

State: District of Columbia
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
 Product Name: DC BlueChoice Small Group Eff 201307
 Project Name/Number: /1859

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: 1.800%
 Effective Date of Last Rate Revision: 04/01/2013
 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	1.800%	1.800%	\$2,584,924	21,388	\$123,617,019	1.997%	0.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	16,801			15,321	2,143	639		
Policy Holders:	10,652			9,160	1,259	317		

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 201307

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Rate Review Detail

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 201307
 Project Name/Number: /1859

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, HMO HSA, Opt-Out Plus Open Access HSA, BlueChoice Advantage HSA, HMO HRA, Opt-Out Plus Open Access HRA, BlueChoice Advantage HRA, HealthyBlue 2.0 (Non-CDH, HSA, and HRA), HealthyBlue Advantage (Non-CDH, HSA, and HRA), Non-CDH Drug, HSA Drug, HRA Drug, HB 2.0 CDH Drug, HB Advantage CDH Drug

Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: 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/BC-OOP/SOB HDHP (R. 7/07),DC/CFBC/RX3 (R. 8/12),DC/CF/ATTC (R. 1/10),DC/CF/BP/EOC (R. 11/09),DC/CF/CMM/DOCS (7/08),DC/BCOO/SOB (R. 6/09),DC/BCOO/OPEN ACCESS (R. 6/09),DC/CF/DEPENDENT AGE (R. 10/11),DC/CF/GC (R. 10/11),DC/CF/NGF/PPACA (9/10),DC/CF/RX3 (R. 7/11),DC/CF/RX3 (R. 8/12),DC/CF/CMM (10/08),DC/GHMSI/DOL APPEAL (R. 11/11),DC/CFDEPENDENT AGE (R. 10/11),DC/CMM/SOB HDHP (R. 10/08),DC/CFBC/HPN EOC (R. 10/11),DC/CFBC/PPN DOCS (R. 10/11),DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB2 EOC (10/11),DC/CFBC/HB2 DOCS (10/11),DC/CFBC/HB2 SOB (10/11),DC/CFBC/HB/WELLNESS (1/13),DC/CFBC/HB2 WELLNESS (10/11),DC/CFBC/HBADV/EOC (7/12),DC/CFBC/HBADV/DOCS (7/12),DC/CFBC/HBADV/SOB (7/12),DC/CFBC/HB3 WELLNESS (8/12),and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 394,140
 Benefit Change: None
 Percent Change Requested: Min: 0.0 Max: 1.997 Avg: 1.752

PRIOR RATE:

Total Earned Premium: 147,539,047.00
 Total Incurred Claims: 116,169,378.00
 Annual \$: Min: 257.50 Max: 413.16 Avg: 374.33

REQUESTED RATE:

Projected Earned Premium: 150,123,970.00

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
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Projected Incurred Claims: 118,864,960.00
Annual \$: Min: 257.50 Max: 420.95 Avg: 380.89

SERFF Tracking #:

CFAP-128898707

State Tracking #:

Company Tracking #:

1859

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 201307

Project Name/Number:

/1859

Rate/Rule Schedule

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 201307

Project Name/Number: /1859

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1		Rate Filing 1859 - 3Q13	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/BC-OOP/SOB HDHP (R. 7/07), DC/CFBC/RX3 (R. 8/12), DC/CF/ATTC (R. 1/10), DC/CF/BP/EOC (R. 11/09), DC/CF/CMM/DOCS (7/08), DC/BCOO/SOB (R. 6/09), DC/BCOO/OPEN ACCESS (R. 6/09), DC/CF/DEPENDENT AGE (R. 10/11), DC/CF/GC (R. 10/11), DC/CF/NGF/PPACA (9/10), DC/CF/RX3 (R. 7/11), DC/CF/RX3 (R. 8/12), DC/CF/CMM (10/08), DC/GHMSI/DOL APPEAL (R. 11/11), DC/CFDEPENDENT AGE (R. 10/11), DC/CMM/SOB HDHP (R. 10/08),	Revised	Previous State Filing Number:	File 1832 or CFAP-128775513	File 1859 BC - Rates - 3Q13.pdf
					Percent Rate Change Request:	1.800	

State: District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

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Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
			DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB/RX (R. 8/12), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB/WELLNESS (1/13), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HBADV/EOC (7/12), DC/CFBC/HBADV/DOCS (7/12), DC/CFBC/HBADV/SOB (7/12), DC/CFBC/HB3 WELLNESS (8/12), and any amendments			

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 201307

Project Name/Number: /1859

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
					Previous State Filing Number:	Please see above (3Q13)	
2		Rate Filing 1859 - 4Q13	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/BC-OOP/SOB HDHP (R. 7/07), DC/CFBC/RX3 (R. 8/12), DC/CF/ATTC (R. 1/10), DC/CF/BP/EOC (R. 11/09), DC/CF/CMM/DOCS (7/08), DC/BCOO/SOB (R. 6/09), DC/BCOO/OPEN ACCESS (R. 6/09), DC/CF/DEPENDENT AGE (R. 10/11), DC/CF/GC (R. 10/11), DC/CF/NGF/PPACA (9/10), DC/CF/RX3 (R. 7/11), DC/CF/RX3 (R. 8/12), DC/CF/CMM (10/08), DC/GHMSI/DOL APPEAL (R. 11/11), DC/CFDEPENDENT AGE (R. 10/11), DC/CMM/SOB HDHP (R. 10/08),	Revised	Previous State Filing Number:	Please see above (3Q13)	File 1859 BC - Rates - 4Q13.pdf
					Percent Rate Change Request:	2.300	

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CareFirst BlueChoice, Inc.

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Project Name/Number: /1859

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
			DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB/RX (R. 8/12), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB/WELLNESS (1/13), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HBADV/EOC (7/12), DC/CFBC/HBADV/DOCS (7/12), DC/CFBC/HBADV/SOB (7/12), DC/CFBC/HB3 WELLNESS (8/12), and any amendments			

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1859
Medical & Drug Rates, and Rating Factors
Premium Rates Effective 07/2013***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
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BlueChoice DC Small Group Medical and Drug Form Numbers – 07/2013

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/CF/RX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CF/CMM (10/08) ; 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/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) ; DC/CFBC/HB/RX (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/HB/WELLNESS (1/13) ; 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 07/2013
Premiums Effective 07/2013
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*	07/2013	04/2013	Rate Change 07/2013 over 04/2013
											Individual Rate	Individual Rate	
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$360	\$351	2.6%
HMO	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$342	\$334	2.4%
HMO	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$308	\$300	2.7%
HMO	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$320	\$312	2.6%
HMO	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$301	\$294	2.4%
HMO	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$291	\$284	2.5%
HMO	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$269	\$262	2.7%
HMO	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$308	\$300	2.7%
HMO	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$296	\$289	2.4%
HMO	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$279	\$272	2.6%
HMO OA	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$360	\$351	2.6%
HMO OA	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$318	\$310	2.6%
HMO OA	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$340	\$332	2.4%
HMO OA	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$315	\$307	2.6%
HMO OA	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$308	\$300	2.7%
HMO OA	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$284	\$277	2.5%
HMO OA	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$320	\$312	2.6%
HMO OA	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$313	\$305	2.6%
HMO OA	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$291	\$284	2.5%

* Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network								07/2013	04/2013	Rate Change 07/2013 over 04/2013	
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance	OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core*	Individual Rate		Individual Rate
OO OA	2	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$381	\$372	2.4%
OO OA	4	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$358	\$349	2.6%
OO OA	6	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$368	\$359	2.5%
OO OA	8	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$341	\$333	2.4%
OO OA	13	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$342	\$334	2.4%
OO OA	14	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$334	\$326	2.5%
OO OA	B	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$338	\$330	2.4%
OO OA	F	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$315	\$307	2.6%
OO OA	H	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$317	\$309	2.6%
OO OA	L	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$294	\$287	2.4%
OO OA	B	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$342	\$334	2.4%
OO OA	F	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$320	\$312	2.6%
OO OA	H	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$321	\$313	2.6%
OO OA	L	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$303	\$296	2.4%

* Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core**	07/2013	04/2013	Rate Change 07/2013 over 04/2013
			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	\$399	\$389	2.6%

* CMM - Comprehensive Major Medical

** Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
HSA HMO Open Access & HSA Opt-Out Plus Open Access**

HSA HMO Open Access													07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	IP Deductible	IP Coinsurance	Deductible	OOP Max	Vision Core*	Medical	Drug	Total	Medical	Drug	Total		
HMO OA HDHP**	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 HMO OA	6	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,300	\$2,600	Yes	\$249	\$57	\$306	\$249	\$57	\$306	0.0%	
HSA HMO OA	7	\$0/\$25/\$45	No	\$25	\$40	\$100	\$500	N/A	\$1,500	\$3,000	Yes	\$231	\$56	\$287	\$231	\$56	\$287	0.0%	

HSA Opt-Out Plus Open Access													07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013			
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	In-Network					Out of Network			Vision Core*	Medical	Drug	Total	Medical	Drug	Total	
							IP Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max									
OO+ OA HDHP**	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%	
HSA OO+ OA	6	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,300	100%	\$2,600	\$2,000	80%	\$4,000	Yes	\$287	\$77	\$364	\$287	\$77	\$364	0.0%	

* Note: The core vision rate is not included in the medical rates shown.

** Previously HSA Option 1. This option is closed to new sales as of 1/1/2013. Existing groups may renew into the option as a high deductible health plan, but the benefit is no longer HSA-eligible as of 1/1/2013.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
HRA HMO Open Access & HRA Opt-Out Plus Open Access**

HRA HMO Open Access													07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013
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 HMO OA	7	\$0/\$25/\$45	No	\$25	\$40	\$100	\$500	N/A	\$1,500	\$3,000	Yes	\$247	\$55	\$302	\$247	\$55	\$302	0.0%	

HRA Opt-Out Plus Open Access													07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013		
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	In-Network						Out of Network			Vision Core*	Medical	Drug	Total	Medical	Drug	Total	
					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%

* Note: The core vision rate is not included in the medical rates shown.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
BlueChoice Advantage**

Product Type	Option	In-Network*							Out of Network**			Vision Core***	07/2013	04/2013	Rate Change 07/2013 over 04/2013
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOB Max	Deductible	Coinsurance	OOB Max		Individual Rate	Individual Rate	
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$394	\$384	2.6%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$412	\$402	2.5%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$369	\$360	2.5%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$358	\$349	2.6%

* 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

*** Note: The core vision rate is not included in the medical rates shown.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network*						Out of Network**			Vision Core***	07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013
				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***	07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013
				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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
HealthyBlue 2.0 Rates

Product	Option	In-Network							Out of Network		Vision Core***	07/2013			04/2013			Rate Change 07/2013 over 04/2013
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay **	ER Copay	Ded	OOP Max	Ded	OOP Max		Individual Rate			Individual Rate			
											Medical	Drug	Total	Medical	Drug	Total		
HealthyBlue 2.0 Non-CDH																		
HealthyBlue 2.0	\$300 Double Option (Option A)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$306			\$299			2.3%
HealthyBlue 2.0	\$500 Double Option (Option B)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$295			\$288			2.4%
HealthyBlue 2.0	\$1000 Double Option (Option C)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$270			\$263			2.7%
HealthyBlue 2.0 CDH w/Integrated \$0/25/45, 50% Inj. **																		
HealthyBlue 2.0 HSA	\$1500 Deductible (Option D)	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 (Option E)	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 (Option F)	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 (Option D)	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 (Option E)	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 (Option F)	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

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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Premiums Effective 07/2013
HealthyBlue Advantage Rates

Product	Option	In-Network^								Out of Network^^		Vision Core***	07/2013 Individual Rate			04/2013 Individual Rate			Rate Change 07/2013 over 04/2013	
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay	OP Non-Surgery Copay	ER Copay	Ded	OOP Max	Ded	OOP Max		Medical Rate	Drug Rate	Total Rate	Medical Rate	Drug Rate	Total Rate		
Non-Integrated (Can be sold as an HRA)																				
HealthyBlue Advantage	A	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$333				\$325			2.5%
HealthyBlue Advantage	B	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$320				\$312			2.6%
HealthyBlue Advantage	C	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$294				\$287			2.4%
with Integrated Rx \$0/25/45 Copay																				
HealthyBlue Advantage HSA	D	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$221	\$91	\$312	\$221	\$91	\$312	0.0%	
HealthyBlue Advantage HSA	E	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$205	\$86	\$291	\$205	\$86	\$291	0.0%	
HealthyBlue Advantage HSA	F	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$195	\$82	\$277	\$195	\$82	\$277	0.0%	
HealthyBlue Advantage HRA	D	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$239	\$99	\$338	\$239	\$99	\$338	0.0%	
HealthyBlue Advantage HRA	E	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$223	\$94	\$317	\$223	\$94	\$317	0.0%	
HealthyBlue Advantage HRA	F	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$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

^ 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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 07/2013
RX BENEFITS

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	07/2013	Individual Rate With Deductible CarryOver	04/2013	Rate Change 07/2013 over 04/2013
					Individual Rate		Prior Rate	
Options Below Include an Unlimited Max								
4	\$8	\$15	\$30	\$0	\$165	N/A	\$165	0.0%
7	\$10	\$20	\$35	\$0	\$139	N/A	\$139	0.0%
1	\$0	\$25	\$45	\$0	\$122	N/A	\$122	0.0%
2	\$0	\$25	\$45	\$100	\$105	\$106	\$105	0.0%

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 07/2013
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	07/2013	Individual Rate With Deductible CarryOver	04/2013	Rate Change 07/2013 over 04/2013
					Individual Rate		Prior Rate	
Options Below Include an Unlimited Max								
12	\$10	\$25	\$45	\$0	\$121	N/A	\$121	0.0%
15	\$10	\$25	\$45	\$100	\$104	\$105	\$104	0.0%
18	\$10	\$25	\$45	\$200	\$90	\$91	\$90	0.0%
21	\$15	\$35	\$60	\$0	\$98	N/A	\$98	0.0%
24	\$15	\$35	\$60	\$100	\$85	\$86	\$85	0.0%
27	\$15	\$35	\$60	\$200	\$68	\$69	\$68	0.0%
Options Below Have a 30% Coinsurance and Unlimited Max								
29*	\$10	\$25	\$45	\$0				
29**	\$30	\$75	\$135	\$0	\$116	N/A	\$116	0.0%
31*	\$10	\$25	\$45	\$100				
31**	\$30	\$75	\$135	\$100	\$97	\$98	\$97	0.0%

* Minimum

** Maximum

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
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 07/2013
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 07/2013

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

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

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
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 07/2013

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

Group Size 2 - 24					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	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

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

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1859
Medical & Drug Rates, and Rating Factors
Premium Rates Effective 10/2013***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
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Filing 1859**

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BlueChoice DC Small Group Medical and Drug Form Numbers – 10/2013

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/CF/RX3 (R. 7/11); DC/CF/NGF/PPACA (9/10); DC/CF/CMM (10/08) ; 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/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) ; DC/CFBC/HB/RX (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/HB/WELLNESS (1/13) ; 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 10/2013
Premiums Effective 10/2013
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*	10/2013	07/2013	Rate Change 10/2013 over 07/2013
											Individual Rate	Individual Rate	
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$371	\$360	3.1%
HMO	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$353	\$342	3.2%
HMO	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$318	\$308	3.2%
HMO	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$330	\$320	3.1%
HMO	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$310	\$301	3.0%
HMO	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$300	\$291	3.1%
HMO	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$277	\$269	3.0%
HMO	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$318	\$308	3.2%
HMO	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$305	\$296	3.0%
HMO	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$288	\$279	3.2%
HMO OA	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$371	\$360	3.1%
HMO OA	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$328	\$318	3.1%
HMO OA	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$351	\$340	3.2%
HMO OA	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$325	\$315	3.2%
HMO OA	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$318	\$308	3.2%
HMO OA	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$293	\$284	3.2%
HMO OA	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$330	\$320	3.1%
HMO OA	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$323	\$313	3.2%
HMO OA	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$300	\$291	3.1%

* Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network								10/2013	07/2013	Rate Change 10/2013 over 07/2013	
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance	OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core*	Individual Rate		Individual Rate
OO OA	2	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$393	\$381	3.1%
OO OA	4	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$369	\$358	3.1%
OO OA	6	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$379	\$368	3.0%
OO OA	8	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$352	\$341	3.2%
OO OA	13	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$353	\$342	3.2%
OO OA	14	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$344	\$334	3.0%
OO OA	B	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$348	\$338	3.0%
OO OA	F	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$325	\$315	3.2%
OO OA	H	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$327	\$317	3.2%
OO OA	L	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$303	\$294	3.1%
OO OA	B	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$353	\$342	3.2%
OO OA	F	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$330	\$320	3.1%
OO OA	H	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$331	\$321	3.1%
OO OA	L	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$312	\$303	3.0%

* Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core**	10/2013	07/2013	Rate Change 10/2013 over 07/2013
			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	\$411	\$399	3.0%

* CMM - Comprehensive Major Medical

** Note: The core vision rate is not included in the medical rates shown.

Note: Options in bold are open for new sales.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
HSA HMO Open Access & HSA Opt-Out Plus Open Access**

HSA HMO Open Access													10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	IP Deductible	IP Coinsurance	Deductible	OOP Max	Vision Core*	Medical	Drug	Total	Medical	Drug	Total		
HMO OA HDHP**	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$258	\$59	\$317	\$252	\$58	\$310	2.3%	
HSA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$222	\$42	\$264	\$217	\$41	\$258	2.3%	
HSA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$190	\$36	\$226	\$186	\$35	\$221	2.3%	
HSA HMO OA	6	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,300	\$2,600	Yes	\$254	\$58	\$312	\$249	\$57	\$306	2.0%	
HSA HMO OA	7	\$0/\$25/\$45	No	\$25	\$40	\$100	\$500	N/A	\$1,500	\$3,000	Yes	\$236	\$57	\$293	\$231	\$56	\$287	2.1%	

HSA Opt-Out Plus Open Access													10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013			
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	In-Network					Out of Network			Vision Core*	Medical	Drug	Total	Medical	Drug	Total	
							IP Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max									
OO+ OA HDHP**	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$297	\$80	\$377	\$291	\$78	\$369	2.2%	
HSA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$258	\$58	\$316	\$252	\$57	\$309	2.3%	
HSA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$220	\$43	\$263	\$215	\$42	\$257	2.3%	
HSA OO+ OA	6	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,300	100%	\$2,600	\$2,000	80%	\$4,000	Yes	\$293	\$79	\$372	\$287	\$77	\$364	2.2%	

* Note: The core vision rate is not included in the medical rates shown.

** Previously HSA Option 1. This option is closed to new sales as of 1/1/2013. Existing groups may renew into the option as a high deductible health plan, but the benefit is no longer HSA-eligible as of 1/1/2013.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
HRA HMO Open Access & HRA Opt-Out Plus Open Access**

HRA HMO Open Access													10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013
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	\$275	\$58	\$333	\$269	\$57	\$326	2.1%	
HRA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$232	\$43	\$275	\$227	\$42	\$269	2.2%	
HRA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$202	\$36	\$238	\$198	\$35	\$233	2.1%	
HRA HMO OA	1	None	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$275		\$275	\$269		\$269	2.2%	
HRA HMO OA	2	None	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$232		\$232	\$227		\$227	2.2%	
HRA HMO OA	3	None	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$202		\$202	\$198		\$198	2.0%	
HRA HMO OA	7	\$0/\$25/\$45	No	\$25	\$40	\$100	\$500	N/A	\$1,500	\$3,000	Yes	\$252	\$56	\$308	\$247	\$55	\$302	2.0%	

HRA Opt-Out Plus Open Access													10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013		
Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	In-Network						Out of Network			Vision Core*	Medical	Drug	Total	Medical	Drug	Total	
					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	\$316	\$80	\$396	\$309	\$78	\$387	2.3%
HRA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$269	\$58	\$327	\$263	\$57	\$320	2.2%
HRA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$231	\$43	\$274	\$226	\$42	\$268	2.2%
HRA OO+ OA	1	None	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$316		\$316	\$309		\$309	2.3%
HRA OO+ OA	2	None	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$269		\$269	\$263		\$263	2.3%
HRA OO+ OA	3	None	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$231		\$231	\$226		\$226	2.2%

* Note: The core vision rate is not included in the medical rates shown.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
BlueChoice Advantage**

Product Type	Option	In-Network*							Out of Network**			Vision Core***	10/2013	07/2013	Rate Change 10/2013 over 07/2013
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOB Max	Deductible	Coinsurance	OOB Max		Individual Rate	Individual Rate	
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$406	\$394	3.0%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$425	\$412	3.2%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$380	\$369	3.0%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$369	\$358	3.1%

* 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

*** Note: The core vision rate is not included in the medical rates shown.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 10/2013
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network*						Out of Network**			Vision Core***	10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013
				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	\$240	\$83	\$323	\$235	\$81	\$316	2.2%
BlueChoice Advantage HRA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$261	\$90	\$351	\$255	\$88	\$343	2.3%
BlueChoice Advantage HRA	1	None	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$242		\$242	\$237		\$237	2.1%

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	In-Network*						Out of Network**			Vision Core***	10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013
				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	\$223	\$77	\$300	\$218	\$75	\$293	2.4%
BlueChoice Advantage HRA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$242	\$83	\$325	\$237	\$81	\$318	2.2%
BlueChoice Advantage HRA	2	None	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$229		\$229	\$224		\$224	2.2%

* 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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 07/2013
HealthyBlue 2.0 Rates

Product	Option	In-Network							Out of Network		Vision Core***	10/2013			07/2013			Rate Change 10/2013 over 07/2013
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay **	ER Copay	Ded	OOP Max	Ded	OOP Max		Individual Rate			Individual Rate			
											Medical	Drug	Total	Medical	Drug	Total		
HealthyBlue 2.0 Non-CDH																		
HealthyBlue 2.0	\$300 Double Option (Option A)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$315			\$306			2.9%
HealthyBlue 2.0	\$500 Double Option (Option B)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$304			\$295			3.1%
HealthyBlue 2.0	\$1000 Double Option (Option C)	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$278			\$270			3.0%
											10/2013			07/2013				
HealthyBlue 2.0 CDH w/Integrated \$0/25/45, 50% Inj. **																		
HealthyBlue 2.0 HSA	\$1500 Deductible (Option D)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$227	\$95	\$322	\$222	\$93	\$315	2.2%
HealthyBlue 2.0 HSA	\$2000 Deductible (Option E)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$212	\$90	\$302	\$207	\$88	\$295	2.4%
HealthyBlue 2.0 HSA	\$2500 Deductible (Option F)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$200	\$85	\$285	\$196	\$83	\$279	2.2%
HealthyBlue 2.0 HRA	\$1500 Deductible (Option D)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$245	\$103	\$348	\$240	\$101	\$341	2.1%
HealthyBlue 2.0 HRA	\$2000 Deductible (Option E)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$229	\$97	\$326	\$224	\$95	\$319	2.2%
HealthyBlue 2.0 HRA	\$2500 Deductible (Option F)	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$216	\$93	\$309	\$211	\$91	\$302	2.3%

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

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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
Premiums Effective 07/2013
HealthyBlue Advantage Rates

Product	Option	In-Network^								Out of Network^^			10/2013 Individual Rate			07/2013 Individual Rate			Rate Change 10/2013 over 07/2013
		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	Drug Rate	Total Rate	Medical Rate	Drug Rate	Total Rate	
Non-Integrated (Can be sold as an HRA)																			
HealthyBlue Advantage	A	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$343			\$333			3.0%
HealthyBlue Advantage	B	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$330			\$320			3.1%
HealthyBlue Advantage	C	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$303			\$294			3.1%
with Integrated Rx \$0/25/45 Copay																			
HealthyBlue Advantage HSA	D	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$226	\$93	\$319	\$221	\$91	\$312	2.2%
HealthyBlue Advantage HSA	E	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$210	\$88	\$298	\$205	\$86	\$291	2.4%
HealthyBlue Advantage HSA	F	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$199	\$84	\$283	\$195	\$82	\$277	2.2%
HealthyBlue Advantage HRA	D	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$244	\$101	\$345	\$239	\$99	\$338	2.1%
HealthyBlue Advantage HRA	E	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$228	\$96	\$324	\$223	\$94	\$317	2.2%
HealthyBlue Advantage HRA	F	Ded, then \$0	Ded, then \$30	\$300	Ded, then \$300 **	\$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$216	\$91	\$307	\$211	\$89	\$300	2.3%

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

^ 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

*** Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 10/2013
RX BENEFITS

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	10/2013	Individual Rate With Deductible CarryOver	07/2013	Rate Change 10/2013 over 07/2013
					Individual Rate		Prior Rate	
Options Below Include an Unlimited Max								
4	\$8	\$15	\$30	\$0	\$165	N/A	\$165	0.0%
7	\$10	\$20	\$35	\$0	\$139	N/A	\$139	0.0%
1	\$0	\$25	\$45	\$0	\$122	N/A	\$122	0.0%
2	\$0	\$25	\$45	\$100	\$105	\$106	\$105	0.0%

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 10/2013
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	10/2013	Individual Rate With Deductible CarryOver	07/2013	Rate Change 10/2013 over 07/2013
					Individual Rate		Prior Rate	
Options Below Include an Unlimited Max								
12	\$10	\$25	\$45	\$0	\$121	N/A	\$121	0.0%
15	\$10	\$25	\$45	\$100	\$104	\$105	\$104	0.0%
18	\$10	\$25	\$45	\$200	\$90	\$91	\$90	0.0%
21	\$15	\$35	\$60	\$0	\$98	N/A	\$98	0.0%
24	\$15	\$35	\$60	\$100	\$85	\$86	\$85	0.0%
27	\$15	\$35	\$60	\$200	\$68	\$69	\$68	0.0%
Options Below Have a 30% Coinsurance and Unlimited Max								
29*	\$10	\$25	\$45	\$0				
29**	\$30	\$75	\$135	\$0	\$116	N/A	\$116	0.0%
31*	\$10	\$25	\$45	\$100				
31**	\$30	\$75	\$135	\$100	\$97	\$98	\$97	0.0%

* Minimum
** Maximum

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
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 10/2013
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 10/2013

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

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

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2013
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 10/2013

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

Group Size 2 - 24					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	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

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

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC BlueChoice Small Group Eff 201307
Project Name/Number: /1859

Filing Company: CareFirst BlueChoice, Inc.

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:	This information can be found in the Actuarial Memorandum.		
		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	This filing is being submitted directly by the insurance company.		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:			
Attachment(s):			
File 1859 BC - Actuarial Memorandum.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Please see Actuarial Memorandum for certification.		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	This is not a P&C filing.		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	This is not a P&C filing.		
		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	Since this is the initial filing submission, the required documentation is not yet available.		

SERFF Tracking #:

CFAP-128898707

State Tracking #:

Company Tracking #:

1859

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 201307

Project Name/Number:

/1859

Item Status:

Status Date:

Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	This section does not work. Instead, we have added a new Supporting Documentation section entitled "Rate Summary Worksheet" and attached the necessary documents.		

Item Status:

Status Date:

Satisfied - Item:	Rate Summary Worksheet		
Comments:	PRJ is forthcoming.		

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1859
Actuarial Memorandum***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
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Filing 1859**

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ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am an Associate 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, produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

Dwayne
Lucado

Digitally signed by Dwayne Lucado
DN: cn=Dwayne Lucado, o=CareFirst
BlueCross BlueShield, ou=Actuarial Pricing
Department,
email=dwayne.lucado@carefirst.com, c=US
Date: 2013.02.19 16:53:07 -05'00'

Dwayne Lucado, FSA, MAAA
Associate Actuary
CareFirst BlueChoice, Incorporated
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (BlueChoice & GHMSI)
DC Small Group Rate Filing Effective 07/2013
Rate Filing Summary (Filing 1859)**

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

Product	Proposed Rate Change (07/2013 over 04/2013 Rate Level)	Proposed Renewals (07/1/2013 over 07/1/2012 based on proposed)	Proposed Rate Change (10/2013 over 07/2013 Rate Level)	Estimated Renewals (10/1/2013 over 10/1/2012 based on proposed)
HMO	2.5%	19.6%	3.1%	23.3%
HMO Open Access	2.5%	19.6%	3.1%	23.3%
Opt-Out Open Access	2.5%	19.6%	3.1%	23.3%
Opt-Out Plus Open Access	2.5%	19.6%	3.1%	23.3%
BlueChoice Advantage	2.5%	19.6%	3.1%	23.3%
HealthyBlue 1.0 Non-CDH	2.5%	11.4%	3.1%	11.5%
HealthyBlue 2.0 Non-CDH	2.5%	9.8%	3.1%	9.9%
HealthyBlue Advantage Non-CDH ***	2.5%	14.4%	3.1%	18.0%
HMO HSA*	0.0%	0.0%	2.2%	2.2%
Opt-Out Plus Open Access HSA*	0.0%	0.0%	2.2%	2.2%
BlueChoice Advantage HSA	0.0%	0.0%	2.2%	2.2%
HealthyBlue 2.0 HSA ***	0.0%	3.0%	2.2%	2.2%
HealthyBlue Advantage HSA ***	0.0%	0.0%	2.2%	2.2%
HMO HRA	0.0%	0.0%	2.2%	2.2%
Opt-Out Plus Open Access HRA	0.0%	0.0%	2.2%	2.2%
BlueChoice Advantage HRA	0.0%	0.0%	2.2%	2.2%
HealthyBlue 2.0 HRA ***	0.0%	3.0%	2.2%	2.2%
HealthyBlue Advantage HRA ***	0.0%	0.0%	2.2%	2.2%
Non-CDH Drug (including HB2, HB Advantage)	0.0%	8.0%	0.0%	8.0%
HealthyBlue 1.0 Non-CDH Integrated Drug	0.0%	11.2%	0.0%	8.0%
HMO HSA Drug*	0.0%	0.0%	2.1%	2.1%
OO+ OA HSA Drug*	0.0%	0.0%	2.1%	2.1%
BlueChoice Advantage HSA Drug	0.0%	0.0%	2.1%	2.1%
HealthyBlue 2.0 HSA Drug ***	0.0%	3.0%	2.1%	2.1%
HealthyBlue Advantage HSA Drug ***	0.0%	0.0%	2.1%	2.1%
HMO HRA Drug (Integrated) **	0.0%	0.0%	2.1%	2.1%
OO+ OA HRA Drug (Integrated) **	0.0%	0.0%	2.1%	2.1%
BlueChoice Advantage HRA Drug (Integrated)**	0.0%	0.0%	2.1%	2.1%
HealthyBlue 2.0 HRA Drug (Integrated)	0.0%	3.0%	2.1%	2.1%
HealthyBlue Advantage HRA Drug (Integrated)	0.0%	0.0%	2.1%	2.1%
HMO Med & Rx	1.8%	16.5%	2.3%	19.3%
HMO Open Access Med & Rx	1.9%	16.6%	2.3%	19.5%
Opt-Out Open Access Med & Rx	1.9%	16.7%	2.3%	19.6%
Opt-Out Plus Open Access Med & Rx	1.9%	16.8%	2.4%	19.6%
BlueChoice Advantage Med & Rx	2.0%	17.3%	2.5%	20.3%
HealthyBlue 1.0 Non-CDH Med & Rx	1.8%	11.3%	2.2%	10.5%
HealthyBlue 2.0 Non-CDH Med & Rx	1.8%	9.3%	2.3%	9.4%
HealthyBlue Advantage Non-CDH Med & Rx ***	1.9%	12.8%	2.3%	15.5%
HMO HSA Med & Rx *	0.0%	0.0%	2.2%	2.2%
Opt-Out Plus Open Access HSA* Med & Rx	0.0%	0.0%	2.2%	2.2%
BlueChoice Advantage HSA Med & Rx	0.0%	0.0%	2.2%	2.2%
HealthyBlue 2.0 HSA Med & Rx ***	0.0%	3.0%	2.2%	2.2%
HealthyBlue Advantage HSA Med & Rx ***	0.0%	0.0%	2.2%	2.2%
HMO HRA Med & Rx	0.0%	0.3%	2.1%	2.4%
Opt-Out Plus Open Access HRA Med & Rx	0.0%	0.7%	2.0%	2.7%
BlueChoice Advantage HRA Med & Rx	0.0%	2.0%	1.6%	3.6%
HealthyBlue 2.0 HRA Med & Rx ***	0.0%	3.0%	2.2%	2.2%
HealthyBlue Advantage HRA Med & Rx ***	0.0%	0.0%	2.2%	2.2%
Non-CDH Medical & Drug	1.9%	16.6%	2.3%	19.4%
HSA Medical & Drug	0.0%	0.0%	2.1%	2.1%
HRA Medical & Drug	0.0%	0.4%	2.1%	2.5%

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

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

On 11/9/11 a conference call was held between CF and the DISB. For CF, Kenny Kan, Brad Boban, and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley, and Efen Tanheco participated. The purpose was to outline our understanding of HHS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URR) toward assent. The context was 2Q12 rate filings. A follow-up meeting was held on 11/22/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the small group market. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%.

Based on this understanding, the following products breach the 10% threshold in this filing: HMO, HMO Open Access, Opt-Out Open Access, Opt-Out Plus Open Access, BlueChoice Advantage, HealthyBlue Triple Option, HealthyBlue Triple Option + HRA and HealthyBlue Advantage. Please refer to Appendix H for more information. Since these products are grouped together when deriving rate increases and the same incremental increases are applied to all, this results in only one preliminary justification.

* Includes \$1200 High Deductible Health Plans (no longer HSA-eligible as of 1/1/2013)

** The Non-Integrated HRA Drug benefits have the same rate change as the Non-CDH Drug benefits.

*** The first renewals for these products are on 8/1/2013

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

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Experience Period Observed, Normalized, and Proposed Rating Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims	Proposed Rating Trend (Last Filing)
Medical						
HMO	27.7%	9.9%	7.2%	9.5%	\$21,665,641	9.5%
HMO OA	17.0%	39.3%	35.9%	9.5%	\$13,306,679	9.5%
OO OA	27.5%	16.1%	10.1%	9.5%	\$21,460,588	9.5%
POS OA	20.4%	5.2%	3.2%	9.5%	\$15,931,794	9.5%
BC Adv	2.0%	38.4%	60.8%	9.5%	\$1,597,369	9.5%
HB1	0.4%	-14.3%	-15.2%	9.5%	\$273,687	9.5%
HB2	0.3%			9.5%	\$254,666	9.5%
HBAAdv	0.0%			9.5%	\$2,551	9.5%
HMO HSA OA	2.7%	-13.9%	-13.7%	9.0%	\$2,084,012	9.0%
HMO HRA OA	0.9%	-8.2%	-11.8%	9.0%	\$725,726	9.0%
POS HSA OA	0.7%	-21.4%	-19.6%	9.0%	\$580,602	9.0%
POS HRA OA	0.1%	-17.0%	-19.2%	9.0%	\$87,797	9.0%
BC Adv HSA	0.2%			9.0%	\$146,433	9.0%
BC Adv HRA	0.0%			9.0%	\$921	9.0%
HB2 HSA	0.0%			9.0%	\$590	9.0%
HB2 Int HRA	0.0%			9.0%	\$0	9.0%
HBAAdv HSA	0.0%			9.0%	\$0	9.0%
HBAAdv Int HRA	0.0%			9.0%	\$0	9.0%
BC Non-CDH	95.4%	14.3%	11.3%	9.5%	\$74,492,975	9.5%
BC CDH	4.6%	-11.5%	-11.6%	9.0%	\$3,626,080	9.0%
BC Total	100.0%	12.7%	9.9%	9.5%	\$78,119,055	9.5%
PPO	90.6%	1.5%	0.1%	7.3%	\$131,499,002	10.0%
Indemnity	0.2%	10.6%	10.6%	7.3%	\$319,839	10.0%
PPO HSA	7.5%	46.9%	47.2%	8.5%	\$10,890,666	8.5%
PPO HRA	1.7%	15.7%	12.1%	8.5%	\$2,453,540	8.5%
GHMSI CDH	9.2%	40.0%	39.1%	8.5%	\$13,344,206	8.5%
GHMSI Total	100.0%	4.1%	2.8%	7.4%	\$145,163,047	9.9%
Med BC & GHMSI Total		6.8%	5.2%	8.1%	\$223,282,103	9.7%
Rx						
BC Non-CDH	32.7%	14.1%	12.1%	10.5%	\$22,709,524	10.5%
BC HSA	1.3%	9.8%	10.0%	8.5%	\$882,689	8.5%
BC HRA	0.5%	20.1%	16.9%	9.0%	\$317,003	8.5%
GHMSI Non-CDH	60.3%	7.6%	6.7%	10.5%	\$41,888,635	10.5%
GHMSI HSA	4.0%	14.1%	14.7%	8.5%	\$2,806,716	9.0%
GHMSI HRA	1.2%	3.8%	1.7%	10.1%	\$811,939	10.2%
BC CDH	1.7%	12.4%	11.7%	8.6%	\$1,199,692	8.6%
GHMSI CDH	5.2%	11.6%	11.5%	8.9%	\$3,618,655	9.3%
BC Total	34.4%	13.9%	12.1%	10.4%	\$23,909,216	10.4%
GHMSI Total	65.6%	7.9%	7.1%	10.4%	\$45,507,290	10.4%
Non-CDH Total	93.1%	9.7%	8.4%	10.5%	\$64,598,159	10.5%
CDH Total	6.9%	11.4%	11.5%	8.8%	\$4,818,347	9.1%
Rx BC & GHMSI Total	100.0%	9.7%	8.6%	10.4%	\$69,416,506	10.4%
Medical & Rx						
BC Non-CDH	33.2%	14.3%	11.5%	9.7%	\$97,205,783	9.7%
BC HSA	1.3%	-7.9%	-7.1%	8.9%	\$3,723,704	8.9%
BC HRA	0.4%	-1.3%	-4.9%	9.0%	\$1,131,446	8.9%
GHMSI Non-CDH	59.3%	2.9%	1.7%	8.0%	\$173,707,476	10.1%
GHMSI HSA	4.7%	38.7%	39.1%	8.5%	\$13,697,382	8.6%
GHMSI HRA	1.1%	12.5%	9.3%	8.9%	\$3,265,479	8.9%
BC CDH	1.7%	-6.6%	-6.8%	8.9%	\$4,855,150	8.9%
GHMSI CDH	5.8%	32.8%	32.1%	8.6%	\$16,962,861	8.7%
BC Total	34.9%	13.0%	10.5%	9.7%	\$102,060,933	9.7%
GHMSI Total	65.1%	4.9%	3.8%	8.1%	\$190,670,337	10.0%
Non-CDH Total	92.6%	6.6%	4.9%	8.6%	\$270,913,259	10.0%
CDH Total	7.5%	21.1%	20.9%	8.6%	\$21,818,011	8.7%
All Medical & Rx	100.0%	7.5%	6.0%	8.6%	\$292,698,608	9.9%
Δ Trend "Margin":				2.7%		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
DICR Derivation
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012

	1	2	3	4	5	6	7	8	9	10	
H.S.A.											
Contracts a/o 11/2012		1,259									
Member to Contract Ratio		1.70									
		Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s	
1	Projected Claims (+ Capitations)							\$311	71.8%	\$4,703,811	
2	Admin Costs							\$ 57.44	13.3%	\$867,842	
3	Broker Commissions & Fees							\$ 34.34	7.9%	\$518,751	
4	Contribute to Reserve							\$5.63	1.30%	\$85,126	
5	Invst Income Credit							(\$0.00)	0.00%	(\$6)	
6	Premium Taxes							\$8.67	2.0%	\$130,964	
7	Assessment Fees							\$0.50	0.1%	\$7,529	
8	Federal Income Tax							\$3.03	0.70%	\$45,837	
9	State Income Tax							\$0.00	0.0%	\$0	
10	Risk Charge							\$0.00	0.0%	\$0	
11	ACA Fees (Reins, PCO & Gen Ins Tax)							\$9.24	2.1%	\$139,632	
12	SUBTOTAL:							\$430	99.3%	\$6,499,486	
13											
14	CDH Expenses										
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	37.9%	\$1.14	\$3.00	\$1.74	0.4%	\$26,319	
16		Banking Custodian	ACS w/ Mellon	\$2.55	37.9%	\$0.97	\$2.55	\$1.48	0.3%	\$22,371	
17	WebMD							\$0.00	0.0%	\$0	
18	NASCO Fee (Not Applicable)							\$0.00	0.0%	\$0	
19	CDH SUBTOTAL:							\$3.22	0.7%	\$48,690	
20	SUM:							\$433	100.0%	\$6,548,176	
H.R.A.											
Contracts a/o 11/2012		313									
Member to Contract Ratio		2.03									
21	Projected Claims (+ Capitations)							\$329	71.8%	\$1,237,066	
22	Admin Costs							\$ 57.44	12.5%	\$215,754	
23	Broker Commissions & Fees							\$ 34.87	7.6%	\$130,968	
24	Contribute to Reserve							\$5.96	1.30%	\$22,384	
25	Invst Income Credit							(\$0.00)	0.00%	(\$2)	
26	Premium Taxes							\$9.17	2.0%	\$34,436	
27	Assessment Fees							\$0.53	0.1%	\$1,980	
28	Federal Income Tax							\$3.21	0.70%	\$12,053	
29	State Income Tax							\$0.00	0.0%	\$0	
30	Risk Charge							\$0.00	0.0%	\$0	
31	ACA Fees (Reins, PCO & Gen Ins Tax)							\$10.52	2.3%	\$39,496	
32	SUBTOTAL:							\$451	98.4%	\$1,694,133	
33											
34	CDH Expenses										
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	59.9%	\$2.69	\$4.50	\$6.32	1.4%	\$23,722	
36		Debit Card	Evolution	\$0.75	59.9%	\$0.45	\$0.75	\$1.05	0.2%	\$3,954	
37	WebMD							\$0.00	0.0%	\$0	
38	NASCO Fee (Not Applicable)							\$0.00	0.0%	\$0	
39	CDH SUBTOTAL:							\$7.37	1.6%	\$27,676	
40	SUM:							\$458	100.0%	\$1,721,809	
non-CDH											
Contracts a/o 11/2012		19,816									
Member to Contract Ratio		1.62									
41	Projected Claims (+ Capitations)							\$503	79.5%	\$119,613,850	
42	Admin Costs							\$ 57.44	9.1%	\$13,659,382	
43	Broker Commissions & Fees							\$ 35.42	5.6%	\$8,421,683	
44	Contribute to Reserve							\$8.22	1.30%	\$1,955,558	
45	Invst Income Credit							(\$0.00)	0.00%	(\$148)	
46	Premium Taxes							\$12.65	2.0%	\$3,008,551	
47	Assessment Fees							\$0.73	0.1%	\$172,951	
48	Federal Income Tax							\$4.43	0.70%	\$1,052,993	
49	State Income Tax							\$0.00	0.0%	\$0	
50	Risk Charge							\$0.00	0.0%	\$0	
51	ACA Fees (Reins, PCO & Gen Ins Tax)							\$10.69	1.7%	\$2,542,722	
52	SUM:							\$633	100.0%	\$150,427,544	
TOTAL											
Contracts a/o 11/2012		21,388									
Member to Contract Ratio		1.63									
53	Projected Claims (+ Capitations)							\$489	79.1%	\$125,554,726	
54	Admin Costs							\$57.44	9.3%	\$14,742,979	
55	Broker Commissions & Fees							\$35.34	5.7%	\$9,071,402	
56	Contribute to Reserve							\$8.04	1.30%	\$2,063,068	
57	Invst Income Credit							(\$0.00)	0.0%	(\$155)	
58	Premium Taxes							\$12.37	2.0%	\$3,173,951	
59	Assessment Fees							\$0.71	0.1%	\$182,460	
60	Federal Income Tax							\$4.33	0.70%	\$1,110,883	
61	State Income Tax							\$0.00	0.0%	\$0	
62	Risk Charge							\$0.00	0.0%	\$0	
63	ACA Fees (Reins, PCO & Gen Ins Tax)							\$10.61	1.7%	\$2,721,850	
64	SUBTOTAL:							\$618	100.0%	\$158,621,163	
65											
66	CDH Expenses										
67	H.S.A.	Fund Administrator	FlexAmerica	\$0.10				\$0.10	0.0%	\$26,319	
68		Banking Custodian	ACS w/ Mellon	\$0.09				\$0.09	0.0%	\$22,371	
69	H.R.A.	Fund Administrator	FlexAmerica	\$0.09				\$0.09	0.0%	\$23,722	
70		Debit Card	Evolution	\$0.02				\$0.02	0.0%	\$3,954	
71	WebMD							\$0.00	0.0%	\$0	
72	NASCO Fee (Not Applicable)							\$0.00	0.0%	\$0	
73	CDH SUBTOTAL:							\$0.30	0.0%	\$76,366	
74	SUM:							\$618	100.0%	\$158,697,529	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Med HMO

(a) Current Rate Level		(b)	(c)	(d) 04/2013	(e)	(f)	(g)	(h) = (h)/(f)	(i) = (i)/(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
200810	7,591	11,617	\$2,416,243	\$1,998,084	1.0000	(\$0)	\$1,998,084	82.7%		\$172.00				1.2659	\$3,058,621	\$263.29		0.9520	\$180.67				
200811	8,058	12,238	\$2,550,404	\$1,557,126	1.0000	(\$0)	\$1,557,126	61.1%		\$127.24				1.2601	\$3,213,722	\$262.60	-0.3%	0.9495	\$134.00				
200812	7,597	11,591	\$2,439,559	\$1,690,152	1.0000	\$0	\$1,690,152	69.3%		\$145.82				1.2522	\$3,054,763	\$263.55	0.4%	0.9529	\$153.02				
200901	7,375	11,308	\$2,391,106	\$1,535,044	1.0000	\$0	\$1,535,044	64.2%		\$135.75				1.2342	\$2,951,003	\$260.97	-1.0%	0.9436	\$143.86				
200902	7,367	11,234	\$2,388,765	\$1,476,188	1.0000	\$0	\$1,476,188	61.8%		\$131.40				1.2315	\$2,941,880	\$261.87	0.3%	0.9469	\$138.78				
200903	7,467	11,443	\$2,445,651	\$1,709,697	1.0000	\$0	\$1,709,697	69.9%		\$149.41				1.2231	\$2,991,271	\$261.41	-0.2%	0.9452	\$158.07				
200904	7,118	10,748	\$2,329,559	\$1,674,727	1.0000	\$0	\$1,674,727	71.9%		\$155.82				1.1923	\$2,777,543	\$258.42	-1.1%	0.9344	\$166.76				
200905	6,795	10,349	\$2,269,810	\$1,692,318	1.0000	\$0	\$1,692,318	74.6%		\$163.52				1.2077	\$2,741,290	\$264.88	2.5%	0.9578	\$170.74				
200906	7,231	10,963	\$2,407,035	\$2,932,720	1.0000	\$0	\$2,932,720	121.8%		\$267.51				1.1981	\$2,883,961	\$263.06	-0.7%	0.9512	\$281.24				
200907	6,967	10,528	\$2,352,540	\$1,944,942	1.0000	(\$0)	\$1,944,942	82.7%		\$184.74				1.1851	\$2,787,994	\$264.82	0.7%	0.9575	\$192.94				
200908	7,087	10,797	\$2,447,068	\$1,612,750	1.0000	(\$0)	\$1,612,750	65.9%		\$149.37				1.1721	\$2,868,282	\$265.66	0.3%	0.9606	\$155.50				
200909	6,984	10,591	\$2,399,191	\$1,852,445	1.0000	(\$0)	\$1,852,445	77.2%	75.2%	\$174.91	\$162.48			1.1657	\$2,796,704	\$264.06	-0.6%	0.9548	\$183.19	\$170.96			
200910	6,923	10,604	\$2,423,631	\$1,715,412	1.0000	(\$0)	\$1,715,412	70.8%	74.2%	\$161.77	\$161.59	-5.9%		1.1404	\$2,763,908	\$260.65	-1.3%	0.9424	\$171.65	\$170.16	-5.0%		
200911	7,077	10,825	\$2,471,881	\$1,758,268	1.0000	\$0	\$1,758,268	71.1%	75.1%	\$162.43	\$164.87	27.7%		1.1450	\$2,830,224	\$261.45	0.3%	0.9454	\$171.82	\$173.67	28.2%		
200912	6,739	10,208	\$2,366,211	\$1,765,312	1.0000	\$0	\$1,765,312	74.6%	75.5%	\$172.93	\$167.21	18.6%		1.1330	\$2,680,811	\$262.62	0.4%	0.9496	\$182.12	\$176.19	19.0%		
201001	7,139	10,843	\$2,553,793	\$1,797,399	1.0000	\$0	\$1,797,399	70.4%	76.0%	\$165.77	\$169.84	22.1%		1.1171	\$2,852,724	\$263.09	0.2%	0.9513	\$174.25	\$178.84	21.1%		
201002	6,999	10,677	\$2,538,921	\$1,625,592	1.0000	\$0	\$1,625,592	64.0%	76.1%	\$152.25	\$171.74	15.9%		1.1151	\$2,831,073	\$265.16	0.8%	0.9587	\$158.80	\$180.65	14.4%		
201003	7,037	10,627	\$2,535,147	\$1,975,268	1.0000	\$0	\$1,975,268	77.9%	76.8%	\$185.87	\$174.92	24.4%		1.1096	\$2,813,065	\$264.71	-0.2%	0.9571	\$194.20	\$183.79	22.9%		
201004	7,238	11,067	\$2,653,491	\$1,612,825	1.0000	\$0	\$1,612,825	60.8%	75.8%	\$145.73	\$174.00	-6.5%		1.1053	\$2,932,827	\$265.01	0.1%	0.9582	\$152.09	\$182.44	-8.8%		
201005	6,958	10,587	\$2,563,632	\$1,480,533	1.0000	\$7	\$1,480,540	57.8%	74.3%	\$139.85	\$172.02	-14.5%		1.1021	\$2,825,415	\$266.88	0.7%	0.9650	\$144.92	\$180.26	-15.1%		
201006	7,166	10,951	\$2,671,611	\$1,697,428	1.0000	\$10	\$1,697,438	63.5%	69.5%	\$155.00	\$162.41	-42.1%		1.0940	\$2,922,843	\$266.90	0.0%	0.9651	\$160.62	\$169.97	-42.9%		
201007	6,610	10,129	\$2,510,349	\$1,598,345	1.0000	\$37	\$1,598,382	63.7%	68.0%	\$157.80	\$160.21	-14.6%		1.0834	\$2,719,619	\$268.50	0.6%	0.9708	\$162.54	\$167.49	-15.8%		
201008	6,348	8,895	\$2,142,633	\$1,703,637	1.0000	\$44	\$1,703,681	79.5%	69.0%	\$191.53	\$163.35	28.2%		1.0762	\$2,305,875	\$259.23	-3.5%	0.9373	\$204.34	\$171.07	31.4%		
201009	6,780	10,371	\$2,585,561	\$1,833,911	0.9999	\$105	\$1,834,016	70.9%	68.5%	\$176.84	\$163.49	1.1%	0.6%	1.0713	\$2,769,917	\$267.08	3.0%	0.9657	\$183.12	\$171.06	0.0%	0.1%	
201010	6,908	10,473	\$2,599,643	\$1,761,495	0.9999	\$178	\$1,761,673	67.8%	68.3%	\$168.21	\$164.03	4.0%	1.5%	1.0662	\$2,771,613	\$264.64	-0.9%	0.9569	\$175.79	\$171.40	2.4%	0.7%	
201011	6,879	10,304	\$2,601,291	\$2,010,721	0.9998	\$359	\$2,011,080	77.3%	68.8%	\$195.17	\$166.73	20.2%	1.1%	1.0581	\$2,752,407	\$267.12	0.9%	0.9658	\$202.08	\$173.91	17.6%	0.1%	
201012	7,423	11,323	\$2,829,905	\$2,127,201	0.9998	\$526	\$2,127,726	75.2%	68.9%	\$187.91	\$168.13	8.7%	0.6%	1.0591	\$2,997,096	\$264.69	-0.9%	0.9571	\$196.34	\$175.26	7.8%	-0.5%	
201101	6,625	10,085	\$2,565,249	\$1,785,233	0.9996	\$762	\$1,785,995	69.6%	68.9%	\$177.09	\$169.05	6.8%	-0.5%	1.0615	\$2,723,135	\$270.02	2.0%	0.9763	\$181.39	\$175.85	4.1%	-1.7%	
201102	6,063	9,292	\$2,231,770	\$1,598,709	0.9996	\$716	\$1,599,425	67.4%	69.5%	\$172.13	\$170.73	13.1%	-0.6%	1.0639	\$2,374,290	\$255.52	-5.4%	0.9239	\$186.31	\$178.07	17.3%	-1.4%	
201103	6,589	10,005	\$2,533,862	\$1,707,356	0.9995	\$893	\$1,708,250	67.4%	68.6%	\$170.74	\$169.43	-8.1%	-3.1%	1.0664	\$2,702,064	\$270.07	5.7%	0.9765	\$174.85	\$176.42	-10.0%	-4.0%	
201104	6,597	9,999	\$2,528,810	\$1,544,315	0.9994	\$856	\$1,545,172	61.1%	68.7%	\$154.53	\$170.35	6.0%	-2.1%	1.0681	\$2,700,915	\$270.12	0.0%	0.9767	\$158.22	\$177.10	4.0%	-2.9%	
201105	6,596	10,024	\$2,500,118	\$1,724,256	0.9994	\$972	\$1,725,228	69.0%	69.6%	\$172.11	\$173.15	23.1%	0.7%	1.0787	\$2,696,888	\$269.04	-0.4%	0.9728	\$176.92	\$179.89	22.1%	-0.2%	
201106	6,548	9,915	\$2,449,787	\$1,467,505	0.9993	\$1,088	\$1,468,593	59.9%	69.4%	\$148.12	\$172.74	-4.4%	6.4%	1.0943	\$2,680,883	\$270.39	0.5%	0.9777	\$151.50	\$179.28	-5.7%	5.5%	
201107	6,392	9,750	\$2,377,245	\$1,530,402	0.9992	\$1,259	\$1,531,661	64.4%	69.5%	\$157.09	\$172.73	-0.4%	7.8%	1.1153	\$2,651,318	\$271.93	0.6%	0.9832	\$159.77	\$179.08	-1.7%	6.9%	
201108	6,479	9,838	\$2,347,507	\$2,116,607	0.9991	\$1,819	\$2,118,425	90.2%	70.4%	\$215.33	\$174.80	12.4%	7.0%	1.1366	\$2,668,137	\$271.21	-0.3%	0.9806	\$219.59	\$180.62	7.5%	5.6%	
201109	6,384	9,724	\$2,285,434	\$1,569,673	0.9988	\$1,962	\$1,571,635	68.8%	70.2%	\$161.62	\$173.57	-8.6%	6.2%	1.1577	\$2,645,908	\$272.10	0.3%	0.9839	\$164.28	\$179.07	-10.3%	4.7%	
201110	6,336	9,631	\$2,257,789	\$1,565,658	0.9986	\$2,132	\$1,567,790	69.4%	70.4%	\$162.79	\$173.17	-3.2%	5.6%	1.1735	\$2,649,452	\$275.10	1.1%	0.9947	\$163.66	\$178.08	-6.9%	3.9%	
201111	6,292	9,558	\$2,211,139	\$1,842,588	0.9984	\$2,872	\$1,845,461	83.5%	70.7%	\$193.08	\$172.86	-1.1%	3.7%	1.1928	\$2,637,528	\$275.95	0.3%	0.9978	\$193.51	\$177.29	-4.2%	1.9%	
201112	6,301	9,600	\$2,173,962	\$1,649,895	0.9982	\$3,040	\$1,652,935	76.0%	70.7%	\$172.18	\$171.35	-8.4%	1.9%	1.2201	\$2,652,421	\$276.29	0.1%	0.9990	\$172.35	\$175.08	-12.2%	-0.1%	
201201	6,235	9,472	\$2,105,169	\$1,785,092	0.9976	\$4,332	\$1,789,424	85.0%	71.9%	\$188.92	\$172.28	6.7%	1.9%	1.2439	\$2,618,587	\$276.46	0.1%	0.9966	\$188.99	\$175.69	4.2%	-0.1%	
201202	6,287	9,550	\$2,079,562	\$1,796,123	0.9969	\$5,546	\$1,801,670	86.6%	73.0%	\$188.66	\$173.63	9.6%	1.7%	1.2526	\$2,604,801	\$272.75	-1.3%	0.9862	\$191.29	\$176.17	2.7%	-1.1%	
201203	6,217	9,446	\$2,058,934	\$2,508,063	0.9955	\$11,424	\$2,519,487	122.4%	77.2%	\$266.73	\$181.43	56.2%	7.1%	1.2620	\$2,598,342	\$275.07	0.9%	0.9946	\$268.17	\$183.80	53.4%	4.2%	
201204	6,181	9,423	\$2,032,869	\$1,593,331	0.9935	\$10,459	\$1,603,790	78.9%	78.9%	\$170.20	\$182.83	10.1%	7.3%	1.2638	\$2,569,163	\$272.65	-0.9%	0.9858	\$172.64	\$185.08	9.1%	4.5%	
201205	6,051	9,254	\$2,028,534	\$1,886,276	0.9908	\$17,563	\$1,903,839	93.9%	80.9%	\$205.73	\$185.61	19.5%	7.2%	1.2595	\$2,554,848	\$276.08	1.3%	0.9982	\$206.09	\$187.48	16.5%	4.2%	
201206	6,152	9,403	\$2,058,105	\$1,801,211	0.9885	\$20,909	\$1,822,120	88.5%	83.5%	\$193.78	\$189.52	30.8%	9.7%	1.2520	\$2,576,823	\$274.04	-0.7%	0.9909	\$195.56	\$191.21	29.1%	6.7%	
201207	6,154	9,403	\$2,071,445	\$1,657,437	0.9827	\$29,251	\$1,686,688	81.4%	85.1%	\$179.38	\$191.45	14.2%	10.8%	1.2435	\$2,575,908	\$273.95	0.0%	0.9905	\$181.09	\$193.04	13.3%	7.8%	
201208	6,153	9,398	\$2,081,752	\$1,838,264	0.9711	\$54,694	\$1,892,958	90.9%	85.1%	\$201.42	\$190.21	-6.5%	8.8%	1.2320	\$2,564,810	\$272.91	-0.4%	0.9868	\$204.12	\$191.68	-7.0%	6.1%	
201209	6,158	9,463	\$2,142,364	\$1,508,829	0.9553	\$70,650	\$1,579,479	73.7%	85.6%	\$166.91	\$190.72	3.3%	9.9%	1.2216	\$2,617,139	\$276.57	1.3%	1.0000	\$166.91	\$191.93	1.6%	7.2%	
201210	6,132	9,488	\$2,156,656	\$1,688,945	0.9106	\$165,802	\$1,854,747	86.0%	87.1%	\$195.48	\$193.49	20.1%	11.7%										

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Med HMO OA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
Current Rate Level		04/2013																				
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
200810	1,701	2,532	\$509,763	\$336,751	1.0000	\$0	\$336,751	66.1%		\$133.00				1.3174	\$671,566	\$265.23		0.9981	\$133.25			
200811	1,694	2,518	\$515,303	\$255,526	1.0000	\$0	\$255,526	49.6%		\$101.48				1.3101	\$675,121	\$268.12	1.1%	1.0089	\$100.58			
200812	1,770	2,643	\$544,425	\$403,506	1.0000	\$0	\$403,506	74.1%		\$152.67				1.2975	\$706,373	\$267.26	-0.3%	1.0057	\$151.80			
200901	1,781	2,761	\$553,941	\$439,107	1.0000	\$0	\$439,107	79.3%		\$159.04				1.2710	\$704,086	\$255.01	-4.6%	0.9596	\$165.73			
200902	1,924	2,947	\$607,005	\$298,536	1.0000	\$0	\$298,536	49.2%		\$101.30				1.2658	\$768,340	\$260.72	2.2%	0.9811	\$103.25			
200903	2,010	3,072	\$638,837	\$402,041	1.0000	\$0	\$402,041	62.9%		\$130.87				1.2576	\$803,384	\$261.52	0.3%	0.9841	\$132.99			
200904	1,868	2,884	\$608,754	\$404,179	1.0000	\$0	\$404,179	66.4%		\$140.15				1.2201	\$742,764	\$257.55	-1.5%	0.9692	\$144.60			
200905	2,001	3,134	\$647,234	\$525,573	1.0000	\$0	\$525,573	81.2%		\$167.70				1.2404	\$802,848	\$256.17	-0.5%	0.9640	\$173.96			
200906	2,070	3,161	\$680,727	\$584,124	1.0000	\$0	\$584,124	85.8%		\$184.79				1.2375	\$842,370	\$266.49	4.0%	1.0028	\$184.27			
200907	2,063	3,184	\$701,879	\$553,468	1.0000	\$0	\$553,468	78.9%		\$173.83				1.2072	\$847,315	\$266.12	-0.1%	1.0014	\$173.58			
200908	2,215	3,422	\$732,801	\$422,799	1.0000	\$0	\$422,799	57.7%		\$123.55				1.2067	\$884,278	\$258.41	-2.9%	0.9724	\$127.06			
200909	2,291	3,586	\$787,330	\$520,725	1.0000	\$0	\$520,725	66.1%	68.4%	\$145.21	\$143.58			1.2095	\$952,292	\$265.56	2.8%	0.9993	\$145.31	\$145.48		
200910	2,502	3,875	\$832,016	\$584,171	1.0000	\$0	\$584,171	70.2%	68.7%	\$150.75	\$145.04	13.4%		1.1528	\$959,124	\$247.52	-6.8%	0.9314	\$161.85	\$147.95	21.5%	
200911	2,484	3,894	\$846,414	\$489,079	1.0000	\$0	\$489,079	57.8%	68.8%	\$125.60	\$145.93	23.8%		1.1772	\$996,408	\$255.88	3.4%	0.9629	\$130.44	\$149.40	29.7%	
200912	2,319	3,678	\$807,122	\$530,601	1.0000	\$0	\$530,601	65.7%	68.1%	\$144.26	\$145.32	-5.5%		1.1703	\$944,535	\$256.81	0.4%	0.9664	\$149.28	\$149.22	-1.7%	
201001	2,573	4,075	\$913,463	\$577,513	1.0000	\$0	\$577,513	63.2%	66.9%	\$141.72	\$144.04	-10.9%		1.1556	\$1,055,584	\$259.04	0.9%	0.9748	\$145.39	\$147.74	-12.3%	
201002	2,455	3,927	\$888,966	\$496,623	1.0000	\$0	\$496,623	55.9%	67.0%	\$126.46	\$145.40	24.8%		1.1475	\$1,020,060	\$259.76	0.3%	0.9775	\$129.38	\$149.17	25.3%	
201003	2,518	3,985	\$910,690	\$1,196,664	1.0000	\$0	\$1,196,664	131.4%	73.6%	\$300.29	\$160.86	129.5%		1.1438	\$1,041,621	\$261.39	0.6%	0.9836	\$305.29	\$165.00	129.6%	
201004	2,681	4,270	\$962,149	\$656,651	1.0000	\$0	\$656,651	68.2%	73.5%	\$153.78	\$161.53	9.7%		1.1425	\$1,099,254	\$257.44	-1.5%	0.9688	\$158.74	\$165.73	9.8%	
201005	2,671	4,209	\$971,165	\$510,887	1.0000	\$2	\$510,889	52.6%	71.0%	\$121.38	\$157.37	-27.6%		1.1188	\$1,086,566	\$258.15	0.3%	0.9714	\$124.95	\$161.38	-28.2%	
201006	2,582	4,134	\$962,601	\$613,782	1.0000	\$4	\$613,785	63.8%	69.3%	\$148.47	\$154.70	-19.7%		1.1127	\$1,071,120	\$259.10	0.4%	0.9750	\$152.28	\$158.96	-17.4%	
201007	2,620	4,192	\$985,595	\$506,162	1.0000	\$12	\$506,174	51.4%	67.0%	\$120.75	\$150.39	-30.5%		1.1006	\$1,084,720	\$258.76	-0.1%	0.9737	\$124.00	\$154.83	-28.6%	
201008	2,715	4,325	\$1,016,771	\$566,420	1.0000	\$15	\$566,434	55.7%	66.6%	\$130.97	\$150.56	6.0%		1.0908	\$1,109,048	\$256.43	-0.9%	0.9650	\$135.72	\$155.10	6.8%	
201009	2,676	4,375	\$1,033,448	\$583,687	0.9999	\$33	\$583,721	56.5%	65.7%	\$133.42	\$149.42	-8.1%	4.1%	1.0846	\$1,120,882	\$256.20	-0.1%	0.9641	\$138.39	\$154.36	-4.8%	6.1%
201010	2,704	4,331	\$1,037,627	\$470,169	0.9999	\$47	\$470,217	45.3%	63.5%	\$108.57	\$145.73	-28.0%	0.5%	1.0729	\$1,113,265	\$257.05	0.3%	0.9673	\$112.24	\$150.11	-30.7%	1.5%
201011	2,738	4,413	\$1,063,390	\$516,718	0.9998	\$92	\$516,810	48.6%	62.5%	\$117.11	\$144.77	-6.8%	-0.8%	1.0678	\$1,135,446	\$257.30	0.1%	0.9682	\$120.95	\$149.06	-7.3%	-0.2%
201012	2,758	4,486	\$1,064,572	\$679,249	0.9998	\$168	\$679,416	63.8%	62.4%	\$151.45	\$145.40	5.0%	0.1%	1.0572	\$1,125,509	\$250.89	-2.5%	0.9441	\$160.41	\$150.03	7.5%	0.5%
201101	2,802	4,488	\$1,094,921	\$617,745	0.9996	\$264	\$618,008	56.4%	61.8%	\$137.70	\$145.02	-2.8%	0.7%	1.0652	\$1,166,359	\$259.88	3.6%	0.9780	\$140.81	\$149.58	-3.2%	1.2%
201102	2,842	4,512	\$1,102,355	\$658,586	0.9996	\$295	\$658,881	59.8%	62.1%	\$146.03	\$146.51	15.5%	0.8%	1.0663	\$1,175,493	\$260.53	0.2%	0.9804	\$148.95	\$151.07	15.1%	1.3%
201103	2,847	4,549	\$1,092,233	\$672,051	0.9995	\$352	\$672,403	61.6%	56.9%	\$147.81	\$134.91	-50.8%	-16.1%	1.0674	\$1,165,895	\$256.30	-1.6%	0.9645	\$153.26	\$139.32	-49.8%	-15.6%
201104	2,896	4,621	\$1,108,021	\$619,727	0.9994	\$344	\$620,071	56.0%	56.0%	\$134.19	\$133.31	-12.7%	-17.5%	1.0749	\$1,190,958	\$257.73	0.6%	0.9698	\$138.36	\$137.66	-12.8%	-16.9%
201105	2,956	4,737	\$1,117,402	\$650,203	0.9994	\$367	\$650,570	58.2%	56.4%	\$137.34	\$134.61	13.1%	-14.5%	1.0886	\$1,216,419	\$256.79	-0.4%	0.9663	\$142.12	\$139.07	13.7%	-13.8%
201106	2,991	4,784	\$1,115,540	\$891,488	0.9993	\$661	\$892,149	80.0%	57.9%	\$186.49	\$138.16	25.6%	-10.7%	1.1099	\$1,238,158	\$258.81	0.8%	0.9739	\$191.48	\$142.73	25.7%	-10.2%
201107	3,050	4,886	\$1,119,385	\$723,178	0.9992	\$595	\$723,773	64.7%	59.0%	\$148.13	\$140.39	22.7%	-6.6%	1.1322	\$1,267,379	\$259.39	0.2%	0.9761	\$151.76	\$145.00	22.4%	-6.4%
201108	3,043	4,877	\$1,102,620	\$759,711	0.9991	\$653	\$760,363	69.0%	60.1%	\$155.91	\$142.51	19.0%	-5.3%	1.1448	\$1,262,239	\$258.81	-0.2%	0.9739	\$160.08	\$147.07	17.9%	-5.2%
201109	3,119	5,006	\$1,117,358	\$769,956	0.9988	\$962	\$770,919	69.0%	61.2%	\$154.00	\$144.26	15.4%	-3.5%	1.1686	\$1,305,772	\$260.84	0.8%	0.9816	\$156.89	\$148.64	13.4%	-3.7%
201110	3,099	4,957	\$1,092,134	\$913,905	0.9986	\$1,245	\$915,149	83.8%	64.3%	\$184.62	\$150.55	70.0%	3.3%	1.1943	\$1,304,348	\$263.13	0.9%	0.9902	\$186.45	\$154.81	66.1%	3.1%
201111	3,169	5,069	\$1,105,327	\$962,591	0.9984	\$1,501	\$964,091	87.2%	67.5%	\$190.19	\$156.67	62.4%	8.2%	1.2183	\$1,346,615	\$265.66	1.0%	0.9997	\$190.25	\$160.64	57.3%	7.8%
201112	3,244	5,215	\$1,108,870	\$859,691	0.9982	\$1,584	\$861,274	77.7%	68.6%	\$165.15	\$157.84	9.0%	8.6%	1.2391	\$1,373,986	\$263.47	-0.8%	0.9915	\$166.58	\$161.20	3.8%	7.5%
201201	3,363	5,396	\$1,130,436	\$1,012,706	0.9976	\$2,458	\$1,015,164	89.8%	71.4%	\$188.13	\$162.17	36.6%	11.8%	1.2615	\$1,426,063	\$264.28	0.3%	0.9945	\$189.17	\$165.37	34.3%	10.6%
201202	3,441	5,520	\$1,155,613	\$1,282,671	0.9969	\$3,961	\$1,286,632	111.3%	75.8%	\$233.09	\$169.96	59.6%	16.0%	1.2668	\$1,463,960	\$265.21	0.4%	0.9980	\$233.55	\$173.03	56.8%	14.5%
201203	3,452	5,560	\$1,157,652	\$1,254,135	0.9955	\$5,713	\$1,259,847	108.8%	79.8%	\$226.59	\$176.82	53.3%	31.1%	1.2741	\$1,474,981	\$265.28	0.0%	0.9983	\$226.98	\$179.49	48.1%	28.8%
201204	3,478	5,593	\$1,157,032	\$1,210,032	0.9935	\$7,943	\$1,217,975	105.3%	84.0%	\$217.77	\$183.73	62.3%	37.8%	1.2781	\$1,478,826	\$264.41	-0.3%	0.9950	\$218.87	\$186.13	58.2%	35.2%
201205	3,389	5,465	\$1,165,329	\$1,290,187	0.9908	\$12,013	\$1,302,200	111.7%	88.5%	\$238.28	\$192.04	73.5%	42.7%	1.2708	\$1,480,877	\$270.97	2.5%	1.0197	\$233.68	\$193.68	64.4%	39.3%
201206	3,589	5,775	\$1,189,312	\$937,051	0.9885	\$18,877	\$947,928	79.7%	88.4%	\$164.14	\$189.92	-12.0%	37.5%	1.2608	\$1,499,540	\$259.66	-4.2%	0.9771	\$167.99	\$191.53	-12.3%	34.2%
201207	3,597	5,809	\$1,224,080	\$1,028,876	0.9827	\$18,158	\$1,047,034	85.5%	90.1%	\$180.24	\$192.22	21.7%	36.9%	1.2503	\$1,530,525	\$263.47	1.5%	0.9915	\$181.79	\$193.63	19.8%	33.5%
201208	3,699	5,951	\$1,247,312	\$1,114,593	0.9711	\$33,162	\$1,147,756	92.0%	92.0%	\$192.87	\$194.99	23.7%	36.8%	1.2415	\$1,548,558	\$260.22	-1.2%	0.9792	\$196.96	\$196.38	23.0%	33.5%
201209	3,671	5,919	\$1,277,850	\$1,281,617	0.9553	\$60,011	\$1,341,628	105.0%	95.0%	\$226.66	\$200.92	47.2%	39.3%	1.2309	\$1,572,915	\$265.74	2.1%	1.0000	\$226.66	\$202.05	44.5%	35.9%
201210	3,718	5,976	\$1,294,642	\$1,207,588	0.9106	\$118,548	\$1,326,136	102.4%	96.5%	\$221.91	\$203.99	20.2%	35.5%									
201211	3,796	6,103	\$1,329,870	\$785,079	0.8017	\$194,187	\$979,266	73.6%	95.1%	\$160.46	\$201.12	-15.6%	28.4%									
Experience Period	41,191	66,229	\$14,010,948	\$13,148,054	0.9881	\$158,625	\$13															

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Med BC Adv

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)		(o)		(p)	(q)		(r)	(s)	(t)	(u)
													=(h)/(f)	=(i)/(c)	=(d) x (m)	=(n)/(c)		=(l)/(g)					
Current Rate Level			04/2013			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	
200810	68	87	\$21,200	\$19,133	1.0000	\$0	\$19,133	90.2%		\$219.92				1.3933	\$29,538	\$339.52		1.2112	\$181.57				
200811	94	132	\$31,883	\$20,321	1.0000	\$0	\$20,321	63.7%		\$153.95				1.4003	\$44,646	\$338.23	-0.4%	1.2066	\$127.59				
200812	76	114	\$24,654	\$22,399	1.0000	\$0	\$22,399	90.9%		\$196.48				1.4037	\$34,607	\$303.57	-10.2%	1.0830	\$181.43				
200901	86	117	\$27,627	\$7,734	1.0000	\$0	\$7,734	28.0%		\$66.10				1.3356	\$36,897	\$315.36	3.9%	1.1250	\$58.76				
200902	65	90	\$21,805	\$9,579	1.0000	\$0	\$9,579	43.9%		\$106.44				1.3226	\$28,839	\$320.43	1.6%	1.1431	\$93.11				
200903	111	160	\$33,117	\$25,192	1.0000	\$0	\$25,192	76.1%		\$157.45				1.3200	\$43,714	\$273.21	-14.7%	0.9747	\$161.54				
200904	85	118	\$26,800	\$12,414	1.0000	\$0	\$12,414	46.3%		\$105.21				1.2946	\$34,696	\$294.04	7.6%	1.0490	\$100.30				
200905	77	110	\$26,739	\$9,650	1.0000	\$0	\$9,650	36.1%		\$87.73				1.3048	\$34,890	\$317.18	7.9%	1.1315	\$77.53				
200906	86	134	\$29,073	\$21,455	1.0000	\$0	\$21,455	73.8%		\$160.12				1.3110	\$38,113	\$284.43	-10.3%	1.0147	\$157.80				
200907	78	116	\$27,573	\$13,553	1.0000	\$0	\$13,553	49.2%		\$116.84				1.2865	\$35,472	\$305.79	7.5%	1.0909	\$107.10				
200908	89	136	\$30,708	\$17,938	1.0000	\$0	\$17,938	58.4%		\$131.90				1.2735	\$39,107	\$287.55	-6.0%	1.0258	\$128.58				
200909	81	115	\$29,268	\$25,445	1.0000	\$0	\$25,445	86.9%	62.0%	\$221.26	\$143.33			1.2690	\$37,140	\$322.96	12.3%	1.1521	\$192.05	\$131.18			
200910	73	108	\$27,148	\$10,465	1.0000	\$0	\$10,465	38.5%	58.3%	\$96.90	\$135.27	-55.9%		1.2311	\$33,422	\$309.46	-4.2%	1.1040	\$87.77	\$124.52	\$124.52	-51.7%	
200911	96	135	\$32,828	\$26,236	1.0000	\$0	\$26,236	79.9%	59.9%	\$194.34	\$139.06	26.2%		1.2304	\$40,391	\$299.19	-3.3%	1.0673	\$182.08	\$129.53	\$129.53	42.7%	
200912	68	100	\$25,879	\$11,650	1.0000	\$0	\$11,650	45.0%	56.5%	\$116.50	\$132.95	-40.7%		1.2334	\$31,918	\$319.18	6.7%	1.1387	\$102.32	\$123.40	\$123.40	-43.6%	
201001	74	109	\$29,223	\$5,169	1.0000	\$0	\$5,169	17.7%	55.5%	\$47.42	\$131.90	-28.3%		1.2168	\$35,558	\$326.22	2.2%	1.1638	\$40.75	\$122.12	\$122.12	-30.6%	
201002	70	107	\$28,365	\$9,035	1.0000	\$0	\$9,035	31.9%	54.3%	\$84.44	\$129.97	-20.7%		1.2216	\$34,651	\$323.84	-0.7%	1.1553	\$73.09	\$120.15	\$120.15	-21.5%	
201003	69	104	\$27,851	\$12,198	1.0000	\$0	\$12,198	43.8%	51.3%	\$117.28	\$125.87	-25.5%		1.2120	\$33,757	\$324.58	0.2%	1.1579	\$101.29	\$114.45	\$114.45	-37.3%	
201004	74	106	\$28,547	\$31,160	1.0000	\$0	\$31,160	109.2%	56.5%	\$293.96	\$140.55	179.4%		1.2022	\$34,319	\$323.77	-0.2%	1.1550	\$254.51	\$126.81	\$126.81	153.8%	
201005	82	116	\$31,254	\$6,478	1.0000	\$0	\$6,478	20.7%	54.9%	\$55.84	\$137.65	-36.3%		1.2040	\$37,630	\$324.40	0.2%	1.1573	\$48.25	\$123.94	\$123.94	-37.8%	
201006	67	100	\$26,985	\$8,409	1.0000	\$0	\$8,409	31.2%	51.4%	\$84.09	\$131.46	-47.5%		1.2044	\$32,502	\$325.02	0.2%	1.1595	\$72.53	\$116.99	\$116.99	-54.0%	
201007	73	107	\$30,109	\$7,034	1.0000	\$0	\$7,034	23.4%	49.2%	\$65.74	\$127.49	-43.7%		1.1937	\$35,942	\$335.90	3.3%	1.1983	\$54.86	\$112.57	\$112.57	-48.8%	
201008	73	111	\$30,826	\$12,537	1.0000	\$0	\$12,537	40.7%	47.6%	\$112.95	\$125.81	-14.4%		1.1962	\$36,874	\$332.20	-1.1%	1.1851	\$95.31	\$109.60	\$109.60	-25.9%	
201009	69	105	\$29,235	\$11,209	0.9999	\$1	\$11,210	38.3%	43.5%	\$106.76	\$115.89	-51.7%	-19.1%	1.1976	\$35,013	\$333.46	0.4%	1.1896	\$89.75	\$100.69	\$100.69	-53.3%	
201010	66	102	\$29,043	\$15,803	0.9999	\$2	\$15,805	54.4%	44.8%	\$154.95	\$120.52	59.9%	-10.9%	1.1888	\$34,527	\$338.50	1.5%	1.2076	\$128.31	\$103.97	\$103.97	46.2%	
201011	64	95	\$27,287	\$18,082	0.9998	\$3	\$18,085	66.3%	43.2%	\$190.37	\$117.88	-2.0%	-15.2%	1.1646	\$31,778	\$334.51	-1.2%	1.1933	\$159.53	\$100.62	\$100.62	-12.4%	
201012	67	97	\$27,780	\$8,555	0.9998	\$2	\$8,557	30.8%	42.0%	\$88.22	\$115.71	-24.3%	-13.0%	1.1633	\$32,317	\$333.17	-0.4%	1.1886	\$74.22	\$98.43	\$98.43	-27.5%	
201101	104	167	\$52,981	\$33,345	0.9996	\$14	\$33,359	63.0%	47.0%	\$199.75	\$132.02	321.2%	0.1%	1.1179	\$59,228	\$354.66	6.5%	1.2652	\$157.88	\$111.14	\$111.14	287.5%	
201102	107	171	\$53,649	\$28,987	0.9996	\$13	\$29,000	54.1%	49.0%	\$169.59	\$140.36	100.8%	8.0%	1.1173	\$59,942	\$350.54	-1.2%	1.2505	\$135.61	\$117.14	\$117.14	85.5%	
201103	96	159	\$48,972	\$38,448	0.9995	\$20	\$38,468	78.6%	52.8%	\$241.94	\$153.27	106.3%	21.8%	1.1112	\$54,416	\$342.24	-2.4%	1.2209	\$198.16	\$127.35	\$127.35	95.6%	
201104	97	163	\$50,107	\$29,497	0.9994	\$16	\$29,513	58.9%	49.8%	\$181.06	\$146.32	-38.4%	4.1%	1.1109	\$55,666	\$341.51	-0.2%	1.2183	\$148.62	\$121.06	\$121.06	-41.6%	
201105	114	193	\$57,334	\$18,049	0.9994	\$10	\$18,059	31.5%	49.5%	\$93.57	\$146.52	67.6%	6.4%	1.1370	\$65,189	\$337.76	-1.1%	1.2050	\$77.65	\$120.89	\$120.89	-60.9%	
201106	111	189	\$55,085	\$9,589	0.9993	\$7	\$9,596	17.4%	47.0%	\$50.77	\$139.37	-39.6%	6.0%	1.1438	\$63,007	\$333.37	-1.3%	1.1893	\$42.69	\$114.94	\$114.94	-41.1%	
201107	108	180	\$53,316	\$18,977	0.9992	\$16	\$18,992	35.6%	47.2%	\$105.51	\$140.40	60.5%	10.1%	1.1531	\$61,481	\$341.56	2.5%	1.2185	\$86.59	\$115.65	\$115.65	57.8%	
201108	115	188	\$54,479	\$33,888	0.9991	\$29	\$33,917	62.3%	49.1%	\$180.41	\$146.25	59.7%	16.2%	1.1522	\$62,769	\$333.88	-2.2%	1.1911	\$151.46	\$120.52	\$120.52	58.9%	
201109	129	212	\$59,079	\$64,232	0.9988	\$80	\$64,312	108.9%	55.8%	\$303.36	\$165.79	184.1%	43.1%	1.1601	\$68,540	\$323.30	-3.2%	1.1534	\$263.02	\$137.23	\$137.23	193.1%	
201110	143	241	\$68,528	\$42,970	0.9986	\$59	\$43,029	62.8%	56.7%	\$178.54	\$167.83	15.2%	39.2%	1.1922	\$81,698	\$339.00	4.9%	1.2094	\$147.64	\$138.90	\$138.90	15.1%	
201111	146	245	\$71,129	\$51,985	0.9984	\$81	\$52,066	73.2%	58.1%	\$212.51	\$171.82	11.6%	45.8%	1.1956	\$85,042	\$347.11	2.4%	1.2383	\$171.62	\$141.74	\$141.74	7.6%	
201112	282	458	\$86,105	\$97,475	0.9982	\$180	\$97,654	113.4%	65.8%	\$213.22	\$182.37	141.7%	57.6%	1.2344	\$106,290	\$232.07	-33.1%	0.8279	\$257.54	\$159.34	\$159.34	247.0%	
201201	310	524	\$117,990	\$221,384	0.9976	\$537	\$221,921	188.1%	84.6%	\$423.51	\$224.61	112.0%	70.1%	1.2921	\$152,454	\$290.94	25.4%	1.0379	\$408.04	\$200.80	\$200.80	158.4%	
201202	323	546	\$134,197	\$90,563	0.9969	\$280	\$90,842	67.7%	83.9%	\$166.38	\$217.82	-1.9%	55.2%	1.2929	\$173,506	\$317.78	9.2%	1.1336	\$146.76	\$195.49	\$195.49	8.2%	
201203	352	596	\$135,455	\$150,776	0.9955	\$687	\$151,463	111.8%	88.2%	\$254.13	\$222.59	5.0%	45.2%	1.2944	\$175,338	\$294.19	-7.4%	1.0495	\$242.14	\$202.47	\$202.47	22.2%	
201204	392	644	\$144,644	\$120,768	0.9935	\$793	\$121,561	84.0%	89.0%	\$188.76	\$219.03	4.3%	49.7%	1.2912	\$186,766	\$290.01	-1.4%	1.0346	\$182.45	\$201.89	\$201.89	66.8%	
201205	392	648	\$146,566	\$99,689	0.9908	\$928	\$100,617	68.6%	89.3%	\$155.27	\$215.37	65.9%	47.0%	1.2898	\$189,043	\$291.73	0.6%	1.0407	\$149.19	\$200.57	\$200.57	92.1%	
201206	409	674	\$157,486	\$188,560	0.9885	\$2,189	\$190,748	121.1%	96.6%	\$283.01	\$230.24	457.4%	65.2%	1.2813	\$201,784	\$299.38	2.6%	1.0680	\$264.98	\$215.62	\$215.62	57.7%	
201207	460	746	\$170,090	\$185,857	0.9827	\$3,280	\$189,137	111.2%	100.9%	\$253.54	\$237.20	140.3%	68.9%	1.2701	\$216,029	\$289.58	-3.3%	1.0331	\$245.42	\$223.90	\$223.90	183.4%	
201208	472	791	\$179,123	\$155,656	0.9711	\$4,631	\$160,287	89.5%	100.9%	\$202.64	\$234.57	12.3%	60.4%	1.2500	\$223,901	\$283.06	-2.3%	1.0098	\$200.67	\$223.55	\$223.55	32.5%	
201209	501	848	\$191,125	\$170,078	0.9553	\$7,964	\$178,042	93.2%	99.7%	\$209.96	\$229.47	-30.8%	38.4%	1.2437	\$237,706	\$280.31	-1.0%	1.0000	\$209.96	\$220.62	\$220.62	-20.2%	
201210	496	840	\$210,178	\$148,222	0.9106	\$14,551	\$162,773	77.4%	98.5%	\$193.78	\$227.13	8.5%	35.3%										
201211	567	934	\$205,570	\$186,746	0.8017	\$46,191	\$232,937	113.3%	101.0%	\$249.40	\$230.09	17.4%	33.9%										
Experience Period	4,182	6,961	\$1,602,438	\$1,575,761	0.9865	\$21,608	\$1,597,369			\$229.47				1.2665	\$2,029,557	\$291.56		1.0401	\$280.62				

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 Med HMO 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		04/2013										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			
200810	598	932	\$147,939	\$114,406	1.0000	\$0	\$114,406	77.3%		\$122.75				1.4373	\$212,626	\$228.14			1.0696	\$114.77					
200811	593	973	\$158,856	\$172,086	1.0000	\$0	\$172,086	108.3%		\$176.86				1.3965	\$221,836	\$227.99	-0.1%		1.0689	\$165.46					
200812	717	1,165	\$185,413	\$198,382	1.0000	\$0	\$198,382	107.0%		\$170.29				1.4149	\$262,349	\$225.19	-1.2%		1.0558	\$161.29					
200901	682	1,110	\$176,332	\$154,125	1.0000	\$0	\$154,125	87.4%		\$138.85				1.3809	\$243,492	\$219.36	-2.6%		1.0285	\$135.01					
200902	786	1,230	\$209,252	\$83,956	1.0000	\$0	\$83,956	40.1%		\$68.26				1.3713	\$286,946	\$233.29	6.3%		1.0937	\$62.41					
200903	802	1,290	\$223,687	\$126,281	1.0000	\$0	\$126,281	56.5%		\$97.89				1.3503	\$302,048	\$234.15	0.4%		1.0978	\$89.17					
200904	814	1,326	\$226,572	\$122,843	1.0000	\$0	\$122,843	54.2%		\$92.64				1.3079	\$296,344	\$223.49	-4.6%		1.0478	\$88.42					
200905	847	1,357	\$241,835	\$190,622	1.0000	\$0	\$190,622	78.8%		\$140.47				1.2714	\$307,462	\$226.57	1.4%		1.0623	\$132.24					
200906	838	1,338	\$248,445	\$156,515	1.0000	\$0	\$156,515	63.0%		\$116.98				1.2414	\$308,411	\$230.50	1.7%		1.0807	\$108.24					
200907	736	1,235	\$233,148	\$112,502	1.0000	\$0	\$112,502	48.3%		\$91.09				1.2282	\$286,349	\$231.86	0.6%		1.0871	\$83.80					
200908	811	1,337	\$251,568	\$87,637	1.0000	\$0	\$87,637	34.8%		\$65.55				1.2242	\$307,965	\$230.34	-0.7%		1.0799	\$60.70					
200909	881	1,445	\$292,899	\$193,820	1.0000	\$0	\$193,820	66.2%	66.0%	\$134.13	\$116.24			1.1540	\$338,009	\$233.92	1.6%		1.0967	\$122.31	\$108.31				
200910	874	1,414	\$274,199	\$204,459	1.0000	\$0	\$204,459	74.6%	66.2%	\$144.60	\$118.48	17.8%		1.1602	\$318,115	\$224.98	-3.8%		1.0548	\$137.09	\$110.54	19.5%			
200911	859	1,347	\$270,298	\$187,156	1.0000	\$0	\$187,156	69.2%	64.2%	\$138.94	\$116.60	-21.4%		1.1411	\$308,450	\$228.99	1.8%		1.0736	\$129.42	\$108.76	-21.8%			
200912	835	1,370	\$288,537	\$128,360	1.0000	\$0	\$128,360	44.5%	59.5%	\$93.69	\$110.66	-45.0%		1.1005	\$317,527	\$231.77	1.2%		1.0866	\$86.22	\$102.98	-46.5%			
201001	808	1,387	\$295,446	\$292,955	1.0000	\$0	\$292,955	99.2%	61.8%	\$211.21	\$117.39	52.1%		1.0602	\$313,234	\$225.84	-2.6%		1.0588	\$199.49	\$109.06	47.8%			
201002	942	1,546	\$336,138	\$105,338	1.0000	\$0	\$105,338	31.3%	60.0%	\$68.14	\$116.43	-0.2%		1.0393	\$349,364	\$225.98	0.1%		1.0595	\$64.31	\$108.46	3.1%			
201003	957	1,548	\$351,950	\$135,067	1.0000	\$0	\$135,067	38.4%	57.9%	\$87.25	\$115.15	-10.9%		1.0019	\$352,625	\$227.79	0.8%		1.0680	\$81.70	\$107.51	-8.4%			
201004	891	1,454	\$333,254	\$535,210	1.0000	\$0	\$535,210	160.6%	68.2%	\$368.09	\$138.85	297.3%		0.9934	\$331,064	\$227.69	0.0%		1.0675	\$344.82	\$129.45	290.0%			
201005	933	1,585	\$346,980	\$274,309	1.0000	\$0	\$274,309	79.1%	68.5%	\$173.07	\$141.91	23.2%		0.9814	\$340,532	\$214.85	-5.6%		1.0073	\$171.82	\$132.95	29.9%			
201006	951	1,524	\$350,165	\$132,739	1.0000	\$1	\$132,739	37.9%	65.9%	\$87.10	\$138.99	-25.5%		0.9735	\$340,900	\$223.69	4.1%		1.0487	\$83.05	\$130.55	-23.3%			
201007	890	1,444	\$339,696	\$207,368	1.0000	\$3	\$207,371	61.0%	66.6%	\$143.61	\$142.77	57.6%		0.9618	\$326,734	\$226.27	1.2%		1.0608	\$135.37	\$134.34	61.5%			
201008	875	1,451	\$347,320	\$112,234	1.0000	\$2	\$112,235	32.3%	65.6%	\$77.35	\$143.25	18.0%		0.9487	\$329,493	\$227.08	0.4%		1.0646	\$72.65	\$134.93	19.7%			
201009	942	1,598	\$387,232	\$125,502	0.9999	\$7	\$125,508	32.4%	62.2%	\$78.54	\$138.14	-41.4%	18.8%	0.9303	\$360,259	\$225.44	-0.7%		1.0570	\$74.31	\$130.53	-39.2%	20.5%		
201010	832	1,406	\$341,836	\$261,829	0.9999	\$14	\$261,842	76.6%	62.6%	\$186.23	\$141.45	28.8%	19.4%	0.9213	\$314,923	\$223.98	-0.6%		1.0501	\$177.34	\$133.70	29.4%	21.0%		
201011	903	1,508	\$359,597	\$243,712	0.9999	\$19	\$243,731	67.8%	62.6%	\$161.63	\$143.35	16.3%	22.9%	0.9146	\$328,886	\$218.09	-2.6%		1.0225	\$158.07	\$136.04	22.1%	25.1%		
201012	848	1,409	\$347,050	\$219,884	0.9999	\$20	\$219,904	63.4%	64.0%	\$156.07	\$148.16	66.6%	33.9%	0.8954	\$310,751	\$220.55	1.1%		1.0340	\$150.94	\$141.15	75.1%	37.1%		
201101	910	1,529	\$368,361	\$198,650	0.9999	\$29	\$198,679	53.9%	60.6%	\$129.94	\$141.76	-38.5%	20.8%	0.9002	\$331,609	\$216.88	-1.7%		1.0168	\$127.79	\$135.50	-35.9%	34.2%		
201102	892	1,518	\$369,026	\$201,273	0.9998	\$32	\$201,305	54.6%	62.4%	\$132.61	\$147.32	94.6%	26.5%	0.8941	\$329,939	\$217.35	0.2%		1.0190	\$130.14	\$141.28	102.4%	30.3%		
201103	854	1,454	\$350,438	\$197,759	0.9998	\$33	\$197,792	56.4%	63.9%	\$136.03	\$151.60	55.9%	31.7%	0.8928	\$312,854	\$215.17	-1.0%		1.0088	\$134.85	\$146.08	65.1%	35.9%		
201104	846	1,426	\$341,400	\$226,134	0.9998	\$40	\$226,174	66.2%	56.5%	\$158.61	\$134.53	-56.9%	-3.1%	0.8951	\$305,585	\$214.30	-0.4%		1.0047	\$157.87	\$130.26	-54.2%	0.6%		
201105	855	1,450	\$346,380	\$131,494	0.9998	\$23	\$131,518	38.0%	53.2%	\$90.70	\$127.49	-47.6%	-10.2%	0.9054	\$313,607	\$216.28	0.9%		1.0140	\$89.45	\$123.36	-47.9%	-7.2%		
201106	850	1,451	\$344,037	\$141,129	0.9998	\$25	\$141,154	41.0%	53.4%	\$97.28	\$128.50	11.7%	-7.6%	0.9109	\$313,380	\$215.98	-0.1%		1.0126	\$96.07	\$124.70	15.7%	-4.5%		
201107	873	1,496	\$346,655	\$93,969	0.9997	\$30	\$93,999	27.1%	50.7%	\$62.83	\$121.71	-56.2%	-14.8%	0.9300	\$322,387	\$215.50	-0.2%		1.0103	\$62.19	\$118.60	-54.1%	-11.7%		
201108	886	1,522	\$342,808	\$160,687	0.9995	\$78	\$160,766	46.9%	51.9%	\$105.63	\$123.96	36.6%	-13.5%	0.9518	\$326,669	\$214.37	-0.5%		1.0050	\$105.10	\$121.37	44.7%	-10.1%		
201109	876	1,493	\$333,948	\$179,982	0.9995	\$93	\$180,075	53.9%	53.8%	\$120.61	\$127.79	53.6%	-7.5%	0.9687	\$323,504	\$216.68	1.1%		1.0159	\$118.73	\$125.57	59.8%	-3.8%		
201110	885	1,509	\$335,727	\$136,948	0.9995	\$71	\$137,018	40.8%	50.9%	\$90.80	\$120.02	-51.2%	-15.2%	0.9791	\$328,725	\$217.84	0.5%		1.0213	\$88.90	\$118.20	-49.9%	-11.6%		
201111	891	1,521	\$332,839	\$204,302	0.9994	\$128	\$204,430	61.4%	50.3%	\$134.41	\$117.72	-16.8%	-17.9%	0.9831	\$327,226	\$215.14	-1.2%		1.0086	\$133.25	\$116.07	-15.7%	-14.7%		
201112	885	1,503	\$327,413	\$283,600	0.9990	\$282	\$283,883	86.7%	52.1%	\$188.88	\$120.68	21.0%	-18.5%	1.0080	\$330,022	\$219.58	2.1%		1.0295	\$183.47	\$119.02	21.6%	-15.7%		
201201	882	1,478	\$314,750	\$209,481	0.9977	\$479	\$209,959	66.7%	53.1%	\$142.06	\$121.66	9.3%	-14.2%	1.0295	\$324,037	\$219.24	-0.2%		1.0279	\$138.20	\$119.88	8.1%	-11.5%		
201202	895	1,515	\$314,163	\$178,600	0.9972	\$506	\$179,106	57.0%	53.2%	\$118.22	\$120.43	-10.9%	-18.2%	1.0463	\$328,699	\$216.96	-1.0%		1.0172	\$116.22	\$118.69	-10.7%	-16.0%		
201203	953	1,592	\$311,479	\$143,220	0.9964	\$515	\$143,735	46.1%	52.4%	\$90.29	\$116.50	-33.6%	-23.2%	1.0637	\$331,305	\$208.11	-4.1%		0.9757	\$92.54	\$115.15	-31.4%	-21.2%		
201204	969	1,627	\$333,938	\$98,459	0.9945	\$546	\$99,006	29.6%	49.3%	\$60.85	\$108.20	-61.6%	-19.6%	1.0690	\$356,986	\$219.41	5.4%		1.0287	\$59.15	\$106.73	-62.5%	-18.1%		
201205	965	1,631	\$334,824	\$112,135	0.9927	\$225	\$112,960	33.7%	49.0%	\$69.26	\$106.12	-23.6%	-16.8%	1.0672	\$357,319	\$219.08	-0.2%		1.0271	\$67.43	\$104.56	-24.6%	-15.2%		
201206	961	1,614	\$334,685	\$195,141	0.9891	\$2,156	\$197,297	59.0%	50.5%	\$122.24	\$108.22	25.7%	-15.8%	1.0643	\$356,215	\$220.70	0.7%		1.0347	\$118.14	\$106.43	23.0%	-14.7%		
201207	975	1,642	\$331,676	\$137,704	0.9853	\$2,056	\$139,760	42.1%	51.9%	\$85.12	\$109.83	35.5%	-9.8%	1.0626	\$352,435	\$214.64	-2.7%		1.0063	\$84.58	\$108.05	36.0%	-8.9%		
201208	983	1,644	\$333,231	\$217,407	0.9797	\$4,495	\$221,902	66.6%	53.5%	\$134.98	\$112.37	27.8%	-9.3%	1.0554	\$351,704	\$213.93	-0.3%		1.0030	\$134.57	\$110.58	28.0%	-8.9%		
201209	997	1,669	\$338,899	\$150,649	0.9722	\$4,307	\$154,956	45.7%	52.8%	\$92.84	\$110.00	-23.0%	-13.9%	1.0504	\$355,987	\$213.29	-0.3%		1.0000	\$92.84	\$108.40	-21.8%	-13.7%		
201210	1,014	1,682	\$342,724	\$170,201	0.9456	\$9,789	\$179,991	52.5%	53.8%	\$107.01	\$111.26	17.9%	-7.3%												
201211	1,011	1,674	\$346,914	\$135,228	0.8941	\$16,024	\$151,252	43.6%																	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
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		04/2013										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
200810	89	157	\$32,765	\$12,850	1.0000	\$0	\$12,850	39.2%		\$81.85				1.4088	\$46,158	\$294.00		1.0556	\$77.53			
200811	58	112	\$24,112	\$24,409	1.0000	\$0	\$24,409	101.2%		\$217.93				1.3870	\$33,444	\$298.60	1.6%	1.0722	\$203.26			
200812	99	166	\$33,733	\$24,705	1.0000	\$0	\$24,705	73.2%		\$148.82				1.4301	\$48,241	\$290.61	-2.7%	1.0435	\$142.63			
200901	132	241	\$51,705	\$9,006	1.0000	\$0	\$9,006	17.4%		\$37.37				1.3223	\$68,367	\$283.68	-2.4%	1.0186	\$36.69			
200902	106	197	\$43,144	\$40,171	1.0000	\$0	\$40,171	93.1%		\$203.91				1.3350	\$57,598	\$292.38	3.1%	1.0498	\$194.24			
200903	210	399	\$86,748	\$35,022	1.0000	\$0	\$35,022	40.4%		\$87.77				1.3271	\$115,125	\$288.53	-1.3%	1.0360	\$84.72			
200904	108	176	\$42,706	\$31,926	1.0000	\$0	\$31,926	74.8%		\$181.40				1.2687	\$54,183	\$307.86	6.7%	1.1054	\$164.10			
200905	130	256	\$60,488	\$107,332	1.0000	\$0	\$107,332	177.4%		\$419.27				1.2336	\$74,618	\$291.48	-5.3%	1.0466	\$400.61			
200906	187	377	\$82,621	\$36,313	1.0000	\$0	\$36,313	44.0%		\$96.32				1.2261	\$101,306	\$268.72	-7.8%	0.9649	\$99.83			
200907	235	505	\$112,725	\$35,779	1.0000	\$0	\$35,779	31.7%		\$70.85				1.1505	\$129,691	\$256.81	-4.4%	0.9221	\$76.83			
200908	200	417	\$94,482	\$38,981	1.0000	\$0	\$38,981	41.3%		\$93.48				1.1748	\$110,994	\$266.17	3.6%	0.9557	\$97.81			
200909	237	492	\$104,909	\$30,367	1.0000	\$0	\$30,367	28.9%	55.4%	\$61.72	\$122.13			1.1685	\$122,588	\$249.16	-6.4%	0.8946	\$68.99	\$123.54		
200910	258	506	\$122,978	\$59,525	1.0000	\$0	\$59,525	48.4%	55.0%	\$117.64	\$123.19	43.7%		1.1110	\$136,629	\$270.02	8.4%	0.9695	\$121.34	\$125.27	56.5%	
200911	214	441	\$101,101	\$100,275	1.0000	\$0	\$100,275	99.2%	58.6%	\$227.38	\$131.66	4.3%		1.1197	\$113,208	\$256.71	-4.9%	0.9217	\$246.69	\$135.10	21.4%	
200912	215	436	\$107,238	\$39,436	1.0000	\$0	\$39,436	36.8%	55.8%	\$90.45	\$126.97	-39.2%		1.0709	\$114,839	\$263.39	2.6%	0.9457	\$95.64	\$131.02	-32.9%	
201001	230	465	\$123,566	\$36,149	1.0000	\$0	\$36,149	29.3%	54.6%	\$77.74	\$126.69	108.0%		1.0408	\$128,613	\$276.59	5.0%	0.9831	\$78.28	\$130.76	113.4%	
201002	215	432	\$116,504	\$35,293	1.0000	\$0	\$35,293	30.3%	50.7%	\$81.70	\$119.62	-59.9%		1.0266	\$119,597	\$276.85	0.1%	0.9940	\$82.19	\$123.59	-57.7%	
201003	205	407	\$111,705	\$72,531	1.0000	\$0	\$72,531	64.9%	52.8%	\$178.21	\$127.07	103.0%		1.0123	\$113,078	\$277.83	0.4%	0.9976	\$178.64	\$131.70	110.9%	
201004	200	379	\$104,938	\$65,681	1.0000	\$0	\$65,681	62.6%	52.9%	\$173.30	\$128.63	-4.5%		1.0041	\$105,369	\$278.02	0.1%	0.9983	\$173.60	\$133.64	5.8%	
201005	211	414	\$110,460	\$20,664	1.0000	\$0	\$20,664	18.7%	44.2%	\$49.91	\$108.33	-88.1%		0.9784	\$108,074	\$261.05	-6.1%	0.9373	\$53.25	\$113.27	-86.7%	
201006	211	415	\$116,944	\$71,412	1.0000	\$0	\$71,412	61.1%	45.7%	\$172.08	\$114.16	78.7%		0.9463	\$110,667	\$266.67	2.2%	0.9575	\$179.72	\$119.43	80.0%	
201007	180	361	\$105,323	\$23,904	1.0000	\$0	\$23,905	22.7%	45.0%	\$66.22	\$115.05	-6.5%		0.9465	\$99,692	\$276.15	3.6%	0.9916	\$66.78	\$119.63	-13.1%	
201008	182	374	\$105,835	\$78,162	1.0000	\$1	\$78,164	73.9%	47.6%	\$208.99	\$123.66	123.6%		0.9321	\$98,647	\$263.76	-4.5%	0.9471	\$220.67	\$128.67	125.6%	
201009	114	187	\$58,971	\$81,165	0.9999	\$4	\$81,170	137.6%	53.2%	\$434.06	\$142.04	603.3%	16.3%	0.9259	\$54,600	\$291.98	10.7%	1.0484	\$414.03	\$146.24	500.1%	18.4%
201010	176	347	\$103,994	\$91,950	0.9999	\$5	\$91,955	88.4%	56.6%	\$265.00	\$153.85	125.3%	24.9%	0.9185	\$96,521	\$275.28	-5.7%	0.9884	\$268.11	\$158.16	121.0%	26.3%
201011	175	338	\$97,927	\$57,885	0.9999	\$4	\$57,890	59.1%	53.4%	\$171.27	\$148.02	-24.7%	12.4%	0.9156	\$89,665	\$265.28	-3.6%	0.9525	\$179.81	\$151.64	-27.1%	12.2%
201012	127	267	\$83,972	\$40,971	0.9999	\$4	\$40,975	48.8%	54.5%	\$153.47	\$154.08	69.7%	21.3%	0.8971	\$75,332	\$282.14	6.4%	1.0131	\$151.49	\$156.99	58.4%	19.8%
201101	149	295	\$93,281	\$24,101	0.9999	\$3	\$24,105	25.8%	54.9%	\$81.71	\$157.43	5.1%	24.3%	0.9015	\$84,089	\$285.05	1.0%	1.0235	\$79.83	\$160.14	2.0%	22.5%
201102	151	293	\$94,378	\$24,563	0.9998	\$4	\$24,567	26.0%	55.0%	\$83.85	\$160.17	2.6%	33.9%	0.9006	\$85,000	\$290.10	1.8%	1.0416	\$80.49	\$162.42	-2.1%	31.4%
201103	150	293	\$93,418	\$64,663	0.9998	\$11	\$64,674	69.2%	55.2%	\$220.73	\$162.80	23.9%	28.1%	0.9008	\$84,152	\$287.21	-1.0%	1.0312	\$214.04	\$164.72	19.8%	25.1%
201104	154	297	\$94,129	\$36,508	0.9998	\$6	\$36,514	38.8%	53.2%	\$122.94	\$158.72	-29.1%	23.4%	0.9010	\$84,810	\$285.55	-0.6%	1.0253	\$119.91	\$160.30	-30.9%	19.9%
201105	152	301	\$94,509	\$74,369	0.9998	\$13	\$74,382	78.7%	58.6%	\$247.12	\$177.74	395.1%	64.1%	0.9139	\$86,368	\$286.94	0.5%	1.0303	\$239.85	\$177.88	350.4%	57.0%
201106	154	300	\$93,913	\$79,761	0.9998	\$14	\$79,775	84.9%	60.6%	\$265.92	\$185.62	54.5%	62.6%	0.9313	\$87,457	\$291.52	1.6%	1.0468	\$254.04	\$184.18	41.4%	54.2%
201107	153	295	\$94,100	\$56,852	0.9997	\$18	\$56,870	60.4%	64.1%	\$192.78	\$198.23	191.1%	72.3%	0.9338	\$87,870	\$297.86	2.2%	1.0695	\$180.25	\$195.39	169.9%	63.3%
201108	152	298	\$92,031	\$76,976	0.9995	\$38	\$77,014	83.7%	64.9%	\$258.44	\$202.19	23.7%	63.5%	0.9561	\$87,993	\$295.28	-0.9%	1.0602	\$243.76	\$197.14	10.5%	53.2%
201109	150	293	\$89,384	\$65,165	0.9995	\$34	\$65,199	72.9%	61.7%	\$222.52	\$191.85	-48.7%	35.1%	0.9769	\$87,317	\$298.01	0.9%	1.0700	\$207.96	\$186.62	-49.8%	27.6%
201110	151	290	\$88,004	\$55,392	0.9995	\$29	\$55,421	63.0%	59.3%	\$191.11	\$184.66	-27.9%	20.0%	0.9789	\$86,149	\$297.06	-0.3%	1.0666	\$179.17	\$178.41	-33.2%	12.8%
201111	151	293	\$88,205	\$55,258	0.9994	\$35	\$55,292	62.7%	59.6%	\$188.71	\$186.28	10.2%	25.8%	0.9828	\$86,690	\$295.87	-0.4%	1.0624	\$177.64	\$178.22	-1.2%	17.5%
201112	148	289	\$83,896	\$28,363	0.9990	\$28	\$28,392	33.8%	58.4%	\$98.24	\$181.57	-36.0%	17.8%	0.9991	\$83,820	\$290.03	-2.0%	1.0414	\$94.34	\$173.36	-37.7%	10.4%
201201	147	290	\$81,635	\$21,019	0.9977	\$48	\$21,067	25.8%	58.8%	\$72.64	\$180.96	-11.1%	14.9%	1.0484	\$85,582	\$295.11	1.8%	1.0596	\$68.56	\$172.29	-14.1%	7.6%
201202	150	294	\$81,828	\$26,080	0.9972	\$74	\$26,154	32.0%	59.6%	\$88.96	\$181.36	6.1%	13.2%	1.0559	\$86,403	\$293.89	-0.4%	1.0552	\$84.30	\$172.48	4.7%	6.2%
201203	166	342	\$80,861	\$26,231	0.9964	\$94	\$26,325	32.6%	56.7%	\$76.97	\$168.18	-65.1%	3.3%	1.0603	\$85,733	\$250.68	-14.7%	0.9001	\$85.52	\$161.91	-60.0%	-1.7%
201204	164	335	\$86,399	\$52,415	0.9945	\$291	\$52,706	61.0%	58.6%	\$157.33	\$170.88	28.0%	7.7%	1.0666	\$92,152	\$275.08	9.7%	0.9877	\$159.29	\$165.09	32.8%	3.0%
201205	173	346	\$88,254	\$40,761	0.9927	\$300	\$41,060	46.5%	55.8%	\$118.67	\$159.69	-52.0%	-10.2%	1.0636	\$93,867	\$271.29	-1.4%	0.9741	\$121.83	\$155.09	-49.2%	-12.8%
201206	168	342	\$88,664	\$45,537	0.9891	\$503	\$46,041	51.9%	52.9%	\$134.62	\$148.78	-49.4%	-19.8%	1.0651	\$94,438	\$276.13	1.8%	0.9915	\$135.78	\$145.18	-46.6%	-21.2%
201207	168	342	\$88,496	\$67,369	0.9853	\$1,006	\$68,375	77.3%	54.3%	\$199.93	\$149.99	3.7%	-24.3%	1.0640	\$94,157	\$275.31	-0.3%	0.9885	\$202.24	\$147.34	12.2%	-24.6%
201208	168	342	\$88,664	\$60,348	0.9797	\$1,248	\$61,596	69.5%	52.9%	\$180.10	\$144.19	-30.3%	-28.7%	1.0577	\$93,785	\$274.22	-0.4%	0.9846	\$182.92	\$142.53	-25.0%	-27.7%
201209	169	343	\$91,045	\$95,446	0.9722	\$2,729	\$98,174	107.8%	56.0%	\$286.22	\$150.88	28.6%	-21.4%	1.0492	\$95,527	\$278.50	1.6%	1.0000	\$286.22	\$149.96	37.6%	-19.6%
201210	172	344	\$92,016	\$82,320	0.9456	\$4,735	\$87,055	94.6%	58.9%	\$253.07	\$156.90	32.4%	-15.0%									
201211	169	332	\$90,018	\$39,967	0.8941	\$4,736	\$44,703	49.7%	57.8%	\$134.65	\$152.66	-28.6%	-18.0%									
Experience Period	1,923	3,848	\$1,035,951	\$574,218	0.9890	\$6,384	\$580,602			\$150.88				1.0409	\$1,078,303	\$280.22		1.0062	\$149.96			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Med BC Adv HSA

(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) =(j)/(q)	(s)	(t)	(u)			
Current Rate Level			04/2013				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	
200810	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200811	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200812	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200901	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200902	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200903	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200904	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200905	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200906	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200907	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200908	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200909	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200910	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200911	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200912	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201001	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201002	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201003	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201004	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201005	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201006	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201007	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201008	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201009	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201010	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201011	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201012	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201101	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201102	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201103	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201104	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201105	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201106	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201107	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201108	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201109	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201110	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201111	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201112	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201201	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201202	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201203	21	28	(\$790)	\$55,122	0.9964	\$198	\$55,320	-7002.5%	-7002.5%	\$1,975.72	\$1,975.72			1.0000	(\$790)	-\$28.21		(0.2032)	-\$9,723.73	-\$9,723.73			
201204	21	28	\$462	\$35,587	0.9945	\$197	\$35,785	7745.6%	-27775.8%	\$1,278.02	\$1,626.87			1.0750	\$497	\$17.74	-162.9%	0.1277	\$10,005.15	-\$43,125.28			
201205	20	27	\$5,918	\$4,732	0.9927	\$35	\$4,767	80.5%	1715.1%	\$176.55	\$1,155.08			1.0750	\$6,362	\$235.62	1228.4%	1.6968	\$104.04	\$2,193.74			
201206	20	27	\$5,918	\$5,315	0.9891	\$59	\$5,374	90.8%	879.8%	\$199.03	\$920.41			1.0750	\$6,362	\$235.62	0.0%	1.6968	\$117.30	\$1,131.02			
201207	20	27	\$5,918	\$26,383	0.9853	\$394	\$26,777	452.5%	734.7%	\$991.72	\$934.47			1.0750	\$6,362	\$235.62	0.0%	1.6968	\$584.45	\$945.98			
201208	21	29	\$6,263	\$12,832	0.9797	\$265	\$13,097	209.1%	595.7%	\$451.63	\$850.12			1.0709	\$6,707	\$231.27	-1.8%	1.6655	\$271.17	\$768.49			
201209	32	50	\$6,506	\$5,166	0.9722	\$148	\$5,313	81.7%	485.0%	\$106.27	\$677.93			1.0672	\$6,943	\$138.86	-40.0%	1.0000	\$106.27	\$626.77			
201210	38	63	\$11,751	\$3,372	0.9456	\$194	\$3,566	30.3%	357.6%	\$56.61	\$537.63												
201211	38	65	\$12,224	\$2,582	0.8941	\$306	\$2,887	23.6%	282.2%	\$44.42	\$444.44												
Experience Period	155	216	\$30,195	\$145,137	0.9911	\$1,296	\$146,433			\$677.93				1.0744	\$32,442	\$150.19		1.0816	\$626.77				

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 Med POS HRA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)				(m)		(n)		(o)		(p)		(q)		(r)		(s)		(t)		(u)
								= (h)/(f)				= (h)/(c)				= (d) x (m)				= (n)/(c)				= (i)/(g)		= (j)/(g)		= (k)/(g)		= (l)/(g)		= (m)/(g)		= (n)/(g)		= (o)/(g)		= (p)/(g)		= (q)/(g)
Current Rate Level			04/2013			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																		
200810	56	103	\$17,107	\$17,182	1.0000	\$0	\$17,182	100.4%		\$166.82				1.5188	\$25,983	\$252.26		1.1525	\$144.75																					
200811	75	128	\$20,343	\$5,877	1.0000	\$0	\$5,877	28.9%		\$45.92				1.4893	\$30,297	\$236.70	-6.2%	1.0814	\$42.46																					
200812	65	113	\$19,043	\$5,883	1.0000	\$0	\$5,883	30.9%		\$52.06				1.5083	\$28,724	\$254.19	7.4%	1.1613	\$44.83																					
200901	61	109	\$18,403	\$5,416	1.0000	\$0	\$5,416	29.4%		\$49.69				1.4797	\$27,230	\$249.82	-1.7%	1.1413	\$43.53																					
200902	71	111	\$21,109	\$11,715	1.0000	\$0	\$11,715	55.5%		\$105.54				1.3293	\$28,060	\$252.79	1.2%	1.1549	\$91.38																					
200903	33	28	\$4,153	\$8,979	1.0000	\$0	\$8,979	216.2%		\$320.67				1.3568	\$5,635	\$201.24	-20.4%	0.9194	\$348.78																					
200904	69	94	\$17,973	\$5,527	1.0000	\$0	\$5,527	30.8%		\$58.80				1.2311	\$22,126	\$235.39	17.0%	1.0754	\$54.68																					
200905	60	80	\$16,638	\$12,823	1.0000	\$0	\$12,823	77.1%		\$160.29				1.1786	\$19,610	\$245.12	4.1%	1.1199	\$143.13																					
200906	57	75	\$15,666	\$33,792	1.0000	\$0	\$33,792	215.7%		\$450.56				1.2149	\$19,033	\$253.77	3.5%	1.1594	\$388.62																					
200907	49	54	\$12,707	\$45,032	1.0000	\$0	\$45,032	354.4%		\$833.92				1.1809	\$15,006	\$277.89	9.5%	1.2696	\$686.85																					
200908	63	95	\$17,621	\$12,160	1.0000	\$0	\$12,160	69.0%		\$128.00				1.1977	\$21,105	\$222.16	-20.1%	1.0150	\$126.12																					
200909	50	65	\$14,036	\$6,004	1.0000	\$0	\$6,004	42.8%	87.5%	\$92.36	\$161.51			1.2342	\$17,323	\$266.51	20.0%	1.2176	\$75.86	\$143.37																				
200910	43	58	\$12,379	\$8,609	1.0000	\$0	\$8,609	69.5%	85.1%	\$148.43	\$160.21	-11.0%		1.2133	\$15,020	\$258.96	-2.8%	1.1831	\$125.46	\$142.15	-13.3%																			
200911	39	54	\$11,663	\$3,054	1.0000	\$0	\$3,054	26.2%	87.7%	\$56.55	\$169.86	23.2%		1.2187	\$14,214	\$263.21	1.6%	1.2025	\$47.03	\$149.31	10.8%																			
200912	49	68	\$14,678	\$3,636	1.0000	\$0	\$3,636	24.8%	88.5%	\$53.47	\$175.92	2.7%		1.1863	\$17,413	\$256.07	-2.7%	1.1699	\$45.70	\$154.70	1.9%																			
201001	120	247	\$45,322	\$14,577	1.0000	\$0	\$14,577	32.2%	81.3%	\$59.02	\$161.23	18.8%		1.0625	\$48,156	\$194.96	-23.9%	0.8907	\$66.26	\$149.63	52.2%																			
201002	87	153	\$33,567	\$4,032	1.0000	\$0	\$4,032	12.0%	73.1%	\$26.36	\$147.73	-75.0%		1.0695	\$35,898	\$234.63	20.3%	1.0719	\$24.59	\$138.23	-73.1%																			
201003	101	176	\$37,274	\$5,988	1.0000	\$0	\$5,988	16.1%	62.2%	\$34.02	\$127.34	-89.4%		1.0571	\$39,403	\$223.88	-4.6%	1.0228	\$33.26	\$119.51	-90.5%																			
201004	81	149	\$33,464	\$4,226	1.0000	\$0	\$4,226	12.6%	58.1%	\$28.36	\$120.83	-51.8%		1.0018	\$33,523	\$224.98	0.5%	1.0279	\$27.59	\$113.94	-49.5%																			
201005	76	150	\$31,736	\$16,605	1.0000	\$0	\$16,605	52.3%	56.3%	\$110.70	\$117.35	-30.9%		0.9915	\$31,468	\$209.78	-6.8%	0.9584	\$115.50	\$112.24	-19.3%																			
201006	84	162	\$34,340	\$5,996	1.0000	\$0	\$5,996	17.5%	43.5%	\$37.02	\$90.79	-91.8%		0.9963	\$34,213	\$211.19	0.7%	0.9649	\$38.36	\$88.11	-90.1%																			
201007	82	166	\$34,891	\$7,294	1.0000	\$0	\$7,294	20.9%	28.7%	\$43.94	\$59.74	-94.7%		0.9947	\$34,707	\$209.08	-1.0%	0.9552	\$46.00	\$58.92	-93.0%																			
201008	81	166	\$34,069	\$9,677	1.0000	\$0	\$9,677	28.4%	26.6%	\$58.30	\$55.58	-54.5%		0.9930	\$33,831	\$203.80	-2.5%	0.9311	\$62.61	\$55.28	-50.4%																			
201009	81	162	\$34,051	\$20,880	0.9999	\$1	\$20,881	61.3%	29.3%	\$128.89	\$61.12	39.6%	-62.2%	0.9880	\$33,641	\$207.66	1.9%	0.9487	\$135.86	\$61.62	79.1%	-57.0%																		
201010	87	170	\$35,509	\$12,485	0.9999	\$1	\$12,486	35.2%	28.5%	\$73.45	\$59.49	-50.5%	-62.9%	0.9877	\$35,074	\$206.32	-0.6%	0.9426	\$77.92	\$60.63	-37.9%	-57.3%																		
201011	85	168	\$38,555	\$3,584	0.9999	\$0	\$3,584	9.3%	26.7%	\$21.33	\$56.26	-62.3%	-66.9%	0.9124	\$35,176	\$209.38	1.5%	0.9566	\$22.30	\$57.83	-52.6%	-61.3%																		
201012	82	168	\$33,857	\$16,729	0.9999	\$2	\$16,730	49.4%	28.6%	\$99.58	\$59.93	86.3%	-65.9%	0.9020	\$30,538	\$181.78	-13.2%	0.8305	\$119.91	\$62.78	162.4%	-59.4%																		
201101	81	164	\$36,414	\$5,497	0.9999	\$1	\$5,497	15.1%	27.1%	\$33.52	\$57.83	-43.2%	-64.1%	0.8905	\$32,426	\$197.72	8.8%	0.9033	\$37.11	\$60.34	-44.0%	-59.7%																		
201102	80	166	\$37,332	\$4,350	0.9998	\$1	\$4,351	11.7%	26.9%	\$26.21	\$57.61	-0.6%	-61.0%	0.8854	\$33,055	\$199.12	0.7%	0.9097	\$28.81	\$60.93	17.2%	-55.9%																		
201103	77	160	\$36,481	\$10,965	0.9998	\$2	\$10,966	30.1%	28.1%	\$68.54	\$60.63	101.4%	-52.4%	0.8855	\$32,305	\$201.91	1.4%	0.9224	\$74.30	\$64.74	123.4%	-45.8%																		
201104	76	157	\$35,248	\$6,776	0.9998	\$1	\$6,778	19.2%	28.6%	\$43.17	\$61.69	52.2%	-48.9%	0.8935	\$31,495	\$200.60	-0.6%	0.9165	\$47.10	\$66.47	70.7%	-41.7%																		
201105	78	159	\$35,593	\$24,801	0.9998	\$4	\$24,805	69.7%	30.3%	\$156.01	\$65.57	40.9%	-44.1%	0.8979	\$31,960	\$201.01	0.2%	0.9183	\$169.88	\$70.90	47.1%	-36.8%																		
201106	77	158	\$35,348	\$4,832	0.9998	\$1	\$4,833	13.7%	29.9%	\$30.59	\$65.11	-17.4%	-28.3%	0.8980	\$31,742	\$200.90	-1.1%	0.9178	\$33.32	\$70.69	-13.1%	-19.8%																		
201107	77	158	\$35,348	\$5,349	0.9997	\$2	\$5,351	15.1%	29.4%	\$33.87	\$64.39	-22.9%	7.8%	0.9248	\$32,692	\$206.91	3.0%	0.9453	\$35.83	\$69.98	-22.1%	18.8%																		
201108	77	160	\$35,521	\$4,631	0.9995	\$2	\$4,634	13.0%	28.2%	\$28.96	\$62.00	-50.3%	11.6%	0.9247	\$32,848	\$205.30	-0.8%	0.9379	\$30.88	\$67.34	-50.7%	21.8%																		
201109	78	164	\$36,715	\$5,618	0.9995	\$3	\$5,621	15.3%	24.5%	\$34.27	\$54.12	-73.4%	-11.5%	0.9186	\$33,727	\$205.66	0.2%	0.9396	\$36.48	\$58.83	-73.1%	-4.5%																		
201110	80	170	\$37,654	\$20,244	0.9995	\$10	\$20,254	53.8%	26.1%	\$119.14	\$58.10	62.2%	-2.3%	0.9154	\$34,470	\$202.76	-1.4%	0.9263	\$128.62	\$63.25	65.1%	4.3%																		
201111	77	161	\$32,212	\$15,538	0.9994	\$10	\$15,548	48.3%	29.3%	\$96.57	\$64.46	352.7%	14.6%	0.9977	\$32,138	\$199.62	-1.6%	0.9120	\$105.89	\$70.47	374.8%	21.9%																		
201112	75	156	\$31,451	\$2,216	0.9990	\$0	\$2,218	7.1%	26.1%	\$14.22	\$57.35	-85.7%	-4.3%	0.9987	\$31,409	\$201.34	0.9%	0.9199	\$15.46	\$62.17	-87.1%	-1.0%																		
201201	74	149	\$28,016	\$2,603	0.9977	\$6	\$2,608	9.3%	25.9%	\$17.51	\$56.29	-47.8%	-2.7%	1.0553	\$29,564	\$198.42	-1.5%	0.9065	\$19.31	\$61.00	-48.0%	1.1%																		
201202	92	176	\$33,037	\$2,393	0.9972	\$7	\$2,400	7.3%	25.7%	\$13.64	\$54.99	-48.0%	-4.6%	1.0795	\$35,662	\$202.63	2.1%	0.9257	\$14.73	\$59.50	-48.9%	-2.4%																		
201203	92	180	\$33,830	\$2,559	0.9964	\$9	\$2,568	7.6%	23.8%	\$14.27	\$50.11	-79.2%	-17.4%	1.0807	\$36,561	\$203.12	0.2%	0.9280	\$15.37	\$54.19	-79.3%	-16.3%																		
201204	78	155	\$27,715	\$10,683	0.9945	\$59	\$10,742	38.8%	25.2%	\$69.31	\$52.20	60.5%	-15.4%	1.1169	\$30,954	\$199.70	-1.7%	0.9124	\$75.96	\$56.47	61.3%	-15.0%																		
201205	79	155	\$28,237	\$2,020	0.9927	\$15	\$2,035	7.2%	19.9%	\$13.13	\$40.58	-91.6%	-38.1%	1.1155	\$31,497	\$203.21	1.8%	0.9284	\$14.14	\$43.87	-91.7%	-38.1%																		
201206	85	167	\$32,357	\$6,269	0.9891	\$69	\$6,339	19.6%	20.5%	\$37.96	\$41.17	24.1%	-36.8%	1.1121	\$35,986	\$215.48	6.0%	0.9845	\$38.55	\$44.23	15.7%	-37.4%																		
201207	85	163	\$31,644	\$6,500	0.9853	\$97	\$6,597	20.8%	21.0%	\$40.47	\$41.70	19.5%	-35.2%	1.1116	\$35,177	\$215.81	0.2%	0.9859	\$41.05	\$44.63	14.6%	-36.2%																		
201208	85	160	\$31,851	\$12,465	0.9797	\$258	\$12,722	39.9%	23.3%	\$79.51	\$45.83	174.6%	-26.1%	1.1120	\$35,420	\$221.37	2.6%	1.0114	\$78.62	\$48.75	154.6%	-27.6%																		
201209	84	162	\$31,960	\$3,661	0.9722	\$105	\$3,766	11.8%	23.1%	\$23.24	\$44.93	-32.2%	-17.0%	1.1095	\$35,459	\$218.88	-1.1%	1.0000	\$23.24	\$47.53	-36.3%	-19.2%																		
201210	85	160	\$32,132	\$8,801	0.9456	\$506	\$9,307	29.0%	20.5%	\$58.17	\$39.53	-51.2%	-32.0%																											
201211	52	86	\$32,319	\$3,295	0.8941	\$390	\$3,686	11.4%	17.4%	\$42.86	\$34.77	-55.6%	-46.1%																											
Experience Period	986	1,954	\$379,964	\$87,150	0.9926	\$647	\$87,797			\$44.93				1.0640	\$404,298	\$206.91		0.9453	\$67.53																					

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Med BC Adv HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			04/2013				(h)	(i)	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
200810	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200811	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200812	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200901	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200902	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200903	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200904	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200905	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200906	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200907	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200908	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200909	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200910	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200911	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
200912	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201001	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201002	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201003	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201004	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201005	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201006	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201007	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201008	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201009	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201010	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201011	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201012	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201101	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201102	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201103	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201104	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201105	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201106	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201107	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201108	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201109	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201110	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201111	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201112	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201201	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201202	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201203	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201204	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201205	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201206	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201207	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201208	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0							
201209	31	67	\$10,104	\$895	0.9722	\$26	\$921	9.1%	9.1%	\$13.74	\$13.74			1.0000	\$10,104	\$150.80		1.0000	\$13.74	\$13.74		
201210	32	68	\$10,624	\$1,470	0.9456	\$85	\$1,554	14.6%	11.9%	\$22.85	\$18.33											
201211	30	63	\$10,217	\$5,965	0.8941	\$707	\$6,672	65.3%	29.6%	\$105.90	\$46.20											
Experience Period	31	67	\$10,104	\$895	0.9722	\$26	\$921			\$13.74				1.0000	\$10,104	\$150.80		1.0000	\$13.74			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
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 Med HB 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			04/2013			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	
200810	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200811	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200812	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200901	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200902	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200903	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200904	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200905	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200906	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200907	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200908	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200909	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200910	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200911	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
200912	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201001	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201002	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201003	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201004	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201005	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201006	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201007	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201008	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201009	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201010	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0								
201011	4	5	\$1,442	\$124	0.9999	\$0	\$124	8.6%	8.6%	\$24.77	\$24.77			0.8403	\$1,212	\$242.34		1.8031	\$13.74	\$13.74			
201012	4	5	\$1,442	\$0	1.0000	\$0	\$0	0.0%	4.3%	\$0.00	\$12.38			0.8403	\$1,212	\$242.34	0.0%	1.8031	\$0.00	\$6.87			
201101	8	9	\$2,258	\$576	0.9999	\$0	\$576	25.5%	13.6%	\$63.98	\$36.82			0.8403	\$1,897	\$210.82	-13.0%	1.5685	\$40.79	\$21.76			
201102	12	20	\$4,174	\$311	0.9998	\$0	\$311	7.5%	10.9%	\$15.57	\$25.92			0.8403	\$3,507	\$175.37	-16.8%	1.3048	\$11.93	\$17.36			
201103	13	21	\$4,264	\$461	0.9998	\$0	\$461	10.8%	10.8%	\$21.94	\$24.53			0.8403	\$3,583	\$170.62	-2.7%	1.2694	\$17.28	\$17.33			
201104	13	21	\$4,429	\$557	0.9998	\$0	\$557	12.6%	11.3%	\$26.54	\$25.05			0.8403	\$3,722	\$177.22	3.9%	1.3186	\$20.13	\$18.02			
201105	11	19	\$1,171	\$3,130	0.9998	\$1	\$3,130	267.3%	26.9%	\$164.75	\$51.59			0.8403	\$984	\$51.79	-70.8%	0.3853	\$427.57	\$43.03			
201106	17	28	\$6,463	\$6,889	0.9998	\$1	\$6,890	106.6%	47.0%	\$246.08	\$94.14			0.9121	\$5,895	\$210.53	306.5%	1.5663	\$157.10	\$73.58			
201107	18	29	\$6,512	\$7,540	0.9997	\$2	\$7,542	115.8%	60.9%	\$260.07	\$124.79			0.9384	\$6,111	\$210.73	0.1%	1.5678	\$165.88	\$93.63			
201108	19	33	\$7,432	\$7,215	0.9995	\$4	\$7,218	97.1%	67.7%	\$218.74	\$141.10			0.9263	\$6,884	\$208.61	-1.0%	1.5521	\$140.93	\$102.93			
201109	20	34	\$7,840	\$1,163	0.9995	\$1	\$1,164	14.8%	59.0%	\$34.23	\$124.88			0.9271	\$7,268	\$213.78	2.5%	1.5905	\$21.52	\$88.94			
201110	20	34	\$7,840	\$8,572	0.9995	\$4	\$8,576	109.4%	66.1%	\$252.24	\$141.67			0.9271	\$7,268	\$213.78	0.0%	1.5905	\$158.59	\$99.15			
201111	20	34	\$6,671	\$1,010	0.9994	\$1	\$1,011	15.2%	61.9%	\$29.74	\$130.44			0.9518	\$6,349	\$186.75	-12.6%	1.3894	\$21.40	\$92.02	55.8%	569.9%	
201112	16	26	\$5,863	\$7,454	0.9990	\$7	\$7,462	127.3%	69.2%	\$286.98	\$145.77		1077.2%	0.9339	\$5,475	\$210.59	12.8%	1.5668	\$183.16	\$102.38		1390.7%	
201201	17	27	\$5,469	\$332	0.9977	\$1	\$333	6.1%	65.5%	\$12.32	\$136.98	-80.7%	272.0%	1.0476	\$5,729	\$212.20	0.8%	1.5788	\$7.81	\$95.61	-80.9%	339.3%	
201202	22	32	\$6,069	\$3,121	0.9972	\$9	\$3,130	51.6%	67.8%	\$97.82	\$140.46	528.4%	441.8%	1.0608	\$6,438	\$201.19	-5.2%	1.4969	\$65.35	\$97.11	447.7%	459.5%	
201203	23	34	\$6,415	\$185	0.9964	\$1	\$186	2.9%	65.4%	\$5.47	\$134.47	-75.1%	448.2%	1.0620	\$6,813	\$200.37	-0.4%	1.4908	\$3.67	\$92.02	-78.8%	430.9%	
201204	22	32	\$5,938	\$1,524	0.9945	\$8	\$1,532	25.8%	65.4%	\$47.88	\$133.08	80.4%	431.2%	1.0658	\$6,329	\$197.77	-1.3%	1.4714	\$32.54	\$90.50	61.7%	402.2%	
201205	24	37	\$6,504	\$1,468	0.9927	\$11	\$1,479	22.7%	58.9%	\$39.96	\$122.43	-75.7%	137.3%	1.0623	\$6,909	\$186.73	-5.6%	1.3893	\$28.76	\$80.71	-93.3%	87.6%	
201206	24	37	\$6,504	\$4,055	0.9891	\$45	\$4,100	63.0%	55.3%	\$110.80	\$112.42	-55.0%	19.4%	1.0623	\$6,909	\$186.73	0.0%	1.3893	\$79.75	\$74.89	-49.2%	1.8%	
201207	18	29	\$4,215	\$374	0.9853	\$6	\$379	9.0%	47.6%	\$13.07	\$94.01	-95.0%	-24.7%	1.0986	\$4,631	\$159.68	-14.5%	1.1880	\$11.01	\$63.83	-93.4%	-31.8%	
201208	17	28	\$4,095	\$957	0.9797	\$20	\$977	23.9%	41.3%	\$34.90	\$78.98	-84.0%	-44.0%	1.0991	\$4,501	\$160.74	0.7%	1.1959	\$29.18	\$54.63	-79.3%	-46.9%	
201209	21	36	\$4,444	\$781	0.9722	\$22	\$803	18.1%	42.8%	\$22.31	\$77.64	-34.8%	-37.8%	1.0888	\$4,839	\$134.41	-16.4%	1.0000	\$22.31	\$55.79	3.7%	-37.3%	
201210	17	28	\$6,228	\$1,056	0.9456	\$61	\$1,117	17.9%	32.9%	\$39.88	\$59.23	-84.2%	-58.2%										
201211	41	72	\$4,044	\$777	0.8941	\$92	\$869	21.5%	34.0%	\$12.07	\$53.51	-59.4%	-59.0%										
Experience Period	244	386	\$70,027	\$29,833	0.9955	\$134	\$29,967			\$77.64				1.0309	\$72,190	\$187.02		1.3915	\$55.79				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Med BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			04/2013			=(h)/(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 Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200810	16,527	26,094	\$5,693,324	\$4,241,188	1.0000	\$0	\$4,241,188	74.5%		\$162.53				1.2590	\$7,168,151	\$274.70		0.9681	\$167.89			
200811	17,107	27,101	\$5,885,852	\$3,732,906	1.0000	\$0	\$3,732,906	63.4%		\$137.74				1.2543	\$7,382,856	\$272.42	-0.8%	0.9601	\$143.47			
200812	16,350	26,039	\$5,748,297	\$4,160,795	1.0000	\$0	\$4,160,795	72.4%		\$159.79				1.2480	\$7,173,879	\$275.51	1.1%	0.9709	\$164.57			
200901	16,795	26,585	\$5,885,271	\$4,255,344	1.0000	\$0	\$4,255,344	72.3%		\$160.07				1.2320	\$7,250,482	\$272.73	-1.0%	0.9612	\$166.54			
200902	16,803	26,727	\$5,972,531	\$3,630,537	1.0000	\$0	\$3,630,537	60.8%		\$135.84				1.2276	\$7,331,981	\$274.33	0.6%	0.9668	\$140.50			
200903	16,950	27,007	\$6,028,720	\$4,735,562	1.0000	\$0	\$4,735,562	78.6%		\$175.35				1.2212	\$7,362,461	\$272.61	-0.6%	0.9607	\$182.51			
200904	16,168	25,567	\$5,781,692	\$4,447,596	1.0000	\$0	\$4,447,596	76.9%		\$173.96				1.1923	\$6,893,471	\$269.62	-1.1%	0.9502	\$183.07			
200905	16,243	25,947	\$5,902,489	\$4,302,646	1.0000	\$0	\$4,302,646	72.9%		\$165.82				1.2035	\$7,103,907	\$273.79	1.5%	0.9649	\$171.86			
200906	17,072	27,030	\$6,195,902	\$5,524,905	1.0000	\$0	\$5,524,905	89.2%		\$204.40				1.1979	\$7,421,882	\$274.58	0.3%	0.9677	\$211.23			
200907	16,756	26,396	\$6,156,031	\$4,795,854	1.0000	\$0	\$4,795,854	77.9%		\$181.69				1.1816	\$7,274,002	\$275.57	0.4%	0.9712	\$187.08			
200908	17,327	27,471	\$6,445,641	\$4,487,525	1.0000	\$0	\$4,487,525	69.6%		\$163.35				1.1718	\$7,552,890	\$274.94	-0.2%	0.9689	\$168.59			
200909	17,335	27,478	\$6,489,573	\$4,511,223	1.0000	\$0	\$4,511,223	69.5%	73.2%	\$164.18	\$165.37			1.1658	\$7,565,616	\$275.33	0.1%	0.9703	\$169.20	\$171.34		
200910	17,309	27,788	\$6,576,164	\$4,777,482	1.0000	\$0	\$4,777,482	72.6%	73.0%	\$171.93	\$166.17	5.8%		1.1388	\$7,489,142	\$269.51	-2.1%	0.9498	\$181.01	\$172.45	7.8%	
200911	18,123	28,777	\$6,820,244	\$4,586,671	1.0000	\$0	\$4,586,671	67.3%	73.3%	\$159.39	\$167.95	15.7%		1.1466	\$7,820,332	\$271.76	0.8%	0.9577	\$166.42	\$174.34	16.0%	
200912	17,492	27,926	\$6,632,973	\$4,693,063	1.0000	\$0	\$4,693,063	70.8%	73.1%	\$168.05	\$168.61	5.2%		1.1365	\$7,538,212	\$269.94	-0.7%	0.9513	\$176.66	\$175.33	7.3%	
201001	18,197	29,005	\$7,118,615	\$4,390,385	1.0000	\$0	\$4,390,385	61.7%	72.1%	\$151.37	\$167.78	-5.4%		1.1220	\$7,987,315	\$275.38	2.0%	0.9705	\$155.97	\$174.31	-6.3%	
201002	17,709	28,231	\$6,996,738	\$3,912,641	1.0000	\$0	\$3,912,641	55.9%	71.5%	\$138.59	\$167.87	2.0%		1.1187	\$7,827,258	\$277.26	0.7%	0.9771	\$141.84	\$174.24	1.0%	
201003	18,165	28,862	\$7,163,452	\$5,992,762	1.0000	\$0	\$5,992,762	83.7%	72.1%	\$207.64	\$170.73	18.4%		1.1135	\$7,976,715	\$276.37	-0.3%	0.9740	\$213.18	\$177.00	16.8%	
201004	18,558	29,725	\$7,386,502	\$4,834,741	1.0000	\$0	\$4,834,741	65.5%	71.1%	\$162.65	\$169.77	-6.5%		1.1092	\$8,192,867	\$275.62	-0.3%	0.9713	\$167.45	\$175.69	-8.5%	
201005	18,028	28,686	\$7,186,292	\$4,196,274	1.0000	\$20	\$4,196,294	58.4%	69.9%	\$146.28	\$168.07	-11.8%		1.1013	\$7,914,076	\$275.89	0.1%	0.9723	\$150.45	\$173.83	-12.5%	
201006	18,139	29,002	\$7,319,323	\$4,881,448	1.0000	\$28	\$4,881,476	66.7%	68.1%	\$168.32	\$165.20	-17.7%		1.0927	\$7,998,139	\$275.78	0.0%	0.9719	\$173.18	\$170.79	-18.0%	
201007	17,399	27,852	\$7,145,913	\$4,503,365	1.0000	\$104	\$4,503,469	63.0%	67.0%	\$161.69	\$163.64	-11.0%		1.0822	\$7,732,957	\$277.64	0.7%	0.9785	\$165.25	\$169.07	-11.7%	
201008	17,706	27,714	\$6,991,466	\$5,305,736	1.0000	\$137	\$5,305,872	75.9%	67.5%	\$191.45	\$165.92	17.2%		1.0761	\$7,523,699	\$271.48	-2.2%	0.9567	\$200.11	\$171.60	18.7%	
201009	17,643	28,508	\$7,343,105	\$4,709,020	0.9999	\$269	\$4,709,290	64.1%	67.1%	\$165.19	\$166.00	0.6%	0.4%	1.0700	\$7,857,229	\$275.61	1.5%	0.9713	\$170.07	\$171.67	0.5%	0.2%
201010	17,735	28,520	\$7,361,632	\$5,076,019	0.9999	\$512	\$5,076,531	69.0%	66.8%	\$178.00	\$166.52	3.5%	0.2%	1.0630	\$7,825,094	\$274.37	-0.5%	0.9669	\$184.08	\$171.96	1.7%	-0.3%
201011	17,986	28,722	\$7,470,170	\$5,183,173	0.9998	\$925	\$5,184,098	69.4%	67.0%	\$180.49	\$168.29	13.2%	0.2%	1.0569	\$7,895,079	\$274.88	0.2%	0.9687	\$186.32	\$173.62	12.0%	-0.4%
201012	18,402	29,653	\$7,667,302	\$5,299,116	0.9998	\$1,309	\$5,300,426	69.1%	66.9%	\$178.75	\$169.21	6.4%	0.4%	1.0521	\$8,066,876	\$272.04	-1.0%	0.9587	\$186.44	\$174.47	5.5%	-0.5%
201101	17,593	28,212	\$7,418,874	\$4,912,042	0.9996	\$2,096	\$4,914,138	66.2%	67.3%	\$174.19	\$171.12	15.1%	2.0%	1.0582	\$7,850,340	\$278.26	2.3%	0.9807	\$177.62	\$176.29	13.9%	1.1%
201102	17,250	27,768	\$7,213,304	\$4,821,923	0.9996	\$2,160	\$4,824,083	66.9%	68.1%	\$173.73	\$174.01	25.4%	3.7%	1.0599	\$7,645,689	\$275.34	-1.0%	0.9704	\$179.03	\$179.37	26.2%	2.9%
201103	17,855	28,587	\$7,463,392	\$5,212,115	0.9995	\$2,727	\$5,214,842	69.9%	67.0%	\$182.42	\$171.88	-12.1%	0.7%	1.0626	\$7,930,291	\$277.41	0.8%	0.9776	\$186.59	\$177.12	-12.5%	0.1%
201104	17,981	28,781	\$7,511,357	\$4,821,772	0.9994	\$2,674	\$4,824,446	64.2%	66.9%	\$167.63	\$172.32	3.1%	1.5%	1.0665	\$8,010,983	\$278.34	0.3%	0.9809	\$170.88	\$177.43	2.1%	1.0%
201105	18,148	29,156	\$7,498,785	\$5,033,982	0.9994	\$2,838	\$5,036,820	67.2%	67.6%	\$172.75	\$174.54	18.1%	3.8%	1.0794	\$8,094,131	\$277.61	-0.3%	0.9784	\$176.57	\$179.62	17.4%	3.3%
201106	18,182	29,168	\$7,412,061	\$5,269,084	0.9993	\$3,907	\$5,272,991	71.1%	68.0%	\$180.78	\$175.60	7.4%	6.3%	1.0959	\$8,122,585	\$278.48	0.3%	0.9814	\$184.21	\$180.56	6.4%	5.7%
201107	18,159	29,226	\$7,298,785	\$4,935,945	0.9992	\$4,060	\$4,940,005	67.7%	68.4%	\$169.03	\$176.17	4.5%	7.7%	1.1176	\$8,157,158	\$279.11	0.2%	0.9836	\$171.84	\$181.05	4.0%	7.1%
201108	18,261	29,339	\$7,212,004	\$5,843,817	0.9991	\$5,022	\$5,848,838	81.1%	68.8%	\$199.35	\$176.91	4.1%	6.6%	1.1364	\$8,195,966	\$279.35	0.1%	0.9845	\$202.49	\$181.39	1.2%	5.7%
201109	18,313	29,478	\$7,148,122	\$5,753,993	0.9988	\$7,191	\$5,761,184	80.6%	70.1%	\$195.44	\$179.45	18.3%	8.1%	1.1576	\$8,274,625	\$280.71	0.5%	0.9893	\$197.56	\$183.71	16.2%	7.0%
201110	18,199	29,213	\$7,048,333	\$5,551,720	0.9986	\$7,561	\$5,559,281	78.9%	70.9%	\$190.30	\$180.48	6.9%	8.4%	1.1749	\$8,280,992	\$283.47	1.0%	0.9990	\$190.49	\$184.26	3.5%	7.2%
201111	18,225	29,216	\$6,973,482	\$6,135,113	0.9984	\$9,564	\$6,144,677	88.1%	72.4%	\$210.32	\$182.99	16.5%	8.7%	1.1972	\$8,348,913	\$285.77	0.8%	1.0071	\$208.84	\$186.21	12.1%	7.3%
201112	18,593	29,860	\$6,938,184	\$5,521,562	0.9982	\$10,173	\$5,531,735	79.7%	73.3%	\$185.26	\$183.54	3.6%	8.5%	1.2263	\$8,508,610	\$284.95	-0.3%	1.0042	\$184.48	\$186.04	-1.1%	6.6%
201201	18,662	29,984	\$6,871,868	\$6,071,415	0.9976	\$14,734	\$6,086,149	88.6%	75.1%	\$202.98	\$185.96	29.5%	8.7%	1.2497	\$8,587,543	\$286.40	0.5%	1.0093	\$201.10	\$188.03	13.2%	6.7%
201202	18,832	30,290	\$6,863,330	\$6,813,769	0.9969	\$21,040	\$6,834,809	99.6%	77.8%	\$225.65	\$190.34	16.9%	9.4%	1.2578	\$8,633,032	\$285.01	-0.5%	1.0044	\$224.65	\$191.91	25.5%	7.0%
201203	18,777	30,221	\$6,840,633	\$6,972,261	0.9955	\$31,758	\$7,004,020	102.4%	80.4%	\$231.76	\$194.51	27.0%	13.2%	1.2654	\$8,656,458	\$286.44	0.5%	1.0095	\$229.59	\$195.60	23.0%	10.4%
201204	18,802	30,311	\$6,816,878	\$6,126,802	0.9935	\$37,612	\$5,767,494	84.6%	82.2%	\$190.28	\$196.33	13.5%	13.9%	1.2678	\$8,642,359	\$285.12	-0.5%	1.0048	\$189.36	\$197.03	10.8%	11.0%
201205	18,562	29,992	\$6,844,897	\$6,293,226	0.9908	\$58,595	\$6,351,211	92.8%	84.4%	\$211.78	\$199.56	22.6%	14.3%	1.2614	\$8,634,243	\$287.88	1.0%	1.0146	\$208.74	\$199.67	18.2%	11.2%
201206	19,003	30,712	\$6,943,297	\$6,126,103	0.9885	\$71,113	\$6,197,216	89.3%	86.0%	\$201.78	\$201.28	11.6%	14.6%	1.2535	\$8,703,353	\$283.39	-1.6%	0.9987	\$202.05	\$201.11	9.7%	11.4%
201207	19,049	30,790	\$7,024,595	\$6,155,025	0.9827	\$108,626	\$6,263,650	89.2%	87.8%	\$203.43	\$204.09	20.4%	15.9%	1.2445	\$8,742,117	\$283.93	0.2%	1.0006	\$203.31	\$203.64	18.3%	12.5%
201208	19,296	31,181	\$7,120,066	\$6,396,353	0.9711	\$190,311	\$6,586,664	92.5%	88.8%	\$211.24	\$205.09	6.0%	15.9%	1.2332	\$8,780,173	\$281.59	-0.8%	0.9924	\$212.86	\$204.52	5.1%	12.7%
201209	19,360	31,292	\$7,261,471	\$5,892,814	0.9553	\$275,929	\$6,168,743	85.0%	89.2%	\$197.13	\$205.19	0.9%	14.3%	1.2228	\$8,879,167	\$283.75	0.8%	1.0000	\$197.13	\$204.44	-0.2%	11.3%
201210	19,380	31,399	\$7,370,209	\$6,180,724	0.9106	\$606,756	\$6,787,480	92.1%	90.3%	\$166.17	\$207.32	13.6%	14.9%									
201211	19,816	32,126	\$7,																			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Med BC Total

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)		(i) =(h)/(c)				(j) =(n)/(c)			(k) =(o)/(c)		(l) =(p)/(q)		(m) =(r)/(g)						
Current Rate Level		04/2013										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					
200810	17,565	27,705	\$5,950,427	\$4,478,869	1.0000	\$0	\$4,478,869	75.3%		\$161.66				1.2672	\$7,540,517	\$272.17		0.9761	\$165.62								
200811	18,218	28,885	\$6,179,815	\$3,998,614	1.0000	\$0	\$3,998,614	64.7%		\$138.43				1.2620	\$7,798,853	\$270.00	-0.8%	0.9683	\$142.96								
200812	17,486	27,865	\$6,044,073	\$4,463,430	1.0000	\$0	\$4,463,430	73.8%		\$160.18				1.2570	\$7,597,514	\$272.65	1.0%	0.9778	\$163.81								
200901	18,027	28,590	\$6,216,603	\$4,445,706	1.0000	\$0	\$4,445,706	71.5%		\$155.50				1.2401	\$7,709,473	\$269.66	-1.1%	0.9671	\$160.79								
200902	18,119	28,782	\$6,326,185	\$3,818,528	1.0000	\$0	\$3,818,528	60.4%		\$132.67				1.2359	\$7,818,249	\$271.64	0.7%	0.9742	\$136.19								
200903	18,388	29,297	\$6,437,198	\$4,989,777	1.0000	\$0	\$4,989,777	77.5%		\$170.32				1.2293	\$7,913,447	\$270.11	-0.6%	0.9687	\$175.82								
200904	17,620	27,944	\$6,197,141	\$4,817,500	1.0000	\$0	\$4,817,500	77.7%		\$172.40				1.1996	\$7,434,362	\$266.05	-1.5%	0.9541	\$180.69								
200905	17,743	28,455	\$6,361,167	\$4,703,240	1.0000	\$0	\$4,703,240	73.9%		\$165.29				1.2087	\$7,688,639	\$270.20	1.6%	0.9690	\$170.57								
200906	18,582	29,524	\$6,661,068	\$5,863,877	1.0000	\$0	\$5,863,877	88.0%		\$198.61				1.2021	\$8,007,558	\$271.22	0.4%	0.9727	\$204.19								
200907	18,216	28,917	\$6,640,200	\$5,074,306	1.0000	\$0	\$5,074,306	76.4%		\$175.48				1.1844	\$7,864,800	\$271.98	0.3%	0.9754	\$179.90								
200908	18,838	30,046	\$6,934,512	\$4,741,653	1.0000	\$0	\$4,741,653	68.4%		\$157.81				1.1757	\$8,152,665	\$271.34	-0.2%	0.9731	\$162.17								
200909	18,851	30,075	\$7,014,164	\$4,805,469	1.0000	\$0	\$4,805,469	68.5%	73.0%	\$159.78	\$162.39			1.1663	\$8,180,532	\$272.00	0.2%	0.9755	\$163.80	\$167.23							
200910	18,790	30,296	\$7,087,524	\$5,120,819	1.0000	\$0	\$5,120,819	72.3%	72.8%	\$169.03	\$163.03	4.6%		1.1399	\$8,079,194	\$266.68	-2.0%	0.9564	\$176.73	\$168.18	6.7%						
200911	19,570	31,184	\$7,315,121	\$4,961,642	1.0000	\$0	\$4,961,642	67.8%	73.0%	\$159.11	\$164.70	14.9%		1.1468	\$8,388,840	\$269.01	0.9%	0.9648	\$164.92	\$169.96	15.4%						
200912	18,916	30,353	\$7,156,919	\$4,951,115	1.0000	\$0	\$4,951,115	69.2%	72.6%	\$163.12	\$164.92	1.8%		1.1341	\$8,116,787	\$267.41	-0.6%	0.9590	\$170.09	\$170.46	3.8%						
201001	19,651	31,594	\$7,685,916	\$4,823,137	1.0000	\$0	\$4,823,137	62.8%	71.7%	\$152.66	\$164.59	-1.8%		1.1179	\$8,591,926	\$271.95	1.7%	0.9753	\$155.53	\$169.99	-2.7%						
201002	19,237	30,824	\$7,580,908	\$4,108,152	1.0000	\$0	\$4,108,152	54.2%	71.0%	\$133.28	\$164.46	0.5%		1.1128	\$8,436,385	\$273.70	0.6%	0.9816	\$135.78	\$169.74	-0.3%						
201003	19,733	31,509	\$7,783,856	\$6,226,626	1.0000	\$0	\$6,226,626	80.0%	71.3%	\$197.61	\$166.88	16.0%		1.1052	\$8,602,730	\$273.02	-0.2%	0.9792	\$201.82	\$172.08	14.8%						
201004	20,059	32,236	\$7,981,691	\$5,475,098	1.0000	\$0	\$5,475,098	68.6%	70.6%	\$169.84	\$166.72	-1.5%		1.1009	\$8,786,988	\$272.58	-0.2%	0.9776	\$173.74	\$171.58	-3.8%						
201005	19,599	31,435	\$7,816,289	\$4,562,522	1.0000	\$20	\$4,562,542	58.4%	69.3%	\$145.14	\$164.99	-12.2%		1.0919	\$8,534,599	\$271.50	-0.4%	0.9737	\$149.06	\$169.73	-12.6%						
201006	19,711	31,653	\$7,950,923	\$5,140,806	1.0000	\$29	\$5,140,835	64.7%	67.4%	\$162.41	\$162.09	-18.2%		1.0833	\$8,612,857	\$272.10	0.2%	0.9758	\$166.43	\$166.70	-18.5%						
201007	18,831	30,316	\$7,745,654	\$4,770,584	1.0000	\$108	\$4,770,692	61.6%	66.3%	\$157.37	\$160.66	-10.3%		1.0730	\$8,311,260	\$274.15	0.8%	0.9832	\$160.05	\$165.12	-11.0%						
201008	19,171	30,245	\$7,606,400	\$5,557,939	1.0000	\$140	\$5,558,080	73.1%	66.7%	\$183.77	\$162.77	16.4%		1.0662	\$8,110,010	\$268.14	-2.2%	0.9617	\$191.10	\$167.45	17.8%						
201009	19,022	30,898	\$7,930,620	\$4,965,371	0.9999	\$283	\$4,965,653	62.6%	66.2%	\$160.71	\$162.84	0.6%	0.3%	1.0605	\$8,410,593	\$272.21	1.5%	0.9762	\$164.63	\$167.51	0.5%	0.2%					
201010	19,054	30,857	\$7,944,808	\$5,549,623	0.9999	\$537	\$5,550,160	69.9%	66.0%	\$179.87	\$163.74	6.4%	0.4%	1.0535	\$8,369,848	\$271.25	-0.4%	0.9728	\$184.90	\$168.21	4.6%	0.0%					
201011	19,392	31,174	\$8,074,239	\$5,510,439	0.9998	\$950	\$5,511,390	68.3%	66.1%	\$176.79	\$165.22	11.1%	0.3%	1.0468	\$8,451,773	\$271.12	0.0%	0.9723	\$181.83	\$169.62	10.3%	-0.2%					
201012	19,702	31,932	\$8,241,297	\$5,632,330	0.9998	\$1,339	\$5,633,669	68.4%	66.1%	\$176.43	\$166.35	8.2%	0.9%	1.0419	\$8,586,657	\$268.90	-0.8%	0.9644	\$182.94	\$170.71	7.6%	0.1%					
201101	18,965	30,605	\$8,018,096	\$5,161,940	0.9996	\$2,132	\$5,164,073	64.4%	66.2%	\$168.73	\$167.70	10.5%	1.9%	1.0469	\$8,394,398	\$274.28	2.0%	0.9837	\$171.53	\$171.97	9.6%	1.2%					
201102	18,613	30,167	\$7,821,194	\$5,078,469	0.9996	\$2,201	\$5,080,670	65.0%	67.0%	\$168.42	\$170.60	26.4%	3.7%	1.0477	\$8,194,406	\$271.63	-1.0%	0.9742	\$172.88	\$175.06	27.3%	3.1%					
201103	19,178	30,921	\$8,051,623	\$5,522,591	0.9995	\$2,778	\$5,525,369	68.6%	66.1%	\$178.69	\$168.99	-9.6%	1.3%	1.0509	\$8,461,279	\$273.64	0.7%	0.9814	\$182.09	\$173.37	-9.8%	0.8%					
201104	19,296	31,081	\$8,087,328	\$5,205,324	0.9995	\$2,742	\$5,208,066	64.4%	65.8%	\$167.56	\$168.80	-1.3%	1.2%	1.0549	\$8,531,358	\$274.49	0.3%	0.9844	\$170.22	\$173.07	-2.0%	0.9%					
201105	19,470	31,485	\$8,075,027	\$5,332,576	0.9995	\$2,891	\$5,335,468	66.1%	66.4%	\$169.46	\$170.85	16.8%	3.6%	1.0677	\$8,621,332	\$273.82	-0.2%	0.9820	\$172.56	\$175.06	15.8%	3.1%					
201106	19,492	31,473	\$7,984,640	\$5,562,828	0.9993	\$3,959	\$5,566,787	69.7%	66.8%	\$176.87	\$172.09	8.9%	6.2%	1.0833	\$8,649,969	\$274.84	0.4%	0.9857	\$179.45	\$176.17	7.8%	5.7%					
201107	19,486	31,570	\$7,874,376	\$5,135,728	0.9992	\$4,124	\$5,139,853	65.3%	67.1%	\$162.81	\$172.50	3.5%	7.4%	1.1043	\$8,695,750	\$275.44	0.2%	0.9878	\$164.81	\$176.51	3.0%	6.9%					
201108	19,604	31,725	\$7,783,507	\$6,133,071	0.9992	\$5,163	\$6,138,234	78.9%	67.6%	\$193.48	\$173.37	5.3%	6.5%	1.1229	\$8,739,752	\$275.48	0.0%	0.9880	\$195.84	\$177.01	2.5%	5.7%					
201109	19,664	31,859	\$7,713,842	\$6,089,610	0.9988	\$7,364	\$6,096,974	79.0%	68.9%	\$191.37	\$175.94	19.1%	8.0%	1.1436	\$8,821,411	\$276.89	0.5%	0.9930	\$192.72	\$179.38	17.1%	7.1%					
201110	19,558	31,610	\$7,614,598	\$5,837,371	0.9987	\$7,708	\$5,845,080	76.8%	69.5%	\$184.91	\$176.37	2.8%	7.7%	1.1598	\$8,831,731	\$279.40	0.9%	1.0020	\$184.54	\$179.37	-0.2%	6.6%					
201111	19,587	31,618	\$7,525,008	\$6,461,764	0.9985	\$9,769	\$6,471,533	86.0%	70.9%	\$204.68	\$178.72	15.8%	8.2%	1.1817	\$8,892,492	\$281.25	0.7%	1.0086	\$202.92	\$181.20	11.6%	6.8%					
201112	19,940	32,229	\$7,481,755	\$5,880,956	0.9982	\$10,531	\$5,891,486	78.7%	71.7%	\$182.80	\$179.26	3.6%	7.8%	1.2102	\$9,054,319	\$280.94	-0.1%	1.0075	\$181.43	\$181.07	-0.8%	6.1%					
201201	20,004	32,323	\$7,396,902	\$6,349,739	0.9976	\$15,370	\$6,365,109	86.1%	73.5%	\$196.92	\$181.62	16.7%	8.3%	1.2340	\$9,128,090	\$282.40	0.5%	1.0128	\$194.44	\$183.00	13.4%	6.4%					
201202	20,255	32,825	\$7,420,394	\$7,096,853	0.9969	\$21,843	\$7,118,695	95.9%	76.0%	\$216.87	\$185.71	28.8%	8.9%	1.2426	\$9,220,254	\$280.89	-0.5%	1.0074	\$215.28	\$186.61	24.5%	6.6%					
201203	20,301	32,929	\$7,396,535	\$7,239,682	0.9955	\$32,720	\$7,272,402	98.3%	78.4%	\$220.85	\$189.30	23.6%	12.0%	1.2507	\$9,250,947	\$280.94	0.0%	1.0075	\$219.20	\$189.80	20.4%	9.5%					
201204	20,302	32,999	\$7,390,003	\$6,006,481	0.9935	\$39,147	\$6,045,628	80.0%	80.0%	\$183.21	\$190.53	9.3%	12.9%	1.2529	\$9,259,233	\$280.59	-0.1%	1.0063	\$182.06	\$190.69	7.0%	10.2%					
201205	20,066	32,697	\$7,427,774	\$6,510,758	0.9908	\$60,195	\$6,570,953	88.5%	81.9%	\$200.97	\$193.14	18.6%	13.0%	1.2467	\$9,260,464	\$283.22	0.9%	1.0157	\$197.85	\$192.75	14.7%	10.1%					
201206	20,506	33,409	\$7,530,155	\$6,419,621	0.9886	\$74,356	\$6,493,977	86.2%	83.3%	\$194.38	\$194.56	9.9%	13.1%	1.2394													

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rx BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i)				(j)				(k)		(l)	(m)		(n) =(d) x (m)		(o) =(n)/(c)	(p)	(q)		(r)		(s)		(t)	(u)
Current Rate Level		04/2013						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										
200810	16,527	26,094	\$1,882,526	\$1,252,211	1.0000	\$0	\$1,252,211	66.5%		\$47.99				1.4307	\$2,693,388	\$103.22		1.0718	\$44.77													
200811	17,107	27,101	\$1,933,008	\$1,189,651	1.0000	\$0	\$1,189,651	61.5%		\$43.90				1.4115	\$2,728,386	\$100.67	-2.5%	1.0454	\$41.99													
200812	16,350	26,039	\$1,916,148	\$1,296,208	1.0000	\$0	\$1,296,208	67.6%		\$49.78				1.3865	\$2,656,759	\$102.03	1.3%	1.0595	\$46.98													
200901	16,795	26,585	\$1,966,977	\$1,283,150	1.0000	\$0	\$1,283,150	65.2%		\$48.27				1.3537	\$2,662,696	\$100.16	-1.8%	1.0401	\$46.41													
200902	16,803	26,727	\$1,987,523	\$1,151,908	1.0000	\$0	\$1,151,908	58.0%		\$43.10				1.3453	\$2,673,767	\$100.04	-0.1%	1.0388	\$41.49													
200903	16,950	27,007	\$2,022,979	\$1,344,139	1.0000	\$0	\$1,344,139	66.4%		\$49.77				1.3331	\$2,696,872	\$99.86	-0.2%	1.0369	\$48.00													
200904	16,168	25,567	\$1,932,748	\$1,355,796	1.0000	\$0	\$1,355,796	70.1%		\$53.03				1.3018	\$2,515,965	\$98.41	-1.5%	1.0219	\$51.89													
200905	16,243	25,947	\$1,973,109	\$1,302,486	1.0000	\$0	\$1,302,486	66.0%		\$50.20				1.3171	\$2,598,759	\$100.16	1.8%	1.0400	\$48.27													
200906	17,072	27,030	\$2,040,422	\$1,427,201	1.0000	\$0	\$1,427,201	69.9%		\$52.80				1.3119	\$2,676,916	\$99.04	-1.1%	1.0284	\$51.34													
200907	16,756	26,396	\$2,014,040	\$1,375,346	1.0000	\$0	\$1,375,346	68.3%		\$52.10				1.2955	\$2,609,137	\$98.85	-0.2%	1.0264	\$50.76													
200908	17,327	27,471	\$2,103,615	\$1,400,058	1.0000	\$0	\$1,400,058	66.6%		\$50.96				1.2863	\$2,705,822	\$98.50	-0.4%	1.0228	\$49.83													
200909	17,335	27,478	\$2,097,438	\$1,362,498	1.0000	\$0	\$1,362,498	65.0%	65.9%	\$49.59	\$49.28			1.2797	\$2,684,129	\$97.68	-0.8%	1.0144	\$48.88	\$47.51												
200910	17,309	27,788	\$2,130,073	\$1,470,913	1.0000	\$0	\$1,470,913	69.1%	66.2%	\$52.93	\$49.70	10.3%		1.2481	\$2,658,629	\$95.68	-2.1%	0.9935	\$53.28	\$48.23	19.0%											
200911	18,123	28,777	\$2,186,514	\$1,381,672	1.0000	\$0	\$1,381,672	63.2%	66.3%	\$48.01	\$50.03	9.4%		1.2577	\$2,749,923	\$95.56	-0.1%	0.9923	\$48.39	\$48.77	15.2%											
200912	17,492	27,926	\$2,110,594	\$1,446,431	1.0000	\$0	\$1,446,431	68.5%	66.4%	\$51.80	\$50.21	4.0%		1.2446	\$2,626,933	\$94.07	-1.6%	0.9768	\$53.02	\$49.27	12.9%											
201001	18,197	29,005	\$2,250,307	\$1,417,401	1.0000	\$0	\$1,417,401	63.0%	66.1%	\$48.87	\$50.24	1.2%		1.2290	\$2,765,656	\$95.35	1.4%	0.9901	\$49.35	\$49.52	6.4%											
201002	17,709	28,231	\$2,226,619	\$1,332,147	1.0000	\$0	\$1,332,147	59.8%	66.2%	\$47.19	\$50.56	9.5%		1.2243	\$2,725,990	\$96.56	1.3%	1.0027	\$47.06	\$49.98	13.4%											
201003	18,165	28,862	\$2,275,956	\$1,531,285	1.0000	\$0	\$1,531,285	67.3%	66.3%	\$53.06	\$50.85	6.6%		1.2188	\$2,773,972	\$96.11	-0.5%	0.9980	\$53.16	\$50.42	10.8%											
201004	18,558	29,725	\$2,340,624	\$1,503,030	1.0000	\$0	\$1,503,030	64.2%	65.8%	\$50.56	\$50.65	-4.6%		1.2161	\$2,846,326	\$95.76	-0.4%	0.9943	\$50.85	\$50.35	-2.0%											
201005	18,028	28,686	\$2,268,189	\$1,461,284	1.0000	\$0	\$1,461,284	64.4%	65.7%	\$50.94	\$50.71	1.5%		1.2098	\$2,744,124	\$95.66	-0.1%	0.9934	\$51.28	\$50.59	6.2%											
201006	18,139	29,002	\$2,310,065	\$1,487,360	1.0000	\$0	\$1,487,360	64.4%	65.2%	\$51.28	\$50.60	-2.9%		1.2023	\$2,777,414	\$95.77	0.1%	0.9945	\$51.57	\$50.61	0.4%											
201007	17,399	27,852	\$2,236,140	\$1,404,874	1.0000	\$0	\$1,404,874	62.8%	64.8%	\$50.44	\$50.47	-3.2%		1.1947	\$2,671,610	\$95.92	0.2%	0.9961	\$50.64	\$50.60	-0.2%											
201008	17,706	27,714	\$2,348,409	\$1,475,195	1.0000	\$0	\$1,475,195	62.8%	64.5%	\$53.23	\$50.65	4.4%		1.1903	\$2,795,384	\$100.87	5.2%	1.0474	\$50.82	\$50.69	2.0%											
201009	17,643	28,508	\$2,303,051	\$1,496,156	1.0000	\$0	\$1,496,156	65.0%	64.5%	\$52.48	\$50.89	5.8%	3.3%	1.1857	\$2,730,770	\$95.79	-5.0%	0.9947	\$52.76	\$51.01	7.9%	7.3%										
201010	17,735	28,520	\$2,291,596	\$1,433,570	1.0000	\$0	\$1,433,570	62.6%	64.0%	\$50.27	\$50.67	-5.0%	2.0%	1.1812	\$2,706,844	\$94.91	-0.9%	0.9856	\$51.00	\$50.82	-4.3%	5.4%										
201011	17,986	28,722	\$2,334,541	\$1,425,752	1.0000	\$0	\$1,425,752	61.1%	63.8%	\$49.64	\$50.81	3.4%	1.5%	1.1726	\$2,737,572	\$95.31	0.4%	0.9897	\$50.15	\$50.97	3.7%	4.5%										
201012	18,402	29,653	\$2,388,761	\$1,468,921	1.0000	\$0	\$1,468,921	61.5%	63.2%	\$49.54	\$50.62	-4.4%	0.8%	1.1670	\$2,787,706	\$94.01	-1.4%	0.9762	\$50.74	\$50.79	-4.3%	3.1%										
201101	17,593	28,212	\$2,366,579	\$1,518,963	1.0000	\$0	\$1,518,963	64.2%	63.3%	\$53.84	\$51.03	10.2%	1.6%	1.1478	\$2,716,251	\$96.28	2.4%	0.9998	\$53.85	\$51.16	9.1%	3.3%										
201102	17,250	27,768	\$2,324,844	\$1,510,638	1.0000	\$0	\$1,510,638	65.0%	63.8%	\$54.40	\$51.62	15.3%	2.1%	1.1420	\$2,654,971	\$95.61	-0.7%	0.9929	\$54.79	\$51.79	16.4%	3.6%										
201103	17,855	28,587	\$2,412,584	\$1,666,509	1.0000	\$0	\$1,666,509	69.1%	63.9%	\$58.30	\$52.06	9.9%	2.4%	1.1349	\$2,738,138	\$95.78	0.2%	0.9946	\$58.61	\$52.24	10.3%	3.6%										
201104	17,981	28,781	\$2,446,579	\$1,478,434	1.0000	\$0	\$1,478,434	60.4%	63.6%	\$51.37	\$52.13	1.6%	2.9%	1.1287	\$2,761,398	\$95.95	0.2%	0.9963	\$51.56	\$52.31	1.4%	3.9%										
201105	18,148	29,156	\$2,475,590	\$1,675,245	1.0000	\$0	\$1,675,245	67.7%	63.9%	\$57.46	\$52.68	12.8%	3.9%	1.1245	\$2,783,800	\$95.48	-0.5%	0.9915	\$57.95	\$52.87	13.0%	4.5%										
201106	18,182	29,168	\$2,493,123	\$1,557,907	1.0000	\$0	\$1,557,907	62.5%	63.7%	\$53.41	\$52.86	4.1%	4.5%	1.1200	\$2,792,271	\$95.73	0.3%	0.9941	\$53.73	\$53.05	4.2%	4.8%										
201107	18,159	29,226	\$2,524,992	\$1,679,117	1.0000	\$0	\$1,679,117	66.5%	64.0%	\$57.45	\$53.45	13.9%	5.9%	1.1133	\$2,811,011	\$96.18	0.5%	0.9988	\$57.52	\$53.63	13.6%	6.0%										
201108	18,261	29,339	\$2,537,385	\$1,872,904	1.0000	\$0	\$1,872,904	73.8%	65.0%	\$63.84	\$54.35	19.9%	7.3%	1.1134	\$2,825,014	\$96.29	0.1%	0.9999	\$63.84	\$54.74	25.6%	8.0%										
201109	18,313	29,478	\$2,561,633	\$1,708,033	1.0000	\$0	\$1,708,033	66.7%	65.1%	\$57.94	\$54.81	10.4%	7.7%	1.1139	\$2,853,351	\$96.80	0.5%	1.0051	\$57.65	\$55.15	9.3%	8.1%										
201110	18,199	29,213	\$2,560,165	\$1,745,316	1.0000	\$0	\$1,745,316	68.2%	65.6%	\$59.74	\$55.59	18.9%	9.7%	1.1129	\$2,849,217	\$97.53	0.8%	1.0128	\$58.99	\$55.82	15.7%	9.8%										
201111	18,225	29,216	\$2,578,919	\$1,826,277	1.0000	\$0	\$1,826,277	70.8%	66.4%	\$62.51	\$56.67	25.9%	11.5%	1.1166	\$2,879,731	\$98.57	1.1%	1.0235	\$61.07	\$56.73	21.8%	11.3%										
201112	18,593	29,860	\$2,615,506	\$1,774,345	1.0000	\$0	\$1,774,345	67.8%	66.9%	\$59.42	\$57.51	20.0%	13.6%	1.1217	\$2,933,731	\$98.25	-0.3%	1.0202	\$58.24	\$57.36	14.8%	12.9%										
201201	18,662	29,984	\$2,629,772	\$1,901,570	1.0000	\$0	\$1,901,570	72.3%	67.6%	\$63.42	\$58.31	17.8%	14.3%	1.1235	\$2,954,493	\$98.54	0.3%	1.0232	\$61.98	\$58.05	15.1%	13.5%										
201202	18,832	30,290	\$2,627,187	\$1,876,638	1.0000	\$0	\$1,876,638	71.4%	68.2%	\$61.96	\$58.93	13.9%	14.2%	1.1243	\$2,953,723	\$97.51	-1.0%	1.0126	\$61.18	\$58.57	11.7%	13.1%										
201203	18,777	30,221	\$2,630,328	\$2,017,451	1.0000	\$0	\$2,017,451	76.7%	68.8%	\$66.76	\$59.65	14.5%	14.6%	1.1248	\$2,958,505	\$97.90	0.4%	1.0166	\$65.67	\$59.18	12.0%	13.3%										
201204	18,802	30,311	\$2,633,695	\$1,931,312	1.0000	\$0	\$1,931,312	73.3%	69.9%	\$63.72	\$60.67	24.0%	16.4%	1.1200	\$2,949,721	\$97.32	-0.6%	1.0105	\$63.05	\$60.12	22.3%	14.9%										
201205	18,562	29,992	\$2,641,424	\$2,018,960	1.0000	\$0	\$2,018,960	76.4%	70.6%	\$67.32	\$61.49	17.2%	16.7%	1.1146	\$2,944,099	\$98.16	0.9%	1.0193	\$66.04	\$60.80	14.0%	15.0%										
201206	19,003	30,712	\$2,675,219	\$1,852,863	1.0000	\$2	\$1,852,863	69.3%	71.1%	\$60.33	\$62.05	13.0%	17.4%	1.1078	\$2,963,571	\$96.50	-1.7%	1.0020	\$60.21	\$61.31	12.1%	15.6%										
201207	19,049	30,790	\$2,688,853	\$1,968,557	1.0000	\$8	\$1,968,555	73.2%	71.7%	\$63.94	\$62.59	11.3%	17.1%	1.1061	\$2,974,064	\$96.59	1.1%	1.0030	\$63.74	\$61.82	10.8%	15.3%										
201208	19,296	31,181	\$2,712,034	\$1,984,431	1.0000	\$13	\$1,984,434	73.2%	71.6%	\$63.64	\$62.58	-0.3%	15.1%	1.1006	\$2,984,846	\$95.73	-0.9%	0.9940	\$64.02	\$61.85	0.3%	13.0%										
201209	19,360	31,292	\$2,750,417	\$1,811,744	1.0000	\$38	\$1,811,782	65.9%	71.5%	\$57.90	\$62.55	-0.1%	14.1%	1.0956	\$3,013,430	\$96.30	0.6%	1.0000	\$57.90	\$61.85	0.4%	12.1%										
201210	19,380	31,399	\$2,772,422	\$1,982,641	0.9994	\$1,115	\$1,983,756	71.6%	71.8%	\$63.18	\$62.83	5.7%	13.0%																			
201211	19,816	32,126	\$2,782,336	\$2,018,112	0.9991	\$1,771	\$2,019,883	72.6%	72.0%	\$62.87	\$62.86	0.6%	10.9%																			
Experience Period	225,360	363,062	\$31,743,520	\$22,709,462	1.0000	\$62	\$22,709,524			\$62.55				1.1139																		

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 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		04/2013										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
200810	687	1,089	\$43,758	\$28,659	1.0000	\$0	\$28,659	65.5%		\$26.32				1.3125	\$57,433	\$52.74		1.0066	\$26.14			
200811	651	1,085	\$42,251	\$43,280	1.0000	\$0	\$43,280	102.4%		\$39.89				1.2930	\$54,632	\$50.35	-4.5%	0.9610	\$41.51			
200812	816	1,331	\$51,267	\$36,017	1.0000	\$0	\$36,017	70.3%		\$27.06				1.3073	\$67,023	\$50.36	0.0%	0.9611	\$28.16			
200901	814	1,351	\$58,404	\$23,266	1.0000	\$0	\$23,266	39.8%		\$17.22				1.2700	\$74,175	\$54.90	9.0%	1.0479	\$16.43			
200902	892	1,427	\$53,419	\$32,371	1.0000	\$0	\$32,371	60.6%		\$22.68				1.2641	\$67,526	\$47.32	-13.8%	0.9031	\$25.12			
200903	1,012	1,689	\$75,039	\$39,797	1.0000	\$0	\$39,797	53.0%		\$23.56				1.2581	\$94,403	\$55.89	18.1%	1.0668	\$22.09			
200904	922	1,502	\$66,698	\$44,626	1.0000	\$0	\$44,626	66.9%		\$29.71				1.2295	\$82,006	\$54.60	-2.3%	1.0421	\$28.51			
200905	977	1,613	\$73,378	\$47,662	1.0000	\$0	\$47,662	65.0%		\$29.55				1.2226	\$89,709	\$55.62	1.9%	1.0615	\$27.84			
200906	1,025	1,715	\$78,822	\$57,289	1.0000	\$0	\$57,289	72.7%		\$33.40				1.2221	\$96,325	\$56.17	1.0%	1.0720	\$31.16			
200907	971	1,740	\$74,347	\$55,028	1.0000	\$0	\$55,028	74.0%		\$31.63				1.2248	\$91,057	\$52.33	-6.8%	0.9988	\$31.66			
200908	1,011	1,754	\$80,149	\$51,303	1.0000	\$0	\$51,303	64.0%		\$29.25				1.2245	\$98,142	\$55.95	6.9%	1.0679	\$27.39			
200909	1,118	1,937	\$84,007	\$56,799	1.0000	\$0	\$56,799	67.6%	66.0%	\$29.32	\$28.31			1.2086	\$101,528	\$52.42	-6.3%	1.0004	\$29.31	\$27.76		
200910	1,132	1,920	\$88,659	\$44,167	1.0000	\$0	\$44,167	49.8%	64.3%	\$23.00	\$27.89	-12.6%		1.2060	\$106,920	\$55.69	6.2%	1.0629	\$21.64	\$27.22	-17.2%	
200911	1,073	1,788	\$82,551	\$63,813	1.0000	\$0	\$63,813	77.3%	63.7%	\$35.69	\$27.93	-10.5%		1.2067	\$99,614	\$55.71	0.0%	1.0633	\$33.56	\$27.08	-19.1%	
200912	1,050	1,806	\$82,241	\$78,355	1.0000	\$0	\$78,355	95.3%	66.2%	\$43.39	\$29.37	60.3%		1.1938	\$98,175	\$54.36	-2.4%	1.0375	\$41.82	\$28.33	48.5%	
201001	1,038	1,852	\$87,213	\$26,667	1.0000	\$0	\$26,667	30.6%	64.5%	\$14.40	\$28.82	-16.4%		1.1825	\$103,132	\$55.69	2.4%	1.0628	\$13.55	\$27.76	-17.6%	
201002	1,157	1,978	\$93,283	\$37,371	1.0000	\$0	\$37,371	40.1%	62.4%	\$18.89	\$28.31	-16.7%		1.1774	\$109,827	\$55.52	-0.3%	1.0597	\$17.83	\$26.98	-29.0%	
201003	1,162	1,955	\$90,460	\$51,433	1.0000	\$0	\$51,433	56.9%	62.6%	\$26.31	\$28.50	11.7%		1.1693	\$105,771	\$54.10	-2.6%	1.0326	\$25.48	\$27.23	15.3%	
201004	1,091	1,833	\$86,608	\$72,707	1.0000	\$0	\$72,707	83.9%	64.1%	\$39.67	\$29.35	33.5%		1.1668	\$101,057	\$55.13	1.9%	1.0522	\$37.70	\$28.03	32.2%	
201005	1,144	1,999	\$89,983	\$107,680	1.0000	\$0	\$107,680	119.7%	69.0%	\$53.87	\$31.54	82.3%		1.1544	\$103,874	\$51.96	-5.7%	0.9918	\$54.31	\$30.29	95.1%	
201006	1,162	1,939	\$92,124	\$90,759	1.0000	\$0	\$90,759	98.5%	71.4%	\$46.81	\$32.71	40.1%		1.1464	\$105,615	\$54.47	4.8%	1.0396	\$45.02	\$31.49	44.5%	
201007	1,070	1,805	\$87,233	\$63,575	1.0000	\$0	\$63,575	72.9%	71.3%	\$35.22	\$33.00	11.4%		1.1449	\$99,877	\$55.33	1.6%	1.0561	\$33.35	\$31.63	5.3%	
201008	1,057	1,825	\$85,991	\$68,920	1.0000	\$0	\$68,920	80.1%	72.6%	\$37.76	\$33.67	29.1%		1.1422	\$98,222	\$53.82	-2.7%	1.0272	\$36.76	\$32.37	34.2%	
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%	1.1346	\$96,511	\$54.07	0.5%	1.0319	\$39.77	\$33.21	35.7%	19.6%
201010	1,008	1,753	\$84,073	\$59,040	1.0000	\$0	\$59,040	70.2%	75.8%	\$33.68	\$35.56	46.4%	27.5%	1.1314	\$95,121	\$54.26	0.4%	1.0356	\$32.52	\$34.17	50.3%	25.6%
201011	1,082	1,851	\$85,918	\$86,174	1.0000	\$0	\$86,174	100.3%	77.7%	\$46.56	\$36.46	30.4%	30.5%	1.1271	\$96,834	\$52.31	-3.6%	0.9985	\$46.63	\$35.21	38.9%	30.1%
201012	979	1,681	\$80,336	\$72,920	1.0000	\$0	\$72,920	90.8%	77.3%	\$43.38	\$36.42	0.0%	24.0%	1.1171	\$89,740	\$53.38	2.0%	1.0189	\$42.57	\$35.22	1.8%	24.4%
201101	1,067	1,833	\$86,860	\$32,448	1.0000	\$0	\$32,448	37.4%	77.9%	\$17.70	\$36.71	22.9%	27.4%	1.1154	\$96,887	\$52.86	-1.0%	1.0088	\$17.55	\$35.66	29.5%	28.5%
201102	1,055	1,831	\$88,323	\$41,100	1.0000	\$0	\$41,100	46.5%	78.6%	\$22.45	\$37.12	18.8%	31.1%	1.1075	\$97,821	\$53.42	1.1%	1.0197	\$22.01	\$36.19	23.5%	34.1%
201103	1,017	1,768	\$85,264	\$49,913	1.0000	\$0	\$49,913	58.5%	78.9%	\$28.23	\$37.37	7.3%	31.1%	1.1039	\$94,124	\$53.24	-0.4%	1.0161	\$27.78	\$36.48	9.1%	33.9%
201104	1,013	1,744	\$83,728	\$64,418	1.0000	\$0	\$64,418	76.9%	78.3%	\$36.94	\$37.14	-6.9%	26.5%	1.1010	\$92,181	\$52.86	-0.7%	1.0088	\$36.61	\$36.38	-2.9%	29.8%
201105	1,018	1,770	\$85,495	\$69,624	1.0000	\$0	\$69,624	81.4%	74.9%	\$39.34	\$35.77	-27.0%	13.4%	1.0999	\$94,040	\$53.13	0.5%	1.0140	\$38.79	\$34.97	-28.6%	15.4%
201106	1,021	1,779	\$87,378	\$56,263	1.0000	\$0	\$56,263	64.4%	71.9%	\$31.63	\$34.43	-32.4%	5.2%	1.0926	\$95,470	\$53.66	1.0%	1.0242	\$30.88	\$33.70	-31.4%	7.0%
201107	1,044	1,820	\$89,618	\$62,922	1.0000	\$0	\$62,922	70.2%	71.7%	\$34.57	\$34.37	-1.8%	4.2%	1.0926	\$97,917	\$53.80	0.3%	1.0268	\$33.67	\$33.73	1.0%	6.6%
201108	1,057	1,853	\$91,267	\$65,967	1.0000	\$0	\$65,967	72.3%	71.0%	\$35.60	\$34.19	-5.7%	1.5%	1.0972	\$100,135	\$54.04	0.4%	1.0314	\$34.52	\$33.54	-6.1%	3.6%
201109	1,046	1,820	\$89,917	\$78,012	1.0000	\$0	\$78,012	86.8%	71.2%	\$42.86	\$34.36	4.5%	-0.8%	1.0977	\$98,706	\$54.23	0.4%	1.0351	\$41.41	\$33.69	4.1%	1.5%
201110	1,056	1,833	\$90,414	\$78,786	1.0000	\$0	\$78,786	87.1%	72.6%	\$42.98	\$35.15	27.6%	-1.2%	1.0992	\$99,386	\$54.22	0.0%	1.0348	\$41.53	\$34.46	27.7%	0.9%
201111	1,062	1,848	\$89,461	\$84,846	1.0000	\$0	\$84,846	94.8%	72.2%	\$45.91	\$35.09	-1.4%	-3.8%	1.0980	\$98,224	\$53.15	-2.0%	1.0144	\$45.26	\$34.36	-2.9%	-2.4%
201112	1,049	1,818	\$89,783	\$95,811	1.0000	\$0	\$95,811	106.7%	73.8%	\$52.70	\$35.92	21.5%	-1.4%	1.1009	\$98,839	\$54.37	2.3%	1.0376	\$50.79	\$35.12	19.3%	-0.3%
201201	1,046	1,795	\$88,731	\$43,836	1.0000	\$0	\$43,836	49.4%	74.7%	\$24.42	\$36.51	38.0%	-0.5%	1.1019	\$97,770	\$54.47	0.2%	1.0396	\$23.49	\$35.61	33.9%	-0.1%
201202	1,067	1,841	\$90,824	\$41,305	1.0000	\$0	\$41,305	45.5%	74.6%	\$22.44	\$36.50	0.0%	-1.7%	1.1023	\$100,113	\$54.38	-0.2%	1.0379	\$21.62	\$35.55	-1.8%	-1.8%
201203	1,163	1,996	\$88,825	\$75,183	1.0000	\$0	\$75,183	84.6%	76.7%	\$37.67	\$37.28	33.4%	-0.2%	1.1036	\$98,023	\$49.11	-9.7%	0.9373	\$40.19	\$36.56	44.6%	0.2%
201204	1,176	2,022	\$98,072	\$70,269	1.0000	\$0	\$70,269	71.7%	76.2%	\$34.75	\$37.07	-5.9%	-0.2%	1.0979	\$107,674	\$53.25	8.4%	1.0163	\$34.19	\$36.34	-6.6%	-0.1%
201205	1,182	2,041	\$101,363	\$70,735	1.0000	\$0	\$70,735	69.8%	75.2%	\$34.66	\$36.67	-11.9%	2.5%	1.0907	\$110,560	\$54.17	1.7%	1.0339	\$33.52	\$35.89	-13.6%	2.6%
201206	1,173	2,020	\$102,046	\$84,389	1.0000	\$0	\$84,389	82.7%	76.7%	\$41.78	\$37.52	32.1%	9.0%	1.0828	\$110,499	\$54.70	1.0%	1.0440	\$40.01	\$36.66	29.6%	8.8%
201207	1,181	2,040	\$100,481	\$68,577	1.0000	\$0	\$68,577	68.2%	76.5%	\$33.62	\$37.41	-2.8%	8.8%	1.0791	\$108,431	\$53.15	-2.8%	1.0145	\$33.14	\$36.59	-1.6%	8.5%
201208	1,189	2,043	\$101,157	\$86,832	1.0000	\$1	\$86,832	85.8%	77.7%	\$42.50	\$38.01	19.4%	11.2%	1.0687	\$108,106	\$52.92	-0.4%	1.0099	\$42.08	\$37.23	21.9%	11.0%
201209	1,219	2,098	\$103,780	\$82,117	1.0000	\$2	\$82,117	79.1%	77.1%	\$39.14	\$37.73	-8.7%	9.8%	1.0592	\$109,924	\$52.39	-1.0%	1.0000	\$39.14	\$37.07	-5.5%	10.0%
201210	1,241	2,117	\$10																			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rx BC Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	04/2013																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
200810	249	374	\$11,285	\$8,924	1.0000	\$0	\$8,924	79.1%		\$23.86				1.3244	\$14,946	\$39.96		0.6915	\$34.50			
200811	290	453	\$16,090	\$11,783	1.0000	\$0	\$11,783	73.2%		\$26.01				1.3038	\$20,977	\$46.31	15.9%	0.8014	\$32.46			
200812	265	398	\$14,436	\$7,655	1.0000	\$0	\$7,655	53.0%		\$19.23				1.3205	\$19,063	\$47.90	3.4%	0.8289	\$23.21			
200901	303	487	\$16,813	\$5,145	1.0000	\$0	\$5,145	30.6%		\$10.56				1.2944	\$21,762	\$44.69	-6.7%	0.7733	\$13.66			
200902	311	459	\$17,037	\$8,539	1.0000	\$0	\$8,539	50.1%		\$18.60				1.2546	\$21,375	\$46.57	4.2%	0.8059	\$23.09			
200903	356	509	\$11,923	\$9,675	1.0000	\$0	\$9,675	81.1%		\$19.01				1.2756	\$15,209	\$29.88	-35.8%	0.5171	\$36.76			
200904	411	680	\$16,754	\$11,938	1.0000	\$0	\$11,938	71.3%		\$17.56				1.1887	\$19,916	\$29.29	-2.0%	0.5068	\$34.64			
200905	368	628	\$24,342	\$17,835	1.0000	\$0	\$17,835	73.3%		\$28.40				1.2083	\$29,413	\$46.84	59.9%	0.8105	\$35.04			
200906	376	628	\$22,707	\$16,630	1.0000	\$0	\$16,630	73.2%		\$26.48				1.2198	\$27,697	\$44.10	-5.8%	0.7632	\$34.70			
200907	385	629	\$23,927	\$16,785	1.0000	\$0	\$16,785	70.1%		\$26.68				1.1981	\$28,667	\$45.58	3.3%	0.7887	\$33.83			
200908	383	653	\$24,226	\$17,724	1.0000	\$0	\$17,724	73.2%		\$27.14				1.2019	\$29,118	\$44.59	-2.2%	0.7716	\$35.18			
200909	293	502	\$20,149	\$14,948	1.0000	\$0	\$14,948	74.2%	67.2%	\$29.78	\$23.06			1.2051	\$24,282	\$48.37	8.5%	0.8370	\$35.57	\$31.30		
200910	261	447	\$17,783	\$11,901	1.0000	\$0	\$11,901	66.9%	66.6%	\$26.62	\$23.26	11.6%		1.1811	\$21,004	\$46.99	-2.9%	0.8131	\$32.74	\$31.24	-5.1%	
200911	287	475	\$19,333	\$18,999	1.0000	\$0	\$18,999	98.3%	68.8%	\$40.00	\$24.29	53.8%		1.2041	\$23,279	\$49.01	4.3%	0.8481	\$47.16	\$32.47	45.3%	
200912	273	457	\$18,667	\$12,939	1.0000	\$0	\$12,939	69.3%	69.8%	\$28.31	\$24.88	47.2%		1.1883	\$22,182	\$48.54	-1.0%	0.8400	\$33.71	\$33.19	45.3%	
201001	251	426	\$18,104	\$8,066	1.0000	\$0	\$8,066	44.6%	70.6%	\$18.93	\$25.56	79.2%		1.1724	\$21,224	\$49.82	2.6%	0.8622	\$21.96	\$33.85	60.8%	
201002	259	416	\$18,585	\$13,709	1.0000	\$0	\$13,709	73.8%	72.4%	\$32.96	\$26.53	77.1%		1.1789	\$21,909	\$52.67	5.7%	0.9114	\$36.16	\$34.84	56.6%	
201003	265	447	\$19,451	\$5,308	1.0000	\$0	\$5,308	27.3%	68.3%	\$11.87	\$26.11	-37.5%		1.2055	\$23,448	\$52.46	-0.4%	0.9077	\$13.08	\$32.99	-64.4%	
201004	280	456	\$19,994	\$11,114	1.0000	\$0	\$11,114	55.6%	67.1%	\$24.37	\$26.92	38.8%		1.1859	\$23,710	\$52.00	-0.9%	0.8998	\$27.09	\$32.41	-21.8%	
201005	293	516	\$20,702	\$3,915	1.0000	\$0	\$3,915	18.9%	62.4%	\$7.59	\$25.12	-73.3%		1.1839	\$24,509	\$47.50	-8.7%	0.8220	\$9.23	\$30.19	-73.7%	
201006	282	482	\$20,932	\$12,406	1.0000	\$0	\$12,406	59.3%	61.1%	\$25.74	\$25.03	-2.8%		1.1865	\$24,836	\$51.53	8.5%	0.8917	\$28.86	\$29.64	-16.8%	
201007	231	421	\$18,802	\$10,818	1.0000	\$0	\$10,818	57.5%	59.9%	\$25.69	\$24.89	-3.7%		1.1729	\$22,053	\$52.38	1.7%	0.9065	\$28.35	\$29.11	-16.2%	
201008	278	467	\$20,327	\$15,660	1.0000	\$0	\$15,660	77.0%	60.0%	\$33.53	\$25.36	23.5%		1.1748	\$23,880	\$51.13	-2.4%	0.8849	\$37.90	\$29.23	7.7%	
201009	223	405	\$18,189	\$14,333	1.0000	\$0	\$14,333	78.8%	60.3%	\$35.39	\$25.70	18.9%	11.5%	1.1739	\$21,352	\$52.72	3.1%	0.9123	\$38.79	\$29.42	9.0%	-6.0%
201010	206	379	\$15,534	\$15,753	1.0000	\$0	\$15,753	89.8%	62.0%	\$41.56	\$26.75	56.1%	15.0%	1.1694	\$20,504	\$54.10	2.6%	0.9362	\$44.40	\$30.29	35.6%	-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%	1.1576	\$21,028	\$52.44	-3.1%	0.9075	\$42.76	\$29.80	-9.3%	-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%	1.1568	\$20,981	\$52.98	1.0%	0.9169	\$35.84	\$29.95	6.3%	-9.8%
201101	203	364	\$16,921	\$14,296	1.0000	\$0	\$14,296	84.5%	64.1%	\$39.27	\$28.33	107.4%	10.8%	1.1588	\$19,609	\$53.87	1.7%	0.9322	\$42.13	\$31.48	91.8%	-7.0%
201102	206	372	\$17,942	\$11,420	1.0000	\$0	\$11,420	63.6%	63.2%	\$30.70	\$28.12	-8.8%	6.0%	1.1402	\$20,457	\$54.99	2.1%	0.9516	\$32.26	\$31.15	-10.8%	-10.6%
201103	203	367	\$17,953	\$7,388	1.0000	\$0	\$7,388	41.2%	64.6%	\$20.13	\$28.98	69.5%	11.0%	1.1323	\$20,327	\$55.39	0.7%	0.9585	\$21.00	\$31.98	60.6%	-3.1%
201104	202	364	\$17,669	\$4,524	1.0000	\$0	\$4,524	25.6%	62.3%	\$12.43	\$28.19	-49.0%	4.7%	1.1176	\$19,748	\$54.25	-2.1%	0.9388	\$13.24	\$31.00	-51.1%	-4.3%
201105	204	367	\$17,691	\$7,094	1.0000	\$0	\$7,094	40.1%	64.8%	\$19.33	\$29.73	154.8%	18.3%	1.1172	\$19,764	\$53.85	-0.7%	0.9319	\$20.74	\$32.30	124.7%	7.0%
201106	189	333	\$16,768	\$12,067	1.0000	\$0	\$12,067	72.0%	65.7%	\$36.24	\$30.61	40.8%	22.3%	1.1196	\$18,773	\$56.37	4.7%	0.9756	\$37.15	\$33.01	28.7%	11.4%
201107	186	334	\$16,909	\$17,136	1.0000	\$0	\$17,136	101.3%	69.2%	\$51.31	\$32.59	99.7%	30.9%	1.1197	\$18,933	\$56.68	0.5%	0.9809	\$52.30	\$34.91	84.5%	19.9%
201108	187	340	\$16,894	\$7,803	1.0000	\$0	\$7,803	46.2%	66.6%	\$22.95	\$31.75	-31.6%	25.2%	1.1197	\$18,917	\$56.64	-1.8%	0.9628	\$23.84	\$33.75	-37.1%	15.4%
201109	209	372	\$18,064	\$19,485	1.0000	\$0	\$19,485	107.9%	69.1%	\$52.38	\$33.16	48.0%	29.0%	1.1216	\$20,261	\$54.46	-2.1%	0.9425	\$55.57	\$35.14	43.3%	19.5%
201110	205	369	\$18,036	\$27,210	1.0000	\$0	\$27,210	150.9%	74.4%	\$73.74	\$35.85	77.4%	34.0%	1.1202	\$20,204	\$54.75	0.5%	0.9475	\$77.82	\$37.96	75.3%	25.3%
201111	205	369	\$17,002	\$21,175	1.0000	\$0	\$21,175	124.5%	77.4%	\$57.38	\$37.41	47.9%	41.3%	1.1266	\$19,154	\$51.91	-5.2%	0.8983	\$63.88	\$39.63	49.4%	33.0%
201112	203	364	\$17,550	\$20,452	1.0000	\$0	\$20,452	116.5%	81.2%	\$56.19	\$39.41	71.0%	47.1%	1.1274	\$19,786	\$54.36	4.7%	0.9406	\$59.73	\$41.65	66.7%	39.1%
201201	203	364	\$17,218	\$21,802	1.0000	\$0	\$21,802	126.6%	84.7%	\$59.89	\$41.15	52.5%	45.3%	1.1285	\$19,430	\$53.38	-1.8%	0.9237	\$64.84	\$43.52	53.9%	38.3%
201202	264	516	\$24,770	\$21,798	1.0000	\$0	\$21,798	88.0%	86.8%	\$42.24	\$42.15	37.6%	49.9%	1.1460	\$28,387	\$55.01	3.1%	0.9520	\$44.37	\$44.57	37.6%	43.1%
201203	271	533	\$26,477	\$12,323	1.0000	\$0	\$12,323	46.5%	85.7%	\$23.12	\$41.70	14.8%	43.9%	1.1098	\$29,384	\$55.13	0.2%	0.9540	\$24.23	\$44.10	15.4%	37.9%
201204	231	480	\$24,198	\$23,510	1.0000	\$0	\$23,510	97.2%	91.5%	\$48.98	\$44.69	294.1%	58.5%	1.1143	\$26,965	\$56.18	1.9%	0.9721	\$50.38	\$47.09	280.6%	51.9%
201205	229	480	\$24,941	\$13,811	1.0000	\$0	\$13,811	55.4%	91.5%	\$28.77	\$45.03	48.8%	51.5%	1.1083	\$27,641	\$57.59	2.5%	0.9965	\$28.87	\$47.16	39.2%	46.0%
201206	237	492	\$25,820	\$9,072	1.0000	\$0	\$9,072	35.1%	87.0%	\$18.44	\$43.00	-49.1%	40.5%	1.1077	\$28,600	\$58.13	0.9%	1.0060	\$18.33	\$44.87	-50.7%	35.9%
201207	236	489	\$24,545	\$14,471	1.0000	\$0	\$14,471	59.0%	83.3%	\$29.59	\$41.20	-42.3%	26.4%	1.1088	\$27,216	\$55.66	-4.3%	0.9631	\$30.73	\$43.03	-41.3%	-23.2%
201208	234	484	\$25,264	\$27,910	1.0000	\$0	\$27,910	110.5%	88.3%	\$57.67	\$43.87	151.3%	38.2%	1.1088	\$28,013	\$57.88	4.0%	1.0016	\$57.57	\$45.64	141.5%	35.2%
201209	230	484	\$25,403	\$20,148	1.0000	\$0	\$20,148	79.3%	86.2%	\$41.63	\$43.08	-20.5%	29.9%	1.1010	\$27,969	\$57.79	-0.2%	1.0000	\$41.63	\$44.60	-25.1%	26.9%
201210	232	486	\$25,447	\$17,218	0.9994	\$10	\$17,227	67.7%	80.3%	\$35.45	\$40.37	-51.9%	12.6%									
201211	225	471	\$24,744	\$19,398	0.9991	\$17	\$19,415	78.5%	77.5%	\$41.22	\$39.33	-28.2%	5.1%									
Experience Period	2,748	5,424	\$271,225	\$233,680	1.0000	\$1	\$233,681			\$43.08				1.1162	\$302,749	\$55.82		0.9659	\$44.60			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rx BC Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)				
Current Rate Level			04/2013			=(h)/(f)			=(h)/(c)				=(d) x (m)				=(n)/(c)				=(j)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200810	102	148	\$11,339	\$6,069	1.0000	\$0	\$6,069	53.5%		\$41.01				1.4307	\$16,223	\$109.61		1.8558	\$22.10					
200811	170	246	\$18,547	\$4,706	1.0000	\$0	\$4,706	25.4%		\$19.13				1.4115	\$26,178	\$106.41	-2.9%	1.8016	\$10.62					
200812	55	97	\$7,231	\$7,549	1.0000	\$0	\$7,549	104.4%		\$77.83				1.3865	\$10,026	\$103.36	-2.9%	1.7499	\$44.48					
200901	115	167	\$12,860	\$9,074	1.0000	\$0	\$9,074	70.6%		\$54.33				1.3537	\$17,409	\$104.24	0.9%	1.7649	\$30.79					
200902	113	169	\$12,752	\$5,905	1.0000	\$0	\$5,905	46.3%		\$34.94				1.3453	\$17,155	\$101.51	-2.6%	1.7186	\$20.33					
200903	70	92	\$11,468	\$10,063	1.0000	\$0	\$10,063	87.8%		\$109.38				1.3331	\$15,288	\$166.18	63.7%	2.8134	\$38.88					
200904	119	195	\$10,364	\$11,436	1.0000	\$0	\$11,436	110.3%		\$58.64				1.3018	\$13,491	\$69.19	-58.4%	1.1714	\$50.07					
200905	155	267	\$16,465	\$6,779	1.0000	\$0	\$6,779	41.2%		\$25.39				1.3171	\$21,686	\$81.22	17.4%	1.3751	\$18.46					
200906	109	151	\$11,200	\$7,772	1.0000	\$0	\$7,772	69.4%		\$51.47				1.3119	\$14,694	\$97.31	19.8%	1.6475	\$31.24					
200907	104	152	\$10,416	\$7,093	1.0000	\$0	\$7,093	68.1%		\$46.66				1.2955	\$13,494	\$88.77	-8.8%	1.5030	\$31.05					
200908	117	168	\$10,976	\$9,044	1.0000	\$0	\$9,044	82.4%		\$53.84				1.2863	\$14,118	\$84.03	-5.3%	1.4227	\$37.84					
200909	105	158	\$10,256	\$6,117	1.0000	\$0	\$6,117	59.6%	63.7%	\$38.72	\$45.58			1.2797	\$13,125	\$83.07	-1.1%	1.4064	\$27.53	\$28.05				
200910	88	141	\$9,402	\$6,368	1.0000	\$0	\$6,368	67.7%	64.8%	\$45.16	\$45.88	10.1%		1.2481	\$11,735	\$83.23	0.2%	1.4091	\$32.05	\$28.81	45.1%			
200911	87	144	\$8,671	\$9,079	1.0000	\$0	\$9,079	104.7%	72.9%	\$63.05	\$50.65	229.6%		1.2577	\$10,906	\$75.73	-9.0%	1.2822	\$49.17	\$32.85	363.1%			
200912	101	164	\$10,119	\$11,583	1.0000	\$0	\$11,583	114.5%	74.3%	\$70.63	\$50.97	-9.2%		1.2446	\$12,595	\$76.80	1.4%	1.3002	\$54.32	\$33.72	22.1%			
201001	165	311	\$13,029	\$9,538	1.0000	\$0	\$9,538	73.2%	74.6%	\$30.67	\$47.72	-43.6%		1.2290	\$16,013	\$51.49	-33.0%	0.8717	\$35.18	\$34.15	14.3%			
201002	112	199	\$10,030	\$12,012	1.0000	\$0	\$12,012	119.8%	80.7%	\$60.36	\$49.90	72.7%		1.2243	\$12,279	\$61.71	19.8%	1.0447	\$57.78	\$37.26	184.2%			
201003	141	245	\$12,898	\$9,456	1.0000	\$0	\$9,456	73.3%	79.4%	\$38.60	\$46.31	-64.7%		1.2188	\$15,720	\$64.16	4.0%	1.0863	\$35.53	\$36.96	-8.6%			
201004	130	222	\$11,739	\$12,338	1.0000	\$0	\$12,338	105.1%	79.3%	\$55.58	\$46.16	-5.2%		1.2161	\$14,275	\$64.30	0.2%	1.0887	\$51.05	\$37.10	2.0%			
201005	134	234	\$11,976	\$10,659	1.0000	\$0	\$10,659	89.0%	85.0%	\$45.55	\$48.52	79.4%		1.2098	\$14,489	\$61.92	-3.7%	1.0483	\$43.45	\$40.14	135.3%			
201006	128	230	\$11,650	\$10,815	1.0000	\$0	\$10,815	92.8%	87.0%	\$47.02	\$48.19	-8.6%		1.2023	\$14,007	\$60.90	-1.6%	1.0311	\$45.60	\$41.41	46.0%			
201007	131	238	\$11,971	\$10,008	1.0000	\$0	\$10,008	83.6%	88.2%	\$42.05	\$47.68	-9.9%		1.1947	\$14,302	\$60.09	-1.3%	1.0174	\$41.33	\$42.26	33.1%			
201008	130	239	\$11,863	\$17,240	1.0000	\$0	\$17,240	145.3%	93.7%	\$72.13	\$49.59	34.0%		1.1903	\$14,121	\$59.08	-1.7%	1.0003	\$72.11	\$45.22	90.6%			
201009	100	200	\$8,680	\$6,832	1.0000	\$0	\$6,832	78.7%	95.4%	\$34.16	\$49.06	-11.8%	7.6%	1.1857	\$10,292	\$51.46	-12.9%	0.8712	\$39.21	\$46.27	42.4%	65.0%		
201010	105	205	\$8,830	\$7,053	1.0000	\$0	\$7,053	79.9%	96.3%	\$34.40	\$48.12	-23.8%	4.9%	1.1812	\$10,430	\$50.88	-1.1%	0.8614	\$39.94	\$46.91	24.6%	62.8%		
201011	102	200	\$9,192	\$7,334	1.0000	\$0	\$7,334	79.8%	94.6%	\$36.67	\$46.47	-41.8%	-8.2%	1.1726	\$10,779	\$53.89	5.9%	0.9125	\$40.19	\$46.30	-18.3%	40.9%		
201012	101	202	\$8,787	\$8,786	1.0000	\$0	\$8,786	100.0%	93.4%	\$43.50	\$44.80	-38.4%	-12.1%	1.1670	\$10,255	\$50.77	-5.8%	0.8595	\$50.61	\$45.94	-6.8%	36.2%		
201101	102	196	\$9,046	\$5,816	1.0000	\$0	\$5,816	64.3%	93.4%	\$29.67	\$45.34	-3.2%	-5.0%	1.1478	\$10,383	\$52.97	4.3%	0.8969	\$33.09	\$46.19	-6.0%	35.3%		
201102	102	196	\$9,165	\$7,237	1.0000	\$0	\$7,237	79.0%	90.3%	\$36.92	\$43.56	-38.8%	-12.7%	1.1420	\$10,467	\$53.40	0.8%	0.9041	\$40.84	\$44.87	-29.3%	20.4%		
201103	103	199	\$9,664	\$5,923	1.0000	\$0	\$5,923	61.3%	89.8%	\$29.76	\$42.97	-22.9%	-7.2%	1.1349	\$10,968	\$55.11	3.2%	0.9331	\$31.90	\$44.90	-10.2%	21.5%		
201104	100	192	\$9,362	\$7,499	1.0000	\$0	\$7,499	80.1%	87.5%	\$39.06	\$41.57	-29.7%	-10.0%	1.1286	\$10,566	\$55.03	-0.1%	0.9317	\$41.92	\$44.05	-17.9%	18.7%		
201105	100	192	\$9,287	\$6,404	1.0000	\$0	\$6,404	69.0%	85.9%	\$33.35	\$40.56	-26.8%	-16.4%	1.1245	\$10,443	\$54.39	-1.2%	0.9208	\$36.22	\$43.52	-16.6%	8.4%		
201106	100	193	\$9,219	\$7,433	1.0000	\$0	\$7,433	80.6%	84.8%	\$38.51	\$39.79	-18.1%	-17.4%	1.1199	\$10,324	\$53.49	-1.6%	0.9057	\$42.52	\$43.22	-6.8%	4.4%		
201107	97	190	\$8,469	\$8,469	1.0000	\$0	\$8,469	92.2%	85.5%	\$44.57	\$39.94	6.0%	-16.2%	1.1132	\$10,227	\$53.82	0.6%	0.9113	\$48.92	\$43.88	13.8%	3.8%		
201108	99	193	\$9,345	\$7,528	1.0000	\$0	\$7,528	80.6%	78.6%	\$39.00	\$36.60	-45.9%	-26.2%	1.1132	\$10,403	\$53.90	0.1%	0.9126	\$42.74	\$40.61	-40.7%	-10.2%		
201109	96	189	\$9,166	\$6,347	1.0000	\$0	\$6,347	69.2%	77.8%	\$33.58	\$36.57	-1.7%	-25.5%	1.1138	\$10,209	\$54.01	0.2%	0.9145	\$36.72	\$40.41	-6.3%	-12.7%		
201110	98	195	\$9,410	\$8,462	1.0000	\$0	\$8,462	89.9%	78.7%	\$43.39	\$37.33	26.1%	-22.4%	1.1127	\$10,471	\$53.70	-0.6%	0.9091	\$47.73	\$41.06	19.5%	-12.5%		
201111	95	185	\$8,887	\$6,322	1.0000	\$0	\$6,322	71.1%	78.0%	\$34.18	\$37.13	-6.8%	-20.1%	1.1164	\$9,922	\$53.63	-0.1%	0.9080	\$37.64	\$40.86	-6.3%	-11.7%		
201112	95	187	\$8,954	\$8,099	1.0000	\$0	\$8,099	90.4%	77.3%	\$43.31	\$37.08	-0.4%	-17.2%	1.1215	\$10,042	\$53.70	0.1%	0.9091	\$47.64	\$40.61	-5.9%	-11.6%		
201201	93	180	\$8,809	\$5,327	1.0000	\$0	\$5,327	60.5%	77.0%	\$29.59	\$37.12	-0.3%	-18.1%	1.1233	\$9,895	\$54.97	2.4%	0.9307	\$31.79	\$40.53	-3.9%	-12.3%		
201202	92	178	\$8,916	\$9,131	1.0000	\$0	\$9,131	102.4%	78.9%	\$51.30	\$38.25	38.9%	-12.2%	1.1241	\$10,023	\$56.31	2.4%	0.9533	\$53.81	\$41.58	31.8%	-7.3%		
201203	90	179	\$9,076	\$5,109	1.0000	\$0	\$5,109	56.3%	78.6%	\$28.54	\$38.23	-4.1%	-11.0%	1.1246	\$10,207	\$57.02	1.3%	0.9654	\$29.57	\$41.45	-7.3%	-7.7%		
201204	93	186	\$9,383	\$6,793	1.0000	\$0	\$6,793	72.4%	77.9%	\$36.52	\$38.02	-6.5%	-8.5%	1.1198	\$10,507	\$56.49	-0.9%	0.9564	\$38.19	\$41.13	-8.9%	-6.6%		
201205	93	184	\$8,908	\$6,983	1.0000	\$0	\$6,983	78.4%	78.7%	\$37.95	\$38.41	13.8%	-5.3%	1.1143	\$9,926	\$53.95	-4.5%	0.9134	\$41.55	\$41.58	14.7%	-4.4%		
201206	93	185	\$9,051	\$6,469	1.0000	\$0	\$6,469	71.5%	78.0%	\$34.97	\$38.12	-9.2%	-4.2%	1.1077	\$10,025	\$54.19	0.5%	0.9175	\$38.11	\$41.22	-10.4%	-4.6%		
201207	91	180	\$8,936	\$6,217	1.0000	\$0	\$6,217	69.6%	76.1%	\$34.54	\$37.27	-22.5%	-6.7%	1.1060	\$9,883	\$54.91	1.3%	0.9296	\$37.15	\$40.24	-24.0%	-8.3%		
201208	90	176	\$8,674	\$7,458	1.0000	\$0	\$7,458	86.0%	76.5%	\$42.37	\$37.53	8.6%	2.5%	1.1005	\$9,546	\$54.24	-1.2%	0.9183	\$46.15	\$40.49	8.0%	-0.3%		
201209	121	244	\$13,155	\$6,952	1.0000	\$0	\$6,952	52.8%	74.3%	\$28.49	\$36.88	-15.2%	0.9%	1.0956	\$14,412	\$59.07	8.9%	1.0000	\$28.49	\$39.42	-22.4%	-2.5%		
201210	122	242	\$13,438	\$6,208	0.9994	\$3	\$6,211	46.2%	69.8%	\$25.67	\$35.16	-40.9%	-5.8%											
201211	88	164	\$13,689	\$6,302	0.9991	\$6	\$6,307	46.1%	67.0%	\$38.46	\$35.47	12.5%	-4.5%											
Experience Period	1,144	2,259	\$112,159	\$83,322	1.0000	\$0	\$83,322			\$36.88				1.1132	\$124,859	\$55.27		0.9358	\$39.42					

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 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		04/2013				=(h)/(f)		=(h)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)		=(n)/(c)				
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	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200810	17,565	27,705	\$1,948,908	\$1,295,864	1.0000	\$0	\$1,295,864	66.5%		\$46.77				1.4275	\$2,781,990	\$100.41		1.0822	\$43.22																							
200811	18,218	28,885	\$2,009,896	\$1,249,419	1.0000	\$0	\$1,249,419	62.2%		\$43.25				1.4081	\$2,830,174	\$97.98	-2.4%	1.0560	\$40.96																							
200812	17,486	27,865	\$1,989,082	\$1,347,430	1.0000	\$0	\$1,347,430	67.7%		\$48.36				1.3840	\$2,752,872	\$98.79	0.8%	1.0647	\$45.42																							
200901	18,027	28,590	\$2,055,054	\$1,320,634	1.0000	\$0	\$1,320,634	64.3%		\$46.19				1.3508	\$2,776,042	\$97.10	-1.7%	1.0465	\$44.14																							
200902	18,119	28,782	\$2,070,731	\$1,198,724	1.0000	\$0	\$1,198,724	57.9%		\$41.65				1.3424	\$2,779,823	\$96.58	-0.5%	1.0409	\$40.01																							
200903	18,388	29,297	\$2,121,410	\$1,403,674	1.0000	\$0	\$1,403,674	66.2%		\$47.91				1.3301	\$2,821,773	\$96.32	-0.3%	1.0380	\$46.16																							
200904	17,620	27,944	\$2,026,564	\$1,423,795	1.0000	\$0	\$1,423,795	70.3%		\$50.95				1.2984	\$2,631,378	\$94.17	-2.2%	1.0149	\$50.21																							
200905	17,743	28,455	\$2,087,295	\$1,374,762	1.0000	\$0	\$1,374,762	65.9%		\$48.31				1.3125	\$2,739,567	\$96.28	2.2%	1.0376	\$46.56																							
200906	18,582	29,524	\$2,153,151	\$1,508,891	1.0000	\$0	\$1,508,891	70.1%		\$51.11				1.3077	\$2,815,632	\$95.37	-0.9%	1.0278	\$49.72																							
200907	18,216	28,917	\$2,122,730	\$1,454,251	1.0000	\$0	\$1,454,251	68.5%		\$50.29				1.2919	\$2,742,354	\$94.84	-0.6%	1.0221	\$49.20																							
200908	18,838	30,046	\$2,218,965	\$1,478,130	1.0000	\$0	\$1,478,130	66.6%		\$49.20				1.2831	\$2,847,200	\$94.76	-0.1%	1.0213	\$48.17																							
200909	18,851	30,075	\$2,211,851	\$1,440,362	1.0000	\$0	\$1,440,362	65.1%	65.9%	\$47.89	\$47.66			1.2763	\$2,823,063	\$93.87	-0.9%	1.0116	\$47.34	\$45.91																						
200910	18,790	30,296	\$2,245,917	\$1,533,349	1.0000	\$0	\$1,533,349	68.3%	66.1%	\$50.61	\$47.99	8.2%		1.2459	\$2,798,288	\$92.36	-1.6%	0.9954	\$50.84	\$46.55	17.6%																					
200911	19,570	31,184	\$2,297,069	\$1,473,562	1.0000	\$0	\$1,473,562	64.1%	66.2%	\$47.25	\$48.32	9.2%		1.2554	\$2,883,722	\$92.47	0.1%	0.9966	\$47.41	\$47.09	15.7%																					
200912	18,916	30,353	\$2,221,620	\$1,549,308	1.0000	\$0	\$1,549,308	69.7%	66.4%	\$51.04	\$48.55	5.6%		1.2423	\$2,759,885	\$90.93	-1.7%	0.9799	\$52.09	\$47.64	14.7%																					
201001	19,651	31,594	\$2,368,652	\$1,461,673	1.0000	\$0	\$1,461,673	61.7%	66.2%	\$46.26	\$48.53	0.2%		1.2269	\$2,906,026	\$91.98	1.2%	0.9913	\$46.67	\$47.85	5.7%																					
201002	19,237	30,824	\$2,348,517	\$1,395,239	1.0000	\$0	\$1,395,239	59.4%	66.2%	\$45.26	\$48.80	8.7%		1.2220	\$2,870,005	\$93.11	1.2%	1.0035	\$46.11	\$48.26	12.7%																					
201003	19,733	31,509	\$2,398,764	\$1,597,482	1.0000	\$0	\$1,597,482	66.6%	66.3%	\$50.70	\$49.04	5.8%		1.2168	\$2,918,911	\$92.64	-0.5%	0.9984	\$50.78	\$48.66	10.0%																					
201004	20,059	32,236	\$2,458,965	\$1,599,189	1.0000	\$0	\$1,599,189	65.0%	65.8%	\$49.61	\$48.95	-2.6%		1.2141	\$2,985,368	\$92.61	0.0%	0.9981	\$49.70	\$48.63	-1.0%																					
201005	19,599	31,435	\$2,390,850	\$1,583,538	1.0000	\$0	\$1,583,538	66.2%	65.9%	\$50.38	\$49.12	4.3%		1.2075	\$2,886,997	\$91.84	-0.8%	0.9898	\$50.89	\$48.99	9.3%																					
201006	19,711	31,653	\$2,434,771	\$1,601,340	1.0000	\$0	\$1,601,340	65.8%	65.5%	\$50.59	\$49.08	-1.0%		1.2001	\$2,921,872	\$92.31	0.5%	0.9948	\$50.85	\$49.08	2.3%																					
201007	18,831	30,316	\$2,354,146	\$1,489,275	1.0000	\$0	\$1,489,275	63.3%	65.1%	\$49.13	\$48.99	-2.3%		1.1927	\$2,807,842	\$92.62	0.3%	0.9982	\$49.21	\$49.08	0.0%																					
201008	19,171	30,245	\$2,466,590	\$1,577,014	1.0000	\$0	\$1,577,014	63.9%	64.9%	\$52.14	\$49.23	6.0%		1.1885	\$2,931,606	\$96.93	4.7%	1.0446	\$49.91	\$49.23	3.6%																					
201009	19,022	30,898	\$2,414,981	\$1,590,572	1.0000	\$0	\$1,590,572	65.9%	65.0%	\$51.48	\$49.53	7.5%	3.9%	1.1838	\$2,858,925	\$92.53	-4.5%	0.9972	\$51.62	\$49.58	9.0%	8.0%																				
201010	19,054	30,857	\$2,402,033	\$1,515,415	1.0000	\$0	\$1,515,415	63.1%	64.6%	\$49.11	\$49.41	-3.0%	2.9%	1.1794	\$2,832,899	\$91.81	-0.8%	0.9894	\$49.64	\$49.49	-2.4%	6.3%																				
201011	19,392	31,174	\$2,447,816	\$1,534,820	1.0000	\$0	\$1,534,820	62.7%	64.4%	\$49.23	\$49.57	4.2%	2.6%	1.1709	\$2,866,213	\$91.94	0.1%	0.9909	\$49.69	\$49.67	4.8%	5.5%																				
201012	19,702	31,932	\$2,496,021	\$1,563,642	1.0000	\$0	\$1,563,642	62.6%	63.9%	\$48.97	\$49.40	-4.1%	1.8%	1.1653	\$2,908,682	\$91.09	-0.9%	0.9817	\$49.88	\$49.50	-4.2%	3.9%																				
201101	18,965	30,605	\$2,479,406	\$1,571,522	1.0000	\$0	\$1,571,522	63.4%	64.0%	\$51.35	\$49.83	11.0%	2.7%	1.1467	\$2,843,129	\$92.90	2.0%	1.0012	\$51.29	\$49.88	9.9%	4.3%																				
201102	18,613	30,167	\$2,440,274	\$1,570,394	1.0000	\$0	\$1,570,394	64.4%	64.4%	\$52.06	\$50.38	15.0%	3.2%	1.1407	\$2,783,715	\$92.28	-0.7%	0.9945	\$52.34	\$50.48	16.0%	4.6%																				
201103	19,178	30,921	\$2,525,465	\$1,729,734	1.0000	\$0	\$1,729,734	68.5%	64.6%	\$55.94	\$50.82	10.3%	3.6%	1.1339	\$2,863,557	\$92.61	0.4%	0.9981	\$56.05	\$50.92	10.4%	4.6%																				
201104	19,296	31,081	\$2,557,338	\$1,554,875	1.0000	\$0	\$1,554,875	60.8%	64.2%	\$50.03	\$50.86	0.8%	3.9%	1.1277	\$2,883,893	\$92.79	0.2%	1.0000	\$50.03	\$50.95	0.7%	4.8%																				
201105	19,470	31,485	\$2,588,063	\$1,758,367	1.0000	\$0	\$1,758,367	67.9%	64.4%	\$55.85	\$51.32	10.9%	4.5%	1.1236	\$2,908,047	\$92.36	-0.5%	0.9954	\$56.10	\$51.39	10.2%	4.9%																				
201106	19,492	31,473	\$2,606,488	\$1,633,670	1.0000	\$0	\$1,633,670	62.7%	64.1%	\$51.91	\$51.43	2.6%	4.8%	1.1191	\$																											

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Development of Normalized Trends
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)		
Current Rate Level	04/2013										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
200810	28,786	51,082	\$3,825,765	\$3,649,070	1.0000	(\$0)	\$3,649,070	95.4%		\$71.44				1.4318	\$5,477,561	\$107.23		1.0967	\$65.14			
200811	29,043	51,241	\$3,855,202	\$3,277,744	1.0000	(\$0)	\$3,277,744	85.0%		\$63.97				1.4135	\$5,449,385	\$106.35	-0.8%	1.0876	\$58.81			
200812	28,487	50,834	\$3,845,654	\$3,859,631	1.0000	\$0	\$3,859,631	100.4%		\$75.93				1.3895	\$5,343,355	\$105.11	-1.2%	1.0750	\$70.63			
200901	27,415	48,561	\$3,854,174	\$3,481,909	1.0000	\$0	\$3,481,909	90.3%		\$71.70				1.3624	\$5,251,103	\$108.13	2.9%	1.1059	\$64.84			
200902	27,901	49,821	\$3,814,613	\$3,268,102	1.0000	\$0	\$3,268,102	85.7%		\$65.60				1.3601	\$5,188,318	\$104.14	-3.7%	1.0651	\$61.59			
200903	28,071	50,353	\$3,888,577	\$3,693,175	1.0000	\$0	\$3,693,175	95.0%		\$73.35				1.3446	\$5,228,450	\$103.84	-0.3%	1.0620	\$69.07			
200904	27,257	48,550	\$3,764,290	\$3,577,194	1.0000	\$0	\$3,577,194	95.0%		\$73.68				1.3192	\$4,965,699	\$102.28	-1.5%	1.0460	\$70.44			
200905	26,978	48,009	\$3,766,021	\$3,588,214	1.0000	\$0	\$3,588,214	95.3%		\$74.74				1.3274	\$4,999,173	\$104.13	1.8%	1.0650	\$70.18			
200906	27,578	49,586	\$3,805,580	\$3,702,140	1.0000	\$0	\$3,702,140	97.3%		\$74.66				1.3192	\$5,020,439	\$101.25	-2.8%	1.0355	\$72.10			
200907	26,496	47,827	\$3,709,361	\$3,723,924	1.0000	\$0	\$3,723,924	100.4%		\$77.86				1.3087	\$4,854,580	\$101.50	0.3%	1.0381	\$75.01			
200908	27,095	48,422	\$3,789,592	\$3,391,726	1.0000	(\$0)	\$3,391,726	89.5%		\$70.05				1.3022	\$4,934,650	\$101.91	0.4%	1.0422	\$67.21			
200909	25,932	46,684	\$3,665,948	\$3,419,221	1.0000	(\$0)	\$3,419,221	93.3%	93.5%	\$73.24	\$72.14			1.2933	\$4,741,056	\$101.56	-0.3%	1.0386	\$70.52	\$67.83		
200910	26,215	47,025	\$3,685,240	\$3,620,692	1.0000	\$0	\$3,620,692	98.2%	93.7%	\$77.00	\$72.59	7.8%		1.2691	\$4,676,827	\$99.45	-2.1%	1.0171	\$75.70	\$68.68	16.2%	
200911	26,121	46,878	\$3,690,207	\$3,380,177	1.0000	\$0	\$3,380,177	91.6%	94.3%	\$72.11	\$73.31	12.7%		1.2740	\$4,701,184	\$100.29	0.8%	1.0256	\$70.30	\$69.71	19.5%	
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	3.4%		1.2582	\$4,526,012	\$99.84	-0.4%	1.0211	\$76.92	\$70.18	8.9%	
201001	25,340	45,365	\$3,615,866	\$3,237,162	1.0000	\$0	\$3,237,162	89.5%	94.1%	\$71.36	\$73.47	-0.5%		1.2438	\$4,497,269	\$99.14	-0.7%	1.0139	\$70.38	\$70.87	8.6%	
201002	24,546	44,060	\$3,569,121	\$2,915,670	1.0000	\$0	\$2,915,670	81.7%	93.9%	\$66.17	\$73.60	0.9%		1.2403	\$4,426,780	\$100.47	1.3%	1.0275	\$64.40	\$71.01	4.6%	
201003	24,761	44,463	\$3,606,189	\$3,487,560	1.0000	(\$0)	\$3,487,560	96.3%	94.0%	\$78.44	\$74.00	6.9%		1.2334	\$4,448,003	\$100.04	-0.4%	1.0231	\$76.67	\$71.63	11.0%	
201004	24,544	43,920	\$3,600,599	\$3,468,239	1.0000	\$0	\$3,468,239	96.3%	94.1%	\$78.97	\$74.42	7.2%		1.2262	\$4,415,011	\$100.52	0.5%	1.0281	\$76.81	\$72.14	9.0%	
201005	23,780	42,760	\$3,490,406	\$3,180,435	1.0000	\$0	\$3,180,435	91.1%	93.8%	\$74.38	\$74.39	-0.5%		1.2203	\$4,259,417	\$99.61	-0.9%	1.0188	\$73.01	\$72.39	4.0%	
201006	24,410	43,762	\$3,580,413	\$3,463,267	1.0000	\$0	\$3,463,267	96.7%	93.7%	\$79.14	\$74.75	6.0%		1.2128	\$4,342,306	\$99.23	-0.4%	1.0148	\$77.98	\$72.85	8.2%	
201007	23,342	42,129	\$3,514,010	\$3,336,758	1.0000	\$0	\$3,336,758	95.0%	93.2%	\$79.20	\$74.82	1.7%		1.2081	\$4,245,126	\$100.76	1.6%	1.0305	\$76.86	\$72.98	2.5%	
201008	23,854	43,512	\$3,572,266	\$3,400,543	1.0000	\$0	\$3,400,543	95.2%	93.7%	\$78.15	\$75.52	11.6%		1.2049	\$4,304,296	\$98.92	-1.8%	1.0117	\$77.25	\$73.85	14.9%	
201009	23,363	42,665	\$3,544,755	\$3,095,398	1.0000	\$0	\$3,095,398	87.3%	93.2%	\$72.55	\$75.48	-0.9%	4.6%	1.1968	\$4,242,422	\$99.44	0.5%	1.0169	\$71.34	\$73.95	1.2%	9.0%
201010	23,007	42,144	\$3,475,723	\$3,287,255	1.0000	(\$0)	\$3,287,255	94.6%	92.9%	\$78.00	\$75.55	1.3%	4.1%	1.1943	\$4,150,966	\$98.49	-0.9%	1.0073	\$77.43	\$74.07	2.3%	7.8%
201011	23,336	42,671	\$3,572,538	\$3,222,412	1.0000	(\$0)	\$3,222,412	90.2%	92.8%	\$75.52	\$75.85	4.7%	3.5%	1.1873	\$4,241,710	\$99.40	0.9%	1.0166	\$74.28	\$74.42	5.7%	6.8%
201012	23,369	43,085	\$3,571,148	\$3,370,145	1.0000	\$0	\$3,370,145	94.4%	92.4%	\$78.22	\$75.82	-0.4%	3.2%	1.1756	\$4,198,163	\$97.44	-2.0%	0.9965	\$78.49	\$74.54	2.0%	6.2%
201101	22,885	42,226	\$3,585,461	\$3,235,260	1.0000	\$0	\$3,235,260	90.2%	92.5%	\$76.62	\$76.27	7.4%	3.8%	1.1564	\$4,146,175	\$98.19	0.8%	1.0042	\$76.30	\$75.04	8.4%	6.2%
201102	22,700	41,687	\$3,549,903	\$3,108,493	1.0000	\$0	\$3,108,493	87.6%	93.0%	\$74.57	\$77.00	12.7%	4.6%	1.1501	\$4,082,775	\$97.94	-0.3%	1.0016	\$74.45	\$75.92	15.6%	6.9%
201103	22,927	42,271	\$3,596,776	\$3,497,178	1.0000	(\$0)	\$3,497,178	97.2%	93.0%	\$82.73	\$77.35	5.5%	4.5%	1.1414	\$4,105,266	\$97.12	-0.8%	0.9932	\$83.30	\$76.45	8.6%	6.7%
201104	22,990	42,477	\$3,611,719	\$3,302,462	1.0000	\$0	\$3,302,462	91.4%	92.6%	\$77.75	\$77.24	-1.5%	3.8%	1.1365	\$4,104,675	\$96.63	-0.5%	0.9883	\$78.67	\$76.60	2.4%	6.2%
201105	22,894	42,298	\$3,619,664	\$3,405,671	1.0000	\$0	\$3,405,671	94.1%	92.8%	\$80.52	\$77.75	8.3%	4.5%	1.1314	\$4,095,143	\$96.82	0.2%	0.9902	\$81.32	\$77.28	11.4%	6.8%
201106	22,965	42,466	\$3,657,811	\$3,613,615	1.0000	\$0	\$3,613,615	98.8%	93.0%	\$85.09	\$78.24	7.5%	4.7%	1.1272	\$4,123,073	\$97.09	0.3%	0.9930	\$85.70	\$77.92	9.9%	6.9%
201107	23,166	42,816	\$3,708,153	\$3,340,217	1.0000	\$0	\$3,340,217	90.1%	92.6%	\$78.01	\$78.14	-1.5%	4.4%	1.1227	\$4,163,187	\$97.23	0.1%	0.9944	\$78.45	\$78.05	2.1%	7.0%
201108	23,327	43,259	\$3,735,041	\$3,673,590	1.0000	\$0	\$3,673,590	98.4%	92.9%	\$84.92	\$78.72	8.7%	4.2%	1.1229	\$4,194,162	\$96.95	-0.3%	0.9916	\$85.64	\$78.76	10.9%	6.6%
201109	23,378	43,370	\$3,755,840	\$3,624,370	1.0000	\$0	\$3,624,370	96.5%	93.6%	\$83.57	\$79.65	15.2%	5.5%	1.1223	\$4,215,240	\$97.19	0.2%	0.9940	\$84.07	\$79.84	17.8%	8.0%
201110	23,328	43,245	\$3,779,115	\$3,575,329	1.0000	\$0	\$3,575,329	94.6%	93.7%	\$82.68	\$80.04	6.0%	5.9%	1.1222	\$4,241,019	\$98.07	0.9%	1.0030	\$82.43	\$80.26	6.5%	8.4%
201111	23,398	43,394	\$3,820,284	\$3,704,423	1.0000	\$0	\$3,704,423	97.0%	94.2%	\$85.37	\$80.86	13.0%	6.6%	1.1254	\$4,299,335	\$99.08	1.0%	1.0133	\$84.25	\$81.11	13.4%	9.0%
201112	23,577	43,869	\$3,838,169	\$3,739,442	1.0000	\$0	\$3,739,442	97.4%	94.5%	\$85.24	\$81.46	9.0%	7.4%	1.1302	\$4,337,811	\$98.88	-0.2%	1.0113	\$84.29	\$81.61	7.4%	9.5%
201201	23,438	43,675	\$3,805,211	\$3,903,266	1.0000	\$0	\$3,903,266	102.6%	95.5%	\$89.37	\$82.53	16.6%	8.2%	1.1308	\$4,302,946	\$98.52	-0.4%	1.0076	\$88.70	\$82.65	16.3%	10.1%
201202	23,627	43,959	\$3,809,294	\$3,670,593	1.0000	\$0	\$3,670,593	96.4%	96.2%	\$83.50	\$83.25	12.0%	8.1%	1.1317	\$4,311,141	\$98.07	-0.5%	1.0030	\$83.25	\$83.37	11.8%	9.8%
201203	23,613	44,035	\$3,830,187	\$3,848,416	1.0000	\$0	\$3,848,416	100.5%	96.5%	\$87.39	\$83.65	5.6%	8.1%	1.1321	\$4,336,217	\$98.47	0.4%	1.0071	\$86.78	\$83.66	4.2%	9.4%
201204	23,751	44,256	\$3,847,851	\$3,912,951	1.0000	\$0	\$3,912,951	101.7%	97.4%	\$88.42	\$84.53	13.7%	9.4%	1.1285	\$4,342,467	\$98.12	-0.4%	1.0035	\$88.11	\$84.44	12.0%	10.2%
201205	23,672	44,190	\$3,879,186	\$4,068,734	1.0000	\$0	\$4,068,734	104.9%	98.3%	\$92.07	\$85.50	14.4%	10.0%	1.1233	\$4,357,410	\$98.61	0.5%	1.0085	\$91.30	\$85.28	12.3%	10.3%
201206	23,916	44,714	\$3,926,645	\$3,683,300	1.0000	\$0	\$3,683,300	93.8%	97.8%	\$82.37	\$85.26	-3.2%	9.0%	1.1167	\$4,384,970	\$98.07	-0.5%	1.0030	\$82.13	\$84.98	-4.2%	9.1%
201207	23,818	44,700	\$3,937,282	\$3,855,342	1.0000	\$0	\$3,855,342	97.9%	98.5%	\$86.25	\$85.94	10.6%	10.0%	1.1155	\$4,392,035	\$98.26	0.2%	1.0049	\$85.83	\$85.57	9.4%	9.6%
201208	23,875	44,909	\$3,937,807	\$3,980,617	1.0000	\$0	\$3,980,617	101.1%	98.7%	\$88.64	\$86.25	4.4%	9.6%	1.1099	\$4,370,539	\$97.32	-1.0%	0.9953	\$89.06	\$85.86	4.0%	9.0%
201209	23,791	44,806	\$3,966,729	\$3,564,878	1.0000	\$0	\$3,564,878	89.9%	98.1%	\$79.56	\$85.90	-4.8%	7.9%	1.1045	\$4,381,062	\$97.78	0.5%	1.0000	\$79.56	\$85.48	-5.4%	7.1%
201210	23,814	44,868	\$3,970,003	\$3,849,771	0.9996	\$1,426	\$3,851,198	97.0%	98.3%	\$85.83	\$86.16	3.8%	7.6%									
201211	23,612	44,517	\$3,954,482	\$3,721,069	0.9994	\$2,210	\$3,723,279	94.2%	98.1%	\$83.64	\$86.01	-2.0%	6.4%									
Experience Period	283,804	529,752	\$46,377,761	\$45,507,290	1.0000	\$0	\$45,507,290			\$85.90				1.1225	\$52,056,950	\$98.27		1.0050				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 Development of Normalized Trends
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 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)			
Current Rate Level		04/2013										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	
200810	46,351	78,787	\$5,774,673	\$4,944,934	1.0000	(\$0)	\$4,944,934	85.6%		\$62.76				1.4303	\$8,259,552	\$104.83		1.0963	\$57.25				
200811	47,261	80,126	\$5,865,098	\$4,527,163	1.0000	(\$0)	\$4,527,163	77.2%		\$56.50				1.4117	\$8,279,558	\$103.33	-1.4%	1.0806	\$52.28				
200812	45,973	78,699	\$5,834,736	\$5,207,060	1.0000	\$0	\$5,207,060	89.2%		\$66.16				1.3876	\$8,096,227	\$102.88	-0.4%	1.0759	\$61.50				
200901	45,442	77,151	\$5,909,228	\$4,802,543	1.0000	\$0	\$4,802,543	81.3%		\$62.25				1.3584	\$8,027,144	\$104.04	1.1%	1.0881	\$57.21				
200902	46,020	78,603	\$5,885,344	\$4,466,825	1.0000	\$0	\$4,466,825	75.9%		\$56.83				1.3539	\$7,968,141	\$101.37	-2.6%	1.0601	\$53.60				
200903	46,459	79,650	\$6,004,986	\$5,096,849	1.0000	\$0	\$5,096,849	84.8%		\$63.99				1.3395	\$8,050,223	\$101.07	-0.3%	1.0570	\$60.54				
200904	44,877	76,494	\$5,790,855	\$5,000,989	1.0000	\$0	\$5,000,989	86.4%		\$65.38				1.3119	\$7,597,077	\$99.32	-1.7%	1.0386	\$62.95				
200905	44,721	76,464	\$5,853,316	\$4,962,976	1.0000	\$0	\$4,962,976	84.8%		\$64.91				1.3221	\$7,738,740	\$101.21	1.9%	1.0584	\$61.32				
200906	46,160	79,110	\$5,958,732	\$5,211,031	1.0000	\$0	\$5,211,031	87.5%		\$65.87				1.3151	\$7,836,071	\$99.05	-2.1%	1.0359	\$63.59				
200907	44,712	76,744	\$5,832,090	\$5,178,175	1.0000	\$0	\$5,178,175	88.8%		\$67.47				1.3026	\$7,596,934	\$98.99	-0.1%	1.0352	\$65.18				
200908	45,933	78,468	\$6,008,557	\$4,869,856	1.0000	\$0	\$4,869,856	81.0%		\$62.06				1.2951	\$7,781,849	\$99.17	0.2%	1.0371	\$59.84				
200909	44,783	76,759	\$5,877,798	\$4,859,583	1.0000	\$0	\$4,859,583	82.7%	83.8%	\$63.31	\$63.10			1.2869	\$7,564,120	\$98.54	-0.6%	1.0306	\$61.43	\$59.64			
200910	45,005	77,321	\$5,931,157	\$5,154,041	1.0000	\$0	\$5,154,041	86.9%	83.9%	\$66.66	\$63.42	6.2%		1.2603	\$7,475,115	\$96.68	-1.9%	1.0110	\$65.93	\$60.35	15.2%		
200911	45,691	78,062	\$5,987,277	\$4,853,739	1.0000	\$0	\$4,853,739	81.1%	84.2%	\$62.18	\$63.91	10.0%		1.2668	\$7,584,906	\$97.17	0.5%	1.0161	\$61.19	\$61.14	17.0%		
200912	44,033	75,685	\$5,818,823	\$5,109,720	1.0000	\$0	\$5,109,720	87.8%	84.1%	\$67.51	\$64.01	2.0%		1.2521	\$7,285,897	\$96.27	-0.9%	1.0067	\$67.06	\$61.57	9.0%		
201001	44,991	76,959	\$5,984,518	\$4,698,834	1.0000	\$0	\$4,698,834	78.5%	83.8%	\$61.06	\$63.92	-1.9%		1.2371	\$7,403,294	\$96.20	-1.1%	1.0060	\$60.69	\$61.88	6.1%		
201002	43,783	74,884	\$5,917,639	\$4,310,908	1.0000	\$0	\$4,310,908	72.8%	83.8%	\$57.57	\$64.00	1.3%		1.2331	\$7,296,786	\$97.44	1.3%	1.0190	\$56.49	\$62.17	5.4%		
201003	44,494	75,972	\$6,004,953	\$5,085,043	1.0000	\$0	\$5,085,043	84.7%	83.6%	\$66.93	\$64.25	4.6%		1.2268	\$7,366,914	\$96.97	-0.5%	1.0141	\$66.00	\$62.63	9.0%		
201004	44,603	76,156	\$6,059,564	\$5,067,428	1.0000	\$0	\$5,067,428	83.6%	83.3%	\$66.54	\$64.34	1.8%		1.2213	\$7,400,380	\$97.17	0.2%	1.0162	\$65.48	\$62.84	4.0%		
201005	43,379	74,195	\$5,881,257	\$4,763,974	1.0000	\$0	\$4,763,974	81.0%	83.0%	\$64.21	\$64.28	-1.1%		1.2151	\$7,146,414	\$96.32	-0.9%	1.0073	\$63.74	\$63.04	3.9%		
201006	44,121	75,415	\$6,015,184	\$5,064,606	1.0000	\$0	\$5,064,606	84.2%	82.7%	\$67.16	\$64.38	2.0%		1.2076	\$7,264,178	\$96.32	0.0%	1.0073	\$66.67	\$63.29	4.8%		
201007	42,173	72,445	\$5,868,156	\$4,826,033	1.0000	\$0	\$4,826,033	82.2%	82.2%	\$66.62	\$64.30	-1.3%		1.2019	\$7,052,967	\$97.36	1.1%	1.0181	\$65.43	\$63.30	0.4%		
201008	43,025	73,757	\$6,038,856	\$4,977,557	1.0000	\$0	\$4,977,557	82.4%	82.3%	\$67.49	\$64.75	8.7%		1.1982	\$7,235,901	\$98.10	0.8%	1.0260	\$65.78	\$63.81	9.9%		
201009	42,385	73,563	\$5,959,735	\$4,685,970	1.0000	\$0	\$4,685,970	78.6%	82.0%	\$63.70	\$64.79	0.6%	2.7%	1.1916	\$7,101,347	\$96.53	-1.6%	1.0095	\$63.10	\$63.95	2.7%	7.2%	
201010	42,061	73,001	\$5,877,756	\$4,802,670	1.0000	\$0	\$4,802,670	81.7%	81.6%	\$65.79	\$64.71	-1.3%	2.0%	1.1882	\$6,983,865	\$95.67	-0.9%	1.0005	\$65.76	\$63.93	-0.3%	5.9%	
201011	42,728	73,845	\$6,020,354	\$4,757,232	1.0000	\$0	\$4,757,232	79.0%	81.4%	\$64.42	\$64.91	3.6%	1.6%	1.1806	\$7,107,923	\$96.25	0.6%	1.0066	\$64.00	\$64.17	4.6%	5.0%	
201012	43,071	75,017	\$6,067,169	\$4,933,786	1.0000	\$0	\$4,933,786	81.3%	80.9%	\$65.77	\$64.76	-2.6%	1.2%	1.1714	\$7,106,845	\$94.74	-1.6%	0.9907	\$66.38	\$64.11	-1.0%	4.1%	
201101	41,850	72,831	\$6,064,867	\$4,806,782	1.0000	\$0	\$4,806,782	79.3%	80.9%	\$66.00	\$65.18	8.1%	2.0%	1.1524	\$6,989,304	\$95.97	1.3%	1.0036	\$65.76	\$64.54	8.4%	4.3%	
201102	41,313	71,854	\$5,990,177	\$4,678,886	1.0000	\$0	\$4,678,886	78.1%	81.4%	\$65.12	\$65.82	13.1%	2.8%	1.1463	\$6,866,490	\$95.56	-0.4%	0.9994	\$65.16	\$65.28	15.3%	5.0%	
201103	42,105	73,192	\$6,122,241	\$5,226,912	1.0000	(\$0)	\$5,226,912	85.4%	81.4%	\$71.41	\$66.19	6.7%	3.0%	1.1383	\$6,968,823	\$95.21	-0.4%	0.9957	\$71.72	\$65.74	8.7%	5.0%	
201104	42,286	73,558	\$6,169,057	\$4,857,337	1.0000	\$0	\$4,857,337	78.7%	81.0%	\$66.03	\$66.14	-0.8%	2.8%	1.1328	\$6,988,567	\$95.01	-0.2%	0.9936	\$66.46	\$65.82	1.5%	4.7%	
201105	42,364	73,783	\$6,207,727	\$5,164,038	1.0000	\$0	\$5,164,038	83.2%	81.2%	\$69.99	\$66.63	9.0%	3.6%	1.1281	\$7,003,190	\$94.92	-0.1%	0.9926	\$70.51	\$66.39	10.6%	5.3%	
201106	42,447	73,939	\$6,264,299	\$5,247,284	1.0000	\$0	\$5,247,284	83.8%	81.2%	\$70.97	\$66.95	5.7%	4.0%	1.1238	\$7,039,911	\$95.21	0.3%	0.9957	\$71.27	\$66.77	6.9%	5.5%	
201107	42,652	74,386	\$6,348,859	\$5,107,860	1.0000	\$0	\$5,107,860	80.5%	81.0%	\$68.67	\$67.12	3.1%	4.4%	1.1185	\$7,101,274	\$95.47	0.3%	0.9984	\$68.78	\$67.05	5.1%	5.9%	
201108	42,931	74,984	\$6,389,932	\$5,627,792	1.0000	\$0	\$5,627,792	88.1%	81.5%	\$75.05	\$67.76	11.2%	4.6%	1.1187	\$7,148,630	\$95.34	-0.1%	0.9970	\$75.28	\$67.85	14.4%	6.3%	
201109	43,042	75,229	\$6,434,620	\$5,436,248	1.0000	\$0	\$5,436,248	84.5%	82.0%	\$72.26	\$68.48	13.4%	5.7%	1.1186	\$7,197,767	\$95.68	0.4%	1.0006	\$72.22	\$68.63	14.5%	7.3%	
201110	42,886	74,855	\$6,457,140	\$5,435,102	1.0000	\$0	\$5,435,102	84.2%	82.2%	\$72.61	\$69.05	10.4%	6.7%	1.1182	\$7,220,297	\$96.46	0.8%	1.0087	\$71.98	\$69.15	9.5%	8.2%	
201111	42,985	75,012	\$6,514,553	\$5,643,044	1.0000	\$0	\$5,643,044	86.6%	82.9%	\$75.23	\$69.96	16.8%	7.8%	1.1215	\$7,306,365	\$97.40	1.0%	1.0186	\$73.85	\$69.98	15.4%	9.1%	
201112	43,517	76,098	\$6,569,962	\$5,638,150	1.0000	\$0	\$5,638,150	85.8%	83.2%	\$74.09	\$70.66	12.7%	9.1%	1.1264	\$7,400,208	\$97.25	-0.2%	1.0170	\$72.85	\$70.53	9.7%	10.0%	
201201	43,442	75,998	\$6,549,741	\$5,875,801	1.0000	\$0	\$5,875,801	89.7%	84.1%	\$77.32	\$71.61	17.1%	9.9%	1.1275	\$7,384,534	\$97.17	-0.1%	1.0162	\$76.08	\$71.40	15.7%	10.6%	
201202	43,882	76,784	\$6,560,991	\$5,619,465	1.0000	\$0	\$5,619,465	85.6%	84.7%	\$73.19	\$72.26	12.4%	9.8%	1.1284	\$7,403,386	\$96.42	-0.8%	1.0083	\$72.58	\$72.00	11.4%	10.3%	
201203	43,914	76,964	\$6,584,893	\$5,958,481	1.0000	\$0	\$5,958,481	90.5%	85.2%	\$77.42	\$72.77	8.4%	10.0%	1.1287	\$7,432,336	\$96.57	0.2%	1.0099	\$76.66	\$72.42	6.9%	10.2%	
201204	44,053	77,255	\$6,613,200	\$5,944,835	1.0000	\$0	\$5,944,835	89.9%	86.1%	\$76.95	\$73.68	16.5%	11.4%	1.1246	\$7,437,333	\$96.27	-0.3%	1.0068	\$76.43	\$73.24	15.0%	11.3%	
201205	43,738	76,887	\$6,655,822	\$6,179,223	1.0000	\$0	\$6,179,223	92.8%	86.9%	\$80.37	\$74.54	14.8%	11.9%	1.1193	\$7,449,637	\$96.89	0.6%	1.0133	\$79.31	\$73.98	12.5%	11.4%	
201206	44,422	78,123	\$6,738,781	\$5,636,092	1.0000	\$2	\$5,636,094	83.6%	86.8%	\$72.14	\$74.63	1.7%	11.5%	1.1126	\$7,497,666	\$95.97	-0.9%	1.0037	\$79.88	\$74.02	9.4%	10.9%	
201207	44,375	78,199	\$6,760,098	\$5,913,164	1.0000	\$9	\$5,913,172	87.5%	87.4%	\$75.62	\$75.19	1.0%	12.0%	1.1112	\$7,511,630	\$96.06							

APPENDIX

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
Medical & Drug
Incremental Rate Change History**

Effective Date	HMO Lock-In	HMO Open Access	HMO Opt-Out Open Access	HMO Opt-Out Plus Open Access	HSA**** Open Access	HRA HMO Open Access	HSA**** Opt-Out Plus Open Access	HRA Opt-Out Plus Open Access	BC Advantage	BC Advantage HSA	BC Advantage HRA	HealthyBlue 1.0 Non-CDH	Non-CDH Drug	HSA Drug	HRA Drug	HealthyBlue Triple Option Drug	BC Advantage HSA Drug	BC Advantage HRA Drug	HB 2.0 Med Non-CDH	HB 2.0 Med CDH	HB 2.0 Rx Non-CDH	HB 2.0 Rx CDH	HB Advantage Med Non-CDH	HB Advantage Med CDH	HB Advantage Rx Non-CDH	HB Advantage Rx CDH
Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %	Increase %
07/01/94	2.4%												0.0%													
10/01/94	2.4%												-3.0%													
10/01/95	-3.0%												0.0%													
07/01/96	0.0%												15.0%													
10/01/96	3.6%												9.0%													
01/01/97	0.0%												60.0%													
08/01/97	1.5%												0.0%													
09/01/97	0.0%												9.5%													
01/01/98	4.0%												6.0%													
04/01/98	6.0%												25.0%													
08/01/98	0.0%												15.0%													
02/01/99	6.5%												20.0%													
07/01/99	4.0%												6.3%													
01/01/00	0.0%												10.0%													
07/01/00	5.4%												0.0%													
01/01/01	0.0%												16.6%													
07/01/01	10.4%												15.5%													
01/01/02	7.0%												4.5%													
07/01/02	11.5%												11.7%													
01/01/03	13.0%												0.0%													
04/01/03	0.0%		Inception										0.0%													
08/01/03	0.0%		0.0%										4.8%													
01/01/04	-7.9%												-20.0%													
07/01/04	-20.0%												0.0%													
10/01/04	0.0%												14.3%													
1/1/2005 *	14.3%												0.0%													
04/01/05	0.0%	Inception											10.2%													
07/01/05	10.2%												3.7%													
01/01/06	5.0%												3.6%													
04/01/06	2.9%												0.0%													
07/01/06	0.0%												0.0%	Inception	Inception											
09/01/06	0.0%	0.0%											0.0%	0.0%	0.0%											
10/01/06	0.0%	0.0%											3.1%	3.1%	3.1%											
01/01/07	3.1%	3.1%											0.0%	0.0%	0.0%											
04/01/07	0.0%	0.0%											2.2%	2.2%	2.2%											
07/01/07	2.0%	2.0%											5.0%	5.0%	5.0%											
10/01/07	0.0%	0.0%											8.0%	8.0%	8.0%											
04/01/08	-2.0%	-2.0%											2.4%	2.4%	2.4%											
07/01/08	3.7%	3.7%											0.0%	0.0%	0.0%											
10/01/08	0.0%	0.0%											4.0%	4.0%	4.0%											
01/01/09	5.0%	5.0%											2.0%	2.0%	2.0%											
04/01/09	1.5%	1.5%											3.0%	3.0%	3.0%											
07/01/09	3.0%	3.0%											11.0%	11.0%	11.0%											
10/01/09	0.0%	0.0%											0.0%	0.0%	0.0%											
01/01/10	1.4%	1.4%											2.0%	2.0%	2.0%											
04/01/10	4.2%	4.2%											0.0%	-2.0%	-2.0%											
08/01/10	0.0%	0.0%											0.0%	0.0%	0.0%											
07/01/10	0.0%	0.0%											0.0%	0.0%	0.0%											
11/1/10**	0.0%	0.0%											0.0%	4.9%	0.0%	Inception										
11/1/2011***	-7.0%	-7.0%											0.0%	2.3%	2.3%											
04/01/11	0.0%	0.0%											-7.0%	0.0%	0.0%											
05/01/11	-10.7%	-10.7%											-10.7%	-1.4%	-1.4%											
08/01/11	-5.0%	-5.0%											-5.0%	-5.0%	-5.0%											
10/01/11	0.0%	0.0%											0.0%	0.0%	0.0%											
01/01/12	5.1%	5.1%											5.1%	5.1%	5.1%											
04/01/12	7.5%	7.5%											7.5%	7.5%	7.5%											
07/01/12	-1.5%	-1.5%											-1.5%	-6.0%	0.0%											
10/01/12	0.0%	0.0%											0.0%	0.0%	0.0%											
01/01/13	9.7%	9.7%											3.0%	0.0%	0.0%											
04/01/13	6.4%	6.4%											5.5%	8.0%	0.0%											
Proposed 07/2013	2.5%	2.5%											0.0%	0.0%	0.0%											
Proposed 10/2013	3.1%	3.1%											0.0%	2.1%	2.1%											

* Closed to new and renewing business effective 12/1/2012.
 ** Includes revenue neutrality adjustment of 0.72%
 *** 4.9% drug increase was approved for a 10/1/10 effective date, but implementation was delayed due to approval date
 **** 2.9% increase to BlueChoice Advantage was approved for a 11/1/10 effective date, but implementation was delayed
 ***** Includes \$1200 High Deductible Health Plans (no longer HSA-eligible as of 1/1/2013)

CareFirst BlueCross BlueShield (BlueChoice)

DC Small Group Rate Filing Effective 07/2013

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
1/1/2013	\$314	\$190	\$1	\$505
4/1/2013	\$334	\$190	\$1	\$525
7/1/2013	\$342	\$190	\$1	\$533
10/1/2013	\$353	\$190	\$1	\$544

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase *	Capped
Jan-12	\$445	Jan-13	\$505	13.46%	
Feb-12	\$445	Feb-13	\$505	13.46%	
Mar-12	\$445	Mar-13	\$505	13.46%	
Apr-12	\$478	Apr-13	\$525	9.75%	
May-12	\$478	May-13	\$525	9.75%	
Jun-12	\$478	Jun-13	\$525	9.75%	
Jul-12	\$463	Jul-13	\$533	15.12%	
Aug-12	\$463	Aug-13	\$533	15.12%	
Sep-12	\$463	Sep-13	\$533	15.12%	
Oct-12	\$463	Oct-13	\$544	17.49%	
Nov-12	\$463	Nov-13	\$544	17.49%	
Dec-12	\$463	Dec-13	\$544	17.49%	

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
1/1/2013	\$330	\$190	\$1	\$521
4/1/2013	\$351	\$190	\$1	\$542
7/1/2013	\$360	\$190	\$1	\$551
10/1/2013	\$371	\$190	\$1	\$562

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase *	Capped
Jan-12	\$460	Jan-13	\$521	13.26%	
Feb-12	\$460	Feb-13	\$521	13.26%	
Mar-12	\$460	Mar-13	\$521	13.26%	
Apr-12	\$494	Apr-13	\$542	9.72%	
May-12	\$494	May-13	\$542	9.72%	
Jun-12	\$494	Jun-13	\$542	9.72%	
Jul-12	\$478	Jul-13	\$551	15.27%	
Aug-12	\$478	Aug-13	\$551	15.27%	
Sep-12	\$478	Sep-13	\$551	15.27%	
Oct-12	\$478	Oct-13	\$562	17.57%	
Nov-12	\$478	Nov-13	\$562	17.57%	
Dec-12	\$478	Dec-13	\$562	17.57%	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013**

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
1/1/2013	\$350	\$190	\$1	\$541
4/1/2013	\$372	\$190	\$1	\$563
7/1/2013	\$381	\$190	\$1	\$572
10/1/2013	\$393	\$190	\$1	\$584

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Jan-12	\$476	Jan-13	\$541	13.66%
Feb-12	\$476	Feb-13	\$541	13.66%
Mar-12	\$476	Mar-13	\$541	13.66%
Apr-12	\$512	Apr-13	\$563	9.96%
May-12	\$512	May-13	\$563	9.96%
Jun-12	\$512	Jun-13	\$563	9.96%
Jul-12	\$496	Jul-13	\$572	15.32%
Aug-12	\$496	Aug-13	\$572	15.32%
Sep-12	\$496	Sep-13	\$572	15.32%
Oct-12	\$496	Oct-13	\$584	17.74%
Nov-12	\$496	Nov-13	\$584	17.74%
Dec-12	\$496	Dec-13	\$584	17.74%

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
1/1/2013	\$366	\$190	\$1	\$557
4/1/2013	\$389	\$190	\$1	\$580
7/1/2013	\$399	\$190	\$1	\$590
10/1/2013	\$411	\$190	\$1	\$602

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Jan-12	\$490	Jan-13	\$557	13.67%
Feb-12	\$490	Feb-13	\$557	13.67%
Mar-12	\$490	Mar-13	\$557	13.67%
Apr-12	\$527	Apr-13	\$580	10.06%
May-12	\$527	May-13	\$580	10.06%
Jun-12	\$527	Jun-13	\$580	10.06%
Jul-12	\$511	Jul-13	\$590	15.46%
Aug-12	\$511	Aug-13	\$590	15.46%
Sep-12	\$511	Sep-13	\$590	15.46%
Oct-12	\$511	Oct-13	\$602	17.81%
Nov-12	\$511	Nov-13	\$602	17.81%
Dec-12	\$511	Dec-13	\$602	17.81%

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013**

JURISDICTION: District of Columbia

Premium History (Base Rate)

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

BlueChoice HMO HDHP 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
1/1/2013	\$252	\$58	\$1	\$311
4/1/2013	\$252	\$58	\$1	\$311
7/1/2013	\$252	\$58	\$1	\$311
10/1/2013	\$258	\$59	\$1	\$318

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-12	\$289	Jan-13	\$311	7.61%	
Feb-12	\$289	Feb-13	\$311	7.61%	
Mar-12	\$289	Mar-13	\$311	7.61%	
Apr-12	\$311	Apr-13	\$311	0.00%	
May-12	\$311	May-13	\$311	0.00%	
Jun-12	\$311	Jun-13	\$311	0.00%	
Jul-12	\$311	Jul-13	\$311	0.00%	
Aug-12	\$311	Aug-13	\$311	0.00%	
Sep-12	\$311	Sep-13	\$311	0.00%	
Oct-12	\$311	Oct-13	\$318	2.25%	
Nov-12	\$311	Nov-13	\$318	2.25%	
Dec-12	\$311	Dec-13	\$318	2.25%	

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	\$269	\$57	\$1	\$327
7/1/2012	\$269	\$57	\$1	\$327
10/1/2012	\$269	\$57	\$1	\$327
1/1/2013	\$269	\$57	\$1	\$327
4/1/2013	\$269	\$57	\$1	\$327
7/1/2013	\$269	\$57	\$1	\$327
10/1/2013	\$275	\$58	\$1	\$334

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-12	\$304	Jan-13	\$327	7.57%	
Feb-12	\$304	Feb-13	\$327	7.57%	
Mar-12	\$304	Mar-13	\$327	7.57%	
Apr-12	\$327	Apr-13	\$327	0.00%	
May-12	\$327	May-13	\$327	0.00%	
Jun-12	\$327	Jun-13	\$327	0.00%	
Jul-12	\$327	Jul-13	\$327	0.00%	
Aug-12	\$327	Aug-13	\$327	0.00%	
Sep-12	\$327	Sep-13	\$327	0.00%	
Oct-12	\$327	Oct-13	\$334	2.14%	
Nov-12	\$327	Nov-13	\$334	2.14%	
Dec-12	\$327	Dec-13	\$334	2.14%	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013**

JURISDICTION: District of Columbia

Premium History (Base Rate)

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

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
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
1/1/2013	\$291	\$78	\$1	\$370
4/1/2013	\$291	\$78	\$1	\$370
7/1/2013	\$291	\$78	\$1	\$370
10/1/2013	\$297	\$80	\$1	\$378

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-12	\$345	Jan-13	\$370	7.25%	
Feb-12	\$345	Feb-13	\$370	7.25%	
Mar-12	\$345	Mar-13	\$370	7.25%	
Apr-12	\$370	Apr-13	\$370	0.00%	
May-12	\$370	May-13	\$370	0.00%	
Jun-12	\$370	Jun-13	\$370	0.00%	
Jul-12	\$370	Jul-13	\$370	0.00%	
Aug-12	\$370	Aug-13	\$370	0.00%	
Sep-12	\$370	Sep-13	\$370	0.00%	
Oct-12	\$370	Oct-13	\$378	2.16%	
Nov-12	\$370	Nov-13	\$378	2.16%	
Dec-12	\$370	Dec-13	\$378	2.16%	

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

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
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
1/1/2013	\$309	\$78	\$1	\$388
4/1/2013	\$309	\$78	\$1	\$388
7/1/2013	\$309	\$78	\$1	\$388
10/1/2013	\$316	\$80	\$1	\$397

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-12	\$361	Jan-13	\$388	7.48%	
Feb-12	\$361	Feb-13	\$388	7.48%	
Mar-12	\$361	Mar-13	\$388	7.48%	
Apr-12	\$388	Apr-13	\$388	0.00%	
May-12	\$388	May-13	\$388	0.00%	
Jun-12	\$388	Jun-13	\$388	0.00%	
Jul-12	\$388	Jul-13	\$388	0.00%	
Aug-12	\$388	Aug-13	\$388	0.00%	
Sep-12	\$388	Sep-13	\$388	0.00%	
Oct-12	\$388	Oct-13	\$397	2.32%	
Nov-12	\$388	Nov-13	\$397	2.32%	
Dec-12	\$388	Dec-13	\$397	2.32%	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2013
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
04/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 07/2013

	1	2	3	4	5	6	7	8							
	Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change								
1	HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$342		\$121	\$463									
2	HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$360	5.3%	\$121	\$481	3.9%								
3	Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$381	5.8%	\$121	\$502	4.4%								
4	POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$399	4.7%	\$121	\$520	3.6%								
5	BC Advantage \$30/30, 100/70%, \$0/500 Ded	\$10/\$25/\$45	\$412	3.3%	\$121	\$533	2.5%								
6	PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$583	41.5%	\$121	\$704	32.1%								
	TOTAL:			70.5%			52.1%								
A	HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$340		\$122	\$462									
B	POS OPEN ACCESS \$10/\$20, \$300 OON Ded	\$0/\$25/\$45	\$399		\$122	\$521									
C	PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$583		\$122	\$705									
	HSA WITH INTEGRATED RX														
									vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A	HMO OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$252		\$58	\$310		-56%	-33%					-33%	-26%
2	HMO OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$217		\$41	\$258	-16.8%	-63%	-44%	-17%	\$ 1,300	\$ (624)		-44%	-36%
	HMO OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$186		\$35	\$221	-14.3%	-69%	-52%	-29%	\$ 2,800	\$ (1,068)		-52%	-45%
1 B	OOP OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$291		\$78	\$369		-48%	-20%					-29%	-27%
2	OOP OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$252		\$57	\$309	-16.3%	-56%	-33%	-16%	\$ 1,300	\$ (720)		-41%	-37%
	OOP OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$215		\$42	\$257	-16.8%	-63%	-44%	-30%	\$ 2,800	\$ (1,344)		-51%	-46%
1 C	PPO HDHP*, \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$421		\$109	\$530		-25%	14%					-25%	-28%
2 C	PPO HDHP*, \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$398		\$109	\$507	-4.3%	-28%	10%	-4%	\$ -	\$ (276)		-28%	-32%
3 C	PPO HSA, \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$375		\$94	\$469	-7.5%	-33%	1%	-12%	\$ 800	\$ (732)		-33%	-36%
4 C	PPO HSA, \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$346		\$82	\$428	-15.6%	-39%	-8%	-19%	\$ 1,500	\$ (1,224)		-39%	-41%
	HRA WITH INTEGRATED RX														
1 A	HMO OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$269		\$57	\$326		-54%	-30%					-29%	-21%
2	HMO OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$227		\$42	\$269	-17.5%	-62%	-42%	-17%	\$ 1,300	\$ (684)		-42%	-33%
	HMO OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$198		\$35	\$233	-13.4%	-67%	-50%	-29%	\$ 2,800	\$ (1,116)		-50%	-42%
1 B	OOP OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$309		\$78	\$387		-45%	-16%					-26%	-23%
2	OOP OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$263		\$57	\$320	-17.3%	-55%	-31%	-17%	\$ 1,300	\$ (804)		-39%	-34%
	OOP OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$226		\$42	\$268	-16.3%	-62%	-42%	-31%	\$ 2,800	\$ (1,428)		-49%	-43%
1 C	PPO HRA, \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$402		\$108	\$510		-28%	10%					-28%	-31%
2 C	PPO HRA, \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$377		\$108	\$485	-4.9%	-31%	5%	-5%	\$ -	\$ (300)		-31%	-35%
3 C	PPO HRA, \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$350		\$79	\$429	-11.5%	-39%	-7%	-16%	\$ 1,000	\$ (972)		-39%	-40%
4 C	PPO HRA, \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$308		\$62	\$370	-13.8%	-47%	-20%	-27%	\$ 2,000	\$ (1,680)		-48%	-47%
5 C	PPO HRA, \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$264		\$44	\$308	-16.8%	-56%	-33%	-40%	\$ 4,000	\$ (2,424)		-56%	-55%

* Option was HSA until 1/1/2013. (Changed to HDHP since no longer HSA-eligible)

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2013
 BLUECHOICE THRESHOLD TEST BY HIOS PRODUCT ID

PRODUCT NAME	HIOS Product ID	Exp Period Contract Months	Written Premium	Renewal Increase												Distribution of Renewal Income by Renewal Month												3Q		4Q									
				10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1/13	8/1/13	9/1/13	10/1/13	11/1/13	12/1/13	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1/13	8/1/13	9/1/13	10/1/13	11/1/13	12/1/13	Weighted Average	SUBJECT TO REVIEW?	Weighted Average	SUBJECT TO REVIEW?		
MED & RX																																							
BlueChoice HMO	86052DC008	74,517	\$35,427,497	9.8%	9.8%	9.8%	14.2%	14.2%	14.2%	11.1%	11.1%	11.1%	16.3%	16.3%	16.3%	19.0%	19.0%	19.0%	5.2%	7.3%	10.2%	17.6%	5.7%	7.2%	6.6%	5.8%	8.1%	10.9%	7.3%	8.1%	5.2%	7.3%	10.2%	13.1%	YES	15.2%	YES		
BlueChoice HMO Open Access	86052DC017	41,191	\$19,457,546	9.9%	9.9%	9.9%	14.2%	14.2%	14.2%	11.2%	11.2%	11.2%	16.4%	16.4%	16.4%	19.1%	19.1%	19.1%	8.2%	8.3%	8.7%	17.4%	4.3%	6.4%	6.5%	7.7%	9.4%	11.0%	5.5%	7.7%	9.2%	8.3%	8.7%	12.9%	YES	15.2%	YES		
BlueChoice Opt-Out Open Access	86052DC018	57,156	\$30,120,417	9.9%	9.9%	9.9%	14.3%	14.3%	14.3%	11.3%	11.3%	11.3%	16.5%	16.5%	16.5%	19.2%	19.2%	19.2%	5.3%	7.4%	11.6%	13.7%	5.7%	5.1%	6.0%	5.9%	9.2%	14.5%	7.7%	8.1%	5.3%	7.4%	11.6%	13.3%	YES	15.5%	YES		
BlueChoice Opt-Out Plus Open Access	86052DC019	45,768	\$27,183,013	9.9%	9.9%	9.9%	14.3%	14.3%	14.3%	11.4%	11.4%	11.4%	16.5%	16.5%	16.5%	19.3%	19.3%	19.3%	6.9%	9.6%	10.0%	18.3%	7.4%	5.1%	6.1%	9.7%	5.9%	7.1%	7.7%	6.4%	6.9%	9.6%	10.0%	13.0%	YES	15.4%	YES		
BlueChoice HMO HSA Open Access	86052DC009	11,241	\$4,790,601	8.5%	8.5%	8.5%	7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	5.1%	2.9%	9.9%	13.3%	9.7%	12.5%	6.1%	6.6%	10.9%	7.3%	7.8%	8.0%	5.1%	2.9%	9.9%	4.2%	NO	3.1%	NO		
BlueChoice HMO HRA Open Access	86052DC010	2,875	\$1,618,577	8.0%	8.0%	8.0%	7.6%	7.6%	7.6%	0.1%	0.1%	0.1%	0.5%	0.5%	0.5%	2.6%	2.6%	2.6%	0.2%	9.2%	0.7%	1.8%	31.6%	39.2%	2.9%	6.9%	0.7%	1.9%	0.0%	5.0%	0.2%	9.2%	0.7%	6.4%	NO	5.8%	NO		
BlueChoice Opt-Out Plus HSA Open Access	86052DC011	1,923	\$1,296,046	8.6%	8.6%	8.6%	7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	1.5%	1.8%	5.9%	26.8%	4.4%	8.1%	4.4%	11.7%	14.4%	2.6%	8.1%	10.5%	1.5%	1.8%	5.9%	3.7%	NO	3.1%	NO		
BlueChoice Opt-Out Plus HRA Open Access	86052DC012	986	\$468,589	8.1%	8.1%	8.1%	7.6%	7.6%	7.6%	0.1%	0.1%	0.1%	0.6%	0.6%	0.6%	2.6%	2.6%	2.6%	0.0%	34.2%	0.0%	31.4%	15.6%	0.0%	9.6%	0.0%	6.5%	0.0%	0.0%	2.9%	0.0%	34.2%	0.0%	6.4%	NO	4.5%	NO		
HealthyBlue Triple Option	86052DC014	1,075	\$473,968	9.2%	9.2%	9.2%	14.3%	14.3%	14.3%	6.4%	6.4%	6.4%	11.3%	11.3%	11.3%	10.5%	10.5%	10.5%	3.6%	9.1%	5.7%	33.9%	11.2%	7.4%	7.3%	0.6%	6.5%	7.6%	5.0%	2.2%	3.6%	9.1%	5.7%	11.8%	YES	12.9%	YES		
HealthyBlue Triple Option + HRA	86052DC016	39	\$9,312	9.2%	9.2%	9.2%	14.3%	14.3%	14.3%	6.4%	6.4%	6.4%	11.3%	11.3%	11.3%	10.5%	10.5%	10.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	11.3%	YES	11.3%	YES	
BlueChoice Advantage	86052DC013	4,182	\$2,062,584	10.2%	10.2%	10.2%	14.6%	14.6%	14.6%	12.0%	12.0%	12.0%	17.0%	17.0%	17.0%	19.9%	19.9%	19.9%	3.9%	2.0%	26.6%	32.9%	1.2%	2.8%	3.8%	2.9%	3.9%	5.8%	13.0%	1.3%	3.9%	2.0%	26.6%	13.4%	YES	16.5%	YES		
BC Adv HSA	86052DC023	155	\$40,671				7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	96.9%	0.0%	0.0%	0.0%	0.0%	3.4%	-0.4%	0.0%	0.0%	0.0%	7.3%	NO	7.3%	NO		
BC Adv HRA	86052DC024	31	\$14,584				7.5%	7.5%	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	NO	0.0%	NO
HB2	86052DC025	1,399	\$538,114				8.3%	10.7%	10.7%	10.7%	4.4%	4.4%	4.4%	9.3%	9.3%	9.4%	9.4%	9.4%	0.2%	0.0%	12.3%	26.4%	0.6%	3.1%	1.4%	13.6%	22.1%	14.4%	4.6%	1.5%	0.2%	0.0%	12.3%	7.8%	NO	7.9%	NO		
HB2 HSA	86052DC030	5	\$750													3.0%	3.0%	2.2%	2.2%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%	NO	3.0%	NO		
HBAdv	86052DC035	33	\$18,103													12.8%	12.8%	15.4%	15.4%	15.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	YES	12.8%	YES	