

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental
Product Name: Filing #1928 GHMSI DC ISP & ISPP
Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.
Product Name: Filing #1928 GHMSI DC ISP & ISPP
State: District of Columbia
TOI: H10I Individual Health - Dental
Sub-TOI: H10I.000 Health Dental
Filing Type: Rate
Date Submitted: 09/25/2013
SERFF Tr Num: CFAP-129207287
SERFF Status: Pending State Action
State Tr Num:
State Status:
Co Tr Num: 1928
Implementation: 01/01/2014
Date Requested:
Author(s): Dwayne Lucado, Anna Guloy, Todd Switzer, Brad Boban, Katheryn Barron, Patrick Getts, Britney Gladhill, Scott Cremens
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: Filing #1928 GHMSI DC ISP & ISPP
Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

General Information

Project Name: DC GHMSI ISP & ISPP Eff 1/1/2014
 Project Number: 1928
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact: 23.1%

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 10/15/2013
 State Status Changed:
 Created By: Anna Guloy
 Corresponding Filing Tracking Number:

Deemer Date:
 Submitted By: Anna Guloy

Filing Description:

This submission pertains to the Individual (Over and Under 65) market dental business of Group Hospitalization and Medical Services, Inc. dba CareFirst BlueCross BlueShield (GHMSI). GHMSI is proposing a 25% increase to the Individual Select Preferred and 5% to the Individual Select Preferred Plus effective 1/1/14.

Company and Contact

Filing Contact Information

Anna Guloy, Actuarial Associate anna.guloy@carefirst.com
 10455 Mill Run Circle 410-998-5098 [Phone]
 Owings Mills, MD 21117 410-998-7704 [FAX]

Filing Company Information

Group Hospitalization and Medical Services, Inc.	CoCode: 53007	State of Domicile: District of Columbia
840 First Street NE	Group Code:	Company Type: Hospital, Medical & Dental Service or Indemnity
Washington, DC 20065	Group Name:	State ID Number:
(410) 581-3000 ext. [Phone]	FEIN Number: 53-0078070	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: District of Columbia**Filing Company:**

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental**Product Name:** Filing #1928 GHMSI DC ISP & ISPP**Project Name/Number:** DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	10/08/2013	10/08/2013

Response Letters

Responded By	Created On	Date Submitted
Anna Guloy	10/14/2013	10/15/2013

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: Filing #1928 GHMSI DC ISP & ISPP
Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/08/2013
Submitted Date	10/08/2013
Respond By Date	10/29/2013

Dear Anna Guloy,

Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

Objection 1

Comments: Please provide the currently approved rate filing SERFF Tracking#s for the DC ISP and DC ISPP plans.

Objection 2

- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)

Comments: How many covered lives, does the 604 DC ISP and 132 DC ISPP in-force policies represent?

Objection 3

Comments: Is the DC ISP under 65 age restriction limited to the Individual member? Is it possible for a DC ISP Individual to carry an adult over 65 on their policy?

Objection 4

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- 1928 DC GHMSI ISP & ISPP Rate Filing, [DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments] (Rate)

Comments: Are the DC ISP and DC ISPP open or closed blocks of business?

Objection 5

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)
- 1928 DC GHMSI ISP & ISPP Rate Filing, [DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments] (Rate)

Comments: Please provide the current administrative billing surcharges for the DC ISP and DC ISPP plans. What percentage of this surcharge is included in the Administrative Costs expense make-up provided on Page 5 of the Actuarial Memorandum?

Objection 6

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide the Class 2-5 discounts for the DC ISP plan (as noted on the Benefit Summary, page 2 of the Proposed Dental Rates).

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental
Product Name: Filing #1928 GHMSI DC ISP & ISPP
Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Objection 7

Comments: Please provide the waiting periods for Class 2-5 benefits for DC ISP and DC ISPP.

Conclusion:

Sincerely,
Darniece Shirley

State: District of Columbia**Filing Company:**

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental**Product Name:** Filing #1928 GHMSI DC ISP & ISPP**Project Name/Number:** DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/14/2013
Submitted Date	10/15/2013

Dear Darniece Shirley,

Introduction:

Response 1

Comments:

The SERFF Tracking # for the approved DC ISPP filing is CFAP-127624803. However, for ISP, since its inception date is 9/1/2008, before the launch of SERFF, SERFF tracking # does not exist for this dental product.

Related Objection 1

Comments: Please provide the currently approved rate filing SERFF Tracking#s for the DC ISP and DC ISPP plans.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

As shown in the experience pages (pages 7 and 8) of the Actuarial Memorandum, DC ISP and DC ISPP have 860 and 198 members or covered lives respectively.

Related Objection 2

Applies To:

- Actuarial Justification (Supporting Document)
- District of Columbia and Countrywide Loss Ratio Analysis (P&C) (Supporting Document)
- District of Columbia and Countrywide Experience for the Last 5 Years (P&C) (Supporting Document)

Comments: How many covered lives, does the 604 DC ISP and 132 DC ISPP in-force policies represent?

Changed Items:

No Supporting Documents changed.

State: District of Columbia

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Filing Company:

Group Hospitalization and Medical Services, Inc.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

There is no age restriction in the DC ISP contract. The contract today allows a DC ISP Individual to carry an adult over 65 on their policy as long as the adult meets the dependent criteria (Spouse or Domestic Partner).

Related Objection 3

Comments: Is the DC ISP under 65 age restriction limited to the Individual member? Is it possible for a DC ISP Individual to carry an adult over 65 on their policy?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Both are open blocks of business.

Related Objection 4

Applies To:

- 1928 DC GHMSI ISP & ISPP Rate Filing, [DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments] (Rate)

- Actuarial Memorandum (Supporting Document)

- Actuarial Justification (Supporting Document)

- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Are the DC ISP and DC ISPP open or closed blocks of business?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State:	District of Columbia	Filing Company:	Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI:	H10I Individual Health - Dental/H10I.000 Health Dental		
Product Name:	Filing #1928 GHMSI DC ISP & ISPP		
Project Name/Number:	DC GHMSI ISP & ISPP Eff 1/1/2014/1928		

No Rate/Rule Schedule items changed.

Response 5

Comments:

As shown in the Rate Filing pages, the administrative semi-annual billing surcharges for ISP is \$4.98 for Semi-Annual Billing and the administrative quarterly billing surcharges for ISPP is \$4.98 for Quarterly Billing. These are added to the premium being billed for each contract-type and are not a part of the Administrative Costs.

For example, ISP Individual Rate = $(\$15.78 \times 6) + \$4.98 = \$99.66$

Related Objection 5

Applies To:

- 1928 DC GHMSI ISP & ISPP Rate Filing, [DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments] (Rate)
- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide the current administrative billing surcharges for the DC ISP and DC ISPP plans. What percentage of this surcharge is included in the Administrative Costs expense make-up provided on Page 5 of the Actuarial Memorandum?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

When ISP was first implemented, providers were required to bill based on the negotiated fee schedules in effect at the time of service for non-covered services (Classes 2-5). The member has no insured benefit for classes 2-5 in this plan. Due to regulatory changes in MD and VA this is no longer required. There is no impact to the members insured benefit due to this since the product only includes Class I (preventive) coverage. The language included in this filing related to this was held over from the initial filing in error and has been removed.

Related Objection 6

Applies To:

- Actuarial Memorandum (Supporting Document)

SERFF Tracking #:

CFAP-129207287

State Tracking #:

Company Tracking #:

1928

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H10I Individual Health - Dental/H10I.000 Health Dental

Product Name:

Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number:

DC GHMSI ISP & ISPP Eff 1/1/2014/1928

- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Please provide the Class 2-5 discounts for the DC ISP plan (as noted on the Benefit Summary, page 2 of the Proposed Dental Rates).

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:

CFAP-129207287

State Tracking #:

Company Tracking #:

1928

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	1928 DC GHMSI ISP & ISPP Rate Filing	DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/D OCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments	Revised	Previous State Filing Number: Percent Rate Change Request:	File 1928 DC GHMSI Indiv Dental_10.9.13_Rate Filing.pdf,	10/15/2013 By: Anna Guloy

Previous Version

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Rate/Rule Schedule Item Changes

1	1928 DC GHMSI ISP & ISPP Rate Filing	DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/D OCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments	Revised	Previous State Filing Number: Percent Rate Change Request:	File 1928 DC GHMSI Indiv Dental_Rate Filing.pdf,	09/25/2013 By: Anna Guloy
---	--------------------------------------	---	---------	---	--	------------------------------

Response 7**Comments:**

DC ISP - Classes 2-5 not covered services - no waiting period.

DC ISPP - Waiting period for Classes 3-5 is 12 months. No waiting period for Class 2.

Related Objection 7

Comments: Please provide the waiting periods for Class 2-5 benefits for DC ISP and DC ISPP.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:Sincerely,
Anna Guloy

SERFF Tracking #:

CFAP-129207287

State Tracking #:

Company Tracking #:

1928

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Rate Information

Rate data applies to filing.

Filing Method: Electronic

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Group Hospitalization and Medical Services, Inc.	23.100%	23.100%	\$35,424	736	\$188,473	25.000%	5.000%

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H101 Individual Health - Dental/H101.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1928 DC GHMSI ISP & ISPP Rate Filing	DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08), DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11), and any amendments	Revised	Previous State Filing Number: Percent Rate Change Request:	File 1928 DC GHMSI Indiv Dental_10.9.13_Rate Filing.pdf,

INDIVIDUAL (Over and Under 65) Market

**Individual Select Preferred (Limited Dental PPO) - Individual U65 Market Only
and
Individual Select Preferred Plus for Indiv Over and Under 65**

Proposed Dental Rates Effective 1/1/2014

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield**

INDIVIDUAL MARKET

Individual Select Preferred (Limited Dental PPO)

Proposed Premium Rates Effective 1/1/2014

DISTRICT OF COLUMBIA

Form Numbers: DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08)

Product:	<u>Individual Select Preferred Annual Billing*</u>	<u>Individual Select Preferred Semi-Annual Billing*</u>
Individual	\$189.36	\$99.66
Ind & Child(ren)	\$350.28	\$180.12
Ind & Adult	\$378.60	\$194.28
Family	\$530.16	\$270.06

* Not Age Rated

Benefit Summary:

100% Coverage for Class 1 services in / out of network

In-Network pays up to PPO Allowed Benefit

Out-of-Network pays up to PAR network Allowed Benefit

Class 1:	Preventive and Diagnostic Services
Class 2:	Therapeutic and Minor Restorative Services
Class 3:	Periodontic and Endodontic Services
Class 4:	Prosthodontic and Major Restorative
Class 5:	Orthodontic Services

Semi-Annual Administrative Surcharge for Semi-Annual Billing: \$4.98

* Please note that the "Annual Billing" rates are paid once per year, due with the enrollment application. For "Semi-Annual Billing," the member will make semi-annual payments in the amount shown above.

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield
Individual (Over and Under 65) Market
Individual Select Preferred Dental Plus
Proposed Dental Rates Effective 1/1/2014**

Form Numbers: DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11)

Product:	<u>Preferred Dental Plus</u> <u>Annual Billing</u>	<u>Preferred Dental Plus</u> <u>Quarterly Billing</u>
Individual	\$464.04	\$120.99
Ind & Child(ren)	\$858.60	\$219.63
Ind & Adult	\$1,067.40	\$271.83
Family	\$1,299.48	\$329.85

* Not Age Rated

Benefit Summary:

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
Individual Annual Deductible	\$25	\$50
Family Annual Deductible	\$75	\$150
Coinsurance CLASS 1	100%	80%
CLASS 2	80%	60%
CLASS 3	80%	60%
CLASS 4	50%	35%
\$1,000 Annual Benefit Maximum per Participant		
Deductible applies to Classes 2 - 4		
CLASS 5	50%	35%
\$800 Lifetime Benefit Maximum per Participant		

Class 1:	Preventive and Diagnostic Services
Class 2:	Therapeutic and Minor Restorative Services
Class 3:	Periodontic and Endodontic Services
Class 4:	Prosthodontic and Major Restorative
Class 5:	Orthodontic Services

Quarterly Billing Admin cost* =	\$4.98
Monthly Administrative Surcharge for Quarterly-Annual Billing	\$1.66

* Quarterly Billing Admin Cost is \$5 but due to systems limitations, of having to load monthly rates, this admin cost has been rounded down to make it divisible by 3.

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H10I Individual Health - Dental/H10I.000 Health Dental

Product Name: Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number: DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Supporting Document Schedules

Bypassed - Item:	Cover Letter All Filings
Bypass Reason:	Please refer to Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	File 1928 DC GHMSI Indiv Dental_Actuarial Memo.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

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

SERFF Tracking #:

CFAP-129207287

State Tracking #:

Company Tracking #:

1928

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H101 Individual Health - Dental/H101.000 Health Dental

Product Name:

Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number:

DC GHMSI ISP & ISPP Eff 1/1/2014/1928

Bypass Reason:	Not applicable.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	Not required in this dental filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	Not required in this dental filing.
Attachment(s):	
Item Status:	
Status Date:	

Group Hospitalization & Medical Services, Inc. (GHMSI)
NAIC #53007

Individual (Over and Under 65) Market

Rate Filing # 1928

DC
Individual Select Preferred & Individual Select Preferred Dental Plus

Effective 1/1/2014

Actuarial Memorandum

CareFirst BlueCross BlueShield
INDIVIDUAL, NON-MEDIGAP MARKET
Individual Select Preferred & Individual Select Preferred Dental Plus

TABLE OF CONTENTS

<u>Page #</u>	<u>Description</u>
1	Cover
2	Table of Contents
3	Actuarial Certification
4	Rate Filing Summary
5	Derivation of Desired Incurred Claims Ratio
6	Pricing Page
7	Individual Select Preferred Experience Page
8	Individual Select Preferred Plus Experience Page
9	Total Experience Page
10	Rate History
11	Monthly Rate Comparison
12	Tier Factors

ACTUARIAL CERTIFICATION

I, Anna Guloy, am a Pricing Actuary with Group Hospitalization and Medical Services, Inc. (GHMSI) doing business as CareFirst BlueCross BlueShield and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia and produces premiums that are reasonable in relation to benefits provided.

Anna Guloy
Digitally signed by Anna Guloy
DN: cn=Anna Guloy, o=CareFirst
BlueCross BlueShield, ou=Actuarial
Pricing Department,
email=anna.guloy@carefirst.com, c=US
Date: 2013.09.25 12:58:40 -04'00'

Anna Guloy, ASA, MAAA
Actuarial Associate
CareFirst BlueCross BlueShield
Mail Drop-Point 01-780
Pricing Department
10455 Mill Run Circle
Owings Mills, MD 21117

CareFirst BlueCross BlueShield

Rate Filing Summary (Filing #1928)

This submission pertains to the Individual (Over and Under 65) market dental business of Group Hospitalization and Medical Services, Inc. dba CareFirst BlueCross BlueShield (GHMSI). GHMSI is proposing a 25% increase to the Individual Select Preferred and 5% to the Individual Select Preferred Plus effective 1/1/14.

Individual Select Preferred, is a limited dental PPO product for the GHMSI Individual market. This benefit is designed to cover only Class 1 (preventative and diagnostic) services while the ISPPP is a comprehensive PPO dental product, expanding the covered services to Class 2 (Basic Services), Class 3 (Surgical), Class 4 (Restorative) and Class 5 (Orthodontic Services). Both are sold as Freestanding coverage.

For ISPP product, there is a 12-month waiting period for services listed as Class 3, Class 4 and Class 5 from beginning on the subscriber's effective date. If a dependent is added to the subscriber's membership after the subscriber's effective date, the 12-month waiting period is applied to the newly enrolled dependent for services listed in Classes 3 - 5.

There are 2 billing options for these products. ISP offers annual and semi-annual billing options and ISPP offers annual and quarterly billing options. There is an administrative surcharge for the semi-annual and quarterly billing options.

This plan is not age rated.

Following is the proposed Desired Incurred Claims Ratio (DICR):

		ISP	ISPP
Projected Claims (+ Capitations)		60.0%	65.4%
Admin Costs		26.0%	17.2%
Broker Commissions		10.0%	13.3%
Contrib to Reserve (pre-tax)		1.6%	1.6%
Invst Income Credit		0.0%	0.0%
Premium Tax / Community Health Investment		2.0%	2.0%
Assessment Fees		0.1%	0.1%
Federal Taxes		0.4%	0.4%
State Taxes		0.0%	0.0%
TOTAL:		100.0%	100.0%

Contract Form Numbers related to this filing:

DC/GHMSI/DB/IEA-DENTAL (2-08)
 DC/GHMSI/DB/DOCS-DENTAL (2-08)
 DC/GHMSI/DB/ES-DENTAL (2-08)
 DC/GHMSI/DB/ISPP IEA (10/11)
 DC/GHMSI/DB/ISPP/DOCS (10/11)
 DC/GHMSI/DB/DENT/ES (10/11)

CareFirst BlueCross BlueShield
 Individual Dental PPO Rate Filing Effective 1/1/2014
 Derivation of Retention - DISTRICT OF COLUMBIA

ISP

Projected Claims	\$146,841																																																
MMs	12,713																																																
		<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="width: 50%;">PMPM</th> <th style="width: 50%;">% Premium</th> </tr> </thead> <tbody> <tr> <td>Projected Claims PMPM</td> <td style="text-align: right;">\$11.55</td> <td style="text-align: right;">60.0%</td> </tr> <tr> <td>Retention</td> <td></td> <td></td> </tr> <tr> <td>Admin Costs</td> <td style="text-align: right;">\$5.00</td> <td style="text-align: right;">26.0%</td> </tr> <tr> <td>Broker Commissions</td> <td style="text-align: right;">\$1.93</td> <td style="text-align: right;">10.0%</td> </tr> <tr> <td>Contrib to Reserve (pre-tax)</td> <td style="text-align: right;">\$0.31</td> <td style="text-align: right;">1.6%</td> </tr> <tr> <td>Invst Income Credit</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">0.0%</td> </tr> <tr> <td>Premium Tax / Community Health Investment</td> <td style="text-align: right;">\$0.39</td> <td style="text-align: right;">2.0%</td> </tr> <tr> <td>Assessment Fees</td> <td style="text-align: right;">\$0.02</td> <td style="text-align: right;">0.1%</td> </tr> <tr> <td>Federal Taxes</td> <td style="text-align: right;">\$0.08</td> <td style="text-align: right;">0.4%</td> </tr> <tr> <td>State Taxes</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">0.0%</td> </tr> <tr> <td style="border-top: 1px solid black;">Required Revenue PMPM</td> <td style="text-align: right; border-top: 1px solid black;">\$19.26</td> <td style="text-align: right; border-top: 1px solid black;">100.0%</td> </tr> <tr> <td> </td> <td></td> <td></td> </tr> <tr> <td>Total Retention</td> <td></td> <td style="text-align: right;">40.1%</td> </tr> <tr> <td> </td> <td></td> <td></td> </tr> <tr> <td>Desired Incurred Claims Ratio</td> <td></td> <td style="text-align: right;">60.0%</td> </tr> </tbody> </table>	PMPM	% Premium	Projected Claims PMPM	\$11.55	60.0%	Retention			Admin Costs	\$5.00	26.0%	Broker Commissions	\$1.93	10.0%	Contrib to Reserve (pre-tax)	\$0.31	1.6%	Invst Income Credit	\$0.00	0.0%	Premium Tax / Community Health Investment	\$0.39	2.0%	Assessment Fees	\$0.02	0.1%	Federal Taxes	\$0.08	0.4%	State Taxes	\$0.00	0.0%	Required Revenue PMPM	\$19.26	100.0%	 			Total Retention		40.1%	 			Desired Incurred Claims Ratio		60.0%
PMPM	% Premium																																																
Projected Claims PMPM	\$11.55	60.0%																																															
Retention																																																	
Admin Costs	\$5.00	26.0%																																															
Broker Commissions	\$1.93	10.0%																																															
Contrib to Reserve (pre-tax)	\$0.31	1.6%																																															
Invst Income Credit	\$0.00	0.0%																																															
Premium Tax / Community Health Investment	\$0.39	2.0%																																															
Assessment Fees	\$0.02	0.1%																																															
Federal Taxes	\$0.08	0.4%																																															
State Taxes	\$0.00	0.0%																																															
Required Revenue PMPM	\$19.26	100.0%																																															
Total Retention		40.1%																																															
Desired Incurred Claims Ratio		60.0%																																															

ISPP

Projected Claims	\$9,253																																																
MMs	487																																																
		<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="width: 50%;">PMPM</th> <th style="width: 50%;">% Premium</th> </tr> </thead> <tbody> <tr> <td>Projected Claims PMPM</td> <td style="text-align: right;">\$ 19.00</td> <td style="text-align: right;">65.4%</td> </tr> <tr> <td>Retention</td> <td></td> <td></td> </tr> <tr> <td>Admin Costs</td> <td style="text-align: right;">\$ 5.00</td> <td style="text-align: right;">17.2%</td> </tr> <tr> <td>Broker Commissions</td> <td style="text-align: right;">\$ 3.85</td> <td style="text-align: right;">13.3%</td> </tr> <tr> <td>Contrib to Reserve (pre-tax)</td> <td style="text-align: right;">\$ 0.46</td> <td style="text-align: right;">1.6%</td> </tr> <tr> <td>Invst Income Credit</td> <td style="text-align: right;">\$ (0.00)</td> <td style="text-align: right;">0.0%</td> </tr> <tr> <td>Premium Tax / Community Health Investment</td> <td style="text-align: right;">\$ 0.58</td> <td style="text-align: right;">2.0%</td> </tr> <tr> <td>Assessment Fees</td> <td style="text-align: right;">\$ 0.03</td> <td style="text-align: right;">0.1%</td> </tr> <tr> <td>Federal Taxes</td> <td style="text-align: right;">\$ 0.12</td> <td style="text-align: right;">0.4%</td> </tr> <tr> <td>State Taxes</td> <td style="text-align: right;">\$ -</td> <td style="text-align: right;">0.0%</td> </tr> <tr> <td style="border-top: 1px solid black;">Required Revenue PMPM</td> <td style="text-align: right; border-top: 1px solid black;">\$29.03</td> <td style="text-align: right; border-top: 1px solid black;">100.0%</td> </tr> <tr> <td> </td> <td></td> <td></td> </tr> <tr> <td>Total Retention</td> <td></td> <td style="text-align: right;">34.6%</td> </tr> <tr> <td> </td> <td></td> <td></td> </tr> <tr> <td>Desired Incurred Claims Ratio</td> <td></td> <td style="text-align: right;">65.4%</td> </tr> </tbody> </table>	PMPM	% Premium	Projected Claims PMPM	\$ 19.00	65.4%	Retention			Admin Costs	\$ 5.00	17.2%	Broker Commissions	\$ 3.85	13.3%	Contrib to Reserve (pre-tax)	\$ 0.46	1.6%	Invst Income Credit	\$ (0.00)	0.0%	Premium Tax / Community Health Investment	\$ 0.58	2.0%	Assessment Fees	\$ 0.03	0.1%	Federal Taxes	\$ 0.12	0.4%	State Taxes	\$ -	0.0%	Required Revenue PMPM	\$29.03	100.0%	 			Total Retention		34.6%	 			Desired Incurred Claims Ratio		65.4%
PMPM	% Premium																																																
Projected Claims PMPM	\$ 19.00	65.4%																																															
Retention																																																	
Admin Costs	\$ 5.00	17.2%																																															
Broker Commissions	\$ 3.85	13.3%																																															
Contrib to Reserve (pre-tax)	\$ 0.46	1.6%																																															
Invst Income Credit	\$ (0.00)	0.0%																																															
Premium Tax / Community Health Investment	\$ 0.58	2.0%																																															
Assessment Fees	\$ 0.03	0.1%																																															
Federal Taxes	\$ 0.12	0.4%																																															
State Taxes	\$ -	0.0%																																															
Required Revenue PMPM	\$29.03	100.0%																																															
Total Retention		34.6%																																															
Desired Incurred Claims Ratio		65.4%																																															

CAREFIRST BLUECROSS BLUESHIELD
DERIVATION OF NECESSARY RATE ACTION BASED ON EXPERIENCE DATA
GHMSI Individual Select Preferred & Individual Select Preferred Plus
EXPERIENCE SUMMARY AND PRICING WORKSHEET FOR RATES EFFECTIVE 01/01/2014

EXPERIENCE PERIOD (EP): 04/01/2012 - 03/31/2013 Paid Through 06/30/2013 (12/15)

PROJECTION PERIOD: 01/01/2014 - 12/31/2014

DICR:	ISP	ISPP
DC	60.0%	65.4%

<u>DENTAL PRODUCTS</u>	CONTRACTS ON 6/30/2013	MEMBER MONTHS DURING EP	INCURRED CLAIMS DURING EP	INCOME DURING EP	LOSS RATIO	PRICING TREND	21.0 Month TREND FACTOR	PROJECTED CLAIMS	REQUIRED INCOME	ADJUSTMENT FACTORS	INCOME AT 09/08 LEVEL	LOSS RATIO W/O A RATE INCREASE INCOME AT 09/08 LEVEL	NEEDED RATE INCREASE 01/14 vs 09/08	PROPOSED RATE INCREASE 01/14 vs 09/08
DC ISP	604	12,713	\$ 136,127	\$ 138,859	98.0%	1.0442	1.0787	\$146,841	\$244,939	1.0000	\$138,859	105.7%	76.4%	25.0%
DC ISPP	132	487	\$ 8,577	\$ 14,190	60.4%	1.0442	1.0787	\$9,253	\$14,139	1.0000	\$14,190	65.2%	-0.4%	5.0%
TOTAL DC	736	13,200	\$ 144,705	\$ 153,049	94.5%	1.0442	1.0787	\$156,093	\$259,078	1.0000	\$ 153,049	102.0%	69.3%	23.1%

CareFirst BlueCross BlueShield
Individual Select Preferred
Development of Normalized Trends
Experience Period: 4/1/2012 - 3/31/2013, Paid Through 6/30/2013
DC

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
TDN Grp Code		86002					=(e)/(f)	=(h)/(c)					=(d) x (m)	=(n)/(c)			=(i)/(q)					
Current Rate Level		Sep-08							Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contracts	Members	Revenue	Incurred&Pd Claims	Completion Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling 12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Cur. Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200809	4	16	\$567	\$0	1.0000	\$0	\$0	0.0%		\$0.00	\$0.00			1.0000	\$567	\$35.42	0.0%	2.9898	\$0.00	\$0.00		
200810	3	3	\$38	\$0	1.0000	\$0	\$0	0.0%		\$0.00	\$0.00			1.0000	\$38	\$12.65	-64.3%	1.0678	\$0.00	\$0.00		
200811	4	4	\$88	\$0	1.0000	\$0	\$0	0.0%		\$0.00	\$0.00			1.0000	\$88	\$22.09	74.6%	1.8642	\$0.00	\$0.00		
200812	18	25	\$487	\$229	1.0000	\$0	\$229	46.9%		\$9.14	\$0.00			1.0000	\$487	\$19.49	-11.8%	1.6448	\$5.56	\$0.00		
200901	18	25	\$487	\$1,500	1.0000	\$0	\$1,500	307.9%		\$59.99	\$0.00			1.0000	\$487	\$19.49	-11.8%	1.6130	\$37.19	\$0.00		
200902	42	55	\$964	\$2,246	1.0000	\$0	\$2,246	232.9%		\$40.83	\$0.00			1.0000	\$964	\$17.53	-10.0%	1.4512	\$28.13	\$0.00		
200903	109	136	\$2,486	\$2,968	1.0000	\$0	\$2,968	119.4%		\$21.83	\$0.00			1.0000	\$2,486	\$18.28	4.3%	1.5133	\$14.42	\$0.00		
200904	162	206	\$3,177	\$3,849	1.0000	\$0	\$3,849	121.2%		\$18.68	\$0.00			1.0000	\$3,177	\$15.42	-15.6%	1.2765	\$14.64	\$0.00		
200905	223	298	\$4,252	\$3,233	1.0000	\$0	\$3,233	76.0%		\$10.85	\$0.00			1.0000	\$4,252	\$14.27	-7.5%	1.1813	\$9.18	\$0.00		
200906	264	353	\$4,497	\$6,008	1.0000	\$0	\$6,008	133.6%		\$17.02	\$0.00			1.0000	\$4,497	\$12.74	-10.7%	1.0546	\$16.14	\$0.00		
200907	309	421	\$5,446	\$4,598	1.0000	\$0	\$4,598	84.4%		\$10.92	\$0.00			1.0000	\$5,446	\$12.94	1.5%	1.0708	\$10.20	\$0.00		
200908	350	472	\$5,771	\$8,319	1.0000	\$0	\$8,319	144.1%		\$17.62	\$0.00			1.0000	\$5,771	\$12.23	-5.5%	1.0122	\$17.41	\$0.00		
200909	413	550	\$7,098	\$5,510	1.0000	\$0	\$5,510	77.6%	108.8%	\$10.02	\$15.00			1.0000	\$7,098	\$12.91	5.6%	1.0684	\$9.38	\$13.13		
200910	451	588	\$6,976	\$7,833	1.0000	\$0	\$7,833	112.3%	110.8%	\$13.32	\$14.76	0.0%		1.0000	\$6,976	\$11.86	-8.1%	0.9821	\$13.56	\$13.38	0.0%	
200911	490	649	\$8,039	\$5,220	1.0000	\$0	\$5,220	64.9%	103.5%	\$8.04	\$13.62	0.0%		1.0000	\$8,039	\$12.39	4.4%	1.0253	\$7.84	\$12.50	0.0%	
200912	525	709	\$8,394	\$8,340	1.0000	\$0	\$8,340	99.3%	103.1%	\$11.76	\$13.34	0.0%		1.0000	\$8,394	\$11.84	-4.4%	0.9801	\$12.00	\$12.45	0.0%	
201001	557	756	\$9,133	\$5,342	1.0000	\$0	\$5,342	58.5%	95.8%	\$7.07	\$12.22	-22.7%		1.0000	\$9,133	\$12.08	2.0%	1.0001	\$7.07	\$11.58	-81.0%	
201002	585	776	\$8,758	\$5,301	1.0000	\$0	\$5,301	60.5%	89.9%	\$6.83	\$11.25	-83.3%		1.0000	\$8,758	\$11.29	-6.6%	0.9343	\$7.31	\$10.86	-74.0%	
201003	616	811	\$9,275	\$9,393	1.0000	\$0	\$9,393	101.3%	90.3%	\$11.58	\$11.07	-46.9%		1.0000	\$9,275	\$11.44	1.3%	0.9467	\$12.23	\$10.90	-15.2%	
201004	624	828	\$8,491	\$9,616	1.0000	\$0	\$9,616	113.2%	91.4%	\$11.61	\$10.92	-37.8%		1.0000	\$8,491	\$10.25	-10.3%	0.8489	\$13.68	\$11.04	-6.5%	
201005	628	854	\$10,573	\$9,146	1.0000	\$0	\$9,146	86.5%	91.5%	\$10.71	\$10.90	-1.3%		1.0000	\$10,573	\$12.38	20.7%	1.0249	\$10.45	\$11.06	13.8%	
201006	647	877	\$9,769	\$9,372	1.0000	\$0	\$9,372	95.9%	90.0%	\$10.69	\$10.61	-37.2%		1.0000	\$9,769	\$11.14	-10.0%	0.9221	\$11.59	\$10.88	-28.2%	
201007	653	891	\$9,754	\$7,946	1.0000	\$0	\$7,946	81.5%	89.5%	\$8.92	\$10.43	-18.3%		1.0000	\$9,754	\$10.95	-1.7%	0.9062	\$9.84	\$10.81	-3.5%	
201008	664	911	\$10,834	\$12,296	1.0000	\$0	\$12,296	113.5%	89.0%	\$13.50	\$10.36	-23.4%		1.0000	\$10,834	\$11.89	8.6%	0.9844	\$13.71	\$10.75	-21.3%	
201009	688	945	\$10,350	\$11,153	1.0000	\$0	\$11,153	107.8%	91.5%	\$11.80	\$10.52	17.8%	-29.9%	1.0000	\$10,350	\$10.95	-7.9%	0.9066	\$13.02	\$11.05	38.8%	-15.8%
201010	700	957	\$10,193	\$10,742	1.0000	\$0	\$10,742	105.4%	91.5%	\$11.23	\$10.42	-15.7%	-29.4%	1.0000	\$10,193	\$10.65	-2.7%	0.8817	\$12.73	\$11.05	-6.1%	-17.5%
201011	701	967	\$11,654	\$9,625	1.0000	\$0	\$9,625	82.6%	92.4%	\$9.95	\$10.53	23.8%	-22.7%	1.0000	\$11,654	\$12.05	13.1%	0.9977	\$9.98	\$11.16	27.2%	-10.7%
201012	716	988	\$11,873	\$9,359	1.0000	\$0	\$9,359	78.8%	90.6%	\$9.47	\$10.35	-19.5%	-22.4%	1.0000	\$11,873	\$12.02	-0.3%	0.9948	\$9.52	\$10.94	-20.7%	-12.1%
201101	725	995	\$11,939	\$9,827	1.0000	\$0	\$9,827	82.3%	92.2%	\$9.88	\$10.53	39.8%	-13.8%	1.0000	\$11,939	\$12.00	-0.2%	0.9933	\$9.94	\$11.13	40.7%	-3.8%
201102	742	1,010	\$10,827	\$6,107	1.0000	\$0	\$6,107	56.4%	91.3%	\$6.05	\$10.38	-11.5%	-7.7%	1.0000	\$10,827	\$10.72	-10.7%	0.8874	\$6.81	\$11.03	-6.8%	1.6%
201103	741	1,012	\$10,922	\$11,917	1.0000	\$0	\$11,917	109.1%	92.1%	\$11.78	\$10.42	1.7%	-5.8%	1.0000	\$10,922	\$10.79	0.7%	0.8934	\$13.18	\$11.12	7.8%	2.0%
201104	752	1,040	\$11,493	\$10,771	1.0000	\$0	\$10,771	93.7%	90.8%	\$10.36	\$10.33	-10.8%	-5.4%	1.0000	\$11,493	\$11.05	2.4%	0.9148	\$11.32	\$10.97	-17.2%	-0.6%
201105	766	1,060	\$12,558	\$10,555	1.0000	\$0	\$10,555	84.0%	90.5%	\$9.96	\$10.27	-7.0%	-5.7%	1.0000	\$12,558	\$11.85	7.2%	0.9807	\$10.15	\$10.94	-2.8%	-1.1%
201106	790	1,061	\$9,867	\$12,777	1.0000	\$0	\$12,777	129.5%	93.1%	\$12.04	\$10.40	12.7%	-2.0%	1.0000	\$9,867	\$9.30	-21.5%	0.7698	\$15.64	\$11.24	35.0%	3.3%
201107	763	1,042	\$12,306	\$9,989	1.0000	\$0	\$9,989	81.2%	92.8%	\$9.59	\$10.44	7.5%	0.1%	1.0000	\$12,306	\$11.81	27.0%	0.9776	\$9.81	\$11.21	-0.4%	3.7%
201108	763	1,034	\$12,491	\$9,716	1.0000	\$0	\$9,716	77.8%	89.8%	\$9.40	\$10.12	-30.4%	-2.3%	1.0000	\$12,491	\$12.08	2.3%	1.0000	\$9.40	\$10.85	-31.5%	0.9%
201109	808	1,086	\$12,269	\$11,461	1.0000	\$0	\$11,461	93.4%	88.8%	\$10.55	\$10.03	-10.6%	-4.7%	1.0000	\$12,269	\$11.30	-6.5%	0.9352	\$11.28	\$10.72	-13.3%	-3.0%
201110	813	1,112	\$12,053	\$13,589	1.0000	\$0	\$13,589	112.7%	89.6%	\$12.22	\$10.13	8.9%	-2.8%	1.0000	\$12,053	\$10.84	-4.1%	0.8973	\$13.62	\$10.83	7.0%	-2.0%
201111	819	1,122	\$12,458	\$10,852	1.0000	\$0	\$10,852	87.1%	90.0%	\$9.67	\$10.10	-2.8%	-4.1%	1.0000	\$12,458	\$11.10	2.4%	0.9191	\$10.52	\$10.87	5.5%	-2.6%
201112	836	1,154	\$13,228	\$11,210	1.0000	\$0	\$11,210	84.7%	90.4%	\$9.71	\$10.12	2.5%	-2.2%	1.0000	\$13,228	\$11.46	3.2%	0.9489	\$10.24	\$10.92	7.5%	-0.2%
201201	857	1,188	\$13,003	\$11,750	1.0000	\$0	\$11,750	90.4%	91.1%	\$9.89	\$10.11	0.2%	-4.0%	1.0000	\$13,003	\$10.95	-4.5%	0.9061	\$10.92	\$11.00	9.8%	-1.2%
201202	862	1,174	\$10,706	\$10,041	1.0000	\$0	\$10,041	93.8%	93.9%	\$8.55	\$10.29	41.5%	-0.9%	1.0000	\$10,706	\$9.12	-16.7%	0.7549	\$11.33	\$11.34	66.3%	2.9%
201203	828	1,146	\$13,584	\$14,489	1.0000	\$0	\$14,489	106.7%	94.0%	\$12.64	\$10.38	7.4%	-0.4%	1.0000	\$13,584	\$11.85	30.0%	0.9812	\$12.88	\$11.35	-2.2%	2.0%
201204	850	1,166	\$12,524	\$13,019	1.0000	\$0	\$13,020	104.0%	94.8%	\$11.17	\$10.45	7.8%	1.1%	1.0000	\$12,524	\$10.74	-9.4%	0.8892	\$12.56	\$11.46	10.9%	4.4%
201205	855	1,157	\$11,396	\$13,046	0.9998	\$2	\$13,048	114.5%	97.3%	\$11.28	\$10.56	13.3%	2.8%	1.0000	\$11,396	\$9.85	-8.3%	0.8153	\$13.83	\$11.75	36.2%	7.5%
201206	844	1,144	\$12,189	\$12,214	0.9994	\$7	\$12,221	100.3%	95.4%	\$10.68	\$10.45	-11.3%	0.5%	1.0000	\$12,189	\$10.65	8.2%	0.8820	\$12.11	\$11.52	-22.6%	2.5%
201207	830	1,136	\$12,172	\$13,721	0.9985	\$20	\$13,741	112.9%	98.0%	\$12.10	\$10.66	26.2%	2.1%	1.0000	\$12,172	\$10.71	0.6%	0.8869	\$13.64	\$11.84	39.1%	5.6%
201208	828	1,146	\$13,353	\$12,483	0.9979	\$27	\$12,509	93.7%	99.3%	\$10.92	\$10.77	16.2%	6.5%	1.0000	\$13,353	\$11.65	8.7%	0.9645	\$11.32	\$12.00	20.4%	10.6%
201209	743	1,031	\$12,140	\$9,258	0.9971	\$27	\$9,285	76.5%	97.9%	\$9.01	\$10.66	-14.7%	6.3%	1.0000	\$12,140	\$11.77	1.1%	0.9747	\$9.24	\$11.83	-18.1%	10.3%
201210	725	1,011	\$9,550	\$9,908	0.9961	\$39	\$9,947	104.2%	97.1%	\$9.84	\$10.47	-19.5%	3.3%	1.0000	\$9,550	\$9.45	-19.8%	0.7819	\$12.58	\$11.73	-7.6%	8.4%
201211	745	1,042	\$11,066	\$10,196	0.9948	\$53	\$10,249	92.6%	97.7%	\$9.84	\$10.49	1.7%	3.8%	1.0000	\$11,066	\$10.62	12.4%	0.8791	\$11.19	\$11.80	6.3%	8.5%
201212	708	1,000	\$12,296	\$10,870	0.9923	\$84	\$10,954	89.1%	98.1%	\$10.95	\$10.59	12.8%	4.7%	1.0000	\$12,296	\$12.30	15.8%	1.0179	\$10.76	\$11.85	5.1%	8.5%
201301	690	978	\$9,832	\$10,951	0.9889	\$123	\$11,074	112.6%	99.8%	\$11.32	\$10.71	14.5%	5.8%	1.0000	\$9,832	\$10.05	-18.2%	0.8322	\$13.61	\$12.06	24.6%	9.6%
201302	676	966	\$11,771	\$8,187	0.9851	\$124	\$8,310	70.6%	97.9%	\$8.60	\$10.74	0.6%	4.4%	1.0000	\$11,771	\$12.19	21.2%	1.0087	\$8.53	\$11.82	-24.7%	4.2%
201303																						

CareFirst BlueCross BlueShield
 Individual Select Preferred Plus
 Development of Normalized Trends
 Experience Period: 4/1/2012 - 3/31/2013, Paid Through 6/30/2013
 DC

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)		
Date	Contracts	Members	Revenue	Incurred&Pd Claims	Completion Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling 12 Loss Ratio	Incurred Claims				Revenue at Current Rate Level				Mix Factor	Normalized Incurred Claims			
										Monthly PMPM	Rolling- 12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	Income Adjust. Factor	Income at Cur. Rates	PMPM	Monthly Trend		Monthly PMPM	Rolling- 12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200809																						
200810																						
200811																						
200812																						
200901																						
200902																						
200903																						
200904																						
200905																						
200906																						
200907																						
200908																						
200909																						
200910																						
200911																						
200912																						
201001																						
201002																						
201003																						
201004																						
201005																						
201006																						
201007																						
201008																						
201009																						
201010																						
201011																						
201012																						
201101																						
201102																						
201103																						
201104																						
201105																						
201106																						
201107																						
201108																						
201109																						
201110																						
201111																						
201112																						
201201																						
201202																						
201203																						
201204																						
201205																						
201206																						
201207																						
201208	4	6	\$250	\$0	0.9979	\$0	\$0	0.0%	0.0%	\$0.00	\$0.00	1.0000	\$250	\$41.68	0.0%							
201209	9	11	\$402	\$0	0.9971	\$0	\$0	0.0%	0.0%	\$0.00	\$0.00	1.0000	\$402	\$36.58	-12.2%							
201210	19	27	\$845	\$970	0.9961	\$4	\$974	115.2%	65.0%	\$36.06	\$22.13	1.0000	\$845	\$31.31	-14.4%							
201211	34	58	\$1,689	\$1,244	0.9948	\$6	\$1,251	74.0%	69.8%	\$21.56	\$21.81	1.0000	\$1,689	\$29.13	-7.0%							
201212	44	73	\$2,060	\$1,276	0.9923	\$10	\$1,286	62.4%	66.9%	\$17.62	\$20.06	1.0000	\$2,060	\$28.23	-3.1%							
201301	52	81	\$2,360	\$791	0.9889	\$9	\$800	33.9%	56.7%	\$9.87	\$16.84	1.0000	\$2,360	\$29.14	3.2%							
201302	67	112	\$3,090	\$3,141	0.9851	\$47	\$3,188	103.2%	70.1%	\$28.47	\$20.37	1.0000	\$3,090	\$27.59	-5.3%							
201303	76	119	\$3,492	\$1,056	0.9782	\$24	\$1,079	30.9%	60.4%	\$9.07	\$17.61	1.0000	\$3,492	\$29.35	6.4%							
201304	87	135	\$4,152	\$1,621	0.9636	\$61	\$1,682	40.5%	55.9%	\$12.46	\$16.49											
201305	107	160	\$4,867	\$1,877	0.9229	\$157	\$2,034	41.8%	53.0%	\$12.71	\$15.72											
201306	132	198	\$6,311	\$2,106	0.3569	\$3,795	\$5,901	93.5%	61.6%	\$29.80	\$18.57											
Experience Period	305	487	\$14,190	\$8,477	0.9883		\$8,577			\$17.61			\$14,190									

CareFirst BlueCross BlueShield
 Individual Select Preferred & Individual Select Preferred Plus
 Development of Normalized Trends
 Experience Period: 4/1/2012 - 3/31/2013, Paid Through 6/30/2013
 TOTAL DC GHMSI Dental ISP & ISPP

(a) Date	(b) Contracts	(c) Members	(d) Revenue	(e) Incurred&Pd Claims	(f) Completion Factor	(g) IBNR	(h) =(e)/(f)		(i) =(h)/(c)				(m) =(d) x (m)				(o) =(n)/(c)				(r) =(i)/(q)			
							Estimated Incurred Claims	Monthly Loss Ratio	Rolling 12 Loss Ratio	Monthly PMPM	Rolling- 12 PMPM	Monthly Observe d Trend	Rolling- 12 Trend	Income Adjust. Factor	Income at Cur. Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling- 12 PMPM	Monthly Observe d Trend	Rolling-12 Trend		
200809	4	16	\$567	\$0	1.0000	\$0	\$0	0.0%	\$0.00					1.0000	\$567	\$35.42	0.0%	3.2052	\$0.00					
200810	3	3	\$38	\$0	1.0000	\$0	\$0	0.0%	\$0.00					1.0000	\$38	\$12.65	-64.3%	1.1447	\$0.00					
200811	4	4	\$88	\$0	1.0000	\$0	\$0	0.0%	\$0.00					1.0000	\$88	\$22.09	74.6%	1.9985	\$0.00					
200812	18	25	\$487	\$229	1.0000	\$0	\$229	46.9%	\$9.14					1.0000	\$487	\$19.49	-11.8%	1.7633	\$5.19					
200901	18	25	\$487	\$1,500	1.0000	\$0	\$1,500	307.9%	\$59.99					1.0000	\$487	\$19.49	0.0%	1.7633	\$34.02					
200902	42	55	\$964	\$2,246	1.0000	\$0	\$2,246	232.9%	\$40.83					1.0000	\$964	\$17.53	-10.0%	1.5864	\$25.74					
200903	109	136	\$2,486	\$2,968	1.0000	\$0	\$2,968	119.4%	\$21.83					1.0000	\$2,486	\$18.28	4.3%	1.6543	\$13.19					
200904	162	206	\$3,177	\$3,849	1.0000	\$0	\$3,849	121.2%	\$18.68					1.0000	\$3,177	\$15.42	-15.6%	1.3954	\$13.39					
200905	223	298	\$4,252	\$3,233	1.0000	\$0	\$3,233	76.0%	\$10.85					1.0000	\$4,252	\$14.27	-7.5%	1.2913	\$8.40					
200906	264	353	\$4,497	\$6,008	1.0000	\$0	\$6,008	133.6%	\$17.02					1.0000	\$4,497	\$12.74	-10.7%	1.1529	\$14.76					
200907	309	421	\$5,446	\$4,598	1.0000	\$0	\$4,598	84.4%	\$10.92					1.0000	\$5,446	\$12.94	1.5%	1.1705	\$9.33					
200908	350	472	\$5,771	\$8,319	1.0000	\$0	\$8,319	144.1%	\$17.62	\$16.36				1.0000	\$5,771	\$12.23	-5.5%	1.1065	\$15.93	\$12.88				
200909	413	550	\$7,098	\$5,510	1.0000	\$0	\$5,510	77.6%	\$10.02	\$15.09	#DIV/0!			1.0000	\$7,098	\$12.91	5.6%	1.1679	\$8.58	\$12.22	#DIV/0!			
200910	451	588	\$6,976	\$7,833	1.0000	\$0	\$7,833	112.3%	\$13.32	\$14.78	#DIV/0!			1.0000	\$6,976	\$11.86	-8.1%	1.0736	\$12.41	\$12.26	#DIV/0!			
200911	490	649	\$8,039	\$5,220	1.0000	\$0	\$5,220	64.9%	\$8.04	\$13.63	#DIV/0!			1.0000	\$8,039	\$12.39	4.4%	1.1208	\$7.18	\$11.46	#DIV/0!			
200912	525	709	\$8,394	\$8,340	1.0000	\$0	\$8,340	99.3%	\$11.76	\$13.36	28.6%			1.0000	\$8,394	\$11.84	-4.4%	1.0714	\$10.98	\$11.44	111.7%			
201001	557	756	\$9,133	\$5,342	1.0000	\$0	\$5,342	58.5%	\$7.07	\$12.22	-88.2%			1.0000	\$9,133	\$12.08	2.0%	1.0932	\$6.46	\$10.59	-81.0%			
201002	585	776	\$8,758	\$5,301	1.0000	\$0	\$5,301	60.5%	\$6.83	\$11.25	-83.3%			1.0000	\$8,758	\$11.29	-6.6%	1.0214	\$6.69	\$9.93	-74.0%			
201003	616	811	\$9,275	\$9,393	1.0000	\$0	\$9,393	101.3%	\$11.58	\$11.07	-46.9%			1.0000	\$9,275	\$11.44	1.3%	1.0349	\$11.19	\$9.97	-15.2%			
201004	624	828	\$8,491	\$9,616	1.0000	\$0	\$9,616	113.2%	\$11.61	\$10.92	-37.8%			1.0000	\$8,491	\$10.25	-10.3%	0.9280	\$12.51	\$10.10	-6.5%			
201005	628	854	\$10,573	\$9,146	1.0000	\$0	\$9,146	86.5%	\$10.71	\$10.90	-1.3%			1.0000	\$10,573	\$12.38	20.7%	1.1204	\$9.56	\$10.12	13.8%			
201006	647	877	\$9,769	\$9,372	1.0000	\$0	\$9,372	95.9%	\$10.69	\$10.61	-37.2%			1.0000	\$9,769	\$11.14	-10.0%	1.0080	\$10.60	\$9.95	-28.2%			
201007	653	891	\$9,754	\$7,946	1.0000	\$0	\$7,946	81.5%	\$8.92	\$10.43	-18.3%			1.0000	\$9,754	\$10.95	-1.7%	0.9907	\$9.00	\$9.89	-3.5%			
201008	664	911	\$10,834	\$12,296	1.0000	\$0	\$12,296	113.5%	\$13.50	\$10.36	-23.4%	-36.7%		1.0000	\$10,834	\$11.89	8.6%	1.0762	\$12.54	\$9.84	-21.3%			-23.7%
201009	688	945	\$10,350	\$11,153	1.0000	\$0	\$11,153	107.8%	\$11.80	\$10.52	17.8%	-30.3%		1.0000	\$10,350	\$10.95	-7.9%	0.9911	\$11.91	\$10.11	38.8%			-17.2%
201010	700	957	\$10,193	\$10,742	1.0000	\$0	\$10,742	105.4%	\$11.23	\$10.42	-15.7%	-29.4%		1.0000	\$10,193	\$10.65	-2.7%	0.9639	\$11.65	\$10.11	-6.1%			-17.6%
201011	701	967	\$11,654	\$9,625	1.0000	\$0	\$9,625	82.6%	\$9.95	\$10.53	23.8%	-22.8%		1.0000	\$11,654	\$12.05	13.1%	1.0906	\$9.13	\$10.21	27.2%			-10.9%
201012	716	988	\$11,873	\$9,359	1.0000	\$0	\$9,359	78.8%	\$9.47	\$10.35	-19.5%	-22.6%		1.0000	\$11,873	\$12.02	-0.3%	1.0875	\$8.71	\$10.01	-20.7%			-12.5%
201101	725	995	\$11,939	\$9,827	1.0000	\$0	\$9,827	82.3%	\$9.88	\$10.53	39.8%	-13.8%		1.0000	\$11,939	\$12.00	-0.2%	1.0858	\$9.10	\$10.18	40.7%			-3.8%
201102	742	1,010	\$10,827	\$6,107	1.0000	\$0	\$6,107	56.4%	\$6.05	\$10.38	-11.5%	-7.7%		1.0000	\$10,827	\$10.72	-10.7%	0.9701	\$6.23	\$10.09	-6.8%			1.6%
201103	741	1,012	\$10,922	\$11,917	1.0000	\$0	\$11,917	109.1%	\$11.78	\$10.42	1.7%	-5.8%		1.0000	\$10,922	\$10.79	0.7%	0.9766	\$12.06	\$10.18	7.8%			2.0%
201104	752	1,040	\$11,493	\$10,771	1.0000	\$0	\$10,771	93.7%	\$10.36	\$10.33	-10.8%	-5.4%		1.0000	\$11,493	\$11.05	2.4%	1.0000	\$10.36	\$10.04	-17.2%			-0.6%
201105	766	1,060	\$12,558	\$10,555	1.0000	\$0	\$10,555	84.0%	\$9.56	\$10.27	-7.0%	-5.7%		1.0000	\$12,558	\$11.85	7.2%	1.0721	\$9.29	\$10.01	-2.8%			-1.1%
201106	790	1,061	\$9,867	\$12,777	1.0000	\$0	\$12,777	129.5%	\$12.04	\$10.40	12.7%	-2.0%		1.0000	\$9,867	\$9.30	-21.5%	0.8416	\$14.31	\$10.28	35.0%			3.3%
201107	763	1,042	\$12,306	\$9,989	1.0000	\$0	\$9,989	81.2%	\$9.59	\$10.44	7.5%	0.1%		1.0000	\$12,306	\$11.81	27.0%	1.0687	\$8.97	\$10.26	-0.4%			3.7%
201108	763	1,034	\$12,491	\$9,716	1.0000	\$0	\$9,716	77.8%	\$9.40	\$10.12	-30.4%	-2.3%		1.0000	\$12,491	\$12.08	2.3%	1.0932	\$8.60	\$9.92	-31.5%			0.9%
201109	808	1,086	\$12,269	\$11,461	1.0000	\$0	\$11,461	93.4%	\$10.55	\$10.03	-10.6%	-4.7%		1.0000	\$12,269	\$11.30	-6.5%	1.0223	\$10.32	\$9.81	-13.3%			-3.0%
201110	813	1,112	\$12,053	\$13,589	1.0000	\$0	\$13,589	112.7%	\$12.22	\$10.13	8.9%	-2.8%		1.0000	\$12,053	\$10.84	-4.1%	0.9808	\$12.46	\$9.90	7.0%			-2.0%
201111	819	1,122	\$12,458	\$10,852	1.0000	\$0	\$10,852	87.1%	\$9.67	\$10.10	-2.8%	-4.1%		1.0000	\$12,458	\$11.10	2.4%	1.0048	\$9.63	\$9.94	5.5%			-2.6%
201112	836	1,154	\$13,228	\$11,210	1.0000	\$0	\$11,210	84.7%	\$9.71	\$10.12	2.5%	-2.2%		1.0000	\$13,228	\$11.46	3.2%	1.0373	\$9.36	\$9.99	7.5%			-0.2%
201201	857	1,188	\$13,003	\$11,750	1.0000	\$0	\$11,750	90.4%	\$9.89	\$10.11	0.2%	-4.0%		1.0000	\$13,003	\$10.95	-4.5%	0.9905	\$9.99	\$10.07	9.8%			-1.2%
201202	862	1,174	\$10,706	\$10,041	1.0000	\$0	\$10,041	93.8%	\$8.55	\$10.29	41.5%	-0.9%		1.0000	\$10,706	\$9.12	-16.7%	0.8252	\$10.36	\$10.38	66.3%			2.9%
201203	828	1,146	\$13,584	\$14,489	1.0000	\$0	\$14,489	106.7%	\$12.64	\$10.38	7.4%	-0.4%		1.0000	\$13,584	\$11.85	30.0%	1.0726	\$11.79	\$10.38	-2.2%			2.0%
201204	850	1,166	\$12,524	\$13,019	1.0000	\$0	\$13,020	104.0%	\$11.17	\$10.45	7.8%	1.1%		1.0000	\$12,524	\$10.74	-9.4%	0.9720	\$11.49	\$10.48	10.9%			4.4%
201205	855	1,157	\$11,396	\$13,046	0.9998	\$2	\$13,048	114.5%	\$11.28	\$10.56	13.3%	2.8%		1.0000	\$11,396	\$9.85	-8.3%	0.8913	\$12.65	\$10.75	36.2%			7.5%
201206	844	1,144	\$12,189	\$12,214	0.9994	\$7	\$12,221	100.3%	\$10.68	\$10.45	-11.3%	0.5%		1.0000	\$12,189	\$10.65	8.2%	0.9641	\$11.08	\$10.54	-22.6%			2.5%
201207	830	1,136	\$12,172	\$13,721	0.9985	\$20	\$13,741	112.9%	\$12.10	\$10.66	26.2%	2.1%		1.0000	\$12,172	\$10.71	0.6%	0.9696	\$12.48	\$10.83	39.1%			5.6%
201208	832	1,152	\$13,603	\$12,483	0.9979	\$27	\$12,509	92.0%	\$10.86	\$10.77	15.6%	6.4%		1.0000	\$13,603	\$11.81	10.2%	1.0685	\$10.16	\$10.96	18.2%			10.4%
201209	752	1,042	\$12,542	\$9,258	0.9971	\$27	\$9,285	74.0%	\$8.91	\$10.64	-15.6%	6.2%		1.0000	\$12,542	\$12.04	1.9%	1.0892	\$8.18	\$10.78	-20.7%			9.9%
201210	744	1,038	\$10,395	\$10,878	0.9961	\$43	\$10,921	105.1%	\$10.52	\$10.51	-13.9%	3.7%		1.0000	\$10,395	\$10.01	-16.8%	0.9062	\$11.61	\$10.70	-6.8%			8.0%
201211	779	1,100	\$12,755	\$11,441	0.9948	\$59	\$11,500	90.2%	\$10.45	\$10.57	8.1%	4.6%		1.0000	\$12,755	\$11.60	15.8%	1.0493	\$9.96	\$10.73	3.5%			7.9%
201212	752	1,073	\$14,356	\$12,146	0.9923	\$94	\$12,240	85.3%	\$11.41	\$10.71	17.4%	5.9%		1.0000	\$14,356	\$13.38	15.4%	1.2108	\$9.42	\$10.72	0.6%			7.3%
201301	742	1,059	\$12,192	\$11,742	0.9889	\$132	\$11,874	97.4%	\$11.21	\$10.82	13.4%	7.0%		1.0000	\$12,192	\$11.51	-14.0%	1.0418	\$10.76	\$10.79	7.8%			7.2%
201302	743	1,078	\$14,861	\$11,327	0.9851	\$171	\$11,499	77.4%	\$10.67	\$11.01	24.7%	7.0%		1.0000	\$14,861	\$13.79	19.7%	1.2475	\$8.55	\$10.60	-17.5%			2.1%
201303	732	1,055	\$14,064	\$12,568	0.9782	\$281	\$12,848	91.4%	\$12.18	\$10.96</														



CAREFIRST BLUECROSS BLUESHIELD

Individual Select Preferred & Individual Select Preferred Dental Plus Rate Change History

Effective Date	DC ISP	DC ISPP
	Percentage Increase	Percentage Increase
09/01/08	Inception	
01/01/12		Inception
Proposed 01/01/2014	25.0%	5.0%

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield**

INDIVIDUAL MARKET

**Individual Select Preferred & Individual Select Preferred Dental Plus
Proposed vs Current Monthly Dental Rates Effective 1/1/2014
DISTRICT OF COLUMBIA**

	Proposed	Current	Rate Change	Rate Change
	1/1/2014	9/1/2008	1/1/2014	1/1/2014
<u>ISP</u>	<u>1/1/2014</u>	<u>9/1/2008</u>	<u>over 9/1/2008</u>	<u>over 9/1/2008</u>
Individual	\$15.78	\$12.62	25.0%	\$3.16
Ind & Child(ren)	\$29.19	\$23.35	25.0%	\$5.84
Ind & Adult	\$31.55	\$25.24	25.0%	\$6.31
Family	\$44.18	\$35.34	25.0%	\$8.84

	Proposed	Current	Rate Change	Rate Change
	1/1/2014	1/1/2012	over 1/1/2012	over 1/1/2012
<u>ISPP</u>	<u>1/1/2014</u>	<u>1/1/2012</u>	<u>over 1/1/2012</u>	<u>over 1/1/2012</u>
Individual	\$38.67	\$36.83	5.0%	\$1.84
Ind & Child(ren)	\$71.55	\$68.14	5.0%	\$3.41
Ind & Adult	\$88.95	\$84.71	5.0%	\$4.24
Family	\$108.29	\$103.13	5.0%	\$5.16

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield
INDIVIDUAL MARKET
Individual Select Preferred & Individual Select Preferred Dental Plus**

Current Tier Factors

Individual	1.00
Ind & Child(ren)	1.85
Ind & Adult	2.00
Family	2.80

SERFF Tracking #:

CFAP-129207287

State Tracking #:**Company Tracking #:**

1928

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H101 Individual Health - Dental/H101.000 Health Dental

Product Name:

Filing #1928 GHMSI DC ISP & ISPP

Project Name/Number:

DC GHMSI ISP & ISPP Eff 1/1/2014/1928

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)
09/17/2013		Rate	1928 DC GHMSI ISP & ISPP Rate Filing	10/14/2013	File 1928 DC GHMSI Indiv Dental_Rate Filing.pdf (Superceded)

INDIVIDUAL (Over and Under 65) Market

**Individual Select Preferred (Limited Dental PPO) - Individual U65 Market Only
and
Individual Select Preferred Plus for Indiv Over and Under 65**

Proposed Dental Rates Effective 1/1/2014

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield**

INDIVIDUAL MARKET

Individual Select Preferred (Limited Dental PPO)

Proposed Premium Rates Effective 1/1/2014

DISTRICT OF COLUMBIA

Form Numbers: DC/GHMSI/DB/IEA-DENTAL (2-08), DC/GHMSI/DB/DOCS-DENTAL (2-08), DC/GHMSI/DB/ES-DENTAL (2-08)

Product:	<u>Individual Select Preferred Annual Billing*</u>	<u>Individual Select Preferred Semi-Annual Billing*</u>
Individual	\$189.36	\$99.66
Ind & Child(ren)	\$350.28	\$180.12
Ind & Adult	\$378.60	\$194.28
Family	\$530.16	\$270.06

* Not Age Rated

Benefit Summary:

100% Coverage for Class 1 services in / out of network

In-Network pays up to PPO Allowed Benefit

Out-of-Network pays up to PAR network Allowed Benefit

Member receives discounts on Classes 2 - 5

Class 1:	Preventive and Diagnostic Services
Class 2:	Therapeutic and Minor Restorative Services
Class 3:	Periodontic and Endodontic Services
Class 4:	Prosthodontic and Major Restorative
Class 5:	Orthodontic Services

Semi-Annual Administrative Surcharge for Semi-Annual Billing: \$4.98

* Please note that the "Annual Billing" rates are paid once per year, due with the enrollment application. For "Semi-Annual Billing," the member will make semi-annual payments in the amount shown above.

**Group Hospitalization and Medical Services, Inc. dba
CareFirst BlueCross BlueShield
Individual (Over and Under 65) Market
Individual Select Preferred Dental Plus
Proposed Dental Rates Effective 1/1/2014**

Form Numbers: DC/GHMSI/DB/ISPP IEA (10/11), DC/GHMSI/DB/ISPP/DOCS (10/11), DC/GHMSI/DB/DENT/ES (10/11)

Product:	<u>Preferred Dental Plus</u> <u>Annual Billing</u>	<u>Preferred Dental Plus</u> <u>Quarterly Billing</u>
Individual	\$464.04	\$120.99
Ind & Child(ren)	\$858.60	\$219.63
Ind & Adult	\$1,067.40	\$271.83
Family	\$1,299.48	\$329.85

* Not Age Rated

Benefit Summary:

	<u>IN-NETWORK</u>	<u>OUT-OF-NETWORK</u>
Individual Annual Deductible	\$25	\$50
Family Annual Deductible	\$75	\$150
Coinsurance CLASS 1	100%	80%
CLASS 2	80%	60%
CLASS 3	80%	60%
CLASS 4	50%	35%
\$1,000 Annual Benefit Maximum per Participant		
Deductible applies to Classes 2 - 4		
<hr/>		
CLASS 5	50%	35%
\$800 Lifetime Benefit Maximum per Participant		

- Class 1: Preventive and Diagnostic Services
- Class 2: Therapeutic and Minor Restorative Services
- Class 3: Periodontic and Endodontic Services
- Class 4: Prosthodontic and Major Restorative
- Class 5: Orthodontic Services

Quarterly Billing Admin cost* = **\$4.98**
Monthly Administrative Surcharge for Quarterly-Annual Billing \$1.66

* Quarterly Billing Admin Cost is \$5 but due to systems limitations, of having to load monthly rates, this admin cost has been rounded down to make it divisible by 3.