

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 Grandfathered & Corridor
Project Name/Number: 1891_DC HMO UW GF & Corridor/1891

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -5.900%
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.	Decrease	-7.800%	-7.800%	\$-314,362	973	\$4,030,338	-7.800%	-8.300%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	941				354			
Policy Holders:	705				268			

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.
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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: 18,241
 Benefit Change: Decrease
 Percent Change Requested: Min: -8.3 Max: -7.6 Avg: -7.8

PRIOR RATE:

Total Earned Premium: 4,030,338.00
 Total Incurred Claims: 3,349,696.00
 Annual \$: Min: 127.87 Max: 271.40 Avg: 220.95

REQUESTED RATE:

Projected Earned Premium: 3,715,975.00
 Projected Incurred Claims: 4,113,117.00
 Annual \$: Min: 117.26 Max: 250.68 Avg: 203.72

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 Grandfathered & Corridor

Project Name/Number: 1891_DC HMO UW GF & Corridor/1891

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.11.2013	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	Revised	Previous State Filing Number: CFAP-128659637 or 1820 Percent Rate Change Request:	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.11.2013.pdf,

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

District of Columbia

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

Rate Filing # 1891

Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN 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 4/1/2013

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 4/1/2013

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 **\$237.50**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$97	\$190	\$195	\$260
18-20	\$143	\$278	\$285	\$380
21	\$145	\$283	\$290	\$387
22	\$147	\$287	\$295	\$393
23	\$152	\$296	\$304	\$406
24	\$154	\$301	\$309	\$412
25	\$157	\$306	\$314	\$419
26	\$162	\$315	\$323	\$431
27	\$164	\$320	\$328	\$438
28	\$166	\$324	\$333	\$444
29	\$171	\$333	\$342	\$457
30	\$173	\$338	\$347	\$463
31	\$178	\$347	\$356	\$476
32	\$181	\$352	\$361	\$482
33	\$185	\$361	\$371	\$495
34	\$188	\$366	\$375	\$501
35	\$192	\$375	\$385	\$514
36	\$195	\$380	\$390	\$520
37	\$200	\$389	\$399	\$533
38	\$204	\$398	\$409	\$545
39	\$207	\$403	\$413	\$552
40	\$211	\$412	\$423	\$564
41	\$221	\$431	\$442	\$590
42	\$233	\$454	\$466	\$621
43	\$242	\$472	\$485	\$647
44	\$254	\$496	\$508	\$679
45	\$266	\$519	\$532	\$710
46	\$278	\$542	\$556	\$742
47	\$290	\$565	\$580	\$774
48	\$304	\$593	\$608	\$812
49	\$318	\$621	\$637	\$850
50	\$333	\$648	\$665	\$888
51	\$347	\$676	\$694	\$926
52	\$363	\$709	\$727	\$970
53	\$380	\$741	\$760	\$1,015
54	\$397	\$773	\$793	\$1,059
55	\$416	\$810	\$831	\$1,110
56	\$435	\$848	\$869	\$1,160
57	\$456	\$889	\$912	\$1,218
58	\$475	\$926	\$950	\$1,268
59	\$499	\$973	\$998	\$1,332
60	\$520	\$1,014	\$1,040	\$1,389
61	\$544	\$1,061	\$1,088	\$1,452
62	\$570	\$1,112	\$1,140	\$1,522
63	\$596	\$1,162	\$1,192	\$1,592
64	\$622	\$1,213	\$1,245	\$1,661
65	\$651	\$1,269	\$1,302	\$1,738
65+	\$682	\$1,329	\$1,363	\$1,820

* 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 4/1/2013

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 **\$213.61**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	
21	\$130	\$254	\$261	\$348	
22	\$132	\$258	\$265	\$354	
23	\$137	\$267	\$273	\$365	
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,072	\$1,432	
64	\$560	\$1,091	\$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,195	\$1,226	\$1,637	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$205.68**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$95	-	-	-
6-17	\$84	\$164	\$169	\$225
18-20	\$123	\$241	\$247	\$329
21	\$125	\$245	\$251	\$335
22	\$128	\$249	\$255	\$340
23	\$132	\$257	\$263	\$351
24	\$134	\$261	\$267	\$357
25	\$136	\$265	\$271	\$362
26	\$140	\$273	\$280	\$373
27	\$142	\$277	\$284	\$379
28	\$144	\$281	\$288	\$384
29	\$148	\$289	\$296	\$395
30	\$150	\$293	\$300	\$401
31	\$154	\$301	\$309	\$412
32	\$156	\$305	\$313	\$417
33	\$160	\$313	\$321	\$428
34	\$162	\$317	\$325	\$434
35	\$167	\$325	\$333	\$445
36	\$169	\$329	\$337	\$450
37	\$173	\$337	\$346	\$461
38	\$177	\$345	\$354	\$472
39	\$179	\$349	\$358	\$478
40	\$183	\$357	\$366	\$489
41	\$191	\$373	\$383	\$511
42	\$202	\$393	\$403	\$538
43	\$210	\$409	\$420	\$560
44	\$220	\$429	\$440	\$588
45	\$230	\$449	\$461	\$615
46	\$241	\$469	\$481	\$643
47	\$251	\$489	\$502	\$670
48	\$263	\$513	\$527	\$703
49	\$276	\$537	\$551	\$736
50	\$288	\$562	\$576	\$769
51	\$300	\$586	\$601	\$802
52	\$315	\$614	\$629	\$840
53	\$329	\$642	\$658	\$879
54	\$343	\$670	\$687	\$917
55	\$360	\$702	\$720	\$961
56	\$376	\$734	\$753	\$1,005
57	\$395	\$770	\$790	\$1,054
58	\$411	\$802	\$823	\$1,098
59	\$432	\$842	\$864	\$1,153
60	\$450	\$878	\$901	\$1,203
61	\$471	\$918	\$942	\$1,258
62	\$494	\$963	\$987	\$1,318
63	\$516	\$1,007	\$1,033	\$1,378
64	\$539	\$1,051	\$1,078	\$1,439
65	\$564	\$1,099	\$1,127	\$1,505
>65	\$590	\$1,151	\$1,181	\$1,576

**
 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 4/1/2013

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. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

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 **\$77.07**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$35	-	-	-
6-17	\$32	\$62	\$63	\$84
18-20	\$45	\$87	\$89	\$119
21	\$45	\$89	\$91	\$121
22	\$46	\$90	\$92	\$123
23	\$47	\$92	\$94	\$126
24	\$48	\$93	\$96	\$128
25	\$49	\$95	\$97	\$130
26	\$49	\$96	\$99	\$132
27	\$50	\$98	\$100	\$134
28	\$51	\$99	\$102	\$136
29	\$52	\$101	\$103	\$138
30	\$53	\$104	\$106	\$142
31	\$55	\$107	\$109	\$146
32	\$56	\$110	\$113	\$150
33	\$58	\$113	\$116	\$154
34	\$59	\$116	\$119	\$158
35	\$61	\$119	\$122	\$163
36	\$62	\$122	\$125	\$167
37	\$64	\$125	\$128	\$171
38	\$66	\$128	\$131	\$175
39	\$67	\$131	\$134	\$179
40	\$69	\$134	\$137	\$183
41	\$72	\$140	\$143	\$191
42	\$76	\$147	\$151	\$202
43	\$79	\$153	\$157	\$210
44	\$82	\$161	\$165	\$220
45	\$86	\$168	\$173	\$230
46	\$90	\$176	\$180	\$241
47	\$94	\$183	\$188	\$251
48	\$99	\$192	\$197	\$263
49	\$103	\$201	\$207	\$276
50	\$108	\$210	\$216	\$288
51	\$113	\$219	\$225	\$300
52	\$118	\$230	\$236	\$315
53	\$123	\$240	\$247	\$329
54	\$129	\$251	\$257	\$344
55	\$135	\$263	\$270	\$360
56	\$141	\$275	\$282	\$377
57	\$148	\$289	\$296	\$395
58	\$154	\$301	\$308	\$412
59	\$162	\$316	\$324	\$432
60	\$169	\$329	\$338	\$451
61	\$176	\$344	\$353	\$471
62	\$185	\$361	\$370	\$494
63	\$193	\$377	\$387	\$517
64	\$202	\$394	\$404	\$539
65	\$211	\$412	\$422	\$564
65+	\$221	\$431	\$442	\$591

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)
Average Individual Premium	=	\$15.16

<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	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$25	\$33
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$15	\$29	\$30	\$40
43	\$15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

BSBS Code: RJ11

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

Effective 4/1/2013

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 **\$243.04**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$112	-	-	-
6-17	\$100	\$194	\$199	\$266
18-20	\$146	\$284	\$292	\$389
21	\$148	\$289	\$297	\$396
22	\$151	\$294	\$301	\$402
23	\$156	\$303	\$311	\$415
24	\$158	\$308	\$316	\$422
25	\$160	\$313	\$321	\$428
26	\$165	\$322	\$331	\$441
27	\$168	\$327	\$335	\$448
28	\$170	\$332	\$340	\$454
29	\$175	\$341	\$350	\$467
30	\$177	\$346	\$355	\$474
31	\$182	\$355	\$365	\$487
32	\$185	\$360	\$369	\$493
33	\$190	\$370	\$379	\$506
34	\$192	\$374	\$384	\$513
35	\$197	\$384	\$394	\$526
36	\$199	\$389	\$399	\$532
37	\$204	\$398	\$408	\$545
38	\$209	\$408	\$418	\$558
39	\$211	\$412	\$423	\$565
40	\$216	\$422	\$433	\$578
41	\$226	\$441	\$452	\$603
42	\$238	\$464	\$476	\$636
43	\$248	\$483	\$496	\$662
44	\$260	\$507	\$520	\$694
45	\$272	\$531	\$544	\$727
46	\$284	\$554	\$569	\$759
47	\$297	\$578	\$593	\$792
48	\$311	\$607	\$622	\$831
49	\$326	\$635	\$651	\$870
50	\$340	\$663	\$681	\$908
51	\$355	\$692	\$710	\$947
52	\$372	\$725	\$744	\$993
53	\$389	\$758	\$778	\$1,038
54	\$406	\$791	\$812	\$1,084
55	\$425	\$829	\$851	\$1,136
56	\$445	\$867	\$890	\$1,188
57	\$467	\$910	\$933	\$1,246
58	\$486	\$948	\$972	\$1,298
59	\$510	\$995	\$1,021	\$1,363
60	\$532	\$1,038	\$1,065	\$1,421
61	\$557	\$1,085	\$1,113	\$1,486
62	\$583	\$1,137	\$1,167	\$1,557
63	\$610	\$1,190	\$1,220	\$1,629
64	\$637	\$1,242	\$1,274	\$1,700
65	\$666	\$1,299	\$1,332	\$1,778
65+	\$698	\$1,360	\$1,395	\$1,862

* 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 4/1/2013

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 **\$225.27**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$104	-	-	-
6-17	\$92	\$180	\$185	\$247
18-20	\$135	\$264	\$270	\$361
21	\$137	\$268	\$275	\$367
22	\$140	\$272	\$279	\$373
23	\$144	\$281	\$288	\$385
24	\$146	\$286	\$293	\$391
25	\$149	\$290	\$297	\$397
26	\$153	\$299	\$306	\$409
27	\$155	\$303	\$311	\$415
28	\$158	\$307	\$315	\$421
29	\$162	\$316	\$324	\$433
30	\$164	\$321	\$329	\$439
31	\$169	\$329	\$338	\$451
32	\$171	\$334	\$342	\$457
33	\$176	\$343	\$351	\$469
34	\$178	\$347	\$356	\$475
35	\$182	\$356	\$365	\$487
36	\$185	\$360	\$369	\$493
37	\$189	\$369	\$378	\$505
38	\$194	\$378	\$387	\$517
39	\$196	\$382	\$392	\$523
40	\$200	\$391	\$401	\$535
41	\$210	\$409	\$419	\$559
42	\$221	\$430	\$442	\$589
43	\$230	\$448	\$460	\$614
44	\$241	\$470	\$482	\$644
45	\$252	\$492	\$505	\$674
46	\$264	\$514	\$527	\$704
47	\$275	\$536	\$550	\$734
48	\$288	\$562	\$577	\$770
49	\$302	\$589	\$604	\$806
50	\$315	\$615	\$631	\$842
51	\$329	\$641	\$658	\$878
52	\$345	\$672	\$689	\$920
53	\$360	\$703	\$721	\$962
54	\$376	\$734	\$752	\$1,004
55	\$394	\$769	\$788	\$1,053
56	\$412	\$804	\$824	\$1,101
57	\$433	\$843	\$865	\$1,155
58	\$451	\$879	\$901	\$1,203
59	\$473	\$922	\$946	\$1,263
60	\$493	\$962	\$987	\$1,317
61	\$516	\$1,006	\$1,032	\$1,377
62	\$541	\$1,054	\$1,081	\$1,444
63	\$565	\$1,103	\$1,131	\$1,510
64	\$590	\$1,151	\$1,180	\$1,576
65	\$617	\$1,204	\$1,234	\$1,648
65+	\$647	\$1,261	\$1,293	\$1,726

* 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 4/1/2013

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 **\$202.82**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$93	-	-	-	
6-17	\$83	\$162	\$166	\$222	
18-20	\$122	\$237	\$243	\$325	
21	\$124	\$241	\$247	\$330	
22	\$126	\$245	\$251	\$336	
23	\$130	\$253	\$260	\$347	
24	\$132	\$257	\$264	\$352	
25	\$134	\$261	\$268	\$357	
26	\$138	\$269	\$276	\$368	
27	\$140	\$273	\$280	\$374	
28	\$142	\$277	\$284	\$379	
29	\$146	\$285	\$292	\$390	
30	\$148	\$289	\$296	\$395	
31	\$152	\$297	\$304	\$406	
32	\$154	\$301	\$308	\$412	
33	\$158	\$308	\$316	\$422	
34	\$160	\$312	\$320	\$428	
35	\$164	\$320	\$329	\$439	
36	\$166	\$324	\$333	\$444	
37	\$170	\$332	\$341	\$455	
38	\$174	\$340	\$349	\$466	
39	\$176	\$344	\$353	\$471	
40	\$181	\$352	\$361	\$482	
41	\$189	\$368	\$377	\$504	
42	\$199	\$388	\$398	\$531	
43	\$207	\$403	\$414	\$552	
44	\$217	\$423	\$434	\$579	
45	\$227	\$443	\$454	\$607	
46	\$237	\$463	\$475	\$634	
47	\$247	\$483	\$495	\$661	
48	\$260	\$506	\$519	\$693	
49	\$272	\$530	\$544	\$726	
50	\$284	\$554	\$568	\$758	
51	\$296	\$577	\$592	\$791	
52	\$310	\$605	\$621	\$829	
53	\$325	\$633	\$649	\$866	
54	\$339	\$660	\$677	\$904	
55	\$355	\$692	\$710	\$948	
56	\$371	\$724	\$742	\$991	
57	\$389	\$759	\$779	\$1,040	
58	\$406	\$791	\$811	\$1,083	
59	\$426	\$831	\$852	\$1,137	
60	\$444	\$866	\$888	\$1,186	
61	\$464	\$906	\$929	\$1,240	
62	\$487	\$949	\$974	\$1,300	
63	\$509	\$993	\$1,018	\$1,359	
64	\$531	\$1,036	\$1,063	\$1,419	
65	\$556	\$1,084	\$1,111	\$1,484	
65+	\$582	\$1,135	\$1,164	\$1,554	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$196.67**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$90	-	-	-
6-17	\$81	\$157	\$161	\$215
18-20	\$118	\$230	\$236	\$315
21	\$120	\$234	\$240	\$320
22	\$122	\$238	\$244	\$326
23	\$126	\$245	\$252	\$336
24	\$128	\$249	\$256	\$341
25	\$130	\$253	\$260	\$347
26	\$134	\$261	\$267	\$357
27	\$136	\$265	\$271	\$362
28	\$138	\$268	\$275	\$368
29	\$142	\$276	\$283	\$378
30	\$144	\$280	\$287	\$383
31	\$148	\$288	\$295	\$394
32	\$149	\$291	\$299	\$399
33	\$153	\$299	\$307	\$410
34	\$155	\$303	\$311	\$415
35	\$159	\$311	\$319	\$425
36	\$161	\$314	\$323	\$431
37	\$165	\$322	\$330	\$441
38	\$169	\$330	\$338	\$452
39	\$171	\$334	\$342	\$457
40	\$175	\$341	\$350	\$467
41	\$183	\$357	\$366	\$488
42	\$193	\$376	\$385	\$515
43	\$201	\$391	\$401	\$536
44	\$210	\$410	\$421	\$562
45	\$220	\$430	\$441	\$588
46	\$230	\$449	\$460	\$614
47	\$240	\$468	\$480	\$641
48	\$252	\$491	\$503	\$672
49	\$264	\$514	\$527	\$704
50	\$275	\$537	\$551	\$735
51	\$287	\$560	\$574	\$767
52	\$301	\$587	\$602	\$803
53	\$315	\$614	\$629	\$840
54	\$328	\$640	\$657	\$877
55	\$344	\$671	\$688	\$919
56	\$360	\$702	\$720	\$961
57	\$378	\$736	\$755	\$1,008
58	\$393	\$767	\$787	\$1,050
59	\$413	\$805	\$826	\$1,103
60	\$431	\$840	\$861	\$1,150
61	\$450	\$878	\$901	\$1,202
62	\$472	\$920	\$944	\$1,260
63	\$494	\$963	\$987	\$1,318
64	\$515	\$1,005	\$1,031	\$1,376
65	\$539	\$1,051	\$1,078	\$1,439
>65	\$564	\$1,101	\$1,129	\$1,507

**
 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 4/1/2013

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 **\$122.81**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$56	-	-	-
6-17	\$50	\$98	\$101	\$134
18-20	\$71	\$139	\$142	\$190
21	\$72	\$141	\$145	\$193
22	\$74	\$144	\$147	\$197
23	\$75	\$146	\$150	\$200
24	\$76	\$148	\$152	\$203
25	\$77	\$151	\$155	\$207
26	\$79	\$153	\$157	\$210
27	\$80	\$156	\$160	\$213
28	\$81	\$158	\$162	\$216
29	\$82	\$160	\$165	\$220
30	\$85	\$165	\$169	\$226
31	\$87	\$170	\$174	\$233
32	\$90	\$175	\$179	\$239
33	\$92	\$180	\$184	\$246
34	\$95	\$184	\$189	\$252
35	\$97	\$189	\$194	\$259
36	\$99	\$194	\$199	\$266
37	\$102	\$199	\$204	\$272
38	\$104	\$204	\$209	\$279
39	\$107	\$208	\$214	\$285
40	\$109	\$213	\$219	\$292
41	\$114	\$223	\$228	\$305
42	\$120	\$235	\$241	\$321
43	\$125	\$244	\$251	\$334
44	\$131	\$256	\$263	\$351
45	\$138	\$268	\$275	\$367
46	\$144	\$280	\$287	\$384
47	\$150	\$292	\$300	\$400
48	\$157	\$307	\$314	\$420
49	\$165	\$321	\$329	\$439
50	\$172	\$335	\$344	\$459
51	\$179	\$350	\$359	\$479
52	\$188	\$366	\$376	\$502
53	\$196	\$383	\$393	\$525
54	\$205	\$400	\$410	\$548
55	\$215	\$419	\$430	\$574
56	\$225	\$438	\$449	\$600
57	\$236	\$460	\$472	\$630
58	\$246	\$479	\$491	\$656
59	\$258	\$503	\$516	\$689
60	\$269	\$524	\$538	\$718
61	\$281	\$548	\$562	\$751
62	\$295	\$575	\$589	\$787
63	\$308	\$601	\$617	\$823
64	\$322	\$627	\$644	\$859
65	\$336	\$656	\$673	\$898
65+	\$352	\$687	\$705	\$941

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 4/1/2013

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 **\$98.02**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$45	-	-	-
6-17	\$40	\$78	\$80	\$107
18-20	\$57	\$111	\$114	\$152
21	\$58	\$113	\$116	\$154
22	\$59	\$115	\$118	\$157
23	\$60	\$117	\$120	\$160
24	\$61	\$119	\$122	\$162
25	\$62	\$120	\$124	\$165
26	\$63	\$122	\$125	\$167
27	\$64	\$124	\$127	\$170
28	\$65	\$126	\$129	\$173
29	\$66	\$128	\$131	\$175
30	\$68	\$132	\$135	\$181
31	\$70	\$136	\$139	\$186
32	\$72	\$140	\$143	\$191
33	\$74	\$143	\$147	\$196
34	\$75	\$147	\$151	\$202
35	\$77	\$151	\$155	\$207
36	\$79	\$155	\$159	\$212
37	\$81	\$159	\$163	\$217
38	\$83	\$162	\$167	\$222
39	\$85	\$166	\$171	\$228
40	\$87	\$170	\$174	\$233
41	\$91	\$178	\$182	\$243
42	\$96	\$187	\$192	\$256
43	\$100	\$195	\$200	\$267
44	\$105	\$205	\$210	\$280
45	\$110	\$214	\$220	\$293
46	\$115	\$224	\$229	\$306
47	\$120	\$233	\$239	\$319
48	\$125	\$245	\$251	\$335
49	\$131	\$256	\$263	\$351
50	\$137	\$268	\$274	\$366
51	\$143	\$279	\$286	\$382
52	\$150	\$292	\$300	\$400
53	\$157	\$306	\$314	\$419
54	\$164	\$319	\$327	\$437
55	\$172	\$334	\$343	\$458
56	\$179	\$350	\$359	\$479
57	\$188	\$367	\$376	\$502
58	\$196	\$382	\$392	\$523
59	\$206	\$401	\$412	\$550
60	\$215	\$419	\$429	\$573
61	\$224	\$438	\$449	\$599
62	\$235	\$459	\$470	\$628
63	\$246	\$480	\$492	\$657
64	\$257	\$501	\$514	\$686
65	\$269	\$524	\$537	\$717
65+	\$281	\$549	\$563	\$751

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
 Average Individual Premium	=	\$14.49

<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

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 Grandfathered & Corridor
Project Name/Number: 1891_DC HMO UW GF & Corridor/1891

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1891_Cover Letter - 4.11.2013.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):	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum - Revised 4.11.2013.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-128958735

State Tracking #:

Company Tracking #:

1891

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 Grandfathered & Corridor
Project Name/Number: 1891_DC HMO UW GF & Corridor/1891

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 # 1891
District of Columbia
Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing 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 4/1/2013, and are for Grandfathered & Corridor HMO products only (no new business).
In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9%
A detailed summary of the benefit changes can be seen below.

Product	GF Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	-7.4%	n/a	-7.4%	-13.6%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-6.9%	n/a	-6.9%	9.2%
Total	-8.4%	0.0%	-7.6%	14.0%

Product	Corridor Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-15.2%	n/a	-15.2%	9.9%
UW HSA \$2700 Option	-15.2%	n/a	-15.2%	9.9%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-15.2%	n/a	-15.2%	9.9%
Total	-10.5%	0.0%	-9.7%	9.9%

Composite	-8.6%	0.0%	-7.8%	13.6%
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Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst BlueCross BlueShield, email=kenny.kan@carefirst.com, c=US
Date: 2013.04.11 14:23:57 -04'00'

Kenny Kan, ASA, MAAA
Senior Vice President and Chief Actuary

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

District of Columbia

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

Rate Filing # 1891
Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

I, Kenny Kan, 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 in the aggregate that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst
BlueCross BlueShiel,
email=kenny.kan@carefirst.com, c=US
Date: 2013.04.11 14:17:51 -04'00'

Kenny Kan, FSA, MAAA
Senior Vice President and Chief Actuary
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 # 1891
District of Columbia
Standard, Saver & 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 1820. Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

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

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013.

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so the Q2 renewals equal the Q1 already approved renewal of 20.8%.

Product	GF Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	-7.4%	n/a	-7.4%	-13.6%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-6.9%	n/a	-6.9%	9.2%
Total	-8.4%	0.0%	-7.6%	14.0%

Product	Corridor Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-15.2%	n/a	-15.2%	9.9%
UW HSA \$2700 Option	-15.2%	n/a	-15.2%	9.9%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-15.2%	n/a	-15.2%	9.9%
Total	-10.5%	0.0%	-9.7%	9.9%
Composite	-8.6%	0.0%	-7.8%	13.6%

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 (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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 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 1.5% 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 Efron 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 7/1/2011
 Incurred thru 6/30/2012
 Paid thru 8/31/2012
 Midpt 12/30/2011
 Rx Rebates -7.5%

Projection Period:
 Start 4/1/2013
 Thru 6/30/2013
 Spans Thru 5/31/2014
 Midpt 10/30/2013
 Trend Mos 22.0
 Current Rate Level 1/1/2013

TARGET LOSS RATIO = H.S.A. & HB Standard Saver **71.9%**
77.6%
78.0%
 Capitations Trend 1.6%
 Non-CDH Trend **12.5%**
 CDH Trend **8.0%**
 Medical Pooling Charge: 5.7%

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	Income	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:	
			Member	08/2012	08/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Claims +	Income		01/2013 Level	Current Rate	Derived	Income	Needed Income	Increase	Derived		
			Months				Catastrophic		Rebates	Income					Rebates						Over 01/2013				Over 04/2012		
																				Proposed	Proposed			Proposed	Proposed		
Medical Experience																											
Underwritten																											
Standard																											
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UW Total 15,852 846 1,132 100.0% \$2,648,382 \$27,939 (\$5,400) \$2,670,921 \$2,714,338 98.4% 12.0% 1.2308 1.0292 \$3,281,723 \$4,259,818 1.2047 \$3,269,882 100.4% 30.3%																											
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UW Total 11,741 629 847 74.3% \$188,008 \$0 (\$14,060) \$173,948 \$406,814 42.8% 12.5% 1.2410 1.0000 \$215,874 \$277,797 0.8596 \$349,677 61.7% -20.6%																											
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UW Total 15,852 846 1,132 100.0% \$2,836,390 \$27,939 (\$19,459) \$2,844,869 \$3,121,152 91.1% 12.0% 1.2314 1.0292 \$3,497,596 \$4,537,615 1.1597 \$3,619,559 96.6% 25.4%																											

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	12.5%			
Start 7/1/2011	Start 4/1/2013	Women's Preventive Trend	2.7%	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru 6/30/2012	Thru 6/30/2013	Total Rx Trend	15.5%		Standard	77.6%
Paid thru 8/31/2012	Spans Thru 5/31/2014				Saver	78.0%
Midtr 12/30/2011	Midpt 10/30/2013	Capitations Trend	1.6%			
	Trend Mos 22.0	Non-CDH Trend	12.5%	Medical Pooling Charge:		5.7%
Rx Rebates -7.5%	Current Rate Lt 1/1/2013	CDH Trend	8.0%			

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Contracts	Members	Distributi	Incurred			Incurred +					Projected					Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:		
			Member	08/2012	08/2012	on	Claims	Capitations	Rebates	Capitations +	Income	Loss	Trend	Trend	Capitations	Capitations +	Required	IAF	Income at	Current LR at	04/2013 Over 01/2013	Income	Needed Income	Increase	04/2013 Over 04/2012	Proposed	
			Months				Adjusted for			Rebates		Ratio	Assumed	Factor	Factor	Rebates	Income		Current 01/2013 Level	Current Rate Level	Derived	Over 01/2013	Proposed	Derived	Over 04/2012	Proposed	
Medical Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$25,227	93.8%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.3041	\$32,899	89.1%	14.9%	\$29,971	(\$7,818)	97.8%	47.9%	17.3%	
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$20,234	43.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.3494	\$27,303	40.2%	-48.1%	\$24,873	\$10,715	44.2%	-33.5%	16.9%	
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$89,143	260.6%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2841	\$114,470	251.7%	22.4%	\$104,511	(\$266,812)	275.7%	311.8%	15.9%	
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	\$98,038	(\$111,163)	176.5%	149.5%	10.3%	
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	\$73,013	(\$91,504)	161.9%	147.7%	9.9%	
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	\$18,203	(\$626)	74.3%	13.7%	9.9%	
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	\$338,609	(\$467,209)	181.8%	168.8%	13.0%	
Rx Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$0	\$0	\$0	\$0	\$6,325	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8507	\$5,381	0.0%	-100.0%	\$5,381	\$5,381	0.0%	-100.0%	-15.0%	
	Medium	136	7	7	5.5%		\$0	\$0	\$0	\$0	\$5,215	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8629	\$4,500	0.0%	-100.0%	\$4,500	\$4,500	0.0%	-100.0%	-15.0%	
	Low	617	36	43	28.3%		\$0	\$0	\$0	\$0	\$19,383	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8492	\$16,460	0.0%	-100.0%	\$16,460	\$16,460	0.0%	-100.0%	-15.0%	
Saver	Saver 30/40	536	25	36	19.7%		\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%	
	UW Total	1,442	76	94	59.8%		\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$31,552	75.0%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.2132	\$38,279	76.6%	-1.3%	\$35,351	(\$2,438)	82.9%	17.5%	9.9%	
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$25,449	34.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.2497	\$31,803	34.5%	-55.5%	\$29,373	\$15,215	37.4%	-47.0%	9.9%	
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$108,526	214.1%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2064	\$130,930	220.0%	183.8%	\$120,571	(\$250,361)	238.1%	237.3%	9.9%	
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%	
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	\$73,013	(\$91,504)	144.4%	121.0%	9.9%	
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	\$18,203	(\$626)	74.3%	13.7%	9.9%	
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	\$371,038	(\$434,779)	165.9%	138.7%	9.9%	
Medical Experience																											
Underwritten																											
Standard	High	906	51	58	40.2%		\$263,322	\$1,552	\$0	\$264,874	\$134,604	196.8%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2977	\$174,671	188.0%	142.3%	\$159,355	(\$263,915)	206.1%	209.0%	16.3%	
	Saver	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	\$98,038	(\$111,163)	176.5%	149.5%	10.3%	
HSA (incl Rx)	HSA 1200	947	51	69	40.2%		\$112,970	\$1,659	(\$41)	\$114,588	\$89,161	128.5%	8.0%	1.1515	1.0298	\$131,750	\$183,346	1.2064	\$107,566	122.5%	70.4%	\$91,216	(\$92,130)	144.4%	121.0%	9.9%	
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	\$338,609	(\$467,209)	181.8%	168.8%	13.0%	
Rx Experience																											
Underwritten																											
Standard	High	906	51	58	40.2%		\$0	\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%	-100.0%	\$26,341	\$26,341	0.0%	-100.0%	-15.0%	
	Saver	536	25	36	19.7%		\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%	
	UW Total	1,442	76	94	59.8%		\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard	High	906	51	58	40.2%		\$263,322	\$1,552	\$0	\$264,874	\$165,527	160.0%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2144	\$201,013	163.4%	110.6%	\$185,696	(\$237,574)	176.8%	150.5%	9.9%	
	Saver	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%	
HSA (incl Rx)	HSA 1200	947	51	69	40.2%		\$112,970	\$1,659	(\$41)	\$114,588	\$89,161	128.5%	8.0%	1.1515	1.0298	\$131,750	\$183,346	1.2064	\$107,566	122.5%	70.4%	\$91,216	(\$92,130)	144.4%	121.0%	9.9%	
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	\$371,038	(\$434,779)	165.9%	138.7%	9.9%	

CareFirst BlueCross BlueShield (BlueChoice)
Individual, Non-Medicaid Business

BlueChoice Underwritten and HIPAA Business - Composite (GF + Corridor + PPACA)
District of Columbia

Experience Period:	7/1/2011	Projection Period:	4/1/2013	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurd thn	6/30/2012	Thru	6/30/2013	Standard	Saver	77.9%
Paid thru	8/31/2012	Spans Thru	5/31/2014		OE	78.0%
Midpt	12/30/2011	Trend Mos	10/30/2013	Capitations Trend	Medical Pooling Charge:	150.0%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	Non-CDM1 Trend		5.7%
				CDH Trend		

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	Members	Distribut	Incurd	Capitations	Rebates	Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Rebates	Required Income	IAF	Income at Current Level	Prj LR at Current Level	Incremental Rate Increase: 04/2013 Over 01/2013 Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 04/2013 Over 04/2012 Proposed				
Medical Experience																											
Underwritten																											
Standard																											
High 2,479 140 182 7.7%																											
Medium 2,495 144 198 7.9%																											
Low 6,080 340 449 18.7%																											
Saver Saver 3040 3,903 216 262 11.9%																											
HSA (incl Rx) HSA 1200 4,158 220 301 12.1%																											
HSA 2700 1,473 83 97 4.6%																											
HealthyBlue HB TO 1500 3,017 185 212 10.2%																											
HB HSA 2500 163 9 1.1 0.5%																											
HB2 1500 844 309 377 17.0%																											
HB2 2500 437 148 188 8.1%																											
LW Total 25,069 1,794 2,277 98.6%																											
HIPAA																											
Standard																											
High 92 6 7 0.3%																											
Low 227 20 2 0.1%																											
HIPAA Total 319 26 27 1.4%																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total 25,388 1,820 2,304 100.0%																											
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Rx Experience																											
Underwritten																											
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LW Total 25,238 1,297 1,686 98.0%																											
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Rx - Underwritten & HIPAA																											
UW & HIPAA Total 16,557 1,323 1,683 100.0%																											
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Standard																											
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Medium 11,281 656 889 39.0%																											
Low 33,033 203 398 16.6%																											
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Standard																											
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Rx 14,260 1,269 1,497 100.0%																											
OE Medical & Rx Total 14,260 1,269 1,497 100.0%																											
Grand Total (incl OE) 39,648 3,089 3,801 0.0%																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2013	EP Claims	Prior Rating Trend 01/01/2013
Medical Non-HSA							
HMO - MD	99,215	88.6%	21.6%	18.6%	8.5%	\$21,564,512	8.5%
HMO - DC	14,957	11.4%	33.5%	27.6%	12.5%	\$2,762,359	12.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	7.0%
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	7.1%
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	7.6%
Rx Non-HSA							
HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	6.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	7.0%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Medical & Rx Non-HSA							
HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - VA			7.1%	11.2%	7.5%	\$33,621,193	7.5%
Total Non-HSA			13.0%	12.6%	7.6%	\$98,433,357	7.6%
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	9.0%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	14.5%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	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 8/31/12		1,186			
Member to Contract Ratio		1.243			
		Function	Composite		
			PMPM	%	\$s
1	Projected Claims (+ Capitations)		\$117.68	71.9%	\$1,674,778
2	Admin Costs		\$24.03	14.7%	\$341,954
3	Broker Commissions & Fees		\$16.21	9.9%	\$230,677
4	Contrib to Reserve		\$0.00	0.00%	\$0
5	Invst Income Credit		(\$0.00)	0.0%	(\$2)
6	Premium Tax/Community Health Investment		\$3.28	2.0%	\$46,613
7	Assessment Fees		\$0.14	0.1%	\$2,036
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%	\$2,372
11	Reinsurance Fee		\$1.45	0.88%	\$20,570
12	Insurer Fee Tax		\$0.82	0.58%	\$11,661
13	Risk Charge		\$0.00	0.0%	\$0
14	SUBTOTAL:		\$164	100.0%	\$2,330,659
15					
Saver					
17	Members a/o 8/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)		\$300.05	78.0%	\$943,370
20	Admin Costs		\$56.44	14.7%	\$177,444
21	Broker Commissions & Fees		\$16.61	4.3%	\$52,229
22	Contrib to Reserve		\$0.00	0.0%	\$0
23	Invst Income Credit		(\$0.00)	0.00%	(\$1)
24	Premium Tax/Community Health Investment		\$7.69	2.0%	\$24,188
25	Assessment Fees		\$0.34	0.1%	\$1,056
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%	\$524
29	Reinsurance Fee		\$1.45	0.4%	\$4,544
30	Insurer Fee Tax		\$1.92	0.5%	\$6,051
31	Risk Charge		\$0.00	0.0%	\$0
32	SUM:		\$385	100.0%	\$1,209,405
33					
Standard					
35	Members a/o 8/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)		\$254.46	77.6%	\$2,613,763
38	Admin Costs		\$48.12	14.7%	\$494,294
39	Broker Commissions & Fees		\$16.30	4.7%	\$157,170
40	Contrib to Reserve		\$0.00	0.0%	\$0
41	Invst Income Credit		(\$0.00)	0.00%	(\$3)
42	Premium Tax/Community Health Investment		\$6.56	2.0%	\$67,379
43	Assessment Fees		\$0.29	0.1%	\$2,943
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%	\$1,712
47	Reinsurance Fee		\$1.45	0.4%	\$14,847
48	Insurer Fee Tax		\$1.64	0.5%	\$16,855
49	Risk Charge		\$0.00	0.0%	\$0
50	SUM:		\$328	100.0%	\$3,368,959
51					
TOTAL					
53	Members a/o 8/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)		\$189.23	75.7%	\$5,231,911
56	Admin Costs		\$36.66	14.7%	\$1,013,692
57	Broker Commissions & Fees		\$16.92	6.4%	\$440,076
58	Contrib to Reserve		\$0.00	0.0%	\$0
59	Invst Income Credit		(\$0.00)	0.00%	(\$7)
60	Premium Tax/Community Health Investment		\$5.00	2.0%	\$138,180
61	Assessment Fees		\$0.22	0.1%	\$6,035
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%	\$4,608
65	Reinsurance Fee		\$1.45	0.6%	\$39,961
66	Insurer Fee Tax		\$1.25	0.5%	\$34,567
67	Risk Charge		\$0.00	0.0%	\$0
68	SUBTOTAL:		\$250	100.0%	\$6,909,023

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

Grandfathered

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2 Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3 Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4 Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5 HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6 HSA2	\$83.23	\$77.07	-7.4%	-\$6.16	\$96.34	\$115.61

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$266.78	\$243.04	-8.9%	-\$23.74	NA	NA
2 Medium	\$247.28	\$225.27	-8.9%	-\$22.01	\$281.59	\$337.91
3 Low	\$222.15	\$202.82	-8.7%	-\$19.33	\$253.53	\$304.23
4 Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5 HSA1	\$144.82	\$122.81	-15.2%	-\$22.01	\$153.51	\$184.22
6 HSA2	\$115.59	\$98.02	-15.2%	-\$17.57	\$122.53	\$147.03

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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
Standard, Saver & 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%
Proposed 04/01/13	-8.8%	-8.4%	-6.9%	0.0%	0.0%

* 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%
Proposed 04/01/13	-8.8%	-8.4%	-15.2%	0.0%	0.0%

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879.
The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice
as of 04/01/2013 Rate Filing

HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	2Q13 Incremental Increases	Contract Months	Ending Contracts	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1	8/1	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA	High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0%	7.3%	6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA	Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0%	8.7%	1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	
	PPACA	Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6%	2.3%	10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	
	Corridor	High	\$25,227	-7.4%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	1.1%	36.4%	25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	9.9%	
	Corridor	Medium	\$20,234	-7.5%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.5%	13.2%	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	9.9%	
	Corridor	Low	\$89,143	-7.5%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.3%	15.0%	31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	9.9%	
86052DC020	Standard	Total	\$452,452	-0.1%	2,331	186																									6.9%	Yes
86052DC002	Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	3.9%	18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	Yes
	PPACA	HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4%	3.3%	5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%	
	PPACA	HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6%	0.0%	4.3%	5.5%	0.0%	12.7%	3.7%	10.5%	16.3%	4.6%	7.6%	0.0%	4.4%	
	Corridor	HSA 1200	\$71,132	-15.2%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%	7.7%	14.1%	15.5%	0.0%	0.0%	0.0%	0.0%	0.0%	27.2%	9.1%	26.4%	9.9%	9.9%	
	Corridor	HSA 2700	\$18,029	-15.2%	257	19	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	9.9%	9.9%	9.9%	11.4%	0.0%	33.6%	0.0%	0.0%	0.0%	0.0%	0.0%	22.0%	10.3%	22.7%	-2.1%	-2.1%	
86052DC021	HSA	Total	\$211,785	-5.3%	1,173	86																									5.8%	Yes

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Corridor
Effective 4/1/2013
Age & Tier Factors

HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
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%
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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 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
HMO-UW-Std
Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 01/2013		(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		Total	Med	Rx	Total	Med	Rx	Total
200807	1,127	1,470	\$ 204,996	\$ 134,426	\$ 44,835	\$ 23,045	\$ 249,830	\$ 157,471	63%				\$107							
200808	1,101	1,491	\$ 207,323	\$ 188,987	\$ 46,131	\$ 19,269	\$ 253,454	\$ 208,256	82%				\$140							
200809	1,056	1,384	\$ 196,983	\$ 128,662	\$ 43,670	\$ 20,926	\$ 240,653	\$ 149,589	62%				\$108							
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%	83%	46%	77%	\$179	\$119	\$14	\$133				
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%	82%	45%	75%	\$89	\$118	\$14	\$132				
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%	80%	45%	74%	\$110	\$115	\$14	\$129				
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	\$ 149,273	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,063	76%	64%	47%	61%	\$154	\$100	\$14	\$115				
201005	903	1,141	\$ 200,893	\$ 128,763	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,472	63%	64%	47%	61%	\$130	\$102	\$14	\$116				
201006	898	1,132	\$ 204,271	\$ 133,369	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,171	63%	60%	46%	58%	\$134	\$98	\$14	\$112	-17.9%	0.8%	-15.9%	
201007	894	1,134	\$ 201,466	\$ 133,525	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,157	65%	61%	47%	59%	\$135	\$101	\$15	\$116	-14.1%	5.1%	-12.1%	
201008	899	1,143	\$ 202,532	\$ 90,288	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,212	47%	59%	49%	58%	\$97	\$100	\$15	\$115	-13.4%	8.5%	-11.0%	
201009	922	1,170	\$ 208,417	\$ 109,536	\$ 36,154	\$ 17,324	\$ 244,570	\$ 126,860	52%	60%	49%	58%	\$108	\$101	\$15	\$116	-11.3%	8.3%	-9.2%	
201010	884	1,126	\$ 203,752	\$ 132,446	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,457	62%	59%	49%	57%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%	
201011	850	1,086	\$ 198,126	\$ 130,760	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,055	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.9%	
201012	810	1,045	\$ 195,919	\$ 101,040	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,448	49%	59%	48%	58%	\$109	\$105	\$15	\$120	-5.8%	9.3%	-4.1%	
201101	796	1,025	\$ 188,998	\$ 108,115	\$ 32,193	\$ 11,523	\$ 221,191	\$ 119,639	54%	60%	49%	59%	\$117	\$107	\$15	\$123	4.6%	11.3%	5.4%	
201102	747	965	\$ 184,486	\$ 129,664	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,605	66%	62%	49%	60%	\$148	\$112	\$16	\$127	13.8%	11.9%	13.6%	
201103	735	960	\$ 183,200	\$ 217,003	\$ 30,938	\$ 15,542	\$ 214,138	\$ 232,545	109%	66%	49%	63%	\$242	\$120	\$16	\$135	23.0%	12.9%	21.7%	
201104	705	926	\$ 177,414	\$ 97,588	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,523	54%	64%	46%	62%	\$120	\$118	\$15	\$132	17.2%	1.7%	15.3%	
201105	678	892	\$ 173,602	\$ 156,536	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,474	83%	66%	46%	63%	\$191	\$122	\$15	\$137	19.8%	0.8%	17.4%	
201106	654	865	\$ 165,490	\$ 190,456	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,091	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.6%	-0.1%	28.4%	
201107	624	830	\$ 158,955	\$ 76,818	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,080	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.5%	-4.8%	22.5%	
201108	582	786	\$ 150,352	\$ 232,708	\$ 30,558	\$ 11,072	\$ 180,911	\$ 243,780	135%	77%	41%	72%	\$310	\$144	\$14	\$158	44.4%	-10.5%	37.1%	
201109	529	727	\$ 138,654	\$ 120,763	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,362	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.9%	-11.9%	41.0%	
201110	515	706	\$ 135,228	\$ 132,648	\$ 29,589	\$ 7,101	\$ 164,817	\$ 139,750	85%	83%	38%	76%	\$198	\$157	\$13	\$170	53.9%	-13.8%	45.1%	
201111	506	702	\$ 130,394	\$ 86,381	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,443	60%	83%	38%	76%	\$136	\$158	\$13	\$172	53.3%	-12.3%	44.9%	
201112	498	689	\$ 126,682	\$ 99,234	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,712	67%	86%	36%	78%	\$152	\$164	\$13	\$177	56.1%	-13.6%	47.3%	
201201	491	679	\$ 123,368	\$ 144,900	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,444	101%	91%	36%	82%	\$227	\$173	\$13	\$187	61.2%	-12.8%	52.0%	
201202	483	671	\$ 122,969	\$ 76,801	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,277	57%	91%	35%	82%	\$130	\$173	\$14	\$187	55.1%	-12.7%	46.9%	
201203	469	652	\$ 120,538	\$ 152,936	\$ 30,854	\$ 14,669	\$ 151,392	\$ 167,605	111%	91%	35%	81%	\$257	\$172	\$14	\$186	43.8%	-10.9%	37.5%	
201204	468	657	\$ 118,272	\$ 113,168	\$ 30,677	\$ 13,795	\$ 148,948	\$ 126,963	85%	95%	35%	84%	\$193	\$179	\$14	\$193	52.0%	-2.8%	45.9%	
201205	458	644	\$ 114,636	\$ 117,909	\$ 30,075	\$ 11,699	\$ 144,711	\$ 129,608	90%	96%	34%	85%	\$201	\$179	\$14	\$194	46.9%	-0.6%	41.8%	
201206	447	631	\$ 115,091	\$ 140,770	\$ 29,830	\$ 11,723	\$ 144,921	\$ 152,494	105%	96%	34%	85%	\$242	\$179	\$15	\$193	37.9%	3.5%	34.5%	
201207	443	628	\$ 115,406	\$ 114,502	\$ 29,589	\$ 10,337	\$ 144,995	\$ 124,839	86%	101%	34%	89%	\$199	\$188	\$15	\$203	46.5%	7.8%	42.7%	
201208	438	621	\$ 116,206	\$ 111,563	\$ 29,518	\$ 10,423	\$ 145,724	\$ 121,986	84%	96%	34%	89%	\$196	\$176	\$15	\$192	22.3%	12.8%	21.5%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		96%	35%	84%	\$177	\$16	\$16	\$193	17.6%	17.5%	17.6%	

Experience Period	6,070	8,374	\$ 1,555,139	\$ 1,495,037	\$ 360,995	\$ 124,481	\$ 1,916,134	\$ 1,619,519	0%	96%	34%	85%	\$193	\$179	\$15	\$193	37.9%	3.5%	34.5%
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CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014

(a) Current Rate Level		(b)	(c)	(d) 01/2013	(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	Total			
200807	519	611	\$	72,299	\$	94,357	\$	6,182	\$	1,550	\$	78,481	\$	95,907	122%								
200808	494	539	\$	64,529	\$	44,613	\$	5,530	\$	1,936	\$	70,059	\$	46,549	66%								
200809	543	621	\$	74,024	\$	41,613	\$	6,338	\$	1,537	\$	80,363	\$	43,150	54%								
200810	548	632	\$	73,117	\$	53,270	\$	6,236	\$	1,394	\$	79,353	\$	54,664	69%								
200811	585	653	\$	74,913	\$	51,600	\$	6,438	\$	1,804	\$	81,351	\$	53,404	66%								
200812	579	638	\$	72,750	\$	48,252	\$	6,256	\$	1,677	\$	79,006	\$	49,929	63%								
200901	582	644	\$	75,214	\$	39,474	\$	6,330	\$	155	\$	81,544	\$	39,629	49%								
200902	582	635	\$	78,050	\$	59,147	\$	6,471	\$	487	\$	84,521	\$	59,634	71%								
200903	622	685	\$	81,834	\$	89,949	\$	6,715	\$	2,679	\$	88,549	\$	92,628	105%								
200904	632	688	\$	85,059	\$	62,862	\$	6,835	\$	848	\$	91,894	\$	63,710	69%								
200905	643	697	\$	87,533	\$	157,548	\$	6,935	\$	1,334	\$	94,469	\$	158,882	168%								
200906	666	725	\$	89,732	\$	34,065	\$	6,990	\$	1,008	\$	96,722	\$	35,074	36%	84%	21%	79%	\$48	\$100	\$2	\$102	
200907	669	730	\$	94,974	\$	70,245	\$	7,183	\$	1,881	\$	102,158	\$	72,126	71%	79%	21%	75%	\$99	\$95	\$2	\$98	
200908	666	734	\$	96,262	\$	134,544	\$	7,105	\$	1,436	\$	103,367	\$	135,980	132%	86%	20%	81%	\$185	\$104	\$2	\$106	
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	674	\$	96,891	\$	74,413	\$	6,453	\$	329	\$	103,344	\$	74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113	
201002	569	625	\$	93,056	\$	36,814	\$	6,137	\$	192	\$	99,193	\$	37,006	37%	81%	22%	77%	\$59	\$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	\$	74,703	\$	5,853	\$	1,195	\$	96,143	\$	75,898	79%	79%	21%	75%	\$128	\$109	\$2	\$111	
201005	535	601	\$	92,441	\$	53,734	\$	5,939	\$	1,276	\$	98,380	\$	55,010	56%	70%	22%	67%	\$92	\$97	\$2	\$99	
201006	530	597	\$	93,097	\$	44,466	\$	5,924	\$	1,064	\$	99,021	\$	45,529	46%	70%	22%	67%	\$76	\$100	\$2	\$102	
201007	515	576	\$	92,571	\$	80,916	\$	5,821	\$	1,425	\$	98,391	\$	82,342	84%	72%	22%	68%	\$143	\$103	\$2	\$105	
201008	500	559	\$	92,027	\$	79,872	\$	5,720	\$	2,710	\$	97,746	\$	82,582	84%	67%	24%	64%	\$148	\$99	\$2	\$101	
201009	495	562	\$	90,567	\$	84,698	\$	5,576	\$	906	\$	96,142	\$	85,605	89%	68%	23%	65%	\$152	\$102	\$2	\$104	
201010	458	523	\$	88,862	\$	49,429	\$	5,394	\$	1,209	\$	94,256	\$	50,638	54%	67%	21%	64%	\$97	\$102	\$2	\$104	
201011	435	494	\$	85,431	\$	206,969	\$	5,131	\$	2,837	\$	90,561	\$	209,806	232%	82%	24%	79%	\$425	\$127	\$2	\$130	
201012	410	470	\$	84,740	\$	65,871	\$	5,046	\$	2,691	\$	89,786	\$	68,562	76%	84%	25%	81%	\$146	\$133	\$2	\$136	
201101	404	458	\$	81,094	\$	92,379	\$	4,809	\$	3,955	\$	85,903	\$	96,334	112%	87%	31%	84%	\$210	\$140	\$3	\$143	
201102	380	436	\$	80,067	\$	42,533	\$	4,711	\$	3,380	\$	84,778	\$	45,913	54%	89%	36%	86%	\$105	\$145	\$4	\$149	
201103	366	424	\$	77,930	\$	44,218	\$	4,563	\$	4,311	\$	82,494	\$	48,529	59%	88%	42%	85%	\$114	\$146	\$4	\$150	
201104	357	415	\$	75,609	\$	38,697	\$	4,530	\$	4,404	\$	80,139	\$	43,101	54%	85%	48%	83%	\$104	\$145	\$5	\$149	
201105	337	388	\$	71,167	\$	44,931	\$	4,319	\$	1,688	\$	75,486	\$	46,619	62%	86%	50%	84%	\$120	\$148	\$5	\$153	
201106	305	353	\$	67,512	\$	92,875	\$	4,240	\$	1,529	\$	71,752	\$	94,405	132%	94%	52%	91%	\$267	\$163	\$5	\$169	
201107	292	338	\$	62,450	\$	62,212	\$	4,030	\$	1,485	\$	66,480	\$	63,697	96%	94%	54%	92%	\$188	\$167	\$6	\$173	
201108	281	329	\$	59,503	\$	107,257	\$	3,960	\$	1,149	\$	63,462	\$	108,406	171%	101%	52%	98%	\$330	\$180	\$6	\$185	
201109	265	307	\$	56,095	\$	41,513	\$	3,872	\$	4,025	\$	59,967	\$	45,538	76%	100%	60%	98%	\$148	\$180	\$7	\$187	
201110	259	301	\$	55,119	\$	40,721	\$	3,945	\$	927	\$	59,064	\$	41,648	71%	103%	61%	100%	\$138	\$187	\$7	\$194	
201111	254	296	\$	53,906	\$	41,142	\$	3,854	\$	3,593	\$	57,760	\$	44,736	77%	87%	64%	85%	\$151	\$158	\$7	\$166	
201112	240	282	\$	52,869	\$	34,462	\$	3,993	\$	4,120	\$	56,862	\$	38,582	68%	86%	68%	85%	\$137	\$158	\$8	\$166	
201201	235	277	\$	50,815	\$	55,297	\$	3,903	\$	3,193	\$	54,718	\$	58,490	107%	85%	68%	84%	\$211	\$156	\$8	\$164	
201202	224	260	\$	49,040	\$	73,954	\$	3,846	\$	9,026	\$	52,886	\$	82,981	157%	93%	80%	92%	\$319	\$171	\$10	\$181	
201203	219	251	\$	47,565	\$	40,072	\$	3,784	\$	7,391	\$	51,349	\$	47,463	92%	96%	88%	95%	\$189	\$177	\$11	\$188	
201204	212	248	\$	46,232	\$	64,623	\$	3,670	\$	8,359	\$	49,902	\$	72,982	146%	104%	98%	104%	\$294	\$193	\$13	\$205	
201205	204	240	\$	44,616	\$	88,270	\$	3,529	\$	8,507	\$	48,145	\$	96,776	201%	115%	114%	115%	\$403	\$213	\$15	\$229	
201206	202	238	\$	44,541	\$	70,952	\$	3,433	\$	1,680	\$	47,974	\$	72,633	151%	116%	117%	116%	\$305	\$214	\$16	\$230	
201207	196	232	\$	43,784	\$	39,371	\$	3,352	\$	850	\$	47,136	\$	40,221	85%	115%	117%	116%	\$173	\$214	\$16	\$230	
201208	191	226	\$	43,754	\$	29,872	\$	3,309	\$	822	\$	47,063	\$	30,694	65%	105%	118%	106%	\$136	\$196	\$17	\$213	
201209	0	0	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	109%	119%	109%	\$203	\$17	\$220	12.7%	156.9%	17.8%

Experience Period	2,887	3,367	\$	622,751	\$	720,477	\$	45,818	\$	53,455	\$	668,570	\$	773,932	0%	116%	117%	116%	\$230	\$214	\$16	\$230	31.1%	189.3%	36.3%
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CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
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				01/2013	=(e)/(f)						Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx
200807	216	259	\$ 21,469	\$ 3,383	\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%				\$20							
200808	228	283	\$ 23,642	\$ 5,298	\$ -	\$ 460	\$ 23,642	\$ 5,758	24%				\$20							
200809	201	255	\$ 21,854	\$ 8,232	\$ -	\$ 644	\$ 21,854	\$ 8,876	41%				\$35							
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%	117%	127%		\$95	\$97	\$9	\$106				
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%	125%	137%		\$134	\$103	\$11	\$114				
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%	123%	136%		\$62	\$103	\$11	\$114				
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	\$ 52,584	\$ -	\$ 6,437	\$ 66,929	\$ 59,020	88%	88%	99%		\$87	\$81	\$10	\$90				
201004	540	694	\$ 69,365	\$ 78,022	\$ -	\$ 6,798	\$ 69,365	\$ 84,820	122%	85%	94%		\$122	\$79	\$9	\$88				
201005	538	691	\$ 70,798	\$ 37,766	\$ -	\$ 9,027	\$ 70,798	\$ 46,793	66%	82%	92%		\$68	\$79	\$10	\$87				
201006	552	706	\$ 72,904	\$ 38,906	\$ -	\$ 4,684	\$ 72,904	\$ 43,589	60%	77%	87%		\$62	\$74	\$10	\$84	-23.2%	11.0%	-20.4%	
201007	562	712	\$ 76,522	\$ 56,969	\$ -	\$ 5,298	\$ 76,522	\$ 62,267	81%	73%	82%		\$87	\$72	\$9	\$81	-30.1%	-18.9%	-29.1%	
201008	563	730	\$ 78,990	\$ 25,040	\$ -	\$ 8,012	\$ 78,990	\$ 33,051	42%	69%	78%		\$45	\$70	\$9	\$79	-32.3%	-14.9%	-30.7%	
201009	572	732	\$ 80,482	\$ 45,482	\$ -	\$ 3,369	\$ 80,482	\$ 48,851	61%	68%	76%		\$67	\$69	\$9	\$78	-33.2%	-14.2%	-31.4%	
201010	524	672	\$ 78,306	\$ 79,641	\$ -	\$ 4,970	\$ 78,306	\$ 84,612	108%	72%	80%		\$126	\$74	\$9	\$84	-26.7%	-11.9%	-25.4%	
201011	508	650	\$ 76,821	\$ 30,273	\$ -	\$ 8,204	\$ 76,821	\$ 38,477	50%	70%	79%		\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%	
201012	497	635	\$ 74,943	\$ 20,464	\$ -	\$ 8,817	\$ 74,943	\$ 29,280	39%	65%	74%		\$46	\$70	\$9	\$79	-24.2%	-13.5%	-23.1%	
201101	473	603	\$ 71,575	\$ 15,235	\$ -	\$ 761	\$ 71,575	\$ 15,996	22%	62%	70%		\$27	\$67	\$9	\$76	-27.0%	-12.9%	-25.6%	
201102	445	561	\$ 69,746	\$ 29,731	\$ -	\$ 5,187	\$ 69,746	\$ 34,918	50%	57%	66%		\$62	\$63	\$9	\$72	-25.2%	-3.4%	-23.1%	
201103	434	548	\$ 68,302	\$ 26,712	\$ -	\$ 6,823	\$ 68,302	\$ 33,534	49%	54%	63%		\$61	\$61	\$9	\$70	-24.5%	-5.5%	-22.4%	
201104	412	529	\$ 65,861	\$ 11,989	\$ -	\$ 6,220	\$ 65,861	\$ 18,209	28%	47%	55%		\$34	\$54	\$9	\$63	-31.9%	4.7%	-28.2%	
201105	396	513	\$ 63,842	\$ 10,801	\$ -	\$ 4,127	\$ 63,842	\$ 14,927	23%	45%	52%		\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%	
201106	365	473	\$ 59,722	\$ 57,322	\$ -	\$ 8,716	\$ 59,722	\$ 66,038	111%	47%	56%		\$140	\$56	\$10	\$65	-25.0%	-2.2%	-22.4%	
201107	328	422	\$ 55,216	\$ 58,269	\$ -	\$ 6,083	\$ 55,216	\$ 64,352	117%	49%	57%		\$152	\$58	\$10	\$68	-19.5%	16.8%	-15.6%	
201108	309	402	\$ 52,347	\$ 22,584	\$ -	\$ 5,458	\$ 52,347	\$ 28,041	54%	50%	58%		\$70	\$61	\$10	\$71	-13.1%	12.7%	-10.1%	
201109	283	371	\$ 47,342	\$ 17,110	\$ -	\$ 3,125	\$ 47,342	\$ 20,235	43%	48%	57%		\$55	\$60	\$11	\$70	-13.7%	20.2%	-9.8%	
201110	279	363	\$ 46,826	\$ 10,167	\$ -	\$ 5,086	\$ 46,826	\$ 15,253	33%	41%	50%		\$42	\$51	\$11	\$62	-31.2%	24.1%	-25.2%	
201111	270	351	\$ 44,714	\$ 5,983	\$ -	\$ 13,947	\$ 44,714	\$ 19,930	45%	40%	50%		\$57	\$50	\$13	\$63	-32.6%	39.6%	-24.6%	
201112	256	336	\$ 44,288	\$ 32,127	\$ -	\$ 8,308	\$ 44,288	\$ 40,435	91%	43%	54%		\$120	\$54	\$13	\$68	-22.0%	50.0%	-13.8%	
201201	253	333	\$ 43,420	\$ 4,404	\$ -	\$ 1,041	\$ 43,420	\$ 5,445	13%	43%	55%		\$16	\$55	\$14	\$69	-17.2%	61.4%	-8.0%	
201202	247	322	\$ 42,351	\$ 3,286	\$ -	\$ 4,671	\$ 42,351	\$ 7,957	19%	41%	53%		\$25	\$53	\$15	\$67	-17.0%	67.1%	-6.6%	
201203	238	310	\$ 41,663	\$ 11,632	\$ -	\$ 7,123	\$ 41,663	\$ 18,755	45%	40%	53%		\$60	\$52	\$16	\$68	-14.8%	72.5%	-3.5%	
201204	237	309	\$ 40,549	\$ 9,680	\$ -	\$ 6,775	\$ 40,549	\$ 16,455	41%	42%	55%		\$53	\$54	\$17	\$71	0.4%	79.9%	12.0%	
201205	231	299	\$ 39,578	\$ 15,465	\$ -	\$ 2,926	\$ 39,578	\$ 18,391	46%	44%	58%		\$62	\$58	\$17	\$75	12.1%	95.0%	24.2%	
201206	226	293	\$ 38,153	\$ 28,090	\$ -	\$ 7,659	\$ 38,153	\$ 35,749	94%	41%	54%		\$122	\$53	\$18	\$71	-4.4%	83.3%	8.5%	
201207	217	285	\$ 37,875	\$ 13,083	\$ -	\$ 6,082	\$ 37,875	\$ 19,165	51%	33%	47%		\$67	\$44	\$18	\$62	-24.9%	80.1%	-9.3%	
201208	217	285	\$ 37,986	\$ 10,550	\$ -	\$ 7,457	\$ 37,986	\$ 18,006	47%	32%	47%		\$63	\$42	\$19	\$61	-30.9%	88.6%	-13.7%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		32%	47%			\$41	\$20	\$62				
Experience Period	3,157	4,111	\$ 536,448	\$ 218,796	\$ -	\$ 72,203	\$ 536,448	\$ 290,999	0%	41%	54%		\$71	\$53	\$18	\$71	-4.4%	83.3%	8.5%	

CareFirst BlueCross BlueShield (BlueChoice)
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 D Individual Non-Medigap Rate Filing Effective 04/2013
 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 HMO-UW-Std
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 01/2013		(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	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	12	13	\$ 2,429	\$ 203	\$ 488	\$ -	\$ 2,917	\$ 203	7%	8%	0%	7%	\$16	\$16	\$0	\$16					
201105	24	28	\$ 5,013	\$ 1,504	\$ 1,018	\$ -	\$ 6,031	\$ 1,504	25%	23%	0%	19%	\$54	\$42	\$0	\$42					
201106	26	30	\$ 5,028	\$ 2,488	\$ 1,056	\$ -	\$ 6,084	\$ 2,488	41%	34%	0%	28%	\$83	\$59	\$0	\$59					
201107	33	42	\$ 5,967	\$ 5,123	\$ 1,251	\$ -	\$ 7,218	\$ 5,123	71%	51%	0%	42%	\$122	\$82	\$0	\$82					
201108	50	59	\$ 8,481	\$ 25,734	\$ 1,872	\$ -	\$ 10,353	\$ 25,734	249%	130%	0%	108%	\$436	\$204	\$0	\$204					
201109	78	91	\$ 13,683	\$ 30,359	\$ 3,177	\$ -	\$ 16,860	\$ 30,359	180%	161%	0%	132%	\$334	\$249	\$0	\$249					
201110	76	89	\$ 13,313	\$ 26,944	\$ 3,067	\$ -	\$ 16,380	\$ 26,944	164%	171%	0%	140%	\$303	\$262	\$0	\$262					
201111	73	86	\$ 12,837	\$ 15,145	\$ 2,908	\$ -	\$ 15,745	\$ 15,145	96%	161%	0%	132%	\$176	\$245	\$0	\$245					
201112	70	83	\$ 12,179	\$ 26,851	\$ 2,796	\$ -	\$ 14,975	\$ 26,851	179%	170%	0%	139%	\$324	\$258	\$0	\$258					
201201	67	81	\$ 12,124	\$ 39,982	\$ 2,794	\$ -	\$ 14,919	\$ 39,982	268%	191%	0%	156%	\$494	\$290	\$0	\$290					
201202	66	78	\$ 12,074	\$ 22,699	\$ 2,785	\$ -	\$ 14,859	\$ 22,699	153%	191%	0%	156%	\$291	\$290	\$0	\$290					
201203	65	79	\$ 11,953	\$ 20,196	\$ 2,749	\$ -	\$ 14,702	\$ 20,196	137%	189%	0%	154%	\$256	\$286	\$0	\$286					
201204	63	73	\$ 10,927	\$ 19,764	\$ 2,539	\$ -	\$ 13,466	\$ 19,764	147%	192%	0%	156%	\$271	\$289	\$0	\$289	1752.1%			1752.1%	
201205	62	74	\$ 10,635	\$ 8,682	\$ 2,525	\$ -	\$ 13,160	\$ 8,682	66%	189%	0%	154%	\$117	\$282	\$0	\$282	577.4%			577.4%	
201206	59	71	\$ 10,431	\$ 7,737	\$ 2,460	\$ -	\$ 12,891	\$ 7,737	60%	185%	0%	151%	\$109	\$275	\$0	\$275	365.6%			365.6%	
201207	55	64	\$ 9,774	\$ 11,441	\$ 2,297	\$ 776	\$ 12,071	\$ 12,217	101%	185%	2%	150%	\$191	\$275	\$1	\$276	233.9%			234.9%	
201208	51	58	\$ 8,655	\$ 38,182	\$ 1,972	\$ 381	\$ 10,627	\$ 38,563	363%	193%	4%	158%	\$665	\$289	\$1	\$290	41.9%			42.5%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		190%	4%	155%		\$284	\$1	\$286	14.3%			14.8%	
Experience Period	762	906	\$ 134,604	\$ 249,216	\$ 30,923	\$ -	\$ 165,527	\$ 249,216	0%	185%	0%	151%	\$275	\$275	\$0	\$275	365.6%			365.6%	

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 Rating Period : Incurred 04/2013 - 06/2014
 HMO-UW-Svr
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 01/2013		(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
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201104	6	7	\$ 1,304	\$ 2,295	\$ 90	\$ -	\$ 1,394	\$ 2,295	165%	176%	0%	165%	\$328	\$328	\$0	\$328				
201105	18	23	\$ 3,580	\$ 1,995	\$ 270	\$ -	\$ 3,850	\$ 1,995	52%	88%	0%	82%	\$87	\$143	\$0	\$143				
201106	31	38	\$ 5,615	\$ 4,652	\$ 458	\$ -	\$ 6,073	\$ 4,652	77%	85%	0%	79%	\$122	\$131	\$0	\$131				
201107	37	46	\$ 7,360	\$ 13,647	\$ 596	\$ -	\$ 7,956	\$ 13,647	172%	126%	0%	117%	\$297	\$198	\$0	\$198				
201108	37	46	\$ 7,227	\$ 26,635	\$ 586	\$ -	\$ 7,813	\$ 26,635	341%	196%	0%	182%	\$579	\$308	\$0	\$308				
201109	42	54	\$ 8,181	\$ 4,252	\$ 659	\$ -	\$ 8,840	\$ 4,252	48%	161%	0%	149%	\$79	\$250	\$0	\$250				
201110	37	46	\$ 7,819	\$ 2,609	\$ 640	\$ -	\$ 8,459	\$ 2,609	31%	137%	0%	126%	\$57	\$216	\$0	\$216				
201111	38	50	\$ 7,387	\$ 16,179	\$ 603	\$ -	\$ 7,991	\$ 16,179	202%	149%	0%	138%	\$324	\$233	\$0	\$233				
201112	34	46	\$ 6,955	\$ 3,243	\$ 553	\$ -	\$ 7,508	\$ 3,243	43%	136%	0%	126%	\$71	\$212	\$0	\$212				
201201	34	44	\$ 6,955	\$ 28,501	\$ 565	\$ -	\$ 7,520	\$ 28,501	379%	167%	0%	154%	\$648	\$260	\$0	\$260				
201202	35	48	\$ 6,798	\$ 3,699	\$ 553	\$ -	\$ 7,351	\$ 3,699	50%	156%	0%	144%	\$77	\$240	\$0	\$240				
201203	31	42	\$ 5,981	\$ 2,610	\$ 505	\$ -	\$ 6,486	\$ 2,610	40%	147%	0%	136%	\$62	\$225	\$0	\$225				
201204	30	41	\$ 5,827	\$ 13,875	\$ 489	\$ -	\$ 6,316	\$ 13,875	220%	153%	0%	141%	\$338	\$233	\$0	\$233	-29.0%			-29.0%
201205	29	40	\$ 5,477	\$ 1,913	\$ 455	\$ -	\$ 5,932	\$ 1,913	32%	149%	0%	138%	\$48	\$225	\$0	\$225	57.5%			57.5%
201206	25	33	\$ 5,338	\$ 594	\$ 419	\$ -	\$ 5,757	\$ 594	10%	145%	0%	134%	\$18	\$220	\$0	\$220	67.1%			67.1%
201207	25	36	\$ 5,501	\$ 533	\$ 418	\$ 1,364	\$ 5,919	\$ 1,898	32%	132%	21%	123%	\$53	\$199	\$3	\$202	0.4%			1.7%
201208	25	36	\$ 5,543	\$ 12,087	\$ 418	\$ 338	\$ 5,961	\$ 12,425	208%	116%	27%	109%	\$345	\$175	\$3	\$178	-43.2%			-42.2%
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		123%	30%	116%		\$186	\$4	\$189	-25.6%			-24.2%
Experience Period	409	536	\$ 81,305	\$ 117,759	\$ 6,624	\$ -	\$ 87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%			67.1%

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 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 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				01/2013		=(e)/(f)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ -	\$ 1,678	7%	7%	7%	\$8	\$8	\$0	\$8						
201105	24	27	\$ 3,218	\$ 30,164	\$ -	\$ -	\$ -	\$ 3,218	937%	618%	618%	\$1,117	\$721	\$0	\$721						
201106	38	43	\$ 5,114	\$ 706	\$ -	\$ -	\$ -	\$ 5,114	14%	310%	310%	\$16	\$365	\$0	\$365						
201107	56	71	\$ 6,713	\$ 7,143	\$ -	\$ -	\$ -	\$ 6,713	106%	228%	228%	\$101	\$244	\$0	\$244						
201108	63	81	\$ 7,026	\$ 3,744	\$ -	\$ -	\$ -	\$ 7,026	53%	176%	176%	\$46	\$177	\$0	\$177						
201109	74	92	\$ 10,162	\$ 4,175	\$ -	\$ 74	\$ 10,162	\$ 4,248	42%	136%	136%	\$46	\$140	\$0	\$140						
201110	73	91	\$ 10,092	\$ 15,695	\$ -	\$ 216	\$ 10,092	\$ 15,911	158%	140%	141%	\$175	\$147	\$1	\$148						
201111	69	87	\$ 7,623	\$ 12,685	\$ -	\$ 262	\$ 7,623	\$ 12,946	170%	144%	145%	\$149	\$147	\$1	\$148						
201112	66	82	\$ 7,290	\$ 22,757	\$ -	\$ -	\$ 7,290	\$ 22,757	312%	165%	166%	\$278	\$165	\$1	\$166						
201201	61	77	\$ 6,946	\$ 20,929	\$ -	\$ -	\$ 6,946	\$ 20,929	301%	179%	180%	\$272	\$177	\$1	\$178						
201202	58	75	\$ 6,759	\$ 1,292	\$ -	\$ -	\$ 6,759	\$ 1,292	19%	164%	165%	\$17	\$161	\$1	\$162						
201203	58	75	\$ 6,759	\$ 1,606	\$ -	\$ -	\$ 6,759	\$ 1,606	24%	152%	153%	\$21	\$148	\$1	\$149						
201204	56	72	\$ 6,624	\$ 8,897	\$ -	\$ -	\$ 6,624	\$ 8,897	134%	154%	155%	\$124	\$149	\$1	\$149	1874.4%				1882.8%	
201205	56	72	\$ 6,594	\$ 3,609	\$ -	\$ -	\$ 6,594	\$ 3,609	55%	118%	118%	\$50	\$112	\$1	\$113	-84.4%				-84.3%	
201206	56	72	\$ 6,573	\$ 3,834	\$ -	\$ -	\$ 6,573	\$ 3,834	58%	119%	120%	\$53	\$112	\$1	\$113	-69.2%				-69.0%	
201207	53	69	\$ 6,428	\$ 42,848	\$ -	\$ 3,646	\$ 6,428	\$ 46,494	723%	160%	165%	\$674	\$150	\$4	\$155	-38.5%				-36.7%	
201208	51	69	\$ 6,324	\$ 2,171	\$ -	\$ 1,767	\$ 6,324	\$ 3,938	62%	159%	166%	\$57	\$151	\$6	\$157	-14.8%				-11.1%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		175%	182%		\$162	\$7	\$169	15.8%	3032.2%			20.6%	
Experience Period	746	947	\$ 89,161	\$ 106,366	\$ -	\$ 552	\$ 89,161	\$ 106,918	0%	119%	120%	\$113	\$112	\$1	\$113	-69.2%				-69.0%	

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 Grandfathered & Corridor
Project Name/Number: 1891_DC HMO UW GF & Corridor/1891

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)
04/03/2013		Supporting Document	Cover Letter All Filings	04/11/2013	1891_Cover Letter - 4.03.2013.pdf (Superseded)
04/03/2013		Supporting Document	Actuarial Memorandum	04/11/2013	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum - Revised 4.03.2013.pdf (Superseded)
04/03/2013		Rate	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.03.2013	04/11/2013	1891_DC_BC UW HSA - GF&Corridor - Rate Filing - Revised 4.03.2013.pdf (Superseded)
03/26/2013		Rate	1891_DC_BC UW HSA - GF&Corridor - Rate Filing	04/03/2013	1891_DC_BC UW HSA - GF&Corridor - Rate Filing.pdf (Superseded)
03/26/2013		Supporting Document	Cover Letter All Filings	04/03/2013	1891_Cover Letter.pdf (Superseded)
03/26/2013		Supporting Document	Actuarial Memorandum	04/03/2013	1891_DC_BC UW HSA - GF&Corridor - Actuarial Memorandum.pdf (Superseded)

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1891
District of Columbia
Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing 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 4/1/2013, and are for Grandfathered & Corridor HMO products only (no new business).
In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9%
A detailed summary of the benefit changes can be seen below.

Product	GF Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

Product	Corridor Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	20.8%
UW HSA \$2700 Option	-6.8%	n/a	-6.8%	20.8%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-6.8%	n/a	-6.8%	20.8%
Total	-8.1%	0.0%	-7.5%	12.8%
Composite	-8.2%	0.0%	-7.4%	14.1%

Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=CareFirst
BlueCross BlueShield, email=kenny.kan@carefirst.com,
c=US
Date: 2013.04.03 17:50:26 -04'00'

Kenny Kan, ASA, MAAA
Senior Vice President and Chief Actuary

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

District of Columbia

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

Rate Filing # 1891
Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

I, Kenny Kan, 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, in the aggregate.

Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary,
ou=CareFirst BlueCross BlueShiel,
email=kenny.kan@carefirst.com, c=US
Date: 2013.04.03 17:50:50 -04'00'

Kenny Kan, FSA, MAAA
Senior Vice President and Chief Actuary
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 # 1891
District of Columbia
Standard, Saver & 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 1820. Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

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

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013.

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so the Q2 renewals equal the Q1 already approved renewal of 20.8%.

Product	GF Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
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UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

Product	Corridor Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.7%	9.9%
UW Standard Medium Option	-8.9%	0.0%	-7.6%	9.9%
UW Standard Low Option	-8.7%	0.0%	-7.6%	9.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	20.8%
UW HSA \$2700 Option	-6.8%	n/a	-6.8%	20.8%
UW Standard	-8.8%	0.0%	-7.6%	9.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-6.8%	n/a	-6.8%	20.8%
Total	-8.1%	0.0%	-7.5%	12.8%
Composite	-8.2%	0.0%	-7.4%	14.1%

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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 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 1.5% 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 Efron 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 7/1/2011
 Incurred thru 6/30/2012
 Paid thru 8/31/2012
 Midpt 12/30/2011
 Rx Rebates -7.5%

Projection Period:

Start 4/1/2013
 Thru 6/30/2013
 Spans Thru 5/31/2014
 Midpt 10/30/2013
 Trend Mos 22.0
 Current Rate Level 1/1/2013

TARGET LOSS RATIO =

H.S.A. & HB Standard Saver 71.9%
 77.6%
 78.0%

Capitations Trend 1.6%
 Non-CDH Trend 12.5%
 CDH Trend 8.0%

Medical Pooling Charge: 5.7%

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 08/2012	Members 08/2012	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 01/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 04/2013 Over 01/2013 Proposed	Generated Income	Proposed - Needed Income	LR w Proposed Increase	Renewal Rate Increase: 04/2013 Over 04/2012 Proposed		
Medical Experience																											
Underwritten																											
Standard																											
High 1,817 93 127 11.0% \$298,990 \$3,185 \$0 \$302,175 \$348,805 86.6% 12.5% 1.2410 1.0295 \$374,332 \$482,488 1.3133 \$458,100 81.7% 5.3%																											
Medium 1,980 101 154 11.9% \$518,027 \$3,474 \$0 \$521,501 \$378,895 137.6% 12.5% 1.2410 1.0294 \$646,459 \$833,241 1.3024 \$900,085 64.5% 68.9%																											
Low 4,577 244 340 28.8% \$762,640 \$8,033 \$0 \$770,673 \$827,439 93.1% 12.5% 1.2410 1.0294 \$954,722 \$1,230,571 1.2818 \$1,060,570 90.0% 16.0%																											
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HSA (incl Rx) HSA 1200 2,993 158 213 18.7% \$276,847 \$5,280 (\$5,389) \$276,737 \$403,281 68.6% 8.0% 1.1515 1.0292 \$318,026 \$442,573 1.0725 \$432,573 73.5% 2.3%																											
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UW Total 15,852 846 1,132 100.0% \$2,648,382 \$27,939 (\$5,400) \$2,670,921 \$2,714,338 98.4% 12.0% 1.2308 1.0292 \$3,281,723 \$4,259,818 1.2047 \$3,269,882 100.4%																											
Rx Experience																											
Underwritten																											
Standard																											
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Medium 1,980 101 154 11.9% \$44,998 \$0 (\$3,365) \$41,633 \$93,781 44.4% 12.5% 1.2410 1.0000 \$51,667 \$66,595 0.8540 \$80,085 64.5%																											
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Saver Saver 30/40 3,367 191 226 22.6% \$56,481 \$0 (\$4,224) \$52,257 \$45,818 114.1% 12.5% 1.2410 1.0000 \$64,852 \$83,141 0.9652 \$44,224 146.6%																											
UW Total 11,741 629 847 74.3% \$188,008 \$0 (\$14,060) \$173,948 \$406,814 42.8% 12.5% 1.2410 1.0000 \$215,874 \$277,797 0.8596 \$349,677 61.7%																											
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Standard																											
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HSA 2700 1,118 59 72 7.0% \$30,623 \$1,999 (\$10) \$32,611 \$133,166 24.5% 8.0% 1.1515 1.0284 \$37,307 \$51,917 0.8007 \$106,623 35.0%																											
UW Total 15,852 846 1,132 100.0% \$2,836,390 \$27,939 (\$19,459) \$2,844,869 \$3,121,152 91.1% 12.0% 1.2314 1.0292 \$3,497,596 \$4,537,615 1.1597 \$3,619,559 96.6%																											
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Standard																											
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Saver 3,367 191 226 22.6% \$761,256 \$5,968 \$0 \$767,224 \$622,751 123.2% 12.5% 1.2410 1.0290 \$950,876 \$1,219,028 1.1538 \$718,543 132.3%																											
HSA (incl Rx) 4,111 217 285 25.7% \$307,470 \$7,278 (\$5,400) \$309,348 \$536,448 57.7% 8.0% 1.1515 1.0290 \$355,333 \$494,489 1.0051 \$539,196 65.9%																											
UW Total 15,852 846 1,132 100.0% \$2,648,382 \$27,939 (\$5,400) \$2,670,921 \$2,714,338 98.4% 12.0% 1.2308 1.0292 \$3,281,723 \$4,259,818 1.2047 \$3,269,882 100.4%																											
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Saver 3,367 191 226 22.6% \$56,481 \$0 (\$4,224) \$52,257 \$45,818 114.1% 12.5% 1.2410 1.0000 \$64,852 \$83,141 0.9652 \$44,224 146.6%																											
UW Total 11,741 629 847 74.3% \$188,008 \$0 (\$14,060) \$173,948 \$406,814 42.8% 12.5% 1.2410 1.0000 \$215,874 \$277,797 0.8596 \$349,677 61.7%																											
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Saver 3,367 191 226 22.6% \$817,737 \$5,968 (\$4,224) \$819,481 \$668,570 122.6% 12.5% 1.2410 1.0290 \$1,015,729 \$1,302,169 1.1409 \$762,768 133.2%																											
HSA (incl Rx) 4,111 217 285 25.7% \$307,470 \$7,278 (\$5,400) \$309,348 \$536,448 57.7% 8.0% 1.1515 1.0290 \$355,333 \$494,489 1.0051 \$539,196 65.9%																											
UW Total 15,852 846 1,132 100.0% \$2,836,390 \$27,939 (\$19,459) \$2,844,869 \$3,121,152 91.1% 12.0% 1.2314 1.0292 \$3,497,596 \$4,537,615 1.1597 \$3,619,559 96.6%																											

**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	12.5%		Women's Preventive Trend	2.7%	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Start	7/1/2011	Start	4/1/2013			Total Rx Trend	15.5%		Standard	77.6%
Incurred thru	6/30/2012	Thru	6/30/2013						Saver	78.0%
Paid thru	8/31/2012	Spans Thru	5/31/2014			Capitations Trend	1.6%		Medical Pooling Charge:	5.7%
Midtr	12/30/2011	Midpt	10/30/2013			Non-CDH Trend	12.5%			
Rx Rebates	-7.5%	Current Rate Lt	1/1/2013			CDH Trend	8.0%			

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
			Exp Pd	Contracts	Members	Distribu	Incurred	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	IAF	Income	Proj LR at	Incremental Rate Increase:		Generated	Proposed -	LR w/ Proposed	Renewal Rate Increase:		
			Member	08/2012	08/2012	on	Claims			Capitations +		Ratio	Assumed	Factor	Factor	Claims +	Income		at	Current	04/2013	Over	Income	Needed	Income	04/2013	Over	Proposed
			Months				Adjusted		Rebates	Income					Rebates	Level			Level	Derived	Proposed		Income	Income	Level	Derived	Proposed	
							for																					
Medical Experience																												
	Underwritten	Standard	High	153	8	8	6.3%	\$23,408	\$260	\$0	\$23,668	\$25,227	93.8%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.3041	\$32,899	89.1%	14.9%	\$29,971	(\$7,818)	97.8%	47.9%	17.3%	
			Medium	136	7	7	5.5%	\$8,655	\$236	\$0	\$8,891	\$20,234	43.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.3494	\$27,303	40.2%	-48.1%	\$24,873	\$10,715	44.2%	-33.5%	16.9%	
			Low	617	36	43	28.3%	\$231,258	\$1,056	\$0	\$232,314	\$89,143	260.6%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2841	\$114,470	251.7%	22.4%	\$104,511	(\$266,812)	275.7%	311.8%	15.9%	
	Saver	Saver 30/40		536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	\$88,038	(\$111,163)	176.5%	149.5%	10.3%	
	HSA (incl Rx)	HSA 1200		678	32	49	25.2%	\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	\$80,245	(\$94,271)	147.3%	147.7%	20.8%	
		HSA 2700		269	19	20	15.0%	\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	\$20,007	\$1,177	67.6%	13.7%	20.8%	
	UW Total			2,389	127	163	100.0%	\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	\$347,644	(\$458,173)	177.1%	169.0%	16.1%	
Rx Experience																												
	Underwritten	Standard	High	153	8	8	6.3%	\$0	\$0	\$0	\$0	\$6,325	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8507	\$5,381	0.0%	-100.0%	\$5,381	\$5,381	0.0%	-100.0%	-15.0%	
			Medium	136	7	7	5.5%	\$0	\$0	\$0	\$0	\$5,215	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8629	\$4,500	0.0%	-100.0%	\$4,500	\$4,500	0.0%	-100.0%	-15.0%	
			Low	617	36	43	28.3%	\$0	\$0	\$0	\$0	\$19,383	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8492	\$16,460	0.0%	-100.0%	\$16,460	\$16,460	0.0%	-100.0%	-5.3%	
	Saver	Saver 30/40		536	25	36	19.7%	\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%	
	UW Total			1,442	76	94	59.8%	\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%	
Medical & Rx Experience COMBINED																												
	Underwritten	Standard	High	153	8	8	6.3%	\$23,408	\$260	\$0	\$23,668	\$31,552	75.0%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.2132	\$38,279	76.6%	-1.3%	\$35,351	(\$2,438)	82.9%	17.5%	9.9%	
			Medium	136	7	7	5.5%	\$8,655	\$236	\$0	\$8,891	\$25,449	34.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.2497	\$31,803	34.5%	-55.5%	\$29,373	\$15,215	37.4%	-47.0%	9.9%	
			Low	617	36	43	28.3%	\$231,258	\$1,056	\$0	\$232,314	\$108,526	214.1%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2064	\$130,930	220.0%	183.8%	\$120,971	(\$250,361)	238.1%	237.3%	9.8%	
	Saver	Saver 30/40		536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%	
	HSA (incl Rx)	HSA 1200		678	32	49	25.2%	\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	\$80,245	(\$84,271)	147.3%	147.7%	20.8%	
		HSA 2700		269	19	20	15.0%	\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	\$20,007	\$1,177	67.6%	13.7%	20.8%	
	UW Total			2,389	127	163	100.0%	\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	\$380,074	(\$425,744)	161.9%	139.1%	12.8%	
Medical Experience																												
	Underwritten	Standard	High	906	51	58	40.2%	\$263,322	\$1,552	\$0	\$264,874	\$134,604	196.8%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2977	\$174,671	188.0%	142.3%	\$159,355	(\$283,915)	206.1%	209.0%	16.3%	
			Saver	536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	\$88,038	(\$111,163)	176.5%	149.5%	10.3%	
	HSA (incl Rx)			947	51	69	40.2%	\$112,970	\$1,659	(\$41)	\$114,588	\$89,161	128.5%	8.0%	1.1515	1.0298	\$131,750	\$183,346	1.2064	\$107,566	122.5%	70.4%	\$100,252	(\$83,094)	131.4%	121.0%	20.8%	
	UW Total			2,389	127	163	100.0%	\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	\$347,644	(\$458,173)	177.1%	169.0%	16.1%	
Rx Experience																												
	Underwritten	Standard	High	906	51	58	40.2%	\$0	\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%	-100.0%	\$26,341	\$26,341	0.0%	-100.0%	-15.0%	
			Saver	536	25	36	19.7%	\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	\$6,088	\$6,088	0.0%	-100.0%	-5.3%	
	UW Total			1,442	76	94	59.8%	\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%	
Medical & Rx Experience COMBINED																												
	Underwritten	Standard	High	906	51	58	40.2%	\$263,322	\$1,552	\$0	\$264,874	\$165,527	160.0%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2144	\$201,013	163.4%	110.6%	\$185,696	(\$237,574)	176.8%	150.5%	9.9%	
			Saver	536	25	36	19.7%	\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%	
	HSA (incl Rx)			947	51	69	40.2%	\$112,970	\$1,659	(\$41)	\$114,588	\$89,161	128.5%	8.0%	1.1515	1.0298	\$131,750	\$183,346	1.2064	\$107,566	122.5%	70.4%	\$100,252	(\$83,094)	131.4%	121.0%	20.8%	
	UW Total			2,389	127	163	100.0%	\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	\$380,074	(\$425,744)	161.9%	139.1%	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:			Projection Period:					
Start	7/1/2011		Start	4/1/2013		TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thr.	6/30/2012		Thru	6/30/2013			Standard	77.6%
Paid thru	8/31/2012		Spans Thru	5/31/2014			Saver	78.0%
Midpt	12/30/2011		Midpt	10/30/2013				
			Trend Mos	22.0		Capitations Trend		1.6%
Rx Rebates	-7.5%		Current Rate Level	1/1/2013		Non-CDH Trend		12.5%
						CDH Trend		8.0%
						Medical Pooling Charge:		5.7%

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	08/2012	08/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Claims +	Income		Current	Current Rate	04/2013 Over 01/2013	Income	Needed Income	Increase	04/2013 Over 04/2012			
			Months				Catastrophic			Rebates					Rebates	Rebates			01/2013 Level	Level	Derived				Derived	Proposed		
Medical Experience																												
	Underwritten	Standard	High	1,970	101	135	10.4%	\$322,398	\$3,445	\$0	\$325,843	\$374,032	87.1%	12.5%	1,2410	1,0297	\$403,650	\$520,277	1,3127	\$490,998	82.2%	6.0%	-8.9%	\$447,299	(\$72,978)	90.2%	43.4%	23.3%
		Standard	Medium	2,116	108	161	11.1%	\$526,682	\$3,710	\$0	\$530,392	\$399,129	132.9%	12.5%	1,2410	1,0295	\$657,444	\$847,400	1,3048	\$520,776	126.2%	62.7%	-8.9%	\$474,427	(\$372,973)	138.6%	119.5%	22.9%
		Standard	Low	5,194	280	383	28.8%	\$993,898	\$9,089	\$0	\$1,002,987	\$916,582	109.4%	12.5%	1,2410	1,0296	\$1,242,808	\$1,601,893	1,2820	\$1,175,054	105.8%	36.3%	-8.7%	\$1,072,811	(\$529,082)	115.8%	81.4%	21.5%
	Saver	Saver 30/40	3,903	216	262	22.2%	\$895,679	\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1,2410	1,0290	\$1,106,259	\$1,418,229	1,1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223	(\$672,006)	148.2%	118.0%	14.7%	
	HSA (incl Rx)	HSA 1200	3,671	190	262	19.5%	\$378,485	\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1,1515	1,0293	\$436,245	\$607,089	1,0933	\$518,673	84.1%	17.0%	-6.8%	\$483,403	(\$123,686)	90.2%	45.5%	15.9%	
		HSA 2700	1,387	78	92	8.0%	\$41,954	\$2,467	(\$10)	\$44,411	\$151,195	29.4%	8.0%	1,1515	1,0287	\$50,838	\$70,747	0.8472	\$128,090	39.7%	-44.8%	-1.1%	\$126,630	\$55,883	40.1%	-45.3%	-2.1%	
	UW Total		18,241	973	1,295	100.0%	\$3,149,097	\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1,2292	1,0293	\$3,897,244	\$5,065,635	1,2083	\$3,648,231	106.8%	38.9%	-8.2%	\$3,350,794	(\$1,714,841)	116.3%	79.6%	18.8%	
Rx Experience																												
	Underwritten	Standard	High	1,970	101	135	10.4%	\$42,825	\$0	(\$3,203)	\$39,623	\$100,337	39.5%	12.5%	1,2410	1,0000	\$49,173	\$63,380	0.8441	\$84,693	58.1%	-25.2%	0.0%	\$84,693	\$21,313	58.1%	-36.4%	-15.0%
		Standard	Medium	2,116	108	161	11.1%	\$44,998	\$0	(\$3,365)	\$41,633	\$98,996	42.1%	12.5%	1,2410	1,0000	\$51,667	\$66,595	0.8544	\$84,585	61.1%	-21.3%	0.0%	\$84,585	\$17,990	61.1%	-33.1%	-15.0%
	Saver	Saver 30/40	3,903	216	262	22.2%	\$43,704	\$0	(\$3,268)	\$40,436	\$192,585	21.0%	12.5%	1,2410	1,0000	\$50,182	\$64,681	0.8439	\$162,516	30.9%	-60.2%	0.0%	\$162,516	\$97,835	30.9%	-66.2%	-15.0%	
	Saver	Saver 30/40	3,903	216	262	22.2%	\$56,481	\$0	(\$4,224)	\$52,257	\$252,442	99.6%	12.5%	1,2410	1,0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%	
	UW Total		13,183	705	941	72.5%	\$188,008	\$0	(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1,2410	1,0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%	
Medical & Rx Experience COMBINED																												
	Underwritten	Standard	High	1,970	101	135	10.4%	\$365,223	\$3,445	(\$3,203)	\$365,466	\$474,370	77.0%	12.5%	1,2410	1,0297	\$452,823	\$583,657	1,2136	\$575,691	78.7%	1.4%	-7.6%	\$531,993	(\$51,665)	85.1%	25.7%	14.5%
		Standard	Medium	2,116	108	161	11.1%	\$571,680	\$3,710	(\$3,365)	\$572,025	\$498,125	114.8%	12.5%	1,2410	1,0295	\$709,111	\$913,995	1,2153	\$605,361	117.1%	51.0%	-7.7%	\$559,012	(\$354,983)	126.9%	87.4%	14.6%
		Standard	Low	5,194	280	383	28.8%	\$1,037,602	\$9,089	(\$3,268)	\$1,043,423	\$1,109,167	94.1%	12.5%	1,2410	1,0296	\$1,292,989	\$1,686,574	1,2059	\$1,337,555	96.7%	24.6%	-7.6%	\$1,235,327	(\$431,247)	104.7%	54.3%	14.4%
	Saver	Saver 30/40	3,903	216	262	22.2%	\$942,160	\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1,2410	1,0290	\$1,171,111	\$1,501,370	1,1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536	(\$704,834)	147.0%	115.5%	14.4%	
	HSA (incl Rx)	HSA 1200	3,671	190	262	19.5%	\$378,485	\$6,470	(\$5,430)	\$379,525	\$474,413	80.0%	8.0%	1,1515	1,0293	\$436,245	\$607,089	1,0933	\$518,673	84.1%	17.0%	-6.8%	\$483,403	(\$123,686)	90.2%	45.5%	15.9%	
		HSA 2700	1,387	78	92	8.0%	\$41,954	\$2,467	(\$10)	\$44,411	\$151,195	29.4%	8.0%	1,1515	1,0287	\$50,838	\$70,747	0.8472	\$128,090	39.7%	-44.8%	-1.1%	\$126,630	\$55,883	40.1%	-45.3%	-2.1%	
	UW Total		18,241	973	1,295	100.0%	\$3,337,105	\$32,092	(\$19,501)	\$3,349,696	\$3,463,769	96.7%	11.9%	1,2298	1,0293	\$4,113,117	\$5,343,432	1,1636	\$4,030,338	102.1%	32.6%	-7.4%	\$3,732,901	(\$1,610,531)	110.2%	63.3%	14.1%	
Medical Experience																												
	Underwritten	Standard	High	9,280	489	679	50.3%	\$1,842,978	\$16,244	\$0	\$1,859,222	\$1,689,743	110.0%	12.5%	1,2410	1,0296	\$2,303,902	\$2,969,570	1,2942	\$2,186,814	105.4%	35.8%	-8.8%	\$1,994,538	(\$975,032)	115.5%	81.9%	22.2%
		Saver	3,903	216	262	22.2%	\$885,679	\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1,2410	1,0290	\$1,106,259	\$1,418,229	1,1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223	(\$672,006)	148.2%	118.0%	14.7%	
	HSA (incl Rx)	HSA 1200	5,058	268	354	27.5%	\$420,439	\$8,938	(\$5,441)	\$423,936	\$625,609	67.8%	8.0%	1,1515	1,0291	\$487,083	\$677,835	1,0338	\$646,762	75.3%	4.8%	-5.7%	\$610,033	(\$67,802)	79.8%	24.8%	12.3%	
	UW Total		18,241	973	1,295	100.0%	\$3,149,097	\$32,092	(\$5,441)	\$3,175,748	\$3,019,408	105.2%	11.9%	1,2292	1,0293	\$3,897,244	\$5,065,635	1,2083	\$3,648,231	106.8%	38.9%	-8.2%	\$3,350,794	(\$1,714,841)	116.3%	79.6%	18.8%	
Rx Experience																												
	Underwritten	Standard	High	9,280	489	679	50.3%	\$131,527	\$0	(\$9,836)	\$121,691	\$391,919	31.1%	12.5%	1,2410	1,0000	\$151,021	\$194,656	0.8466	\$331,794	45.5%	-41.3%	0.0%	\$331,794	\$137,138	45.5%	-50.1%	-15.0%
		Saver	3,903	216	262	22.2%	\$56,481	\$0	(\$4,224)	\$52,257	\$252,442	99.6%	12.5%	1,2410	1,0000	\$64,852	\$83,141	0.9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%	
	UW Total		13,183	705	941	72.5%	\$188,008	\$0	(\$14,060)	\$173,948	\$444,361	39.1%	12.5%	1,2410	1,0000	\$215,874	\$277,797	0.8599	\$382,107	56.5%	-27.3%	0.0%	\$382,107	\$104,310	56.5%	-35.9%	-11.8%	
Medical & Rx Experience COMBINED																												
	Underwritten	Standard	High	9,280	489	679	50.3%	\$1,974,505	\$16,244	(\$9,836)	\$1,980,913	\$2,081,662	95.2%	12.5%	1,2410	1,0296	\$2,454,923	\$3,164,226	1,2099	\$2,518,608	97.5%	25.6%	-7.6%	\$2,326,332	(\$837,894)	105.5%	55.7%	14.5%
		Saver	3,903	216	262	22.2%	\$942,160	\$6,911	(\$4,224)	\$944,847	\$756,499	124.9%	12.5%	1,2410	1,0290	\$1,171,111	\$1,501,370	1,1434	\$864,967	135.4%	73.6%	-7.9%	\$796,536	(\$704,834)	147.0%	115.5%	14.4%	
	HSA (incl Rx)	HSA 1200	5,058	268	354	27.5%	\$420,439	\$8,938	(\$5,441)	\$423,936	\$625,609	67.8%	8.0%	1,1515	1,0291	\$487,083	\$677,835	1,0338	\$646,762	75.3%	4.8%	-5.7%	\$610,033	(\$67,802)	79.8%	24.8%	12.3%	
	UW Total		18,241	973	1,295	100.0%	\$3,337,105	\$32,092	(\$19,501)	\$3,349,696	\$3,463,769	96.7%	11.9%	1,2298	1,0293	\$4,113,117	\$5,343,432	1,1636	\$4,030,338	102.1%	32.6%	-7.4%	\$3,732,901	(\$1,610,531)	110.2%	63.3%	14.1%	

CarFirst BlueCross BlueShield (BlueChoice)
Individual, Non-Medgap Business

BlueChoice Underwritten and HIPAA business - PPACA
District of Columbia

Experience Period:
Start 7/1/2011
Incurred thru 6/30/2012
Paid thru 6/30/2012
Midpt 10/20/2011
Rx Rebates -7.5%

Projection Period:
Start 4/1/2013
Thru 6/30/2013
Scans Thru 5/31/2014
Midpt 10/30/2013
Trend Mos 2.20
Current Rate Level 1/1/2013

Pricing Trend 12.5%
Women's Preventive Trend 2.7%
Total Rx Trend 15.5%
Capitations Trend 1.8%
Non-CDH Trend 12.5%
CDH Trend 8.0%

TARGET LOSS RATIO = H.S.A. & HB Standard 71.9%
Standard 77.6%
OE 78.0%
OE 150.0%
Medical Pooling Charge: 5.7%

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	Incurred +	Income	Loss	Trend	Factor	Capitations	Projected	Income at	Proj LR at	Incremental Rate	Generated	Proposed	LR w/ Proposed	Renewal Rate						
			Member	08/2012	08/2012	on	Adjusted for	Capitations +		Ratio	Assumed	Trend	Factor	Claims +	Current	Current	04/2013 Over 01/2013:	Income	Income	Increase	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:
			Months	08/2012	08/2012		Catastrophic	Rebates						Capitations +	Level	Level	%			%	%	%	%	%	%	%	%
														Rebates			%			%	%	%	%	%	%	%	%
Medical Experience																											
Underwritten Standard																											
High	509	39	47	4.6%	\$41,692	\$845	\$0	\$42,537	\$98,541	43.2%	12.5%	1.2410	1.0326	\$52,613	\$67,815	1.1183	\$110,199	\$7,199	47.7%	-38.5%	3.0%	\$113,505	\$45,690	46.4%	-32.6%	12.8%	
Medium	379	36	37	4.3%	\$62,015	\$634	\$0	\$62,649	\$66,430	95.7%	12.5%	1.2410	1.0327	\$77,816	\$100,042	1.1195	\$173,251	\$7,199	106.0%	36.6%	3.0%	\$175,448	\$54,944	102.9%	49.5%	12.8%	
Low	886	60	66	7.1%	\$86,345	\$1,470	\$0	\$87,815	\$153,878	57.1%	12.5%	1.2410	1.0327	\$106,674	\$140,073	1.1196	\$172,278	\$37,373	63.1%	-18.7%	3.0%	\$177,446	\$37,373	61.2%	-11.0%	12.8%	
HSA (incl Rx)																											
HSA 1200	487	30	39	3.5%	\$48,122	\$815	(\$166)	\$48,777	\$101,045	48.3%	8.0%	1.1515	1.0328	\$36,064	\$78,020	1.0415	\$105,235	\$3,379	53.3%	-25.9%	1.9%	\$107,234	\$29,215	52.3%	-24.2%	4.2%	
HSA 2700	86	5	5	0.6%	\$16,120	\$0	(\$625)	\$15,559	\$21,579	73.5%	8.0%	1.1515	1.0335	\$19,246	\$25,391	1.0416	\$22,477	\$1,133	61.2%	-13.0%	1.9%	\$22,904	\$2,407	79.7%	15.5%	4.2%	
HealthyBlue																											
HB TO 1500	3,017	185	212	21.8%	\$450,364	\$5,313	(\$38,003)	\$417,675	\$580,276	72.0%	8.0%	1.1515	1.0328	\$480,325	\$668,432	1.0982	\$637,234	\$27,754	75.4%	4.9%	4.9%	\$668,458	\$27,754	71.9%	13.1%	13.1%	
HB HSA 2500	183	9	11	1.1%	\$5,418	\$302	(\$7)	\$5,713	\$29,263	19.5%	8.0%	1.1515	1.0344	\$6,543	\$9,106	1.0985	\$32,144	\$2,040	20.4%	-71.7%	1.9%	\$32,755	\$23,649	20.0%	-69.5%	9.8%	
HB2 1500	844	309	377	36.5%	\$12,375	\$0	(\$925)	\$11,449	\$20,925	61.5%	8.0%	1.1515	1.0429	\$9,146	\$10,141	1.0901	\$121,363	\$5,216	65.2%	-9.2%	4.9%	\$127,910	\$17,169	62.2%	-2.2%	13.1%	
HB2 2500	437	148	188	17.5%	\$33,864	\$612	(\$496)	\$34,476	\$56,038	61.6%	8.0%	1.1515	1.0429	\$39,634	\$55,155	1.0863	\$60,955	\$5,500	65.0%	-9.5%	0.0%	\$60,955	\$5,500	65.0%	-2.5%	7.8%	
UW Total	6,828	821	982	96.9%	\$811,600	\$11,312	(\$38,577)	\$784,336	\$1,217,352	64.4%	9.1%	1.1735	1.0334	\$918,861	\$1,254,174	1.0968	\$1,335,337	\$68,870	68.8%	-6.1%	3.8%	\$1,386,017	\$131,843	66.3%	1.2%	11.8%	
HIPAA																											
Standard																											
High	92	6	7	0.7%	\$13,834	\$164	\$0	\$13,998	\$46,112	30.4%	12.5%	1.2410	1.0287	\$17,337	\$22,347	0.9615	\$44,338	\$3,991	39.1%	-49.6%	3.0%	\$45,668	\$23,322	38.0%	-49.1%	4.0%	
Low	227	20	20	2.4%	\$27,725	\$387	\$0	\$28,111	\$167,264	16.8%	12.5%	1.2410	1.0310	\$34,806	\$44,862	0.9657	\$161,530	\$21,550	21.5%	-72.2%	3.0%	\$166,376	\$121,513	20.9%	-71.9%	4.4%	
HIPAA Total	319	26	27	3.1%	\$41,559	\$551	\$0	\$42,110	\$213,375	19.7%	12.5%	1.2410	1.0303	\$52,143	\$67,209	0.9648	\$205,868	\$25,541	25.3%	-67.4%	3.0%	\$212,044	\$144,835	24.6%	-66.9%	4.3%	
Medical - Underwritten & HIPAA																											
UW & HIPAA Total	7,147	847	1,009	100.0%	\$853,159	\$11,863	(\$38,577)	\$826,445	\$1,430,727	57.8%	9.3%	1.1770	1.0333	\$971,004	\$1,321,383	1.0771	\$1,541,004	\$74,970	63.0%	-14.3%	3.7%	\$1,598,061	\$276,678	60.8%	-8.4%	10.8%	
Rx Experience																											
Underwritten Standard																											
High	509	39	47	4.6%	\$24,338	\$0	(\$1,820)	\$22,517	\$49,913	45.1%	15.5%	1.3031	1.0000	\$29,342	\$37,820	0.8923	\$44,537	\$6,999	65.9%	-15.1%	3.0%	\$45,873	\$8,053	64.0%	-25.8%	-10.0%	
Medium	379	36	37	4.3%	\$9,508	\$0	(\$711)	\$8,797	\$33,391	26.3%	15.5%	1.3031	1.0000	\$11,463	\$14,775	0.8932	\$29,825	\$3,719	38.4%	-60.5%	3.0%	\$30,719	\$15,945	37.3%	-56.7%	-10.0%	
Low	886	60	66	7.1%	\$25,117	\$0	(\$1,878)	\$23,239	\$80,284	28.9%	15.5%	1.3031	1.0000	\$30,282	\$39,031	0.8933	\$71,716	\$7,220	42.2%	-45.6%	3.0%	\$73,868	\$34,837	41.0%	-52.5%	-10.0%	
HSA (incl Rx)																											
HSA 1200	487	30	37	3.5%	\$12,375	\$0	(\$925)	\$11,449	\$20,925	61.5%	15.5%	1.3031	1.0000	\$14,919	\$20,762	1.0902	\$22,813	\$3,149	62.3%	-9.0%	4.9%	\$23,319	\$3,169	62.3%	-1.9%	13.1%	
HSA 2700	86	5	5	0.6%	\$16,120	\$0	(\$625)	\$15,559	\$21,579	73.5%	8.0%	1.1515	1.0335	\$19,246	\$25,391	1.0416	\$22,477	\$1,133	61.2%	-13.0%	1.9%	\$22,904	\$2,407	79.7%	15.5%	4.2%	
HealthyBlue																											
HB TO 1500	3,017	185	212	21.8%	\$450,364	\$5,313	(\$38,003)	\$417,675	\$580,276	72.0%	8.0%	1.1515	1.0328	\$480,325	\$668,432	1.0982	\$637,234	\$27,754	75.4%	4.9%	4.9%	\$668,458	\$27,754	71.9%	13.1%	13.1%	
HB HSA 2500	183	9	11	1.1%	\$5,418	\$302	(\$7)	\$5,713	\$29,263	19.5%	8.0%	1.1515	1.0344	\$6,543	\$9,106	1.0985	\$32,144	\$2,040	20.4%	-71.7%	1.9%	\$32,755	\$23,649	20.0%	-69.5%	9.8%	
HB2 1500	844	309	377	36.5%	\$12,375	\$0	(\$925)	\$11,449	\$20,925	61.5%	8.0%	1.1515	1.0429	\$9,146	\$10,141	1.0901	\$121,363	\$5,216	65.2%	-9.2%	4.9%	\$127,910	\$17,169	62.2%	-2.2%	13.1%	
HB2 2500	437	148	188	17.5%	\$33,864	\$612	(\$496)	\$34,476	\$56,038	61.6%	8.0%	1.1515	1.0429	\$39,634	\$55,155	1.0863	\$60,955	\$5,500	65.0%	-9.5%	0.0%	\$60,955	\$5,500	65.0%	-2.5%	7.8%	
UW Total	3,055	592	715	69.9%	\$77,964	\$0	(\$5,830)	\$72,133	\$196,140	36.8%	15.5%	1.3031	1.0000	\$93,995	\$123,506	0.9256	\$181,547	\$11,551	51.8%	-32.0%	3.0%	\$187,668	\$64,162	50.1%	-37.8%	-5.5%	
HIPAA																											
Standard																											
High	92	6	7	0.7%	\$13,893	\$0	(\$1,039)	\$12,854	\$8,684	148.0%	15.5%	1.3031	1.0000	\$16,750	\$21,589	1.1256	\$30,774	\$7,121	171.4%	120.9%	3.0%	\$107,667	\$11,522	186.4%	133.9%	9.0%	
Low	227	20	20	2.4%	\$49,860	\$0	(\$3,729)	\$46,131	\$21,477	214.8%	15.5%	1.3031	1.0000	\$60,112	\$77,480	1.0920	\$23,452	\$26,330	230.4%	230.4%	3.0%	\$24,156	(\$63,344)	248.9%	248.9%	9.0%	
HIPAA Total	319	26	27	3.1%	\$63,752	\$0	(\$4,768)	\$58,985	\$30,161	195.6%	15.5%	1.3031	1.0000	\$76,862	\$99,069	1.1016	\$33,226	\$32,661	198.2%	198.2%	3.0%	\$34,223	(\$64,846)	224.6%	215.7%	9.0%	
Rx - Underwritten & HIPAA																											
UW & HIPAA Total	3,374	618	742	73.0%	\$141,716	\$0	(\$10,598)	\$131,118	\$226,301	57.9%	15.5%	1.3031	1.0000	\$170,857	\$222,575	0.9491	\$214,773	\$12,716	79.6%	3.6%	3.3%	\$221,891	(\$684)	77.0%	-3.0%	-3.3%	
Medical & Rx Experience COMBINED																											
Underwritten Standard																											
High	509	39	47	4.6%	\$66,030	\$845	(\$1,820)	\$65,054	\$148,454	43.8%	13.6%	1.2628	1.0326	\$81,955	\$105,634	1.0423	\$154,736	\$15,782	53.0%	-31.7%	3.0%	\$159,378	\$53,743	51.4%	-30.5%	4.9%	
Medium	379	36	37	4.3%	\$71,522	\$634	(\$711)	\$71,445	\$98,820	72.3%	12.9%	1.2487	1.0327	\$89,079	\$114,817	1.0431	\$103,075	\$8,643	66.4%	11.4%	3.0%	\$106,168	(\$8,649)	83.9%	13.3%	4.8%	
Low	886	60	66	7.1%	\$111,462	\$1,470	(\$1,878)	\$111,054	\$234,161	47.4%	13.1%	1.2542	1.0327	\$138,956	\$179,104	1.0420	\$243,994	\$7,070	67.0%	-26.6%	3.0%	\$251,314	\$72,209	55.3%	-25.2%	4.9%	
HSA (incl Rx)																											
HSA 1200	487	30	37	3.5%	\$48,122	\$815	(\$166)	\$48,777	\$101,045	48.3%	8.0%	1.1515	1.0328	\$36,064	\$78,020	1.0415	\$105,235	\$3,379	53.3%	-25.9%	1.9%	\$107,234	\$29,215	52.3%	-24.2%	4.2%	
HSA 2700	86	5	5	0.6%	\$16,120	\$0	(\$625)	\$15,559	\$21,579	73.5%	8.0%	1.1515	1.0335	\$19,246	\$25,391	1.0416	\$22,477	\$1,133	61.2%	-13.0%	1.9%	\$22,904	\$2,407	79.7%	15.5%	4.2%	

CareFirst BlueCross BlueShield (BlueChoice)
Individual, Non-Medicaid Business

BlueChoice Underwritten and HIPAA Business - Composite (GF + Corridor + PPACA)
District of Columbia

Experience Period:	7/1/2011	Projection Period:	4/1/2013	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Start	6/30/2012	Thru	6/30/2013	Standard	Standard	77.9%
Incurd thn	8/31/2012	Spans Thru	5/31/2014		Saver	78.0%
Paid thru	12/31/2012	Midst	10/30/2013		OE	150.0%
Midpt		Trend Mos	22.0	Capitations Trend	Medical Pooling Charge:	5.7%
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	Non-CDM1 Trend		
				CDH Trend		

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	Distribut	Incurd	Incurred +	Capitations	Rebates	Capitations +	Income	Loss	Trend	Trend	Capitations	Projected	Income at	Income at	Profil	Incremental Rate Increase:	Generated	Proposed -	LR w/	Renewal Rate Increase:			
		Member	08/2012	08/2012	on	Claims Adjusted	Rebates	Months		Rebates		Ratio	Assumed	Factor	Claims +	Current	Current	LR at	04/2013 Over 01/2013	Income	Needed Income	Proposed Increase	04/2013 Over 01/2013				
		Months				for Catastrophic									Rebates	Level	Level	Rate	Derived	Derived	Derived	Derived					
Medical Experience																											
Underwritten																											
Standard																											
High 2,479 140 182 7.7%																											
Medium 2,495 144 198 7.9%																											
Low 6,080 340 449 18.7%																											
Saver Saver 3040 3,903 216 262 11.9%																											
HSA (incl Rx) HSA 1200 4,158 220 301 12.1%																											
HSA 2700 1,473 83 97 4.6%																											
HealthyBlue HB TO 1500 3,017 185 212 10.2%																											
HB HSA 2500 163 9 1.1 0.5%																											
HB2 1500 844 309 377 17.0%																											
HB2 2500 437 148 188 8.1%																											
LW Total 25,069 1,794 2,277 98.6%																											
HIPAA																											
Standard																											
High 92 6 7 0.3%																											
Low 227 20 2 0.1%																											
HIPAA Total 319 26 27 1.4%																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total 25,388 1,820 2,304 100.0%																											
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LW Total 26,238 1,297 1,686 98.0%																											
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Open Enrollment																											
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Rx 14,260 1,269 1,497 100.0%																											
OE Medical & Rx Total 14,260 1,269 1,497 100.0%																											
Grand Total (incl OE)																											
39,648 3,089 3,801 0.0%																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2013	EP Claims	Prior Rating Trend 01/01/2013
Medical Non-HSA							
HMO - MD	99,215	88.6%	21.6%	18.6%	8.5%	\$21,564,512	8.5%
HMO - DC	14,957	11.4%	33.5%	27.6%	12.5%	\$2,762,359	12.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	7.0%
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	7.1%
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	7.6%
Rx Non-HSA							
HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	6.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	7.0%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Medical & Rx Non-HSA							
HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - VA			7.1%	11.2%	7.5%	\$33,621,193	7.5%
Total Non-HSA			13.0%	12.6%	7.6%	\$98,433,357	7.6%
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	9.0%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	14.5%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	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 8/31/12		1,186			
Member to Contract Ratio		1.243			
		Function	Composite		
			PMPM	%	\$s
1	Projected Claims (+ Capitations)		\$117.68	71.9%	\$1,674,778
2	Admin Costs		\$24.03	14.7%	\$341,954
3	Broker Commissions & Fees		\$16.21	9.9%	\$230,677
4	Contrib to Reserve		\$0.00	0.00%	\$0
5	Invst Income Credit		(\$0.00)	0.0%	(\$2)
6	Premium Tax/Community Health Investment		\$3.28	2.0%	\$46,613
7	Assessment Fees		\$0.14	0.1%	\$2,036
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%	\$2,372
11	Reinsurance Fee		\$1.45	0.88%	\$20,570
12	Insurer Fee Tax		\$0.82	0.58%	\$11,661
13	Risk Charge		\$0.00	0.0%	\$0
14	SUBTOTAL:		\$164	100.0%	\$2,330,659
15					
Saver					
17	Members a/o 8/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)		\$300.05	78.0%	\$943,370
20	Admin Costs		\$56.44	14.7%	\$177,444
21	Broker Commissions & Fees		\$16.61	4.3%	\$52,229
22	Contrib to Reserve		\$0.00	0.0%	\$0
23	Invst Income Credit		(\$0.00)	0.00%	(\$1)
24	Premium Tax/Community Health Investment		\$7.69	2.0%	\$24,188
25	Assessment Fees		\$0.34	0.1%	\$1,056
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%	\$524
29	Reinsurance Fee		\$1.45	0.4%	\$4,544
30	Insurer Fee Tax		\$1.92	0.5%	\$6,051
31	Risk Charge		\$0.00	0.0%	\$0
32	SUM:		\$385	100.0%	\$1,209,405
33					
Standard					
35	Members a/o 8/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)		\$254.46	77.6%	\$2,613,763
38	Admin Costs		\$48.12	14.7%	\$494,294
39	Broker Commissions & Fees		\$16.30	4.7%	\$157,170
40	Contrib to Reserve		\$0.00	0.0%	\$0
41	Invst Income Credit		(\$0.00)	0.00%	(\$3)
42	Premium Tax/Community Health Investment		\$6.56	2.0%	\$67,379
43	Assessment Fees		\$0.29	0.1%	\$2,943
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%	\$1,712
47	Reinsurance Fee		\$1.45	0.4%	\$14,847
48	Insurer Fee Tax		\$1.64	0.5%	\$16,855
49	Risk Charge		\$0.00	0.0%	\$0
50	SUM:		\$328	100.0%	\$3,368,959
51					
TOTAL					
53	Members a/o 8/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)		\$189.23	75.7%	\$5,231,911
56	Admin Costs		\$36.66	14.7%	\$1,013,692
57	Broker Commissions & Fees		\$16.92	6.4%	\$440,076
58	Contrib to Reserve		\$0.00	0.0%	\$0
59	Invst Income Credit		(\$0.00)	0.00%	(\$7)
60	Premium Tax/Community Health Investment		\$5.00	2.0%	\$138,180
61	Assessment Fees		\$0.22	0.1%	\$6,035
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%	\$4,608
65	Reinsurance Fee		\$1.45	0.6%	\$39,961
66	Insurer Fee Tax		\$1.25	0.5%	\$34,567
67	Risk Charge		\$0.00	0.0%	\$0
68	SUBTOTAL:		\$250	100.0%	\$6,909,023

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

Grandfathered

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2 Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3 Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4 Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5 HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6 HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$266.78	\$243.04	-8.9%	-\$23.74	NA	NA
2 Medium	\$247.28	\$225.27	-8.9%	-\$22.01	\$281.59	\$337.91
3 Low	\$222.15	\$202.82	-8.7%	-\$19.33	\$253.53	\$304.23
4 Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5 HSA1	\$144.82	\$134.97	-6.8%	-\$9.85	\$168.71	\$202.46
6 HSA2	\$115.59	\$107.73	-6.8%	-\$7.86	\$134.66	\$161.60

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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
Standard, Saver & 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%
Proposed 04/01/13	-8.8%	-8.4%	-5.5%	0.0%	0.0%

* 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%
Proposed 04/01/13	-8.8%	-8.4%	-6.8%	0.0%	0.0%

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879.
The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice
as of 04/01/2013 Rate Filing

HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	2Q13 Incremental Increases	Contract Months	Ending Contracts	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1	8/1	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA	High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0%	7.3%	6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA	Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0%	8.7%	1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	
	PPACA	Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6%	2.3%	10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	
	Corridor	High	\$25,227	-7.4%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	1.1%	36.4%	25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	9.9%	
	Corridor	Medium	\$20,234	-7.5%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.5%	13.2%	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	9.9%	
	Corridor	Low	\$89,143	-7.5%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	13.3%	15.0%	31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	9.9%	
86052DC020	Standard	Total	\$452,452	-0.1%	2,331	186																									6.9%	Yes
86052DC002	Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	3.9%	18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	Yes
	PPACA	HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4%	3.3%	5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%	
	PPACA	HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6%	0.0%	4.3%	5.5%	0.0%	12.7%	3.7%	10.5%	16.3%	4.6%	7.6%	0.0%	4.4%	
	Corridor	HSA 1200	\$71,132	-6.8%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	7.7%	14.1%	15.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	27.2%	9.1%	26.4%	16.8%	
	Corridor	HSA 2700	\$18,029	-6.8%	257	19	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	11.4%	0.0%	33.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.0%	10.3%	22.7%	3.9%	
86052DC021	HSA	Total	\$211,785	-1.8%	1,173	86																									8.6%	Yes

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Corridor
Effective 4/1/2013
Age & Tier Factors

HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
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 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
HMO-UW-Std
Grandfathered

(a) Current Rate Level	(b) Contract	(c) Member	(d) 01/2013		(e) =(e)/(f)		(f) Revenue	(g) Estimated Incurred Claims	(h)=(d)+(f) Revenue	(i)=(e)+(g) Estimated Incurred Claims	Monthly Loss Ratio	(j)=(i)/(c)			(k) Monthly Incurred PMPM Rolling-12 Incurred PMPM			(l) Observed Rolling 12 Month Trend				
			Medical		Rx							Total		Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims						Revenue	Estimated Incurred Claims	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx
200807	1,127	1,470	\$ 204,996	\$ 134,426	\$ 44,835	\$ 23,045	\$ 249,830	\$ 157,471	63%			\$107										
200808	1,101	1,491	\$ 207,323	\$ 188,987	\$ 46,131	\$ 19,269	\$ 253,454	\$ 208,256	82%			\$140										
200809	1,056	1,384	\$ 196,983	\$ 128,662	\$ 43,670	\$ 20,926	\$ 240,653	\$ 149,589	62%			\$108										
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%	83%	46%	77%	\$179	\$119	\$14	\$133						
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%	82%	45%	75%	\$89	\$118	\$14	\$132						
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%	80%	45%	74%	\$110	\$115	\$14	\$129						
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	\$ 149,273	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,063	76%	64%	47%	61%	\$154	\$100	\$14	\$115						
201005	903	1,141	\$ 200,893	\$ 128,763	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,472	63%	64%	47%	61%	\$130	\$102	\$14	\$116						
201006	898	1,132	\$ 204,271	\$ 133,369	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,171	63%	60%	46%	58%	\$134	\$98	\$14	\$112	-17.9%	0.8%	-15.9%			
201007	894	1,134	\$ 201,466	\$ 133,525	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,157	65%	61%	47%	59%	\$135	\$101	\$15	\$116	-14.1%	5.1%	-12.1%			
201008	899	1,143	\$ 202,532	\$ 90,288	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,212	47%	59%	49%	58%	\$97	\$100	\$15	\$115	-13.4%	8.5%	-11.0%			
201009	922	1,170	\$ 208,417	\$ 109,536	\$ 36,154	\$ 17,324	\$ 244,570	\$ 126,860	52%	60%	49%	58%	\$108	\$101	\$15	\$116	-11.3%	8.3%	-9.2%			
201010	884	1,126	\$ 203,752	\$ 132,446	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,457	62%	59%	49%	57%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%			
201011	850	1,086	\$ 198,126	\$ 130,760	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,055	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.9%			
201012	810	1,045	\$ 195,919	\$ 101,040	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,448	49%	59%	48%	58%	\$109	\$105	\$15	\$120	-5.8%	9.3%	-4.1%			
201101	796	1,025	\$ 188,998	\$ 108,115	\$ 32,193	\$ 11,523	\$ 221,191	\$ 119,639	54%	60%	49%	59%	\$117	\$107	\$15	\$123	4.6%	11.3%	5.4%			
201102	747	965	\$ 184,486	\$ 129,664	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,605	66%	62%	49%	60%	\$148	\$112	\$16	\$127	13.8%	11.9%	13.6%			
201103	735	960	\$ 183,200	\$ 217,003	\$ 30,938	\$ 15,542	\$ 214,138	\$ 232,545	109%	66%	49%	63%	\$242	\$120	\$16	\$135	23.0%	12.9%	21.7%			
201104	705	926	\$ 177,414	\$ 97,588	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,523	54%	64%	46%	62%	\$120	\$118	\$15	\$132	17.2%	1.7%	15.3%			
201105	678	892	\$ 173,602	\$ 156,536	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,474	83%	66%	46%	63%	\$191	\$122	\$15	\$137	19.8%	0.8%	17.4%			
201106	654	865	\$ 165,490	\$ 190,456	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,091	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.6%	-0.1%	28.4%			
201107	624	830	\$ 158,955	\$ 76,818	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,080	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.5%	-4.8%	22.5%			
201108	582	786	\$ 150,352	\$ 232,708	\$ 30,558	\$ 11,072	\$ 180,911	\$ 243,780	135%	77%	41%	72%	\$310	\$144	\$14	\$158	44.4%	-10.5%	37.1%			
201109	529	727	\$ 138,654	\$ 120,763	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,362	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.9%	-11.9%	41.0%			
201110	515	706	\$ 135,228	\$ 132,648	\$ 29,589	\$ 7,101	\$ 164,817	\$ 139,750	85%	83%	38%	76%	\$198	\$157	\$13	\$170	53.9%	-13.8%	45.1%			
201111	506	702	\$ 130,394	\$ 86,381	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,443	60%	83%	38%	76%	\$136	\$158	\$13	\$172	53.3%	-12.3%	44.9%			
201112	498	689	\$ 126,682	\$ 99,234	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,712	67%	86%	36%	78%	\$152	\$164	\$13	\$177	56.1%	-13.6%	47.3%			
201201	491	679	\$ 123,368	\$ 144,900	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,444	101%	91%	36%	82%	\$227	\$173	\$13	\$187	61.2%	-12.8%	52.0%			
201202	483	671	\$ 122,969	\$ 76,801	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,277	57%	91%	35%	82%	\$130	\$173	\$14	\$187	55.1%	-12.7%	46.9%			
201203	469	652	\$ 120,538	\$ 152,936	\$ 30,854	\$ 14,669	\$ 151,392	\$ 167,605	111%	91%	35%	81%	\$257	\$172	\$14	\$186	43.8%	-10.9%	37.5%			
201204	468	657	\$ 118,272	\$ 113,168	\$ 30,677	\$ 13,795	\$ 148,948	\$ 126,963	85%	95%	35%	84%	\$193	\$179	\$14	\$193	52.0%	-2.8%	45.9%			
201205	458	644	\$ 114,636	\$ 117,909	\$ 30,075	\$ 11,699	\$ 144,711	\$ 129,608	90%	96%	34%	85%	\$201	\$179	\$14	\$194	46.9%	-0.6%	41.8%			
201206	447	631	\$ 115,091	\$ 140,770	\$ 29,830	\$ 11,723	\$ 144,921	\$ 152,494	105%	96%	34%	85%	\$242	\$179	\$15	\$193	37.9%	3.5%	34.5%			
201207	443	628	\$ 115,406	\$ 114,502	\$ 29,589	\$ 10,337	\$ 144,995	\$ 124,839	86%	101%	34%	89%	\$199	\$188	\$15	\$203	46.5%	7.8%	42.7%			
201208	438	621	\$ 116,206	\$ 111,563	\$ 29,518	\$ 10,423	\$ 145,724	\$ 121,986	84%	96%	34%	84%	\$196	\$176	\$15	\$192	22.3%	12.8%	21.5%			
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		96%	35%	84%	\$177	\$16	\$193		17.6%	17.5%	17.6%			
Experience Period	6,070	8,374	\$ 1,555,139	\$ 1,495,037	\$ 360,995	\$ 124,481	\$ 1,916,134	\$ 1,619,519	0%	96%	34%	85%	\$193	\$179	\$15	\$193	37.9%	3.5%	34.5%			

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 04/2013
 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 HMO-UW-Svr
 Grandfathered

(a) Date	(b) Contract	(c) Member	(d) 01/2013		(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				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total		
200807	519	611	\$ 72,299	\$ 94,357	\$ 6,182	\$ 1,550	\$ 78,481	\$ 95,907	122%			\$157									
200808	494	539	\$ 64,529	\$ 44,613	\$ 5,530	\$ 1,936	\$ 70,059	\$ 46,549	66%			\$86									
200809	543	621	\$ 74,024	\$ 41,613	\$ 6,338	\$ 1,537	\$ 80,363	\$ 43,150	54%			\$69									
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%	84%	21%	79%	\$48	\$100	\$2	\$102					
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%	79%	21%	75%	\$99	\$95	\$2	\$98					
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%	86%	20%	81%	\$185	\$104	\$2	\$106					
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	674	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113					
201002	569	625	\$ 93,056	\$ 36,814	\$ 6,137	\$ 192	\$ 99,193	\$ 37,006	37%	81%	22%	77%	\$59	\$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	\$ 74,703	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,898	79%	79%	21%	75%	\$128	\$109	\$2	\$111					
201005	535	601	\$ 92,441	\$ 53,734	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,010	56%	70%	22%	67%	\$92	\$97	\$2	\$99					
201006	530	597	\$ 93,097	\$ 44,466	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,529	46%	70%	22%	67%	\$76	\$100	\$2	\$102	0.0%	0.4%	0.0%		
201007	515	576	\$ 92,571	\$ 80,916	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,342	84%	72%	22%	68%	\$143	\$103	\$2	\$105	8.2%	-0.8%	8.0%		
201008	500	559	\$ 92,027	\$ 79,872	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,582	84%	67%	24%	64%	\$148	\$99	\$2	\$101	-5.5%	15.3%	-5.1%		
201009	495	562	\$ 90,567	\$ 84,698	\$ 5,576	\$ 906	\$ 96,142	\$ 85,605	89%	68%	23%	65%	\$152	\$102	\$2	\$104	-4.9%	10.0%	-4.7%		
201010	458	523	\$ 88,862	\$ 49,429	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,638	54%	67%	21%	64%	\$97	\$102	\$2	\$104	-5.7%	-2.8%	-5.7%		
201011	435	494	\$ 85,431	\$ 206,969	\$ 5,131	\$ 2,837	\$ 90,561	\$ 209,806	232%	82%	24%	79%	\$425	\$127	\$2	\$130	19.6%	11.7%	19.4%		
201012	410	470	\$ 84,740	\$ 65,871	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,562	76%	84%	25%	81%	\$146	\$133	\$2	\$136	25.0%	12.6%	24.8%		
201101	404	458	\$ 81,094	\$ 92,379	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,334	112%	87%	31%	84%	\$210	\$140	\$3	\$143	27.1%	40.3%	27.4%		
201102	380	436	\$ 80,067	\$ 42,533	\$ 4,711	\$ 3,380	\$ 84,778	\$ 45,913	54%	89%	36%	86%	\$105	\$145	\$4	\$149	34.7%	69.2%	35.4%		
201103	366	424	\$ 77,930	\$ 44,218	\$ 4,563	\$ 4,311	\$ 82,494	\$ 48,529	59%	88%	42%	85%	\$114	\$146	\$4	\$150	38.0%	114.3%	39.4%		
201104	357	415	\$ 75,609	\$ 38,697	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,101	54%	85%	48%	83%	\$104	\$145	\$5	\$149	33.1%	139.0%	35.1%		
201105	337	388	\$ 71,167	\$ 44,931	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,619	62%	86%	50%	84%	\$120	\$148	\$5	\$153	52.7%	149.0%	54.7%		
201106	305	353	\$ 67,512	\$ 92,875	\$ 4,240	\$ 1,529	\$ 71,752	\$ 94,405	132%	94%	52%	91%	\$267	\$163	\$5	\$169	63.3%	158.7%	65.3%		
201107	292	338	\$ 62,450	\$ 62,212	\$ 4,030	\$ 1,485	\$ 66,480	\$ 63,697	96%	94%	54%	92%	\$188	\$167	\$6	\$173	61.6%	172.7%	63.9%		
201108	281	329	\$ 59,503	\$ 107,257	\$ 3,960	\$ 1,149	\$ 63,462	\$ 108,406	171%	101%	52%	98%	\$330	\$180	\$6	\$185	82.3%	145.6%	83.8%		
201109	265	307	\$ 56,095	\$ 41,513	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,538	76%	100%	60%	98%	\$148	\$180	\$7	\$187	76.9%	196.3%	79.4%		
201110	259	301	\$ 55,119	\$ 40,721	\$ 3,945	\$ 927	\$ 59,064	\$ 41,648	71%	103%	61%	100%	\$138	\$187	\$7	\$194	83.5%	227.4%	86.4%		
201111	254	296	\$ 53,906	\$ 41,142	\$ 3,854	\$ 3,593	\$ 57,760	\$ 44,736	77%	87%	64%	85%	\$151	\$158	\$7	\$166	24.2%	212.1%	27.6%		
201112	240	282	\$ 52,869	\$ 34,462	\$ 3,993	\$ 4,120	\$ 56,862	\$ 38,582	68%	86%	68%	85%	\$137	\$158	\$8	\$166	18.4%	224.5%	22.2%		
201201	235	277	\$ 50,815	\$ 55,297	\$ 3,903	\$ 3,193	\$ 54,718	\$ 58,490	107%	85%	68%	84%	\$211	\$156	\$8	\$164	11.1%	164.3%	14.3%		
201202	224	260	\$ 49,040	\$ 73,954	\$ 3,846	\$ 9,026	\$ 52,886	\$ 82,981	157%	93%	80%	92%	\$319	\$171	\$10	\$181	17.5%	171.1%	21.2%		
201203	219	251	\$ 47,565	\$ 40,072	\$ 3,784	\$ 7,391	\$ 51,349	\$ 47,463	92%	96%	88%	95%	\$189	\$177	\$11	\$188	21.3%	161.5%	25.3%		
201204	212	248	\$ 46,232	\$ 64,623	\$ 3,670	\$ 8,359	\$ 49,902	\$ 72,982	146%	104%	98%	104%	\$294	\$193	\$13	\$205	33.2%	159.6%	37.4%		
201205	204	240	\$ 44,616	\$ 88,270	\$ 3,529	\$ 8,507	\$ 48,145	\$ 96,776	201%	115%	114%	115%	\$403	\$213	\$15	\$229	43.8%	195.5%	48.9%		
201206	202	238	\$ 44,541	\$ 70,952	\$ 3,433	\$ 1,680	\$ 47,974	\$ 72,633	151%	116%	117%	116%	\$305	\$214	\$16	\$230	31.1%	189.3%	36.3%		
201207	196	232	\$ 43,784	\$ 39,371	\$ 3,352	\$ 850	\$ 47,136	\$ 40,221	85%	115%	117%	116%	\$173	\$214	\$16	\$230	28.2%	182.2%	33.3%		
201208	191	226	\$ 43,754	\$ 29,872	\$ 3,309	\$ 822	\$ 47,063	\$ 30,694	65%	105%	118%	106%	\$136	\$196	\$17	\$213	9.4%	192.0%	15.0%		
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	109%	119%	109%		\$203	\$17	\$220	12.7%	156.9%	17.8%		

Experience Period	2,887	3,367	\$ 622,751	\$ 720,477	\$ 45,818	\$ 53,455	\$ 668,570	\$ 773,932	0%	116%	117%	116%	\$230	\$214	\$16	\$230	31.1%	189.3%	36.3%
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CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
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				01/2013	=(e)/(f)														
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
200807	216	259	\$ 21,469	\$ 3,383	\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%				\$20						
200808	228	283	\$ 23,642	\$ 5,298	\$ -	\$ 460	\$ 23,642	\$ 5,758	24%				\$20						
200809	201	255	\$ 21,854	\$ 8,232	\$ -	\$ 644	\$ 21,854	\$ 8,876	41%				\$35						
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%	117%	127%		\$95	\$97	\$9	\$106			
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%	125%	137%		\$134	\$103	\$11	\$114			
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%	123%	136%		\$62	\$103	\$11	\$114			
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	\$ 52,584	\$ -	\$ 6,437	\$ 66,929	\$ 59,020	88%	88%	99%		\$87	\$81	\$10	\$90			
201004	540	694	\$ 69,365	\$ 78,022	\$ -	\$ 6,798	\$ 69,365	\$ 84,820	122%	85%	94%		\$122	\$79	\$9	\$88			
201005	538	691	\$ 70,798	\$ 37,766	\$ -	\$ 9,027	\$ 70,798	\$ 46,793	66%	82%	92%		\$68	\$77	\$10	\$87			
201006	552	706	\$ 72,904	\$ 38,906	\$ -	\$ 4,684	\$ 72,904	\$ 43,589	60%	77%	87%		\$62	\$74	\$10	\$84	-23.2%	11.0%	-20.4%
201007	562	712	\$ 76,522	\$ 56,969	\$ -	\$ 5,298	\$ 76,522	\$ 62,267	81%	73%	82%		\$87	\$72	\$9	\$81	-30.1%	-18.9%	-29.1%
201008	563	730	\$ 78,990	\$ 25,040	\$ -	\$ 8,012	\$ 78,990	\$ 33,051	42%	69%	78%		\$45	\$70	\$9	\$79	-32.3%	-14.9%	-30.7%
201009	572	732	\$ 80,482	\$ 45,482	\$ -	\$ 3,369	\$ 80,482	\$ 48,851	61%	68%	76%		\$67	\$69	\$9	\$78	-33.2%	-14.2%	-31.4%
201010	524	672	\$ 78,306	\$ 79,641	\$ -	\$ 4,970	\$ 78,306	\$ 84,612	108%	72%	80%		\$126	\$74	\$9	\$84	-26.7%	-11.9%	-25.4%
201011	508	650	\$ 76,821	\$ 30,273	\$ -	\$ 8,204	\$ 76,821	\$ 38,477	50%	70%	79%		\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%
201012	497	635	\$ 74,943	\$ 20,464	\$ -	\$ 8,817	\$ 74,943	\$ 29,280	39%	65%	74%		\$46	\$70	\$9	\$79	-24.2%	-13.5%	-23.1%
201101	473	603	\$ 71,575	\$ 15,235	\$ -	\$ 761	\$ 71,575	\$ 15,996	22%	62%	70%		\$27	\$67	\$9	\$76	-27.0%	-12.9%	-25.6%
201102	445	561	\$ 69,746	\$ 29,731	\$ -	\$ 5,187	\$ 69,746	\$ 34,918	50%	57%	66%		\$62	\$63	\$9	\$72	-25.2%	-3.4%	-23.1%
201103	434	548	\$ 68,302	\$ 26,712	\$ -	\$ 6,823	\$ 68,302	\$ 33,534	49%	54%	63%		\$61	\$61	\$9	\$70	-24.5%	-5.5%	-22.4%
201104	412	529	\$ 65,861	\$ 11,989	\$ -	\$ 6,220	\$ 65,861	\$ 18,209	28%	47%	55%		\$34	\$54	\$9	\$63	-31.9%	4.7%	-28.2%
201105	396	513	\$ 63,842	\$ 10,801	\$ -	\$ 4,127	\$ 63,842	\$ 14,927	23%	45%	52%		\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%
201106	365	473	\$ 59,722	\$ 57,322	\$ -	\$ 8,716	\$ 59,722	\$ 66,038	111%	47%	56%		\$140	\$56	\$10	\$65	-25.0%	-2.2%	-22.4%
201107	328	422	\$ 55,216	\$ 58,269	\$ -	\$ 6,083	\$ 55,216	\$ 64,352	117%	49%	57%		\$152	\$58	\$10	\$68	-19.5%	16.8%	-15.6%
201108	309	402	\$ 52,347	\$ 22,584	\$ -	\$ 5,458	\$ 52,347	\$ 28,041	54%	50%	58%		\$70	\$61	\$10	\$71	-13.1%	12.7%	-10.1%
201109	283	371	\$ 47,342	\$ 17,110	\$ -	\$ 3,125	\$ 47,342	\$ 20,235	43%	48%	57%		\$55	\$60	\$11	\$70	-13.7%	20.2%	-9.8%
201110	279	363	\$ 46,826	\$ 10,167	\$ -	\$ 5,086	\$ 46,826	\$ 15,253	33%	41%	50%		\$42	\$51	\$11	\$62	-31.2%	24.1%	-25.2%
201111	270	351	\$ 44,714	\$ 5,983	\$ -	\$ 13,947	\$ 44,714	\$ 19,930	45%	40%	50%		\$57	\$50	\$13	\$63	-32.6%	39.6%	-24.6%
201112	256	336	\$ 44,288	\$ 32,127	\$ -	\$ 8,308	\$ 44,288	\$ 40,435	91%	43%	54%		\$120	\$54	\$13	\$68	-22.0%	50.0%	-13.8%
201201	253	333	\$ 43,420	\$ 4,404	\$ -	\$ 1,041	\$ 43,420	\$ 5,445	13%	43%	55%		\$16	\$55	\$14	\$69	-17.2%	61.4%	-8.0%
201202	247	322	\$ 42,351	\$ 3,286	\$ -	\$ 4,671	\$ 42,351	\$ 7,957	19%	41%	53%		\$25	\$53	\$15	\$67	-17.0%	67.1%	-6.6%
201203	238	310	\$ 41,663	\$ 11,632	\$ -	\$ 7,123	\$ 41,663	\$ 18,755	45%	40%	53%		\$60	\$52	\$16	\$68	-14.8%	72.5%	-3.5%
201204	237	309	\$ 40,549	\$ 9,680	\$ -	\$ 6,775	\$ 40,549	\$ 16,455	41%	42%	55%		\$53	\$54	\$17	\$71	0.4%	79.9%	12.0%
201205	231	299	\$ 39,578	\$ 15,465	\$ -	\$ 2,926	\$ 39,578	\$ 18,391	46%	44%	58%		\$62	\$58	\$17	\$75	12.1%	95.0%	24.2%
201206	226	293	\$ 38,153	\$ 28,090	\$ -	\$ 7,659	\$ 38,153	\$ 35,749	94%	41%	54%		\$122	\$53	\$18	\$71	-4.4%	83.3%	8.5%
201207	217	285	\$ 37,875	\$ 13,083	\$ -	\$ 6,082	\$ 37,875	\$ 19,165	51%	33%	47%		\$67	\$44	\$18	\$62	-24.9%	80.1%	-9.3%
201208	217	285	\$ 37,986	\$ 10,550	\$ -	\$ 7,457	\$ 37,986	\$ 18,006	47%	32%	47%		\$63	\$42	\$19	\$61	-30.9%	88.6%	-13.7%
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		32%	47%		\$41	\$20	\$20	\$62	-30.5%	89.9%	-12.1%

Experience Period	3,157	4,111	\$ 536,448	\$ 218,796	\$ -	\$ 72,203	\$ 536,448	\$ 290,999	0%	41%	54%	\$71	\$53	\$18	\$71	-4.4%	83.3%	8.5%
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CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 04/2013
 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 HMO-UW-Std
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 01/2013		(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
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -												
201104	12	13	\$ 2,429	\$ 203	\$ 488	\$ -	\$ 2,917	\$ 203	7%	8%	0%	7%	\$16	\$16	\$0	\$16				
201105	24	28	\$ 5,013	\$ 1,504	\$ 1,018	\$ -	\$ 6,031	\$ 1,504	25%	23%	0%	19%	\$54	\$42	\$0	\$42				
201106	26	30	\$ 5,028	\$ 2,488	\$ 1,056	\$ -	\$ 6,084	\$ 2,488	41%	34%	0%	28%	\$83	\$59	\$0	\$59				
201107	33	42	\$ 5,967	\$ 5,123	\$ 1,251	\$ -	\$ 7,218	\$ 5,123	71%	51%	0%	42%	\$122	\$82	\$0	\$82				
201108	50	59	\$ 8,481	\$ 25,734	\$ 1,872	\$ -	\$ 10,353	\$ 25,734	249%	130%	0%	108%	\$436	\$204	\$0	\$204				
201109	78	91	\$ 13,683	\$ 30,359	\$ 3,177	\$ -	\$ 16,860	\$ 30,359	180%	161%	0%	132%	\$334	\$249	\$0	\$249				
201110	76	89	\$ 13,313	\$ 26,944	\$ 3,067	\$ -	\$ 16,380	\$ 26,944	164%	171%	0%	140%	\$303	\$262	\$0	\$262				
201111	73	86	\$ 12,837	\$ 15,145	\$ 2,908	\$ -	\$ 15,745	\$ 15,145	96%	161%	0%	132%	\$176	\$245	\$0	\$245				
201112	70	83	\$ 12,179	\$ 26,851	\$ 2,796	\$ -	\$ 14,975	\$ 26,851	179%	170%	0%	139%	\$324	\$258	\$0	\$258				
201201	67	81	\$ 12,124	\$ 39,982	\$ 2,794	\$ -	\$ 14,919	\$ 39,982	268%	191%	0%	156%	\$494	\$290	\$0	\$290				
201202	66	78	\$ 12,074	\$ 22,699	\$ 2,785	\$ -	\$ 14,859	\$ 22,699	153%	191%	0%	156%	\$291	\$290	\$0	\$290				
201203	65	79	\$ 11,953	\$ 20,196	\$ 2,749	\$ -	\$ 14,702	\$ 20,196	137%	189%	0%	154%	\$256	\$286	\$0	\$286				
201204	63	73	\$ 10,927	\$ 19,764	\$ 2,539	\$ -	\$ 13,466	\$ 19,764	147%	192%	0%	156%	\$271	\$289	\$0	\$289	1752.1%		1752.1%	
201205	62	74	\$ 10,635	\$ 8,682	\$ 2,525	\$ -	\$ 13,160	\$ 8,682	66%	189%	0%	154%	\$117	\$282	\$0	\$282	577.4%		577.4%	
201206	59	71	\$ 10,431	\$ 7,737	\$ 2,460	\$ -	\$ 12,891	\$ 7,737	60%	185%	0%	151%	\$109	\$275	\$0	\$275	365.6%		365.6%	
201207	55	64	\$ 9,774	\$ 11,441	\$ 2,297	\$ 776	\$ 12,071	\$ 12,217	101%	185%	2%	150%	\$191	\$275	\$1	\$276	233.9%		234.9%	
201208	51	58	\$ 8,655	\$ 38,182	\$ 1,972	\$ 381	\$ 10,627	\$ 38,563	363%	193%	4%	158%	\$665	\$289	\$1	\$290	41.9%		42.5%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		190%	4%	155%		\$284	\$1	\$286	14.3%		14.8%	
Experience Period	762	906	\$ 134,604	\$ 249,216	\$ 30,923	\$ -	\$ 165,527	\$ 249,216	0%	185%	0%	151%	\$275	\$275	\$0	\$275	365.6%		365.6%	

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
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 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 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				01/2013		=(e)/(f)						Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	6	7	\$ 1,304	\$ 2,295	\$ 90	\$ -	\$ 1,394	\$ 2,295	165%	176%	0%	165%	\$328	\$328	\$0	\$328					
201105	18	23	\$ 3,580	\$ 1,995	\$ 270	\$ -	\$ 3,850	\$ 1,995	52%	88%	0%	82%	\$87	\$143	\$0	\$143					
201106	31	38	\$ 5,615	\$ 4,652	\$ 458	\$ -	\$ 6,073	\$ 4,652	77%	85%	0%	79%	\$122	\$131	\$0	\$131					
201107	37	46	\$ 7,360	\$ 13,647	\$ 596	\$ -	\$ 7,956	\$ 13,647	172%	126%	0%	117%	\$297	\$198	\$0	\$198					
201108	37	46	\$ 7,227	\$ 26,635	\$ 586	\$ -	\$ 7,813	\$ 26,635	341%	196%	0%	182%	\$579	\$308	\$0	\$308					
201109	42	54	\$ 8,181	\$ 4,252	\$ 659	\$ -	\$ 8,840	\$ 4,252	48%	161%	0%	149%	\$79	\$250	\$0	\$250					
201110	37	46	\$ 7,819	\$ 2,609	\$ 640	\$ -	\$ 8,459	\$ 2,609	31%	137%	0%	126%	\$57	\$216	\$0	\$216					
201111	38	50	\$ 7,387	\$ 16,179	\$ 603	\$ -	\$ 7,991	\$ 16,179	202%	149%	0%	138%	\$324	\$233	\$0	\$233					
201112	34	46	\$ 6,955	\$ 3,243	\$ 553	\$ -	\$ 7,508	\$ 3,243	43%	136%	0%	126%	\$71	\$212	\$0	\$212					
201201	34	44	\$ 6,955	\$ 28,501	\$ 565	\$ -	\$ 7,520	\$ 28,501	379%	167%	0%	154%	\$648	\$260	\$0	\$260					
201202	35	48	\$ 6,798	\$ 3,699	\$ 553	\$ -	\$ 7,351	\$ 3,699	50%	156%	0%	144%	\$77	\$240	\$0	\$240					
201203	31	42	\$ 5,981	\$ 2,610	\$ 505	\$ -	\$ 6,486	\$ 2,610	40%	147%	0%	136%	\$62	\$225	\$0	\$225					
201204	30	41	\$ 5,827	\$ 13,875	\$ 489	\$ -	\$ 6,316	\$ 13,875	220%	153%	0%	141%	\$338	\$233	\$0	\$233	-29.0%			-29.0%	
201205	29	40	\$ 5,477	\$ 1,913	\$ 455	\$ -	\$ 5,932	\$ 1,913	32%	149%	0%	138%	\$48	\$225	\$0	\$225	57.5%			57.5%	
201206	25	33	\$ 5,338	\$ 594	\$ 419	\$ -	\$ 5,757	\$ 594	10%	145%	0%	134%	\$18	\$220	\$0	\$220	67.1%			67.1%	
201207	25	36	\$ 5,501	\$ 533	\$ 418	\$ 1,364	\$ 5,919	\$ 1,898	32%	132%	21%	123%	\$53	\$199	\$3	\$202	0.4%			1.7%	
201208	25	36	\$ 5,543	\$ 12,087	\$ 418	\$ 338	\$ 5,961	\$ 12,425	208%	116%	27%	109%	\$345	\$175	\$3	\$178	-43.2%			-42.2%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		123%	30%	116%		\$186	\$4	\$189	-25.6%			-24.2%	
Experience Period	409	536	\$ 81,305	\$ 117,759	\$ 6,624	\$ -	\$ 87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%			67.1%	

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 04/2013
 Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
 Rating Period : Incurred 04/2013 - 06/2014
 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				01/2013		=(e)/(f)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ -	\$ 1,678	7%	7%	7%	\$8	\$8	\$0	\$8						
201105	24	27	\$ 3,218	\$ 30,164	\$ -	\$ -	\$ -	\$ 3,218	937%	618%	618%	\$1,117	\$721	\$0	\$721						
201106	38	43	\$ 5,114	\$ 706	\$ -	\$ -	\$ -	\$ 5,114	14%	310%	310%	\$16	\$365	\$0	\$365						
201107	56	71	\$ 6,713	\$ 7,143	\$ -	\$ -	\$ -	\$ 6,713	106%	228%	228%	\$101	\$244	\$0	\$244						
201108	63	81	\$ 7,026	\$ 3,744	\$ -	\$ -	\$ -	\$ 7,026	53%	176%	176%	\$46	\$177	\$0	\$177						
201109	74	92	\$ 10,162	\$ 4,175	\$ -	\$ 74	\$ 10,162	\$ 4,248	42%	136%	136%	\$46	\$140	\$0	\$140						
201110	73	91	\$ 10,092	\$ 15,695	\$ -	\$ 216	\$ 10,092	\$ 15,911	158%	140%	141%	\$175	\$147	\$1	\$148						
201111	69	87	\$ 7,623	\$ 12,685	\$ -	\$ 262	\$ 7,623	\$ 12,946	170%	144%	145%	\$149	\$147	\$1	\$148						
201112	66	82	\$ 7,290	\$ 22,757	\$ -	\$ -	\$ 7,290	\$ 22,757	312%	165%	166%	\$278	\$165	\$1	\$166						
201201	61	77	\$ 6,946	\$ 20,929	\$ -	\$ -	\$ 6,946	\$ 20,929	301%	179%	180%	\$272	\$177	\$1	\$178						
201202	58	75	\$ 6,759	\$ 1,292	\$ -	\$ -	\$ 6,759	\$ 1,292	19%	164%	165%	\$17	\$161	\$1	\$162						
201203	58	75	\$ 6,759	\$ 1,606	\$ -	\$ -	\$ 6,759	\$ 1,606	24%	152%	153%	\$21	\$148	\$1	\$149						
201204	56	72	\$ 6,624	\$ 8,897	\$ -	\$ -	\$ 6,624	\$ 8,897	134%	154%	155%	\$124	\$149	\$1	\$149	1874.4%				1882.8%	
201205	56	72	\$ 6,594	\$ 3,609	\$ -	\$ -	\$ 6,594	\$ 3,609	55%	118%	118%	\$50	\$112	\$1	\$113	-84.4%				-84.3%	
201206	56	72	\$ 6,573	\$ 3,834	\$ -	\$ -	\$ 6,573	\$ 3,834	58%	119%	120%	\$53	\$112	\$1	\$113	-69.2%				-69.0%	
201207	53	69	\$ 6,428	\$ 42,848	\$ -	\$ 3,646	\$ 6,428	\$ 46,494	723%	160%	165%	\$674	\$150	\$4	\$155	-38.5%				-36.7%	
201208	51	69	\$ 6,324	\$ 2,171	\$ -	\$ 1,767	\$ 6,324	\$ 3,938	62%	159%	166%	\$57	\$151	\$6	\$157	-14.8%				-11.1%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		175%	182%		\$162	\$7	\$169	15.8%	3032.2%			20.6%	
Experience Period	746	947	\$ 89,161	\$ 106,366	\$ -	\$ 552	\$ 89,161	\$ 106,918	0%	119%	120%	\$113	\$112	\$1	\$113	-69.2%				-69.0%	

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

District of Columbia

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

Rate Filing # 1891

Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN 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 4/1/2013

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 4/1/2013

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 **\$237.50**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$97	\$190	\$195	\$260
18-20	\$143	\$278	\$285	\$380
21	\$145	\$283	\$290	\$387
22	\$147	\$287	\$295	\$393
23	\$152	\$296	\$304	\$406
24	\$154	\$301	\$309	\$412
25	\$157	\$306	\$314	\$419
26	\$162	\$315	\$323	\$431
27	\$164	\$320	\$328	\$438
28	\$166	\$324	\$333	\$444
29	\$171	\$333	\$342	\$457
30	\$173	\$338	\$347	\$463
31	\$178	\$347	\$356	\$476
32	\$181	\$352	\$361	\$482
33	\$185	\$361	\$371	\$495
34	\$188	\$366	\$375	\$501
35	\$192	\$375	\$385	\$514
36	\$195	\$380	\$390	\$520
37	\$200	\$389	\$399	\$533
38	\$204	\$398	\$409	\$545
39	\$207	\$403	\$413	\$552
40	\$211	\$412	\$423	\$564
41	\$221	\$431	\$442	\$590
42	\$233	\$454	\$466	\$621
43	\$242	\$472	\$485	\$647
44	\$254	\$496	\$508	\$679
45	\$266	\$519	\$532	\$710
46	\$278	\$542	\$556	\$742
47	\$290	\$565	\$580	\$774
48	\$304	\$593	\$608	\$812
49	\$318	\$621	\$637	\$850
50	\$333	\$648	\$665	\$888
51	\$347	\$676	\$694	\$926
52	\$363	\$709	\$727	\$970
53	\$380	\$741	\$760	\$1,015
54	\$397	\$773	\$793	\$1,059
55	\$416	\$810	\$831	\$1,110
56	\$435	\$848	\$869	\$1,160
57	\$456	\$889	\$912	\$1,218
58	\$475	\$926	\$950	\$1,268
59	\$499	\$973	\$998	\$1,332
60	\$520	\$1,014	\$1,040	\$1,389
61	\$544	\$1,061	\$1,088	\$1,452
62	\$570	\$1,112	\$1,140	\$1,522
63	\$596	\$1,162	\$1,192	\$1,592
64	\$622	\$1,213	\$1,245	\$1,661
65	\$651	\$1,269	\$1,302	\$1,738
65+	\$682	\$1,329	\$1,363	\$1,820

* 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 4/1/2013

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 **\$213.61**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	
21	\$130	\$254	\$261	\$348	
22	\$132	\$258	\$265	\$354	
23	\$137	\$267	\$273	\$365	
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,072	\$1,432	
64	\$560	\$1,091	\$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,195	\$1,226	\$1,637	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$205.68**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$95	-	-	-
6-17	\$84	\$164	\$169	\$225
18-20	\$123	\$241	\$247	\$329
21	\$125	\$245	\$251	\$335
22	\$128	\$249	\$255	\$340
23	\$132	\$257	\$263	\$351
24	\$134	\$261	\$267	\$357
25	\$136	\$265	\$271	\$362
26	\$140	\$273	\$280	\$373
27	\$142	\$277	\$284	\$379
28	\$144	\$281	\$288	\$384
29	\$148	\$289	\$296	\$395
30	\$150	\$293	\$300	\$401
31	\$154	\$301	\$309	\$412
32	\$156	\$305	\$313	\$417
33	\$160	\$313	\$321	\$428
34	\$162	\$317	\$325	\$434
35	\$167	\$325	\$333	\$445
36	\$169	\$329	\$337	\$450
37	\$173	\$337	\$346	\$461
38	\$177	\$345	\$354	\$472
39	\$179	\$349	\$358	\$478
40	\$183	\$357	\$366	\$489
41	\$191	\$373	\$383	\$511
42	\$202	\$393	\$403	\$538
43	\$210	\$409	\$420	\$560
44	\$220	\$429	\$440	\$588
45	\$230	\$449	\$461	\$615
46	\$241	\$469	\$481	\$643
47	\$251	\$489	\$502	\$670
48	\$263	\$513	\$527	\$703
49	\$276	\$537	\$551	\$736
50	\$288	\$562	\$576	\$769
51	\$300	\$586	\$601	\$802
52	\$315	\$614	\$629	\$840
53	\$329	\$642	\$658	\$879
54	\$343	\$670	\$687	\$917
55	\$360	\$702	\$720	\$961
56	\$376	\$734	\$753	\$1,005
57	\$395	\$770	\$790	\$1,054
58	\$411	\$802	\$823	\$1,098
59	\$432	\$842	\$864	\$1,153
60	\$450	\$878	\$901	\$1,203
61	\$471	\$918	\$942	\$1,258
62	\$494	\$963	\$987	\$1,318
63	\$516	\$1,007	\$1,033	\$1,378
64	\$539	\$1,051	\$1,078	\$1,439
65	\$564	\$1,099	\$1,127	\$1,505
>65	\$590	\$1,151	\$1,181	\$1,576

**
**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 4/1/2013

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. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$15.16

<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	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$25	\$33
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$15	\$29	\$30	\$40
43	\$15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

BSBS Code: RJ11

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

Effective 4/1/2013

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 **\$243.04**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$112	-	-	-
6-17	\$100	\$194	\$199	\$266
18-20	\$146	\$284	\$292	\$389
21	\$148	\$289	\$297	\$396
22	\$151	\$294	\$301	\$402
23	\$156	\$303	\$311	\$415
24	\$158	\$308	\$316	\$422
25	\$160	\$313	\$321	\$428
26	\$165	\$322	\$331	\$441
27	\$168	\$327	\$335	\$448
28	\$170	\$332	\$340	\$454
29	\$175	\$341	\$350	\$467
30	\$177	\$346	\$355	\$474
31	\$182	\$355	\$365	\$487
32	\$185	\$360	\$369	\$493
33	\$190	\$370	\$379	\$506
34	\$192	\$374	\$384	\$513
35	\$197	\$384	\$394	\$526
36	\$199	\$389	\$399	\$532
37	\$204	\$398	\$408	\$545
38	\$209	\$408	\$418	\$558
39	\$211	\$412	\$423	\$565
40	\$216	\$422	\$433	\$578
41	\$226	\$441	\$452	\$603
42	\$238	\$464	\$476	\$636
43	\$248	\$483	\$496	\$662
44	\$260	\$507	\$520	\$694
45	\$272	\$531	\$544	\$727
46	\$284	\$554	\$569	\$759
47	\$297	\$578	\$593	\$792
48	\$311	\$607	\$622	\$831
49	\$326	\$635	\$651	\$870
50	\$340	\$663	\$681	\$908
51	\$355	\$692	\$710	\$947
52	\$372	\$725	\$744	\$993
53	\$389	\$758	\$778	\$1,038
54	\$406	\$791	\$812	\$1,084
55	\$425	\$829	\$851	\$1,136
56	\$445	\$867	\$890	\$1,188
57	\$467	\$910	\$933	\$1,246
58	\$486	\$948	\$972	\$1,298
59	\$510	\$995	\$1,021	\$1,363
60	\$532	\$1,038	\$1,065	\$1,421
61	\$557	\$1,085	\$1,113	\$1,486
62	\$583	\$1,137	\$1,167	\$1,557
63	\$610	\$1,190	\$1,220	\$1,629
64	\$637	\$1,242	\$1,274	\$1,700
65	\$666	\$1,299	\$1,332	\$1,778
65+	\$698	\$1,360	\$1,395	\$1,862

* 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 4/1/2013

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 **\$225.27**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$104	-	-	-
6-17	\$92	\$180	\$185	\$247
18-20	\$135	\$264	\$270	\$361
21	\$137	\$268	\$275	\$367
22	\$140	\$272	\$279	\$373
23	\$144	\$281	\$288	\$385
24	\$146	\$286	\$293	\$391
25	\$149	\$290	\$297	\$397
26	\$153	\$299	\$306	\$409
27	\$155	\$303	\$311	\$415
28	\$158	\$307	\$315	\$421
29	\$162	\$316	\$324	\$433
30	\$164	\$321	\$329	\$439
31	\$169	\$329	\$338	\$451
32	\$171	\$334	\$342	\$457
33	\$176	\$343	\$351	\$469
34	\$178	\$347	\$356	\$475
35	\$182	\$356	\$365	\$487
36	\$185	\$360	\$369	\$493
37	\$189	\$369	\$378	\$505
38	\$194	\$378	\$387	\$517
39	\$196	\$382	\$392	\$523
40	\$200	\$391	\$401	\$535
41	\$210	\$409	\$419	\$559
42	\$221	\$430	\$442	\$589
43	\$230	\$448	\$460	\$614
44	\$241	\$470	\$482	\$644
45	\$252	\$492	\$505	\$674
46	\$264	\$514	\$527	\$704
47	\$275	\$536	\$550	\$734
48	\$288	\$562	\$577	\$770
49	\$302	\$589	\$604	\$806
50	\$315	\$615	\$631	\$842
51	\$329	\$641	\$658	\$878
52	\$345	\$672	\$689	\$920
53	\$360	\$703	\$721	\$962
54	\$376	\$734	\$752	\$1,004
55	\$394	\$769	\$788	\$1,053
56	\$412	\$804	\$824	\$1,101
57	\$433	\$843	\$865	\$1,155
58	\$451	\$879	\$901	\$1,203
59	\$473	\$922	\$946	\$1,263
60	\$493	\$962	\$987	\$1,317
61	\$516	\$1,006	\$1,032	\$1,377
62	\$541	\$1,054	\$1,081	\$1,444
63	\$565	\$1,103	\$1,131	\$1,510
64	\$590	\$1,151	\$1,180	\$1,576
65	\$617	\$1,204	\$1,234	\$1,648
65+	\$647	\$1,261	\$1,293	\$1,726

* 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 4/1/2013

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 **\$202.82**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$93	-	-	-	
6-17	\$83	\$162	\$166	\$222	
18-20	\$122	\$237	\$243	\$325	
21	\$124	\$241	\$247	\$330	
22	\$126	\$245	\$251	\$336	
23	\$130	\$253	\$260	\$347	
24	\$132	\$257	\$264	\$352	
25	\$134	\$261	\$268	\$357	
26	\$138	\$269	\$276	\$368	
27	\$140	\$273	\$280	\$374	
28	\$142	\$277	\$284	\$379	
29	\$146	\$285	\$292	\$390	
30	\$148	\$289	\$296	\$395	
31	\$152	\$297	\$304	\$406	
32	\$154	\$301	\$308	\$412	
33	\$158	\$308	\$316	\$422	
34	\$160	\$312	\$320	\$428	
35	\$164	\$320	\$329	\$439	
36	\$166	\$324	\$333	\$444	
37	\$170	\$332	\$341	\$455	
38	\$174	\$340	\$349	\$466	
39	\$176	\$344	\$353	\$471	
40	\$181	\$352	\$361	\$482	
41	\$189	\$368	\$377	\$504	
42	\$199	\$388	\$398	\$531	
43	\$207	\$403	\$414	\$552	
44	\$217	\$423	\$434	\$579	
45	\$227	\$443	\$454	\$607	
46	\$237	\$463	\$475	\$634	
47	\$247	\$483	\$495	\$661	
48	\$260	\$506	\$519	\$693	
49	\$272	\$530	\$544	\$726	
50	\$284	\$554	\$568	\$758	
51	\$296	\$577	\$592	\$791	
52	\$310	\$605	\$621	\$829	
53	\$325	\$633	\$649	\$866	
54	\$339	\$660	\$677	\$904	
55	\$355	\$692	\$710	\$948	
56	\$371	\$724	\$742	\$991	
57	\$389	\$759	\$779	\$1,040	
58	\$406	\$791	\$811	\$1,083	
59	\$426	\$831	\$852	\$1,137	
60	\$444	\$866	\$888	\$1,186	
61	\$464	\$906	\$929	\$1,240	
62	\$487	\$949	\$974	\$1,300	
63	\$509	\$993	\$1,018	\$1,359	
64	\$531	\$1,036	\$1,063	\$1,419	
65	\$556	\$1,084	\$1,111	\$1,484	
65+	\$582	\$1,135	\$1,164	\$1,554	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$196.67**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$90	-	-	-
6-17	\$81	\$157	\$161	\$215
18-20	\$118	\$230	\$236	\$315
21	\$120	\$234	\$240	\$320
22	\$122	\$238	\$244	\$326
23	\$126	\$245	\$252	\$336
24	\$128	\$249	\$256	\$341
25	\$130	\$253	\$260	\$347
26	\$134	\$261	\$267	\$357
27	\$136	\$265	\$271	\$362
28	\$138	\$268	\$275	\$368
29	\$142	\$276	\$283	\$378
30	\$144	\$280	\$287	\$383
31	\$148	\$288	\$295	\$394
32	\$149	\$291	\$299	\$399
33	\$153	\$299	\$307	\$410
34	\$155	\$303	\$311	\$415
35	\$159	\$311	\$319	\$425
36	\$161	\$314	\$323	\$431
37	\$165	\$322	\$330	\$441
38	\$169	\$330	\$338	\$452
39	\$171	\$334	\$342	\$457
40	\$175	\$341	\$350	\$467
41	\$183	\$357	\$366	\$488
42	\$193	\$376	\$385	\$515
43	\$201	\$391	\$401	\$536
44	\$210	\$410	\$421	\$562
45	\$220	\$430	\$441	\$588
46	\$230	\$449	\$460	\$614
47	\$240	\$468	\$480	\$641
48	\$252	\$491	\$503	\$672
49	\$264	\$514	\$527	\$704
50	\$275	\$537	\$551	\$735
51	\$287	\$560	\$574	\$767
52	\$301	\$587	\$602	\$803
53	\$315	\$614	\$629	\$840
54	\$328	\$640	\$657	\$877
55	\$344	\$671	\$688	\$919
56	\$360	\$702	\$720	\$961
57	\$378	\$736	\$755	\$1,008
58	\$393	\$767	\$787	\$1,050
59	\$413	\$805	\$826	\$1,103
60	\$431	\$840	\$861	\$1,150
61	\$450	\$878	\$901	\$1,202
62	\$472	\$920	\$944	\$1,260
63	\$494	\$963	\$987	\$1,318
64	\$515	\$1,005	\$1,031	\$1,376
65	\$539	\$1,051	\$1,078	\$1,439
>65	\$564	\$1,101	\$1,129	\$1,507

**
 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 4/1/2013

Medical				
Copays PCP/Spc		\$30/40	Inpatient Hosp Copay	\$600/day IP copay after Ded
Deductible			Rx Copays	\$5/25/45
	IND	\$1,200		
Annual Maximum Out-of-Pocket:				
	IND	\$2,400		
Base Rate				\$134.97

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$62	-	-	-
6-17	\$55	\$108	\$111	\$148
18-20	\$78	\$153	\$157	\$209
21	\$80	\$155	\$159	\$213
22	\$81	\$158	\$162	\$216
23	\$82	\$161	\$165	\$220
24	\$84	\$163	\$167	\$223
25	\$85	\$166	\$170	\$227
26	\$86	\$168	\$173	\$231
27	\$88	\$171	\$175	\$234
28	\$89	\$174	\$178	\$238
29	\$90	\$176	\$181	\$241
30	\$93	\$182	\$186	\$249
31	\$96	\$187	\$192	\$256
32	\$99	\$192	\$197	\$263
33	\$101	\$197	\$202	\$270
34	\$104	\$203	\$208	\$277
35	\$107	\$208	\$213	\$285
36	\$109	\$213	\$219	\$292
37	\$112	\$218	\$224	\$299
38	\$115	\$224	\$229	\$306
39	\$117	\$229	\$235	\$314
40	\$120	\$234	\$240	\$321
41	\$126	\$245	\$251	\$335
42	\$132	\$258	\$265	\$353
43	\$138	\$268	\$275	\$368
44	\$144	\$282	\$289	\$386
45	\$151	\$295	\$302	\$404
46	\$158	\$308	\$316	\$422
47	\$165	\$321	\$329	\$440
48	\$173	\$337	\$346	\$461
49	\$181	\$353	\$362	\$483
50	\$189	\$368	\$378	\$505
51	\$197	\$384	\$394	\$526
52	\$207	\$403	\$413	\$551
53	\$216	\$421	\$432	\$577
54	\$225	\$440	\$451	\$602
55	\$236	\$461	\$472	\$631
56	\$247	\$482	\$494	\$659
57	\$259	\$505	\$518	\$692
58	\$270	\$526	\$540	\$721
59	\$283	\$553	\$567	\$757
60	\$296	\$576	\$591	\$789
61	\$309	\$603	\$618	\$825
62	\$324	\$632	\$648	\$865
63	\$339	\$661	\$678	\$905
64	\$354	\$690	\$707	\$944
65	\$370	\$721	\$740	\$987
65+	\$387	\$755	\$775	\$1,034

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 4/1/2013

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			\$107.73

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$50	-	-	-
6-17	\$44	\$86	\$88	\$118
18-20	\$62	\$122	\$125	\$167
21	\$64	\$124	\$127	\$170
22	\$65	\$126	\$129	\$173
23	\$66	\$128	\$131	\$175
24	\$67	\$130	\$134	\$178
25	\$68	\$132	\$136	\$181
26	\$69	\$134	\$138	\$184
27	\$70	\$137	\$140	\$187
28	\$71	\$139	\$142	\$190
29	\$72	\$141	\$144	\$193
30	\$74	\$145	\$149	\$198
31	\$76	\$149	\$153	\$204
32	\$79	\$153	\$157	\$210
33	\$81	\$158	\$162	\$216
34	\$83	\$162	\$166	\$221
35	\$85	\$166	\$170	\$227
36	\$87	\$170	\$175	\$233
37	\$89	\$174	\$179	\$239
38	\$92	\$179	\$183	\$244
39	\$94	\$183	\$187	\$250
40	\$96	\$187	\$192	\$256
41	\$100	\$195	\$200	\$268
42	\$106	\$206	\$211	\$282
43	\$110	\$214	\$220	\$293
44	\$115	\$225	\$231	\$308
45	\$121	\$235	\$241	\$322
46	\$126	\$246	\$252	\$337
47	\$131	\$256	\$263	\$351
48	\$138	\$269	\$276	\$368
49	\$144	\$281	\$289	\$385
50	\$151	\$294	\$302	\$403
51	\$157	\$307	\$315	\$420
52	\$165	\$321	\$330	\$440
53	\$172	\$336	\$345	\$460
54	\$180	\$351	\$360	\$480
55	\$189	\$368	\$377	\$503
56	\$197	\$384	\$394	\$526
57	\$207	\$403	\$414	\$552
58	\$215	\$420	\$431	\$575
59	\$226	\$441	\$452	\$604
60	\$236	\$460	\$472	\$630
61	\$247	\$481	\$493	\$659
62	\$259	\$504	\$517	\$690
63	\$270	\$527	\$541	\$722
64	\$282	\$550	\$565	\$754
65	\$295	\$576	\$590	\$788
65+	\$309	\$603	\$618	\$826

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
Average Individual Premium	=	\$14.49

<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 Business
HMO

District of Columbia

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

Rate Filing # 1891

Rate Filing

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN 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 4/1/2013

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 4/1/2013

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 **\$237.50**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$97	\$190	\$195	\$260
18-20	\$143	\$278	\$285	\$380
21	\$145	\$283	\$290	\$387
22	\$147	\$287	\$295	\$393
23	\$152	\$296	\$304	\$406
24	\$154	\$301	\$309	\$412
25	\$157	\$306	\$314	\$419
26	\$162	\$315	\$323	\$431
27	\$164	\$320	\$328	\$438
28	\$166	\$324	\$333	\$444
29	\$171	\$333	\$342	\$457
30	\$173	\$338	\$347	\$463
31	\$178	\$347	\$356	\$476
32	\$181	\$352	\$361	\$482
33	\$185	\$361	\$371	\$495
34	\$188	\$366	\$375	\$501
35	\$192	\$375	\$385	\$514
36	\$195	\$380	\$390	\$520
37	\$200	\$389	\$399	\$533
38	\$204	\$398	\$409	\$545
39	\$207	\$403	\$413	\$552
40	\$211	\$412	\$423	\$564
41	\$221	\$431	\$442	\$590
42	\$233	\$454	\$466	\$621
43	\$242	\$472	\$485	\$647
44	\$254	\$496	\$508	\$679
45	\$266	\$519	\$532	\$710
46	\$278	\$542	\$556	\$742
47	\$290	\$565	\$580	\$774
48	\$304	\$593	\$608	\$812
49	\$318	\$621	\$637	\$850
50	\$333	\$648	\$665	\$888
51	\$347	\$676	\$694	\$926
52	\$363	\$709	\$727	\$970
53	\$380	\$741	\$760	\$1,015
54	\$397	\$773	\$793	\$1,059
55	\$416	\$810	\$831	\$1,110
56	\$435	\$848	\$869	\$1,160
57	\$456	\$889	\$912	\$1,218
58	\$475	\$926	\$950	\$1,268
59	\$499	\$973	\$998	\$1,332
60	\$520	\$1,014	\$1,040	\$1,389
61	\$544	\$1,061	\$1,088	\$1,452
62	\$570	\$1,112	\$1,140	\$1,522
63	\$596	\$1,162	\$1,192	\$1,592
64	\$622	\$1,213	\$1,245	\$1,661
65	\$651	\$1,269	\$1,302	\$1,738
65+	\$682	\$1,329	\$1,363	\$1,820

* 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 4/1/2013

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 **\$213.61**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	
21	\$130	\$254	\$261	\$348	
22	\$132	\$258	\$265	\$354	
23	\$137	\$267	\$273	\$365	
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$376	
26	\$145	\$283	\$291	\$388	
27	\$147	\$287	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$416	
31	\$160	\$312	\$320	\$428	
32	\$162	\$317	\$325	\$433	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$337	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$179	\$350	\$359	\$479	
38	\$184	\$358	\$367	\$490	
39	\$186	\$362	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$387	\$397	\$530	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$610	
45	\$239	\$467	\$478	\$639	
46	\$250	\$487	\$500	\$667	
47	\$261	\$508	\$521	\$696	
48	\$273	\$533	\$547	\$730	
49	\$286	\$558	\$572	\$764	
50	\$299	\$583	\$598	\$798	
51	\$312	\$608	\$624	\$833	
52	\$327	\$637	\$654	\$873	
53	\$342	\$666	\$684	\$913	
54	\$357	\$696	\$713	\$952	
55	\$374	\$729	\$748	\$998	
56	\$391	\$762	\$782	\$1,044	
57	\$410	\$800	\$820	\$1,095	
58	\$427	\$833	\$854	\$1,141	
59	\$449	\$875	\$897	\$1,198	
60	\$468	\$912	\$936	\$1,249	
61	\$489	\$954	\$978	\$1,306	
62	\$513	\$1,000	\$1,025	\$1,369	
63	\$536	\$1,046	\$1,072	\$1,432	
64	\$560	\$1,091	\$1,119	\$1,494	
65	\$585	\$1,141	\$1,171	\$1,563	
65+	\$613	\$1,195	\$1,226	\$1,637	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$205.68**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$95	-	-	-
6-17	\$84	\$164	\$169	\$225
18-20	\$123	\$241	\$247	\$329
21	\$125	\$245	\$251	\$335
22	\$128	\$249	\$255	\$340
23	\$132	\$257	\$263	\$351
24	\$134	\$261	\$267	\$357
25	\$136	\$265	\$271	\$362
26	\$140	\$273	\$280	\$373
27	\$142	\$277	\$284	\$379
28	\$144	\$281	\$288	\$384
29	\$148	\$289	\$296	\$395
30	\$150	\$293	\$300	\$401
31	\$154	\$301	\$309	\$412
32	\$156	\$305	\$313	\$417
33	\$160	\$313	\$321	\$428
34	\$162	\$317	\$325	\$434
35	\$167	\$325	\$333	\$445
36	\$169	\$329	\$337	\$450
37	\$173	\$337	\$346	\$461
38	\$177	\$345	\$354	\$472
39	\$179	\$349	\$358	\$478
40	\$183	\$357	\$366	\$489
41	\$191	\$373	\$383	\$511
42	\$202	\$393	\$403	\$538
43	\$210	\$409	\$420	\$560
44	\$220	\$429	\$440	\$588
45	\$230	\$449	\$461	\$615
46	\$241	\$469	\$481	\$643
47	\$251	\$489	\$502	\$670
48	\$263	\$513	\$527	\$703
49	\$276	\$537	\$551	\$736
50	\$288	\$562	\$576	\$769
51	\$300	\$586	\$601	\$802
52	\$315	\$614	\$629	\$840
53	\$329	\$642	\$658	\$879
54	\$343	\$670	\$687	\$917
55	\$360	\$702	\$720	\$961
56	\$376	\$734	\$753	\$1,005
57	\$395	\$770	\$790	\$1,054
58	\$411	\$802	\$823	\$1,098
59	\$432	\$842	\$864	\$1,153
60	\$450	\$878	\$901	\$1,203
61	\$471	\$918	\$942	\$1,258
62	\$494	\$963	\$987	\$1,318
63	\$516	\$1,007	\$1,033	\$1,378
64	\$539	\$1,051	\$1,078	\$1,439
65	\$564	\$1,099	\$1,127	\$1,505
>65	\$590	\$1,151	\$1,181	\$1,576

**
**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 4/1/2013

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. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)
Average Individual Premium	=	\$15.16

<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	\$17
18-20	\$9	\$18	\$18	\$24
21	\$9	\$18	\$18	\$25
22	\$9	\$18	\$19	\$25
23	\$10	\$19	\$19	\$26
24	\$10	\$19	\$20	\$26
25	\$10	\$20	\$20	\$27
26	\$10	\$20	\$21	\$28
27	\$10	\$20	\$21	\$28
28	\$11	\$21	\$21	\$28
29	\$11	\$21	\$22	\$29
30	\$11	\$22	\$22	\$30
31	\$11	\$22	\$23	\$30
32	\$12	\$22	\$23	\$31
33	\$12	\$23	\$24	\$32
34	\$12	\$23	\$24	\$32
35	\$12	\$24	\$25	\$33
36	\$12	\$24	\$25	\$33
37	\$13	\$25	\$25	\$34
38	\$13	\$25	\$26	\$35
39	\$13	\$26	\$26	\$35
40	\$13	\$26	\$27	\$36
41	\$14	\$27	\$28	\$38
42	\$15	\$29	\$30	\$40
43	\$15	\$30	\$31	\$41
44	\$16	\$32	\$32	\$43
45	\$17	\$33	\$34	\$45
46	\$18	\$35	\$35	\$47
47	\$18	\$36	\$37	\$49
48	\$19	\$38	\$39	\$52
49	\$20	\$40	\$41	\$54
50	\$21	\$41	\$42	\$57
51	\$22	\$43	\$44	\$59
52	\$23	\$45	\$46	\$62
53	\$24	\$47	\$49	\$65
54	\$25	\$49	\$51	\$68
55	\$27	\$52	\$53	\$71
56	\$28	\$54	\$55	\$74
57	\$29	\$57	\$58	\$78
58	\$30	\$59	\$61	\$81
59	\$32	\$62	\$64	\$85
60	\$33	\$65	\$66	\$89
61	\$35	\$68	\$69	\$93
62	\$36	\$71	\$73	\$97
63	\$38	\$74	\$76	\$102
64	\$40	\$77	\$79	\$106
65	\$42	\$81	\$83	\$111
>65	\$44	\$85	\$87	\$116

BSBS Code: RJ11

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

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

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 **\$256.38**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$118	-	-	-
6-17	\$105	\$205	\$210	\$281
18-20	\$154	\$300	\$308	\$411
21	\$156	\$305	\$313	\$418
22	\$159	\$310	\$318	\$424
23	\$164	\$320	\$328	\$438
24	\$167	\$325	\$333	\$445
25	\$169	\$330	\$338	\$452
26	\$174	\$340	\$349	\$465
27	\$177	\$345	\$354	\$472
28	\$179	\$350	\$359	\$479
29	\$185	\$360	\$369	\$493
30	\$187	\$365	\$374	\$500
31	\$192	\$375	\$385	\$513
32	\$195	\$380	\$390	\$520
33	\$200	\$390	\$400	\$534
34	\$203	\$395	\$405	\$541
35	\$208	\$405	\$415	\$554
36	\$210	\$410	\$420	\$561
37	\$215	\$420	\$431	\$575
38	\$220	\$430	\$441	\$589
39	\$223	\$435	\$446	\$596
40	\$228	\$445	\$456	\$609
41	\$238	\$465	\$477	\$637
42	\$251	\$490	\$503	\$671
43	\$262	\$510	\$523	\$698
44	\$274	\$535	\$549	\$732
45	\$287	\$560	\$574	\$767
46	\$300	\$585	\$600	\$801
47	\$313	\$610	\$626	\$835
48	\$328	\$640	\$656	\$876
49	\$344	\$670	\$687	\$917
50	\$359	\$700	\$718	\$958
51	\$374	\$730	\$749	\$999
52	\$392	\$765	\$785	\$1,047
53	\$410	\$800	\$820	\$1,095
54	\$428	\$835	\$856	\$1,143
55	\$449	\$875	\$897	\$1,198
56	\$469	\$915	\$938	\$1,253
57	\$492	\$960	\$984	\$1,314
58	\$513	\$1,000	\$1,026	\$1,369
59	\$538	\$1,050	\$1,077	\$1,438
60	\$561	\$1,095	\$1,123	\$1,499
61	\$587	\$1,145	\$1,174	\$1,568
62	\$615	\$1,200	\$1,231	\$1,643
63	\$644	\$1,255	\$1,287	\$1,718
64	\$672	\$1,310	\$1,343	\$1,793
65	\$702	\$1,370	\$1,405	\$1,876
65+	\$736	\$1,435	\$1,472	\$1,965

* 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 4/1/2013

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 **\$237.64**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$97	\$190	\$195	\$260
18-20	\$143	\$278	\$285	\$381
21	\$145	\$283	\$290	\$387
22	\$147	\$287	\$295	\$393
23	\$152	\$297	\$304	\$406
24	\$154	\$301	\$309	\$412
25	\$157	\$306	\$314	\$419
26	\$162	\$315	\$323	\$431
27	\$164	\$320	\$328	\$438
28	\$166	\$324	\$333	\$444
29	\$171	\$334	\$342	\$457
30	\$173	\$338	\$347	\$463
31	\$178	\$348	\$356	\$476
32	\$181	\$352	\$361	\$482
33	\$185	\$361	\$371	\$495
34	\$188	\$366	\$375	\$501
35	\$192	\$375	\$385	\$514
36	\$195	\$380	\$390	\$520
37	\$200	\$389	\$399	\$533
38	\$204	\$399	\$409	\$546
39	\$207	\$403	\$413	\$552
40	\$211	\$412	\$423	\$565
41	\$221	\$431	\$442	\$590
42	\$233	\$454	\$466	\$622
43	\$242	\$473	\$485	\$647
44	\$254	\$496	\$509	\$679
45	\$266	\$519	\$532	\$711
46	\$278	\$542	\$556	\$742
47	\$290	\$565	\$580	\$774
48	\$304	\$593	\$608	\$812
49	\$318	\$621	\$637	\$850
50	\$333	\$649	\$665	\$888
51	\$347	\$677	\$694	\$926
52	\$364	\$709	\$727	\$971
53	\$380	\$741	\$760	\$1,015
54	\$397	\$774	\$794	\$1,060
55	\$416	\$811	\$832	\$1,110
56	\$435	\$848	\$870	\$1,161
57	\$456	\$890	\$913	\$1,218
58	\$475	\$927	\$951	\$1,269
59	\$499	\$973	\$998	\$1,332
60	\$520	\$1,015	\$1,041	\$1,390
61	\$544	\$1,061	\$1,088	\$1,453
62	\$570	\$1,112	\$1,141	\$1,523
63	\$596	\$1,163	\$1,193	\$1,593
64	\$623	\$1,214	\$1,245	\$1,662
65	\$651	\$1,270	\$1,302	\$1,739
65+	\$682	\$1,330	\$1,364	\$1,821

* 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 4/1/2013

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 **\$213.71**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>	
1-5	\$98	-	-	-	
6-17	\$88	\$171	\$175	\$234	
18-20	\$128	\$250	\$256	\$342	
21	\$130	\$254	\$261	\$348	
22	\$133	\$258	\$265	\$354	
23	\$137	\$267	\$274	\$365	
24	\$139	\$271	\$278	\$371	
25	\$141	\$275	\$282	\$377	
26	\$145	\$283	\$291	\$388	
27	\$147	\$288	\$295	\$394	
28	\$150	\$292	\$299	\$399	
29	\$154	\$300	\$308	\$411	
30	\$156	\$304	\$312	\$417	
31	\$160	\$313	\$321	\$428	
32	\$162	\$317	\$325	\$434	
33	\$167	\$325	\$333	\$445	
34	\$169	\$329	\$338	\$451	
35	\$173	\$338	\$346	\$462	
36	\$175	\$342	\$350	\$468	
37	\$180	\$350	\$359	\$479	
38	\$184	\$358	\$368	\$491	
39	\$186	\$363	\$372	\$496	
40	\$190	\$371	\$380	\$508	
41	\$199	\$388	\$398	\$531	
42	\$209	\$408	\$419	\$559	
43	\$218	\$425	\$436	\$582	
44	\$229	\$446	\$457	\$611	
45	\$239	\$467	\$479	\$639	
46	\$250	\$488	\$500	\$668	
47	\$261	\$508	\$521	\$696	
48	\$274	\$533	\$547	\$730	
49	\$286	\$558	\$573	\$765	
50	\$299	\$583	\$598	\$799	
51	\$312	\$608	\$624	\$833	
52	\$327	\$638	\$654	\$873	
53	\$342	\$667	\$684	\$913	
54	\$357	\$696	\$714	\$953	
55	\$374	\$729	\$748	\$999	
56	\$391	\$763	\$782	\$1,044	
57	\$410	\$800	\$821	\$1,096	
58	\$427	\$833	\$855	\$1,141	
59	\$449	\$875	\$898	\$1,198	
60	\$468	\$913	\$936	\$1,250	
61	\$489	\$954	\$979	\$1,307	
62	\$513	\$1,000	\$1,026	\$1,369	
63	\$536	\$1,046	\$1,073	\$1,432	
64	\$560	\$1,092	\$1,120	\$1,495	
65	\$586	\$1,142	\$1,171	\$1,563	
65+	\$613	\$1,196	\$1,227	\$1,638	

* 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 4/1/2013

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

** No Maternity

Base Rate **\$196.67**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$90	-	-	-
6-17	\$81	\$157	\$161	\$215
18-20	\$118	\$230	\$236	\$315
21	\$120	\$234	\$240	\$320
22	\$122	\$238	\$244	\$326
23	\$126	\$245	\$252	\$336
24	\$128	\$249	\$256	\$341
25	\$130	\$253	\$260	\$347
26	\$134	\$261	\$267	\$357
27	\$136	\$265	\$271	\$362
28	\$138	\$268	\$275	\$368
29	\$142	\$276	\$283	\$378
30	\$144	\$280	\$287	\$383
31	\$148	\$288	\$295	\$394
32	\$149	\$291	\$299	\$399
33	\$153	\$299	\$307	\$410
34	\$155	\$303	\$311	\$415
35	\$159	\$311	\$319	\$425
36	\$161	\$314	\$323	\$431
37	\$165	\$322	\$330	\$441
38	\$169	\$330	\$338	\$452
39	\$171	\$334	\$342	\$457
40	\$175	\$341	\$350	\$467
41	\$183	\$357	\$366	\$488
42	\$193	\$376	\$385	\$515
43	\$201	\$391	\$401	\$536
44	\$210	\$410	\$421	\$562
45	\$220	\$430	\$441	\$588
46	\$230	\$449	\$460	\$614
47	\$240	\$468	\$480	\$641
48	\$252	\$491	\$503	\$672
49	\$264	\$514	\$527	\$704
50	\$275	\$537	\$551	\$735
51	\$287	\$560	\$574	\$767
52	\$301	\$587	\$602	\$803
53	\$315	\$614	\$629	\$840
54	\$328	\$640	\$657	\$877
55	\$344	\$671	\$688	\$919
56	\$360	\$702	\$720	\$961
57	\$378	\$736	\$755	\$1,008
58	\$393	\$767	\$787	\$1,050
59	\$413	\$805	\$826	\$1,103
60	\$431	\$840	\$861	\$1,150
61	\$450	\$878	\$901	\$1,202
62	\$472	\$920	\$944	\$1,260
63	\$494	\$963	\$987	\$1,318
64	\$515	\$1,005	\$1,031	\$1,376
65	\$539	\$1,051	\$1,078	\$1,439
>65	\$564	\$1,101	\$1,129	\$1,507

**
 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 4/1/2013

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. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2
Corridor

JURISDICTION: DISTRICT OF COLUMBIA

Effective 4/1/2013

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 **\$102.53**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$47	-	-	-
6-17	\$42	\$82	\$84	\$112
18-20	\$59	\$116	\$119	\$159
21	\$60	\$118	\$121	\$162
22	\$62	\$120	\$123	\$164
23	\$63	\$122	\$125	\$167
24	\$64	\$124	\$127	\$170
25	\$65	\$126	\$129	\$172
26	\$66	\$128	\$131	\$175
27	\$67	\$130	\$133	\$178
28	\$68	\$132	\$135	\$181
29	\$69	\$134	\$137	\$183
30	\$71	\$138	\$141	\$189
31	\$73	\$142	\$146	\$194
32	\$75	\$146	\$150	\$200
33	\$77	\$150	\$154	\$205
34	\$79	\$154	\$158	\$211
35	\$81	\$158	\$162	\$216
36	\$83	\$162	\$166	\$222
37	\$85	\$166	\$170	\$227
38	\$87	\$170	\$174	\$233
39	\$89	\$174	\$178	\$238
40	\$91	\$178	\$183	\$244
41	\$95	\$186	\$191	\$255
42	\$100	\$196	\$201	\$268
43	\$105	\$204	\$209	\$279
44	\$110	\$214	\$219	\$293
45	\$115	\$224	\$230	\$307
46	\$120	\$234	\$240	\$320
47	\$125	\$244	\$250	\$334
48	\$131	\$256	\$262	\$350
49	\$137	\$268	\$275	\$367
50	\$144	\$280	\$287	\$383
51	\$150	\$292	\$299	\$400
52	\$157	\$306	\$314	\$419
53	\$164	\$320	\$328	\$438
54	\$171	\$334	\$342	\$457
55	\$179	\$350	\$359	\$479
56	\$188	\$366	\$375	\$501
57	\$197	\$384	\$394	\$526
58	\$205	\$400	\$410	\$548
59	\$215	\$420	\$431	\$575
60	\$225	\$438	\$449	\$600
61	\$235	\$458	\$470	\$627
62	\$246	\$480	\$492	\$657
63	\$257	\$502	\$515	\$687
64	\$269	\$524	\$537	\$717
65	\$281	\$548	\$562	\$750
65+	\$294	\$574	\$589	\$786

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 4/1/2013

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 4/1/2013

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 4/1/2013

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 4/1/2013

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	Unlimited
Average Individual Premium	=	\$14.49

<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 Business
Rate Filing # 1891
District of Columbia
Standard, Saver & HSA - Grandfathered & Corridor

The attached rate filing 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 4/1/2013, and are for Grandfathered & Corridor HMO products only (no new business).
In this filing, we are recommending an overall incremental decrease of -7.3% in order to achieve a renewal increase less than or equal to 14.9%
A detailed summary of the benefit changes can be seen below.

Product	GF Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

Product	Corridor Rate			Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	
UW Standard High Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Medium Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Low Option	-3.8%	0.0%	-3.3%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-11.4%	n/a	-11.4%	14.9%
UW HSA \$2700 Option	-11.3%	n/a	-11.3%	14.9%
UW Standard	-3.8%	0.0%	-3.3%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-11.4%	n/a	-11.4%	14.9%
Total	-7.1%	0.0%	-6.6%	13.7%

Composite	-8.1%	0.0%	-7.3%	14.2%
------------------	--------------	-------------	--------------	--------------

Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary, ou=CareFirst
BlueCross BlueShield, email=kenny.kan@carefirst.com,
c=US
Date: 2013.03.26 10:58:48 -04'00'

Kenny Kan, ASA, MAAA
Senior Vice President and Chief Actuary

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

District of Columbia

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

Rate Filing # 1891
Actuarial Memorandum

Effective 4/1/2013

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten
Standard, Saver & HSA - Grandfathered & Corridor
Medical & Rx
Rate Filing # 1891
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

I, Kenny Kan, 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, in the aggregate.

Kenny Kan

Digitally signed by Kenny Kan
DN: cn=Kenny Kan, o=Chief Actuary,
ou=CareFirst BlueCross BlueShiel,
email=kenny.kan@carefirst.com, c=US
Date: 2013.03.26 10:02:41 -04'00'

Kenny Kan, FSA, MAAA
Senior Vice President and Chief Actuary
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 # 1891
District of Columbia
Standard, Saver & 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 1820. Rates included in this filing are proposed to have an effective date of 4/1/2013, and are for Corridor HSA products only (no new business).

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

All of these rate recommendations will have to be implemented on a retroactive basis due to renewal letters already being sent to our customers for second quarter 2013. These changes will cap renewals at a composite level (medical & drug combined) at 14.9%.

Corridor HSA rates were filed and approved already for April 2013, in filing number 1879. The SERFF filing number is CFAP-128915183. The approved rate change was -9%. We are changing that rate recommendation so that the 14.9% renewal is now met.

Product	GF Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-8.9%	0.0%	-7.6%	14.9%
UW Standard Medium Option	-8.9%	0.0%	-7.7%	14.9%
UW Standard Low Option	-8.7%	0.0%	-7.7%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	14.9%
UW HSA \$1200 Option	-6.8%	n/a	-6.8%	14.9%
UW HSA \$2700 Option	0.0%	n/a	0.0%	-6.7%
UW Standard	-8.8%	0.0%	-7.6%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	14.9%
UW HSA	-5.5%	n/a	-5.5%	10.6%
Total	-8.2%	0.0%	-7.4%	14.2%

Product	Corridor Rate			
	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard High Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Medium Option	-3.9%	0.0%	-3.4%	14.9%
UW Standard Low Option	-3.8%	0.0%	-3.3%	14.9%
UW Saver Option	-8.4%	0.0%	-7.9%	9.9%
UW HSA \$1200 Option	-11.4%	n/a	-11.4%	14.9%
UW HSA \$2700 Option	-11.3%	n/a	-11.3%	14.9%
UW Standard	-3.8%	0.0%	-3.3%	14.9%
UW Saver	-8.4%	0.0%	-7.9%	9.9%
UW HSA	-11.4%	n/a	-11.4%	14.9%
Total	-7.1%	0.0%	-6.6%	13.7%
Composite	-8.1%	0.0%	-7.3%	14.2%

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 \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 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 1.5% 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 Efen Tanheco participated. The purpose was to outline our understanding of HHS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URR) toward assent. The context was 2Q12 rate filings. A follow-up 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 7/1/2011
 Incurred thru 6/30/2012
 Paid thru 8/31/2012
 Midpt 12/30/2011

Projection Period:
 Start 4/1/2013
 Thru 6/30/2013
 Spans Thru 5/31/2014
 Midpt 10/30/2013
 Trend Mos 22.0
 Current Rate Level 1/1/2013

TARGET LOSS RATIO = H.S.A. & HB Standard Saver **71.9%**
77.6%
78.0%
 Medical Pooling Charge: 5.7%

Capitations Trend 1.6%
 Non-CDH Trend 12.5%
 CDH Trend 8.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	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	08/2012	08/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Claims +	Income		01/2013 Level	Current Rate	Derived	Income	Needed Income	Increase	Over 04/2013		
			Months				Catastrophic			Rebates					Rebates	Rebates				Level	Level	Over 01/2013			Over 04/2012	Derived	
Medical Experience																											
Underwritten																											
Standard																											
	High	1,817	93	127	11.0%		\$298,990	\$3,185	\$0	\$302,175	\$348,805	86.6%	12.5%	1.2410	1.0295	\$374,332	\$482,488	1.3133	\$458,100	81.7%	5.3%	\$417,329	(\$65,159)	89.7%	43.0%	23.7%	
	Medium	1,980	101	154	11.9%		\$518,027	\$3,474	\$0	\$521,501	\$378,895	137.6%	12.5%	1.2410	1.0294	\$646,459	\$833,241	1.3024	\$493,473	131.0%	68.9%	\$449,554	(\$383,687)	143.8%	128.4%	23.2%	
	Low	4,577	244	340	28.8%		\$762,640	\$8,033	\$0	\$770,673	\$827,439	93.1%	12.5%	1.2410	1.0294	\$954,722	\$1,230,571	1.2818	\$1,060,570	90.0%	16.0%	\$968,300	(\$262,270)	98.6%	55.1%	22.1%	
	Saver	3,367	191	226	22.6%		\$761,256	\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	\$658,186	(\$560,842)	144.5%	113.6%	15.3%	
	HSA (incl Rx)	2,993	158	213	18.7%		\$278,847	\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0725	\$432,573	73.5%	2.3%	\$403,158	(\$39,415)	78.9%	26.1%	14.9%	
	HSA 1200	1,118	59	72	7.0%		\$30,623	\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37,307	\$51,917	0.8007	\$106,623	35.0%	-51.3%	\$106,623	\$54,707	35.0%	-54.6%	-6.7%	
	HSA 2700	1,875	99	141	11.7%		\$248,224	\$3,281	(\$9)	\$251,213	\$270,115	108.3%	8.0%	1.1515	1.0284	\$33,999	\$40,600	0.8007	\$106,623	35.0%	-51.3%	\$106,623	\$54,707	35.0%	-54.6%	-6.7%	
	UW Total	15,852	846	1,132	100.0%		\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	\$3,003,150	(\$1,256,668)	109.3%	68.9%	19.1%	
Rx Experience																											
Underwritten																											
Standard																											
	High	1,817	93	127	11.0%		\$42,825	\$0	(\$3,203)	\$39,623	\$94,012	42.1%	12.5%	1.2410	1.0000	\$49,173	\$63,380	0.8436	\$79,312	62.0%	-20.1%	\$79,312	\$15,932	62.0%	-32.1%	-15.0%	
	Medium	1,980	101	154	11.9%		\$44,998	\$0	(\$3,365)	\$41,633	\$93,781	44.4%	12.5%	1.2410	1.0000	\$51,667	\$66,595	0.8540	\$80,085	64.5%	-16.8%	\$80,085	\$13,490	64.5%	-29.3%	-15.0%	
	Low	4,577	244	340	28.8%		\$43,704	\$0	(\$3,268)	\$40,436	\$173,202	23.3%	12.5%	1.2410	1.0000	\$50,182	\$64,681	0.8433	\$146,055	34.4%	-55.7%	\$146,055	\$81,375	34.4%	-62.4%	-15.0%	
	Saver	3,367	191	226	22.6%		\$56,481	\$0	(\$4,224)	\$52,257	\$45,818	114.1%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9652	\$44,224	146.6%	88.0%	\$44,224	(\$38,917)	146.6%	107.1%	10.2%	
	UW Total	11,741	629	847	74.3%		\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	\$349,677	\$71,880	61.7%	-29.9%	-11.8%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	1,817	93	127	11.0%		\$341,815	\$3,185	(\$3,203)	\$341,798	\$442,817	77.2%	12.5%	1.2410	1.0295	\$423,505	\$545,868	1.2136	\$537,412	78.8%	1.6%	\$496,641	(\$49,227)	85.3%	26.3%	14.9%	
	Medium	1,980	101	154	11.9%		\$563,025	\$3,474	(\$3,365)	\$563,134	\$472,676	119.1%	12.5%	1.2410	1.0294	\$698,126	\$899,836	1.2134	\$573,558	121.7%	56.9%	\$529,639	(\$370,197)	131.8%	95.1%	14.9%	
	Low	4,577	244	340	28.8%		\$806,344	\$8,033	(\$3,268)	\$811,109	\$1,000,641	81.1%	12.5%	1.2410	1.0294	\$1,004,904	\$1,295,251	1.2059	\$1,206,625	83.3%	7.3%	\$1,114,366	(\$180,886)	90.2%	33.5%	14.9%	
	Saver	3,367	191	226	22.6%		\$817,737	\$5,968	(\$4,224)	\$819,481	\$668,570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	\$702,410	(\$599,759)	144.6%	113.1%	14.9%	
	HSA (incl Rx)	2,993	158	213	18.7%		\$276,847	\$5,280	(\$5,389)	\$276,737	\$403,281	68.6%	8.0%	1.1515	1.0292	\$318,026	\$442,573	1.0726	\$432,573	73.5%	2.3%	\$403,158	(\$39,415)	78.9%	26.1%	14.9%	
	HSA 1200	1,118	59	72	7.0%		\$30,623	\$1,999	(\$10)	\$32,611	\$133,166	24.5%	8.0%	1.1515	1.0284	\$37,307	\$51,917	0.8007	\$106,623	35.0%	-51.3%	\$106,623	\$54,707	35.0%	-54.6%	-6.7%	
	HSA 2700	1,875	99	141	11.7%		\$248,224	\$3,281	(\$9)	\$251,213	\$270,115	108.3%	8.0%	1.1515	1.0284	\$33,999	\$40,600	0.8007	\$106,623	35.0%	-51.3%	\$106,623	\$54,707	35.0%	-54.6%	-6.7%	
	UW Total	15,852	846	1,132	100.0%		\$2,836,390	\$27,939	(\$19,459)	\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4,537,615	1.1597	\$3,619,559	96.6%	25.4%	\$3,352,827	(\$1,184,787)	104.3%	54.6%	14.2%	
Medical Experience																											
Underwritten																											
Standard																											
	High	8,374	438	621	51.8%		\$1,579,657	\$14,692	\$0	\$1,594,349	\$1,555,139	102.5%	12.5%	1.2410	1.0294	\$1,975,513	\$2,546,300	1.2939	\$2,012,143	98.2%	26.5%	\$1,835,183	(\$711,117)	107.6%	70.3%	22.7%	
	Medium	3,367	191	226	22.6%		\$761,256	\$5,968	\$0	\$767,224	\$622,751	123.2%	12.5%	1.2410	1.0290	\$950,876	\$1,219,028	1.1538	\$718,543	132.3%	69.7%	\$658,186	(\$560,842)	144.5%	113.6%	15.3%	
	Low	4,111	217	285	25.7%		\$307,470	\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051	\$539,196	65.9%	-8.3%	\$509,781	\$15,292	69.7%	7.3%	10.6%	
	UW Total	15,852	846	1,132	100.0%		\$2,648,382	\$27,939	(\$5,400)	\$2,670,921	\$2,714,338	98.4%	12.0%	1.2308	1.0292	\$3,281,723	\$4,259,818	1.2047	\$3,269,882	100.4%	30.3%	\$3,003,150	(\$1,256,668)	109.3%	68.9%	19.1%	
Rx Experience																											
Underwritten																											
Standard																											
	High	8,374	438	621	51.8%		\$131,527	\$0	(\$9,836)	\$121,691	\$360,995	33.7%	12.5%	1.2410	1.0000	\$151,021	\$194,656	0.8461	\$305,453	49.4%	-36.3%	\$305,453	\$110,797	49.4%	-45.8%	-15.0%	
	Medium	3,367	191	226	22.6%		\$56,481	\$0	(\$4,224)	\$52,257	\$45,818	114.1%	12.5%	1.2410	1.0000	\$64,852	\$83,141	0.9652	\$44,224	146.6%	88.0%	\$44,224	(\$38,917)	146.6%	107.1%	10.2%	
	Low	4,111	217	285	25.7%		\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	\$349,677	\$71,880	61.7%	-29.9%	-11.8%	
	UW Total	11,741	629	847	74.3%		\$188,008	\$0	(\$14,060)	\$173,948	\$406,814	42.8%	12.5%	1.2410	1.0000	\$215,874	\$277,797	0.8596	\$349,677	61.7%	-20.6%	\$349,677	\$71,880	61.7%	-29.9%	-11.8%	
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
	High	8,374	438	621	51.8%		\$1,711,184	\$14,692	(\$9,836)	\$1,716,040	\$1,916,134	89.6%	12.5%	1.2410	1.0294	\$2,126,535	\$2,740,956	1.2095	\$2,317,595	91.8%	18.3%	\$2,140,636	(\$600,320)	99.3%	47.1%	14.9%	
	Medium	3,367	191	226	22.6%		\$817,737	\$5,968	(\$4,224)	\$819,481	\$668,570	122.6%	12.5%	1.2410	1.0290	\$1,015,729	\$1,302,169	1.1409	\$762,768	133.2%	70.7%	\$702,410	(\$599,759)	144.6%	113.1%	14.9%	
	Low	4,111	217	285	25.7%		\$307,470	\$7,278	(\$5,400)	\$309,348	\$536,448	57.7%	8.0%	1.1515	1.0290	\$355,333	\$494,489	1.0051	\$539,196	65.9%	-8.3%	\$509,781	\$15,292	69.7%	7.3%	10.6%	
	UW Total	15,852	846	1,132	100.0%		\$2,836,390	\$27,939	(\$19,459)	\$2,844,869	\$3,121,152	91.1%	12.0%	1.2314	1.0292	\$3,497,596	\$4,537,615	1.1597	\$3,619,559	96.6%	25.4%	\$3,352,827	(\$1,184,787)	104.3%	54.6%	14.2%	

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	12.5%			
Start 7/1/2011	Start 4/1/2013	Women's Preventive Trend	2.7%	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru 6/30/2012	Thru 6/30/2013	Total Rx Trend	15.5%		Standard	77.6%
Paid thru 8/31/2012	Spans Thru 5/31/2014				Saver	78.0%
Midtr 12/30/2011	Midpt 10/30/2013	Capitations Trend	1.6%			
	Trend Mos 22.0	Non-CDH Trend	12.5%	Medical Pooling Charge:		5.7%
Rx Rebates -7.5%	Current Rate Lt 1/1/2013	CDH Trend	8.0%			

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd				Incurred									Projected											
			Member	Contracts	Members	Distributi	Claims	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Capitations +	Required	IAF	Income at	Proj LR at	Incremental Rate Increase:	Generated	Proposed -	LR w Proposed	Renewal Rate Increase:		
			Months	08/2012	08/2012	on	Adjusted for			Capitations +		Ratio	Assumed	Factor	Factor	Rebates	Income		Current	Current Rate	04/2013 Over 01/2013	Income	Needed Income	Increase	04/2013 Over 04/2012	Proposed	
							Catastrophic			Rebates									01/2013 Level	Level	Derived	Derived	Derived	Derived	Derived	Derived	
Medical Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$25,227	93.8%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.3041	\$32,899	89.1%	14.9%	-3.9%	\$31,616	(\$6,173)	92.7%	47.9%	23.7%
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$20,234	43.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.3494	\$27,303	40.2%	-48.1%	-3.9%	\$26,238	\$12,080	41.9%	-33.5%	23.3%
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$89,143	260.6%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2841	\$114,470	251.7%	22.4%	-3.8%	\$110,120	(\$261,203)	261.6%	311.8%	22.1%
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	-8.4%	\$98,038	(\$111,163)	176.5%	149.5%	10.3%
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-11.4%	\$76,284	(\$88,232)	155.0%	147.7%	14.9%
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	-11.3%	\$19,041	\$211	71.1%	13.7%	14.9%
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	-7.1%	\$351,337	(\$454,481)	175.2%	169.0%	17.3%
Rx Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$0	\$0	\$0	\$0	\$6,325	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8507	\$5,381	0.0%	-100.0%	0.0%	\$5,381	\$5,381	0.0%	-100.0%	-15.0%
	Medium	136	7	7	5.5%		\$0	\$0	\$0	\$0	\$5,215	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8629	\$4,500	0.0%	-100.0%	0.0%	\$4,500	\$4,500	0.0%	-100.0%	-15.0%
	Low	617	36	43	28.3%		\$0	\$0	\$0	\$0	\$19,383	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8492	\$16,460	0.0%	-100.0%	0.0%	\$16,460	\$16,460	0.0%	-100.0%	-15.0%
Saver	Saver 30/40	536	25	36	19.7%		\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%
	UW Total	1,442	76	94	59.8%		\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	0.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$31,552	75.0%	12.5%	1.2410	1.0316	\$29,318	\$37,789	1.2132	\$38,279	76.6%	-1.3%	-3.4%	\$36,996	(\$793)	79.2%	17.4%	14.9%
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$25,449	34.9%	12.5%	1.2410	1.0310	\$10,985	\$14,159	1.2497	\$31,803	34.5%	-55.5%	-3.4%	\$30,739	\$16,580	35.7%	-47.1%	14.9%
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$108,526	214.1%	12.5%	1.2410	1.0313	\$288,086	\$371,322	1.2064	\$130,930	220.0%	183.8%	-3.3%	\$126,580	(\$244,742)	227.6%	237.1%	14.9%
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-11.4%	\$76,284	(\$88,232)	155.0%	147.7%	14.9%
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	-11.3%	\$19,041	\$211	71.1%	13.7%	14.9%
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	-6.6%	\$383,766	(\$422,051)	160.4%	138.7%	13.7%
Medical Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$134,604	196.8%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2977	\$174,671	188.0%	142.3%	-3.8%	\$167,974	(\$255,296)	195.5%	208.9%	22.6%
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$8,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	-15.0%
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1621	\$96,111	161.7%	107.3%	-8.4%	\$98,038	(\$111,163)	176.5%	149.5%	10.3%
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-11.4%	\$76,284	(\$88,232)	155.0%	147.7%	14.9%
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	-11.3%	\$19,041	\$211	71.1%	13.7%	14.9%
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$305,070	165.5%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.2402	\$378,349	162.7%	113.0%	-7.1%	\$351,337	(\$454,481)	175.2%	169.0%	17.3%
Rx Experience																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$0	\$0	\$0	\$0	\$30,923	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8518	\$26,341	0.0%	-100.0%	0.0%	\$26,341	\$26,341	0.0%	-100.0%	-15.0%
	Medium	136	7	7	5.5%		\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	-15.0%
	Low	617	36	43	28.3%		\$0	\$0	\$0	\$0	\$19,383	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8492	\$16,460	0.0%	-100.0%	0.0%	\$16,460	\$16,460	0.0%	-100.0%	-15.0%
Saver	Saver 30/40	536	25	36	19.7%		\$0	\$0	\$0	\$0	\$6,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	5.3%
	UW Total	1,442	76	94	59.8%		\$0	\$0	\$0	\$0	\$37,547	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.8637	\$32,430	0.0%	-100.0%	0.0%	\$32,430	\$32,430	0.0%	-100.0%	-11.2%
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard	High	153	8	8	6.3%		\$23,408	\$260	\$0	\$23,668	\$165,527	160.0%	12.5%	1.2410	1.0313	\$328,389	\$423,270	1.2144	\$201,013	163.4%	110.6%	-3.3%	\$194,315	(\$228,955)	169.0%	150.3%	14.9%
	Medium	136	7	7	5.5%		\$8,655	\$236	\$0	\$8,891	\$8,624	0.0%	15.5%	1.3031	1.0000	\$0	\$0	0.9192	\$6,088	0.0%	-100.0%	0.0%	\$6,088	\$6,088	0.0%	-100.0%	-15.0%
	Low	617	36	43	28.3%		\$231,258	\$1,056	\$0	\$232,314	\$87,929	142.6%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
Saver	Saver 30/40	536	25	36	19.7%		\$124,424	\$942	\$0	\$125,366	\$81,305	154.2%	12.5%	1.2410	1.0295	\$155,383	\$199,201	1.1623	\$102,200	152.0%	94.9%	-7.9%	\$94,126	(\$105,075)	165.1%	132.6%	9.9%
HSA (incl Rx)	HSA 1200	678	32	49	25.2%		\$101,639	\$1,191	(\$41)	\$102,788	\$71,132	144.5%	8.0%	1.1515	1.0297	\$118,219	\$164,516	1.2104	\$86,100	137.3%	91.1%	-11.4%	\$76,284	(\$88,232)	155.0%	147.7%	14.9%
	HSA 2700	269	19	20	15.0%		\$11,331	\$469	\$0	\$11,800	\$18,029	65.4%	8.0%	1.1515	1.0302	\$13,531	\$18,830	1.1907	\$21,466	63.0%	-12.3%	-11.3%	\$19,041	\$211	71.1%	13.7%	14.9%
	UW Total	2,389	127	163	100.0%		\$500,715	\$4,154	(\$41)	\$504,827	\$342,618	147.3%	11.5%	1.2208	1.0303	\$615,521	\$805,817	1.1989	\$410,778	149.8%	96.2%	-6.6%	\$383,766	(\$422,051)	160.4%	138.7%	13.7%

CarFirst BlueCross BlueShield (BlueChoice)
Individual, Non-Medgap Business

BlueChoice Underwritten and HIPAA business - PPACA
District of Columbia

Experience Period:	Start: 7/1/2011	Projection Period:	4/1/2013	Prima Trend	12.5%	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Incurred thru:	6/30/2012	Thru:	6/30/2013	Women's Preventive Trend	2.7%		Standard	77.6%
Paid thru:	6/30/2012	Spans Thru:	5/31/2014	Total Rx Trend	15.5%		Saver	78.0%
Midpt:	10/20/2011	Midpt:	10/30/2013	Capitations Trend	1.8%		OE	150.0%
Rx Rebates:	-7.5%	Trend Mos:	2.20	Non-CDH Trend	12.5%		Medical Pooling Charge:	5.7%
		Current Rate Level:	1/1/2013	CDH Trend	8.0%			

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd	Members	Distributi	Incurred Claims	Capitations	Rebates	Incurred +	Income	Loss	Trend	Trend	Capitations	Projected	Required	Income	Proj LR at	Incremental Rate	Generated	Proposed	LR w/ Proposed	Renewal Rate				
			Months	08/2012	on	Adjusted for	Rebates	Capitations +	Rebates		Ratio	Assumed	Factor	Factor	Claims +	Income	at Current	Current Rate	04/2013 Over 01/2013:	Income	Income	Increase	04/2013 Over 04/2012:				
			Standard	08/2012	on	Catastrophic	Rebates	Capitations +	Rebates			Trend	Factor	Factor	Capitations +	Income	Level	Level	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	04/2013 Over 01/2013:	
Medical Experience																											
Underwritten																											
Standard																											
High																											
Medium																											
Low																											
HSA (incl Rx)																											
HSA 1200																											
HSA 2700																											
HealthyBlue																											
HB TO 1500																											
HB HSA 2500																											
HB2 1500																											
HB2 2500																											
UW Total																											
HIPAA																											
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Medical - Underwritten & HIPAA																											
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Rx Experience																											
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HealthyBlue																											
HB TO 1500																											
HB HSA 2500																											
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Medical - Underwritten & HIPAA																											
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Rx Experience																											
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Medical & Rx Experience COMBINED																											
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HB HSA 2500																											
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UW Total																											
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HIPAA Total																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total																											
Open Enrollment																											
Standard																											
Medical																											
Rx																											
OE Medical & Rx Total																											
Grand Total (incl OE)																											

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

Experience Period:	7/1/2011	Projection Period:	4/1/2013	TARGET LOSS RATIO =	H.S.A. & HB	71.9%
Start	6/30/2012	Start	6/30/2012	Standard	77.9%	
Incurd thn	8/31/2012	Thru	8/31/2012	Saver	78.0%	
Paid thru	12/30/2012	Spans Thru	5/31/2014	OE	150.0%	
Midpt	12/30/2011	Midpt	10/30/2013	Medical Pooling Charge:	5.7%	
Trend Mos	22.0	Trend Mos	22.0	Capitations Trend	1.6%	
Rx Rebates	-7.5%	Current Rate Level	1/1/2013	Non-CDM1 Trend	15.2%	
				CDH Trend	8.0%	

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28		
		Exp Pd	Contracts	Members	Distribut	Incurd	Capitations	Rebates	Income	Loss	Trend	Trend	Capitations	Projected	Income	Profil	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income	Income		
		Member	08/2012	08/2012	on	Claims Adjusted	Months			Ratio	Assumed	Factor	Claims +	at	at	at	at	at	at	at	at	at	at	at	at	at	at		
		Months				for Catastrophic							Rebates	Current	Current	Current	Current	Current	Current	Current	Current	Current	Current	Current	Current	Current	Current		
														Level	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level	Level		
														Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate		
														Change	Change	Change	Change	Change	Change	Change	Change	Change	Change	Change	Change	Change	Change		
														04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013	04/2013		
														Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	Over	
														Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	Proposed	
														Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	
														Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	Derived	
Medical Experience																													
Underwritten																													
Standard																													
High	2,479	140	182	7.7%	\$364,090	\$4,290	\$0	\$368,380	\$472,573	79.0%	12.5%	1,2410	1,0302	\$456,263	\$588,092	1,2722	\$601,197	75.9%	-2.2%	-6.4%	\$562,449	(\$25,642)	81.1%	27.2%	21.7%				
Medium	2,495	144	198	7.9%	\$586,697	\$4,344	\$0	\$593,041	\$644,559	127.7%	15.0%	1,2410	1,0300	\$735,060	\$947,442	1,2787	\$594,027	123.7%	55.5%	-7.2%	\$551,241	(\$35,806)	133.3%	109.6%	21.9%				
Low	6,080	340	449	18.7%	\$1,080,230	\$10,559	\$0	\$1,090,802	\$1,070,459	101.9%	12.5%	1,2410	1,0300	\$1,255,482	\$1,741,967	1,2586	\$1,347,318	100.3%	29.3%	-6.8%	\$1,255,967	(\$48,100)	107.6%	67.7%	20.9%				
Saver	Saver 30/40	3,903	216	262	11.9%	\$885,679	\$6,911	\$0	\$892,590	\$704,057	126.8%	12.5%	1,2410	1,0290	\$1,106,259	\$1,418,229	1,1571	\$814,654	135.8%	74.1%	-8.4%	\$746,223	(\$67,206)	148.2%	118.0%	14.7%			
HSA (incl Rx)	HSA 1200	4,158	220	301	12.1%	\$426,608	\$7,285	(\$5,507)	\$426,298	\$275,458	74.4%	8.0%	1,1515	1,0294	\$492,309	\$605,109	1,0842	\$523,344	78.9%	9.8%	-6.0%	\$586,877	(\$36,432)	83.9%	32.0%	13.1%			
	HSA 2700	1,473	83	97	4.6%	\$58,074	\$2,608	(\$4,112)	\$60,270	\$172,775	34.9%	8.0%	1,1515	1,0290	\$69,083	\$96,138	0,8715	\$150,567	45.9%	-36.1%	-1.3%	\$148,568	\$52,031	46.5%	-36.0%	-2.0%			
HealthyBlue	HB TO 1500	3,017	185	212	10.2%	\$450,364	\$5,313	(\$38,003)	\$417,675	\$80,276	72.0%	8.0%	1,1515	1,0308	\$480,325	\$668,432	1,0982	\$637,234	75.4%	4.9%	4.9%	\$668,458	\$27	71.9%	13.1%	13.1%			
	HB HSA 2500	163	9	11	0.5%	\$5,418	\$302	(\$7)	\$5,713	\$29,263	19.5%	8.0%	1,1515	1,0344	\$6,543	\$9,108	1,0585	\$32,144	20.4%	-71.7%	1.9%	\$32,750	\$23,649	20.0%	-69.5%	8.8%			
	HB2 1500	844	309	377	17.0%	\$67,861	\$1,182	\$0	\$68,942	\$111,332	61.8%	8.0%	1,1515	1,0429	\$78,146	\$110,141	1,0901	\$121,363	65.2%	-9.2%	4.9%	\$127,310	\$17,169	62.2%	-2.2%	13.1%			
	HB2 2500	437	148	188	8.1%	\$33,864	\$612	\$0	\$34,476	\$56,008	61.6%	8.0%	1,1515	1,0429	\$39,634	\$55,155	1,0883	\$80,955	65.0%	-9.5%	0.0%	\$80,955	\$8,900	65.0%	-2.5%	7.0%			
	UW Total	25,069	1,794	2,277	98.6%	\$3,960,697	\$43,405	(\$44,018)	\$3,960,084	\$4,236,760	93.5%	11.4%	1,2182	1,0304	\$4,816,705	\$6,319,609	1,1762	\$4,983,368	96.6%	26.8%	-4.9%	\$4,740,504	(\$1,579,305)	101.6%	56.0%	17.8%			
HIPAA																													
Standard																													
High	92	6	7	0.3%	\$13,834	\$164	\$0	\$13,998	\$46,112	30.4%	12.5%	1,2410	1,0287	\$17,337	\$22,347	0,9615	\$44,338	39.1%	-49.6%	3.0%	\$45,668	\$23,322	38.0%	-49.1%	4.0%				
Low	227	20	20	1.1%	\$27,725	\$387	\$0	\$28,111	\$167,264	16.8%	12.5%	1,2410	1,0310	\$34,806	\$44,862	0,9657	\$181,530	21.5%	-72.2%	3.0%	\$166,376	\$121,513	20.9%	-71.9%	4.6%				
	HIPAA Total	319	26	27	1.4%	\$41,559	\$551	\$0	\$42,110	\$213,375	19.7%	12.5%	1,2410	1,0303	\$52,143	\$67,209	0,9648	\$205,868	25.3%	-67.4%	3.0%	\$212,044	\$144,835	24.6%	-66.9%	4.3%			
Medical - Underwritten & HIPAA																													
UW & HIPAA Total	25,388	1,820	2,304	100.0%	\$4,002,256	\$43,956	(\$44,018)	\$4,002,193	\$4,450,136	89.9%	11.4%	1,2185	1,0304	\$4,868,248	\$6,387,018	1,1661	\$5,189,235	93.8%	23.1%	-4.6%	\$4,952,548	(\$1,434,470)	98.3%	60.2%	16.5%				
Rx Experience																													
Underwritten																													
Standard																													
High	2,479	140	182	10.5%	\$67,163	\$0	(\$5,023)	\$62,140	\$150,250	41.4%	13.6%	1,2635	1,0000	\$78,515	\$101,200	0,8601	\$129,230	60.8%	-21.7%	1.0%	\$130,566	\$29,366	60.1%	-32.8%	9.1%				
Medium	2,495	144	198	10.7%	\$54,505	\$0	(\$4,076)	\$50,429	\$132,387	38.1%	13.0%	1,2518	1,0000	\$79,190	\$101,370	0,8642	\$114,410	55.2%	-58.2%	0.8%	\$66,545	\$3,395	54.8%	-39.1%	-13.7%				
Low	6,080	340	449	25.6%	\$68,821	\$0	(\$5,147)	\$63,674	\$272,869	23.3%	13.6%	1,2637	1,0000	\$80,463	\$103,712	0,8584	\$234,232	34.4%	-55.7%	0.9%	\$236,383	\$4,150	34.0%	-60.0%	-13.5%				
Saver	Saver 30/40	3,903	216	262	16.3%	\$56,481	\$0	(\$4,224)	\$52,257	\$52,442	99.6%	12.5%	1,2410	1,0000	\$64,852	\$83,141	0,9594	\$50,313	128.9%	65.2%	0.0%	\$50,313	(\$32,828)	128.9%	81.1%	9.6%			
HSA (Rx incl w/ Medical)	HSA 1200	4,158	220	301	12.1%	\$426,608	\$7,285	(\$5,507)	\$428,296	\$275,458	74.4%	8.0%	1,1515	1,0296	\$492,309	\$685,109	1,0842	\$623,308	78.9%	9.8%	-6.0%	\$586,877	(\$36,432)	83.9%	32.0%	13.1%			
	HSA 2700	1,473	83	97	4.6%	\$58,074	\$2,608	(\$4,112)	\$60,270	\$172,775	34.9%	8.0%	1,1515	1,0290	\$69,083	\$96,138	0,8715	\$150,567	45.9%	-36.1%	-1.3%	\$148,568	\$52,031	46.5%	-36.0%	-2.0%			
HealthyBlue	HB TO 1500	3,017	185	212	10.2%	\$450,364	\$5,313	(\$38,003)	\$417,675	\$80,276	72.0%	8.0%	1,1515	1,0308	\$480,325	\$668,432	1,0982	\$637,234	75.4%	4.9%	4.9%	\$668,458	\$27	71.9%	13.1%	13.1%			
	HB HSA 2500	163	9	11	0.5%	\$5,418	\$302	(\$7)	\$5,713	\$29,263	19.5%	8.0%	1,1515	1,0344	\$6,543	\$9,108	1,0585	\$32,144	20.4%	-71.7%	1.9%	\$32,750	\$23,649	20.0%	-69.5%	8.8%			
	HB2 1500	844	309	377	17.0%	\$68,035	\$1,182	(\$9,025)	\$67,852	\$132,257	60.7%	9.1%	1,1735	1,0429	\$94,065	\$130,903	1,0881	\$214,176	65.2%	-2.1%	4.9%	\$151,241	\$20,378	62.9%	-1.1%	13.1%			
	HB2 2500	437	148	188	8.1%	\$40,491	\$612	(\$4,066)	\$40,867	\$67,636	60.0%	9.2%	1,1748	1,0429	\$47,623	\$66,273	1,0884	\$73,812	64.7%	-10.0%	0.8%	\$74,232	\$7,969	64.2%	-2.9%	8.7%			
	UW Total	25,069	1,794	2,277	98.6%	\$4,226,668	\$43,405	(\$43,908)	\$4,206,165	\$4,877,261	86.2%	11.5%	1,2206	1,0304	\$5,125,973	\$6,721,112	1,1373	\$5,547,022	92.4%	21.2%	-4.3%	\$5,310,278	(\$1,410,834)	95.5%	42.9%	12.9%			
HIPAA																													
Standard																													
High	92	6	7	0.5%	\$13,893	\$0	(\$1,039)	\$12,854	\$6,884	148.0%	15.5%	1,3031	1,0000	\$16,750	\$21,589	1,1256	\$9,774	171.4%	120.9%	3.0%	\$10,067	(\$11,522)	166.4%	133.9%	9.1%				
Low	227	20	20	1.5%	\$49,860	\$0	(\$3,729)	\$46,131	\$21,477	214.8%	15.5%	1,3031	1,0000	\$60,112	\$77,480	1,0920	\$23,452	256.3%	230.4%	3.0%	\$24,156	(\$53,324)	248.9%	249.8%	9.0%				
	HIPAA Total	319	26	27	2.0%	\$63,752	\$0	(\$4,768)	\$58,985	\$30,161	195.6%	15.5%	1,3031	1,0000	\$76,862	\$99,069	1,1016	\$33,226	231.3%	198.2%	3.0%	\$34,223	(\$64,846)	224.6%	215.7%	9.0%			</

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 04/01/2013
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 07/01/2011 through 06/30/2011 Paid through 08/31/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 04/01/2013	EP Claims	Prior Rating Trend 01/01/2013
Medical Non-HSA							
HMO - MD	99,215	88.6%	21.6%	18.6%	8.5%	\$21,564,512	8.5%
HMO - DC	14,957	11.4%	33.5%	27.6%	12.5%	\$2,762,359	12.5%
Total HMO Medical	114,172	100.0%	22.9%	19.6%	9.0%	\$24,326,871	9.0%
PPO - MD	157,149	35.4%	11.6%	11.4%	6.5%	\$22,430,345	6.5%
PPO - DC	64,670	18.7%	11.2%	7.9%	7.0%	\$11,812,562	7.0%
PPO - VA	169,643	45.9%	7.8%	12.1%	7.5%	\$29,081,561	7.5%
Total PPO Medical	391,462	100.0%	9.8%	11.1%	7.1%	\$63,324,468	7.1%
HMO & PPO Medical Non-HSA Subtotal	505,634		13.4%	13.5%	7.6%	\$87,651,339	7.6%
Rx Non-HSA							
HMO - MD	99,215	80.7%	23.5%	10.8%	8.5%	\$998,980	8.5%
HMO - DC	14,957	19.3%	35.7%	-10.6%	12.5%	\$238,501	12.5%
Total HMO Rx	114,172	100.0%	25.8%	6.7%	9.3%	\$1,237,481	9.3%
PPO - MD	157,149	32.2%	13.8%	10.9%	6.5%	\$3,072,185	6.5%
PPO - DC	64,670	20.2%	10.4%	-3.1%	7.0%	\$1,932,719	7.0%
PPO - VA	169,643	47.6%	2.6%	4.9%	7.5%	\$4,539,632	7.5%
Total PPO Rx	391,462	100.0%	7.8%	5.2%	7.1%	\$9,544,537	7.1%
HMO & PPO Rx Non-HSA Subtotal	505,634		9.9%	5.4%	7.3%	\$10,782,018	7.3%
Medical & Rx Non-HSA							
HMO - MD			21.7%	18.3%	8.5%	\$22,563,492	8.5%
HMO - DC			33.7%	24.6%	12.5%	\$3,000,860	12.5%
PPO - MD			11.9%	11.3%	6.5%	\$25,502,531	6.5%
PPO - DC			11.1%	6.4%	7.0%	\$13,745,281	7.0%
PPO - VA			7.1%	11.2%	7.5%	\$33,621,193	7.5%
Total Non-HSA			13.0%	12.6%	7.6%	\$98,433,357	7.6%
Total CMM - MD (Includes Medical & Rx)	618,601	100.0%	13.4%	14.5%	11.5%	\$110,388,836	11.5%
HSA (Includes Medical & Rx)							
HMO HSA - MD	135,017	27.1%	30.6%	29.5%	9.0%	\$19,453,318	9.0%
HMO HSA - DC	5,631	0.6%	20.6%	13.7%	8.0%	\$458,718	8.0%
HMO HSA - VA	12,413	2.5%	-8.3%	-10.5%	7.5%	\$1,784,558	7.5%
PPO HSA - MD	147,998	26.7%	7.3%	5.5%	8.5%	\$19,146,456	8.5%
PPO HSA - DC	32,309	5.3%	-3.1%	-7.7%	8.5%	\$3,767,971	8.5%
PPO HSA - VA	50,694	11.0%	13.6%	13.5%	9.0%	\$7,900,260	9.0%
CMM HSA	144,144	26.7%	13.8%	12.6%	14.5%	\$19,166,476	14.5%
Total HSA	528,206	100.0%	15.2%	13.8%	10.3%	\$71,677,755	10.3%
Medical Total	1,652,441		13.9%	14.0%	9.9%	\$269,717,931	9.9%
Medical & Rx Combined	1,652,441		13.7%	13.6%	9.8%	\$280,499,949	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 8/31/12		1,186			
Member to Contract Ratio		1.243			
		Function	Composite		
			PMPM	%	\$s
1	Projected Claims (+ Capitations)		\$117.68	71.9%	\$1,674,778
2	Admin Costs		\$24.03	14.7%	\$341,954
3	Broker Commissions & Fees		\$16.21	9.9%	\$230,677
4	Contrib to Reserve		\$0.00	0.00%	\$0
5	Invst Income Credit		(\$0.00)	0.0%	(\$2)
6	Premium Tax/Community Health Investment		\$3.28	2.0%	\$46,613
7	Assessment Fees		\$0.14	0.1%	\$2,036
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%	\$2,372
11	Reinsurance Fee		\$1.45	0.88%	\$20,570
12	Insurer Fee Tax		\$0.82	0.58%	\$11,661
13	Risk Charge		\$0.00	0.0%	\$0
14	SUBTOTAL:		\$164	100.0%	\$2,330,659
15					
Saver					
17	Members a/o 8/31/12				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)		\$300.05	78.0%	\$943,370
20	Admin Costs		\$56.44	14.7%	\$177,444
21	Broker Commissions & Fees		\$16.61	4.3%	\$52,229
22	Contrib to Reserve		\$0.00	0.0%	\$0
23	Invst Income Credit		(\$0.00)	0.00%	(\$1)
24	Premium Tax/Community Health Investment		\$7.69	2.0%	\$24,188
25	Assessment Fees		\$0.34	0.1%	\$1,056
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%	\$524
29	Reinsurance Fee		\$1.45	0.4%	\$4,544
30	Insurer Fee Tax		\$1.92	0.5%	\$6,051
31	Risk Charge		\$0.00	0.0%	\$0
32	SUM:		\$385	100.0%	\$1,209,405
33					
Standard					
35	Members a/o 8/31/12				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)		\$254.46	77.6%	\$2,613,763
38	Admin Costs		\$48.12	14.7%	\$494,294
39	Broker Commissions & Fees		\$16.30	4.7%	\$157,170
40	Contrib to Reserve		\$0.00	0.0%	\$0
41	Invst Income Credit		(\$0.00)	0.00%	(\$3)
42	Premium Tax/Community Health Investment		\$6.56	2.0%	\$67,379
43	Assessment Fees		\$0.29	0.1%	\$2,943
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%	\$1,712
47	Reinsurance Fee		\$1.45	0.4%	\$14,847
48	Insurer Fee Tax		\$1.64	0.5%	\$16,855
49	Risk Charge		\$0.00	0.0%	\$0
50	SUM:		\$328	100.0%	\$3,368,959
51					
TOTAL					
53	Members a/o 8/31/12				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)		\$189.23	75.7%	\$5,231,911
56	Admin Costs		\$36.66	14.7%	\$1,013,692
57	Broker Commissions & Fees		\$16.92	6.4%	\$440,076
58	Contrib to Reserve		\$0.00	0.0%	\$0
59	Invst Income Credit		(\$0.00)	0.00%	(\$7)
60	Premium Tax/Community Health Investment		\$5.00	2.0%	\$138,180
61	Assessment Fees		\$0.22	0.1%	\$6,035
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%	\$4,608
65	Reinsurance Fee		\$1.45	0.6%	\$39,961
66	Insurer Fee Tax		\$1.25	0.5%	\$34,567
67	Risk Charge		\$0.00	0.0%	\$0
68	SUBTOTAL:		\$250	100.0%	\$6,909,023

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

Grandfathered

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$281.27	\$256.24	-8.9%	-\$25.03	NA	NA
2 Medium	\$260.70	\$237.50	-8.9%	-\$23.20	\$296.88	\$356.25
3 Low	\$233.96	\$213.61	-8.7%	-\$20.35	\$267.01	\$320.42
4 Saver	\$224.54	\$205.68	-8.4%	-\$18.86	\$257.10	\$308.52
5 HSA1	\$137.67	\$128.31	-6.8%	-\$9.36	\$160.39	\$192.47
6 HSA2	\$83.23	\$83.23	0.0%	\$0.00	\$104.04	\$124.85

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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	\$15.16	0.0%	\$0.00	\$18.95	\$22.74

Corridor

Medical Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
1 High	\$266.78	\$256.38	-3.9%	-\$10.40	NA	NA
2 Medium	\$247.28	\$237.64	-3.9%	-\$9.64	\$297.05	\$356.46
3 Low	\$222.15	\$213.71	-3.8%	-\$8.44	\$267.14	\$320.57
4 Saver	\$214.71	\$196.67	-8.4%	-\$18.04	\$245.84	\$295.01
5 HSA1	\$144.82	\$128.31	-11.4%	-\$16.51	\$160.39	\$192.47
6 HSA2	\$115.59	\$102.53	-11.3%	-\$13.06	\$128.16	\$153.80

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879. The SERFF filing number is CFAP-128915183.

Rx Underwritten	Prior Base Rate 1/1/2013	Proposed Base Rate 4/1/2013	Proposed from Pricing Page % Change	Proposed \$ Change to Base Rate	CounterOffer (25% Load) 1.25	CounterOffer (50% Load) 1.5
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
Standard, Saver & 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%
Proposed 04/01/13	-8.8%	-8.4%	-5.5%	0.0%	0.0%

* 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%
Proposed 04/01/13	-3.8%	-8.4%	-11.4%	0.0%	0.0%

The April rate changes above, for Corridor HSA are already filed and approved in filing number 1879.
The SERFF filing number is CFAP-128915183.

District of Columbia BlueChoice
as of 04/01/2013 Rate Filing

HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	2Q13 Incremental Increases	Contract Months	Ending Contracts	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?
							7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1	8/1	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1		
	PPACA	High	\$98,541	3.0%	442	39	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	5.0%	7.3%	6.9%	4.8%	5.5%	6.8%	4.4%	18.9%	8.5%	16.6%	4.6%	10.9%	5.4%	
	PPACA	Medium	\$65,430	3.0%	361	36	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.2%	4.2%	4.2%	4.8%	4.8%	4.8%	1.0%	8.7%	1.5%	20.0%	10.7%	1.5%	9.7%	7.1%	23.0%	6.3%	5.4%	5.2%	5.8%	
	PPACA	Low	\$153,878	3.0%	766	60	5.4%	5.4%	5.4%	8.4%	8.4%	8.4%	4.3%	4.3%	4.3%	4.9%	4.9%	4.9%	1.6%	2.3%	10.9%	7.5%	8.2%	11.5%	12.6%	13.7%	10.1%	7.2%	6.0%	8.3%	5.7%	
	Corridor	High	\$25,227	-3.3%	137	8	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	1.1%	36.4%	25.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	29.8%	7.7%	0.0%	11.8%	
	Corridor	Medium	\$20,234	-3.3%	122	7	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	13.5%	13.2%	51.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	21.6%	0.0%	11.0%	
	Corridor	Low	\$89,143	-3.3%	503	36	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	14.9%	14.9%	13.3%	15.0%	31.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.3%	18.8%	4.0%	11.9%	
86052DC020	Standard	Total	\$452,452	1.1%	2,331	186																									7.5%	Yes
86052DC002	Corridor Saver	Saver 30/40	\$81,305	-7.9%	409	25	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	19.9%	3.9%	18.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.8%	18.0%	27.0%	9.9%	Yes	
	PPACA	HSA 1200	\$101,045	1.9%	349	30	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	19.4%	3.3%	5.2%	7.9%	9.1%	16.9%	8.6%	0.0%	12.3%	2.5%	5.1%	9.7%	4.7%		
	PPACA	HSA 2700	\$21,579	1.9%	78	5	3.8%	3.8%	3.8%	5.8%	5.8%	5.8%	4.2%	4.2%	4.2%	4.2%	4.2%	34.6%	0.0%	4.3%	5.5%	0.0%	12.7%	3.7%	10.5%	16.3%	4.6%	7.6%	0.0%	4.4%		
	Corridor	HSA 1200	\$71,132	-11.4%	489	32	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	20.8%	20.8%	20.8%	14.9%	14.9%	7.7%	14.1%	15.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	27.2%	9.1%	26.4%	13.0%		
	Corridor	HSA 2700	\$18,029	-11.3%	257	19	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	-16.7%	20.8%	20.8%	20.8%	14.9%	14.9%	11.4%	0.0%	33.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.0%	10.3%	22.7%	0.7%		
86052DC021	HSA	Total	\$211,785	-3.7%	1,173	86																									7.1%	Yes

CareFirst GHMSI and BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Corridor
Effective 4/1/2013
Age & Tier Factors

HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.6%
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 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
HMO-UW-Std
Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				01/2013		=(e)/(f)						Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Total	Med	Rx	Total	Med	Rx	Total	
200807	1,127	1,470	\$ 204,996	\$ 134,426	\$ 44,835	\$ 23,045	\$ 249,830	\$ 157,471	63%				\$107								
200808	1,101	1,491	\$ 207,323	\$ 188,987	\$ 46,131	\$ 19,269	\$ 253,454	\$ 208,256	82%				\$140								
200809	1,056	1,384	\$ 196,983	\$ 128,662	\$ 43,670	\$ 20,926	\$ 240,653	\$ 149,589	62%				\$108								
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%	83%	46%	77%	\$179	\$119	\$14	\$133					
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%	82%	45%	75%	\$89	\$118	\$14	\$132					
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%	80%	45%	74%	\$110	\$115	\$14	\$129					
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	\$ 149,273	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,063	76%	64%	47%	61%	\$154	\$100	\$14	\$115					
201005	903	1,141	\$ 200,893	\$ 128,763	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,472	63%	64%	47%	61%	\$130	\$102	\$14	\$116					
201006	898	1,132	\$ 204,271	\$ 133,369	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,171	63%	60%	46%	58%	\$134	\$98	\$14	\$112	-17.9%	0.8%	-15.9%		
201007	894	1,134	\$ 201,466	\$ 133,525	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,157	65%	61%	47%	59%	\$135	\$101	\$15	\$116	-14.1%	5.1%	-12.1%		
201008	899	1,143	\$ 202,532	\$ 90,288	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,212	47%	59%	49%	58%	\$97	\$100	\$15	\$115	-13.4%	8.5%	-11.0%		
201009	922	1,170	\$ 208,417	\$ 109,536	\$ 36,154	\$ 17,324	\$ 244,570	\$ 126,860	52%	60%	49%	58%	\$108	\$101	\$15	\$116	-11.3%	8.3%	-9.2%		
201010	884	1,126	\$ 203,752	\$ 132,446	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,457	62%	59%	49%	57%	\$131	\$102	\$15	\$117	-9.3%	11.8%	-7.0%		
201011	850	1,086	\$ 198,126	\$ 130,760	\$ 34,078	\$ 12,295	\$ 232,204	\$ 143,055	62%	59%	48%	58%	\$132	\$103	\$15	\$118	-10.0%	10.0%	-7.9%		
201012	810	1,045	\$ 195,919	\$ 101,040	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,448	49%	59%	48%	58%	\$109	\$105	\$15	\$120	-5.8%	9.3%	-4.1%		
201101	796	1,025	\$ 188,998	\$ 108,115	\$ 32,193	\$ 11,523	\$ 221,191	\$ 119,639	54%	60%	49%	59%	\$117	\$107	\$15	\$123	4.6%	11.3%	5.4%		
201102	747	965	\$ 184,486	\$ 129,664	\$ 31,280	\$ 12,941	\$ 215,766	\$ 142,605	66%	62%	49%	60%	\$148	\$112	\$16	\$127	13.8%	11.9%	13.6%		
201103	735	960	\$ 183,200	\$ 217,003	\$ 30,938	\$ 15,542	\$ 214,138	\$ 232,545	109%	66%	49%	63%	\$242	\$120	\$16	\$135	23.0%	12.9%	21.7%		
201104	705	926	\$ 177,414	\$ 97,588	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,523	54%	64%	46%	62%	\$120	\$118	\$15	\$132	17.2%	1.7%	15.3%		
201105	678	892	\$ 173,602	\$ 156,536	\$ 30,574	\$ 13,937	\$ 204,176	\$ 170,474	83%	66%	46%	63%	\$191	\$122	\$15	\$137	19.8%	0.8%	17.4%		
201106	654	865	\$ 165,490	\$ 190,456	\$ 30,661	\$ 11,635	\$ 196,151	\$ 202,091	103%	70%	45%	66%	\$234	\$129	\$14	\$144	32.6%	-0.1%	28.4%		
201107	624	830	\$ 158,955	\$ 76,818	\$ 30,907	\$ 11,262	\$ 189,862	\$ 88,080	46%	69%	43%	65%	\$106	\$128	\$14	\$142	26.5%	-4.8%	22.5%		
201108	582	786	\$ 150,352	\$ 232,708	\$ 30,558	\$ 11,072	\$ 180,911	\$ 243,780	135%	77%	41%	72%	\$310	\$144	\$14	\$158	44.4%	-10.5%	37.1%		
201109	529	727	\$ 138,654	\$ 120,763	\$ 29,283	\$ 8,599	\$ 167,937	\$ 129,362	77%	80%	40%	74%	\$178	\$151	\$13	\$164	48.9%	-11.9%	41.0%		
201110	515	706	\$ 135,228	\$ 132,648	\$ 29,589	\$ 7,101	\$ 164,817	\$ 139,750	85%	83%	38%	76%	\$198	\$157	\$13	\$170	53.9%	-13.8%	45.1%		
201111	506	702	\$ 130,394	\$ 86,381	\$ 29,536	\$ 9,063	\$ 159,930	\$ 95,443	60%	83%	38%	76%	\$136	\$158	\$13	\$172	53.3%	-12.3%	44.9%		
201112	498	689	\$ 126,682	\$ 99,234	\$ 29,567	\$ 5,478	\$ 156,249	\$ 104,712	67%	86%	36%	78%	\$152	\$164	\$13	\$177	56.1%	-13.6%	47.3%		
201201	491	679	\$ 123,368	\$ 144,900	\$ 29,552	\$ 9,544	\$ 152,920	\$ 154,444	101%	91%	36%	82%	\$227	\$173	\$13	\$187	61.2%	-12.8%	52.0%		
201202	483	671	\$ 122,969	\$ 76,801	\$ 30,567	\$ 10,476	\$ 153,536	\$ 87,277	57%	91%	35%	82%	\$130	\$173	\$14	\$187	55.1%	-12.7%	46.9%		
201203	469	652	\$ 120,538	\$ 152,936	\$ 30,854	\$ 14,669	\$ 151,392	\$ 167,605	111%	91%	35%	81%	\$257	\$172	\$14	\$186	43.8%	-10.9%	37.5%		
201204	468	657	\$ 118,272	\$ 113,168	\$ 30,677	\$ 13,795	\$ 148,948	\$ 126,963	85%	95%	35%	84%	\$193	\$179	\$14	\$193	52.0%	-2.8%	45.9%		
201205	458	644	\$ 114,636	\$ 117,909	\$ 30,075	\$ 11,699	\$ 144,711	\$ 129,608	90%	96%	34%	85%	\$201	\$179	\$14	\$194	46.9%	-0.6%	41.8%		
201206	447	631	\$ 115,091	\$ 140,770	\$ 29,830	\$ 11,723	\$ 144,921	\$ 152,494	105%	96%	34%	85%	\$242	\$179	\$15	\$193	37.9%	3.5%	34.5%		
201207	443	628	\$ 115,406	\$ 114,502	\$ 29,589	\$ 10,337	\$ 144,995	\$ 124,839	86%	101%	34%	89%	\$199	\$188	\$15	\$203	46.5%	7.8%	42.7%		
201208	438	621	\$ 116,206	\$ 111,563	\$ 29,518	\$ 10,423	\$ 145,724	\$ 121,986	84%	96%	34%	84%	\$196	\$176	\$15	\$192	22.3%	12.8%	21.5%		
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		96%	35%	84%	\$177	\$16	\$193		17.6%	17.5%	17.6%		
Experience Period	6,070	8,374	\$ 1,555,139	\$ 1,495,037	\$ 360,995	\$ 124,481	\$ 1,916,134	\$ 1,619,519	0%	96%	34%	85%	\$193	\$179	\$15	\$193	37.9%	3.5%	34.5%		

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014

HMO-UW-Svr
Grandfathered

(a) Date	(b) Contract	(c) Member	(d) 01/2013		(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				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total		
200807	519	611	\$ 72,299	\$ 94,357	\$ 6,182	\$ 1,550	\$ 78,481	\$ 95,907	122%			\$157									
200808	494	539	\$ 64,529	\$ 44,613	\$ 5,530	\$ 1,936	\$ 70,059	\$ 46,549	66%			\$86									
200809	543	621	\$ 74,024	\$ 41,613	\$ 6,338	\$ 1,537	\$ 80,363	\$ 43,150	54%			\$69									
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%	84%	21%	79%	\$48	\$100	\$2	\$102					
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%	79%	21%	75%	\$99	\$95	\$2	\$98					
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%	86%	20%	81%	\$185	\$104	\$2	\$106					
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	674	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%	84%	23%	80%	\$111	\$110	\$2	\$113					
201002	569	625	\$ 93,056	\$ 36,814	\$ 6,137	\$ 192	\$ 99,193	\$ 37,006	37%	81%	22%	77%	\$59	\$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	\$ 74,703	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,898	79%	79%	21%	75%	\$128	\$109	\$2	\$111					
201005	535	601	\$ 92,441	\$ 53,734	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,010	56%	70%	22%	67%	\$92	\$97	\$2	\$99					
201006	530	597	\$ 93,097	\$ 44,466	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,529	46%	70%	22%	67%	\$76	\$100	\$2	\$102	0.0%	0.4%	0.0%		
201007	515	576	\$ 92,571	\$ 80,916	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,342	84%	72%	22%	68%	\$143	\$103	\$2	\$105	8.2%	-0.8%	8.0%		
201008	500	559	\$ 92,027	\$ 79,872	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,582	84%	67%	24%	64%	\$148	\$99	\$2	\$101	-5.5%	15.3%	-5.1%		
201009	495	562	\$ 90,567	\$ 84,698	\$ 5,576	\$ 906	\$ 96,142	\$ 85,605	89%	68%	23%	65%	\$152	\$102	\$2	\$104	-4.9%	10.0%	-4.7%		
201010	458	523	\$ 88,862	\$ 49,429	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,638	54%	67%	21%	64%	\$97	\$102	\$2	\$104	-5.7%	-2.8%	-5.7%		
201011	435	494	\$ 85,431	\$ 206,969	\$ 5,131	\$ 2,837	\$ 90,561	\$ 209,806	232%	82%	24%	79%	\$425	\$127	\$2	\$130	19.6%	11.7%	19.4%		
201012	410	470	\$ 84,740	\$ 65,871	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,562	76%	84%	25%	81%	\$146	\$133	\$2	\$136	25.0%	12.6%	24.8%		
201101	404	458	\$ 81,094	\$ 92,379	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,334	112%	87%	31%	84%	\$210	\$140	\$3	\$143	27.1%	40.3%	27.4%		
201102	380	436	\$ 80,067	\$ 42,533	\$ 4,711	\$ 3,380	\$ 84,778	\$ 45,913	54%	89%	36%	86%	\$105	\$145	\$4	\$149	34.7%	69.2%	35.4%		
201103	366	424	\$ 77,930	\$ 44,218	\$ 4,563	\$ 4,311	\$ 82,494	\$ 48,529	59%	88%	42%	85%	\$114	\$146	\$4	\$150	38.0%	114.3%	39.4%		
201104	357	415	\$ 75,609	\$ 38,697	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,101	54%	85%	48%	83%	\$104	\$145	\$5	\$149	33.1%	139.0%	35.1%		
201105	337	388	\$ 71,167	\$ 44,931	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,619	62%	86%	50%	84%	\$120	\$148	\$5	\$153	52.7%	149.0%	54.7%		
201106	305	353	\$ 67,512	\$ 92,875	\$ 4,240	\$ 1,529	\$ 71,752	\$ 94,405	132%	94%	52%	91%	\$267	\$163	\$5	\$169	63.3%	158.7%	65.3%		
201107	292	338	\$ 62,450	\$ 62,212	\$ 4,030	\$ 1,485	\$ 66,480	\$ 63,697	96%	94%	54%	92%	\$188	\$167	\$6	\$173	61.6%	172.7%	63.9%		
201108	281	329	\$ 59,503	\$ 107,257	\$ 3,960	\$ 1,149	\$ 63,462	\$ 108,406	171%	101%	52%	98%	\$330	\$180	\$6	\$185	82.3%	145.6%	83.8%		
201109	265	307	\$ 56,095	\$ 41,513	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,538	76%	100%	60%	98%	\$148	\$180	\$7	\$187	76.9%	196.3%	79.4%		
201110	259	301	\$ 55,119	\$ 40,721	\$ 3,945	\$ 927	\$ 59,064	\$ 41,648	71%	103%	61%	100%	\$138	\$187	\$7	\$194	83.5%	227.4%	86.4%		
201111	254	296	\$ 53,906	\$ 41,142	\$ 3,854	\$ 3,593	\$ 57,760	\$ 44,736	77%	87%	64%	85%	\$151	\$158	\$7	\$166	24.2%	212.1%	27.6%		
201112	240	282	\$ 52,869	\$ 34,462	\$ 3,993	\$ 4,120	\$ 56,862	\$ 38,582	68%	86%	68%	85%	\$137	\$158	\$8	\$166	18.4%	224.5%	22.2%		
201201	235	277	\$ 50,815	\$ 55,297	\$ 3,903	\$ 3,193	\$ 54,718	\$ 58,490	107%	85%	68%	84%	\$211	\$156	\$8	\$164	11.1%	164.3%	14.3%		
201202	224	260	\$ 49,040	\$ 73,954	\$ 3,846	\$ 9,026	\$ 52,886	\$ 82,981	157%	93%	80%	92%	\$319	\$171	\$10	\$181	17.5%	171.1%	21.2%		
201203	219	251	\$ 47,565	\$ 40,072	\$ 3,784	\$ 7,391	\$ 51,349	\$ 47,463	92%	96%	88%	95%	\$189	\$177	\$11	\$188	21.3%	161.5%	25.3%		
201204	212	248	\$ 46,232	\$ 64,623	\$ 3,670	\$ 8,359	\$ 49,902	\$ 72,982	146%	104%	98%	104%	\$294	\$193	\$13	\$205	33.2%	159.6%	37.4%		
201205	204	240	\$ 44,616	\$ 88,270	\$ 3,529	\$ 8,507	\$ 48,145	\$ 96,776	201%	115%	114%	115%	\$403	\$213	\$15	\$229	43.8%	195.5%	48.9%		
201206	202	238	\$ 44,541	\$ 70,952	\$ 3,433	\$ 1,680	\$ 47,974	\$ 72,633	151%	116%	117%	116%	\$305	\$214	\$16	\$230	31.1%	189.3%	36.3%		
201207	196	232	\$ 43,784	\$ 39,371	\$ 3,352	\$ 850	\$ 47,136	\$ 40,221	85%	115%	117%	116%	\$173	\$214	\$16	\$230	28.2%	182.2%	33.3%		
201208	191	226	\$ 43,754	\$ 29,872	\$ 3,309	\$ 822	\$ 47,063	\$ 30,694	65%	105%	118%	106%	\$136	\$196	\$17	\$213	9.4%	192.0%	15.0%		
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		109%	119%	109%		\$203	\$17	\$220	12.7%	156.9%	17.8%		

Experience Period	2,887	3,367	\$ 622,751	\$ 720,477	\$ 45,818	\$ 53,455	\$ 668,570	\$ 773,932	0%	116%	117%	116%	\$230	\$214	\$16	\$230	31.1%	189.3%	36.3%
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CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
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				01/2013	=(e)/(f)						Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx
200807	216	259	\$ 21,469	\$ 3,383	\$ -	\$ 1,888	\$ 21,469	\$ 5,272	25%				\$20							
200808	228	283	\$ 23,642	\$ 5,298	\$ -	\$ 460	\$ 23,642	\$ 5,758	24%				\$20							
200809	201	255	\$ 21,854	\$ 8,232	\$ -	\$ 644	\$ 21,854	\$ 8,876	41%				\$35							
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%	117%	127%		\$95	\$97	\$9	\$106				
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%	125%	137%		\$134	\$103	\$11	\$114				
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%	123%	136%		\$62	\$103	\$11	\$114				
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	\$ 52,584	\$ -	\$ 6,437	\$ 66,929	\$ 59,020	88%	88%	99%		\$87	\$81	\$10	\$90				
201004	540	694	\$ 69,365	\$ 78,022	\$ -	\$ 6,798	\$ 69,365	\$ 84,820	122%	85%	94%		\$122	\$79	\$9	\$88				
201005	538	691	\$ 70,798	\$ 37,766	\$ -	\$ 9,027	\$ 70,798	\$ 46,793	66%	82%	92%		\$68	\$77	\$10	\$87				
201006	552	706	\$ 72,904	\$ 38,906	\$ -	\$ 4,684	\$ 72,904	\$ 43,589	60%	77%	87%		\$62	\$74	\$10	\$84	-23.2%	11.0%	-20.4%	
201007	562	712	\$ 76,522	\$ 56,969	\$ -	\$ 5,298	\$ 76,522	\$ 62,267	81%	73%	82%		\$87	\$72	\$9	\$81	-30.1%	-18.9%	-29.1%	
201008	563	730	\$ 78,990	\$ 25,040	\$ -	\$ 8,012	\$ 78,990	\$ 33,051	42%	69%	78%		\$45	\$70	\$9	\$79	-32.3%	-14.9%	-30.7%	
201009	572	732	\$ 80,482	\$ 45,482	\$ -	\$ 3,369	\$ 80,482	\$ 48,851	61%	68%	76%		\$67	\$69	\$9	\$78	-33.2%	-14.2%	-31.4%	
201010	524	672	\$ 78,306	\$ 79,641	\$ -	\$ 4,970	\$ 78,306	\$ 84,612	108%	72%	80%		\$126	\$74	\$9	\$84	-26.7%	-11.9%	-25.4%	
201011	508	650	\$ 76,821	\$ 30,273	\$ -	\$ 8,204	\$ 76,821	\$ 38,477	50%	70%	79%		\$59	\$74	\$9	\$83	-26.6%	-0.1%	-24.4%	
201012	497	635	\$ 74,943	\$ 20,464	\$ -	\$ 8,817	\$ 74,943	\$ 29,280	39%	65%	74%		\$46	\$70	\$9	\$79	-24.2%	-13.5%	-23.1%	
201101	473	603	\$ 71,575	\$ 15,235	\$ -	\$ 761	\$ 71,575	\$ 15,996	22%	62%	70%		\$27	\$67	\$9	\$76	-27.0%	-12.9%	-25.6%	
201102	445	561	\$ 69,746	\$ 29,731	\$ -	\$ 5,187	\$ 69,746	\$ 34,918	50%	57%	66%		\$62	\$63	\$9	\$72	-25.2%	-3.4%	-23.1%	
201103	434	548	\$ 68,302	\$ 26,712	\$ -	\$ 6,823	\$ 68,302	\$ 33,534	49%	54%	63%		\$61	\$61	\$9	\$70	-24.5%	-5.5%	-22.4%	
201104	412	529	\$ 65,861	\$ 11,989	\$ -	\$ 6,220	\$ 65,861	\$ 18,209	28%	47%	55%		\$34	\$54	\$9	\$63	-31.9%	4.7%	-28.2%	
201105	396	513	\$ 63,842	\$ 10,801	\$ -	\$ 4,127	\$ 63,842	\$ 14,927	23%	45%	52%		\$29	\$52	\$9	\$60	-33.4%	-9.1%	-30.7%	
201106	365	473	\$ 59,722	\$ 57,322	\$ -	\$ 8,716	\$ 59,722	\$ 66,038	111%	47%	56%		\$140	\$56	\$10	\$65	-25.0%	-2.2%	-22.4%	
201107	328	422	\$ 55,216	\$ 58,269	\$ -	\$ 6,083	\$ 55,216	\$ 64,352	117%	49%	57%		\$152	\$58	\$10	\$68	-19.5%	16.8%	-15.6%	
201108	309	402	\$ 52,347	\$ 22,584	\$ -	\$ 5,458	\$ 52,347	\$ 28,041	54%	50%	58%		\$70	\$61	\$10	\$71	-13.1%	12.7%	-10.1%	
201109	283	371	\$ 47,342	\$ 17,110	\$ -	\$ 3,125	\$ 47,342	\$ 20,235	43%	48%	57%		\$55	\$60	\$11	\$70	-13.7%	20.2%	-9.8%	
201110	279	363	\$ 46,826	\$ 10,167	\$ -	\$ 5,086	\$ 46,826	\$ 15,253	33%	41%	50%		\$42	\$51	\$11	\$62	-31.2%	24.1%	-25.2%	
201111	270	351	\$ 44,714	\$ 5,983	\$ -	\$ 13,947	\$ 44,714	\$ 19,930	45%	40%	50%		\$57	\$50	\$13	\$63	-32.6%	39.6%	-24.6%	
201112	256	336	\$ 44,288	\$ 32,127	\$ -	\$ 8,308	\$ 44,288	\$ 40,435	91%	43%	54%		\$120	\$54	\$13	\$68	-22.0%	50.0%	-13.8%	
201201	253	333	\$ 43,420	\$ 4,404	\$ -	\$ 1,041	\$ 43,420	\$ 5,445	13%	43%	55%		\$16	\$55	\$14	\$69	-17.2%	61.4%	-8.0%	
201202	247	322	\$ 42,351	\$ 3,286	\$ -	\$ 4,671	\$ 42,351	\$ 7,957	19%	41%	53%		\$25	\$53	\$15	\$67	-17.0%	67.1%	-6.6%	
201203	238	310	\$ 41,663	\$ 11,632	\$ -	\$ 7,123	\$ 41,663	\$ 18,755	45%	40%	53%		\$60	\$52	\$16	\$68	-14.8%	72.5%	-3.5%	
201204	237	309	\$ 40,549	\$ 9,680	\$ -	\$ 6,775	\$ 40,549	\$ 16,455	41%	42%	55%		\$53	\$54	\$17	\$71	0.4%	79.9%	12.0%	
201205	231	299	\$ 39,578	\$ 15,465	\$ -	\$ 2,926	\$ 39,578	\$ 18,391	46%	44%	58%		\$62	\$58	\$17	\$75	12.1%	95.0%	24.2%	
201206	226	293	\$ 38,153	\$ 28,090	\$ -	\$ 7,659	\$ 38,153	\$ 35,749	94%	41%	54%		\$122	\$53	\$18	\$71	-4.4%	83.3%	8.5%	
201207	217	285	\$ 37,875	\$ 13,083	\$ -	\$ 6,082	\$ 37,875	\$ 19,165	51%	33%	47%		\$67	\$44	\$18	\$62	-24.9%	80.1%	-9.3%	
201208	217	285	\$ 37,986	\$ 10,550	\$ -	\$ 7,457	\$ 37,986	\$ 18,006	47%	32%	47%		\$63	\$42	\$19	\$61	-30.9%	88.6%	-13.7%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		32%	47%			\$41	\$20	\$62				
Experience Period	3,157	4,111	\$ 536,448	\$ 218,796	\$ -	\$ 72,203	\$ 536,448	\$ 290,999	0%	41%	54%		\$71	\$53	\$18	\$71	-4.4%	83.3%	8.5%	

CareFirst BlueCross BlueShield (BlueChoice)
Experience & Development of Normalized Trends
D Individual Non-Medigap Rate Filing Effective 04/2013
Experience Period : Incurred 07/2011 - 06/2012 & Paid Through 08/2012
Rating Period : Incurred 04/2013 - 06/2014
HMO-UW-Std
Corridor

(a) Current Rate Level		(b)	(c)	(d) 01/2013		(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	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	12	13	\$ 2,429	\$ 203	\$ 488	\$ -	\$ 2,917	\$ 203	7%	8%	0%	7%	\$16	\$16	\$0	\$16					
201105	24	28	\$ 5,013	\$ 1,504	\$ 1,018	\$ -	\$ 6,031	\$ 1,504	25%	23%	0%	19%	\$54	\$42	\$0	\$42					
201106	26	30	\$ 5,028	\$ 2,488	\$ 1,056	\$ -	\$ 6,084	\$ 2,488	41%	34%	0%	28%	\$83	\$59	\$0	\$59					
201107	33	42	\$ 5,967	\$ 5,123	\$ 1,251	\$ -	\$ 7,218	\$ 5,123	71%	51%	0%	42%	\$122	\$82	\$0	\$82					
201108	50	59	\$ 8,481	\$ 25,734	\$ 1,872	\$ -	\$ 10,353	\$ 25,734	249%	130%	0%	108%	\$436	\$204	\$0	\$204					
201109	78	91	\$ 13,683	\$ 30,359	\$ 3,177	\$ -	\$ 16,860	\$ 30,359	180%	161%	0%	132%	\$334	\$249	\$0	\$249					
201110	76	89	\$ 13,313	\$ 26,944	\$ 3,067	\$ -	\$ 16,380	\$ 26,944	164%	171%	0%	140%	\$303	\$262	\$0	\$262					
201111	73	86	\$ 12,837	\$ 15,145	\$ 2,908	\$ -	\$ 15,745	\$ 15,145	96%	161%	0%	132%	\$176	\$245	\$0	\$245					
201112	70	83	\$ 12,179	\$ 26,851	\$ 2,796	\$ -	\$ 14,975	\$ 26,851	179%	170%	0%	139%	\$324	\$258	\$0	\$258					
201201	67	81	\$ 12,124	\$ 39,982	\$ 2,794	\$ -	\$ 14,919	\$ 39,982	268%	191%	0%	156%	\$494	\$290	\$0	\$290					
201202	66	78	\$ 12,074	\$ 22,699	\$ 2,785	\$ -	\$ 14,859	\$ 22,699	153%	191%	0%	156%	\$291	\$290	\$0	\$290					
201203	65	79	\$ 11,953	\$ 20,196	\$ 2,749	\$ -	\$ 14,702	\$ 20,196	137%	189%	0%	154%	\$256	\$286	\$0	\$286					
201204	63	73	\$ 10,927	\$ 19,764	\$ 2,539	\$ -	\$ 13,466	\$ 19,764	147%	192%	0%	156%	\$271	\$289	\$0	\$289	1752.1%			1752.1%	
201205	62	74	\$ 10,635	\$ 8,682	\$ 2,525	\$ -	\$ 13,160	\$ 8,682	66%	189%	0%	154%	\$117	\$282	\$0	\$282	577.4%			577.4%	
201206	59	71	\$ 10,431	\$ 7,737	\$ 2,460	\$ -	\$ 12,891	\$ 7,737	60%	185%	0%	151%	\$109	\$275	\$0	\$275	365.6%			365.6%	
201207	55	64	\$ 9,774	\$ 11,441	\$ 2,297	\$ 776	\$ 12,071	\$ 12,217	101%	185%	2%	150%	\$191	\$275	\$1	\$276	233.9%			234.9%	
201208	51	58	\$ 8,655	\$ 38,182	\$ 1,972	\$ 381	\$ 10,627	\$ 38,563	363%	193%	4%	158%	\$665	\$289	\$1	\$290	41.9%			42.5%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		190%	4%	155%		\$284	\$1	\$286	14.3%			14.8%	
Experience Period	762	906	\$ 134,604	\$ 249,216	\$ 30,923	\$ -	\$ 165,527	\$ 249,216	0%	185%	0%	151%	\$275	\$275	\$0	\$275	365.6%			365.6%	

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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				01/2013		=(e)/(f)															
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend				
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Total	Med	Rx		Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201104	6	7	\$ 1,304	\$ 2,295	\$ 90	\$ -	\$ 1,394	\$ 2,295	165%	176%	0%	165%	\$328	\$328	\$0	\$328					
201105	18	23	\$ 3,580	\$ 1,995	\$ 270	\$ -	\$ 3,850	\$ 1,995	52%	88%	0%	82%	\$87	\$143	\$0	\$143					
201106	31	38	\$ 5,615	\$ 4,652	\$ 458	\$ -	\$ 6,073	\$ 4,652	77%	85%	0%	79%	\$122	\$131	\$0	\$131					
201107	37	46	\$ 7,360	\$ 13,647	\$ 596	\$ -	\$ 7,956	\$ 13,647	172%	126%	0%	117%	\$297	\$198	\$0	\$198					
201108	37	46	\$ 7,227	\$ 26,635	\$ 586	\$ -	\$ 7,813	\$ 26,635	341%	196%	0%	182%	\$579	\$308	\$0	\$308					
201109	42	54	\$ 8,181	\$ 4,252	\$ 659	\$ -	\$ 8,840	\$ 4,252	48%	161%	0%	149%	\$79	\$250	\$0	\$250					
201110	37	46	\$ 7,819	\$ 2,609	\$ 640	\$ -	\$ 8,459	\$ 2,609	31%	137%	0%	126%	\$57	\$216	\$0	\$216					
201111	38	50	\$ 7,387	\$ 16,179	\$ 603	\$ -	\$ 7,991	\$ 16,179	202%	149%	0%	138%	\$324	\$233	\$0	\$233					
201112	34	46	\$ 6,955	\$ 3,243	\$ 553	\$ -	\$ 7,508	\$ 3,243	43%	136%	0%	126%	\$71	\$212	\$0	\$212					
201201	34	44	\$ 6,955	\$ 28,501	\$ 565	\$ -	\$ 7,520	\$ 28,501	379%	167%	0%	154%	\$648	\$260	\$0	\$260					
201202	35	48	\$ 6,798	\$ 3,699	\$ 553	\$ -	\$ 7,351	\$ 3,699	50%	156%	0%	144%	\$77	\$240	\$0	\$240					
201203	31	42	\$ 5,981	\$ 2,610	\$ 505	\$ -	\$ 6,486	\$ 2,610	40%	147%	0%	136%	\$62	\$225	\$0	\$225					
201204	30	41	\$ 5,827	\$ 13,875	\$ 489	\$ -	\$ 6,316	\$ 13,875	220%	153%	0%	141%	\$338	\$233	\$0	\$233	-29.0%			-29.0%	
201205	29	40	\$ 5,477	\$ 1,913	\$ 455	\$ -	\$ 5,932	\$ 1,913	32%	149%	0%	138%	\$48	\$225	\$0	\$225	57.5%			57.5%	
201206	25	33	\$ 5,338	\$ 594	\$ 419	\$ -	\$ 5,757	\$ 594	10%	145%	0%	134%	\$18	\$220	\$0	\$220	67.1%			67.1%	
201207	25	36	\$ 5,501	\$ 533	\$ 418	\$ 1,364	\$ 5,919	\$ 1,898	32%	132%	21%	123%	\$53	\$199	\$3	\$202	0.4%			1.7%	
201208	25	36	\$ 5,543	\$ 12,087	\$ 418	\$ 338	\$ 5,961	\$ 12,425	208%	116%	27%	109%	\$345	\$175	\$3	\$178	-43.2%			-42.2%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		123%	30%	116%		\$186	\$4	\$189	-25.6%			-24.2%	
Experience Period	409	536	\$ 81,305	\$ 117,759	\$ 6,624	\$ -	\$ 87,929	\$ 117,759	0%	145%	0%	134%	\$220	\$220	\$0	\$220	67.1%			67.1%	

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 HMO-UW-HSA
 Corridor

(a) Current Rate Level		(b)	(c)	(d) 01/2013	(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	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201011	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201012	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201101	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201102	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201103	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -											
201104	13	15	\$ 1,678	\$ 113	\$ -	\$ -	\$ -	\$ -	\$ 1,678 \$ 113	7%	7%	7%	\$8	\$8	\$0	\$8				
201105	24	27	\$ 3,218	\$ 30,164	\$ -	\$ -	\$ -	\$ -	\$ 3,218 \$ 30,164	937%	618%	618%	\$1,117	\$721	\$0	\$721				
201106	38	43	\$ 5,114	\$ 706	\$ -	\$ -	\$ -	\$ -	\$ 5,114 \$ 706	14%	310%	310%	\$16	\$365	\$0	\$365				
201107	56	71	\$ 6,713	\$ 7,143	\$ -	\$ -	\$ -	\$ -	\$ 6,713 \$ 7,143	106%	228%	228%	\$101	\$244	\$0	\$244				
201108	63	81	\$ 7,026	\$ 3,744	\$ -	\$ -	\$ -	\$ -	\$ 7,026 \$ 3,744	53%	176%	176%	\$46	\$177	\$0	\$177				
201109	74	92	\$ 10,162	\$ 4,175	\$ -	\$ 74	\$ -	\$ -	\$ 10,162 \$ 4,248	42%	136%	136%	\$46	\$140	\$0	\$140				
201110	73	91	\$ 10,092	\$ 15,695	\$ -	\$ 216	\$ -	\$ -	\$ 10,092 \$ 15,911	158%	140%	141%	\$175	\$147	\$1	\$148				
201111	69	87	\$ 7,623	\$ 12,685	\$ -	\$ 262	\$ -	\$ -	\$ 7,623 \$ 12,946	170%	144%	145%	\$149	\$147	\$1	\$148				
201112	66	82	\$ 7,290	\$ 22,757	\$ -	\$ -	\$ -	\$ -	\$ 7,290 \$ 22,757	312%	165%	166%	\$278	\$165	\$1	\$166				
201201	61	77	\$ 6,946	\$ 20,929	\$ -	\$ -	\$ -	\$ -	\$ 6,946 \$ 20,929	301%	179%	180%	\$272	\$177	\$1	\$178				
201202	58	75	\$ 6,759	\$ 1,292	\$ -	\$ -	\$ -	\$ -	\$ 6,759 \$ 1,292	19%	164%	165%	\$17	\$161	\$1	\$162				
201203	58	75	\$ 6,759	\$ 1,606	\$ -	\$ -	\$ -	\$ -	\$ 6,759 \$ 1,606	24%	152%	153%	\$21	\$148	\$1	\$149				
201204	56	72	\$ 6,624	\$ 8,897	\$ -	\$ -	\$ -	\$ -	\$ 6,624 \$ 8,897	134%	154%	155%	\$124	\$149	\$1	\$149	1874.4%		1882.8%	
201205	56	72	\$ 6,594	\$ 3,609	\$ -	\$ -	\$ -	\$ -	\$ 6,594 \$ 3,609	55%	118%	118%	\$50	\$112	\$1	\$113	-84.4%		-84.3%	
201206	56	72	\$ 6,573	\$ 3,834	\$ -	\$ -	\$ -	\$ -	\$ 6,573 \$ 3,834	58%	119%	120%	\$53	\$112	\$1	\$113	-69.2%		-69.0%	
201207	53	69	\$ 6,428	\$ 42,848	\$ -	\$ 3,646	\$ -	\$ -	\$ 6,428 \$ 46,494	723%	160%	165%	\$674	\$150	\$4	\$155	-38.5%		-36.7%	
201208	51	69	\$ 6,324	\$ 2,171	\$ -	\$ 1,767	\$ -	\$ -	\$ 6,324 \$ 3,938	62%	159%	166%	\$57	\$151	\$6	\$157	-14.8%		-11.1%	
201209	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		175%	182%		\$162	\$7	\$169	15.8%	3032.2%	20.6%	
Experience Period	746	947	\$ 89,161	\$ 106,366	\$ -	\$ 552	\$ -	\$ -	\$ 89,161 \$ 106,918	0%	119%	120%	\$113	\$112	\$1	\$113	-69.2%		-69.0%	