

SERFF Tracking #:

CFAP-128922743

State Tracking #:

Company Tracking #:

1868

State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

DC HMO UW - GF & Corridor

Project Name/Number:

1868_DC HMO UW - GF & Corridor /1868

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	1868_DC HMO UW - GF & Corridor - Rate Filing	Brad Boban	03/02/2013	03/02/2013
Supporting Document	Actuarial Memorandum	Brad Boban	03/02/2013	03/02/2013

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/02/2013
Submitted Date	05/02/2013

Dear Darniece Shirley,

Introduction:

Response 1

Comments:

Please see the revised Rate Filing and Actuarial Memorandum.

Related Objection 1

Applies To:

- Cover Letter All Filings (Supporting Document)
- Certificate of Authority to File (Supporting Document)
- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)
- Consumer Disclosure Form (Supporting Document)
- Rate Summary Worksheet (Supporting Document)
- 1868_DC HMO UW - GF & Corridor - Rate Filing , [DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PPACA.1 (9/10), and any amendments] (Rate)
- Actuarial Memorandum (Supporting Document)

Comments: Please advise when this rate filing will be updated to reflect only one quarter of rate request.

Changed Items:

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Supporting Document Schedule Item Changes

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1868_Cover Letter - Revised 5-2-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Cover Letter All Filings</i>
Comments:	
Attachment(s):	<i>1868_Cover Letter.pdf</i>
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 5-2-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	<i>The proposal for BlueChoice Saver Corridor has been revised, after it was discovered that the 2-year rate history was inequitable between it's members . The April renewal cohort had only received a total 2-year increase of about 7%, while we were proposing a 2-year change of over 30% for the July renewal cohort. Since this product is closed, contains only about 20 members, and is therefore not credible, there is no basis to treat the two renewal cohorts so differently The revised proposal brings the 2-year increase for the July cohort down to the single digits, in line with the April cohort.</i>
	<i>All other recommendations have remained the same.</i>
Attachment(s):	<i>1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 3-2-13.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>1868_DC_BC UW - GF & Corridor - Actuarial Memorandum.pdf</i>

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Supporting Document Schedule Item Changes

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1868_Cover Letter - Revised 5-2-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Cover Letter All Filings</i>
Comments:	
Attachment(s):	<i>1868_Cover Letter.pdf</i>
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 5-2-13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	<p><i>The proposal for BlueChoice Saver Corridor has been revised, after it was discovered that the 2-year rate history was inequitable between it's members . The April renewal cohort had only received a total 2-year increase of about 7%, while we were proposing a 2-year change of over 30% for the July renewal cohort. Since this product is closed, contains only about 20 members, and is therefore not credible, there is no basis to treat the two renewal cohorts so differently The revised proposal brings the 2-year increase for the July cohort down to the single digits, in line with the April cohort.</i></p> <p><i>All other recommendations have remained the same.</i></p>
Attachment(s):	<i>1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 3-2-13.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>1868_DC_BC UW - GF & Corridor - Actuarial Memorandum.pdf</i>

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Product Name:

DC HMO UW - GF & Corridor

Project Name/Number:

1868_DC HMO UW - GF & Corridor /1868

No Form Schedule items changed.

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State: District of Columbia

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Product Name: DC HMO UW - GF & Corridor

Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
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State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Rate/Rule Schedule Item Changes					
1	1868_DC HMO UW - GF & Corridor - Rate Filing	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPA CA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PP ACA.1 (9/10), and any amendments	Revised	Previous State Filing Number: CFAP-128659637 or 1820 Percent Rate Change Request: 6.6	1868_DC_BC UW - GF & Corridor - Rate Filing - Revised 5-2-13.pdf, 05/02/2013 By: Cory Bream

Previous Version

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Rate/Rule Schedule Item Changes

1	1868_DC HMO UW - GF & Corridor - Rate Filing	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPA CA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PP ACA.1 (9/10), and any amendments	Revised	Previous State Filing Number: CFAP-128659637 or 1820 Percent Rate Change Request: 2.9	1868_DC_BC UW - GF & Corridor - Rate Filing By: 03/02/2013 - Revised 3-2-13.pdf,
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Previous Version

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Product Name: DC HMO UW - GF & Corridor
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Rate/Rule Schedule Item Changes

1	1868_DC HMO UW - GF & Corridor - Rate Filing	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPA CA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PP ACA.1 (9/10), and any amendments	Revised	Previous State Filing Number: CFAP-128659637 or 1820 Percent Rate Change Request: 2.9	1868_DC_BC UW - GF & Corridor - Rate Filing.pdf,	03/01/2013 By: Cory Bream
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Conclusion:

SERFF Tracking #:

CFAP-128922743

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Product Name:

DC HMO UW - GF & Corridor

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1868_DC HMO UW - GF & Corridor /1868

Sincerely,
Cory Bream

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Product Name:

DC HMO UW - GF & Corridor

Project Name/Number:

1868_DC HMO UW - GF & Corridor /1868

Amendment Letter

Submitted Date:

03/02/2013

Comments:

The proposal for BlueChoice Saver Corridor has been revised, after it was discovered that the 2-year rate history was inequitable between it's members . The April renewal cohort had only received a total 2-year increase of about 7%, while we were proposing a 2-year change of over 30% for the July renewal cohort. Since this product is closed, contains only about 20 members, and is therefore not credible, there is no basis to treat the two renewal cohorts so differently The revised proposal brings the 2-year increase for the July cohort down to the single digits, in line with the April cohort.

All other recommendations have remained the same.

Changed Items:

No Form Schedule Items Changed.

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Product Name: DC HMO UW - GF & Corridor
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Filing Company: CareFirst BlueChoice, Inc.

Rate/Rule Schedule Item Changes					
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Previous Version

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Product Name: DC HMO UW - GF & Corridor

Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Supporting Document Schedule Item Changes

Satisfied - Item:

Actuarial Memorandum

Comments:

The proposal for BlueChoice Saver Corridor has been revised, after it was discovered that the 2-year rate history was inequitable between it's members . The April renewal cohort had only received a total 2-year increase of about 7%, while we were proposing a 2-year change of over 30% for the July renewal cohort. Since this product is closed, contains only about 20 members, and is therefore not credible, there is no basis to treat the two renewal cohorts so differently The revised proposal brings the 2-year increase for the July cohort down to the single digits, in line with the April cohort.

All other recommendations have remained the same.

Attachment(s):

1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 3-2-13.pdf

Previous Version

Satisfied - Item:

Actuarial Memorandum

Comments:

Attachment(s):

1868_DC_BC UW - GF & Corridor - Actuarial Memorandum.pdf

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
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Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 6.200%
Effective Date of Last Rate Revision: 01/01/2013
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	2.900%	2.900%	\$109,578	874	\$3,815,521	20.200%	-0.500%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	858				325			
Policy Holders:	634				240			

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 Product Name: DC HMO UW - GF & Corridor
 Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Rate Review Detail

COMPANY:

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

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CFBC/DB/NGF/PPACA.1 (9/10), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 17,024
 Benefit Change: Increase
 Percent Change Requested: Min: -0.5 Max: 20.2 Avg: 2.9

PRIOR RATE:

Total Earned Premium: 3,815,521.00
 Total Incurred Claims: 3,127,498.00
 Annual \$: Min: 281.36 Max: 102.03 Avg: 224.13

REQUESTED RATE:

Projected Earned Premium: 3,925,098.00
 Projected Incurred Claims: 3,659,342.00
 Annual \$: Min: 279.96 Max: 122.67 Avg: 230.56

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Rate/Rule Schedule

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

District of Columbia

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

Rate Filing # 1868
Rate Filing

Effective 7/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
Table of Contents

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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN (including Saver & H.S.A.)**

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:

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

UNDERWRITTEN SAVER:

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

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

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

Corridor:

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$256.24**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$205	\$210	\$281
18-20	\$154	\$300	\$307	\$410
21	\$156	\$305	\$313	\$417
22	\$159	\$310	\$318	\$424
23	\$164	\$320	\$328	\$438
24	\$167	\$325	\$333	\$445
25	\$169	\$330	\$338	\$452
26	\$174	\$340	\$348	\$465
27	\$177	\$345	\$354	\$472
28	\$179	\$350	\$359	\$479
29	\$184	\$360	\$369	\$493
30	\$187	\$365	\$374	\$499
31	\$192	\$375	\$384	\$513
32	\$195	\$380	\$389	\$520
33	\$200	\$390	\$400	\$534
34	\$202	\$395	\$405	\$540
35	\$208	\$405	\$415	\$554
36	\$210	\$410	\$420	\$561
37	\$215	\$420	\$430	\$575
38	\$220	\$430	\$441	\$588
39	\$223	\$435	\$446	\$595
40	\$228	\$445	\$456	\$609
41	\$238	\$465	\$477	\$636
42	\$251	\$490	\$502	\$670
43	\$261	\$510	\$523	\$698
44	\$274	\$535	\$548	\$732
45	\$287	\$560	\$574	\$766
46	\$300	\$585	\$600	\$800
47	\$313	\$610	\$625	\$835
48	\$328	\$640	\$656	\$876
49	\$343	\$670	\$687	\$917
50	\$359	\$700	\$717	\$958
51	\$374	\$730	\$748	\$999
52	\$392	\$764	\$784	\$1,047
53	\$410	\$799	\$820	\$1,095
54	\$428	\$834	\$856	\$1,143
55	\$448	\$874	\$897	\$1,197
56	\$469	\$914	\$938	\$1,252
57	\$492	\$959	\$984	\$1,314
58	\$512	\$999	\$1,025	\$1,368
59	\$538	\$1,049	\$1,076	\$1,437
60	\$561	\$1,094	\$1,122	\$1,498
61	\$587	\$1,144	\$1,174	\$1,567
62	\$615	\$1,199	\$1,230	\$1,642
63	\$643	\$1,254	\$1,286	\$1,717
64	\$671	\$1,309	\$1,343	\$1,793
65	\$702	\$1,369	\$1,404	\$1,875
65+	\$735	\$1,434	\$1,471	\$1,964

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.79**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$205	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$417
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$333	\$444
25	\$169	\$329	\$338	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$499
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$200	\$389	\$399	\$533
34	\$202	\$394	\$404	\$540
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$574
38	\$220	\$429	\$440	\$587
39	\$223	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$697
44	\$274	\$534	\$547	\$731
45	\$286	\$559	\$573	\$765
46	\$299	\$584	\$599	\$799
47	\$312	\$609	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$686	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$783	\$1,045
53	\$409	\$798	\$819	\$1,093
54	\$427	\$833	\$854	\$1,141
55	\$448	\$873	\$895	\$1,195
56	\$468	\$913	\$936	\$1,250
57	\$491	\$958	\$982	\$1,311
58	\$512	\$998	\$1,023	\$1,366
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,496
61	\$586	\$1,142	\$1,172	\$1,564
62	\$614	\$1,197	\$1,228	\$1,639
63	\$642	\$1,252	\$1,284	\$1,714
64	\$670	\$1,307	\$1,340	\$1,789
65	\$701	\$1,367	\$1,402	\$1,871
65+	\$734	\$1,432	\$1,468	\$1,960

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$219.38**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$101	-	-	-
6-17	\$90	\$175	\$180	\$240
18-20	\$132	\$257	\$263	\$351
21	\$134	\$261	\$268	\$357
22	\$136	\$265	\$272	\$363
23	\$140	\$274	\$281	\$375
24	\$143	\$278	\$285	\$381
25	\$145	\$282	\$290	\$387
26	\$149	\$291	\$298	\$398
27	\$151	\$295	\$303	\$404
28	\$154	\$299	\$307	\$410
29	\$158	\$308	\$316	\$422
30	\$160	\$312	\$320	\$428
31	\$165	\$321	\$329	\$439
32	\$167	\$325	\$333	\$445
33	\$171	\$334	\$342	\$457
34	\$173	\$338	\$347	\$463
35	\$178	\$347	\$355	\$474
36	\$180	\$351	\$360	\$480
37	\$184	\$359	\$369	\$492
38	\$189	\$368	\$377	\$504
39	\$191	\$372	\$382	\$510
40	\$195	\$381	\$390	\$521
41	\$204	\$398	\$408	\$545
42	\$215	\$419	\$430	\$574
43	\$224	\$436	\$448	\$597
44	\$235	\$458	\$469	\$627
45	\$246	\$479	\$491	\$656
46	\$257	\$501	\$513	\$685
47	\$268	\$522	\$535	\$715
48	\$281	\$548	\$562	\$750
49	\$294	\$573	\$588	\$785
50	\$307	\$599	\$614	\$820
51	\$320	\$625	\$641	\$855
52	\$336	\$655	\$671	\$896
53	\$351	\$684	\$702	\$937
54	\$366	\$714	\$733	\$978
55	\$384	\$749	\$768	\$1,025
56	\$401	\$783	\$803	\$1,072
57	\$421	\$821	\$842	\$1,125
58	\$439	\$856	\$878	\$1,171
59	\$461	\$898	\$921	\$1,230
60	\$480	\$937	\$961	\$1,283
61	\$502	\$980	\$1,005	\$1,341
62	\$527	\$1,027	\$1,053	\$1,406
63	\$551	\$1,074	\$1,101	\$1,470
64	\$575	\$1,121	\$1,150	\$1,535
65	\$601	\$1,172	\$1,202	\$1,605
65+	\$630	\$1,228	\$1,259	\$1,681

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$237.97

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$98	\$190	\$195	\$261
18-20	\$143	\$278	\$286	\$381
21	\$145	\$283	\$290	\$388
22	\$148	\$288	\$295	\$394
23	\$152	\$297	\$305	\$407
24	\$155	\$302	\$309	\$413
25	\$157	\$306	\$314	\$419
26	\$162	\$316	\$324	\$432
27	\$164	\$320	\$328	\$438
28	\$167	\$325	\$333	\$445
29	\$171	\$334	\$343	\$457
30	\$174	\$339	\$347	\$464
31	\$178	\$348	\$357	\$477
32	\$181	\$353	\$362	\$483
33	\$186	\$362	\$371	\$496
34	\$188	\$367	\$376	\$502
35	\$193	\$376	\$386	\$515
36	\$195	\$381	\$390	\$521
37	\$200	\$390	\$400	\$534
38	\$205	\$399	\$409	\$546
39	\$207	\$404	\$414	\$553
40	\$212	\$413	\$424	\$565
41	\$221	\$432	\$443	\$591
42	\$233	\$455	\$466	\$623
43	\$243	\$473	\$485	\$648
44	\$255	\$497	\$509	\$680
45	\$267	\$520	\$533	\$712
46	\$278	\$543	\$557	\$743
47	\$290	\$566	\$581	\$775
48	\$305	\$594	\$609	\$813
49	\$319	\$622	\$638	\$851
50	\$333	\$650	\$666	\$890
51	\$347	\$678	\$695	\$928
52	\$364	\$710	\$728	\$972
53	\$381	\$742	\$762	\$1,017
54	\$397	\$775	\$795	\$1,061
55	\$416	\$812	\$833	\$1,112
56	\$435	\$849	\$871	\$1,163
57	\$457	\$891	\$914	\$1,220
58	\$476	\$928	\$952	\$1,271
59	\$500	\$974	\$999	\$1,334
60	\$521	\$1,016	\$1,042	\$1,391
61	\$545	\$1,063	\$1,090	\$1,455
62	\$571	\$1,114	\$1,142	\$1,525
63	\$597	\$1,165	\$1,195	\$1,595
64	\$623	\$1,216	\$1,247	\$1,665
65	\$652	\$1,271	\$1,304	\$1,741
>65	\$683	\$1,332	\$1,366	\$1,824

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

Medical

Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate

\$128.31

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$59	-	-	-
6-17	\$53	\$103	\$105	\$140
18-20	\$74	\$145	\$149	\$199
21	\$76	\$148	\$151	\$202
22	\$77	\$150	\$154	\$206
23	\$78	\$153	\$157	\$209
24	\$80	\$155	\$159	\$212
25	\$81	\$158	\$162	\$216
26	\$82	\$160	\$164	\$219
27	\$83	\$163	\$167	\$223
28	\$85	\$165	\$169	\$226
29	\$86	\$168	\$172	\$230
30	\$89	\$173	\$177	\$236
31	\$91	\$178	\$182	\$243
32	\$94	\$183	\$187	\$250
33	\$96	\$188	\$192	\$257
34	\$99	\$193	\$198	\$264
35	\$101	\$198	\$203	\$271
36	\$104	\$203	\$208	\$277
37	\$106	\$208	\$213	\$284
38	\$109	\$213	\$218	\$291
39	\$112	\$218	\$223	\$298
40	\$114	\$223	\$228	\$305
41	\$119	\$233	\$239	\$319
42	\$126	\$245	\$251	\$336
43	\$131	\$255	\$262	\$349
44	\$137	\$268	\$275	\$367
45	\$144	\$280	\$287	\$384
46	\$150	\$293	\$300	\$401
47	\$157	\$305	\$313	\$418
48	\$164	\$320	\$328	\$439
49	\$172	\$335	\$344	\$459
50	\$180	\$350	\$359	\$480
51	\$187	\$365	\$375	\$500
52	\$196	\$383	\$393	\$524
53	\$205	\$400	\$411	\$548
54	\$214	\$418	\$429	\$572
55	\$225	\$438	\$449	\$600
56	\$235	\$458	\$470	\$627
57	\$246	\$480	\$493	\$658
58	\$257	\$500	\$513	\$685
59	\$269	\$525	\$539	\$719
60	\$281	\$548	\$562	\$750
61	\$294	\$573	\$588	\$785
62	\$308	\$600	\$616	\$822
63	\$322	\$628	\$644	\$860
64	\$336	\$656	\$672	\$898
65	\$352	\$686	\$703	\$939
65+	\$368	\$718	\$736	\$983

BSBS Code: **H801**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)

Average Individual Premium	=	\$17.54
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<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$14	\$14	\$19
18-20	\$11	\$21	\$21	\$28
21	\$11	\$21	\$21	\$29
22	\$11	\$21	\$22	\$29
23	\$11	\$22	\$22	\$30
24	\$11	\$22	\$23	\$30
25	\$12	\$23	\$23	\$31
26	\$12	\$23	\$24	\$32
27	\$12	\$24	\$24	\$32
28	\$12	\$24	\$25	\$33
29	\$13	\$25	\$25	\$34
30	\$13	\$25	\$26	\$34
31	\$13	\$26	\$26	\$35
32	\$13	\$26	\$27	\$36
33	\$14	\$27	\$27	\$37
34	\$14	\$27	\$28	\$37
35	\$14	\$28	\$28	\$38
36	\$14	\$28	\$29	\$38
37	\$15	\$29	\$29	\$39
38	\$15	\$29	\$30	\$40
39	\$15	\$30	\$31	\$41
40	\$16	\$30	\$31	\$42
41	\$16	\$32	\$33	\$44
42	\$17	\$34	\$34	\$46
43	\$18	\$35	\$36	\$48
44	\$19	\$37	\$38	\$50
45	\$20	\$38	\$39	\$52
46	\$21	\$40	\$41	\$55
47	\$21	\$42	\$43	\$57
48	\$22	\$44	\$45	\$60
49	\$24	\$46	\$47	\$63
50	\$25	\$48	\$49	\$66
51	\$26	\$50	\$51	\$68
52	\$27	\$52	\$54	\$72
53	\$28	\$55	\$56	\$75
54	\$29	\$57	\$59	\$78
55	\$31	\$60	\$61	\$82
56	\$32	\$63	\$64	\$86
57	\$34	\$66	\$67	\$90
58	\$35	\$68	\$70	\$94
59	\$37	\$72	\$74	\$98
60	\$38	\$75	\$77	\$103
61	\$40	\$78	\$80	\$107
62	\$42	\$82	\$84	\$112
63	\$44	\$86	\$88	\$118
64	\$46	\$90	\$92	\$123
65	\$48	\$94	\$96	\$128
>65	\$50	\$98	\$101	\$134

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$281.20**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$129	-	-	-
6-17	\$115	\$225	\$231	\$308
18-20	\$169	\$329	\$337	\$450
21	\$172	\$334	\$343	\$458
22	\$174	\$340	\$349	\$465
23	\$180	\$351	\$360	\$481
24	\$183	\$356	\$366	\$488
25	\$186	\$362	\$371	\$496
26	\$191	\$373	\$382	\$511
27	\$194	\$378	\$388	\$518
28	\$197	\$384	\$394	\$526
29	\$202	\$395	\$405	\$541
30	\$205	\$400	\$411	\$548
31	\$211	\$411	\$422	\$563
32	\$214	\$417	\$427	\$571
33	\$219	\$428	\$439	\$586
34	\$222	\$433	\$444	\$593
35	\$228	\$444	\$456	\$608
36	\$231	\$450	\$461	\$616
37	\$236	\$461	\$472	\$631
38	\$242	\$472	\$484	\$646
39	\$245	\$477	\$489	\$653
40	\$250	\$488	\$501	\$668
41	\$262	\$510	\$523	\$698
42	\$276	\$537	\$551	\$736
43	\$287	\$559	\$574	\$766
44	\$301	\$587	\$602	\$803
45	\$315	\$614	\$630	\$841
46	\$329	\$642	\$658	\$878
47	\$343	\$669	\$686	\$916
48	\$360	\$702	\$720	\$961
49	\$377	\$735	\$754	\$1,006
50	\$394	\$768	\$787	\$1,051
51	\$411	\$801	\$821	\$1,096
52	\$430	\$839	\$860	\$1,149
53	\$450	\$877	\$900	\$1,201
54	\$470	\$916	\$939	\$1,254
55	\$492	\$960	\$984	\$1,314
56	\$515	\$1,003	\$1,029	\$1,374
57	\$540	\$1,053	\$1,080	\$1,442
58	\$562	\$1,097	\$1,125	\$1,502
59	\$591	\$1,152	\$1,181	\$1,577
60	\$616	\$1,201	\$1,232	\$1,644
61	\$644	\$1,256	\$1,288	\$1,719
62	\$675	\$1,316	\$1,350	\$1,802
63	\$706	\$1,376	\$1,412	\$1,885
64	\$737	\$1,437	\$1,473	\$1,967
65	\$770	\$1,502	\$1,541	\$2,057
65+	\$807	\$1,574	\$1,614	\$2,155

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.68**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$204	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$416
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$332	\$444
25	\$169	\$329	\$337	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$498
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$199	\$389	\$399	\$532
34	\$202	\$394	\$404	\$539
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$573
38	\$220	\$429	\$440	\$587
39	\$222	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$696
44	\$274	\$533	\$547	\$730
45	\$286	\$558	\$573	\$765
46	\$299	\$583	\$598	\$799
47	\$312	\$608	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$685	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$782	\$1,044
53	\$409	\$798	\$818	\$1,092
54	\$427	\$833	\$854	\$1,140
55	\$447	\$873	\$895	\$1,195
56	\$468	\$912	\$936	\$1,249
57	\$491	\$957	\$982	\$1,311
58	\$511	\$997	\$1,023	\$1,365
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,495
61	\$586	\$1,142	\$1,171	\$1,563
62	\$614	\$1,197	\$1,227	\$1,638
63	\$642	\$1,251	\$1,284	\$1,713
64	\$670	\$1,306	\$1,340	\$1,789
65	\$701	\$1,366	\$1,401	\$1,871
65+	\$734	\$1,431	\$1,468	\$1,959

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$233.65**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$107	-	-	-
6-17	\$96	\$187	\$192	\$256
18-20	\$140	\$273	\$280	\$374
21	\$143	\$278	\$285	\$381
22	\$145	\$282	\$290	\$387
23	\$150	\$292	\$299	\$399
24	\$152	\$296	\$304	\$405
25	\$154	\$301	\$308	\$412
26	\$159	\$310	\$318	\$424
27	\$161	\$314	\$322	\$430
28	\$164	\$319	\$327	\$437
29	\$168	\$328	\$336	\$449
30	\$171	\$333	\$341	\$455
31	\$175	\$342	\$350	\$468
32	\$178	\$346	\$355	\$474
33	\$182	\$355	\$364	\$487
34	\$185	\$360	\$369	\$493
35	\$189	\$369	\$379	\$505
36	\$192	\$374	\$383	\$512
37	\$196	\$383	\$393	\$524
38	\$201	\$392	\$402	\$537
39	\$203	\$396	\$407	\$543
40	\$208	\$405	\$416	\$555
41	\$217	\$424	\$435	\$580
42	\$229	\$447	\$458	\$611
43	\$238	\$465	\$477	\$636
44	\$250	\$488	\$500	\$668
45	\$262	\$510	\$523	\$699
46	\$273	\$533	\$547	\$730
47	\$285	\$556	\$570	\$761
48	\$299	\$583	\$598	\$799
49	\$313	\$611	\$626	\$836
50	\$327	\$638	\$654	\$873
51	\$341	\$665	\$682	\$911
52	\$357	\$697	\$715	\$954
53	\$374	\$729	\$748	\$998
54	\$390	\$761	\$780	\$1,042
55	\$409	\$797	\$818	\$1,092
56	\$428	\$834	\$855	\$1,142
57	\$449	\$875	\$897	\$1,198
58	\$467	\$911	\$935	\$1,248
59	\$491	\$957	\$981	\$1,310
60	\$512	\$998	\$1,023	\$1,366
61	\$535	\$1,043	\$1,070	\$1,429
62	\$561	\$1,093	\$1,122	\$1,497
63	\$586	\$1,144	\$1,173	\$1,566
64	\$612	\$1,194	\$1,224	\$1,634
65	\$640	\$1,248	\$1,280	\$1,709
65+	\$671	\$1,308	\$1,341	\$1,790

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$227.35

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$105	-	-	-
6-17	\$93	\$182	\$186	\$249
18-20	\$136	\$266	\$273	\$364
21	\$139	\$270	\$277	\$370
22	\$141	\$275	\$282	\$376
23	\$146	\$284	\$291	\$388
24	\$148	\$288	\$296	\$395
25	\$150	\$293	\$300	\$401
26	\$155	\$301	\$309	\$413
27	\$157	\$306	\$314	\$419
28	\$159	\$310	\$318	\$425
29	\$164	\$319	\$327	\$437
30	\$166	\$324	\$332	\$443
31	\$171	\$332	\$341	\$455
32	\$173	\$337	\$346	\$461
33	\$177	\$346	\$355	\$473
34	\$180	\$350	\$359	\$480
35	\$184	\$359	\$368	\$492
36	\$186	\$364	\$373	\$498
37	\$191	\$372	\$382	\$510
38	\$196	\$381	\$391	\$522
39	\$198	\$386	\$396	\$528
40	\$202	\$395	\$405	\$540
41	\$211	\$412	\$423	\$565
42	\$223	\$434	\$446	\$595
43	\$232	\$452	\$464	\$619
44	\$243	\$474	\$487	\$650
45	\$255	\$497	\$509	\$680
46	\$266	\$519	\$532	\$710
47	\$277	\$541	\$555	\$741
48	\$291	\$567	\$582	\$777
49	\$305	\$594	\$609	\$813
50	\$318	\$621	\$637	\$850
51	\$332	\$647	\$664	\$886
52	\$348	\$678	\$696	\$929
53	\$364	\$709	\$728	\$971
54	\$380	\$740	\$759	\$1,014
55	\$398	\$776	\$796	\$1,062
56	\$416	\$811	\$832	\$1,111
57	\$437	\$851	\$873	\$1,165
58	\$455	\$887	\$909	\$1,214
59	\$477	\$931	\$955	\$1,275
60	\$498	\$971	\$996	\$1,329
61	\$521	\$1,015	\$1,041	\$1,390
62	\$546	\$1,064	\$1,091	\$1,457
63	\$571	\$1,113	\$1,141	\$1,524
64	\$596	\$1,162	\$1,191	\$1,590
65	\$623	\$1,215	\$1,246	\$1,663
>65	\$652	\$1,272	\$1,305	\$1,742

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

Medical				
Copays PCP/Spc	\$30/40		Inpatient Hosp Copay	\$600/day IP copay after Ded
Deductible				
	IND	\$1,200	Rx Copays	\$5/25/45
Annual Maximum Out-of-Pocket:				
	IND	\$2,400		
 Base Rate				\$176.97

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$81	-	-	-
6-17	\$73	\$141	\$145	\$194
18-20	\$103	\$200	\$205	\$274
21	\$104	\$204	\$209	\$279
22	\$106	\$207	\$212	\$284
23	\$108	\$211	\$216	\$288
24	\$110	\$214	\$219	\$293
25	\$111	\$217	\$223	\$298
26	\$113	\$221	\$227	\$302
27	\$115	\$224	\$230	\$307
28	\$117	\$228	\$234	\$312
29	\$119	\$231	\$237	\$317
30	\$122	\$238	\$244	\$326
31	\$126	\$245	\$251	\$335
32	\$129	\$252	\$258	\$345
33	\$133	\$259	\$265	\$354
34	\$136	\$266	\$273	\$364
35	\$140	\$273	\$280	\$373
36	\$143	\$280	\$287	\$383
37	\$147	\$286	\$294	\$392
38	\$150	\$293	\$301	\$402
39	\$154	\$300	\$308	\$411
40	\$158	\$307	\$315	\$421
41	\$165	\$321	\$329	\$439
42	\$173	\$338	\$347	\$463
43	\$181	\$352	\$361	\$482
44	\$189	\$369	\$379	\$506
45	\$198	\$387	\$396	\$529
46	\$207	\$404	\$414	\$553
47	\$216	\$421	\$432	\$576
48	\$227	\$442	\$453	\$605
49	\$237	\$462	\$474	\$633
50	\$248	\$483	\$496	\$662
51	\$258	\$504	\$517	\$690
52	\$271	\$528	\$542	\$723
53	\$283	\$552	\$566	\$756
54	\$296	\$576	\$591	\$789
55	\$310	\$604	\$619	\$827
56	\$324	\$632	\$648	\$865
57	\$340	\$663	\$680	\$907
58	\$354	\$690	\$708	\$945
59	\$372	\$725	\$743	\$992
60	\$388	\$756	\$775	\$1,035
61	\$405	\$790	\$811	\$1,082
62	\$425	\$828	\$849	\$1,134
63	\$444	\$866	\$888	\$1,186
64	\$464	\$904	\$927	\$1,238
65	\$485	\$946	\$970	\$1,295
65+	\$508	\$990	\$1,016	\$1,356

BSBS Code: **H801**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

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

Average Individual Premium = **\$16.75**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$13	\$14	\$18
18-20	\$10	\$20	\$20	\$27
21	\$10	\$20	\$20	\$27
22	\$10	\$20	\$21	\$28
23	\$11	\$21	\$21	\$29
24	\$11	\$21	\$22	\$29
25	\$11	\$22	\$22	\$30
26	\$11	\$22	\$23	\$30
27	\$12	\$23	\$23	\$31
28	\$12	\$23	\$23	\$31
29	\$12	\$24	\$24	\$32
30	\$12	\$24	\$24	\$33
31	\$13	\$24	\$25	\$34
32	\$13	\$25	\$25	\$34
33	\$13	\$25	\$26	\$35
34	\$13	\$26	\$26	\$35
35	\$14	\$26	\$27	\$36
36	\$14	\$27	\$27	\$37
37	\$14	\$27	\$28	\$38
38	\$14	\$28	\$29	\$38
39	\$15	\$28	\$29	\$39
40	\$15	\$29	\$30	\$40
41	\$16	\$30	\$31	\$42
42	\$16	\$32	\$33	\$44
43	\$17	\$33	\$34	\$46
44	\$18	\$35	\$36	\$48
45	\$19	\$37	\$38	\$50
46	\$20	\$38	\$39	\$52
47	\$20	\$40	\$41	\$55
48	\$21	\$42	\$43	\$57
49	\$22	\$44	\$45	\$60
50	\$23	\$46	\$47	\$63
51	\$24	\$48	\$49	\$65
52	\$26	\$50	\$51	\$68
53	\$27	\$52	\$54	\$72
54	\$28	\$55	\$56	\$75
55	\$29	\$57	\$59	\$78
56	\$31	\$60	\$61	\$82
57	\$32	\$63	\$64	\$86
58	\$34	\$65	\$67	\$89
59	\$35	\$69	\$70	\$94
60	\$37	\$72	\$73	\$98
61	\$38	\$75	\$77	\$102
62	\$40	\$78	\$80	\$107
63	\$42	\$82	\$84	\$112
64	\$44	\$86	\$88	\$117
65	\$46	\$89	\$92	\$123
>65	\$48	\$94	\$96	\$128

BSBS Code: RJ11

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1868_Cover Letter - Revised 5-2-13.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 5-2-13.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please see actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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SERFF Tracking #:

CFAP-128922743

State Tracking #:

Company Tracking #:

1868

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

The attached company rate filing #1868 pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC). Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). In this filing, we are recommending an overall incremental increase of 6.6% for 3Q13, based on our pricing projection which shows a 31.0% needed increase to reach our desired loss ratio. We priced each benefit so that no renewal would exceed 19.9% for any renewal month in 3Q13. A detailed summary of the benefit changes for 3Q13 can be seen below.

Product	GF Rate				
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	0.0%	0.0%	0.0%	10.9%	4.6%
UW Standard Medium Option	7.7%	0.0%	6.6%	19.9%	13.0%
UW Standard Low Option	2.7%	0.0%	2.4%	13.6%	6.8%
UW Saver Option	15.7%	15.7%	15.7%	14.9%	4.8%
UW HSA \$1200 Option	0.0%	n/a	0.0%	-13.0%	-13.0%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-13.6%	-13.6%
UW Standard	3.3%	0.0%	2.9%	14.5%	7.8%
UW Saver	15.7%	15.7%	15.7%	14.9%	4.8%
UW HSA	0.0%	n/a	0.0%	-13.2%	-13.2%
Total	5.5%	1.9%	5.1%	10.6%	4.1%

Product	Corridor Rate				
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	15.7%	0.0%	13.5%	19.9%	13.0%
UW Standard Medium Option	13.5%	0.0%	11.6%	19.9%	13.0%
UW Standard Low Option	15.2%	0.0%	13.3%	19.9%	12.8%
UW Saver Option	15.6%	15.6%	15.6%	9.8%	0.1%
UW HSA \$1200 Option	44.1%	n/a	44.1%	19.9%	9.1%
UW HSA \$2700 Option	9.1%	n/a	9.1%	19.9%	9.1%
UW Standard	15.0%	0.0%	13.1%	19.9%	12.9%
UW Saver	15.6%	15.6%	15.6%	9.8%	0.1%
UW HSA	37.4%	n/a	37.4%	19.9%	10.4%
Total	21.0%	2.8%	19.5%	17.5%	9.2%

Composite	7.1%	2.0%	6.6%	11.3%	4.6%
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Brad Boban

Digitally signed by Brad Boban
 DN: cn=Brad Boban, o=CareFirst BlueCross BlueShield,
 ou=Actuarial Pricing, email=brad.boban@carefirst.com, c=US
 Date: 2013.05.02 15:32:56 -04'00'

Brad Boban, ASA, MAAA
 Actuarial Associate

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

District of Columbia

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

Rate Filing # 1868
Actuarial Memorandum

Effective 7/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

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

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

Brad Boban

Digitally signed by Brad Boban
DN: cn=Brad Boban, o=CareFirst BlueCross
BlueShield, ou=Actuarial Pricing,
email=brad.boban@carefirst.com, c=US
Date: 2013.05.02 15:32:34 -04'00'

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1891. Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business).

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

Product	GF Rate				
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	0.0%	0.0%	0.0%	10.9%	4.6%
UW Standard Medium Option	7.7%	0.0%	6.6%	19.9%	13.0%
UW Standard Low Option	2.7%	0.0%	2.4%	13.6%	6.8%
UW Saver Option	15.7%	15.7%	15.7%	14.9%	4.8%
UW HSA \$1200 Option	0.0%	n/a	0.0%	-13.0%	-13.0%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-13.6%	-13.6%
UW Standard	3.3%	0.0%	2.9%	14.5%	7.8%
UW Saver	15.7%	15.7%	15.7%	14.9%	4.8%
UW HSA	0.0%	n/a	0.0%	-13.2%	-13.2%
Total	5.5%	1.9%	5.1%	10.6%	4.1%

Product	Corridor Rate				
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	15.7%	0.0%	13.5%	19.9%	13.0%
UW Standard Medium Option	13.5%	0.0%	11.6%	19.9%	13.0%
UW Standard Low Option	15.2%	0.0%	13.3%	19.9%	12.8%
UW Saver Option	15.6%	15.6%	15.6%	9.8%	0.1%
UW HSA \$1200 Option	44.1%	n/a	44.1%	19.9%	9.1%
UW HSA \$2700 Option	9.1%	n/a	9.1%	19.9%	9.1%
UW Standard	15.0%	0.0%	13.1%	19.9%	12.9%
UW Saver	15.6%	15.6%	15.6%	9.8%	0.1%
UW HSA	37.4%	n/a	37.4%	19.9%	10.4%
Total	21.0%	2.8%	19.5%	17.5%	9.2%
Composite	7.1%	2.0%	6.6%	11.3%	4.6%

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

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

As of 12/31/11, 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 (FHCRC). 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 FHCRC. RBC ratios are calculated on an authorized control level basis.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 2.1% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting 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 Efrén Tanhecho 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 mtg 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 again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. 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, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

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

Experience Period:	Start 10/1/2011 Incurred thr. 9/30/2012 Paid thru 12/31/2012 Midpt 3/31/2012 Rx Rebates -7.5%	Projection Period:	Start 7/1/2013 Thru 12/31/2013 Spans Thru 11/30/2014 Midpt 3/16/2014 Trend Mos 23.5 Current Rate Level 4/1/2013	TARGET LOSS RATIO =	H.S.A. + HB Standard Saver 68.8% 75.0% 75.1%	Capitations Trend 1.8% Non-CDH Trend 9.0% CDH Trend 9.0%	Medical Pooling Charge: 4.7%
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Derived	Proposed
Medical Experience																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$276,692 \$2,554 \$0 \$279,246 \$325,572 85.8% 9.0% 1.1838 1.0354 \$330,204 \$440,353 1.3317 \$433,551 76.2% 1.6% 0.0% \$433,551 (\$6,802) 76.2% 20.1% 18.2%																											
Standard Medium 1,883 90 139 11.7% \$487,307 \$2,822 \$0 \$490,129 \$356,221 137.6% 9.0% 1.1838 1.0352 \$579,816 \$773,230 1.3286 \$473,263 122.5% 63.4% 7.7% \$509,704 (\$263,526) 113.8% 96.4% 29.5%																											
Standard Low 4,310 227 320 29.6% \$708,101 \$6,463 \$0 \$714,563 \$771,694 92.6% 9.0% 1.1838 1.0353 \$844,970 \$1,126,833 1.3113 \$1,011,954 83.5% 11.4% 2.7% \$1,039,277 (\$87,557) 81.3% 30.3% 20.2%																											
Saver Saver 30/40 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1838 1.0352 \$777,125 \$1,035,443 1.1625 \$664,550 116.9% 55.8% 15.7% \$768,884 (\$266,559) 101.1% 54.9% 15.0%																											
HSA (incl Rx) HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1838 1.0353 \$260,358 \$378,231 1.0725 \$403,248 64.6% -6.2% 0.0% \$403,248 \$25,017 64.6% -18.4% -13.0%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1838 1.0352 \$31,031 \$45,080 0.8152 \$97,950 31.7% -54.0% 0.0% \$97,950 \$52,869 31.7% -60.2% -13.6%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1838 1.0353 \$2,823,504 \$3,799,171 1.2234 \$3,084,516 91.5% 23.2% 5.4% \$3,252,614 (\$546,557) 86.8% 34.1% 14.8%																											
Rx Experience																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$41,909 \$0 (\$3,134) \$38,775 \$91,339 42.5% 9.0% 1.1838 1.0000 \$45,903 \$61,215 0.8392 \$76,654 59.9% -20.1% 0.0% \$76,654 \$15,438 59.9% -32.1% -15.0%																											
Standard Medium 1,883 90 139 11.7% \$45,417 \$0 (\$3,396) \$42,020 \$93,373 45.0% 9.0% 1.1838 1.0000 \$49,745 \$66,339 0.8474 \$79,122 62.9% -16.2% 0.0% \$79,122 \$12,783 62.9% -28.7% -15.0%																											
Standard Low 4,310 227 320 29.6% \$40,155 \$0 (\$3,003) \$37,152 \$173,649 21.4% 9.0% 1.1838 1.0000 \$43,982 \$58,654 0.8403 \$145,913 30.1% -59.8% 0.0% \$145,913 \$87,260 30.1% -65.8% -15.0%																											
Saver Saver 30/40 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1838 1.0000 \$56,756 \$75,622 0.9788 \$42,652 133.1% 77.3% 15.7% \$49,349 (\$26,273) 115.0% 74.3% 13.7%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1838 1.0000 \$196,386 \$261,830 0.8567 \$344,342 57.0% -24.0% 1.9% \$351,038 \$89,208 55.9% -33.9% -11.4%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$318,601 \$2,554 (\$3,134) \$318,021 \$416,911 76.3% 9.0% 1.1838 1.0354 \$376,107 \$501,568 1.2238 \$510,205 73.7% -1.7% 0.0% \$510,205 \$8,637 73.7% 9.0% 10.9%																											
Standard Medium 1,883 90 139 11.7% \$532,724 \$2,822 (\$3,396) \$532,150 \$449,594 118.4% 9.0% 1.1838 1.0352 \$629,561 \$839,570 1.2286 \$552,385 114.0% 52.0% 6.6% \$588,826 (\$250,743) 106.9% 71.0% 19.9%																											
Standard Low 4,310 227 320 29.6% \$748,255 \$6,463 (\$3,003) \$751,715 \$945,342 79.5% 9.0% 1.1838 1.0353 \$888,952 \$1,185,487 1.2248 \$1,157,867 76.8% 2.4% 2.4% \$1,185,190 (\$297) 75.0% 13.6% 13.6%																											
Saver Saver 30/40 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1838 1.0352 \$833,881 \$1,111,065 1.1495 \$707,202 117.9% 57.1% 15.7% \$818,233 (\$292,832) 101.9% 56.1% 14.9%																											
HSA HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1838 1.0353 \$260,358 \$378,231 1.0725 \$403,248 64.6% -6.2% 0.0% \$403,248 \$25,017 64.6% -18.4% -13.0%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1838 1.0352 \$31,031 \$45,080 0.8152 \$97,950 31.7% -54.0% 0.0% \$97,950 \$52,869 31.7% -60.2% -13.6%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1838 1.0353 \$3,019,890 \$4,061,001 1.1730 \$3,428,858 88.1% 18.4% 5.1% \$3,603,652 (\$457,349) 83.8% 24.6% 10.6%																											
Medical Experience																											
Underwritten																											
Standard 7,892 402 578 52.5% \$1,472,100 \$11,839 \$0 \$1,483,939 \$1,453,487 102.1% 9.0% 1.1838 1.0353 \$1,754,980 \$2,340,417 1.3201 \$1,918,768 91.5% 22.0% 3.3% \$1,982,532 (\$357,885) 88.5% 44.1% 22.0%																											
Saver 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1838 1.0352 \$777,125 \$1,035,443 1.1625 \$664,550 116.9% 55.8% 15.7% \$768,884 (\$266,559) 101.1% 54.9% 15.0%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1838 1.0352 \$291,389 \$423,311 1.0102 \$501,198 58.1% -15.5% 0.0% \$501,198 \$77,887 58.1% -26.7% -13.2%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1838 1.0353 \$2,823,504 \$3,799,171 1.2234 \$3,084,516 91.5% 23.2% 5.5% \$3,252,614 (\$546,557) 86.8% 34.1% 14.8%																											
Rx Experience																											
Underwritten																											
Standard 7,892 402 578 52.5% \$127,480 \$0 (\$9,533) \$117,947 \$358,361 32.9% 9.0% 1.1838 1.0000 \$139,631 \$186,208 0.8419 \$301,689 46.3% -38.3% 0.0% \$301,689 \$115,481 46.3% -47.5% -15.0%																											
Saver 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1838 1.0000 \$56,756 \$75,622 0.9788 \$42,652 133.1% 77.3% 15.7% \$49,349 (\$26,273) 115.0% 74.3% 13.7%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1838 1.0000 \$196,386 \$261,830 0.8567 \$344,342 57.0% -24.0% 1.9% \$351,038 \$89,208 55.9% -33.9% -11.4%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard 7,892 402 578 52.5% \$1,599,580 \$11,839 (\$9,533) \$1,601,886 \$1,811,848 88.4% 9.0% 1.1838 1.0353 \$1,894,620 \$2,526,625 1.2255 \$2,220,457 85.3% 13.8% 2.9% \$2,284,221 (\$242,404) 82.9% 26.7% 14.5%																											
Saver 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1838 1.0352 \$833,881 \$1,111,065 1.1495 \$707,202 117.9% 57.1% 15.7% \$818,233 (\$292,832) 101.9% 56.1% 14.9%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1838 1.0352 \$291,389 \$423,311 1.0102 \$501,198 58.1% -15.5% 0.0% \$501,198 \$77,887 58.1% -26.7% -13.2%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1838 1.0353 \$3,019,890 \$4,061,001 1.1730 \$3,428,858 88.1% 18.4% 5.1% \$3,603,652 (\$457,349) 83.8% 24.6% 10.6%																											

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

Experience Period:	Projection Period:	Pricing Trend	9.0%		
Start 10/1/2011	Start 7/1/2013	Women's Preventive Trend	0.4%	TARGET LOSS RATIO =	H.S.A. & HB 68.8%
Incurr'd thru 9/30/2012	Thru 12/31/2013	Total Rx Trend	9.4%		Standard 75.0%
Paid thru 12/31/2012	Spans Thru 11/30/2014				Saver 75.1%
Midpt 3/31/2012	Midpt 3/16/2014	Capitations Trend	1.8%		
	Trend Mos 23.5	Non-CDH Trend	9.0%	Medical Pooling Charge:	4.7%
Rx Rebates -7.5%	Current Rate Lt 4/1/2013	CDH Trend	9.0%		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurr'd Claims Adjusted for Catastrophic	Capitations	Rebates	Incurr'd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed			
Medical Experience																											
Underwritten																											
Standard																											
	High	148	6	6	5.6%	\$25,017	\$223	\$0	\$25,240	\$24,363	103.6%	9.0%	1.1838	1.0361	\$29,847	\$39,804	1.3134	\$31,999	93.3%	24.4%	15.7%	\$37,022	(\$2,781)	80.6%	39.5%	29.8%	
	Medium	129	5	5	4.6%	\$29,463	\$200	\$0	\$29,663	\$19,409	152.8%	9.0%	1.1838	1.0355	\$35,087	\$46,791	1.3520	\$26,241	133.7%	78.3%	13.5%	\$29,784	(\$17,007)	117.8%	103.3%	29.4%	
	Low	614	28	35	25.9%	\$194,679	\$928	\$0	\$195,607	\$89,905	217.6%	9.0%	1.1838	1.0355	\$231,430	\$308,630	1.2900	\$115,981	199.5%	166.1%	15.2%	\$133,610	(\$175,020)	173.2%	195.7%	28.0%	
	Saver 30/40	496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1838	1.0354	\$98,671	\$131,469	1.1727	\$87,991	112.1%	49.4%	15.8%	\$101,718	(\$29,751)	97.0%	42.0%	9.9%	
	HSA (incl Rx)	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	44.1%	\$108,004	(\$252,814)	230.0%	300.7%	19.9%	
	HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	9.1%	\$19,303	(\$25,289)	159.0%	176.9%	19.9%	
	UW Total	2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1838	1.0354	\$674,102	\$932,104	1.2119	\$354,856	190.0%	162.7%	21.0%	\$429,442	(\$502,662)	157.0%	164.1%	21.7%	
Rx Experience																											
Underwritten																											
Standard																											
	High	148	6	6	5.6%	\$414	\$0	(\$31)	\$383	\$6,184	6.2%	9.4%	1.1933	1.0000	\$457	\$610	0.8506	\$5,260	8.7%	-88.4%	0.0%	\$5,260	\$4,650	8.7%	-90.1%	-15.0%	
	Medium	129	5	5	4.6%	\$667	\$0	(\$50)	\$617	\$5,043	12.2%	9.4%	1.1933	1.0000	\$736	\$982	0.8615	\$4,344	16.9%	-77.4%	0.0%	\$4,344	\$3,363	16.9%	-80.8%	-15.0%	
	Low	614	28	35	25.9%	\$490	\$0	(\$37)	\$453	\$19,522	2.3%	9.4%	1.1933	1.0000	\$541	\$721	0.8493	\$16,581	3.3%	-95.7%	0.0%	\$16,581	\$15,860	3.3%	-96.3%	-15.0%	
	Saver 30/40	496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.4%	1.1933	1.0000	\$2,961	\$3,945	0.9346	\$5,621	52.7%	-29.8%	15.8%	\$6,498	\$2,553	45.6%	-34.1%	8.6%	
	UW Total	1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.4%	1.1933	1.0000	\$4,695	\$6,257	0.8652	\$31,807	14.8%	-80.3%	2.8%	\$32,684	\$26,426	14.4%	-82.9%	-10.8%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	148	6	6	5.6%	\$25,431	\$223	(\$31)	\$25,623	\$30,547	83.9%	9.0%	1.1840	1.0361	\$30,304	\$40,413	1.2197	\$37,259	81.3%	8.5%	13.5%	\$42,283	\$1,869	71.7%	14.6%	19.9%	
	Medium	129	5	5	4.6%	\$30,130	\$200	(\$50)	\$30,280	\$24,452	123.8%	9.0%	1.1840	1.0355	\$35,823	\$47,773	1.2508	\$30,586	117.1%	56.2%	11.6%	\$34,128	(\$13,644)	105.0%	67.8%	19.9%	
	Low	614	28	35	25.9%	\$195,169	\$928	(\$37)	\$196,060	\$109,427	179.2%	9.0%	1.1839	1.0355	\$231,971	\$309,351	1.2114	\$132,562	175.0%	133.4%	13.3%	\$150,191	(\$159,161)	154.5%	147.0%	19.9%	
	Saver 30/40	496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1841	1.0354	\$101,631	\$135,414	1.1550	\$93,613	108.6%	44.7%	15.6%	\$108,216	(\$27,198)	93.9%	37.4%	9.8%	
	HSA	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	44.1%	\$108,004	(\$252,814)	230.0%	300.7%	19.9%	
	HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	9.1%	\$19,303	(\$25,289)	159.0%	176.9%	19.9%	
	UW Total	2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1839	1.0354	\$678,797	\$938,362	1.1732	\$386,663	175.6%	142.7%	19.5%	\$462,125	(\$476,236)	146.9%	138.5%	17.5%	
Medical Experience																											
Underwritten																											
Standard																											
	High	891	39	46	36.1%	\$249,159	\$1,351	\$0	\$250,510	\$133,677	187.4%	9.0%	1.1838	1.0356	\$296,364	\$395,225	1.3033	\$174,221	170.1%	126.9%	15.0%	\$200,416	(\$194,809)	147.9%	153.5%	28.5%	
	Saver	496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1838	1.0354	\$98,671	\$131,469	1.1727	\$87,991	112.1%	49.4%	15.6%	\$101,718	(\$29,751)	97.0%	42.0%	9.9%	
	HSA (incl Rx)	908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1838	1.0351	\$279,067	\$405,410	1.1015	\$92,644	301.2%	337.6%	37.4%	\$127,307	(\$278,103)	219.2%	281.9%	19.9%	
	UW Total	2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1838	1.0354	\$674,102	\$932,104	1.2119	\$354,856	190.0%	162.7%	21.0%	\$429,442	(\$502,662)	157.0%	164.1%	21.7%	
Rx Experience																											
Underwritten																											
Standard																											
	High	891	39	46	36.1%	\$1,571	\$0	(\$117)	\$1,453	\$30,749	4.7%	9.4%	1.1933	1.0000	\$1,734	\$2,312	0.8516	\$26,185	6.6%	-91.2%	0.0%	\$26,185	\$23,873	6.6%	-92.5%	-15.0%	
	Saver	496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.4%	1.1933	1.0000	\$2,961	\$3,945	0.9346	\$5,621	52.7%	-29.8%	15.8%	\$6,498	\$2,553	45.6%	-34.1%	8.6%	
	UW Total	1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.4%	1.1933	1.0000	\$4,695	\$6,257	0.8652	\$31,807	14.8%	-80.3%	2.8%	\$32,684	\$26,426	14.4%	-82.9%	-10.8%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	891	39	46	36.1%	\$250,730	\$1,351	(\$117)	\$251,963	\$164,426	153.2%	9.0%	1.1839	1.0356	\$298,098	\$397,537	1.2188	\$200,406	148.7%	98.4%	13.1%	\$226,602	(\$170,936)	131.6%	110.4%	19.9%	
	Saver	496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1841	1.0354	\$101,631	\$135,414	1.1550	\$93,613	108.6%	44.7%	15.6%	\$108,216	(\$27,198)	93.9%	37.4%	9.8%	
	HSA (incl Rx)	908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1838	1.0351	\$279,067	\$405,410	1.1015	\$92,644	301.2%	337.6%	37.4%	\$127,307	(\$278,103)	219.2%	281.9%	19.9%	
	UW Total	2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1839	1.0354	\$678,797	\$938,362	1.1732	\$386,663	175.6%	142.7%	19.5%	\$462,125	(\$476,236)	146.9%	138.5%	17.5%	

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

Experience Period:
 Start 10/1/2011
 Incurred thru 9/30/2012
 Paid thru 12/31/2012
 Midpt 3/31/2012
 Rx Rebates -7.5%

Projection Period:
 Start 7/1/2013
 Thru 12/31/2013
 Spans Thru 11/30/2014
 Midpt 3/16/2014
 Trend Mos 23.5
 Current Rate Level 4/1/2013

TARGET LOSS RATIO = H.S.A. & HB Standard Saver
 68.8%
 75.0%
 75.1%

Capitations Trend 1.8%
 Non-CDH Trend 9.0%
 CDH Trend 9.0%

Medical Pooling Charge: 4.7%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$301,709 \$2,777 \$0 \$304,486 \$349,935 87.0% 9.0% 1.1838 1.0355 \$360,051 \$480,156 1.3304 \$465,550 77.3% 3.1% 1.1% \$470,574 (\$9,583) 76.5% 21.5% 19.0%																											
Medium 2,012 95 144 10.9% \$516,770 \$3,022 \$0 \$519,793 \$375,630 138.4% 9.0% 1.1838 1.0352 \$614,903 \$820,021 1.3298 \$499,504 123.1% 64.2% 8.0% \$539,488 (\$280,533) 114.0% 96.8% 29.5%																											
Low 4,924 255 355 29.2% \$902,780 \$7,391 \$0 \$910,171 \$861,599 105.6% 9.0% 1.1838 1.0353 \$1,076,400 \$1,435,464 1.3091 \$1,127,935 95.4% 27.3% 4.0% \$1,172,887 (\$262,577) 91.8% 48.1% 21.0%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1838 1.0352 \$875,795 \$1,166,912 1.1637 \$752,541 116.4% 55.1% 15.7% \$870,602 (\$296,310) 100.6% 53.4% 14.4%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1838 1.0352 \$508,730 \$739,049 1.0772 \$478,199 106.4% 54.5% 6.9% \$511,252 (\$227,797) 99.5% 33.2% -7.9%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1838 1.0352 \$61,727 \$89,672 0.8485 \$115,643 53.4% -22.5% 1.4% \$117,253 \$27,581 52.6% -30.0% -8.5%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1838 1.0353 \$3,497,605 \$4,731,276 1.2222 \$3,439,372 101.7% 37.6% 7.1% \$3,682,056 (\$1,049,220) 95.0% 48.4% 15.5%																											
Rx Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$42,323 \$0 (\$3,165) \$39,158 \$97,523 40.2% 9.0% 1.1839 1.0000 \$46,360 \$61,825 0.8399 \$81,914 56.6% -24.5% 0.0% \$81,914 \$20,089 56.6% -35.8% -15.0%																											
Medium 2,012 95 144 10.9% \$46,083 \$0 (\$3,446) \$42,637 \$98,416 43.3% 9.0% 1.1840 1.0000 \$50,482 \$67,321 0.8481 \$83,467 60.5% -19.3% 0.0% \$83,467 \$16,146 60.5% -31.4% -15.0%																											
Low 4,924 255 355 29.2% \$40,645 \$0 (\$3,040) \$37,605 \$193,171 19.5% 9.0% 1.1840 1.0000 \$44,523 \$59,375 0.8412 \$162,494 27.4% -63.5% 0.0% \$162,494 \$103,120 27.4% -68.9% -15.0%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1843 1.0000 \$59,717 \$79,567 0.9735 \$48,274 123.7% 64.8% 15.7% \$55,847 (\$23,719) 106.9% 61.2% 13.2%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1841 1.0000 \$201,081 \$268,087 0.8574 \$376,149 53.5% -28.7% 2.0% \$383,722 \$115,635 52.4% -38.1% -11.4%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$344,032 \$2,777 (\$3,165) \$343,644 \$447,458 76.8% 9.0% 1.1839 1.0355 \$406,411 \$541,982 1.2235 \$547,464 74.2% -1.0% 0.9% \$552,488 \$10,506 73.6% 9.4% 11.5%																											
Medium 2,012 95 144 10.9% \$562,854 \$3,022 (\$3,446) \$562,430 \$474,046 118.6% 9.0% 1.1839 1.0352 \$665,384 \$887,342 1.2298 \$582,971 114.1% 52.2% 6.9% \$622,955 (\$264,388) 106.8% 70.8% 19.9%																											
Low 4,924 255 355 29.2% \$943,424 \$7,391 (\$3,040) \$947,776 \$1,054,769 89.9% 9.0% 1.1838 1.0353 \$1,120,923 \$1,494,838 1.2234 \$1,290,429 86.9% 15.8% 3.5% \$1,335,381 (\$159,457) 83.9% 27.9% 14.2%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1839 1.0352 \$935,512 \$1,246,479 1.1502 \$800,815 116.8% 55.7% 15.7% \$926,449 (\$320,030) 101.0% 53.8% 14.3%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1838 1.0352 \$508,730 \$739,049 1.0772 \$478,199 106.4% 54.5% 6.9% \$511,252 (\$227,797) 99.5% 33.2% -7.9%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1838 1.0352 \$61,727 \$89,672 0.8485 \$115,643 53.4% -22.5% 1.4% \$117,253 \$27,581 52.6% -30.0% -8.5%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1839 1.0353 \$3,698,687 \$4,999,363 1.1730 \$3,815,521 96.9% 31.0% 6.6% \$4,065,778 (\$933,585) 91.0% 36.8% 11.3%																											
Medical Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,721,259 \$13,190 \$0 \$1,734,449 \$1,587,164 109.3% 9.0% 1.1838 1.0353 \$2,051,354 \$2,735,641 1.3187 \$2,092,989 98.0% 30.7% 4.3% \$2,182,948 (\$552,693) 94.0% 53.6% 22.6%																											
Saver 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1838 1.0352 \$875,795 \$1,166,912 1.1637 \$752,541 116.4% 55.1% 15.7% \$870,602 (\$296,310) 100.6% 53.4% 14.4%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1838 1.0352 \$570,457 \$828,722 1.0234 \$593,842 96.1% 39.6% 5.8% \$628,505 (\$200,216) 90.8% 21.3% -8.0%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1838 1.0353 \$3,497,605 \$4,731,276 1.2222 \$3,439,372 101.7% 37.6% 7.1% \$3,682,056 (\$1,049,220) 95.0% 48.4% 15.5%																											
Rx Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$129,051 \$0 (\$9,651) \$119,400 \$389,110 30.7% 9.0% 1.1840 1.0000 \$141,365 \$188,521 0.8426 \$327,875 43.1% -42.5% 0.0% \$327,875 \$139,354 43.1% -51.1% -15.0%																											
Saver 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1843 1.0000 \$59,717 \$79,567 0.9735 \$48,274 123.7% 64.8% 15.7% \$55,847 (\$23,719) 106.9% 61.2% 13.2%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1841 1.0000 \$201,081 \$268,087 0.8574 \$376,149 53.5% -28.7% 2.0% \$383,722 \$115,635 52.4% -38.1% -11.4%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,850,310 \$13,190 (\$9,651) \$1,853,849 \$1,976,274 93.8% 9.0% 1.1838 1.0353 \$2,192,718 \$2,924,162 1.2250 \$2,420,864 90.6% 20.8% 3.7% \$2,510,823 (\$413,339) 87.3% 33.9% 15.0%																											
Saver 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1839 1.0352 \$935,512 \$1,246,479 1.1502 \$800,815 116.8% 55.7% 15.7% \$926,449 (\$320,030) 101.0% 53.8% 14.3%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1838 1.0352 \$570,457 \$828,722 1.0234 \$593,842 96.1% 39.6% 5.8% \$628,505 (\$200,216) 90.8% 21.3% -8.0%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1839 1.0353 \$3,698,687 \$4,999,363 1.1730 \$3,815,521 96.9% 31.0% 6.6% \$4,065,778 (\$933,585) 91.0% 36.8% 11.3%																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 07/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 10/01/2011 through 09/30/2012 Paid through 12/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 07/01/2013	EP Claims	Prior Rating Trend 04/01/2013
Medical Non-HSA							
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	9.0%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	8.0%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.5%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA	140,686	27.2%	7.1%	6.5%	9.0%	\$19,039,112	14.5%
Total HSA	515,251	100.0%	8.4%	7.1%	8.9%	\$69,894,433	10.3%
Medical Total	1,603,628		9.0%	9.3%	8.6%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	8.6%	\$271,697,408	9.8%

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

	1	2	3	4	5
H.S.A. & HB & HB2					
Members a/o 12/31/12		1,367			
Member to Contract Ratio		1.207			
	Function	Composite PMPM	%		\$s
1	Projected Claims (+ Capitations)	\$118.50	68.8%		\$1,943,810
2	Admin Costs	\$26.51	15.5%		\$434,857
3	Broker Commissions & Fees	\$16.70	9.8%		\$273,959
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$3)
6	Premium Tax/Community Health Investment	\$3.41	2.0%		\$55,994
7	Assessment Fees	\$0.15	0.1%		\$2,446
8	Federal Income Tax	\$0.00	0.00%		\$0
9	State Income Tax	\$0.00	0.0%		\$0
10	Patient-Centered Outcome Fee	\$0.17	0.10%		\$2,734
11	Reinsurance Fee	\$3.14	1.84%		\$51,475
12	Insurer Fee Tax	\$2.10	1.23%		\$34,420
13	Risk Charge	\$0.00	0.0%		\$0
14	SUBTOTAL:	\$171	100.0%		\$2,799,692
Saver					
17	Members a/o 12/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)	\$259.44	75.1%		\$728,498
20	Admin Costs	\$53.47	15.5%		\$150,143
21	Broker Commissions & Fees	\$16.62	4.8%		\$46,667
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$6.88	2.0%		\$19,333
25	Assessment Fees	\$0.30	0.1%		\$844
26	Federal Income Tax	\$0.00	0.0%		\$0
27	State Income Tax	\$0.00	0.0%		\$0
28	Patient-Centered Outcome Fee	\$0.17	0.0%		\$468
29	Reinsurance Fee	\$3.14	0.9%		\$6,811
30	Insurer Fee Tax	\$4.23	1.2%		\$11,884
31	Risk Charge	\$0.00	0.0%		\$0
32	SUM:	\$344	100.0%		\$966,649
Standard					
35	Members a/o 12/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)	\$236.39	75.0%		\$2,215,458
38	Admin Costs	\$48.76	15.5%		\$456,948
39	Broker Commissions & Fees	\$15.04	4.8%		\$140,969
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$3)
42	Premium Tax/Community Health Investment	\$6.28	2.0%		\$58,838
43	Assessment Fees	\$0.27	0.1%		\$2,570
44	Federal Income Tax	\$0.00	0.0%		\$0
45	State Income Tax	\$0.00	0.0%		\$0
46	Patient-Centered Outcome Fee	\$0.17	0.1%		\$1,562
47	Reinsurance Fee	\$3.14	1.0%		\$29,409
48	Insurer Fee Tax	\$3.86	1.2%		\$36,169
49	Risk Charge	\$0.00	0.0%		\$0
50	SUM:	\$314	100.0%		\$2,941,920
TOTAL					
53	Members a/o 12/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)	\$171.00	72.9%		\$4,887,766
56	Admin Costs	\$36.45	15.5%		\$1,041,948
57	Broker Commissions & Fees	\$16.15	6.9%		\$461,596
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$7)
60	Premium Tax/Community Health Investment	\$4.69	2.0%		\$134,165
61	Assessment Fees	\$0.20	0.1%		\$5,860
62	Federal Income Tax	\$0.00	0.0%		\$0
63	State Income Tax	\$0.00	0.0%		\$0
64	Patient-Centered Outcome Fee	\$0.17	0.1%		\$4,764
65	Reinsurance Fee	\$3.14	1.3%		\$89,695
66	Insurer Fee Tax	\$2.89	1.2%		\$82,473
67	Risk Charge	\$0.00	0.0%		\$0
68	SUBTOTAL:	\$235	100.0%		\$6,708,260

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

Grandfathered

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$256.24	\$256.24	0.0%	\$0.00	NA	NA
2 Medium	\$237.50	\$255.79	7.7%	\$18.29	\$319.74	\$383.69
3 Low	\$213.61	\$219.38	2.7%	\$5.77	\$274.23	\$329.07
4 Saver	\$205.68	\$237.97	15.7%	\$32.29	\$297.46	\$356.96
5 HSA1	\$128.31	\$128.31	0.0%	\$0.00	\$160.39	\$192.47
6 HSA2	\$77.07	\$77.07	0.0%	\$0.00	\$96.34	\$115.61

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$17.54	15.7%	\$2.38	\$21.93	\$26.31

Corridor

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$243.04	\$281.20	15.7%	\$38.16	NA	NA
2 Medium	\$225.27	\$255.68	13.5%	\$30.41	\$319.60	\$383.52
3 Low	\$202.82	\$233.65	15.2%	\$30.83	\$292.06	\$350.48
4 Saver	\$196.67	\$227.35	15.6%	\$30.68	\$284.19	\$341.03
5 HSA1	\$122.81	\$176.97	44.1%	\$54.16	\$221.21	\$265.46
6 HSA2	\$98.02	\$106.94	9.1%	\$8.92	\$133.68	\$160.41

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$16.75	15.6%	\$2.26	\$20.94	\$25.13

CareFirst BlueChoice, Inc.
NAIC No. 96202

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

Grandfathered

Effective Date	Medical			Rx	
	Underwritten	SAVER	H.S.A	Underwritten	SAVER
	Standard			Standard	
7/1/2000 (Inception Date)	Inception			Inception	
03/01/01	4.0%			11.2%	
01/01/02	8.1%			14.7%	
01/01/03 (Incl Δs in Age&Tier)	19.5%			22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	0.0%	0.0%		-10.0%	Inception
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	0.0%	-5.0%		-5.0%	-5.0%
11/01/06	0.0%	0.0%	Inception	0.0%	0.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09	8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09	3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09	7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09	5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *	-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *	2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	0.0%	0.0%	0.0%
01/01/13	20.1%	-1.7%	-6.7%	-15.0%	-1.7%
04/01/13	-8.8%	-8.4%	-6.9%	0.0%	0.0%
Proposed 07/01/13	3.3%	15.7%	0.0%	0.0%	15.7%

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

Corridor

Effective Date	Medical			Rx	
	Underwritten	SAVER	H.S.A	Underwritten	SAVER
	Standard			Standard	
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%
04/01/13	-8.8%	-8.4%	-15.2%	0.0%	0.0%
Proposed 07/01/13	15.0%	15.6%	37.4%	0.0%	15.6%

District of Columbia BlueChoice
as of 10/01/2013 Rate Filing
HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	3Q13 Incremental Increases	4Q13 Incremental Increases	Contract Months	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							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	1/1	2/1	3/1	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1		
86052DC020	Standard	High	\$107,791	0.0%	0.0%	477	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.9%	1.9%	1.9%	-0.9%	-0.9%	-0.9%	4.5%	19.1%	9.2%	17.8%	7.7%	8.3%	4.1%	4.5%	6.5%	6.1%	5.5%	6.8%	3.2%	
		Medium	\$73,578	0.0%	0.0%	404	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.9%	1.9%	1.9%	-1.0%	-1.0%	-1.0%	9.3%	5.1%	25.0%	7.2%	6.9%	2.2%	0.2%	7.7%	0.9%	21.9%	12.9%	0.7%	2.2%	
		Low	\$162,402	0.0%	0.0%	797	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	12.1%	13.5%	9.9%	8.4%	5.7%	6.8%	0.5%	1.8%	10.6%	9.0%	9.2%	12.5%	2.5%	
		Corridor	\$24,363	12.9%	0.0%	132	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	19.9%	13.0%	13.0%	13.0%	0.0%	0.0%	0.0%	28.9%	7.7%	0.0%	0.6%	37.6%	25.2%	0.0%	0.0%	0.0%	16.3%		
		Corridor	\$19,409	11.2%	0.0%	117	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	19.9%	13.0%	13.0%	13.0%	0.0%	0.0%	0.0%	0.0%	19.6%	0.0%	7.5%	15.4%	57.4%	0.0%	0.0%	0.0%	17.9%		
		Low	\$89,905	12.9%	0.0%	506	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	19.9%	12.8%	12.8%	12.8%	0.0%	0.0%	0.0%	16.1%	16.0%	3.6%	13.6%	14.9%	35.9%	0.0%	0.0%	0.0%	16.4%			
		Total	\$477,448	3.5%	0.0%	2,433																								6.6% Yes		
86052DC005	HIPAA Standard	High	\$43,061	0.0%	0.0%	81	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	14.6%	14.4%	0.0%	14.7%	0.0%	11.6%	1.1%	0.0%	1.9%	0.0%	24.8%	16.8%	2.2%	
		Low	\$164,003	0.0%	0.0%	238	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	3.7%	13.3%	7.5%	15.1%	15.4%	11.9%	4.6%	8.0%	11.2%	0.3%	1.5%	7.4%	3.5%	
		Total	\$207,063	0.0%	0.0%	319																								3.3% Yes		
86052DC002	Corridor Saver	Saver 30/40	\$75,035	15.6%	0.0%	366	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.8%	9.8%	9.8%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	10.0%	15.6%	25.9%	19.8%	4.8%	23.9%	0.0%	0.0%	0.0%	9.9% Yes	
86052DC021	HSA	HSA 1200	\$109,525	0.0%	0.0%	374	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	8.5%	-	12.7%	3.6%	5.2%	8.5%	19.4%	3.4%	5.5%	8.8%	11.0%	13.4%	2.4%		
		HSA 2700	\$23,201	0.0%	0.0%	80	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	5.2%	11.7%	17.1%	4.1%	5.9%	0.0%	37.3%	0.0%	3.4%	6.9%	0.0%	8.4%	2.8%		
		HSA 1200	\$67,959	44.1%	0.0%	456	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%	19.9%	19.9%	9.1%	9.1%	9.1%	0.0%	0.0%	0.0%	28.5%	8.1%	27.2%	2.1%	16.1%	17.9%	0.0%	0.0%	0.0%	13.8%		
		HSA 2700	\$16,148	9.1%	0.0%	250	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%	19.9%	19.9%	9.1%	9.1%	9.1%	0.0%	0.0%	0.0%	24.1%	6.5%	25.1%	3.4%	0.0%	40.8%	0.0%	0.0%	0.0%	14.3%		
		Total	\$216,834	14.5%	0.0%	1,160																									6.8% Yes	
Can lump products for PMJ if all get same increase																																
86052DC006	PPACA HB Triple Option	HB TO 1500	\$597,358	0.0%	0.0%	2,684	9.8%	9.8%	9.8%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	9.5%	5.5%	4.7%	3.3%	3.0%	3.4%	2.1%	6.0%	8.1%	19.5%	22.0%	12.9%	6.7% Yes		
86052DC022	HealthyBlue 2.0	HB2 1500	\$272,633	0.0%	0.0%	1,668	9.9%	9.9%	9.9%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	7.3%	16.6%	14.3%	16.2%	14.7%	8.1%	11.1%	6.9%	4.8%	0.0%	0.0%	10.0%			
		HB2 2500	\$133,414	0.0%	0.0%	799	9.8%	9.8%	9.8%	8.7%	8.7%	8.7%	0.9%	0.9%	0.9%	0.9%	0.9%	3.4%	14.1%	15.8%	18.5%	15.8%	13.3%	11.3%	5.3%	2.5%	0.0%	0.0%	0.0%	7.6%		
		Total	\$406,046	0.0%	0.0%	2,467																							9.2% Yes			
86052DC007	PPACA HB Dual Option	HB HSA 2500	\$31,409	0.0%	0.0%	170	9.8%	9.8%	9.8%	9.8%	9.8%	1.9%	1.9%	1.9%	1.9%	1.9%	22.5%	0.0%	5.6%	0.0%	0.5%	0.0%	0.0%	0.0%	30.5%	4.4%	31.9%	4.6%	4.2% Yes			

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered & Corridor
Effective 7/1/2013
Age & Tier Factors

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

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

Impact of age change upon renewal Ages 18 - 65

Min	1.2%
Max	5.4%
Average	3.5%

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

HSA Products						
Age Band	Age		Tier Factors			Age Factor Incremental Change
	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

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

Impact of age change upon renewal Ages 18 - 65

Min	1.5%
Max	5.4%
Average	3.5%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Std
 Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total		Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	1,070	1,391	\$ 198,374	\$ 183,018	\$ 44,080	\$ 23,369	\$ 242,454	\$ 206,387	85%				\$148							
200811	1,071	1,365	\$ 194,749	\$ 101,425	\$ 43,568	\$ 14,492	\$ 238,318	\$ 115,918	49%				\$85							
200812	1,066	1,392	\$ 193,140	\$ 172,114	\$ 43,019	\$ 16,947	\$ 236,159	\$ 189,061	80%				\$136							
200901	1,049	1,371	\$ 194,731	\$ 246,889	\$ 42,969	\$ 15,773	\$ 237,700	\$ 262,662	111%				\$192							
200902	1,035	1,344	\$ 195,007	\$ 189,063	\$ 42,747	\$ 15,309	\$ 237,754	\$ 204,372	86%				\$152							
200903	1,045	1,366	\$ 196,574	\$ 166,972	\$ 42,711	\$ 21,393	\$ 239,286	\$ 188,365	79%				\$138							
200904	1,040	1,357	\$ 195,877	\$ 119,888	\$ 42,234	\$ 21,384	\$ 238,111	\$ 141,273	59%				\$104							
200905	1,044	1,361	\$ 196,787	\$ 125,784	\$ 41,972	\$ 23,394	\$ 238,759	\$ 149,178	62%				\$110							
200906	1,059	1,382	\$ 201,437	\$ 224,848	\$ 42,280	\$ 22,328	\$ 243,716	\$ 247,176	101%				\$179							
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%				\$89							
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%				\$110							
200909	1,027	1,326	\$ 202,423	\$ 104,430	\$ 40,547	\$ 20,099	\$ 242,970	\$ 124,529	51%	79%	45%	73%	\$94	\$114	\$14	\$128				
200910	1,032	1,328	\$ 205,168	\$ 145,101	\$ 40,023	\$ 16,777	\$ 245,191	\$ 161,879	66%	77%	44%	71%	\$122	\$112	\$14	\$126				
200911	1,013	1,292	\$ 205,280	\$ 132,611	\$ 39,142	\$ 16,275	\$ 244,422	\$ 148,886	61%	78%	45%	72%	\$115	\$115	\$14	\$129				
200912	985	1,248	\$ 205,909	\$ 99,699	\$ 38,646	\$ 15,851	\$ 244,555	\$ 115,550	47%	74%	45%	69%	\$93	\$111	\$14	\$125				
201001	954	1,211	\$ 198,029	\$ 92,622	\$ 37,092	\$ 12,063	\$ 235,122	\$ 104,685	45%	68%	45%	64%	\$86	\$103	\$14	\$116				
201002	926	1,173	\$ 199,874	\$ 97,609	\$ 37,270	\$ 14,027	\$ 237,144	\$ 111,636	47%	64%	45%	61%	\$95	\$98	\$14	\$112				
201003	923	1,163	\$ 199,066	\$ 134,786	\$ 36,841	\$ 17,664	\$ 235,907	\$ 152,450	65%	63%	45%	60%	\$131	\$97	\$14	\$111				
201004	915	1,157	\$ 199,208	\$ 149,285	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,075	76%	64%	47%	61%	\$154	\$100	\$14	\$115				
201005	903	1,141	\$ 200,893	\$ 128,797	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,507	63%	64%	47%	61%	\$130	\$102	\$14	\$116				
201006	898	1,132	\$ 204,271	\$ 133,452	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,254	63%	60%	46%	58%	\$134	\$98	\$14	\$112				
201007	894	1,134	\$ 201,466	\$ 133,691	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,323	65%	61%	47%	59%	\$135	\$101	\$15	\$116				
201008	899	1,143	\$ 202,532	\$ 90,410	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,334	47%	60%	49%	58%	\$97	\$100	\$15	\$115				
201009	922	1,170	\$ 208,417	\$ 109,691	\$ 36,154	\$ 17,324	\$ 244,570	\$ 127,014	52%	60%	49%	58%	\$109	\$101	\$15	\$116	-11.3%	8.3%	-9.1%	
201010	884	1,126	\$ 203,752	\$ 132,743	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,754	62%	59%	49%	58%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%	
201011	850	1,086	\$ 198,126	\$ 131,045	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,340	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.8%	
201012	810	1,045	\$ 195,919	\$ 101,028	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,435	49%	60%	48%	58%	\$109	\$105	\$15	\$120	-5.7%	9.3%	-4.0%	
201101	796	1,025	\$ 188,998	\$ 101,337	\$ 32,193	\$ 11,523	\$ 221,191	\$ 112,861	51%	60%	49%	58%	\$110	\$107	\$15	\$122	4.2%	11.3%	5.1%	
201102	747	965	\$ 184,486	\$ 129,931	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,872	66%	62%	49%	60%	\$148	\$111	\$16	\$127	13.4%	11.9%	13.2%	
201103	735	960	\$ 183,200	\$ 217,668	\$ 30,938	\$ 15,542	\$ 214,138	\$ 233,210	109%	66%	49%	63%	\$243	\$119	\$16	\$135	22.6%	12.9%	21.4%	
201104	705	926	\$ 177,414	\$ 97,906	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,840	54%	64%	46%	62%	\$121	\$117	\$15	\$132	16.9%	1.7%	15.0%	
201105	678	892	\$ 173,602	\$ 156,871	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,808	84%	66%	46%	63%	\$191	\$122	\$15	\$136	19.4%	0.8%	17.1%	
201106	654	865	\$ 165,490	\$ 190,973	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,608	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.3%	-0.1%	28.2%	
201107	624	830	\$ 158,955	\$ 76,969	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,231	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.2%	-4.8%	22.3%	
201108	582	786	\$ 150,352	\$ 233,426	\$ 30,558	\$ 11,072	\$ 180,911	\$ 244,498	135%	77%	41%	71%	\$311	\$144	\$14	\$157	44.1%	-10.5%	36.9%	
201109	529	727	\$ 138,654	\$ 120,759	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,358	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.6%	-11.9%	40.7%	
201110	515	706	\$ 135,228	\$ 133,862	\$ 29,589	\$ 7,101	\$ 164,817	\$ 140,963	86%	83%	38%	76%	\$200	\$156	\$13	\$170	53.6%	-13.8%	44.8%	
201111	506	702	\$ 130,394	\$ 86,371	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,434	60%	83%	38%	76%	\$136	\$158	\$13	\$171	52.9%	-12.3%	44.6%	
201112	498	689	\$ 126,682	\$ 99,156	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,634	67%	86%	36%	78%	\$152	\$163	\$13	\$176	55.7%	-13.6%	46.9%	
201201	491	679	\$ 123,368	\$ 144,578	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,123	101%	91%	36%	82%	\$227	\$174	\$13	\$187	62.2%	-12.8%	52.8%	
201202	483	671	\$ 122,969	\$ 77,086	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,561	57%	92%	35%	82%	\$130	\$173	\$14	\$187	56.1%	-12.7%	47.6%	
201203	469	652	\$ 120,538	\$ 147,708	\$ 30,854	\$ 14,666	\$ 151,392	\$ 162,374	107%	91%	35%	81%	\$249	\$172	\$14	\$185	44.0%	-10.9%	37.6%	
201204	468	657	\$ 118,037	\$ 108,306	\$ 30,618	\$ 13,779	\$ 148,655	\$ 122,084	82%	95%	35%	84%	\$186	\$178	\$14	\$192	51.7%	-2.8%	45.6%	
201205	458	644	\$ 114,365	\$ 113,461	\$ 30,008	\$ 11,664	\$ 144,373	\$ 125,125	87%	95%	34%	84%	\$194	\$178	\$14	\$192	46.1%	-0.7%	41.1%	
201206	447	631	\$ 115,282	\$ 127,928	\$ 29,883	\$ 11,661	\$ 145,165	\$ 139,589	96%	95%	34%	83%	\$221	\$175	\$15	\$190	35.9%	3.5%	32.6%	
201207	443	628	\$ 115,810	\$ 82,687	\$ 29,707	\$ 10,192	\$ 145,517	\$ 92,879	64%	98%	34%	85%	\$148	\$181	\$15	\$196	41.4%	7.6%	38.0%	
201208	438	621	\$ 115,663	\$ 167,017	\$ 29,396	\$ 11,582	\$ 145,059	\$ 178,599	123%	95%	35%	84%	\$288	\$176	\$15	\$191	22.3%	13.6%	21.6%	
201209	429	612	\$ 115,150	\$ 117,321	\$ 29,084	\$ 6,505	\$ 144,234	\$ 123,826	86%	97%	34%	84%	\$202	\$178	\$15	\$194	18.3%	15.4%	18.1%	
201210	419	601	\$ 115,285	\$ 103,424	\$ 28,802	\$ 7,474	\$ 144,087	\$ 110,898	77%	96%	34%	84%	\$185	\$177	\$16	\$192	12.9%	19.2%	13.4%	
201211	412	594	\$ 112,515	\$ 76,882	\$ 27,874	\$ 5,338	\$ 140,389	\$ 82,221	59%	96%	33%	84%	\$138	\$178	\$15	\$193	12.6%	15.6%	12.8%	
201212	402	578	\$ 112,685	\$ 82,351	\$ 27,737	\$ 7,432	\$ 140,422	\$ 89,784	64%	96%	34%	84%	\$155	\$178	\$16	\$194	9.1%	21.2%	10.0%	
Experience Period	5,645	7,892	\$ 1,453,487	\$ 1,405,480	\$ 358,361	\$ 121,711	\$ 1,811,848	\$ 1,527,191	0%	97%	34%	84%	\$194	\$178	\$15	\$194	18.3%	15.4%	18.1%	

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
HMO-UW-Svr
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total
200810	548	632	\$ 73,117	\$ 53,270	\$ 6,236	\$ 1,394	\$ 79,353	\$ 54,664	69%				\$86						
200811	585	653	\$ 74,913	\$ 51,600	\$ 6,438	\$ 1,804	\$ 81,351	\$ 53,404	66%				\$82						
200812	579	638	\$ 72,750	\$ 48,252	\$ 6,256	\$ 1,677	\$ 79,006	\$ 49,929	63%				\$78						
200901	582	644	\$ 75,214	\$ 39,474	\$ 6,330	\$ 155	\$ 81,544	\$ 39,629	49%				\$62						
200902	582	635	\$ 78,050	\$ 59,147	\$ 6,471	\$ 487	\$ 84,521	\$ 59,634	71%				\$94						
200903	622	685	\$ 81,834	\$ 89,949	\$ 6,715	\$ 2,679	\$ 88,549	\$ 92,628	105%				\$135						
200904	632	688	\$ 85,059	\$ 62,862	\$ 6,835	\$ 848	\$ 91,894	\$ 63,710	69%				\$93						
200905	643	697	\$ 87,533	\$ 157,548	\$ 6,935	\$ 1,334	\$ 94,469	\$ 158,882	168%				\$228						
200906	666	725	\$ 89,732	\$ 34,065	\$ 6,990	\$ 1,008	\$ 96,722	\$ 35,074	36%				\$48						
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%				\$99						
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%				\$185						
200909	645	707	\$ 94,520	\$ 73,914	\$ 6,852	\$ 1,878	\$ 101,372	\$ 75,792	75%	87%	21%	82%	\$107	\$107	\$2	\$109			
200910	669	724	\$ 97,415	\$ 70,172	\$ 6,843	\$ 2,652	\$ 104,257	\$ 72,824	70%	87%	22%	82%	\$101	\$108	\$2	\$110			
200911	653	718	\$ 99,813	\$ 46,771	\$ 6,815	\$ 1,497	\$ 106,627	\$ 48,269	45%	84%	22%	80%	\$67	\$107	\$2	\$109			
200912	650	722	\$ 100,787	\$ 57,571	\$ 6,747	\$ 2,527	\$ 107,534	\$ 60,098	56%	83%	22%	79%	\$83	\$107	\$2	\$109			
201001	612	624	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113			
201002	569	625	\$ 93,056	\$ 36,217	\$ 6,137	\$ 192	\$ 99,193	\$ 36,409	37%	81%	22%	77%	\$58	\$108	\$2	\$110			
201003	558	617	\$ 91,989	\$ 66,505	\$ 6,031	\$ 1,129	\$ 98,020	\$ 67,635	69%	78%	21%	75%	\$110	\$106	\$2	\$108			
201004	533	593	\$ 90,290	\$ 74,709	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,904	79%	79%	21%	75%	\$128	\$108	\$2	\$111			
201005	535	601	\$ 92,441	\$ 53,748	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,025	56%	70%	22%	67%	\$92	\$97	\$2	\$99			
201006	530	597	\$ 93,097	\$ 44,493	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,557	46%	70%	22%	67%	\$76	\$100	\$2	\$102			
201007	515	576	\$ 92,571	\$ 81,017	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,442	84%	71%	22%	68%	\$143	\$103	\$2	\$105			
201008	500	559	\$ 92,027	\$ 79,980	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,690	85%	67%	24%	64%	\$148	\$98	\$2	\$101			
201009	495	562	\$ 90,567	\$ 84,909	\$ 5,576	\$ 906	\$ 96,142	\$ 85,816	89%	68%	23%	65%	\$153	\$102	\$2	\$104			
201010	458	523	\$ 88,862	\$ 49,540	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,749	54%	67%	21%	64%	\$97	\$102	\$2	\$104	-4.9%	10.0%	-4.7%
201011	435	494	\$ 85,431	\$ 207,420	\$ 5,131	\$ 2,837	\$ 90,561	\$ 210,257	232%	82%	24%	79%	\$426	\$127	\$2	\$130	19.6%	11.7%	19.5%
201012	410	470	\$ 84,740	\$ 66,179	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,870	77%	84%	25%	81%	\$147	\$133	\$2	\$136	25.1%	12.6%	24.9%
201101	404	458	\$ 81,094	\$ 92,521	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,476	112%	87%	31%	84%	\$211	\$140	\$3	\$143	27.2%	40.3%	27.5%
201102	380	436	\$ 80,067	\$ 42,802	\$ 4,711	\$ 3,380	\$ 84,778	\$ 46,182	54%	89%	36%	86%	\$106	\$146	\$4	\$149	35.0%	69.2%	35.7%
201103	366	424	\$ 77,930	\$ 44,893	\$ 4,563	\$ 4,311	\$ 82,494	\$ 49,204	60%	88%	42%	85%	\$116	\$147	\$4	\$151	38.5%	114.3%	39.9%
201104	357	415	\$ 75,609	\$ 39,166	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,570	54%	86%	48%	84%	\$105	\$145	\$5	\$150	33.7%	139.0%	35.6%
201105	337	388	\$ 71,167	\$ 45,203	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,891	62%	87%	50%	85%	\$121	\$149	\$5	\$154	53.3%	149.0%	55.3%
201106	305	353	\$ 67,512	\$ 93,093	\$ 4,240	\$ 1,529	\$ 71,752	\$ 94,622	132%	94%	52%	91%	\$268	\$164	\$5	\$169	64.0%	158.7%	65.9%
201107	292	338	\$ 62,450	\$ 62,529	\$ 4,030	\$ 1,485	\$ 66,480	\$ 64,013	96%	95%	54%	92%	\$189	\$168	\$6	\$173	62.4%	172.7%	64.6%
201108	281	329	\$ 59,503	\$ 108,075	\$ 3,960	\$ 1,149	\$ 63,462	\$ 109,224	172%	101%	52%	98%	\$332	\$180	\$6	\$186	83.2%	145.6%	84.6%
201109	265	307	\$ 56,095	\$ 41,630	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,655	76%	100%	60%	98%	\$149	\$181	\$7	\$188	77.7%	196.3%	80.3%
201110	259	301	\$ 55,119	\$ 41,161	\$ 3,945	\$ 927	\$ 59,064	\$ 42,088	71%	103%	61%	101%	\$140	\$188	\$7	\$195	84.4%	227.4%	87.3%
201111	254	296	\$ 53,574	\$ 41,138	\$ 3,829	\$ 3,593	\$ 57,403	\$ 44,731	78%	87%	64%	86%	\$151	\$159	\$7	\$166	24.8%	212.1%	28.2%
201112	240	282	\$ 52,537	\$ 34,461	\$ 3,968	\$ 4,120	\$ 56,505	\$ 38,582	68%	87%	68%	86%	\$137	\$159	\$8	\$167	19.0%	224.5%	22.7%
201201	235	277	\$ 50,483	\$ 55,462	\$ 3,878	\$ 3,193	\$ 54,361	\$ 58,654	108%	85%	68%	84%	\$212	\$157	\$8	\$165	11.6%	164.3%	14.9%
201202	224	260	\$ 48,708	\$ 69,547	\$ 3,821	\$ 9,026	\$ 52,529	\$ 78,574	150%	93%	81%	92%	\$302	\$170	\$10	\$180	17.1%	171.1%	20.9%
201203	219	251	\$ 47,233	\$ 39,367	\$ 3,759	\$ 7,390	\$ 50,992	\$ 46,757	92%	96%	88%	95%	\$186	\$177	\$11	\$188	20.6%	161.5%	24.6%
201204	212	248	\$ 45,900	\$ 63,208	\$ 3,645	\$ 8,349	\$ 49,545	\$ 71,558	144%	104%	98%	103%	\$289	\$191	\$13	\$204	32.0%	159.5%	36.2%
201205	204	240	\$ 44,284	\$ 86,048	\$ 3,504	\$ 8,508	\$ 47,788	\$ 94,556	198%	114%	115%	114%	\$394	\$211	\$15	\$227	42.0%	195.4%	47.2%
201206	202	238	\$ 43,936	\$ 72,078	\$ 3,387	\$ 1,672	\$ 47,323	\$ 73,749	156%	115%	117%	115%	\$310	\$212	\$16	\$228	29.6%	189.2%	34.8%
201207	196	232	\$ 43,758	\$ 31,778	\$ 3,353	\$ 843	\$ 47,111	\$ 32,621	69%	114%	118%	114%	\$141	\$210	\$16	\$226	25.2%	182.1%	30.4%
201208	191	226	\$ 43,336	\$ 29,613	\$ 3,278	\$ 782	\$ 46,614	\$ 30,395	65%	104%	119%	105%	\$134	\$192	\$17	\$208	6.3%	191.6%	11.9%
201209	186	221	\$ 42,765	\$ 58,987	\$ 3,208	\$ 1,070	\$ 45,973	\$ 60,057	131%	109%	114%	109%	\$272	\$203	\$16	\$219	12.0%	143.3%	16.7%
201210	180	215	\$ 41,756	\$ 44,862	\$ 3,090	\$ 9,270	\$ 44,846	\$ 54,132	121%	112%	135%	114%	\$252	\$210	\$19	\$229	11.8%	181.8%	17.8%
201211	174	209	\$ 40,811	\$ 47,358	\$ 2,975	\$ 7,833	\$ 43,786	\$ 55,191	126%	116%	148%	118%	\$264	\$218	\$21	\$240	37.2%	191.7%	44.0%
201212	171	201	\$ 41,039	\$ 10,950	\$ 2,964	\$ 9,914	\$ 44,003	\$ 20,864	47%	114%	166%	118%	\$104	\$216	\$24	\$240	36.2%	201.4%	44.2%
Experience Period	2,622	3,072	\$ 571,633	\$ 622,850	\$ 43,575	\$ 49,472	\$ 615,208	\$ 672,322	0%	109%	114%	109%	\$219	\$203	\$16	\$219	12.0%	143.3%	16.7%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-HSA
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)			
Current Rate Level				04/2013		=(e)/(f)								Monthly Incurred PMPM			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total											
200810	240	307	\$ 26,229	\$ 9,757	\$ -	\$ 320	\$ 26,229	\$ 10,077	38%				\$33										
200811	240	304	\$ 26,004	\$ 9,524	\$ -	\$ 9,756	\$ 26,004	\$ 19,280	74%				\$63										
200812	243	312	\$ 25,840	\$ 68,223	\$ -	\$ 1,052	\$ 25,840	\$ 69,275	268%				\$222										
200901	243	303	\$ 27,098	\$ 18,489	\$ -	\$ 505	\$ 27,098	\$ 18,994	70%				\$63										
200902	271	345	\$ 29,747	\$ 78,619	\$ -	\$ 8,638	\$ 29,747	\$ 87,257	293%				\$253										
200903	298	382	\$ 32,082	\$ 53,310	\$ -	\$ 1,003	\$ 32,082	\$ 54,312	169%				\$142										
200904	327	429	\$ 33,937	\$ 69,046	\$ -	\$ 9,976	\$ 33,937	\$ 79,022	233%				\$184										
200905	358	462	\$ 36,372	\$ 31,004	\$ -	\$ 868	\$ 36,372	\$ 31,872	88%				\$69										
200906	414	541	\$ 41,958	\$ 49,603	\$ -	\$ 1,826	\$ 41,958	\$ 51,429	123%				\$95										
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%				\$134										
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%				\$62										
200909	424	520	\$ 48,764	\$ 36,450	\$ -	\$ 2,376	\$ 48,764	\$ 38,826	80%	122%	135%		\$75	\$103	\$10	\$114							
200910	477	591	\$ 54,848	\$ 30,409	\$ -	\$ 2,852	\$ 54,848	\$ 33,261	61%	119%	131%		\$56	\$102	\$10	\$112							
200911	472	590	\$ 56,996	\$ 32,067	\$ -	\$ 6,640	\$ 56,996	\$ 38,707	68%	116%	127%		\$66	\$100	\$9	\$110							
200912	471	591	\$ 59,325	\$ 48,266	\$ -	\$ 10,354	\$ 59,325	\$ 58,620	99%	105%	116%		\$99	\$92	\$10	\$103							
201001	487	617	\$ 62,117	\$ 42,183	\$ -	\$ 2,218	\$ 62,117	\$ 44,401	71%	102%	114%		\$72	\$91	\$10	\$101							
201002	505	648	\$ 63,825	\$ 62,988	\$ -	\$ 5,590	\$ 63,825	\$ 68,578	107%	94%	104%		\$106	\$85	\$9	\$94							
201003	531	677	\$ 66,929	\$ 52,599	\$ -	\$ 6,437	\$ 66,929	\$ 59,036	88%	88%	99%		\$87	\$81	\$10	\$90							
201004	540	694	\$ 69,365	\$ 78,046	\$ -	\$ 6,798	\$ 69,365	\$ 84,844	122%	85%	94%		\$122	\$79	\$9	\$88							
201005	538	691	\$ 70,798	\$ 37,785	\$ -	\$ 9,027	\$ 70,798	\$ 46,812	66%	82%	92%		\$68	\$77	\$10	\$87							
201006	552	706	\$ 72,904	\$ 38,924	\$ -	\$ 4,684	\$ 72,904	\$ 43,607	60%	77%	87%		\$62	\$74	\$10	\$84							
201007	562	712	\$ 76,522	\$ 57,007	\$ -	\$ 5,298	\$ 76,522	\$ 62,305	81%	73%	82%		\$88	\$72	\$9	\$81							
201008	563	730	\$ 78,990	\$ 25,085	\$ -	\$ 8,012	\$ 78,990	\$ 33,097	42%	69%	78%		\$45	\$70	\$9	\$79							
201009	572	732	\$ 80,482	\$ 45,597	\$ -	\$ 3,369	\$ 80,482	\$ 48,966	61%	68%	77%		\$67	\$69	\$9	\$78							
201010	524	672	\$ 78,306	\$ 79,824	\$ -	\$ 4,970	\$ 78,306	\$ 84,794	108%	72%	81%		\$126	\$74	\$9	\$84							
201011	508	650	\$ 76,821	\$ 30,327	\$ -	\$ 8,204	\$ 76,821	\$ 38,531	50%	70%	79%		\$59	\$74	\$9	\$83							
201012	497	635	\$ 74,943	\$ 20,507	\$ -	\$ 8,817	\$ 74,943	\$ 29,324	39%	65%	74%		\$46	\$70	\$9	\$79							
201101	473	603	\$ 71,575	\$ 15,201	\$ -	\$ 761	\$ 71,575	\$ 15,962	22%	62%	70%		\$26	\$67	\$9	\$76							
201102	445	561	\$ 69,746	\$ 29,732	\$ -	\$ 5,187	\$ 69,746	\$ 34,919	50%	58%	66%		\$62	\$63	\$9	\$72							
201103	434	548	\$ 68,302	\$ 26,705	\$ -	\$ 6,823	\$ 68,302	\$ 33,528	49%	55%	63%		\$61	\$61	\$9	\$70							
201104	412	529	\$ 65,861	\$ 11,939	\$ -	\$ 6,220	\$ 65,861	\$ 18,159	28%	47%	55%		\$34	\$54	\$9	\$63							
201105	396	513	\$ 63,842	\$ 10,814	\$ -	\$ 4,127	\$ 63,842	\$ 14,941	23%	45%	52%		\$29	\$52	\$9	\$60							
201106	365	473	\$ 59,722	\$ 80,792	\$ -	\$ 8,716	\$ 59,722	\$ 89,508	150%	50%	58%		\$189	\$59	\$10	\$69							
201107	328	422	\$ 55,216	\$ 58,367	\$ -	\$ 6,083	\$ 55,216	\$ 64,451	117%	52%	60%		\$153	\$62	\$10	\$72							
201108	309	402	\$ 52,347	\$ 29,801	\$ -	\$ 5,458	\$ 52,347	\$ 35,258	67%	54%	62%		\$88	\$65	\$10	\$75							
201109	283	371	\$ 47,342	\$ 17,120	\$ -	\$ 3,125	\$ 47,342	\$ 20,246	43%	52%	61%		\$55	\$64	\$11	\$75							
201110	279	363	\$ 46,826	\$ 10,252	\$ -	\$ 5,086	\$ 46,826	\$ 15,338	33%	45%	55%		\$42	\$56	\$11	\$68							
201111	270	351	\$ 44,714	\$ 9,925	\$ -	\$ 13,947	\$ 44,714	\$ 19,871	44%	44%	54%		\$57	\$55	\$13	\$68							
201112	256	336	\$ 44,288	\$ 32,940	\$ -	\$ 8,308	\$ 44,288	\$ 41,248	93%	48%	58%		\$123	\$60	\$13	\$74							
201201	253	333	\$ 43,420	\$ 4,357	\$ -	\$ 1,041	\$ 43,420	\$ 5,398	12%	48%	59%		\$16	\$61	\$14	\$76							
201202	247	322	\$ 42,351	\$ 3,255	\$ -	\$ 4,671	\$ 42,351	\$ 7,926	19%	46%	58%		\$25	\$59	\$15	\$74							
201203	238	310	\$ 41,663	\$ 11,527	\$ -	\$ 7,120	\$ 41,663	\$ 18,647	45%	46%	58%		\$60	\$59	\$16	\$74							
201204	237	309	\$ 40,549	\$ 9,520	\$ -	\$ 6,759	\$ 40,549	\$ 16,279	40%	47%	60%		\$53	\$61	\$17	\$77							
201205	231	299	\$ 39,578	\$ 14,883	\$ -	\$ 2,914	\$ 39,578	\$ 17,797	45%	50%	63%		\$60	\$65	\$17	\$82							
201206	226	293	\$ 38,907	\$ 27,433	\$ -	\$ 7,576	\$ 38,907	\$ 35,009	90%	42%	55%		\$119	\$55	\$18	\$72							
201207	217	285	\$ 38,629	\$ 12,919	\$ -	\$ 6,002	\$ 38,629	\$ 18,921	49%	35%	48%		\$66	\$45	\$18	\$63							
201208	217	285	\$ 38,050	\$ 6,070	\$ -	\$ 6,391	\$ 38,050	\$ 12,460	33%	31%	45%		\$44	\$40	\$19	\$59							
201209	210	279	\$ 37,155	\$ 18,677	\$ -	\$ 8,252	\$ 37,155	\$ 26,929	72%	32%	48%		\$97	\$42	\$21	\$63							
201210	208	278	\$ 36,480	\$ 8,188	\$ -	\$ 6,884	\$ 36,480	\$ 15,072	41%	32%	48%		\$54	\$42	\$22	\$64							
201211	200	267	\$ 35,355	\$ 11,673	\$ -	\$ 10,608	\$ 35,355	\$ 22,281	63%	34%	50%		\$83	\$45	\$21	\$66							
201212	193	261	\$ 34,796	\$ 21,482	\$ -	\$ 6,830	\$ 34,796	\$ 28,312	81%	32%	48%		\$108	\$43	\$21	\$64							
Experience Period	2,881	3,765	\$ 496,130	\$ 157,756	\$ -	\$ 78,069	\$ 496,130	\$ 235,825	0%	32%	48%		\$63	\$42	\$21	\$63							

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 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Std
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201104	12	13	\$ 2,429	\$ 204	\$ 488	\$ -	\$ 2,917	\$ 204	7%	8%	0%	7%	\$16	\$16	\$0	\$16				
201105	24	28	\$ 5,013	\$ 1,506	\$ 1,018	\$ -	\$ 6,031	\$ 1,506	25%	23%	0%	19%	\$54	\$42	\$0	\$42				
201106	26	30	\$ 5,028	\$ 2,494	\$ 1,056	\$ -	\$ 6,084	\$ 2,494	41%	34%	0%	28%	\$83	\$59	\$0	\$59				
201107	33	42	\$ 5,967	\$ 5,134	\$ 1,251	\$ -	\$ 7,218	\$ 5,134	71%	51%	0%	42%	\$122	\$83	\$0	\$83				
201108	50	59	\$ 8,481	\$ 25,580	\$ 1,872	\$ -	\$ 10,353	\$ 25,580	247%	130%	0%	107%	\$434	\$203	\$0	\$203				
201109	78	91	\$ 13,683	\$ 30,445	\$ 3,177	\$ -	\$ 16,860	\$ 30,445	181%	161%	0%	132%	\$335	\$249	\$0	\$249				
201110	76	89	\$ 13,313	\$ 26,967	\$ 3,067	\$ -	\$ 16,380	\$ 26,967	165%	171%	0%	140%	\$303	\$262	\$0	\$262				
201111	73	86	\$ 12,837	\$ 15,223	\$ 2,908	\$ -	\$ 15,745	\$ 15,223	97%	161%	0%	132%	\$177	\$246	\$0	\$246				
201112	70	83	\$ 12,179	\$ 26,816	\$ 2,796	\$ -	\$ 14,975	\$ 26,816	179%	170%	0%	139%	\$323	\$258	\$0	\$258				
201201	67	81	\$ 12,124	\$ 40,162	\$ 2,794	\$ -	\$ 14,919	\$ 40,162	269%	192%	0%	157%	\$496	\$290	\$0	\$290				
201202	66	78	\$ 12,074	\$ 22,358	\$ 2,785	\$ -	\$ 14,859	\$ 22,358	150%	191%	0%	156%	\$287	\$290	\$0	\$290				
201203	65	79	\$ 11,953	\$ 19,833	\$ 2,749	\$ -	\$ 14,702	\$ 19,833	135%	188%	0%	154%	\$251	\$286	\$0	\$286				
201204	63	73	\$ 10,927	\$ 19,167	\$ 2,539	\$ -	\$ 13,466	\$ 19,167	142%	191%	0%	155%	\$263	\$288	\$0	\$288	#####		#####	
201205	62	74	\$ 10,635	\$ 8,319	\$ 2,525	\$ -	\$ 13,160	\$ 8,319	63%	188%	0%	153%	\$112	\$280	\$0	\$280	572.1%		572.1%	
201206	59	71	\$ 10,431	\$ 6,764	\$ 2,460	\$ -	\$ 12,891	\$ 6,764	52%	183%	0%	149%	\$95	\$272	\$0	\$272	360.0%		360.0%	
201207	55	64	\$ 9,774	\$ 8,943	\$ 2,297	\$ 769	\$ 12,071	\$ 9,712	80%	181%	2%	148%	\$152	\$270	\$1	\$271	226.8%		227.8%	
201208	51	58	\$ 8,672	\$ 35,075	\$ 1,944	\$ 296	\$ 10,616	\$ 35,371	333%	188%	3%	153%	\$610	\$281	\$1	\$282	38.2%		38.8%	
201209	48	55	\$ 8,758	\$ 8,257	\$ 1,885	\$ 435	\$ 10,643	\$ 8,692	82%	178%	5%	146%	\$158	\$267	\$2	\$269	7.4%		8.1%	
201210	46	53	\$ 8,258	\$ 26,221	\$ 1,798	\$ 251	\$ 10,056	\$ 26,471	263%	184%	6%	151%	\$499	\$277	\$2	\$279	5.7%		6.5%	
201211	41	48	\$ 7,244	\$ 4,994	\$ 1,569	\$ 221	\$ 8,813	\$ 5,215	59%	184%	7%	151%	\$109	\$278	\$2	\$280	13.1%		14.1%	
201212	39	46	\$ 7,098	\$ 1,739	\$ 1,536	\$ 211	\$ 8,634	\$ 1,950	23%	171%	8%	141%	\$42	\$259	\$3	\$262	0.3%		1.4%	
Experience Period	755	891	\$ 133,677	\$ 237,883	\$ 30,749	\$ 1,500	\$ 164,426	\$ 239,383	0%	178%	5%	146%	\$269	\$267	\$2	\$269	7.4%		8.1%	

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HMO-UW-Svr
Corridor

(a) Current Rate Level		(b)	(c)	(d) 04/2013	(e) =(e)/(f)	(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)	(k)	(l)								
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total		
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201104	6	7	\$ 1,304	\$ 2,303	\$ 90	\$ -	\$ 1,394	\$ 2,303	165%	177%	0%	165%	\$329	\$329	\$0	\$329				
201105	18	23	\$ 3,580	\$ 1,998	\$ 270	\$ -	\$ 3,850	\$ 1,998	52%	88%	0%	82%	\$87	\$143	\$0	\$143				
201106	31	38	\$ 5,615	\$ 4,735	\$ 458	\$ -	\$ 6,073	\$ 4,735	78%	86%	0%	80%	\$125	\$133	\$0	\$133				
201107	37	46	\$ 7,360	\$ 13,674	\$ 596	\$ -	\$ 7,956	\$ 13,674	172%	127%	0%	118%	\$297	\$199	\$0	\$199				
201108	37	46	\$ 7,227	\$ 26,763	\$ 586	\$ -	\$ 7,813	\$ 26,763	343%	197%	0%	183%	\$582	\$309	\$0	\$309				
201109	42	54	\$ 8,181	\$ 4,264	\$ 659	\$ -	\$ 8,840	\$ 4,264	48%	162%	0%	150%	\$79	\$251	\$0	\$251				
201110	37	46	\$ 7,819	\$ 2,611	\$ 640	\$ -	\$ 8,459	\$ 2,611	31%	137%	0%	127%	\$57	\$217	\$0	\$217				
201111	38	50	\$ 7,387	\$ 16,177	\$ 603	\$ -	\$ 7,991	\$ 16,177	202%	150%	0%	138%	\$324	\$234	\$0	\$234				
201112	34	46	\$ 6,955	\$ 3,239	\$ 553	\$ -	\$ 7,508	\$ 3,239	43%	137%	0%	127%	\$70	\$213	\$0	\$213				
201201	34	44	\$ 6,955	\$ 28,368	\$ 565	\$ -	\$ 7,520	\$ 28,368	377%	167%	0%	154%	\$645	\$260	\$0	\$260				
201202	35	48	\$ 6,798	\$ 3,644	\$ 553	\$ -	\$ 7,351	\$ 3,644	50%	156%	0%	144%	\$76	\$241	\$0	\$241				
201203	31	42	\$ 5,981	\$ 2,557	\$ 505	\$ -	\$ 6,486	\$ 2,557	39%	147%	0%	136%	\$61	\$225	\$0	\$225				
201204	30	41	\$ 5,827	\$ 13,456	\$ 489	\$ -	\$ 6,316	\$ 13,456	213%	152%	0%	141%	\$328	\$232	\$0	\$232	-29.5%		-29.5%	
201205	29	40	\$ 5,477	\$ 1,897	\$ 455	\$ -	\$ 5,932	\$ 1,897	32%	149%	0%	138%	\$47	\$224	\$0	\$224	56.5%		56.5%	
201206	25	33	\$ 5,338	\$ 591	\$ 419	\$ -	\$ 5,757	\$ 591	10%	144%	0%	133%	\$18	\$219	\$0	\$219	64.6%		64.6%	
201207	25	36	\$ 5,501	\$ 404	\$ 418	\$ 1,353	\$ 5,919	\$ 1,757	30%	131%	21%	123%	\$49	\$198	\$3	\$200	-0.8%		0.5%	
201208	25	36	\$ 5,543	\$ 5,563	\$ 418	\$ 773	\$ 5,961	\$ 6,336	106%	106%	34%	101%	\$176	\$160	\$4	\$165	-48.1%		-46.8%	
201209	23	34	\$ 5,454	\$ 441	\$ 396	\$ 434	\$ 5,850	\$ 876	15%	105%	43%	101%	\$26	\$159	\$5	\$164	-36.6%		-34.6%	
201210	24	35	\$ 5,454	\$ 1,556	\$ 396	\$ 352	\$ 5,850	\$ 1,908	33%	107%	50%	103%	\$55	\$161	\$6	\$167	-25.9%		-23.1%	
201211	23	34	\$ 5,293	\$ 950	\$ 384	\$ 828	\$ 5,677	\$ 1,778	31%	89%	67%	87%	\$52	\$134	\$8	\$142	-42.9%		-39.5%	
201212	22	33	\$ 5,293	\$ 832	\$ 384	\$ 968	\$ 5,677	\$ 1,800	32%	87%	87%	87%	\$55	\$132	\$10	\$142	-37.9%		-33.1%	
Experience Period	366	496	\$ 75,035	\$ 78,949	\$ 6,015	\$ 2,560	\$ 81,050	\$ 81,509	0%	105%	43%	101%	\$164	\$159	\$5	\$164	-36.6%		-34.6%	

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 HMO-UW-HSA
 Corridor

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)				
Current Rate Level				04/2013		=(e)/(f)						Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ 1,678	\$ 113	7%	7%	7%	\$8	\$8	\$0	\$8							
201105	24	27	\$ 3,218	\$ 30,202	\$ -	\$ -	\$ 3,218	\$ 30,202	939%	619%	619%	\$1,119	\$722	\$0	\$722							
201106	38	43	\$ 5,114	\$ 707	\$ -	\$ -	\$ 5,114	\$ 707	14%	310%	310%	\$16	\$365	\$0	\$365							
201107	56	71	\$ 6,713	\$ 7,156	\$ -	\$ -	\$ 6,713	\$ 7,156	107%	228%	228%	\$101	\$245	\$0	\$245							
201108	63	81	\$ 7,026	\$ 3,748	\$ -	\$ -	\$ 7,026	\$ 3,748	53%	177%	177%	\$46	\$177	\$0	\$177							
201109	74	92	\$ 10,162	\$ 4,176	\$ -	\$ 74	\$ 10,162	\$ 4,250	42%	136%	136%	\$46	\$140	\$0	\$140							
201110	73	91	\$ 10,092	\$ 15,656	\$ -	\$ 216	\$ 10,092	\$ 15,872	157%	140%	141%	\$174	\$147	\$1	\$148							
201111	69	87	\$ 7,623	\$ 12,759	\$ -	\$ 262	\$ 7,623	\$ 13,021	171%	144%	145%	\$150	\$147	\$1	\$148							
201112	66	82	\$ 7,290	\$ 22,575	\$ -	\$ -	\$ 7,290	\$ 22,575	310%	165%	166%	\$275	\$165	\$1	\$166							
201201	61	77	\$ 6,946	\$ 20,708	\$ -	\$ -	\$ 6,946	\$ 20,708	298%	179%	180%	\$269	\$177	\$1	\$178							
201202	58	75	\$ 6,759	\$ 1,275	\$ -	\$ -	\$ 6,759	\$ 1,275	19%	164%	165%	\$17	\$161	\$1	\$161							
201203	58	75	\$ 6,759	\$ 1,571	\$ -	\$ -	\$ 6,759	\$ 1,571	23%	152%	153%	\$21	\$148	\$1	\$149							
201204	56	72	\$ 6,624	\$ 9,178	\$ -	\$ -	\$ 6,624	\$ 9,178	139%	154%	154%	\$127	\$149	\$1	\$149	#####				#####		
201205	56	72	\$ 6,594	\$ 3,440	\$ -	\$ -	\$ 6,594	\$ 3,440	52%	117%	118%	\$48	\$112	\$1	\$113	-84.5%				-84.4%		
201206	56	72	\$ 6,573	\$ 4,500	\$ -	\$ -	\$ 6,573	\$ 4,500	68%	120%	120%	\$62	\$113	\$1	\$113	-69.1%				-69.0%		
201207	53	69	\$ 6,448	\$ 35,754	\$ -	\$ 3,598	\$ 6,448	\$ 39,352	610%	152%	157%	\$570	\$143	\$4	\$148	-41.5%				-39.7%		
201208	51	69	\$ 6,426	\$ 85,445	\$ -	\$ 2,414	\$ 6,426	\$ 87,860	1367%	246%	253%	\$1,273	\$233	\$7	\$240	31.5%				35.5%		
201209	49	67	\$ 5,973	\$ 4,631	\$ -	\$ 424	\$ 5,973	\$ 5,055	85%	259%	267%	\$75	\$240	\$8	\$247	70.9%	3304.9%			76.1%		
201210	49	67	\$ 5,973	\$ 2,675	\$ -	\$ 2,044	\$ 5,973	\$ 4,719	79%	256%	267%	\$70	\$231	\$10	\$241	57.3%	1332.5%			63.3%		
201211	47	64	\$ 5,908	\$ 7,680	\$ -	\$ 765	\$ 5,908	\$ 8,445	143%	255%	267%	\$132	\$232	\$11	\$242	57.6%	887.1%			63.7%		
201212	47	64	\$ 5,908	\$ 1,835	\$ -	\$ 3,359	\$ 5,908	\$ 5,194	88%	232%	249%	\$81	\$212	\$15	\$227	28.6%	1496.6%			36.9%		
Experience Period	706	908	\$ 84,107	\$ 217,492	\$ -	\$ 6,914	\$ 84,107	\$ 224,406	0%	259%	267%	\$247	\$240	\$8	\$247	70.9%	3304.9%			76.1%		

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW - GF & Corridor
Project Name/Number: 1868_DC HMO UW - GF & Corridor /1868

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/02/2013		Rate	1868_DC HMO UW - GF & Corridor - Rate Filing	05/02/2013	1868_DC_BC UW - GF & Corridor - Rate Filing - Revised 3-2-13.pdf (Superseded)
03/02/2013		Supporting Document	Actuarial Memorandum	05/02/2013	1868_DC_BC UW - GF & Corridor - Actuarial Memorandum - Revised 3-2-13.pdf (Superseded)
03/01/2013		Rate	1868_DC HMO UW - GF & Corridor - Rate Filing	03/02/2013	1868_DC_BC UW - GF & Corridor - Rate Filing.pdf (Superseded)
03/01/2013		Supporting Document	Cover Letter All Filings	05/02/2013	1868_Cover Letter.pdf (Superseded)
03/01/2013		Supporting Document	Actuarial Memorandum	03/02/2013	1868_DC_BC UW - GF & Corridor - Actuarial Memorandum.pdf (Superseded)

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

District of Columbia

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

**Rate Filing # 1868
Rate Filing**

**Effective 7/1/2013
and
Effective 10/1/2013**

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN (including Saver & H.S.A.)**

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:

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

UNDERWRITTEN SAVER:

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

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

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

Corridor:

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$281.27**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$129	-	-	-
6-17	\$115	\$225	\$231	\$308
18-20	\$169	\$329	\$338	\$451
21	\$172	\$335	\$343	\$458
22	\$174	\$340	\$349	\$466
23	\$180	\$351	\$360	\$481
24	\$183	\$357	\$366	\$488
25	\$186	\$362	\$371	\$496
26	\$191	\$373	\$383	\$511
27	\$194	\$378	\$388	\$518
28	\$197	\$384	\$394	\$526
29	\$203	\$395	\$405	\$541
30	\$205	\$400	\$411	\$548
31	\$211	\$411	\$422	\$563
32	\$214	\$417	\$428	\$571
33	\$219	\$428	\$439	\$586
34	\$222	\$433	\$444	\$593
35	\$228	\$444	\$456	\$608
36	\$231	\$450	\$461	\$616
37	\$236	\$461	\$473	\$631
38	\$242	\$472	\$484	\$646
39	\$245	\$477	\$489	\$653
40	\$250	\$488	\$501	\$668
41	\$262	\$510	\$523	\$698
42	\$276	\$538	\$551	\$736
43	\$287	\$559	\$574	\$766
44	\$301	\$587	\$602	\$804
45	\$315	\$614	\$630	\$841
46	\$329	\$642	\$658	\$879
47	\$343	\$669	\$686	\$916
48	\$360	\$702	\$720	\$961
49	\$377	\$735	\$754	\$1,006
50	\$394	\$768	\$788	\$1,051
51	\$411	\$801	\$821	\$1,096
52	\$430	\$839	\$861	\$1,149
53	\$450	\$878	\$900	\$1,202
54	\$470	\$916	\$939	\$1,254
55	\$492	\$960	\$984	\$1,314
56	\$515	\$1,004	\$1,029	\$1,374
57	\$540	\$1,053	\$1,080	\$1,442
58	\$563	\$1,097	\$1,125	\$1,502
59	\$591	\$1,152	\$1,181	\$1,577
60	\$616	\$1,201	\$1,232	\$1,645
61	\$644	\$1,256	\$1,288	\$1,720
62	\$675	\$1,316	\$1,350	\$1,802
63	\$706	\$1,377	\$1,412	\$1,885
64	\$737	\$1,437	\$1,474	\$1,968
65	\$771	\$1,503	\$1,541	\$2,058
65+	\$807	\$1,574	\$1,614	\$2,155

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.75**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$204	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$417
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$332	\$444
25	\$169	\$329	\$338	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$498
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$199	\$389	\$399	\$533
34	\$202	\$394	\$404	\$539
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$574
38	\$220	\$429	\$440	\$587
39	\$223	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$697
44	\$274	\$534	\$547	\$731
45	\$286	\$559	\$573	\$765
46	\$299	\$583	\$598	\$799
47	\$312	\$608	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$685	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$783	\$1,045
53	\$409	\$798	\$818	\$1,093
54	\$427	\$833	\$854	\$1,140
55	\$448	\$873	\$895	\$1,195
56	\$468	\$913	\$936	\$1,250
57	\$491	\$958	\$982	\$1,311
58	\$512	\$997	\$1,023	\$1,366
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,495
61	\$586	\$1,142	\$1,171	\$1,564
62	\$614	\$1,197	\$1,228	\$1,639
63	\$642	\$1,252	\$1,284	\$1,714
64	\$670	\$1,307	\$1,340	\$1,789
65	\$701	\$1,366	\$1,402	\$1,871
65+	\$734	\$1,431	\$1,468	\$1,960

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$233.49**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$107	-	-	-
6-17	\$96	\$187	\$191	\$256
18-20	\$140	\$273	\$280	\$374
21	\$142	\$278	\$285	\$380
22	\$145	\$282	\$290	\$387
23	\$149	\$291	\$299	\$399
24	\$152	\$296	\$304	\$405
25	\$154	\$301	\$308	\$411
26	\$159	\$310	\$318	\$424
27	\$161	\$314	\$322	\$430
28	\$163	\$319	\$327	\$436
29	\$168	\$328	\$336	\$449
30	\$170	\$332	\$341	\$455
31	\$175	\$341	\$350	\$468
32	\$177	\$346	\$355	\$474
33	\$182	\$355	\$364	\$486
34	\$184	\$360	\$369	\$493
35	\$189	\$369	\$378	\$505
36	\$191	\$373	\$383	\$511
37	\$196	\$382	\$392	\$524
38	\$201	\$392	\$402	\$536
39	\$203	\$396	\$406	\$542
40	\$208	\$405	\$416	\$555
41	\$217	\$423	\$434	\$580
42	\$229	\$446	\$458	\$611
43	\$238	\$464	\$476	\$636
44	\$250	\$487	\$500	\$667
45	\$262	\$510	\$523	\$698
46	\$273	\$533	\$546	\$729
47	\$285	\$555	\$570	\$761
48	\$299	\$583	\$598	\$798
49	\$313	\$610	\$626	\$835
50	\$327	\$637	\$654	\$873
51	\$341	\$665	\$682	\$910
52	\$357	\$697	\$714	\$954
53	\$374	\$728	\$747	\$997
54	\$390	\$760	\$780	\$1,041
55	\$409	\$797	\$817	\$1,091
56	\$427	\$833	\$855	\$1,141
57	\$448	\$874	\$897	\$1,197
58	\$467	\$911	\$934	\$1,247
59	\$490	\$956	\$981	\$1,309
60	\$511	\$997	\$1,023	\$1,365
61	\$535	\$1,043	\$1,069	\$1,428
62	\$560	\$1,093	\$1,121	\$1,496
63	\$586	\$1,143	\$1,172	\$1,565
64	\$612	\$1,193	\$1,223	\$1,633
65	\$640	\$1,248	\$1,280	\$1,708
65+	\$670	\$1,307	\$1,340	\$1,789

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30
Specialist Copay \$40
* Prescription Drug: priced separately

** No Maternity

Base Rate **\$249.69**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$115	-	-	-
6-17	\$102	\$200	\$205	\$273
18-20	\$150	\$292	\$300	\$400
21	\$152	\$297	\$305	\$407
22	\$155	\$302	\$310	\$413
23	\$160	\$312	\$320	\$427
24	\$162	\$316	\$325	\$433
25	\$165	\$321	\$330	\$440
26	\$170	\$331	\$340	\$453
27	\$172	\$336	\$345	\$460
28	\$175	\$341	\$350	\$467
29	\$180	\$351	\$360	\$480
30	\$182	\$355	\$365	\$487
31	\$187	\$365	\$375	\$500
32	\$190	\$370	\$380	\$507
33	\$195	\$380	\$390	\$520
34	\$197	\$385	\$395	\$527
35	\$202	\$394	\$404	\$540
36	\$205	\$399	\$409	\$547
37	\$210	\$409	\$419	\$560
38	\$215	\$419	\$429	\$573
39	\$217	\$424	\$434	\$580
40	\$222	\$433	\$444	\$593
41	\$232	\$453	\$464	\$620
42	\$245	\$477	\$489	\$653
43	\$255	\$497	\$509	\$680
44	\$267	\$521	\$534	\$713
45	\$280	\$545	\$559	\$747
46	\$292	\$570	\$584	\$780
47	\$305	\$594	\$609	\$813
48	\$320	\$623	\$639	\$853
49	\$335	\$652	\$669	\$893
50	\$350	\$682	\$699	\$933
51	\$365	\$711	\$729	\$973
52	\$382	\$745	\$764	\$1,020
53	\$400	\$779	\$799	\$1,067
54	\$417	\$813	\$834	\$1,113
55	\$437	\$852	\$874	\$1,167
56	\$457	\$891	\$914	\$1,220
57	\$479	\$935	\$959	\$1,280
58	\$499	\$974	\$999	\$1,333
59	\$524	\$1,022	\$1,049	\$1,400
60	\$547	\$1,066	\$1,094	\$1,460
61	\$572	\$1,115	\$1,144	\$1,527
62	\$599	\$1,169	\$1,199	\$1,600
63	\$627	\$1,222	\$1,253	\$1,673
64	\$654	\$1,276	\$1,308	\$1,747
65	\$684	\$1,334	\$1,368	\$1,827
>65	\$717	\$1,397	\$1,433	\$1,913

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

 Base Rate **\$137.67**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$63	-	-	-
6-17	\$56	\$110	\$113	\$151
18-20	\$80	\$156	\$160	\$213
21	\$81	\$158	\$162	\$217
22	\$83	\$161	\$165	\$221
23	\$84	\$164	\$168	\$224
24	\$85	\$166	\$171	\$228
25	\$87	\$169	\$173	\$232
26	\$88	\$172	\$176	\$235
27	\$89	\$174	\$179	\$239
28	\$91	\$177	\$182	\$243
29	\$92	\$180	\$184	\$246
30	\$95	\$185	\$190	\$254
31	\$98	\$191	\$195	\$261
32	\$100	\$196	\$201	\$268
33	\$103	\$201	\$207	\$276
34	\$106	\$207	\$212	\$283
35	\$109	\$212	\$218	\$290
36	\$112	\$217	\$223	\$298
37	\$114	\$223	\$229	\$305
38	\$117	\$228	\$234	\$312
39	\$120	\$234	\$240	\$320
40	\$123	\$239	\$245	\$327
41	\$128	\$250	\$256	\$342
42	\$135	\$263	\$270	\$360
43	\$140	\$274	\$281	\$375
44	\$147	\$287	\$295	\$393
45	\$154	\$301	\$308	\$412
46	\$161	\$314	\$322	\$430
47	\$168	\$328	\$336	\$448
48	\$176	\$344	\$352	\$471
49	\$184	\$360	\$369	\$493
50	\$193	\$376	\$385	\$515
51	\$201	\$392	\$402	\$537
52	\$211	\$411	\$421	\$562
53	\$220	\$430	\$441	\$588
54	\$230	\$448	\$460	\$614
55	\$241	\$470	\$482	\$643
56	\$252	\$491	\$504	\$673
57	\$264	\$515	\$529	\$706
58	\$275	\$537	\$551	\$735
59	\$289	\$564	\$578	\$772
60	\$301	\$588	\$603	\$805
61	\$315	\$615	\$631	\$842
62	\$330	\$644	\$661	\$882
63	\$346	\$674	\$691	\$923
64	\$361	\$703	\$721	\$963
65	\$377	\$736	\$754	\$1,007
65+	\$395	\$770	\$790	\$1,055

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$83.23**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$38	-	-	-
6-17	\$34	\$67	\$68	\$91
18-20	\$48	\$94	\$97	\$129
21	\$49	\$96	\$98	\$131
22	\$50	\$97	\$100	\$133
23	\$51	\$99	\$102	\$136
24	\$52	\$101	\$103	\$138
25	\$52	\$102	\$105	\$140
26	\$53	\$104	\$107	\$142
27	\$54	\$105	\$108	\$144
28	\$55	\$107	\$110	\$147
29	\$56	\$109	\$112	\$149
30	\$57	\$112	\$115	\$153
31	\$59	\$115	\$118	\$158
32	\$61	\$118	\$122	\$162
33	\$62	\$122	\$125	\$167
34	\$64	\$125	\$128	\$171
35	\$66	\$128	\$132	\$176
36	\$67	\$131	\$135	\$180
37	\$69	\$135	\$138	\$184
38	\$71	\$138	\$141	\$189
39	\$72	\$141	\$145	\$193
40	\$74	\$144	\$148	\$198
41	\$77	\$151	\$155	\$207
42	\$82	\$159	\$163	\$218
43	\$85	\$166	\$170	\$227
44	\$89	\$174	\$178	\$238
45	\$93	\$182	\$186	\$249
46	\$97	\$190	\$195	\$260
47	\$102	\$198	\$203	\$271
48	\$107	\$208	\$213	\$284
49	\$112	\$217	\$223	\$298
50	\$117	\$227	\$233	\$311
51	\$122	\$237	\$243	\$324
52	\$127	\$248	\$255	\$340
53	\$133	\$260	\$266	\$356
54	\$139	\$271	\$278	\$371
55	\$146	\$284	\$291	\$389
56	\$152	\$297	\$305	\$407
57	\$160	\$312	\$320	\$427
58	\$166	\$325	\$333	\$444
59	\$175	\$341	\$350	\$467
60	\$182	\$355	\$365	\$487
61	\$191	\$372	\$381	\$509
62	\$200	\$390	\$400	\$533
63	\$209	\$407	\$418	\$558
64	\$218	\$425	\$436	\$582
65	\$228	\$445	\$456	\$609
65+	\$239	\$466	\$478	\$638

BSBS Code: **H802**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

Deductible = \$150
RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand
Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = **\$16.86**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$13	\$14	\$18
18-20	\$10	\$20	\$20	\$27
21	\$10	\$20	\$21	\$27
22	\$10	\$20	\$21	\$28
23	\$11	\$21	\$22	\$29
24	\$11	\$21	\$22	\$29
25	\$11	\$22	\$22	\$30
26	\$11	\$22	\$23	\$31
27	\$12	\$23	\$23	\$31
28	\$12	\$23	\$24	\$32
29	\$12	\$24	\$24	\$32
30	\$12	\$24	\$25	\$33
31	\$13	\$25	\$25	\$34
32	\$13	\$25	\$26	\$34
33	\$13	\$26	\$26	\$35
34	\$13	\$26	\$27	\$36
35	\$14	\$27	\$27	\$36
36	\$14	\$27	\$28	\$37
37	\$14	\$28	\$28	\$38
38	\$14	\$28	\$29	\$39
39	\$15	\$29	\$29	\$39
40	\$15	\$29	\$30	\$40
41	\$16	\$31	\$31	\$42
42	\$17	\$32	\$33	\$44
43	\$17	\$34	\$34	\$46
44	\$18	\$35	\$36	\$48
45	\$19	\$37	\$38	\$50
46	\$20	\$38	\$39	\$53
47	\$21	\$40	\$41	\$55
48	\$22	\$42	\$43	\$58
49	\$23	\$44	\$45	\$60
50	\$24	\$46	\$47	\$63
51	\$25	\$48	\$49	\$66
52	\$26	\$50	\$52	\$69
53	\$27	\$53	\$54	\$72
54	\$28	\$55	\$56	\$75
55	\$30	\$58	\$59	\$79
56	\$31	\$60	\$62	\$82
57	\$32	\$63	\$65	\$86
58	\$34	\$66	\$67	\$90
59	\$35	\$69	\$71	\$95
60	\$37	\$72	\$74	\$99
61	\$39	\$75	\$77	\$103
62	\$40	\$79	\$81	\$108
63	\$42	\$83	\$85	\$113
64	\$44	\$86	\$88	\$118
65	\$46	\$90	\$92	\$123
>65	\$48	\$94	\$97	\$129

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$271.21**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$125	-	-	-
6-17	\$111	\$217	\$222	\$297
18-20	\$163	\$317	\$325	\$434
21	\$165	\$323	\$331	\$442
22	\$168	\$328	\$336	\$449
23	\$174	\$338	\$347	\$463
24	\$176	\$344	\$353	\$471
25	\$179	\$349	\$358	\$478
26	\$184	\$360	\$369	\$492
27	\$187	\$365	\$374	\$500
28	\$190	\$370	\$380	\$507
29	\$195	\$381	\$391	\$521
30	\$198	\$386	\$396	\$529
31	\$203	\$397	\$407	\$543
32	\$206	\$402	\$412	\$550
33	\$212	\$413	\$423	\$565
34	\$214	\$418	\$429	\$572
35	\$220	\$428	\$439	\$587
36	\$222	\$434	\$445	\$594
37	\$228	\$444	\$456	\$608
38	\$233	\$455	\$466	\$623
39	\$236	\$460	\$472	\$630
40	\$241	\$471	\$483	\$644
41	\$252	\$492	\$504	\$673
42	\$266	\$518	\$532	\$710
43	\$277	\$539	\$553	\$739
44	\$290	\$566	\$580	\$775
45	\$304	\$592	\$608	\$811
46	\$317	\$619	\$635	\$847
47	\$331	\$645	\$662	\$883
48	\$347	\$677	\$694	\$927
49	\$363	\$709	\$727	\$970
50	\$380	\$740	\$759	\$1,014
51	\$396	\$772	\$792	\$1,057
52	\$415	\$809	\$830	\$1,108
53	\$434	\$846	\$868	\$1,159
54	\$453	\$883	\$906	\$1,209
55	\$475	\$926	\$949	\$1,267
56	\$496	\$968	\$993	\$1,325
57	\$521	\$1,015	\$1,041	\$1,390
58	\$542	\$1,058	\$1,085	\$1,448
59	\$570	\$1,111	\$1,139	\$1,521
60	\$594	\$1,158	\$1,188	\$1,586
61	\$621	\$1,211	\$1,242	\$1,658
62	\$651	\$1,269	\$1,302	\$1,738
63	\$681	\$1,327	\$1,361	\$1,818
64	\$711	\$1,386	\$1,421	\$1,897
65	\$743	\$1,449	\$1,486	\$1,984
65+	\$778	\$1,518	\$1,557	\$2,078

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.69**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$204	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$416
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$332	\$444
25	\$169	\$329	\$338	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$498
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$199	\$389	\$399	\$532
34	\$202	\$394	\$404	\$539
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$573
38	\$220	\$429	\$440	\$587
39	\$222	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$696
44	\$274	\$533	\$547	\$730
45	\$286	\$558	\$573	\$765
46	\$299	\$583	\$598	\$799
47	\$312	\$608	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$685	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$782	\$1,045
53	\$409	\$798	\$818	\$1,092
54	\$427	\$833	\$854	\$1,140
55	\$447	\$873	\$895	\$1,195
56	\$468	\$912	\$936	\$1,249
57	\$491	\$957	\$982	\$1,311
58	\$511	\$997	\$1,023	\$1,365
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,495
61	\$586	\$1,142	\$1,171	\$1,563
62	\$614	\$1,197	\$1,227	\$1,638
63	\$642	\$1,251	\$1,284	\$1,714
64	\$670	\$1,306	\$1,340	\$1,789
65	\$701	\$1,366	\$1,401	\$1,871
65+	\$734	\$1,431	\$1,468	\$1,959

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$233.48**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$107	-	-	-
6-17	\$96	\$187	\$191	\$256
18-20	\$140	\$273	\$280	\$374
21	\$142	\$278	\$285	\$380
22	\$145	\$282	\$290	\$387
23	\$149	\$291	\$299	\$399
24	\$152	\$296	\$304	\$405
25	\$154	\$300	\$308	\$411
26	\$159	\$310	\$318	\$424
27	\$161	\$314	\$322	\$430
28	\$163	\$319	\$327	\$436
29	\$168	\$328	\$336	\$449
30	\$170	\$332	\$341	\$455
31	\$175	\$341	\$350	\$468
32	\$177	\$346	\$355	\$474
33	\$182	\$355	\$364	\$486
34	\$184	\$360	\$369	\$492
35	\$189	\$369	\$378	\$505
36	\$191	\$373	\$383	\$511
37	\$196	\$382	\$392	\$524
38	\$201	\$392	\$402	\$536
39	\$203	\$396	\$406	\$542
40	\$208	\$405	\$416	\$555
41	\$217	\$423	\$434	\$580
42	\$229	\$446	\$458	\$611
43	\$238	\$464	\$476	\$636
44	\$250	\$487	\$500	\$667
45	\$261	\$510	\$523	\$698
46	\$273	\$533	\$546	\$729
47	\$285	\$555	\$570	\$761
48	\$299	\$583	\$598	\$798
49	\$313	\$610	\$626	\$835
50	\$327	\$637	\$654	\$873
51	\$341	\$665	\$682	\$910
52	\$357	\$697	\$714	\$954
53	\$374	\$728	\$747	\$997
54	\$390	\$760	\$780	\$1,041
55	\$409	\$797	\$817	\$1,091
56	\$427	\$833	\$855	\$1,141
57	\$448	\$874	\$897	\$1,197
58	\$467	\$911	\$934	\$1,247
59	\$490	\$956	\$981	\$1,309
60	\$511	\$997	\$1,023	\$1,365
61	\$535	\$1,043	\$1,069	\$1,428
62	\$560	\$1,093	\$1,121	\$1,496
63	\$586	\$1,143	\$1,172	\$1,565
64	\$612	\$1,193	\$1,223	\$1,633
65	\$640	\$1,247	\$1,279	\$1,708
65+	\$670	\$1,307	\$1,340	\$1,789

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$206.12

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$95	-	-	-
6-17	\$85	\$165	\$169	\$226
18-20	\$124	\$241	\$247	\$330
21	\$126	\$245	\$251	\$336
22	\$128	\$249	\$256	\$341
23	\$132	\$257	\$264	\$352
24	\$134	\$261	\$268	\$358
25	\$136	\$265	\$272	\$363
26	\$140	\$273	\$280	\$374
27	\$142	\$277	\$284	\$380
28	\$144	\$281	\$289	\$385
29	\$148	\$289	\$297	\$396
30	\$150	\$293	\$301	\$402
31	\$155	\$301	\$309	\$413
32	\$157	\$305	\$313	\$418
33	\$161	\$314	\$322	\$429
34	\$163	\$318	\$326	\$435
35	\$167	\$326	\$334	\$446
36	\$169	\$330	\$338	\$451
37	\$173	\$338	\$346	\$462
38	\$177	\$346	\$355	\$473
39	\$179	\$350	\$359	\$479
40	\$183	\$358	\$367	\$490
41	\$192	\$374	\$383	\$512
42	\$202	\$394	\$404	\$539
43	\$210	\$410	\$420	\$561
44	\$221	\$430	\$441	\$589
45	\$231	\$450	\$462	\$616
46	\$241	\$470	\$482	\$644
47	\$251	\$490	\$503	\$671
48	\$264	\$514	\$528	\$704
49	\$276	\$539	\$552	\$737
50	\$289	\$563	\$577	\$770
51	\$301	\$587	\$602	\$803
52	\$315	\$615	\$631	\$842
53	\$330	\$643	\$660	\$881
54	\$344	\$671	\$688	\$919
55	\$361	\$703	\$721	\$963
56	\$377	\$736	\$754	\$1,007
57	\$396	\$772	\$792	\$1,057
58	\$412	\$804	\$824	\$1,101
59	\$433	\$844	\$866	\$1,156
60	\$451	\$880	\$903	\$1,205
61	\$472	\$920	\$944	\$1,260
62	\$495	\$965	\$989	\$1,321
63	\$517	\$1,009	\$1,035	\$1,381
64	\$540	\$1,053	\$1,080	\$1,442
65	\$565	\$1,101	\$1,130	\$1,508
>65	\$592	\$1,154	\$1,183	\$1,579

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

 Base Rate **\$164.74**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$76	-	-	-
6-17	\$68	\$132	\$135	\$180
18-20	\$96	\$186	\$191	\$255
21	\$97	\$190	\$194	\$260
22	\$99	\$193	\$198	\$264
23	\$100	\$196	\$201	\$268
24	\$102	\$199	\$204	\$273
25	\$104	\$202	\$208	\$277
26	\$105	\$206	\$211	\$282
27	\$107	\$209	\$214	\$286
28	\$109	\$212	\$217	\$290
29	\$110	\$215	\$221	\$295
30	\$114	\$222	\$227	\$304
31	\$117	\$228	\$234	\$312
32	\$120	\$235	\$241	\$321
33	\$124	\$241	\$247	\$330
34	\$127	\$247	\$254	\$339
35	\$130	\$254	\$260	\$347
36	\$133	\$260	\$267	\$356
37	\$137	\$267	\$273	\$365
38	\$140	\$273	\$280	\$374
39	\$143	\$279	\$287	\$383
40	\$147	\$286	\$293	\$391
41	\$153	\$299	\$306	\$409
42	\$161	\$315	\$323	\$431
43	\$168	\$328	\$336	\$449
44	\$176	\$344	\$353	\$471
45	\$185	\$360	\$369	\$493
46	\$193	\$376	\$385	\$515
47	\$201	\$392	\$402	\$537
48	\$211	\$411	\$422	\$563
49	\$221	\$430	\$442	\$589
50	\$231	\$450	\$461	\$616
51	\$241	\$469	\$481	\$642
52	\$252	\$492	\$504	\$673
53	\$264	\$514	\$527	\$704
54	\$275	\$536	\$550	\$735
55	\$288	\$562	\$577	\$770
56	\$301	\$588	\$603	\$805
57	\$316	\$617	\$633	\$845
58	\$329	\$642	\$659	\$880
59	\$346	\$675	\$692	\$924
60	\$361	\$704	\$722	\$963
61	\$377	\$736	\$755	\$1,007
62	\$395	\$771	\$791	\$1,056
63	\$413	\$806	\$827	\$1,104
64	\$432	\$842	\$863	\$1,152
65	\$451	\$880	\$903	\$1,205
65+	\$473	\$922	\$946	\$1,262

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$105.19**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$48	-	-	-
6-17	\$43	\$84	\$86	\$115
18-20	\$61	\$119	\$122	\$163
21	\$62	\$121	\$124	\$166
22	\$63	\$123	\$126	\$169
23	\$64	\$125	\$128	\$171
24	\$65	\$127	\$130	\$174
25	\$66	\$129	\$133	\$177
26	\$67	\$131	\$135	\$180
27	\$68	\$133	\$137	\$183
28	\$69	\$135	\$139	\$185
29	\$70	\$137	\$141	\$188
30	\$73	\$142	\$145	\$194
31	\$75	\$146	\$149	\$199
32	\$77	\$150	\$154	\$205
33	\$79	\$154	\$158	\$211
34	\$81	\$158	\$162	\$216
35	\$83	\$162	\$166	\$222
36	\$85	\$166	\$170	\$227
37	\$87	\$170	\$175	\$233
38	\$89	\$174	\$179	\$239
39	\$92	\$178	\$183	\$244
40	\$94	\$183	\$187	\$250
41	\$98	\$191	\$196	\$261
42	\$103	\$201	\$206	\$275
43	\$107	\$209	\$215	\$286
44	\$113	\$219	\$225	\$301
45	\$118	\$230	\$236	\$315
46	\$123	\$240	\$246	\$329
47	\$128	\$250	\$257	\$343
48	\$135	\$263	\$269	\$359
49	\$141	\$275	\$282	\$376
50	\$147	\$287	\$295	\$393
51	\$154	\$299	\$307	\$410
52	\$161	\$314	\$322	\$430
53	\$168	\$328	\$337	\$449
54	\$176	\$343	\$351	\$469
55	\$184	\$359	\$368	\$492
56	\$192	\$375	\$385	\$514
57	\$202	\$394	\$404	\$539
58	\$210	\$410	\$421	\$562
59	\$221	\$431	\$442	\$590
60	\$230	\$449	\$461	\$615
61	\$241	\$470	\$482	\$643
62	\$252	\$492	\$505	\$674
63	\$264	\$515	\$528	\$705
64	\$276	\$537	\$551	\$736
65	\$288	\$562	\$576	\$770
65+	\$302	\$589	\$604	\$806

BSBS Code: **H802**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
Average Individual Premium	=	\$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

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

Average Individual Premium	=	\$13.91
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<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$6			
6-17	\$6	\$11	\$11	\$15
18-20	\$8	\$16	\$17	\$22
21	\$8	\$17	\$17	\$23
22	\$9	\$17	\$17	\$23
23	\$9	\$17	\$18	\$24
24	\$9	\$18	\$18	\$24
25	\$9	\$18	\$18	\$25
26	\$9	\$18	\$19	\$25
27	\$10	\$19	\$19	\$26
28	\$10	\$19	\$19	\$26
29	\$10	\$20	\$20	\$27
30	\$10	\$20	\$20	\$27
31	\$10	\$20	\$21	\$28
32	\$11	\$21	\$21	\$28
33	\$11	\$21	\$22	\$29
34	\$11	\$21	\$22	\$29
35	\$11	\$22	\$23	\$30
36	\$11	\$22	\$23	\$30
37	\$12	\$23	\$23	\$31
38	\$12	\$23	\$24	\$32
39	\$12	\$24	\$24	\$32
40	\$12	\$24	\$25	\$33
41	\$13	\$25	\$26	\$35
42	\$14	\$27	\$27	\$36
43	\$14	\$28	\$28	\$38
44	\$15	\$29	\$30	\$40
45	\$16	\$30	\$31	\$42
46	\$16	\$32	\$33	\$43
47	\$17	\$33	\$34	\$45
48	\$18	\$35	\$36	\$48
49	\$19	\$36	\$37	\$50
50	\$19	\$38	\$39	\$52
51	\$20	\$40	\$41	\$54
52	\$21	\$42	\$43	\$57
53	\$22	\$43	\$45	\$59
54	\$23	\$45	\$46	\$62
55	\$24	\$47	\$49	\$65
56	\$25	\$50	\$51	\$68
57	\$27	\$52	\$53	\$71
58	\$28	\$54	\$56	\$74
59	\$29	\$57	\$58	\$78
60	\$30	\$59	\$61	\$81
61	\$32	\$62	\$64	\$85
62	\$33	\$65	\$67	\$89
63	\$35	\$68	\$70	\$93
64	\$36	\$71	\$73	\$97
65	\$38	\$74	\$76	\$102
>65	\$40	\$78	\$80	\$107

BSBS Code: RJ11

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$287.46**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$132	-	-	-
6-17	\$118	\$230	\$236	\$315
18-20	\$172	\$336	\$345	\$461
21	\$175	\$342	\$351	\$468
22	\$178	\$348	\$356	\$476
23	\$184	\$359	\$368	\$491
24	\$187	\$364	\$374	\$499
25	\$190	\$370	\$379	\$507
26	\$195	\$381	\$391	\$522
27	\$198	\$387	\$397	\$530
28	\$201	\$392	\$402	\$537
29	\$207	\$404	\$414	\$553
30	\$210	\$409	\$420	\$560
31	\$216	\$420	\$431	\$576
32	\$218	\$426	\$437	\$583
33	\$224	\$437	\$448	\$599
34	\$227	\$443	\$454	\$606
35	\$233	\$454	\$466	\$622
36	\$236	\$460	\$471	\$629
37	\$241	\$471	\$483	\$645
38	\$247	\$482	\$494	\$660
39	\$250	\$488	\$500	\$668
40	\$256	\$499	\$512	\$683
41	\$267	\$521	\$535	\$714
42	\$282	\$549	\$563	\$752
43	\$293	\$572	\$586	\$783
44	\$308	\$600	\$615	\$821
45	\$322	\$628	\$644	\$860
46	\$336	\$656	\$673	\$898
47	\$351	\$684	\$701	\$936
48	\$368	\$718	\$736	\$982
49	\$385	\$751	\$770	\$1,028
50	\$402	\$785	\$805	\$1,075
51	\$420	\$818	\$839	\$1,121
52	\$440	\$858	\$880	\$1,174
53	\$460	\$897	\$920	\$1,228
54	\$480	\$936	\$960	\$1,282
55	\$503	\$981	\$1,006	\$1,343
56	\$526	\$1,026	\$1,052	\$1,405
57	\$552	\$1,076	\$1,104	\$1,474
58	\$575	\$1,121	\$1,150	\$1,535
59	\$604	\$1,177	\$1,207	\$1,612
60	\$630	\$1,228	\$1,259	\$1,681
61	\$658	\$1,284	\$1,317	\$1,758
62	\$690	\$1,345	\$1,380	\$1,842
63	\$722	\$1,407	\$1,443	\$1,926
64	\$753	\$1,469	\$1,506	\$2,011
65	\$788	\$1,536	\$1,575	\$2,103
65+	\$825	\$1,609	\$1,650	\$2,203

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$261.38**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$120	-	-	-
6-17	\$107	\$209	\$214	\$286
18-20	\$157	\$306	\$314	\$419
21	\$159	\$311	\$319	\$426
22	\$162	\$316	\$324	\$433
23	\$167	\$326	\$335	\$447
24	\$170	\$331	\$340	\$454
25	\$173	\$336	\$345	\$461
26	\$178	\$347	\$355	\$475
27	\$180	\$352	\$361	\$482
28	\$183	\$357	\$366	\$489
29	\$188	\$367	\$376	\$502
30	\$191	\$372	\$382	\$509
31	\$196	\$382	\$392	\$523
32	\$199	\$387	\$397	\$530
33	\$204	\$398	\$408	\$544
34	\$206	\$403	\$413	\$551
35	\$212	\$413	\$423	\$565
36	\$214	\$418	\$429	\$572
37	\$220	\$428	\$439	\$586
38	\$225	\$438	\$450	\$600
39	\$227	\$443	\$455	\$607
40	\$233	\$454	\$465	\$621
41	\$243	\$474	\$486	\$649
42	\$256	\$499	\$512	\$684
43	\$267	\$520	\$533	\$712
44	\$280	\$545	\$559	\$747
45	\$293	\$571	\$585	\$782
46	\$306	\$596	\$612	\$817
47	\$319	\$622	\$638	\$851
48	\$335	\$652	\$669	\$893
49	\$350	\$683	\$700	\$935
50	\$366	\$714	\$732	\$977
51	\$382	\$744	\$763	\$1,019
52	\$400	\$780	\$800	\$1,068
53	\$418	\$816	\$836	\$1,117
54	\$437	\$851	\$873	\$1,165
55	\$457	\$892	\$915	\$1,221
56	\$478	\$933	\$957	\$1,277
57	\$502	\$979	\$1,004	\$1,340
58	\$523	\$1,019	\$1,046	\$1,396
59	\$549	\$1,070	\$1,098	\$1,466
60	\$572	\$1,116	\$1,145	\$1,528
61	\$599	\$1,167	\$1,197	\$1,598
62	\$627	\$1,223	\$1,255	\$1,675
63	\$656	\$1,279	\$1,312	\$1,752
64	\$685	\$1,335	\$1,370	\$1,828
65	\$716	\$1,397	\$1,432	\$1,912
65+	\$750	\$1,463	\$1,500	\$2,003

* Maternity is offered as rider at \$126.00

BSBS Code: H405

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten Low Option
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$238.63**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$110	-	-	-
6-17	\$98	\$191	\$196	\$261
18-20	\$143	\$279	\$286	\$382
21	\$146	\$284	\$291	\$389
22	\$148	\$289	\$296	\$395
23	\$153	\$298	\$305	\$408
24	\$155	\$302	\$310	\$414
25	\$157	\$307	\$315	\$421
26	\$162	\$316	\$325	\$433
27	\$165	\$321	\$329	\$440
28	\$167	\$326	\$334	\$446
29	\$172	\$335	\$344	\$459
30	\$174	\$340	\$348	\$465
31	\$179	\$349	\$358	\$478
32	\$181	\$354	\$363	\$484
33	\$186	\$363	\$372	\$497
34	\$189	\$368	\$377	\$503
35	\$193	\$377	\$387	\$516
36	\$196	\$382	\$391	\$522
37	\$200	\$391	\$401	\$535
38	\$205	\$400	\$410	\$548
39	\$208	\$405	\$415	\$554
40	\$212	\$414	\$425	\$567
41	\$222	\$433	\$444	\$593
42	\$234	\$456	\$468	\$624
43	\$243	\$475	\$487	\$650
44	\$255	\$498	\$511	\$682
45	\$267	\$521	\$535	\$714
46	\$279	\$544	\$558	\$745
47	\$291	\$568	\$582	\$777
48	\$305	\$596	\$611	\$816
49	\$320	\$624	\$640	\$854
50	\$334	\$651	\$668	\$892
51	\$348	\$679	\$697	\$930
52	\$365	\$712	\$730	\$975
53	\$382	\$745	\$764	\$1,019
54	\$399	\$777	\$797	\$1,064
55	\$418	\$814	\$835	\$1,115
56	\$437	\$852	\$873	\$1,166
57	\$458	\$893	\$916	\$1,223
58	\$477	\$931	\$955	\$1,274
59	\$501	\$977	\$1,002	\$1,338
60	\$523	\$1,019	\$1,045	\$1,395
61	\$546	\$1,066	\$1,093	\$1,459
62	\$573	\$1,117	\$1,145	\$1,529
63	\$599	\$1,168	\$1,198	\$1,599
64	\$625	\$1,219	\$1,250	\$1,669
65	\$654	\$1,275	\$1,308	\$1,746
65+	\$685	\$1,335	\$1,370	\$1,829

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

PCP Copay \$30
Specialist Copay \$40
* Prescription Drug: priced separately

** No Maternity

Base Rate **\$255.18**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$117	-	-	-
6-17	\$105	\$204	\$209	\$279
18-20	\$153	\$299	\$306	\$409
21	\$156	\$304	\$311	\$416
22	\$158	\$309	\$316	\$422
23	\$163	\$318	\$327	\$436
24	\$166	\$323	\$332	\$443
25	\$168	\$328	\$337	\$450
26	\$174	\$338	\$347	\$463
27	\$176	\$343	\$352	\$470
28	\$179	\$348	\$357	\$477
29	\$184	\$358	\$367	\$491
30	\$186	\$363	\$373	\$497
31	\$191	\$373	\$383	\$511
32	\$194	\$378	\$388	\$518
33	\$199	\$388	\$398	\$531
34	\$202	\$393	\$403	\$538
35	\$207	\$403	\$413	\$552
36	\$209	\$408	\$418	\$559
37	\$214	\$418	\$429	\$572
38	\$219	\$428	\$439	\$586
39	\$222	\$433	\$444	\$593
40	\$227	\$443	\$454	\$606
41	\$237	\$463	\$475	\$634
42	\$250	\$488	\$500	\$668
43	\$260	\$508	\$521	\$695
44	\$273	\$532	\$546	\$729
45	\$286	\$557	\$572	\$763
46	\$299	\$582	\$597	\$797
47	\$311	\$607	\$623	\$831
48	\$327	\$637	\$653	\$872
49	\$342	\$667	\$684	\$913
50	\$357	\$697	\$715	\$954
51	\$373	\$726	\$745	\$995
52	\$390	\$761	\$781	\$1,042
53	\$408	\$796	\$817	\$1,090
54	\$426	\$831	\$852	\$1,138
55	\$447	\$871	\$893	\$1,192
56	\$467	\$911	\$934	\$1,247
57	\$490	\$955	\$980	\$1,308
58	\$510	\$995	\$1,021	\$1,363
59	\$536	\$1,045	\$1,072	\$1,431
60	\$559	\$1,090	\$1,118	\$1,492
61	\$584	\$1,140	\$1,169	\$1,560
62	\$612	\$1,194	\$1,225	\$1,635
63	\$641	\$1,249	\$1,281	\$1,710
64	\$669	\$1,304	\$1,337	\$1,785
65	\$699	\$1,363	\$1,398	\$1,867
>65	\$732	\$1,428	\$1,465	\$1,955

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

Medical

Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate

\$140.70

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$65	-	-	-
6-17	\$58	\$112	\$115	\$154
18-20	\$82	\$159	\$163	\$218
21	\$83	\$162	\$166	\$222
22	\$84	\$165	\$169	\$225
23	\$86	\$167	\$172	\$229
24	\$87	\$170	\$174	\$233
25	\$89	\$173	\$177	\$237
26	\$90	\$176	\$180	\$240
27	\$91	\$178	\$183	\$244
28	\$93	\$181	\$186	\$248
29	\$94	\$184	\$189	\$252
30	\$97	\$189	\$194	\$259
31	\$100	\$195	\$200	\$267
32	\$103	\$200	\$205	\$274
33	\$106	\$206	\$211	\$282
34	\$108	\$211	\$217	\$289
35	\$111	\$217	\$222	\$297
36	\$114	\$222	\$228	\$304
37	\$117	\$228	\$234	\$312
38	\$120	\$233	\$239	\$319
39	\$122	\$239	\$245	\$327
40	\$125	\$244	\$250	\$334
41	\$131	\$255	\$262	\$349
42	\$138	\$269	\$276	\$368
43	\$144	\$280	\$287	\$383
44	\$151	\$294	\$301	\$402
45	\$158	\$307	\$315	\$421
46	\$165	\$321	\$329	\$440
47	\$172	\$335	\$343	\$458
48	\$180	\$351	\$360	\$481
49	\$189	\$368	\$377	\$503
50	\$197	\$384	\$394	\$526
51	\$205	\$401	\$411	\$548
52	\$215	\$420	\$431	\$575
53	\$225	\$439	\$450	\$601
54	\$235	\$458	\$470	\$627
55	\$246	\$480	\$492	\$657
56	\$257	\$502	\$515	\$687
57	\$270	\$527	\$540	\$721
58	\$281	\$549	\$563	\$751
59	\$295	\$576	\$591	\$789
60	\$308	\$601	\$616	\$823
61	\$322	\$628	\$644	\$860
62	\$338	\$658	\$675	\$902
63	\$353	\$689	\$706	\$943
64	\$369	\$719	\$737	\$984
65	\$386	\$752	\$771	\$1,029
65+	\$404	\$787	\$808	\$1,078

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

Medical

Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded

Deductible

IND \$2,700 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$5,250

Base Rate

\$85.06

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$39	-	-	-
6-17	\$35	\$68	\$70	\$93
18-20	\$49	\$96	\$99	\$132
21	\$50	\$98	\$100	\$134
22	\$51	\$100	\$102	\$136
23	\$52	\$101	\$104	\$139
24	\$53	\$103	\$105	\$141
25	\$54	\$104	\$107	\$143
26	\$54	\$106	\$109	\$145
27	\$55	\$108	\$111	\$148
28	\$56	\$109	\$112	\$150
29	\$57	\$111	\$114	\$152
30	\$59	\$114	\$117	\$157
31	\$60	\$118	\$121	\$161
32	\$62	\$121	\$124	\$166
33	\$64	\$124	\$128	\$170
34	\$65	\$128	\$131	\$175
35	\$67	\$131	\$134	\$179
36	\$69	\$134	\$138	\$184
37	\$71	\$138	\$141	\$189
38	\$72	\$141	\$145	\$193
39	\$74	\$144	\$148	\$198
40	\$76	\$148	\$151	\$202
41	\$79	\$154	\$158	\$211
42	\$83	\$163	\$167	\$223
43	\$87	\$169	\$174	\$232
44	\$91	\$177	\$182	\$243
45	\$95	\$186	\$191	\$254
46	\$100	\$194	\$199	\$266
47	\$104	\$202	\$208	\$277
48	\$109	\$212	\$218	\$291
49	\$114	\$222	\$228	\$304
50	\$119	\$232	\$238	\$318
51	\$124	\$242	\$248	\$332
52	\$130	\$254	\$260	\$347
53	\$136	\$265	\$272	\$363
54	\$142	\$277	\$284	\$379
55	\$149	\$290	\$298	\$397
56	\$156	\$304	\$311	\$416
57	\$163	\$318	\$327	\$436
58	\$170	\$332	\$340	\$454
59	\$179	\$348	\$357	\$477
60	\$186	\$363	\$373	\$497
61	\$195	\$380	\$390	\$520
62	\$204	\$398	\$408	\$545
63	\$214	\$416	\$427	\$570
64	\$223	\$435	\$446	\$595
65	\$233	\$454	\$466	\$622
65+	\$244	\$476	\$488	\$652

BSBS Code: **H802**

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

Effective 10/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$53.14

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$22	\$42	\$44	\$58
18-20	\$32	\$62	\$64	\$85
21	\$32	\$63	\$65	\$87
22	\$33	\$64	\$66	\$88
23	\$34	\$66	\$68	\$91
24	\$35	\$67	\$69	\$92
25	\$35	\$68	\$70	\$94
26	\$36	\$70	\$72	\$96
27	\$37	\$71	\$73	\$98
28	\$37	\$73	\$74	\$99
29	\$38	\$75	\$77	\$102
30	\$39	\$76	\$78	\$104
31	\$40	\$78	\$80	\$106
32	\$40	\$79	\$81	\$108
33	\$41	\$81	\$83	\$111
34	\$42	\$82	\$84	\$112
35	\$43	\$84	\$86	\$115
36	\$44	\$85	\$87	\$116
37	\$45	\$87	\$89	\$119
38	\$46	\$89	\$91	\$122
39	\$46	\$90	\$92	\$123
40	\$47	\$92	\$95	\$126
41	\$49	\$96	\$99	\$132
42	\$52	\$102	\$104	\$139
43	\$54	\$106	\$108	\$145
44	\$57	\$111	\$114	\$152
45	\$60	\$116	\$119	\$159
46	\$62	\$121	\$124	\$166
47	\$65	\$126	\$130	\$173
48	\$68	\$133	\$136	\$182
49	\$71	\$139	\$142	\$190
50	\$74	\$145	\$149	\$199
51	\$78	\$151	\$155	\$207
52	\$81	\$159	\$163	\$217
53	\$85	\$166	\$170	\$227
54	\$89	\$173	\$177	\$237
55	\$93	\$181	\$186	\$248
56	\$97	\$190	\$194	\$260
57	\$102	\$199	\$204	\$272
58	\$106	\$207	\$213	\$284
59	\$112	\$218	\$223	\$298
60	\$116	\$227	\$233	\$311
61	\$122	\$237	\$243	\$325
62	\$128	\$249	\$255	\$341
63	\$133	\$260	\$267	\$356
64	\$139	\$271	\$278	\$372
65	\$146	\$284	\$291	\$389
>65	\$153	\$297	\$305	\$407

BSBS Code: RJ04

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

Effective 10/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$46.86

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$22			
6-17	\$19	\$37	\$38	\$51
18-20	\$28	\$55	\$56	\$75
21	\$29	\$56	\$57	\$76
22	\$29	\$57	\$58	\$78
23	\$30	\$58	\$60	\$80
24	\$30	\$59	\$61	\$81
25	\$31	\$60	\$62	\$83
26	\$32	\$62	\$64	\$85
27	\$32	\$63	\$65	\$86
28	\$33	\$64	\$66	\$88
29	\$34	\$66	\$67	\$90
30	\$34	\$67	\$68	\$91
31	\$35	\$69	\$70	\$94
32	\$36	\$69	\$71	\$95
33	\$37	\$71	\$73	\$98
34	\$37	\$72	\$74	\$99
35	\$38	\$74	\$76	\$101
36	\$38	\$75	\$77	\$103
37	\$39	\$77	\$79	\$105
38	\$40	\$79	\$81	\$108
39	\$41	\$79	\$82	\$109
40	\$42	\$81	\$83	\$111
41	\$44	\$85	\$87	\$116
42	\$46	\$90	\$92	\$123
43	\$48	\$93	\$96	\$128
44	\$50	\$98	\$100	\$134
45	\$52	\$102	\$105	\$140
46	\$55	\$107	\$110	\$146
47	\$57	\$111	\$114	\$153
48	\$60	\$117	\$120	\$160
49	\$63	\$122	\$126	\$168
50	\$66	\$128	\$131	\$175
51	\$68	\$133	\$137	\$183
52	\$72	\$140	\$143	\$191
53	\$75	\$146	\$150	\$200
54	\$78	\$153	\$157	\$209
55	\$82	\$160	\$164	\$219
56	\$86	\$167	\$172	\$229
57	\$90	\$175	\$180	\$240
58	\$94	\$183	\$187	\$250
59	\$98	\$192	\$197	\$263
60	\$103	\$200	\$205	\$274
61	\$107	\$209	\$215	\$287
62	\$112	\$219	\$225	\$300
63	\$118	\$229	\$235	\$314
64	\$123	\$239	\$246	\$328
65	\$128	\$250	\$257	\$343
>65	\$134	\$262	\$269	\$359

BSBS Code: RJ05

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

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$36.63

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$17			
6-17	\$15	\$29	\$30	\$40
18-20	\$22	\$43	\$44	\$59
21	\$22	\$44	\$45	\$60
22	\$23	\$44	\$45	\$61
23	\$23	\$46	\$47	\$63
24	\$24	\$46	\$48	\$64
25	\$24	\$47	\$48	\$65
26	\$25	\$49	\$50	\$67
27	\$25	\$49	\$51	\$67
28	\$26	\$50	\$51	\$68
29	\$26	\$51	\$53	\$70
30	\$27	\$52	\$53	\$71
31	\$27	\$54	\$55	\$73
32	\$28	\$54	\$56	\$74
33	\$29	\$56	\$57	\$76
34	\$29	\$56	\$58	\$77
35	\$30	\$58	\$59	\$79
36	\$30	\$59	\$60	\$80
37	\$31	\$60	\$62	\$82
38	\$32	\$61	\$63	\$84
39	\$32	\$62	\$64	\$85
40	\$33	\$64	\$65	\$87
41	\$34	\$66	\$68	\$91
42	\$36	\$70	\$72	\$96
43	\$37	\$73	\$75	\$100
44	\$39	\$76	\$78	\$105
45	\$41	\$80	\$82	\$110
46	\$43	\$84	\$86	\$114
47	\$45	\$87	\$89	\$119
48	\$47	\$91	\$94	\$125
49	\$49	\$96	\$98	\$131
50	\$51	\$100	\$103	\$137
51	\$53	\$104	\$107	\$143
52	\$56	\$109	\$112	\$150
53	\$59	\$114	\$117	\$156
54	\$61	\$119	\$122	\$163
55	\$64	\$125	\$128	\$171
56	\$67	\$131	\$134	\$179
57	\$70	\$137	\$141	\$188
58	\$73	\$143	\$147	\$196
59	\$77	\$150	\$154	\$205
60	\$80	\$156	\$160	\$214
61	\$84	\$164	\$168	\$224
62	\$88	\$171	\$176	\$235
63	\$92	\$179	\$184	\$245
64	\$96	\$187	\$192	\$256
65	\$100	\$196	\$201	\$268
>65	\$105	\$205	\$210	\$281

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 10/1/2013

Deductible = \$150
RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand
Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = **\$17.23**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$14	\$14	\$19
18-20	\$10	\$20	\$21	\$28
21	\$11	\$20	\$21	\$28
22	\$11	\$21	\$21	\$29
23	\$11	\$22	\$22	\$29
24	\$11	\$22	\$22	\$30
25	\$11	\$22	\$23	\$30
26	\$12	\$23	\$23	\$31
27	\$12	\$23	\$24	\$32
28	\$12	\$24	\$24	\$32
29	\$12	\$24	\$25	\$33
30	\$13	\$25	\$25	\$34
31	\$13	\$25	\$26	\$35
32	\$13	\$26	\$26	\$35
33	\$13	\$26	\$27	\$36
34	\$14	\$27	\$27	\$36
35	\$14	\$27	\$28	\$37
36	\$14	\$28	\$28	\$38
37	\$14	\$28	\$29	\$39
38	\$15	\$29	\$30	\$40
39	\$15	\$29	\$30	\$40
40	\$15	\$30	\$31	\$41
41	\$16	\$31	\$32	\$43
42	\$17	\$33	\$34	\$45
43	\$18	\$34	\$35	\$47
44	\$18	\$36	\$37	\$49
45	\$19	\$38	\$39	\$52
46	\$20	\$39	\$40	\$54
47	\$21	\$41	\$42	\$56
48	\$22	\$43	\$44	\$59
49	\$23	\$45	\$46	\$62
50	\$24	\$47	\$48	\$64
51	\$25	\$49	\$50	\$67
52	\$26	\$51	\$53	\$70
53	\$28	\$54	\$55	\$74
54	\$29	\$56	\$58	\$77
55	\$30	\$59	\$60	\$81
56	\$32	\$61	\$63	\$84
57	\$33	\$65	\$66	\$88
58	\$34	\$67	\$69	\$92
59	\$36	\$71	\$72	\$97
60	\$38	\$74	\$75	\$101
61	\$39	\$77	\$79	\$105
62	\$41	\$81	\$83	\$110
63	\$43	\$84	\$86	\$115
64	\$45	\$88	\$90	\$121
65	\$47	\$92	\$94	\$126
>65	\$49	\$96	\$99	\$132

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$277.18**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$128	-	-	-
6-17	\$114	\$222	\$227	\$303
18-20	\$166	\$324	\$333	\$444
21	\$169	\$330	\$338	\$451
22	\$172	\$335	\$344	\$459
23	\$177	\$346	\$355	\$474
24	\$180	\$351	\$360	\$481
25	\$183	\$357	\$366	\$488
26	\$188	\$368	\$377	\$503
27	\$191	\$373	\$383	\$511
28	\$194	\$378	\$388	\$518
29	\$200	\$389	\$399	\$533
30	\$202	\$395	\$405	\$540
31	\$208	\$405	\$416	\$555
32	\$211	\$411	\$421	\$562
33	\$216	\$422	\$432	\$577
34	\$219	\$427	\$438	\$585
35	\$225	\$438	\$449	\$599
36	\$227	\$443	\$455	\$607
37	\$233	\$454	\$466	\$622
38	\$238	\$465	\$477	\$636
39	\$241	\$470	\$482	\$644
40	\$247	\$481	\$493	\$659
41	\$258	\$503	\$516	\$688
42	\$272	\$530	\$543	\$725
43	\$283	\$551	\$565	\$755
44	\$297	\$578	\$593	\$792
45	\$310	\$605	\$621	\$829
46	\$324	\$632	\$649	\$866
47	\$338	\$659	\$676	\$903
48	\$355	\$692	\$710	\$947
49	\$371	\$724	\$743	\$992
50	\$388	\$757	\$776	\$1,036
51	\$405	\$789	\$809	\$1,081
52	\$424	\$827	\$848	\$1,132
53	\$443	\$865	\$887	\$1,184
54	\$463	\$903	\$926	\$1,236
55	\$485	\$946	\$970	\$1,295
56	\$507	\$989	\$1,014	\$1,354
57	\$532	\$1,038	\$1,064	\$1,421
58	\$554	\$1,081	\$1,109	\$1,480
59	\$582	\$1,135	\$1,164	\$1,554
60	\$607	\$1,184	\$1,214	\$1,621
61	\$635	\$1,238	\$1,269	\$1,695
62	\$665	\$1,297	\$1,330	\$1,776
63	\$696	\$1,357	\$1,391	\$1,858
64	\$726	\$1,416	\$1,452	\$1,939
65	\$759	\$1,481	\$1,519	\$2,028
65+	\$796	\$1,551	\$1,591	\$2,124

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$261.32**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$120	-	-	-
6-17	\$107	\$209	\$214	\$286
18-20	\$157	\$306	\$314	\$419
21	\$159	\$311	\$319	\$426
22	\$162	\$316	\$324	\$433
23	\$167	\$326	\$334	\$447
24	\$170	\$331	\$340	\$454
25	\$172	\$336	\$345	\$460
26	\$178	\$347	\$355	\$474
27	\$180	\$352	\$361	\$481
28	\$183	\$357	\$366	\$488
29	\$188	\$367	\$376	\$502
30	\$191	\$372	\$382	\$509
31	\$196	\$382	\$392	\$523
32	\$199	\$387	\$397	\$530
33	\$204	\$397	\$408	\$544
34	\$206	\$403	\$413	\$551
35	\$212	\$413	\$423	\$565
36	\$214	\$418	\$429	\$572
37	\$220	\$428	\$439	\$586
38	\$225	\$438	\$449	\$600
39	\$227	\$443	\$455	\$607
40	\$233	\$454	\$465	\$621
41	\$243	\$474	\$486	\$649
42	\$256	\$499	\$512	\$684
43	\$267	\$520	\$533	\$712
44	\$280	\$545	\$559	\$747
45	\$293	\$571	\$585	\$781
46	\$306	\$596	\$611	\$816
47	\$319	\$622	\$638	\$851
48	\$334	\$652	\$669	\$893
49	\$350	\$683	\$700	\$935
50	\$366	\$713	\$732	\$977
51	\$382	\$744	\$763	\$1,019
52	\$400	\$780	\$800	\$1,068
53	\$418	\$815	\$836	\$1,116
54	\$436	\$851	\$873	\$1,165
55	\$457	\$892	\$915	\$1,221
56	\$478	\$933	\$956	\$1,277
57	\$502	\$978	\$1,003	\$1,340
58	\$523	\$1,019	\$1,045	\$1,395
59	\$549	\$1,070	\$1,098	\$1,465
60	\$572	\$1,116	\$1,145	\$1,528
61	\$598	\$1,167	\$1,197	\$1,598
62	\$627	\$1,223	\$1,254	\$1,675
63	\$656	\$1,279	\$1,312	\$1,751
64	\$685	\$1,335	\$1,369	\$1,828
65	\$716	\$1,396	\$1,432	\$1,912
65+	\$750	\$1,462	\$1,500	\$2,002

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$238.62**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$110	-	-	-
6-17	\$98	\$191	\$196	\$261
18-20	\$143	\$279	\$286	\$382
21	\$146	\$284	\$291	\$389
22	\$148	\$288	\$296	\$395
23	\$153	\$298	\$305	\$408
24	\$155	\$302	\$310	\$414
25	\$157	\$307	\$315	\$420
26	\$162	\$316	\$325	\$433
27	\$165	\$321	\$329	\$440
28	\$167	\$326	\$334	\$446
29	\$172	\$335	\$344	\$459
30	\$174	\$340	\$348	\$465
31	\$179	\$349	\$358	\$478
32	\$181	\$354	\$363	\$484
33	\$186	\$363	\$372	\$497
34	\$189	\$368	\$377	\$503
35	\$193	\$377	\$387	\$516
36	\$196	\$382	\$391	\$522
37	\$200	\$391	\$401	\$535
38	\$205	\$400	\$410	\$548
39	\$208	\$405	\$415	\$554
40	\$212	\$414	\$425	\$567
41	\$222	\$433	\$444	\$593
42	\$234	\$456	\$468	\$624
43	\$243	\$475	\$487	\$650
44	\$255	\$498	\$511	\$682
45	\$267	\$521	\$535	\$714
46	\$279	\$544	\$558	\$745
47	\$291	\$568	\$582	\$777
48	\$305	\$596	\$611	\$816
49	\$320	\$624	\$640	\$854
50	\$334	\$651	\$668	\$892
51	\$348	\$679	\$697	\$930
52	\$365	\$712	\$730	\$975
53	\$382	\$744	\$764	\$1,019
54	\$398	\$777	\$797	\$1,064
55	\$418	\$814	\$835	\$1,115
56	\$437	\$852	\$873	\$1,166
57	\$458	\$893	\$916	\$1,223
58	\$477	\$931	\$954	\$1,274
59	\$501	\$977	\$1,002	\$1,338
60	\$523	\$1,019	\$1,045	\$1,395
61	\$546	\$1,066	\$1,093	\$1,459
62	\$573	\$1,117	\$1,145	\$1,529
63	\$599	\$1,168	\$1,198	\$1,599
64	\$625	\$1,219	\$1,250	\$1,669
65	\$654	\$1,275	\$1,308	\$1,746
65+	\$685	\$1,335	\$1,370	\$1,829

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$210.65

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$97	-	-	-
6-17	\$86	\$168	\$173	\$231
18-20	\$126	\$246	\$253	\$337
21	\$128	\$251	\$257	\$343
22	\$131	\$255	\$261	\$349
23	\$135	\$263	\$270	\$360
24	\$137	\$267	\$274	\$366
25	\$139	\$271	\$278	\$371
26	\$143	\$279	\$286	\$382
27	\$145	\$283	\$291	\$388
28	\$147	\$288	\$295	\$394
29	\$152	\$296	\$303	\$405
30	\$154	\$300	\$308	\$411
31	\$158	\$308	\$316	\$422
32	\$160	\$312	\$320	\$427
33	\$164	\$320	\$329	\$439
34	\$166	\$325	\$333	\$444
35	\$171	\$333	\$341	\$456
36	\$173	\$337	\$345	\$461
37	\$177	\$345	\$354	\$472
38	\$181	\$353	\$362	\$484
39	\$183	\$357	\$367	\$489
40	\$187	\$366	\$375	\$501
41	\$196	\$382	\$392	\$523
42	\$206	\$403	\$413	\$551
43	\$215	\$419	\$430	\$574
44	\$225	\$440	\$451	\$602
45	\$236	\$460	\$472	\$630
46	\$246	\$481	\$493	\$658
47	\$257	\$501	\$514	\$686
48	\$270	\$526	\$539	\$720
49	\$282	\$550	\$565	\$754
50	\$295	\$575	\$590	\$787
51	\$308	\$600	\$615	\$821
52	\$322	\$628	\$645	\$861
53	\$337	\$657	\$674	\$900
54	\$352	\$686	\$704	\$939
55	\$369	\$719	\$737	\$984
56	\$385	\$752	\$771	\$1,029
57	\$404	\$789	\$809	\$1,080
58	\$421	\$822	\$843	\$1,125
59	\$442	\$863	\$885	\$1,181
60	\$461	\$900	\$923	\$1,232
61	\$482	\$941	\$965	\$1,288
62	\$506	\$986	\$1,011	\$1,350
63	\$529	\$1,031	\$1,057	\$1,412
64	\$552	\$1,076	\$1,104	\$1,474
65	\$577	\$1,126	\$1,154	\$1,541
>65	\$605	\$1,179	\$1,209	\$1,614

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

Medical

Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate

\$168.36

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$77	-	-	-
6-17	\$69	\$135	\$138	\$184
18-20	\$98	\$190	\$195	\$261
21	\$99	\$194	\$199	\$265
22	\$101	\$197	\$202	\$270
23	\$103	\$200	\$205	\$274
24	\$104	\$204	\$209	\$279
25	\$106	\$207	\$212	\$283
26	\$108	\$210	\$216	\$288
27	\$109	\$213	\$219	\$292
28	\$111	\$217	\$222	\$297
29	\$113	\$220	\$226	\$301
30	\$116	\$227	\$232	\$310
31	\$120	\$233	\$239	\$319
32	\$123	\$240	\$246	\$328
33	\$126	\$246	\$253	\$337
34	\$130	\$253	\$259	\$346
35	\$133	\$259	\$266	\$355
36	\$136	\$266	\$273	\$364
37	\$140	\$272	\$279	\$373
38	\$143	\$279	\$286	\$382
39	\$146	\$286	\$293	\$391
40	\$150	\$292	\$300	\$400
41	\$157	\$305	\$313	\$418
42	\$165	\$322	\$330	\$441
43	\$172	\$335	\$343	\$459
44	\$180	\$351	\$360	\$481
45	\$189	\$368	\$377	\$503
46	\$197	\$384	\$394	\$526
47	\$205	\$401	\$411	\$548
48	\$216	\$420	\$431	\$575
49	\$226	\$440	\$451	\$602
50	\$236	\$460	\$471	\$629
51	\$246	\$479	\$492	\$656
52	\$258	\$502	\$515	\$688
53	\$269	\$525	\$539	\$719
54	\$281	\$548	\$562	\$751
55	\$295	\$575	\$589	\$787
56	\$308	\$601	\$616	\$823
57	\$323	\$630	\$647	\$863
58	\$337	\$657	\$673	\$899
59	\$354	\$689	\$707	\$944
60	\$369	\$719	\$737	\$984
61	\$386	\$752	\$771	\$1,029
62	\$404	\$788	\$808	\$1,079
63	\$423	\$824	\$845	\$1,128
64	\$441	\$860	\$882	\$1,178
65	\$461	\$900	\$923	\$1,232
65+	\$483	\$942	\$966	\$1,290

BSBS Code: **H801**

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

Effective 10/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$53.14

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$22	\$42	\$44	\$58
18-20	\$32	\$62	\$64	\$85
21	\$32	\$63	\$65	\$87
22	\$33	\$64	\$66	\$88
23	\$34	\$66	\$68	\$91
24	\$35	\$67	\$69	\$92
25	\$35	\$68	\$70	\$94
26	\$36	\$70	\$72	\$96
27	\$37	\$71	\$73	\$98
28	\$37	\$73	\$74	\$99
29	\$38	\$75	\$77	\$102
30	\$39	\$76	\$78	\$104
31	\$40	\$78	\$80	\$106
32	\$40	\$79	\$81	\$108
33	\$41	\$81	\$83	\$111
34	\$42	\$82	\$84	\$112
35	\$43	\$84	\$86	\$115
36	\$44	\$85	\$87	\$116
37	\$45	\$87	\$89	\$119
38	\$46	\$89	\$91	\$122
39	\$46	\$90	\$92	\$123
40	\$47	\$92	\$95	\$126
41	\$49	\$96	\$99	\$132
42	\$52	\$102	\$104	\$139
43	\$54	\$106	\$108	\$145
44	\$57	\$111	\$114	\$152
45	\$60	\$116	\$119	\$159
46	\$62	\$121	\$124	\$166
47	\$65	\$126	\$130	\$173
48	\$68	\$133	\$136	\$182
49	\$71	\$139	\$142	\$190
50	\$74	\$145	\$149	\$199
51	\$78	\$151	\$155	\$207
52	\$81	\$159	\$163	\$217
53	\$85	\$166	\$170	\$227
54	\$89	\$173	\$177	\$237
55	\$93	\$181	\$186	\$248
56	\$97	\$190	\$194	\$260
57	\$102	\$199	\$204	\$272
58	\$106	\$207	\$213	\$284
59	\$112	\$218	\$223	\$298
60	\$116	\$227	\$233	\$311
61	\$122	\$237	\$243	\$325
62	\$128	\$249	\$255	\$341
63	\$133	\$260	\$267	\$356
64	\$139	\$271	\$278	\$372
65	\$146	\$284	\$291	\$389
>65	\$153	\$297	\$305	\$407

BSBS Code: RJ04

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

Effective 10/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$46.86

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$22			
6-17	\$19	\$37	\$38	\$51
18-20	\$28	\$55	\$56	\$75
21	\$29	\$56	\$57	\$76
22	\$29	\$57	\$58	\$78
23	\$30	\$58	\$60	\$80
24	\$30	\$59	\$61	\$81
25	\$31	\$60	\$62	\$83
26	\$32	\$62	\$64	\$85
27	\$32	\$63	\$65	\$86
28	\$33	\$64	\$66	\$88
29	\$34	\$66	\$67	\$90
30	\$34	\$67	\$68	\$91
31	\$35	\$69	\$70	\$94
32	\$36	\$69	\$71	\$95
33	\$37	\$71	\$73	\$98
34	\$37	\$72	\$74	\$99
35	\$38	\$74	\$76	\$101
36	\$38	\$75	\$77	\$103
37	\$39	\$77	\$79	\$105
38	\$40	\$79	\$81	\$108
39	\$41	\$79	\$82	\$109
40	\$42	\$81	\$83	\$111
41	\$44	\$85	\$87	\$116
42	\$46	\$90	\$92	\$123
43	\$48	\$93	\$96	\$128
44	\$50	\$98	\$100	\$134
45	\$52	\$102	\$105	\$140
46	\$55	\$107	\$110	\$146
47	\$57	\$111	\$114	\$153
48	\$60	\$117	\$120	\$160
49	\$63	\$122	\$126	\$168
50	\$66	\$128	\$131	\$175
51	\$68	\$133	\$137	\$183
52	\$72	\$140	\$143	\$191
53	\$75	\$146	\$150	\$200
54	\$78	\$153	\$157	\$209
55	\$82	\$160	\$164	\$219
56	\$86	\$167	\$172	\$229
57	\$90	\$175	\$180	\$240
58	\$94	\$183	\$187	\$250
59	\$98	\$192	\$197	\$263
60	\$103	\$200	\$205	\$274
61	\$107	\$209	\$215	\$287
62	\$112	\$219	\$225	\$300
63	\$118	\$229	\$235	\$314
64	\$123	\$239	\$246	\$328
65	\$128	\$250	\$257	\$343
>65	\$134	\$262	\$269	\$359

BSBS Code: RJ05

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

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$36.63

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$17			
6-17	\$15	\$29	\$30	\$40
18-20	\$22	\$43	\$44	\$59
21	\$22	\$44	\$45	\$60
22	\$23	\$44	\$45	\$61
23	\$23	\$46	\$47	\$63
24	\$24	\$46	\$48	\$64
25	\$24	\$47	\$48	\$65
26	\$25	\$49	\$50	\$67
27	\$25	\$49	\$51	\$67
28	\$26	\$50	\$51	\$68
29	\$26	\$51	\$53	\$70
30	\$27	\$52	\$53	\$71
31	\$27	\$54	\$55	\$73
32	\$28	\$54	\$56	\$74
33	\$29	\$56	\$57	\$76
34	\$29	\$56	\$58	\$77
35	\$30	\$58	\$59	\$79
36	\$30	\$59	\$60	\$80
37	\$31	\$60	\$62	\$82
38	\$32	\$61	\$63	\$84
39	\$32	\$62	\$64	\$85
40	\$33	\$64	\$65	\$87
41	\$34	\$66	\$68	\$91
42	\$36	\$70	\$72	\$96
43	\$37	\$73	\$75	\$100
44	\$39	\$76	\$78	\$105
45	\$41	\$80	\$82	\$110
46	\$43	\$84	\$86	\$114
47	\$45	\$87	\$89	\$119
48	\$47	\$91	\$94	\$125
49	\$49	\$96	\$98	\$131
50	\$51	\$100	\$103	\$137
51	\$53	\$104	\$107	\$143
52	\$56	\$109	\$112	\$150
53	\$59	\$114	\$117	\$156
54	\$61	\$119	\$122	\$163
55	\$64	\$125	\$128	\$171
56	\$67	\$131	\$134	\$179
57	\$70	\$137	\$141	\$188
58	\$73	\$143	\$147	\$196
59	\$77	\$150	\$154	\$205
60	\$80	\$156	\$160	\$214
61	\$84	\$164	\$168	\$224
62	\$88	\$171	\$176	\$235
63	\$92	\$179	\$184	\$245
64	\$96	\$187	\$192	\$256
65	\$100	\$196	\$201	\$268
>65	\$105	\$205	\$210	\$281

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$14.22

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$11	\$12	\$16
18-20	\$9	\$17	\$17	\$23
21	\$9	\$17	\$17	\$23
22	\$9	\$17	\$18	\$24
23	\$9	\$18	\$18	\$24
24	\$9	\$18	\$18	\$25
25	\$9	\$18	\$19	\$25
26	\$10	\$19	\$19	\$26
27	\$10	\$19	\$20	\$26
28	\$10	\$19	\$20	\$27
29	\$10	\$20	\$20	\$27
30	\$10	\$20	\$21	\$28
31	\$11	\$21	\$21	\$28
32	\$11	\$21	\$22	\$29
33	\$11	\$22	\$22	\$30
34	\$11	\$22	\$22	\$30
35	\$12	\$22	\$23	\$31
36	\$12	\$23	\$23	\$31
37	\$12	\$23	\$24	\$32
38	\$12	\$24	\$24	\$33
39	\$12	\$24	\$25	\$33
40	\$13	\$25	\$25	\$34
41	\$13	\$26	\$26	\$35
42	\$14	\$27	\$28	\$37
43	\$15	\$28	\$29	\$39
44	\$15	\$30	\$30	\$41
45	\$16	\$31	\$32	\$43
46	\$17	\$32	\$33	\$44
47	\$17	\$34	\$35	\$46
48	\$18	\$35	\$36	\$49
49	\$19	\$37	\$38	\$51
50	\$20	\$39	\$40	\$53
51	\$21	\$40	\$42	\$55
52	\$22	\$42	\$44	\$58
53	\$23	\$44	\$46	\$61
54	\$24	\$46	\$47	\$63
55	\$25	\$49	\$50	\$66
56	\$26	\$51	\$52	\$69
57	\$27	\$53	\$55	\$73
58	\$28	\$55	\$57	\$76
59	\$30	\$58	\$60	\$80
60	\$31	\$61	\$62	\$83
61	\$33	\$63	\$65	\$87
62	\$34	\$67	\$68	\$91
63	\$36	\$70	\$71	\$95
64	\$37	\$73	\$75	\$99
65	\$39	\$76	\$78	\$104
>65	\$41	\$80	\$82	\$109

BSBS Code: RJ11

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

District of Columbia

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

**Rate Filing # 1868
Actuarial Memorandum**

**Effective 7/1/2013
and
Effective 10/1/2013**

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

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

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

Brad Boban

Digitally signed by Brad Boban
DN: cn=Brad Boban, o=CareFirst BlueCross
BlueShield, ou=Actuarial Pricing,
email=brad.boban@carefirst.com, c=US
Date: 2013.03.02 14:00:48 -05'00'

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1879. Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). These renewal changes do not include the impact of changes in age factors.

Product	GF Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	0.0%	0.0%	0.0%	19.9%
UW Standard Medium Option	-1.9%	0.0%	-1.6%	19.9%
UW Standard Low Option	-0.2%	0.0%	-0.2%	19.9%
UW Saver Option	11.2%	11.2%	11.2%	19.9%
UW HSA \$1200 Option	0.0%	n/a	0.0%	-6.7%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-0.6%	0.0%	-0.5%	19.9%
UW Saver	11.2%	11.2%	11.2%	19.9%
UW HSA	0.0%	n/a	0.0%	-6.7%
Total	2.1%	1.4%	2.0%	16.0%

Product	Corridor Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	1.7%	0.0%	1.4%	16.3%
UW Standard Medium Option	3.4%	0.0%	2.9%	19.9%
UW Standard Low Option	5.1%	0.0%	4.5%	19.9%
UW Saver Option	-4.0%	-4.0%	-4.0%	-1.0%
UW HSA \$1200 Option	25.0%	n/a	25.0%	11.6%
UW HSA \$2700 Option	0.0%	n/a	0.0%	17.9%
UW Standard	4.2%	0.0%	3.7%	19.2%
UW Saver	-4.0%	-4.0%	-4.0%	-1.0%
UW HSA	20.2%	n/a	20.2%	12.8%
Total	6.4%	-0.7%	5.8%	12.8%

Composite	2.5%	1.2%	2.4%	15.7%
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These rate changes will also apply to the 25% and 50% CounterOffers.

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

As of 12/31/11, 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.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 2.1% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting 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 Efrén Tanhecho 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 mtg 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 again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. 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, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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

The following is a summary of proposed rate changes included in the filing.

Rates included in this filing are proposed to have an effective date of 10/1/2013, and are for Grandfathered & Corridor products only (no new business).

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

GF Rate				
Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	15.5%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	-4.6%
UW HSA \$2700 Option	2.2%	n/a	2.2%	-4.7%
UW Standard	2.2%	2.2%	2.2%	15.3%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	-4.6%
Total	2.2%	2.2%	2.2%	11.7%

Corridor Rate				
Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	12.1%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	3.8%
UW HSA \$2700 Option	2.2%	n/a	2.2%	9.6%
UW Standard	2.2%	2.2%	2.2%	14.7%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	4.9%
Total	2.2%	2.2%	2.2%	11.6%
Composite	2.2%	2.2%	2.2%	11.7%

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

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

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We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 2.1% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Bohan and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efrén 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 mtg 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 again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. 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, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

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

Experience Period:	Start 10/1/2011 Incurred thru 9/30/2012 Paid thru 12/31/2012 Midpt 3/31/2012 Rx Rebates -7.5%	Projection Period:	Start 7/1/2013 Thru 9/30/2013 Spans Thru 8/31/2014 Midpt 1/30/2014 Trend Mos Z2.0 Current Rate Level 4/1/2013	TARGET LOSS RATIO =	H.S.A. + HB Standard Saver 68.8% 75.0% 75.1%	Capitations Trend 1.9% Non-CDH Trend 9.0% CDH Trend 9.0%	Medical Pooling Charge: 4.7%
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Included Claims Adjusted for Catastrophic	Capitations	Rebates	Included + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed			
Medical Experience																											
Underwritten																											
Standard																											
High 1,699 85 119 11.1% \$276,692 \$2,554 \$0 \$279,246 \$325,572 85.8% 9.0% 1.1712 1.0354 \$326,694 \$435,673 1.3317 \$433,551 75.4% 0.5% 0.0% \$433,551 (\$2,121) 75.4% 30.4% 29.8%																											
Medium 1,883 90 139 11.7% \$487,307 \$2,822 \$0 \$490,129 \$356,221 137.6% 9.0% 1.1712 1.0352 \$573,635 \$764,987 1.3286 \$473,263 121.2% 61.6% -1.9% \$464,271 (\$300,717) 123.6% 113.3% 29.4%																											
Low 4,310 227 320 29.6% \$708,101 \$6,463 \$0 \$714,563 \$771,694 92.6% 9.0% 1.1712 1.0353 \$835,988 \$1,114,856 1.3113 \$1,011,954 82.6% 10.2% -0.2% \$1,009,930 (\$104,926) 82.8% 41.2% 27.9%																											
Saver Saver 30/40 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1712 1.0352 \$768,850 \$1,024,418 1.1625 \$664,550 115.7% 54.2% 11.2% \$738,979 (\$285,439) 104.0% 67.3% 20.7%																											
HSA (incl Rx) HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1712 1.0353 \$257,615 \$374,246 1.0725 \$403,248 63.9% -7.2% 0.0% \$403,248 \$29,002 63.9% -13.4% -6.7%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1712 1.0352 \$30,716 \$44,622 0.8152 \$97,950 31.4% -54.4% 0.0% \$97,950 \$53,328 31.4% -57.5% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1712 1.0353 \$2,793,498 \$3,758,801 1.2234 \$3,084,516 90.6% 21.9% 2.1% \$3,147,929 (\$610,872) 88.7% 44.8% 21.2%																											
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Saver Saver 30/40 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1712 1.0000 \$56,148 \$74,812 0.9788 \$42,652 131.6% 75.4% 11.2% \$47,430 (\$27,382) 118.4% 72.5% 9.3%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1712 1.0000 \$194,282 \$259,025 0.8567 \$344,342 56.4% -24.8% 1.4% \$349,119 \$90,094 55.6% -34.7% -12.0%																											
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Medium 1,883 90 139 11.7% \$532,724 \$2,822 (\$3,396) \$532,150 \$449,594 118.4% 9.0% 1.1712 1.0352 \$622,847 \$830,616 1.2286 \$552,385 112.8% 50.4% -1.6% \$543,393 (\$287,223) 114.6% 83.3% 19.9%																											
Low 4,310 227 320 29.6% \$748,255 \$6,463 (\$3,003) \$751,715 \$945,342 79.5% 9.0% 1.1712 1.0353 \$879,499 \$1,172,881 1.2248 \$1,157,867 76.0% 1.3% -0.2% \$1,155,843 (\$17,037) 76.1% 21.6% 19.9%																											
Saver Saver 30/40 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1712 1.0352 \$824,998 \$1,099,230 1.1495 \$707,202 116.7% 55.4% 11.2% \$786,409 (\$312,821) 104.9% 67.6% 19.9%																											
HSA HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1712 1.0353 \$257,615 \$374,246 1.0725 \$403,248 63.9% -7.2% 0.0% \$403,248 \$29,002 63.9% -13.4% -6.7%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1712 1.0352 \$30,716 \$44,622 0.8152 \$97,950 31.4% -54.4% 0.0% \$97,950 \$53,328 31.4% -57.5% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1712 1.0353 \$2,987,780 \$4,017,826 1.1730 \$3,428,858 87.1% 17.2% 2.0% \$3,497,048 (\$520,777) 85.4% 33.3% 16.0%																											
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Saver 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1712 1.0352 \$768,850 \$1,024,418 1.1625 \$664,550 115.7% 54.2% 11.2% \$738,979 (\$285,439) 104.0% 67.3% 20.7%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1712 1.0352 \$288,330 \$418,867 1.0102 \$501,198 57.5% -16.4% 0.0% \$501,198 \$82,331 57.5% -22.0% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1712 1.0353 \$2,793,498 \$3,758,801 1.2234 \$3,084,516 90.6% 21.9% 2.1% \$3,147,929 (\$610,872) 88.7% 44.8% 21.2%																											
Rx Experience																											
Underwritten																											
Standard																											
7,892 402 578 52.5% \$127,480 \$0 (\$9,533) \$117,947 \$358,361 32.9% 9.0% 1.1712 1.0000 \$138,134 \$184,213 0.8419 \$301,689 45.8% -38.9% 0.0% \$301,689 \$117,476 45.8% -48.1% -15.0%																											
Saver 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1712 1.0000 \$56,148 \$74,812 0.9788 \$42,652 131.6% 75.4% 11.2% \$47,430 (\$27,382) 118.4% 72.5% 9.3%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1712 1.0000 \$194,282 \$259,025 0.8567 \$344,342 56.4% -24.8% 1.4% \$349,119 \$90,094 55.6% -34.7% -12.0%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
7,892 402 578 52.5% \$1,599,580 \$11,839 (\$9,533) \$1,601,886 \$1,811,848 88.4% 9.0% 1.1712 1.0353 \$1,874,452 \$2,499,729 1.2255 \$2,220,457 84.4% 12.6% -0.5% \$2,209,441 (\$290,287) 84.8% 35.6% 19.9%																											
Saver 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1712 1.0352 \$824,998 \$1,099,230 1.1495 \$707,202 116.7% 55.4% 11.2% \$786,409 (\$312,821) 104.9% 67.6% 19.9%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1712 1.0352 \$288,330 \$418,867 1.0102 \$501,198 57.5% -16.4% 0.0% \$501,198 \$82,331 57.5% -22.0% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1712 1.0353 \$2,987,780 \$4,017,826 1.1730 \$3,428,858 87.1% 17.2% 2.0% \$3,497,048 (\$520,777) 85.4% 33.3% 16.0%																											

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

Experience Period:	Projection Period:	Pricing Trend	9.0%		
Start 10/1/2011	Start 7/1/2013	Women's Preventive Trend	0.4%	TARGET LOSS RATIO =	H.S.A. & HB 68.8%
Incurr'd thru 9/30/2012	Thru 9/30/2013	Total Rx Trend	9.5%		Standard 75.0%
Paid thru 12/31/2012	Spans Thru 8/31/2014				Saver 75.1%
Midpt 3/31/2012	Midpt 1/30/2014	Capitations Trend	1.9%		
	Trend Mos 22.0	Non-CDH Trend	9.0%	Medical Pooling Charge:	4.7%
Rx Rebates -7.5%	Current Rate Lt 4/1/2013	CDH Trend	9.0%		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurr'd	Capitations	Rebates	Incurr'd +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	
			Member	12/2012	12/2012	on	Claims			Capitations +		Ratio	Assumed	Factor	Factor	Income	Income	at	Current	Current Rate	Over 07/2013 Over 04/2013	Income	Needed Income	Increase	Over 07/2012		
			Months				Adjusted for		Rebates	Rebates								04/2013 Level	Level	Derived	Proposed				Derived	Proposed	
						Catastrophic																					
Medical Experience																											
Underwritten	Standard	High	148	6	6	5.6%	\$25,017	\$223	\$0	\$25,240	\$24,363	103.6%	9.0%	1.1712	1.0361	\$29,530	\$39,380	1.3134	\$31,999	92.3%	23.1%	1.7%	\$32,530	(\$6,850)	90.8%	51.5%	25.1%
		Medium	129	5	5	4.6%	\$29,463	\$200	\$0	\$29,663	\$19,409	152.8%	9.0%	1.1712	1.0355	\$34,713	\$46,293	1.3520	\$26,241	132.3%	76.4%	3.4%	\$27,133	(\$19,159)	127.9%	120.8%	29.4%
		Low	614	28	35	25.9%	\$194,679	\$928	\$0	\$195,607	\$89,905	217.6%	9.0%	1.1712	1.0355	\$228,961	\$305,337	1.2900	\$115,981	197.4%	163.3%	5.1%	\$121,896	(\$183,441)	187.8%	220.4%	27.9%
Saver	Saver 30/40		496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1712	1.0354	\$97,622	\$130,071	1.1727	\$87,991	110.9%	47.8%	-4.0%	\$84,472	(\$45,600)	115.6%	53.4%	-0.4%
HSA (incl Rx)	HSA 1200		646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1712	1.0351	\$245,722	\$356,968	1.1029	\$74,951	327.8%	376.3%	25.0%	\$93,688	(\$263,280)	262.3%	325.4%	11.6%
	HSA 2700		262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1712	1.0351	\$30,371	\$44,121	1.0957	\$17,693	171.7%	149.4%	0.0%	\$17,693	(\$26,427)	171.7%	194.0%	17.9%
	UW Total		2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1712	1.0354	\$666,918	\$922,171	1.2119	\$354,856	187.9%	159.9%	6.4%	\$377,413	(\$544,758)	176.7%	185.4%	16.8%
Rx Experience																											
Underwritten	Standard	High	148	6	6	5.6%	\$414	\$0	(\$31)	\$383	\$6,184	6.2%	9.5%	1.1805	1.0000	\$452	\$603	0.8506	\$5,260	8.6%	-88.5%	0.0%	\$5,260	\$4,657	8.6%	-90.3%	-15.0%
		Medium	129	5	5	4.6%	\$667	\$0	(\$50)	\$617	\$5,043	12.2%	9.5%	1.1805	1.0000	\$728	\$971	0.8615	\$4,344	16.8%	-77.6%	0.0%	\$4,344	\$3,373	16.8%	-81.0%	-15.0%
		Low	614	28	35	25.9%	\$490	\$0	(\$37)	\$453	\$19,522	2.3%	9.5%	1.1805	1.0000	\$535	\$713	0.8493	\$16,581	3.2%	-95.7%	0.0%	\$16,581	\$15,867	3.2%	-96.3%	-15.0%
Saver	Saver 30/40		496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.5%	1.1805	1.0000	\$2,929	\$3,903	0.9346	\$5,621	52.1%	-30.6%	-4.0%	\$5,396	\$1,494	54.3%	-34.8%	-9.8%
	UW Total		1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.5%	1.1805	1.0000	\$4,644	\$6,190	0.8652	\$31,807	14.6%	-80.5%	-0.7%	\$31,582	\$25,392	14.7%	-83.2%	-14.1%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	148	6	6	5.6%	\$25,431	\$223	(\$31)	\$25,623	\$30,547	83.9%	9.0%	1.1713	1.0361	\$29,982	\$39,984	1.2197	\$37,259	80.5%	7.3%	1.4%	\$37,790	(\$2,193)	79.3%	23.1%	16.3%
		Medium	129	5	5	4.6%	\$30,130	\$200	(\$50)	\$30,280	\$24,452	123.8%	9.0%	1.1713	1.0355	\$35,441	\$47,264	1.2508	\$30,586	115.9%	54.5%	2.9%	\$31,478	(\$15,786)	112.6%	80.0%	19.9%
		Low	614	28	35	25.9%	\$195,169	\$928	(\$37)	\$196,060	\$109,427	179.2%	9.0%	1.1712	1.0355	\$229,496	\$306,051	1.2114	\$132,562	173.1%	130.9%	4.5%	\$138,477	(\$167,574)	165.7%	164.9%	19.9%
Saver	Saver 30/40		496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1714	1.0354	\$100,551	\$133,974	1.1550	\$93,613	107.4%	43.1%	-4.0%	\$89,868	(\$44,106)	111.9%	47.5%	-1.0%
HSA (incl Rx)	HSA 1200		646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1712	1.0351	\$245,722	\$356,968	1.1029	\$74,951	327.8%	376.3%	25.0%	\$93,688	(\$263,280)	262.3%	325.4%	11.6%
	HSA 2700		262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1712	1.0351	\$30,371	\$44,121	1.0957	\$17,693	171.7%	149.4%	0.0%	\$17,693	(\$26,427)	171.7%	194.0%	17.9%
	UW Total		2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1712	1.0354	\$671,562	\$928,361	1.1732	\$386,663	173.7%	140.1%	5.8%	\$408,995	(\$519,366)	164.2%	156.0%	12.8%
Medical Experience																											
Underwritten	Standard		891	39	46	36.1%	\$249,159	\$1,351	\$0	\$250,510	\$133,677	187.4%	9.0%	1.1712	1.0356	\$293,204	\$391,010	1.3033	\$174,221	168.3%	124.4%	4.2%	\$181,560	(\$209,451)	161.5%	174.9%	27.6%
	Saver		496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1712	1.0354	\$97,622	\$130,071	1.1727	\$87,991	110.9%	47.8%	-4.0%	\$84,472	(\$45,600)	115.6%	53.4%	-0.4%
HSA (incl Rx)			908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1712	1.0351	\$276,092	\$401,089	1.1015	\$92,644	298.0%	332.9%	20.2%	\$111,382	(\$289,707)	247.9%	306.3%	12.8%
	UW Total		2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1712	1.0354	\$666,918	\$922,171	1.2119	\$354,856	187.9%	159.9%	6.4%	\$377,413	(\$544,758)	176.7%	185.4%	16.8%
Rx Experience																											
Underwritten	Standard		891	39	46	36.1%	\$1,571	\$0	(\$117)	\$1,453	\$30,749	4.7%	9.5%	1.1805	1.0000	\$1,715	\$2,288	0.8516	\$26,185	6.6%	-91.3%	0.0%	\$26,185	\$23,898	6.6%	-92.6%	-15.0%
	Saver		496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.5%	1.1805	1.0000	\$2,929	\$3,903	0.9346	\$5,621	52.1%	-30.6%	-4.0%	\$5,396	\$1,494	54.3%	-34.8%	-9.8%
	UW Total		1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.5%	1.1805	1.0000	\$4,644	\$6,190	0.8652	\$31,807	14.6%	-80.5%	-0.7%	\$31,582	\$25,392	14.7%	-83.2%	-14.1%
Medical & Rx Experience COMBINED																											
Underwritten	Standard		891	39	46	36.1%	\$250,730	\$1,351	(\$117)	\$251,963	\$164,426	153.2%	9.0%	1.1712	1.0356	\$294,919	\$393,298	1.2188	\$200,406	147.2%	96.3%	3.7%	\$207,745	(\$185,553)	142.0%	125.7%	19.2%
	Saver		496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1714	1.0354	\$100,551	\$133,974	1.1550	\$93,613	107.4%	43.1%	-4.0%	\$89,868	(\$44,106)	111.9%	47.5%	-1.0%
HSA (incl Rx)			908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1712	1.0351	\$276,092	\$401,089	1.1015	\$92,644	298.0%	332.9%	20.2%	\$111,382	(\$289,707)	247.9%	306.3%	12.8%
	UW Total		2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1712	1.0354	\$671,562	\$928,361	1.1732	\$386,663	173.7%	140.1%	5.8%	\$408,995	(\$519,366)	164.2%	156.0%	12.8%

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

Experience Period:

Start 10/1/2011
 Incurred thru 9/30/2012
 Paid thru 12/31/2012
 Midpt 3/31/2012
 Rx Rebates -7.5%

Projection Period:

Start 7/1/2013
 Thru 9/30/2013
 Spans Thru 8/31/2014
 Midpt 1/30/2014
 Trend Mos Z2.0
 Current Rate Level 4/1/2013

TARGET LOSS RATIO = H.S.A. & HB Standard Saver 68.8% 75.0% 75.1%
 Medical Pooling Charge: 4.7%

Capitations Trend 1.9%
 Non-CDH Trend 9.0%
 CDH Trend 9.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Included Claims Adjusted for Catastrophic	Capitations	Rebates	Included + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$301,709 \$2,777 \$0 \$304,486 \$349,935 87.0% 9.0% 1.1712 1.0355 \$356,224 \$475,053 1.3304 \$465,550 76.5% 2.0% 0.1% \$466,081 (\$8,972) 76.4% 32.0% 29.5%																											
Medium 2,012 95 144 10.9% \$516,770 \$3,022 \$0 \$519,793 \$375,630 138.4% 9.0% 1.1712 1.0352 \$608,348 \$811,280 1.3298 \$499,504 121.8% 62.4% -1.6% \$491,404 (\$319,876) 123.8% 113.7% 29.4%																											
Low 4,924 255 355 29.2% \$902,780 \$7,391 \$0 \$910,171 \$861,599 105.6% 9.0% 1.1712 1.0353 \$1,064,949 \$1,420,193 1.3091 \$1,127,935 94.4% 25.9% 0.3% \$1,131,826 (\$288,367) 94.1% 60.5% 27.9%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1712 1.0352 \$866,471 \$1,154,490 1.1637 \$752,541 115.1% 53.4% 9.4% \$823,451 (\$331,038) 105.2% 65.7% 18.2%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1712 1.0352 \$503,336 \$731,214 1.0772 \$478,199 105.3% 52.9% 3.9% \$496,937 (\$234,277) 101.3% 41.5% -3.8%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1712 1.0352 \$61,086 \$88,742 0.8485 \$115,643 52.8% -23.3% 0.0% \$115,643 \$26,901 52.8% 25.5% -2.9%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1712 1.0353 \$3,460,415 \$4,680,972 1.2222 \$3,439,372 100.6% 36.1% 2.5% \$3,525,342 (\$1,155,629) 98.2% 60.4% 20.8%																											
Rx Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$42,323 \$0 (\$3,165) \$39,158 \$97,523 40.2% 9.0% 1.1712 1.0000 \$45,864 \$61,163 0.8399 \$81,914 56.0% -25.3% 0.0% \$81,914 \$20,751 56.0% -36.5% -15.0%																											
Medium 2,012 95 144 10.9% \$46,083 \$0 (\$3,446) \$42,637 \$98,416 43.3% 9.0% 1.1713 1.0000 \$49,941 \$66,600 0.8481 \$83,467 59.8% -20.2% 0.0% \$83,467 \$16,867 59.8% -32.2% -15.0%																											
Low 4,924 255 355 29.2% \$40,645 \$0 (\$3,040) \$37,605 \$193,171 19.5% 9.0% 1.1713 1.0000 \$44,046 \$58,738 0.8412 \$162,494 27.1% -63.9% 0.0% \$162,494 \$103,756 27.1% -69.3% -15.0%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1716 1.0000 \$59,077 \$78,714 0.9735 \$48,274 122.4% 63.1% 9.4% \$52,826 (\$25,888) 111.8% 59.6% 7.1%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1714 1.0000 \$198,927 \$265,215 0.8574 \$376,149 52.9% -29.5% 1.2% \$380,701 \$115,486 52.3% -38.8% -12.2%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$344,032 \$2,777 (\$3,165) \$343,644 \$447,458 76.8% 9.0% 1.1712 1.0355 \$402,088 \$536,216 1.2235 \$547,464 73.4% -2.1% 0.1% \$547,995 \$11,779 73.4% 17.1% 19.7%																											
Medium 2,012 95 144 10.9% \$562,854 \$3,022 (\$3,446) \$562,430 \$474,046 118.6% 9.0% 1.1712 1.0352 \$658,289 \$877,880 1.2298 \$582,971 112.9% 50.6% -1.4% \$574,871 (\$303,009) 114.5% 83.1% 19.9%																											
Low 4,924 255 355 29.2% \$943,424 \$7,391 (\$3,040) \$947,776 \$1,054,769 89.9% 9.0% 1.1712 1.0353 \$1,108,995 \$1,478,931 1.2234 \$1,290,429 85.9% 14.6% 0.3% \$1,294,320 (\$184,611) 85.7% 37.0% 19.9%																											
Saver																											
Saver 30/40 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1712 1.0352 \$925,548 \$1,233,204 1.1502 \$800,815 115.6% 54.0% 9.4% \$876,277 (\$356,926) 105.6% 65.3% 17.4%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1712 1.0352 \$503,336 \$731,214 1.0772 \$478,199 105.3% 52.9% 3.9% \$496,937 (\$234,277) 101.3% 41.5% -3.8%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1712 1.0352 \$61,086 \$88,742 0.8485 \$115,643 52.8% -23.3% 0.0% \$115,643 \$26,901 52.8% 25.5% -2.9%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1712 1.0353 \$3,659,342 \$4,946,187 1.1730 \$3,815,521 95.9% 29.6% 2.4% \$3,906,043 (\$1,040,143) 93.7% 46.5% 15.7%																											
Medical Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,721,259 \$13,190 \$0 \$1,734,449 \$1,587,164 109.3% 9.0% 1.1712 1.0353 \$2,029,521 \$2,706,526 1.3187 \$2,092,989 97.0% 29.3% -0.2% \$2,089,311 (\$617,214) 97.1% 66.6% 28.6%																											
Saver 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1712 1.0352 \$866,471 \$1,154,490 1.1637 \$752,541 115.1% 53.4% 9.4% \$823,451 (\$331,038) 105.2% 65.7% 18.2%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1712 1.0352 \$564,423 \$819,956 1.0234 \$593,842 95.0% 38.1% 3.2% \$612,580 (\$207,377) 92.1% 29.0% -3.7%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1712 1.0353 \$3,460,415 \$4,680,972 1.2222 \$3,439,372 100.6% 36.1% 2.5% \$3,525,342 (\$1,155,629) 98.2% 60.4% 20.8%																											
Rx Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$129,051 \$0 (\$9,651) \$119,400 \$389,110 30.7% 9.0% 1.1713 1.0000 \$139,850 \$186,501 0.8426 \$327,875 42.7% -43.1% 0.0% \$327,875 \$141,374 42.7% -51.7% -15.0%																											
Saver 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1716 1.0000 \$59,077 \$78,714 0.9735 \$48,274 122.4% 63.1% 9.4% \$52,826 (\$25,888) 111.8% 59.6% 7.1%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1714 1.0000 \$198,927 \$265,215 0.8574 \$376,149 52.9% -29.5% 1.2% \$380,701 \$115,486 52.3% -38.8% -12.2%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,850,310 \$13,190 (\$9,651) \$1,853,849 \$1,976,274 93.8% 9.0% 1.1712 1.0353 \$2,169,371 \$2,893,027 1.2250 \$2,420,864 89.6% 19.5% -0.2% \$2,417,186 (\$475,840) 89.7% 43.4% 19.8%																											
Saver 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1712 1.0352 \$925,548 \$1,233,204 1.1502 \$800,815 115.6% 54.0% 9.4% \$876,277 (\$356,926) 105.6% 65.3% 17.4%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1712 1.0352 \$564,423 \$819,956 1.0234 \$593,842 95.0% 38.1% 3.2% \$612,580 (\$207,377) 92.1% 29.0% -3.7%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1712 1.0353 \$3,659,342 \$4,946,187 1.1730 \$3,815,521 95.9% 29.6% 2.4% \$3,906,043 (\$1,040,143) 93.7% 46.5% 15.7%																											

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

Experience Period:	Start 10/1/2011	Projection Period:	Start 7/1/2013	TARGET LOSS RATIO =	H.S.A. & HB	68.8%
	Incurr'd thr. 9/30/2012		Thru 12/31/2013		Standard	75.0%
	Paid thru 12/31/2012		Spans Thru 11/30/2014		Saver	75.1%
	Midpt 3/31/2012		Midpt 3/16/2014			
	Rx Rebates -7.5%		Trend Mos 23.5	Capitations Trend 1.8%		
			Current Rate Level 7/1/2013	Non-CDH Trend 9.0%		
				CDH Trend 9.0%	Medical Pooling Charge:	4.7%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurr'd Claims Adjusted for Catastrophic	Capitations	Rebates	Incurr'd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 07/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 10/2013 Over 07/2013 Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 10/2013 Over 10/2012 Derived	Proposed
Medical Experience																											
Underwritten																											
Standard																											
	High	1,699	85	119	11.1%	\$276,692	\$2,554	\$0	\$279,246	\$325,572	85.8%	9.0%	1.1838	1.0354	\$330,204	\$440,353	1.3317	\$433,551	76.2%	1.6%	2.2%	\$443,089	\$2,737	74.5%	22.3%	23.1%	
	Medium	1,883	90	139	11.7%	\$487,307	\$2,822	\$0	\$490,129	\$356,221	137.6%	9.0%	1.1838	1.0352	\$579,816	\$773,230	1.3286	\$473,263	122.5%	63.4%	2.2%	\$483,674	(\$289,556)	119.9%	96.2%	22.7%	
	Low	4,310	227	320	29.6%	\$708,101	\$6,463	\$0	\$714,563	\$771,694	92.6%	9.0%	1.1838	1.0353	\$844,970	\$1,126,833	1.3113	\$1,011,954	83.5%	11.4%	2.2%	\$1,034,217	(\$92,617)	81.7%	32.1%	21.3%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$652,373	\$4,655	\$0	\$657,027	\$571,633	114.9%	9.0%	1.1838	1.0352	\$777,125	\$1,035,443	1.1625	\$654,550	116.9%	55.8%	2.2%	\$679,170	(\$36,274)	114.4%	70.3%	11.7%
	HSA (incl Rx)	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%
	UW Total		14,729	766	1,040	100.0%	\$2,371,476	\$22,181	(\$5,838)	\$2,387,819	\$2,521,250	94.7%	9.0%	1.1838	1.0353	\$2,823,504	\$3,799,171	1.2234	\$3,084,516	91.5%	23.2%	2.2%	\$3,152,375	(\$646,796)	89.6%	39.2%	15.5%
Rx Experience																											
Underwritten																											
Standard																											
	High	1,699	85	119	11.1%	\$41,909	\$0	(\$3,134)	\$38,775	\$91,339	42.5%	9.0%	1.1838	1.0000	\$45,903	\$61,215	0.8392	\$76,654	59.9%	-20.1%	2.2%	\$78,340	\$17,125	58.6%	-32.1%	-13.1%	
	Medium	1,883	90	139	11.7%	\$45,417	\$0	(\$3,396)	\$42,020	\$93,373	45.0%	9.0%	1.1838	1.0000	\$49,745	\$66,339	0.8474	\$79,122	62.9%	-16.2%	2.2%	\$80,863	\$14,524	61.5%	-28.7%	-13.1%	
	Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0000	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
	UW Total		10,964	573	779	74.8%	\$179,298	\$0	(\$13,408)	\$165,889	\$401,936	41.3%	9.0%	1.1838	1.0000	\$196,386	\$261,830	0.8567	\$344,342	57.0%	-24.0%	2.2%	\$351,917	\$90,087	55.8%	-33.1%	-10.1%
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	1,699	85	119	11.1%	\$318,601	\$2,554	(\$3,134)	\$318,021	\$416,911	76.3%	9.0%	1.1838	1.0354	\$376,107	\$501,568	1.2238	\$510,205	73.7%	-1.7%	2.2%	\$521,429	\$19,861	72.1%	11.1%	15.5%	
	Medium	1,883	90	139	11.7%	\$532,724	\$2,822	(\$3,396)	\$532,150	\$449,594	118.4%	9.0%	1.1838	1.0352	\$629,561	\$839,570	1.2286	\$552,385	114.0%	52.0%	2.2%	\$564,537	(\$275,032)	111.5%	71.7%	15.5%	
	Low	4,310	227	320	29.6%	\$748,255	\$6,463	(\$3,003)	\$751,715	\$945,342	79.5%	9.0%	1.1838	1.0353	\$888,952	\$1,185,487	1.2248	\$1,157,867	76.8%	2.4%	2.2%	\$1,183,340	(\$2,146)	75.1%	15.4%	15.2%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$704,190	\$4,655	(\$3,875)	\$704,970	\$615,208	114.6%	9.0%	1.1838	1.0352	\$833,881	\$1,111,065	1.1495	\$707,202	117.9%	57.1%	2.2%	\$722,761	(\$388,304)	115.4%	71.7%	11.7%
	HSA	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%
	UW Total		14,729	766	1,040	100.0%	\$2,550,774	\$22,181	(\$19,247)	\$2,553,708	\$2,923,185	87.4%	9.0%	1.1838	1.0353	\$3,019,890	\$4,061,001	1.1730	\$3,428,858	88.1%	18.4%	2.2%	\$3,504,292	(\$566,709)	86.2%	29.4%	11.7%
Medical Experience																											
Underwritten																											
Standard																											
	High	7,892	402	578	52.5%	\$1,472,100	\$11,839	\$0	\$1,483,939	\$1,453,487	102.1%	9.0%	1.1838	1.0353	\$1,754,980	\$2,340,417	1.3201	\$1,918,768	91.5%	22.0%	2.2%	\$1,960,981	(\$379,436)	89.5%	45.6%	22.0%	
	Medium	3,072	171	201	22.3%	\$652,373	\$4,655	\$0	\$657,027	\$571,633	114.9%	9.0%	1.1838	1.0352	\$777,125	\$1,035,443	1.1625	\$654,550	116.9%	55.8%	2.2%	\$679,170	(\$366,274)	114.4%	70.3%	11.7%	
	Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0352	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
	UW Total		14,729	766	1,040	100.0%	\$2,371,476	\$22,181	(\$5,838)	\$2,387,819	\$2,521,250	94.7%	9.0%	1.1838	1.0353	\$2,823,504	\$3,799,171	1.2234	\$3,084,516	91.5%	23.2%	2.2%	\$3,152,375	(\$646,796)	89.6%	39.2%	15.5%
Rx Experience																											
Underwritten																											
Standard																											
	High	7,892	402	578	52.5%	\$127,480	\$0	(\$9,533)	\$117,947	\$358,361	32.9%	9.0%	1.1838	1.0000	\$139,631	\$186,208	0.8419	\$301,689	46.3%	-38.3%	2.2%	\$308,327	\$122,118	45.3%	-47.5%	-13.1%	
	Medium	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%	
	Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0000	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
	UW Total		10,964	573	779	74.8%	\$179,298	\$0	(\$13,408)	\$165,889	\$401,936	41.3%	9.0%	1.1838	1.0000	\$196,386	\$261,830	0.8567	\$344,342	57.0%	-24.0%	2.2%	\$351,917	\$90,087	55.8%	-33.1%	-10.1%
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	7,892	402	578	52.5%	\$1,599,580	\$11,839	(\$9,533)	\$1,601,886	\$1,811,848	88.4%	9.0%	1.1838	1.0353	\$1,894,620	\$2,526,625	1.2255	\$2,220,457	85.3%	13.8%	2.2%	\$2,269,307	(\$257,317)	83.5%	28.4%	15.3%	
	Medium	3,072	171	201	22.3%	\$704,190	\$4,655	(\$3,875)	\$704,970	\$615,208	114.6%	9.0%	1.1838	1.0352	\$833,881	\$1,111,065	1.1495	\$707,202	117.9%	57.1%	2.2%	\$722,761	(\$388,304)	115.4%	71.7%	11.7%	
	Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0352	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
	Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
	UW Total		14,729	766	1,040	100.0%	\$2,550,774	\$22,181	(\$19,247)	\$2,553,708	\$2,923,185	87.4%	9.0%	1.1838	1.0353	\$3,019,890	\$4,061,001	1.1730	\$3,428,858	88.1%	18.4%	2.2%	\$3,504,292	(\$566,709)	86.2%	29.4%	11.7%

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

Experience Period:	Projection Period:	Pricing Trend	9.0%		
Start 10/1/2011	Start 7/1/2013	Women's Preventive Trend	0.4%	TARGET LOSS RATIO =	H.S.A. & HB 68.8%
Incurd thru 9/30/2012	Thru 12/31/2013	Total Rx Trend	9.4%		Standard 75.0%
Paid thru 12/31/2012	Spans Thru 11/30/2014				Saver 75.1%
Midpt 3/31/2012	Midpt 3/16/2014	Capitations Trend	1.8%		
	Trend Mos 23.5	Non-CDH Trend	9.0%	Medical Pooling Charge:	4.7%
Rx Rebates -7.5%	Current Rate Lt 7/1/2013	CDH Trend	9.0%		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurd Claims Adjusted for Catastrophic	Capitations	Rebates	Incurd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 07/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 10/2013 Over 07/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 10/2013 Over 10/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$25,017 \$223 \$0 \$25,240 \$24,363 103.6% 9.0% 1.1838 1.0361 \$29,847 \$39,804 1.3134 \$31,999 93.3%																											
Medium 129 5 5 4.6% \$29,463 \$200 \$0 \$29,663 \$19,409 152.8% 9.0% 1.1838 1.0355 \$35,087 \$46,791 1.3520 \$26,241 133.7%																											
Low 614 28 35 25.9% \$194,679 \$928 \$0 \$195,607 \$99,905 217.6% 9.0% 1.1838 1.0355 \$231,430 \$308,630 1.2900 \$115,981 199.5%																											
Saver 30/40 496 22 33 20.4% \$82,691 \$751 \$0 \$83,442 \$75,035 111.2% 9.0% 1.1838 1.0354 \$98,671 \$131,469 1.1727 \$87,991 112.1%																											
HSA (incl Rx) HSA 1200 646 30 47 27.8% \$209,291 \$981 (\$347) \$209,925 \$67,959 308.9% 9.0% 1.1838 1.0351 \$248,372 \$360,818 1.1029 \$74,951 331.4%																											
HSA 2700 262 17 17 15.7% \$25,752 \$396 (\$170) \$25,978 \$16,148 160.9% 9.0% 1.1838 1.0351 \$30,695 \$44,592 1.0957 \$17,693 173.5%																											
UW Total 2,295 108 143 100.0% \$566,893 \$3,480 (\$517) \$569,855 \$292,820 194.6% 9.0% 1.1838 1.0354 \$674,102 \$932,104 1.2119 \$354,856 190.0%																											
162.7% 2.2% \$362,663 (\$569,441) 185.9% 195.0% 14.4% -83.0%																											
Rx Experience																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$414 \$0 (\$31) \$383 \$6,184 6.2% 9.4% 1.1933 1.0000 \$457 \$610 0.8506 \$5,260 8.7%																											
Medium 129 5 5 4.6% \$667 \$0 (\$50) \$617 \$5,043 12.2% 9.4% 1.1933 1.0000 \$736 \$982 0.8615 \$4,344 16.9%																											
Low 614 28 35 25.9% \$490 \$0 (\$37) \$453 \$19,522 2.3% 9.4% 1.1933 1.0000 \$541 \$721 0.8493 \$16,581 3.3%																											
Saver 30/40 496 22 33 20.4% \$2,682 \$0 (\$201) \$2,481 \$6,015 41.3% 9.4% 1.1933 1.0000 \$2,961 \$3,945 0.9346 \$5,621 52.7%																											
UW Total 1,387 61 79 56.5% \$4,252 \$0 (\$318) \$3,934 \$36,764 10.7% 9.4% 1.1933 1.0000 \$4,695 \$6,257 0.8652 \$31,807 14.8%																											
-88.4% 2.2% \$5,376 \$4,766 8.5% -90.1% -13.1%																											
-77.4% 2.2% \$4,440 \$3,458 16.6% -80.8% -13.1%																											
-95.7% 2.2% \$16,945 \$16,224 3.2% -96.3% -13.1%																											
-29.8% 2.2% \$5,745 \$1,800 51.5% -34.1% -4.0%																											
-80.3% 2.2% \$32,506 \$26,249 14.4% -83.0% -11.5%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$25,431 \$223 (\$31) \$25,623 \$30,547 83.9% 9.0% 1.1840 1.0361 \$30,304 \$40,413 1.2197 \$37,259 81.3%																											
Medium 129 5 5 4.6% \$30,130 \$200 (\$50) \$30,280 \$24,452 123.8% 9.0% 1.1840 1.0355 \$35,823 \$47,773 1.2508 \$30,586 117.1%																											
Low 614 28 35 25.9% \$195,169 \$928 (\$37) \$196,060 \$109,427 179.2% 9.0% 1.1839 1.0355 \$231,971 \$309,351 1.2114 \$132,562 175.0%																											
Saver 30/40 496 22 33 20.4% \$85,373 \$751 (\$201) \$85,923 \$81,050 106.0% 9.0% 1.1841 1.0354 \$101,631 \$135,414 1.1550 \$93,613 108.6%																											
HSA (incl Rx) HSA 1200 646 30 47 27.8% \$209,291 \$981 (\$347) \$209,925 \$67,959 308.9% 9.0% 1.1838 1.0351 \$248,372 \$360,818 1.1029 \$74,951 331.4%																											
HSA 2700 262 17 17 15.7% \$25,752 \$396 (\$170) \$25,978 \$16,148 160.9% 9.0% 1.1838 1.0351 \$30,695 \$44,592 1.0957 \$17,693 173.5%																											
UW Total 2,295 108 143 100.0% \$571,145 \$3,480 (\$835) \$573,790 \$329,584 174.1% 9.0% 1.1839 1.0354 \$676,797 \$938,362 1.1732 \$386,663 175.6%																											
142.7% 2.2% \$395,170 (\$543,192) 171.8% 165.0% 11.6%																											
Medical Experience																											
Underwritten																											
Standard																											
High 891 39 46 36.1% \$249,159 \$1,351 \$0 \$250,510 \$133,677 187.4% 9.0% 1.1838 1.0356 \$296,364 \$395,225 1.3033 \$174,221 170.1%																											
Saver 496 22 33 20.4% \$82,691 \$751 \$0 \$83,442 \$75,035 111.2% 9.0% 1.1838 1.0354 \$98,671 \$131,469 1.1727 \$87,991 112.1%																											
HSA (incl Rx) 908 47 64 43.5% \$235,043 \$1,377 (\$517) \$235,903 \$84,107 280.5% 9.0% 1.1838 1.0351 \$279,067 \$405,410 1.1015 \$92,644 301.2%																											
UW Total 2,295 108 143 100.0% \$566,893 \$3,480 (\$517) \$569,855 \$292,820 194.6% 9.0% 1.1838 1.0354 \$674,102 \$932,104 1.2119 \$354,856 190.0%																											
162.7% 2.2% \$362,663 (\$569,441) 185.9% 195.0% 14.4% -83.0%																											
Rx Experience																											
Underwritten																											
Standard																											
High 891 39 46 36.1% \$1,571 \$0 (\$117) \$1,453 \$30,749 4.7% 9.4% 1.1933 1.0000 \$1,734 \$2,312 0.8516 \$26,185 6.6%																											
Saver 496 22 33 20.4% \$2,682 \$0 (\$201) \$2,481 \$6,015 41.3% 9.4% 1.1933 1.0000 \$2,961 \$3,945 0.9346 \$5,621 52.7%																											
UW Total 1,387 61 79 56.5% \$4,252 \$0 (\$318) \$3,934 \$36,764 10.7% 9.4% 1.1933 1.0000 \$4,695 \$6,257 0.8652 \$31,807 14.8%																											
-91.2% 2.2% \$26,762 \$24,449 6.5% -92.5% -13.1%																											
-29.8% 2.2% \$5,745 \$1,800 51.5% -34.1% -4.0%																											
-80.3% 2.2% \$32,506 \$26,249 14.4% -83.0% -11.5%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 891 39 46 36.1% \$250,730 \$1,351 (\$117) \$251,963 \$164,426 153.2% 9.0% 1.1839 1.0356 \$298,098 \$397,537 1.2188 \$200,406 148.7%																											
Saver 496 22 33 20.4% \$85,373 \$751 (\$201) \$85,923 \$81,050 106.0% 9.0% 1.1841 1.0354 \$101,631 \$135,414 1.1550 \$93,613 108.6%																											
HSA (incl Rx) 908 47 64 43.5% \$235,043 \$1,377 (\$517) \$235,903 \$84,107 280.5% 9.0% 1.1838 1.0351 \$279,067 \$405,410 1.1015 \$92,644 301.2%																											
UW Total 2,295 108 143 100.0% \$571,145 \$3,480 (\$835) \$573,790 \$329,584 174.1% 9.0% 1.1839 1.0354 \$676,797 \$938,362 1.1732 \$386,663 175.6%																											
142.7% 2.2% \$395,170 (\$543,192) 171.8% 165.0% 11.6%																											

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

Experience Period:

Start 10/1/2011
 Incurred thru 9/30/2012
 Paid thru 12/31/2012
 Midpt 3/31/2012
 Rx Rebates -7.5%

Projection Period:

Start 7/1/2013
 Thru 12/31/2013
 Spans Thru 11/30/2014
 Midpt 3/16/2014
 Trend Mos 23.5
 Current Rate Level 7/1/2013

TARGET LOSS RATIO = H.S.A. & HB 68.8%
 Standard 75.0%
 Saver 75.1%
 Medical Pooling Charge: 4.7%

Capitations Trend 1.8%
 Non-CDH Trend 9.0%
 CDH Trend 9.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurred Claims	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	
			Member	12/2012	12/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Capitations +	Income		Current	Current Rate	10/2013 Over	Income	Needed Income	Increase	10/2013 Over		
			Months				Catastrophic		Rebates	Rebates						Rebates			07/2013 Level	Level	07/2013	Proposed			Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$301,709 \$2,777 \$0 \$304,486 \$349,935 87.0% 9.0% 1.1838 1.0355 \$360,051 \$480,156 1.3304 \$465,550 77.3%																											
Medium 2,012 95 144 10.9% \$516,770 \$3,022 \$0 \$519,793 \$375,630 138.4% 9.0% 1.1838 1.0352 \$614,903 \$820,021 1.3298 \$499,504 123.1%																											
Low 4,924 255 355 29.2% \$902,780 \$7,391 \$0 \$910,171 \$861,599 105.6% 9.0% 1.1838 1.0353 \$1,076,400 \$1,435,464 1.3091 \$1,127,935 95.4%																											
Saver Saver 30/40 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1838 1.0352 \$875,795 \$1,166,912 1.1637 \$752,541 116.4%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1838 1.0352 \$508,730 \$739,049 1.0772 \$478,199 106.4%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1838 1.0352 \$61,727 \$89,672 0.8485 \$115,643 53.4%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1838 1.0353 \$3,497,605 \$4,731,276 1.2222 \$3,439,372 101.7%																											
Rx Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$42,323 \$0 (\$3,165) \$39,158 \$97,523 40.2% 9.0% 1.1839 1.0000 \$46,360 \$61,825 0.8399 \$81,914 56.6%																											
Medium 2,012 95 144 10.9% \$46,083 \$0 (\$3,446) \$42,637 \$98,416 43.3% 9.0% 1.1840 1.0000 \$50,482 \$67,321 0.8481 \$83,467 60.5%																											
Low 4,924 255 355 29.2% \$40,645 \$0 (\$3,040) \$37,605 \$193,171 19.5% 9.0% 1.1840 1.0000 \$44,523 \$59,375 0.8412 \$162,494 27.4%																											
Saver Saver 30/40 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1843 1.0000 \$59,717 \$79,567 0.9735 \$48,274 123.7%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1841 1.0000 \$201,081 \$268,087 0.8574 \$376,149 53.5%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$344,032 \$2,777 (\$3,165) \$343,644 \$447,458 76.8% 9.0% 1.1839 1.0355 \$406,411 \$541,982 1.2235 \$547,464 74.2%																											
Medium 2,012 95 144 10.9% \$562,854 \$3,022 (\$3,446) \$562,430 \$474,046 118.6% 9.0% 1.1839 1.0352 \$665,384 \$897,342 1.2298 \$582,971 114.1%																											
Low 4,924 255 355 29.2% \$943,424 \$7,391 (\$3,040) \$947,776 \$1,054,769 89.9% 9.0% 1.1838 1.0353 \$1,120,923 \$1,494,838 1.2234 \$1,290,429 86.9%																											
Saver Saver 30/40 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1839 1.0352 \$935,512 \$1,246,479 1.1502 \$800,815 116.8%																											
HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1838 1.0352 \$508,730 \$739,049 1.0772 \$478,199 106.4%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$204) \$52,380 \$136,298 38.4% 9.0% 1.1838 1.0352 \$61,727 \$89,672 0.8485 \$115,643 53.4%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1839 1.0353 \$3,698,687 \$4,999,363 1.1730 \$3,815,521 96.9%																											
Medical Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,721,259 \$13,190 \$0 \$1,734,449 \$1,587,164 109.3% 9.0% 1.1838 1.0353 \$2,051,354 \$2,735,641 1.3187 \$2,092,989 98.0%																											
Saver 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1838 1.0352 \$875,795 \$1,166,912 1.1637 \$752,541 116.4%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1838 1.0352 \$570,457 \$828,722 1.0234 \$593,842 96.1%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1838 1.0353 \$3,497,605 \$4,731,276 1.2222 \$3,439,372 101.7%																											
Rx Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$129,051 \$0 (\$9,651) \$119,400 \$389,110 30.7% 9.0% 1.1840 1.0000 \$141,365 \$188,521 0.8426 \$327,875 43.1%																											
Saver 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1843 1.0000 \$59,717 \$79,567 0.9735 \$48,274 123.7%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1841 1.0000 \$201,081 \$268,087 0.8574 \$376,149 53.5%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,850,310 \$13,190 (\$9,651) \$1,853,849 \$1,976,274 93.8% 9.0% 1.1838 1.0353 \$2,192,718 \$2,924,162 1.2250 \$2,420,864 90.6%																											
Saver 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1839 1.0352 \$935,512 \$1,246,479 1.1502 \$800,815 116.8%																											
HSA (incl Rx) 4,673 240 325 27.5% \$482,046 \$7,065 (\$6,355) \$482,756 \$580,237 83.2% 9.0% 1.1838 1.0352 \$570,457 \$828,722 1.0234 \$593,842 96.1%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1839 1.0353 \$3,698,687 \$4,999,363 1.1730 \$3,815,521 96.9%																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 07/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 10/01/2011 through 09/30/2012 Paid through 12/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 07/01/2013	EP Claims	Prior Rating Trend 04/01/2013
Medical Non-HSA							
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	9.0%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	7.5%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.0%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA	140,686	27.2%	7.1%	6.5%	9.0%	\$19,039,112	14.5%
Total HSA	515,251	100.0%	8.4%	7.1%	8.7%	\$69,894,433	10.3%
Medical Total	1,603,628		9.0%	9.3%	8.6%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	8.6%	\$271,697,408	9.8%

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

	1	2	3	4	5
H.S.A. & HB & HB2					
Members a/o 12/31/12		1,367			
Member to Contract Ratio		1.207			
	Function	Composite PMPM	%		\$s
1	Projected Claims (+ Capitations)	\$118.50	68.8%		\$1,943,810
2	Admin Costs	\$26.51	15.5%		\$434,857
3	Broker Commissions & Fees	\$16.70	9.8%		\$273,959
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$3)
6	Premium Tax/Community Health Investment	\$3.41	2.0%		\$55,994
7	Assessment Fees	\$0.15	0.1%		\$2,446
8	Federal Income Tax	\$0.00	0.00%		\$0
9	State Income Tax	\$0.00	0.0%		\$0
10	Patient-Centered Outcome Fee	\$0.17	0.10%		\$2,734
11	Reinsurance Fee	\$3.14	1.84%		\$51,475
12	Insurer Fee Tax	\$2.10	1.23%		\$34,420
13	Risk Charge	\$0.00	0.0%		\$0
14	SUBTOTAL:	\$171	100.0%		\$2,799,692
Saver					
17	Members a/o 12/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)	\$259.44	75.1%		\$728,498
20	Admin Costs	\$53.47	15.5%		\$150,143
21	Broker Commissions & Fees	\$16.62	4.8%		\$46,667
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$6.88	2.0%		\$19,333
25	Assessment Fees	\$0.30	0.1%		\$844
26	Federal Income Tax	\$0.00	0.0%		\$0
27	State Income Tax	\$0.00	0.0%		\$0
28	Patient-Centered Outcome Fee	\$0.17	0.0%		\$468
29	Reinsurance Fee	\$3.14	0.9%		\$6,811
30	Insurer Fee Tax	\$4.23	1.2%		\$11,884
31	Risk Charge	\$0.00	0.0%		\$0
32	SUM:	\$344	100.0%		\$966,649
Standard					
35	Members a/o 12/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)	\$236.39	75.0%		\$2,215,458
38	Admin Costs	\$48.76	15.5%		\$456,948
39	Broker Commissions & Fees	\$15.04	4.8%		\$140,969
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$3)
42	Premium Tax/Community Health Investment	\$6.28	2.0%		\$58,838
43	Assessment Fees	\$0.27	0.1%		\$2,570
44	Federal Income Tax	\$0.00	0.0%		\$0
45	State Income Tax	\$0.00	0.0%		\$0
46	Patient-Centered Outcome Fee	\$0.17	0.1%		\$1,562
47	Reinsurance Fee	\$3.14	1.0%		\$29,409
48	Insurer Fee Tax	\$3.86	1.2%		\$36,169
49	Risk Charge	\$0.00	0.0%		\$0
50	SUM:	\$314	100.0%		\$2,941,920
TOTAL					
53	Members a/o 12/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)	\$171.00	72.9%		\$4,887,766
56	Admin Costs	\$36.45	15.5%		\$1,041,948
57	Broker Commissions & Fees	\$16.15	6.9%		\$461,596
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$7)
60	Premium Tax/Community Health Investment	\$4.69	2.0%		\$134,165
61	Assessment Fees	\$0.20	0.1%		\$5,860
62	Federal Income Tax	\$0.00	0.0%		\$0
63	State Income Tax	\$0.00	0.0%		\$0
64	Patient-Centered Outcome Fee	\$0.17	0.1%		\$4,764
65	Reinsurance Fee	\$3.14	1.3%		\$89,695
66	Insurer Fee Tax	\$2.89	1.2%		\$82,473
67	Risk Charge	\$0.00	0.0%		\$0
68	SUBTOTAL:	\$235	100.0%		\$6,708,260

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

Grandfathered

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$281.27	\$281.27	0.0%	\$0.00	NA	NA
2 Medium	\$260.70	\$255.75	-1.9%	-\$4.95	\$319.69	\$383.63
3 Low	\$233.96	\$233.49	-0.2%	-\$0.47	\$291.86	\$350.24
4 Saver	\$224.54	\$249.69	11.2%	\$25.15	\$312.11	\$374.54
5 HSA1	\$137.67	\$137.67	0.0%	\$0.00	\$172.09	\$206.51
6 HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$16.86	11.2%	\$1.70	\$21.08	\$25.29

Corridor

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$266.78	\$271.21	1.7%	\$4.43	NA	NA
2 Medium	\$247.28	\$255.69	3.4%	\$8.41	\$319.61	\$383.54
3 Low	\$222.15	\$233.48	5.1%	\$11.33	\$291.85	\$350.22
4 Saver	\$214.71	\$206.12	-4.0%	-\$8.59	\$257.65	\$309.18
5 HSA1	\$131.79	\$164.74	25.0%	\$32.95	\$205.93	\$247.11
6 HSA2	\$105.19	\$105.19	0.0%	\$0.00	\$131.49	\$157.79

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$13.91	-4.0%	-\$0.58	\$17.39	\$20.87

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

Grandfathered

Medical		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$281.27	\$287.46	2.2%	\$6.19	NA	NA
2	Medium	\$255.75	\$261.38	2.2%	\$5.63	\$326.73	\$392.07
3	Low	\$233.49	\$238.63	2.2%	\$5.14	\$298.29	\$357.95
4	Saver	\$249.69	\$255.18	2.2%	\$5.49	\$318.98	\$382.77
5	HSA1	\$137.67	\$140.70	2.2%	\$3.03	\$175.88	\$211.05
6	HSA2	\$83.23	\$85.06	2.2%	\$1.83	\$106.33	\$127.59

Rx		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$52.00	\$53.14	2.2%	\$1.14	NA	NA
2	Medium	\$45.85	\$46.86	2.2%	\$1.01	\$58.58	\$70.29
3	Low	\$35.84	\$36.63	2.2%	\$0.79	\$45.79	\$54.95
4	Saver	\$16.86	\$17.23	2.2%	\$0.37	\$21.54	\$25.85

Corridor

Medical		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$271.21	\$277.18	2.2%	\$5.97	NA	NA
2	Medium	\$255.69	\$261.32	2.2%	\$5.63	\$326.65	\$391.98
3	Low	\$233.48	\$238.62	2.2%	\$5.14	\$298.28	\$357.93
4	Saver	\$206.12	\$210.65	2.2%	\$4.53	\$263.31	\$315.98
5	HSA1	\$164.74	\$168.36	2.2%	\$3.62	\$210.45	\$252.54
6	HSA2	\$105.19	\$107.50	2.2%	\$2.31	\$134.38	\$161.25

Rx		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$52.00	\$53.14	2.2%	\$1.14	NA	NA
2	Medium	\$45.85	\$46.86	2.2%	\$1.01	\$58.58	\$70.29
3	Low	\$35.84	\$36.63	2.2%	\$0.79	\$45.79	\$54.95
4	Saver	\$13.91	\$14.22	2.2%	\$0.31	\$17.78	\$21.33

CareFirst BlueChoice, Inc.
NAIC No. 96202

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

Grandfathered

Effective Date	Medical			Rx	
	Underwritten	SAVER	H.S.A	Underwritten	SAVER
	Standard			Standard	
7/1/2000 (Inception Date)	Inception			Inception	
03/01/01	4.0%			11.2%	
01/01/02	8.1%			14.7%	
01/01/03 (Incl Δs in Age&Tier)	19.5%			22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	0.0%	0.0%		-10.0%	Inception
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	0.0%	-5.0%		-5.0%	-5.0%
11/01/06	0.0%	0.0%	Inception	0.0%	0.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09	8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09	3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09	7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09	5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *	-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *	2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	0.0%	0.0%	0.0%
01/01/13	20.1%	-1.7%	-6.7%	-15.0%	-1.7%
04/01/13	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 07/01/13	-0.6%	11.2%	0.0%	0.0%	11.2%
Proposed 10/01/13	2.2%	2.2%	2.2%	2.2%	2.2%

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

Corridor

Effective Date	Medical			Rx	
	Underwritten	SAVER	H.S.A	Underwritten	SAVER
	Standard			Standard	
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%
04/01/13	0.0%	0.0%	-9.0%	0.0%	0.0%
Proposed 07/01/13	4.2%	-4.0%	20.2%	0.0%	-4.0%
Proposed 10/01/13	2.2%	2.2%	2.2%	2.2%	2.2%

District of Columbia BlueChoice
as of 10/01/2013 Rate Filing
HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	3Q13 Incremental Increases	4Q13 Incremental Increases	Contract Months	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							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	1/1	2/1	3/1	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1		
86052DC020	PPACA	High	\$107,791	0.0%	0.0%	477	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.9%	1.9%	1.9%	-0.9%	-0.9%	-0.9%	4.5%	19.1%	9.2%	17.8%	7.7%	8.3%	4.1%	4.5%	6.5%	6.1%	5.5%	6.8%	3.2%	
		Medium	\$73,578	0.0%	0.0%	404	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.9%	1.9%	1.9%	-1.0%	-1.0%	-1.0%	9.3%	5.1%	25.0%	7.2%	6.9%	2.2%	0.2%	7.7%	0.9%	21.9%	12.9%	0.7%	2.2%	
		Low	\$162,402	0.0%	0.0%	797	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	12.1%	13.5%	9.9%	8.4%	5.7%	6.8%	0.5%	1.8%	10.6%	9.0%	9.2%	12.5%	2.5%	
		Corridor	High	\$24,363	1.4%	2.2%	132	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	16.3%	16.3%	16.3%	12.1%	12.1%	12.1%	0.0%	0.0%	0.0%	28.9%	7.7%	0.0%	0.6%	37.6%	25.2%	0.0%	0.0%	0.0%	17.2%
		Corridor	Medium	\$19,409	2.9%	2.2%	117	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	19.9%	19.9%	19.9%	15.5%	15.5%	15.5%	0.0%	0.0%	0.0%	0.0%	19.6%	0.0%	7.5%	15.4%	57.4%	0.0%	0.0%	0.0%	19.7%
		Low	\$89,905	4.4%	2.2%	506	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	19.9%	19.9%	19.9%	15.2%	15.2%	15.2%	0.0%	0.0%	0.0%	16.1%	16.0%	3.6%	13.6%	14.9%	35.9%	0.0%	0.0%	0.0%	19.5%	
		Total	\$477,448	1.0%	0.6%	2,433																								7.3% Yes		
86052DC005	PPACA	High	\$43,061	0.0%	0.0%	81	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	14.6%	14.4%	0.0%	14.7%	0.0%	11.6%	1.1%	0.0%	1.9%	0.0%	24.8%	16.8%	2.2%	
		Low	\$164,003	0.0%	0.0%	238	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	3.7%	13.3%	7.5%	15.1%	15.4%	11.9%	4.6%	8.0%	11.2%	0.3%	1.5%	7.4%	3.5%	
		Total	\$207,063	0.0%	0.0%	319																								3.3% Yes		
86052DC002	Corridor Saver	Saver 30/40	\$75,035	-4.0%	2.2%	366	9.9%	9.9%	9.9%	19.3%	19.3%	19.3%	-1.0%	-1.0%	-1.0%	-7.8%	-7.8%	-7.8%	0.0%	0.0%	0.0%	10.0%	15.6%	25.9%	19.8%	4.8%	23.9%	0.0%	0.0%	0.0%	9.5% Yes	
86052DC021	PPACA	HSA 1200	\$109,525	0.0%	0.0%	374	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	8.5%	-	12.7%	3.6%	5.2%	8.5%	19.4%	3.4%	5.5%	8.8%	11.0%	13.4%	2.4%	
		HSA 2700	\$23,201	0.0%	0.0%	80	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	5.2%	11.7%	17.1%	4.1%	5.9%	0.0%	37.3%	0.0%	3.4%	6.9%	0.0%	8.4%	2.8%	
		Corridor	HSA 1200	\$67,959	25.0%	2.2%	456	20.8%	20.8%	20.8%	18.0%	18.0%	18.0%	11.6%	11.6%	11.6%	3.8%	3.8%	3.8%	0.0%	0.0%	0.0%	28.5%	8.1%	27.2%	2.1%	16.1%	17.9%	0.0%	0.0%	0.0%	15.7%
		Corridor	HSA 2700	\$16,148	0.0%	2.2%	250	20.8%	20.8%	20.8%	17.9%	17.9%	17.9%	17.9%	17.9%	17.9%	9.7%	9.7%	9.7%	0.0%	0.0%	0.0%	24.1%	6.5%	25.1%	3.4%	0.0%	40.8%	0.0%	0.0%	0.0%	17.9%
			Total	\$216,834	7.8%	0.9%	1,160																								7.8% Yes	
Can lump products for PMJ if all get same increase																																
86052DC006	PPACA HB Triple Option	HB TO 1500	\$597,358	0.0%	0.0%	2,684	9.8%	9.8%	9.8%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	9.5%	5.5%	4.7%	3.3%	3.0%	3.4%	2.1%	6.0%	8.1%	19.5%	22.0%	12.9%	6.7% Yes	
86052DC022	PPACA	HB2 1500	\$272,633	0.0%	0.0%	1,668	9.9%	9.9%	9.9%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	7.3%	16.6%	14.3%	16.2%	14.7%	8.1%	11.1%	6.9%	4.8%	0.0%	0.0%	10.0%		
		HB2 2500	\$133,414	0.0%	0.0%	799	9.8%	9.8%	9.8%	8.7%	8.7%	8.7%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	3.4%	14.1%	15.8%	18.5%	15.8%	13.3%	11.3%	5.3%	2.5%	0.0%	0.0%	0.0%	7.6%	
		Total	\$406,046	0.0%	0.0%	2,467																							9.2% Yes			
86052DC007	PPACA HB Dual Option	HB HSA 2500	\$31,409	0.0%	0.0%	170	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	22.5%	0.0%	5.6%	0.0%	0.5%	0.0%	0.0%	0.0%	30.5%	4.4%	31.9%	4.6%	4.2% Yes	

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered & Corridor
Effective 7/1/2013
Age & Tier Factors

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

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

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

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

HSA Products						
Age Band	Age		Tier Factors			Age Factor Incremental Change
	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.98	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%

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

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

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Std
 Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)				
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total		Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	1,070	1,391	\$ 198,374	\$ 183,018	\$ 44,080	\$ 23,369	\$ 242,454	\$ 206,387	85%				\$148							
200811	1,071	1,365	\$ 194,749	\$ 101,425	\$ 43,568	\$ 14,492	\$ 238,318	\$ 115,918	49%				\$85							
200812	1,066	1,392	\$ 193,140	\$ 172,114	\$ 43,019	\$ 16,947	\$ 236,159	\$ 189,061	80%				\$136							
200901	1,049	1,371	\$ 194,731	\$ 246,889	\$ 42,969	\$ 15,773	\$ 237,700	\$ 262,662	111%				\$192							
200902	1,035	1,344	\$ 195,007	\$ 189,063	\$ 42,747	\$ 15,309	\$ 237,754	\$ 204,372	86%				\$152							
200903	1,045	1,366	\$ 196,574	\$ 166,972	\$ 42,711	\$ 21,393	\$ 239,286	\$ 188,365	79%				\$138							
200904	1,040	1,357	\$ 195,877	\$ 119,888	\$ 42,234	\$ 21,384	\$ 238,111	\$ 141,273	59%				\$104							
200905	1,044	1,361	\$ 196,787	\$ 125,784	\$ 41,972	\$ 23,394	\$ 238,759	\$ 149,178	62%				\$110							
200906	1,059	1,382	\$ 201,437	\$ 224,848	\$ 42,280	\$ 22,328	\$ 243,716	\$ 247,176	101%				\$179							
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%				\$89							
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%				\$110							
200909	1,027	1,326	\$ 202,423	\$ 104,430	\$ 40,547	\$ 20,099	\$ 242,970	\$ 124,529	51%	79%	45%	73%	\$94	\$114	\$14	\$128				
200910	1,032	1,328	\$ 205,168	\$ 145,101	\$ 40,023	\$ 16,777	\$ 245,191	\$ 161,879	66%	77%	44%	71%	\$122	\$112	\$14	\$126				
200911	1,013	1,292	\$ 205,280	\$ 132,611	\$ 39,142	\$ 16,275	\$ 244,422	\$ 148,886	61%	78%	45%	72%	\$115	\$115	\$14	\$129				
200912	985	1,248	\$ 205,909	\$ 99,699	\$ 38,646	\$ 15,851	\$ 244,555	\$ 115,550	47%	74%	45%	69%	\$93	\$111	\$14	\$125				
201001	954	1,211	\$ 198,029	\$ 92,622	\$ 37,092	\$ 12,063	\$ 235,122	\$ 104,685	45%	68%	45%	64%	\$86	\$103	\$14	\$116				
201002	926	1,173	\$ 199,874	\$ 97,609	\$ 37,270	\$ 14,027	\$ 237,144	\$ 111,636	47%	64%	45%	61%	\$95	\$98	\$14	\$112				
201003	923	1,163	\$ 199,066	\$ 134,786	\$ 36,841	\$ 17,664	\$ 235,907	\$ 152,450	65%	63%	45%	60%	\$131	\$97	\$14	\$111				
201004	915	1,157	\$ 199,208	\$ 149,285	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,075	76%	64%	47%	61%	\$154	\$100	\$14	\$115				
201005	903	1,141	\$ 200,893	\$ 128,797	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,507	63%	64%	47%	61%	\$130	\$102	\$14	\$116				
201006	898	1,132	\$ 204,271	\$ 133,452	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,254	63%	60%	46%	58%	\$134	\$98	\$14	\$112				
201007	894	1,134	\$ 201,466	\$ 133,691	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,323	65%	61%	47%	59%	\$135	\$101	\$15	\$116				
201008	899	1,143	\$ 202,532	\$ 90,410	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,334	47%	60%	49%	58%	\$97	\$100	\$15	\$115				
201009	922	1,170	\$ 208,417	\$ 109,691	\$ 36,154	\$ 17,324	\$ 244,570	\$ 127,014	52%	60%	49%	58%	\$109	\$101	\$15	\$116	-11.3%	8.3%	-9.1%	
201010	884	1,126	\$ 203,752	\$ 132,743	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,754	62%	59%	49%	58%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%	
201011	850	1,086	\$ 198,126	\$ 131,045	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,340	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.8%	
201012	810	1,045	\$ 195,919	\$ 101,028	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,435	49%	60%	48%	58%	\$109	\$105	\$15	\$120	-5.7%	9.3%	-4.0%	
201101	796	1,025	\$ 188,998	\$ 101,337	\$ 32,193	\$ 11,523	\$ 221,191	\$ 112,861	51%	60%	49%	58%	\$110	\$107	\$15	\$122	4.2%	11.3%	5.1%	
201102	747	965	\$ 184,486	\$ 129,931	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,872	66%	62%	49%	60%	\$148	\$111	\$16	\$127	13.4%	11.9%	13.2%	
201103	735	960	\$ 183,200	\$ 217,668	\$ 30,938	\$ 15,542	\$ 214,138	\$ 233,210	109%	66%	49%	63%	\$243	\$119	\$16	\$135	22.6%	12.9%	21.4%	
201104	705	926	\$ 177,414	\$ 97,906	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,840	54%	64%	46%	62%	\$121	\$117	\$15	\$132	16.9%	1.7%	15.0%	
201105	678	892	\$ 173,602	\$ 156,871	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,808	84%	66%	46%	63%	\$191	\$122	\$15	\$136	19.4%	0.8%	17.1%	
201106	654	865	\$ 165,490	\$ 190,973	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,608	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.3%	-0.1%	28.2%	
201107	624	830	\$ 158,955	\$ 76,969	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,231	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.2%	-4.8%	22.3%	
201108	582	786	\$ 150,352	\$ 233,426	\$ 30,558	\$ 11,072	\$ 180,911	\$ 244,498	135%	77%	41%	71%	\$311	\$144	\$14	\$157	44.1%	-10.5%	36.9%	
201109	529	727	\$ 138,654	\$ 120,759	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,358	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.6%	-11.9%	40.7%	
201110	515	706	\$ 135,228	\$ 133,862	\$ 29,589	\$ 7,101	\$ 164,817	\$ 140,963	86%	83%	38%	76%	\$200	\$156	\$13	\$170	53.6%	-13.8%	44.8%	
201111	506	702	\$ 130,394	\$ 86,371	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,434	60%	83%	38%	76%	\$136	\$158	\$13	\$171	52.9%	-12.3%	44.6%	
201112	498	689	\$ 126,682	\$ 99,156	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,634	67%	86%	36%	78%	\$152	\$163	\$13	\$176	55.7%	-13.6%	46.9%	
201201	491	679	\$ 123,368	\$ 144,578	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,123	101%	91%	36%	82%	\$227	\$174	\$13	\$187	62.2%	-12.8%	52.8%	
201202	483	671	\$ 122,969	\$ 77,086	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,561	57%	92%	35%	82%	\$130	\$173	\$14	\$187	56.1%	-12.7%	47.6%	
201203	469	652	\$ 120,538	\$ 147,708	\$ 30,854	\$ 14,666	\$ 151,392	\$ 162,374	107%	91%	35%	81%	\$249	\$172	\$14	\$185	44.0%	-10.9%	37.6%	
201204	468	657	\$ 118,037	\$ 108,306	\$ 30,618	\$ 13,779	\$ 148,655	\$ 122,084	82%	95%	35%	84%	\$186	\$178	\$14	\$192	51.7%	-2.8%	45.6%	
201205	458	644	\$ 114,365	\$ 113,461	\$ 30,008	\$ 11,664	\$ 144,373	\$ 125,125	87%	95%	34%	84%	\$194	\$178	\$14	\$192	46.1%	-0.7%	41.1%	
201206	447	631	\$ 115,282	\$ 127,928	\$ 29,883	\$ 11,661	\$ 145,165	\$ 139,589	96%	95%	34%	83%	\$221	\$175	\$15	\$190	35.9%	3.5%	32.6%	
201207	443	628	\$ 115,810	\$ 82,687	\$ 29,707	\$ 10,192	\$ 145,517	\$ 92,879	64%	98%	34%	85%	\$148	\$181	\$15	\$196	41.4%	7.6%	38.0%	
201208	438	621	\$ 115,663	\$ 167,017	\$ 29,396	\$ 11,582	\$ 145,059	\$ 178,599	123%	95%	35%	84%	\$288	\$176	\$15	\$191	22.3%	13.6%	21.6%	
201209	429	612	\$ 115,150	\$ 117,321	\$ 29,084	\$ 6,505	\$ 144,234	\$ 123,826	86%	97%	34%	84%	\$202	\$178	\$15	\$194	18.3%	15.4%	18.1%	
201210	419	601	\$ 115,285	\$ 103,424	\$ 28,802	\$ 7,474	\$ 144,087	\$ 110,898	77%	96%	34%	84%	\$185	\$177	\$16	\$192	12.9%	19.2%	13.4%	
201211	412	594	\$ 112,515	\$ 76,882	\$ 27,874	\$ 5,338	\$ 140,389	\$ 82,221	59%	96%	33%	84%	\$138	\$178	\$15	\$193	12.6%	15.6%	12.8%	
201212	402	578	\$ 112,685	\$ 82,351	\$ 27,737	\$ 7,432	\$ 140,422	\$ 89,784	64%	96%	34%	84%	\$155	\$178	\$16	\$194	9.1%	21.2%	10.0%	
Experience Period	5,645	7,892	\$ 1,453,487	\$ 1,405,480	\$ 358,361	\$ 121,711	\$ 1,811,848	\$ 1,527,191	0%	97%	34%	84%	\$194	\$178	\$15	\$194	18.3%	15.4%	18.1%	

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
HMO-UW-Svr
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med
200810	548	632	\$ 73,117	\$ 53,270	\$ 6,236	\$ 1,394	\$ 79,353	\$ 54,664	69%				\$86						
200811	585	653	\$ 74,913	\$ 51,600	\$ 6,438	\$ 1,804	\$ 81,351	\$ 53,404	66%				\$82						
200812	579	638	\$ 72,750	\$ 48,252	\$ 6,256	\$ 1,677	\$ 79,006	\$ 49,929	63%				\$78						
200901	582	644	\$ 75,214	\$ 39,474	\$ 6,330	\$ 155	\$ 81,544	\$ 39,629	49%				\$62						
200902	582	635	\$ 78,050	\$ 59,147	\$ 6,471	\$ 487	\$ 84,521	\$ 59,634	71%				\$94						
200903	622	685	\$ 81,834	\$ 89,949	\$ 6,715	\$ 2,679	\$ 88,549	\$ 92,628	105%				\$135						
200904	632	688	\$ 85,059	\$ 62,862	\$ 6,835	\$ 848	\$ 91,894	\$ 63,710	69%				\$93						
200905	643	697	\$ 87,533	\$ 157,548	\$ 6,935	\$ 1,334	\$ 94,469	\$ 158,882	168%				\$228						
200906	666	725	\$ 89,732	\$ 34,065	\$ 6,990	\$ 1,008	\$ 96,722	\$ 35,074	36%				\$48						
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%				\$99						
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%				\$185						
200909	645	707	\$ 94,520	\$ 73,914	\$ 6,852	\$ 1,878	\$ 101,372	\$ 75,792	75%	87%	21%	82%	\$107	\$107	\$2	\$109			
200910	669	724	\$ 97,415	\$ 70,172	\$ 6,843	\$ 2,652	\$ 104,257	\$ 72,824	70%	87%	22%	82%	\$101	\$108	\$2	\$110			
200911	653	718	\$ 99,813	\$ 46,771	\$ 6,815	\$ 1,497	\$ 106,627	\$ 48,269	45%	84%	22%	80%	\$67	\$107	\$2	\$109			
200912	650	722	\$ 100,787	\$ 57,571	\$ 6,747	\$ 2,527	\$ 107,534	\$ 60,098	56%	83%	22%	79%	\$83	\$107	\$2	\$109			
201001	612	624	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113			
201002	569	625	\$ 93,056	\$ 36,217	\$ 6,137	\$ 192	\$ 99,193	\$ 36,409	37%	81%	22%	77%	\$58	\$108	\$2	\$110			
201003	558	617	\$ 91,989	\$ 66,505	\$ 6,031	\$ 1,129	\$ 98,020	\$ 67,635	69%	78%	21%	75%	\$110	\$106	\$2	\$108			
201004	533	593	\$ 90,290	\$ 74,709	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,904	79%	79%	21%	75%	\$128	\$108	\$2	\$111			
201005	535	601	\$ 92,441	\$ 53,748	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,025	56%	70%	22%	67%	\$92	\$97	\$2	\$99			
201006	530	597	\$ 93,097	\$ 44,493	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,557	46%	70%	22%	67%	\$76	\$100	\$2	\$102			
201007	515	576	\$ 92,571	\$ 81,017	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,442	84%	71%	22%	68%	\$143	\$103	\$2	\$105			
201008	500	559	\$ 92,027	\$ 79,980	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,690	85%	67%	24%	64%	\$148	\$98	\$2	\$101			
201009	495	562	\$ 90,567	\$ 84,909	\$ 5,576	\$ 906	\$ 96,142	\$ 85,816	89%	68%	23%	65%	\$153	\$102	\$2	\$104			
201010	458	523	\$ 88,862	\$ 49,540	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,749	54%	67%	21%	64%	\$97	\$102	\$2	\$104	-4.9%	10.0%	-4.7%
201011	435	494	\$ 85,431	\$ 207,420	\$ 5,131	\$ 2,837	\$ 90,561	\$ 210,257	232%	82%	24%	79%	\$426	\$127	\$2	\$130	19.6%	11.7%	19.5%
201012	410	470	\$ 84,740	\$ 66,179	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,870	77%	84%	25%	81%	\$147	\$133	\$2	\$136	25.1%	12.6%	24.9%
201101	404	458	\$ 81,094	\$ 92,521	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,476	112%	87%	31%	84%	\$211	\$140	\$3	\$143	27.2%	40.3%	27.5%
201102	380	436	\$ 80,067	\$ 42,802	\$ 4,711	\$ 3,380	\$ 84,778	\$ 46,182	54%	89%	36%	86%	\$106	\$146	\$4	\$149	35.0%	69.2%	35.7%
201103	366	424	\$ 77,930	\$ 44,893	\$ 4,563	\$ 4,311	\$ 82,494	\$ 49,204	60%	88%	42%	85%	\$116	\$147	\$4	\$151	38.5%	114.3%	39.9%
201104	357	415	\$ 75,609	\$ 39,166	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,570	54%	86%	48%	84%	\$105	\$145	\$5	\$150	33.7%	139.0%	35.6%
201105	337	388	\$ 71,167	\$ 45,203	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,891	62%	87%	50%	85%	\$121	\$149	\$5	\$154	53.3%	149.0%	55.3%
201106	305	353	\$ 67,512	\$ 93,093	\$ 4,240	\$ 1,529	\$ 71,752	\$ 94,622	132%	94%	52%	91%	\$268	\$164	\$5	\$169	64.0%	158.7%	65.9%
201107	292	338	\$ 62,450	\$ 62,529	\$ 4,030	\$ 1,485	\$ 66,480	\$ 64,013	96%	95%	54%	92%	\$189	\$168	\$6	\$173	62.4%	172.7%	64.6%
201108	281	329	\$ 59,503	\$ 108,075	\$ 3,960	\$ 1,149	\$ 63,462	\$ 109,224	172%	101%	52%	98%	\$332	\$180	\$6	\$186	83.2%	145.6%	84.6%
201109	265	307	\$ 56,095	\$ 41,630	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,655	76%	100%	60%	98%	\$149	\$181	\$7	\$188	77.7%	196.3%	80.3%
201110	259	301	\$ 55,119	\$ 41,161	\$ 3,945	\$ 927	\$ 59,064	\$ 42,088	71%	103%	61%	101%	\$140	\$188	\$7	\$195	84.4%	227.4%	87.3%
201111	254	296	\$ 53,574	\$ 41,138	\$ 3,829	\$ 3,593	\$ 57,403	\$ 44,731	78%	87%	64%	86%	\$151	\$159	\$7	\$166	24.8%	212.1%	28.2%
201112	240	282	\$ 52,537	\$ 34,461	\$ 3,968	\$ 4,120	\$ 56,505	\$ 38,582	68%	87%	68%	86%	\$137	\$159	\$8	\$167	19.0%	224.5%	22.7%
201201	235	277	\$ 50,483	\$ 55,462	\$ 3,878	\$ 3,193	\$ 54,361	\$ 58,654	108%	85%	68%	84%	\$212	\$157	\$8	\$165	11.6%	164.3%	14.9%
201202	224	260	\$ 48,708	\$ 69,547	\$ 3,821	\$ 9,026	\$ 52,529	\$ 78,574	150%	93%	81%	92%	\$302	\$170	\$10	\$180	17.1%	171.1%	20.9%
201203	219	251	\$ 47,233	\$ 39,367	\$ 3,759	\$ 7,390	\$ 50,992	\$ 46,757	92%	96%	88%	95%	\$186	\$177	\$11	\$188	20.6%	161.5%	24.6%
201204	212	248	\$ 45,900	\$ 63,208	\$ 3,645	\$ 8,349	\$ 49,545	\$ 71,558	144%	104%	98%	103%	\$289	\$191	\$13	\$204	32.0%	159.5%	36.2%
201205	204	240	\$ 44,284	\$ 86,048	\$ 3,504	\$ 8,508	\$ 47,788	\$ 94,556	198%	114%	115%	114%	\$394	\$211	\$15	\$227	42.0%	195.4%	47.2%
201206	202	238	\$ 43,936	\$ 72,078	\$ 3,387	\$ 1,672	\$ 47,323	\$ 73,749	156%	115%	117%	115%	\$310	\$212	\$16	\$228	29.6%	189.2%	34.8%
201207	196	232	\$ 43,758	\$ 31,778	\$ 3,353	\$ 843	\$ 47,111	\$ 32,621	69%	114%	118%	114%	\$141	\$210	\$16	\$226	25.2%	182.1%	30.4%
201208	191	226	\$ 43,336	\$ 29,613	\$ 3,278	\$ 782	\$ 46,614	\$ 30,395	65%	104%	119%	105%	\$134	\$192	\$17	\$208	6.3%	191.6%	11.9%
201209	186	221	\$ 42,765	\$ 58,987	\$ 3,208	\$ 1,070	\$ 45,973	\$ 60,057	131%	109%	114%	109%	\$272	\$203	\$16	\$219	12.0%	143.3%	16.7%
201210	180	215	\$ 41,756	\$ 44,862	\$ 3,090	\$ 9,270	\$ 44,846	\$ 54,132	121%	112%	135%	114%	\$252	\$210	\$19	\$229	11.8%	181.8%	17.8%
201211	174	209	\$ 40,811	\$ 47,358	\$ 2,975	\$ 7,833	\$ 43,786	\$ 55,191	126%	116%	148%	118%	\$264	\$218	\$21	\$240	37.2%	191.7%	44.0%
201212	171	201	\$ 41,039	\$ 10,950	\$ 2,964	\$ 9,914	\$ 44,003	\$ 20,864	47%	114%	166%	118%	\$104	\$216	\$24	\$240	36.2%	201.4%	44.2%
Experience Period	2,622	3,072	\$ 571,633	\$ 622,850	\$ 43,575	\$ 49,472	\$ 615,208	\$ 672,322	0%	109%	114%	109%	\$219	\$203	\$16	\$219	12.0%	143.3%	16.7%

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
HMO-UW-HSA
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total		
200810	240	307	\$ 26,229	\$ 9,757	\$ -	\$ 320	\$ 26,229	\$ 10,077	38%				\$33								
200811	240	304	\$ 26,004	\$ 9,524	\$ -	\$ 9,756	\$ 26,004	\$ 19,280	74%				\$63								
200812	243	312	\$ 25,840	\$ 68,223	\$ -	\$ 1,052	\$ 25,840	\$ 69,275	268%				\$222								
200901	243	303	\$ 27,098	\$ 18,489	\$ -	\$ 505	\$ 27,098	\$ 18,994	70%				\$63								
200902	271	345	\$ 29,747	\$ 78,619	\$ -	\$ 8,638	\$ 29,747	\$ 87,257	293%				\$253								
200903	298	382	\$ 32,082	\$ 53,310	\$ -	\$ 1,003	\$ 32,082	\$ 54,312	169%				\$142								
200904	327	429	\$ 33,937	\$ 69,046	\$ -	\$ 9,976	\$ 33,937	\$ 79,022	233%				\$184								
200905	358	462	\$ 36,372	\$ 31,004	\$ -	\$ 868	\$ 36,372	\$ 31,872	88%				\$69								
200906	414	541	\$ 41,958	\$ 49,603	\$ -	\$ 1,826	\$ 41,958	\$ 51,429	123%				\$95								
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%				\$134								
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%				\$62								
200909	424	520	\$ 48,764	\$ 36,450	\$ -	\$ 2,376	\$ 48,764	\$ 38,826	80%	122%	135%		\$75	\$103	\$10	\$114					
200910	477	591	\$ 54,848	\$ 30,409	\$ -	\$ 2,852	\$ 54,848	\$ 33,261	61%	119%	131%		\$56	\$102	\$10	\$112					
200911	472	590	\$ 56,996	\$ 32,067	\$ -	\$ 6,640	\$ 56,996	\$ 38,707	68%	116%	127%		\$66	\$100	\$9	\$110					
200912	471	591	\$ 59,325	\$ 48,266	\$ -	\$ 10,354	\$ 59,325	\$ 58,620	99%	105%	116%		\$99	\$92	\$10	\$103					
201001	487	617	\$ 62,117	\$ 42,183	\$ -	\$ 2,218	\$ 62,117	\$ 44,401	71%	102%	114%		\$72	\$91	\$10	\$101					
201002	505	648	\$ 63,825	\$ 62,988	\$ -	\$ 5,590	\$ 63,825	\$ 68,578	107%	94%	104%		\$106	\$85	\$9	\$94					
201003	531	677	\$ 66,929	\$ 52,599	\$ -	\$ 6,437	\$ 66,929	\$ 59,036	88%	88%	99%		\$87	\$81	\$10	\$90					
201004	540	694	\$ 69,365	\$ 78,046	\$ -	\$ 6,798	\$ 69,365	\$ 84,844	122%	85%	94%		\$122	\$79	\$9	\$88					
201005	538	691	\$ 70,798	\$ 37,785	\$ -	\$ 9,027	\$ 70,798	\$ 46,812	66%	82%	92%		\$68	\$77	\$10	\$87					
201006	552	706	\$ 72,904	\$ 38,924	\$ -	\$ 4,684	\$ 72,904	\$ 43,607	60%	77%	87%		\$62	\$74	\$10	\$84					
201007	562	712	\$ 76,522	\$ 57,007	\$ -	\$ 5,298	\$ 76,522	\$ 62,305	81%	73%	82%		\$88	\$72	\$9	\$81					
201008	563	730	\$ 78,990	\$ 25,085	\$ -	\$ 8,012	\$ 78,990	\$ 33,097	42%	69%	78%		\$45	\$70	\$9	\$79					
201009	572	732	\$ 80,482	\$ 45,597	\$ -	\$ 3,369	\$ 80,482	\$ 48,966	61%	68%	77%		\$67	\$69	\$9	\$78	-33.1%	-14.2%	-31.4%		
201010	524	672	\$ 78,306	\$ 79,824	\$ -	\$ 4,970	\$ 78,306	\$ 84,794	108%	72%	81%		\$126	\$74	\$9	\$84	-26.7%	-11.9%	-25.3%		
201011	508	650	\$ 76,821	\$ 30,327	\$ -	\$ 8,204	\$ 76,821	\$ 38,531	50%	70%	79%		\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%		
201012	497	635	\$ 74,943	\$ 20,507	\$ -	\$ 8,817	\$ 74,943	\$ 29,324	39%	65%	74%		\$46	\$70	\$9	\$79	-24.1%	-13.5%	-23.1%		
201101	473	603	\$ 71,575	\$ 15,201	\$ -	\$ 761	\$ 71,575	\$ 15,962	22%	62%	70%		\$26	\$67	\$9	\$76	-26.9%	-12.9%	-25.5%		
201102	445	561	\$ 69,746	\$ 29,732	\$ -	\$ 5,187	\$ 69,746	\$ 34,919	50%	58%	66%		\$62	\$63	\$9	\$72	-25.1%	-3.4%	-23.0%		
201103	434	548	\$ 68,302	\$ 26,705	\$ -	\$ 6,823	\$ 68,302	\$ 33,528	49%	55%	63%		\$61	\$61	\$9	\$70	-24.4%	-5.5%	-22.4%		
201104	412	529	\$ 65,861	\$ 11,939	\$ -	\$ 6,220	\$ 65,861	\$ 18,159	28%	47%	55%		\$34	\$54	\$9	\$63	-31.8%	4.7%	-28.2%		
201105	396	513	\$ 63,842	\$ 10,814	\$ -	\$ 4,127	\$ 63,842	\$ 14,941	23%	45%	52%		\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%		
201106	365	473	\$ 59,722	\$ 80,792	\$ -	\$ 8,716	\$ 59,722	\$ 89,508	150%	50%	58%		\$189	\$59	\$10	\$69	-20.7%	-2.2%	-18.5%		
201107	328	422	\$ 55,216	\$ 58,367	\$ -	\$ 6,083	\$ 55,216	\$ 64,451	117%	52%	60%		\$153	\$62	\$10	\$72	-14.8%	16.8%	-11.4%		
201108	309	402	\$ 52,347	\$ 29,801	\$ -	\$ 5,458	\$ 52,347	\$ 35,258	67%	54%	62%		\$88	\$65	\$10	\$75	-6.5%	12.7%	-4.3%		
201109	283	371	\$ 47,342	\$ 17,120	\$ -	\$ 3,125	\$ 47,342	\$ 20,246	43%	52%	61%		\$55	\$64	\$11	\$75	-6.7%	20.2%	-3.6%		
201110	279	363	\$ 46,826	\$ 10,252	\$ -	\$ 5,086	\$ 46,826	\$ 15,338	33%	45%	55%		\$42	\$56	\$11	\$68	-24.5%	24.1%	-19.2%		
201111	270	351	\$ 44,714	\$ 9,925	\$ -	\$ 13,947	\$ 44,714	\$ 19,871	44%	44%	54%		\$57	\$55	\$13	\$68	-25.5%	39.6%	-18.2%		
201112	256	336	\$ 44,288	\$ 32,940	\$ -	\$ 8,308	\$ 44,288	\$ 41,248	93%	48%	58%		\$123	\$60	\$13	\$74	-13.9%	50.0%	-6.6%		
201201	253	333	\$ 43,420	\$ 4,357	\$ -	\$ 1,041	\$ 43,420	\$ 5,398	12%	48%	59%		\$16	\$61	\$14	\$76	-8.2%	61.4%	-0.1%		
201202	247	322	\$ 42,351	\$ 3,255	\$ -	\$ 4,671	\$ 42,351	\$ 7,926	19%	46%	58%		\$25	\$59	\$15	\$74	-7.0%	67.1%	2.1%		
201203	238	310	\$ 41,663	\$ 11,527	\$ -	\$ 7,120	\$ 41,663	\$ 18,647	45%	46%	58%		\$60	\$59	\$16	\$74	-4.0%	72.5%	5.9%		
201204	237	309	\$ 40,549	\$ 9,520	\$ -	\$ 6,759	\$ 40,549	\$ 16,279	40%	47%	60%		\$53	\$61	\$17	\$77	13.1%	79.9%	22.9%		
201205	231	299	\$ 39,578	\$ 14,883	\$ -	\$ 2,914	\$ 39,578	\$ 17,797	45%	50%	63%		\$60	\$65	\$17	\$82	25.9%	94.9%	35.9%		
201206	226	293	\$ 38,907	\$ 27,433	\$ -	\$ 7,576	\$ 38,907	\$ 35,009	90%	42%	55%		\$119	\$55	\$18	\$72	-7.0%	83.0%	5.6%		
201207	217	285	\$ 38,629	\$ 12,919	\$ -	\$ 6,002	\$ 38,629	\$ 18,921	49%	35%	48%		\$66	\$45	\$18	\$63	-26.4%	79.7%	-11.5%		
201208	217	285	\$ 38,050	\$ 6,070	\$ -	\$ 6,391	\$ 38,050	\$ 12,460	33%	31%	45%		\$44	\$40	\$19	\$59	-37.9%	85.4%	-21.2%		
201209	210	279	\$ 37,155	\$ 18,677	\$ -	\$ 8,252	\$ 37,155	\$ 26,929	72%	32%	48%		\$97	\$42	\$21	\$63	-35.0%	93.1%	-16.7%		
201210	208	278	\$ 36,480	\$ 8,188	\$ -	\$ 6,884	\$ 36,480	\$ 15,072	41%	32%	48%		\$54	\$42	\$22	\$64	-24.8%	92.0%	-5.3%		
201211	200	267	\$ 35,355	\$ 11,673	\$ -	\$ 10,608	\$ 35,355	\$ 22,281	63%	34%	50%		\$83	\$45	\$21	\$66	-18.3%	65.2%	-2.5%		
201212	193	261	\$ 34,796	\$ 21,482	\$ -	\$ 6,830	\$ 34,796	\$ 28,312	81%	32%	48%		\$108	\$43	\$21	\$64	-29.3%	58.0%	-13.3%		
Experience Period	2,881	3,765	\$ 496,130	\$ 157,756	\$ -	\$ 78,069	\$ 496,130	\$ 235,825	0%	32%	48%		\$63	\$42	\$21	\$63	-35.0%	93.1%	-16.7%		

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Std
 Corridor

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
Current Rate Level				04/2013		=(e)/(f)								Monthly Incurred PMPM			Observed Rolling 12 Month Trend					
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Total	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend					
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Med	Rx	Total	Med	Rx	Total		
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -														
201104	12	13	\$ 2,429	\$ 204	\$ 488	\$ -	\$ 2,917	\$ 204	7%	8%	0%	7%	\$16	\$16	\$0	\$16						
201105	24	28	\$ 5,013	\$ 1,506	\$ 1,018	\$ -	\$ 6,031	\$ 1,506	25%	23%	0%	19%	\$54	\$42	\$0	\$42						
201106	26	30	\$ 5,028	\$ 2,494	\$ 1,056	\$ -	\$ 6,084	\$ 2,494	41%	34%	0%	28%	\$83	\$59	\$0	\$59						
201107	33	42	\$ 5,967	\$ 5,134	\$ 1,251	\$ -	\$ 7,218	\$ 5,134	71%	51%	0%	42%	\$122	\$83	\$0	\$83						
201108	50	59	\$ 8,481	\$ 25,580	\$ 1,872	\$ -	\$ 10,353	\$ 25,580	247%	130%	0%	107%	\$434	\$203	\$0	\$203						
201109	78	91	\$ 13,683	\$ 30,445	\$ 3,177	\$ -	\$ 16,860	\$ 30,445	181%	161%	0%	132%	\$335	\$249	\$0	\$249						
201110	76	89	\$ 13,313	\$ 26,967	\$ 3,067	\$ -	\$ 16,380	\$ 26,967	165%	171%	0%	140%	\$303	\$262	\$0	\$262						
201111	73	86	\$ 12,837	\$ 15,223	\$ 2,908	\$ -	\$ 15,745	\$ 15,223	97%	161%	0%	132%	\$177	\$246	\$0	\$246						
201112	70	83	\$ 12,179	\$ 26,816	\$ 2,796	\$ -	\$ 14,975	\$ 26,816	179%	170%	0%	139%	\$323	\$258	\$0	\$258						
201201	67	81	\$ 12,124	\$ 40,162	\$ 2,794	\$ -	\$ 14,919	\$ 40,162	269%	192%	0%	157%	\$496	\$290	\$0	\$290						
201202	66	78	\$ 12,074	\$ 22,358	\$ 2,785	\$ -	\$ 14,859	\$ 22,358	150%	191%	0%	156%	\$287	\$290	\$0	\$290						
201203	65	79	\$ 11,953	\$ 19,833	\$ 2,749	\$ -	\$ 14,702	\$ 19,833	135%	188%	0%	154%	\$251	\$286	\$0	\$286						
201204	63	73	\$ 10,927	\$ 19,167	\$ 2,539	\$ -	\$ 13,466	\$ 19,167	142%	191%	0%	155%	\$263	\$288	\$0	\$288	#####				#####	
201205	62	74	\$ 10,635	\$ 8,319	\$ 2,525	\$ -	\$ 13,160	\$ 8,319	63%	188%	0%	153%	\$112	\$280	\$0	\$280	572.1%				572.1%	
201206	59	71	\$ 10,431	\$ 6,764	\$ 2,460	\$ -	\$ 12,891	\$ 6,764	52%	183%	0%	149%	\$95	\$272	\$0	\$272	360.0%				360.0%	
201207	55	64	\$ 9,774	\$ 8,943	\$ 2,297	\$ 769	\$ 12,071	\$ 9,712	80%	181%	2%	148%	\$152	\$270	\$1	\$271	226.8%				227.8%	
201208	51	58	\$ 8,672	\$ 35,075	\$ 1,944	\$ 296	\$ 10,616	\$ 35,371	333%	188%	3%	153%	\$610	\$281	\$1	\$282	38.2%				38.8%	
201209	48	55	\$ 8,758	\$ 8,257	\$ 1,885	\$ 435	\$ 10,643	\$ 8,692	82%	178%	5%	146%	\$158	\$267	\$2	\$269	7.4%				8.1%	
201210	46	53	\$ 8,258	\$ 26,221	\$ 1,798	\$ 251	\$ 10,056	\$ 26,471	263%	184%	6%	151%	\$499	\$277	\$2	\$279	5.7%				6.5%	
201211	41	48	\$ 7,244	\$ 4,994	\$ 1,569	\$ 221	\$ 8,813	\$ 5,215	59%	184%	7%	151%	\$109	\$278	\$2	\$280	13.1%				14.1%	
201212	39	46	\$ 7,098	\$ 1,739	\$ 1,536	\$ 211	\$ 8,634	\$ 1,950	23%	171%	8%	141%	\$42	\$259	\$3	\$262	0.3%				1.4%	
Experience Period	755	891	\$ 133,677	\$ 237,883	\$ 30,749	\$ 1,500	\$ 164,426	\$ 239,383	0%	178%	5%	146%	\$269	\$267	\$2	\$269	7.4%				8.1%	

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Svr
 Corridor

(a)		(b)	(c)		(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
Current Rate Level			04/2013		= (e)/(f)								Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Monthly Incurred PMPM	Med	Rx	Total	Med	Rx	Total				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total				Total										
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201104	6	7	\$ 1,304	\$ 2,303	\$ 90	\$ -	\$ 1,394	\$ 2,303	165%	177%	0%	165%	\$329	\$329	\$0	\$329							
201105	18	23	\$ 3,580	\$ 1,998	\$ 270	\$ -	\$ 3,850	\$ 1,998	52%	88%	0%	82%	\$87	\$143	\$0	\$143							
201106	31	38	\$ 5,615	\$ 4,735	\$ 458	\$ -	\$ 6,073	\$ 4,735	78%	86%	0%	80%	\$125	\$133	\$0	\$133							
201107	37	46	\$ 7,360	\$ 13,674	\$ 596	\$ -	\$ 7,956	\$ 13,674	172%	127%	0%	118%	\$297	\$199	\$0	\$199							
201108	37	46	\$ 7,227	\$ 26,763	\$ 586	\$ -	\$ 7,813	\$ 26,763	343%	197%	0%	183%	\$582	\$309	\$0	\$309							
201109	42	54	\$ 8,181	\$ 4,264	\$ 659	\$ -	\$ 8,840	\$ 4,264	48%	162%	0%	150%	\$79	\$251	\$0	\$251							
201110	37	46	\$ 7,819	\$ 2,611	\$ 640	\$ -	\$ 8,459	\$ 2,611	31%	137%	0%	127%	\$57	\$217	\$0	\$217							
201111	38	50	\$ 7,387	\$ 16,177	\$ 603	\$ -	\$ 7,991	\$ 16,177	202%	150%	0%	138%	\$324	\$234	\$0	\$234							
201112	34	46	\$ 6,955	\$ 3,239	\$ 553	\$ -	\$ 7,508	\$ 3,239	43%	137%	0%	127%	\$70	\$213	\$0	\$213							
201201	34	44	\$ 6,955	\$ 28,368	\$ 565	\$ -	\$ 7,520	\$ 28,368	377%	167%	0%	154%	\$645	\$260	\$0	\$260							
201202	35	48	\$ 6,798	\$ 3,644	\$ 553	\$ -	\$ 7,351	\$ 3,644	50%	156%	0%	144%	\$76	\$241	\$0	\$241							
201203	31	42	\$ 5,981	\$ 2,557	\$ 505	\$ -	\$ 6,486	\$ 2,557	39%	147%	0%	136%	\$61	\$225	\$0	\$225							
201204	30	41	\$ 5,827	\$ 13,456	\$ 489	\$ -	\$ 6,316	\$ 13,456	213%	152%	0%	141%	\$328	\$232	\$0	\$232	-29.5%		-29.5%				
201205	29	40	\$ 5,477	\$ 1,897	\$ 455	\$ -	\$ 5,932	\$ 1,897	32%	149%	0%	138%	\$47	\$224	\$0	\$224	56.5%		56.5%				
201206	25	33	\$ 5,338	\$ 591	\$ 419	\$ -	\$ 5,757	\$ 591	10%	144%	0%	133%	\$18	\$219	\$0	\$219	64.6%		64.6%				
201207	25	36	\$ 5,501	\$ 404	\$ 418	\$ 1,353	\$ 5,919	\$ 1,757	30%	131%	21%	123%	\$49	\$198	\$3	\$200	-0.8%		0.5%				
201208	25	36	\$ 5,543	\$ 5,563	\$ 418	\$ 773	\$ 5,961	\$ 6,336	106%	106%	34%	101%	\$176	\$160	\$4	\$165	-48.1%		-46.8%				
201209	23	34	\$ 5,454	\$ 441	\$ 396	\$ 434	\$ 5,850	\$ 876	15%	105%	43%	101%	\$26	\$159	\$5	\$164	-36.6%		-34.6%				
201210	24	35	\$ 5,454	\$ 1,556	\$ 396	\$ 352	\$ 5,850	\$ 1,908	33%	107%	50%	103%	\$55	\$161	\$6	\$167	-25.9%		-23.1%				
201211	23	34	\$ 5,293	\$ 950	\$ 384	\$ 828	\$ 5,677	\$ 1,778	31%	89%	67%	87%	\$52	\$134	\$8	\$142	-42.9%		-39.5%				
201212	22	33	\$ 5,293	\$ 832	\$ 384	\$ 968	\$ 5,677	\$ 1,800	32%	87%	87%	87%	\$55	\$132	\$10	\$142	-37.9%		-33.1%				
Experience Period	366	496	\$ 75,035	\$ 78,949	\$ 6,015	\$ 2,560	\$ 81,050	\$ 81,509	0%	105%	43%	101%	\$164	\$159	\$5	\$164	-36.6%		-34.6%				

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-HSA
 Corridor

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)				
Current Rate Level				04/2013		=(e)/(f)						Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Monthly Incurred PMPM	Med	Rx	Total	Med	Rx	Total			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total				Total									
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-													
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ 1,678	\$ 113	7%	7%	7%	\$8	\$8	\$0	\$8							
201105	24	27	\$ 3,218	\$ 30,202	\$ -	\$ -	\$ 3,218	\$ 30,202	939%	619%	619%	\$1,119	\$722	\$0	\$722							
201106	38	43	\$ 5,114	\$ 707	\$ -	\$ -	\$ 5,114	\$ 707	14%	310%	310%	\$16	\$365	\$0	\$365							
201107	56	71	\$ 6,713	\$ 7,156	\$ -	\$ -	\$ 6,713	\$ 7,156	107%	228%	228%	\$101	\$245	\$0	\$245							
201108	63	81	\$ 7,026	\$ 3,748	\$ -	\$ -	\$ 7,026	\$ 3,748	53%	177%	177%	\$46	\$177	\$0	\$177							
201109	74	92	\$ 10,162	\$ 4,176	\$ -	\$ 74	\$ 10,162	\$ 4,250	42%	136%	136%	\$46	\$140	\$0	\$140							
201110	73	91	\$ 10,092	\$ 15,656	\$ -	\$ 216	\$ 10,092	\$ 15,872	157%	140%	141%	\$174	\$147	\$1	\$148							
201111	69	87	\$ 7,623	\$ 12,759	\$ -	\$ 262	\$ 7,623	\$ 13,021	171%	144%	145%	\$150	\$147	\$1	\$148							
201112	66	82	\$ 7,290	\$ 22,575	\$ -	\$ -	\$ 7,290	\$ 22,575	310%	165%	166%	\$275	\$165	\$1	\$166							
201201	61	77	\$ 6,946	\$ 20,708	\$ -	\$ -	\$ 6,946	\$ 20,708	298%	179%	180%	\$269	\$177	\$1	\$178							
201202	58	75	\$ 6,759	\$ 1,275	\$ -	\$ -	\$ 6,759	\$ 1,275	19%	164%	165%	\$17	\$161	\$1	\$161							
201203	58	75	\$ 6,759	\$ 1,571	\$ -	\$ -	\$ 6,759	\$ 1,571	23%	152%	153%	\$21	\$148	\$1	\$149							
201204	56	72	\$ 6,624	\$ 9,178	\$ -	\$ -	\$ 6,624	\$ 9,178	139%	154%	154%	\$127	\$149	\$1	\$149	#####		#####				
201205	56	72	\$ 6,594	\$ 3,440	\$ -	\$ -	\$ 6,594	\$ 3,440	52%	117%	118%	\$48	\$112	\$1	\$113	-84.5%		-84.4%				
201206	56	72	\$ 6,573	\$ 4,500	\$ -	\$ -	\$ 6,573	\$ 4,500	68%	120%	120%	\$62	\$113	\$1	\$113	-69.1%		-69.0%				
201207	53	69	\$ 6,448	\$ 35,754	\$ -	\$ 3,598	\$ 6,448	\$ 39,352	610%	152%	157%	\$570	\$143	\$4	\$148	-41.5%		-39.7%				
201208	51	69	\$ 6,426	\$ 85,445	\$ -	\$ 2,414	\$ 6,426	\$ 87,860	1367%	246%	253%	\$1,273	\$233	\$7	\$240	31.5%		35.5%				
201209	49	67	\$ 5,973	\$ 4,631	\$ -	\$ 424	\$ 5,973	\$ 5,055	85%	259%	267%	\$75	\$240	\$8	\$247	70.9%	3304.9%	76.1%				
201210	49	67	\$ 5,973	\$ 2,675	\$ -	\$ 2,044	\$ 5,973	\$ 4,719	79%	256%	267%	\$70	\$231	\$10	\$241	57.3%	1332.5%	63.3%				
201211	47	64	\$ 5,908	\$ 7,680	\$ -	\$ 765	\$ 5,908	\$ 8,445	143%	255%	267%	\$132	\$232	\$11	\$242	57.6%	887.1%	63.7%				
201212	47	64	\$ 5,908	\$ 1,835	\$ -	\$ 3,359	\$ 5,908	\$ 5,194	88%	232%	249%	\$81	\$212	\$15	\$227	28.6%	1496.6%	36.9%				
Experience Period	706	908	\$ 84,107	\$ 217,492	\$ -	\$ 6,914	\$ 84,107	\$ 224,406	0%	259%	267%	\$247	\$240	\$8	\$247	70.9%	3304.9%	76.1%				

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

District of Columbia

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

**Rate Filing # 1868
Rate Filing**

**Effective 7/1/2013
and
Effective 10/1/2013**

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN (including Saver & H.S.A.)**

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:

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

UNDERWRITTEN SAVER:

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

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

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

Corridor:

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$281.27**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$129	-	-	-
6-17	\$115	\$225	\$231	\$308
18-20	\$169	\$329	\$338	\$451
21	\$172	\$335	\$343	\$458
22	\$174	\$340	\$349	\$466
23	\$180	\$351	\$360	\$481
24	\$183	\$357	\$366	\$488
25	\$186	\$362	\$371	\$496
26	\$191	\$373	\$383	\$511
27	\$194	\$378	\$388	\$518
28	\$197	\$384	\$394	\$526
29	\$203	\$395	\$405	\$541
30	\$205	\$400	\$411	\$548
31	\$211	\$411	\$422	\$563
32	\$214	\$417	\$428	\$571
33	\$219	\$428	\$439	\$586
34	\$222	\$433	\$444	\$593
35	\$228	\$444	\$456	\$608
36	\$231	\$450	\$461	\$616
37	\$236	\$461	\$473	\$631
38	\$242	\$472	\$484	\$646
39	\$245	\$477	\$489	\$653
40	\$250	\$488	\$501	\$668
41	\$262	\$510	\$523	\$698
42	\$276	\$538	\$551	\$736
43	\$287	\$559	\$574	\$766
44	\$301	\$587	\$602	\$804
45	\$315	\$614	\$630	\$841
46	\$329	\$642	\$658	\$879
47	\$343	\$669	\$686	\$916
48	\$360	\$702	\$720	\$961
49	\$377	\$735	\$754	\$1,006
50	\$394	\$768	\$788	\$1,051
51	\$411	\$801	\$821	\$1,096
52	\$430	\$839	\$861	\$1,149
53	\$450	\$878	\$900	\$1,202
54	\$470	\$916	\$939	\$1,254
55	\$492	\$960	\$984	\$1,314
56	\$515	\$1,004	\$1,029	\$1,374
57	\$540	\$1,053	\$1,080	\$1,442
58	\$563	\$1,097	\$1,125	\$1,502
59	\$591	\$1,152	\$1,181	\$1,577
60	\$616	\$1,201	\$1,232	\$1,645
61	\$644	\$1,256	\$1,288	\$1,720
62	\$675	\$1,316	\$1,350	\$1,802
63	\$706	\$1,377	\$1,412	\$1,885
64	\$737	\$1,437	\$1,474	\$1,968
65	\$771	\$1,503	\$1,541	\$2,058
65+	\$807	\$1,574	\$1,614	\$2,155

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.75**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$204	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$417
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$332	\$444
25	\$169	\$329	\$338	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$498
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$199	\$389	\$399	\$533
34	\$202	\$394	\$404	\$539
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$574
38	\$220	\$429	\$440	\$587
39	\$223	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$697
44	\$274	\$534	\$547	\$731
45	\$286	\$559	\$573	\$765
46	\$299	\$583	\$598	\$799
47	\$312	\$608	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$685	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$783	\$1,045
53	\$409	\$798	\$818	\$1,093
54	\$427	\$833	\$854	\$1,140
55	\$448	\$873	\$895	\$1,195
56	\$468	\$913	\$936	\$1,250
57	\$491	\$958	\$982	\$1,311
58	\$512	\$997	\$1,023	\$1,366
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,495
61	\$586	\$1,142	\$1,171	\$1,564
62	\$614	\$1,197	\$1,228	\$1,639
63	\$642	\$1,252	\$1,284	\$1,714
64	\$670	\$1,307	\$1,340	\$1,789
65	\$701	\$1,366	\$1,402	\$1,871
65+	\$734	\$1,431	\$1,468	\$1,960

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$233.49**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$107	-	-	-
6-17	\$96	\$187	\$191	\$256
18-20	\$140	\$273	\$280	\$374
21	\$142	\$278	\$285	\$380
22	\$145	\$282	\$290	\$387
23	\$149	\$291	\$299	\$399
24	\$152	\$296	\$304	\$405
25	\$154	\$301	\$308	\$411
26	\$159	\$310	\$318	\$424
27	\$161	\$314	\$322	\$430
28	\$163	\$319	\$327	\$436
29	\$168	\$328	\$336	\$449
30	\$170	\$332	\$341	\$455
31	\$175	\$341	\$350	\$468
32	\$177	\$346	\$355	\$474
33	\$182	\$355	\$364	\$486
34	\$184	\$360	\$369	\$493
35	\$189	\$369	\$378	\$505
36	\$191	\$373	\$383	\$511
37	\$196	\$382	\$392	\$524
38	\$201	\$392	\$402	\$536
39	\$203	\$396	\$406	\$542
40	\$208	\$405	\$416	\$555
41	\$217	\$423	\$434	\$580
42	\$229	\$446	\$458	\$611
43	\$238	\$464	\$476	\$636
44	\$250	\$487	\$500	\$667
45	\$262	\$510	\$523	\$698
46	\$273	\$533	\$546	\$729
47	\$285	\$555	\$570	\$761
48	\$299	\$583	\$598	\$798
49	\$313	\$610	\$626	\$835
50	\$327	\$637	\$654	\$873
51	\$341	\$665	\$682	\$910
52	\$357	\$697	\$714	\$954
53	\$374	\$728	\$747	\$997
54	\$390	\$760	\$780	\$1,041
55	\$409	\$797	\$817	\$1,091
56	\$427	\$833	\$855	\$1,141
57	\$448	\$874	\$897	\$1,197
58	\$467	\$911	\$934	\$1,247
59	\$490	\$956	\$981	\$1,309
60	\$511	\$997	\$1,023	\$1,365
61	\$535	\$1,043	\$1,069	\$1,428
62	\$560	\$1,093	\$1,121	\$1,496
63	\$586	\$1,143	\$1,172	\$1,565
64	\$612	\$1,193	\$1,223	\$1,633
65	\$640	\$1,248	\$1,280	\$1,708
65+	\$670	\$1,307	\$1,340	\$1,789

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30
Specialist Copay \$40
* Prescription Drug: priced separately

** No Maternity

Base Rate **\$249.69**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$115	-	-	-
6-17	\$102	\$200	\$205	\$273
18-20	\$150	\$292	\$300	\$400
21	\$152	\$297	\$305	\$407
22	\$155	\$302	\$310	\$413
23	\$160	\$312	\$320	\$427
24	\$162	\$316	\$325	\$433
25	\$165	\$321	\$330	\$440
26	\$170	\$331	\$340	\$453
27	\$172	\$336	\$345	\$460
28	\$175	\$341	\$350	\$467
29	\$180	\$351	\$360	\$480
30	\$182	\$355	\$365	\$487
31	\$187	\$365	\$375	\$500
32	\$190	\$370	\$380	\$507
33	\$195	\$380	\$390	\$520
34	\$197	\$385	\$395	\$527
35	\$202	\$394	\$404	\$540
36	\$205	\$399	\$409	\$547
37	\$210	\$409	\$419	\$560
38	\$215	\$419	\$429	\$573
39	\$217	\$424	\$434	\$580
40	\$222	\$433	\$444	\$593
41	\$232	\$453	\$464	\$620
42	\$245	\$477	\$489	\$653
43	\$255	\$497	\$509	\$680
44	\$267	\$521	\$534	\$713
45	\$280	\$545	\$559	\$747
46	\$292	\$570	\$584	\$780
47	\$305	\$594	\$609	\$813
48	\$320	\$623	\$639	\$853
49	\$335	\$652	\$669	\$893
50	\$350	\$682	\$699	\$933
51	\$365	\$711	\$729	\$973
52	\$382	\$745	\$764	\$1,020
53	\$400	\$779	\$799	\$1,067
54	\$417	\$813	\$834	\$1,113
55	\$437	\$852	\$874	\$1,167
56	\$457	\$891	\$914	\$1,220
57	\$479	\$935	\$959	\$1,280
58	\$499	\$974	\$999	\$1,333
59	\$524	\$1,022	\$1,049	\$1,400
60	\$547	\$1,066	\$1,094	\$1,460
61	\$572	\$1,115	\$1,144	\$1,527
62	\$599	\$1,169	\$1,199	\$1,600
63	\$627	\$1,222	\$1,253	\$1,673
64	\$654	\$1,276	\$1,308	\$1,747
65	\$684	\$1,334	\$1,368	\$1,827
>65	\$717	\$1,397	\$1,433	\$1,913

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$83.23**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$38	-	-	-
6-17	\$34	\$67	\$68	\$91
18-20	\$48	\$94	\$97	\$129
21	\$49	\$96	\$98	\$131
22	\$50	\$97	\$100	\$133
23	\$51	\$99	\$102	\$136
24	\$52	\$101	\$103	\$138
25	\$52	\$102	\$105	\$140
26	\$53	\$104	\$107	\$142
27	\$54	\$105	\$108	\$144
28	\$55	\$107	\$110	\$147
29	\$56	\$109	\$112	\$149
30	\$57	\$112	\$115	\$153
31	\$59	\$115	\$118	\$158
32	\$61	\$118	\$122	\$162
33	\$62	\$122	\$125	\$167
34	\$64	\$125	\$128	\$171
35	\$66	\$128	\$132	\$176
36	\$67	\$131	\$135	\$180
37	\$69	\$135	\$138	\$184
38	\$71	\$138	\$141	\$189
39	\$72	\$141	\$145	\$193
40	\$74	\$144	\$148	\$198
41	\$77	\$151	\$155	\$207
42	\$82	\$159	\$163	\$218
43	\$85	\$166	\$170	\$227
44	\$89	\$174	\$178	\$238
45	\$93	\$182	\$186	\$249
46	\$97	\$190	\$195	\$260
47	\$102	\$198	\$203	\$271
48	\$107	\$208	\$213	\$284
49	\$112	\$217	\$223	\$298
50	\$117	\$227	\$233	\$311
51	\$122	\$237	\$243	\$324
52	\$127	\$248	\$255	\$340
53	\$133	\$260	\$266	\$356
54	\$139	\$271	\$278	\$371
55	\$146	\$284	\$291	\$389
56	\$152	\$297	\$305	\$407
57	\$160	\$312	\$320	\$427
58	\$166	\$325	\$333	\$444
59	\$175	\$341	\$350	\$467
60	\$182	\$355	\$365	\$487
61	\$191	\$372	\$381	\$509
62	\$200	\$390	\$400	\$533
63	\$209	\$407	\$418	\$558
64	\$218	\$425	\$436	\$582
65	\$228	\$445	\$456	\$609
65+	\$239	\$466	\$478	\$638

BSBS Code: **H802**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)

Average Individual Premium	=	\$16.86
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<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$13	\$14	\$18
18-20	\$10	\$20	\$20	\$27
21	\$10	\$20	\$21	\$27
22	\$10	\$20	\$21	\$28
23	\$11	\$21	\$22	\$29
24	\$11	\$21	\$22	\$29
25	\$11	\$22	\$22	\$30
26	\$11	\$22	\$23	\$31
27	\$12	\$23	\$23	\$31
28	\$12	\$23	\$24	\$32
29	\$12	\$24	\$24	\$32
30	\$12	\$24	\$25	\$33
31	\$13	\$25	\$25	\$34
32	\$13	\$25	\$26	\$34
33	\$13	\$26	\$26	\$35
34	\$13	\$26	\$27	\$36
35	\$14	\$27	\$27	\$36
36	\$14	\$27	\$28	\$37
37	\$14	\$28	\$28	\$38
38	\$14	\$28	\$29	\$39
39	\$15	\$29	\$29	\$39
40	\$15	\$29	\$30	\$40
41	\$16	\$31	\$31	\$42
42	\$17	\$32	\$33	\$44
43	\$17	\$34	\$34	\$46
44	\$18	\$35	\$36	\$48
45	\$19	\$37	\$38	\$50
46	\$20	\$38	\$39	\$53
47	\$21	\$40	\$41	\$55
48	\$22	\$42	\$43	\$58
49	\$23	\$44	\$45	\$60
50	\$24	\$46	\$47	\$63
51	\$25	\$48	\$49	\$66
52	\$26	\$50	\$52	\$69
53	\$27	\$53	\$54	\$72
54	\$28	\$55	\$56	\$75
55	\$30	\$58	\$59	\$79
56	\$31	\$60	\$62	\$82
57	\$32	\$63	\$65	\$86
58	\$34	\$66	\$67	\$90
59	\$35	\$69	\$71	\$95
60	\$37	\$72	\$74	\$99
61	\$39	\$75	\$77	\$103
62	\$40	\$79	\$81	\$108
63	\$42	\$83	\$85	\$113
64	\$44	\$86	\$88	\$118
65	\$46	\$90	\$92	\$123
>65	\$48	\$94	\$97	\$129

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$271.21**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$125	-	-	-
6-17	\$111	\$217	\$222	\$297
18-20	\$163	\$317	\$325	\$434
21	\$165	\$323	\$331	\$442
22	\$168	\$328	\$336	\$449
23	\$174	\$338	\$347	\$463
24	\$176	\$344	\$353	\$471
25	\$179	\$349	\$358	\$478
26	\$184	\$360	\$369	\$492
27	\$187	\$365	\$374	\$500
28	\$190	\$370	\$380	\$507
29	\$195	\$381	\$391	\$521
30	\$198	\$386	\$396	\$529
31	\$203	\$397	\$407	\$543
32	\$206	\$402	\$412	\$550
33	\$212	\$413	\$423	\$565
34	\$214	\$418	\$429	\$572
35	\$220	\$428	\$439	\$587
36	\$222	\$434	\$445	\$594
37	\$228	\$444	\$456	\$608
38	\$233	\$455	\$466	\$623
39	\$236	\$460	\$472	\$630
40	\$241	\$471	\$483	\$644
41	\$252	\$492	\$504	\$673
42	\$266	\$518	\$532	\$710
43	\$277	\$539	\$553	\$739
44	\$290	\$566	\$580	\$775
45	\$304	\$592	\$608	\$811
46	\$317	\$619	\$635	\$847
47	\$331	\$645	\$662	\$883
48	\$347	\$677	\$694	\$927
49	\$363	\$709	\$727	\$970
50	\$380	\$740	\$759	\$1,014
51	\$396	\$772	\$792	\$1,057
52	\$415	\$809	\$830	\$1,108
53	\$434	\$846	\$868	\$1,159
54	\$453	\$883	\$906	\$1,209
55	\$475	\$926	\$949	\$1,267
56	\$496	\$968	\$993	\$1,325
57	\$521	\$1,015	\$1,041	\$1,390
58	\$542	\$1,058	\$1,085	\$1,448
59	\$570	\$1,111	\$1,139	\$1,521
60	\$594	\$1,158	\$1,188	\$1,586
61	\$621	\$1,211	\$1,242	\$1,658
62	\$651	\$1,269	\$1,302	\$1,738
63	\$681	\$1,327	\$1,361	\$1,818
64	\$711	\$1,386	\$1,421	\$1,897
65	\$743	\$1,449	\$1,486	\$1,984
65+	\$778	\$1,518	\$1,557	\$2,078

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$255.69**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$204	\$210	\$280
18-20	\$153	\$299	\$307	\$410
21	\$156	\$304	\$312	\$416
22	\$159	\$309	\$317	\$423
23	\$164	\$319	\$327	\$437
24	\$166	\$324	\$332	\$444
25	\$169	\$329	\$338	\$451
26	\$174	\$339	\$348	\$464
27	\$176	\$344	\$353	\$471
28	\$179	\$349	\$358	\$478
29	\$184	\$359	\$368	\$492
30	\$187	\$364	\$373	\$498
31	\$192	\$374	\$384	\$512
32	\$194	\$379	\$389	\$519
33	\$199	\$389	\$399	\$532
34	\$202	\$394	\$404	\$539
35	\$207	\$404	\$414	\$553
36	\$210	\$409	\$419	\$560
37	\$215	\$419	\$430	\$573
38	\$220	\$429	\$440	\$587
39	\$222	\$434	\$445	\$594
40	\$228	\$444	\$455	\$608
41	\$238	\$464	\$476	\$635
42	\$251	\$489	\$501	\$669
43	\$261	\$509	\$522	\$696
44	\$274	\$533	\$547	\$730
45	\$286	\$558	\$573	\$765
46	\$299	\$583	\$598	\$799
47	\$312	\$608	\$624	\$833
48	\$327	\$638	\$655	\$874
49	\$343	\$668	\$685	\$915
50	\$358	\$698	\$716	\$956
51	\$373	\$728	\$747	\$997
52	\$391	\$763	\$782	\$1,045
53	\$409	\$798	\$818	\$1,092
54	\$427	\$833	\$854	\$1,140
55	\$447	\$873	\$895	\$1,195
56	\$468	\$912	\$936	\$1,249
57	\$491	\$957	\$982	\$1,311
58	\$511	\$997	\$1,023	\$1,365
59	\$537	\$1,047	\$1,074	\$1,434
60	\$560	\$1,092	\$1,120	\$1,495
61	\$586	\$1,142	\$1,171	\$1,563
62	\$614	\$1,197	\$1,227	\$1,638
63	\$642	\$1,251	\$1,284	\$1,714
64	\$670	\$1,306	\$1,340	\$1,789
65	\$701	\$1,366	\$1,401	\$1,871
65+	\$734	\$1,431	\$1,468	\$1,959

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$233.48**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$107	-	-	-
6-17	\$96	\$187	\$191	\$256
18-20	\$140	\$273	\$280	\$374
21	\$142	\$278	\$285	\$380
22	\$145	\$282	\$290	\$387
23	\$149	\$291	\$299	\$399
24	\$152	\$296	\$304	\$405
25	\$154	\$300	\$308	\$411
26	\$159	\$310	\$318	\$424
27	\$161	\$314	\$322	\$430
28	\$163	\$319	\$327	\$436
29	\$168	\$328	\$336	\$449
30	\$170	\$332	\$341	\$455
31	\$175	\$341	\$350	\$468
32	\$177	\$346	\$355	\$474
33	\$182	\$355	\$364	\$486
34	\$184	\$360	\$369	\$492
35	\$189	\$369	\$378	\$505
36	\$191	\$373	\$383	\$511
37	\$196	\$382	\$392	\$524
38	\$201	\$392	\$402	\$536
39	\$203	\$396	\$406	\$542
40	\$208	\$405	\$416	\$555
41	\$217	\$423	\$434	\$580
42	\$229	\$446	\$458	\$611
43	\$238	\$464	\$476	\$636
44	\$250	\$487	\$500	\$667
45	\$261	\$510	\$523	\$698
46	\$273	\$533	\$546	\$729
47	\$285	\$555	\$570	\$761
48	\$299	\$583	\$598	\$798
49	\$313	\$610	\$626	\$835
50	\$327	\$637	\$654	\$873
51	\$341	\$665	\$682	\$910
52	\$357	\$697	\$714	\$954
53	\$374	\$728	\$747	\$997
54	\$390	\$760	\$780	\$1,041
55	\$409	\$797	\$817	\$1,091
56	\$427	\$833	\$855	\$1,141
57	\$448	\$874	\$897	\$1,197
58	\$467	\$911	\$934	\$1,247
59	\$490	\$956	\$981	\$1,309
60	\$511	\$997	\$1,023	\$1,365
61	\$535	\$1,043	\$1,069	\$1,428
62	\$560	\$1,093	\$1,121	\$1,496
63	\$586	\$1,143	\$1,172	\$1,565
64	\$612	\$1,193	\$1,223	\$1,633
65	\$640	\$1,247	\$1,279	\$1,708
65+	\$670	\$1,307	\$1,340	\$1,789

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

PCP Copay \$30
Specialist Copay \$40
* Prescription Drug: priced separately

** No Maternity

Base Rate **\$252.07**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$116	-	-	-
6-17	\$103	\$202	\$207	\$276
18-20	\$151	\$295	\$302	\$404
21	\$154	\$300	\$308	\$411
22	\$156	\$305	\$313	\$417
23	\$161	\$315	\$323	\$431
24	\$164	\$319	\$328	\$437
25	\$166	\$324	\$333	\$444
26	\$171	\$334	\$343	\$458
27	\$174	\$339	\$348	\$464
28	\$176	\$344	\$353	\$471
29	\$181	\$354	\$363	\$485
30	\$184	\$359	\$368	\$491
31	\$189	\$369	\$378	\$505
32	\$192	\$374	\$383	\$512
33	\$197	\$383	\$393	\$525
34	\$199	\$388	\$398	\$532
35	\$204	\$398	\$408	\$545
36	\$207	\$403	\$413	\$552
37	\$212	\$413	\$423	\$565
38	\$217	\$423	\$434	\$579
39	\$219	\$428	\$439	\$586
40	\$224	\$437	\$449	\$599
41	\$234	\$457	\$469	\$626
42	\$247	\$482	\$494	\$660
43	\$257	\$501	\$514	\$686
44	\$270	\$526	\$539	\$720
45	\$282	\$551	\$565	\$754
46	\$295	\$575	\$590	\$787
47	\$308	\$600	\$615	\$821
48	\$323	\$629	\$645	\$861
49	\$338	\$659	\$676	\$902
50	\$353	\$688	\$706	\$942
51	\$368	\$718	\$736	\$983
52	\$386	\$752	\$771	\$1,030
53	\$403	\$786	\$807	\$1,077
54	\$421	\$821	\$842	\$1,124
55	\$441	\$860	\$882	\$1,178
56	\$461	\$900	\$923	\$1,232
57	\$484	\$944	\$968	\$1,292
58	\$504	\$983	\$1,008	\$1,346
59	\$529	\$1,032	\$1,059	\$1,413
60	\$552	\$1,076	\$1,104	\$1,474
61	\$577	\$1,126	\$1,154	\$1,541
62	\$605	\$1,180	\$1,210	\$1,615
63	\$633	\$1,234	\$1,265	\$1,689
64	\$660	\$1,288	\$1,321	\$1,763
65	\$691	\$1,347	\$1,381	\$1,844
>65	\$723	\$1,411	\$1,447	\$1,932

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$164.74**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$76	-	-	-
6-17	\$68	\$132	\$135	\$180
18-20	\$96	\$186	\$191	\$255
21	\$97	\$190	\$194	\$260
22	\$99	\$193	\$198	\$264
23	\$100	\$196	\$201	\$268
24	\$102	\$199	\$204	\$273
25	\$104	\$202	\$208	\$277
26	\$105	\$206	\$211	\$282
27	\$107	\$209	\$214	\$286
28	\$109	\$212	\$217	\$290
29	\$110	\$215	\$221	\$295
30	\$114	\$222	\$227	\$304
31	\$117	\$228	\$234	\$312
32	\$120	\$235	\$241	\$321
33	\$124	\$241	\$247	\$330
34	\$127	\$247	\$254	\$339
35	\$130	\$254	\$260	\$347
36	\$133	\$260	\$267	\$356
37	\$137	\$267	\$273	\$365
38	\$140	\$273	\$280	\$374
39	\$143	\$279	\$287	\$383
40	\$147	\$286	\$293	\$391
41	\$153	\$299	\$306	\$409
42	\$161	\$315	\$323	\$431
43	\$168	\$328	\$336	\$449
44	\$176	\$344	\$353	\$471
45	\$185	\$360	\$369	\$493
46	\$193	\$376	\$385	\$515
47	\$201	\$392	\$402	\$537
48	\$211	\$411	\$422	\$563
49	\$221	\$430	\$442	\$589
50	\$231	\$450	\$461	\$616
51	\$241	\$469	\$481	\$642
52	\$252	\$492	\$504	\$673
53	\$264	\$514	\$527	\$704
54	\$275	\$536	\$550	\$735
55	\$288	\$562	\$577	\$770
56	\$301	\$588	\$603	\$805
57	\$316	\$617	\$633	\$845
58	\$329	\$642	\$659	\$880
59	\$346	\$675	\$692	\$924
60	\$361	\$704	\$722	\$963
61	\$377	\$736	\$755	\$1,007
62	\$395	\$771	\$791	\$1,056
63	\$413	\$806	\$827	\$1,104
64	\$432	\$842	\$863	\$1,152
65	\$451	\$880	\$903	\$1,205
65+	\$473	\$922	\$946	\$1,262

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 7/1/2013

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

Base Rate **\$105.19**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$48	-	-	-
6-17	\$43	\$84	\$86	\$115
18-20	\$61	\$119	\$122	\$163
21	\$62	\$121	\$124	\$166
22	\$63	\$123	\$126	\$169
23	\$64	\$125	\$128	\$171
24	\$65	\$127	\$130	\$174
25	\$66	\$129	\$133	\$177
26	\$67	\$131	\$135	\$180
27	\$68	\$133	\$137	\$183
28	\$69	\$135	\$139	\$185
29	\$70	\$137	\$141	\$188
30	\$73	\$142	\$145	\$194
31	\$75	\$146	\$149	\$199
32	\$77	\$150	\$154	\$205
33	\$79	\$154	\$158	\$211
34	\$81	\$158	\$162	\$216
35	\$83	\$162	\$166	\$222
36	\$85	\$166	\$170	\$227
37	\$87	\$170	\$175	\$233
38	\$89	\$174	\$179	\$239
39	\$92	\$178	\$183	\$244
40	\$94	\$183	\$187	\$250
41	\$98	\$191	\$196	\$261
42	\$103	\$201	\$206	\$275
43	\$107	\$209	\$215	\$286
44	\$113	\$219	\$225	\$301
45	\$118	\$230	\$236	\$315
46	\$123	\$240	\$246	\$329
47	\$128	\$250	\$257	\$343
48	\$135	\$263	\$269	\$359
49	\$141	\$275	\$282	\$376
50	\$147	\$287	\$295	\$393
51	\$154	\$299	\$307	\$410
52	\$161	\$314	\$322	\$430
53	\$168	\$328	\$337	\$449
54	\$176	\$343	\$351	\$469
55	\$184	\$359	\$368	\$492
56	\$192	\$375	\$385	\$514
57	\$202	\$394	\$404	\$539
58	\$210	\$410	\$421	\$562
59	\$221	\$431	\$442	\$590
60	\$230	\$449	\$461	\$615
61	\$241	\$470	\$482	\$643
62	\$252	\$492	\$505	\$674
63	\$264	\$515	\$528	\$705
64	\$276	\$537	\$551	\$736
65	\$288	\$562	\$576	\$770
65+	\$302	\$589	\$604	\$806

BSBS Code: **H802**

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

Effective 7/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

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

Effective 7/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

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

Effective 7/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 7/1/2013

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

Average Individual Premium	=	\$14.49
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<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$17	\$17	\$23
21	\$9	\$17	\$18	\$24
22	\$9	\$18	\$18	\$24
23	\$9	\$18	\$19	\$25
24	\$9	\$18	\$19	\$25
25	\$10	\$19	\$19	\$26
26	\$10	\$19	\$20	\$26
27	\$10	\$19	\$20	\$27
28	\$10	\$20	\$20	\$27
29	\$10	\$20	\$21	\$28
30	\$11	\$21	\$21	\$28
31	\$11	\$21	\$22	\$29
32	\$11	\$21	\$22	\$29
33	\$11	\$22	\$23	\$30
34	\$11	\$22	\$23	\$31
35	\$12	\$23	\$23	\$31
36	\$12	\$23	\$24	\$32
37	\$12	\$24	\$24	\$32
38	\$12	\$24	\$25	\$33
39	\$13	\$25	\$25	\$34
40	\$13	\$25	\$26	\$34
41	\$13	\$26	\$27	\$36
42	\$14	\$28	\$28	\$38
43	\$15	\$29	\$30	\$39
44	\$16	\$30	\$31	\$41
45	\$16	\$32	\$32	\$43
46	\$17	\$33	\$34	\$45
47	\$18	\$34	\$35	\$47
48	\$19	\$36	\$37	\$50
49	\$19	\$38	\$39	\$52
50	\$20	\$40	\$41	\$54
51	\$21	\$41	\$42	\$56
52	\$22	\$43	\$44	\$59
53	\$23	\$45	\$46	\$62
54	\$24	\$47	\$48	\$65
55	\$25	\$49	\$51	\$68
56	\$27	\$52	\$53	\$71
57	\$28	\$54	\$56	\$74
58	\$29	\$57	\$58	\$77
59	\$30	\$59	\$61	\$81
60	\$32	\$62	\$63	\$85
61	\$33	\$65	\$66	\$89
62	\$35	\$68	\$70	\$93
63	\$36	\$71	\$73	\$97
64	\$38	\$74	\$76	\$101
65	\$40	\$77	\$79	\$106
>65	\$42	\$81	\$83	\$111

BSBS Code: RJ11

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$287.46**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$132	-	-	-
6-17	\$118	\$230	\$236	\$315
18-20	\$172	\$336	\$345	\$461
21	\$175	\$342	\$351	\$468
22	\$178	\$348	\$356	\$476
23	\$184	\$359	\$368	\$491
24	\$187	\$364	\$374	\$499
25	\$190	\$370	\$379	\$507
26	\$195	\$381	\$391	\$522
27	\$198	\$387	\$397	\$530
28	\$201	\$392	\$402	\$537
29	\$207	\$404	\$414	\$553
30	\$210	\$409	\$420	\$560
31	\$216	\$420	\$431	\$576
32	\$218	\$426	\$437	\$583
33	\$224	\$437	\$448	\$599
34	\$227	\$443	\$454	\$606
35	\$233	\$454	\$466	\$622
36	\$236	\$460	\$471	\$629
37	\$241	\$471	\$483	\$645
38	\$247	\$482	\$494	\$660
39	\$250	\$488	\$500	\$668
40	\$256	\$499	\$512	\$683
41	\$267	\$521	\$535	\$714
42	\$282	\$549	\$563	\$752
43	\$293	\$572	\$586	\$783
44	\$308	\$600	\$615	\$821
45	\$322	\$628	\$644	\$860
46	\$336	\$656	\$673	\$898
47	\$351	\$684	\$701	\$936
48	\$368	\$718	\$736	\$982
49	\$385	\$751	\$770	\$1,028
50	\$402	\$785	\$805	\$1,075
51	\$420	\$818	\$839	\$1,121
52	\$440	\$858	\$880	\$1,174
53	\$460	\$897	\$920	\$1,228
54	\$480	\$936	\$960	\$1,282
55	\$503	\$981	\$1,006	\$1,343
56	\$526	\$1,026	\$1,052	\$1,405
57	\$552	\$1,076	\$1,104	\$1,474
58	\$575	\$1,121	\$1,150	\$1,535
59	\$604	\$1,177	\$1,207	\$1,612
60	\$630	\$1,228	\$1,259	\$1,681
61	\$658	\$1,284	\$1,317	\$1,758
62	\$690	\$1,345	\$1,380	\$1,842
63	\$722	\$1,407	\$1,443	\$1,926
64	\$753	\$1,469	\$1,506	\$2,011
65	\$788	\$1,536	\$1,575	\$2,103
65+	\$825	\$1,609	\$1,650	\$2,203

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$261.38**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$120	-	-	-
6-17	\$107	\$209	\$214	\$286
18-20	\$157	\$306	\$314	\$419
21	\$159	\$311	\$319	\$426
22	\$162	\$316	\$324	\$433
23	\$167	\$326	\$335	\$447
24	\$170	\$331	\$340	\$454
25	\$173	\$336	\$345	\$461
26	\$178	\$347	\$355	\$475
27	\$180	\$352	\$361	\$482
28	\$183	\$357	\$366	\$489
29	\$188	\$367	\$376	\$502
30	\$191	\$372	\$382	\$509
31	\$196	\$382	\$392	\$523
32	\$199	\$387	\$397	\$530
33	\$204	\$398	\$408	\$544
34	\$206	\$403	\$413	\$551
35	\$212	\$413	\$423	\$565
36	\$214	\$418	\$429	\$572
37	\$220	\$428	\$439	\$586
38	\$225	\$438	\$450	\$600
39	\$227	\$443	\$455	\$607
40	\$233	\$454	\$465	\$621
41	\$243	\$474	\$486	\$649
42	\$256	\$499	\$512	\$684
43	\$267	\$520	\$533	\$712
44	\$280	\$545	\$559	\$747
45	\$293	\$571	\$585	\$782
46	\$306	\$596	\$612	\$817
47	\$319	\$622	\$638	\$851
48	\$335	\$652	\$669	\$893
49	\$350	\$683	\$700	\$935
50	\$366	\$714	\$732	\$977
51	\$382	\$744	\$763	\$1,019
52	\$400	\$780	\$800	\$1,068
53	\$418	\$816	\$836	\$1,117
54	\$437	\$851	\$873	\$1,165
55	\$457	\$892	\$915	\$1,221
56	\$478	\$933	\$957	\$1,277
57	\$502	\$979	\$1,004	\$1,340
58	\$523	\$1,019	\$1,046	\$1,396
59	\$549	\$1,070	\$1,098	\$1,466
60	\$572	\$1,116	\$1,145	\$1,528
61	\$599	\$1,167	\$1,197	\$1,598
62	\$627	\$1,223	\$1,255	\$1,675
63	\$656	\$1,279	\$1,312	\$1,752
64	\$685	\$1,335	\$1,370	\$1,828
65	\$716	\$1,397	\$1,432	\$1,912
65+	\$750	\$1,463	\$1,500	\$2,003

* Maternity is offered as rider at \$126.00

BSBS Code: H405

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten Low Option
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$238.63**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$110	-	-	-
6-17	\$98	\$191	\$196	\$261
18-20	\$143	\$279	\$286	\$382
21	\$146	\$284	\$291	\$389
22	\$148	\$289	\$296	\$395
23	\$153	\$298	\$305	\$408
24	\$155	\$302	\$310	\$414
25	\$157	\$307	\$315	\$421
26	\$162	\$316	\$325	\$433
27	\$165	\$321	\$329	\$440
28	\$167	\$326	\$334	\$446
29	\$172	\$335	\$344	\$459
30	\$174	\$340	\$348	\$465
31	\$179	\$349	\$358	\$478
32	\$181	\$354	\$363	\$484
33	\$186	\$363	\$372	\$497
34	\$189	\$368	\$377	\$503
35	\$193	\$377	\$387	\$516
36	\$196	\$382	\$391	\$522
37	\$200	\$391	\$401	\$535
38	\$205	\$400	\$410	\$548
39	\$208	\$405	\$415	\$554
40	\$212	\$414	\$425	\$567
41	\$222	\$433	\$444	\$593
42	\$234	\$456	\$468	\$624
43	\$243	\$475	\$487	\$650
44	\$255	\$498	\$511	\$682
45	\$267	\$521	\$535	\$714
46	\$279	\$544	\$558	\$745
47	\$291	\$568	\$582	\$777
48	\$305	\$596	\$611	\$816
49	\$320	\$624	\$640	\$854
50	\$334	\$651	\$668	\$892
51	\$348	\$679	\$697	\$930
52	\$365	\$712	\$730	\$975
53	\$382	\$745	\$764	\$1,019
54	\$399	\$777	\$797	\$1,064
55	\$418	\$814	\$835	\$1,115
56	\$437	\$852	\$873	\$1,166
57	\$458	\$893	\$916	\$1,223
58	\$477	\$931	\$955	\$1,274
59	\$501	\$977	\$1,002	\$1,338
60	\$523	\$1,019	\$1,045	\$1,395
61	\$546	\$1,066	\$1,093	\$1,459
62	\$573	\$1,117	\$1,145	\$1,529
63	\$599	\$1,168	\$1,198	\$1,599
64	\$625	\$1,219	\$1,250	\$1,669
65	\$654	\$1,275	\$1,308	\$1,746
65+	\$685	\$1,335	\$1,370	\$1,829

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$255.18

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$117	-	-	-
6-17	\$105	\$204	\$209	\$279
18-20	\$153	\$299	\$306	\$409
21	\$156	\$304	\$311	\$416
22	\$158	\$309	\$316	\$422
23	\$163	\$318	\$327	\$436
24	\$166	\$323	\$332	\$443
25	\$168	\$328	\$337	\$450
26	\$174	\$338	\$347	\$463
27	\$176	\$343	\$352	\$470
28	\$179	\$348	\$357	\$477
29	\$184	\$358	\$367	\$491
30	\$186	\$363	\$373	\$497
31	\$191	\$373	\$383	\$511
32	\$194	\$378	\$388	\$518
33	\$199	\$388	\$398	\$531
34	\$202	\$393	\$403	\$538
35	\$207	\$403	\$413	\$552
36	\$209	\$408	\$418	\$559
37	\$214	\$418	\$429	\$572
38	\$219	\$428	\$439	\$586
39	\$222	\$433	\$444	\$593
40	\$227	\$443	\$454	\$606
41	\$237	\$463	\$475	\$634
42	\$250	\$488	\$500	\$668
43	\$260	\$508	\$521	\$695
44	\$273	\$532	\$546	\$729
45	\$286	\$557	\$572	\$763
46	\$299	\$582	\$597	\$797
47	\$311	\$607	\$623	\$831
48	\$327	\$637	\$653	\$872
49	\$342	\$667	\$684	\$913
50	\$357	\$697	\$715	\$954
51	\$373	\$726	\$745	\$995
52	\$390	\$761	\$781	\$1,042
53	\$408	\$796	\$817	\$1,090
54	\$426	\$831	\$852	\$1,138
55	\$447	\$871	\$893	\$1,192
56	\$467	\$911	\$934	\$1,247
57	\$490	\$955	\$980	\$1,308
58	\$510	\$995	\$1,021	\$1,363
59	\$536	\$1,045	\$1,072	\$1,431
60	\$559	\$1,090	\$1,118	\$1,492
61	\$584	\$1,140	\$1,169	\$1,560
62	\$612	\$1,194	\$1,225	\$1,635
63	\$641	\$1,249	\$1,281	\$1,710
64	\$669	\$1,304	\$1,337	\$1,785
65	\$699	\$1,363	\$1,398	\$1,867
>65	\$732	\$1,428	\$1,465	\$1,955

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

 Base Rate **\$85.06**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$39	-	-	-
6-17	\$35	\$68	\$70	\$93
18-20	\$49	\$96	\$99	\$132
21	\$50	\$98	\$100	\$134
22	\$51	\$100	\$102	\$136
23	\$52	\$101	\$104	\$139
24	\$53	\$103	\$105	\$141
25	\$54	\$104	\$107	\$143
26	\$54	\$106	\$109	\$145
27	\$55	\$108	\$111	\$148
28	\$56	\$109	\$112	\$150
29	\$57	\$111	\$114	\$152
30	\$59	\$114	\$117	\$157
31	\$60	\$118	\$121	\$161
32	\$62	\$121	\$124	\$166
33	\$64	\$124	\$128	\$170
34	\$65	\$128	\$131	\$175
35	\$67	\$131	\$134	\$179
36	\$69	\$134	\$138	\$184
37	\$71	\$138	\$141	\$189
38	\$72	\$141	\$145	\$193
39	\$74	\$144	\$148	\$198
40	\$76	\$148	\$151	\$202
41	\$79	\$154	\$158	\$211
42	\$83	\$163	\$167	\$223
43	\$87	\$169	\$174	\$232
44	\$91	\$177	\$182	\$243
45	\$95	\$186	\$191	\$254
46	\$100	\$194	\$199	\$266
47	\$104	\$202	\$208	\$277
48	\$109	\$212	\$218	\$291
49	\$114	\$222	\$228	\$304
50	\$119	\$232	\$238	\$318
51	\$124	\$242	\$248	\$332
52	\$130	\$254	\$260	\$347
53	\$136	\$265	\$272	\$363
54	\$142	\$277	\$284	\$379
55	\$149	\$290	\$298	\$397
56	\$156	\$304	\$311	\$416
57	\$163	\$318	\$327	\$436
58	\$170	\$332	\$340	\$454
59	\$179	\$348	\$357	\$477
60	\$186	\$363	\$373	\$497
61	\$195	\$380	\$390	\$520
62	\$204	\$398	\$408	\$545
63	\$214	\$416	\$427	\$570
64	\$223	\$435	\$446	\$595
65	\$233	\$454	\$466	\$622
65+	\$244	\$476	\$488	\$652

BSBS Code: **H802**

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

Effective 10/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$53.14

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$22	\$42	\$44	\$58
18-20	\$32	\$62	\$64	\$85
21	\$32	\$63	\$65	\$87
22	\$33	\$64	\$66	\$88
23	\$34	\$66	\$68	\$91
24	\$35	\$67	\$69	\$92
25	\$35	\$68	\$70	\$94
26	\$36	\$70	\$72	\$96
27	\$37	\$71	\$73	\$98
28	\$37	\$73	\$74	\$99
29	\$38	\$75	\$77	\$102
30	\$39	\$76	\$78	\$104
31	\$40	\$78	\$80	\$106
32	\$40	\$79	\$81	\$108
33	\$41	\$81	\$83	\$111
34	\$42	\$82	\$84	\$112
35	\$43	\$84	\$86	\$115
36	\$44	\$85	\$87	\$116
37	\$45	\$87	\$89	\$119
38	\$46	\$89	\$91	\$122
39	\$46	\$90	\$92	\$123
40	\$47	\$92	\$95	\$126
41	\$49	\$96	\$99	\$132
42	\$52	\$102	\$104	\$139
43	\$54	\$106	\$108	\$145
44	\$57	\$111	\$114	\$152
45	\$60	\$116	\$119	\$159
46	\$62	\$121	\$124	\$166
47	\$65	\$126	\$130	\$173
48	\$68	\$133	\$136	\$182
49	\$71	\$139	\$142	\$190
50	\$74	\$145	\$149	\$199
51	\$78	\$151	\$155	\$207
52	\$81	\$159	\$163	\$217
53	\$85	\$166	\$170	\$227
54	\$89	\$173	\$177	\$237
55	\$93	\$181	\$186	\$248
56	\$97	\$190	\$194	\$260
57	\$102	\$199	\$204	\$272
58	\$106	\$207	\$213	\$284
59	\$112	\$218	\$223	\$298
60	\$116	\$227	\$233	\$311
61	\$122	\$237	\$243	\$325
62	\$128	\$249	\$255	\$341
63	\$133	\$260	\$267	\$356
64	\$139	\$271	\$278	\$372
65	\$146	\$284	\$291	\$389
>65	\$153	\$297	\$305	\$407

BSBS Code: RJ04

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

Effective 10/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$46.86

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$22			
6-17	\$19	\$37	\$38	\$51
18-20	\$28	\$55	\$56	\$75
21	\$29	\$56	\$57	\$76
22	\$29	\$57	\$58	\$78
23	\$30	\$58	\$60	\$80
24	\$30	\$59	\$61	\$81
25	\$31	\$60	\$62	\$83
26	\$32	\$62	\$64	\$85
27	\$32	\$63	\$65	\$86
28	\$33	\$64	\$66	\$88
29	\$34	\$66	\$67	\$90
30	\$34	\$67	\$68	\$91
31	\$35	\$69	\$70	\$94
32	\$36	\$69	\$71	\$95
33	\$37	\$71	\$73	\$98
34	\$37	\$72	\$74	\$99
35	\$38	\$74	\$76	\$101
36	\$38	\$75	\$77	\$103
37	\$39	\$77	\$79	\$105
38	\$40	\$79	\$81	\$108
39	\$41	\$79	\$82	\$109
40	\$42	\$81	\$83	\$111
41	\$44	\$85	\$87	\$116
42	\$46	\$90	\$92	\$123
43	\$48	\$93	\$96	\$128
44	\$50	\$98	\$100	\$134
45	\$52	\$102	\$105	\$140
46	\$55	\$107	\$110	\$146
47	\$57	\$111	\$114	\$153
48	\$60	\$117	\$120	\$160
49	\$63	\$122	\$126	\$168
50	\$66	\$128	\$131	\$175
51	\$68	\$133	\$137	\$183
52	\$72	\$140	\$143	\$191
53	\$75	\$146	\$150	\$200
54	\$78	\$153	\$157	\$209
55	\$82	\$160	\$164	\$219
56	\$86	\$167	\$172	\$229
57	\$90	\$175	\$180	\$240
58	\$94	\$183	\$187	\$250
59	\$98	\$192	\$197	\$263
60	\$103	\$200	\$205	\$274
61	\$107	\$209	\$215	\$287
62	\$112	\$219	\$225	\$300
63	\$118	\$229	\$235	\$314
64	\$123	\$239	\$246	\$328
65	\$128	\$250	\$257	\$343
>65	\$134	\$262	\$269	\$359

BSBS Code: RJ05

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

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$36.63

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$17			
6-17	\$15	\$29	\$30	\$40
18-20	\$22	\$43	\$44	\$59
21	\$22	\$44	\$45	\$60
22	\$23	\$44	\$45	\$61
23	\$23	\$46	\$47	\$63
24	\$24	\$46	\$48	\$64
25	\$24	\$47	\$48	\$65
26	\$25	\$49	\$50	\$67
27	\$25	\$49	\$51	\$67
28	\$26	\$50	\$51	\$68
29	\$26	\$51	\$53	\$70
30	\$27	\$52	\$53	\$71
31	\$27	\$54	\$55	\$73
32	\$28	\$54	\$56	\$74
33	\$29	\$56	\$57	\$76
34	\$29	\$56	\$58	\$77
35	\$30	\$58	\$59	\$79
36	\$30	\$59	\$60	\$80
37	\$31	\$60	\$62	\$82
38	\$32	\$61	\$63	\$84
39	\$32	\$62	\$64	\$85
40	\$33	\$64	\$65	\$87
41	\$34	\$66	\$68	\$91
42	\$36	\$70	\$72	\$96
43	\$37	\$73	\$75	\$100
44	\$39	\$76	\$78	\$105
45	\$41	\$80	\$82	\$110
46	\$43	\$84	\$86	\$114
47	\$45	\$87	\$89	\$119
48	\$47	\$91	\$94	\$125
49	\$49	\$96	\$98	\$131
50	\$51	\$100	\$103	\$137
51	\$53	\$104	\$107	\$143
52	\$56	\$109	\$112	\$150
53	\$59	\$114	\$117	\$156
54	\$61	\$119	\$122	\$163
55	\$64	\$125	\$128	\$171
56	\$67	\$131	\$134	\$179
57	\$70	\$137	\$141	\$188
58	\$73	\$143	\$147	\$196
59	\$77	\$150	\$154	\$205
60	\$80	\$156	\$160	\$214
61	\$84	\$164	\$168	\$224
62	\$88	\$171	\$176	\$235
63	\$92	\$179	\$184	\$245
64	\$96	\$187	\$192	\$256
65	\$100	\$196	\$201	\$268
>65	\$105	\$205	\$210	\$281

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 10/1/2013

Deductible = \$150
RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand
Annual Benefits Maximum = \$1500 (100% member coinsurance thereafter)

Average Individual Premium = **\$17.23**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$14	\$14	\$19
18-20	\$10	\$20	\$21	\$28
21	\$11	\$20	\$21	\$28
22	\$11	\$21	\$21	\$29
23	\$11	\$22	\$22	\$29
24	\$11	\$22	\$22	\$30
25	\$11	\$22	\$23	\$30
26	\$12	\$23	\$23	\$31
27	\$12	\$23	\$24	\$32
28	\$12	\$24	\$24	\$32
29	\$12	\$24	\$25	\$33
30	\$13	\$25	\$25	\$34
31	\$13	\$25	\$26	\$35
32	\$13	\$26	\$26	\$35
33	\$13	\$26	\$27	\$36
34	\$14	\$27	\$27	\$36
35	\$14	\$27	\$28	\$37
36	\$14	\$28	\$28	\$38
37	\$14	\$28	\$29	\$39
38	\$15	\$29	\$30	\$40
39	\$15	\$29	\$30	\$40
40	\$15	\$30	\$31	\$41
41	\$16	\$31	\$32	\$43
42	\$17	\$33	\$34	\$45
43	\$18	\$34	\$35	\$47
44	\$18	\$36	\$37	\$49
45	\$19	\$38	\$39	\$52
46	\$20	\$39	\$40	\$54
47	\$21	\$41	\$42	\$56
48	\$22	\$43	\$44	\$59
49	\$23	\$45	\$46	\$62
50	\$24	\$47	\$48	\$64
51	\$25	\$49	\$50	\$67
52	\$26	\$51	\$53	\$70
53	\$28	\$54	\$55	\$74
54	\$29	\$56	\$58	\$77
55	\$30	\$59	\$60	\$81
56	\$32	\$61	\$63	\$84
57	\$33	\$65	\$66	\$88
58	\$34	\$67	\$69	\$92
59	\$36	\$71	\$72	\$97
60	\$38	\$74	\$75	\$101
61	\$39	\$77	\$79	\$105
62	\$41	\$81	\$83	\$110
63	\$43	\$84	\$86	\$115
64	\$45	\$88	\$90	\$121
65	\$47	\$92	\$94	\$126
>65	\$49	\$96	\$99	\$132

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$277.18**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$128	-	-	-
6-17	\$114	\$222	\$227	\$303
18-20	\$166	\$324	\$333	\$444
21	\$169	\$330	\$338	\$451
22	\$172	\$335	\$344	\$459
23	\$177	\$346	\$355	\$474
24	\$180	\$351	\$360	\$481
25	\$183	\$357	\$366	\$488
26	\$188	\$368	\$377	\$503
27	\$191	\$373	\$383	\$511
28	\$194	\$378	\$388	\$518
29	\$200	\$389	\$399	\$533
30	\$202	\$395	\$405	\$540
31	\$208	\$405	\$416	\$555
32	\$211	\$411	\$421	\$562
33	\$216	\$422	\$432	\$577
34	\$219	\$427	\$438	\$585
35	\$225	\$438	\$449	\$599
36	\$227	\$443	\$455	\$607
37	\$233	\$454	\$466	\$622
38	\$238	\$465	\$477	\$636
39	\$241	\$470	\$482	\$644
40	\$247	\$481	\$493	\$659
41	\$258	\$503	\$516	\$688
42	\$272	\$530	\$543	\$725
43	\$283	\$551	\$565	\$755
44	\$297	\$578	\$593	\$792
45	\$310	\$605	\$621	\$829
46	\$324	\$632	\$649	\$866
47	\$338	\$659	\$676	\$903
48	\$355	\$692	\$710	\$947
49	\$371	\$724	\$743	\$992
50	\$388	\$757	\$776	\$1,036
51	\$405	\$789	\$809	\$1,081
52	\$424	\$827	\$848	\$1,132
53	\$443	\$865	\$887	\$1,184
54	\$463	\$903	\$926	\$1,236
55	\$485	\$946	\$970	\$1,295
56	\$507	\$989	\$1,014	\$1,354
57	\$532	\$1,038	\$1,064	\$1,421
58	\$554	\$1,081	\$1,109	\$1,480
59	\$582	\$1,135	\$1,164	\$1,554
60	\$607	\$1,184	\$1,214	\$1,621
61	\$635	\$1,238	\$1,269	\$1,695
62	\$665	\$1,297	\$1,330	\$1,776
63	\$696	\$1,357	\$1,391	\$1,858
64	\$726	\$1,416	\$1,452	\$1,939
65	\$759	\$1,481	\$1,519	\$2,028
65+	\$796	\$1,551	\$1,591	\$2,124

* Maternity is offered as rider at \$126.00

BSBS Code: H404

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$261.32**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$120	-	-	-
6-17	\$107	\$209	\$214	\$286
18-20	\$157	\$306	\$314	\$419
21	\$159	\$311	\$319	\$426
22	\$162	\$316	\$324	\$433
23	\$167	\$326	\$334	\$447
24	\$170	\$331	\$340	\$454
25	\$172	\$336	\$345	\$460
26	\$178	\$347	\$355	\$474
27	\$180	\$352	\$361	\$481
28	\$183	\$357	\$366	\$488
29	\$188	\$367	\$376	\$502
30	\$191	\$372	\$382	\$509
31	\$196	\$382	\$392	\$523
32	\$199	\$387	\$397	\$530
33	\$204	\$397	\$408	\$544
34	\$206	\$403	\$413	\$551
35	\$212	\$413	\$423	\$565
36	\$214	\$418	\$429	\$572
37	\$220	\$428	\$439	\$586
38	\$225	\$438	\$449	\$600
39	\$227	\$443	\$455	\$607
40	\$233	\$454	\$465	\$621
41	\$243	\$474	\$486	\$649
42	\$256	\$499	\$512	\$684
43	\$267	\$520	\$533	\$712
44	\$280	\$545	\$559	\$747
45	\$293	\$571	\$585	\$781
46	\$306	\$596	\$611	\$816
47	\$319	\$622	\$638	\$851
48	\$334	\$652	\$669	\$893
49	\$350	\$683	\$700	\$935
50	\$366	\$713	\$732	\$977
51	\$382	\$744	\$763	\$1,019
52	\$400	\$780	\$800	\$1,068
53	\$418	\$815	\$836	\$1,116
54	\$436	\$851	\$873	\$1,165
55	\$457	\$892	\$915	\$1,221
56	\$478	\$933	\$956	\$1,277
57	\$502	\$978	\$1,003	\$1,340
58	\$523	\$1,019	\$1,045	\$1,395
59	\$549	\$1,070	\$1,098	\$1,465
60	\$572	\$1,116	\$1,145	\$1,528
61	\$598	\$1,167	\$1,197	\$1,598
62	\$627	\$1,223	\$1,254	\$1,675
63	\$656	\$1,279	\$1,312	\$1,751
64	\$685	\$1,335	\$1,369	\$1,828
65	\$716	\$1,396	\$1,432	\$1,912
65+	\$750	\$1,462	\$1,500	\$2,002

* Maternity is offered as rider at \$126.00

BSBS Code: H405

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$238.62**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$110	-	-	-
6-17	\$98	\$191	\$196	\$261
18-20	\$143	\$279	\$286	\$382
21	\$146	\$284	\$291	\$389
22	\$148	\$288	\$296	\$395
23	\$153	\$298	\$305	\$408
24	\$155	\$302	\$310	\$414
25	\$157	\$307	\$315	\$420
26	\$162	\$316	\$325	\$433
27	\$165	\$321	\$329	\$440
28	\$167	\$326	\$334	\$446
29	\$172	\$335	\$344	\$459
30	\$174	\$340	\$348	\$465
31	\$179	\$349	\$358	\$478
32	\$181	\$354	\$363	\$484
33	\$186	\$363	\$372	\$497
34	\$189	\$368	\$377	\$503
35	\$193	\$377	\$387	\$516
36	\$196	\$382	\$391	\$522
37	\$200	\$391	\$401	\$535
38	\$205	\$400	\$410	\$548
39	\$208	\$405	\$415	\$554
40	\$212	\$414	\$425	\$567
41	\$222	\$433	\$444	\$593
42	\$234	\$456	\$468	\$624
43	\$243	\$475	\$487	\$650
44	\$255	\$498	\$511	\$682
45	\$267	\$521	\$535	\$714
46	\$279	\$544	\$558	\$745
47	\$291	\$568	\$582	\$777
48	\$305	\$596	\$611	\$816
49	\$320	\$624	\$640	\$854
50	\$334	\$651	\$668	\$892
51	\$348	\$679	\$697	\$930
52	\$365	\$712	\$730	\$975
53	\$382	\$744	\$764	\$1,019
54	\$398	\$777	\$797	\$1,064
55	\$418	\$814	\$835	\$1,115
56	\$437	\$852	\$873	\$1,166
57	\$458	\$893	\$916	\$1,223
58	\$477	\$931	\$954	\$1,274
59	\$501	\$977	\$1,002	\$1,338
60	\$523	\$1,019	\$1,045	\$1,395
61	\$546	\$1,066	\$1,093	\$1,459
62	\$573	\$1,117	\$1,145	\$1,529
63	\$599	\$1,168	\$1,198	\$1,599
64	\$625	\$1,219	\$1,250	\$1,669
65	\$654	\$1,275	\$1,308	\$1,746
65+	\$685	\$1,335	\$1,370	\$1,829

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$257.62

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$119	-	-	-
6-17	\$106	\$206	\$211	\$282
18-20	\$155	\$301	\$309	\$413
21	\$157	\$306	\$314	\$420
22	\$160	\$311	\$319	\$426
23	\$165	\$322	\$330	\$440
24	\$167	\$327	\$335	\$447
25	\$170	\$332	\$340	\$454
26	\$175	\$342	\$350	\$468
27	\$178	\$347	\$356	\$475
28	\$180	\$352	\$361	\$481
29	\$185	\$362	\$371	\$495
30	\$188	\$367	\$376	\$502
31	\$193	\$377	\$386	\$516
32	\$196	\$382	\$392	\$523
33	\$201	\$392	\$402	\$537
34	\$204	\$397	\$407	\$543
35	\$209	\$407	\$417	\$557
36	\$211	\$412	\$422	\$564
37	\$216	\$422	\$433	\$578
38	\$222	\$432	\$443	\$592
39	\$224	\$437	\$448	\$598
40	\$229	\$447	\$459	\$612
41	\$240	\$467	\$479	\$640
42	\$252	\$492	\$505	\$674
43	\$263	\$512	\$526	\$702
44	\$276	\$538	\$551	\$736
45	\$289	\$563	\$577	\$770
46	\$301	\$588	\$603	\$805
47	\$314	\$613	\$629	\$839
48	\$330	\$643	\$660	\$880
49	\$345	\$673	\$690	\$922
50	\$361	\$703	\$721	\$963
51	\$376	\$733	\$752	\$1,004
52	\$394	\$769	\$788	\$1,052
53	\$412	\$804	\$824	\$1,101
54	\$430	\$839	\$860	\$1,149
55	\$451	\$879	\$902	\$1,204
56	\$471	\$919	\$943	\$1,259
57	\$495	\$965	\$989	\$1,321
58	\$515	\$1,005	\$1,030	\$1,376
59	\$541	\$1,055	\$1,082	\$1,444
60	\$564	\$1,100	\$1,128	\$1,506
61	\$590	\$1,150	\$1,180	\$1,575
62	\$618	\$1,206	\$1,237	\$1,651
63	\$647	\$1,261	\$1,293	\$1,726
64	\$675	\$1,316	\$1,350	\$1,802
65	\$706	\$1,376	\$1,412	\$1,885
>65	\$739	\$1,442	\$1,479	\$1,974

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

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

Medical

Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded

Deductible

IND \$1,200 **Rx Copays** \$5/25/45

Annual Maximum Out-of-Pocket:

IND \$2,400

Base Rate

\$168.36

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$77	-	-	-
6-17	\$69	\$135	\$138	\$184
18-20	\$98	\$190	\$195	\$261
21	\$99	\$194	\$199	\$265
22	\$101	\$197	\$202	\$270
23	\$103	\$200	\$205	\$274
24	\$104	\$204	\$209	\$279
25	\$106	\$207	\$212	\$283
26	\$108	\$210	\$216	\$288
27	\$109	\$213	\$219	\$292
28	\$111	\$217	\$222	\$297
29	\$113	\$220	\$226	\$301
30	\$116	\$227	\$232	\$310
31	\$120	\$233	\$239	\$319
32	\$123	\$240	\$246	\$328
33	\$126	\$246	\$253	\$337
34	\$130	\$253	\$259	\$346
35	\$133	\$259	\$266	\$355
36	\$136	\$266	\$273	\$364
37	\$140	\$272	\$279	\$373
38	\$143	\$279	\$286	\$382
39	\$146	\$286	\$293	\$391
40	\$150	\$292	\$300	\$400
41	\$157	\$305	\$313	\$418
42	\$165	\$322	\$330	\$441
43	\$172	\$335	\$343	\$459
44	\$180	\$351	\$360	\$481
45	\$189	\$368	\$377	\$503
46	\$197	\$384	\$394	\$526
47	\$205	\$401	\$411	\$548
48	\$216	\$420	\$431	\$575
49	\$226	\$440	\$451	\$602
50	\$236	\$460	\$471	\$629
51	\$246	\$479	\$492	\$656
52	\$258	\$502	\$515	\$688
53	\$269	\$525	\$539	\$719
54	\$281	\$548	\$562	\$751
55	\$295	\$575	\$589	\$787
56	\$308	\$601	\$616	\$823
57	\$323	\$630	\$647	\$863
58	\$337	\$657	\$673	\$899
59	\$354	\$689	\$707	\$944
60	\$369	\$719	\$737	\$984
61	\$386	\$752	\$771	\$1,029
62	\$404	\$788	\$808	\$1,079
63	\$423	\$824	\$845	\$1,128
64	\$441	\$860	\$882	\$1,178
65	\$461	\$900	\$923	\$1,232
65+	\$483	\$942	\$966	\$1,290

BSBS Code: **H801**

CareFirst BlueChoice, Inc. (NAIC No. 96202)

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

Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 10/1/2013

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

Base Rate **\$107.50**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$49	-	-	-
6-17	\$44	\$86	\$88	\$118
18-20	\$62	\$122	\$125	\$166
21	\$63	\$124	\$127	\$169
22	\$65	\$126	\$129	\$172
23	\$66	\$128	\$131	\$175
24	\$67	\$130	\$133	\$178
25	\$68	\$132	\$135	\$181
26	\$69	\$134	\$138	\$184
27	\$70	\$136	\$140	\$187
28	\$71	\$138	\$142	\$189
29	\$72	\$140	\$144	\$192
30	\$74	\$145	\$148	\$198
31	\$76	\$149	\$153	\$204
32	\$78	\$153	\$157	\$210
33	\$81	\$157	\$161	\$215
34	\$83	\$161	\$166	\$221
35	\$85	\$166	\$170	\$227
36	\$87	\$170	\$174	\$232
37	\$89	\$174	\$178	\$238
38	\$91	\$178	\$183	\$244
39	\$94	\$182	\$187	\$250
40	\$96	\$187	\$191	\$255
41	\$100	\$195	\$200	\$267
42	\$105	\$205	\$211	\$281
43	\$110	\$214	\$219	\$293
44	\$115	\$224	\$230	\$307
45	\$120	\$235	\$241	\$321
46	\$126	\$245	\$252	\$336
47	\$131	\$256	\$262	\$350
48	\$138	\$268	\$275	\$367
49	\$144	\$281	\$288	\$385
50	\$151	\$293	\$301	\$402
51	\$157	\$306	\$314	\$419
52	\$164	\$321	\$329	\$439
53	\$172	\$335	\$344	\$459
54	\$180	\$350	\$359	\$479
55	\$188	\$367	\$376	\$502
56	\$197	\$384	\$393	\$525
57	\$206	\$402	\$413	\$551
58	\$215	\$419	\$430	\$574
59	\$226	\$440	\$452	\$603
60	\$235	\$459	\$471	\$629
61	\$246	\$480	\$492	\$657
62	\$258	\$503	\$516	\$689
63	\$270	\$526	\$540	\$720
64	\$282	\$549	\$563	\$752
65	\$295	\$574	\$589	\$786
65+	\$309	\$602	\$617	\$824

BSBS Code: **H802**

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

Effective 10/1/2013

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$53.14

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$22	\$42	\$44	\$58
18-20	\$32	\$62	\$64	\$85
21	\$32	\$63	\$65	\$87
22	\$33	\$64	\$66	\$88
23	\$34	\$66	\$68	\$91
24	\$35	\$67	\$69	\$92
25	\$35	\$68	\$70	\$94
26	\$36	\$70	\$72	\$96
27	\$37	\$71	\$73	\$98
28	\$37	\$73	\$74	\$99
29	\$38	\$75	\$77	\$102
30	\$39	\$76	\$78	\$104
31	\$40	\$78	\$80	\$106
32	\$40	\$79	\$81	\$108
33	\$41	\$81	\$83	\$111
34	\$42	\$82	\$84	\$112
35	\$43	\$84	\$86	\$115
36	\$44	\$85	\$87	\$116
37	\$45	\$87	\$89	\$119
38	\$46	\$89	\$91	\$122
39	\$46	\$90	\$92	\$123
40	\$47	\$92	\$95	\$126
41	\$49	\$96	\$99	\$132
42	\$52	\$102	\$104	\$139
43	\$54	\$106	\$108	\$145
44	\$57	\$111	\$114	\$152
45	\$60	\$116	\$119	\$159
46	\$62	\$121	\$124	\$166
47	\$65	\$126	\$130	\$173
48	\$68	\$133	\$136	\$182
49	\$71	\$139	\$142	\$190
50	\$74	\$145	\$149	\$199
51	\$78	\$151	\$155	\$207
52	\$81	\$159	\$163	\$217
53	\$85	\$166	\$170	\$227
54	\$89	\$173	\$177	\$237
55	\$93	\$181	\$186	\$248
56	\$97	\$190	\$194	\$260
57	\$102	\$199	\$204	\$272
58	\$106	\$207	\$213	\$284
59	\$112	\$218	\$223	\$298
60	\$116	\$227	\$233	\$311
61	\$122	\$237	\$243	\$325
62	\$128	\$249	\$255	\$341
63	\$133	\$260	\$267	\$356
64	\$139	\$271	\$278	\$372
65	\$146	\$284	\$291	\$389
>65	\$153	\$297	\$305	\$407

BSBS Code: RJ04

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

Effective 10/1/2013

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	 \$46.86

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$22			
6-17	\$19	\$37	\$38	\$51
18-20	\$28	\$55	\$56	\$75
21	\$29	\$56	\$57	\$76
22	\$29	\$57	\$58	\$78
23	\$30	\$58	\$60	\$80
24	\$30	\$59	\$61	\$81
25	\$31	\$60	\$62	\$83
26	\$32	\$62	\$64	\$85
27	\$32	\$63	\$65	\$86
28	\$33	\$64	\$66	\$88
29	\$34	\$66	\$67	\$90
30	\$34	\$67	\$68	\$91
31	\$35	\$69	\$70	\$94
32	\$36	\$69	\$71	\$95
33	\$37	\$71	\$73	\$98
34	\$37	\$72	\$74	\$99
35	\$38	\$74	\$76	\$101
36	\$38	\$75	\$77	\$103
37	\$39	\$77	\$79	\$105
38	\$40	\$79	\$81	\$108
39	\$41	\$79	\$82	\$109
40	\$42	\$81	\$83	\$111
41	\$44	\$85	\$87	\$116
42	\$46	\$90	\$92	\$123
43	\$48	\$93	\$96	\$128
44	\$50	\$98	\$100	\$134
45	\$52	\$102	\$105	\$140
46	\$55	\$107	\$110	\$146
47	\$57	\$111	\$114	\$153
48	\$60	\$117	\$120	\$160
49	\$63	\$122	\$126	\$168
50	\$66	\$128	\$131	\$175
51	\$68	\$133	\$137	\$183
52	\$72	\$140	\$143	\$191
53	\$75	\$146	\$150	\$200
54	\$78	\$153	\$157	\$209
55	\$82	\$160	\$164	\$219
56	\$86	\$167	\$172	\$229
57	\$90	\$175	\$180	\$240
58	\$94	\$183	\$187	\$250
59	\$98	\$192	\$197	\$263
60	\$103	\$200	\$205	\$274
61	\$107	\$209	\$215	\$287
62	\$112	\$219	\$225	\$300
63	\$118	\$229	\$235	\$314
64	\$123	\$239	\$246	\$328
65	\$128	\$250	\$257	\$343
>65	\$134	\$262	\$269	\$359

BSBS Code: RJ05

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

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$36.63

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$17			
6-17	\$15	\$29	\$30	\$40
18-20	\$22	\$43	\$44	\$59
21	\$22	\$44	\$45	\$60
22	\$23	\$44	\$45	\$61
23	\$23	\$46	\$47	\$63
24	\$24	\$46	\$48	\$64
25	\$24	\$47	\$48	\$65
26	\$25	\$49	\$50	\$67
27	\$25	\$49	\$51	\$67
28	\$26	\$50	\$51	\$68
29	\$26	\$51	\$53	\$70
30	\$27	\$52	\$53	\$71
31	\$27	\$54	\$55	\$73
32	\$28	\$54	\$56	\$74
33	\$29	\$56	\$57	\$76
34	\$29	\$56	\$58	\$77
35	\$30	\$58	\$59	\$79
36	\$30	\$59	\$60	\$80
37	\$31	\$60	\$62	\$82
38	\$32	\$61	\$63	\$84
39	\$32	\$62	\$64	\$85
40	\$33	\$64	\$65	\$87
41	\$34	\$66	\$68	\$91
42	\$36	\$70	\$72	\$96
43	\$37	\$73	\$75	\$100
44	\$39	\$76	\$78	\$105
45	\$41	\$80	\$82	\$110
46	\$43	\$84	\$86	\$114
47	\$45	\$87	\$89	\$119
48	\$47	\$91	\$94	\$125
49	\$49	\$96	\$98	\$131
50	\$51	\$100	\$103	\$137
51	\$53	\$104	\$107	\$143
52	\$56	\$109	\$112	\$150
53	\$59	\$114	\$117	\$156
54	\$61	\$119	\$122	\$163
55	\$64	\$125	\$128	\$171
56	\$67	\$131	\$134	\$179
57	\$70	\$137	\$141	\$188
58	\$73	\$143	\$147	\$196
59	\$77	\$150	\$154	\$205
60	\$80	\$156	\$160	\$214
61	\$84	\$164	\$168	\$224
62	\$88	\$171	\$176	\$235
63	\$92	\$179	\$184	\$245
64	\$96	\$187	\$192	\$256
65	\$100	\$196	\$201	\$268
>65	\$105	\$205	\$210	\$281

BSBS Code: RJ06

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

PRESCRIPTION DRUG

Effective 10/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	 =	 \$14.81

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$7			
6-17	\$6	\$12	\$12	\$16
18-20	\$9	\$17	\$18	\$24
21	\$9	\$18	\$18	\$24
22	\$9	\$18	\$18	\$25
23	\$9	\$18	\$19	\$25
24	\$10	\$19	\$19	\$26
25	\$10	\$19	\$20	\$26
26	\$10	\$20	\$20	\$27
27	\$10	\$20	\$20	\$27
28	\$10	\$20	\$21	\$28
29	\$11	\$21	\$21	\$28
30	\$11	\$21	\$22	\$29
31	\$11	\$22	\$22	\$30
32	\$11	\$22	\$23	\$30
33	\$12	\$23	\$23	\$31
34	\$12	\$23	\$23	\$31
35	\$12	\$23	\$24	\$32
36	\$12	\$24	\$24	\$32
37	\$12	\$24	\$25	\$33
38	\$13	\$25	\$25	\$34
39	\$13	\$25	\$26	\$34
40	\$13	\$26	\$26	\$35
41	\$14	\$27	\$28	\$37
42	\$15	\$28	\$29	\$39
43	\$15	\$29	\$30	\$40
44	\$16	\$31	\$32	\$42
45	\$17	\$32	\$33	\$44
46	\$17	\$34	\$35	\$46
47	\$18	\$35	\$36	\$48
48	\$19	\$37	\$38	\$51
49	\$20	\$39	\$40	\$53
50	\$21	\$40	\$41	\$55
51	\$22	\$42	\$43	\$58
52	\$23	\$44	\$45	\$61
53	\$24	\$46	\$47	\$63
54	\$25	\$48	\$49	\$66
55	\$26	\$51	\$52	\$69
56	\$27	\$53	\$54	\$72
57	\$28	\$55	\$57	\$76
58	\$30	\$58	\$59	\$79
59	\$31	\$61	\$62	\$83
60	\$32	\$63	\$65	\$87
61	\$34	\$66	\$68	\$91
62	\$36	\$69	\$71	\$95
63	\$37	\$72	\$74	\$99
64	\$39	\$76	\$78	\$104
65	\$41	\$79	\$81	\$108
>65	\$43	\$83	\$85	\$113

BSBS Code: RJ11

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

The attached company rate filing #1868 pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC). Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). In this filing, we are recommending an overall incremental increase of 2.9% for 3Q13, based on our pricing projection which shows a 29.6% needed increase to reach our desired loss ratio. We priced each benefit so that no renewal would exceed 19.9% for any renewal month in 3Q13. A detailed summary of the benefit changes for 3Q13 can be seen below.

Product	GF Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	0.0%	0.0%	0.0%	19.9%
UW Standard Medium Option	-1.9%	0.0%	-1.6%	19.9%
UW Standard Low Option	-0.2%	0.0%	-0.2%	19.9%
UW Saver Option	11.2%	11.2%	11.2%	19.9%
UW HSA \$1200 Option	0.0%	n/a	0.0%	-6.7%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-0.6%	0.0%	-0.5%	19.9%
UW Saver	11.2%	11.2%	11.2%	19.9%
UW HSA	0.0%	n/a	0.0%	-6.7%
Total	2.1%	1.4%	2.0%	16.0%

Product	Corridor Rate			
	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	1.7%	0.0%	1.4%	16.3%
UW Standard Medium Option	3.4%	0.0%	2.9%	19.9%
UW Standard Low Option	5.1%	0.0%	4.5%	19.9%
UW Saver Option	17.4%	0.0%	16.4%	19.9%
UW HSA \$1200 Option	25.0%	n/a	25.0%	11.6%
UW HSA \$2700 Option	0.0%	n/a	0.0%	17.9%
UW Standard	4.2%	0.0%	3.7%	19.2%
UW Saver	17.4%	0.0%	16.4%	19.9%
UW HSA	20.2%	n/a	20.2%	12.8%
Total	11.7%	0.0%	10.7%	17.8%

Composite	3.1%	1.3%	2.9%	16.2%
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Brad Boban

Digitally signed by Brad Boban
 DN: cn=Brad Boban, o=CareFirst BlueCross
 BlueShield, ou=Actuarial Pricing,
 email=brad.boban@carefirst.com, c=US
 Date: 2013.03.01 15:23:28 -05'00'

Brad Boban, ASA, MAAA
 Actuarial Associate

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

The attached company rate filing #1868 pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC). Rates included in this filing are proposed to have an effective date of 10/1/2013, and are for Grandfathered & Corridor products only (no new business). In this filing, we are proposing trend increases for 4Q13. A detailed summary of the benefit changes for 4Q13 can be seen below.

Product	GF Rate			
	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	15.5%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	-4.6%
UW HSA \$2700 Option	2.2%	n/a	2.2%	-4.7%
UW Standard	2.2%	2.2%	2.2%	15.3%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	-4.6%
Total	2.2%	2.2%	2.2%	11.7%

Product	Corridor Rate			
	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	12.1%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	3.8%
UW HSA \$2700 Option	2.2%	n/a	2.2%	9.6%
UW Standard	2.2%	2.2%	2.2%	14.7%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	4.9%
Total	2.2%	2.2%	2.2%	11.6%

Composite	2.2%	2.2%	2.2%	11.7%
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Brad Boban

Digitally signed by Brad Boban
 DN: cn=Brad Boban, o=CareFirst BlueCross BlueShield,
 ou=Actuarial Pricing, email=brad.boban@carefirst.com,
 c=US
 Date: 2013.03.01 15:23:49 -05'00'

Brad Boban, ASA, MAAA
 Actuarial Associate

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

District of Columbia

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

**Rate Filing # 1868
Actuarial Memorandum**

**Effective 7/1/2013
and
Effective 10/1/2013**

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver, and HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1868
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

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

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

Brad Boban

Digitally signed by Brad Boban
DN: cn=Brad Boban, o=CareFirst BlueCross
BlueShield, ou=Actuarial Pricing,
email=brad.boban@carefirst.com, c=US
Date: 2013.03.01 15:15:07 -05'00'

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

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filing 1879. Rates included in this filing are proposed to have an effective date of 7/1/2013, and are for Grandfathered & Corridor products only (no new business). These renewal changes do not include the impact of changes in age factors.

GF Rate				
Product	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	0.0%	0.0%	0.0%	19.9%
UW Standard Medium Option	-1.9%	0.0%	-1.6%	19.9%
UW Standard Low Option	-0.2%	0.0%	-0.2%	19.9%
UW Saver Option	11.2%	11.2%	11.2%	19.9%
UW HSA \$1200 Option	0.0%	n/a	0.0%	-6.7%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-0.6%	0.0%	-0.5%	19.9%
UW Saver	11.2%	11.2%	11.2%	19.9%
UW HSA	0.0%	n/a	0.0%	-6.7%
Total	2.1%	1.4%	2.0%	16.0%

Corridor Rate				
Product	Medical Rate Change (07/2013 over 04/2013 Rate Level)	Rx Rate Change (07/2013 over 04/2013 Rate Level)	Total Rate Change (07/2013 over 04/2013 Rate Level)	Total Annual Rate Change (07/2013 over 07/2012 Rate Level) - excluding age change
UW Standard High Option	1.7%	0.0%	1.4%	16.3%
UW Standard Medium Option	3.4%	0.0%	2.9%	19.9%
UW Standard Low Option	5.1%	0.0%	4.5%	19.9%
UW Saver Option	17.4%	0.0%	16.4%	19.9%
UW HSA \$1200 Option	25.0%	n/a	25.0%	11.6%
UW HSA \$2700 Option	0.0%	n/a	0.0%	17.9%
UW Standard	4.2%	0.0%	3.7%	19.2%
UW Saver	17.4%	0.0%	16.4%	19.9%
UW HSA	20.2%	n/a	20.2%	12.8%
Total	11.7%	0.0%	10.7%	17.8%

Composite	3.1%	1.3%	2.9%	16.2%
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These rate changes will also apply to the 25% and 50% CounterOffers.

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

As of 12/31/11, 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.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 2.1% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting 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 Efrén Tanhecho 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 mtg 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 again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. 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, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1868
District of Columbia
Standard, Saver, and HSA - Grandfathered & Corridor

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

The following is a summary of proposed rate changes included in the filing.
Rates included in this filing are proposed to have an effective date of 10/1/2013, and are for Grandfathered & Corridor products only (no new business).
These renewal changes do not include the impact of changes in age factors.

GF Rate				
Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	15.5%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	-4.6%
UW HSA \$2700 Option	2.2%	n/a	2.2%	-4.7%
UW Standard	2.2%	2.2%	2.2%	15.3%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	-4.6%
Total	2.2%	2.2%	2.2%	11.7%

Corridor Rate				
Product	Medical Rate Change (10/2013 over 07/2013 Rate Level)	Rx Rate Change (10/2013 over 07/2013 Rate Level)	Total Rate Change (10/2013 over 07/2013 Rate Level)	Total Annual Rate Change (10/2013 over 10/2012 Rate Level) - excluding age change
UW Standard High Option	2.2%	2.2%	2.2%	12.1%
UW Standard Medium Option	2.2%	2.2%	2.2%	15.5%
UW Standard Low Option	2.2%	2.2%	2.2%	15.2%
UW Saver Option	2.2%	2.2%	2.2%	11.7%
UW HSA \$1200 Option	2.2%	n/a	2.2%	3.8%
UW HSA \$2700 Option	2.2%	n/a	2.2%	9.6%
UW Standard	2.2%	2.2%	2.2%	14.7%
UW Saver	2.2%	2.2%	2.2%	11.7%
UW HSA	2.2%	n/a	2.2%	4.9%
Total	2.2%	2.2%	2.2%	11.6%
Composite	2.2%	2.2%	2.2%	11.7%

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

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

As of 12/31/11, 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 (FHCR). 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 FHCR. RBC ratios are calculated on an authorized control level basis.

We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$64.32 per member per year and have built in a pro-rated fraction of this fee to account for the renewal cohorts who will have these rates in the 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 2.1% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Bohan and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efrén 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 mtg 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 again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. 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, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

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

Experience Period:	Start 10/1/2011 Incurred thru 9/30/2012 Paid thru 12/31/2012 Midpt 3/31/2012 Rx Rebates -7.5%	Projection Period:	Start 7/1/2013 Thru 9/30/2013 Spans Thru 8/31/2014 Midpt 1/30/2014 Trend Mos Z2.0 Current Rate Level 4/1/2013	TARGET LOSS RATIO =	H.S.A. + HB Standard Saver 68.8% 75.0% 75.1%	Capitations Trend 1.9% Non-CDH Trend 9.0% CDH Trend 9.0%	Medical Pooling Charge: 4.7%
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$276,692 \$2,554 \$0 \$279,246 \$325,572 85.8% 9.0% 1.1712 1.0354 \$326,694 \$435,673 1.3317 \$433,551 75.4% 0.5% 0.0% \$433,551 (\$2,121) 75.4% 30.4% 29.8%																											
Standard Medium 1,883 90 139 11.7% \$487,307 \$2,822 \$0 \$490,129 \$356,221 137.6% 9.0% 1.1712 1.0352 \$573,635 \$764,987 1.3286 \$473,263 121.2% 61.6% -1.9% \$464,271 (\$300,717) 123.6% 113.3% 29.4%																											
Standard Low 4,310 227 320 29.6% \$708,101 \$6,463 \$0 \$714,563 \$771,694 92.6% 9.0% 1.1712 1.0353 \$835,988 \$1,114,856 1.3113 \$1,011,954 82.6% 10.2% -0.2% \$1,009,930 (\$104,926) 82.8% 41.2% 27.9%																											
Saver Saver 30/40 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1712 1.0352 \$768,850 \$1,024,418 1.1625 \$664,550 115.7% 54.2% 11.2% \$738,979 (\$285,439) 104.0% 67.3% 20.7%																											
HSA (incl Rx) HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1712 1.0353 \$257,615 \$374,246 1.0725 \$403,248 63.9% -7.2% 0.0% \$403,248 \$29,002 63.9% -13.4% -6.7%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1712 1.0352 \$30,716 \$44,622 0.8152 \$97,950 31.4% -54.4% 0.0% \$97,950 \$53,328 31.4% -57.5% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1712 1.0353 \$2,793,498 \$3,758,801 1.2234 \$3,084,516 90.6% 21.9% 2.1% \$3,147,929 (\$610,872) 88.7% 44.8% 21.2%																											
Rx Experience																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$41,909 \$0 (\$3,134) \$38,775 \$91,339 42.5% 9.0% 1.1712 1.0000 \$45,411 \$60,559 0.8392 \$76,654 59.2% -21.0% 0.0% \$76,654 \$16,094 59.2% -32.9% -15.0%																											
Standard Medium 1,883 90 139 11.7% \$45,417 \$0 (\$3,396) \$42,020 \$93,373 45.0% 9.0% 1.1712 1.0000 \$49,212 \$65,629 0.8474 \$79,122 62.2% -17.1% 0.0% \$79,122 \$13,494 62.2% -29.5% -15.0%																											
Standard Low 4,310 227 320 29.6% \$40,155 \$0 (\$3,003) \$37,152 \$173,649 21.4% 9.0% 1.1712 1.0000 \$43,511 \$58,025 0.8403 \$145,913 29.8% -60.2% 0.0% \$145,913 \$87,888 29.8% -66.2% -15.0%																											
Saver Saver 30/40 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1712 1.0000 \$56,148 \$74,812 0.9788 \$42,652 131.6% 75.4% 11.2% \$47,430 (\$27,382) 118.4% 72.5% 9.3%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1712 1.0000 \$194,282 \$259,025 0.8567 \$344,342 56.4% -24.8% 1.4% \$349,119 \$90,094 55.6% -34.7% -12.0%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard High 1,699 85 119 11.1% \$318,601 \$2,554 (\$3,134) \$318,021 \$416,911 76.3% 9.0% 1.1712 1.0354 \$372,106 \$496,232 1.2238 \$510,205 72.9% -2.7% 0.0% \$510,205 \$13,973 72.9% 16.6% 19.9%																											
Standard Medium 1,883 90 139 11.7% \$532,724 \$2,822 (\$3,396) \$532,150 \$449,594 118.4% 9.0% 1.1712 1.0352 \$622,847 \$830,616 1.2286 \$552,385 112.8% 50.4% -1.6% \$543,393 (\$287,223) 114.6% 83.3% 19.9%																											
Standard Low 4,310 227 320 29.6% \$748,255 \$6,463 (\$3,003) \$751,715 \$945,342 79.5% 9.0% 1.1712 1.0353 \$879,499 \$1,172,881 1.2248 \$1,157,867 76.0% 1.3% -0.2% \$1,155,843 (\$17,037) 76.1% 21.6% 19.9%																											
Saver Saver 30/40 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1712 1.0352 \$824,998 \$1,099,230 1.1495 \$707,202 116.7% 55.4% 11.2% \$786,409 (\$312,821) 104.9% 67.6% 19.9%																											
HSA HSA 1200 2,771 141 195 18.4% \$222,077 \$4,179 (\$5,805) \$220,451 \$375,980 58.6% 9.0% 1.1712 1.0353 \$257,615 \$374,246 1.0725 \$403,248 63.9% -7.2% 0.0% \$403,248 \$29,002 63.9% -13.4% -6.7%																											
HSA 2700 994 52 66 6.8% \$24,926 \$1,509 (\$33) \$26,402 \$120,150 22.0% 9.0% 1.1712 1.0352 \$30,716 \$44,622 0.8152 \$97,950 31.4% -54.4% 0.0% \$97,950 \$53,328 31.4% -57.5% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1712 1.0353 \$2,987,780 \$4,017,826 1.1730 \$3,428,858 87.1% 17.2% 2.0% \$3,497,048 (\$520,777) 85.4% 33.3% 16.0%																											
Medical Experience																											
Underwritten																											
Standard 7,892 402 578 52.5% \$1,472,100 \$11,839 \$0 \$1,483,939 \$1,453,487 102.1% 9.0% 1.1712 1.0353 \$1,736,317 \$2,315,515 1.3201 \$1,918,768 90.5% 20.7% -0.6% \$1,907,752 (\$407,764) 91.0% 56.2% 28.7%																											
Saver 3,072 171 201 22.3% \$652,373 \$4,655 \$0 \$657,027 \$571,633 114.9% 9.0% 1.1712 1.0352 \$768,850 \$1,024,418 1.1625 \$664,550 115.7% 54.2% 11.2% \$738,979 (\$285,439) 104.0% 67.3% 20.7%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1712 1.0352 \$288,330 \$418,867 1.0102 \$501,198 57.5% -16.4% 0.0% \$501,198 \$82,331 57.5% -22.0% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,371,476 \$22,181 (\$5,838) \$2,387,819 \$2,521,250 94.7% 9.0% 1.1712 1.0353 \$2,793,498 \$3,758,801 1.2234 \$3,084,516 90.6% 21.9% 2.1% \$3,147,929 (\$610,872) 88.7% 44.8% 21.2%																											
Rx Experience																											
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Standard 7,892 402 578 52.5% \$127,480 \$0 (\$9,533) \$117,947 \$358,361 32.9% 9.0% 1.1712 1.0000 \$138,134 \$184,213 0.8419 \$301,689 45.8% -38.9% 0.0% \$301,689 \$117,476 45.8% -48.1% -15.0%																											
Saver 3,072 171 201 22.3% \$51,817 \$0 (\$3,875) \$47,942 \$43,575 110.0% 9.0% 1.1712 1.0000 \$56,148 \$74,812 0.9788 \$42,652 131.6% 75.4% 11.2% \$47,430 (\$27,382) 118.4% 72.5% 9.3%																											
UW Total 10,964 573 779 74.8% \$179,298 \$0 (\$13,408) \$165,889 \$401,936 41.3% 9.0% 1.1712 1.0000 \$194,282 \$259,025 0.8567 \$344,342 56.4% -24.8% 1.4% \$349,119 \$90,094 55.6% -34.7% -12.0%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard 7,892 402 578 52.5% \$1,599,580 \$11,839 (\$9,533) \$1,601,886 \$1,811,848 88.4% 9.0% 1.1712 1.0353 \$1,874,452 \$2,499,729 1.2255 \$2,220,457 84.4% 12.6% -0.5% \$2,209,441 (\$290,287) 84.8% 35.6% 19.9%																											
Saver 3,072 171 201 22.3% \$704,190 \$4,655 (\$3,875) \$704,970 \$615,208 114.6% 9.0% 1.1712 1.0352 \$824,998 \$1,099,230 1.1495 \$707,202 116.7% 55.4% 11.2% \$786,409 (\$312,821) 104.9% 67.6% 19.9%																											
HSA (incl Rx) 3,765 193 261 25.2% \$247,003 \$5,688 (\$5,838) \$246,853 \$496,130 49.8% 9.0% 1.1712 1.0352 \$288,330 \$418,867 1.0102 \$501,198 57.5% -16.4% 0.0% \$501,198 \$82,331 57.5% -22.0% -6.7%																											
UW Total 14,729 766 1,040 100.0% \$2,550,774 \$22,181 (\$19,247) \$2,553,708 \$2,923,185 87.4% 9.0% 1.1712 1.0353 \$2,987,780 \$4,017,826 1.1730 \$3,428,858 87.1% 17.2% 2.0% \$3,497,048 (\$520,777) 85.4% 33.3% 16.0%																											

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

Experience Period:	Projection Period:	Pricing Trend	9.0%		
Start 10/1/2011	Start 7/1/2013	Women's Preventive Trend	0.4%	TARGET LOSS RATIO =	H.S.A. & HB 68.8%
Incurr'd thru 9/30/2012	Thru 9/30/2013	Total Rx Trend	9.5%		Standard 75.0%
Paid thru 12/31/2012	Spans Thru 8/31/2014				Saver 75.1%
Midpt 3/31/2012	Midpt 1/30/2014	Capitations Trend	1.9%		
	Trend Mos 22.0	Non-CDH Trend	9.0%	Medical Pooling Charge:	4.7%
Rx Rebates -7.5%	Current Rate Lt 4/1/2013	CDH Trend	9.0%		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurr'd	Capitations	Rebates	Incurr'd +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	
			Member	12/2012	12/2012	on	Claims			Capitations +		Ratio	Assumed	Factor	Factor	Income	Income	at	Current	Current Rate	Rate Increase:	Income	Needed Income	Increase	Over 07/2012		
			Months				Adjusted for		Rebates	Rebates					Capitations +	Capitations +		Level	Level	Over 04/2013	Derived	Proposed	Proposed	Derived	Proposed		
							Catastrophic								Rebates	Rebates		04/2013 Level	Level	Level	Derived	Proposed	Proposed	Derived	Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$25,017 \$223 \$0 \$25,240 \$24,363 103.6% 9.0% 1.1712 1.0361 \$29,530 \$39,380 1.3134 \$31,999 92.3%																											
Medium 129 5 5 4.6% \$29,463 \$200 \$0 \$29,663 \$19,409 152.8% 9.0% 1.1712 1.0355 \$34,713 \$46,293 1.3520 \$26,241 132.3%																											
Low 614 28 35 25.9% \$194,679 \$928 \$0 \$195,607 \$89,905 217.6% 9.0% 1.1712 1.0355 \$228,961 \$305,337 1.2900 \$115,981 197.4%																											
Saver 30/40 496 22 33 20.4% \$82,691 \$751 \$0 \$83,442 \$75,035 111.2% 9.0% 1.1712 1.0354 \$97,622 \$130,071 1.1727 \$87,991 110.9%																											
HSA (incl Rx) HSA 1200 646 30 47 27.8% \$209,291 \$981 (\$347) \$209,925 \$67,959 308.9% 9.0% 1.1712 1.0351 \$245,722 \$356,968 1.1029 \$74,951 327.8%																											
HSA 2700 262 17 17 15.7% \$25,752 \$396 (\$170) \$25,978 \$16,148 160.9% 9.0% 1.1712 1.0351 \$30,371 \$44,121 1.0957 \$17,693 171.7%																											
UW Total 2,295 108 143 100.0% \$566,893 \$3,480 (\$517) \$569,855 \$292,820 194.6% 9.0% 1.1712 1.0354 \$666,918 \$922,171 1.2119 \$354,856 187.9%																											
Rx Experience																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$414 \$0 (\$31) \$383 \$6,184 6.2% 9.5% 1.1805 1.0000 \$452 \$603 0.8506 \$5,260 8.6%																											
Medium 129 5 5 4.6% \$667 \$0 (\$50) \$617 \$5,043 12.2% 9.5% 1.1805 1.0000 \$728 \$971 0.8615 \$4,344 16.8%																											
Low 614 28 35 25.9% \$490 \$0 (\$37) \$453 \$19,522 2.3% 9.5% 1.1805 1.0000 \$535 \$713 0.8493 \$16,581 3.2%																											
Saver 30/40 496 22 33 20.4% \$2,682 \$0 (\$201) \$2,481 \$6,015 41.3% 9.5% 1.1805 1.0000 \$2,929 \$3,903 0.9346 \$5,621 52.1%																											
UW Total 1,387 61 79 56.5% \$4,252 \$0 (\$318) \$3,934 \$36,764 10.7% 9.5% 1.1805 1.0000 \$4,644 \$6,190 0.8652 \$31,807 14.6%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 148 6 6 5.6% \$25,431 \$223 (\$31) \$25,623 \$30,547 83.9% 9.0% 1.1713 1.0361 \$29,982 \$39,984 1.2197 \$37,259 80.5%																											
Medium 129 5 5 4.6% \$30,130 \$200 (\$50) \$30,280 \$24,452 123.8% 9.0% 1.1713 1.0355 \$35,441 \$47,264 1.2508 \$30,586 115.9%																											
Low 614 28 35 25.9% \$195,169 \$928 (\$37) \$196,060 \$109,427 179.2% 9.0% 1.1712 1.0355 \$229,496 \$306,051 1.2114 \$132,562 173.1%																											
Saver 30/40 496 22 33 20.4% \$85,373 \$751 (\$201) \$85,923 \$81,050 106.0% 9.0% 1.1714 1.0354 \$100,551 \$133,974 1.1550 \$93,613 107.4%																											
HSA (incl Rx) HSA 1200 646 30 47 27.8% \$209,291 \$981 (\$347) \$209,925 \$67,959 308.9% 9.0% 1.1712 1.0351 \$245,722 \$356,968 1.1029 \$74,951 327.8%																											
HSA 2700 262 17 17 15.7% \$25,752 \$396 (\$170) \$25,978 \$16,148 160.9% 9.0% 1.1712 1.0351 \$30,371 \$44,121 1.0957 \$17,693 171.7%																											
UW Total 2,295 108 143 100.0% \$571,145 \$3,480 (\$835) \$573,790 \$329,584 174.1% 9.0% 1.1712 1.0354 \$671,562 \$928,361 1.1732 \$386,663 173.7%																											
Medical Experience																											
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Standard																											
High 891 39 46 36.1% \$249,159 \$1,351 \$0 \$250,510 \$133,677 187.4% 9.0% 1.1712 1.0356 \$293,204 \$391,010 1.3033 \$174,221 168.3%																											
Saver 496 22 33 20.4% \$82,691 \$751 \$0 \$83,442 \$75,035 111.2% 9.0% 1.1712 1.0354 \$97,622 \$130,071 1.1727 \$87,991 110.9%																											
HSA (incl Rx) 908 47 64 43.5% \$235,043 \$1,377 (\$517) \$235,903 \$84,107 280.5% 9.0% 1.1712 1.0351 \$276,092 \$401,089 1.1015 \$92,644 298.0%																											
UW Total 2,295 108 143 100.0% \$566,893 \$3,480 (\$517) \$569,855 \$292,820 194.6% 9.0% 1.1712 1.0354 \$666,918 \$922,171 1.2119 \$354,856 187.9%																											
Rx Experience																											
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High 891 39 46 36.1% \$1,571 \$0 (\$117) \$1,453 \$30,749 4.7% 9.5% 1.1805 1.0000 \$1,715 \$2,288 0.8516 \$26,185 6.6%																											
Saver 496 22 33 20.4% \$2,682 \$0 (\$201) \$2,481 \$6,015 41.3% 9.5% 1.1805 1.0000 \$2,929 \$3,903 0.9346 \$5,621 52.1%																											
UW Total 1,387 61 79 56.5% \$4,252 \$0 (\$318) \$3,934 \$36,764 10.7% 9.5% 1.1805 1.0000 \$4,644 \$6,190 0.8652 \$31,807 14.6%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 891 39 46 36.1% \$250,730 \$1,351 (\$117) \$251,963 \$164,426 153.2% 9.0% 1.1712 1.0356 \$294,919 \$393,298 1.2188 \$200,406 147.2%																											
Saver 496 22 33 20.4% \$85,373 \$751 (\$201) \$85,923 \$81,050 106.0% 9.0% 1.1714 1.0354 \$100,551 \$133,974 1.1550 \$93,613 107.4%																											
HSA (incl Rx) 908 47 64 43.5% \$235,043 \$1,377 (\$517) \$235,903 \$84,107 280.5% 9.0% 1.1712 1.0351 \$276,092 \$401,089 1.1015 \$92,644 298.0%																											
UW Total 2,295 108 143 100.0% \$571,145 \$3,480 (\$835) \$573,790 \$329,584 174.1% 9.0% 1.1712 1.0354 \$671,562 \$928,361 1.1732 \$386,663 173.7%																											

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

Experience Period:

Start 10/1/2011
 Incurred thru 9/30/2012
 Paid thru 12/31/2012
 Midpt 3/31/2012
 Rx Rebates -7.5%

Projection Period:

Start 7/1/2013
 Thru 9/30/2013
 Spans Thru 8/31/2014
 Midpt 1/30/2014
 Trend Mos Z2.0
 Current Rate Level 4/1/2013

TARGET LOSS RATIO = H.S.A. + HB Standard Saver
 68.8%
 75.0%
 75.1%

Capitations Trend 1.9%
 Non-CDH Trend 9.0%
 CDH Trend 9.0%

Medical Pooling Charge: 4.7%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distribution	Incurred Claims Adjusted for Catastrophic	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 04/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 07/2013 Over 04/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 07/2013 Over 07/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$301,709 \$2,777 \$0 \$304,486 \$349,935 87.0% 9.0% 1.1712 1.0355 \$356,224 \$475,053 1.3304 \$465,550 76.5%																											
Medium 2,012 95 144 10.9% \$516,770 \$3,022 \$0 \$519,793 \$375,630 138.4% 9.0% 1.1712 1.0352 \$608,348 \$811,280 1.3298 \$499,504 121.8%																											
Low 4,924 255 355 29.2% \$902,780 \$7,391 \$0 \$910,171 \$861,599 105.6% 9.0% 1.1712 1.0353 \$1,064,949 \$1,420,193 1.3091 \$1,127,935 94.4%																											
Saver Saver 30/40 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1712 1.0352 \$866,471 \$1,154,490 1.1637 \$752,541 115.1%																											
HSA (incl Rx) HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1712 1.0352 \$503,336 \$731,214 1.0772 \$478,199 105.3%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$2,044) \$52,380 \$136,298 38.4% 9.0% 1.1712 1.0352 \$61,086 \$88,742 0.8485 \$115,643 52.8%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1712 1.0353 \$3,460,415 \$4,680,972 1.2222 \$3,439,372 100.6%																											
Rx Experience																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$42,323 \$0 (\$3,165) \$39,158 \$97,523 40.2% 9.0% 1.1712 1.0000 \$45,864 \$61,163 0.8399 \$81,914 56.0%																											
Medium 2,012 95 144 10.9% \$46,083 \$0 (\$3,446) \$42,637 \$98,416 43.3% 9.0% 1.1713 1.0000 \$49,941 \$66,600 0.8481 \$83,467 59.8%																											
Low 4,924 255 355 29.2% \$40,645 \$0 (\$3,040) \$37,605 \$193,171 19.5% 9.0% 1.1713 1.0000 \$44,046 \$58,738 0.8412 \$162,494 27.1%																											
Saver Saver 30/40 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1716 1.0000 \$59,077 \$78,714 0.9735 \$48,274 122.4%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1714 1.0000 \$198,927 \$265,215 0.8574 \$376,149 52.9%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 1,847 91 125 10.4% \$344,032 \$2,777 (\$3,165) \$343,644 \$447,458 76.8% 9.0% 1.1712 1.0355 \$402,088 \$536,216 1.2235 \$547,464 73.4%																											
Medium 2,012 95 144 10.9% \$562,854 \$3,022 (\$3,446) \$562,430 \$474,046 118.6% 9.0% 1.1712 1.0352 \$658,289 \$877,880 1.2298 \$582,971 112.9%																											
Low 4,924 255 355 29.2% \$943,424 \$7,391 (\$3,040) \$947,776 \$1,054,769 89.9% 9.0% 1.1712 1.0353 \$1,108,995 \$1,478,931 1.2234 \$1,290,429 85.9%																											
Saver Saver 30/40 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1712 1.0352 \$925,548 \$1,233,204 1.1502 \$800,815 115.6%																											
HSA (incl Rx) HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,152) \$430,376 \$443,939 96.9% 9.0% 1.1712 1.0352 \$503,336 \$731,214 1.0772 \$478,199 105.3%																											
HSA 2700 1,256 69 83 7.9% \$50,679 \$1,905 (\$2,044) \$52,380 \$136,298 38.4% 9.0% 1.1712 1.0352 \$61,086 \$88,742 0.8485 \$115,643 52.8%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1712 1.0353 \$3,659,342 \$4,946,187 1.1730 \$3,815,521 95.9%																											
Medical Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,721,259 \$13,190 \$0 \$1,734,449 \$1,587,164 109.3% 9.0% 1.1712 1.0353 \$2,029,521 \$2,706,526 1.3187 \$2,092,989 97.0%																											
Saver 3,568 193 234 22.1% \$735,064 \$5,406 \$0 \$740,469 \$646,669 114.5% 9.0% 1.1712 1.0352 \$866,471 \$1,154,490 1.1637 \$752,541 115.1%																											
HSA (incl Rx) HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,355) \$428,212 \$482,756 \$80,237 83.2% 9.0% 1.1712 1.0352 \$564,423 \$819,956 1.0234 \$593,842 95.0%																											
UW Total 17,024 874 1,183 100.0% \$2,938,369 \$25,661 (\$6,355) \$2,957,675 \$2,814,069 105.1% 9.0% 1.1712 1.0353 \$3,460,415 \$4,680,972 1.2222 \$3,439,372 100.6%																											
Rx Experience																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$129,051 \$0 (\$9,651) \$119,400 \$389,110 30.7% 9.0% 1.1713 1.0000 \$139,850 \$186,501 0.8426 \$327,875 42.7%																											
Saver 3,568 193 234 22.1% \$54,499 \$0 (\$4,076) \$50,423 \$49,589 101.7% 9.0% 1.1716 1.0000 \$59,077 \$78,714 0.9735 \$48,274 122.4%																											
UW Total 12,351 634 858 72.5% \$183,550 \$0 (\$13,726) \$169,823 \$438,700 38.7% 9.0% 1.1714 1.0000 \$198,927 \$265,215 0.8574 \$376,149 52.9%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 8,783 441 624 50.5% \$1,850,310 \$13,190 (\$9,651) \$1,853,849 \$1,976,274 93.8% 9.0% 1.1712 1.0353 \$2,169,371 \$2,893,027 1.2250 \$2,420,864 89.6%																											
Saver 3,568 193 234 22.1% \$789,563 \$5,406 (\$4,076) \$790,893 \$696,258 113.6% 9.0% 1.1712 1.0352 \$925,548 \$1,233,204 1.1502 \$800,815 115.6%																											
HSA (incl Rx) HSA 1200 3,417 171 242 19.6% \$431,367 \$5,160 (\$6,355) \$428,212 \$482,756 \$80,237 83.2% 9.0% 1.1712 1.0352 \$564,423 \$819,956 1.0234 \$593,842 95.0%																											
UW Total 17,024 874 1,183 100.0% \$3,121,919 \$25,661 (\$20,082) \$3,127,498 \$3,252,769 96.1% 9.0% 1.1712 1.0353 \$3,659,342 \$4,946,187 1.1730 \$3,815,521 95.9%																											

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

Experience Period:	Start 10/1/2011	Projection Period:	Start 7/1/2013	TARGET LOSS RATIO =	H.S.A. + HB	68.8%
	Incurr'd thr. 9/30/2012		Thru 12/31/2013		Standard	75.0%
	Paid thru 12/31/2012		Spans Thru 11/30/2014		Saver	75.1%
	Midpt 3/31/2012		Midpt 3/16/2014			
	Rx Rebates -7.5%		Trend Mos 23.5	Capitations Trend 1.8%		
			Current Rate Level 7/1/2013	Non-CDH Trend 9.0%		
				CDH Trend 9.0%	Medical Pooling Charge:	4.7%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
			Exp Pd Member Months	Contracts 12/2012	Members 12/2012	Distributi on	Incurr'd Claims Adjusted for Catastrophic	Capitations	Rebates	Incurr'd + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 07/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 10/2013 Over 07/2013 Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 10/2013 Over 10/2012 Derived	Proposed	
Medical Experience																												
Underwritten																												
Standard																												
		High	1,699	85	119	11.1%	\$276,692	\$2,554	\$0	\$279,246	\$325,572	85.8%	9.0%	1.1838	1.0354	\$330,204	\$440,353	1.3317	\$433,551	76.2%	1.6%	2.2%	\$443,089	\$2,737	74.5%	22.3%	23.1%	
		Medium	1,883	90	139	11.7%	\$487,307	\$2,822	\$0	\$490,129	\$356,221	137.6%	9.0%	1.1838	1.0352	\$579,816	\$773,230	1.3286	\$473,263	122.5%	63.4%	2.2%	\$483,674	(\$289,556)	119.9%	96.2%	22.7%	
		Low	4,310	227	320	29.6%	\$708,101	\$6,463	\$0	\$714,563	\$771,694	92.6%	9.0%	1.1838	1.0353	\$844,970	\$1,126,833	1.3113	\$1,011,954	83.5%	11.4%	2.2%	\$1,034,217	(\$92,617)	81.7%	32.1%	21.3%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$652,373	\$4,655	\$0	\$657,027	\$771,633	114.9%	9.0%	1.1838	1.0352	\$777,125	\$1,035,443	1.1625	\$654,550	116.9%	55.8%	2.2%	\$679,170	(\$36,274)	114.4%	70.3%	11.7%
		HSA (incl Rx)	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%	
		UW Total	14,729	766	1,040	100.0%	\$2,371,476	\$22,181	(\$5,838)	\$2,387,819	\$2,521,250	94.7%	9.0%	1.1838	1.0353	\$2,823,504	\$3,799,171	1.2234	\$3,084,516	91.5%	23.2%	2.2%	\$3,152,375	(\$646,796)	89.6%	39.2%	15.5%	
Rx Experience																												
Underwritten																												
Standard																												
		High	1,699	85	119	11.1%	\$41,909	\$0	(\$3,134)	\$38,775	\$91,339	42.5%	9.0%	1.1838	1.0000	\$45,903	\$61,215	0.8392	\$76,654	59.9%	-20.1%	2.2%	\$78,340	\$17,125	58.6%	-32.1%	-13.1%	
		Medium	1,883	90	139	11.7%	\$45,417	\$0	(\$3,396)	\$42,020	\$93,373	45.0%	9.0%	1.1838	1.0000	\$49,745	\$66,339	0.8474	\$79,122	62.9%	-16.2%	2.2%	\$80,863	\$14,524	61.5%	-28.7%	-13.1%	
		Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0000	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
		UW Total	10,964	573	779	74.8%	\$179,298	\$0	(\$13,408)	\$165,889	\$401,936	41.3%	9.0%	1.1838	1.0000	\$196,386	\$261,830	0.8567	\$344,342	57.0%	-24.0%	2.2%	\$351,917	\$90,087	55.8%	-33.1%	-10.1%	
Medical & Rx Experience COMBINED																												
Underwritten																												
Standard																												
		High	1,699	85	119	11.1%	\$318,601	\$2,554	(\$3,134)	\$318,021	\$416,911	76.3%	9.0%	1.1838	1.0354	\$376,107	\$501,568	1.2238	\$510,205	73.7%	-1.7%	2.2%	\$521,429	\$19,861	72.1%	11.1%	15.5%	
		Medium	1,883	90	139	11.7%	\$532,724	\$2,822	(\$3,396)	\$532,150	\$449,594	118.4%	9.0%	1.1838	1.0352	\$629,561	\$839,570	1.2286	\$552,385	114.0%	52.0%	2.2%	\$564,537	(\$275,032)	111.5%	71.7%	15.5%	
		Low	4,310	227	320	29.6%	\$748,255	\$6,463	(\$3,003)	\$751,715	\$945,342	79.5%	9.0%	1.1838	1.0353	\$888,952	\$1,185,487	1.2248	\$1,157,867	76.8%	2.4%	2.2%	\$1,183,340	(\$2,146)	75.1%	15.4%	15.2%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$704,190	\$4,655	(\$3,875)	\$704,970	\$615,208	114.6%	9.0%	1.1838	1.0352	\$833,881	\$1,111,065	1.1495	\$707,202	117.9%	57.1%	2.2%	\$722,761	(\$388,304)	115.4%	71.7%	11.7%
		HSA	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%	
		UW Total	14,729	766	1,040	100.0%	\$2,550,774	\$22,181	(\$19,247)	\$2,553,708	\$2,923,185	87.4%	9.0%	1.1838	1.0353	\$3,019,890	\$4,061,001	1.1730	\$3,428,858	88.1%	18.4%	2.2%	\$3,504,292	(\$566,709)	86.2%	29.4%	11.7%	
Medical Experience																												
Underwritten																												
Standard																												
		High	7,892	402	578	52.5%	\$1,472,100	\$11,839	\$0	\$1,483,939	\$1,453,487	102.1%	9.0%	1.1838	1.0353	\$1,754,980	\$2,340,417	1.3201	\$1,918,768	91.5%	22.0%	2.2%	\$1,960,981	(\$379,436)	89.5%	45.6%	22.0%	
		Medium	3,072	171	201	22.3%	\$652,373	\$4,655	\$0	\$657,027	\$771,633	114.9%	9.0%	1.1838	1.0352	\$777,125	\$1,035,443	1.1625	\$654,550	116.9%	55.8%	2.2%	\$679,170	(\$36,274)	114.4%	70.3%	11.7%	
		Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0352	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
		HSA (incl Rx)	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%	
		UW Total	14,729	766	1,040	100.0%	\$2,371,476	\$22,181	(\$5,838)	\$2,387,819	\$2,521,250	94.7%	9.0%	1.1838	1.0353	\$2,823,504	\$3,799,171	1.2234	\$3,084,516	91.5%	23.2%	2.2%	\$3,152,375	(\$646,796)	89.6%	39.2%	15.5%	
Rx Experience																												
Underwritten																												
Standard																												
		High	7,892	402	578	52.5%	\$127,480	\$0	(\$9,533)	\$117,947	\$358,361	32.9%	9.0%	1.1838	1.0000	\$139,631	\$186,208	0.8419	\$301,689	46.3%	-38.3%	2.2%	\$308,327	\$122,118	45.3%	-47.5%	-13.1%	
		Medium	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%	
		Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0000	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
		UW Total	10,964	573	779	74.8%	\$179,298	\$0	(\$13,408)	\$165,889	\$401,936	41.3%	9.0%	1.1838	1.0000	\$196,386	\$261,830	0.8567	\$344,342	57.0%	-24.0%	2.2%	\$351,917	\$90,087	55.8%	-33.1%	-10.1%	
Medical & Rx Experience COMBINED																												
Underwritten																												
Standard																												
		High	7,892	402	578	52.5%	\$1,599,580	\$11,839	(\$9,533)	\$1,601,886	\$1,811,848	88.4%	9.0%	1.1838	1.0353	\$1,894,620	\$2,526,625	1.2255	\$2,220,457	85.3%	13.8%	2.2%	\$2,269,307	(\$257,317)	83.5%	28.4%	15.3%	
		Medium	3,072	171	201	22.3%	\$704,190	\$4,655	(\$3,875)	\$704,970	\$615,208	114.6%	9.0%	1.1838	1.0352	\$833,881	\$1,111,065	1.1495	\$707,202	117.9%	57.1%	2.2%	\$722,761	(\$388,304)	115.4%	71.7%	11.7%	
		Low	4,310	227	320	29.6%	\$40,155	\$0	(\$3,003)	\$37,152	\$173,649	21.4%	9.0%	1.1838	1.0352	\$43,982	\$58,654	0.8403	\$145,913	30.1%	-59.8%	2.2%	\$149,124	\$90,470	29.5%	-65.8%	-13.1%	
		Saver	Saver 30/40	3,072	171	201	22.3%	\$51,817	\$0	(\$3,875)	\$47,942	\$43,575	110.0%	9.0%	1.1838	1.0000	\$56,756	\$75,622	0.9788	\$42,652	133.1%	77.3%	2.2%	\$43,591	(\$32,031)	130.2%	93.8%	11.7%
		HSA (incl Rx)	HSA 1200	2,771	141	195	18.4%	\$222,077	\$4,179	(\$5,805)	\$220,451	\$375,980	58.6%	9.0%	1.1838	1.0353	\$260,358	\$378,231	1.0725	\$403,248	64.6%	-6.2%	2.2%	\$412,120	\$33,889	63.2%	-12.5%	-4.6%
		HSA 2700	994	52	66	6.8%	\$24,926	\$1,509	(\$33)	\$26,402	\$120,150	22.0%	9.0%	1.1838	1.0352	\$31,031	\$45,080	0.8152	\$97,950	31.7%	-54.0%	2.2%	\$100,105	\$55,024	31.0%	-57.1%	-4.7%	
		UW Total	14,729	766	1,040	100.0%	\$2,550,774	\$22,181	(\$19,247)	\$2,553,708	\$2,923,185	87.4%	9.0%	1.1838	1.0353	\$3,019,890	\$4,061,001	1.1730	\$3,428,858	88.1%	18.4%	2.2%	\$3,504,292	(\$566,709)	86.2%	29.4%	11.7%	

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

Experience Period:	Projection Period:	Pricing Trend	9.0%		
Start 10/1/2011	Start 7/1/2013	Women's Preventive Trend	0.4%	TARGET LOSS RATIO =	H.S.A. & HB 68.8%
Incurred thru 9/30/2012	Thru 12/31/2013	Total Rx Trend	9.4%		Standard 75.0%
Paid thru 12/31/2012	Spans Thru 11/30/2014				Saver 75.1%
Midpt 3/31/2012	Midpt 3/16/2014	Capitations Trend	1.8%		
	Trend Mos 23.5	Non-CDH Trend	9.0%	Medical Pooling Charge:	4.7%
Rx Rebates -7.5%	Current Rate Lt 7/1/2013	CDH Trend	9.0%		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurred	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	
			Member	12/2012	12/2012	on	Claims			Capitations +		Ratio	Assumed	Factor	Claims +	Income	Income		Current	Current Rate	10/2013 Over 07/2013	Income	Needed Income	Increase	10/2012 Over 10/2012		
			Months				Adjusted for		Rebates	Rebates					Rebates			Level	Level	Derived	Over 07/2013	Proposed	Proposed	Derived	Proposed		
Medical Experience																											
Underwritten	Standard	High	148	6	6	5.6%	\$25,017	\$223	\$0	\$25,240	\$24,363	103.6%	9.0%	1.1838	1.0361	\$29,847	\$39,804	1.3134	\$31,999	93.3%	24.4%	2.2%	\$32,703	(\$7,101)	91.3%	44.4%	18.7%
		Medium	129	5	5	4.6%	\$29,463	\$200	\$0	\$29,663	\$19,409	152.8%	9.0%	1.1838	1.0355	\$35,087	\$46,791	1.3520	\$26,241	133.7%	78.3%	2.2%	\$26,819	(\$19,972)	130.8%	114.1%	22.7%
		Low	614	28	35	25.9%	\$194,679	\$928	\$0	\$195,607	\$89,905	217.6%	9.0%	1.1838	1.0355	\$231,430	\$308,630	1.2900	\$115,981	199.5%	166.1%	2.2%	\$118,533	(\$190,098)	195.2%	215.8%	21.3%
	Saver	Saver 30/40	496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1838	1.0354	\$98,671	\$131,469	1.1727	\$87,991	112.1%	49.4%	2.2%	\$89,927	(\$41,542)	109.7%	64.9%	12.8%
	HSA (incl Rx)	HSA 1200	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	2.2%	\$76,600	(\$284,219)	324.2%	389.0%	3.8%
		HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	2.2%	\$18,083	(\$26,509)	169.8%	170.4%	9.6%
		UW Total	2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1838	1.0354	\$674,102	\$932,104	1.2119	\$354,856	190.0%	162.7%	2.2%	\$362,663	(\$569,441)	185.9%	195.0%	14.8%
Rx Experience																											
Underwritten	Standard	High	148	6	6	5.6%	\$414	\$0	(\$31)	\$383	\$6,184	6.2%	9.4%	1.1933	1.0000	\$457	\$610	0.8506	\$5,260	8.7%	-88.4%	2.2%	\$5,376	\$4,766	8.5%	-90.1%	-13.1%
		Medium	129	5	5	4.6%	\$667	\$0	(\$50)	\$617	\$5,043	12.2%	9.4%	1.1933	1.0000	\$736	\$982	0.8615	\$4,344	16.9%	-77.4%	2.2%	\$4,440	\$3,458	16.6%	-80.8%	-13.1%
		Low	614	28	35	25.9%	\$490	\$0	(\$37)	\$453	\$19,522	2.3%	9.4%	1.1933	1.0000	\$541	\$721	0.8493	\$16,581	3.3%	-95.7%	2.2%	\$16,945	\$16,224	3.2%	-96.3%	-13.1%
	Saver	Saver 30/40	496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.4%	1.1933	1.0000	\$2,961	\$3,945	0.9346	\$5,621	52.7%	-29.8%	2.2%	\$5,745	\$1,800	51.5%	-34.1%	-4.0%
		UW Total	1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.4%	1.1933	1.0000	\$4,695	\$6,257	0.8652	\$31,807	14.8%	-80.3%	2.2%	\$32,506	\$26,249	14.4%	-83.0%	-11.5%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	148	6	6	5.6%	\$25,431	\$223	(\$31)	\$25,623	\$30,547	83.9%	9.0%	1.1840	1.0361	\$30,304	\$40,413	1.2197	\$37,259	81.3%	8.5%	2.2%	\$38,079	(\$2,335)	79.6%	18.9%	12.1%
		Medium	129	5	5	4.6%	\$30,130	\$200	(\$50)	\$30,280	\$24,452	123.8%	9.0%	1.1840	1.0355	\$35,823	\$47,773	1.2508	\$30,586	117.1%	56.2%	2.2%	\$31,259	(\$16,514)	114.6%	76.4%	15.5%
		Low	614	28	35	25.9%	\$195,169	\$928	(\$37)	\$196,060	\$109,427	179.2%	9.0%	1.1839	1.0355	\$231,971	\$309,351	1.2114	\$132,562	175.0%	133.4%	2.2%	\$135,478	(\$173,873)	171.2%	163.0%	15.2%
	Saver	Saver 30/40	496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1841	1.0354	\$101,631	\$135,414	1.1550	\$93,613	108.6%	44.7%	2.2%	\$95,672	(\$39,742)	106.2%	58.1%	11.7%
	HSA (incl Rx)	HSA 1200	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	2.2%	\$76,600	(\$284,219)	324.2%	389.0%	3.8%
		HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	2.2%	\$18,083	(\$26,509)	169.8%	170.4%	9.6%
		UW Total	2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1839	1.0354	\$676,797	\$938,362	1.1732	\$386,663	175.6%	142.7%	2.2%	\$395,170	(\$543,192)	171.8%	165.0%	11.6%
Medical Experience																											
Underwritten	Standard	High	891	39	46	36.1%	\$249,159	\$1,351	\$0	\$250,510	\$133,677	187.4%	9.0%	1.1838	1.0356	\$296,364	\$395,225	1.3033	\$174,221	170.1%	126.9%	2.2%	\$178,054	(\$217,171)	166.4%	168.6%	21.0%
		Medium	496	22	33	20.4%	\$82,691	\$751	\$0	\$83,442	\$75,035	111.2%	9.0%	1.1838	1.0354	\$98,671	\$131,469	1.1727	\$87,991	112.1%	49.4%	2.2%	\$89,927	(\$41,542)	109.7%	64.9%	12.8%
		Low	908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1838	1.0351	\$279,067	\$405,410	1.1015	\$92,644	301.2%	337.6%	2.2%	\$94,682	(\$310,728)	294.7%	349.3%	4.9%
	HSA (incl Rx)	HSA 1200	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	2.2%	\$76,600	(\$284,219)	324.2%	389.0%	3.8%
		HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	2.2%	\$18,083	(\$26,509)	169.8%	170.4%	9.6%
		UW Total	2,295	108	143	100.0%	\$566,893	\$3,480	(\$517)	\$569,855	\$292,820	194.6%	9.0%	1.1838	1.0354	\$674,102	\$932,104	1.2119	\$354,856	190.0%	162.7%	2.2%	\$362,663	(\$569,441)	185.9%	195.0%	14.8%
Rx Experience																											
Underwritten	Standard	High	891	39	46	36.1%	\$1,571	\$0	(\$117)	\$1,453	\$30,749	4.7%	9.4%	1.1933	1.0000	\$1,734	\$2,312	0.8516	\$26,185	6.6%	-91.2%	2.2%	\$26,762	\$24,449	6.5%	-92.5%	-13.1%
		Medium	496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.4%	1.1933	1.0000	\$2,961	\$3,945	0.9346	\$5,621	52.7%	-29.8%	2.2%	\$5,745	\$1,800	51.5%	-34.1%	-4.0%
		Low	908	47	64	43.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.4%	1.1933	1.0000	\$4,695	\$6,257	0.8652	\$31,807	14.8%	-80.3%	2.2%	\$32,506	\$26,249	14.4%	-83.0%	-11.5%
	Saver	Saver 30/40	496	22	33	20.4%	\$2,682	\$0	(\$201)	\$2,481	\$6,015	41.3%	9.4%	1.1933	1.0000	\$2,961	\$3,945	0.9346	\$5,621	52.7%	-29.8%	2.2%	\$5,745	\$1,800	51.5%	-34.1%	-4.0%
		UW Total	1,387	61	79	56.5%	\$4,252	\$0	(\$318)	\$3,934	\$36,764	10.7%	9.4%	1.1933	1.0000	\$4,695	\$6,257	0.8652	\$31,807	14.8%	-80.3%	2.2%	\$32,506	\$26,249	14.4%	-83.0%	-11.5%
Medical & Rx Experience COMBINED																											
Underwritten	Standard	High	891	39	46	36.1%	\$250,730	\$1,351	(\$117)	\$251,963	\$164,426	153.2%	9.0%	1.1839	1.0356	\$298,098	\$397,537	1.2188	\$200,406	148.7%	98.4%	2.2%	\$204,815	(\$192,722)	145.5%	122.5%	14.7%
		Medium	496	22	33	20.4%	\$85,373	\$751	(\$201)	\$85,923	\$81,050	106.0%	9.0%	1.1841	1.0354	\$101,631	\$135,414	1.1550	\$93,613	108.6%	44.7%	2.2%	\$95,672	(\$39,742)	106.2%	58.1%	11.7%
		Low	908	47	64	43.5%	\$235,043	\$1,377	(\$517)	\$235,903	\$84,107	280.5%	9.0%	1.1838	1.0351	\$279,067	\$405,410	1.1015	\$92,644	301.2%	337.6%	2.2%	\$94,682	(\$310,728)	294.7%	349.3%	4.9%
	HSA (incl Rx)	HSA 1200	646	30	47	27.8%	\$209,291	\$981	(\$347)	\$209,925	\$67,959	308.9%	9.0%	1.1838	1.0351	\$248,372	\$360,818	1.1029	\$74,951	331.4%	381.4%	2.2%	\$76,600	(\$284,219)	324.2%	389.0%	3.8%
		HSA 2700	262	17	17	15.7%	\$25,752	\$396	(\$170)	\$25,978	\$16,148	160.9%	9.0%	1.1838	1.0351	\$30,695	\$44,592	1.0957	\$17,693	173.5%	152.0%	2.2%	\$18,083	(\$26,509)	169.8%	170.4%	9.6%
		UW Total	2,295	108	143	100.0%	\$571,145	\$3,480	(\$835)	\$573,790	\$329,584	174.1%	9.0%	1.1839	1.0354	\$676,797	\$938,362	1.1732	\$386,663	175.6%	142.7%	2.2%	\$395,170	(\$543,192)	171.8%	165.0%	11.6%

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

Experience Period:

Start 10/1/2011
 Incurred thru 9/30/2012
 Paid thru 12/31/2012
 Midpt 3/31/2012
 Rx Rebates -7.5%

Projection Period:

Start 7/1/2013
 Thru 12/31/2013
 Spans Thru 11/30/2014
 Midpt 3/16/2014
 Trend Mos 23.5
 Current Rate Level 7/1/2013

TARGET LOSS RATIO = H.S.A. & HB Standard Saver
 68.8%
 75.0%
 75.1%

Capitations Trend 1.8%
 Non-CDH Trend 9.0%
 CDH Trend 9.0%

Medical Pooling Charge: 4.7%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurred Claims	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:		
			Member	12/2012	12/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Claims +	Income		Current	Current Rate	10/2013 Over	Income	Needed Income	Increase	10/2013 Over		
			Months				Catastrophic		Rebates	Rebates					Rebates			07/2013 Level	Level	07/2013	Derived	Proposed		Proposed	10/2012		
																									10/2012		
																										10/2012	
Medical Experience																											
Underwritten																											
Standard																											
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HSA 1200																											
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Medical & Rx Experience COMBINED																											
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Saver																											
HSA (incl Rx)																											
UW Total																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 07/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 10/01/2011 through 09/30/2012 Paid through 12/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 07/01/2013	EP Claims	Prior Rating Trend 04/01/2013
Medical Non-HSA							
HMO - MD	91,811	88.8%	15.0%	12.3%	9.0%	\$20,004,183	8.5%
HMO - DC	14,241	11.2%	11.2%	6.2%	9.0%	\$2,525,820	12.5%
Total HMO Medical	106,052	100.0%	14.6%	11.6%	9.0%	\$22,530,003	8.9%
PPO - MD	154,125	34.7%	12.0%	11.0%	7.5%	\$22,468,840	6.5%
PPO - DC	63,153	20.2%	23.3%	20.8%	7.5%	\$13,057,109	7.0%
PPO - VA	170,012	45.1%	6.8%	11.2%	8.0%	\$29,192,360	7.5%
Total PPO Medical	387,290	100.0%	12.0%	13.1%	7.7%	\$64,718,310	7.1%
HMO & PPO Medical Non-HSA Subtotal	493,342		12.6%	12.7%	8.1%	\$87,248,313	7.5%
Rx Non-HSA							
HMO - MD	91,811	79.9%	17.0%	6.4%	9.0%	\$946,503	8.5%
HMO - DC	14,241	20.1%	42.5%	-2.8%	9.0%	\$237,968	12.5%
Total HMO Rx	106,052	100.0%	22.2%	4.5%	9.0%	\$1,184,471	9.3%
PPO - MD	154,125	32.7%	17.8%	13.7%	7.5%	\$3,147,424	6.5%
PPO - DC	63,153	20.2%	12.5%	-2.4%	7.5%	\$1,944,634	7.0%
PPO - VA	170,012	47.1%	2.2%	4.3%	8.0%	\$4,526,241	7.5%
Total PPO Rx	387,290	100.0%	9.4%	6.0%	7.7%	\$9,618,299	7.1%
HMO & PPO Rx Non-HSA Subtotal	493,342		10.8%	5.9%	7.9%	\$10,802,770	7.3%
Medical & Rx Non-HSA							
HMO - MD			15.1%	12.0%	9.0%	\$20,950,686	8.5%
HMO - DC			13.9%	5.5%	9.0%	\$2,763,788	12.5%
PPO - MD			12.7%	11.4%	7.5%	\$25,616,264	6.5%
PPO - DC			21.9%	17.8%	7.5%	\$15,001,743	7.0%
PPO - VA			6.2%	10.2%	8.0%	\$33,718,602	7.5%
Total Non-HSA			12.4%	11.9%	8.0%	\$98,051,083	7.5%
Total CMM - MD (Includes Medical & Rx)	595,035	100.0%	6.4%	7.9%	9.0%	\$103,751,891	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	128,893	26.2%	18.2%	18.0%	10.0%	\$18,300,872	9.0%
HMO HSA - DC	5,266	0.7%	29.3%	9.5%	9.0%	\$522,535	8.0%
HMO HSA - VA	11,430	2.9%	10.8%	5.3%	7.5%	\$1,998,880	7.5%
PPO HSA - MD	144,697	26.6%	3.6%	1.8%	7.5%	\$18,618,671	8.5%
PPO HSA - DC	33,647	5.7%	4.2%	1.2%	8.0%	\$3,987,468	8.5%
PPO HSA - VA	50,632	10.6%	-0.4%	-1.0%	8.5%	\$7,426,896	9.0%
CMM HSA	140,686	27.2%	7.1%	6.5%	9.0%	\$19,039,112	14.5%
Total HSA	515,251	100.0%	8.4%	7.1%	8.7%	\$69,894,433	10.3%
Medical Total	1,603,628		9.0%	9.3%	8.6%	\$260,894,637	9.9%
Medical & Rx Combined	1,603,628		9.1%	9.2%	8.6%	\$271,697,408	9.8%

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

	1	2	3	4	5
H.S.A. & HB & HB2					
Members a/o 12/31/12		1,367			
Member to Contract Ratio		1.207			
	Function	Composite PMPM	%		\$s
1	Projected Claims (+ Capitations)	\$118.50	68.8%		\$1,943,810
2	Admin Costs	\$26.51	15.5%		\$434,857
3	Broker Commissions & Fees	\$16.70	9.8%		\$273,959
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$3)
6	Premium Tax/Community Health Investment	\$3.41	2.0%		\$55,994
7	Assessment Fees	\$0.15	0.1%		\$2,446
8	Federal Income Tax	\$0.00	0.00%		\$0
9	State Income Tax	\$0.00	0.0%		\$0
10	Patient-Centered Outcome Fee	\$0.17	0.10%		\$2,734
11	Reinsurance Fee	\$3.14	1.84%		\$51,475
12	Insurer Fee Tax	\$2.10	1.23%		\$34,420
13	Risk Charge	\$0.00	0.0%		\$0
14	SUBTOTAL:	\$171	100.0%		\$2,799,692
Saver					
17	Members a/o 12/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)	\$259.44	75.1%		\$728,498
20	Admin Costs	\$53.47	15.5%		\$150,143
21	Broker Commissions & Fees	\$16.62	4.8%		\$46,667
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$6.88	2.0%		\$19,333
25	Assessment Fees	\$0.30	0.1%		\$844
26	Federal Income Tax	\$0.00	0.0%		\$0
27	State Income Tax	\$0.00	0.0%		\$0
28	Patient-Centered Outcome Fee	\$0.17	0.0%		\$468
29	Reinsurance Fee	\$3.14	0.9%		\$6,811
30	Insurer Fee Tax	\$4.23	1.2%		\$11,884
31	Risk Charge	\$0.00	0.0%		\$0
32	SUM:	\$344	100.0%		\$966,649
Standard					
35	Members a/o 12/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)	\$236.39	75.0%		\$2,215,458
38	Admin Costs	\$48.76	15.5%		\$456,948
39	Broker Commissions & Fees	\$15.04	4.8%		\$140,969
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$3)
42	Premium Tax/Community Health Investment	\$6.28	2.0%		\$58,838
43	Assessment Fees	\$0.27	0.1%		\$2,570
44	Federal Income Tax	\$0.00	0.0%		\$0
45	State Income Tax	\$0.00	0.0%		\$0
46	Patient-Centered Outcome Fee	\$0.17	0.1%		\$1,562
47	Reinsurance Fee	\$3.14	1.0%		\$29,409
48	Insurer Fee Tax	\$3.86	1.2%		\$36,169
49	Risk Charge	\$0.00	0.0%		\$0
50	SUM:	\$314	100.0%		\$2,941,920
TOTAL					
53	Members a/o 12/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)	\$171.00	72.9%		\$4,887,766
56	Admin Costs	\$36.45	15.5%		\$1,041,948
57	Broker Commissions & Fees	\$16.15	6.9%		\$461,596
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$7)
60	Premium Tax/Community Health Investment	\$4.69	2.0%		\$134,165
61	Assessment Fees	\$0.20	0.1%		\$5,860
62	Federal Income Tax	\$0.00	0.0%		\$0
63	State Income Tax	\$0.00	0.0%		\$0
64	Patient-Centered Outcome Fee	\$0.17	0.1%		\$4,764
65	Reinsurance Fee	\$3.14	1.3%		\$89,695
66	Insurer Fee Tax	\$2.89	1.2%		\$82,473
67	Risk Charge	\$0.00	0.0%		\$0
68	SUBTOTAL:	\$235	100.0%		\$6,708,260

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

Grandfathered

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$281.27	\$281.27	0.0%	\$0.00	NA	NA
2 Medium	\$260.70	\$255.75	-1.9%	-\$4.95	\$319.69	\$383.63
3 Low	\$233.96	\$233.49	-0.2%	-\$0.47	\$291.86	\$350.24
4 Saver	\$224.54	\$249.69	11.2%	\$25.15	\$312.11	\$374.54
5 HSA1	\$137.67	\$137.67	0.0%	\$0.00	\$172.09	\$206.51
6 HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$15.16	\$16.86	11.2%	\$1.70	\$21.08	\$25.29

Corridor

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Medical	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$266.78	\$271.21	1.7%	\$4.43	NA	NA
2 Medium	\$247.28	\$255.69	3.4%	\$8.41	\$319.61	\$383.54
3 Low	\$222.15	\$233.48	5.1%	\$11.33	\$291.85	\$350.22
4 Saver	\$214.71	\$252.07	17.4%	\$37.36	\$315.09	\$378.11
5 HSA1	\$131.79	\$164.74	25.0%	\$32.95	\$205.93	\$247.11
6 HSA2	\$105.19	\$105.19	0.0%	\$0.00	\$131.49	\$157.79

	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to	CounterOffer (25% Load)	CounterOffer (50% Load)
Rx	4/1/2013	7/1/2013	% Change	Base Rate	1.25	1.5
Underwritten						
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$14.49	\$14.49	0.0%	\$0.00	\$18.11	\$21.74

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

Grandfathered

Medical		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$281.27	\$287.46	2.2%	\$6.19	NA	NA
2	Medium	\$255.75	\$261.38	2.2%	\$5.63	\$326.73	\$392.07
3	Low	\$233.49	\$238.63	2.2%	\$5.14	\$298.29	\$357.95
4	Saver	\$249.69	\$255.18	2.2%	\$5.49	\$318.98	\$382.77
5	HSA1	\$137.67	\$140.70	2.2%	\$3.03	\$175.88	\$211.05
6	HSA2	\$83.23	\$85.06	2.2%	\$1.83	\$106.33	\$127.59

Rx		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$52.00	\$53.14	2.2%	\$1.14	NA	NA
2	Medium	\$45.85	\$46.86	2.2%	\$1.01	\$58.58	\$70.29
3	Low	\$35.84	\$36.63	2.2%	\$0.79	\$45.79	\$54.95
4	Saver	\$16.86	\$17.23	2.2%	\$0.37	\$21.54	\$25.85

Corridor

Medical		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$271.21	\$277.18	2.2%	\$5.97	NA	NA
2	Medium	\$255.69	\$261.32	2.2%	\$5.63	\$326.65	\$391.98
3	Low	\$233.48	\$238.62	2.2%	\$5.14	\$298.28	\$357.93
4	Saver	\$252.07	\$257.62	2.2%	\$5.55	\$322.03	\$386.43
5	HSA1	\$164.74	\$168.36	2.2%	\$3.62	\$210.45	\$252.54
6	HSA2	\$105.19	\$107.50	2.2%	\$2.31	\$134.38	\$161.25

Rx		Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten		7/1/2013	10/1/2013	% Change		1.25	1.5
1	High	\$52.00	\$53.14	2.2%	\$1.14	NA	NA
2	Medium	\$45.85	\$46.86	2.2%	\$1.01	\$58.58	\$70.29
3	Low	\$35.84	\$36.63	2.2%	\$0.79	\$45.79	\$54.95
4	Saver	\$14.49	\$14.81	2.2%	\$0.32	\$18.51	\$22.22

CareFirst BlueChoice, Inc.
NAIC No. 96202

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

Grandfathered

Effective Date	Medical			Rx	
	Underwritten Standard	SAVER	H.S.A	Underwritten Standard	SAVER
7/1/2000 (Inception Date)	Inception			Inception	
03/01/01	4.0%			11.2%	
01/01/02	8.1%			14.7%	
01/01/03 (Incl Δs in Age&Tier)	19.5%			22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%	
01/01/05	0.0%	0.0%		-10.0%	Inception
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		0.0%	0.0%
08/01/06	0.0%	-5.0%		-5.0%	-5.0%
11/01/06	0.0%	0.0%	Inception	0.0%	0.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/09	8.5%	15.7%	0.0%	0.0%	0.0%
04/01/09	3.0%	3.0%	3.0%	0.0%	0.0%
07/01/09	7.1%	15.3%	30.6%	0.0%	0.0%
10/01/09	5.9%	0.0%	0.0%	0.0%	0.0%
1/1/2010 *	-3.3%	-5.4%	-17.7%	0.0%	0.0%
4/1/2010 *	2.8%	2.9%	3.1%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	0.0%	0.0%
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	0.0%	0.0%	0.0%
01/01/13	20.1%	-1.7%	-6.7%	-15.0%	-1.7%
04/01/13	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 07/01/13	-0.6%	11.2%	0.0%	0.0%	11.2%
Proposed 10/01/13	2.2%	2.2%	2.2%	2.2%	2.2%

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

Corridor

Effective Date	Medical			Rx	
	Underwritten Standard	SAVER	H.S.A	Underwritten Standard	SAVER
04/01/11	-1.2%	1.4%	3.4%	31.5%	31.0%
06/01/11	-21.9%	-19.6%	-17.9%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	8.5%	-6.0%
04/01/12	-7.5%	-7.9%	-6.8%	-7.5%	-7.9%
07/01/12	3.9%	16.0%	24.0%	0.0%	12.1%
10/01/12	7.8%	10.4%	9.9%	0.0%	0.0%
01/01/13	13.7%	-6.0%	-5.9%	-15.0%	-6.0%
04/01/13	0.0%	0.0%	-9.0%	0.0%	0.0%
Proposed 07/01/13	4.2%	17.4%	20.2%	0.0%	0.0%
Proposed 10/01/13	2.2%	2.2%	2.2%	2.2%	2.2%

District of Columbia BlueChoice
as of 10/01/2013 Rate Filing
HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	3Q13 Incremental Increases	4Q13 Incremental Increases	Contract Months	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							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	1/1	2/1	3/1	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1		
86052DC020	Standard	PPACA High	\$107,791	0.0%	0.0%	477	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.9%	1.9%	1.9%	-0.9%	-0.9%	-0.9%	4.5%	19.1%	9.2%	17.8%	7.7%	8.3%	4.1%	4.5%	6.5%	6.1%	5.5%	6.8%	3.2%	
		PPACA Medium	\$73,578	0.0%	0.0%	404	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.9%	1.9%	1.9%	-1.0%	-1.0%	-1.0%	9.3%	5.1%	25.0%	7.2%	6.9%	2.2%	0.2%	7.7%	0.9%	21.9%	12.9%	0.7%	2.2%	
		PPACA Low	\$162,402	0.0%	0.0%	797	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	12.1%	13.5%	9.9%	8.4%	5.7%	6.8%	0.5%	1.8%	10.6%	9.0%	9.2%	12.5%	2.5%	
		Corridor High	\$24,363	1.4%	2.2%	132	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	16.3%	16.3%	16.3%	12.1%	12.1%	12.1%	0.0%	0.0%	0.0%	28.9%	7.7%	0.0%	0.6%	37.6%	25.2%	0.0%	0.0%	0.0%	17.2%	
		Corridor Medium	\$19,409	2.9%	2.2%	117	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	19.9%	19.9%	19.9%	15.5%	15.5%	15.5%	0.0%	0.0%	0.0%	0.0%	19.6%	0.0%	7.5%	15.4%	57.4%	0.0%	0.0%	0.0%	19.7%	
Corridor Low	\$89,905	4.4%	2.2%	506	9.9%	9.9%	9.9%	18.8%	18.8%	18.8%	19.9%	19.9%	19.9%	15.2%	15.2%	15.2%	0.0%	0.0%	0.0%	16.1%	16.0%	3.6%	13.6%	14.9%	35.9%	0.0%	0.0%	0.0%	19.5%			
		Total	\$477,448	1.0%	0.6%	2,433																								7.3%	Yes	
86052DC005	HIPAA Standard	PPACA High	\$43,061	0.0%	0.0%	81	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	14.6%	14.4%	0.0%	14.7%	0.0%	11.6%	1.1%	0.0%	1.9%	0.0%	24.8%	16.8%	2.2%	
		PPACA Low	\$164,003	0.0%	0.0%	238	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	2.0%	2.0%	2.0%	-0.9%	-0.9%	-0.9%	3.7%	13.3%	7.5%	15.1%	15.4%	11.9%	4.6%	8.0%	11.2%	0.3%	1.5%	7.4%	3.5%	
		Total	\$207,063	0.0%	0.0%	319																								3.3%	Yes	
86052DC002	Corridor Saver	Saver 30/40	\$75,035	16.3%	2.2%	366	9.9%	9.9%	9.9%	19.3%	19.3%	19.3%	19.9%	19.9%	19.9%	11.7%	11.7%	11.7%	0.0%	0.0%	0.0%	10.0%	15.6%	25.9%	19.8%	4.8%	23.9%	0.0%	0.0%	0.0%	19.6%	No
86052DC021	HSA	PPACA HSA 1200	\$109,525	0.0%	0.0%	374	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	8.5%	-	12.7%	3.6%	5.2%	8.5%	19.4%	3.4%	5.5%	8.8%	11.0%	13.4%	2.4%	
		PPACA HSA 2700	\$23,201	0.0%	0.0%	80	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	2.3%	2.3%	2.3%	0.4%	0.4%	0.4%	5.2%	11.7%	17.1%	4.1%	5.9%	0.0%	37.3%	0.0%	3.4%	6.9%	0.0%	8.4%	2.8%	
		Corridor HSA 1200	\$67,959	25.0%	2.2%	456	20.8%	20.8%	20.8%	18.0%	18.0%	18.0%	11.6%	11.6%	11.6%	3.8%	3.8%	3.8%	0.0%	0.0%	0.0%	28.5%	8.1%	27.2%	2.1%	16.1%	17.9%	0.0%	0.0%	0.0%	15.7%	
		Corridor HSA 2700	\$16,148	0.0%	2.2%	250	20.8%	20.8%	20.8%	17.9%	17.9%	17.9%	17.9%	17.9%	17.9%	9.7%	9.7%	9.7%	0.0%	0.0%	0.0%	24.1%	6.5%	25.1%	3.4%	0.0%	40.8%	0.0%	0.0%	0.0%	17.9%	
			Total	\$216,834	7.8%	0.9%	1,160																								7.8%	Yes
86052DC006	PPACA HB Triple Option	HB TO 1500	\$597,358	0.0%	0.0%	2,684	9.8%	9.8%	9.8%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	9.5%	5.5%	4.7%	3.3%	3.0%	3.4%	2.1%	6.0%	8.1%	19.5%	22.0%	12.9%	6.7%	Yes
86052DC022	HealthyBlue 2.0	PPACA HB2 1500	\$272,633	0.0%	0.0%	1,668	9.9%	9.9%	9.9%	13.1%	13.1%	13.1%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	7.3%	16.6%	14.3%	16.2%	14.7%	8.1%	11.1%	6.9%	4.8%	0.0%	0.0%	10.0%		
		PPACA HB2 2500	\$133,414	0.0%	0.0%	799	9.8%	9.8%	9.8%	8.7%	8.7%	8.7%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	3.4%	14.1%	15.8%	18.5%	15.8%	13.3%	11.3%	5.3%	2.5%	0.0%	0.0%	0.0%	7.6%
		Total	\$406,046	0.0%	0.0%	2,467																								9.2%	Yes	
86052DC007	PPACA HB Dual Option	HB HSA 2500	\$31,409	0.0%	0.0%	170	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	22.5%	0.0%	5.6%	0.0%	0.5%	0.0%	0.0%	0.0%	30.5%	4.4%	31.9%	4.6%	4.2%	Yes

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered & Corridor
Effective 7/1/2013
Age & Tier Factors

Standard & Saver Products

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

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

Impact of age change upon renewal Ages 18 - 65

Min	1.2%
Max	5.4%
Average	3.5%

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

HSA Products

Age Band	Age		Tier Factors				Age Factor Incremental Change
	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family		
1-5	0.46	1.00					
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%	
18-20	0.58	1.00	1.95	2.00	2.67	41.5%	
21	0.59	1.00	1.95	2.00	2.67	1.7%	
22	0.60	1.00	1.95	2.00	2.67	1.7%	
23	0.61	1.00	1.95	2.00	2.67	1.7%	
24	0.62	1.00	1.95	2.00	2.67	1.6%	
25	0.63	1.00	1.95	2.00	2.67	1.6%	
26	0.64	1.00	1.95	2.00	2.67	1.6%	
27	0.65	1.00	1.95	2.00	2.67	1.6%	
28	0.66	1.00	1.95	2.00	2.67	1.5%	
29	0.67	1.00	1.95	2.00	2.67	1.5%	
30	0.69	1.00	1.95	2.00	2.67	3.0%	
31	0.71	1.00	1.95	2.00	2.67	2.9%	
32	0.73	1.00	1.95	2.00	2.67	2.8%	
33	0.75	1.00	1.95	2.00	2.67	2.7%	
34	0.77	1.00	1.95	2.00	2.67	2.7%	
35	0.79	1.00	1.95	2.00	2.67	2.6%	
36	0.81	1.00	1.95	2.00	2.67	2.5%	
37	0.83	1.00	1.95	2.00	2.67	2.5%	
38	0.85	1.00	1.95	2.00	2.67	2.4%	
39	0.87	1.00	1.95	2.00	2.67	2.4%	
40	0.89	1.00	1.95	2.00	2.67	2.3%	
41	0.93	1.00	1.95	2.00	2.67	4.5%	
42	0.98	1.00	1.95	2.00	2.67	5.4%	
43	1.02	1.00	1.95	2.00	2.67	4.1%	
44	1.07	1.00	1.95	2.00	2.67	4.9%	
45	1.12	1.00	1.95	2.00	2.67	4.7%	
46	1.17	1.00	1.95	2.00	2.67	4.5%	
47	1.22	1.00	1.95	2.00	2.67	4.3%	
48	1.28	1.00	1.95	2.00	2.67	4.9%	
49	1.34	1.00	1.95	2.00	2.67	4.7%	
50	1.40	1.00	1.95	2.00	2.67	4.5%	
51	1.46	1.00	1.95	2.00	2.67	4.3%	
52	1.53	1.00	1.95	2.00	2.67	4.8%	
53	1.60	1.00	1.95	2.00	2.67	4.6%	
54	1.67	1.00	1.95	2.00	2.67	4.4%	
55	1.75	1.00	1.95	2.00	2.67	4.8%	
56	1.83	1.00	1.95	2.00	2.67	4.6%	
57	1.92	1.00	1.95	2.00	2.67	4.9%	
58	2.00	1.00	1.95	2.00	2.67	4.2%	
59	2.10	1.00	1.95	2.00	2.67	5.0%	
60	2.19	1.00	1.95	2.00	2.67	4.3%	
61	2.29	1.00	1.95	2.00	2.67	4.6%	
62	2.40	1.00	1.95	2.00	2.67	4.8%	
63	2.51	1.00	1.95	2.00	2.67	4.6%	
64	2.62	1.00	1.95	2.00	2.67	4.4%	
65	2.74	1.00	1.95	2.00	2.67	4.6%	
>65 Non-Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%	
>65 Medicare Eligible	2.87	1.00	1.95	2.00	2.67	4.7%	

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

Impact of age change upon renewal Ages 18 - 65

Min	1.5%
Max	5.4%
Average	3.5%

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 07/2013
Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
Rating Period : Incurred 07/2013 - 09/2014
HMO-UW-Std
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)				
				Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total		Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200810	1,070	1,391	\$ 198,374	\$ 183,018	\$ 44,080	\$ 23,369	\$ 242,454	\$ 206,387	85%				\$148							
200811	1,071	1,365	\$ 194,749	\$ 101,425	\$ 43,568	\$ 14,492	\$ 238,318	\$ 115,918	49%				\$85							
200812	1,066	1,392	\$ 193,140	\$ 172,114	\$ 43,019	\$ 16,947	\$ 236,159	\$ 189,061	80%				\$136							
200901	1,049	1,371	\$ 194,731	\$ 246,889	\$ 42,969	\$ 15,773	\$ 237,700	\$ 262,662	111%				\$192							
200902	1,035	1,344	\$ 195,007	\$ 189,063	\$ 42,747	\$ 15,309	\$ 237,754	\$ 204,372	86%				\$152							
200903	1,045	1,366	\$ 196,574	\$ 166,972	\$ 42,711	\$ 21,393	\$ 239,286	\$ 188,365	79%				\$138							
200904	1,040	1,357	\$ 195,877	\$ 119,888	\$ 42,234	\$ 21,384	\$ 238,111	\$ 141,273	59%				\$104							
200905	1,044	1,361	\$ 196,787	\$ 125,784	\$ 41,972	\$ 23,394	\$ 238,759	\$ 149,178	62%				\$110							
200906	1,059	1,382	\$ 201,437	\$ 224,848	\$ 42,280	\$ 22,328	\$ 243,716	\$ 247,176	101%				\$179							
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%				\$89							
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%				\$110							
200909	1,027	1,326	\$ 202,423	\$ 104,430	\$ 40,547	\$ 20,099	\$ 242,970	\$ 124,529	51%	79%	45%	73%	\$94	\$114	\$14	\$128				
200910	1,032	1,328	\$ 205,168	\$ 145,101	\$ 40,023	\$ 16,777	\$ 245,191	\$ 161,879	66%	77%	44%	71%	\$122	\$112	\$14	\$126				
200911	1,013	1,292	\$ 205,280	\$ 132,611	\$ 39,142	\$ 16,275	\$ 244,422	\$ 148,886	61%	78%	45%	72%	\$115	\$115	\$14	\$129				
200912	985	1,248	\$ 205,909	\$ 99,699	\$ 38,646	\$ 15,851	\$ 244,555	\$ 115,550	47%	74%	45%	69%	\$93	\$111	\$14	\$125				
201001	954	1,211	\$ 198,029	\$ 92,622	\$ 37,092	\$ 12,063	\$ 235,122	\$ 104,685	45%	68%	45%	64%	\$86	\$103	\$14	\$116				
201002	926	1,173	\$ 199,874	\$ 97,609	\$ 37,270	\$ 14,027	\$ 237,144	\$ 111,636	47%	64%	45%	61%	\$95	\$98	\$14	\$112				
201003	923	1,163	\$ 199,066	\$ 134,786	\$ 36,841	\$ 17,664	\$ 235,907	\$ 152,450	65%	63%	45%	60%	\$131	\$97	\$14	\$111				
201004	915	1,157	\$ 199,208	\$ 149,285	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,075	76%	64%	47%	61%	\$154	\$100	\$14	\$115				
201005	903	1,141	\$ 200,893	\$ 128,797	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,507	63%	64%	47%	61%	\$130	\$102	\$14	\$116				
201006	898	1,132	\$ 204,271	\$ 133,452	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,254	63%	60%	46%	58%	\$134	\$98	\$14	\$112				
201007	894	1,134	\$ 201,466	\$ 133,691	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,323	65%	61%	47%	59%	\$135	\$101	\$15	\$116				
201008	899	1,143	\$ 202,532	\$ 90,410	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,334	47%	60%	49%	58%	\$97	\$100	\$15	\$115				
201009	922	1,170	\$ 208,417	\$ 109,691	\$ 36,154	\$ 17,324	\$ 244,570	\$ 127,014	52%	60%	49%	58%	\$109	\$101	\$15	\$116	-11.3%	8.3%	-9.1%	
201010	884	1,126	\$ 203,752	\$ 132,743	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,754	62%	59%	49%	58%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%	
201011	850	1,086	\$ 198,126	\$ 131,045	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,340	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.8%	
201012	810	1,045	\$ 195,919	\$ 101,028	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,435	49%	60%	48%	58%	\$109	\$105	\$15	\$120	-5.7%	9.3%	-4.0%	
201101	796	1,025	\$ 188,998	\$ 101,337	\$ 32,193	\$ 11,523	\$ 221,191	\$ 112,861	51%	60%	49%	58%	\$110	\$107	\$15	\$122	4.2%	11.3%	5.1%	
201102	747	965	\$ 184,486	\$ 129,931	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,872	66%	62%	49%	60%	\$148	\$111	\$16	\$127	13.4%	11.9%	13.2%	
201103	735	960	\$ 183,200	\$ 217,668	\$ 30,938	\$ 15,542	\$ 214,138	\$ 233,210	109%	66%	49%	63%	\$243	\$119	\$16	\$135	22.6%	12.9%	21.4%	
201104	705	926	\$ 177,414	\$ 97,906	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,840	54%	64%	46%	62%	\$121	\$117	\$15	\$132	16.9%	1.7%	15.0%	
201105	678	892	\$ 173,602	\$ 156,871	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,808	84%	66%	46%	63%	\$191	\$122	\$15	\$136	19.4%	0.8%	17.1%	
201106	654	865	\$ 165,490	\$ 190,973	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,608	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.3%	-0.1%	28.2%	
201107	624	830	\$ 158,955	\$ 76,969	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,231	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.2%	-4.8%	22.3%	
201108	582	786	\$ 150,352	\$ 233,426	\$ 30,558	\$ 11,072	\$ 180,911	\$ 244,498	135%	77%	41%	71%	\$311	\$144	\$14	\$157	44.1%	-10.5%	36.9%	
201109	529	727	\$ 138,654	\$ 120,759	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,358	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.6%	-11.9%	40.7%	
201110	515	706	\$ 135,228	\$ 133,862	\$ 29,589	\$ 7,101	\$ 164,817	\$ 140,963	86%	83%	38%	76%	\$200	\$156	\$13	\$170	53.6%	-13.8%	44.8%	
201111	506	702	\$ 130,394	\$ 86,371	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,434	60%	83%	38%	76%	\$136	\$158	\$13	\$171	52.9%	-12.3%	44.6%	
201112	498	689	\$ 126,682	\$ 99,156	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,634	67%	86%	36%	78%	\$152	\$163	\$13	\$176	55.7%	-13.6%	46.9%	
201201	491	679	\$ 123,368	\$ 144,578	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,123	101%	91%	36%	82%	\$227	\$174	\$13	\$187	62.2%	-12.8%	52.8%	
201202	483	671	\$ 122,969	\$ 77,086	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,561	57%	92%	35%	82%	\$130	\$173	\$14	\$187	56.1%	-12.7%	47.6%	
201203	469	652	\$ 120,538	\$ 147,708	\$ 30,854	\$ 14,666	\$ 151,392	\$ 162,374	107%	91%	35%	81%	\$249	\$172	\$14	\$185	44.0%	-10.9%	37.6%	
201204	468	657	\$ 118,037	\$ 108,306	\$ 30,618	\$ 13,779	\$ 148,655	\$ 122,084	82%	95%	35%	84%	\$186	\$178	\$14	\$192	51.7%	-2.8%	45.6%	
201205	458	644	\$ 114,365	\$ 113,461	\$ 30,008	\$ 11,664	\$ 144,373	\$ 125,125	87%	95%	34%	84%	\$194	\$178	\$14	\$192	46.1%	-0.7%	41.1%	
201206	447	631	\$ 115,282	\$ 127,928	\$ 29,883	\$ 11,661	\$ 145,165	\$ 139,589	96%	95%	34%	83%	\$221	\$175	\$15	\$190	35.9%	3.5%	32.6%	
201207	443	628	\$ 115,810	\$ 82,687	\$ 29,707	\$ 10,192	\$ 145,517	\$ 92,879	64%	98%	34%	85%	\$148	\$181	\$15	\$196	41.4%	7.6%	38.0%	
201208	438	621	\$ 115,663	\$ 167,017	\$ 29,396	\$ 11,582	\$ 145,059	\$ 178,599	123%	95%	35%	84%	\$288	\$176	\$15	\$191	22.3%	13.6%	21.6%	
201209	429	612	\$ 115,150	\$ 117,321	\$ 29,084	\$ 6,505	\$ 144,234	\$ 123,826	86%	97%	34%	84%	\$202	\$178	\$15	\$194	18.3%	15.4%	18.1%	
201210	419	601	\$ 115,285	\$ 103,424	\$ 28,802	\$ 7,474	\$ 144,087	\$ 110,898	77%	96%	34%	84%	\$185	\$177	\$16	\$192	12.9%	19.2%	13.4%	
201211	412	594	\$ 112,515	\$ 76,882	\$ 27,874	\$ 5,338	\$ 140,389	\$ 82,221	59%	96%	33%	84%	\$138	\$178	\$15	\$193	12.6%	15.6%	12.8%	
201212	402	578	\$ 112,685	\$ 82,351	\$ 27,737	\$ 7,432	\$ 140,422	\$ 89,784	64%	96%	34%	84%	\$155	\$178	\$16	\$194	9.1%	21.2%	10.0%	
Experience Period	5,645	7,892	\$ 1,453,487	\$ 1,405,480	\$ 358,361	\$ 121,711	\$ 1,811,848	\$ 1,527,191	0%	97%	34%	84%	\$194	\$178	\$15	\$194	18.3%	15.4%	18.1%	

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Svr
 Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 04/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med
200810	548	632	\$ 73,117	\$ 53,270	\$ 6,236	\$ 1,394	\$ 79,353	\$ 54,664	69%				\$86						
200811	585	653	\$ 74,913	\$ 51,600	\$ 6,438	\$ 1,804	\$ 81,351	\$ 53,404	66%				\$82						
200812	579	638	\$ 72,750	\$ 48,252	\$ 6,256	\$ 1,677	\$ 79,006	\$ 49,929	63%				\$78						
200901	582	644	\$ 75,214	\$ 39,474	\$ 6,330	\$ 155	\$ 81,544	\$ 39,629	49%				\$62						
200902	582	635	\$ 78,050	\$ 59,147	\$ 6,471	\$ 487	\$ 84,521	\$ 59,634	71%				\$94						
200903	622	685	\$ 81,834	\$ 89,949	\$ 6,715	\$ 2,679	\$ 88,549	\$ 92,628	105%				\$135						
200904	632	688	\$ 85,059	\$ 62,862	\$ 6,835	\$ 848	\$ 91,894	\$ 63,710	69%				\$93						
200905	643	697	\$ 87,533	\$ 157,548	\$ 6,935	\$ 1,334	\$ 94,469	\$ 158,882	168%				\$228						
200906	666	725	\$ 89,732	\$ 34,065	\$ 6,990	\$ 1,008	\$ 96,722	\$ 35,074	36%				\$48						
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%				\$99						
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%				\$185						
200909	645	707	\$ 94,520	\$ 73,914	\$ 6,852	\$ 1,878	\$ 101,372	\$ 75,792	75%	87%	21%	82%	\$107	\$107	\$2	\$109			
200910	669	724	\$ 97,415	\$ 70,172	\$ 6,843	\$ 2,652	\$ 104,257	\$ 72,824	70%	87%	22%	82%	\$101	\$108	\$2	\$110			
200911	653	718	\$ 99,813	\$ 46,771	\$ 6,815	\$ 1,497	\$ 106,627	\$ 48,269	45%	84%	22%	80%	\$67	\$107	\$2	\$109			
200912	650	722	\$ 100,787	\$ 57,571	\$ 6,747	\$ 2,527	\$ 107,534	\$ 60,098	56%	83%	22%	79%	\$83	\$107	\$2	\$109			
201001	612	624	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113			
201002	569	625	\$ 93,056	\$ 36,217	\$ 6,137	\$ 192	\$ 99,193	\$ 36,409	37%	81%	22%	77%	\$58	\$108	\$2	\$110			
201003	558	617	\$ 91,989	\$ 66,505	\$ 6,031	\$ 1,129	\$ 98,020	\$ 67,635	69%	78%	21%	75%	\$110	\$106	\$2	\$108			
201004	533	593	\$ 90,290	\$ 74,709	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,904	79%	79%	21%	75%	\$128	\$108	\$2	\$111			
201005	535	601	\$ 92,441	\$ 53,748	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,025	56%	70%	22%	67%	\$92	\$97	\$2	\$99			
201006	530	597	\$ 93,097	\$ 44,493	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,557	46%	70%	22%	67%	\$76	\$100	\$2	\$102			
201007	515	576	\$ 92,571	\$ 81,017	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,442	84%	71%	22%	68%	\$143	\$103	\$2	\$105			
201008	500	559	\$ 92,027	\$ 79,980	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,690	85%	67%	24%	64%	\$148	\$98	\$2	\$101			
201009	495	562	\$ 90,567	\$ 84,909	\$ 5,576	\$ 906	\$ 96,142	\$ 85,816	89%	68%	23%	65%	\$153	\$102	\$2	\$104			
201010	458	523	\$ 88,862	\$ 49,540	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,749	54%	67%	21%	64%	\$97	\$102	\$2	\$104	-4.9%	10.0%	-4.7%
201011	435	494	\$ 85,431	\$ 207,420	\$ 5,131	\$ 2,837	\$ 90,561	\$ 210,257	232%	82%	24%	79%	\$426	\$127	\$2	\$130	19.6%	11.7%	19.5%
201012	410	470	\$ 84,740	\$ 66,179	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,870	77%	84%	25%	81%	\$147	\$133	\$2	\$136	25.1%	12.6%	24.9%
201101	404	458	\$ 81,094	\$ 92,521	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,476	112%	87%	31%	84%	\$211	\$140	\$3	\$143	27.2%	40.3%	27.5%
201102	380	436	\$ 80,067	\$ 42,802	\$ 4,711	\$ 3,380	\$ 84,778	\$ 46,182	54%	89%	36%	86%	\$106	\$146	\$4	\$149	35.0%	69.2%	35.7%
201103	366	424	\$ 77,930	\$ 44,893	\$ 4,563	\$ 4,311	\$ 82,494	\$ 49,204	60%	88%	42%	85%	\$116	\$147	\$4	\$151	38.5%	114.3%	39.9%
201104	357	415	\$ 75,609	\$ 39,166	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,570	54%	86%	48%	84%	\$105	\$145	\$5	\$150	33.7%	139.0%	35.6%
201105	337	388	\$ 71,167	\$ 45,203	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,891	62%	87%	50%	85%	\$121	\$149	\$5	\$154	53.3%	149.0%	55.3%
201106	305	353	\$ 67,512	\$ 93,093	\$ 4,240	\$ 1,529	\$ 71,752	\$ 94,622	132%	94%	52%	91%	\$268	\$164	\$5	\$169	64.0%	158.7%	65.9%
201107	292	338	\$ 62,450	\$ 62,529	\$ 4,030	\$ 1,485	\$ 66,480	\$ 64,013	96%	95%	54%	92%	\$189	\$168	\$6	\$173	62.4%	172.7%	64.6%
201108	281	329	\$ 59,503	\$ 108,075	\$ 3,960	\$ 1,149	\$ 63,462	\$ 109,224	172%	101%	52%	98%	\$332	\$180	\$6	\$186	83.2%	145.6%	84.6%
201109	265	307	\$ 56,095	\$ 41,630	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,655	76%	100%	60%	98%	\$149	\$181	\$7	\$188	77.7%	196.3%	80.3%
201110	259	301	\$ 55,119	\$ 41,161	\$ 3,945	\$ 927	\$ 59,064	\$ 42,088	71%	103%	61%	101%	\$140	\$188	\$7	\$195	84.4%	227.4%	87.3%
201111	254	296	\$ 53,574	\$ 41,138	\$ 3,829	\$ 3,593	\$ 57,403	\$ 44,731	78%	87%	64%	86%	\$151	\$159	\$7	\$166	24.8%	212.1%	28.2%
201112	240	282	\$ 52,537	\$ 34,461	\$ 3,968	\$ 4,120	\$ 56,505	\$ 38,582	68%	87%	68%	86%	\$137	\$159	\$8	\$167	19.0%	224.5%	22.7%
201201	235	277	\$ 50,483	\$ 55,462	\$ 3,878	\$ 3,193	\$ 54,361	\$ 58,654	108%	85%	68%	84%	\$212	\$157	\$8	\$165	11.6%	164.3%	14.9%
201202	224	260	\$ 48,708	\$ 69,547	\$ 3,821	\$ 9,026	\$ 52,529	\$ 78,574	150%	93%	81%	92%	\$302	\$170	\$10	\$180	17.1%	171.1%	20.9%
201203	219	251	\$ 47,233	\$ 39,367	\$ 3,759	\$ 7,390	\$ 50,992	\$ 46,757	92%	96%	88%	95%	\$186	\$177	\$11	\$188	20.6%	161.5%	24.6%
201204	212	248	\$ 45,900	\$ 63,208	\$ 3,645	\$ 8,349	\$ 49,545	\$ 71,558	144%	104%	98%	103%	\$289	\$191	\$13	\$204	32.0%	159.5%	36.2%
201205	204	240	\$ 44,284	\$ 86,048	\$ 3,504	\$ 8,508	\$ 47,788	\$ 94,556	198%	114%	115%	114%	\$394	\$211	\$15	\$227	42.0%	195.4%	47.2%
201206	202	238	\$ 43,936	\$ 72,078	\$ 3,387	\$ 1,672	\$ 47,323	\$ 73,749	156%	115%	117%	115%	\$310	\$212	\$16	\$228	29.6%	189.2%	34.8%
201207	196	232	\$ 43,758	\$ 31,778	\$ 3,353	\$ 843	\$ 47,111	\$ 32,621	69%	114%	118%	114%	\$141	\$210	\$16	\$226	25.2%	182.1%	30.4%
201208	191	226	\$ 43,336	\$ 29,613	\$ 3,278	\$ 782	\$ 46,614	\$ 30,395	65%	104%	119%	105%	\$134	\$192	\$17	\$208	6.3%	191.6%	11.9%
201209	186	221	\$ 42,765	\$ 58,987	\$ 3,208	\$ 1,070	\$ 45,973	\$ 60,057	131%	109%	114%	109%	\$272	\$203	\$16	\$219	12.0%	143.3%	16.7%
201210	180	215	\$ 41,756	\$ 44,862	\$ 3,090	\$ 9,270	\$ 44,846	\$ 54,132	121%	112%	135%	114%	\$252	\$210	\$19	\$229	11.8%	181.8%	17.8%
201211	174	209	\$ 40,811	\$ 47,358	\$ 2,975	\$ 7,833	\$ 43,786	\$ 55,191	126%	116%	148%	118%	\$264	\$218	\$21	\$240	37.2%	191.7%	44.0%
201212	171	201	\$ 41,039	\$ 10,950	\$ 2,964	\$ 9,914	\$ 44,003	\$ 20,864	47%	114%	166%	118%	\$104	\$216	\$24	\$240	36.2%	201.4%	44.2%
Experience Period	2,622	3,072	\$ 571,633	\$ 622,850	\$ 43,575	\$ 49,472	\$ 615,208	\$ 672,322	0%	109%	114%	109%	\$219	\$203	\$16	\$219	12.0%	143.3%	16.7%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-HSA
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Current Rate Level				04/2013		=(e)/(f)							Monthly Loss Ratio			Monthly Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Total	Rolling-12 Loss Ratio			Total	Rolling-12 Incurred PMPM			Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total		
200810	240	307	\$ 26,229	\$ 9,757	\$ -	\$ 320	\$ 26,229	\$ 10,077	38%			\$33									
200811	240	304	\$ 26,004	\$ 9,524	\$ -	\$ 9,756	\$ 26,004	\$ 19,280	74%			\$63									
200812	243	312	\$ 25,840	\$ 68,223	\$ -	\$ 1,052	\$ 25,840	\$ 69,275	268%			\$222									
200901	243	303	\$ 27,098	\$ 18,489	\$ -	\$ 505	\$ 27,098	\$ 18,994	70%			\$63									
200902	271	345	\$ 29,747	\$ 78,619	\$ -	\$ 8,638	\$ 29,747	\$ 87,257	293%			\$253									
200903	298	382	\$ 32,082	\$ 53,310	\$ -	\$ 1,003	\$ 32,082	\$ 54,312	169%			\$142									
200904	327	429	\$ 33,937	\$ 69,046	\$ -	\$ 9,976	\$ 33,937	\$ 79,022	233%			\$184									
200905	358	462	\$ 36,372	\$ 31,004	\$ -	\$ 868	\$ 36,372	\$ 31,872	88%			\$69									
200906	414	541	\$ 41,958	\$ 49,603	\$ -	\$ 1,826	\$ 41,958	\$ 51,429	123%			\$95									
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%			\$134									
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%			\$62									
200909	424	520	\$ 48,764	\$ 36,450	\$ -	\$ 2,376	\$ 48,764	\$ 38,826	80%	122%	135%	\$75	\$103	\$10	\$114						
200910	477	591	\$ 54,848	\$ 30,409	\$ -	\$ 2,852	\$ 54,848	\$ 33,261	61%	119%	131%	\$56	\$102	\$10	\$112						
200911	472	590	\$ 56,996	\$ 32,067	\$ -	\$ 6,640	\$ 56,996	\$ 38,707	68%	116%	127%	\$66	\$100	\$9	\$110						
200912	471	591	\$ 59,325	\$ 48,266	\$ -	\$ 10,354	\$ 59,325	\$ 58,620	99%	105%	116%	\$99	\$92	\$10	\$103						
201001	487	617	\$ 62,117	\$ 42,183	\$ -	\$ 2,218	\$ 62,117	\$ 44,401	71%	102%	114%	\$72	\$91	\$10	\$101						
201002	505	648	\$ 63,825	\$ 62,988	\$ -	\$ 5,590	\$ 63,825	\$ 68,578	107%	94%	104%	\$106	\$85	\$9	\$94						
201003	531	677	\$ 66,929	\$ 52,599	\$ -	\$ 6,437	\$ 66,929	\$ 59,036	88%	88%	99%	\$87	\$81	\$10	\$90						
201004	540	694	\$ 69,365	\$ 78,046	\$ -	\$ 6,798	\$ 69,365	\$ 84,844	122%	85%	94%	\$122	\$79	\$9	\$88						
201005	538	691	\$ 70,798	\$ 37,785	\$ -	\$ 9,027	\$ 70,798	\$ 46,812	66%	82%	92%	\$68	\$77	\$10	\$87						
201006	552	706	\$ 72,904	\$ 38,924	\$ -	\$ 4,684	\$ 72,904	\$ 43,607	60%	77%	87%	\$62	\$74	\$10	\$84						
201007	562	712	\$ 76,522	\$ 57,007	\$ -	\$ 5,298	\$ 76,522	\$ 62,305	81%	73%	82%	\$88	\$72	\$9	\$81						
201008	563	730	\$ 78,990	\$ 25,085	\$ -	\$ 8,012	\$ 78,990	\$ 33,097	42%	69%	78%	\$45	\$70	\$9	\$79						
201009	572	732	\$ 80,482	\$ 45,597	\$ -	\$ 3,369	\$ 80,482	\$ 48,966	61%	68%	77%	\$67	\$69	\$9	\$78						
201010	524	672	\$ 78,306	\$ 79,824	\$ -	\$ 4,970	\$ 78,306	\$ 84,794	108%	72%	81%	\$126	\$74	\$9	\$84	-33.1%	-14.2%	-31.4%			
201011	508	650	\$ 76,821	\$ 30,327	\$ -	\$ 8,204	\$ 76,821	\$ 38,531	50%	70%	79%	\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%			
201012	497	635	\$ 74,943	\$ 20,507	\$ -	\$ 8,817	\$ 74,943	\$ 29,324	39%	65%	74%	\$46	\$70	\$9	\$79	-24.1%	-13.5%	-23.1%			
201101	473	603	\$ 71,575	\$ 15,201	\$ -	\$ 761	\$ 71,575	\$ 15,962	22%	62%	70%	\$26	\$67	\$9	\$76	-26.9%	-12.9%	-25.5%			
201102	445	561	\$ 69,746	\$ 29,732	\$ -	\$ 5,187	\$ 69,746	\$ 34,919	50%	58%	66%	\$62	\$63	\$9	\$72	-25.1%	-3.4%	-23.0%			
201103	434	548	\$ 68,302	\$ 26,705	\$ -	\$ 6,823	\$ 68,302	\$ 33,528	49%	55%	63%	\$61	\$61	\$9	\$70	-24.4%	-5.5%	-22.4%			
201104	412	529	\$ 65,861	\$ 11,939	\$ -	\$ 6,220	\$ 65,861	\$ 18,159	28%	47%	55%	\$34	\$54	\$9	\$63	-31.8%	4.7%	-28.2%			
201105	396	513	\$ 63,842	\$ 10,814	\$ -	\$ 4,127	\$ 63,842	\$ 14,941	23%	45%	52%	\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%			
201106	365	473	\$ 59,722	\$ 80,792	\$ -	\$ 8,716	\$ 59,722	\$ 89,508	150%	50%	58%	\$189	\$59	\$10	\$69	-20.7%	-2.2%	-18.5%			
201107	328	422	\$ 55,216	\$ 58,367	\$ -	\$ 6,083	\$ 55,216	\$ 64,451	117%	52%	60%	\$153	\$62	\$10	\$72	-14.8%	16.8%	-11.4%			
201108	309	402	\$ 52,347	\$ 29,801	\$ -	\$ 5,458	\$ 52,347	\$ 35,258	67%	54%	62%	\$88	\$65	\$10	\$75	-6.5%	12.7%	-4.3%			
201109	283	371	\$ 47,342	\$ 17,120	\$ -	\$ 3,125	\$ 47,342	\$ 20,246	43%	52%	61%	\$55	\$64	\$11	\$75	-6.7%	20.2%	-3.6%			
201110	279	363	\$ 46,826	\$ 10,252	\$ -	\$ 5,086	\$ 46,826	\$ 15,338	33%	45%	55%	\$42	\$56	\$11	\$68	-24.5%	24.1%	-19.2%			
201111	270	351	\$ 44,714	\$ 9,925	\$ -	\$ 13,947	\$ 44,714	\$ 19,871	44%	44%	54%	\$57	\$55	\$13	\$68	-25.5%	39.6%	-18.2%			
201112	256	336	\$ 44,288	\$ 32,940	\$ -	\$ 8,308	\$ 44,288	\$ 41,248	93%	48%	58%	\$123	\$60	\$13	\$74	-13.9%	50.0%	-6.6%			
201201	253	333	\$ 43,420	\$ 4,357	\$ -	\$ 1,041	\$ 43,420	\$ 5,398	12%	48%	59%	\$16	\$61	\$14	\$76	-8.2%	61.4%	-0.1%			
201202	247	322	\$ 42,351	\$ 3,255	\$ -	\$ 4,671	\$ 42,351	\$ 7,926	19%	46%	58%	\$25	\$59	\$15	\$74	-7.0%	67.1%	2.1%			
201203	238	310	\$ 41,663	\$ 11,527	\$ -	\$ 7,120	\$ 41,663	\$ 18,647	45%	46%	58%	\$60	\$59	\$16	\$74	-4.0%	72.5%	5.9%			
201204	237	309	\$ 40,549	\$ 9,520	\$ -	\$ 6,759	\$ 40,549	\$ 16,279	40%	47%	60%	\$53	\$61	\$17	\$77	13.1%	79.9%	22.9%			
201205	231	299	\$ 39,578	\$ 14,883	\$ -	\$ 2,914	\$ 39,578	\$ 17,797	45%	50%	63%	\$60	\$65	\$17	\$82	25.9%	94.9%	35.9%			
201206	226	293	\$ 38,907	\$ 27,433	\$ -	\$ 7,576	\$ 38,907	\$ 35,009	90%	42%	55%	\$119	\$55	\$18	\$72	-7.0%	83.0%	5.6%			
201207	217	285	\$ 38,629	\$ 12,919	\$ -	\$ 6,002	\$ 38,629	\$ 18,921	49%	35%	48%	\$66	\$45	\$18	\$63	-26.4%	79.7%	-11.5%			
201208	217	285	\$ 38,050	\$ 6,070	\$ -	\$ 6,391	\$ 38,050	\$ 12,460	33%	31%	45%	\$44	\$40	\$19	\$59	-37.9%	85.4%	-21.2%			
201209	210	279	\$ 37,155	\$ 18,677	\$ -	\$ 8,252	\$ 37,155	\$ 26,929	72%	32%	48%	\$97	\$42	\$21	\$63	-35.0%	93.1%	-16.7%			
201210	208	278	\$ 36,480	\$ 8,188	\$ -	\$ 6,884	\$ 36,480	\$ 15,072	41%	32%	48%	\$54	\$42	\$22	\$64	-24.8%	92.0%	-5.3%			
201211	200	267	\$ 35,355	\$ 11,673	\$ -	\$ 10,608	\$ 35,355	\$ 22,281	63%	34%	50%	\$83	\$45	\$21	\$66	-18.3%	65.2%	-2.5%			
201212	193	261	\$ 34,796	\$ 21,482	\$ -	\$ 6,830	\$ 34,796	\$ 28,312	81%	32%	48%	\$108	\$43	\$21	\$64	-29.3%	58.0%	-13.3%			
Experience Period	2,881	3,765	\$ 496,130	\$ 157,756	\$ -	\$ 78,069	\$ 496,130	\$ 235,825	0%	32%	48%	\$63	\$42	\$21	\$63	-35.0%	93.1%	-16.7%			

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 07/2013
 Experience Period : Incurred 10/2011 - 09/2012 & Paid Through 12/2012
 Rating Period : Incurred 07/2013 - 09/2014
 HMO-UW-Std
 Corridor

(a)		(b)	(c)		(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
Current Rate Level			04/2013		= (e)/(f)								Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Monthly Incurred PMPM	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total				Total										
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201104	12	13	\$ 2,429	\$ 204	\$ 488	\$ -	\$ 2,917	\$ 204	7%	8%	0%	7%	\$16	\$16	\$0	\$16							
201105	24	28	\$ 5,013	\$ 1,506	\$ 1,018	\$ -	\$ 6,031	\$ 1,506	25%	23%	0%	19%	\$54	\$42	\$0	\$42							
201106	26	30	\$ 5,028	\$ 2,494	\$ 1,056	\$ -	\$ 6,084	\$ 2,494	41%	34%	0%	28%	\$83	\$59	\$0	\$59							
201107	33	42	\$ 5,967	\$ 5,134	\$ 1,251	\$ -	\$ 7,218	\$ 5,134	71%	51%	0%	42%	\$122	\$83	\$0	\$83							
201108	50	59	\$ 8,481	\$ 25,580	\$ 1,872	\$ -	\$ 10,353	\$ 25,580	247%	130%	0%	107%	\$434	\$203	\$0	\$203							
201109	78	91	\$ 13,683	\$ 30,445	\$ 3,177	\$ -	\$ 16,860	\$ 30,445	181%	161%	0%	132%	\$335	\$249	\$0	\$249							
201110	76	89	\$ 13,313	\$ 26,967	\$ 3,067	\$ -	\$ 16,380	\$ 26,967	165%	171%	0%	140%	\$303	\$262	\$0	\$262							
201111	73	86	\$ 12,837	\$ 15,223	\$ 2,908	\$ -	\$ 15,745	\$ 15,223	97%	161%	0%	132%	\$177	\$246	\$0	\$246							
201112	70	83	\$ 12,179	\$ 26,816	\$ 2,796	\$ -	\$ 14,975	\$ 26,816	179%	170%	0%	139%	\$323	\$258	\$0	\$258							
201201	67	81	\$ 12,124	\$ 40,162	\$ 2,794	\$ -	\$ 14,919	\$ 40,162	269%	192%	0%	157%	\$496	\$290	\$0	\$290							
201202	66	78	\$ 12,074	\$ 22,358	\$ 2,785	\$ -	\$ 14,859	\$ 22,358	150%	191%	0%	156%	\$287	\$290	\$0	\$290							
201203	65	79	\$ 11,953	\$ 19,833	\$ 2,749	\$ -	\$ 14,702	\$ 19,833	135%	188%	0%	154%	\$251	\$286	\$0	\$286							
201204	63	73	\$ 10,927	\$ 19,167	\$ 2,539	\$ -	\$ 13,466	\$ 19,167	142%	191%	0%	155%	\$263	\$288	\$0	\$288	#####			#####			
201205	62	74	\$ 10,635	\$ 8,319	\$ 2,525	\$ -	\$ 13,160	\$ 8,319	63%	188%	0%	153%	\$112	\$280	\$0	\$280	572.1%			572.1%			
201206	59	71	\$ 10,431	\$ 6,764	\$ 2,460	\$ -	\$ 12,891	\$ 6,764	52%	183%	0%	149%	\$95	\$272	\$0	\$272	360.0%			360.0%			
201207	55	64	\$ 9,774	\$ 8,943	\$ 2,297	\$ 769	\$ 12,071	\$ 9,712	80%	181%	2%	148%	\$152	\$270	\$1	\$271	226.8%			227.8%			
201208	51	58	\$ 8,672	\$ 35,075	\$ 1,944	\$ 296	\$ 10,616	\$ 35,371	333%	188%	3%	153%	\$610	\$281	\$1	\$282	38.2%			38.8%			
201209	48	55	\$ 8,758	\$ 8,257	\$ 1,885	\$ 435	\$ 10,643	\$ 8,692	82%	178%	5%	146%	\$158	\$267	\$2	\$269	7.4%			8.1%			
201210	46	53	\$ 8,258	\$ 26,221	\$ 1,798	\$ 251	\$ 10,056	\$ 26,471	263%	184%	6%	151%	\$499	\$277	\$2	\$279	5.7%			6.5%			
201211	41	48	\$ 7,244	\$ 4,994	\$ 1,569	\$ 221	\$ 8,813	\$ 5,215	59%	184%	7%	151%	\$109	\$278	\$2	\$280	13.1%			14.1%			
201212	39	46	\$ 7,098	\$ 1,739	\$ 1,536	\$ 211	\$ 8,634	\$ 1,950	23%	171%	8%	141%	\$42	\$259	\$3	\$262	0.3%			1.4%			
Experience Period	755	891	\$ 133,677	\$ 237,883	\$ 30,749	\$ 1,500	\$ 164,426	\$ 239,383	0%	178%	5%	146%	\$269	\$267	\$2	\$269	7.4%			8.1%			

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 HMO-UW-Svr
 Corridor

(a)		(b)	(c)		(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
Current Rate Level			04/2013		= (e)/(f)								Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Med	Rx	Total	Monthly Incurred PMPM	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total	
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total				Total										
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -															
201104	6	7	\$ 1,304	\$ 2,303	\$ 90	\$ -	\$ 1,394	\$ 2,303	165%	177%	0%	165%	\$329	\$329	\$0	\$329							
201105	18	23	\$ 3,580	\$ 1,998	\$ 270	\$ -	\$ 3,850	\$ 1,998	52%	88%	0%	82%	\$87	\$143	\$0	\$143							
201106	31	38	\$ 5,615	\$ 4,735	\$ 458	\$ -	\$ 6,073	\$ 4,735	78%	86%	0%	80%	\$125	\$133	\$0	\$133							
201107	37	46	\$ 7,360	\$ 13,674	\$ 596	\$ -	\$ 7,956	\$ 13,674	172%	127%	0%	118%	\$297	\$199	\$0	\$199							
201108	37	46	\$ 7,227	\$ 26,763	\$ 586	\$ -	\$ 7,813	\$ 26,763	343%	197%	0%	183%	\$582	\$309	\$0	\$309							
201109	42	54	\$ 8,181	\$ 4,264	\$ 659	\$ -	\$ 8,840	\$ 4,264	48%	162%	0%	150%	\$79	\$251	\$0	\$251							
201110	37	46	\$ 7,819	\$ 2,611	\$ 640	\$ -	\$ 8,459	\$ 2,611	31%	137%	0%	127%	\$57	\$217	\$0	\$217							
201111	38	50	\$ 7,387	\$ 16,177	\$ 603	\$ -	\$ 7,991	\$ 16,177	202%	150%	0%	138%	\$324	\$234	\$0	\$234							
201112	34	46	\$ 6,955	\$ 3,239	\$ 553	\$ -	\$ 7,508	\$ 3,239	43%	137%	0%	127%	\$70	\$213	\$0	\$213							
201201	34	44	\$ 6,955	\$ 28,368	\$ 565	\$ -	\$ 7,520	\$ 28,368	377%	167%	0%	154%	\$645	\$260	\$0	\$260							
201202	35	48	\$ 6,798	\$ 3,644	\$ 553	\$ -	\$ 7,351	\$ 3,644	50%	156%	0%	144%	\$76	\$241	\$0	\$241							
201203	31	42	\$ 5,981	\$ 2,557	\$ 505	\$ -	\$ 6,486	\$ 2,557	39%	147%	0%	136%	\$61	\$225	\$0	\$225							
201204	30	41	\$ 5,827	\$ 13,456	\$ 489	\$ -	\$ 6,316	\$ 13,456	213%	152%	0%	141%	\$328	\$232	\$0	\$232	-29.5%					-29.5%	
201205	29	40	\$ 5,477	\$ 1,897	\$ 455	\$ -	\$ 5,932	\$ 1,897	32%	149%	0%	138%	\$47	\$224	\$0	\$224	56.5%					56.5%	
201206	25	33	\$ 5,338	\$ 591	\$ 419	\$ -	\$ 5,757	\$ 591	10%	144%	0%	133%	\$18	\$219	\$0	\$219	64.6%					64.6%	
201207	25	36	\$ 5,501	\$ 404	\$ 418	\$ 1,353	\$ 5,919	\$ 1,757	30%	131%	21%	123%	\$49	\$198	\$3	\$200	-0.8%					0.5%	
201208	25	36	\$ 5,543	\$ 5,563	\$ 418	\$ 773	\$ 5,961	\$ 6,336	106%	106%	34%	101%	\$176	\$160	\$4	\$165	-48.1%					-46.8%	
201209	23	34	\$ 5,454	\$ 441	\$ 396	\$ 434	\$ 5,850	\$ 876	15%	105%	43%	101%	\$26	\$159	\$5	\$164	-36.6%					-34.6%	
201210	24	35	\$ 5,454	\$ 1,556	\$ 396	\$ 352	\$ 5,850	\$ 1,908	33%	107%	50%	103%	\$55	\$161	\$6	\$167	-25.9%					-23.1%	
201211	23	34	\$ 5,293	\$ 950	\$ 384	\$ 828	\$ 5,677	\$ 1,778	31%	89%	67%	87%	\$52	\$134	\$8	\$142	-42.9%					-39.5%	
201212	22	33	\$ 5,293	\$ 832	\$ 384	\$ 968	\$ 5,677	\$ 1,800	32%	87%	87%	87%	\$55	\$132	\$10	\$142	-37.9%					-33.1%	
Experience Period	366	496	\$ 75,035	\$ 78,949	\$ 6,015	\$ 2,560	\$ 81,050	\$ 81,509	0%	105%	43%	101%	\$164	\$159	\$5	\$164	-36.6%					-34.6%	

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 HMO-UW-HSA
 Corridor

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				04/2013		=(e)/(f)						Monthly Incurred PMPM			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Total	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total		
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ 1,678	\$ 113	7%	7%	7%	\$8	\$8	\$0	\$8						
201105	24	27	\$ 3,218	\$ 30,202	\$ -	\$ -	\$ 3,218	\$ 30,202	939%	619%	619%	\$1,119	\$722	\$0	\$722						
201106	38	43	\$ 5,114	\$ 707	\$ -	\$ -	\$ 5,114	\$ 707	14%	310%	310%	\$16	\$365	\$0	\$365						
201107	56	71	\$ 6,713	\$ 7,156	\$ -	\$ -	\$ 6,713	\$ 7,156	107%	228%	228%	\$101	\$245	\$0	\$245						
201108	63	81	\$ 7,026	\$ 3,748	\$ -	\$ -	\$ 7,026	\$ 3,748	53%	177%	177%	\$46	\$177	\$0	\$177						
201109	74	92	\$ 10,162	\$ 4,176	\$ -	\$ 74	\$ 10,162	\$ 4,250	42%	136%	136%	\$46	\$140	\$0	\$140						
201110	73	91	\$ 10,092	\$ 15,656	\$ -	\$ 216	\$ 10,092	\$ 15,872	157%	140%	141%	\$174	\$147	\$1	\$148						
201111	69	87	\$ 7,623	\$ 12,759	\$ -	\$ 262	\$ 7,623	\$ 13,021	171%	144%	145%	\$150	\$147	\$1	\$148						
201112	66	82	\$ 7,290	\$ 22,575	\$ -	\$ -	\$ 7,290	\$ 22,575	310%	165%	166%	\$275	\$165	\$1	\$166						
201201	61	77	\$ 6,946	\$ 20,708	\$ -	\$ -	\$ 6,946	\$ 20,708	298%	179%	180%	\$269	\$177	\$1	\$178						
201202	58	75	\$ 6,759	\$ 1,275	\$ -	\$ -	\$ 6,759	\$ 1,275	19%	164%	165%	\$17	\$161	\$1	\$161						
201203	58	75	\$ 6,759	\$ 1,571	\$ -	\$ -	\$ 6,759	\$ 1,571	23%	152%	153%	\$21	\$148	\$1	\$149						
201204	56	72	\$ 6,624	\$ 9,178	\$ -	\$ -	\$ 6,624	\$ 9,178	139%	154%	154%	\$127	\$149	\$1	\$149	#####			#####		
201205	56	72	\$ 6,594	\$ 3,440	\$ -	\$ -	\$ 6,594	\$ 3,440	52%	117%	118%	\$48	\$112	\$1	\$113	-84.5%			-84.4%		
201206	56	72	\$ 6,573	\$ 4,500	\$ -	\$ -	\$ 6,573	\$ 4,500	68%	120%	120%	\$62	\$113	\$1	\$113	-69.1%			-69.0%		
201207	53	69	\$ 6,448	\$ 35,754	\$ -	\$ 3,598	\$ 6,448	\$ 39,352	610%	152%	157%	\$570	\$143	\$4	\$148	-41.5%			-39.7%		
201208	51	69	\$ 6,426	\$ 85,445	\$ -	\$ 2,414	\$ 6,426	\$ 87,860	1367%	246%	253%	\$1,273	\$233	\$7	\$240	31.5%			35.5%		
201209	49	67	\$ 5,973	\$ 4,631	\$ -	\$ 424	\$ 5,973	\$ 5,055	85%	259%	267%	\$75	\$240	\$8	\$247	70.9%	3304.9%		76.1%		
201210	49	67	\$ 5,973	\$ 2,675	\$ -	\$ 2,044	\$ 5,973	\$ 4,719	79%	256%	267%	\$70	\$231	\$10	\$241	57.3%	1332.5%		63.3%		
201211	47	64	\$ 5,908	\$ 7,680	\$ -	\$ 765	\$ 5,908	\$ 8,445	143%	255%	267%	\$132	\$232	\$11	\$242	57.6%	887.1%		63.7%		
201212	47	64	\$ 5,908	\$ 1,835	\$ -	\$ 3,359	\$ 5,908	\$ 5,194	88%	232%	249%	\$81	\$212	\$15	\$227	28.6%	1496.6%		36.9%		
Experience Period	706	908	\$ 84,107	\$ 217,492	\$ -	\$ 6,914	\$ 84,107	\$ 224,406	0%	259%	267%	\$247	\$240	\$8	\$247	70.9%	3304.9%		76.1%		