\$1,299,955	
22	Admin Costs						\$ 53.40	11.9%		\$206,329	
23	Broker Commissions & Fees						\$ 34.87	7.7%		\$134,733	
24	Contribute to Reserve						\$5.86	1.3%		\$22,635	
25	Invest Income Credit						(\$0.00)	0.00%		(\$2)	
26	Premium Taxes						\$9.01	2.0%		\$34,823	
27	Assessment Fees						\$0.52	0.1%		\$2,002	
28	Federal Income Tax						\$3.15	0.7%		\$12,188	
29	State Income Tax						\$0.00	0.0%		\$0	
30	Risk Charge						\$0.00	0.0%		\$0	
32	<b>SUBTOTAL:</b>						<b>\$443</b>	<b>98.4%</b>		<b>\$1,712,663</b>	
33											
34	<b>CDH Expenses</b>										
35	H.R.A.	und Administrator	FlexAmerica	\$4.50	59.9%	\$2.69	\$4.50	\$6.32	1.4%	\$24,411	
36		Debit Card	Evolution	\$0.75	59.9%	\$0.45	\$0.75	\$1.05	0.2%	\$4,069	
37	WebMD						\$0.00	0.0%		\$0	
38	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
39	<b>CDH SUBTOTAL:</b>						<b>\$7.37</b>	<b>1.6%</b>		<b>\$28,480</b>	
40	<b>SUM:</b>						<b>\$451</b>	<b>100.0%</b>		<b>\$1,741,143</b>	
<b>non-CDH</b>											
Contracts a/o 05/31/2012		18,379									
Member to Contract Ratio		1.62									
41	Projected Claims (+ Capitations)						\$467	80.6%		\$102,907,665	
42	Admin Costs						\$ 53.40	9.2%		\$11,776,791	
43	Broker Commissions & Fees						\$ 35.42	6.1%		\$7,810,967	
44	Contribute to Reserve						\$7.53	1.3%		\$1,660,780	
45	Invest Income Credit						(\$0.00)	0.00%		(\$124)	
46	Premium Taxes						\$11.58	2.0%		\$2,555,045	
47	Assessment Fees						\$0.67	0.1%		\$146,881	
48	Federal Income Tax						\$4.05	0.7%		\$894,266	
49	State Income Tax						\$0.00	0.0%		\$0	
50	Risk Charge						\$0.00	0.0%		\$0	
52	<b>SUM:</b>						<b>\$579</b>	<b>100.0%</b>		<b>\$127,752,270</b>	
<b>TOTAL</b>											
Contracts a/o 05/31/2012		19,859									
Member to Contract Ratio		1.63									
53	Projected Claims (+ Capitations)						\$456	80.2%		\$108,695,007	
54	Admin Costs						\$53.40	9.4%		\$12,725,137	
55	Broker Commissions & Fees						\$35.34	6.2%		\$8,422,836	
56	Contribute to Reserve						\$7.39	1.3%		\$1,761,387	
57	Invest Income Credit						(\$0.00)	0.0%		(\$132)	
58	Premium Taxes						\$11.37	2.0%		\$2,709,827	
59	Assessment Fees						\$0.65	0.1%		\$155,779	
60	Federal Income Tax						\$3.98	0.7%		\$948,439	
61	State Income Tax						\$0.00	0.0%		\$0	
62	Risk Charge						\$0.00	0.0%		\$0	
64	<b>SUBTOTAL:</b>						<b>\$568</b>	<b>99.9%</b>		<b>\$135,418,280</b>	
65											
66	<b>CDH Expenses</b>										
67	H.S.A.	und Administrator	FlexAmerica	\$0.10			\$0.10	\$0.10	0.0%	\$24,091	
68		Banking Custodian	ACS w/ Mellon	\$0.09			\$0.09	\$0.09	0.0%	\$20,477	
69	H.R.A.	und Administrator	FlexAmerica	\$0.10			\$0.10	\$0.10	0.0%	\$24,411	
70		Debit Card	Evolution	\$0.02			\$0.02	\$0.02	0.0%	\$4,069	
71	WebMD						\$0.00	\$0.00	0.0%	\$0	
72	NASCO Fee (Not Applicable)						\$0.00	\$0.00	0.0%	\$0	
73	<b>CDH SUBTOTAL:</b>						<b>\$0.31</b>	<b>0.1%</b>		<b>\$73,048</b>	
74	<b>SUM:</b>						<b>\$569</b>	<b>100.0%</b>		<b>\$135,491,327</b>	

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Med HMO

(a) Current Rate Level		(b)	(c)	(d)	(e)	(f)	(g)	(h) = (h)/(f)	(i) = (h)/(c)	(j)	(k)	(l)	(m)	(n) = (d) x (m)	(o) = (n)/(c)	(p)	(q)	(r) = (i)/(g)	(s)	(t)	(u)		
Date		Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	7,844	12,160	\$2,484,800	\$2,273,939	1.0000	\$0	\$2,273,939	91.5%		\$187.00				1.1127	\$2,764,723	\$227.36		0.9886	\$189.16				
200805	7,658	11,780	\$2,409,436	\$1,754,665	1.0000	\$0	\$1,754,665	72.8%		\$148.95				1.1107	\$2,676,121	\$227.17	-0.1%	0.9878	\$150.80				
200806	7,717	11,934	\$2,435,825	\$1,629,675	1.0000	\$0	\$1,629,675	66.9%		\$136.56				1.1087	\$2,700,585	\$226.29	-0.4%	0.9839	\$138.79				
200807	7,743	11,993	\$2,454,588	\$1,740,728	1.0000	\$0	\$1,740,728	70.9%		\$145.15				1.1024	\$2,705,899	\$225.62	-0.3%	0.9810	\$147.95				
200808	7,654	11,770	\$2,424,756	\$1,932,648	1.0000	\$0	\$1,932,648	79.7%		\$164.20				1.0986	\$2,663,952	\$226.33	0.3%	0.9841	\$166.85				
200809	7,913	12,264	\$2,532,661	\$2,032,661	1.0000	\$0	\$2,032,661	80.3%		\$165.74				1.0942	\$2,771,208	\$225.96	-0.2%	0.9825	\$168.70				
200810	7,591	11,617	\$2,416,243	\$1,997,260	1.0000	\$0	\$1,997,260	82.7%		\$171.93				1.0893	\$2,632,018	\$226.57	0.3%	0.9851	\$174.52				
200811	8,058	12,238	\$2,550,404	\$1,556,657	1.0000	\$0	\$1,556,657	61.0%		\$127.20				1.0882	\$2,775,353	\$226.78	0.1%	0.9861	\$129.00				
200812	7,597	11,591	\$2,437,759	\$1,690,134	1.0000	\$0	\$1,690,134	69.3%		\$145.81				1.0774	\$2,626,407	\$226.59	-0.1%	0.9852	\$148.00				
200901	7,375	11,308	\$2,391,106	\$1,535,044	1.0000	\$0	\$1,535,044	64.2%		\$135.75				1.0618	\$2,538,794	\$224.51	-0.9%	0.9762	\$139.06				
200902	7,367	11,234	\$2,388,765	\$1,476,338	1.0000	\$0	\$1,476,338	61.8%		\$131.42				1.0584	\$2,528,266	\$225.05	0.2%	0.9785	\$134.30				
200903	7,468	11,446	\$2,445,651	\$1,709,748	1.0000	\$0	\$1,709,748	69.9%	72.6%	\$149.38	\$150.91			1.0512	\$2,570,920	\$224.61	-0.2%	0.9766	\$152.95	\$153.52			
200904	7,117	10,745	\$2,329,559	\$1,674,856	1.0000	\$0	\$1,674,856	71.9%	71.0%	\$155.87	\$148.16	-16.6%		1.0466	\$2,438,084	\$226.90	1.0%	0.9866	\$157.99	\$150.75	-16.5%		
200905	6,795	10,349	\$2,269,810	\$1,692,318	1.0000	\$0	\$1,692,318	74.6%	71.1%	\$163.52	\$149.24	9.8%		1.0384	\$2,357,041	\$227.76	0.4%	0.9903	\$161.13	\$151.83	9.5%		
200906	7,227	10,957	\$2,407,035	\$2,932,650	1.0000	\$0	\$2,932,650	121.8%	75.6%	\$267.65	\$159.78	96.0%		1.0303	\$2,479,870	\$226.33	-0.6%	0.9841	\$271.98	\$162.54	96.0%		
200907	6,965	10,525	\$2,352,540	\$1,944,942	1.0000	\$0	\$1,944,942	82.7%	76.6%	\$184.79	\$163.00	27.3%		1.0182	\$2,395,377	\$227.59	0.6%	0.9896	\$186.74	\$165.71	26.2%		
200908	7,093	10,806	\$2,447,068	\$1,611,900	1.0000	\$61	\$1,611,961	65.9%	75.4%	\$149.17	\$161.79	-9.2%		1.0067	\$2,463,488	\$227.97	0.2%	0.9912	\$150.49	\$164.38	-9.8%		
200909	6,984	10,591	\$2,399,191	\$1,852,397	0.9999	\$160	\$1,852,557	77.2%	75.2%	\$174.92	\$162.47	5.5%		1.0021	\$2,404,171	\$227.00	-0.4%	0.9870	\$177.22	\$165.01	5.1%		
200910	6,923	10,604	\$2,423,631	\$1,714,983	0.9998	\$312	\$1,715,296	70.8%	74.2%	\$161.76	\$161.58	-5.9%		0.9935	\$2,407,961	\$227.08	0.0%	0.9874	\$163.83	\$164.08	-6.1%		
200911	7,077	10,825	\$2,471,881	\$1,758,478	0.9996	\$650	\$1,759,128	71.2%	75.1%	\$162.51	\$164.87	27.8%		0.9844	\$2,433,223	\$224.78	-1.0%	0.9773	\$166.27	\$167.54	28.9%		
200912	6,739	10,208	\$2,366,211	\$1,765,312	0.9995	\$829	\$1,766,141	74.6%	75.5%	\$173.02	\$167.22	18.7%		0.9778	\$2,313,621	\$226.65	0.8%	0.9855	\$175.59	\$169.93	18.6%		
201001	7,139	10,843	\$2,553,793	\$1,797,162	0.9993	\$1,274	\$1,798,436	70.4%	76.0%	\$165.86	\$169.86	22.2%		0.9582	\$2,447,031	\$225.68	-0.4%	0.9813	\$169.03	\$172.53	21.6%		
201002	6,999	10,677	\$2,538,874	\$1,626,690	0.9992	\$1,237	\$1,627,926	64.1%	76.1%	\$152.47	\$171.77	16.0%		0.9549	\$2,424,253	\$227.05	0.6%	0.9872	\$154.44	\$174.34	15.0%		
201003	7,037	10,627	\$2,535,147	\$1,974,623	0.9992	\$1,525	\$1,976,148	78.0%	76.8%	\$185.96	\$174.96	24.5%	15.9%	0.9491	\$2,406,035	\$226.41	-0.3%	0.9844	\$188.90	\$177.45	23.5%	15.6%	
201004	7,238	11,067	\$2,653,491	\$1,610,440	0.9992	\$1,344	\$1,611,785	60.7%	75.8%	\$145.64	\$174.03	-6.6%	17.5%	0.9413	\$2,497,806	\$225.70	-0.3%	0.9813	\$148.41	\$176.59	-6.1%	17.1%	
201005	6,958	10,587	\$2,563,632	\$1,480,564	0.9989	\$1,566	\$1,482,130	57.8%	74.3%	\$140.00	\$172.07	-14.4%	15.3%	0.9427	\$2,416,769	\$228.28	1.1%	0.9926	\$141.05	\$174.56	-14.6%	15.0%	
201006	7,166	10,951	\$2,671,611	\$1,697,220	0.9986	\$2,423	\$1,699,643	63.6%	69.5%	\$155.20	\$162.47	-42.0%	1.7%	0.9339	\$2,495,048	\$227.84	-0.2%	0.9906	\$156.67	\$164.73	-42.4%	1.3%	
201007	6,610	10,129	\$2,510,349	\$1,598,514	0.9982	\$2,840	\$1,601,354	63.8%	68.0%	\$158.10	\$160.28	-14.4%	-1.7%	0.9237	\$2,318,859	\$228.93	0.5%	0.9954	\$158.83	\$162.44	-14.9%	-2.0%	
201008	6,348	8,895	\$2,142,633	\$1,699,032	0.9982	\$3,126	\$1,702,158	79.4%	69.0%	\$191.36	\$163.43	28.3%	1.0%	0.9147	\$1,959,869	\$220.33	-3.8%	0.9580	\$199.75	\$166.04	32.7%	1.0%	
201009	6,780	10,371	\$2,585,561	\$1,833,035	0.9979	\$3,815	\$1,836,851	71.0%	68.6%	\$177.11	\$163.59	1.3%	0.7%	0.9116	\$2,357,003	\$227.27	3.1%	0.9882	\$179.23	\$166.18	1.1%	0.7%	
201010	6,908	10,473	\$2,599,643	\$1,757,424	0.9979	\$3,686	\$1,761,110	67.7%	68.3%	\$168.16	\$164.13	4.0%	1.6%	0.9071	\$2,358,141	\$225.16	-0.9%	0.9790	\$171.76	\$166.85	4.8%	1.7%	
201011	6,879	10,304	\$2,601,291	\$2,010,713	0.9977	\$4,646	\$2,015,358	77.5%	68.9%	\$195.59	\$166.86	20.4%	1.2%	0.8999	\$2,340,990	\$227.19	0.9%	0.9878	\$198.00	\$169.47	19.1%	1.1%	
201012	7,424	11,323	\$2,829,905	\$2,121,024	0.9975	\$5,248	\$2,126,272	75.1%	69.0%	\$187.78	\$168.24	8.5%	0.6%	0.9039	\$2,557,921	\$225.90	-0.6%	0.9822	\$191.18	\$170.92	8.9%	0.6%	
201101	6,624	10,081	\$2,565,249	\$1,784,868	0.9972	\$5,006	\$1,789,874	69.8%	68.9%	\$177.55	\$169.19	7.0%	-0.4%	0.8997	\$2,308,081	\$228.95	1.3%	0.9955	\$178.35	\$171.68	5.5%	-0.5%	
201102	6,061	9,286	\$2,231,770	\$1,596,577	0.9969	\$4,929	\$1,601,506	71.8%	69.5%	\$172.46	\$170.87	13.1%	-0.5%	0.9018	\$2,012,578	\$216.73	-5.3%	0.9424	\$183.01	\$173.99	18.5%	-0.2%	
201103	6,586	9,997	\$2,533,862	\$1,703,638	0.9965	\$6,003	\$1,709,641	67.5%	68.7%	\$171.02	\$169.59	-8.0%	-3.1%	0.9035	\$2,289,365	\$229.01	5.7%	0.9957	\$171.75	\$172.52	-9.1%	-2.8%	
201104	6,591	9,986	\$2,528,810	\$1,535,186	0.9961	\$6,008	\$1,541,194	60.9%	68.7%	\$154.34	\$170.51	6.0%	-2.0%	0.9054	\$2,289,464	\$229.27	0.1%	0.9969	\$154.82	\$173.23	4.3%	-1.9%	
201105	6,592	10,015	\$2,500,118	\$1,716,039	0.9953	\$8,021	\$1,724,060	69.0%	69.7%	\$172.15	\$173.29	23.0%	0.7%	0.9135	\$2,283,826	\$228.04	-0.5%	0.9915	\$173.62	\$176.08	23.1%	0.9%	
201106	6,541	9,899	\$2,449,787	\$1,466,974	0.9941	\$8,720	\$1,475,694	60.2%	69.4%	\$149.08	\$172.95	-3.9%	6.5%	0.9263	\$2,269,188	\$229.23	0.5%	0.9967	\$149.57	\$175.66	-4.5%	6.6%	
201107	6,380	9,734	\$2,377,245	\$1,529,711	0.9925	\$11,548	\$1,541,259	64.8%	69.5%	\$158.34	\$173.02	0.2%	7.9%	0.9424	\$2,240,365	\$230.16	0.4%	1.0007	\$158.22	\$175.65	-0.4%	8.1%	
201108	6,461	9,815	\$2,347,077	\$2,105,956	0.9915	\$18,416	\$2,124,371	90.5%	70.5%	\$216.44	\$175.19	13.1%	7.2%	0.9605	\$2,254,251	\$229.67	-0.2%	0.9986	\$162.74	\$177.30	8.5%	6.8%	
201109	6,361	9,735	\$2,284,089	\$1,554,134	0.9886	\$17,868	\$1,572,002	68.8%	70.3%	\$161.48	\$173.91	-8.8%	6.3%	0.9764	\$2,230,294	\$229.10	-0.2%	0.9961	\$162.11	\$175.90	-9.6%	5.8%	
201110	6,389	9,717	\$2,257,046	\$1,540,959	0.9848	\$23,808	\$1,564,767	69.3%	70.4%	\$161.03	\$173.37	-4.2%	5.6%	0.9902	\$2,234,951	\$230.00	0.4%	1.0001	\$161.02	\$175.04	-6.3%	4.9%	
201111	6,361	9,695	\$2,210,586	\$1,828,922	0.9790	\$39,152	\$1,868,074	84.5%	70.9%	\$192.68	\$173.02	-1.5%	3.7%	1.0073	\$2,226,712	\$229.68	-0.1%	0.9986	\$192.95	\$174.53	-2.6%	3.0%	
201112	6,385	9,738	\$2,173,589	\$1,631,038	0.9720	\$46,915	\$1,677,953	77.2%	70.9%	\$172.31	\$171.54	-8.2%	2.0%	1.0289	\$2,236,423	\$229.66	0.0%	0.9986	\$172.56	\$172.78	-9.7%	1.1%	
201201	6,272	9,590	\$2,101,508	\$1,747,879	0.9627	\$67,781	\$1,815,660	86.4%	72.2%	\$189.33	\$172.48	6.6%	1.9%	1.0442	\$2,194,500	\$228.83	-0.4%	0.9950	\$190.29	\$173.74	6.7%	1.2%	
201202	6,238	9,515	\$2,077,870	\$1,742,420	0.9399	\$111,351	\$1,853,771	89.2%	73.5%	\$194.83	\$174.29	13.0%	2.0%	1.0492	\$2,180,041	\$229.12	0.1%	0.9962	\$195.57	\$174.81	6.9%	0.5%	
201203	6,162	9,390	\$2,047,847	\$1,922,215	0.9344	\$135,042	\$2,057,257	100.5%	76.1%	\$219.09	\$178.18	28.1%	5.1%	1.0546	\$2,159,599	\$229.99	0.4%	1.0000	\$219.09	\$178.64	27.6%	3.5%	
201204	6,054	9,240	\$2,013,646	\$1,473,085	0.8812	\$198,690	\$1,671,775	83.0%	78.0%	\$180.93	\$180.45	17.2%	5.8%			</							



CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med HMO & HMO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)				(j)				(k)				(l)				(m)				(n)				(o)				(p)				(q)				(r)				(s)				(t)				(u)			
							=(e)/(f)		=(h)/(c)		=(d) x (m)		=(n)/(c)		=(i)/(j)				=(k)				=(l)				=(m)				=(n)				=(o)				=(p)				=(q)				=(r)				=(s)				=(t)				=(u)	
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																																								
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																																						
200804	9.385	14,487	\$2,931,192	\$2,683,720	1.0000	\$0	\$2,683,720	91.6%		\$185.25				1.1215	\$3,287,217	\$226.91		1.0049	\$184.35																																									
200805	9.188	14,066	\$2,856,783	\$2,122,343	1.0000	\$0	\$2,122,343	74.3%		\$150.88				1.1194	\$3,197,832	\$227.34	0.2%	1.0068	\$149.86																																									
200806	9.305	14,300	\$2,913,544	\$2,087,198	1.0000	\$0	\$2,087,198	71.6%		\$145.96				1.1169	\$3,254,059	\$227.56	0.1%	1.0078	\$144.83																																									
200807	9.396	14,484	\$2,940,022	\$2,149,044	1.0000	\$0	\$2,149,044	73.1%		\$148.37				1.1109	\$3,266,086	\$225.50	-0.9%	0.9986	\$148.57																																									
200808	9.338	14,251	\$2,934,455	\$2,335,024	1.0000	\$0	\$2,335,024	79.6%		\$163.85				1.1067	\$3,247,635	\$227.89	1.1%	1.0092	\$162.35																																									
200809	9.421	14,572	\$3,000,826	\$2,414,348	1.0000	\$0	\$2,414,348	80.5%		\$165.68				1.1012	\$3,304,492	\$226.77	-0.5%	1.0043	\$164.98																																									
200810	9.292	14,149	\$2,926,005	\$2,333,437	1.0000	\$0	\$2,333,437	79.7%		\$164.92				1.0980	\$3,212,722	\$227.06	0.1%	1.0056	\$164.00																																									
200811	9.752	14,756	\$3,065,707	\$1,810,054	1.0000	\$0	\$1,810,054	59.0%		\$122.67				1.0954	\$3,358,251	\$227.59	0.2%	1.0079	\$121.70																																									
200812	9.367	14,234	\$2,979,427	\$2,093,017	1.0000	\$0	\$2,093,017	70.2%		\$147.04				1.0855	\$3,234,155	\$227.21	-0.2%	1.0063	\$146.13																																									
200901	9.156	14,069	\$2,945,047	\$1,974,151	1.0000	\$0	\$1,974,151	67.0%		\$140.32				1.0695	\$3,149,684	\$223.87	-1.5%	0.9915	\$141.53																																									
200902	9.291	14,181	\$2,995,770	\$1,774,874	1.0000	\$0	\$1,774,874	59.2%		\$125.16				1.0654	\$3,191,595	\$225.06	0.5%	0.9967	\$125.57																																									
200903	9.478	14,518	\$3,084,488	\$2,111,789	1.0000	\$0	\$2,111,789	68.5%	72.8%	\$145.46	\$150.46			1.0584	\$3,264,504	\$224.86	-0.1%	0.9958	\$146.07	\$150.01																																								
200904	8.985	13,629	\$2,938,312	\$2,079,035	1.0000	\$0	\$2,079,035	70.8%	71.1%	\$152.54	\$147.68	-17.7%		1.0546	\$3,098,735	\$227.36	1.1%	1.0069	\$151.50	\$147.22	-17.8%																																							
200905	8.796	13,483	\$2,917,044	\$2,217,890	1.0000	\$0	\$2,217,890	76.0%	71.2%	\$164.50	\$148.75	9.0%		1.0470	\$3,054,058	\$226.51	-0.4%	1.0031	\$163.98	\$148.33	9.4%																																							
200906	9.297	14,118	\$3,087,762	\$3,516,773	1.0000	\$0	\$3,516,773	113.9%	74.9%	\$249.10	\$157.29	70.7%		1.0398	\$3,210,780	\$227.42	0.4%	1.0072	\$247.32	\$156.86	70.8%																																							
200907	9.028	13,709	\$3,054,419	\$2,498,410	1.0000	\$0	\$2,498,410	81.8%	75.6%	\$182.25	\$160.07	22.8%		1.0249	\$3,130,371	\$228.34	0.4%	1.0113	\$180.22	\$159.46	21.3%																																							
200908	9.308	14,228	\$3,179,869	\$2,034,699	1.0000	\$77	\$2,034,776	64.0%	74.2%	\$143.01	\$158.32	-12.7%		1.0168	\$3,233,185	\$227.24	-0.5%	1.0064	\$142.11	\$157.76	-12.5%																																							
200909	9.275	14,177	\$3,186,520	\$2,373,121	0.9999	\$206	\$2,373,327	74.5%	73.8%	\$167.41	\$158.45	1.0%		1.0130	\$3,227,858	\$227.68	0.2%	1.0083	\$166.02	\$157.83	0.6%																																							
200910	9.425	14,479	\$3,255,648	\$2,299,154	0.9998	\$419	\$2,299,573	70.6%	73.0%	\$158.82	\$157.94	-3.7%		1.0038	\$3,268,005	\$225.71	-0.9%	0.9996	\$158.89	\$157.41	-3.1%																																							
200911	9.561	14,719	\$3,318,295	\$2,247,557	0.9996	\$831	\$2,248,388	67.8%	73.7%	\$152.75	\$160.56	24.5%		0.9934	\$3,296,316	\$223.95	-0.8%	0.9918	\$154.02	\$160.24	26.6%																																							
200912	9.058	13,886	\$3,173,333	\$2,296,082	0.9995	\$1,078	\$2,297,161	72.4%	73.9%	\$165.43	\$162.10	12.5%		0.9868	\$3,131,545	\$225.52	0.7%	0.9987	\$165.64	\$161.88	13.3%																																							
201001	9.712	14,918	\$3,467,257	\$2,374,675	0.9993	\$1,684	\$2,376,358	68.5%	73.9%	\$159.29	\$163.65	13.5%		0.9671	\$3,353,196	\$224.78	-0.3%	0.9955	\$160.02	\$163.38	13.1%																																							
201002	9.454	14,604	\$3,427,840	\$2,123,312	0.9992	\$1,614	\$2,124,927	62.0%	74.0%	\$145.50	\$165.30	16.3%		0.9625	\$3,299,181	\$225.91	0.5%	1.0005	\$145.43	\$164.98	15.8%																																							
201003	9.555	14,612	\$3,445,837	\$3,171,287	0.9992	\$2,449	\$3,173,736	92.1%	76.0%	\$217.20	\$171.44	49.3%	13.9%	0.9563	\$3,295,259	\$225.52	-0.2%	0.9987	\$217.47	\$171.06	48.9%	14.0%																																						
201004	9.919	15,337	\$3,615,640	\$2,266,801	0.9992	\$1,892	\$2,268,694	62.7%	75.2%	\$147.92	\$170.84	-3.0%	15.7%	0.9505	\$3,436,508	\$224.07	-0.6%	0.9923	\$149.07	\$170.67	-1.6%	15.9%																																						
201005	9.629	14,796	\$3,534,797	\$1,991,451	0.9989	\$2,106	\$1,993,557	56.4%	73.5%	\$134.74	\$168.25	-18.1%	13.1%	0.9453	\$3,341,323	\$225.83	0.8%	1.0001	\$134.72	\$168.13	-17.8%	13.4%																																						
201006	9.748	15,085	\$3,634,211	\$2,311,002	0.9986	\$3,300	\$2,314,302	63.7%	69.5%	\$153.42	\$160.43	-38.4%	2.0%	0.9376	\$3,407,308	\$225.87	0.0%	1.0003	\$153.37	\$160.40	-38.0%	2.3%																																						
201007	9.230	14,321	\$3,495,944	\$2,096,150	0.9982	\$3,724	\$2,099,874	60.1%	67.8%	\$146.63	\$157.60	-19.5%	-1.5%	0.9264	\$3,238,777	\$226.16	0.1%	1.0016	\$146.40	\$157.69	-18.8%	-1.1%																																						
201008	9.063	13,220	\$3,159,404	\$2,265,353	0.9982	\$4,168	\$2,269,521	71.8%	68.4%	\$171.67	\$159.86	20.0%	1.0%	0.9174	\$2,898,311	\$219.24	-3.1%	0.9709	\$176.81	\$160.39	24.4%	1.7%																																						
201009	9.456	14,746	\$3,619,009	\$2,416,632	0.9979	\$5,030	\$2,421,662	66.9%	67.8%	\$164.23	\$159.61	-1.9%	0.7%	0.9131	\$3,304,460	\$224.09	2.2%	0.9924	\$165.48	\$160.35	-0.3%	1.6%																																						
201010	9.612	14,804	\$3,637,270	\$2,227,542	0.9979	\$4,672	\$2,232,214	61.4%	67.0%	\$150.78	\$158.93	-5.1%	0.6%	0.9068	\$3,298,254	\$222.79	-0.6%	0.9867	\$152.82	\$159.84	-3.8%	1.5%																																						
201011	9.617	14,717	\$3,664,681	\$2,527,388	0.9977	\$5,839	\$2,533,227	69.1%	67.1%	\$172.13	\$160.56	12.7%	0.0%	0.9008	\$3,301,264	\$224.32	0.7%	0.9934	\$173.27	\$161.46	12.5%	0.8%																																						
201012	10.182	15,809	\$3,894,477	\$2,799,963	0.9975	\$6,928	\$2,806,891	72.1%	67.2%	\$177.55	\$161.69	7.3%	-0.2%	0.9037	\$3,519,468	\$222.62	-0.8%	0.9859	\$180.08	\$162.78	8.7%	0.6%																																						
201101	9.426	14,569	\$3,660,170	\$2,402,040	0.9972	\$6,737	\$2,408,777	65.8%	66.9%	\$165.34	\$162.20	3.8%	-0.9%	0.8984	\$3,288,480	\$225.72	1.4%	0.9996	\$165.40	\$163.23	3.4%	-0.1%																																						
201102	8.902	13,797	\$3,334,125	\$2,254,791	0.9969	\$6,961	\$2,261,752	67.8%	67.4%	\$163.93	\$163.72	12.7%	-1.0%	0.8997	\$2,999,818	\$217.43	-3.7%	0.9629	\$170.25	\$165.26	17.1%	0.2%																																						
201103	9.432	14,545	\$3,624,344	\$2,375,624	0.9965	\$8,371	\$2,383,995	65.8%	65.3%	\$163.90	\$159.29	-24.5%	-7.1%	0.9016	\$3,267,787	\$224.67	3.3%	0.9950	\$164.73	\$160.84	-24.3%	6.0%																																						
201104	9.485	14,605	\$3,636,831	\$2,155,552	0.9961	\$8,436	\$2,163,988	59.5%	65.0%	\$148.17	\$159.36	0.2%	-6.7%	0.9044	\$3,289,189	\$225.21	0.2%	0.9974	\$148.56	\$160.84	-0.3%	-5.8%																																						
201105	9.545	14,749	\$3,617,520	\$2,366,000	0.9953	\$11,059	\$2,377,059	65.7%	65.8%	\$161.17	\$161.59	19.6%	-4.0%	0.9135	\$3,304,639	\$224.06	-0.5%	0.9923	\$162.42	\$163.20	20.6%	-2.9%																																						
201106	9.532	14,683	\$3,565,327	\$2,356,029	0.9941	\$14,005	\$2,370,034	66.5%	66.0%	\$161.41	\$162.28	5.2%	1.2%	0.9267	\$3,303,864	\$225.01	0.4%	0.9965	\$161.98	\$163.96	5.6%	2.2%																																						
201107	9.429	14,619	\$3,496,630	\$2,249,992	0.9925	\$16,986	\$2,266,979	64.8%	66.4%	\$155.07	\$162.96	5.8%	3.4%	0.9431	\$3,297,499	\$225.56	0.2%	0.9989	\$155.23	\$164.68	6.0%	4.4%																																						
201108	9.508	14,702	\$3,449,956	\$2,831,623	0.9913	\$24,761	\$2,856,385	82.8%	67.3%	\$194.29	\$164.92	13.2%	3.2%	0.9584	\$3,306,519	\$224.90	-0.3%	0.9960	\$195.06	\$166.33	10.3%	3.7%																																						
201109	9.523	14,774	\$3,401,511	\$2,319,718	0.9886	\$26,670	\$2,346,389	69.0%	67.5%	\$158.82	\$164.47	-3.3%	3.0%	0.9755	\$3,318,080	\$224.59	-0.1%	0.9946	\$159.68	\$165.84	-3.5%	3.4%																																						
201110	9.470	14,674	\$3,349,383	\$2,455,696	0.9848	\$37,941	\$2,493,637	74.5%	68.6%	\$169.94	\$166.07	12.7%	4.5%	0.9921	\$3,322,848	\$226.44	0.8%	1.0028	\$169.45	\$167.23	10.9%	4.6%																																						
201111	9.540	14,795	\$3,316,111	\$2,777,855	0.9790	\$59,466	\$2,837,320	85.6%	69.8%	\$191.78	\$167.72	11.4%	4.5%	1.0110	\$3,352,723	\$226.61	0.1%																																											

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med OO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2012				=(h)/(f)				=(i)/(c)				=(n)/(c)				=(i)/(g)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	4,188	6,739	\$1,465,069	\$1,094,662	1.0000	\$0	\$1,094,662	74.7%		\$162.44				1.1024	\$1,615,101	\$239.66		0.9736	\$166.85			
200805	4,171	6,847	\$1,490,480	\$932,163	1.0000	\$0	\$932,163	62.5%		\$136.14				1.0959	\$1,633,394	\$238.56	-0.5%	0.9691	\$140.49			
200806	4,267	7,004	\$1,528,376	\$1,019,714	1.0000	\$0	\$1,019,714	66.7%		\$145.59				1.0959	\$1,675,014	\$239.15	0.2%	0.9715	\$149.87			
200807	4,099	6,535	\$1,445,251	\$1,132,881	1.0000	\$0	\$1,132,881	78.4%		\$173.36				1.0901	\$1,575,453	\$241.08	0.8%	0.9793	\$177.02			
200808	4,112	6,640	\$1,461,223	\$1,389,425	1.0000	\$0	\$1,389,425	95.1%		\$209.25				1.0811	\$1,579,675	\$237.90	-1.3%	0.9664	\$216.53			
200809	4,514	7,585	\$1,628,168	\$1,055,118	1.0000	\$0	\$1,055,118	64.8%		\$139.11				1.0756	\$1,751,322	\$230.89	-2.9%	0.9379	\$148.31			
200810	4,117	6,735	\$1,484,677	\$1,094,675	1.0000	\$0	\$1,094,675	73.7%		\$162.54				1.0716	\$1,590,934	\$236.22	2.3%	0.9596	\$169.39			
200811	4,321	7,165	\$1,553,413	\$974,847	1.0000	\$0	\$974,847	62.8%		\$136.06				1.0709	\$1,663,556	\$232.18	-1.7%	0.9431	\$144.26			
200812	4,025	6,615	\$1,478,189	\$1,121,463	1.0000	\$0	\$1,121,463	75.9%		\$169.53				1.0656	\$1,575,165	\$238.12	2.6%	0.9673	\$175.27			
200901	4,294	6,992	\$1,555,148	\$1,070,358	1.0000	\$0	\$1,070,358	68.8%		\$153.08				1.0597	\$1,647,975	\$235.69	-1.0%	0.9574	\$159.89			
200902	4,394	7,251	\$1,641,217	\$1,039,000	1.0000	\$0	\$1,039,000	63.3%		\$143.29				1.0502	\$1,723,632	\$237.71	0.9%	0.9656	\$148.39			
200903	4,208	6,911	\$1,543,301	\$1,389,562	1.0000	\$0	\$1,389,562	90.0%	72.9%	\$201.07	\$160.37			1.0445	\$1,611,989	\$233.25	-1.9%	0.9475	\$212.21	\$166.85		
200904	4,089	6,751	\$1,518,627	\$1,450,719	1.0000	\$0	\$1,450,719	95.5%	74.6%	\$214.89	\$164.64	32.3%		1.0414	\$1,581,547	\$234.27	0.4%	0.9516	\$225.81	\$171.61	35.3%	
200905	4,239	7,101	\$1,624,095	\$1,107,197	1.0000	\$0	\$1,107,197	68.2%	75.0%	\$155.92	\$166.24	14.5%		1.0299	\$1,672,651	\$235.55	0.5%	0.9568	\$162.95	\$173.46	16.0%	
200906	4,347	7,117	\$1,636,486	\$1,074,209	1.0000	\$0	\$1,074,209	65.6%	74.8%	\$150.94	\$166.66	3.7%		1.0238	\$1,675,438	\$235.41	-0.1%	0.9563	\$157.83	\$174.14	5.3%	
200907	4,414	7,186	\$1,691,448	\$1,266,788	1.0000	\$0	\$1,266,788	74.9%	74.6%	\$176.29	\$166.97	1.7%		1.0118	\$1,711,433	\$238.16	1.2%	0.9675	\$182.22	\$174.61	2.9%	
200908	4,617	7,542	\$1,780,782	\$1,284,313	1.0000	\$49	\$1,284,362	72.1%	72.8%	\$170.29	\$163.96	-18.6%		1.0010	\$1,782,514	\$236.35	-0.8%	0.9601	\$177.38	\$171.54	-18.1%	
200909	4,380	7,139	\$1,694,863	\$1,191,412	0.9999	\$103	\$1,191,515	70.3%	73.2%	\$166.90	\$166.44	20.0%		0.9944	\$1,685,407	\$236.08	-0.1%	0.9590	\$174.04	\$173.79	17.3%	
200910	4,501	7,390	\$1,781,180	\$1,353,550	0.9998	\$246	\$1,353,796	76.0%	73.5%	\$183.19	\$168.20	12.7%		0.9896	\$1,762,666	\$238.52	1.0%	0.9689	\$189.07	\$175.48	11.6%	
200911	4,674	7,614	\$1,838,865	\$1,169,769	0.9996	\$433	\$1,170,201	63.6%	73.4%	\$153.69	\$169.60	13.0%		0.9831	\$1,807,801	\$237.43	-0.5%	0.9645	\$159.35	\$176.61	10.5%	
200912	4,547	7,328	\$1,782,360	\$1,366,659	0.9995	\$642	\$1,367,301	76.7%	73.5%	\$186.59	\$171.05	10.1%		0.9755	\$1,738,670	\$237.26	-0.1%	0.9638	\$193.59	\$178.16	10.5%	
201001	4,690	7,724	\$1,919,686	\$1,264,995	0.9993	\$897	\$1,265,891	65.9%	73.1%	\$163.89	\$171.85	7.1%		0.9625	\$1,847,641	\$239.21	0.8%	0.9717	\$168.66	\$178.77	5.5%	
201002	4,635	7,574	\$1,873,965	\$1,150,951	0.9992	\$875	\$1,151,826	61.5%	72.9%	\$152.08	\$172.51	6.1%		0.9576	\$1,794,548	\$236.94	-0.9%	0.9625	\$158.01	\$179.50	6.5%	
201003	4,831	7,840	\$1,904,103	\$1,562,475	0.9992	\$1,207	\$1,563,681	82.1%	72.4%	\$199.45	\$172.67	-0.8%		0.9520	\$1,812,693	\$231.21	-2.4%	0.9392	\$212.36	\$179.83	0.1%	7.8%
201004	4,953	8,220	\$2,004,475	\$1,247,186	0.9992	\$1,041	\$1,248,227	62.3%	69.9%	\$151.85	\$167.59	-29.3%	1.8%	0.9457	\$1,895,719	\$230.62	-0.3%	0.9368	\$162.09	\$174.81	-28.2%	1.9%
201005	4,696	7,748	\$1,898,282	\$1,269,466	0.9989	\$1,343	\$1,270,809	66.9%	69.7%	\$164.02	\$168.20	5.2%	1.2%	0.9386	\$1,781,794	\$229.97	-0.3%	0.9342	\$175.58	\$175.80	7.7%	1.4%
201006	4,729	7,761	\$1,930,859	\$1,517,463	0.9986	\$2,167	\$1,519,630	78.7%	70.8%	\$195.80	\$171.90	29.7%	3.1%	0.9314	\$1,798,307	\$231.71	0.8%	0.9412	\$208.03	\$179.91	31.8%	3.3%
201007	4,373	7,163	\$1,918,801	\$1,436,818	0.9982	\$2,553	\$1,439,371	75.0%	70.9%	\$200.95	\$173.84	14.0%	4.1%	0.9181	\$1,761,667	\$245.94	6.1%	0.9990	\$201.14	\$181.47	10.4%	3.9%
201008	4,983	8,253	\$2,036,711	\$1,547,533	0.9982	\$2,847	\$1,550,380	76.1%	71.3%	\$187.86	\$175.39	10.3%	7.0%	0.9138	\$1,861,213	\$225.52	-8.3%	0.9161	\$205.06	\$183.85	15.6%	7.2%
201009	4,726	7,818	\$1,981,446	\$1,245,349	0.9979	\$2,592	\$1,247,941	63.0%	70.6%	\$159.62	\$174.71	-4.4%	5.0%	0.9092	\$1,801,609	\$230.44	2.2%	0.9361	\$170.52	\$183.50	-2.0%	5.6%
201010	4,643	7,755	\$1,958,897	\$1,685,581	0.9979	\$3,535	\$1,689,116	86.2%	71.5%	\$217.81	\$177.64	18.9%	5.6%	0.9021	\$1,767,037	\$227.86	-1.1%	0.9256	\$235.32	\$187.28	24.5%	6.7%
201011	4,846	7,940	\$2,025,554	\$1,575,605	0.9977	\$3,640	\$1,579,246	78.0%	72.7%	\$198.90	\$181.41	29.4%	7.0%	0.8981	\$1,819,230	\$229.12	0.6%	0.9307	\$213.70	\$191.82	34.1%	8.6%
201012	4,691	7,838	\$1,989,622	\$1,367,706	0.9975	\$3,384	\$1,371,090	68.9%	72.1%	\$174.93	\$180.46	-6.2%	5.5%	0.8956	\$1,781,816	\$227.33	-0.8%	0.9235	\$189.43	\$191.48	-2.2%	7.5%
201101	4,540	7,507	\$1,973,362	\$1,297,716	0.9972	\$3,640	\$1,301,356	65.9%	72.1%	\$173.35	\$181.26	5.8%	5.5%	0.8959	\$1,767,844	\$235.49	3.6%	0.9566	\$181.22	\$192.59	7.4%	7.7%
201102	4,662	7,658	\$2,032,598	\$1,323,462	0.9969	\$4,086	\$1,327,548	65.3%	72.3%	\$173.35	\$182.98	14.0%	6.1%	0.8979	\$1,825,028	\$238.32	1.2%	0.9681	\$179.07	\$194.32	13.3%	8.3%
201103	4,695	7,688	\$2,009,862	\$1,717,692	0.9965	\$6,053	\$1,723,745	85.8%	72.7%	\$224.21	\$184.99	12.4%	7.1%	0.9012	\$1,811,366	\$235.61	-1.1%	0.9571	\$234.27	\$196.15	10.3%	9.1%
201104	4,708	7,719	\$2,018,258	\$1,335,980	0.9961	\$5,228	\$1,341,208	66.5%	73.0%	\$173.75	\$186.99	14.4%	11.6%	0.9056	\$1,827,703	\$236.78	0.5%	0.9618	\$180.65	\$197.83	11.4%	13.2%
201105	4,711	7,748	\$2,003,710	\$1,550,820	0.9953	\$7,249	\$1,558,069	77.8%	73.9%	\$201.09	\$190.08	22.6%	13.0%	0.9136	\$1,830,569	\$236.26	-0.2%	0.9597	\$209.53	\$200.65	19.3%	14.1%
201106	4,714	7,743	\$1,981,873	\$1,538,126	0.9941	\$9,143	\$1,547,269	78.1%	73.9%	\$199.83	\$190.42	2.1%	10.8%	0.9271	\$1,837,350	\$237.29	0.4%	0.9639	\$207.31	\$200.60	-0.3%	11.5%
201107	4,777	7,828	\$1,951,915	\$1,429,487	0.9925	\$10,792	\$1,440,279	73.8%	73.8%	\$183.99	\$189.07	-8.4%	8.8%	0.9516	\$1,857,463	\$237.28	0.0%	0.9639	\$190.88	\$199.73	-5.1%	10.1%
201108	4,778	7,806	\$1,920,213	\$1,608,560	0.9913	\$14,066	\$1,622,626	84.5%	74.4%	\$207.87	\$190.76	10.7%	8.8%	0.9683	\$1,859,386	\$238.20	0.4%	0.9676	\$214.83	\$200.56	4.8%	9.1%
201109	4,875	7,911	\$1,922,248	\$1,661,195	0.9886	\$19,099	\$1,680,294	87.4%	76.4%	\$212.40	\$195.21	33.1%	11.7%	0.9875	\$1,898,245	\$239.95	0.7%	0.9747	\$217.91	\$204.54	27.8%	11.5%
201110	4,753	7,718	\$1,855,578	\$1,604,245	0.9848	\$24,786	\$1,629,031	87.8%	76.5%	\$211.07	\$194.64	-3.1%	9.6%	1.0002	\$1,855,885	\$240.46	0.2%	0.9768	\$216.08	\$203.04	-8.2%	8.4%
201111	4,773	7,733	\$1,835,937	\$1,881,266	0.9790	\$40,272	\$1,921,538	104.7%	78.6%	\$248.49	\$198.76	24.9%	9.6%	1.0208	\$1,874,127	\$242.35	0.8%	0.9845	\$252.40	\$206.36	18.1%	7.6%
201112	4,873	7,882	\$1,833,920	\$1,587,293	0.9720	\$45,657	\$1,632,950	89.0%	80.2%	\$207.17	\$201.48	18.4%	11.6%	1.0501	\$1,925,787	\$244.33	0.8%	0.9925	\$208.74	\$207.92	10.2%	8.6%
201201	4,833	7,823	\$1,803,682	\$1,735,603	0.9627	\$67,305	\$1,802,908	100.0%	83.0%	\$230.46	\$206.18	32.9%	13.7%	1.0593	\$1,910,560	\$244.22	0.0%	0.9921	\$232.30	\$212.13	28.2%	10.1%
201202	4,782	7,748	\$1,786,820	\$1,953,392	0.9399	\$124,833	\$2,078,224	116.3%	87.1%	\$268.23	\$214.02	54.7%	17.0%	1.0650	\$1,902,909	\$245.60	0.6%	0.9977	\$268.85	\$219.64	50.1%	13.0%
201203	4,769	7,701	\$1,776,369	\$1,592,167	0.9344	\$111,855	\$1,704,021	95.9%	88.0%	\$221.27	\$213.78	-1.3%	15.6%	1.0672	\$1,895,788	\$246.17	0.2%	1.0000	\$221.27	\$218.60	-5.5%	11.4%
201204	4,745	7,658	\$1,770,806	\$1,297,418	0.8812	\$174,996	\$1,472,413	83.1%	89.5%	\$192.27	\$215.33	10.7%	15.2%									
201205	4,774	7,719	\$1,801,276	\$684,534	0.4628	\$794,480	\$1,479,014	82.1%	90.0%	\$191.61	\$214.54	-4.7%	12.9									

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Med POS OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)				(m)				(n)				(o)				(p)				(q)				(r)				(s)				(t)				(u)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Current Rate Level										10/2012										= (h)/(f)										= (i)/(c)										= (d) x (m)										= (n)/(c)										= (i)/(g)										Normalized Incurred Claims																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
200804	2,814	4,825	\$1,173,210	\$822,382	1.0000	\$0	\$822,382	70.1%		\$170.44				1.0778	\$1,264,538	\$262.08		1.0110	\$168.59				200805	2,896	4,963	\$1,193,271	\$868,840	1.0000	\$0	\$868,840	72.8%		\$175.06			1.0793	\$1,287,882	\$259.50	-1.0%	1.0010	\$174.88				200806	3,021	5,126	\$1,248,649	\$770,791	1.0000	\$0	\$770,791	61.7%		\$150.37			1.0828	\$1,351,992	\$263.75	1.6%	1.0175	\$147.79				200807	3,046	5,181	\$1,264,766	\$949,119	1.0000	\$0	\$949,119	75.0%		\$183.19			1.0805	\$1,366,595	\$263.77	0.0%	1.0175	\$180.04				200808	2,923	4,949	\$1,214,419	\$937,291	1.0000	\$0	\$937,291	77.2%		\$189.39			1.0744	\$1,304,760	\$263.64	0.0%	1.0170	\$186.22				200809	3,024	5,136	\$1,264,248	\$833,256	1.0000	\$0	\$833,256	65.9%		\$162.24			1.0681	\$1,350,312	\$262.91	-0.3%	1.0142	\$159.96				200810	3,050	5,123	\$1,261,441	\$792,545	1.0000	\$0	\$792,545	62.8%		\$154.70			1.0647	\$1,343,042	\$262.16	-0.3%	1.0113	\$152.97				200811	2,940	5,048	\$1,234,849	\$922,642	1.0000	\$0	\$922,642	74.7%		\$182.77			1.0622	\$1,311,605	\$259.83	-0.9%	1.0023	\$182.35				200812	2,882	5,076	\$1,251,114	\$921,401	1.0000	\$0	\$921,401	73.6%		\$181.52			1.0595	\$1,325,616	\$261.15	0.5%	1.0074	\$180.18				200901	3,259	5,407	\$1,357,449	\$1,203,101	1.0000	\$0	\$1,203,101	88.6%		\$222.51			1.0455	\$1,419,238	\$262.48	0.5%	1.0126	\$219.75				200902	3,053	5,205	\$1,313,738	\$807,948	1.0000	\$0	\$807,948	61.5%		\$155.23			1.0385	\$1,364,325	\$262.12	-0.1%	1.0112	\$153.51				200903	3,161	5,433	\$1,367,814	\$1,209,070	1.0000	\$0	\$1,209,070	88.4%	72.9%	\$222.54	\$179.57		1.0371	\$1,418,563	\$261.10	-0.4%	1.0072	\$220.94	\$177.64				200904	3,000	5,040	\$1,297,952	\$905,557	1.0000	\$0	\$905,557	69.8%	72.8%	\$179.67	\$180.29	5.4%	1.0303	\$1,337,291	\$265.34	1.6%	1.0236	\$175.54	\$178.17	4.1%	200905	3,131	5,253	\$1,334,611	\$969,300	1.0000	\$0	\$969,300	72.6%	72.8%	\$184.52	\$181.07	5.4%	1.0228	\$1,365,014	\$259.85	-2.1%	1.0024	\$184.08	\$178.93	5.3%	200906	3,338	5,655	\$1,442,581	\$924,440	1.0000	\$0	\$924,440	64.1%	72.9%	\$163.47	\$181.99	8.7%	1.0188	\$1,469,733	\$259.90	0.0%	1.0026	\$163.05	\$180.07	10.3%	200907	3,234	5,382	\$1,382,592	\$1,017,070	1.0000	\$0	\$1,017,070	73.6%	72.8%	\$188.98	\$182.49	3.2%	1.0082	\$1,393,944	\$259.00	-0.3%	0.9991	\$189.14	\$180.84	5.1%	200908	3,319	5,574	\$1,464,282	\$1,149,652	1.0000	\$44	\$1,149,696	79.1%	73.0%	\$206.26	\$184.05	8.9%	1.0029	\$1,458,451	\$261.65	1.0%	1.0094	\$204.35	\$182.49	9.7%	200909	3,599	6,047	\$1,578,921	\$921,144	0.9999	\$80	\$921,224	58.3%	72.1%	\$152.34	\$182.81	-6.1%	0.9952	\$1,571,394	\$259.86	-0.7%	1.0025	\$151.97	\$181.45	-5.0%	200910	3,310	5,811	\$1,512,188	\$1,115,024	0.9998	\$203	\$1,115,227	73.7%	73.0%	\$191.92	\$185.84	24.1%	0.9944	\$1,503,714	\$258.77	-0.4%	0.9982	\$192.25	\$184.66	25.7%	200911	3,792	6,309	\$1,630,256	\$1,171,184	0.9996	\$433	\$1,171,617	71.9%	72.8%	\$185.71	\$186.06	1.6%	0.9828	\$1,602,198	\$253.95	-1.9%	0.9797	\$189.56	\$185.29	4.0%	200912	3,819	6,612	\$1,651,401	\$1,033,212	0.9995	\$485	\$1,033,697	62.6%	71.7%	\$156.34	\$183.50	-13.9%	0.9736	\$1,607,809	\$243.17	-4.2%	0.9380	\$166.66	\$183.97	-7.5%	201001	3,721	6,254	\$1,702,449	\$745,362	0.9993	\$528	\$745,890	43.8%	67.8%	\$119.27	\$174.56	-46.4%	0.9620	\$1,637,704	\$261.87	7.7%	1.0102	\$118.06	\$175.02	-46.3%	201002	3,606	6,046	\$1,666,521	\$634,625	0.9992	\$482	\$635,108	38.1%	65.5%	\$105.05	\$169.96	-32.3%	0.9571	\$1,595,101	\$263.83	0.7%	1.0178	\$103.21	\$170.28	-32.8%	201003	3,859	6,516	\$1,785,661	\$1,248,560	0.9992	\$964	\$1,249,524	70.0%	64.2%	\$191.76	\$167.92	-13.8%	0.9510	\$1,698,217	\$260.62	-1.2%	1.0054	\$190.73	\$168.24	-13.7%	-5.3%	201004	3,715	6,232	\$1,737,840	\$1,287,256	0.9992	\$1,075	\$1,288,331	74.1%	64.7%	\$206.73	\$170.47	15.1%	-5.4%	0.9472	\$1,646,054	\$264.13	1.3%	1.0189	\$202.89	\$170.79	15.6%	-4.1%	201005	3,677	6,131	\$1,721,960	\$926,535	0.9989	\$980	\$927,515	53.9%	63.2%	\$151.28	\$167.83	-18.0%	-7.3%	0.9401	\$1,618,877	\$264.05	0.0%	1.0186	\$148.52	\$167.91	-19.3%	-6.2%	201006	3,652	6,152	\$1,726,452	\$1,044,365	0.9986	\$1,491	\$1,045,857	60.6%	62.9%	\$170.00	\$168.35	4.0%	-7.5%	0.9304	\$1,606,277	\$261.10	-1.1%	1.0072	\$168.78	\$168.36	3.5%	-6.5%	201007	3,583	5,997	\$1,701,059	\$957,476	0.9982	\$1,701	\$959,177	56.4%	61.8%	\$159.94	\$166.16	-15.4%	-8.9%	0.9228	\$1,569,752	\$261.76	0.3%	1.0098	\$158.40	\$166.03	-16.3%	-8.2%	201008	3,693	6,312	\$1,764,525	\$1,475,030	0.9982	\$2,714	\$1,477,743	83.7%	62.3%	\$234.12	\$168.92	13.5%	-8.2%	0.9164	\$1,617,045	\$256.19	-2.1%	0.9883	\$236.89	\$169.07	15.9%	-7.4%	201009	3,516	6,048	\$1,713,415	\$1,034,148	0.9979	\$2,153	\$1,036,300	60.5%	62.5%	\$171.35	\$170.46	12.5%	-6.8%	0.9069	\$1,553,907	\$256.93	0.3%	0.9911	\$172.88	\$170.77	13.8%	-5.9%	201010	3,553	6,079	\$1,736,422	\$1,143,020	0.9979	\$2,397	\$1,145,417	66.0%	61.9%	\$188.42	\$170.26	-1.8%	-8.4%	0.9029	\$1,567,799	\$257.90	0.4%	0.9949	\$189.39	\$170.61	-1.5%	-7.6%	201011	3,568	6,148	\$1,752,099	\$1,060,334	0.9977	\$2,450	\$1,062,784	60.7%	61.0%	\$172.87	\$169.16	-6.9%	-9.1%	0.8964	\$1,570,668	\$255.48	-0.9%	0.9855	\$175.40	\$169.43	-7.5%	-8.6%	201012	3,558	6,080	\$1,751,261	\$1,105,377	0.9975	\$2,735	\$1,108,112	63.3%	61.1%	\$182.26	\$171.39	16.6%	-6.6%	0.8932	\$1,564,299	\$257.29	0.7%	0.9925	\$183.63	\$170.81	10.2%	-7.2%	201101	3,514	5,947	\$1,728,627	\$909,927	0.9972	\$2,552	\$912,479	52.8%	61.8%	\$153.44	\$174.36	28.6%	-0.1%	0.8969	\$1,550,404	\$260.70	1.3%	1.0057	\$152.57	\$173.85	29.2%	-0.7%	201102	3,523	6,037	\$1,770,355	\$1,190,279	0.9969	\$3,675	\$1,193,953	67.4%	64.2%	\$197.77	\$181.97	88.3%	7.1%	0.8990	\$1,591,503	\$263.62	1.1%	1.0170	\$194.47	\$181.44	88.4%	6.6%	201103	3,570	6,087	\$1,754,396	\$1,063,713	0.9965	\$3,748	\$1,067,461	60.8%	63.4%	\$175.37	\$180.55	-8.5%	7.5%	0.9016	\$1,581,792	\$259.86	-1.4%	1.0025	\$174.94	\$180.07	-8.3%	7.0%	201104	3,626	6,179	\$1,783,742	\$1,278,492	0.9961	\$5,003	\$1,283,495	72.0%	63.2%	\$207.72	\$180.61	0.5%	6.0%	0.9056	\$1,615,369	\$261.43	0.6%	1.0085	\$205.97	\$180.30	1.5%	5.6%	201105	3,705	6,333	\$1,790,123	\$1,075,106	0.9953	\$5,025	\$1,080,131	60.3%	63.8%	\$170.56	\$182.19	12.7%	8.6%	0.9188	\$1,644,838	\$259.73	-0.7%	1.0019	\$170.23	\$182.13	14.6%	8.5%	201106	3,747	6,415	\$1,781,738	\$1,348,102	0.9941	\$8,013	\$1,356,115	76.1%	65.1%	\$211.40	\$185.76	24.3%	10.3%	0.9282	\$1,653,832	\$257.81	-0.7%	0.9945	\$212.56	\$185.89	25.9%	10.4%	201107	3,750	6,452	\$1,766,294	\$1,206,828	0.9925	\$9,111	\$1,215,939	68.8%	66.1%	\$188.46	\$188.08	17.8%	13.2%	0.9375	\$1,655,954	\$256.66	-0.4%	0.9901	\$190.34	\$188.53	20.2%	13.6%	201108	3,765	6,501	\$1,755,651	\$1,237,798	0.9913	\$10,824	\$1,248,622	71.1%	65.0%	\$192.07	\$184.52	-18.0%	9.2%	0.9527	\$1,672,688	\$257.30	0.2%	0.9926	\$193.51	\$184.89	-18.3%	9.4%	201109	3,747	6,533	\$1,731,718	\$1,637,775	0.9886	\$18,830	\$1,656,605	95.7%	67.9%	\$253.57	\$191.62	48.0%	12.4%	0.9670	\$1,674,550	\$256.32	-0.4%	0.9888	\$256.45	\$192.05	48.3%	12.5%	201110	3,837	6,652	\$1,740,492	\$1,375,713	0.9848	\$21,255	\$1,396,968	80.3%	69.1%	\$210.01	\$193.50	11.5%	13.6%	0.9814	\$1,708,100	\$256.78	0.2%	0.9906	\$212.01	\$194.02	11.3%	13.7%	201111	3,875	6,703	\$1,713,934	\$1,347,008	0.9790	\$28,836	\$1,375,844	80.3%	70.7%	\$205.26	\$196.21	18.7%	16.0%	1.0035	\$1,719,897	\$256.59	-0.1%	0.9898	\$207.37	\$196.67	18.2%	16.1%	201112	3,890	6,702	\$1,700,405	\$1,260,552	0.9720	\$36,258	\$1,296,811	76.3%	71.8%	\$193.50	\$197.08	6.2%	15.0%	1.0272	\$1,746,648	\$260.62	1.6%	1.0054	\$192.46	\$197.33	4.8%	15.5%	201201	3,863	6,710	\$1,665,538	\$1,133,456	0.9627	\$43,954	\$1,177,411	70.7%	73.3%	\$175.47	\$198.56	14.4%	13.9%	1.0433	\$1,737,631	\$258.96	-0.6%	0.9990	\$175.65	\$198.92	15.1%	14.4%	201202	3,859	6,724	\$1,654,280	\$1,444,466	0.9399	\$92,310	\$1,536,776	92.9%	75.3%	\$228.55	\$201.20	15.6%	10.6%	1.0493	\$1,735,799	\$258.15	-0.3%	0.9959	\$229.50	\$201.91	18.0%	11.3%	201203	3,849	6,698	\$1,647,454	\$1,168,990	0.9344	\$82,125	\$1,251,115	75.9%	76.6%	\$186.79	\$201.98	6.5%	11.9%	1.0539	\$1,736,291	\$259.23	0.4%	1.0000	\$186.79	\$202.71	6.8%	12.6%	201204	3,834	6,631	\$1,633,116	\$1,030,469	0.8812	\$138,990	\$1,169,459	71.6%	76.6%	\$176.36	\$199.38	-15.1%	10.4%	201205	3,806	6,563	\$1,621,409	\$752,931	0.4628	\$873,863	\$1,626,794	100.3%	79.9%	\$247.87	\$205.70	45.3%	12.9%	Experience Period	45,513	78,602	\$20,731,369	\$15,514,285	0.9772	\$361,545	\$15,875,830			\$201.98				0.9793	\$20,301,598	\$258.28		0.9964	\$202.71			
200904	3,000	5,040	\$1,297,952	\$905,557	1.0000	\$0	\$905,557	69.8%	72.8%	\$179.67	\$180.29	5.4%	1.0303	\$1,337,291	\$265.34	1.6%	1.0236	\$175.54	\$178.17	4.1%	200905	3,131	5,253	\$1,334,611	\$969,300	1.0000	\$0	\$969,300	72.6%	72.8%	\$184.52	\$181.07	5.4%	1.0228	\$1,365,014	\$259.85	-2.1%	1.0024	\$184.08	\$178.93	5.3%	200906	3,338	5,655	\$1,442,581	\$924,440	1.0000	\$0	\$924,440	64.1%	72.9%	\$163.47	\$181.99	8.7%	1.0188	\$1,469,733	\$259.90	0.0%	1.0026	\$163.05	\$180.07	10.3%	200907	3,234	5,382	\$1,382,592	\$1,017,070	1.0000	\$0	\$1,017,070	73.6%	72.8%	\$188.98	\$182.49	3.2%	1.0082	\$1,393,944	\$259.00	-0.3%	0.9991	\$189.14	\$180.84	5.1%	200908	3,319	5,574	\$1,464,282	\$1,149,652	1.0000	\$44	\$1,149,696	79.1%	73.0%	\$206.26	\$184.05	8.9%	1.0029	\$1,458,451	\$261.65	1.0%	1.0094	\$204.35	\$182.49	9.7%	200909	3,599	6,047	\$1,578,921	\$921,144	0.9999	\$80	\$921,224	58.3%	72.1%	\$152.34	\$182.81	-6.1%	0.9952	\$1,571,394	\$259.86	-0.7%	1.0025	\$151.97	\$181.45	-5.0%	200910	3,310	5,811	\$1,512,188	\$1,115,024	0.9998	\$203	\$1,115,227	73.7%	73.0%	\$191.92	\$185.84	24.1%	0.9944	\$1,503,714	\$258.77	-0.4%	0.9982	\$192.25	\$184.66	25.7%	200911	3,792	6,309	\$1,630,256	\$1,171,184	0.9996	\$433	\$1,171,617	71.9%	72.8%	\$185.71	\$186.06	1.6%	0.9828	\$1,602,198	\$253.95	-1.9%	0.9797	\$189.56	\$185.29	4.0%	200912	3,819	6,612	\$1,651,401	\$1,033,212	0.9995	\$485	\$1,033,697	62.6%	71.7%	\$156.34	\$183.50	-13.9%	0.9736	\$1,607,809	\$243.17	-4.2%	0.9380	\$166.66	\$183.97	-7.5%	201001	3,721	6,254	\$1,702,449	\$745,362	0.9993	\$528	\$745,890	43.8%	67.8%	\$119.27	\$174.56	-46.4%	0.9620	\$1,637,704	\$261.87	7.7%	1.0102	\$118.06	\$175.02	-46.3%	201002	3,606	6,046	\$1,666,521	\$634,625	0.9992	\$482	\$635,108	38.1%	65.5%	\$105.05	\$169.96	-32.3%	0.9571	\$1,595,101	\$263.83	0.7%	1.0178	\$103.21	\$170.28	-32.8%	201003	3,859	6,516	\$1,785,661	\$1,248,560	0.9992	\$964	\$1,249,524	70.0%	64.2%	\$191.76	\$167.92	-13.8%	0.9510	\$1,698,217	\$260.62	-1.2%	1.0054	\$190.73	\$168.24	-13.7%	-5.3%	201004	3,715	6,232	\$1,737,840	\$1,287,256	0.9992	\$1,075	\$1,288,331	74.1%	64.7%	\$206.73	\$170.47	15.1%	-5.4%	0.9472	\$1,646,054	\$264.13	1.3%	1.0189	\$202.89	\$170.79	15.6%	-4.1%	201005	3,677	6,131	\$1,721,960	\$926,535	0.9989	\$980	\$927,515	53.9%	63.2%	\$151.28	\$167.83	-18.0%	-7.3%	0.9401	\$1,618,877	\$264.05	0.0%	1.0186	\$148.52	\$167.91	-19.3%	-6.2%	201006	3,652	6,152	\$1,726,452	\$1,044,365	0.9986	\$1,491	\$1,045,857	60.6%	62.9%	\$170.00	\$168.35	4.0%	-7.5%	0.9304	\$1,606,277	\$261.10	-1.1%	1.0072	\$168.78	\$168.36	3.5%	-6.5%	201007	3,583	5,997	\$1,701,059	\$957,476	0.9982	\$1,701	\$959,177	56.4%	61.8%	\$159.94	\$166.16	-15.4%	-8.9%	0.9228	\$1,569,752	\$261.76	0.3%	1.0098	\$158.40	\$166.03	-16.3%	-8.2%	201008	3,693	6,312	\$1,764,525	\$1,475,030	0.9982	\$2,714	\$1,477,743	83.7%	62.3%	\$234.12	\$168.92	13.5%	-8.2%	0.9164	\$1,617,045	\$256.19	-2.1%	0.9883	\$236.89	\$169.07	15.9%	-7.4%	201009	3,516	6,048	\$1,713,415	\$1,034,148	0.9979	\$2,153	\$1,036,300	60.5%	62.5%	\$171.35	\$170.46	12.5%	-6.8%	0.9069	\$1,553,907	\$256.93	0.3%	0.9911	\$172.88	\$170.77	13.8%	-5.9%	201010	3,553	6,079	\$1,736,422	\$1,143,020	0.9979	\$2,397	\$1,145,417	66.0%	61.9%	\$188.42	\$170.26	-1.8%	-8.4%	0.9029	\$1,567,799	\$257.90	0.4%	0.9949	\$189.39	\$170.61	-1.5%	-7.6%	201011	3,568	6,148	\$1,752,099	\$1,060,334	0.9977	\$2,450	\$1,062,784	60.7%	61.0%	\$172.87	\$169.16	-6.9%	-9.1%	0.8964	\$1,570,668	\$255.48	-0.9%	0.9855	\$175.40	\$169.43	-7.5%	-8.6%	201012	3,558	6,080	\$1,751,261	\$1,105,377	0.9975	\$2,735	\$1,108,112	63.3%	61.1%	\$182.26	\$171.39	16.6%	-6.6%	0.8932	\$1,564,299	\$257.29	0.7%	0.9925	\$183.63	\$170.81	10.2%	-7.2%	201101	3,514	5,947	\$1,728,627	\$909,927	0.9972	\$2,552	\$912,479	52.8%	61.8%	\$153.44	\$174.36	28.6%	-0.1%	0.8969	\$1,550,404	\$260.70	1.3%	1.0057	\$152.57	\$173.85	29.2%	-0.7%	201102	3,523	6,037	\$1,770,355	\$1,190,279	0.9969	\$3,675	\$1,193,953	67.4%	64.2%	\$197.77	\$181.97	88.3%	7.1%	0.8990	\$1,591,503	\$263.62	1.1%	1.0170	\$194.47	\$181.44	88.4%	6.6%	201103	3,570	6,087	\$1,754,396	\$1,063,713	0.9965	\$3,748	\$1,067,461	60.8%	63.4%	\$175.37	\$180.55	-8.5%	7.5%	0.9016	\$1,581,792	\$259.86	-1.4%	1.0025	\$174.94	\$180.07	-8.3%	7.0%	201104	3,626	6,179	\$1,783,742	\$1,278,492	0.9961	\$5,003	\$1,283,495	72.0%	63.2%	\$207.72	\$180.61	0.5%	6.0%	0.9056	\$1,615,369	\$261.43	0.6%	1.0085	\$205.97	\$180.30	1.5%	5.6%	201105	3,705	6,333	\$1,790,123	\$1,075,106	0.9953	\$5,025	\$1,080,131	60.3%	63.8%	\$170.56	\$182.19	12.7%	8.6%	0.9188	\$1,644,838	\$259.73	-0.7%	1.0019	\$170.23	\$182.13	14.6%	8.5%	201106	3,747	6,415	\$1,781,738	\$1,348,102	0.9941	\$8,013	\$1,356,115	76.1%	65.1%	\$211.40	\$185.76	24.3%	10.3%	0.9282	\$1,653,832	\$257.81	-0.7%	0.9945	\$212.56	\$185.89	25.9%	10.4%	201107	3,750	6,452	\$1,766,294	\$1,206,828	0.9925	\$9,111	\$1,215,939	68.8%	66.1%	\$188.46	\$188.08	17.8%	13.2%	0.9375	\$1,655,954	\$256.66	-0.4%	0.9901	\$190.34	\$188.53	20.2%	13.6%	201108	3,765	6,501	\$1,755,651	\$1,237,798	0.9913	\$10,824	\$1,248,622	71.1%	65.0%	\$192.07	\$184.52	-18.0%	9.2%	0.9527	\$1,672,688	\$257.30	0.2%	0.9926	\$193.51	\$184.89	-18.3%	9.4%	201109	3,747	6,533	\$1,731,718	\$1,637,775	0.9886	\$18,830	\$1,656,605	95.7%	67.9%	\$253.57	\$191.62	48.0%	12.4%	0.9670	\$1,674,550	\$256.32	-0.4%	0.9888	\$256.45	\$192.05	48.3%	12.5%	201110	3,837	6,652	\$1,740,492	\$1,375,713	0.9848	\$21,255	\$1,396,968	80.3%	69.1%	\$210.01	\$193.50	11.5%	13.6%	0.9814	\$1,708,100	\$256.78	0.2%	0.9906	\$212.01	\$194.02	11.3%	13.7%	201111	3,875	6,703	\$1,713,934	\$1,347,008	0.9790	\$28,836	\$1,375,844	80.3%	70.7%	\$205.26	\$196.21	18.7%	16.0%	1.0035	\$1,719,897	\$256.59	-0.1%	0.9898	\$207.37	\$196.67	18.2%	16.1%	201112	3,890	6,702	\$1,700,405	\$1,260,552	0.9720	\$36,258	\$1,296,811	76.3%	71.8%	\$193.50	\$197.08	6.2%	15.0%	1.0272	\$1,746,648	\$260.62	1.6%	1.0054	\$192.46	\$197.33	4.8%	15.5%	201201	3,863	6,710	\$1,665,538	\$1,133,456	0.9627	\$43,954	\$1,177,411	70.7%	73.3%	\$175.47	\$198.56	14.4%	13.9%	1.0433	\$1,737,631	\$258.96	-0.6%	0.9990	\$175.65	\$198.92	15.1%	14.4%	201202	3,859	6,724	\$1,654,280	\$1,444,466	0.9399	\$92,310	\$1,536,776	92.9%	75.3%	\$228.55	\$201.20	15.6%	10.6%	1.0493	\$1,735,799	\$258.15	-0.3%	0.9959	\$229.50	\$201.91	18.0%	11.3%	201203	3,849	6,698	\$1,647,454	\$1,168,990	0.9344	\$82,125	\$1,251,115	75.9%	76.6%	\$186.79	\$201.98	6.5%	11.9%	1.0539	\$1,736,291	\$259.23	0.4%	1.0000	\$186.79	\$202.71	6.8%	12.6%	201204	3,834	6,631	\$1,633,116	\$1,030,469	0.8812	\$138,990	\$1,169,459	71.6%	76.6%	\$176.36	\$199.38	-15.1%	10.4%	201205	3,806	6,563	\$1,621,409	\$752,931	0.4628	\$873,863	\$1,626,794	100.3%	79.9%	\$247.87	\$205.70	45.3%	12.9%	Experience Period	45,513	78,602	\$20,731,369	\$15,514,285	0.9772	\$361,545	\$15,875,830			\$201.98				0.9793	\$20,301,598	\$258.28		0.9964	\$202.71																																																																																																																																																																																																																																																																													
201004	3,715	6,232	\$1,737,840	\$1,287,256	0.9992	\$1,075	\$1,288,331	74.1%	64.7%	\$206.73	\$170.47	15.1%	-5.4%	0.9472	\$1,646,054	\$264.13	1.3%	1.0189	\$202.89	\$170.79	15.6%	-4.1%	201005	3,677	6,131	\$1,721,960	\$926,535	0.9989	\$980	\$927,515	53.9%	63.2%	\$151.28	\$167.83	-18.0%	-7.3%	0.9401	\$1,618,877	\$264.05	0.0%	1.0186	\$148.52	\$167.91	-19.3%	-6.2%	201006	3,652	6,152	\$1,726,452	\$1,044,365	0.9986	\$1,491	\$1,045,857	60.6%	62.9%	\$170.00	\$168.35	4.0%	-7.5%	0.9304	\$1,606,277	\$261.10	-1.1%	1.0072	\$168.78	\$168.36	3.5%	-6.5%	201007	3,583	5,997	\$1,701,059	\$957,476	0.9982	\$1,701	\$959,177	56.4%	61.8%	\$159.94	\$166.16	-15.4%	-8.9%	0.9228	\$1,569,752	\$261.76	0.3%	1.0098	\$158.40	\$166.03	-16.3%	-8.2%	201008	3,693	6,312	\$1,764,525	\$1,475,030	0.9982	\$2,714	\$1,477,743	83.7%	62.3%	\$234.12	\$168.92	13.5%	-8.2%	0.9164	\$1,617,045	\$256.19	-2.1%	0.9883	\$236.89	\$169.07	15.9%	-7.4%	201009	3,516	6,048	\$1,713,415	\$1,034,148	0.9979	\$2,153	\$1,036,300	60.5%	62.5%	\$171.35	\$170.46	12.5%	-6.8%	0.9069	\$1,553,907	\$256.93	0.3%	0.9911	\$172.88	\$170.77	13.8%	-5.9%	201010	3,553	6,079	\$1,736,422	\$1,143,020	0.9979	\$2,397	\$1,145,417	66.0%	61.9%	\$188.42	\$170.26	-1.8%	-8.4%	0.9029	\$1,567,799	\$257.90	0.4%	0.9949	\$189.39	\$170.61	-1.5%	-7.6%	201011	3,568	6,148	\$1,752,099	\$1,060,334	0.9977	\$2,450	\$1,062,784	60.7%	61.0%	\$172.87	\$169.16	-6.9%	-9.1%	0.8964	\$1,570,668	\$255.48	-0.9%	0.9855	\$175.40	\$169.43	-7.5%	-8.6%	201012	3,558	6,080	\$1,751,261	\$1,105,377	0.9975	\$2,735	\$1,108,112	63.3%	61.1%	\$182.26	\$171.39	16.6%	-6.6%	0.8932	\$1,564,299	\$257.29	0.7%	0.9925	\$183.63	\$170.81	10.2%	-7.2%	201101	3,514	5,947	\$1,728,627	\$909,927	0.9972	\$2,552	\$912,479	52.8%	61.8%	\$153.44	\$174.36	28.6%	-0.1%	0.8969	\$1,550,404	\$260.70	1.3%	1.0057	\$152.57	\$173.85	29.2%	-0.7%	201102	3,523	6,037	\$1,770,355	\$1,190,279	0.9969	\$3,675	\$1,193,953	67.4%	64.2%	\$197.77	\$181.97	88.3%	7.1%	0.8990	\$1,591,503	\$263.62	1.1%	1.0170	\$194.47	\$181.44	88.4%	6.6%	201103	3,570	6,087	\$1,754,396	\$1,063,713	0.9965	\$3,748	\$1,067,461	60.8%	63.4%	\$175.37	\$180.55	-8.5%	7.5%	0.9016	\$1,581,792	\$259.86	-1.4%	1.0025	\$174.94	\$180.07	-8.3%	7.0%	201104	3,626	6,179	\$1,783,742	\$1,278,492	0.9961	\$5,003	\$1,283,495	72.0%	63.2%	\$207.72	\$180.61	0.5%	6.0%	0.9056	\$1,615,369	\$261.43	0.6%	1.0085	\$205.97	\$180.30	1.5%	5.6%	201105	3,705	6,333	\$1,790,123	\$1,075,106	0.9953	\$5,025	\$1,080,131	60.3%	63.8%	\$170.56	\$182.19	12.7%	8.6%	0.9188	\$1,644,838	\$259.73	-0.7%	1.0019	\$170.23	\$182.13	14.6%	8.5%	201106	3,747	6,415	\$1,781,738	\$1,348,102	0.9941	\$8,013	\$1,356,115	76.1%	65.1%	\$211.40	\$185.76	24.3%	10.3%	0.9282	\$1,653,832	\$257.81	-0.7%	0.9945	\$212.56	\$185.89	25.9%	10.4%	201107	3,750	6,452	\$1,766,294	\$1,206,828	0.9925	\$9,111	\$1,215,939	68.8%	66.1%	\$188.46	\$188.08	17.8%	13.2%	0.9375	\$1,655,954	\$256.66	-0.4%	0.9901	\$190.34	\$188.53	20.2%	13.6%	201108	3,765	6,501	\$1,755,651	\$1,237,798	0.9913	\$10,824	\$1,248,622	71.1%	65.0%	\$192.07	\$184.52	-18.0%	9.2%	0.9527	\$1,672,688	\$257.30	0.2%	0.9926	\$193.51	\$184.89	-18.3%	9.4%	201109	3,747	6,533	\$1,731,718	\$1,637,775	0.9886	\$18,830	\$1,656,605	95.7%	67.9%	\$253.57	\$191.62	48.0%	12.4%	0.9670	\$1,674,550	\$256.32	-0.4%	0.9888	\$256.45	\$192.05	48.3%	12.5%	201110	3,837	6,652	\$1,740,492	\$1,375,713	0.9848	\$21,255	\$1,396,968	80.3%	69.1%	\$210.01	\$193.50	11.5%	13.6%	0.9814	\$1,708,100	\$256.78	0.2%	0.9906	\$212.01	\$194.02	11.3%	13.7%	201111	3,875	6,703	\$1,713,934	\$1,347,008	0.9790	\$28,836	\$1,375,844	80.3%	70.7%	\$205.26	\$196.21	18.7%	16.0%	1.0035	\$1,719,897	\$256.59	-0.1%	0.9898	\$207.37	\$196.67	18.2%	16.1%	201112	3,890	6,702	\$1,700,405	\$1,260,552	0.9720	\$36,258	\$1,296,811	76.3%	71.8%	\$193.50	\$197.08	6.2%	15.0%	1.0272	\$1,746,648	\$260.62	1.6%	1.0054	\$192.46	\$197.33	4.8%	15.5%	201201	3,863	6,710	\$1,665,538	\$1,133,456	0.9627	\$43,954	\$1,177,411	70.7%	73.3%	\$175.47	\$198.56	14.4%	13.9%	1.0433	\$1,737,631	\$258.96	-0.6%	0.9990	\$175.65	\$198.92	15.1%	14.4%	201202	3,859	6,724	\$1,654,280	\$1,444,466	0.9399	\$92,310	\$1,536,776	92.9%	75.3%	\$228.55	\$201.20	15.6%	10.6%	1.0493	\$1,735,799	\$258.15	-0.3%	0.9959	\$229.50	\$201.91	18.0%	11.3%	201203	3,849	6,698	\$1,647,454	\$1,168,990	0.9344	\$82,125	\$1,251,115	75.9%	76.6%	\$186.79	\$201.98	6.5%	11.9%	1.0539	\$1,736,291	\$259.23	0.4%	1.0000	\$186.79	\$202.71	6.8%	12.6%	201204	3,834	6,631	\$1,633,116	\$1,030,469	0.8812	\$138,990	\$1,169,459	71.6%	76.6%	\$176.36	\$199.38	-15.1%	10.4%	201205	3,806	6,563	\$1,621,409	\$752,931	0.4628	\$873,863	\$1,626,794	100.3%	79.9%	\$247.87	\$205.70	45.3%	12.9%	Experience Period	45,513	78,602	\$20,731,369	\$15,514,285	0.9772	\$361,545	\$15,875,830			\$201.98				0.9793	\$20,301,598	\$258.28		0.9964	\$202.71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
201104	3,626	6,179	\$1,783,742	\$1,278,492	0.9961	\$5,003	\$1,283,495	72.0%	63.2%	\$207.72	\$180.61	0.5%	6.0%	0.9056	\$1,615,369	\$261.43	0.6%	1.0085	\$205.97	\$180.30	1.5%	5.6%	201105	3,705	6,333	\$1,790,123	\$1,075,106	0.9953	\$5,025	\$1,080,131	60.3%	63.8%	\$170.56	\$182.19	12.7%	8.6%	0.9188	\$1,644,838	\$259.73	-0.7%	1.0019	\$170.23	\$182.13	14.6%	8.5%	201106	3,747	6,415	\$1,781,738	\$1,348,102	0.9941	\$8,013	\$1,356,115	76.1%	65.1%	\$211.40	\$185.76	24.3%	10.3%	0.9282	\$1,653,832	\$257.81	-0.7%	0.9945	\$212.56	\$185.89	25.9%	10.4%	201107	3,750	6,452	\$1,766,294	\$1,206,828	0.9925	\$9,111	\$1,215,939	68.8%	66.1%	\$188.46	\$188.08	17.8%	13.2%	0.9375	\$1,655,954	\$256.66	-0.4%	0.9901	\$190.34	\$188.53	20.2%	13.6%	201108	3,765	6,501	\$1,755,651	\$1,237,798	0.9913	\$10,824	\$1,248,622	71.1%	65.0%	\$192.07	\$184.52	-18.0%	9.2%	0.9527	\$1,672,688	\$257.30	0.2%	0.9926	\$193.51	\$184.89	-18.3%	9.4%	201109	3,747	6,533	\$1,731,718	\$1,637,775	0.9886	\$18,830	\$1,656,605	95.7%	67.9%	\$253.57	\$191.62	48.0%	12.4%	0.9670	\$1,674,550	\$256.32	-0.4%	0.9888	\$256.45	\$192.05	48.3%	12.5%	201110	3,837	6,652	\$1,740,492	\$1,375,713	0.9848	\$21,255	\$1,396,968	80.3%	69.1%	\$210.01	\$193.50	11.5%	13.6%	0.9814	\$1,708,100	\$256.78	0.2%	0.9906	\$212.01	\$194.02	11.3%	13.7%	201111	3,875	6,703	\$1,713,934	\$1,347,008	0.9790	\$28,836	\$1,375,844	80.3%	70.7%	\$205.26	\$196.21	18.7%	16.0%	1.0035	\$1,719,897	\$256.59	-0.1%	0.9898	\$207.37	\$196.67	18.2%	16.1%	201112	3,890	6,702	\$1,700,405	\$1,260,552	0.9720	\$36,258	\$1,296,811	76.3%	71.8%	\$193.50	\$197.08	6.2%	15.0%	1.0272	\$1,746,648	\$260.62	1.6%	1.0054	\$192.46	\$197.33	4.8%	15.5%	201201	3,863	6,710	\$1,665,538	\$1,133,456	0.9627	\$43,954	\$1,177,411	70.7%	73.3%	\$175.47	\$198.56	14.4%	13.9%	1.0433	\$1,737,631	\$258.96	-0.6%	0.9990	\$175.65	\$198.92	15.1%	14.4%	201202	3,859	6,724	\$1,654,280	\$1,444,466	0.9399	\$92,310	\$1,536,776	92.9%	75.3%	\$228.55	\$201.20	15.6%	10.6%	1.0493	\$1,735,799	\$258.15	-0.3%	0.9959	\$229.50	\$201.91	18.0%	11.3%	201203	3,849	6,698	\$1,647,454	\$1,168,990	0.9344	\$82,125	\$1,251,115	75.9%	76.6%	\$186.79	\$201.98	6.5%	11.9%	1.0539	\$1,736,291	\$259.23	0.4%	1.0000	\$186.79	\$202.71	6.8%	12.6%	201204	3,834	6,631	\$1,633,116	\$1,030,469	0.8812	\$138,990	\$1,169,459	71.6%	76.6%	\$176.36	\$199.38	-15.1%	10.4%	201205	3,806	6,563	\$1,621,409	\$752,931	0.4628	\$873,863	\$1,626,794	100.3%	79.9%	\$247.87	\$205.70	45.3%	12.9%	Experience Period	45,513	78,602	\$20,731,369	\$15,514,285	0.9772	\$361,545	\$15,875,830			\$201.98				0.9793	\$20,301,598	\$258.28		0.9964	\$202.71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
201204	3,834	6,631	\$1,633,116	\$1,030,469	0.8812	\$138,990	\$1,169,459	71.6%	76.6%	\$176.36	\$199.38	-15.1%	10.4%	201205	3,806	6,563	\$1,621,409	\$752,931	0.4628	\$873,863	\$1,626,794	100.3%	79.9%	\$247.87	\$205.70	45.3%	12.9%																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Experience Period	45,513	78,602	\$20,731,369	\$15,514,285	0.9772	\$361,545	\$15,875,830			\$201.98				0.9793	\$20,301,598	\$258.28		0.9964	\$202.71																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med BC Adv

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2012														Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	38	32	\$12,179	\$3,551	1.0000	\$0	\$3,551	29.2%		\$110.96				1.2778	\$15,563	\$486.34		1.9047	\$58.25			
200805	46	56	\$15,968	\$5,379	1.0000	\$0	\$5,379	33.7%		\$96.06				1.2617	\$20,146	\$359.75	-26.0%	1.4089	\$68.17			
200806	48	58	\$16,295	\$8,735	1.0000	\$0	\$8,735	53.6%		\$150.61				1.2563	\$20,471	\$352.94	-1.9%	1.3823	\$108.96			
200807	75	87	\$22,164	\$5,212	1.0000	\$0	\$5,212	23.5%		\$59.91				1.2939	\$28,679	\$329.64	-6.6%	1.2910	\$46.41			
200808	79	109	\$26,470	\$4,046	1.0000	\$0	\$4,046	15.3%		\$37.12				1.2366	\$32,733	\$300.30	-8.9%	1.1761	\$31.56			
200809	62	76	\$19,640	\$12,507	1.0000	\$0	\$12,507	63.7%		\$164.56				1.2544	\$24,637	\$324.17	7.9%	1.2696	\$129.62			
200810	68	87	\$21,200	\$19,133	1.0000	\$0	\$19,133	90.2%		\$219.92				1.2465	\$26,427	\$303.76	-6.3%	1.1897	\$184.86			
200811	94	132	\$31,883	\$20,321	1.0000	\$0	\$20,321	63.7%		\$153.95				1.2143	\$38,715	\$293.30	-3.4%	1.1487	\$134.02			
200812	76	114	\$24,654	\$22,399	1.0000	\$0	\$22,399	90.9%		\$196.48				1.2310	\$30,349	\$266.22	-9.2%	1.0426	\$188.45			
200901	86	117	\$27,627	\$7,734	1.0000	\$0	\$7,734	28.0%		\$66.10				1.1943	\$32,994	\$282.00	5.9%	1.1045	\$59.85			
200902	65	90	\$21,805	\$9,579	1.0000	\$0	\$9,579	43.9%		\$166.44				1.1696	\$25,502	\$283.36	0.5%	1.1098	\$95.91			
200903	111	160	\$33,117	\$25,192	1.0000	\$0	\$25,192	76.1%	52.7%	\$157.45	\$128.61			1.1434	\$37,864	\$236.65	-16.5%	0.9268	\$169.88	\$109.89		
200904	85	118	\$26,800	\$12,414	1.0000	\$0	\$12,414	46.3%	53.1%	\$105.21	\$126.79	-5.2%		1.1459	\$30,709	\$260.25	10.0%	1.0193	\$103.22	\$111.61	77.2%	
200905	77	110	\$26,739	\$9,650	1.0000	\$0	\$9,650	36.1%	52.6%	\$87.73	\$124.74	-8.7%		1.1421	\$30,538	\$277.62	6.7%	1.0873	\$80.68	\$111.42	18.3%	
200906	86	134	\$29,073	\$21,455	1.0000	\$0	\$21,455	73.8%	54.5%	\$160.12	\$127.17	6.3%		1.1453	\$33,297	\$248.48	-10.5%	0.9732	\$164.53	\$116.30	51.0%	
200907	78	116	\$27,573	\$13,553	1.0000	\$0	\$13,553	49.2%	56.2%	\$116.84	\$130.58	95.0%		1.1254	\$31,032	\$267.52	7.7%	1.0477	\$111.52	\$121.25	140.3%	
200908	89	136	\$30,708	\$17,938	1.0000	\$1	\$17,939	58.4%	59.8%	\$131.90	\$138.04	255.3%		1.1062	\$33,970	\$249.78	-6.6%	0.9783	\$134.83	\$130.29	327.2%	
200909	81	115	\$29,268	\$25,445	0.9999	\$2	\$25,448	86.9%	62.0%	\$221.28	\$143.33	34.5%		1.1109	\$32,514	\$282.73	13.2%	1.1073	\$199.84	\$136.22	54.2%	
200910	73	108	\$27,148	\$10,465	0.9998	\$2	\$10,467	38.6%	58.3%	\$96.91	\$135.28	-55.9%		1.0792	\$29,298	\$271.28	-4.1%	1.0625	\$91.22	\$129.49	-50.7%	
200911	96	135	\$32,828	\$26,236	0.9996	\$10	\$26,245	79.9%	59.9%	\$194.41	\$139.07	26.3%		1.0866	\$35,672	\$264.23	-2.6%	1.0349	\$187.86	\$134.46	40.2%	
200912	68	100	\$25,879	\$11,650	0.9995	\$5	\$11,656	45.0%	56.5%	\$116.56	\$132.96	-40.7%		1.0928	\$28,280	\$282.80	7.0%	1.1076	\$105.24	\$128.00	-44.2%	
201001	74	109	\$29,223	\$5,169	0.9993	\$4	\$5,173	17.7%	55.5%	\$47.46	\$131.92	-28.2%		1.0518	\$30,737	\$281.99	-0.3%	1.1044	\$42.97	\$127.04	-28.2%	
201002	70	107	\$28,365	\$9,035	0.9992	\$7	\$9,042	31.9%	54.3%	\$84.50	\$130.00	-20.6%		1.0512	\$29,817	\$278.66	-1.2%	1.0914	\$77.43	\$125.25	-19.3%	
201003	69	104	\$27,851	\$12,198	0.9992	\$9	\$12,207	43.8%	51.3%	\$117.38	\$125.90	-25.5%	-2.1%	1.0269	\$28,591	\$274.91	-1.3%	1.0767	\$109.02	\$119.50	-35.8%	8.7%
201004	74	106	\$28,547	\$31,160	0.9992	\$26	\$31,186	109.2%	56.5%	\$294.21	\$140.59	179.6%	10.9%	1.0209	\$29,145	\$274.95	0.0%	1.0768	\$273.21	\$132.85	164.7%	19.0%
201005	82	116	\$31,254	\$6,478	0.9989	\$7	\$6,484	20.7%	54.9%	\$55.90	\$137.70	-36.3%	10.4%	1.0220	\$31,942	\$275.36	0.1%	1.0784	\$51.83	\$130.20	-35.8%	16.9%
201006	67	100	\$26,985	\$8,409	0.9986	\$12	\$8,421	31.2%	51.4%	\$84.21	\$131.52	-47.4%	3.4%	1.0201	\$27,526	\$275.26	0.0%	1.0781	\$78.11	\$123.20	-52.5%	5.9%
201007	73	107	\$30,109	\$7,034	0.9982	\$12	\$7,046	23.4%	49.2%	\$65.85	\$127.56	-43.6%	-2.3%	1.0138	\$30,524	\$285.27	3.6%	1.1173	\$58.94	\$118.86	-47.1%	-2.0%
201008	73	111	\$30,826	\$12,495	0.9982	\$23	\$12,518	40.6%	47.6%	\$112.77	\$125.87	-14.5%	-8.8%	1.0161	\$31,323	\$282.19	-1.1%	1.1052	\$102.04	\$115.93	-24.3%	-11.0%
201009	69	105	\$29,235	\$11,209	0.9979	\$23	\$11,233	38.4%	43.6%	\$106.98	\$115.96	-51.7%	-19.1%	1.0169	\$29,729	\$283.13	0.3%	1.1089	\$96.48	\$106.81	-51.7%	-21.6%
201010	66	102	\$29,043	\$15,803	0.9979	\$33	\$15,836	54.5%	44.9%	\$155.26	\$120.62	60.2%	-10.8%	1.0089	\$29,301	\$287.27	1.5%	1.1251	\$138.00	\$110.59	51.3%	-14.6%
201011	64	95	\$27,287	\$18,082	0.9977	\$42	\$18,124	66.4%	43.2%	\$190.77	\$118.01	-1.9%	-15.1%	1.0059	\$27,449	\$288.94	0.6%	1.1316	\$168.59	\$107.31	-10.3%	-20.2%
201012	67	97	\$27,780	\$8,555	0.9975	\$21	\$8,576	30.9%	42.1%	\$88.42	\$115.84	-24.1%	-12.9%	1.0043	\$27,899	\$287.62	-0.5%	1.1265	\$78.49	\$105.20	-25.4%	-17.8%
201101	104	167	\$52,981	\$33,345	0.9972	\$94	\$33,438	63.1%	47.0%	\$200.23	\$132.20	321.9%	0.2%	0.9911	\$52,509	\$314.43	9.3%	1.2314	\$162.60	\$118.31	278.4%	-6.9%
201102	107	171	\$53,649	\$28,963	0.9969	\$89	\$29,052	54.2%	49.1%	\$169.90	\$140.57	101.1%	8.1%	0.9906	\$53,145	\$310.79	-1.2%	1.2172	\$139.58	\$124.20	80.3%	-0.8%
201103	96	159	\$48,972	\$38,352	0.9965	\$135	\$38,487	78.6%	52.9%	\$242.06	\$153.48	106.2%	21.9%	0.9825	\$48,114	\$302.60	-2.6%	1.1851	\$204.25	\$134.44	87.4%	12.5%
201104	97	163	\$50,107	\$29,497	0.9961	\$115	\$29,613	59.1%	49.9%	\$181.67	\$146.57	-38.3%	4.2%	0.9816	\$49,184	\$301.75	-0.3%	1.1818	\$153.73	\$127.38	-43.7%	-4.1%
201105	114	193	\$57,334	\$18,049	0.9953	\$84	\$18,133	31.6%	49.6%	\$93.95	\$146.80	68.1%	6.6%	0.9840	\$56,414	\$292.30	-3.1%	1.1448	\$82.07	\$127.07	58.3%	-2.4%
201106	111	189	\$55,085	\$9,589	0.9941	\$57	\$9,646	17.5%	47.1%	\$51.03	\$139.66	-39.4%	6.2%	0.9886	\$54,457	\$288.13	-1.4%	1.1285	\$45.23	\$120.72	-42.1%	-2.0%
201107	108	180	\$53,316	\$18,977	0.9925	\$143	\$19,120	35.9%	47.3%	\$106.22	\$140.75	61.3%	10.3%	0.9932	\$52,955	\$294.19	2.1%	1.1522	\$92.19	\$121.46	56.4%	2.2%
201108	114	187	\$54,479	\$33,731	0.9913	\$295	\$34,026	62.5%	49.2%	\$181.95	\$146.73	61.3%	16.6%	0.9925	\$54,068	\$289.14	-1.7%	1.1324	\$160.68	\$126.56	57.5%	9.2%
201109	129	212	\$59,079	\$63,568	0.9886	\$731	\$64,299	108.8%	55.9%	\$303.30	\$166.24	183.5%	43.4%	0.9992	\$59,033	\$278.46	-3.7%	1.0906	\$278.11	\$143.99	188.3%	34.8%
201110	143	243	\$68,528	\$41,794	0.9848	\$646	\$42,439	61.9%	56.7%	\$174.65	\$167.78	12.5%	39.1%	1.0237	\$70,155	\$288.70	3.7%	1.1307	\$154.46	\$145.49	11.9%	31.6%
201111	146	248	\$71,129	\$51,934	0.9790	\$1,112	\$53,045	74.6%	58.2%	\$213.89	\$171.97	12.1%	45.7%	1.0279	\$73,113	\$294.81	2.1%	1.1546	\$185.25	\$148.98	9.9%	38.8%
201112	209	343	\$86,105	\$85,923	0.9720	\$2,471	\$88,394	102.7%	64.7%	\$257.71	\$187.25	191.5%	61.6%	1.0420	\$89,720	\$261.57	-11.3%	1.0244	\$251.56	\$164.65	220.5%	66.9%
201201	290	495	\$118,351	\$211,492	0.9627	\$8,201	\$219,693	185.6%	83.2%	\$443.82	\$232.10	121.7%	75.6%	1.0651	\$126,052	\$254.65	-2.6%	0.9973	\$445.01	\$209.73	173.7%	77.3%
201202	324	551	\$134,558	\$68,914	0.9399	\$5,554	\$92,468	68.7%	82.8%	\$167.82	\$224.27	-1.2%	59.5%	1.0663	\$143,485	\$260.41	2.3%	1.0199	\$164.55	\$206.59	17.9%	66.3%
201203	333	565	\$135,686	\$142,557	0.9344	\$10,015	\$152,572	112.4%	87.3%	\$270.04	\$230.72	11.6%	50.3%	1.0632	\$144,263	\$255.33	-1.9%	1.0000	\$270.04	\$216.11	32.2%	60.8%
201204	359	609	\$145,759	\$109,9																		

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Med HMO HSA OA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)			(i) =(h)/(c)		(j)	(k)	(l)	(m)		(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)		(s)	(t)	(u)
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	371	600	\$91,112	\$31,828	1.0000	\$0	\$31,828	34.9%		\$53.05				1.5199	\$138,478	\$230.80			1.1072	\$47.91						
200805	492	818	\$121,328	\$44,683	1.0000	\$0	\$44,683	36.8%		\$54.63				1.4823	\$179,846	\$219.86	-4.7%		1.0547	\$51.79						
200806	475	776	\$114,481	\$81,762	1.0000	\$0	\$81,762	71.4%		\$105.36				1.4884	\$170,389	\$219.57	-0.1%		1.0533	\$100.03						
200807	562	898	\$141,476	\$72,813	1.0000	\$0	\$72,813	51.5%		\$81.08				1.5203	\$215,093	\$239.52	9.1%		1.1490	\$70.57						
200808	559	918	\$137,656	\$99,893	1.0000	\$0	\$99,893	72.6%		\$108.82				1.4812	\$203,894	\$222.11	-7.3%		1.0655	\$102.13						
200809	515	811	\$129,509	\$86,230	1.0000	\$0	\$86,230	66.6%		\$106.33				1.4759	\$191,147	\$235.69	6.1%		1.1306	\$94.04						
200810	598	932	\$147,939	\$114,406	1.0000	\$0	\$114,406	77.3%		\$122.75				1.4449	\$213,753	\$229.35	-2.7%		1.1002	\$111.57						
200811	593	973	\$158,856	\$172,086	1.0000	\$0	\$172,086	108.3%		\$176.86				1.4079	\$223,645	\$229.85	0.2%		1.1026	\$160.40						
200812	717	1,165	\$184,092	\$198,382	1.0000	\$0	\$198,382	107.8%		\$170.29				1.4207	\$261,544	\$224.50	-2.3%		1.0770	\$158.12						
200901	682	1,110	\$176,332	\$154,125	1.0000	\$0	\$154,125	87.4%		\$138.85				1.3861	\$244,420	\$220.20	-1.9%		1.0563	\$131.45						
200902	786	1,230	\$209,252	\$83,956	1.0000	\$0	\$83,956	40.1%		\$68.26				1.3888	\$290,618	\$236.27	7.3%		1.1334	\$66.22						
200903	802	1,290	\$223,687	\$126,281	1.0000	\$0	\$126,281	56.5%	69.0%	\$97.89	\$109.92			1.3601	\$304,246	\$235.85	-0.2%		1.1314	\$86.52	\$100.11					
200904	814	1,326	\$226,572	\$122,843	1.0000	\$0	\$122,843	54.2%	68.9%	\$92.64	\$110.84	74.6%		1.3365	\$302,804	\$228.36	-3.2%		1.0955	\$84.57	\$101.01	76.5%				
200905	847	1,357	\$241,835	\$190,622	1.0000	\$0	\$190,622	78.8%	71.9%	\$140.47	\$117.58	157.2%		1.2823	\$310,112	\$228.53	0.1%		1.0963	\$128.14	\$106.90	147.4%				
200906	838	1,338	\$248,445	\$156,515	1.0000	\$0	\$156,515	63.0%	70.9%	\$116.98	\$118.23	11.0%		1.2596	\$312,938	\$233.89	2.3%		1.1220	\$104.26	\$107.01	4.2%				
200907	736	1,235	\$233,148	\$112,502	1.0000	\$0	\$112,502	48.3%	69.8%	\$91.09	\$118.22	12.3%		1.2457	\$290,424	\$235.16	0.5%		1.1281	\$80.75	\$107.08	14.4%				
200908	811	1,337	\$251,568	\$87,637	1.0000	\$0	\$87,637	34.8%	66.0%	\$65.55	\$113.84	-39.8%		1.2396	\$311,840	\$233.24	-0.8%		1.1189	\$58.58	\$102.75	-42.6%				
200909	881	1,445	\$292,899	\$193,820	1.0000	\$0	\$193,820	66.2%	66.0%	\$134.13	\$116.24	26.2%		1.1638	\$340,877	\$235.90	1.1%		1.1316	\$118.53	\$104.82	26.0%				
200910	874	1,414	\$274,199	\$204,459	1.0000	\$6	\$204,465	74.6%	66.3%	\$144.60	\$118.48	17.8%		1.1810	\$323,838	\$229.02	-2.9%		1.0986	\$131.62	\$106.87	18.0%				
200911	859	1,347	\$270,298	\$187,156	1.0000	\$5	\$187,161	69.2%	64.2%	\$138.95	\$116.60	-21.4%		1.1543	\$312,014	\$231.64	1.1%		1.1112	\$125.04	\$105.12	-22.0%				
200912	835	1,370	\$288,537	\$128,360	1.0000	\$4	\$128,365	44.5%	59.5%	\$93.70	\$110.66	-45.0%		1.1095	\$320,135	\$233.68	0.9%		1.1210	\$83.59	\$99.46	-47.1%				
201001	808	1,387	\$295,446	\$292,955	1.0000	\$13	\$292,968	99.2%	61.8%	\$211.22	\$117.39	52.1%		1.0723	\$316,821	\$228.42	-2.2%		1.0958	\$192.77	\$105.28	46.6%				
201002	942	1,546	\$336,138	\$105,338	0.9999	\$6	\$105,343	31.3%	60.0%	\$68.14	\$116.43	-0.2%		1.0470	\$351,931	\$227.64	-0.3%		1.0920	\$62.40	\$104.75	3.6%				
201003	957	1,548	\$351,950	\$135,067	0.9999	\$7	\$135,074	38.4%	57.9%	\$87.26	\$115.15	-10.9%	4.8%	1.0077	\$354,645	\$229.10	0.6%		1.0990	\$79.40	\$103.86	-8.2%				3.7%
201004	891	1,454	\$333,254	\$535,210	0.9999	\$28	\$535,238	160.6%	68.2%	\$368.11	\$138.85	297.4%	25.3%	0.9940	\$331,256	\$227.82	-0.6%		1.0929	\$336.83	\$125.27	298.3%	24.0%			
201005	938	1,593	\$346,980	\$274,309	0.9999	\$14	\$274,324	79.1%	68.5%	\$172.21	\$141.85	22.6%	20.6%	0.9795	\$339,866	\$213.35	-6.4%		1.0235	\$168.26	\$128.78	31.3%	20.5%			
201006	951	1,524	\$350,165	\$132,739	0.9999	\$10	\$132,748	37.9%	65.9%	\$87.11	\$138.93	-25.5%	17.5%	0.9643	\$337,677	\$221.57	3.9%		1.0629	\$81.95	\$126.71	-21.4%	18.4%			
201007	887	1,439	\$339,696	\$207,810	0.9998	\$32	\$207,842	61.2%	66.6%	\$144.43	\$142.78	58.6%	20.8%	0.9497	\$322,626	\$224.20	1.2%		1.0755	\$134.29	\$130.70	66.3%	22.1%			
201008	875	1,451	\$347,320	\$112,234	0.9998	\$19	\$112,252	32.3%	65.6%	\$77.36	\$143.26	18.0%	25.8%	0.9420	\$327,184	\$225.49	0.6%		1.0817	\$71.52	\$131.48	22.1%	28.0%			
201009	942	1,598	\$387,232	\$125,502	0.9998	\$23	\$125,524	32.4%	62.3%	\$78.55	\$138.15	-41.4%	18.8%	0.9251	\$358,246	\$224.18	-0.6%		1.0754	\$73.04	\$127.35	-38.4%	21.5%			
201010	832	1,406	\$341,836	\$261,880	0.9998	\$54	\$261,934	76.6%	62.6%	\$186.30	\$141.47	28.8%	19.4%	0.9144	\$312,577	\$222.32	-0.8%		1.0665	\$174.69	\$130.71	32.7%	22.3%			
201011	903	1,508	\$359,597	\$243,712	0.9998	\$52	\$243,765	67.8%	62.7%	\$161.65	\$143.37	16.3%	23.0%	0.9092	\$326,933	\$216.80	-2.5%		1.0400	\$155.43	\$133.18	24.3%	26.7%			
201012	848	1,409	\$347,050	\$219,884	0.9997	\$58	\$219,941	63.4%	64.0%	\$156.10	\$148.18	66.6%	33.9%	0.8982	\$311,732	\$221.24	2.0%		1.0613	\$147.08	\$138.24	76.0%	39.0%			
201101	910	1,529	\$368,361	\$198,774	0.9997	\$56	\$198,830	54.0%	60.6%	\$130.04	\$141.78	-38.4%	20.8%	0.8891	\$327,506	\$214.20	-3.2%		1.0275	\$126.56	\$132.97	-34.3%	26.3%			
201102	892	1,518	\$369,026	\$201,351	0.9990	\$199	\$201,549	54.6%	62.4%	\$132.77	\$147.36	94.9%	26.6%	0.8833	\$325,970	\$214.74	0.3%		1.0301	\$128.89	\$138.88	106.6%	32.6%			
201103	854	1,454	\$350,438	\$197,210	0.9988	\$227	\$197,437	56.3%	63.9%	\$135.79	\$151.62	55.6%	31.7%	0.8818	\$309,009	\$212.52	-1.0%		1.0195	\$133.19	\$143.80	67.8%	38.5%			
201104	846	1,426	\$341,400	\$224,993	0.9982	\$400	\$225,393	66.0%	56.5%	\$158.06	\$134.50	-57.1%	-3.1%	0.8854	\$302,261	\$211.96	-0.3%		1.0168	\$155.45	\$128.31	-53.8%	2.4%			
201105	855	1,450	\$346,380	\$130,934	0.9980	\$267	\$131,201	37.9%	53.2%	\$90.48	\$127.51	-47.5%	-10.1%	0.8903	\$308,399	\$212.69	0.3%		1.0203	\$88.68	\$121.65	-47.3%	-5.9%			
201106	850	1,451	\$344,037	\$141,129	0.9970	\$424	\$141,553	41.1%	53.4%	\$97.56	\$128.53	12.0%	-7.5%	0.8988	\$309,225	\$213.11	0.2%		1.0223	\$95.43	\$123.03	16.4%	-2.9%			
201107	873	1,496	\$346,655	\$93,279	0.9960	\$373	\$93,653	27.0%	50.7%	\$62.60	\$121.67	-56.7%	-14.8%	0.9227	\$319,862	\$213.81	0.3%		1.0257	\$61.04	\$116.91	-54.6%	-10.5%			
201108	884	1,520	\$342,808	\$153,050	0.9918	\$1,266	\$154,316	45.0%	51.7%	\$101.52	\$123.56	31.2%	-13.7%	0.9398	\$322,170	\$211.95	-0.9%		1.0168	\$99.85	\$119.35	39.6%	-9.2%			
201109	875	1,497	\$333,948	\$179,250	0.9907	\$1,685	\$180,935	54.2%	53.7%	\$120.87	\$127.41	53.9%	-7.8%	0.9468	\$316,184	\$211.21	-0.4%		1.0132	\$119.29	\$123.72	63.3%	-2.8%			
201110	895	1,527	\$335,727	\$135,925	0.9898	\$1,395	\$137,320	40.9%	50.8%	\$89.93	\$119.53	-51.7%	-15.5%	0.9564	\$321,092	\$210.28	-0.4%		1.0087	\$89.15	\$116.61	-49.0%	-10.8%			
201111	893	1,528	\$332,839	\$204,024	0.9876	\$2,557	\$206,581	62.1%	50.2%	\$135.20	\$117.31	-16.4%	-18.2%	0.9610	\$319,861	\$209.33	-0.4%		1.0042	\$134.63	\$114.79	-13.4%	-13.8%			
201112	900	1,537	\$327,413	\$280,835	0.9767	\$6,708	\$287,543	87.8%	52.1%	\$187.08	\$120.24	19.8%	-18.9%	0.9853	\$322,614	\$209.90	0.3%		1.0069	\$185.80	\$118.16	26.3%	-14.5%			
201201	889	1,508	\$314,313	\$191,185	0.9699	\$5,925	\$197,110	62.7%	52.7%	\$130.71	\$120.29	0.5%	-15.2%	0.9994	\$314,133	\$208.31	-0.8%		0.9993	\$130.80	\$118.48	3.4%	-10.9%			
201202	896	1,513	\$313,546	\$167,910	0.9366	\$11,370	\$179,280	57.2%	52.9%	\$118.49	\$119.08	-10.8%	-19.2%	1.0117	\$317,210	\$209.66	0.6%		1.0057	\$117.82	\$117.53	-8.6%	-15.4%			
201203	903	1,526	\$311,263	\$138,854	0.8812	\$18,722	\$157,576	50.6%	52.4%	\$103.26	\$116.38	-24.0%	-23.2%	1.0220	\$318,110	\$208.46	-0.6%		1.0000	\$103.26	\$115.06	-22.5%	-20.0%			
201204	966	1,623	\$334,560																							

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Med POS HSA OA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200804	32	66	\$13,424	\$10,725	1.0000	\$0	\$10,725	79.9%		\$162.50				1.4183	\$19,039	\$288.46		1.0060	\$161.53						
200805	69	127	\$25,702	\$9,448	1.0000	\$0	\$9,448	36.8%		\$74.40				1.5610	\$40,122	\$315.92	9.5%	1.1018	\$67.52						
200806	39	63	\$13,613	\$4,683	1.0000	\$0	\$4,683	34.4%		\$74.33				1.4822	\$20,177	\$320.27	1.4%	1.1170	\$66.55						
200807	68	115	\$23,199	\$6,821	1.0000	\$0	\$6,821	29.4%		\$59.31				1.4473	\$33,575	\$291.96	-8.8%	1.0182	\$58.25						
200808	55	95	\$20,145	\$15,783	1.0000	\$0	\$15,783	78.3%		\$166.14				1.4564	\$29,340	\$308.84	5.8%	1.0771	\$154.25						
200809	63	113	\$22,502	\$22,281	1.0000	\$0	\$22,281	99.0%		\$197.17				1.4549	\$32,738	\$289.72	-6.2%	1.0104	\$195.14						
200810	89	157	\$32,765	\$12,850	1.0000	\$0	\$12,850	39.2%		\$81.85				1.4131	\$46,299	\$294.90	1.8%	1.0285	\$79.58						
200811	58	112	\$24,112	\$24,409	1.0000	\$0	\$24,409	101.2%		\$217.93				1.4024	\$33,815	\$301.92	2.4%	1.0530	\$206.97						
200812	99	166	\$33,733	\$24,705	1.0000	\$0	\$24,705	73.2%		\$148.82				1.4425	\$48,661	\$293.14	-2.9%	1.0223	\$145.57						
200901	132	241	\$51,705	\$9,006	1.0000	\$0	\$9,006	17.4%		\$37.37				1.3303	\$68,784	\$285.41	-2.6%	0.9954	\$37.54						
200902	106	197	\$43,144	\$40,171	1.0000	\$0	\$40,171	93.1%		\$203.91				1.3502	\$58,253	\$295.70	3.6%	1.0313	\$197.73						
200903	210	399	\$86,748	\$35,022	1.0000	\$0	\$35,022	40.4%	55.2%	\$87.77	\$116.64			1.3405	\$116,284	\$291.44	-1.4%	1.0164	\$86.36	\$113.16					
200904	108	176	\$42,706	\$31,926	1.0000	\$0	\$31,926	74.8%	56.4%	\$181.40	\$120.91	11.6%		1.2800	\$54,664	\$310.59	6.6%	1.0832	\$167.46	\$116.67	3.7%				
200905	130	256	\$60,488	\$107,332	1.0000	\$0	\$107,332	177.4%	73.6%	\$419.27	\$160.28	463.6%		1.2790	\$77,367	\$302.21	-2.7%	1.0540	\$397.79	\$154.93	489.1%				
200906	187	377	\$82,621	\$36,313	1.0000	\$0	\$36,313	44.0%	70.0%	\$96.32	\$152.50	29.6%		1.2527	\$103,502	\$274.54	-9.2%	0.9575	\$100.60	\$149.47	51.2%				
200907	235	505	\$112,725	\$35,779	1.0000	\$0	\$35,779	31.7%	64.5%	\$70.85	\$141.58	19.4%		1.1701	\$131,903	\$261.19	-4.9%	0.9109	\$77.78	\$141.50	33.5%				
200908	200	417	\$94,482	\$38,981	1.0000	\$0	\$38,981	41.3%	60.9%	\$93.48	\$134.39	-43.7%		1.1923	\$112,652	\$270.15	3.4%	0.9422	\$99.22	\$135.69	-35.7%				
200909	237	492	\$104,909	\$30,367	1.0000	\$0	\$30,367	28.9%	55.4%	\$61.72	\$122.13	-68.7%		1.1841	\$124,222	\$252.48	-6.5%	0.8805	\$70.09	\$125.35	-64.1%				
200910	258	506	\$122,978	\$59,525	1.0000	\$2	\$59,527	48.4%	55.0%	\$117.64	\$123.19	43.7%		1.1331	\$139,348	\$275.39	9.1%	0.9604	\$122.49	\$126.96	53.9%				
200911	214	441	\$101,101	\$100,275	1.0000	\$3	\$100,277	99.2%	58.6%	\$227.39	\$131.66	4.3%		1.1342	\$114,666	\$260.01	-5.6%	0.9068	\$250.75	\$136.95	21.2%				
200912	215	436	\$107,238	\$39,436	1.0000	\$1	\$39,437	36.8%	55.8%	\$90.45	\$126.97	-39.2%		1.0906	\$116,948	\$268.23	3.2%	0.9355	\$96.69	\$132.74	-33.6%				
201001	230	465	\$123,566	\$36,149	1.0000	\$2	\$36,150	29.3%	54.6%	\$77.74	\$126.69	108.0%		1.0362	\$128,037	\$275.35	2.7%	0.9603	\$80.96	\$132.68	115.6%				
201002	215	432	\$116,504	\$35,293	0.9999	\$2	\$35,295	30.3%	50.7%	\$81.70	\$119.63	-59.9%		1.0167	\$118,451	\$274.19	-0.4%	0.9563	\$85.44	\$125.66	-56.8%				
201003	205	407	\$111,705	\$72,531	0.9999	\$4	\$72,535	64.9%	52.8%	\$178.22	\$127.07	103.0%	8.9%	1.0037	\$112,122	\$275.48	0.5%	0.9608	\$185.50	\$134.12	114.8%				
201004	200	379	\$104,938	\$65,681	0.9999	\$3	\$65,684	62.6%	52.9%	\$173.31	\$128.63	-4.5%	6.4%	0.9806	\$102,901	\$271.51	-1.4%	0.9469	\$183.03	\$136.44	9.3%	16.9%			
201005	211	414	\$110,460	\$20,664	0.9999	\$1	\$20,665	18.7%	44.2%	\$49.92	\$108.33	-88.1%	-32.4%	0.9599	\$106,034	\$256.12	-5.7%	0.8832	\$55.88	\$116.05	-86.0%	-25.1%			
201006	211	415	\$116,944	\$71,412	0.9999	\$5	\$71,417	61.1%	45.7%	\$172.09	\$114.17	78.7%	-25.1%	0.9199	\$107,572	\$259.21	1.2%	0.9040	\$190.36	\$122.84	89.2%	-17.8%			
201007	180	361	\$105,323	\$23,904	0.9998	\$4	\$23,908	22.7%	45.0%	\$66.23	\$115.05	-6.5%	-18.7%	0.9252	\$97,444	\$269.93	4.1%	0.9414	\$70.35	\$123.44	-9.5%	-12.8%			
201008	182	374	\$105,835	\$78,162	0.9998	\$13	\$78,175	73.9%	47.6%	\$209.02	\$123.67	123.6%	-8.0%	0.9111	\$96,423	\$257.82	-4.5%	0.8991	\$232.47	\$133.14	134.3%	-1.9%			
201009	114	187	\$58,971	\$81,165	0.9998	\$15	\$81,180	137.7%	53.2%	\$434.12	\$142.05	603.4%	16.3%	0.8967	\$52,882	\$282.79	9.7%	0.9862	\$440.17	\$151.76	528.0%	21.1%			
201010	176	347	\$103,994	\$91,950	0.9998	\$19	\$91,969	88.4%	56.6%	\$265.04	\$153.86	125.3%	24.9%	0.9015	\$93,755	\$270.19	-4.5%	0.9423	\$281.27	\$164.77	129.6%	29.8%			
201011	175	338	\$97,927	\$57,885	0.9998	\$12	\$57,898	59.1%	53.4%	\$171.29	\$148.04	-24.7%	12.4%	0.8975	\$87,891	\$260.03	-3.8%	0.9069	\$188.89	\$158.42	-24.7%	15.7%			
201012	127	267	\$83,972	\$40,971	0.9997	\$11	\$40,982	48.8%	54.5%	\$153.49	\$154.09	69.7%	21.4%	0.9077	\$76,220	\$285.47	9.8%	0.9956	\$154.17	\$164.27	59.4%	23.8%			
201101	149	295	\$93,281	\$24,101	0.9997	\$7	\$24,108	25.8%	54.9%	\$81.72	\$157.45	5.1%	24.3%	0.8888	\$82,905	\$281.03	-1.6%	0.9801	\$83.38	\$167.76	3.0%	26.4%			
201102	151	293	\$94,378	\$24,563	0.9990	\$24	\$24,587	26.1%	55.0%	\$83.92	\$160.19	2.7%	33.9%	0.8883	\$83,840	\$286.14	1.8%	0.9979	\$84.09	\$170.25	-1.6%	35.5%			
201103	150	293	\$93,418	\$64,629	0.9988	\$74	\$64,703	69.3%	55.2%	\$220.83	\$162.83	23.9%	28.1%	0.8843	\$82,610	\$281.95	-1.5%	0.9833	\$224.58	\$172.84	21.1%	28.9%			
201104	154	297	\$94,129	\$36,508	0.9982	\$65	\$36,573	38.9%	53.2%	\$123.14	\$158.76	-28.9%	23.4%	0.8845	\$83,257	\$280.33	-0.6%	0.9777	\$125.96	\$168.13	-31.2%	23.2%			
201105	152	301	\$94,509	\$74,369	0.9980	\$152	\$74,521	78.9%	58.6%	\$247.58	\$177.82	396.0%	64.1%	0.9019	\$85,239	\$283.19	1.0%	0.9876	\$250.68	\$186.52	348.6%	60.7%			
201106	154	300	\$93,913	\$79,761	0.9970	\$240	\$80,000	85.2%	60.6%	\$266.67	\$185.77	55.0%	62.7%	0.9188	\$86,287	\$287.62	1.6%	1.0031	\$265.84	\$192.89	39.7%	57.0%			
201107	153	295	\$94,100	\$57,071	0.9960	\$229	\$57,299	60.9%	64.2%	\$194.24	\$198.49	193.3%	72.5%	0.9225	\$86,805	\$294.25	2.3%	1.0262	\$189.27	\$204.54	169.0%	65.7%			
201108	152	298	\$92,031	\$76,567	0.9918	\$634	\$77,201	83.9%	65.0%	\$259.06	\$202.51	23.9%	63.8%	0.9434	\$86,826	\$291.36	-1.0%	1.0161	\$254.95	\$206.24	9.7%	54.9%			
201109	151	294	\$89,384	\$66,395	0.9907	\$624	\$67,019	75.0%	61.9%	\$227.96	\$192.61	-47.5%	35.6%	0.9631	\$86,086	\$292.81	0.5%	1.0212	\$223.23	\$195.57	-49.3%	28.9%			
201110	152	291	\$88,004	\$55,101	0.9898	\$566	\$55,667	63.3%	59.6%	\$191.29	\$185.45	-27.8%	20.5%	0.9619	\$84,651	\$290.90	-0.7%	1.0145	\$188.56	\$187.04	-33.0%	13.5%			
201111	151	293	\$88,205	\$55,424	0.9876	\$695	\$56,119	63.6%	59.9%	\$191.53	\$187.31	11.8%	26.5%	0.9642	\$85,047	\$290.26	-0.2%	1.0123	\$189.20	\$187.07	0.2%	18.1%			
201112	148	288	\$83,896	\$27,762	0.9767	\$663	\$28,425	33.9%	58.8%	\$98.70	\$182.65	-35.7%	18.5%	0.9777	\$82,024	\$284.81	-1.9%	0.9933	\$99.37	\$182.45	-35.5%	11.1%			
201201	145	287	\$81,635	\$19,665	0.9699	\$609	\$20,274	24.8%	59.1%	\$70.64	\$181.98	-13.6%	15.6%	1.0161	\$82,950	\$289.02	1.5%	1.0080	\$70.08	\$181.36	-15.9%	8.1%			
201202	148	288	\$81,828	\$25,750	0.9366	\$1,744	\$27,493	33.6%	60.0%	\$95.46	\$183.06	13.8%	14.3%	1.0212	\$83,565	\$290.16	0.4%	1.0119	\$94.34	\$182.23	12.2%	7.0%			
201203	149	290	\$81,187	\$21,566	0.8812	\$2,908	\$24,474	30.1%	56.9%	\$84.39	\$171.80	-61.8%	5.5%	1.0242	\$83,153	\$286.73	-1.2%	1.0000	\$84.39	\$170.78	-62.4%	-1.2%			
201204	163	336	\$87,845	\$47,720	0.7904	\$12,653	\$60,373	68.7%	59.5%	\$179.68	\$176.60	45.9%	11.2%												
201205	165	338	\$88,787	\$25,796	0.3345	\$51,330	\$77,127	86.9%	60.1%	\$228.19	\$175.51	-7.8%	-1.3%												
Experience Period	1,809	3,522	\$1,062,821	\$595,939	0.9849	\$9,127	\$605,066			\$171.80				0.9558	\$1,015,889	\$288.44		1.0060	\$170.78						

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(a) Current Rate Level	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i)				(m)				(q)	(r)					
								(j) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)		(r) =(i)/(g)	(s)	(t)	(u)		
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	129	198	\$30,938	\$9,936	1.0000	\$0	\$9,936	32.1%		\$50.18				1.5892	\$49,168	\$248.32		1.0504	\$47.78			
200805	126	193	\$30,653	\$88,398	1.0000	\$0	\$88,398	288.4%		\$458.02				1.5293	\$46,877	\$242.88	-2.2%	1.0274	\$445.81			
200806	104	138	\$20,295	\$38,754	1.0000	\$0	\$38,754	191.0%		\$280.83				1.5417	\$31,289	\$226.73	-6.7%	0.9591	\$292.82			
200807	146	223	\$32,749	\$98,152	1.0000	\$0	\$98,152	299.7%		\$440.14				1.5482	\$50,701	\$227.36	0.3%	0.9617	\$457.67			
200808	174	256	\$39,768	\$30,212	1.0000	\$0	\$30,212	76.0%		\$118.02				1.5304	\$60,860	\$237.73	4.6%	1.0056	\$117.36			
200809	193	289	\$41,930	\$51,733	1.0000	\$0	\$51,733	123.4%		\$179.01				1.5491	\$64,953	\$224.75	-5.5%	0.9507	\$188.29			
200810	295	419	\$59,293	\$93,243	1.0000	\$0	\$93,243	157.3%		\$222.54				1.4822	\$87,884	\$209.75	-6.7%	0.8872	\$250.83			
200811	385	571	\$90,653	\$63,336	1.0000	\$0	\$63,336	69.9%		\$110.92				1.4347	\$130,057	\$227.77	8.6%	0.9635	\$115.13			
200812	255	382	\$57,588	\$73,666	1.0000	\$0	\$73,666	127.9%		\$192.84				1.4682	\$84,550	\$221.33	-2.8%	0.9362	\$205.98			
200901	357	545	\$84,892	\$21,816	1.0000	\$0	\$21,816	25.7%		\$40.03				1.4154	\$120,157	\$220.47	-0.4%	0.9326	\$42.92			
200902	353	517	\$80,150	\$52,149	1.0000	\$0	\$52,149	65.1%		\$100.87				1.4213	\$113,919	\$220.35	-0.1%	0.9320	\$108.22			
200903	393	573	\$93,890	\$83,933	1.0000	\$0	\$83,933	89.4%	106.4%	\$146.48	\$163.88			1.3676	\$128,405	\$224.09	1.7%	0.9479	\$154.53	\$172.11		
200904	461	781	\$128,198	\$209,608	1.0000	\$0	\$209,608	163.5%	119.1%	\$268.38	\$185.19	434.8%		1.3360	\$171,273	\$219.30	-2.1%	0.9276	\$289.33	\$196.12	505.6%	
200905	463	815	\$139,717	\$89,817	1.0000	\$0	\$89,817	64.3%	104.3%	\$110.21	\$164.53	-75.9%		1.3109	\$183,156	\$224.73	2.5%	0.9506	\$115.93	\$174.61	-74.0%	
200906	428	704	\$118,434	\$112,353	1.0000	\$0	\$112,353	94.9%	101.3%	\$159.59	\$161.32	-43.2%		1.3269	\$157,149	\$223.22	-0.7%	0.9442	\$169.02	\$171.23	-42.3%	
200907	440	727	\$125,588	\$85,140	1.0000	\$0	\$85,140	67.8%	91.2%	\$117.11	\$146.98	-73.4%		1.2738	\$159,973	\$220.05	-1.4%	0.9308	\$125.82	\$156.33	-72.5%	
200908	437	726	\$125,200	\$115,350	1.0000	\$0	\$115,350	92.1%	91.8%	\$158.88	\$149.26	34.6%		1.2719	\$159,245	\$219.35	-0.3%	0.9278	\$171.25	\$159.37	45.9%	
200909	348	595	\$112,748	\$64,056	1.0000	\$0	\$64,056	56.8%	87.5%	\$107.66	\$144.73	-39.9%		1.2273	\$138,371	\$232.56	6.0%	0.9837	\$109.44	\$154.00	-41.9%	
200910	306	530	\$101,803	\$70,744	1.0000	\$2	\$70,746	69.5%	82.8%	\$133.48	\$139.56	-40.0%		1.1970	\$121,861	\$229.93	-1.1%	0.9726	\$137.25	\$147.67	-45.3%	
200911	335	565	\$111,815	\$84,486	1.0000	\$2	\$84,489	75.6%	83.1%	\$149.54	\$142.51	34.8%		1.1867	\$132,696	\$234.86	2.1%	0.9934	\$150.53	\$150.43	30.7%	
200912	325	553	\$113,494	\$86,620	1.0000	\$3	\$86,623	76.3%	80.5%	\$156.64	\$141.01	-18.8%		1.1416	\$129,564	\$234.29	-0.2%	0.9910	\$158.06	\$148.27	-23.3%	
201001	296	490	\$102,968	\$89,038	1.0000	\$4	\$89,042	86.5%	84.4%	\$181.72	\$150.91	354.0%		1.1206	\$115,386	\$235.48	0.5%	0.9961	\$182.44	\$157.97	325.0%	
201002	284	462	\$97,960	\$50,847	0.9999	\$3	\$50,850	51.9%	83.2%	\$110.06	\$151.84	9.1%		1.0712	\$104,933	\$227.13	-3.5%	0.9607	\$114.56	\$158.63	5.9%	
201003	305	516	\$119,474	\$20,279	0.9999	\$1	\$20,280	17.0%	77.2%	\$39.30	\$144.47	-73.2%	-11.8%	1.0179	\$121,615	\$235.69	3.8%	0.9969	\$39.42	\$150.38	-74.5%	-12.6%
201004	329	529	\$123,533	\$35,241	0.9999	\$2	\$35,243	28.5%	64.9%	\$66.62	\$125.35	-75.2%	-32.3%	1.0103	\$124,808	\$235.93	0.1%	0.9980	\$66.76	\$129.62	-76.9%	-33.9%
201005	351	600	\$140,822	\$54,670	0.9999	\$3	\$54,673	38.8%	62.3%	\$91.12	\$124.17	-17.3%	-24.5%	0.9797	\$137,961	\$229.93	-2.5%	0.9726	\$93.69	\$128.09	-19.2%	-26.6%
201006	326	550	\$130,151	\$49,211	0.9999	\$4	\$49,215	37.8%	57.3%	\$89.48	\$117.74	-43.9%	-27.0%	0.9953	\$129,546	\$235.54	2.4%	0.9963	\$89.81	\$120.86	-46.9%	-29.4%
201007	280	493	\$119,831	\$28,653	0.9998	\$4	\$28,657	23.9%	53.5%	\$58.13	\$113.36	-50.4%	-22.9%	0.9834	\$117,841	\$239.03	1.5%	1.0111	\$57.49	\$115.48	-54.3%	-26.1%
201008	327	540	\$127,711	\$52,131	0.9998	\$9	\$52,139	40.8%	48.9%	\$96.55	\$106.81	-39.2%	-28.4%	0.9785	\$124,961	\$231.41	-3.2%	0.9788	\$98.64	\$108.15	-42.4%	-32.1%
201009	242	443	\$107,261	\$28,804	0.9998	\$5	\$28,809	26.9%	46.6%	\$65.03	\$103.77	-39.6%	-28.3%	0.9780	\$104,904	\$236.80	2.3%	1.0017	\$64.92	\$104.94	-40.7%	-31.9%
201010	224	414	\$101,838	\$107,340	0.9998	\$22	\$107,362	105.4%	49.2%	\$259.33	\$111.68	94.3%	-20.0%	0.9749	\$99,277	\$239.80	1.3%	1.0143	\$255.67	\$112.58	86.3%	-23.8%
201011	239	433	\$106,548	\$21,961	0.9998	\$5	\$21,966	20.6%	44.9%	\$50.73	\$103.75	-66.1%	-27.2%	0.9552	\$101,770	\$235.03	-2.0%	0.9942	\$51.03	\$104.58	-66.1%	-30.5%
201012	239	430	\$107,673	\$55,629	0.9997	\$15	\$55,644	51.7%	42.9%	\$129.40	\$100.66	-17.4%	-28.6%	0.9494	\$102,224	\$237.73	1.1%	1.0056	\$128.69	\$101.36	-18.6%	-31.6%
201101	234	396	\$98,908	\$21,074	0.9997	\$6	\$21,080	21.3%	38.1%	\$53.23	\$90.58	-70.7%	-40.0%	0.9493	\$93,891	\$237.10	-0.3%	1.0029	\$53.08	\$91.17	-70.9%	-42.3%
201102	228	402	\$102,980	\$25,936	0.9990	\$26	\$25,962	25.2%	36.1%	\$64.58	\$87.20	-41.3%	-42.6%	0.9439	\$97,205	\$241.80	2.0%	1.0228	\$63.14	\$87.35	-44.9%	-44.9%
201103	229	406	\$103,630	\$36,561	0.9988	\$42	\$36,604	35.3%	37.7%	\$90.16	\$91.79	129.4%	-36.5%	0.9465	\$98,087	\$241.59	-0.1%	1.0219	\$88.22	\$91.79	123.8%	-39.0%
201104	226	398	\$100,765	\$113,575	0.9982	\$202	\$113,777	112.9%	44.2%	\$285.87	\$108.24	329.1%	-13.6%	0.9402	\$94,737	\$238.03	-1.5%	1.0069	\$283.92	\$108.17	325.3%	-16.6%
201105	226	399	\$98,589	\$64,801	0.9980	\$132	\$64,934	65.9%	46.4%	\$162.74	\$114.28	78.6%	-8.0%	0.9560	\$94,254	\$236.23	-0.8%	0.9992	\$162.87	\$113.85	73.8%	-11.1%
201106	212	367	\$92,818	\$61,133	0.9970	\$184	\$61,317	66.1%	48.7%	\$167.08	\$120.73	86.7%	2.5%	0.9566	\$88,787	\$241.93	2.4%	1.0233	\$163.27	\$120.01	81.8%	-0.7%
201107	207	368	\$92,976	\$26,217	0.9960	\$105	\$26,322	28.3%	49.6%	\$71.53	\$123.28	23.1%	8.7%	0.9596	\$89,215	\$242.43	0.2%	1.0255	\$69.75	\$122.43	21.3%	6.0%
201108	209	371	\$93,261	\$39,889	0.9918	\$330	\$40,219	43.1%	50.0%	\$108.41	\$125.13	12.3%	17.2%	0.9594	\$89,475	\$241.17	-0.5%	1.0201	\$106.27	\$123.75	7.7%	14.4%
201109	227	396	\$97,833	\$83,688	0.9907	\$787	\$84,475	86.3%	55.1%	\$123.32	\$138.00	228.0%	33.0%	0.9627	\$94,187	\$237.85	-1.4%	1.0061	\$212.03	\$136.43	226.6%	30.0%
201110	223	393	\$97,040	\$64,412	0.9898	\$661	\$65,073	67.1%	51.7%	\$165.58	\$129.73	-36.2%	16.2%	0.9621	\$93,365	\$237.57	-0.1%	1.0049	\$164.77	\$128.34	-35.6%	14.0%
201111	219	386	\$91,599	\$50,443	0.9876	\$632	\$51,075	55.8%	54.9%	\$132.32	\$137.20	160.8%	32.2%	0.9871	\$90,414	\$234.23	-1.4%	0.9908	\$133.55	\$135.75	161.7%	29.8%
201112	226	397	\$94,948	\$38,080	0.9767	\$910	\$38,990	41.1%	54.0%	\$98.21	\$134.61	-24.1%	33.7%	0.9934	\$94,317	\$237.57	1.4%	1.0049	\$97.73	\$133.19	-24.1%	31.4%
201201	223	393	\$95,164	\$43,351	0.9699	\$1,344	\$44,694	47.0%	56.3%	\$113.73	\$139.74	113.6%	54.3%	0.9965	\$94,829	\$241.30	1.6%	1.0207	\$111.42	\$138.07	109.9%	51.4%
201202	261	513	\$121,902	\$68,834	0.9366	\$4,661	\$73,495	60.3%	59.4%	\$143.27	\$146.43	121.8%	67.9%	1.0120	\$123,363	\$240.47	-0.3%	1.0172	\$140.85	\$144.73	123.1%	65.7%
201203	265	528	\$123,646	\$39,206	0.8812	\$5,286	\$44,492	36.0%	59.0%	\$84.26	\$144.40	-6.5%	57.3%	1.0095	\$124,825	\$236.41	-1.7%	1.0000	\$84.26	\$143.02	-4.5%	55.8%
201204	243	502	\$116,614	\$70,078	0.7904	\$18,582	\$88,660	76.0%	56.2%	\$176.61	\$136.39	-38.2%	26.0%									
201205	243	499	\$116,960	\$36,138	0.3345	\$71,908	\$108,046	92.4%	58.9%	\$216.52	\$142.16	33.0%	24.4%									
Experience Period	2,724	4,909	\$1,200,541	\$693,630	0.9785	\$15,234	\$708,863			\$144.40				0.9760	\$1,171,768	\$238.70		1.0097	\$143.02			





CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med BC CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2012				=(h)/(f)		=(i)/(c)				=(d) x (m)	=(n)/(c)			=(i)/(g)					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	556	915	\$144,383	\$54,711	1.0000	\$0	\$54,711	37.9%		\$59.79				1.5315	\$221,130	\$241.67		1.0921	\$54.75			
200805	737	1,223	\$191,292	\$144,657	1.0000	\$0	\$144,657	75.6%		\$118.28				1.5056	\$288,000	\$235.49	-2.6%	1.0641	\$111.15			
200806	689	1,121	\$173,948	\$160,284	1.0000	\$0	\$160,284	92.1%		\$142.98				1.4938	\$259,840	\$231.79	-1.6%	1.0474	\$136.51			
200807	833	1,334	\$214,559	\$189,644	1.0000	\$0	\$189,644	88.4%		\$142.16				1.5174	\$325,571	\$244.06	5.3%	1.1029	\$128.90			
200808	845	1,364	\$214,032	\$158,111	1.0000	\$0	\$158,111	73.9%		\$115.92				1.4918	\$319,282	\$234.08	-4.1%	1.0578	\$109.59			
200809	830	1,346	\$212,327	\$165,927	1.0000	\$0	\$165,927	78.1%		\$123.27				1.4934	\$317,079	\$235.57	0.6%	1.0645	\$115.80			
200810	1,038	1,611	\$257,104	\$237,681	1.0000	\$0	\$237,681	92.4%		\$147.54				1.4544	\$373,919	\$232.10	-1.5%	1.0488	\$140.67			
200811	1,111	1,784	\$293,963	\$265,708	1.0000	\$0	\$265,708	90.4%		\$148.94				1.4213	\$417,815	\$234.20	0.9%	1.0583	\$140.73			
200812	1,136	1,826	\$294,456	\$302,635	1.0000	\$0	\$302,635	102.8%		\$165.74				1.4382	\$423,479	\$231.92	-1.0%	1.0480	\$158.15			
200901	1,232	2,005	\$331,332	\$190,362	1.0000	\$0	\$190,362	57.5%		\$94.94				1.3901	\$460,592	\$229.72	-0.9%	1.0381	\$91.46			
200902	1,316	2,055	\$353,655	\$187,991	1.0000	\$0	\$187,991	53.2%		\$91.48				1.3879	\$490,850	\$238.86	4.0%	1.0794	\$84.75			
200903	1,438	2,290	\$408,478	\$254,215	1.0000	\$0	\$254,215	62.2%	74.8%	\$111.01	\$122.49			1.3576	\$554,569	\$242.17	1.4%	1.0943	\$101.44	\$114.91		
200904	1,452	2,377	\$415,449	\$369,904	1.0000	\$0	\$369,904	89.0%	78.2%	\$155.62	\$129.19	160.3%		1.3261	\$550,934	\$231.78	-4.3%	1.0474	\$148.58	\$121.58	171.4%	
200905	1,500	2,508	\$458,678	\$400,595	1.0000	\$0	\$400,595	87.3%	79.5%	\$159.73	\$133.35	35.0%		1.2868	\$590,244	\$235.34	1.5%	1.0635	\$150.19	\$125.49	35.1%	
200906	1,510	2,494	\$465,166	\$338,972	1.0000	\$0	\$338,972	72.9%	78.1%	\$135.91	\$133.15	-4.9%		1.2740	\$592,622	\$237.62	1.0%	1.0738	\$126.58	\$125.08	-7.3%	
200907	1,460	2,521	\$484,168	\$278,452	1.0000	\$0	\$278,452	57.5%	75.2%	\$110.45	\$130.29	-22.3%		1.2337	\$597,306	\$236.93	-0.3%	1.0707	\$103.16	\$122.56	-20.0%	
200908	1,511	2,575	\$488,871	\$254,128	1.0000	\$0	\$254,128	52.0%	72.7%	\$98.69	\$127.86	-14.9%		1.2372	\$604,842	\$234.89	-0.9%	1.0614	\$92.98	\$120.26	-15.2%	
200909	1,516	2,597	\$524,591	\$294,247	1.0000	\$0	\$294,247	56.1%	70.7%	\$113.30	\$126.67	-8.1%		1.1834	\$620,793	\$239.04	1.8%	1.0802	\$104.89	\$118.96	-9.4%	
200910	1,481	2,508	\$511,360	\$343,337	1.0000	\$9	\$343,346	67.1%	69.2%	\$136.90	\$126.38	-7.2%		1.1735	\$600,094	\$239.27	0.1%	1.0812	\$126.61	\$118.42	-10.0%	
200911	1,447	2,407	\$494,878	\$374,971	1.0000	\$10	\$374,981	75.8%	68.6%	\$155.79	\$127.47	4.6%		1.1591	\$573,588	\$238.30	-0.4%	1.0769	\$144.67	\$119.28	2.8%	
200912	1,424	2,427	\$523,946	\$258,052	1.0000	\$9	\$258,061	49.3%	64.9%	\$106.33	\$123.25	-35.8%		1.1147	\$584,060	\$240.65	1.0%	1.0875	\$97.78	\$115.03	-38.2%	
201001	1,454	2,589	\$567,302	\$432,719	1.0000	\$19	\$432,738	76.3%	66.5%	\$167.14	\$129.06	76.0%		1.0723	\$608,305	\$234.96	-2.4%	1.0617	\$157.42	\$120.29	72.1%	
201002	1,528	2,593	\$584,169	\$195,510	0.9999	\$10	\$195,521	33.5%	64.0%	\$75.40	\$126.99	-17.6%		1.0461	\$611,119	\$235.68	0.3%	1.0650	\$70.80	\$118.48	-16.5%	
201003	1,568	2,647	\$620,403	\$233,864	0.9999	\$12	\$233,877	37.7%	61.5%	\$88.36	\$124.82	-20.4%	1.9%	1.0117	\$627,654	\$237.12	0.6%	1.0715	\$82.46	\$116.64	-18.7%	1.5%
201004	1,501	2,511	\$595,189	\$640,358	0.9999	\$34	\$640,392	107.6%	64.0%	\$255.03	\$133.17	63.9%	3.1%	0.9960	\$592,813	\$236.09	-0.4%	1.0668	\$239.05	\$124.27	60.9%	2.2%
201005	1,576	2,757	\$629,997	\$366,248	0.9999	\$19	\$366,267	58.1%	61.8%	\$132.85	\$130.97	-16.8%	-1.8%	0.9762	\$615,005	\$223.07	-5.5%	1.0080	\$131.79	\$122.80	-12.3%	-2.1%
201006	1,572	2,651	\$631,600	\$259,358	0.9999	\$19	\$259,377	41.1%	59.1%	\$97.84	\$127.71	-28.0%	-4.1%	0.9637	\$608,676	\$229.60	2.9%	1.0375	\$94.30	\$120.09	-25.5%	-4.0%
201007	1,429	2,459	\$599,741	\$267,661	0.9998	\$41	\$267,702	44.6%	57.9%	\$108.87	\$127.62	-1.4%	-2.0%	0.9546	\$572,523	\$232.83	1.4%	1.0521	\$103.47	\$120.18	0.3%	-1.9%
201008	1,465	2,531	\$614,934	\$252,204	0.9998	\$42	\$252,246	41.0%	56.8%	\$99.66	\$127.74	1.0%	-0.1%	0.9469	\$582,306	\$230.07	-1.2%	1.0397	\$95.86	\$120.50	3.1%	0.2%
201009	1,379	2,390	\$587,515	\$256,350	0.9998	\$47	\$256,397	43.6%	55.8%	\$107.28	\$127.37	-5.3%	0.6%	0.9354	\$549,560	\$229.94	-0.1%	1.0391	\$103.24	\$120.52	-1.6%	1.3%
201010	1,319	2,337	\$583,176	\$473,655	0.9998	\$98	\$473,754	81.2%	57.0%	\$202.72	\$132.39	48.1%	4.8%	0.9269	\$540,568	\$231.31	0.6%	1.0453	\$193.94	\$125.62	53.2%	6.1%
201011	1,402	2,447	\$602,627	\$327,142	0.9998	\$70	\$327,212	54.3%	55.5%	\$133.72	\$130.64	-14.2%	2.5%	0.9154	\$551,655	\$225.44	-2.5%	1.0187	\$131.26	\$124.51	-9.3%	4.4%
201012	1,296	2,274	\$572,552	\$333,213	0.9997	\$87	\$333,301	58.2%	56.2%	\$146.57	\$133.80	37.8%	8.6%	0.9083	\$520,073	\$228.70	1.4%	1.0335	\$141.82	\$128.04	45.0%	11.3%
201101	1,364	2,384	\$596,964	\$249,446	0.9997	\$70	\$249,517	41.8%	53.4%	\$104.66	\$128.60	-37.4%	-0.4%	0.8989	\$536,613	\$225.09	-1.6%	1.0172	\$102.90	\$123.50	-34.6%	2.7%
201102	1,351	2,379	\$603,716	\$256,200	0.9990	\$253	\$256,453	42.5%	54.1%	\$107.80	\$131.57	43.0%	3.6%	0.8944	\$539,955	\$226.97	0.8%	1.0256	\$105.10	\$126.76	48.5%	7.0%
201103	1,310	2,313	\$583,967	\$309,365	0.9988	\$356	\$309,721	53.0%	55.4%	\$133.90	\$135.64	51.6%	8.7%	0.8937	\$521,896	\$225.64	-0.6%	1.0196	\$131.33	\$131.24	59.3%	12.5%
201104	1,302	2,278	\$571,542	\$381,853	0.9982	\$679	\$382,532	66.9%	52.0%	\$167.92	\$127.89	-34.2%	-4.0%	0.8952	\$511,635	\$224.60	-0.5%	1.0149	\$165.45	\$124.26	-30.8%	0.0%
201105	1,311	2,309	\$575,071	\$294,905	0.9980	\$602	\$295,507	51.4%	51.4%	\$127.98	\$127.42	-3.7%	-2.7%	0.9037	\$519,720	\$225.08	0.2%	1.0171	\$125.82	\$123.68	-4.5%	0.7%
201106	1,293	2,276	\$566,116	\$286,854	0.9970	\$861	\$287,716	50.8%	52.3%	\$126.41	\$130.11	29.2%	1.9%	0.9113	\$515,925	\$226.68	0.7%	1.0243	\$123.41	\$126.43	30.9%	5.3%
201107	1,310	2,317	\$569,079	\$181,917	0.9960	\$728	\$182,645	32.1%	51.3%	\$78.83	\$127.75	-27.6%	0.1%	0.9235	\$525,570	\$226.83	0.1%	1.0250	\$76.90	\$124.42	-25.7%	3.5%
201108	1,322	2,349	\$563,621	\$274,138	0.9918	\$2,268	\$276,406	49.0%	52.1%	\$117.67	\$129.44	18.1%	1.3%	0.9373	\$528,261	\$224.89	-0.9%	1.0162	\$115.79	\$126.32	20.8%	4.8%
201109	1,331	2,351	\$557,880	\$334,951	0.9907	\$3,149	\$338,100	60.6%	53.5%	\$143.81	\$132.54	34.1%	4.1%	0.9451	\$527,238	\$224.26	-0.3%	1.0134	\$141.91	\$129.61	37.4%	7.5%
201110	1,351	2,382	\$558,425	\$275,681	0.9898	\$2,830	\$278,511	49.9%	50.8%	\$116.92	\$125.37	-42.3%	-5.3%	0.9499	\$530,454	\$222.69	-0.7%	1.0063	\$116.19	\$122.99	-40.1%	-2.1%
201111	1,338	2,364	\$544,855	\$325,429	0.9876	\$4,079	\$329,508	60.5%	51.3%	\$139.39	\$125.82	4.2%	-3.7%	0.9646	\$525,566	\$222.32	-0.2%	1.0046	\$138.74	\$123.58	5.7%	-0.7%
201112	1,347	2,376	\$537,708	\$348,798	0.9767	\$8,332	\$357,130	66.4%	51.9%	\$150.31	\$126.21	2.5%	-5.7%	0.9829	\$528,496	\$222.43	0.0%	1.0051	\$149.54	\$124.25	5.4%	-3.0%
201201	1,328	2,334	\$519,128	\$256,744	0.9699	\$7,957	\$264,701	51.0%	52.7%	\$113.41	\$126.98	8.4%	-1.3%	0.9999	\$519,093	\$222.40	0.0%	1.0050	\$112.84	\$125.13	9.7%	1.3%
201202	1,396	2,491	\$550,313	\$264,707	0.9366	\$17,925	\$282,631	51.4%	53.5%	\$113.46	\$127.40	5.3%	-3.2%	1.0112	\$556,465	\$223.39	0.4%	1.0095	\$112.40	\$125.72	6.9%	-0.8%
201203	1,410	2,527	\$549,136	\$256,076	0.8812	\$34,527	\$290,603	52.9%	53.5%	\$115.00	\$125.77	-14.1%	-7.3%	1.0183	\$559,209	\$221.29	-0.9%	1.0000	\$115.00	\$124.32	-12.4%	-5.3%
201204	1,451	2,617	\$566,998	\$225,129	0.7904	\$59,695	\$284,824	50.2%	52.1%	\$108.84	\$120.88	-35.2%	-5.5%									
201205	1,467	2,634	\$573,768	\$114,785	0.3345	\$228,403	\$343,188	59.8%	52.8%	\$130.29	\$121.16	1.8%	-4.9%									
Experience Period	16,039	28,354	\$6,662,874	\$3,482,053	0.9765	\$83,938	\$3,565,991			\$125.77				0.9527	\$6,347,632	\$223.87		1.0116	\$124.32			



CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med BC HEALTHYBLUE 1.0 Non-CDH

(a)	(b)	(c)	(d)		(e)	(f)	(g)	(h)		(i)-(l)				(m)-(p)				(q)-(t)				(u)				
Current Rate Level			10/2012					=(e)/(f)		=(h)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(g)				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201011	1	1	\$ 323	\$ 150	0.9977	\$ 0	\$ 150	46.5%	46.5%	\$150.22	\$150.22			0.8995	\$ 291	\$290.52		1.5304	\$98.15	\$98.15						
201012	8	11	\$ 3,936	\$ 85	0.9975	\$ 0	\$ 86	2.2%	5.5%	\$7.79	\$19.65			0.8996	\$ 3,541	\$321.88	10.8%	1.6956	\$4.59	\$11.69						
201101	11	22	\$ 3,734	\$ 3,895	0.9972	\$ 11	\$ 3,906	104.6%	51.8%	\$177.55	\$121.82			0.8981	\$ 3,353	\$152.43	-52.6%	0.8030	\$221.12	\$109.44						
201102	56	102	\$ 22,378	\$ 13,380	0.9969	\$ 41	\$ 13,421	60.0%	57.8%	\$131.58	\$129.14			0.8997	\$ 20,133	\$197.39	29.5%	1.0398	\$126.54	\$122.04						
201103	60	102	\$ 23,176	\$ 11,242	0.9965	\$ 40	\$ 11,281	48.7%	53.9%	\$110.60	\$121.19			0.9020	\$ 20,906	\$204.96	3.8%	1.0797	\$102.44	\$113.54						
201104	59	103	\$ 22,419	\$ 7,745	0.9961	\$ 30	\$ 7,775	34.7%	48.2%	\$75.48	\$107.39			0.9055	\$ 20,301	\$197.10	-3.8%	1.0383	\$72.70	\$101.44						
201105	68	125	\$ 30,098	\$ 21,193	0.9953	\$ 99	\$ 21,292	70.7%	54.6%	\$170.33	\$124.27			0.9153	\$ 27,550	\$220.40	11.8%	1.1610	\$146.71	\$114.42						
201106	69	121	\$ 27,804	\$ 7,706	0.9941	\$ 46	\$ 7,752	27.9%	49.1%	\$64.07	\$111.86			0.9276	\$ 25,791	\$213.15	-3.3%	1.1228	\$57.06	\$102.28						
201107	83	134	\$ 30,396	\$ 9,886	0.9925	\$ 75	\$ 9,960	32.8%	46.0%	\$74.33	\$104.89			0.9444	\$ 28,705	\$214.22	0.5%	1.1285	\$65.87	\$95.34						
201108	84	134	\$ 31,300	\$ 65,886	0.9913	\$ 576	\$ 66,463	212.3%	72.7%	\$495.99	\$166.18			0.9599	\$ 30,046	\$224.22	4.7%	1.1812	\$419.91	\$149.33						
201109	89	139	\$ 32,342	\$ 39,543	0.9886	\$ 455	\$ 39,998	123.7%	79.9%	\$287.76	\$183.18			0.9769	\$ 31,594	\$227.29	1.4%	1.1973	\$240.33	\$162.88						
201110	93	150	\$ 33,869	\$ 11,884	0.9848	\$ 184	\$ 12,068	35.6%	74.2%	\$80.45	\$169.71			0.9919	\$ 33,594	\$223.96	-1.5%	1.1798	\$68.19	\$149.94						
201111	102	162	\$ 36,313	\$ 26,728	0.9790	\$ 572	\$ 27,300	75.2%	74.3%	\$168.52	\$169.58	12.2%	12.9%	1.0119	\$ 36,746	\$226.83	1.3%	1.1949	\$141.03	\$148.83	43.7%	51.6%				
201112	101	158	\$ 33,727	\$ 8,069	0.9720	\$ 232	\$ 8,301	24.6%	70.1%	\$52.54	\$158.07	574.8%	704.2%	1.0357	\$ 34,930	\$221.08	-2.5%	1.1646	\$45.11	\$138.91	882.5%	1088.7%				
201201	101	154	\$ 29,091	\$ 19,516	0.9627	\$ 757	\$ 20,273	69.7%	69.7%	\$131.64	\$155.23	-25.9%	27.4%	1.0495	\$ 30,530	\$198.24	-10.3%	1.0443	\$126.06	\$136.95	-43.0%	25.1%				
201202	91	145	\$ 26,905	\$ 11,383	0.9399	\$ 727	\$ 12,111	45.0%	68.4%	\$83.52	\$150.32	-36.5%	16.4%	1.0546	\$ 28,375	\$195.69	-1.3%	1.0308	\$81.02	\$133.01	-36.0%	9.0%				
201203	98	154	\$ 27,622	\$ 26,881	0.9344	\$ 1,888	\$ 28,769	104.2%	72.4%	\$186.81	\$156.08	68.9%	28.8%	1.0584	\$ 29,234	\$189.83	-3.0%	1.0000	\$186.81	\$139.19	82.4%	22.6%				
201204	85	140	\$ 25,023	\$ 15,586	0.8812	\$ 2,102	\$ 17,689	70.7%	74.6%	\$126.35	\$158.49	67.4%	47.6%													
201205	85	140	\$ 25,013	\$ 17,727	0.4628	\$ 20,574	\$ 38,300	153.1%	80.4%	\$273.57	\$166.95	60.6%	34.3%													

Experience Period	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
1,038	1,679	\$361,886	\$256,421	0.9785	\$5,641	\$262,062	72.4%	\$156.08					0.987592993	\$357,396	\$212.86		1.1213	\$139.19								

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Med BC HEALTHYBLUE 1.0 HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)				(s)	(t)	(u)
Current Rate Level			10/2012				=(e)/(f)		=(h)/(c)				Revenue at Current Rate Level				=(d) x (m) = (n)/(c)				=(i)/(g)			
Date	Contract	Member	Revenue	Incurred & Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -									
201011	4	5	\$ 1,442	\$ 124	0.9998	\$ 0	\$ 124	8.6%	8.6%	\$24.77	\$24.77			0.9067	\$ 1,307	\$261.48		1.3527	\$18.31	\$18.31				
201012	4	5	\$ 1,442	\$ -	1.0000	\$ -	\$ -	0.0%	4.3%	\$0.00	\$12.38			0.9001	\$ 1,298	\$259.58	-0.7%	1.3429	\$0.00	\$9.19				
201101	8	9	\$ 2,258	\$ 576	0.9997	\$ 0	\$ 576	25.5%	13.6%	\$63.99	\$36.83			0.8890	\$ 2,007	\$223.05	-14.1%	1.1539	\$55.45	\$29.32				
201102	12	20	\$ 4,174	\$ 311	0.9990	\$ 0	\$ 312	7.5%	10.9%	\$15.58	\$25.93			0.8843	\$ 3,691	\$184.56	-17.3%	0.9548	\$16.32	\$23.54				
201103	13	21	\$ 4,264	\$ 461	0.9988	\$ 1	\$ 461	10.8%	10.8%	\$21.96	\$24.54			0.8823	\$ 3,762	\$179.15	-2.9%	0.9268	\$23.70	\$23.59				
201104	13	21	\$ 4,429	\$ 557	0.9982	\$ 1	\$ 558	12.6%	11.3%	\$26.58	\$25.07			0.8852	\$ 3,920	\$186.69	4.2%	0.9658	\$27.53	\$24.56				
201105	11	19	\$ 1,171	\$ 3,130	0.9980	\$ 6	\$ 3,136	267.8%	26.9%	\$165.06	\$51.67			0.8928	\$ 1,046	\$55.03	-70.5%	0.2847	\$579.83	\$58.64				
201106	17	28	\$ 6,463	\$ 6,889	0.9970	\$ 21	\$ 6,910	106.9%	47.1%	\$246.77	\$94.35			0.9031	\$ 5,837	\$208.45	278.8%	1.0784	\$228.83	\$102.08				
201107	18	29	\$ 6,512	\$ 7,540	0.9960	\$ 30	\$ 7,570	116.2%	61.1%	\$261.03	\$125.14			0.9227	\$ 6,008	\$207.18	-0.6%	1.0718	\$243.54	\$131.51				
201108	19	33	\$ 7,432	\$ 7,215	0.9918	\$ 60	\$ 7,275	97.9%	68.0%	\$220.44	\$141.69			0.9406	\$ 6,990	\$211.83	2.2%	1.0958	\$201.16	\$145.09				
201109	20	34	\$ 7,840	\$ 1,163	0.9907	\$ 11	\$ 1,174	15.0%	59.2%	\$34.53	\$125.42			0.9502	\$ 7,450	\$219.12	3.4%	1.1335	\$30.46	\$125.37				
201110	21	38	\$ 7,840	\$ 8,572	0.9898	\$ 88	\$ 8,660	110.5%	66.5%	\$227.88	\$140.28			0.9575	\$ 7,507	\$197.56	-9.8%	1.0220	\$222.98	\$139.79				
201111	19	30	\$ 6,671	\$ 843	0.9876	\$ 11	\$ 854	12.8%	62.0%	\$28.45	\$130.61	14.9%	427.3%	0.9617	\$ 6,415	\$213.84	8.2%	1.1063	\$25.72	\$129.55	40.5%	607.5%		
201112	16	26	\$ 5,863	\$ 7,454	0.9767	\$ 178	\$ 7,632	130.2%	69.5%	\$293.55	\$146.48		1082.8%	0.9838	\$ 5,768	\$221.84	3.7%	1.1476	\$255.78	\$144.38		1471.3%		
201201	17	27	\$ 5,469	\$ 332	0.9699	\$ 10	\$ 342	6.3%	65.9%	\$12.68	\$137.68	-80.2%	273.8%	1.0029	\$ 5,485	\$203.14	-8.4%	1.0509	\$12.06	\$135.82	-78.2%	363.2%		
201202	22	32	\$ 6,069	\$ 2,953	0.9366	\$ 200	\$ 3,153	51.9%	68.2%	\$98.52	\$141.19	532.3%	444.5%	1.0137	\$ 6,152	\$192.25	-5.4%	0.9945	\$99.06	\$139.06	507.1%	490.7%		
201203	23	34	\$ 6,415	\$ 185	0.8812	\$ 25	\$ 210	3.3%	65.8%	\$6.19	\$135.25	-71.8%	451.1%	1.0137	\$ 6,572	\$193.30	0.5%	1.0000	\$6.19	\$132.71	-73.9%	462.5%		
201204	22	32	\$ 5,938	\$ 1,673	0.7904	\$ 444	\$ 2,117	35.6%	66.5%	\$66.14	\$135.45	148.8%	440.2%											
201205	22	32	\$ 5,953	\$ 471	0.3345	\$ 937	\$ 1,408	23.6%	60.3%	\$43.99	\$126.14	-73.4%	144.1%											
Experience Period	216	351	\$72,174	\$46,832	0.9865	\$641	\$47,473	65.8%		\$135.25				0.958109069	\$69,151	\$197.01		1.0192	\$132.71					

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Med BC HEALTHYBLUE 1.0 Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201011	5	6	\$ 1,765	\$ 274	0.9986	\$ 0	\$ 274	15.5%	15.5%	\$45.68	\$45.68			0.9054	\$ 1,598	\$266.32		1.3983	\$32.67	\$32.67			
201012	12	16	\$ 5,378	\$ 85	0.9975	\$ 0	\$ 86	1.6%	5.0%	\$5.35	\$16.35			0.8997	\$ 4,839	\$302.41	13.6%	1.5878	\$3.37	\$10.64			
201101	19	31	\$ 5,992	\$ 4,471	0.9975	\$ 11	\$ 4,482	74.8%	36.9%	\$144.58	\$91.35			0.8947	\$ 5,361	\$172.93	-42.8%	0.9080	\$159.24	\$78.16			
201102	68	122	\$ 26,552	\$ 13,691	0.9970	\$ 42	\$ 13,733	51.7%	46.8%	\$112.56	\$106.14			0.8973	\$ 23,825	\$195.28	12.9%	1.0253	\$109.78	\$99.31			
201103	73	123	\$ 27,440	\$ 11,702	0.9966	\$ 40	\$ 11,742	42.8%	45.2%	\$95.47	\$101.73			0.8990	\$ 24,668	\$200.55	2.7%	1.0530	\$90.66	\$95.77			
201104	72	124	\$ 26,848	\$ 8,302	0.9962	\$ 31	\$ 8,333	31.0%	41.1%	\$67.20	\$91.59			0.9022	\$ 24,221	\$195.33	-2.6%	1.0256	\$65.53	\$87.10			
201105	79	144	\$ 31,269	\$ 24,322	0.9957	\$ 105	\$ 24,428	78.1%	50.4%	\$169.64	\$111.44			0.9145	\$ 28,596	\$198.58	1.7%	1.0426	\$162.70	\$106.22			
201106	86	149	\$ 34,267	\$ 14,595	0.9955	\$ 66	\$ 14,662	42.8%	48.7%	\$98.40	\$108.73			0.9230	\$ 31,628	\$212.27	6.9%	1.1145	\$88.29	\$102.30			
201107	101	163	\$ 36,908	\$ 17,425	0.9940	\$ 105	\$ 17,530	47.5%	48.5%	\$107.55	\$108.51			0.9405	\$ 34,714	\$212.97	0.3%	1.1182	\$96.18	\$101.11			
201108	103	167	\$ 38,732	\$ 73,101	0.9914	\$ 636	\$ 73,737	190.4%	71.9%	\$441.54	\$161.73			0.9562	\$ 37,036	\$221.78	4.1%	1.1644	\$379.19	\$148.69			
201109	109	173	\$ 40,182	\$ 40,707	0.9887	\$ 466	\$ 41,172	102.5%	76.3%	\$237.99	\$172.56			0.9717	\$ 39,043	\$225.68	1.8%	1.1850	\$200.84	\$156.66			
201110	114	188	\$ 41,709	\$ 20,456	0.9869	\$ 272	\$ 20,727	49.7%	72.8%	\$110.25	\$164.23			0.9854	\$ 41,101	\$218.62	-3.1%	1.1479	\$96.05	\$148.26			
201111	121	192	\$ 42,984	\$ 27,571	0.9793	\$ 583	\$ 28,154	65.5%	72.2%	\$146.63	\$162.55	221.0%	255.9%	1.0041	\$ 43,162	\$224.80	2.8%	1.1803	\$124.23	\$145.74	280.3%	346.2%	
201112	117	184	\$ 39,590	\$ 15,523	0.9743	\$ 410	\$ 15,934	40.2%	70.0%	\$86.60	\$156.04	1517.8%	854.4%	1.0280	\$ 40,698	\$221.19	-1.6%	1.1613	\$74.57	\$139.84	2111.9%	1213.8%	
201201	118	181	\$ 34,560	\$ 19,848	0.9628	\$ 767	\$ 20,615	59.7%	69.1%	\$113.90	\$152.23	-21.2%	66.6%	1.0421	\$ 36,014	\$198.97	-10.0%	1.0447	\$109.02	\$136.84	-31.5%	75.1%	
201202	113	177	\$ 32,974	\$ 14,336	0.9392	\$ 927	\$ 15,263	46.3%	68.4%	\$86.23	\$148.75	-23.4%	40.1%	1.0471	\$ 34,527	\$195.07	-2.0%	1.0242	\$84.20	\$134.01	-23.3%	34.9%	
201203	121	188	\$ 34,037	\$ 27,066	0.9340	\$ 1,913	\$ 28,979	85.1%	71.3%	\$154.15	\$152.48	61.5%	49.9%	1.0471	\$ 35,806	\$190.46	-2.4%	1.0000	\$154.15	\$138.21	70.0%	44.3%	
201204	107	172	\$ 30,961	\$ 17,259	0.8715	\$ 2,546	\$ 19,805	64.0%	73.3%	\$115.15	\$154.48	71.3%	68.7%										
201205	107	172	\$ 30,966	\$ 18,197	0.4583	\$ 21,510	\$ 39,708	128.2%	76.8%	\$230.86	\$159.68	36.1%	43.3%										

Experience Period	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Experience Period	1,254	2,030	\$434,060	\$303,253	0.9797	\$6,282	\$309,535	71.3%		\$152.48			0.982690508	\$426,547	\$210.12		1.1032	\$138.21				

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Rx BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200804	16,425	26,083	\$1,727,865	\$1,186,032	1.0000	\$0	\$1,186,032	68.6%		\$45.47				1.4737	\$2,546,414	\$97.63		1.1034	\$41.21				
200805	16,301	25,932	\$1,732,182	\$1,282,853	1.0000	\$0	\$1,282,853	74.1%		\$49.47				1.4518	\$2,514,830	\$96.98	-0.7%	1.0960	\$45.14				
200806	16,641	26,488	\$1,810,592	\$1,165,310	1.0000	\$0	\$1,165,310	64.4%		\$43.99				1.4255	\$2,581,031	\$97.44	0.5%	1.1013	\$39.95				
200807	16,616	26,287	\$1,820,923	\$1,212,589	1.0000	\$0	\$1,212,589	66.6%		\$46.13				1.3943	\$2,538,980	\$96.59	-0.9%	1.0916	\$42.26				
200808	16,452	25,949	\$1,817,519	\$1,215,139	1.0000	\$0	\$1,215,139	66.9%		\$46.83				1.3704	\$2,490,739	\$95.99	-0.6%	1.0848	\$43.17				
200809	17,021	27,369	\$1,935,335	\$1,192,665	1.0000	\$0	\$1,192,665	61.6%		\$43.58				1.3479	\$2,608,640	\$95.31	-0.7%	1.0772	\$40.45				
200810	16,527	26,094	\$1,882,526	\$1,252,211	1.0000	\$0	\$1,252,211	66.5%		\$47.99				1.3294	\$2,502,649	\$95.91	0.6%	1.0840	\$44.27				
200811	17,107	27,101	\$1,933,008	\$1,189,651	1.0000	\$0	\$1,189,651	61.5%		\$43.90				1.3156	\$2,543,054	\$93.84	-2.2%	1.0605	\$41.39				
200812	16,350	26,039	\$1,911,046	\$1,295,790	1.0000	\$0	\$1,295,790	67.8%		\$49.76				1.2898	\$2,464,909	\$94.66	0.9%	1.0699	\$46.51				
200901	16,795	26,585	\$1,966,977	\$1,283,150	1.0000	\$0	\$1,283,150	65.2%		\$48.27				1.2612	\$2,480,797	\$93.32	-1.4%	1.0546	\$45.77				
200902	16,803	26,727	\$1,987,523	\$1,151,908	1.0000	\$0	\$1,151,908	58.0%		\$43.10				1.2507	\$2,485,883	\$93.01	-0.3%	1.0512	\$41.00				
200903	16,958	27,022	\$2,022,979	\$1,344,139	1.0000	\$0	\$1,344,139	66.4%	65.5%	\$49.74	\$46.50			1.2396	\$2,507,681	\$92.80	-0.2%	1.0488	\$47.43	\$43.18			
200904	16,159	25,538	\$1,932,748	\$1,355,796	1.0000	\$0	\$1,355,796	70.1%	65.7%	\$53.09	\$47.11	16.8%		1.2353	\$2,387,501	\$93.49	0.7%	1.0566	\$50.25	\$43.91	21.9%		
200905	16,243	25,947	\$1,973,109	\$1,302,486	1.0000	\$0	\$1,302,486	66.0%	65.1%	\$50.20	\$47.17	1.5%		1.2264	\$2,419,837	\$93.26	-0.2%	1.0540	\$47.62	\$44.11	5.5%		
200906	17,068	27,024	\$2,040,422	\$1,427,201	1.0000	\$0	\$1,427,201	69.9%	65.5%	\$52.81	\$47.92	20.0%		1.2198	\$2,488,954	\$92.10	-1.2%	1.0409	\$50.74	\$45.02	27.0%		
200907	16,754	26,393	\$2,014,040	\$1,375,346	1.0000	\$0	\$1,375,346	68.3%	65.7%	\$52.11	\$48.41	13.0%		1.2059	\$2,428,746	\$92.02	-0.1%	1.0400	\$50.10	\$45.67	18.6%		
200908	17,333	27,480	\$2,103,615	\$1,400,057	1.0000	\$0	\$1,400,057	66.6%	65.7%	\$50.95	\$48.76	8.8%		1.1976	\$2,519,184	\$91.67	-0.4%	1.0361	\$49.17	\$46.17	13.9%		
200909	17,335	27,478	\$2,097,438	\$1,361,453	1.0000	\$0	\$1,361,453	64.9%	65.9%	\$49.55	\$49.27	13.7%		1.1908	\$2,497,570	\$90.89	-0.9%	1.0273	\$48.23	\$46.85	19.2%		
200910	17,309	27,788	\$2,130,073	\$1,470,764	1.0000	\$0	\$1,470,764	69.0%	66.2%	\$52.93	\$49.69	10.3%		1.1829	\$2,519,576	\$90.67	-0.2%	1.0248	\$51.65	\$47.47	16.7%		
200911	18,123	28,777	\$2,186,514	\$1,381,523	1.0000	\$0	\$1,381,523	63.2%	66.3%	\$48.01	\$50.03	9.4%		1.1707	\$2,559,651	\$88.95	-1.9%	1.0053	\$47.76	\$48.01	15.4%		
200912	17,492	27,926	\$2,110,594	\$1,445,443	1.0000	\$0	\$1,445,443	68.5%	66.3%	\$51.76	\$50.20	4.0%		1.1608	\$2,450,005	\$87.73	-1.4%	0.9915	\$52.20	\$48.48	12.2%		
201001	18,197	29,005	\$2,250,307	\$1,417,253	1.0000	\$0	\$1,417,253	63.0%	66.1%	\$48.86	\$50.24	1.2%		1.1452	\$2,577,130	\$88.85	1.3%	1.0042	\$48.66	\$48.72	6.3%		
201002	17,765	28,331	\$2,226,537	\$1,332,147	1.0000	\$0	\$1,332,147	59.8%	66.2%	\$47.02	\$50.54	9.1%		1.1406	\$2,539,490	\$89.64	0.9%	1.0131	\$46.41	\$49.17	13.2%		
201003	18,314	29,072	\$2,275,956	\$1,530,625	1.0000	\$0	\$1,530,625	67.3%	66.3%	\$52.65	\$50.79	5.8%	9.2%	1.1342	\$2,581,403	\$88.79	-0.9%	1.0035	\$52.46	\$49.60	10.6%	14.9%	
201004	18,661	29,895	\$2,340,624	\$1,502,881	1.0000	\$0	\$1,502,881	64.2%	65.8%	\$50.27	\$50.57	-5.3%	7.3%	1.1282	\$2,640,782	\$88.34	-0.5%	0.9984	\$50.35	\$49.62	0.2%	13.0%	
201005	18,084	28,791	\$2,268,189	\$1,461,228	1.0000	\$0	\$1,461,228	64.4%	65.7%	\$50.75	\$50.62	1.1%	7.3%	1.1239	\$2,549,171	\$88.54	0.2%	1.0007	\$50.72	\$49.87	6.5%	13.1%	
201006	18,196	29,098	\$2,309,837	\$1,487,548	1.0000	\$0	\$1,487,548	64.4%	65.2%	\$51.12	\$50.48	-3.2%	5.4%	1.1166	\$2,579,128	\$88.64	0.1%	1.0018	\$51.03	\$49.89	0.6%	10.8%	
201007	17,259	27,588	\$2,236,140	\$1,404,784	1.0000	\$0	\$1,404,784	62.8%	64.8%	\$50.92	\$50.39	-2.3%	4.1%	1.1069	\$2,475,175	\$89.72	1.2%	1.0140	\$50.22	\$49.90	0.2%	9.3%	
201008	17,812	27,896	\$2,348,409	\$1,475,195	1.0000	\$0	\$1,475,195	62.8%	64.5%	\$52.88	\$50.55	3.8%	3.7%	1.1025	\$2,589,196	\$92.82	3.5%	1.0490	\$50.41	\$50.01	2.5%	8.3%	
201009	17,767	28,717	\$2,303,051	\$1,496,156	1.0000	\$0	\$1,496,156	65.0%	64.5%	\$52.10	\$50.76	5.2%	3.0%	1.0981	\$2,529,094	\$88.07	-5.1%	0.9954	\$52.34	\$50.35	8.5%	7.5%	
201010	17,874	28,740	\$2,291,596	\$1,433,417	1.0000	\$0	\$1,433,417	62.6%	64.0%	\$49.88	\$50.51	-5.8%	1.6%	1.0934	\$2,505,585	\$87.18	-1.0%	0.9853	\$50.62	\$50.26	-2.0%	5.9%	
201011	18,095	28,900	\$2,334,223	\$1,425,322	1.0000	\$0	\$1,425,322	61.1%	63.8%	\$49.32	\$50.62	2.7%	1.2%	1.0851	\$2,532,801	\$87.64	0.5%	0.9905	\$49.79	\$50.43	4.3%	5.0%	
201012	18,498	29,824	\$2,387,330	\$1,468,186	1.0000	\$0	\$1,468,186	61.5%	63.2%	\$49.23	\$50.41	-4.9%	0.4%	1.0781	\$2,573,796	\$86.30	-1.5%	0.9754	\$50.47	\$50.29	-3.3%	3.7%	
201101	17,584	28,190	\$2,365,159	\$1,517,882	1.0000	\$0	\$1,517,882	64.2%	63.3%	\$53.84	\$50.82	10.2%	1.2%	1.0599	\$2,506,725	\$88.92	3.0%	1.0050	\$53.58	\$50.70	10.1%	4.1%	
201102	17,194	27,663	\$2,317,506	\$1,509,197	1.0000	\$0	\$1,509,197	65.1%	63.8%	\$54.56	\$51.43	16.0%	1.8%	1.0535	\$2,441,550	\$88.26	-0.7%	0.9975	\$54.69	\$51.38	17.8%	4.5%	
201103	17,793	28,479	\$2,404,163	\$1,664,884	1.0000	\$0	\$1,664,884	69.3%	64.0%	\$58.46	\$51.91	11.0%	2.2%	1.0467	\$2,516,476	\$88.36	0.1%	0.9987	\$58.54	\$51.88	11.6%	4.6%	
201104	17,916	28,666	\$2,439,676	\$1,475,374	1.0000	\$0	\$1,475,374	60.5%	63.6%	\$51.47	\$52.02	2.4%	2.9%	1.0406	\$2,538,804	\$88.56	0.2%	1.0010	\$51.42	\$51.97	2.1%	4.7%	
201105	18,075	29,023	\$2,465,803	\$1,671,259	1.0000	\$0	\$1,671,259	67.8%	63.9%	\$57.58	\$52.60	13.5%	3.9%	1.0361	\$2,554,776	\$88.03	-0.6%	0.9949	\$57.88	\$52.57	14.1%	5.4%	
201106	18,104	29,030	\$2,484,010	\$1,554,599	1.0000	\$0	\$1,554,599	62.6%	63.8%	\$53.55	\$52.80	4.8%	4.6%	1.0319	\$2,563,269	\$88.30	0.3%	0.9979	\$53.66	\$52.80	5.2%	5.8%	
201107	18,064	29,079	\$2,514,921	\$1,674,972	1.0000	\$0	\$1,674,972	66.6%	64.1%	\$57.60	\$53.36	13.1%	5.9%	1.0264	\$2,581,329	\$88.77	0.5%	1.0033	\$57.41	\$53.40	14.3%	7.0%	
201108	18,165	29,196	\$2,528,925	\$1,866,644	1.0000	\$0	\$1,866,644	73.9%	65.1%	\$63.93	\$54.29	20.9%	7.4%	1.0264	\$2,593,541	\$88.83	0.1%	1.0040	\$63.68	\$54.53	26.3%	9.0%	
201109	18,274	29,430	\$2,550,123	\$1,703,477	1.0000	\$0	\$1,703,477	66.8%	65.2%	\$57.88	\$54.78	11.1%	7.9%	1.0268	\$2,618,391	\$88.97	0.2%	1.0055	\$57.56	\$54.97	10.0%	9.2%	
201110	18,203	29,287	\$2,548,251	\$1,738,260	1.0000	\$0	\$1,738,260	68.2%	65.7%	\$59.35	\$55.57	19.0%	10.0%	1.0262	\$2,615,187	\$89.30	0.4%	1.0092	\$58.81	\$55.65	16.2%	10.7%	
201111	18,334	29,479	\$2,566,463	\$1,821,430	1.0000	\$0	\$1,821,430	71.0%	66.5%	\$61.79	\$56.62	25.3%	11.8%	1.0290	\$2,640,830	\$89.58	0.3%	1.0125	\$61.03	\$56.60	22.6%	12.2%	
201112	18,567	29,838	\$2,603,334	\$1,766,089	1.0000	\$0	\$1,766,089	67.8%	67.0%	\$59.19	\$57.47	20.2%	14.0%	1.0342	\$2,692,303	\$90.23	0.7%	1.0198	\$58.04	\$57.23	15.0%	13.8%	
201201	18,592	29,988	\$2,609,726	\$1,893,910	1.0000	\$0	\$1,893,910	72.6%	67.7%	\$63.16	\$58.25	17.3%	14.6%	1.0252	\$2,675,581	\$89.22							

CareFirst BlueCross BlueShield (BlueChoice)  
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 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Rx BC HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2012				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(f)/(g)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200804	403	666	\$23,788	\$17,288	1.0000	\$0	\$17,288	72.7%		\$25.96				1.4933	\$35,523	\$53.34		1.0437	\$24.87							
200805	561	945	\$31,179	\$19,620	1.0000	\$0	\$19,620	62.9%		\$20.76				1.4437	\$45,015	\$47.63	-10.7%	0.9321	\$22.27							
200806	514	839	\$31,207	\$21,776	1.0000	\$0	\$21,776	69.8%		\$25.95				1.4128	\$44,091	\$52.55	10.3%	1.0283	\$25.24							
200807	630	1,013	\$39,429	\$29,531	1.0000	\$0	\$29,531	74.9%		\$29.15				1.4106	\$55,617	\$54.90	4.5%	1.0743	\$27.14							
200808	614	1,013	\$38,029	\$28,651	1.0000	\$0	\$28,651	75.3%		\$28.28				1.3777	\$52,392	\$51.72	-5.8%	1.0120	\$27.95							
200809	578	924	\$37,747	\$28,720	1.0000	\$0	\$28,720	76.1%		\$31.08				1.3599	\$51,334	\$55.56	7.4%	1.0871	\$28.59							
200810	687	1,089	\$43,758	\$28,659	1.0000	\$0	\$28,659	65.5%		\$26.32				1.3190	\$57,718	\$53.00	-4.6%	1.0371	\$25.38							
200811	651	1,085	\$42,251	\$43,280	1.0000	\$0	\$43,280	102.4%		\$39.89				1.2921	\$54,592	\$50.32	-5.1%	0.9846	\$40.52							
200812	816	1,331	\$50,944	\$36,017	1.0000	\$0	\$36,017	70.7%		\$27.06				1.3117	\$66,824	\$50.21	-0.2%	0.9824	\$27.54							
200901	814	1,351	\$58,404	\$23,266	1.0000	\$0	\$23,266	39.8%		\$17.22				1.2664	\$73,962	\$54.75	9.0%	1.0713	\$16.08							
200902	892	1,427	\$53,419	\$32,371	1.0000	\$0	\$32,371	60.6%		\$22.68				1.2672	\$67,691	\$47.44	-13.4%	0.9282	\$14.08							
200903	1,012	1,689	\$59,039	\$39,797	1.0000	\$0	\$39,797	53.0%	66.4%	\$23.56	\$26.10			1.2625	\$94,735	\$56.09	18.2%	1.0975	\$21.47	\$25.50						
200904	922	1,502	\$66,698	\$44,626	1.0000	\$0	\$44,626	66.9%	66.2%	\$29.71	\$26.49	14.5%		1.2531	\$83,577	\$56.64	-0.8%	1.0888	\$27.29	\$25.73	9.7%					
200905	977	1,613	\$73,378	\$47,662	1.0000	\$0	\$47,662	65.0%	66.3%	\$29.55	\$27.18	42.3%		1.2446	\$91,324	\$56.62	1.7%	1.1079	\$26.67	\$26.03	19.7%					
200906	1,025	1,715	\$78,822	\$57,289	1.0000	\$0	\$57,289	72.7%	66.9%	\$33.40	\$27.92	28.7%		1.2411	\$97,826	\$57.04	0.7%	1.1162	\$29.93	\$26.52	18.6%					
200907	971	1,740	\$74,347	\$55,028	1.0000	\$0	\$55,028	74.0%	67.2%	\$31.63	\$28.24	8.5%		1.2341	\$91,748	\$52.73	-7.6%	1.0318	\$30.65	\$26.91	13.0%					
200908	1,011	1,754	\$80,149	\$51,303	1.0000	\$0	\$51,303	64.0%	66.4%	\$29.25	\$28.34	3.4%		1.2382	\$99,243	\$56.58	7.3%	1.1072	\$26.42	\$26.80	-5.5%					
200909	1,118	1,937	\$84,007	\$56,799	1.0000	\$0	\$56,799	67.6%	66.1%	\$29.32	\$28.31	-5.7%		1.2145	\$102,026	\$52.67	-6.9%	1.0307	\$28.45	\$26.88	-0.5%					
200910	1,132	1,920	\$88,659	\$44,167	1.0000	\$0	\$44,167	49.8%	64.3%	\$23.00	\$27.89	-12.6%		1.2270	\$108,781	\$56.66	7.6%	1.1086	\$20.75	\$26.32	-18.2%					
200911	1,073	1,788	\$82,551	\$63,813	1.0000	\$0	\$63,813	77.3%	63.7%	\$35.69	\$27.93	-10.5%		1.2200	\$100,708	\$56.32	-0.6%	1.1021	\$32.38	\$26.16	-20.1%					
200912	1,050	1,806	\$82,241	\$78,355	1.0000	\$0	\$78,355	95.3%	66.2%	\$43.39	\$29.37	60.3%		1.2069	\$99,260	\$54.96	-2.4%	1.0755	\$40.34	\$27.35	46.5%					
201001	1,038	1,852	\$87,213	\$26,667	1.0000	\$0	\$26,667	30.6%	64.5%	\$14.40	\$28.82	-16.4%		1.1942	\$104,153	\$56.24	2.3%	1.1004	\$13.08	\$26.78	-18.6%					
201002	1,157	1,978	\$93,283	\$37,371	1.0000	\$0	\$37,371	40.1%	62.4%	\$18.89	\$28.31	-16.7%		1.1869	\$110,714	\$55.97	-0.5%	1.0953	\$17.25	\$26.02	-29.4%					
201003	1,162	1,955	\$90,460	\$51,433	1.0000	\$0	\$51,433	56.9%	62.6%	\$26.31	\$28.50	11.7%	9.2%	1.1771	\$106,480	\$54.47	-2.7%	1.0658	\$24.69	\$26.26	15.0%	3.0%				
201004	1,091	1,833	\$86,608	\$72,707	1.0000	\$0	\$72,707	83.9%	64.1%	\$39.67	\$29.35	33.5%	10.8%	1.1691	\$101,252	\$55.24	1.4%	1.0809	\$36.70	\$27.06	34.5%	5.2%				
201005	1,149	2,007	\$89,983	\$107,680	1.0000	\$0	\$107,680	119.7%	69.0%	\$53.65	\$31.53	81.6%	16.0%	1.1565	\$104,062	\$51.85	-6.1%	1.0146	\$52.88	\$29.28	98.3%	12.5%				
201006	1,162	1,939	\$92,124	\$90,759	1.0000	\$0	\$90,759	98.5%	71.4%	\$46.81	\$32.70	40.1%	17.1%	1.1378	\$104,816	\$54.06	4.3%	1.0578	\$44.25	\$30.50	47.9%	15.0%				
201007	1,067	1,800	\$87,233	\$63,575	1.0000	\$0	\$63,575	72.9%	71.3%	\$35.32	\$32.99	11.7%	16.8%	1.1385	\$99,317	\$55.18	2.1%	1.0797	\$32.71	\$30.67	6.7%	14.0%				
201008	1,057	1,825	\$85,991	\$68,920	1.0000	\$0	\$68,920	80.1%	72.6%	\$37.76	\$33.67	29.1%	18.8%	1.1387	\$97,917	\$53.65	-2.8%	1.0499	\$35.97	\$31.43	36.2%	17.3%				
201009	1,056	1,785	\$85,060	\$73,252	1.0000	\$0	\$73,252	86.1%	74.1%	\$41.04	\$34.63	39.9%	22.3%	1.1308	\$96,188	\$53.89	0.4%	1.0544	\$38.92	\$32.26	36.8%	20.0%				
201010	1,008	1,753	\$84,073	\$59,040	1.0000	\$0	\$59,040	70.2%	75.8%	\$33.68	\$35.55	46.4%	27.5%	1.1281	\$94,845	\$54.10	0.4%	1.0587	\$31.81	\$33.25	53.3%	26.3%				
201011	1,078	1,846	\$85,473	\$86,174	1.0000	\$0	\$86,174	100.8%	77.7%	\$46.68	\$36.46	30.8%	30.5%	1.1233	\$96,011	\$52.01	-3.9%	1.0177	\$45.87	\$34.32	41.6%	31.2%				
201012	975	1,676	\$79,891	\$72,920	1.0000	\$0	\$72,920	91.3%	77.4%	\$43.51	\$36.43	0.3%	24.0%	1.1138	\$88,981	\$53.09	2.1%	1.0389	\$41.88	\$34.38	3.8%	25.7%				
201101	1,059	1,824	\$85,960	\$32,416	1.0000	\$0	\$32,416	37.7%	78.0%	\$17.77	\$36.73	23.4%	27.4%	1.1090	\$95,333	\$52.27	-1.6%	1.0227	\$17.38	\$34.88	32.8%	30.3%				
201102	1,043	1,811	\$87,037	\$41,057	1.0000	\$0	\$41,057	47.2%	78.8%	\$22.67	\$37.18	20.0%	31.3%	1.1016	\$95,884	\$52.95	1.3%	1.0360	\$21.88	\$35.48	26.9%	36.4%				
201103	1,004	1,747	\$83,950	\$49,858	1.0000	\$0	\$49,858	59.4%	79.2%	\$28.54	\$37.46	8.5%	31.4%	1.0975	\$92,136	\$52.74	-0.4%	1.0320	\$27.65	\$35.85	12.0%	36.5%				
201104	1,000	1,723	\$82,364	\$64,370	1.0000	\$0	\$64,370	78.2%	78.7%	\$37.36	\$37.27	-5.8%	27.0%	1.0948	\$90,173	\$52.33	-0.8%	1.0241	\$36.48	\$35.82	-0.6%	32.4%				
201105	1,007	1,751	\$84,557	\$69,563	1.0000	\$0	\$69,563	82.3%	75.4%	\$39.73	\$35.94	-26.0%	14.0%	1.0925	\$92,378	\$52.76	0.8%	1.0323	\$38.48	\$34.48	-27.2%	17.8%				
201106	1,004	1,751	\$85,203	\$56,203	1.0000	\$0	\$56,203	66.0%	72.5%	\$32.10	\$34.63	-31.4%	5.9%	1.0873	\$92,640	\$52.91	0.3%	1.0353	\$31.00	\$33.29	-29.9%	9.2%				
201107	1,026	1,791	\$87,428	\$62,463	1.0000	\$0	\$62,463	71.4%	72.4%	\$34.88	\$34.59	-1.3%	4.8%	1.0907	\$95,361	\$53.24	0.6%	1.0419	\$33.47	\$33.36	2.3%	8.8%				
201108	1,036	1,818	\$88,796	\$65,721	1.0000	\$0	\$65,721	74.0%	71.9%	\$36.15	\$34.45	-4.3%	2.3%	1.0963	\$97,348	\$53.55	0.6%	1.0478	\$34.50	\$33.23	-4.1%	5.7%				
201109	1,026	1,791	\$87,289	\$77,589	1.0000	\$0	\$77,589	88.9%	72.1%	\$43.32	\$34.65	5.6%	0.1%	1.0924	\$95,352	\$53.24	-0.6%	1.0418	\$41.58	\$33.45	6.9%	3.7%				
201110	1,047	1,818	\$87,786	\$78,463	1.0000	\$0	\$78,463	89.4%	73.8%	\$43.16	\$35.45	28.1%	0.3%	1.0943	\$96,067	\$52.84	-0.7%	1.0340	\$41.74	\$33.30	31.2%	3.2%				
201111	1,044	1,821	\$87,113	\$84,560	1.0000	\$0	\$84,560	97.1%	73.5%	\$46.44	\$35.42	-0.5%	-2.9%	1.0929	\$95,207	\$52.28	-1.1%	1.0230	\$45.39	\$34.25	-1.0%	-0.2%				
201112	1,048	1,825	\$87,749	\$95,458	1.0000	\$0	\$95,458	108.8%	75.1%	\$52.31	\$36.22	20.2%	-0.6%	1.0958	\$96,154	\$52.69	0.8%	1.0310	\$50.73	\$35.05	21.1%	1.9%				
201201	1,034	1,795	\$86,447	\$43,637	1.0000	\$0	\$43,637	50.5%	76.2%	\$24.31	\$36.79	36.8%	0.2%	1.0854	\$93,829	\$52.27	-0.8%	1.0228	\$23.77	\$35.60	36.8%	2.1%				
201202	1,044	1,801	\$88,206	\$41,369	1.0000	\$0	\$41,369	46.9%	76.1%	\$22.97	\$36.83	1.3%	-0.9%	1.0788	\$95,152	\$52.83	1.1%	1.0338	\$22.22	\$35.64	1.5%	0.5%				
201203	1,052	1,818	\$86,286	\$74,453	0.9997	\$25	\$74,479	86.3%	78.3%	\$40.97	\$37.85	43.5%	1.0%	1.0768	\$92,909	\$51.10	-3.3%	1.0000	\$40.97	\$36.72	48.1%	2.5%				
201204	1,131	1,961	\$96,208	\$69,515	0.9991	\$60	\$69,576	72.3%	77.8%	\$35.48	\$37.67	-5.0%	1.1%													
201205	1,147	1,981	\$98,719	\$53,803	0.8148	\$12,228	\$66,031	66.9%	76.4%	\$33.33	\$37.12	-16.1%	3.3%													
Experience Period	12,368	21,503	\$1,039,224	\$813,848	1.0000	\$25	\$813,874			\$37.85				1.0898	\$1,132,568	\$52.67		1.0306	\$36.72							

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Rx BC Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)		
Current Rate Level	10/2012																					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	103	170	\$6,026	\$2,761	1.0000	\$0	\$2,761	45.8%		\$16.24				1.5365	\$9,259	\$54.46		1.0442	\$15.56			
200805	120	193	\$8,041	\$3,512	1.0000	\$0	\$3,512	43.7%		\$18.20				1.3989	\$11,249	\$58.28	7.0%	1.1174	\$16.29			
200806	130	208	\$8,100	\$3,776	1.0000	\$0	\$3,776	46.6%		\$18.15				1.3658	\$11,063	\$53.19	-8.7%	1.0197	\$17.80			
200807	152	241	\$9,227	\$6,042	1.0000	\$0	\$6,042	65.5%		\$25.07				1.3749	\$12,686	\$52.64	-1.0%	1.0092	\$24.84			
200808	143	225	\$8,633	\$6,140	1.0000	\$0	\$6,140	71.1%		\$27.29				1.3849	\$11,956	\$53.14	0.9%	1.0188	\$26.79			
200809	184	288	\$10,145	\$3,635	1.0000	\$0	\$3,635	35.8%		\$12.62				1.3890	\$14,091	\$48.93	-7.9%	0.9380	\$13.46			
200810	249	374	\$11,285	\$8,924	1.0000	\$0	\$8,924	79.1%		\$23.86				1.3126	\$14,812	\$39.60	-19.1%	0.7593	\$31.42			
200811	290	453	\$16,090	\$11,783	1.0000	\$0	\$11,783	73.2%		\$26.01				1.2986	\$20,895	\$46.13	16.5%	0.8843	\$29.41			
200812	265	398	\$14,436	\$7,655	1.0000	\$0	\$7,655	53.0%		\$19.23				1.3205	\$19,063	\$47.90	3.8%	0.9183	\$20.95			
200901	303	487	\$16,813	\$5,145	1.0000	\$0	\$5,145	30.6%		\$10.56				1.2897	\$21,683	\$44.52	-7.0%	0.8536	\$12.38			
200902	311	459	\$17,037	\$8,539	1.0000	\$0	\$8,539	50.1%		\$18.60				1.2546	\$21,375	\$46.57	4.6%	0.8928	\$20.84			
200903	356	509	\$11,923	\$9,675	1.0000	\$0	\$9,675	81.1%	56.3%	\$19.01	\$19.37			1.2241	\$14,594	\$28.67	-38.4%	0.5497	\$34.58	\$22.15		
200904	411	680	\$16,754	\$11,938	1.0000	\$0	\$11,938	71.3%	58.4%	\$17.56	\$19.22	8.1%		1.2013	\$20,126	\$29.60	3.2%	0.5674	\$30.94	\$23.38	98.9%	
200905	368	628	\$24,342	\$17,835	1.0000	\$0	\$17,835	73.3%	61.3%	\$28.40	\$20.42	56.1%		1.2084	\$29,416	\$46.84	58.3%	0.8980	\$31.63	\$24.90	94.2%	
200906	376	628	\$22,707	\$16,630	1.0000	\$0	\$16,630	73.2%	63.5%	\$26.48	\$21.22	45.9%		1.2183	\$27,664	\$44.05	-6.0%	0.8445	\$31.36	\$26.02	76.1%	
200907	385	629	\$23,927	\$16,785	1.0000	\$0	\$16,785	70.1%	64.2%	\$26.68	\$21.65	6.4%		1.1988	\$28,685	\$45.60	3.5%	0.8743	\$30.52	\$26.61	22.9%	
200908	383	653	\$24,226	\$17,724	1.0000	\$0	\$17,724	73.2%	65.0%	\$27.14	\$22.03	-0.5%		1.2034	\$29,155	\$44.65	-2.1%	0.8560	\$31.71	\$27.17	18.4%	
200909	293	502	\$20,149	\$14,948	1.0000	\$0	\$14,948	74.2%	67.2%	\$29.78	\$23.06	135.9%		1.1864	\$23,906	\$47.62	6.7%	0.9130	\$32.61	\$28.37	142.4%	
200910	261	447	\$17,783	\$11,901	1.0000	\$0	\$11,901	66.9%	66.6%	\$26.62	\$23.26	11.6%		1.1990	\$21,322	\$47.70	0.2%	0.9145	\$29.11	\$28.26	-7.4%	
200911	287	475	\$19,333	\$18,999	1.0000	\$0	\$18,999	98.3%	68.8%	\$40.00	\$24.29	53.8%		1.2046	\$23,289	\$49.03	2.8%	0.9400	\$42.55	\$29.36	44.7%	
200912	273	457	\$18,667	\$12,939	1.0000	\$0	\$12,939	69.3%	69.8%	\$28.31	\$24.88	47.2%		1.1903	\$22,218	\$48.62	-0.8%	0.9321	\$30.38	\$30.01	45.0%	
201001	251	426	\$18,104	\$8,066	1.0000	\$0	\$8,066	44.6%	70.6%	\$18.93	\$25.56	79.2%		1.1728	\$21,233	\$49.84	2.5%	0.9556	\$19.81	\$30.59	60.1%	
201002	259	416	\$18,585	\$13,709	1.0000	\$0	\$13,709	73.8%	72.4%	\$32.96	\$26.53	77.1%		1.1771	\$21,877	\$52.59	5.5%	1.0082	\$32.69	\$31.49	56.9%	
201003	265	447	\$19,451	\$5,308	1.0000	\$0	\$5,308	27.3%	68.3%	\$11.87	\$26.11	-37.5%	34.8%	1.2054	\$23,446	\$52.45	-0.3%	1.0056	\$11.81	\$29.76	-65.9%	34.4%
201004	280	456	\$19,994	\$11,114	1.0000	\$0	\$11,114	55.6%	67.1%	\$24.37	\$26.92	38.8%	40.1%	1.1887	\$23,767	\$52.12	-0.6%	0.9993	\$24.39	\$29.25	-21.2%	25.1%
201005	293	516	\$20,702	\$3,915	1.0000	\$0	\$3,915	18.9%	62.4%	\$7.59	\$25.12	-73.3%	23.0%	1.1703	\$24,228	\$46.95	-9.9%	0.9002	\$8.43	\$27.27	-73.3%	9.5%
201006	282	482	\$20,932	\$12,406	1.0000	\$0	\$12,406	59.3%	61.1%	\$25.74	\$25.03	-2.8%	18.0%	1.1837	\$24,776	\$51.40	9.5%	0.9855	\$26.12	\$26.78	-16.7%	2.9%
201007	231	421	\$18,802	\$10,818	1.0000	\$0	\$10,818	57.5%	59.9%	\$25.69	\$24.89	-3.7%	15.0%	1.1721	\$22,038	\$52.35	1.8%	1.0036	\$25.60	\$26.31	-16.1%	-1.2%
201008	278	467	\$20,327	\$15,660	1.0000	\$0	\$15,660	77.0%	60.0%	\$33.53	\$25.36	23.5%	15.1%	1.1692	\$23,767	\$50.89	-2.8%	0.9757	\$34.37	\$26.43	8.4%	-2.7%
201009	223	405	\$18,189	\$14,333	1.0000	\$0	\$14,333	78.8%	60.3%	\$35.39	\$25.70	18.9%	11.5%	1.1731	\$21,338	\$52.69	3.5%	1.0101	\$35.04	\$26.56	7.4%	-6.4%
201010	206	379	\$17,534	\$15,753	1.0000	\$0	\$15,753	89.8%	62.0%	\$41.56	\$26.75	56.1%	15.0%	1.1685	\$20,489	\$54.06	2.6%	1.0365	\$40.10	\$27.38	37.7%	-3.1%
201011	222	401	\$18,165	\$15,559	1.0000	\$0	\$15,559	85.7%	60.8%	\$38.80	\$26.47	-3.0%	9.0%	1.1566	\$21,010	\$52.39	-3.1%	1.0045	\$38.63	\$26.95	-9.2%	-8.2%
201012	220	396	\$18,137	\$13,013	1.0000	\$0	\$13,013	71.8%	61.0%	\$32.86	\$26.79	16.1%	7.7%	1.1557	\$20,961	\$52.93	1.0%	1.0148	\$32.38	\$27.09	6.6%	-9.7%
201101	203	364	\$16,921	\$14,296	1.0000	\$0	\$14,296	84.5%	64.1%	\$39.27	\$28.33	107.4%	10.8%	1.1583	\$19,600	\$53.85	1.7%	1.0323	\$38.04	\$28.47	92.0%	-7.0%
201102	206	372	\$17,942	\$11,420	1.0000	\$0	\$11,420	63.6%	63.2%	\$30.70	\$28.12	-6.8%	6.0%	1.1397	\$20,448	\$54.97	2.1%	1.0539	\$29.13	\$28.17	-10.9%	-10.5%
201103	203	367	\$17,953	\$7,388	1.0000	\$0	\$7,388	41.2%	64.6%	\$20.13	\$28.98	69.5%	11.0%	1.1317	\$20,318	\$55.36	0.7%	1.0614	\$18.97	\$28.92	60.6%	-2.8%
201104	202	363	\$17,669	\$4,524	1.0000	\$0	\$4,524	25.6%	62.3%	\$12.46	\$28.19	-48.9%	4.7%	1.1171	\$19,738	\$54.38	-1.8%	1.0425	\$11.96	\$28.04	-51.0%	-4.1%
201105	204	366	\$17,691	\$7,094	1.0000	\$0	\$7,094	40.1%	64.6%	\$19.38	\$29.74	155.5%	18.4%	1.1166	\$19,754	\$53.97	-0.7%	1.0348	\$18.73	\$29.19	122.2%	7.0%
201106	189	332	\$16,768	\$12,067	1.0000	\$0	\$12,067	72.0%	65.7%	\$36.35	\$30.63	41.2%	22.4%	1.1199	\$18,778	\$56.56	4.8%	1.0844	\$33.52	\$29.82	28.3%	11.4%
201107	187	336	\$16,909	\$17,136	1.0000	\$0	\$17,136	101.3%	69.2%	\$51.00	\$32.60	98.5%	30.9%	1.1200	\$18,938	\$56.36	-0.3%	1.0806	\$47.20	\$31.54	84.3%	19.9%
201108	187	338	\$16,894	\$7,803	1.0000	\$0	\$7,803	46.2%	66.6%	\$23.09	\$31.77	-31.2%	25.3%	1.1200	\$18,922	\$55.98	-0.7%	1.0733	\$21.51	\$30.47	-37.4%	15.3%
201109	208	369	\$18,064	\$19,485	1.0000	\$0	\$19,485	107.9%	69.1%	\$52.80	\$33.21	49.2%	29.2%	1.1217	\$20,262	\$54.91	-1.9%	1.0527	\$50.16	\$31.73	43.2%	19.5%
201110	206	368	\$18,036	\$27,210	1.0000	\$0	\$27,210	150.9%	74.4%	\$73.94	\$35.91	77.9%	34.3%	1.1203	\$20,205	\$54.90	0.0%	1.0526	\$70.24	\$34.27	75.2%	25.2%
201111	200	357	\$17,002	\$21,175	1.0000	\$0	\$21,175	124.5%	77.4%	\$59.31	\$37.57	52.9%	41.9%	1.1266	\$19,155	\$53.66	-2.3%	1.0287	\$57.66	\$35.78	49.3%	32.8%
201112	206	366	\$17,550	\$20,452	1.0000	\$0	\$20,452	116.5%	81.2%	\$55.88	\$39.56	70.0%	47.7%	1.1270	\$19,779	\$54.04	0.7%	1.0361	\$53.94	\$37.60	66.6%	38.8%
201201	203	361	\$17,218	\$21,802	1.0000	\$0	\$21,802	126.6%	84.7%	\$60.39	\$41.34	53.8%	45.9%	1.1197	\$19,279	\$53.40	-1.2%	1.0239	\$58.99	\$39.31	55.0%	38.1%
201202	260	509	\$24,757	\$20,642	1.0000	\$0	\$20,642	83.4%	86.3%	\$40.55	\$42.14	32.1%	49.9%	1.0810	\$26,762	\$52.58	-1.5%	1.0080	\$40.23	\$40.28	38.1%	43.0%
201203	265	522	\$26,423	\$11,990	0.9997	\$4	\$11,994	45.4%	85.1%	\$22.98	\$41.72	14.1%	44.0%	1.0304	\$27,227	\$52.16	-0.8%	1.0000	\$22.98	\$40.12	21.1%	38.7%
201204	226	466	\$23,843	\$23,500	0.9991	\$20	\$23,520	98.6%	91.0%	\$50.47	\$44.86	305.0%	59.1%									
201205	228	469	\$24,322	\$11,643	0.8148	\$2,646	\$14,289	58.8%	91.5%	\$30.47	\$45.39	57.2%	52.6%									
Experience Period	2,517	4,587	\$224,981	\$191,380	1.0000	\$4	\$191,384			\$41.72				1.1059	\$248,798	\$54.24		1.0399	\$40.12			

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Rx BC Non-Int HRA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)		(i) =(h)/(c)		(j)	(k)	(l)	(m)		(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)		(s)	(t)	(u)
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200804	50	79	\$5,502	\$3,149	1.0000	\$0	\$3,149	57.2%		\$39.86					1.4737	\$8,108	\$102.64		2.0878	\$19.09					
200805	56	85	\$6,298	\$1,952	1.0000	\$0	\$1,952	31.0%		\$22.96					1.4518	\$9,144	\$107.58	4.8%	2.1883	\$10.49					
200806	45	74	\$5,454	\$2,422	1.0000	\$0	\$2,422	44.4%		\$32.73					1.4255	\$7,775	\$105.06	-2.3%	2.1372	\$15.31					
200807	51	80	\$5,598	\$4,197	1.0000	\$0	\$4,197	75.0%		\$52.46					1.3943	\$7,805	\$97.57	-7.1%	1.9847	\$26.43					
200808	88	126	\$8,204	\$1,982	1.0000	\$0	\$1,982	24.2%		\$15.73					1.3704	\$11,243	\$89.23	-8.5%	1.8150	\$8.67					
200809	68	134	\$8,048	\$3,488	1.0000	\$0	\$3,488	43.3%		\$26.03					1.3479	\$10,848	\$80.95	-9.3%	1.6468	\$15.81					
200810	102	148	\$11,339	\$6,069	1.0000	\$0	\$6,069	53.5%		\$41.01					1.3294	\$15,074	\$101.85	25.8%	2.0718	\$19.79					
200811	170	246	\$18,547	\$4,706	1.0000	\$0	\$4,706	25.4%		\$19.13					1.3156	\$24,400	\$99.19	-2.6%	2.0176	\$9.48					
200812	55	97	\$7,231	\$7,549	1.0000	\$0	\$7,549	104.4%		\$77.83					1.2898	\$9,327	\$96.15	-3.1%	1.9559	\$39.79					
200901	115	167	\$12,860	\$9,074	1.0000	\$0	\$9,074	70.6%		\$54.33					1.2612	\$16,219	\$97.12	1.0%	1.9756	\$27.50					
200902	113	169	\$12,752	\$5,905	1.0000	\$0	\$5,905	46.3%		\$34.94					1.2507	\$15,949	\$94.38	-2.8%	1.9198	\$18.20					
200903	70	92	\$11,468	\$10,063	1.0000	\$0	\$10,063	87.8%	53.4%	\$109.38	\$40.45				1.2396	\$14,216	\$154.52	63.7%	3.1432	\$34.80	\$19.83				
200904	119	195	\$10,364	\$11,436	1.0000	\$0	\$11,436	110.3%	58.3%	\$58.64	\$42.68	47.1%			1.2353	\$12,803	\$65.65	-57.5%	1.3355	\$43.91	\$21.86	130.0%			
200905	155	267	\$16,465	\$6,779	1.0000	\$0	\$6,779	41.2%	57.4%	\$25.39	\$41.04	10.8%			1.2264	\$20,193	\$75.63	15.2%	1.5384	\$16.50	\$21.84	57.3%			
200906	109	151	\$11,200	\$7,772	1.0000	\$0	\$7,772	69.4%	58.9%	\$51.47	\$42.21	57.3%			1.2198	\$13,662	\$90.48	19.6%	1.8405	\$27.96	\$22.62	82.6%			
200907	104	152	\$10,416	\$7,093	1.0000	\$0	\$7,093	68.1%	59.0%	\$46.66	\$42.14	-11.0%			1.2059	\$12,561	\$82.64	-8.7%	1.6810	\$27.76	\$22.82	5.0%			
200908	117	168	\$10,976	\$9,044	1.0000	\$0	\$9,044	82.4%	62.8%	\$53.84	\$44.80	242.2%			1.1976	\$13,144	\$78.24	-5.3%	1.5915	\$33.83	\$24.52	290.2%			
200909	105	158	\$10,256	\$6,117	1.0000	\$0	\$6,117	59.6%	63.7%	\$38.72	\$45.58	48.7%			1.1908	\$12,213	\$77.29	-1.2%	1.5723	\$24.62	\$25.05	55.8%			
200910	88	141	\$9,402	\$6,368	1.0000	\$0	\$6,368	67.7%	64.8%	\$45.16	\$45.88	10.1%			1.1829	\$11,121	\$78.87	2.0%	1.6044	\$28.15	\$25.70	42.2%			
200911	87	144	\$8,671	\$9,079	1.0000	\$0	\$9,079	104.7%	72.9%	\$63.05	\$50.65	229.6%			1.1707	\$10,151	\$70.49	-10.6%	1.4339	\$43.97	\$29.30	363.8%			
200912	101	164	\$10,119	\$11,583	1.0000	\$0	\$11,583	114.5%	74.3%	\$70.63	\$50.97	-9.2%			1.1608	\$11,746	\$71.62	1.6%	1.4569	\$48.48	\$30.07	21.8%			
201001	165	311	\$13,029	\$9,538	1.0000	\$0	\$9,538	73.2%	74.6%	\$30.67	\$47.72	-43.6%			1.1452	\$14,921	\$47.98	-33.0%	0.9760	\$31.42	\$30.45	14.3%			
201002	112	199	\$10,030	\$12,012	1.0000	\$0	\$12,012	119.8%	80.7%	\$60.36	\$49.90	72.7%			1.1406	\$11,440	\$57.49	19.8%	1.1694	\$51.62	\$33.22	183.6%			
201003	141	245	\$12,898	\$9,456	1.0000	\$0	\$9,456	73.3%	79.4%	\$38.60	\$46.31	-64.7%	14.5%		1.1342	\$14,629	\$59.71	3.9%	1.2136	\$31.78	\$32.95	-8.7%	66.1%		
201004	130	222	\$11,739	\$12,338	1.0000	\$0	\$12,338	105.1%	79.3%	\$55.58	\$46.16	-5.2%	8.1%		1.1282	\$13,244	\$59.66	-0.1%	1.2146	\$45.80	\$33.13	4.3%	51.6%		
201005	134	234	\$11,976	\$10,659	1.0000	\$0	\$10,659	89.0%	85.0%	\$45.55	\$48.52	79.4%	18.2%		1.1239	\$13,460	\$57.52	-3.6%	1.1700	\$38.93	\$35.85	135.9%	64.2%		
201006	128	230	\$11,650	\$10,815	1.0000	\$0	\$10,815	92.8%	87.0%	\$47.02	\$48.19	-8.6%	14.2%		1.1166	\$13,008	\$56.56	-1.7%	1.1505	\$40.87	\$36.99	46.2%	63.5%		
201007	131	238	\$11,971	\$10,008	1.0000	\$0	\$10,008	83.6%	88.2%	\$42.05	\$47.68	-9.9%	13.2%		1.1069	\$13,251	\$55.68	-1.6%	1.1325	\$37.13	\$37.76	33.8%	65.5%		
201008	130	239	\$11,863	\$17,240	1.0000	\$0	\$17,240	145.3%	93.7%	\$72.13	\$49.59	34.0%	10.7%		1.1025	\$13,079	\$54.73	-1.7%	1.1132	\$64.80	\$40.43	91.6%	64.9%		
201009	100	200	\$8,680	\$6,832	1.0000	\$0	\$6,832	78.7%	95.4%	\$34.16	\$49.06	-11.8%	7.6%		1.0981	\$9,532	\$47.66	-12.9%	0.9695	\$35.23	\$41.39	43.1%	65.2%		
201010	105	205	\$8,830	\$7,053	1.0000	\$0	\$7,053	79.9%	96.3%	\$34.40	\$48.12	-23.8%	4.9%		1.0934	\$9,655	\$47.10	-1.2%	0.9580	\$35.91	\$42.02	27.6%	63.5%		
201011	102	200	\$9,192	\$7,334	1.0000	\$0	\$7,334	79.8%	94.6%	\$36.67	\$46.47	-41.8%	-8.2%		1.0851	\$9,974	\$49.87	5.9%	1.0144	\$36.15	\$41.49	-17.8%	41.6%		
201012	101	202	\$8,787	\$8,786	1.0000	\$0	\$8,786	100.0%	93.4%	\$43.50	\$44.80	-38.4%	-12.1%		1.0781	\$9,473	\$46.90	-6.0%	0.9540	\$45.59	\$41.20	-5.9%	37.0%		
201101	102	196	\$9,046	\$5,816	1.0000	\$0	\$5,816	64.3%	93.4%	\$29.67	\$45.34	-3.2%	-5.0%		1.0599	\$9,587	\$48.92	4.3%	0.9950	\$29.82	\$41.46	-5.1%	36.1%		
201102	102	196	\$9,165	\$7,237	1.0000	\$0	\$7,237	79.0%	90.3%	\$36.92	\$43.56	-38.8%	-12.7%		1.0535	\$9,656	\$49.26	0.7%	1.0021	\$36.85	\$40.30	-28.6%	21.3%		
201103	103	199	\$9,664	\$5,923	1.0000	\$0	\$5,923	61.3%	89.8%	\$29.76	\$42.97	-22.9%	-7.2%		1.0467	\$10,115	\$50.83	3.2%	1.0340	\$28.78	\$40.36	-9.4%	22.5%		
201104	100	192	\$9,362	\$7,499	1.0000	\$0	\$7,499	80.1%	87.5%	\$39.06	\$41.57	-29.7%	-10.0%		1.0406	\$9,742	\$50.74	-0.2%	1.0322	\$37.84	\$39.62	-17.4%	19.6%		
201105	100	192	\$9,287	\$6,404	1.0000	\$0	\$6,404	69.0%	85.9%	\$33.35	\$40.56	-26.8%	-16.4%		1.0361	\$9,622	\$50.12	-1.2%	1.0194	\$32.72	\$39.17	-16.0%	9.3%		
201106	100	193	\$9,219	\$7,433	1.0000	\$0	\$7,433	80.6%	84.8%	\$38.51	\$39.79	-18.1%	-17.4%		1.0319	\$9,513	\$49.29	-1.6%	1.0027	\$38.41	\$38.93	-6.0%	5.2%		
201107	97	190	\$9,187	\$8,469	1.0000	\$0	\$8,469	92.2%	85.5%	\$44.57	\$39.94	6.0%	-16.2%		1.0264	\$9,430	\$49.63	0.7%	1.0095	\$44.15	\$39.54	18.9%	4.7%		
201108	99	193	\$9,345	\$7,528	1.0000	\$0	\$7,528	80.6%	78.6%	\$39.00	\$36.60	-45.9%	-26.2%		1.0264	\$9,591	\$49.70	0.1%	1.0109	\$38.58	\$36.61	-40.5%	-9.4%		
201109	97	191	\$9,166	\$6,347	1.0000	\$0	\$6,347	69.2%	77.8%	\$33.23	\$36.54	-2.7%	-25.5%		1.0268	\$9,411	\$49.27	-0.8%	1.0023	\$33.15	\$36.45	-5.9%	-11.9%		
201110	98	196	\$9,410	\$8,462	1.0000	\$0	\$8,462	89.9%	78.7%	\$43.17	\$37.28	25.5%	-22.5%		1.0262	\$9,656	\$49.27	0.0%	1.0022	\$43.08	\$37.04	20.0%	-11.8%		
201111	94	186	\$8,887	\$6,322	1.0000	\$0	\$6,322	71.1%	78.0%	\$33.99	\$37.07	-7.3%	-20.2%		1.0290	\$9,145	\$49.16	-0.2%	1.0001	\$33.99	\$36.88	-6.0%	-11.1%		
201112	93	185	\$8,954	\$8,099	1.0000	\$0	\$8,099	90.4%	77.3%	\$43.78	\$37.05	0.6%	-17.3%		1.0342	\$9,260	\$50.05	1.8%	1.0182	\$43.00	\$36.65	-5.7%	-11.0%		
201201	91	178	\$8,809	\$5,327	1.0000	\$0	\$5,327	60.5%	77.0%	\$29.93	\$37.12	0.8%	-18.1%		1.0252	\$9,031	\$50.74	1.4%	1.0321	\$28.99	\$36.62	-2.8%	-11.7%		
201202	92	181	\$8,916	\$9,131	1.0000	\$0	\$9,131	102.4%	78.9%	\$50.45	\$38.20	36.6%	-12.3%		1.0220	\$9,112	\$50.34	-0.8%	1.0240	\$49.26	\$37.62	33.7%	-6.7%		
201203	93	187	\$9,029	\$5,109	0.9997	\$2	\$5,111	56.6%	78.6%	\$27.33	\$38.04	-8.2%	-11.5%		1.0182	\$9,193	\$49.16	-2.3%	1.0000	\$27.33	\$37.57	-5.1%	-6.9%		
201204	94	190	\$9,283	\$6,793	0.9991	\$6	\$6,799	73.2%	78.0%	\$35.78	\$37.77	-8.4%	-9.1%												
201205	92	184	\$8,880	\$5,266	0.8148	\$1,197	\$6,463	72.8%	78.4%	\$35.12	\$37.93	5.3%	-6.5%												
Experience Period	1,154	2,264	\$109,571	\$86,130	1.0000	\$2	\$86,132			\$38.04				1.0286	\$112,707	\$49.78		1.0127	\$37.57						

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 Rx BC Total

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level		10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200804	16,981	26,998	\$1,763,181	\$1,209,230	1.0000	\$0	\$1,209,230	68.6%		\$44.79					1.4742	\$2,599,304	\$96.28		1.1251	\$39.81					
200805	17,038	27,155	\$1,777,700	\$1,307,938	1.0000	\$0	\$1,307,938	73.6%		\$48.17					1.4514	\$2,580,238	\$95.02	-1.3%	1.1104	\$43.38					
200806	17,330	27,609	\$1,855,353	\$1,193,284	1.0000	\$0	\$1,193,284	64.3%		\$43.22					1.4250	\$2,643,960	\$95.76	0.8%	1.1191	\$38.62					
200807	17,449	27,621	\$1,875,177	\$1,252,358	1.0000	\$0	\$1,252,358	66.8%		\$45.34					1.3946	\$2,615,089	\$94.68	-1.1%	1.1064	\$40.98					
200808	17,297	27,313	\$1,872,385	\$1,251,912	1.0000	\$0	\$1,251,912	66.9%		\$45.84					1.3706	\$2,566,330	\$93.96	-0.8%	1.0980	\$41.74					
200809	17,851	28,715	\$1,991,275	\$1,228,508	1.0000	\$0	\$1,228,508	61.7%		\$42.78					1.3483	\$2,684,913	\$93.50	-0.5%	1.0927	\$39.16					
200810	17,565	27,705	\$1,948,908	\$1,295,864	1.0000	\$0	\$1,295,864	66.5%		\$46.77					1.3291	\$2,590,253	\$93.49	0.0%	1.0926	\$42.81					
200811	18,218	28,885	\$2,009,896	\$1,249,419	1.0000	\$0	\$1,249,419	62.2%		\$43.25					1.3150	\$2,642,940	\$91.50	-2.1%	1.0692	\$40.45					
200812	17,486	27,865	\$1,983,657	\$1,347,012	1.0000	\$0	\$1,347,012	67.9%		\$48.34					1.2906	\$2,560,124	\$91.88	0.4%	1.0736	\$45.02					
200901	18,027	28,590	\$2,055,054	\$1,320,634	1.0000	\$0	\$1,320,634	64.3%		\$46.19					1.2616	\$2,592,662	\$90.68	-1.3%	1.0597	\$43.59					
200902	18,119	28,782	\$2,070,731	\$1,198,724	1.0000	\$0	\$1,198,724	57.9%		\$41.65					1.2512	\$2,590,899	\$90.02	-0.7%	1.0519	\$39.59					
200903	18,396	29,312	\$2,121,410	\$1,403,674	1.0000	\$0	\$1,403,674	66.2%	65.4%	\$47.89	\$45.34				1.2403	\$2,631,226	\$89.77	-0.3%	1.0490	\$45.65	\$41.72				
200904	17,611	27,915	\$2,026,564	\$1,423,795	1.0000	\$0	\$1,423,795	70.3%	65.6%	\$51.00	\$45.85	13.9%			1.2356	\$2,504,007	\$89.70	-0.1%	1.0482	\$48.66	\$42.44	22.2%			
200905	17,743	28,455	\$2,087,295	\$1,374,762	1.0000	\$0	\$1,374,762	65.9%	65.0%	\$48.31	\$45.87	0.3%			1.2268	\$2,560,771	\$89.99	0.3%	1.0517	\$46.94	\$42.65	5.9%			
200906	18,578	29,518	\$2,153,151	\$1,508,891	1.0000	\$0	\$1,508,891	70.1%	65.5%	\$51.12	\$46.54	18.3%			1.2206	\$2,628,105	\$89.03	-1.1%	1.0404	\$49.13	\$43.53	27.2%			
200907	18,214	28,914	\$2,122,730	\$1,454,251	1.0000	\$0	\$1,454,251	68.5%	65.7%	\$50.30	\$46.96	10.9%			1.2068	\$2,561,740	\$88.60	-0.5%	1.0353	\$48.58	\$44.16	18.5%			
200908	18,444	30,055	\$2,218,965	\$1,478,129	1.0000	\$0	\$1,478,129	66.6%	65.7%	\$49.18	\$47.24	7.3%			1.1991	\$2,660,726	\$88.53	-0.1%	1.0345	\$47.54	\$44.65	13.9%			
200909	18,851	30,075	\$2,211,851	\$1,439,317	1.0000	\$0	\$1,439,317	65.1%	66.0%	\$47.86	\$47.66	11.9%			1.1916	\$2,635,713	\$87.64	-1.0%	1.0241	\$46.73	\$45.30	19.3%			
200910	18,790	30,296	\$2,245,917	\$1,533,201	1.0000	\$0	\$1,533,201	68.3%	66.1%	\$50.61	\$47.99	8.2%			1.1847	\$2,660,799	\$87.83	0.2%	1.0263	\$49.31	\$45.85	15.2%			
200911	19,570	31,184	\$2,297,069	\$1,473,414	1.0000	\$0	\$1,473,414	64.1%	66.2%	\$47.25	\$48.31	9.2%			1.1727	\$2,693,799	\$86.38	-1.6%	1.0095	\$46.81	\$46.39	15.7%			
200912	18,916	30,353	\$2,221,620	\$1,548,321	1.0000	\$0	\$1,548,321	69.7%	66.4%	\$51.01	\$48.54	5.5%			1.1628	\$2,583,229	\$85.11	-1.5%	0.9945	\$51.29	\$46.90	13.9%			
201001	19,651	31,594	\$2,368,652	\$1,461,524	1.0000	\$0	\$1,461,524	61.7%	66.2%	\$46.26	\$48.53	0.1%			1.1473	\$2,717,438	\$86.01	1.1%	1.0051	\$46.02	\$47.10	5.6%			
201002	19,293	30,924	\$2,348,435	\$1,395,239	1.0000	\$0	\$1,395,239	59.4%	66.2%	\$45.12	\$48.79	8.3%			1.1427	\$2,683,521	\$86.78	0.9%	1.0141	\$44.49	\$47.49	12.4%			
201003	19,882	31,719	\$2,398,764	\$1,596,821	1.0000	\$0	\$1,596,821	66.6%	66.2%	\$50.34	\$49.00	5.1%	8.1%		1.1364	\$2,725,958	\$85.94	-1.0%	1.0043	\$50.13	\$47.87	9.8%			14.8%
201004	20,162	32,406	\$2,458,965	\$1,599,040	1.0000	\$0	\$1,599,040	65.0%	65.8%	\$49.34	\$48.87	-3.3%	6.6%		1.1302	\$2,779,046	\$85.76	-0.2%	1.0021	\$49.24	\$47.93	1.2%			13.0%
201005	19,660	31,548	\$2,390,850	\$1,583,483	1.0000	\$0	\$1,583,483	66.2%	65.9%	\$50.19	\$49.03	3.9%	6.9%		1.1255	\$2,690,921	\$85.30	-0.5%	0.9968	\$50.36	\$48.30	9.6%			13.2%
201006	19,768	31,749	\$2,434,543	\$1,601,527	1.0000	\$0	\$1,601,527	65.8%	65.5%	\$50.44	\$48.98	-1.3%	5.2%		1.1180	\$2,721,728	\$85.73	0.5%	1.0018	\$50.35	\$48.40	2.5%			11.2%
201007	18,688	30,047	\$2,354,146	\$1,489,185	1.0000	\$0	\$1,489,185	63.3%	65.1%	\$49.56	\$48.93	-1.5%	4.2%		1.1086	\$2,609,781	\$86.86	1.3%	1.0150	\$48.83	\$48.42	0.5%			9.6%
201008	19,277	30,427	\$2,466,590	\$1,577,014	1.0000	\$0	\$1,577,014	63.9%	64.9%	\$51.83	\$49.15	5.4%	4.0%		1.1043	\$2,723,959	\$89.52	3.1%	1.0462	\$49.54	\$48.59	4.2%			8.8%
201009	19,146	31,107	\$2,414,981	\$1,590,572	1.0000	\$0	\$1,590,572	65.9%	65.0%	\$51.13	\$49.42	6.8%	3.7%		1.0999	\$2,656,153	\$85.39	-4.6%	0.9978	\$51.24	\$48.96	9.7%			8.1%
201010	19,193	31,077	\$2,402,033	\$1,515,263	1.0000	\$0	\$1,515,263	63.1%	64.5%	\$48.76	\$49.26	-3.7%	2.7%		1.0951	\$2,630,574	\$84.65	-0.9%	0.9892	\$49.29	\$48.96	0.0%			6.8%
201011	19,497	31,347	\$2,447,053	\$1,534,390	1.0000	\$0	\$1,534,390	62.7%	64.4%	\$48.95	\$49.41	3.6%	2.3%		1.0869	\$2,659,796	\$84.85	0.2%	0.9915	\$49.37	\$49.17	5.5%			6.0%
201012	19,794	32,098	\$2,494,145	\$1,562,906	1.0000	\$0	\$1,562,906	62.7%	63.9%	\$48.69	\$49.22	-4.5%	1.4%		1.0798	\$2,693,212	\$83.91	-1.1%	0.9805	\$49.66	\$49.04	-3.2%			4.6%
201101	18,948	30,574	\$2,477,086	\$1,570,410	1.0000	\$0	\$1,570,410	63.4%	64.0%	\$51.36	\$49.64	11.0%	2.3%		1.0622	\$2,631,246	\$86.06	2.6%	1.0057	\$51.07	\$49.46	11.0%			5.0%
201102	18,545	30,042	\$2,431,650	\$1,568,911	1.0000	\$0	\$1,568,911	64.5%	64.4%	\$52.22	\$50.22	15.7%	2.9%		1.0559	\$2,567,537	\$85.46	-0.7%	0.9987	\$52.29	\$50.11	17.5%			5.5%
201103	19,103	30,792	\$2,515,730	\$1,728,054	1.0000	\$0	\$1,728,054	68.7%	64.6%	\$56.12	\$50.70	11.5%	3.5%		1.0490	\$2,639,045	\$85.71	0.3%	1.0015	\$56.03	\$50.59	11.8%			5.7%
201104	19,218	30,944	\$2,549,071	\$1,551,768	1.0000	\$0	\$1,551,768	60.9%	64.2%	\$50.15	\$50.77	1.6%	3.9%		1.0429	\$2,658,457	\$85.91	0.2%	1.0040	\$49.95	\$50.66	1.4%			5.7%
201105	19,386	31,332	\$2,577,338	\$1,754,320	1.0000	\$0	\$1,754,320	68.1%	64.4%	\$55.99	\$51.26	11.6%	4.5%		1.0385	\$2,676,531	\$85.42	-0.6%	0.9983	\$56.09	\$51.14	11.4%			5.9%
201106	19,397	31,306	\$2,595,200	\$1,630,302	1.0000	\$0	\$1,630,302	62.8%	64.2%	\$52.08	\$51.40	3.2%	4.9%		1.0343	\$2,684,200	\$85.74	0.4%	1.0020	\$51.97	\$51.28	3.2%			5.9%
201107	19,374	31,396	\$2,628,445	\$1,763,040	1.0000	\$0	\$1,763,040	67.1%	64.5%	\$56.15	\$51.95	13.3%	6.2%		1.0291	\$2,705,057	\$86.16	0.5%	1.0068	\$55.77	\$51.86	14.2%			7.1%
201108	19,487	31,545	\$2,641,960	\$1,947,695	1.0000	\$0	\$1,947,695	73.7%	65.3%	\$61.74	\$52.78	19.1%	7.4%		1.0293	\$2,719,402	\$86.21	0.1%	1.0074	\$61.29	\$52.86	23.7%			8.8%
201109	19,605	31,781	\$2,664,642	\$1,806,898	1.0000	\$0	\$1,806,898	67.8%	65.5%	\$56.85	\$53.27	11.2%	7.8%		1.0296	\$2,743,416	\$86.32	0.1%	1.0088	\$56.36	\$53.29	10.0%			8.8%
201110	19,554	31,669	\$2,663,753	\$1,852,395	1.0000	\$0	\$1,852,395	69.5%	66.1%	\$58.49	\$54.08	20.0%	9.8%		1.0290	\$2,741,115	\$86.56	0.3%	1.0115	\$57.83	\$54.01	17.3%			10.3%
201111	19,672	31,843	\$2,679,465	\$1,933,487	1.0000	\$0	\$1,933,487	72.2%	66.9%	\$60.72	\$55.07	24.0%	11.5%		1.0317	\$2,764,337	\$86.81	0.3%	1.0145	\$59.85	\$54.89	21.2%			11.6%
201112	19,914	32,214	\$2,717,587	\$1,890,098	1.0000	\$0	\$1,890,098	69.6%	67.4%	\$58.67	\$55.93	20.5%	13.6%		1.0368	\$2,817,496	\$87.46	0.7%	1.0221	\$57.41	\$55.55	15.6%			13.3%
201201	19,920	32,322	\$2,722,200	\$1,964,675	1.0000	\$0	\$1,964,675	72.2%	68.2%	\$60.78	\$56.71	18.3%	14.3%		1.0277	\$2,797,719	\$86.56	-1.0%	1.0115	\$60.09	\$56.30	17.7%			13.8%
201202	20,008	32,518	\$2,727,188	\$1,936,812	1.0000	\$0	\$1,936,812	71.0%	68.7%	\$59.56	\$57.31	14.0%	14.1%		1.0243	\$2,793,569	\$85.91	-0.8%	1.0039	\$59.33	\$56.87	13.5%			13.5%
201203	19,952	32,427	\$2,720,120	\$2,096,601	0.9997	\$714	\$2,097,315	77.1%	69.4%	\$64.68	\$58.04	15.2%	14.5%		1.0201	\$2,774,894	\$85.57	-0.4%	1.0000	\$64.68	\$57.60	15.4%			

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Rx BC HEALTHYBLUE 1.0 Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level			10/2012				=(e)/(f)	=(h)/(c)	Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred & Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201011	1	1	\$ 118	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.0851	\$ 128	\$128.04		1.7785	\$0.00	\$0.00			
201012	8	11	\$ 1,231	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.0781	\$ 1,327	\$120.65	-5.8%	1.6759	\$0.00	\$0.00			
201101	11	22	\$ 1,420	\$ 338	1.0000	\$ -	\$ 338	23.8%	12.2%	\$15.37	\$9.95			1.0599	\$ 1,505	\$68.41	-43.3%	0.9502	\$16.18	\$8.23			
201102	56	102	\$ 6,933	\$ 380	1.0000	\$ 0	\$ 380	5.5%	7.4%	\$3.72	\$5.28			1.0535	\$ 7,304	\$71.61	4.7%	0.9947	\$3.74	\$5.04			
201103	60	102	\$ 7,477	\$ 1,018	1.0000	\$ -	\$ 1,018	13.6%	10.1%	\$9.98	\$7.29			1.0467	\$ 7,826	\$76.73	7.1%	1.0658	\$9.36	\$6.91			
201104	59	103	\$ 6,903	\$ 1,349	1.0000	\$ 0	\$ 1,349	19.5%	12.8%	\$13.10	\$9.05			1.0406	\$ 7,183	\$69.74	-9.1%	0.9688	\$13.52	\$8.79			
201105	68	125	\$ 9,787	\$ 3,306	1.0000	\$ 0	\$ 3,306	33.8%	18.9%	\$26.45	\$13.71			1.0361	\$ 10,140	\$81.12	16.3%	1.1268	\$23.47	\$12.99			
201106	69	121	\$ 9,031	\$ 2,514	1.0000	\$ 0	\$ 2,514	27.8%	20.8%	\$20.78	\$15.17			1.0319	\$ 9,319	\$77.02	-5.1%	1.0698	\$19.42	\$14.33			
201107	83	134	\$ 9,989	\$ 3,621	1.0000	\$ -	\$ 3,621	36.2%	23.7%	\$27.02	\$17.37			1.0264	\$ 10,253	\$76.51	-0.7%	1.0628	\$25.42	\$16.40			
201108	84	134	\$ 10,302	\$ 5,564	1.0000	\$ 0	\$ 5,564	54.0%	28.6%	\$41.52	\$21.16			1.0264	\$ 10,574	\$78.91	3.1%	1.0961	\$37.88	\$19.86			
201109	89	139	\$ 10,798	\$ 3,582	1.0000	\$ -	\$ 3,582	33.2%	29.3%	\$25.77	\$21.80			1.0268	\$ 11,087	\$79.76	1.1%	1.1079	\$23.26	\$20.36			
201110	93	150	\$ 11,512	\$ 5,687	1.0000	\$ -	\$ 5,687	49.4%	32.0%	\$37.92	\$23.91			1.0262	\$ 11,813	\$78.75	-1.3%	1.0939	\$34.66	\$22.27			
201111	102	162	\$ 12,386	\$ 4,536	1.0000	\$ -	\$ 4,536	36.6%	32.6%	\$28.00	\$24.44			1.0290	\$ 12,745	\$78.67	-0.1%	1.0928	\$25.62	\$22.72			
201112	101	158	\$ 11,734	\$ 7,622	1.0000	\$ 0	\$ 7,622	65.0%	36.5%	\$48.24	\$27.22			1.0342	\$ 12,135	\$76.80	-2.4%	1.0668	\$45.22	\$25.43			
201201	101	154	\$ 11,017	\$ 4,076	1.0000	\$ 0	\$ 4,076	37.0%	36.7%	\$26.47	\$27.31	72.2%	174.5%	1.0252	\$ 11,295	\$73.34	-4.5%	1.0188	\$25.98	\$25.59	60.6%	211.2%	
201202	91	145	\$ 10,507	\$ 4,791	1.0000	\$ -	\$ 4,791	45.6%	39.2%	\$33.04	\$29.30	787.2%	454.8%	1.0220	\$ 10,738	\$74.05	1.0%	1.0286	\$32.12	\$27.43	757.9%	444.6%	
201203	98	154	\$ 10,889	\$ 6,099	0.9997	\$ 2	\$ 6,101	56.0%	42.2%	\$39.62	\$31.42	297.0%	330.7%	1.0220	\$ 11,087	\$71.99	-2.8%	1.0000	\$39.62	\$29.58	323.1%	328.2%	
201204	85	140	\$ 10,126	\$ 5,477	0.9991	\$ 5	\$ 5,482	54.1%	44.4%	\$39.16	\$33.15	199.0%	266.4%										
201205	85	140	\$ 10,128	\$ 5,130	0.8148	\$ 1,166	\$ 6,296	62.2%	46.6%	\$44.97	\$34.59	70.0%	152.2%										
Experience Period	1,038	1,679	\$124,855	\$52,747	1.0000	\$2	\$52,749	42.2%		\$31.42				1.028143154	\$128,369	\$76.46		1.0620	\$29.58				

CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Rx HB HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level			10/2012				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims								
Date	Contract	Member	Revenue	Incurred & Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201011	4	5	\$ 445	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$ 0.00	\$ 0.00			1.1233	\$ 500	\$ 99.97		1.2274	\$ 0.00	\$ 0.00			
201012	4	5	\$ 445	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$ 0.00	\$ 0.00			1.1138	\$ 496	\$ 99.13	-0.8%	1.2170	\$ 0.00	\$ 0.00			
201101	8	9	\$ 900	\$ 32	1.0000	\$ -	\$ 32	3.5%	1.8%	\$ 3.52	\$ 1.67			1.1090	\$ 998	\$ 110.90	11.9%	1.3616	\$ 2.58	\$ 1.29			
201102	12	20	\$ 1,286	\$ 42	1.0000	\$ 0	\$ 42	3.3%	2.4%	\$ 2.12	\$ 1.90			1.1016	\$ 1,417	\$ 70.84	-36.1%	0.8696	\$ 2.44	\$ 1.77			
201103	13	21	\$ 1,314	\$ 55	1.0000	\$ -	\$ 55	4.2%	2.9%	\$ 2.62	\$ 2.15			1.0975	\$ 1,442	\$ 68.67	-3.1%	0.8431	\$ 3.11	\$ 2.17			
201104	13	21	\$ 1,364	\$ 48	1.0000	\$ 0	\$ 48	3.5%	3.1%	\$ 2.26	\$ 2.18			1.0948	\$ 1,493	\$ 71.11	3.5%	0.8730	\$ 2.59	\$ 2.27			
201105	11	19	\$ 938	\$ 61	1.0000	\$ 0	\$ 61	6.5%	3.5%	\$ 3.19	\$ 2.37			1.0925	\$ 1,025	\$ 53.93	-24.2%	0.6622	\$ 4.82	\$ 2.62			
201106	17	28	\$ 2,175	\$ 60	1.0000	\$ 0	\$ 60	2.8%	3.4%	\$ 2.15	\$ 2.32			1.0873	\$ 2,365	\$ 84.46	56.6%	1.0369	\$ 2.07	\$ 2.49			
201107	18	29	\$ 2,190	\$ 459	1.0000	\$ -	\$ 459	21.0%	6.8%	\$ 15.83	\$ 4.82			1.0907	\$ 2,389	\$ 82.37	-2.5%	1.0112	\$ 15.65	\$ 5.08			
201108	19	33	\$ 2,471	\$ 246	1.0000	\$ 0	\$ 246	10.0%	7.4%	\$ 7.47	\$ 5.28			1.0963	\$ 2,709	\$ 82.09	-0.3%	1.0078	\$ 7.41	\$ 5.51			
201109	20	34	\$ 2,628	\$ 423	1.0000	\$ -	\$ 423	16.1%	8.8%	\$ 12.45	\$ 6.37			1.0924	\$ 2,871	\$ 84.43	2.9%	1.0366	\$ 12.01	\$ 6.56			
201110	21	38	\$ 2,628	\$ 323	1.0000	\$ -	\$ 323	12.3%	9.3%	\$ 8.49	\$ 6.67			1.0943	\$ 2,876	\$ 75.68	-10.4%	0.9291	\$ 9.14	\$ 6.92			
201111	19	30	\$ 2,348	\$ 286	1.0000	\$ -	\$ 286	12.2%	9.8%	\$ 9.55	\$ 7.09			1.0929	\$ 2,566	\$ 85.54	13.0%	1.0502	\$ 9.09	\$ 7.32			
201112	16	26	\$ 2,034	\$ 354	1.0000	\$ 0	\$ 354	17.4%	10.7%	\$ 13.60	\$ 7.76			1.0958	\$ 2,229	\$ 85.72	0.2%	1.0524	\$ 12.92	\$ 7.98			
201201	17	27	\$ 2,188	\$ 200	1.0000	\$ 0	\$ 200	9.1%	10.9%	\$ 7.40	\$ 7.84	110.3%	370.7%	1.0854	\$ 2,375	\$ 87.96	2.6%	1.0798	\$ 6.85	\$ 8.09	165.1%	525.1%	
201202	22	32	\$ 2,473	\$ 213	1.0000	\$ -	\$ 213	8.6%	11.0%	\$ 6.65	\$ 8.07	213.6%	324.9%	1.0788	\$ 2,668	\$ 83.37	-5.2%	1.0235	\$ 6.49	\$ 8.23	166.5%	365.1%	
201203	23	34	\$ 2,572	\$ 729	0.9997	\$ 0	\$ 729	28.4%	13.1%	\$ 21.45	\$ 9.69	719.2%	350.6%	1.0788	\$ 2,769	\$ 81.45	-2.3%	1.0000	\$ 21.45	\$ 9.78	590.6%	351.4%	
201204	22	32	\$ 2,392	\$ 754	0.9991	\$ 1	\$ 754	31.5%	15.2%	\$ 23.58	\$ 11.35	942.4%	420.7%										
201205	22	32	\$ 2,435	\$ 160	0.8148	\$ 36	\$ 196	8.1%	14.9%	\$ 6.14	\$ 11.32	92.2%	377.1%										

Experience Period	216	351	\$26,009	\$3,401	0.9999	\$0	\$3,402	13.1%	\$9.69					1.089401148	\$28,334	\$80.72		0.9911	\$9.78				
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CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Rx BC HEALTHYBLUE 1.0 Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level			10/2012				=(e)/(f)	=(h)/(c)	Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred & Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201011	5	6	\$ 563	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			0.8879	\$ 500	\$83.31		1.0728	\$0.00	\$0.00			
201012	12	16	\$ 1,676	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			0.2957	\$ 496	\$30.98	-62.8%	0.3989	\$0.00	\$0.00			
201101	19	31	\$ 2,320	\$ 370	1.0000	\$ -	\$ 370	15.9%	8.1%	\$11.93	\$6.98			0.4302	\$ 998	\$32.20	3.9%	0.4146	\$28.78	\$14.41			
201102	68	122	\$ 8,219	\$ 422	1.0000	\$ 0	\$ 422	5.1%	6.2%	\$3.46	\$4.53			0.1880	\$ 1,545	\$12.66	-60.7%	0.1631	\$21.23	\$17.38			
201103	73	123	\$ 8,791	\$ 1,073	1.0000	\$ -	\$ 1,073	12.2%	8.6%	\$8.72	\$6.26			0.3157	\$ 2,775	\$22.56	78.2%	0.2905	\$30.02	\$22.94			
201104	72	124	\$ 8,267	\$ 1,397	1.0000	\$ 0	\$ 1,397	16.9%	10.9%	\$11.26	\$7.73			0.3633	\$ 3,003	\$24.22	7.3%	0.3119	\$36.11	\$27.19			
201105	79	144	\$ 10,725	\$ 3,366	1.0000	\$ 0	\$ 3,366	31.4%	16.3%	\$23.38	\$11.71			0.7788	\$ 8,353	\$58.01	139.5%	0.7470	\$31.30	\$29.13			
201106	86	149	\$ 11,206	\$ 2,574	1.0000	\$ 0	\$ 2,574	23.0%	17.8%	\$17.28	\$12.87			0.9117	\$ 10,216	\$68.57	18.2%	0.8829	\$19.57	\$25.63			
201107	101	163	\$ 12,179	\$ 4,080	1.0000	\$ -	\$ 4,080	33.5%	20.8%	\$25.03	\$15.13			0.7878	\$ 9,594	\$58.86	-14.2%	0.7580	\$33.02	\$27.52			
201108	103	167	\$ 12,773	\$ 5,810	1.0000	\$ 0	\$ 5,810	45.5%	24.9%	\$34.79	\$18.27			1.0083	\$ 12,879	\$77.12	31.0%	0.9931	\$35.03	\$29.44			
201109	109	173	\$ 13,426	\$ 4,005	1.0000	\$ -	\$ 4,005	29.8%	25.6%	\$23.15	\$18.96			0.9092	\$ 12,207	\$70.56	-8.5%	0.9086	\$25.48	\$28.67			
201110	114	188	\$ 14,140	\$ 6,010	1.0000	\$ -	\$ 6,010	42.5%	27.9%	\$31.97	\$20.70			0.9288	\$ 13,133	\$69.86	-1.0%	0.8996	\$35.54	\$29.86			
201111	121	192	\$ 14,734	\$ 4,822	1.0000	\$ -	\$ 4,822	32.7%	28.6%	\$25.12	\$21.31			0.8921	\$ 13,144	\$68.46	-2.0%	0.8816	\$28.49	\$29.82			
201112	117	184	\$ 13,768	\$ 7,976	1.0000	\$ 0	\$ 7,976	57.9%	32.1%	\$43.35	\$23.81			0.9669	\$ 13,312	\$72.35	5.7%	0.9316	\$46.53	\$32.17			
201201	118	181	\$ 13,205	\$ 4,276	1.0000	\$ 0	\$ 4,276	32.4%	32.4%	\$23.62	\$23.99	98.0%	243.7%	1.0686	\$ 14,110	\$77.96	7.8%	1.0039	\$23.53	\$31.13	-18.2%	116.1%	
201202	113	177	\$ 12,980	\$ 5,004	1.0000	\$ -	\$ 5,004	38.6%	34.5%	\$28.27	\$25.65	716.7%	466.5%	1.1929	\$ 15,483	\$87.48	12.2%	1.1265	\$25.10	\$30.52	18.2%	75.6%	
201203	121	188	\$ 13,461	\$ 6,828	0.9997	\$ 2	\$ 6,830	50.7%	37.2%	\$36.33	\$27.66	316.5%	341.9%	1.1929	\$ 14,599	\$77.66	-11.2%	1.0000	\$36.33	\$31.14	21.0%	35.7%	
201204	107	172	\$ 12,518	\$ 6,231	0.9991	\$ 5	\$ 6,237	49.8%	39.3%	\$36.26	\$29.35	221.9%	279.7%										
201205	107	172	\$ 12,563	\$ 5,290	0.8148	\$ 1,202	\$ 6,492	51.7%	40.9%	\$37.74	\$30.44	61.5%	160.0%										
Experience Period	1,254	2,030	\$150,864	\$56,149	1.0000	\$2	\$56,151	37.2%		\$27.66				0.928219263	\$140,035	\$68.98		0.8883	\$31.14				

CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Development of Normalized Trends  
Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200804	28.589	50.379	\$3,543,272	\$3,442,081	1.0000	\$0	\$3,442,081	97.1%		\$68.32				1.4546	\$5,154,098	\$102.31			1.1589	\$58.95		
200805	28.670	50.574	\$3,566,147	\$3,446,159	1.0000	\$0	\$3,446,159	96.6%		\$68.14				1.4254	\$5,083,093	\$100.51	-1.8%		1.1386	\$59.85		
200806	29.486	51.775	\$3,711,426	\$3,443,419	1.0000	\$0	\$3,443,419	92.8%		\$66.51				1.4050	\$5,214,458	\$100.71	0.2%		1.1409	\$58.29		
200807	28.999	51.075	\$3,730,956	\$3,527,076	1.0000	\$0	\$3,527,076	94.5%		\$69.06				1.3827	\$5,158,787	\$101.00	0.3%		1.1442	\$60.36		
200808	29.240	51.424	\$3,758,010	\$3,391,707	1.0000	\$0	\$3,391,707	90.3%		\$66.96				1.3668	\$5,136,291	\$99.88	-1.1%		1.1315	\$58.29		
200809	29.164	51.590	\$3,816,987	\$3,544,565	1.0000	\$0	\$3,544,565	92.9%		\$68.71				1.3420	\$5,122,492	\$99.29	-0.6%		1.1248	\$61.08		
200810	28.784	51.078	\$3,825,765	\$3,649,070	1.0000	\$0	\$3,649,070	95.4%		\$71.44				1.3276	\$5,078,905	\$99.43	0.1%		1.1264	\$63.42		
200811	29.041	51.237	\$3,855,202	\$3,277,744	1.0000	\$0	\$3,277,744	85.0%		\$63.97				1.3115	\$5,055,972	\$98.68	-0.8%		1.1178	\$57.23		
200812	28.485	50.830	\$3,831,399	\$3,851,204	1.0000	\$0	\$3,851,204	100.5%		\$75.77				1.2885	\$4,936,638	\$97.12	-1.6%		1.1002	\$68.87		
200901	27.413	48.557	\$3,854,174	\$3,481,909	1.0000	\$0	\$3,481,909	90.3%		\$71.71				1.2643	\$4,872,953	\$100.36	3.3%		1.1368	\$63.08		
200902	27.899	49.817	\$3,814,613	\$3,268,153	1.0000	\$0	\$3,268,153	85.7%		\$65.60				1.2583	\$4,800,049	\$96.35	-4.0%		1.0915	\$60.10		
200903	28.076	50.362	\$3,888,577	\$3,693,175	1.0000	\$0	\$3,693,175	95.0%	93.0%	\$73.33	\$69.03			1.2479	\$4,852,728	\$96.36	0.0%		1.0915	\$67.18	\$61.34	
200904	27.258	48.550	\$3,764,290	\$3,577,194	1.0000	\$0	\$3,577,194	95.0%	92.8%	\$73.68	\$69.46	7.8%		1.2399	\$4,667,387	\$96.14	-0.2%		1.0890	\$67.66	\$62.04	14.8%
200905	26.975	48.003	\$3,766,021	\$3,588,214	1.0000	\$0	\$3,588,214	95.3%	92.7%	\$74.75	\$69.99	9.7%		1.2298	\$4,631,524	\$96.48	0.4%		1.0930	\$68.39	\$62.72	14.3%
200906	27.574	49.576	\$3,805,580	\$3,702,140	1.0000	\$0	\$3,702,140	97.3%	93.1%	\$74.68	\$70.67	12.3%		1.2213	\$4,647,763	\$93.75	-2.8%		1.0620	\$70.32	\$63.71	20.6%
200907	26.494	47.822	\$3,709,361	\$3,723,924	1.0000	\$0	\$3,723,924	100.4%	93.6%	\$77.87	\$71.39	12.8%		1.2121	\$4,496,278	\$94.02	0.3%		1.0651	\$73.11	\$64.73	21.1%
200908	27.101	48.437	\$3,789,592	\$3,391,726	1.0000	\$0	\$3,391,726	89.5%	93.5%	\$70.02	\$71.74	6.2%		1.2048	\$4,565,788	\$94.26	0.3%		1.0678	\$65.58	\$65.37	12.5%
200909	25.932	46.684	\$3,665,948	\$3,419,221	1.0000	\$0	\$3,419,221	93.3%	93.5%	\$73.24	\$72.13	6.6%		1.1987	\$4,394,424	\$94.13	-0.1%		1.0663	\$68.69	\$66.01	12.4%
200910	26.215	47.025	\$3,685,240	\$3,620,692	1.0000	\$0	\$3,620,692	98.2%	93.8%	\$77.00	\$72.58	7.8%		1.1903	\$4,386,395	\$93.28	-0.9%		1.0567	\$72.87	\$66.78	14.9%
200911	26.121	46.878	\$3,690,207	\$3,380,177	1.0000	\$0	\$3,380,177	91.6%	94.3%	\$72.11	\$73.30	12.7%		1.1798	\$4,353,881	\$92.88	-0.4%		1.0521	\$68.53	\$67.78	19.8%
200912	25.117	45.332	\$3,597,203	\$3,560,412	1.0000	\$0	\$3,560,412	99.0%	94.2%	\$78.54	\$73.49	3.7%		1.1666	\$4,196,595	\$92.57	-0.3%		1.0487	\$74.89	\$66.23	8.8%
201001	25.340	45.365	\$3,615,866	\$3,236,949	1.0000	\$0	\$3,236,949	89.5%	94.1%	\$71.35	\$73.47	-0.5%		1.1532	\$4,169,763	\$91.92	-0.7%		1.0412	\$68.53	\$68.72	8.6%
201002	24.546	44.060	\$3,569,121	\$2,915,212	1.0000	\$0	\$2,915,212	81.7%	93.9%	\$66.16	\$73.60	0.9%		1.1464	\$4,091,815	\$92.87	1.0%		1.0520	\$62.89	\$69.05	4.6%
201003	24.761	44.463	\$3,606,302	\$3,487,556	1.0000	\$0	\$3,487,556	96.7%	94.0%	\$78.44	\$74.00	7.0%	7.2%	1.1375	\$4,102,230	\$92.26	-0.7%		1.0451	\$75.05	\$69.68	11.7%
201004	24.544	43.920	\$3,600,712	\$3,468,235	1.0000	\$0	\$3,468,235	96.3%	94.1%	\$78.97	\$74.42	7.2%	7.1%	1.1312	\$4,073,275	\$92.74	0.5%		1.0506	\$75.16	\$70.29	11.1%
201005	23.780	42.760	\$3,490,519	\$3,180,020	1.0000	\$0	\$3,180,020	91.1%	93.7%	\$74.37	\$74.39	-0.5%	6.3%	1.1235	\$3,921,601	\$91.71	-1.1%		1.0389	\$71.58	\$70.56	4.7%
201006	24.417	43.772	\$3,580,413	\$3,462,851	1.0000	\$0	\$3,462,851	96.7%	93.7%	\$79.11	\$74.74	5.9%	5.8%	1.1161	\$3,996,274	\$91.30	-0.5%		1.0342	\$76.49	\$71.05	8.8%
201007	23.350	42.140	\$3,514,010	\$3,336,316	1.0000	\$0	\$3,336,316	94.9%	93.2%	\$79.17	\$74.81	1.7%	4.8%	1.1113	\$3,905,083	\$92.67	1.5%		1.0498	\$75.42	\$71.21	3.2%
201008	23.862	43.523	\$3,572,266	\$3,400,055	1.0000	\$0	\$3,400,055	95.2%	93.7%	\$78.12	\$75.51	11.6%	5.3%	1.1085	\$3,959,966	\$90.99	-1.8%		1.0307	\$75.80	\$72.09	15.6%
201009	23.370	42.675	\$3,544,755	\$3,094,498	1.0000	\$0	\$3,094,498	87.3%	93.2%	\$72.51	\$75.47	-1.0%	4.6%	1.1009	\$3,902,541	\$91.45	0.5%		1.0359	\$70.00	\$72.23	1.9%
201010	23.007	42.144	\$3,475,723	\$3,286,482	1.0000	\$0	\$3,286,482	94.6%	92.9%	\$77.98	\$75.53	1.3%	4.1%	1.0982	\$3,817,126	\$90.57	-1.0%		1.0260	\$76.01	\$72.47	4.3%
201011	23.336	42.671	\$3,572,538	\$3,221,454	1.0000	\$0	\$3,221,454	90.2%	92.8%	\$75.50	\$75.84	4.7%	3.5%	1.0910	\$3,897,648	\$91.34	0.8%		1.0347	\$72.96	\$72.87	6.5%
201012	23.372	43.092	\$3,571,148	\$3,369,200	1.0000	\$0	\$3,369,200	94.3%	92.4%	\$78.19	\$75.80	-0.5%	3.1%	1.0795	\$3,855,029	\$89.46	-2.1%		1.0134	\$77.15	\$73.04	3.0%
201101	22.878	42.214	\$3,585,283	\$3,234,286	1.0000	\$0	\$3,234,286	90.2%	92.4%	\$76.62	\$76.25	7.4%	3.8%	1.0625	\$3,809,333	\$90.24	0.9%		1.0222	\$74.95	\$73.59	9.4%
201102	22.694	41.673	\$3,549,880	\$3,106,327	1.0000	\$0	\$3,106,327	87.5%	92.9%	\$74.54	\$76.98	12.7%	4.6%	1.0564	\$3,750,028	\$89.99	-0.3%		1.0194	\$73.12	\$74.48	16.3%
201103	22.917	42.249	\$3,596,776	\$3,495,546	1.0000	\$0	\$3,495,546	97.2%	93.0%	\$82.74	\$77.33	5.5%	4.5%	1.0480	\$3,769,276	\$89.22	-0.9%		1.0106	\$81.87	\$75.03	9.1%
201104	22.974	42.445	\$3,611,719	\$3,301,208	1.0000	\$0	\$3,301,208	91.4%	92.6%	\$77.78	\$77.22	-1.5%	3.8%	1.0434	\$3,768,446	\$88.78	-0.5%		1.0057	\$77.33	\$75.20	2.9%
201105	22.880	42.268	\$3,619,664	\$3,404,094	1.0000	\$0	\$3,404,094	94.0%	92.8%	\$80.54	\$77.74	8.3%	4.5%	1.0381	\$3,757,611	\$88.90	0.1%		1.0071	\$79.97	\$75.90	11.7%
201106	22.928	42.421	\$3,657,811	\$3,612,224	1.0000	\$0	\$3,612,224	98.8%	93.0%	\$85.15	\$78.23	7.6%	4.7%	1.0339	\$3,781,888	\$89.15	0.3%		1.0099	\$84.32	\$76.54	10.2%
201107	23.138	42.768	\$3,708,153	\$3,341,154	1.0000	\$0	\$3,341,154	90.1%	92.6%	\$78.12	\$78.15	-1.3%	4.5%	1.0300	\$3,819,228	\$89.30	0.2%		1.0116	\$77.23	\$76.69	7.7%
201108	23.295	43.215	\$3,735,198	\$3,673,113	1.0000	\$0	\$3,673,113	98.3%	92.9%	\$85.00	\$78.73	8.8%	4.3%	1.0303	\$3,848,385	\$89.05	-0.3%		1.0088	\$84.26	\$77.41	11.2%
201109	23.407	43.482	\$3,756,153	\$3,625,238	1.0000	\$0	\$3,625,238	96.5%	93.6%	\$83.37	\$79.65	15.0%	5.5%	1.0297	\$3,867,842	\$88.95	-0.1%		1.0077	\$82.74	\$78.49	8.7%
201110	23.511	43.674	\$3,779,222	\$3,573,592	1.0000	\$0	\$3,573,592	94.6%	93.6%	\$81.82	\$79.97	4.9%	5.9%	1.0297	\$3,891,390	\$89.10	0.2%		1.0093	\$81.07	\$78.92	6.7%
201111	23.649	44.073	\$3,821,252	\$3,703,093	1.0000	\$0	\$3,703,093	96.9%	94.2%	\$84.02	\$80.69	11.3%	6.4%	1.0318	\$3,942,822	\$89.46	0.4%		1.0134	\$82.91	\$79.76	13.6%
201112	23.823	44.384	\$3,839,726	\$3,738,842	1.0000	\$0	\$3,738,842	97.4%	94.5%	\$84.24	\$81.20	7.7%	7.1%	1.0369	\$3,981,304	\$89.70	0.3%		1.0161	\$82.90	\$80.26	7.5%
201201	23.642	44.047	\$3,805,247	\$3,898,932	1.0000	\$0	\$3,898,932	102.5%	95.5%	\$88.52	\$82.20	15.5%	7.8%	1.0260	\$3,904,206	\$88.64	-1.2%		1.0041	\$88.16	\$81.36	17.6%
201202	23.664	44.020	\$3,802,607	\$3,666,528	1.0000	\$0	\$3,666,528	96.4%	96.2%	\$83.29	\$82.91	11.7%	7.7%	1.0232	\$3,890,668	\$88.38	-0.3%		1.0012	\$83.19	\$82.19	13.8%
201203	23.710	44.184	\$3,823,731	\$3,847,140	0.9993	\$2,854	\$3,849,995	100.7%	96.5%	\$87.14	\$83.28	5.3%	7.7%	1.0201	\$3,900,432	\$88.28	-0.1%		1.0000	\$87.14	\$82.63	6.4%
201204	23.488	43.714	\$3,818,248	\$3,912,577	0.9992	\$3,314	\$3,915,891	102.6%	97.4%	\$89.58	\$84.26	15.2%	9.1%									
201205	23.476	43.703	\$3,833,718	\$3,272,177	0.8102	\$766,779	\$4,038,956	105.4%	98.4%	\$92.42	\$85.24	14.8%	9.7%									

Experience Period	280,621	520,981	\$44,960,482	\$43,385,158	0.9999	\$2,854	\$43,388,012			\$83.28				1.0310	\$46,354,223	\$88.97			1.0079	\$82.63		
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CareFirst BlueCross BlueShield (BlueChoice)  
 DC Small Group Rate Filing Effective 01/2013  
 Development of Normalized Trends  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 05/2012  
 Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)				(s)	(t)	(u)
													=(d) x (m)					=(i)/(g)						
Current Rate Level			10/2012				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200804	45,570	77,377	\$5,306,453	\$4,651,312	1.0000	\$0	\$4,651,312	87.7%		\$60.11				1.4611	\$7,753,402	\$100.20		1.1500	\$52.27					
200805	45,708	77,729	\$5,343,848	\$4,754,097	1.0000	\$0	\$4,754,097	89.0%		\$61.16				1.4340	\$7,663,330	\$98.59	-1.6%	1.1315	\$54.05					
200806	46,816	79,384	\$5,566,779	\$4,636,702	1.0000	\$0	\$4,636,702	83.3%		\$58.41				1.4117	\$7,858,418	\$98.99	0.4%	1.1361	\$51.41					
200807	46,448	78,696	\$5,606,133	\$4,779,435	1.0000	\$0	\$4,779,435	85.3%		\$60.73				1.3867	\$7,773,875	\$98.78	-0.2%	1.1337	\$53.57					
200808	46,537	78,737	\$5,630,395	\$4,643,619	1.0000	\$0	\$4,643,619	82.5%		\$58.98				1.3680	\$7,702,621	\$97.83	-1.0%	1.1227	\$52.53					
200809	47,015	80,305	\$5,808,262	\$4,773,073	1.0000	\$0	\$4,773,073	82.2%		\$59.44				1.3442	\$7,807,405	\$97.22	-0.6%	1.1158	\$53.27					
200810	46,349	78,783	\$5,774,673	\$4,944,934	1.0000	\$0	\$4,944,934	85.6%		\$62.77				1.3281	\$7,669,158	\$97.35	0.1%	1.1172	\$56.18					
200811	47,259	80,122	\$5,865,098	\$4,527,163	1.0000	\$0	\$4,527,163	77.2%		\$56.50				1.3127	\$7,698,913	\$96.09	-1.3%	1.1028	\$51.24					
200812	45,971	78,695	\$5,815,056	\$5,198,215	1.0000	\$0	\$5,198,215	89.4%		\$66.06				1.2892	\$7,496,761	\$95.26	-0.9%	1.0933	\$60.42					
200901	45,440	77,147	\$5,909,228	\$4,802,543	1.0000	\$0	\$4,802,543	81.3%		\$62.25				1.2634	\$7,465,615	\$96.77	1.6%	1.1106	\$56.05					
200902	46,018	78,599	\$5,885,344	\$4,466,876	1.0000	\$0	\$4,466,876	75.9%		\$56.83				1.2558	\$7,390,948	\$94.03	-2.8%	1.0792	\$52.66					
200903	46,472	79,674	\$6,009,986	\$5,096,849	1.0000	\$0	\$5,096,849	84.8%	83.6%	\$63.97	\$60.59			1.2453	\$7,483,955	\$93.93	-0.1%	1.0780	\$59.34	\$54.38				
200904	44,869	76,465	\$5,790,855	\$5,000,989	1.0000	\$0	\$5,000,989	86.4%	83.5%	\$65.40	\$61.02	8.8%		1.2384	\$7,171,395	\$93.79	-0.2%	1.0764	\$60.76	\$55.07			16.2%	
200905	44,718	76,458	\$5,853,316	\$4,962,976	1.0000	\$0	\$4,962,976	84.8%	83.2%	\$64.91	\$61.32	6.1%		1.2288	\$7,192,294	\$94.07	0.3%	1.0796	\$60.13	\$55.55			11.2%	
200906	46,152	79,094	\$5,958,732	\$5,211,031	1.0000	\$0	\$5,211,031	87.5%	83.6%	\$65.88	\$61.95	12.8%		1.2210	\$7,275,868	\$91.99	-2.2%	1.0557	\$62.41	\$56.47			21.4%	
200907	44,708	76,736	\$5,832,090	\$5,178,175	1.0000	\$0	\$5,178,175	88.8%	83.8%	\$67.48	\$62.51	11.1%		1.2102	\$7,058,017	\$91.98	0.0%	1.0556	\$63.93	\$57.31			19.3%	
200908	45,945	78,492	\$6,008,597	\$4,869,855	1.0000	\$0	\$4,869,855	81.0%	83.7%	\$62.04	\$62.76	5.2%		1.2027	\$7,226,513	\$92.07	0.1%	1.0566	\$58.72	\$57.84			11.8%	
200909	44,783	76,759	\$5,877,798	\$4,858,538	1.0000	\$0	\$4,858,538	82.7%	83.8%	\$63.30	\$63.09	6.5%		1.1960	\$7,030,137	\$91.59	-0.5%	1.0511	\$60.22	\$58.43			13.0%	
200910	45,005	77,321	\$5,931,157	\$5,153,893	1.0000	\$0	\$5,153,893	86.9%	83.9%	\$66.66	\$63.41	6.2%		1.1882	\$7,047,195	\$91.14	-0.5%	1.0460	\$63.72	\$59.05			13.4%	
200911	45,691	78,062	\$5,987,277	\$4,853,590	1.0000	\$0	\$4,853,590	81.1%	84.2%	\$62.18	\$63.90	10.0%		1.1771	\$7,047,680	\$90.28	-0.9%	1.0362	\$60.01	\$59.82			17.1%	
200912	44,033	75,685	\$5,818,823	\$5,108,733	1.0000	\$0	\$5,108,733	87.8%	84.1%	\$67.50	\$64.01	8.2%		1.1652	\$6,779,824	\$89.58	-0.8%	1.0281	\$65.66	\$60.23			8.7%	
201001	44,991	76,959	\$5,984,518	\$4,698,473	1.0000	\$0	\$4,698,473	78.5%	83.8%	\$61.05	\$63.91	-1.9%		1.1508	\$6,887,200	\$89.49	-0.1%	1.0271	\$59.44	\$60.53			6.0%	
201002	43,839	74,984	\$5,917,557	\$4,310,451	1.0000	\$0	\$4,310,451	72.8%	83.6%	\$57.48	\$64.00	1.2%		1.1450	\$6,775,336	\$90.36	1.0%	1.0370	\$55.43	\$60.81			5.3%	
201003	44,643	76,182	\$6,005,066	\$5,084,378	1.0000	\$0	\$5,084,378	84.7%	83.5%	\$66.74	\$64.22	4.3%	6.0%	1.1371	\$6,828,188	\$89.63	-0.8%	1.0287	\$64.88	\$61.27			9.3%	
201004	44,706	76,326	\$6,059,677	\$5,067,275	1.0000	\$0	\$5,067,275	83.6%	83.3%	\$66.39	\$64.31	1.5%	5.4%	1.1308	\$6,852,322	\$89.78	0.2%	1.0303	\$64.43	\$61.57			6.0%	
201005	43,440	74,308	\$5,881,370	\$4,763,503	1.0000	\$0	\$4,763,503	81.0%	83.0%	\$64.10	\$64.24	-1.2%	4.8%	1.1243	\$6,612,522	\$88.99	-0.9%	1.0213	\$62.77	\$61.79			4.4%	
201006	44,185	75,521	\$6,014,956	\$5,064,379	1.0000	\$0	\$5,064,379	84.2%	82.7%	\$67.06	\$64.33	1.8%	3.8%	1.1169	\$6,718,002	\$88.96	0.0%	1.0209	\$65.69	\$62.05			5.3%	
201007	42,038	72,187	\$5,868,156	\$4,825,501	1.0000	\$0	\$4,825,501	82.2%	82.2%	\$66.85	\$64.26	-0.9%	2.8%	1.1102	\$6,514,863	\$90.25	1.5%	1.0358	\$64.54	\$62.09			1.0%	
201008	43,139	73,950	\$6,038,856	\$4,977,070	1.0000	\$0	\$4,977,070	82.4%	82.3%	\$67.30	\$64.70	8.5%	3.1%	1.1068	\$6,683,925	\$90.38	0.1%	1.0373	\$64.88	\$62.61			10.5%	
201009	42,516	73,782	\$5,959,735	\$4,685,070	1.0000	\$0	\$4,685,070	78.6%	82.0%	\$63.50	\$64.72	0.3%	2.6%	1.1005	\$6,558,694	\$88.89	-1.7%	1.0202	\$62.24	\$62.79			3.4%	
201010	42,200	73,221	\$5,877,756	\$4,801,745	1.0000	\$0	\$4,801,745	81.7%	81.6%	\$65.58	\$64.63	-1.6%	1.9%	1.0970	\$6,447,700	\$88.06	-0.9%	1.0106	\$64.89	\$62.88			1.8%	
201011	42,833	74,018	\$6,019,591	\$4,755,844	1.0000	\$0	\$4,755,844	79.0%	81.4%	\$64.25	\$64.81	3.3%	1.4%	1.0894	\$6,557,443	\$88.59	0.6%	1.0168	\$63.19	\$63.16			5.3%	
201012	43,166	75,190	\$6,065,293	\$4,932,106	1.0000	\$0	\$4,932,106	81.3%	80.9%	\$65.60	\$64.65	-2.8%	1.0%	1.0796	\$6,548,241	\$87.09	-1.7%	0.9995	\$65.63	\$63.15			0.0%	
201101	41,826	72,788	\$6,062,369	\$4,804,696	1.0000	\$0	\$4,804,696	79.3%	80.9%	\$66.01	\$65.07	8.1%	1.8%	1.0624	\$6,440,579	\$88.48	1.6%	1.0155	\$65.00	\$63.62			9.4%	
201102	41,239	71,715	\$5,981,530	\$4,675,238	1.0000	\$0	\$4,675,238	78.2%	81.3%	\$65.19	\$65.72	13.4%	2.7%	1.0562	\$6,317,565	\$88.09	-0.4%	1.0110	\$64.48	\$64.39			16.3%	
201103	42,020	73,041	\$6,112,506	\$5,223,600	1.0000	\$0	\$5,223,600	85.5%	81.4%	\$71.52	\$66.11	7.2%	2.9%	1.0484	\$6,408,327	\$87.74	-0.4%	1.0069	\$71.02	\$64.89			9.5%	
201104	42,192	73,389	\$6,160,790	\$4,852,976	1.0000	\$0	\$4,852,976	78.8%	81.0%	\$66.13	\$66.09	-0.4%	2.8%	1.0432	\$6,426,903	\$87.57	-0.2%	1.0051	\$65.79	\$65.00			2.1%	
201105	42,266	73,600	\$6,197,002	\$5,158,414	1.0000	\$0	\$5,158,414	83.2%	81.2%	\$70.09	\$66.59	9.3%	3.7%	1.0383	\$6,434,141	\$87.42	-0.2%	1.0033	\$69.86	\$65.59			11.3%	
201106	42,325	73,727	\$6,253,011	\$5,242,526	1.0000	\$0	\$5,242,526	83.8%	81.2%	\$71.11	\$66.93	6.0%	4.0%	1.0341	\$6,466,088	\$87.70	0.3%	1.0065	\$70.64	\$66.00			7.6%	
201107	42,512	74,164	\$6,336,598	\$5,104,195	1.0000	\$0	\$5,104,195	80.6%	81.0%	\$68.82	\$67.09	3.0%	4.4%	1.0296	\$6,524,285	\$87.97	0.3%	1.0096	\$68.17	\$66.30			5.6%	
201108	42,782	74,760	\$6,377,158	\$5,620,808	1.0000	\$0	\$5,620,808	88.1%	81.5%	\$75.18	\$67.76	11.7%	4.7%	1.0299	\$6,567,787	\$87.85	-0.1%	1.0083	\$74.57	\$67.13			14.9%	
201109	43,012	75,263	\$6,420,795	\$5,432,136	1.0000	\$0	\$5,432,136	84.6%	82.0%	\$72.18	\$68.49	13.7%	5.8%	1.0297	\$6,611,258	\$87.84	0.0%	1.0081	\$71.59	\$67.92			15.0%	
201110	43,065	75,343	\$6,442,975	\$5,425,987	1.0000	\$0	\$5,425,987	84.2%	82.3%	\$72.02	\$69.03	9.8%	6.8%	1.0294	\$6,632,506	\$88.03	0.2%	1.0103	\$71.28	\$68.45			9.9%	
201111	43,321	75,916	\$6,500,717	\$5,636,580	1.0000	\$0	\$5,636,580	86.7%	82.9%	\$74.25	\$69.87	15.6%	7.8%	1.0318	\$6,707,159	\$88.35	0.4%	1.0140	\$73.22	\$69.31			15.9%	
201112	43,737	76,598	\$6,557,313	\$5,628,940	1.0000	\$0	\$5,628,940	85.8%	83.3%	\$73.49	\$70.54	12.0%	9.1%	1.0368	\$6,798,800	\$88.76	0.5%	1.0187	\$72.14	\$69.86			10.6%	
201201	43,562	76,369	\$6,527,447	\$5,863,606	1.0000	\$0	\$5,863,606	89.8%	84.2%	\$76.78	\$71.45	16.3%	9.8%	1.0267	\$6,701,926	\$87.76	-1.1%	1.0072	\$76.23	\$70.80			17.3%	
201202	43,672	76,538	\$6,529,795	\$5,603,340	1.0000	\$0	\$5,603,340	85.8%	84.8%	\$73.21	\$72.10	12.3%	9.7%	1.0237	\$6,684,238	\$87.33	-0.5%	1.0023	\$73.04	\$71.50			13.3%	
201203	43,662	76,611	\$6,543,851	\$5,943,742	0.9994	\$3,568	\$5,947,309	90.9%	85.3%	\$77.63	\$72.61	8.5%	9.8%	1.0201	\$6,675,327	\$87.13	-0.2%	1.0000	\$77.63	\$72.05			9.3%	
201204	43,301	75,879	\$6,529,988	\$5,935,078	0.9991	\$5,074	\$5,940,151	91.0%	86.3%	\$78.28	\$73.61	18.4%	11.4%											
201205	43,277	75,840	\$6,557,258	\$4,959,901	0.8117	\$1,150,342	\$6,110,244	93.2%	87.1%	\$80.57	\$74.48	15.0%	11.9%											
Experience Period	516,108	902																						

# *APPENDIX*

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013  
Medical & Drug  
Rate Change History**

Medical History

Drug History

Effective Date	HMO	HMO	HMO	HMO	HMO	HSA	HRA	HSA	HRA	BlueChoice	BlueChoice	HealthyBlue 1.0	HB 2.0	HB 2.0	Non-CDH	CDH	HealthyBlue 1.0	BlueChoice	HB 2.0	
	Lock-In	Open	Opt-Out	Opt-Out	Opt-Out	Open Access	Open Access	Opt-Out Plus	Opt-Out Plus	Advantage	Advantage	Non-CDH	Non-CDH	CDH	Drug	Drug	Non-CDH	CDH	CDH	
	Percentage Increase																			
07/01/94	2.4%		0.0%												0.0%					
10/01/94	2.4%		0.0%												-3.0%					
10/01/95	-3.0%		-3.0%												0.0%					
07/01/96	0.0%		0.0%												15.0%					
10/01/96	3.6%		2.9%												9.0%					
01/01/97	0.0%		0.0%												60.0%					
08/01/97	1.5%		0.0%												0.0%					
09/01/97	0.0%		0.0%												9.5%					
01/01/98	4.0%		4.0%												6.0%					
04/01/98	6.0%		6.0%												25.0%					
08/01/98	0.0%		0.0%												15.0%					
02/01/99	6.5%		6.5%												20.0%					
07/01/99	4.0%		4.0%												6.3%					
01/01/00	0.0%		0.0%												10.0%					
07/01/00	5.4%		5.4%												0.0%					
01/01/01	0.0%		1.4%												16.6%					
07/01/01	10.4%		10.4%												15.5%					
01/01/02	7.0%		8.0%												4.5%					
07/01/02	11.5%		11.5%												11.7%					
01/01/03	13.0%		13.0%												0.0%					
04/01/03	0.0%		0.0%	Inception											0.0%					
08/01/03	0.0%		0.0%	0.0%											4.8%					
01/01/04	-7.9%		0.0%	0.0%											-20.0%					
07/01/04	-20.0%		0.0%	-20.0%											0.0%					
10/01/04	0.0%		0.0%	0.0%											14.3%					
1/1/2005 **	14.3%		N/A	14.3%											0.0%					
04/01/05	0.0%	Inception	N/A	0.0%	Inception										10.2%					
07/01/05	10.2%	10.2%	N/A	10.2%	10.2%										3.7%					
01/01/06	5.0%	5.0%	N/A	5.0%	5.0%										3.8%					
04/01/06	2.9%	2.9%	N/A	2.9%	2.9%										0.0%					
07/01/06	0.0%	0.0%	N/A	0.0%	0.0%										0.0%	Inception				
09/01/06	0.0%	0.0%	N/A	0.0%	0.0%	Inception	Inception	Inception	Inception						0.0%	0.0%				
10/01/06	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						3.1%	3.1%				
01/01/07	3.1%	3.1%	N/A	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	Inception					0.0%	0.0%				
04/01/07	0.0%	0.0%	N/A	0.0%	0.0%	2.2%	2.2%	2.2%	2.2%	0.0%					7.5%	7.5%				
07/01/07	2.0%	2.0%	N/A	2.0%	2.0%	5.0%	5.0%	5.0%	5.0%	2.0%					3.6%	3.6%				
10/01/07	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	-13.0%	-13.0%	0.0%				8.0%	8.0%				
04/01/08	-2.0%	-2.0%	N/A	-2.0%	-2.0%	0.0%	0.0%	0.0%	0.0%	-2.0%					2.4%	2.4%				
07/01/08	3.7%	3.7%	N/A	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%					0.0%	0.0%				
10/01/08	0.0%	0.0%	N/A	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%	0.0%					4.0%	4.0%				
01/01/09	5.0%	5.0%	N/A	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	5.0%					2.0%	2.0%				
04/01/09	1.5%	1.5%	N/A	1.5%	1.5%	19.4%	19.4%	19.4%	19.4%	1.5%					3.0%	3.0%				
07/01/09	3.0%	3.0%	N/A	3.0%	3.0%	5.7%	11.0%	5.7%	11.0%	3.0%					1.0%	1.0%				
10/01/09	0.0%	0.0%	N/A	0.0%	0.0%	3.0%	3.0%	3.0%	3.0%	0.0%					0.0%	0.0%				
01/01/10	1.4%	1.4%	N/A	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%					2.0%	2.0%				
04/01/10	4.2%	4.2%	N/A	4.2%	4.2%	7.4%	7.4%	7.4%	7.4%	4.2%					0.0%	-2.0%				
06/01/10	0.0%	0.0%	N/A	0.0%	0.0%	-4.8%	-9.5%	-4.8%	-9.5%	0.0%					0.0%	0.0%				
07/01/10	0.0%	0.0%	N/A	0.0%	0.0%	6.5%	11.5%	6.5%	11.5%	0.0%					0.0%	0.0%	Inception			
11/1/10***	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					4.9%	0.0%	0.0%			
1/1/2011****	-7.0%	-7.0%	N/A	-7.0%	-7.0%	-8.5%	-8.5%	-8.5%	-8.5%	2.3%					2.3%	0.0%	0.0%			
04/01/11	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					0.0%	0.0%	2.3%			
05/01/11	-10.7%	-10.7%	N/A	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%					-1.4%	-1.4%	-1.4%			
08/01/11	-5.0%	-5.0%	N/A	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%					-5.0%	-5.0%	-5.0%			
10/01/11	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					0.0%	0.0%	0.0%			
01/01/12	5.1%	5.1%	N/A	5.1%	5.1%	0.0%	0.0%	0.0%	0.0%	5.1%	Inception				5.1%	5.1%	5.1%	Inception		
04/01/12	7.5%	7.5%	N/A	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%					7.5%	7.5%	7.5%	7.5%		
07/01/12	-1.5%	-1.5%	N/A	-1.5%	-1.5%	0.0%	0.0%	0.0%	0.0%	-1.5%	0.0%				-6.0%	0.0%	-6.0%	0.0%		
10/01/12	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					3.0%	0.0%	3.0%	0.0%	3.0%	
Proposed 01/2013	9.7%	9.7%	N/A	9.7%	9.7%	0.0%	0.0%	0.0%	0.0%	9.7%	0.0%				8.0%	0.0%	8.0%	0.0%	0.0%	

\*\* Includes revenue neutrality adjustment of 0.72%  
 \*\*\* 4.9% drug increase was approved for a 10/1/10 effective date, but implementation was delayed due to approval date  
 \*\*\*\* 2.9% increase to BlueChoice Advantage was approved for a 11/1/10 effective date, but implementation was delayed

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013**

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

**Expected Renewal Increases for BlueChoice HMO & BlueChoice HMO Open Access**

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$238	\$101	\$1	\$340
1/1/2006	\$250	\$105	\$1	\$356
4/1/2006	\$257	\$109	\$1	\$367
7/1/2006	\$257	\$109	\$1	\$367
9/1/2006	\$257	\$109	\$1	\$367
10/1/2006	\$257	\$109	\$1	\$367
1/1/2007	\$265	\$112	\$1	\$378
4/1/2007	\$265	\$112	\$1	\$378
7/1/2007	\$270	\$120	\$1	\$391
10/1/2007	\$270	\$124	\$1	\$395
1/1/2008	\$277	\$134	\$1	\$412
4/1/2008	\$271	\$143	\$1	\$415
7/1/2008	\$281	\$146	\$1	\$428
10/1/2008	\$281	\$146	\$1	\$428
1/1/2009	\$295	\$152	\$1	\$448
4/1/2009	\$299	\$155	\$1	\$455
7/1/2009	\$308	\$160	\$1	\$469
10/1/2009	\$308	\$162	\$1	\$471
1/1/2010	\$312	\$162	\$1	\$475
4/1/2010	\$325	\$165	\$1	\$491
6/1/2010	\$325	\$165	\$1	\$491
7/1/2010	\$325	\$165	\$1	\$491
11/1/2010	\$325	\$173	\$1	\$499
1/1/2011	\$302	\$177	\$1	\$480
4/1/2011	\$302	\$177	\$1	\$480
5/1/2011	\$270	\$175	\$1	\$446
8/1/2011	\$256	\$166	\$1	\$423
10/1/2011	\$257	\$166	\$1	\$424
1/1/2012	\$270	\$174	\$1	\$445
4/1/2012	\$290	\$187	\$1	\$478
7/1/2012	\$286	\$176	\$1	\$463
10/1/2012	\$286	\$176	\$1	\$463
<b>1/1/2013</b>	<b>\$314</b>	<b>\$190</b>	<b>\$1</b>	<b>\$505</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$480	Apr-12	\$478	-0.34%	
May-11	\$446	May-12	\$478	7.26%	
Jun-11	\$446	Jun-12	\$478	7.26%	
Jul-11	\$446	Jul-12	\$463	3.81%	
Aug-11	\$423	Aug-12	\$463	9.46%	
Sep-11	\$423	Sep-12	\$463	9.46%	
Oct-11	\$424	Oct-12	\$463	9.20%	
Nov-11	\$424	Nov-12	\$463	9.20%	
Dec-11	\$424	Dec-12	\$463	9.20%	
Jan-12	\$445	Jan-13	\$505	13.40%	
Feb-12	\$445	Feb-13	\$505	13.40%	
Mar-12	\$445	Mar-13	\$505	13.40%	

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$249	\$101	\$1	\$351
1/1/2006	\$261	\$105	\$1	\$367
4/1/2006	\$269	\$109	\$1	\$379
7/1/2006	\$269	\$109	\$1	\$379
9/1/2006	\$269	\$109	\$1	\$379
10/1/2006	\$269	\$109	\$1	\$379
1/1/2007	\$277	\$112	\$1	\$390
4/1/2007	\$277	\$112	\$1	\$390
7/1/2007	\$283	\$120	\$1	\$404
10/1/2007	\$283	\$124	\$1	\$408
1/1/2008	\$290	\$134	\$1	\$425
4/1/2008	\$284	\$143	\$1	\$428
7/1/2008	\$295	\$146	\$1	\$442
10/1/2008	\$295	\$146	\$1	\$442
1/1/2009	\$310	\$152	\$1	\$463
4/1/2009	\$315	\$155	\$1	\$471
7/1/2009	\$324	\$160	\$1	\$485
10/1/2009	\$324	\$162	\$1	\$487
1/1/2010	\$329	\$162	\$1	\$492
4/1/2010	\$343	\$165	\$1	\$509
6/1/2010	\$343	\$165	\$1	\$509
7/1/2010	\$343	\$165	\$1	\$509
11/1/2010	\$343	\$173	\$1	\$517
1/1/2011	\$319	\$177	\$1	\$497
4/1/2011	\$319	\$177	\$1	\$497
5/1/2011	\$285	\$175	\$1	\$461
8/1/2011	\$271	\$166	\$1	\$438
10/1/2011	\$271	\$166	\$1	\$438
1/1/2012	\$285	\$174	\$1	\$460
4/1/2012	\$306	\$187	\$1	\$494
7/1/2012	\$301	\$176	\$1	\$478
10/1/2012	\$301	\$176	\$1	\$478
<b>1/1/2013</b>	<b>\$330</b>	<b>\$190</b>	<b>\$1</b>	<b>\$521</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$497	Apr-12	\$494	-0.60%	
May-11	\$461	May-12	\$494	7.16%	
Jun-11	\$461	Jun-12	\$494	7.16%	
Jul-11	\$461	Jul-12	\$478	3.69%	
Aug-11	\$438	Aug-12	\$478	9.13%	
Sep-11	\$438	Sep-12	\$478	9.13%	
Oct-11	\$438	Oct-12	\$478	9.13%	
Nov-11	\$438	Nov-12	\$478	9.13%	
Dec-11	\$438	Dec-12	\$478	9.13%	
Jan-12	\$460	Jan-13	\$521	13.26%	
Feb-12	\$460	Feb-13	\$521	13.26%	
Mar-12	\$460	Mar-13	\$521	13.26%	

\* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013**

**JURISDICTION: District of Columbia**

**Premium History (Base Rate)**

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

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$263	\$101	\$1	\$365
1/1/2006	\$276	\$105	\$1	\$382
4/1/2006	\$284	\$109	\$1	\$394
7/1/2006	\$284	\$109	\$1	\$394
9/1/2006	\$284	\$109	\$1	\$394
10/1/2006	\$284	\$109	\$1	\$394
1/1/2007	\$293	\$112	\$1	\$406
4/1/2007	\$293	\$112	\$1	\$406
7/1/2007	\$299	\$120	\$1	\$420
10/1/2007	\$299	\$124	\$1	\$424
1/1/2008	\$306	\$134	\$1	\$441
4/1/2008	\$300	\$143	\$1	\$444
7/1/2008	\$311	\$146	\$1	\$458
10/1/2008	\$311	\$146	\$1	\$458
1/1/2009	\$327	\$152	\$1	\$480
4/1/2009	\$332	\$155	\$1	\$488
7/1/2009	\$342	\$160	\$1	\$503
10/1/2009	\$342	\$162	\$1	\$505
1/1/2010	\$347	\$162	\$1	\$510
4/1/2010	\$362	\$165	\$1	\$528
6/1/2010	\$362	\$165	\$1	\$528
7/1/2010	\$362	\$165	\$1	\$528
11/1/2010	\$362	\$173	\$1	\$536
1/1/2011	\$337	\$177	\$1	\$515
4/1/2011	\$337	\$177	\$1	\$515
5/1/2011	\$301	\$175	\$1	\$477
8/1/2011	\$286	\$166	\$1	\$453
10/1/2011	\$286	\$166	\$1	\$453
1/1/2012	\$301	\$174	\$1	\$476
4/1/2012	\$324	\$187	\$1	\$512
7/1/2012	\$319	\$176	\$1	\$496
10/1/2012	\$319	\$176	\$1	\$496
<b>1/1/2013</b>	<b>\$350</b>	<b>\$190</b>	<b>\$1</b>	<b>\$541</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$515	Apr-12	\$512	-0.58%	
May-11	\$477	May-12	\$512	7.34%	
Jun-11	\$477	Jun-12	\$512	7.34%	
Jul-11	\$477	Jul-12	\$496	3.98%	
Aug-11	\$453	Aug-12	\$496	9.49%	
Sep-11	\$453	Sep-12	\$496	9.49%	
Oct-11	\$453	Oct-12	\$496	9.49%	
Nov-11	\$453	Nov-12	\$496	9.49%	
Dec-11	\$453	Dec-12	\$496	9.49%	
<b>Jan-12</b>	<b>\$476</b>	<b>Jan-13</b>	<b>\$541</b>	<b>13.66%</b>	
<b>Feb-12</b>	<b>\$476</b>	<b>Feb-13</b>	<b>\$541</b>	<b>13.66%</b>	
<b>Mar-12</b>	<b>\$476</b>	<b>Mar-13</b>	<b>\$541</b>	<b>13.66%</b>	

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$278	\$101	\$1	\$380
1/1/2006	\$292	\$105	\$1	\$398
4/1/2006	\$300	\$109	\$1	\$410
7/1/2006	\$300	\$109	\$1	\$410
9/1/2006	\$300	\$109	\$1	\$410
10/1/2006	\$300	\$109	\$1	\$410
1/1/2007	\$309	\$112	\$1	\$422
4/1/2007	\$309	\$112	\$1	\$422
7/1/2007	\$315	\$120	\$1	\$436
10/1/2007	\$315	\$124	\$1	\$440
1/1/2008	\$323	\$134	\$1	\$458
4/1/2008	\$317	\$143	\$1	\$461
7/1/2008	\$329	\$146	\$1	\$476
10/1/2008	\$329	\$146	\$1	\$476
1/1/2009	\$345	\$152	\$1	\$498
4/1/2009	\$350	\$155	\$1	\$506
7/1/2009	\$361	\$160	\$1	\$522
10/1/2009	\$361	\$162	\$1	\$524
1/1/2010	\$366	\$162	\$1	\$529
4/1/2010	\$381	\$165	\$1	\$547
6/1/2010	\$381	\$165	\$1	\$547
7/1/2010	\$381	\$165	\$1	\$547
11/1/2010	\$381	\$173	\$1	\$555
1/1/2011	\$354	\$177	\$1	\$532
4/1/2011	\$354	\$177	\$1	\$532
5/1/2011	\$316	\$175	\$1	\$492
8/1/2011	\$300	\$166	\$1	\$467
10/1/2011	\$300	\$166	\$1	\$467
1/1/2012	\$315	\$174	\$1	\$490
4/1/2012	\$339	\$187	\$1	\$527
7/1/2012	\$334	\$176	\$1	\$511
10/1/2012	\$334	\$176	\$1	\$511
<b>1/1/2013</b>	<b>\$366</b>	<b>\$190</b>	<b>\$1</b>	<b>\$557</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$532	Apr-12	\$527	-0.94%	
May-11	\$492	May-12	\$527	7.11%	
Jun-11	\$492	Jun-12	\$527	7.11%	
Jul-11	\$492	Jul-12	\$511	3.86%	
Aug-11	\$467	Aug-12	\$511	9.42%	
Sep-11	\$467	Sep-12	\$511	9.42%	
Oct-11	\$467	Oct-12	\$511	9.42%	
Nov-11	\$467	Nov-12	\$511	9.42%	
Dec-11	\$467	Dec-12	\$511	9.42%	
<b>Jan-12</b>	<b>\$490</b>	<b>Jan-13</b>	<b>\$557</b>	<b>13.67%</b>	
<b>Feb-12</b>	<b>\$490</b>	<b>Feb-13</b>	<b>\$557</b>	<b>13.67%</b>	
<b>Mar-12</b>	<b>\$490</b>	<b>Mar-13</b>	<b>\$557</b>	<b>13.67%</b>	

\* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013**

**JURISDICTION: District of Columbia**

**Premium History (Base Rate)**

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

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
9/1/2006	\$161	\$35		\$196
10/1/2006	\$161	\$35		\$196
1/1/2007	\$166	\$36		\$202
4/1/2007	\$169	\$37		\$206
7/1/2007	\$177	\$40		\$217
10/1/2007	\$177	\$41		\$218
1/1/2008	\$181	\$44		\$225
4/1/2008	\$181	\$47		\$228
7/1/2008	\$188	\$48		\$236
10/1/2008	\$197	\$48		\$245
1/1/2009	\$209	\$50		\$259
4/1/2009	\$250	\$51		\$301
7/1/2009	\$264	\$53		\$317
10/1/2009	\$272	\$54		\$326
1/1/2010	\$276	\$54		\$330
4/1/2010	\$296	\$55		\$351
6/1/2010	\$282	\$54		\$336
7/1/2010	\$300	\$54		\$354
11/1/2010	\$300	\$54		\$354
1/1/2011	\$275	\$55		\$330
4/1/2011	\$275	\$55		\$330
5/1/2011	\$246	\$54		\$300
8/1/2011	\$234	\$51		\$285
10/1/2011	\$234	\$51	\$1	\$286
1/1/2012	\$234	\$54	\$1	\$289
4/1/2012	\$252	\$58	\$1	\$311
7/1/2012	\$252	\$58	\$1	\$311
10/1/2012	\$252	\$58	\$1	\$311
<b>1/1/2013</b>	<b>\$252</b>	<b>\$58</b>	<b>\$1</b>	<b>\$311</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$330	Apr-12	\$311	-5.76%	
May-11	\$300	May-12	\$311	3.67%	
Jun-11	\$300	Jun-12	\$311	3.67%	
Jul-11	\$300	Jul-12	\$311	3.67%	
Aug-11	\$285	Aug-12	\$311	9.12%	
Sep-11	\$285	Sep-12	\$311	9.12%	
Oct-11	\$286	Oct-12	\$311	8.74%	
Nov-11	\$286	Nov-12	\$311	8.74%	
Dec-11	\$286	Dec-12	\$311	8.74%	
Jan-12	<b>\$289</b>	Jan-13	<b>\$311</b>	<b>7.61%</b>	
Feb-12	<b>\$289</b>	Feb-13	<b>\$311</b>	<b>7.61%</b>	
Mar-12	<b>\$289</b>	Mar-13	<b>\$311</b>	<b>7.61%</b>	

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
9/1/2006	\$162	\$35	\$1	\$198
10/1/2006	\$162	\$35	\$1	\$198
1/1/2007	\$167	\$36	\$1	\$204
4/1/2007	\$170	\$37	\$1	\$208
7/1/2007	\$179	\$39	\$1	\$219
10/1/2007	\$179	\$40	\$1	\$220
1/1/2008	\$184	\$43	\$1	\$228
4/1/2008	\$184	\$46	\$1	\$231
7/1/2008	\$191	\$47	\$1	\$239
10/1/2008	\$201	\$47	\$1	\$249
1/1/2009	\$213	\$49	\$1	\$263
4/1/2009	\$255	\$50	\$1	\$306
7/1/2009	\$283	\$52	\$1	\$336
10/1/2009	\$292	\$53	\$1	\$346
1/1/2010	\$296	\$53	\$1	\$350
4/1/2010	\$318	\$54	\$1	\$373
6/1/2010	\$288	\$53	\$1	\$342
7/1/2010	\$321	\$53	\$1	\$375
11/1/2010	\$321	\$53	\$1	\$375
1/1/2011	\$294	\$54	\$1	\$349
4/1/2011	\$294	\$54	\$1	\$349
5/1/2011	\$262	\$53	\$1	\$316
8/1/2011	\$249	\$50	\$1	\$300
10/1/2011	\$250	\$50	\$1	\$301
1/1/2012	\$250	\$53	\$1	\$304
4/1/2012	\$250	\$57	\$1	\$308
7/1/2012	\$269	\$57	\$1	\$327
10/1/2012	\$269	\$57	\$1	\$327
<b>1/1/2013</b>	<b>\$269</b>	<b>\$57</b>	<b>\$1</b>	<b>\$327</b>

**Premium Percentage change for renewals**

Date	Rate	Date	Rate	Increase	Increase * Capped
Apr-11	\$349	Apr-12	\$308	-11.75%	
May-11	\$316	May-12	\$308	-2.53%	
Jun-11	\$316	Jun-12	\$308	-2.53%	
Jul-11	\$316	Jul-12	\$327	3.40%	
Aug-11	\$300	Aug-12	\$327	8.92%	
Sep-11	\$300	Sep-12	\$327	8.92%	
Oct-11	\$301	Oct-12	\$327	8.55%	
Nov-11	\$301	Nov-12	\$327	8.55%	
Dec-11	\$301	Dec-12	\$327	8.55%	
Jan-12	<b>\$304</b>	Jan-13	<b>\$327</b>	<b>7.48%</b>	
Feb-12	<b>\$304</b>	Feb-13	<b>\$327</b>	<b>7.48%</b>	
Mar-12	<b>\$304</b>	Mar-13	<b>\$327</b>	<b>7.48%</b>	

\* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)  
DC Small Group Rate Filing Effective 01/2013**

**JURISDICTION: District of Columbia**

**Premium History (Base Rate)**

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

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$214	\$47		\$261
10/1/2006	\$214	\$47		\$261
1/1/2007	\$221	\$48		\$269
4/1/2007	\$226	\$49		\$275
7/1/2007	\$237	\$53		\$290
10/1/2007	\$206	\$55		\$261
1/1/2008	\$211	\$59		\$270
4/1/2008	\$211	\$63		\$274
7/1/2008	\$219	\$65		\$284
10/1/2008	\$230	\$65		\$295
1/1/2009	\$244	\$68		\$312
4/1/2009	\$291	\$69		\$360
7/1/2009	\$308	\$71		\$379
10/1/2009	\$317	\$72		\$389
1/1/2010	\$321	\$72		\$393
4/1/2010	\$345	\$73		\$418
6/1/2010	\$328	\$72		\$400
7/1/2010	\$349	\$72		\$421
11/1/2010	\$349	\$72		\$421
1/1/2011	\$319	\$74		\$393
4/1/2011	\$319	\$74		\$393
5/1/2011	\$285	\$73		\$358
8/1/2011	\$271	\$69		\$340
10/1/2011	\$271	\$69	\$1	\$341
1/1/2012	\$271	\$73	\$1	\$345
4/1/2012	\$291	\$78	\$1	\$370
7/1/2012	\$291	\$78	\$1	\$370
10/1/2012	\$291	\$78	\$1	\$370
<b>1/1/2013</b>	<b>\$291</b>	<b>\$78</b>	<b>\$1</b>	<b>\$370</b>

  

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Apr-11	\$393	Apr-12	\$370	-5.85%
May-11	\$358	May-12	\$370	3.35%
Jun-11	\$358	Jun-12	\$370	3.35%
Jul-11	\$358	Jul-12	\$370	3.35%
Aug-11	\$340	Aug-12	\$370	8.82%
Sep-11	\$340	Sep-12	\$370	8.82%
Oct-11	\$341	Oct-12	\$370	8.50%
Nov-11	\$341	Nov-12	\$370	8.50%
Dec-11	\$341	Dec-12	\$370	8.50%
Jan-12	\$345	Jan-13	\$370	7.25%
Feb-12	\$345	Feb-13	\$370	7.25%
Mar-12	\$345	Mar-13	\$370	7.25%

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$217	\$47	\$1	\$265
10/1/2006	\$217	\$47	\$1	\$265
1/1/2007	\$224	\$48	\$1	\$273
4/1/2007	\$229	\$49	\$1	\$279
7/1/2007	\$239	\$53	\$1	\$293
10/1/2007	\$208	\$55	\$1	\$264
1/1/2008	\$213	\$59	\$1	\$273
4/1/2008	\$213	\$63	\$1	\$277
7/1/2008	\$221	\$65	\$1	\$287
10/1/2008	\$232	\$65	\$1	\$298
1/1/2009	\$246	\$68	\$1	\$315
4/1/2009	\$294	\$69	\$1	\$364
7/1/2009	\$326	\$71	\$1	\$398
10/1/2009	\$336	\$72	\$1	\$409
1/1/2010	\$341	\$72	\$1	\$414
4/1/2010	\$366	\$73	\$1	\$440
6/1/2010	\$331	\$72	\$1	\$404
7/1/2010	\$369	\$72	\$1	\$442
11/1/2010	\$369	\$72	\$1	\$442
1/1/2011	\$338	\$74	\$1	\$413
4/1/2011	\$338	\$74	\$1	\$413
5/1/2011	\$302	\$73	\$1	\$376
8/1/2011	\$287	\$69	\$1	\$357
10/1/2011	\$287	\$69	\$1	\$357
1/1/2012	\$287	\$73	\$1	\$361
4/1/2012	\$309	\$78	\$1	\$388
7/1/2012	\$309	\$78	\$1	\$388
10/1/2012	\$309	\$78	\$1	\$388
<b>1/1/2013</b>	<b>\$309</b>	<b>\$78</b>	<b>\$1</b>	<b>\$388</b>

  

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Apr-11	\$413	Apr-12	\$388	-6.05%
May-11	\$376	May-12	\$388	3.19%
Jun-11	\$376	Jun-12	\$388	3.19%
Jul-11	\$376	Jul-12	\$388	3.19%
Aug-11	\$357	Aug-12	\$388	8.68%
Sep-11	\$357	Sep-12	\$388	8.68%
Oct-11	\$357	Oct-12	\$388	8.68%
Nov-11	\$357	Nov-12	\$388	8.68%
Dec-11	\$357	Dec-12	\$388	8.68%
Jan-12	\$361	Jan-13	\$388	7.48%
Feb-12	\$361	Feb-13	\$388	7.48%
Mar-12	\$361	Mar-13	\$388	7.48%

\* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)**  
**DC Small Group Rate Filing Effective 01/2013**  
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000

