

SERFF Tracking Number: KPMA-127103737

State: District of Columbia

Filing Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

State Tracking Number:

Company Tracking Number:

TOI: HOrg03 Health Organizations - Other

Sub-TOI: HOrg03.000 Health Organizations - Other

Product Name: DC KPIF Rate Filing - Omnibus Mid Year

Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Carolyn King	01/11/2012	01/11/2012
APPROVED	Carolyn King	01/09/2012	01/09/2012
APPROVED	Darniece Shirley	04/14/2011	04/14/2011

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## Disposition

Disposition Date: 04/14/2011  
 Implementation Date: 06/16/2011  
 Status: APPROVED  
 HHS Status: HHS Approved  
 State Review: Reviewed by Actuary  
 Comment:

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 required):	Minimum % Change (where required):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	0.000%	0.000%	\$0	1,105	\$3,907,310	%	%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	0.0%	<b>Maximum:</b>	0.0%	<b>Weighted Average:</b>		0.0%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification		Yes
Supporting Document	3-29-11 Rate Filing Cover letter		Yes
Supporting Document	4-8-11 Rate Objection Response letter		Yes
Rate	Rate Exhibits		Yes

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## Disposition

Disposition Date: 01/09/2012

Implementation Date: 06/16/2011

Status: APPROVED

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment: Filing reopened to comply with HHS Transparency Reporting Rules. No material changes were made.

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 required):	Minimum % Change (where required):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	0.000%	0.000%	\$0	1,105	\$3,907,310	%	%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	-2.7%	<b>Maximum:</b>	13.7%	<b>Weighted Average:</b>		-4.66%

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Supporting Document	Actuarial Justification		Yes
Supporting Document	3-29-11 Rate Filing Cover letter		Yes
Supporting Document	4-8-11 Rate Objection Response letter		Yes
Rate	Rate Exhibits		Yes

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## Disposition

Disposition Date: 04/14/2011  
 Implementation Date: 06/16/2011  
 Status: APPROVED  
 HHS Status: Not Reported  
 State Review: Reviewed by Actuary  
 Comment:

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 required):	Minimum % Change (where required):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	0.000%	0.000%	\$0	1,105	\$3,907,310	%	%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	2.8%	<b>Maximum:</b>	13.7%	<b>Weighted Average:</b>		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Justification		Yes
Supporting Document	3-29-11 Rate Filing Cover letter		Yes
Supporting Document	4-8-11 Rate Objection Response letter		Yes
Rate	Rate Exhibits		Yes

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## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** 6.000%  
**Effective Date of Last Rate Revision:** 02/01/2011  
**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 required):	Minimum % Change (where required):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Neutral	0.000%	0.000%	\$0	1,105	\$3,907,310	%	%
<b>Product Type:</b>	<b>HMO</b>	<b>PPO</b>	<b>EPO</b>	<b>POS</b>	<b>HSA</b>	<b>HDHP</b>	<b>FFS</b>	<b>Other</b>
<b>Covered Lives:</b>	1,296							
<b>Policy Holders:</b>	1,105							

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Product Name: DC KPIF Rate Filing - Omnibus Mid Year  
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## Rate Review Details

### COMPANY:

Company Name: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
HHS Issuer Id: 00000  
Product Names: Kaiser Permanente for Individuals and Families  
Trend Factors:

### FORMS:

New Policy Forms: DC-DP-KPIF-APPXB3(02-11), DC-DP-KPIF-APPXB2(02-11), DC-DP-KPIF-APPXB1(02-11)  
Affected Forms: DC-DP-KPIF-APPXB3(02-11), DC-DP-KPIF-APPXB2(02-11), DC-DP-KPIF-APPXB1(02-11)  
Other Affected Forms:

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Annual  
Member Months: 10,949  
Benefit Change: None  
Percent Change Requested: Min: -8.7 Max: -8.7 Avg: -8.7

#### PRIOR RATE:

Total Earned Premium: 2,885,701.00  
Total Incurred Claims: 2,530,861.00  
Annual \$: Min: 612.00 Max: 14,844.00 Avg: 7,728.00

#### REQUESTED RATE:

Projected Earned Premium: 2,635,701.00  
Projected Incurred Claims: 2,530,861.00  
Annual \$: Min: 696.00 Max: 14,440.00 Avg: 7,368.00

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rate Exhibits		Revised	Previous State Filing Number:  Percent Rate Change Request:	KPMA- Adult DC KPIF Mid-Year 2011 Rate Filing Exhibits.pdf KPMA- 1268864 70 & 1268492 72 6.000

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 1 - Gender and HCR Pool Base Rates**

<b>Pools</b>	<b>2011 Base Rate</b>
Gender Pool and HCR Pool	\$417.51

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 2 - Gender and HCR Pool Rate-Up Conditions**

**Pre-Health Care Reform Direct Pay Conditional Offering Guidelines**

<b>Applicant's Debits</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25-40	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.
41+	Decline to offer coverage.

**Post-Health Care Reform Direct Pay Conditional Offering Guidelines**

<b>Applicant Aged 19+</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25-40	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.
41+	Decline to offer coverage.
<b>Applicant Aged 0-18</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25+	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 3 - Gender and HCR Pool Tier Factors**

**Gender and HCR Pool Rate Billing Tier Adjustment Factors**

<b>Tier Type</b>	<b>Tier Factor</b>
Single	1.0000
Subscriber + Spouse*	2.0000
Subscriber + Child(ren)	1.9000
Family*	2.9000

\* Subscriber+Spouse and Family Factors applied to average of Male and Female rates for same age band.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 4 - Closed Gender Pool Plan Rate Factors**  
**Grandfathered "Gender Pool" Plan Factors**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
19	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
20	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
21	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
22	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
23	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
24	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
25	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
26	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
27	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
28	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
29	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
30	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
31	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
32	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
33	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
34	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
35	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
36	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
37	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
38	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
39	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
40	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
41	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
42	Single	0.8479	0.7736	0.6850	0.6539	0.6347	0.5868	0.5221	0.5126	0.5006	0.4551	0.3760	0.3497	0.2874
43	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
44	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
45	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
46	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
47	Single	1.0443	0.9533	0.8455	0.8048	0.7808	0.7233	0.6419	0.6323	0.6179	0.5605	0.4647	0.4311	0.3545
48	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3712
49	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
50	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
51	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
52	Single	1.3461	1.2287	1.0898	1.0371	1.0060	0.9293	0.8263	0.8143	0.7952	0.7209	0.5964	0.5557	0.4551
53	Single	1.4107	1.2886	1.1425	1.0874	1.0563	0.9748	0.8670	0.8551	0.8359	0.7569	0.6251	0.5820	0.4790
54	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
55	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
56	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
57	Single	1.7077	1.5568	1.3820	1.3149	1.2766	1.1808	1.0491	1.0347	1.0107	0.9149	0.7569	0.7042	0.5796
58	Single	1.7820	1.6263	1.4419	1.3724	1.3341	1.2335	1.0970	1.0802	1.0563	0.9557	0.7904	0.7377	0.6036
59	Single	1.8610	1.6981	1.5065	1.4347	1.3940	1.2862	1.1449	1.1281	1.1018	0.9964	0.8263	0.7688	0.6299
60	Single	1.9424	1.7724	1.5736	1.4970	1.4538	1.3437	1.1952	1.1784	1.1497	1.0419	0.8622	0.8024	0.6587
61	Single	1.9592	1.7892	1.5856	1.5113	1.4682	1.3556	1.2047	1.1880	1.1616	1.0491	0.8694	0.8096	0.6634
62	Single	2.1173	1.9329	1.7149	1.6335	1.5856	1.4658	1.3029	1.2838	1.2550	1.1353	0.9413	0.8766	0.7185
63	Single	2.1939	2.0023	1.7748	1.6910	1.6431	1.5161	1.3485	1.3293	1.2982	1.1760	0.9748	0.9078	0.7449
64	Single	2.2730	2.0742	1.8395	1.7508	1.7005	1.5712	1.3964	1.3772	1.3461	1.2167	1.0083	0.9389	0.7712
65	Single	2.3520	2.1460	1.9041	1.8131	1.7604	1.6263	1.4467	1.4251	1.3940	1.2598	1.0443	0.9724	0.7976
66	Single	2.3832	2.1724	1.9281	1.8347	1.7844	1.6478	1.4658	1.4443	1.4083	1.2766	1.0586	0.9844	0.8072
67	Single	2.5221	2.3017	2.0406	1.9448	1.8874	1.7437	1.5520	1.5281	1.4946	1.3509	1.1209	1.0419	0.8551
68	Single	2.6131	2.3855	2.1149	2.0143	1.9544	1.8059	1.6071	1.5832	1.5473	1.3988	1.1592	1.0802	0.8862
69	Single	2.7065	2.4694	2.1891	2.0838	2.0263	1.8706	1.6646	1.6407	1.6023	1.4491	1.2000	1.1185	0.9173
70+	Single	2.8023	2.5580	2.2682	2.1580	2.0981	1.9377	1.7245	1.6981	1.6598	1.5017	1.2431	1.1592	0.9509

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 5a - Closed Gender Pool Plan Rates**  
**Grandfathered "Gender Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
19	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
20	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
21	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
22	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
23	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
24	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
25	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
26	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
27	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
28	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
29	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
30	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
31	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
32	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
33	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
34	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
35	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
36	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
37	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
38	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
39	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
40	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
41	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
42	Single	\$354	\$323	\$286	\$273	\$265	\$245	\$218	\$214	\$209	\$190	\$157	\$146	\$120
43	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
44	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
45	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
46	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
47	Single	\$436	\$398	\$353	\$336	\$326	\$302	\$268	\$264	\$258	\$234	\$194	\$180	\$148
48	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$155
49	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
50	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
51	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
52	Single	\$562	\$513	\$455	\$433	\$420	\$388	\$345	\$340	\$332	\$301	\$249	\$232	\$190
53	Single	\$589	\$538	\$477	\$454	\$441	\$407	\$362	\$357	\$349	\$316	\$261	\$243	\$200
54	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
55	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
56	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
57	Single	\$713	\$650	\$577	\$549	\$533	\$493	\$438	\$432	\$422	\$382	\$316	\$294	\$242
58	Single	\$744	\$679	\$602	\$573	\$557	\$515	\$458	\$451	\$441	\$399	\$330	\$308	\$252
59	Single	\$777	\$709	\$629	\$599	\$582	\$537	\$478	\$471	\$460	\$416	\$345	\$321	\$263
60	Single	\$811	\$740	\$657	\$625	\$607	\$561	\$499	\$492	\$480	\$435	\$360	\$335	\$275
61	Single	\$818	\$747	\$662	\$631	\$613	\$566	\$503	\$496	\$485	\$438	\$363	\$338	\$277
62	Single	\$884	\$807	\$716	\$682	\$662	\$612	\$544	\$536	\$524	\$474	\$393	\$366	\$300
63	Single	\$916	\$836	\$741	\$706	\$686	\$633	\$563	\$555	\$542	\$491	\$407	\$379	\$311
64	Single	\$949	\$866	\$768	\$731	\$710	\$656	\$583	\$575	\$562	\$508	\$421	\$392	\$322
65	Single	\$982	\$896	\$795	\$757	\$735	\$679	\$604	\$595	\$582	\$526	\$436	\$406	\$333
66	Single	\$995	\$907	\$805	\$766	\$745	\$688	\$612	\$603	\$588	\$533	\$442	\$411	\$337
67	Single	\$1,053	\$961	\$852	\$812	\$788	\$728	\$648	\$638	\$624	\$564	\$468	\$435	\$357
68	Single	\$1,091	\$996	\$883	\$841	\$816	\$754	\$671	\$661	\$646	\$584	\$484	\$451	\$370
69	Single	\$1,130	\$1,031	\$914	\$870	\$846	\$781	\$695	\$685	\$669	\$605	\$501	\$467	\$383
70+	Single	\$1,170	\$1,068	\$947	\$901	\$876	\$809	\$720	\$709	\$693	\$627	\$519	\$484	\$397

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 5a - Closed Gender Pool Plan Rates**  
**Grandfathered "Gender Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
19	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
20	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
21	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
22	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
23	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
24	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
25	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
26	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
27	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
28	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
29	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
30	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
31	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
32	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
33	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
34	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
35	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
36	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
37	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
38	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
39	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
40	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
41	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
42	Two-Party	\$708	\$646	\$572	\$546	\$530	\$490	\$436	\$428	\$418	\$380	\$314	\$292	\$240
43	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
44	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
45	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
46	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
47	Two-Party	\$872	\$796	\$706	\$672	\$652	\$604	\$536	\$528	\$516	\$468	\$388	\$360	\$296
48	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$310
49	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
50	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
51	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
52	Two-Party	\$1,124	\$1,026	\$910	\$866	\$840	\$776	\$690	\$680	\$664	\$602	\$498	\$464	\$380
53	Two-Party	\$1,178	\$1,076	\$954	\$908	\$882	\$814	\$724	\$714	\$698	\$632	\$522	\$486	\$400
54	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
55	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
56	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
57	Two-Party	\$1,426	\$1,300	\$1,154	\$1,098	\$1,066	\$986	\$876	\$864	\$844	\$764	\$632	\$588	\$484
58	Two-Party	\$1,488	\$1,358	\$1,204	\$1,146	\$1,114	\$1,030	\$916	\$902	\$882	\$798	\$660	\$616	\$504
59	Two-Party	\$1,554	\$1,418	\$1,258	\$1,198	\$1,164	\$1,074	\$956	\$942	\$920	\$832	\$690	\$642	\$526
60	Two-Party	\$1,622	\$1,480	\$1,314	\$1,250	\$1,214	\$1,122	\$998	\$984	\$960	\$870	\$720	\$670	\$550
61	Two-Party	\$1,636	\$1,494	\$1,324	\$1,262	\$1,226	\$1,132	\$1,006	\$992	\$970	\$876	\$726	\$676	\$554
62	Two-Party	\$1,768	\$1,614	\$1,432	\$1,364	\$1,324	\$1,224	\$1,088	\$1,072	\$1,048	\$948	\$786	\$732	\$600
63	Two-Party	\$1,832	\$1,672	\$1,482	\$1,412	\$1,372	\$1,266	\$1,126	\$1,110	\$1,084	\$982	\$814	\$758	\$622
64	Two-Party	\$1,898	\$1,732	\$1,536	\$1,462	\$1,420	\$1,312	\$1,166	\$1,150	\$1,124	\$1,016	\$842	\$784	\$644
65	Two-Party	\$1,964	\$1,792	\$1,590	\$1,514	\$1,470	\$1,358	\$1,208	\$1,190	\$1,164	\$1,052	\$872	\$812	\$666
66	Two-Party	\$1,990	\$1,814	\$1,610	\$1,532	\$1,490	\$1,376	\$1,224	\$1,206	\$1,176	\$1,066	\$884	\$822	\$674
67	Two-Party	\$2,106	\$1,922	\$1,704	\$1,624	\$1,576	\$1,456	\$1,296	\$1,276	\$1,248	\$1,128	\$936	\$870	\$714
68	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,632	\$1,508	\$1,342	\$1,322	\$1,292	\$1,168	\$968	\$902	\$740
69	Two-Party	\$2,260	\$2,062	\$1,828	\$1,740	\$1,692	\$1,562	\$1,390	\$1,370	\$1,338	\$1,210	\$1,002	\$934	\$766
70+	Two-Party	\$2,340	\$2,136	\$1,894	\$1,802	\$1,752	\$1,618	\$1,440	\$1,418	\$1,386	\$1,254	\$1,038	\$968	\$794

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 5a - Closed Gender Pool Plan Rates**  
**Grandfathered "Gender Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan
18	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
19	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
20	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
21	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
22	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
23	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
24	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
25	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
26	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
27	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
28	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
29	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
30	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
31	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
32	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
33	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
34	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
35	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
36	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
37	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
38	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
39	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
40	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
41	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
42	Adult + Child(ren)	\$672	\$613	\$543	\$518	\$503	\$465	\$414	\$406	\$397	\$361	\$298	\$277	\$227
43	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$227
44	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$227
45	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$227
46	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$227
47	Adult + Child(ren)	\$828	\$756	\$670	\$638	\$619	\$573	\$509	\$501	\$490	\$444	\$368	\$342	\$281
48	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$294
49	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$294
50	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$294
51	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$294
52	Adult + Child(ren)	\$1,067	\$974	\$864	\$822	\$798	\$737	\$655	\$646	\$630	\$571	\$473	\$440	\$361
53	Adult + Child(ren)	\$1,119	\$1,022	\$906	\$862	\$837	\$773	\$687	\$678	\$663	\$600	\$495	\$461	\$380
54	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
55	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
56	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
57	Adult + Child(ren)	\$1,354	\$1,235	\$1,096	\$1,043	\$1,012	\$936	\$832	\$820	\$801	\$725	\$600	\$558	\$459
58	Adult + Child(ren)	\$1,413	\$1,290	\$1,143	\$1,088	\$1,058	\$978	\$870	\$856	\$837	\$758	\$627	\$585	\$478
59	Adult + Child(ren)	\$1,476	\$1,347	\$1,195	\$1,138	\$1,105	\$1,020	\$908	\$894	\$874	\$790	\$655	\$609	\$499
60	Adult + Child(ren)	\$1,540	\$1,406	\$1,248	\$1,187	\$1,153	\$1,065	\$948	\$934	\$912	\$826	\$684	\$636	\$522
61	Adult + Child(ren)	\$1,554	\$1,419	\$1,257	\$1,198	\$1,164	\$1,075	\$955	\$942	\$921	\$832	\$689	\$642	\$526
62	Adult + Child(ren)	\$1,679	\$1,533	\$1,360	\$1,295	\$1,257	\$1,162	\$1,033	\$1,018	\$995	\$900	\$746	\$695	\$570
63	Adult + Child(ren)	\$1,740	\$1,588	\$1,407	\$1,341	\$1,303	\$1,202	\$1,069	\$1,054	\$1,029	\$932	\$773	\$720	\$590
64	Adult + Child(ren)	\$1,803	\$1,645	\$1,459	\$1,388	\$1,349	\$1,246	\$1,107	\$1,092	\$1,067	\$965	\$799	\$744	\$611
65	Adult + Child(ren)	\$1,865	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,147	\$1,130	\$1,105	\$999	\$828	\$771	\$632
66	Adult + Child(ren)	\$1,890	\$1,723	\$1,529	\$1,455	\$1,415	\$1,307	\$1,162	\$1,145	\$1,117	\$1,012	\$839	\$780	\$640
67	Adult + Child(ren)	\$2,000	\$1,825	\$1,618	\$1,542	\$1,497	\$1,383	\$1,231	\$1,212	\$1,185	\$1,071	\$889	\$826	\$678
68	Adult + Child(ren)	\$2,072	\$1,892	\$1,677	\$1,597	\$1,550	\$1,432	\$1,274	\$1,255	\$1,227	\$1,109	\$919	\$856	\$703
69	Adult + Child(ren)	\$2,147	\$1,958	\$1,736	\$1,653	\$1,607	\$1,483	\$1,320	\$1,301	\$1,271	\$1,149	\$951	\$887	\$727
70+	Adult + Child(ren)	\$2,223	\$2,029	\$1,799	\$1,711	\$1,664	\$1,537	\$1,368	\$1,347	\$1,316	\$1,191	\$986	\$919	\$754

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Grandfathered "Gender Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
19	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
20	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
21	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
22	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
23	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
24	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
25	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
26	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
27	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
28	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
29	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
30	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
31	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
32	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
33	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
34	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
35	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
36	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
37	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
38	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
39	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
40	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
41	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
42	Family	\$1,026	\$936	\$829	\$791	\$768	\$710	\$632	\$620	\$606	\$551	\$455	\$423	\$348
43	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
44	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
45	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
46	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
47	Family	\$1,264	\$1,154	\$1,023	\$974	\$945	\$875	\$777	\$765	\$748	\$678	\$562	\$522	\$429
48	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$449
49	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
50	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
51	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
52	Family	\$1,629	\$1,487	\$1,319	\$1,255	\$1,218	\$1,125	\$1,000	\$986	\$962	\$872	\$722	\$672	\$551
53	Family	\$1,708	\$1,560	\$1,383	\$1,316	\$1,278	\$1,180	\$1,049	\$1,035	\$1,012	\$916	\$756	\$704	\$580
54	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
55	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
56	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
57	Family	\$2,067	\$1,885	\$1,673	\$1,592	\$1,545	\$1,429	\$1,270	\$1,252	\$1,223	\$1,107	\$916	\$852	\$701
58	Family	\$2,157	\$1,969	\$1,745	\$1,661	\$1,615	\$1,493	\$1,328	\$1,307	\$1,278	\$1,157	\$957	\$893	\$730
59	Family	\$2,253	\$2,056	\$1,824	\$1,737	\$1,687	\$1,557	\$1,386	\$1,365	\$1,334	\$1,206	\$1,000	\$930	\$762
60	Family	\$2,351	\$2,146	\$1,905	\$1,812	\$1,760	\$1,626	\$1,447	\$1,426	\$1,392	\$1,261	\$1,044	\$971	\$797
61	Family	\$2,372	\$2,166	\$1,919	\$1,829	\$1,777	\$1,641	\$1,458	\$1,438	\$1,406	\$1,270	\$1,052	\$980	\$803
62	Family	\$2,563	\$2,340	\$2,076	\$1,977	\$1,919	\$1,774	\$1,577	\$1,554	\$1,519	\$1,374	\$1,139	\$1,061	\$870
63	Family	\$2,656	\$2,424	\$2,148	\$2,047	\$1,989	\$1,835	\$1,632	\$1,609	\$1,571	\$1,423	\$1,180	\$1,099	\$901
64	Family	\$2,752	\$2,511	\$2,227	\$2,119	\$2,059	\$1,902	\$1,690	\$1,667	\$1,629	\$1,473	\$1,220	\$1,136	\$933
65	Family	\$2,847	\$2,598	\$2,305	\$2,195	\$2,131	\$1,969	\$1,751	\$1,725	\$1,687	\$1,525	\$1,264	\$1,177	\$965
66	Family	\$2,885	\$2,630	\$2,334	\$2,221	\$2,160	\$1,995	\$1,774	\$1,748	\$1,705	\$1,545	\$1,281	\$1,191	\$977
67	Family	\$3,053	\$2,786	\$2,470	\$2,354	\$2,285	\$2,111	\$1,879	\$1,850	\$1,809	\$1,635	\$1,357	\$1,261	\$1,035
68	Family	\$3,163	\$2,888	\$2,560	\$2,438	\$2,366	\$2,186	\$1,945	\$1,916	\$1,873	\$1,693	\$1,403	\$1,307	\$1,073
69	Family	\$3,277	\$2,989	\$2,650	\$2,523	\$2,453	\$2,264	\$2,015	\$1,986	\$1,940	\$1,754	\$1,452	\$1,354	\$1,110
70+	Family	\$3,393	\$3,097	\$2,746	\$2,612	\$2,540	\$2,346	\$2,088	\$2,056	\$2,009	\$1,818	\$1,505	\$1,403	\$1,151

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 5b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
19	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
20	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
21	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
22	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
23	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
24	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
25	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
26	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
27	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
28	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
29	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
30	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
31	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
32	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
33	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
34	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
35	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
36	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
37	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
38	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
39	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
40	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
41	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
42	Single	\$477	\$436	\$386	\$368	\$357	\$330	\$294	\$288	\$282	\$256	\$211	\$197	\$162
43	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
44	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
45	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
46	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
47	Single	\$588	\$537	\$476	\$453	\$440	\$407	\$361	\$356	\$348	\$315	\$261	\$243	\$199
48	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$209
49	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
50	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
51	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
52	Single	\$758	\$692	\$614	\$584	\$567	\$523	\$465	\$459	\$448	\$406	\$336	\$313	\$256
53	Single	\$795	\$726	\$643	\$612	\$595	\$549	\$488	\$481	\$471	\$426	\$352	\$328	\$270
54	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
55	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
56	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
57	Single	\$962	\$877	\$778	\$741	\$719	\$665	\$591	\$583	\$569	\$515	\$426	\$396	\$326
58	Single	\$1,004	\$916	\$812	\$773	\$751	\$695	\$618	\$608	\$595	\$538	\$445	\$415	\$340
59	Single	\$1,048	\$957	\$849	\$808	\$785	\$724	\$645	\$635	\$621	\$561	\$465	\$433	\$355
60	Single	\$1,094	\$999	\$886	\$843	\$819	\$757	\$673	\$664	\$648	\$587	\$486	\$452	\$371
61	Single	\$1,104	\$1,008	\$893	\$851	\$827	\$764	\$679	\$669	\$654	\$591	\$490	\$456	\$373
62	Single	\$1,193	\$1,089	\$966	\$920	\$893	\$826	\$734	\$723	\$707	\$639	\$530	\$494	\$405
63	Single	\$1,236	\$1,128	\$1,000	\$953	\$926	\$854	\$760	\$749	\$731	\$662	\$549	\$511	\$419
64	Single	\$1,281	\$1,169	\$1,036	\$986	\$958	\$885	\$787	\$776	\$758	\$685	\$568	\$529	\$434
65	Single	\$1,325	\$1,209	\$1,073	\$1,021	\$992	\$916	\$815	\$803	\$785	\$710	\$588	\$548	\$449
66	Single	\$1,343	\$1,224	\$1,086	\$1,034	\$1,005	\$928	\$826	\$814	\$793	\$719	\$596	\$554	\$454
67	Single	\$1,421	\$1,297	\$1,150	\$1,096	\$1,063	\$982	\$874	\$861	\$842	\$761	\$631	\$587	\$481
68	Single	\$1,472	\$1,344	\$1,192	\$1,135	\$1,101	\$1,017	\$905	\$892	\$872	\$788	\$653	\$608	\$499
69	Single	\$1,525	\$1,391	\$1,233	\$1,174	\$1,142	\$1,054	\$938	\$924	\$903	\$816	\$676	\$630	\$517
70+	Single	\$1,579	\$1,441	\$1,278	\$1,216	\$1,182	\$1,092	\$972	\$957	\$935	\$846	\$700	\$653	\$535

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 5b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)**  
**Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
19	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
20	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
21	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
22	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
23	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
24	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
25	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
26	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
27	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
28	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
29	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
30	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
31	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
32	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
33	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
34	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
35	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
36	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
37	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
38	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
39	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
40	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
41	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
42	Two-Party	\$955	\$872	\$772	\$737	\$715	\$661	\$588	\$577	\$564	\$513	\$423	\$394	\$324
43	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
44	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
45	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
46	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
47	Two-Party	\$1,177	\$1,074	\$953	\$907	\$880	\$815	\$723	\$712	\$696	\$631	\$523	\$486	\$399
48	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$418
49	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
50	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
51	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
52	Two-Party	\$1,517	\$1,385	\$1,228	\$1,169	\$1,134	\$1,047	\$931	\$918	\$896	\$812	\$672	\$626	\$513
53	Two-Party	\$1,590	\$1,452	\$1,287	\$1,225	\$1,190	\$1,098	\$977	\$963	\$942	\$853	\$704	\$656	\$540
54	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
55	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
56	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
57	Two-Party	\$1,925	\$1,755	\$1,557	\$1,482	\$1,439	\$1,331	\$1,182	\$1,166	\$1,139	\$1,031	\$853	\$793	\$653
58	Two-Party	\$2,008	\$1,833	\$1,625	\$1,547	\$1,503	\$1,390	\$1,236	\$1,217	\$1,190	\$1,077	\$891	\$831	\$680
59	Two-Party	\$2,097	\$1,914	\$1,698	\$1,617	\$1,571	\$1,449	\$1,290	\$1,271	\$1,242	\$1,123	\$931	\$866	\$710
60	Two-Party	\$2,189	\$1,998	\$1,773	\$1,687	\$1,638	\$1,514	\$1,347	\$1,328	\$1,296	\$1,174	\$972	\$904	\$742
61	Two-Party	\$2,208	\$2,016	\$1,787	\$1,703	\$1,655	\$1,528	\$1,358	\$1,339	\$1,309	\$1,182	\$980	\$912	\$747
62	Two-Party	\$2,386	\$2,178	\$1,933	\$1,841	\$1,787	\$1,652	\$1,468	\$1,447	\$1,414	\$1,279	\$1,061	\$988	\$810
63	Two-Party	\$2,473	\$2,257	\$2,000	\$1,906	\$1,852	\$1,709	\$1,520	\$1,498	\$1,463	\$1,325	\$1,098	\$1,023	\$839
64	Two-Party	\$2,562	\$2,338	\$2,073	\$1,973	\$1,917	\$1,771	\$1,574	\$1,552	\$1,517	\$1,371	\$1,136	\$1,058	\$869
65	Two-Party	\$2,651	\$2,419	\$2,146	\$2,043	\$1,984	\$1,833	\$1,630	\$1,606	\$1,571	\$1,420	\$1,177	\$1,096	\$899
66	Two-Party	\$2,686	\$2,448	\$2,173	\$2,068	\$2,011	\$1,857	\$1,652	\$1,628	\$1,587	\$1,439	\$1,193	\$1,109	\$909
67	Two-Party	\$2,843	\$2,594	\$2,300	\$2,192	\$2,127	\$1,965	\$1,749	\$1,722	\$1,684	\$1,522	\$1,263	\$1,174	\$963
68	Two-Party	\$2,945	\$2,689	\$2,384	\$2,270	\$2,203	\$2,035	\$1,811	\$1,784	\$1,744	\$1,576	\$1,306	\$1,217	\$999
69	Two-Party	\$3,051	\$2,783	\$2,467	\$2,349	\$2,284	\$2,108	\$1,876	\$1,849	\$1,806	\$1,633	\$1,352	\$1,260	\$1,034
70+	Two-Party	\$3,159	\$2,883	\$2,556	\$2,432	\$2,365	\$2,184	\$1,944	\$1,914	\$1,871	\$1,692	\$1,401	\$1,306	\$1,071

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 5b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)**  
**Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
19	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
20	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
21	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
22	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
23	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
24	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
25	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
26	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
27	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
28	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
29	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
30	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
31	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
32	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
33	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
34	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
35	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
36	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
37	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
38	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
39	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
40	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
41	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
42	Adult + Child(ren)	\$907	\$827	\$735	\$699	\$679	\$627	\$558	\$548	\$535	\$487	\$402	\$373	\$306
43	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$306
44	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$306
45	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$306
46	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$306
47	Adult + Child(ren)	\$1,117	\$1,020	\$904	\$861	\$835	\$773	\$687	\$676	\$661	\$599	\$496	\$461	\$379
48	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
49	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
50	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
51	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
52	Adult + Child(ren)	\$1,440	\$1,314	\$1,166	\$1,109	\$1,077	\$994	\$884	\$872	\$850	\$770	\$638	\$594	\$487
53	Adult + Child(ren)	\$1,510	\$1,379	\$1,223	\$1,163	\$1,129	\$1,043	\$927	\$915	\$895	\$810	\$668	\$622	\$513
54	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
55	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
56	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
57	Adult + Child(ren)	\$1,827	\$1,667	\$1,479	\$1,408	\$1,366	\$1,263	\$1,123	\$1,107	\$1,081	\$978	\$810	\$753	\$619
58	Adult + Child(ren)	\$1,907	\$1,741	\$1,543	\$1,468	\$1,428	\$1,320	\$1,174	\$1,155	\$1,129	\$1,023	\$846	\$789	\$645
59	Adult + Child(ren)	\$1,992	\$1,818	\$1,613	\$1,536	\$1,491	\$1,377	\$1,225	\$1,206	\$1,179	\$1,066	\$884	\$822	\$673
60	Adult + Child(ren)	\$2,079	\$1,898	\$1,684	\$1,602	\$1,556	\$1,437	\$1,279	\$1,260	\$1,231	\$1,115	\$923	\$858	\$704
61	Adult + Child(ren)	\$2,097	\$1,915	\$1,696	\$1,617	\$1,571	\$1,451	\$1,289	\$1,271	\$1,243	\$1,123	\$930	\$866	\$710
62	Adult + Child(ren)	\$2,266	\$2,069	\$1,836	\$1,748	\$1,696	\$1,568	\$1,394	\$1,374	\$1,343	\$1,215	\$1,007	\$938	\$769
63	Adult + Child(ren)	\$2,349	\$2,143	\$1,899	\$1,810	\$1,759	\$1,622	\$1,443	\$1,422	\$1,389	\$1,258	\$1,043	\$972	\$796
64	Adult + Child(ren)	\$2,434	\$2,220	\$1,969	\$1,873	\$1,821	\$1,682	\$1,494	\$1,474	\$1,440	\$1,302	\$1,078	\$1,004	\$824
65	Adult + Child(ren)	\$2,517	\$2,297	\$2,038	\$1,941	\$1,884	\$1,741	\$1,548	\$1,525	\$1,491	\$1,348	\$1,117	\$1,040	\$853
66	Adult + Child(ren)	\$2,551	\$2,326	\$2,064	\$1,964	\$1,910	\$1,764	\$1,568	\$1,545	\$1,507	\$1,366	\$1,132	\$1,053	\$864
67	Adult + Child(ren)	\$2,700	\$2,463	\$2,184	\$2,081	\$2,020	\$1,867	\$1,661	\$1,636	\$1,599	\$1,445	\$1,200	\$1,115	\$915
68	Adult + Child(ren)	\$2,797	\$2,554	\$2,263	\$2,155	\$2,092	\$1,933	\$1,719	\$1,694	\$1,656	\$1,497	\$1,240	\$1,155	\$949
69	Adult + Child(ren)	\$2,898	\$2,643	\$2,343	\$2,231	\$2,169	\$2,002	\$1,782	\$1,756	\$1,715	\$1,551	\$1,283	\$1,197	\$981
70+	Adult + Child(ren)	\$3,001	\$2,739	\$2,428	\$2,309	\$2,246	\$2,074	\$1,846	\$1,818	\$1,776	\$1,607	\$1,331	\$1,240	\$1,017

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 5b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
19	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
20	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
21	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
22	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
23	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
24	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
25	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
26	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
27	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
28	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
29	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
30	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
31	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
32	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
33	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
34	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
35	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
36	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
37	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
38	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
39	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
40	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
41	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
42	Family	\$1,385	\$1,263	\$1,119	\$1,067	\$1,036	\$958	\$853	\$837	\$818	\$743	\$614	\$571	\$469
43	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
44	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
45	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
46	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
47	Family	\$1,706	\$1,557	\$1,381	\$1,314	\$1,275	\$1,181	\$1,048	\$1,032	\$1,009	\$915	\$758	\$704	\$579
48	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$606
49	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
50	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
51	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
52	Family	\$2,199	\$2,007	\$1,780	\$1,694	\$1,644	\$1,518	\$1,350	\$1,331	\$1,298	\$1,177	\$974	\$907	\$743
53	Family	\$2,305	\$2,106	\$1,867	\$1,776	\$1,725	\$1,593	\$1,416	\$1,397	\$1,366	\$1,236	\$1,020	\$950	\$783
54	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
55	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
56	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
57	Family	\$2,790	\$2,544	\$2,258	\$2,149	\$2,085	\$1,929	\$1,714	\$1,690	\$1,651	\$1,494	\$1,236	\$1,150	\$946
58	Family	\$2,911	\$2,658	\$2,355	\$2,242	\$2,180	\$2,015	\$1,792	\$1,764	\$1,725	\$1,561	\$1,291	\$1,205	\$985
59	Family	\$3,041	\$2,775	\$2,462	\$2,344	\$2,277	\$2,101	\$1,871	\$1,842	\$1,800	\$1,628	\$1,350	\$1,255	\$1,028
60	Family	\$3,173	\$2,897	\$2,571	\$2,446	\$2,376	\$2,195	\$1,953	\$1,925	\$1,879	\$1,702	\$1,409	\$1,310	\$1,075
61	Family	\$3,202	\$2,924	\$2,590	\$2,469	\$2,398	\$2,215	\$1,968	\$1,941	\$1,898	\$1,714	\$1,420	\$1,323	\$1,084
62	Family	\$3,460	\$3,159	\$2,802	\$2,668	\$2,590	\$2,394	\$2,128	\$2,097	\$2,050	\$1,854	\$1,537	\$1,432	\$1,174
63	Family	\$3,585	\$3,272	\$2,899	\$2,763	\$2,685	\$2,477	\$2,203	\$2,172	\$2,120	\$1,921	\$1,593	\$1,483	\$1,216
64	Family	\$3,715	\$3,389	\$3,006	\$2,860	\$2,779	\$2,567	\$2,281	\$2,250	\$2,199	\$1,988	\$1,647	\$1,533	\$1,259
65	Family	\$3,843	\$3,507	\$3,111	\$2,963	\$2,876	\$2,658	\$2,363	\$2,328	\$2,277	\$2,058	\$1,706	\$1,588	\$1,302
66	Family	\$3,894	\$3,550	\$3,150	\$2,998	\$2,916	\$2,693	\$2,394	\$2,359	\$2,301	\$2,085	\$1,729	\$1,607	\$1,318
67	Family	\$4,121	\$3,761	\$3,334	\$3,177	\$3,084	\$2,849	\$2,536	\$2,497	\$2,442	\$2,207	\$1,831	\$1,702	\$1,397
68	Family	\$4,270	\$3,898	\$3,456	\$3,291	\$3,194	\$2,951	\$2,625	\$2,586	\$2,528	\$2,285	\$1,894	\$1,764	\$1,448
69	Family	\$4,423	\$4,035	\$3,577	\$3,406	\$3,311	\$3,056	\$2,720	\$2,681	\$2,619	\$2,367	\$1,960	\$1,827	\$1,498
70+	Family	\$4,580	\$4,180	\$3,707	\$3,526	\$3,429	\$3,167	\$2,818	\$2,775	\$2,712	\$2,454	\$2,031	\$1,894	\$1,553

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 6 - HCR Pool Plan Rate Factors**  
**Non-Grandfathered "HCR Pool" Plan Factors**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
19	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
20	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
21	Single	0.4599	0.4191	0.3425	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
22	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
23	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
24	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
25	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
26	Single	0.5150	0.4670	0.3832	0.3186	0.3114	0.2874	0.2539	0.2515	0.2443	0.2204	0.1820	0.1701	0.1389
27	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
28	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
29	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
30	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
31	Single	0.5581	0.5102	0.4144	0.3521	0.3425	0.3162	0.2802	0.2778	0.2706	0.2443	0.2036	0.1868	0.1557
32	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
33	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
34	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
35	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
36	Single	0.6108	0.5629	0.4575	0.4263	0.4144	0.3832	0.3401	0.3353	0.3281	0.2946	0.2443	0.2299	0.1868
37	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
38	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
39	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
40	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
41	Single	0.6634	0.6108	0.5461	0.5197	0.5054	0.4670	0.4144	0.4096	0.4000	0.3617	0.2994	0.2802	0.2299
42	Single	0.8479	0.7736	0.6850	0.6539	0.6347	0.5868	0.5221	0.5126	0.5006	0.4551	0.3760	0.3497	0.2874
43	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
44	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
45	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
46	Single	0.8503	0.7736	0.6874	0.6539	0.6347	0.5868	0.5221	0.5150	0.5030	0.4551	0.3760	0.3497	0.2874
47	Single	1.0443	0.9533	0.8455	0.8048	0.7808	0.7233	0.6419	0.6323	0.6179	0.5605	0.4647	0.4311	0.3545
48	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3712
49	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
50	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
51	Single	1.0970	1.0012	0.8886	0.8455	0.8215	0.7593	0.6754	0.6634	0.6491	0.5892	0.4862	0.4551	0.3736
52	Single	1.3461	1.2287	1.0898	1.0371	1.0060	0.9293	0.8263	0.8143	0.7952	0.7209	0.5964	0.5557	0.4551
53	Single	1.4107	1.2886	1.1425	1.0874	1.0563	0.9748	0.8670	0.8551	0.8359	0.7569	0.6251	0.5820	0.4790
54	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
55	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
56	Single	1.4634	1.3365	1.1856	1.1281	1.0946	1.0131	0.9006	0.8886	0.8670	0.7832	0.6491	0.6036	0.4958
57	Single	1.7077	1.5568	1.3820	1.3149	1.2766	1.1808	1.0491	1.0347	1.0107	0.9149	0.7569	0.7042	0.5796
58	Single	1.7820	1.6263	1.4419	1.3724	1.3341	1.2335	1.0970	1.0802	1.0563	0.9557	0.7904	0.7377	0.6036
59	Single	1.8610	1.6981	1.5065	1.4347	1.3940	1.2862	1.1449	1.1281	1.1018	0.9964	0.8263	0.7688	0.6299
60	Single	1.9424	1.7724	1.5736	1.4970	1.4538	1.3437	1.1952	1.1784	1.1497	1.0419	0.8622	0.8024	0.6587
61	Single	1.9592	1.7892	1.5856	1.5113	1.4682	1.3556	1.2047	1.1880	1.1616	1.0491	0.8694	0.8096	0.6634
62	Single	2.1173	1.9329	1.7149	1.6335	1.5856	1.4658	1.3029	1.2838	1.2550	1.1353	0.9413	0.8766	0.7185
63	Single	2.1939	2.0023	1.7748	1.6910	1.6431	1.5161	1.3485	1.3293	1.2982	1.1760	0.9748	0.9078	0.7449
64	Single	2.2730	2.0742	1.8395	1.7508	1.7005	1.5712	1.3964	1.3772	1.3461	1.2167	1.0083	0.9389	0.7712
65	Single	2.3520	2.1460	1.9041	1.8131	1.7604	1.6263	1.4467	1.4251	1.3940	1.2598	1.0443	0.9724	0.7976
66	Single	2.3832	2.1724	1.9281	1.8347	1.7844	1.6478	1.4658	1.4443	1.4083	1.2766	1.0586	0.9844	0.8072
67	Single	2.5221	2.3017	2.0406	1.9448	1.8874	1.7437	1.5520	1.5281	1.4946	1.3509	1.1209	1.0419	0.8551
68	Single	2.6131	2.3855	2.1149	2.0143	1.9544	1.8059	1.6071	1.5832	1.5473	1.3988	1.1592	1.0802	0.8862
69	Single	2.7065	2.4694	2.1891	2.0838	2.0263	1.8706	1.6646	1.6407	1.6023	1.4491	1.2000	1.1185	0.9173
70+	Single	2.8023	2.5580	2.2682	2.1580	2.0981	1.9377	1.7245	1.6981	1.6598	1.5017	1.2431	1.1592	0.9509

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7a - HCR Pool Plan Rates**  
**Non-Grandfathered "HCR Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
19	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
20	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
21	Single	\$192	\$175	\$143	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
22	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
23	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
24	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
25	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
26	Single	\$215	\$195	\$160	\$133	\$130	\$120	\$106	\$105	\$102	\$92	\$76	\$71	\$58
27	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
28	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
29	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
30	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
31	Single	\$233	\$213	\$173	\$147	\$143	\$132	\$117	\$116	\$113	\$102	\$85	\$78	\$65
32	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
33	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
34	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
35	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
36	Single	\$255	\$235	\$191	\$178	\$173	\$160	\$142	\$140	\$137	\$123	\$102	\$96	\$78
37	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
38	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
39	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
40	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
41	Single	\$277	\$255	\$228	\$217	\$211	\$195	\$173	\$171	\$167	\$151	\$125	\$117	\$96
42	Single	\$354	\$323	\$286	\$273	\$265	\$245	\$218	\$214	\$209	\$190	\$157	\$146	\$120
43	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
44	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
45	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
46	Single	\$355	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
47	Single	\$436	\$398	\$353	\$336	\$326	\$302	\$268	\$264	\$258	\$234	\$194	\$180	\$148
48	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$155
49	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
50	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
51	Single	\$458	\$418	\$371	\$353	\$343	\$317	\$282	\$277	\$271	\$246	\$203	\$190	\$156
52	Single	\$562	\$513	\$455	\$433	\$420	\$388	\$345	\$340	\$332	\$301	\$249	\$232	\$190
53	Single	\$589	\$538	\$477	\$454	\$441	\$407	\$362	\$357	\$349	\$316	\$261	\$243	\$200
54	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
55	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
56	Single	\$611	\$558	\$495	\$471	\$457	\$423	\$376	\$371	\$362	\$327	\$271	\$252	\$207
57	Single	\$713	\$650	\$577	\$549	\$533	\$493	\$438	\$432	\$422	\$382	\$316	\$294	\$242
58	Single	\$744	\$679	\$602	\$573	\$557	\$515	\$458	\$451	\$441	\$399	\$330	\$308	\$252
59	Single	\$777	\$709	\$629	\$599	\$582	\$537	\$478	\$471	\$460	\$416	\$345	\$321	\$263
60	Single	\$811	\$740	\$657	\$625	\$607	\$561	\$499	\$492	\$480	\$435	\$360	\$335	\$275
61	Single	\$818	\$747	\$662	\$631	\$613	\$566	\$503	\$496	\$485	\$438	\$363	\$338	\$277
62	Single	\$884	\$807	\$716	\$682	\$662	\$612	\$544	\$536	\$524	\$474	\$393	\$366	\$300
63	Single	\$916	\$836	\$741	\$706	\$686	\$633	\$563	\$555	\$542	\$491	\$407	\$379	\$311
64	Single	\$949	\$866	\$768	\$731	\$710	\$656	\$583	\$575	\$562	\$508	\$421	\$392	\$322
65	Single	\$982	\$896	\$795	\$757	\$735	\$679	\$604	\$595	\$582	\$526	\$436	\$406	\$333
66	Single	\$995	\$907	\$805	\$766	\$745	\$688	\$612	\$603	\$588	\$533	\$442	\$411	\$337
67	Single	\$1,053	\$961	\$852	\$812	\$788	\$728	\$648	\$638	\$624	\$564	\$468	\$435	\$357
68	Single	\$1,091	\$996	\$883	\$841	\$816	\$754	\$671	\$661	\$646	\$584	\$484	\$451	\$370
69	Single	\$1,130	\$1,031	\$914	\$870	\$846	\$781	\$695	\$685	\$669	\$605	\$501	\$467	\$383
70+	Single	\$1,170	\$1,068	\$947	\$901	\$876	\$809	\$720	\$709	\$693	\$627	\$519	\$484	\$397

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7a - HCR Pool Plan Rates**  
**Non-Grandfathered "HCR Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
19	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
20	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
21	Two-Party	\$384	\$350	\$286	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
22	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
23	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
24	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
25	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
26	Two-Party	\$430	\$390	\$320	\$266	\$260	\$240	\$212	\$210	\$204	\$184	\$152	\$142	\$116
27	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
28	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
29	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
30	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
31	Two-Party	\$466	\$426	\$346	\$294	\$286	\$264	\$234	\$232	\$226	\$204	\$170	\$156	\$130
32	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
33	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
34	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
35	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
36	Two-Party	\$510	\$470	\$382	\$356	\$346	\$320	\$284	\$280	\$274	\$246	\$204	\$192	\$156
37	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
38	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
39	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
40	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
41	Two-Party	\$554	\$510	\$456	\$434	\$422	\$390	\$346	\$342	\$334	\$302	\$250	\$234	\$192
42	Two-Party	\$708	\$646	\$572	\$546	\$530	\$490	\$436	\$428	\$418	\$380	\$314	\$292	\$240
43	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
44	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
45	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
46	Two-Party	\$710	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
47	Two-Party	\$872	\$796	\$706	\$672	\$652	\$604	\$536	\$528	\$516	\$468	\$388	\$360	\$296
48	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$310
49	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
50	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
51	Two-Party	\$916	\$836	\$742	\$706	\$686	\$634	\$564	\$554	\$542	\$492	\$406	\$380	\$312
52	Two-Party	\$1,124	\$1,026	\$910	\$866	\$840	\$776	\$690	\$680	\$664	\$602	\$498	\$464	\$380
53	Two-Party	\$1,178	\$1,076	\$954	\$908	\$882	\$814	\$724	\$714	\$698	\$632	\$522	\$486	\$400
54	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
55	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
56	Two-Party	\$1,222	\$1,116	\$990	\$942	\$914	\$846	\$752	\$742	\$724	\$654	\$542	\$504	\$414
57	Two-Party	\$1,426	\$1,300	\$1,154	\$1,098	\$1,066	\$986	\$876	\$864	\$844	\$764	\$632	\$588	\$484
58	Two-Party	\$1,488	\$1,358	\$1,204	\$1,146	\$1,114	\$1,030	\$916	\$902	\$882	\$798	\$660	\$616	\$504
59	Two-Party	\$1,554	\$1,418	\$1,258	\$1,198	\$1,164	\$1,074	\$956	\$942	\$920	\$832	\$690	\$642	\$526
60	Two-Party	\$1,622	\$1,480	\$1,314	\$1,250	\$1,214	\$1,122	\$998	\$984	\$960	\$870	\$720	\$670	\$550
61	Two-Party	\$1,636	\$1,494	\$1,324	\$1,262	\$1,226	\$1,132	\$1,006	\$992	\$970	\$876	\$726	\$676	\$554
62	Two-Party	\$1,768	\$1,614	\$1,432	\$1,364	\$1,324	\$1,224	\$1,088	\$1,072	\$1,048	\$948	\$786	\$732	\$600
63	Two-Party	\$1,832	\$1,672	\$1,482	\$1,412	\$1,372	\$1,266	\$1,126	\$1,110	\$1,084	\$982	\$814	\$758	\$622
64	Two-Party	\$1,898	\$1,732	\$1,536	\$1,462	\$1,420	\$1,312	\$1,166	\$1,150	\$1,124	\$1,016	\$842	\$784	\$644
65	Two-Party	\$1,964	\$1,792	\$1,590	\$1,514	\$1,470	\$1,358	\$1,208	\$1,190	\$1,164	\$1,052	\$872	\$812	\$666
66	Two-Party	\$1,990	\$1,814	\$1,610	\$1,532	\$1,490	\$1,376	\$1,224	\$1,206	\$1,176	\$1,066	\$884	\$822	\$674
67	Two-Party	\$2,106	\$1,922	\$1,704	\$1,624	\$1,576	\$1,456	\$1,296	\$1,276	\$1,248	\$1,128	\$936	\$870	\$714
68	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,632	\$1,508	\$1,342	\$1,322	\$1,292	\$1,168	\$968	\$902	\$740
69	Two-Party	\$2,260	\$2,062	\$1,828	\$1,740	\$1,692	\$1,562	\$1,390	\$1,370	\$1,338	\$1,210	\$1,002	\$934	\$766
70+	Two-Party	\$2,340	\$2,136	\$1,894	\$1,802	\$1,752	\$1,618	\$1,440	\$1,418	\$1,386	\$1,254	\$1,038	\$968	\$794

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7a - HCR Pool Plan Rates**  
**Non-Grandfathered "HCR Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan	Ded / 20% Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
19	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
20	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
21	Adult + Child(ren)	\$364	\$332	\$271	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
22	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
23	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
24	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
25	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
26	Adult + Child(ren)	\$408	\$370	\$304	\$252	\$247	\$228	\$201	\$199	\$193	\$174	\$144	\$134	\$110
27	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
28	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
29	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
30	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
31	Adult + Child(ren)	\$442	\$404	\$328	\$279	\$271	\$250	\$222	\$220	\$214	\$193	\$161	\$148	\$123
32	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
33	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
34	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
35	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
36	Adult + Child(ren)	\$484	\$446	\$362	\$338	\$328	\$304	\$269	\$266	\$260	\$233	\$193	\$182	\$148
37	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
38	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
39	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
40	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
41	Adult + Child(ren)	\$526	\$484	\$433	\$412	\$400	\$370	\$328	\$324	\$317	\$286	\$237	\$222	\$182
42	Adult + Child(ren)	\$672	\$613	\$543	\$518	\$503	\$465	\$414	\$406	\$397	\$361	\$298	\$277	\$228
43	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$228
44	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$228
45	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$228
46	Adult + Child(ren)	\$674	\$613	\$545	\$518	\$503	\$465	\$414	\$408	\$399	\$361	\$298	\$277	\$228
47	Adult + Child(ren)	\$828	\$756	\$670	\$638	\$619	\$573	\$509	\$501	\$490	\$444	\$368	\$342	\$281
48	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$294
49	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$296
50	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$296
51	Adult + Child(ren)	\$870	\$794	\$704	\$670	\$651	\$602	\$535	\$526	\$514	\$467	\$385	\$361	\$296
52	Adult + Child(ren)	\$1,067	\$974	\$864	\$822	\$798	\$737	\$655	\$646	\$630	\$571	\$473	\$440	\$361
53	Adult + Child(ren)	\$1,119	\$1,022	\$906	\$862	\$837	\$773	\$687	\$678	\$663	\$600	\$495	\$461	\$380
54	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
55	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
56	Adult + Child(ren)	\$1,160	\$1,060	\$940	\$894	\$868	\$803	\$714	\$704	\$687	\$621	\$514	\$478	\$393
57	Adult + Child(ren)	\$1,354	\$1,235	\$1,096	\$1,043	\$1,012	\$936	\$832	\$820	\$801	\$725	\$600	\$558	\$459
58	Adult + Child(ren)	\$1,413	\$1,290	\$1,143	\$1,088	\$1,058	\$978	\$870	\$856	\$837	\$758	\$627	\$585	\$478
59	Adult + Child(ren)	\$1,476	\$1,347	\$1,195	\$1,138	\$1,105	\$1,020	\$908	\$894	\$874	\$790	\$655	\$609	\$499
60	Adult + Child(ren)	\$1,540	\$1,406	\$1,248	\$1,187	\$1,153	\$1,065	\$948	\$934	\$912	\$826	\$684	\$636	\$522
61	Adult + Child(ren)	\$1,554	\$1,419	\$1,257	\$1,198	\$1,164	\$1,075	\$955	\$942	\$921	\$832	\$689	\$642	\$526
62	Adult + Child(ren)	\$1,679	\$1,533	\$1,360	\$1,295	\$1,257	\$1,162	\$1,033	\$1,018	\$995	\$900	\$746	\$695	\$570
63	Adult + Child(ren)	\$1,740	\$1,588	\$1,407	\$1,341	\$1,303	\$1,202	\$1,069	\$1,054	\$1,029	\$932	\$773	\$720	\$590
64	Adult + Child(ren)	\$1,803	\$1,645	\$1,459	\$1,388	\$1,349	\$1,246	\$1,107	\$1,092	\$1,067	\$965	\$799	\$744	\$611
65	Adult + Child(ren)	\$1,865	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,147	\$1,130	\$1,105	\$999	\$828	\$771	\$632
66	Adult + Child(ren)	\$1,890	\$1,723	\$1,529	\$1,455	\$1,415	\$1,307	\$1,162	\$1,145	\$1,117	\$1,012	\$839	\$780	\$640
67	Adult + Child(ren)	\$2,000	\$1,825	\$1,618	\$1,542	\$1,497	\$1,383	\$1,231	\$1,212	\$1,185	\$1,071	\$889	\$826	\$678
68	Adult + Child(ren)	\$2,072	\$1,892	\$1,677	\$1,597	\$1,550	\$1,432	\$1,274	\$1,255	\$1,227	\$1,109	\$919	\$856	\$703
69	Adult + Child(ren)	\$2,147	\$1,958	\$1,736	\$1,653	\$1,607	\$1,483	\$1,320	\$1,301	\$1,271	\$1,149	\$951	\$887	\$727
70+	Adult + Child(ren)	\$2,223	\$2,029	\$1,799	\$1,711	\$1,664	\$1,537	\$1,368	\$1,347	\$1,316	\$1,191	\$986	\$919	\$754

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7a - HCR Pool Plan Rates  
Non-Grandfathered "HCR Pool" Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
19	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
20	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
21	Family	\$556	\$507	\$414	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
22	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
23	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
24	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
25	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
26	Family	\$623	\$565	\$464	\$385	\$377	\$348	\$307	\$304	\$295	\$266	\$220	\$205	\$168
27	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
28	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
29	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
30	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
31	Family	\$675	\$617	\$501	\$426	\$414	\$382	\$339	\$336	\$327	\$295	\$246	\$226	\$188
32	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
33	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
34	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
35	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
36	Family	\$739	\$681	\$553	\$516	\$501	\$464	\$411	\$406	\$397	\$356	\$295	\$278	\$226
37	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
38	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
39	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
40	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
41	Family	\$803	\$739	\$661	\$629	\$611	\$565	\$501	\$495	\$484	\$437	\$362	\$339	\$278
42	Family	\$1,026	\$936	\$829	\$791	\$768	\$710	\$632	\$620	\$606	\$551	\$455	\$423	\$348
43	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
44	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
45	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
46	Family	\$1,029	\$936	\$832	\$791	\$768	\$710	\$632	\$623	\$609	\$551	\$455	\$423	\$348
47	Family	\$1,264	\$1,154	\$1,023	\$974	\$945	\$875	\$777	\$765	\$748	\$678	\$562	\$522	\$429
48	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$449
49	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
50	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
51	Family	\$1,328	\$1,212	\$1,075	\$1,023	\$994	\$919	\$817	\$803	\$785	\$713	\$588	\$551	\$452
52	Family	\$1,629	\$1,487	\$1,319	\$1,255	\$1,218	\$1,125	\$1,000	\$986	\$962	\$872	\$722	\$672	\$551
53	Family	\$1,708	\$1,560	\$1,383	\$1,316	\$1,278	\$1,180	\$1,049	\$1,035	\$1,012	\$916	\$756	\$704	\$580
54	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
55	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
56	Family	\$1,771	\$1,618	\$1,435	\$1,365	\$1,325	\$1,226	\$1,090	\$1,075	\$1,049	\$948	\$785	\$730	\$600
57	Family	\$2,067	\$1,885	\$1,673	\$1,592	\$1,545	\$1,429	\$1,270	\$1,252	\$1,223	\$1,107	\$916	\$852	\$701
58	Family	\$2,157	\$1,969	\$1,745	\$1,661	\$1,615	\$1,493	\$1,328	\$1,307	\$1,278	\$1,157	\$957	\$893	\$730
59	Family	\$2,253	\$2,056	\$1,824	\$1,737	\$1,687	\$1,557	\$1,386	\$1,365	\$1,334	\$1,206	\$1,000	\$930	\$762
60	Family	\$2,351	\$2,146	\$1,905	\$1,812	\$1,760	\$1,626	\$1,447	\$1,426	\$1,392	\$1,261	\$1,044	\$971	\$797
61	Family	\$2,372	\$2,166	\$1,919	\$1,829	\$1,777	\$1,641	\$1,458	\$1,438	\$1,406	\$1,270	\$1,052	\$980	\$803
62	Family	\$2,563	\$2,340	\$2,076	\$1,977	\$1,919	\$1,774	\$1,577	\$1,554	\$1,519	\$1,374	\$1,139	\$1,061	\$870
63	Family	\$2,656	\$2,424	\$2,148	\$2,047	\$1,989	\$1,835	\$1,632	\$1,609	\$1,571	\$1,423	\$1,180	\$1,099	\$901
64	Family	\$2,752	\$2,511	\$2,227	\$2,119	\$2,059	\$1,902	\$1,690	\$1,667	\$1,629	\$1,473	\$1,220	\$1,136	\$933
65	Family	\$2,847	\$2,598	\$2,305	\$2,195	\$2,131	\$1,969	\$1,751	\$1,725	\$1,687	\$1,525	\$1,264	\$1,177	\$965
66	Family	\$2,885	\$2,630	\$2,334	\$2,221	\$2,160	\$1,995	\$1,774	\$1,748	\$1,705	\$1,545	\$1,281	\$1,191	\$977
67	Family	\$3,053	\$2,786	\$2,470	\$2,354	\$2,285	\$2,111	\$1,879	\$1,850	\$1,809	\$1,635	\$1,357	\$1,261	\$1,035
68	Family	\$3,163	\$2,888	\$2,560	\$2,438	\$2,366	\$2,186	\$1,945	\$1,916	\$1,873	\$1,693	\$1,403	\$1,307	\$1,073
69	Family	\$3,277	\$2,989	\$2,650	\$2,523	\$2,453	\$2,264	\$2,015	\$1,986	\$1,940	\$1,754	\$1,452	\$1,354	\$1,110
70+	Family	\$3,393	\$3,097	\$2,746	\$2,612	\$2,540	\$2,346	\$2,088	\$2,056	\$2,009	\$1,818	\$1,505	\$1,403	\$1,151

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - HCR Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Non-Grandfathered "HCR Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
19	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
20	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
21	Single	\$259	\$236	\$193	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
22	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
23	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
24	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
25	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
26	Single	\$290	\$263	\$216	\$179	\$175	\$162	\$143	\$141	\$137	\$124	\$102	\$95	\$78
27	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
28	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
29	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
30	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
31	Single	\$314	\$287	\$233	\$198	\$193	\$178	\$157	\$156	\$152	\$137	\$114	\$105	\$87
32	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
33	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
34	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
35	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
36	Single	\$344	\$317	\$257	\$240	\$233	\$216	\$191	\$189	\$184	\$166	\$137	\$129	\$105
37	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
38	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
39	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
40	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
41	Single	\$373	\$344	\$307	\$292	\$284	\$263	\$233	\$230	\$225	\$203	\$168	\$157	\$129
42	Single	\$477	\$436	\$386	\$368	\$357	\$330	\$294	\$288	\$282	\$256	\$211	\$197	\$162
43	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
44	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
45	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
46	Single	\$479	\$436	\$387	\$368	\$357	\$330	\$294	\$290	\$283	\$256	\$211	\$197	\$162
47	Single	\$588	\$537	\$476	\$453	\$440	\$407	\$361	\$356	\$348	\$315	\$261	\$243	\$199
48	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$209
49	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
50	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
51	Single	\$618	\$564	\$500	\$476	\$463	\$427	\$380	\$373	\$365	\$332	\$274	\$256	\$210
52	Single	\$758	\$692	\$614	\$584	\$567	\$523	\$465	\$459	\$448	\$406	\$336	\$313	\$256
53	Single	\$795	\$726	\$643	\$612	\$595	\$549	\$488	\$481	\$471	\$426	\$352	\$328	\$270
54	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
55	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
56	Single	\$824	\$753	\$668	\$635	\$616	\$571	\$507	\$500	\$488	\$441	\$365	\$340	\$279
57	Single	\$962	\$877	\$778	\$741	\$719	\$665	\$591	\$583	\$569	\$515	\$426	\$396	\$326
58	Single	\$1,004	\$916	\$812	\$773	\$751	\$695	\$618	\$608	\$595	\$538	\$445	\$415	\$340
59	Single	\$1,048	\$957	\$849	\$808	\$785	\$724	\$645	\$635	\$621	\$561	\$465	\$433	\$355
60	Single	\$1,094	\$999	\$886	\$843	\$819	\$757	\$673	\$664	\$648	\$587	\$486	\$452	\$371
61	Single	\$1,104	\$1,008	\$893	\$851	\$827	\$764	\$679	\$669	\$654	\$591	\$490	\$456	\$373
62	Single	\$1,193	\$1,089	\$966	\$920	\$893	\$826	\$734	\$723	\$707	\$639	\$530	\$494	\$405
63	Single	\$1,236	\$1,128	\$1,000	\$953	\$926	\$854	\$760	\$749	\$731	\$662	\$549	\$511	\$419
64	Single	\$1,281	\$1,169	\$1,036	\$986	\$958	\$885	\$787	\$776	\$758	\$685	\$568	\$529	\$434
65	Single	\$1,325	\$1,209	\$1,073	\$1,021	\$992	\$916	\$815	\$803	\$785	\$710	\$588	\$548	\$449
66	Single	\$1,343	\$1,224	\$1,086	\$1,034	\$1,005	\$928	\$826	\$814	\$793	\$719	\$596	\$554	\$454
67	Single	\$1,421	\$1,297	\$1,150	\$1,096	\$1,063	\$982	\$874	\$861	\$842	\$761	\$631	\$587	\$481
68	Single	\$1,472	\$1,344	\$1,192	\$1,135	\$1,101	\$1,017	\$905	\$892	\$872	\$788	\$653	\$608	\$499
69	Single	\$1,525	\$1,391	\$1,233	\$1,174	\$1,142	\$1,054	\$938	\$924	\$903	\$816	\$676	\$630	\$517
70+	Single	\$1,579	\$1,441	\$1,278	\$1,216	\$1,182	\$1,092	\$972	\$957	\$935	\$846	\$700	\$653	\$535

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - HCR Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Non-Grandfathered "HCR Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
19	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
20	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
21	Two-Party	\$518	\$472	\$386	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
22	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
23	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
24	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
25	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
26	Two-Party	\$580	\$526	\$432	\$359	\$351	\$324	\$286	\$283	\$275	\$248	\$205	\$191	\$156
27	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
28	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
29	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
30	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
31	Two-Party	\$629	\$575	\$467	\$396	\$386	\$356	\$315	\$313	\$305	\$275	\$229	\$210	\$175
32	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
33	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
34	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
35	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
36	Two-Party	\$688	\$634	\$515	\$480	\$467	\$432	\$383	\$378	\$369	\$332	\$275	\$259	\$210
37	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
38	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
39	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
40	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
41	Two-Party	\$747	\$688	\$615	\$585	\$569	\$526	\$467	\$461	\$450	\$407	\$337	\$315	\$259
42	Two-Party	\$955	\$872	\$774	\$737	\$715	\$661	\$588	\$577	\$564	\$513	\$423	\$394	\$324
43	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
44	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
45	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
46	Two-Party	\$958	\$872	\$774	\$737	\$715	\$661	\$588	\$580	\$567	\$513	\$423	\$394	\$324
47	Two-Party	\$1,177	\$1,074	\$953	\$907	\$880	\$815	\$723	\$712	\$696	\$631	\$523	\$486	\$399
48	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$418
49	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
50	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
51	Two-Party	\$1,236	\$1,128	\$1,001	\$953	\$926	\$855	\$761	\$747	\$731	\$664	\$548	\$513	\$421
52	Two-Party	\$1,517	\$1,385	\$1,228	\$1,169	\$1,134	\$1,047	\$931	\$918	\$896	\$812	\$672	\$626	\$513
53	Two-Party	\$1,590	\$1,452	\$1,287	\$1,225	\$1,190	\$1,098	\$977	\$963	\$942	\$853	\$704	\$656	\$540
54	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
55	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
56	Two-Party	\$1,649	\$1,506	\$1,336	\$1,271	\$1,233	\$1,142	\$1,015	\$1,001	\$977	\$882	\$731	\$680	\$558
57	Two-Party	\$1,925	\$1,755	\$1,557	\$1,482	\$1,439	\$1,331	\$1,182	\$1,166	\$1,139	\$1,031	\$853	\$793	\$653
58	Two-Party	\$2,008	\$1,833	\$1,625	\$1,547	\$1,503	\$1,390	\$1,236	\$1,217	\$1,190	\$1,077	\$891	\$831	\$680
59	Two-Party	\$2,097	\$1,914	\$1,698	\$1,617	\$1,571	\$1,449	\$1,290	\$1,271	\$1,242	\$1,123	\$931	\$866	\$710
60	Two-Party	\$2,189	\$1,998	\$1,773	\$1,687	\$1,638	\$1,514	\$1,347	\$1,328	\$1,296	\$1,174	\$972	\$904	\$742
61	Two-Party	\$2,208	\$2,016	\$1,787	\$1,703	\$1,655	\$1,528	\$1,358	\$1,339	\$1,309	\$1,182	\$980	\$912	\$747
62	Two-Party	\$2,386	\$2,178	\$1,933	\$1,841	\$1,787	\$1,652	\$1,468	\$1,447	\$1,414	\$1,279	\$1,061	\$988	\$810
63	Two-Party	\$2,473	\$2,257	\$2,000	\$1,906	\$1,852	\$1,709	\$1,520	\$1,498	\$1,463	\$1,325	\$1,098	\$1,023	\$839
64	Two-Party	\$2,562	\$2,338	\$2,073	\$1,973	\$1,917	\$1,771	\$1,574	\$1,552	\$1,517	\$1,371	\$1,136	\$1,058	\$869
65	Two-Party	\$2,651	\$2,419	\$2,146	\$2,043	\$1,984	\$1,833	\$1,630	\$1,606	\$1,571	\$1,420	\$1,177	\$1,096	\$899
66	Two-Party	\$2,686	\$2,448	\$2,173	\$2,068	\$2,011	\$1,857	\$1,652	\$1,628	\$1,587	\$1,439	\$1,193	\$1,109	\$909
67	Two-Party	\$2,843	\$2,594	\$2,300	\$2,192	\$2,127	\$1,965	\$1,749	\$1,722	\$1,684	\$1,522	\$1,263	\$1,174	\$963
68	Two-Party	\$2,945	\$2,689	\$2,384	\$2,270	\$2,203	\$2,035	\$1,811	\$1,784	\$1,744	\$1,576	\$1,306	\$1,217	\$999
69	Two-Party	\$3,051	\$2,783	\$2,467	\$2,349	\$2,284	\$2,108	\$1,876	\$1,849	\$1,806	\$1,633	\$1,352	\$1,260	\$1,034
70+	Two-Party	\$3,159	\$2,883	\$2,556	\$2,432	\$2,365	\$2,184	\$1,944	\$1,914	\$1,871	\$1,692	\$1,401	\$1,306	\$1,071

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - HCR Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Non-Grandfathered "HCR Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
19	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
20	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
21	Adult + Child(ren)	\$491	\$448	\$365	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
22	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
23	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
24	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
25	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
26	Adult + Child(ren)	\$550	\$499	\$410	\$340	\$333	\$307	\$271	\$268	\$260	\$234	\$194	\$180	\$148
27	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
28	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
29	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
30	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
31	Adult + Child(ren)	\$596	\$545	\$442	\$376	\$365	\$337	\$299	\$297	\$288	\$260	\$217	\$199	\$166
32	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
33	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
34	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
35	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
36	Adult + Child(ren)	\$653	\$602	\$488	\$456	\$442	\$410	\$363	\$359	\$351	\$314	\$260	\$245	\$199
37	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
38	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
39	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
40	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
41	Adult + Child(ren)	\$710	\$653	\$584	\$556	\$540	\$499	\$442	\$437	\$427	\$386	\$319	\$299	\$245
42	Adult + Child(ren)	\$907	\$827	\$733	\$699	\$679	\$627	\$558	\$548	\$535	\$487	\$402	\$373	\$307
43	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$307
44	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$307
45	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$307
46	Adult + Child(ren)	\$909	\$827	\$735	\$699	\$679	\$627	\$558	\$550	\$538	\$487	\$402	\$373	\$307
47	Adult + Child(ren)	\$1,117	\$1,020	\$904	\$861	\$835	\$773	\$687	\$676	\$661	\$599	\$496	\$461	\$379
48	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
49	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
50	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
51	Adult + Child(ren)	\$1,174	\$1,071	\$950	\$904	\$878	\$812	\$722	\$710	\$693	\$630	\$519	\$487	\$396
52	Adult + Child(ren)	\$1,440	\$1,314	\$1,166	\$1,109	\$1,077	\$994	\$884	\$872	\$850	\$770	\$638	\$594	\$487
53	Adult + Child(ren)	\$1,510	\$1,379	\$1,223	\$1,163	\$1,129	\$1,043	\$927	\$915	\$895	\$810	\$668	\$622	\$513
54	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
55	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
56	Adult + Child(ren)	\$1,566	\$1,431	\$1,269	\$1,206	\$1,171	\$1,084	\$963	\$950	\$927	\$838	\$693	\$645	\$530
57	Adult + Child(ren)	\$1,827	\$1,667	\$1,479	\$1,408	\$1,366	\$1,263	\$1,123	\$1,107	\$1,081	\$978	\$810	\$753	\$619
58	Adult + Child(ren)	\$1,907	\$1,741	\$1,543	\$1,468	\$1,428	\$1,320	\$1,174	\$1,155	\$1,129	\$1,023	\$846	\$789	\$645
59	Adult + Child(ren)	\$1,992	\$1,818	\$1,613	\$1,536	\$1,491	\$1,377	\$1,225	\$1,206	\$1,179	\$1,066	\$884	\$822	\$673
60	Adult + Child(ren)	\$2,079	\$1,898	\$1,684	\$1,602	\$1,556	\$1,437	\$1,279	\$1,260	\$1,231	\$1,115	\$923	\$858	\$704
61	Adult + Child(ren)	\$2,097	\$1,915	\$1,696	\$1,617	\$1,571	\$1,451	\$1,289	\$1,271	\$1,243	\$1,123	\$930	\$866	\$710
62	Adult + Child(ren)	\$2,266	\$2,069	\$1,836	\$1,748	\$1,696	\$1,568	\$1,394	\$1,374	\$1,343	\$1,215	\$1,007	\$938	\$769
63	Adult + Child(ren)	\$2,349	\$2,143	\$1,899	\$1,810	\$1,759	\$1,622	\$1,443	\$1,422	\$1,389	\$1,258	\$1,043	\$972	\$796
64	Adult + Child(ren)	\$2,434	\$2,220	\$1,969	\$1,873	\$1,821	\$1,682	\$1,494	\$1,474	\$1,440	\$1,302	\$1,078	\$1,004	\$824
65	Adult + Child(ren)	\$2,517	\$2,297	\$2,038	\$1,941	\$1,884	\$1,741	\$1,548	\$1,525	\$1,491	\$1,348	\$1,117	\$1,040	\$853
66	Adult + Child(ren)	\$2,551	\$2,326	\$2,064	\$1,964	\$1,910	\$1,764	\$1,568	\$1,545	\$1,507	\$1,366	\$1,132	\$1,053	\$864
67	Adult + Child(ren)	\$2,700	\$2,463	\$2,184	\$2,081	\$2,020	\$1,867	\$1,661	\$1,636	\$1,599	\$1,445	\$1,200	\$1,115	\$915
68	Adult + Child(ren)	\$2,797	\$2,554	\$2,263	\$2,155	\$2,092	\$1,933	\$1,719	\$1,694	\$1,656	\$1,497	\$1,240	\$1,155	\$949
69	Adult + Child(ren)	\$2,898	\$2,643	\$2,343	\$2,231	\$2,169	\$2,002	\$1,782	\$1,756	\$1,715	\$1,551	\$1,283	\$1,197	\$981
70+	Adult + Child(ren)	\$3,001	\$2,739	\$2,428	\$2,309	\$2,246	\$2,074	\$1,846	\$1,818	\$1,776	\$1,607	\$1,331	\$1,240	\$1,017

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - HCR Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Non-Grandfathered "HCR Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
19	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
20	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
21	Family	\$750	\$684	\$558	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
22	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
23	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
24	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
25	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
26	Family	\$841	\$762	\$626	\$519	\$508	\$469	\$414	\$410	\$398	\$359	\$297	\$276	\$226
27	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
28	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
29	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
30	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
31	Family	\$911	\$832	\$676	\$575	\$558	\$515	\$457	\$453	\$441	\$398	\$332	\$305	\$253
32	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
33	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
34	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
35	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
36	Family	\$997	\$919	\$746	\$696	\$676	\$626	\$554	\$548	\$535	\$480	\$398	\$375	\$305
37	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
38	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
39	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
40	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
41	Family	\$1,084	\$997	\$892	\$849	\$824	\$762	\$676	\$668	\$653	\$589	\$488	\$457	\$375
42	Family	\$1,385	\$1,263	\$1,119	\$1,067	\$1,036	\$958	\$853	\$837	\$818	\$743	\$614	\$571	\$469
43	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
44	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
45	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
46	Family	\$1,389	\$1,263	\$1,123	\$1,067	\$1,036	\$958	\$853	\$841	\$822	\$743	\$614	\$571	\$469
47	Family	\$1,706	\$1,557	\$1,381	\$1,314	\$1,275	\$1,181	\$1,048	\$1,032	\$1,009	\$915	\$758	\$704	\$579
48	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$606
49	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
50	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
51	Family	\$1,792	\$1,636	\$1,451	\$1,381	\$1,341	\$1,240	\$1,102	\$1,084	\$1,059	\$962	\$793	\$743	\$610
52	Family	\$2,199	\$2,007	\$1,780	\$1,694	\$1,644	\$1,518	\$1,350	\$1,331	\$1,298	\$1,177	\$974	\$907	\$743
53	Family	\$2,305	\$2,106	\$1,867	\$1,776	\$1,725	\$1,593	\$1,416	\$1,397	\$1,366	\$1,236	\$1,020	\$950	\$783
54	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
55	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
56	Family	\$2,390	\$2,184	\$1,937	\$1,842	\$1,788	\$1,655	\$1,471	\$1,451	\$1,416	\$1,279	\$1,059	\$985	\$810
57	Family	\$2,790	\$2,544	\$2,258	\$2,149	\$2,085	\$1,929	\$1,714	\$1,690	\$1,651	\$1,494	\$1,236	\$1,150	\$946
58	Family	\$2,911	\$2,658	\$2,355	\$2,242	\$2,180	\$2,015	\$1,792	\$1,764	\$1,725	\$1,561	\$1,291	\$1,205	\$985
59	Family	\$3,041	\$2,775	\$2,462	\$2,344	\$2,277	\$2,101	\$1,871	\$1,842	\$1,800	\$1,628	\$1,350	\$1,255	\$1,028
60	Family	\$3,173	\$2,897	\$2,571	\$2,446	\$2,376	\$2,195	\$1,953	\$1,925	\$1,879	\$1,702	\$1,409	\$1,310	\$1,075
61	Family	\$3,202	\$2,924	\$2,590	\$2,469	\$2,398	\$2,215	\$1,968	\$1,941	\$1,898	\$1,714	\$1,420	\$1,323	\$1,084
62	Family	\$3,460	\$3,159	\$2,802	\$2,668	\$2,590	\$2,394	\$2,128	\$2,097	\$2,050	\$1,854	\$1,537	\$1,432	\$1,174
63	Family	\$3,585	\$3,272	\$2,899	\$2,763	\$2,685	\$2,477	\$2,203	\$2,172	\$2,120	\$1,921	\$1,593	\$1,483	\$1,216
64	Family	\$3,715	\$3,389	\$3,006	\$2,860	\$2,779	\$2,567	\$2,281	\$2,250	\$2,199	\$1,988	\$1,647	\$1,533	\$1,259
65	Family	\$3,843	\$3,507	\$3,111	\$2,963	\$2,876	\$2,658	\$2,363	\$2,328	\$2,277	\$2,058	\$1,706	\$1,588	\$1,302
66	Family	\$3,894	\$3,550	\$3,150	\$2,998	\$2,916	\$2,693	\$2,394	\$2,359	\$2,301	\$2,085	\$1,729	\$1,607	\$1,318
67	Family	\$4,121	\$3,761	\$3,334	\$3,177	\$3,084	\$2,849	\$2,536	\$2,497	\$2,442	\$2,207	\$1,831	\$1,702	\$1,397
68	Family	\$4,270	\$3,898	\$3,456	\$3,291	\$3,194	\$2,951	\$2,625	\$2,586	\$2,528	\$2,285	\$1,894	\$1,764	\$1,448
69	Family	\$4,423	\$4,035	\$3,577	\$3,406	\$3,311	\$3,056	\$2,720	\$2,681	\$2,619	\$2,367	\$1,960	\$1,827	\$1,498
70+	Family	\$4,580	\$4,180	\$3,707	\$3,526	\$3,429	\$3,167	\$2,818	\$2,775	\$2,712	\$2,454	\$2,031	\$1,894	\$1,553

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 8**

<b>Premium Tax Factor</b>	2%
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**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 9 - Base Rate, Reform/Unisex Plan, and Premium Tax Factors**

<b>2011 Reform and Unisex Pool Base Rate</b>	<b>\$332.54</b>
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<b>Reform Plan Factors</b>	
<b>Plan</b>	<b>Factor</b>
KP 0/25/Rx	0.9663
KP 0/35/Rx	0.8540
KP 750/30/Rx	0.6928
KP 1000/30/Rx	0.6023
KP 1500/30 ( Rx not Covered)	0.5877
KP 2000/30/Rx	0.5488
KP 1250/20/HSA/Rx	0.5934
KP 2500/30/HSA/Rx	0.4342
KP 4500/20%/Rx	0.4187
KP 8000/0%/Rx	0.3433

<b>Premium Tax Factor</b>	<b>2%</b>
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**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**

**Kaiser Permanente Individual and Family Rate Filing**

**Exhibit 10 - Unisex Pool Age Factors**

<b>Age Band</b>	<b>Factor</b>
19	0.7332
20	0.7624
21	0.7928
22	0.8245
23	0.8573
24	0.8889
25	0.9203
26	0.9517
27	0.9831
28	0.9874
29	0.9916
30	0.9958
31	1.0001
32	1.0043
33	1.0092
34	1.0141
35	1.0190
36	1.0239
37	1.0288
38	1.0370
39	1.0451
40	1.0533
41	1.0614
42	1.0696
43	1.0887
44	1.1078
45	1.1269
46	1.1460
47	1.1651
48	1.1862
49	1.2074
50	1.2285
51	1.2497
52	1.2708
53	1.3056
54	1.3405
55	1.3753
56	1.4102
57	1.4450
58	1.4960
59	1.5469
60	1.5978
61	1.6488
62	1.6997
63	1.7676
64	1.8382
65	1.9117
66	1.9853
67	2.0567
68	2.1281
69	2.1638
70+	2.1993

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 11 - Average Unisex Pool Children/Contract**

**Relative Value of Child                      0.730886**

<b>Age Band</b>	<b>Average Children/Contract</b>
19	1.5168
20	1.5535
21	1.5911
22	1.6296
23	1.6691
24	1.7095
25	1.7508
26	1.7932
27	1.8366
28	1.8795
29	1.9234
30	1.9683
31	2.0142
32	2.0612
33	2.0959
34	2.1313
35	2.1672
36	2.2037
37	2.2408
38	2.2434
39	2.2461
40	2.2488
41	2.3514
42	2.3541
43	2.3233
44	2.2930
45	2.3130
46	2.2835
47	2.2543
48	2.2016
49	2.1501
50	2.0999
51	2.0510
52	2.0034
53	1.9521
54	1.9022
55	1.8537
56	1.8066
57	1.7607
58	1.7305
59	1.7008
60	1.6717
61	1.6431
62	1.6151
63	1.6209
64	1.6267
65	1.6325
66	1.6383
67	1.6441
68	1.6500
69	1.6559
70+	1.6618

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 12a - Unisex Pool Single Subscriber Rate-Up Factors**

<b>Single Applicants Aged 19+</b>	
<b>Health Assessment Debits</b>	<b>Result</b>
0-29	Standard Risk - Offer coverage at standard rates.
30-50	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
51+	High Risk - Decline to offer coverage.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 12b - Unisex Pool Family Rate-Up Factors**

<b>Individual + Child(ren) Applicants</b>		
<b>Health Assessment Debits</b>		<b>Result</b>
<b>Applicant 19+</b>	<b>Dependents &lt;19</b>	
0-29	0-29	Standard Risk - Offer coverage at standard rates.
0-29	30-50	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
0-29	51+	High Risk - Offer coverage at standard rates loaded by a factor of 2.2.
30-50	0-29	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
30-50	30-50	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
30-50	51+	High Risk - Offer coverage at standard rates loaded by a factor of 2.2.
51+	0-29	High Risk - Adult 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.
51+	30-50	High Risk - Adult 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.
51+	51+	High Risk - Adult 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.

<b>Family Applicants</b>		
<b>Health Assessment Debits</b>		<b>Result</b>
<b>Applicants 19+</b>	<b>Dependents &lt;19</b>	
0-29	0-29	Standard Risk - Offer coverage at standard rates.
0-29	30-50	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
0-29	51+	High Risk - Offer coverage at standard rates loaded by a factor of 2.1.
30-50	0-29	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
30-50	30-50	Mid-Risk - Offer coverage at standard rates loaded by a factor of 1.5.
30-50	51+	High Risk - Offer coverage at standard rates loaded by a factor of 2.1.
51+	0-29	High Risk - Adult(s) 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.
51+	30-50	High Risk - Adult(s) 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.
51+	51+	High Risk - Adult(s) 19+ declined. Coverage for child(ren) not issued. Child(ren) can reapply during open enrollment.

Note: Rate-up factor will be based on member with highest debits. Rate-up factors are not cumulative.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 13 - Unisex Pool Rate Formulas**

**Single Rate**

= Base Rate \* Plan Factor \* Age Factor \* Premium Tax  
Example: 25 year old single subscriber in \$0/25/Rx Plan  
=  $332.54 * .9663 * 0.9203 * 1.02$   
= \$301.64

**Two-Party Rate**

= Single Rate \* 2 (based on age of oldest member)  
Example: 25 year old male and 25 year old female in \$0/25/Rx Plan  
=  $301.64 * 2$   
= \$603.28

**Subscriber + Child(ren) Rate**

= Single Rate + (Base Rate \* Plan Factor \* Relative Value of Child \* Average Children/Contract \* Premium Tax)  
Example: 25 year old male with children in \$0/25/Rx Plan  
=  $301.64 + (332.54 * 0.9663 * 0.730886 * 1.7508 * 1.02)$   
= \$721.05

**Family Rate**

= Two-Party Rate + (Base Rate \* Plan Factor \* Relative Value of Child \* Average Children/Contract \* Premium Tax)  
Example: 25 year old male and female with children in \$0/25/Rx Plan  
=  $603.28 + (332.54 * 0.9663 * 0.730886 * 1.7508 * 1.02)$   
= \$1,022.69

**Rate-Up Rates**

= Standard Rate \* Appropriate Rate-Up Factor  
Example: 25 year old male and female with children. One child with 60 debits.  
=  $\text{rounddown}(1,022.69 * 2.1, 2)$   
= \$2,147.64

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14a - Unisex Pool Standard Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Single	\$240.30	\$212.39	\$172.29	\$149.78	\$146.15	\$136.48	\$147.58	\$107.98	\$104.13	\$85.37
20	Single	\$249.88	\$220.85	\$179.16	\$155.75	\$151.98	\$141.92	\$153.46	\$112.28	\$108.28	\$88.77
21	Single	\$259.85	\$229.67	\$186.31	\$161.97	\$158.04	\$147.59	\$159.59	\$116.76	\$112.61	\$92.31
22	Single	\$270.22	\$238.83	\$193.74	\$168.43	\$164.35	\$153.47	\$165.95	\$121.42	\$117.10	\$95.99
23	Single	\$280.98	\$248.34	\$201.46	\$175.14	\$170.89	\$159.59	\$172.56	\$126.26	\$121.76	\$99.82
24	Single	\$291.35	\$257.51	\$208.89	\$181.60	\$177.20	\$165.48	\$178.93	\$130.92	\$126.26	\$103.50
25	Single	\$301.64	\$266.61	\$216.27	\$188.01	\$183.46	\$171.32	\$185.25	\$135.54	\$130.72	\$107.16
26	Single	\$311.93	\$275.70	\$223.65	\$194.43	\$189.72	\$177.17	\$191.57	\$140.17	\$135.18	\$110.81
27	Single	\$322.22	\$284.79	\$231.03	\$200.84	\$195.98	\$183.01	\$197.89	\$144.79	\$139.63	\$114.47
28	Single	\$323.61	\$286.02	\$232.02	\$201.71	\$196.82	\$183.80	\$198.74	\$145.41	\$140.24	\$114.96
29	Single	\$325.00	\$287.25	\$233.02	\$202.57	\$197.67	\$184.59	\$199.60	\$146.04	\$140.84	\$115.46
30	Single	\$326.39	\$288.48	\$234.01	\$203.44	\$198.51	\$185.38	\$200.45	\$146.66	\$141.44	\$115.95
31	Single	\$327.78	\$289.70	\$235.01	\$204.30	\$199.36	\$186.16	\$201.30	\$147.29	\$142.04	\$116.44
32	Single	\$329.16	\$290.93	\$236.01	\$205.17	\$200.20	\$186.95	\$202.15	\$147.91	\$142.64	\$116.94
33	Single	\$330.77	\$292.35	\$237.16	\$206.17	\$201.18	\$187.87	\$203.14	\$148.63	\$143.34	\$117.51
34	Single	\$332.38	\$293.77	\$238.31	\$207.17	\$202.16	\$188.78	\$204.13	\$149.35	\$144.04	\$118.08
35	Single	\$333.99	\$295.19	\$239.46	\$208.18	\$203.13	\$189.69	\$205.12	\$150.08	\$144.73	\$118.65
36	Single	\$335.59	\$296.62	\$240.62	\$209.18	\$204.11	\$190.61	\$206.10	\$150.80	\$145.43	\$119.22
37	Single	\$337.20	\$298.04	\$241.77	\$210.18	\$205.09	\$191.52	\$207.09	\$151.52	\$146.13	\$119.79
38	Single	\$339.87	\$300.40	\$243.68	\$211.85	\$206.71	\$193.04	\$208.73	\$152.72	\$147.29	\$120.74
39	Single	\$342.55	\$302.76	\$245.60	\$213.51	\$208.34	\$194.55	\$210.37	\$153.92	\$148.44	\$121.69
40	Single	\$345.22	\$305.12	\$247.52	\$215.18	\$209.96	\$196.07	\$212.01	\$155.12	\$149.60	\$122.64
41	Single	\$347.89	\$307.48	\$249.43	\$216.84	\$211.59	\$197.59	\$213.65	\$156.32	\$150.76	\$123.59
42	Single	\$350.56	\$309.84	\$251.35	\$218.51	\$213.21	\$199.11	\$215.30	\$157.52	\$151.92	\$124.54
43	Single	\$356.82	\$315.38	\$255.84	\$222.41	\$217.02	\$202.66	\$219.14	\$160.34	\$154.63	\$126.76
44	Single	\$363.08	\$320.91	\$260.33	\$226.31	\$220.83	\$206.22	\$222.99	\$163.15	\$157.34	\$128.99
45	Single	\$369.34	\$326.45	\$264.81	\$230.21	\$224.64	\$209.77	\$226.83	\$165.96	\$160.06	\$131.21
46	Single	\$375.61	\$331.98	\$269.30	\$234.12	\$228.45	\$213.33	\$230.68	\$168.78	\$162.77	\$133.43
47	Single	\$381.87	\$337.51	\$273.79	\$238.02	\$232.25	\$216.89	\$234.52	\$171.59	\$165.48	\$135.66
48	Single	\$388.79	\$343.64	\$278.76	\$242.34	\$236.47	\$220.82	\$238.78	\$174.70	\$168.49	\$138.12
49	Single	\$395.72	\$349.76	\$283.73	\$246.66	\$240.68	\$224.76	\$243.03	\$177.82	\$171.49	\$140.58
50	Single	\$402.65	\$355.88	\$288.70	\$250.98	\$244.90	\$228.69	\$247.29	\$180.93	\$174.49	\$143.04
51	Single	\$409.58	\$362.01	\$293.66	\$255.29	\$249.11	\$232.63	\$251.54	\$184.04	\$177.49	\$145.50
52	Single	\$416.51	\$368.13	\$298.63	\$259.61	\$253.32	\$236.56	\$255.80	\$187.16	\$180.50	\$147.97
53	Single	\$427.93	\$378.23	\$306.82	\$266.73	\$260.27	\$243.05	\$262.81	\$192.29	\$185.45	\$152.02
54	Single	\$439.35	\$388.32	\$315.01	\$273.85	\$267.22	\$249.54	\$269.83	\$197.42	\$190.40	\$156.08
55	Single	\$450.77	\$398.42	\$323.20	\$280.97	\$274.16	\$256.02	\$276.84	\$202.56	\$195.34	\$160.14
56	Single	\$462.19	\$408.51	\$331.39	\$288.09	\$281.11	\$262.51	\$283.85	\$207.69	\$200.29	\$164.20
57	Single	\$473.62	\$418.61	\$339.58	\$295.21	\$288.06	\$269.00	\$290.87	\$212.82	\$205.24	\$168.25
58	Single	\$490.31	\$433.36	\$351.55	\$305.61	\$298.21	\$278.48	\$301.12	\$220.32	\$212.48	\$174.19
59	Single	\$507.01	\$448.12	\$363.52	\$316.02	\$308.37	\$287.96	\$311.38	\$227.82	\$219.71	\$180.12
60	Single	\$523.70	\$462.87	\$375.49	\$326.43	\$318.52	\$297.44	\$321.63	\$235.33	\$226.95	\$186.05
61	Single	\$540.40	\$477.63	\$387.46	\$336.83	\$328.67	\$306.93	\$331.88	\$242.83	\$234.18	\$191.98
62	Single	\$557.09	\$492.39	\$399.43	\$347.24	\$338.83	\$316.41	\$342.14	\$250.33	\$241.42	\$197.91
63	Single	\$579.34	\$512.05	\$415.38	\$361.11	\$352.36	\$329.05	\$355.80	\$260.33	\$251.06	\$205.81
64	Single	\$602.48	\$532.50	\$431.97	\$375.53	\$366.43	\$342.19	\$370.01	\$270.72	\$261.09	\$214.03
65	Single	\$626.56	\$553.78	\$449.23	\$390.54	\$381.08	\$355.86	\$384.80	\$281.54	\$271.52	\$222.59
66	Single	\$650.70	\$575.12	\$466.54	\$405.59	\$395.76	\$369.58	\$399.62	\$292.39	\$281.98	\$231.17
67	Single	\$674.10	\$595.81	\$483.32	\$420.17	\$410.00	\$382.87	\$414.00	\$302.91	\$292.13	\$239.48
68	Single	\$697.50	\$616.49	\$500.10	\$434.76	\$424.23	\$396.16	\$428.37	\$313.42	\$302.27	\$247.79
69	Single	\$709.21	\$626.83	\$508.49	\$442.05	\$431.35	\$402.81	\$435.56	\$318.68	\$307.34	\$251.95
70+	Single	\$720.82	\$637.10	\$516.82	\$449.30	\$438.41	\$409.41	\$442.69	\$323.90	\$312.37	\$256.08

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14a - Unisex Pool Standard Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Two-Party	\$480.60	\$424.78	\$344.58	\$299.56	\$292.30	\$272.96	\$295.16	\$215.96	\$208.26	\$170.74
20	Two-Party	\$499.76	\$441.70	\$358.32	\$311.50	\$303.96	\$283.84	\$306.92	\$224.56	\$216.56	\$177.54
21	Two-Party	\$519.70	\$459.34	\$372.62	\$323.94	\$316.08	\$295.18	\$319.18	\$233.52	\$225.22	\$184.62
22	Two-Party	\$540.44	\$477.66	\$387.48	\$336.86	\$328.70	\$306.94	\$331.90	\$242.84	\$234.20	\$191.98
23	Two-Party	\$561.96	\$496.68	\$402.92	\$350.28	\$341.78	\$319.18	\$345.12	\$252.52	\$243.52	\$199.64
24	Two-Party	\$582.70	\$515.02	\$417.78	\$363.20	\$354.40	\$330.96	\$357.86	\$261.84	\$252.52	\$207.00
25	Two-Party	\$603.28	\$533.22	\$432.54	\$376.02	\$366.92	\$342.64	\$370.50	\$271.08	\$261.44	\$214.32
26	Two-Party	\$623.86	\$551.40	\$447.30	\$388.86	\$379.44	\$354.34	\$383.14	\$280.34	\$270.36	\$221.62
27	Two-Party	\$644.44	\$569.58	\$462.06	\$401.68	\$391.96	\$366.02	\$395.78	\$289.58	\$279.26	\$228.94
28	Two-Party	\$647.22	\$572.04	\$464.04	\$403.42	\$393.64	\$367.60	\$397.48	\$290.82	\$280.48	\$229.92
29	Two-Party	\$650.00	\$574.50	\$466.04	\$405.14	\$395.34	\$369.18	\$399.20	\$292.08	\$281.68	\$230.92
30	Two-Party	\$652.78	\$576.96	\$468.02	\$406.88	\$397.02	\$370.76	\$400.90	\$293.32	\$282.88	\$231.90
31	Two-Party	\$655.56	\$579.40	\$470.02	\$408.60	\$398.72	\$372.32	\$402.60	\$294.58	\$284.08	\$232.88
32	Two-Party	\$658.32	\$581.86	\$472.02	\$410.34	\$400.40	\$373.90	\$404.30	\$295.82	\$285.28	\$233.88
33	Two-Party	\$661.54	\$584.70	\$474.32	\$412.34	\$402.36	\$375.74	\$406.28	\$297.26	\$286.68	\$235.02
34	Two-Party	\$664.76	\$587.54	\$476.62	\$414.34	\$404.32	\$377.56	\$408.26	\$298.70	\$288.08	\$236.16
35	Two-Party	\$667.98	\$590.38	\$478.92	\$416.36	\$406.26	\$379.38	\$410.24	\$300.16	\$289.46	\$237.30
36	Two-Party	\$671.18	\$593.24	\$481.24	\$418.36	\$408.22	\$381.22	\$412.20	\$301.60	\$290.86	\$238.44
37	Two-Party	\$674.40	\$596.08	\$483.54	\$420.36	\$410.18	\$383.04	\$414.18	\$303.04	\$292.26	\$239.58
38	Two-Party	\$679.74	\$600.80	\$487.36	\$423.70	\$413.42	\$386.08	\$417.46	\$305.44	\$294.58	\$241.48
39	Two-Party	\$685.10	\$605.52	\$491.20	\$427.02	\$416.68	\$389.10	\$420.74	\$307.84	\$296.88	\$243.38
40	Two-Party	\$690.44	\$610.24	\$495.04	\$430.36	\$419.92	\$392.14	\$424.02	\$310.24	\$299.20	\$245.28
41	Two-Party	\$695.78	\$614.96	\$498.86	\$433.68	\$423.18	\$395.18	\$427.30	\$312.64	\$301.52	\$247.18
42	Two-Party	\$701.12	\$619.68	\$502.70	\$437.02	\$426.42	\$398.22	\$430.60	\$315.04	\$303.84	\$249.08
43	Two-Party	\$713.64	\$630.76	\$511.68	\$444.82	\$434.04	\$405.32	\$438.28	\$320.68	\$309.26	\$253.52
44	Two-Party	\$726.16	\$641.82	\$520.66	\$452.62	\$441.66	\$412.44	\$445.98	\$326.30	\$314.68	\$257.98
45	Two-Party	\$738.68	\$652.90	\$529.62	\$460.42	\$449.28	\$419.54	\$453.66	\$331.92	\$320.12	\$262.42
46	Two-Party	\$751.22	\$663.96	\$538.60	\$468.24	\$456.90	\$426.66	\$461.36	\$337.56	\$325.54	\$266.86
47	Two-Party	\$763.74	\$675.02	\$547.58	\$476.04	\$464.50	\$433.78	\$469.04	\$343.18	\$330.96	\$271.32
48	Two-Party	\$777.58	\$687.28	\$557.52	\$484.68	\$472.94	\$441.64	\$477.56	\$349.40	\$336.98	\$276.24
49	Two-Party	\$791.44	\$699.52	\$567.46	\$493.32	\$481.36	\$449.52	\$486.06	\$355.64	\$342.98	\$281.16
50	Two-Party	\$805.30	\$711.76	\$577.40	\$501.96	\$489.80	\$457.38	\$494.58	\$361.86	\$348.98	\$286.08
51	Two-Party	\$819.16	\$724.02	\$587.32	\$510.58	\$498.22	\$465.26	\$503.08	\$368.08	\$354.98	\$291.00
52	Two-Party	\$833.02	\$736.26	\$597.26	\$519.22	\$506.64	\$473.12	\$511.60	\$374.32	\$361.00	\$295.94
53	Two-Party	\$855.86	\$756.46	\$613.64	\$533.46	\$520.54	\$486.10	\$525.62	\$384.58	\$370.90	\$304.04
54	Two-Party	\$878.70	\$776.64	\$630.02	\$547.70	\$534.44	\$499.08	\$539.66	\$394.84	\$380.80	\$312.16
55	Two-Party	\$901.54	\$796.84	\$646.40	\$561.94	\$548.32	\$512.04	\$553.68	\$405.12	\$390.68	\$320.28
56	Two-Party	\$924.38	\$817.02	\$662.78	\$576.18	\$562.22	\$525.02	\$567.70	\$415.38	\$400.58	\$328.40
57	Two-Party	\$947.24	\$837.22	\$679.16	\$590.42	\$576.12	\$538.00	\$581.74	\$425.64	\$410.48	\$336.50
58	Two-Party	\$980.62	\$866.72	\$703.10	\$611.22	\$596.42	\$556.96	\$602.24	\$440.64	\$424.96	\$348.38
59	Two-Party	\$1,014.02	\$896.24	\$727.04	\$632.04	\$616.74	\$575.92	\$622.76	\$455.64	\$439.42	\$360.24
60	Two-Party	\$1,047.40	\$925.74	\$750.98	\$652.86	\$637.04	\$594.88	\$643.26	\$470.66	\$453.90	\$372.10
61	Two-Party	\$1,080.80	\$955.26	\$774.92	\$673.66	\$657.34	\$613.86	\$663.76	\$485.66	\$468.36	\$383.96
62	Two-Party	\$1,114.18	\$984.78	\$798.86	\$694.48	\$677.66	\$632.82	\$684.28	\$500.66	\$482.84	\$395.82
63	Two-Party	\$1,158.68	\$1,024.10	\$830.76	\$722.22	\$704.72	\$658.10	\$711.60	\$520.66	\$502.12	\$411.62
64	Two-Party	\$1,204.96	\$1,065.00	\$863.94	\$751.06	\$732.86	\$684.38	\$740.02	\$541.44	\$522.18	\$428.06
65	Two-Party	\$1,253.12	\$1,107.56	\$898.46	\$781.08	\$762.16	\$711.72	\$769.60	\$563.08	\$543.04	\$445.18
66	Two-Party	\$1,301.40	\$1,150.24	\$933.08	\$811.18	\$791.52	\$739.16	\$799.24	\$584.78	\$563.96	\$462.34
67	Two-Party	\$1,348.20	\$1,191.62	\$966.64	\$840.34	\$820.00	\$765.74	\$828.00	\$605.82	\$584.26	\$478.96
68	Two-Party	\$1,395.00	\$1,232.98	\$1,000.20	\$869.52	\$848.46	\$792.32	\$856.74	\$626.84	\$604.54	\$495.58
69	Two-Party	\$1,418.42	\$1,253.66	\$1,016.98	\$884.10	\$862.70	\$805.62	\$871.12	\$637.36	\$614.68	\$503.90
70+	Two-Party	\$1,441.64	\$1,274.20	\$1,033.64	\$898.60	\$876.82	\$818.82	\$885.38	\$647.80	\$624.74	\$512.16

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14a - Unisex Pool Standard Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Adult + Child(ren)	\$603.65	\$533.54	\$432.81	\$376.26	\$367.14	\$342.85	\$370.73	\$271.25	\$261.59	\$214.45
20	Adult + Child(ren)	\$622.03	\$549.77	\$445.98	\$387.71	\$378.32	\$353.29	\$382.01	\$279.50	\$269.55	\$220.98
21	Adult + Child(ren)	\$641.00	\$566.55	\$459.59	\$399.55	\$389.86	\$364.07	\$393.67	\$288.03	\$277.78	\$227.72
22	Adult + Child(ren)	\$660.60	\$583.87	\$473.64	\$411.76	\$401.78	\$375.19	\$405.70	\$296.84	\$286.27	\$234.67
23	Adult + Child(ren)	\$680.81	\$601.73	\$488.13	\$424.35	\$414.07	\$386.68	\$418.11	\$305.92	\$295.03	\$241.86
24	Adult + Child(ren)	\$700.85	\$619.45	\$502.50	\$436.85	\$426.26	\$398.06	\$430.42	\$314.93	\$303.72	\$248.98
25	Adult + Child(ren)	\$721.05	\$637.31	\$516.98	\$449.43	\$438.55	\$409.53	\$442.83	\$324.00	\$312.47	\$256.16
26	Adult + Child(ren)	\$741.49	\$655.37	\$531.64	\$462.18	\$450.98	\$421.15	\$455.38	\$333.19	\$321.33	\$263.41
27	Adult + Child(ren)	\$762.18	\$673.65	\$546.47	\$475.07	\$463.57	\$432.89	\$468.09	\$342.49	\$330.29	\$270.77
28	Adult + Child(ren)	\$773.84	\$683.96	\$554.83	\$482.34	\$470.65	\$439.52	\$475.25	\$347.72	\$335.35	\$274.91
29	Adult + Child(ren)	\$785.74	\$694.48	\$563.36	\$489.75	\$477.90	\$446.28	\$482.56	\$353.07	\$340.50	\$279.14
30	Adult + Child(ren)	\$797.89	\$705.21	\$572.07	\$497.33	\$485.28	\$453.17	\$490.02	\$358.53	\$345.77	\$283.45
31	Adult + Child(ren)	\$810.28	\$716.16	\$580.96	\$505.05	\$492.82	\$460.21	\$497.63	\$364.10	\$351.14	\$287.85
32	Adult + Child(ren)	\$822.93	\$727.35	\$590.04	\$512.94	\$500.51	\$467.39	\$505.40	\$369.78	\$356.62	\$292.35
33	Adult + Child(ren)	\$832.86	\$736.12	\$597.15	\$519.12	\$506.55	\$473.04	\$511.49	\$374.24	\$360.92	\$295.88
34	Adult + Child(ren)	\$842.92	\$745.01	\$604.36	\$525.40	\$512.68	\$478.75	\$517.68	\$378.76	\$365.29	\$299.45
35	Adult + Child(ren)	\$853.13	\$754.04	\$611.68	\$531.77	\$518.88	\$484.55	\$523.95	\$383.36	\$369.70	\$303.08
36	Adult + Child(ren)	\$863.48	\$763.19	\$619.11	\$538.22	\$525.18	\$490.43	\$530.30	\$388.01	\$374.19	\$306.75
37	Adult + Child(ren)	\$873.98	\$772.47	\$626.63	\$544.76	\$531.56	\$496.39	\$536.75	\$392.72	\$378.75	\$310.48
38	Adult + Child(ren)	\$877.29	\$775.40	\$629.00	\$546.83	\$533.57	\$498.28	\$538.78	\$394.21	\$380.18	\$311.66
39	Adult + Child(ren)	\$880.61	\$778.32	\$631.38	\$548.88	\$535.59	\$500.15	\$540.81	\$395.70	\$381.61	\$312.84
40	Adult + Child(ren)	\$883.92	\$781.25	\$633.76	\$550.95	\$537.60	\$502.03	\$542.85	\$397.18	\$383.05	\$314.01
41	Adult + Child(ren)	\$911.18	\$805.34	\$653.30	\$567.94	\$554.19	\$517.52	\$559.59	\$409.44	\$394.86	\$323.70
42	Adult + Child(ren)	\$914.49	\$808.27	\$655.68	\$570.01	\$556.20	\$519.40	\$561.64	\$410.92	\$396.30	\$324.88
43	Adult + Child(ren)	\$913.38	\$807.29	\$654.88	\$569.32	\$555.52	\$518.77	\$560.95	\$410.43	\$395.82	\$324.48
44	Adult + Child(ren)	\$912.36	\$806.39	\$654.16	\$568.68	\$554.91	\$518.19	\$560.33	\$409.97	\$395.37	\$324.13
45	Adult + Child(ren)	\$923.42	\$816.18	\$662.08	\$575.57	\$561.64	\$524.47	\$567.12	\$414.94	\$400.18	\$328.05
46	Adult + Child(ren)	\$922.62	\$815.45	\$661.50	\$575.07	\$561.14	\$524.01	\$566.62	\$414.58	\$399.82	\$327.76
47	Adult + Child(ren)	\$921.90	\$814.81	\$660.98	\$574.62	\$560.70	\$523.61	\$566.18	\$414.25	\$399.50	\$327.51
48	Adult + Child(ren)	\$916.18	\$809.77	\$656.89	\$571.06	\$557.23	\$520.36	\$562.67	\$411.68	\$397.04	\$325.48
49	Adult + Child(ren)	\$910.78	\$805.00	\$653.02	\$567.70	\$553.94	\$517.30	\$559.35	\$409.26	\$394.69	\$323.56
50	Adult + Child(ren)	\$905.69	\$800.50	\$649.38	\$564.53	\$550.86	\$514.40	\$556.23	\$406.97	\$392.49	\$321.75
51	Adult + Child(ren)	\$900.91	\$796.27	\$645.94	\$561.54	\$547.94	\$511.69	\$553.29	\$404.82	\$390.41	\$320.05
52	Adult + Child(ren)	\$896.42	\$792.30	\$642.72	\$558.74	\$545.20	\$509.13	\$550.53	\$402.81	\$388.47	\$318.46
53	Adult + Child(ren)	\$895.55	\$791.54	\$642.10	\$558.20	\$544.68	\$508.64	\$550.00	\$402.42	\$388.10	\$318.15
54	Adult + Child(ren)	\$895.03	\$791.07	\$641.72	\$557.88	\$544.37	\$508.35	\$549.68	\$402.18	\$387.87	\$317.96
55	Adult + Child(ren)	\$894.83	\$790.90	\$641.59	\$557.76	\$544.24	\$508.23	\$549.56	\$402.10	\$387.78	\$317.89
56	Adult + Child(ren)	\$894.96	\$791.01	\$641.68	\$557.84	\$544.32	\$508.31	\$549.63	\$402.15	\$387.83	\$317.94
57	Adult + Child(ren)	\$895.41	\$791.41	\$641.99	\$558.11	\$544.59	\$508.56	\$549.91	\$402.35	\$388.02	\$318.09
58	Adult + Child(ren)	\$904.85	\$799.75	\$648.77	\$564.00	\$550.34	\$513.93	\$555.71	\$406.59	\$392.12	\$321.46
59	Adult + Child(ren)	\$914.44	\$808.23	\$655.64	\$569.98	\$556.17	\$519.37	\$561.60	\$410.90	\$396.27	\$324.86
60	Adult + Child(ren)	\$924.16	\$816.82	\$662.61	\$576.04	\$562.08	\$524.89	\$567.57	\$415.28	\$400.49	\$328.31
61	Adult + Child(ren)	\$934.02	\$825.53	\$669.68	\$582.17	\$568.07	\$530.49	\$573.62	\$419.70	\$404.75	\$331.81
62	Adult + Child(ren)	\$943.99	\$834.35	\$676.83	\$588.40	\$574.15	\$536.16	\$579.75	\$424.18	\$409.08	\$335.36
63	Adult + Child(ren)	\$967.62	\$855.23	\$693.77	\$603.13	\$588.52	\$549.58	\$594.26	\$434.80	\$419.32	\$343.75
64	Adult + Child(ren)	\$992.15	\$876.91	\$711.35	\$618.41	\$603.43	\$563.51	\$609.32	\$445.82	\$429.95	\$352.46
65	Adult + Child(ren)	\$1,017.62	\$899.41	\$729.61	\$634.29	\$618.92	\$577.97	\$624.96	\$457.26	\$440.99	\$361.51
66	Adult + Child(ren)	\$1,043.15	\$921.99	\$747.92	\$650.21	\$634.45	\$592.48	\$640.64	\$468.74	\$452.05	\$370.59
67	Adult + Child(ren)	\$1,067.95	\$943.92	\$765.71	\$665.66	\$649.54	\$606.56	\$655.88	\$479.89	\$462.81	\$379.40
68	Adult + Child(ren)	\$1,092.76	\$965.84	\$783.49	\$681.13	\$664.63	\$620.65	\$671.12	\$491.03	\$473.56	\$388.21
69	Adult + Child(ren)	\$1,105.88	\$977.43	\$792.90	\$689.30	\$672.61	\$628.10	\$679.17	\$496.92	\$479.24	\$392.87
70+	Adult + Child(ren)	\$1,118.91	\$988.95	\$802.24	\$697.43	\$680.53	\$635.51	\$687.17	\$502.78	\$484.88	\$397.50

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14a - Unisex Pool Standard Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Family	\$843.95	\$745.93	\$605.10	\$526.04	\$513.29	\$479.33	\$518.31	\$379.23	\$365.72	\$299.82
20	Family	\$871.91	\$770.62	\$625.14	\$543.46	\$530.30	\$495.21	\$535.47	\$391.78	\$377.83	\$309.75
21	Family	\$900.85	\$796.22	\$645.90	\$561.52	\$547.90	\$511.66	\$553.26	\$404.79	\$390.39	\$320.03
22	Family	\$930.82	\$822.70	\$667.38	\$580.19	\$566.13	\$528.66	\$571.65	\$418.26	\$403.37	\$330.66
23	Family	\$961.79	\$850.07	\$689.59	\$599.49	\$584.96	\$546.27	\$590.67	\$432.18	\$416.79	\$341.68
24	Family	\$992.20	\$876.96	\$711.39	\$618.45	\$603.46	\$563.54	\$609.35	\$445.85	\$429.98	\$352.48
25	Family	\$1,022.69	\$903.92	\$733.25	\$637.44	\$622.01	\$580.85	\$628.08	\$459.54	\$443.19	\$363.32
26	Family	\$1,053.42	\$931.07	\$755.29	\$656.61	\$640.70	\$598.32	\$646.95	\$473.36	\$456.51	\$374.22
27	Family	\$1,084.40	\$958.44	\$777.50	\$675.91	\$659.55	\$615.90	\$665.98	\$487.28	\$469.92	\$385.24
28	Family	\$1,097.45	\$969.98	\$786.85	\$684.05	\$667.47	\$623.32	\$673.99	\$493.13	\$475.59	\$389.87
29	Family	\$1,110.74	\$981.73	\$796.38	\$692.32	\$675.57	\$630.87	\$682.16	\$499.11	\$481.34	\$394.60
30	Family	\$1,124.28	\$993.69	\$806.08	\$700.77	\$683.79	\$638.55	\$690.47	\$505.19	\$487.21	\$399.40
31	Family	\$1,138.06	\$1,005.86	\$815.97	\$709.35	\$692.18	\$646.37	\$698.93	\$511.39	\$493.18	\$404.29
32	Family	\$1,152.09	\$1,018.28	\$826.05	\$718.11	\$700.71	\$654.34	\$707.55	\$517.69	\$499.26	\$409.29
33	Family	\$1,163.63	\$1,028.47	\$834.31	\$725.29	\$707.73	\$660.91	\$714.63	\$522.87	\$504.26	\$413.39
34	Family	\$1,175.30	\$1,038.78	\$842.67	\$732.57	\$714.84	\$667.53	\$721.81	\$528.11	\$509.33	\$417.53
35	Family	\$1,187.12	\$1,049.23	\$851.14	\$739.95	\$722.01	\$674.24	\$729.07	\$533.44	\$514.43	\$421.73
36	Family	\$1,199.07	\$1,059.81	\$859.73	\$747.40	\$729.29	\$681.04	\$736.40	\$538.81	\$519.62	\$425.97
37	Family	\$1,211.18	\$1,070.51	\$868.40	\$754.94	\$736.65	\$687.91	\$743.84	\$544.24	\$524.88	\$430.27
38	Family	\$1,217.16	\$1,075.80	\$872.68	\$758.68	\$740.28	\$691.32	\$747.51	\$546.93	\$527.47	\$432.40
39	Family	\$1,223.16	\$1,081.08	\$876.98	\$762.39	\$743.93	\$694.70	\$751.18	\$549.62	\$530.05	\$434.53
40	Family	\$1,229.14	\$1,086.37	\$881.28	\$766.13	\$747.56	\$698.10	\$754.86	\$552.30	\$532.65	\$436.65
41	Family	\$1,259.07	\$1,112.82	\$902.73	\$784.78	\$765.78	\$715.11	\$773.24	\$565.76	\$545.62	\$447.29
42	Family	\$1,265.05	\$1,118.11	\$907.03	\$788.52	\$769.41	\$718.51	\$776.94	\$568.44	\$548.22	\$449.42
43	Family	\$1,270.20	\$1,122.67	\$910.72	\$791.73	\$772.54	\$721.43	\$780.09	\$570.77	\$550.45	\$451.24
44	Family	\$1,275.44	\$1,127.30	\$914.49	\$794.99	\$775.74	\$724.41	\$783.32	\$573.12	\$552.71	\$453.12
45	Family	\$1,292.76	\$1,142.63	\$926.89	\$805.78	\$786.28	\$734.24	\$793.95	\$580.90	\$560.24	\$459.26
46	Family	\$1,298.23	\$1,147.43	\$930.80	\$809.19	\$789.59	\$737.34	\$797.30	\$583.36	\$562.59	\$461.19
47	Family	\$1,303.77	\$1,152.32	\$934.77	\$812.64	\$792.95	\$740.50	\$800.70	\$585.84	\$564.98	\$463.17
48	Family	\$1,304.97	\$1,153.41	\$935.65	\$813.40	\$793.70	\$741.18	\$801.45	\$586.38	\$565.53	\$463.60
49	Family	\$1,306.50	\$1,154.76	\$936.75	\$814.36	\$794.62	\$742.06	\$802.38	\$587.08	\$566.18	\$464.14
50	Family	\$1,308.34	\$1,156.38	\$938.08	\$815.51	\$795.76	\$743.09	\$803.52	\$587.90	\$566.98	\$464.79
51	Family	\$1,310.49	\$1,158.28	\$939.60	\$816.83	\$797.05	\$744.32	\$804.83	\$588.86	\$567.90	\$465.55
52	Family	\$1,312.93	\$1,160.43	\$941.35	\$818.35	\$798.52	\$745.69	\$806.33	\$589.97	\$568.97	\$466.43
53	Family	\$1,323.48	\$1,169.77	\$948.92	\$824.93	\$804.95	\$751.69	\$812.81	\$594.71	\$573.55	\$470.17
54	Family	\$1,334.38	\$1,179.39	\$956.73	\$831.73	\$811.59	\$757.89	\$819.51	\$599.60	\$578.27	\$474.04
55	Family	\$1,345.60	\$1,189.32	\$964.79	\$838.73	\$818.40	\$764.25	\$826.40	\$604.66	\$583.12	\$478.03
56	Family	\$1,357.15	\$1,199.52	\$973.07	\$845.93	\$825.43	\$770.82	\$833.48	\$609.84	\$588.12	\$482.14
57	Family	\$1,369.03	\$1,210.02	\$981.57	\$853.32	\$832.65	\$777.56	\$840.78	\$615.17	\$593.26	\$486.34
58	Family	\$1,395.16	\$1,233.11	\$1,000.32	\$869.61	\$848.55	\$792.41	\$856.83	\$626.91	\$604.60	\$495.65
59	Family	\$1,421.45	\$1,256.35	\$1,019.16	\$886.00	\$864.54	\$807.33	\$872.98	\$638.72	\$615.98	\$504.98
60	Family	\$1,447.86	\$1,279.69	\$1,038.10	\$902.47	\$880.60	\$822.33	\$889.20	\$650.61	\$627.44	\$514.36
61	Family	\$1,474.42	\$1,303.16	\$1,057.14	\$919.00	\$896.74	\$837.42	\$905.50	\$662.53	\$638.93	\$523.79
62	Family	\$1,501.08	\$1,326.74	\$1,076.26	\$935.64	\$912.98	\$852.57	\$921.89	\$674.51	\$650.50	\$533.27
63	Family	\$1,546.96	\$1,367.28	\$1,109.15	\$964.24	\$940.88	\$878.63	\$950.06	\$695.13	\$670.38	\$549.56
64	Family	\$1,594.63	\$1,409.41	\$1,143.32	\$993.94	\$999.86	\$905.70	\$979.33	\$716.54	\$691.04	\$566.49
65	Family	\$1,644.18	\$1,453.19	\$1,178.84	\$1,024.83	\$1,000.00	\$933.83	\$1,009.76	\$738.80	\$712.51	\$584.10
66	Family	\$1,693.85	\$1,497.11	\$1,214.46	\$1,055.80	\$1,030.21	\$962.06	\$1,040.26	\$761.13	\$734.03	\$601.76
67	Family	\$1,742.05	\$1,539.73	\$1,249.03	\$1,085.83	\$1,059.54	\$989.43	\$1,069.88	\$782.80	\$754.94	\$618.88
68	Family	\$1,790.26	\$1,582.33	\$1,283.59	\$1,115.89	\$1,088.86	\$1,016.81	\$1,099.49	\$804.45	\$775.83	\$636.00
69	Family	\$1,815.09	\$1,604.26	\$1,301.39	\$1,131.35	\$1,103.96	\$1,030.91	\$1,114.73	\$815.60	\$786.58	\$644.82
70+	Family	\$1,839.73	\$1,626.05	\$1,319.06	\$1,146.73	\$1,118.94	\$1,044.92	\$1,129.86	\$826.68	\$797.25	\$653.58

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14b - Unisex Pool Mid-Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Single	\$360.45	\$318.58	\$258.43	\$224.67	\$219.22	\$204.72	\$221.37	\$161.97	\$156.19	
20	Single	\$374.82	\$331.27	\$268.74	\$233.62	\$227.97	\$212.88	\$230.19	\$168.42	\$162.42	
21	Single	\$389.77	\$344.50	\$279.46	\$242.95	\$237.06	\$221.38	\$239.38	\$175.14	\$168.91	
22	Single	\$405.33	\$358.24	\$290.61	\$252.64	\$246.52	\$230.20	\$248.92	\$182.13	\$175.65	
23	Single	\$421.47	\$372.51	\$302.19	\$262.71	\$256.33	\$239.38	\$258.84	\$189.39	\$182.64	
24	Single	\$437.02	\$386.26	\$313.33	\$272.40	\$265.80	\$248.22	\$268.39	\$196.38	\$189.39	
25	Single	\$452.46	\$399.91	\$324.40	\$282.01	\$275.19	\$256.98	\$277.87	\$203.31	\$196.08	
26	Single	\$467.89	\$413.55	\$335.47	\$291.64	\$284.58	\$265.75	\$287.35	\$210.25	\$202.77	
27	Single	\$483.33	\$427.18	\$346.54	\$301.26	\$293.97	\$274.51	\$296.83	\$217.18	\$209.44	
28	Single	\$485.41	\$429.03	\$348.03	\$302.56	\$295.23	\$275.70	\$298.11	\$218.11	\$210.36	
29	Single	\$487.50	\$430.87	\$349.53	\$303.85	\$296.50	\$276.88	\$299.40	\$219.06	\$211.26	
30	Single	\$489.58	\$432.72	\$351.01	\$305.16	\$297.76	\$278.07	\$300.67	\$219.99	\$212.16	
31	Single	\$491.67	\$434.55	\$352.51	\$306.45	\$299.04	\$279.24	\$301.95	\$220.93	\$213.06	
32	Single	\$493.74	\$436.39	\$354.01	\$307.75	\$300.30	\$280.42	\$303.22	\$221.86	\$213.96	
33	Single	\$496.15	\$438.52	\$355.74	\$309.25	\$301.77	\$281.80	\$304.71	\$222.94	\$215.01	
34	Single	\$498.57	\$440.65	\$357.46	\$310.75	\$303.24	\$283.17	\$306.19	\$224.02	\$216.06	
35	Single	\$500.98	\$442.78	\$359.19	\$312.27	\$304.69	\$284.53	\$307.68	\$225.12	\$217.09	
36	Single	\$503.38	\$444.93	\$360.93	\$313.77	\$306.16	\$285.91	\$309.15	\$226.20	\$218.14	
37	Single	\$505.80	\$447.06	\$362.65	\$315.27	\$307.63	\$287.28	\$310.63	\$227.28	\$219.19	
38	Single	\$509.80	\$450.60	\$365.52	\$317.77	\$310.06	\$289.56	\$313.09	\$229.08	\$220.93	
39	Single	\$513.82	\$454.14	\$368.40	\$320.26	\$312.51	\$291.82	\$315.55	\$230.88	\$222.66	
40	Single	\$517.83	\$457.68	\$371.28	\$322.77	\$314.94	\$294.10	\$318.01	\$232.68	\$224.40	
41	Single	\$521.83	\$461.22	\$374.14	\$325.26	\$317.38	\$296.38	\$320.47	\$234.48	\$226.14	
42	Single	\$525.84	\$464.76	\$377.02	\$327.76	\$319.81	\$298.66	\$322.95	\$236.28	\$227.88	
43	Single	\$535.23	\$473.07	\$383.76	\$333.61	\$325.53	\$303.99	\$328.71	\$240.51	\$231.94	
44	Single	\$544.62	\$481.36	\$390.49	\$339.46	\$331.24	\$309.33	\$334.48	\$244.72	\$236.01	
45	Single	\$554.01	\$489.67	\$397.21	\$345.31	\$336.96	\$314.65	\$340.24	\$248.94	\$240.09	
46	Single	\$563.41	\$497.97	\$403.95	\$351.18	\$342.67	\$319.99	\$346.02	\$253.17	\$244.15	
47	Single	\$572.80	\$506.26	\$410.68	\$357.03	\$348.37	\$325.33	\$351.78	\$257.38	\$248.22	
48	Single	\$583.18	\$515.46	\$418.14	\$363.51	\$354.70	\$331.23	\$358.17	\$262.05	\$252.73	
49	Single	\$593.58	\$524.64	\$425.59	\$369.99	\$361.02	\$337.14	\$364.54	\$266.73	\$257.23	
50	Single	\$603.97	\$533.82	\$433.05	\$376.47	\$367.35	\$343.03	\$370.93	\$271.39	\$261.73	
51	Single	\$614.37	\$543.01	\$440.49	\$382.93	\$373.66	\$348.94	\$377.31	\$276.06	\$266.23	
52	Single	\$624.76	\$552.19	\$447.94	\$389.41	\$379.98	\$354.84	\$383.70	\$280.74	\$270.75	
53	Single	\$641.89	\$567.34	\$460.23	\$400.09	\$390.40	\$364.57	\$394.21	\$288.43	\$278.17	
54	Single	\$659.02	\$582.48	\$472.51	\$410.77	\$400.83	\$374.31	\$404.74	\$296.13	\$285.60	
55	Single	\$676.15	\$597.63	\$484.80	\$421.45	\$411.24	\$384.03	\$415.26	\$303.84	\$293.01	
56	Single	\$693.28	\$612.76	\$497.08	\$432.13	\$421.66	\$393.76	\$425.77	\$311.53	\$300.43	
57	Single	\$710.43	\$627.91	\$509.37	\$442.81	\$432.09	\$403.50	\$436.30	\$319.23	\$307.86	
58	Single	\$735.46	\$650.04	\$527.32	\$458.41	\$447.31	\$417.72	\$451.68	\$330.48	\$318.72	
59	Single	\$760.51	\$672.18	\$545.28	\$474.03	\$462.55	\$431.94	\$467.07	\$341.73	\$329.56	
60	Single	\$785.55	\$694.30	\$563.23	\$489.64	\$477.78	\$446.16	\$482.44	\$352.99	\$340.42	
61	Single	\$810.60	\$716.44	\$581.19	\$505.24	\$493.00	\$460.39	\$497.82	\$364.24	\$351.27	
62	Single	\$835.63	\$738.58	\$599.14	\$520.86	\$508.24	\$474.61	\$513.21	\$375.49	\$362.13	
63	Single	\$869.01	\$768.07	\$623.07	\$541.66	\$528.54	\$493.57	\$533.70	\$390.49	\$376.59	
64	Single	\$903.72	\$798.75	\$647.95	\$563.29	\$549.64	\$513.28	\$555.01	\$406.08	\$391.63	
65	Single	\$939.84	\$830.67	\$673.84	\$585.81	\$571.62	\$533.79	\$577.20	\$422.31	\$407.28	
66	Single	\$976.05	\$862.68	\$699.81	\$608.38	\$593.64	\$554.37	\$599.43	\$438.58	\$422.97	
67	Single	\$1,011.15	\$893.71	\$724.98	\$630.25	\$615.00	\$574.30	\$621.00	\$454.36	\$438.19	
68	Single	\$1,046.25	\$924.73	\$750.15	\$652.14	\$636.34	\$594.24	\$642.55	\$470.13	\$453.40	
69	Single	\$1,063.81	\$940.24	\$762.73	\$663.07	\$647.02	\$604.21	\$653.34	\$478.02	\$461.01	
70+	Single	\$1,081.23	\$955.65	\$775.23	\$673.95	\$657.61	\$614.11	\$664.03	\$485.85	\$468.55	

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14b - Unisex Pool Mid-Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Two-Party	\$720.90	\$637.17	\$516.87	\$449.34	\$438.45	\$409.44	\$442.74	\$323.94	\$312.39	
20	Two-Party	\$749.64	\$662.55	\$537.48	\$467.25	\$455.94	\$425.76	\$460.38	\$336.84	\$324.84	
21	Two-Party	\$779.55	\$689.01	\$558.93	\$485.91	\$474.12	\$442.77	\$478.77	\$350.28	\$337.83	
22	Two-Party	\$810.66	\$716.49	\$581.22	\$505.29	\$493.05	\$460.41	\$497.85	\$364.26	\$351.30	
23	Two-Party	\$842.94	\$745.02	\$604.38	\$525.42	\$512.67	\$478.77	\$517.68	\$378.78	\$365.28	
24	Two-Party	\$874.05	\$772.53	\$626.67	\$544.80	\$531.60	\$496.44	\$536.79	\$392.76	\$378.78	
25	Two-Party	\$904.92	\$799.83	\$648.81	\$564.03	\$550.38	\$513.96	\$555.75	\$406.62	\$392.16	
26	Two-Party	\$935.79	\$827.10	\$670.95	\$583.29	\$569.16	\$531.51	\$574.71	\$420.51	\$405.54	
27	Two-Party	\$966.66	\$854.37	\$693.09	\$602.52	\$587.94	\$549.03	\$593.67	\$434.37	\$418.89	
28	Two-Party	\$970.83	\$858.06	\$696.06	\$605.13	\$590.46	\$551.40	\$596.22	\$436.23	\$420.72	
29	Two-Party	\$975.00	\$861.75	\$699.06	\$607.71	\$593.01	\$553.77	\$598.80	\$438.12	\$422.52	
30	Two-Party	\$979.17	\$865.44	\$702.03	\$610.32	\$595.53	\$556.14	\$601.35	\$439.98	\$424.32	
31	Two-Party	\$983.34	\$869.10	\$705.03	\$612.90	\$598.08	\$558.48	\$603.90	\$441.87	\$426.12	
32	Two-Party	\$987.48	\$872.79	\$708.03	\$615.51	\$600.60	\$560.85	\$606.45	\$443.73	\$427.92	
33	Two-Party	\$992.31	\$877.05	\$711.48	\$618.51	\$603.54	\$563.61	\$609.42	\$445.89	\$430.02	
34	Two-Party	\$997.14	\$881.31	\$714.93	\$621.51	\$606.48	\$566.34	\$612.39	\$448.05	\$432.12	
35	Two-Party	\$1,001.97	\$885.57	\$718.38	\$624.54	\$609.39	\$569.07	\$615.36	\$450.24	\$434.19	
36	Two-Party	\$1,006.77	\$889.86	\$721.86	\$627.54	\$612.33	\$571.83	\$618.30	\$452.40	\$436.29	
37	Two-Party	\$1,011.60	\$894.12	\$725.31	\$630.54	\$615.27	\$574.56	\$621.27	\$454.56	\$438.39	
38	Two-Party	\$1,019.61	\$901.20	\$731.04	\$635.55	\$620.13	\$579.12	\$626.19	\$458.16	\$441.87	
39	Two-Party	\$1,027.65	\$908.28	\$736.80	\$640.53	\$625.02	\$583.65	\$631.11	\$461.76	\$445.32	
40	Two-Party	\$1,035.66	\$915.36	\$742.56	\$645.54	\$629.88	\$588.21	\$636.03	\$465.36	\$448.80	
41	Two-Party	\$1,043.67	\$922.44	\$748.29	\$650.52	\$634.77	\$592.77	\$640.95	\$468.96	\$452.28	
42	Two-Party	\$1,051.68	\$929.52	\$754.05	\$655.53	\$639.63	\$597.33	\$645.90	\$472.56	\$455.76	
43	Two-Party	\$1,070.46	\$946.14	\$767.52	\$667.23	\$651.06	\$607.98	\$657.42	\$481.02	\$463.89	
44	Two-Party	\$1,089.24	\$962.73	\$780.99	\$678.93	\$662.49	\$618.66	\$668.97	\$489.45	\$472.02	
45	Two-Party	\$1,108.02	\$979.35	\$794.43	\$690.63	\$673.92	\$629.31	\$680.49	\$497.88	\$480.18	
46	Two-Party	\$1,126.83	\$995.94	\$807.90	\$702.36	\$685.35	\$639.99	\$692.04	\$506.34	\$488.31	
47	Two-Party	\$1,145.61	\$1,012.53	\$821.37	\$714.06	\$696.75	\$650.67	\$703.56	\$514.77	\$496.44	
48	Two-Party	\$1,166.37	\$1,030.92	\$836.28	\$727.02	\$709.41	\$662.46	\$716.34	\$524.10	\$505.47	
49	Two-Party	\$1,187.16	\$1,049.28	\$851.19	\$739.98	\$722.04	\$674.28	\$729.09	\$533.46	\$514.47	
50	Two-Party	\$1,207.95	\$1,067.64	\$866.10	\$752.94	\$734.70	\$686.07	\$741.87	\$542.79	\$523.47	
51	Two-Party	\$1,228.74	\$1,086.03	\$880.98	\$765.87	\$747.33	\$697.89	\$754.62	\$552.12	\$532.47	
52	Two-Party	\$1,249.53	\$1,104.39	\$895.89	\$778.83	\$759.96	\$709.68	\$767.40	\$561.48	\$541.50	
53	Two-Party	\$1,283.79	\$1,134.69	\$920.46	\$800.19	\$780.81	\$729.15	\$788.43	\$576.87	\$556.35	
54	Two-Party	\$1,318.05	\$1,164.96	\$945.03	\$821.55	\$801.66	\$748.62	\$809.49	\$592.26	\$571.20	
55	Two-Party	\$1,352.31	\$1,195.26	\$969.60	\$842.91	\$822.48	\$768.06	\$830.52	\$607.68	\$586.02	
56	Two-Party	\$1,386.57	\$1,225.53	\$994.17	\$864.27	\$843.33	\$787.53	\$851.55	\$623.07	\$600.87	
57	Two-Party	\$1,420.86	\$1,255.83	\$1,018.74	\$885.63	\$864.18	\$807.00	\$872.61	\$638.46	\$615.72	
58	Two-Party	\$1,470.93	\$1,300.08	\$1,054.65	\$916.83	\$894.63	\$835.44	\$903.36	\$660.96	\$637.44	
59	Two-Party	\$1,521.03	\$1,344.36	\$1,090.56	\$948.06	\$925.11	\$863.88	\$934.14	\$683.46	\$659.13	
60	Two-Party	\$1,571.10	\$1,388.61	\$1,126.47	\$979.29	\$955.56	\$892.32	\$964.89	\$705.99	\$680.85	
61	Two-Party	\$1,621.20	\$1,432.89	\$1,162.38	\$1,010.49	\$986.01	\$920.79	\$995.64	\$728.49	\$702.54	
62	Two-Party	\$1,671.27	\$1,477.17	\$1,198.29	\$1,041.72	\$1,016.49	\$949.23	\$1,026.42	\$750.99	\$724.26	
63	Two-Party	\$1,738.02	\$1,536.15	\$1,246.14	\$1,083.33	\$1,057.08	\$987.15	\$1,067.40	\$780.99	\$753.18	
64	Two-Party	\$1,807.44	\$1,597.50	\$1,295.91	\$1,126.59	\$1,099.29	\$1,026.57	\$1,110.03	\$812.16	\$783.27	
65	Two-Party	\$1,879.68	\$1,661.34	\$1,347.69	\$1,171.62	\$1,143.24	\$1,067.58	\$1,154.40	\$844.62	\$814.56	
66	Two-Party	\$1,952.10	\$1,725.36	\$1,399.62	\$1,216.77	\$1,187.28	\$1,108.74	\$1,198.86	\$877.17	\$845.94	
67	Two-Party	\$2,022.30	\$1,787.43	\$1,449.96	\$1,260.51	\$1,230.00	\$1,148.61	\$1,242.00	\$908.73	\$876.39	
68	Two-Party	\$2,092.50	\$1,849.47	\$1,500.30	\$1,304.28	\$1,272.69	\$1,188.48	\$1,285.11	\$940.26	\$906.81	
69	Two-Party	\$2,127.63	\$1,880.49	\$1,525.47	\$1,326.15	\$1,294.05	\$1,208.43	\$1,306.68	\$956.04	\$922.02	
70+	Two-Party	\$2,162.46	\$1,911.30	\$1,550.46	\$1,347.90	\$1,315.23	\$1,228.23	\$1,328.07	\$971.70	\$937.11	

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14b - Unisex Pool Mid-Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Adult + Child(ren)	\$905.47	\$800.31	\$649.21	\$564.39	\$550.71	\$514.27	\$556.09	\$406.87	\$392.38	
20	Adult + Child(ren)	\$933.04	\$824.65	\$668.97	\$581.56	\$567.48	\$529.93	\$573.01	\$419.25	\$404.32	
21	Adult + Child(ren)	\$961.50	\$849.82	\$689.38	\$599.32	\$584.79	\$546.10	\$590.50	\$432.04	\$416.67	
22	Adult + Child(ren)	\$990.90	\$875.80	\$710.46	\$617.64	\$602.67	\$562.78	\$608.55	\$445.26	\$429.40	
23	Adult + Child(ren)	\$1,021.21	\$902.59	\$732.19	\$636.52	\$621.10	\$580.02	\$627.16	\$458.88	\$442.54	
24	Adult + Child(ren)	\$1,051.27	\$929.17	\$753.75	\$655.27	\$639.39	\$597.09	\$645.63	\$472.39	\$455.58	
25	Adult + Child(ren)	\$1,081.57	\$955.96	\$775.47	\$674.14	\$657.82	\$614.29	\$664.24	\$486.00	\$468.70	
26	Adult + Child(ren)	\$1,112.23	\$983.05	\$797.46	\$693.27	\$676.47	\$631.72	\$683.07	\$499.78	\$481.99	
27	Adult + Child(ren)	\$1,143.27	\$1,010.47	\$819.70	\$712.60	\$695.35	\$649.33	\$702.13	\$513.73	\$495.43	
28	Adult + Child(ren)	\$1,160.76	\$1,025.94	\$832.24	\$723.51	\$705.97	\$659.28	\$712.87	\$521.58	\$503.02	
29	Adult + Child(ren)	\$1,178.61	\$1,041.72	\$845.04	\$734.62	\$716.85	\$669.42	\$723.84	\$529.60	\$510.75	
30	Adult + Child(ren)	\$1,196.83	\$1,057.81	\$858.10	\$745.99	\$727.92	\$679.75	\$735.03	\$537.79	\$518.65	
31	Adult + Child(ren)	\$1,215.42	\$1,074.24	\$871.44	\$757.57	\$739.23	\$690.31	\$746.44	\$546.15	\$526.71	
32	Adult + Child(ren)	\$1,234.39	\$1,091.02	\$885.06	\$769.41	\$750.76	\$701.08	\$758.10	\$554.67	\$534.93	
33	Adult + Child(ren)	\$1,249.29	\$1,104.18	\$895.72	\$778.68	\$759.82	\$709.56	\$767.23	\$561.36	\$541.38	
34	Adult + Child(ren)	\$1,264.38	\$1,117.51	\$906.54	\$788.10	\$769.02	\$718.12	\$776.52	\$568.14	\$547.93	
35	Adult + Child(ren)	\$1,279.69	\$1,131.06	\$917.52	\$797.65	\$778.32	\$726.82	\$785.92	\$575.04	\$554.55	
36	Adult + Child(ren)	\$1,295.22	\$1,144.78	\$928.66	\$807.33	\$787.77	\$735.64	\$795.45	\$582.01	\$561.28	
37	Adult + Child(ren)	\$1,310.97	\$1,158.70	\$939.94	\$817.14	\$797.34	\$744.58	\$805.12	\$589.08	\$568.12	
38	Adult + Child(ren)	\$1,315.93	\$1,163.10	\$943.50	\$820.24	\$800.35	\$747.42	\$808.17	\$591.31	\$570.27	
39	Adult + Child(ren)	\$1,320.91	\$1,167.48	\$947.07	\$823.32	\$803.38	\$750.22	\$811.21	\$593.55	\$572.41	
40	Adult + Child(ren)	\$1,325.88	\$1,171.87	\$950.64	\$826.42	\$806.40	\$753.04	\$814.27	\$595.77	\$574.57	
41	Adult + Child(ren)	\$1,366.77	\$1,208.01	\$979.95	\$851.91	\$831.28	\$776.28	\$839.38	\$614.16	\$592.29	
42	Adult + Child(ren)	\$1,371.73	\$1,212.40	\$983.52	\$855.01	\$834.30	\$779.10	\$842.46	\$616.38	\$594.45	
43	Adult + Child(ren)	\$1,370.07	\$1,210.93	\$982.32	\$853.98	\$833.28	\$778.15	\$841.42	\$615.64	\$593.73	
44	Adult + Child(ren)	\$1,368.54	\$1,209.58	\$981.24	\$853.02	\$832.36	\$777.28	\$840.49	\$614.95	\$593.05	
45	Adult + Child(ren)	\$1,385.13	\$1,224.27	\$993.12	\$863.35	\$842.46	\$786.70	\$850.68	\$622.41	\$600.27	
46	Adult + Child(ren)	\$1,383.93	\$1,223.17	\$992.25	\$862.60	\$841.71	\$786.01	\$849.93	\$621.87	\$599.73	
47	Adult + Child(ren)	\$1,382.85	\$1,222.21	\$991.47	\$861.93	\$841.05	\$785.41	\$849.27	\$621.37	\$599.25	
48	Adult + Child(ren)	\$1,374.27	\$1,214.65	\$985.33	\$856.59	\$835.84	\$780.54	\$844.00	\$617.52	\$595.56	
49	Adult + Child(ren)	\$1,366.17	\$1,207.50	\$979.53	\$851.55	\$830.91	\$775.95	\$839.02	\$613.89	\$592.03	
50	Adult + Child(ren)	\$1,358.53	\$1,200.75	\$974.07	\$846.79	\$826.29	\$771.60	\$834.34	\$610.45	\$588.73	
51	Adult + Child(ren)	\$1,351.36	\$1,194.40	\$968.91	\$842.31	\$821.91	\$767.53	\$829.93	\$607.23	\$585.61	
52	Adult + Child(ren)	\$1,344.63	\$1,188.45	\$964.08	\$838.11	\$817.80	\$763.69	\$825.79	\$604.21	\$582.70	
53	Adult + Child(ren)	\$1,343.32	\$1,187.31	\$963.15	\$837.30	\$817.02	\$762.96	\$825.00	\$603.63	\$582.15	
54	Adult + Child(ren)	\$1,342.54	\$1,186.60	\$962.58	\$836.82	\$816.55	\$762.52	\$824.52	\$603.27	\$581.80	
55	Adult + Child(ren)	\$1,342.24	\$1,186.35	\$962.38	\$836.64	\$816.36	\$762.34	\$824.34	\$603.15	\$581.67	
56	Adult + Child(ren)	\$1,342.44	\$1,186.51	\$962.52	\$836.76	\$816.48	\$762.46	\$824.44	\$603.22	\$581.74	
57	Adult + Child(ren)	\$1,343.11	\$1,187.11	\$962.98	\$837.16	\$816.88	\$762.84	\$824.86	\$603.52	\$582.03	
58	Adult + Child(ren)	\$1,357.27	\$1,199.62	\$973.15	\$846.00	\$825.51	\$770.89	\$833.56	\$609.88	\$588.18	
59	Adult + Child(ren)	\$1,371.66	\$1,212.34	\$983.46	\$854.97	\$834.25	\$779.05	\$842.40	\$616.35	\$594.40	
60	Adult + Child(ren)	\$1,386.24	\$1,225.23	\$993.91	\$864.06	\$843.12	\$787.33	\$851.35	\$622.92	\$600.73	
61	Adult + Child(ren)	\$1,401.03	\$1,238.29	\$1,004.52	\$873.25	\$852.10	\$795.73	\$860.43	\$629.55	\$607.12	
62	Adult + Child(ren)	\$1,415.98	\$1,251.52	\$1,015.24	\$882.60	\$861.22	\$804.24	\$869.62	\$636.27	\$613.62	
63	Adult + Child(ren)	\$1,451.43	\$1,282.84	\$1,040.65	\$904.69	\$882.78	\$824.37	\$891.39	\$652.20	\$628.98	
64	Adult + Child(ren)	\$1,488.22	\$1,315.36	\$1,067.02	\$927.61	\$905.14	\$845.26	\$913.98	\$668.73	\$644.92	
65	Adult + Child(ren)	\$1,526.43	\$1,349.11	\$1,094.41	\$951.43	\$928.38	\$866.95	\$937.44	\$685.89	\$661.48	
66	Adult + Child(ren)	\$1,564.72	\$1,382.98	\$1,121.88	\$975.31	\$951.67	\$888.72	\$960.96	\$703.11	\$678.07	
67	Adult + Child(ren)	\$1,601.92	\$1,415.88	\$1,148.56	\$998.49	\$974.31	\$909.84	\$983.82	\$719.83	\$694.21	
68	Adult + Child(ren)	\$1,639.14	\$1,448.76	\$1,175.23	\$1,021.69	\$996.94	\$930.97	\$1,006.68	\$736.54	\$710.34	
69	Adult + Child(ren)	\$1,658.82	\$1,466.14	\$1,189.35	\$1,033.95	\$1,008.91	\$942.15	\$1,018.75	\$745.38	\$718.86	
70+	Adult + Child(ren)	\$1,678.36	\$1,483.42	\$1,203.36	\$1,046.14	\$1,020.79	\$953.26	\$1,030.75	\$754.17	\$727.32	

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14b - Unisex Pool Mid-Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Family	\$1,265.92	\$1,118.89	\$907.65	\$789.06	\$769.93	\$718.99	\$777.46	\$568.84	\$548.58	
20	Family	\$1,307.86	\$1,155.93	\$937.71	\$815.19	\$795.45	\$742.81	\$803.20	\$587.67	\$566.74	
21	Family	\$1,351.27	\$1,194.33	\$968.85	\$842.28	\$821.85	\$767.49	\$829.89	\$607.18	\$585.58	
22	Family	\$1,396.23	\$1,234.05	\$1,001.07	\$870.28	\$849.19	\$792.99	\$857.47	\$627.39	\$605.05	
23	Family	\$1,442.68	\$1,275.10	\$1,034.38	\$899.23	\$877.44	\$819.40	\$886.00	\$648.27	\$625.18	
24	Family	\$1,488.30	\$1,315.44	\$1,067.08	\$927.67	\$905.19	\$845.31	\$914.02	\$668.77	\$644.97	
25	Family	\$1,534.03	\$1,355.88	\$1,099.87	\$956.16	\$933.01	\$871.27	\$942.12	\$689.31	\$664.78	
26	Family	\$1,580.13	\$1,396.60	\$1,132.93	\$984.91	\$961.05	\$897.48	\$970.42	\$710.04	\$684.76	
27	Family	\$1,626.60	\$1,437.66	\$1,166.25	\$1,013.86	\$989.32	\$923.85	\$998.97	\$730.92	\$704.88	
28	Family	\$1,646.17	\$1,454.97	\$1,180.27	\$1,026.07	\$1,001.20	\$934.98	\$1,010.98	\$739.69	\$713.38	
29	Family	\$1,666.11	\$1,472.59	\$1,194.57	\$1,038.48	\$1,013.35	\$946.30	\$1,023.24	\$748.66	\$722.01	
30	Family	\$1,686.42	\$1,490.53	\$1,209.12	\$1,051.15	\$1,025.68	\$957.82	\$1,035.70	\$757.78	\$730.81	
31	Family	\$1,707.09	\$1,508.79	\$1,223.95	\$1,064.02	\$1,038.27	\$969.55	\$1,048.39	\$767.08	\$739.77	
32	Family	\$1,728.13	\$1,527.42	\$1,239.07	\$1,077.16	\$1,051.06	\$981.51	\$1,061.32	\$776.53	\$748.89	
33	Family	\$1,745.44	\$1,542.70	\$1,251.46	\$1,087.93	\$1,061.59	\$991.36	\$1,071.94	\$784.30	\$756.39	
34	Family	\$1,762.95	\$1,558.17	\$1,264.00	\$1,098.85	\$1,072.26	\$1,001.29	\$1,082.71	\$792.16	\$763.99	
35	Family	\$1,780.68	\$1,573.84	\$1,276.71	\$1,109.92	\$1,083.01	\$1,011.36	\$1,093.60	\$800.16	\$771.64	
36	Family	\$1,798.60	\$1,589.71	\$1,289.59	\$1,121.10	\$1,093.93	\$1,021.56	\$1,104.60	\$808.21	\$779.43	
37	Family	\$1,816.77	\$1,605.76	\$1,302.60	\$1,132.41	\$1,104.97	\$1,031.86	\$1,115.76	\$816.36	\$787.32	
38	Family	\$1,825.74	\$1,613.70	\$1,309.02	\$1,138.02	\$1,110.42	\$1,036.98	\$1,121.26	\$820.39	\$791.20	
39	Family	\$1,834.74	\$1,621.62	\$1,315.47	\$1,143.58	\$1,115.89	\$1,042.05	\$1,126.77	\$824.43	\$795.07	
40	Family	\$1,843.71	\$1,629.55	\$1,321.92	\$1,149.19	\$1,121.34	\$1,047.15	\$1,132.29	\$828.45	\$798.97	
41	Family	\$1,888.60	\$1,669.23	\$1,354.09	\$1,177.17	\$1,148.67	\$1,072.66	\$1,159.86	\$848.64	\$818.43	
42	Family	\$1,897.57	\$1,677.16	\$1,360.54	\$1,182.78	\$1,154.11	\$1,077.76	\$1,165.41	\$852.66	\$822.33	
43	Family	\$1,905.30	\$1,684.00	\$1,366.08	\$1,187.59	\$1,158.81	\$1,082.14	\$1,170.13	\$856.15	\$825.67	
44	Family	\$1,913.16	\$1,690.95	\$1,371.73	\$1,192.48	\$1,163.61	\$1,086.61	\$1,174.98	\$859.68	\$829.06	
45	Family	\$1,939.14	\$1,713.94	\$1,390.33	\$1,208.67	\$1,179.42	\$1,101.36	\$1,190.92	\$871.35	\$840.36	
46	Family	\$1,947.34	\$1,721.14	\$1,396.20	\$1,213.78	\$1,184.38	\$1,106.01	\$1,195.95	\$875.04	\$843.88	
47	Family	\$1,955.65	\$1,728.48	\$1,402.15	\$1,218.96	\$1,189.42	\$1,110.75	\$1,201.05	\$878.76	\$847.47	
48	Family	\$1,957.45	\$1,730.11	\$1,403.47	\$1,220.10	\$1,190.55	\$1,111.77	\$1,202.17	\$879.57	\$848.29	
49	Family	\$1,959.75	\$1,732.14	\$1,405.12	\$1,221.54	\$1,191.93	\$1,113.09	\$1,203.57	\$880.62	\$849.27	
50	Family	\$1,962.51	\$1,734.57	\$1,407.12	\$1,223.26	\$1,193.64	\$1,114.63	\$1,205.28	\$881.85	\$850.47	
51	Family	\$1,965.73	\$1,737.42	\$1,409.40	\$1,225.24	\$1,195.57	\$1,116.48	\$1,207.24	\$883.29	\$851.85	
52	Family	\$1,969.39	\$1,740.64	\$1,412.02	\$1,227.52	\$1,197.78	\$1,118.53	\$1,209.49	\$884.95	\$853.45	
53	Family	\$1,985.22	\$1,754.65	\$1,423.38	\$1,237.39	\$1,207.42	\$1,127.53	\$1,219.21	\$892.06	\$860.32	
54	Family	\$2,001.57	\$1,769.08	\$1,435.09	\$1,247.59	\$1,217.38	\$1,136.83	\$1,229.26	\$899.40	\$867.40	
55	Family	\$2,018.40	\$1,783.98	\$1,447.18	\$1,258.09	\$1,227.60	\$1,146.37	\$1,239.60	\$906.99	\$874.68	
56	Family	\$2,035.72	\$1,799.28	\$1,459.60	\$1,268.89	\$1,238.14	\$1,156.23	\$1,250.22	\$914.76	\$882.18	
57	Family	\$2,053.54	\$1,815.03	\$1,472.35	\$1,279.98	\$1,248.97	\$1,166.34	\$1,261.17	\$922.75	\$889.89	
58	Family	\$2,092.74	\$1,849.66	\$1,500.48	\$1,272.82	\$1,304.41	\$1,188.61	\$1,285.24	\$940.36	\$906.90	
59	Family	\$2,132.17	\$1,884.52	\$1,528.74	\$1,329.00	\$1,296.81	\$1,210.99	\$1,309.47	\$958.08	\$923.97	
60	Family	\$2,171.79	\$1,919.53	\$1,557.15	\$1,353.70	\$1,320.90	\$1,233.49	\$1,333.80	\$975.91	\$941.16	
61	Family	\$2,211.63	\$1,954.74	\$1,585.71	\$1,378.50	\$1,345.11	\$1,256.13	\$1,358.25	\$993.79	\$958.39	
62	Family	\$2,251.62	\$1,990.11	\$1,614.39	\$1,403.46	\$1,369.47	\$1,278.85	\$1,382.83	\$1,011.76	\$975.75	
63	Family	\$2,320.44	\$2,050.92	\$1,663.72	\$1,446.36	\$1,411.32	\$1,317.94	\$1,425.09	\$1,042.69	\$1,005.57	
64	Family	\$2,391.94	\$2,114.11	\$1,714.98	\$1,490.91	\$1,454.79	\$1,358.55	\$1,468.99	\$1,074.81	\$1,036.56	
65	Family	\$2,466.27	\$2,179.78	\$1,768.26	\$1,537.24	\$1,500.00	\$1,400.74	\$1,514.64	\$1,108.20	\$1,068.76	
66	Family	\$2,540.77	\$2,245.66	\$1,821.69	\$1,583.70	\$1,545.31	\$1,443.09	\$1,560.39	\$1,141.69	\$1,101.04	
67	Family	\$2,613.07	\$2,309.59	\$1,873.54	\$1,628.74	\$1,589.31	\$1,484.14	\$1,604.82	\$1,174.20	\$1,132.41	
68	Family	\$2,685.39	\$2,373.49	\$1,925.38	\$1,673.83	\$1,633.29	\$1,525.21	\$1,649.23	\$1,206.67	\$1,163.74	
69	Family	\$2,722.63	\$2,406.39	\$1,952.08	\$1,697.02	\$1,655.94	\$1,546.36	\$1,672.09	\$1,223.40	\$1,179.87	
70+	Family	\$2,759.59	\$2,439.07	\$1,978.59	\$1,720.09	\$1,678.41	\$1,567.38	\$1,694.79	\$1,240.02	\$1,195.87	

KP 8000/0%/Rx
\$128.05
\$133.15
\$138.46
\$143.98
\$149.73
\$155.25
\$160.74
\$166.21
\$171.70
\$172.44
\$173.19
\$173.92
\$174.66
\$175.41
\$176.26
\$177.12
\$177.97
\$178.83
\$179.68
\$181.11
\$182.53
\$183.96
\$185.38
\$186.81
\$190.14
\$193.48
\$196.81
\$200.14
\$203.49
\$207.18
\$210.87
\$214.56
\$218.25
\$221.95
\$228.03
\$234.12
\$240.21
\$246.30
\$252.37
\$261.28
\$270.18
\$279.07
\$287.97
\$296.86
\$308.71
\$321.04
\$333.88
\$346.75
\$359.22
\$371.68
\$377.92
\$384.12

KP 8000/0%/Rx
\$256.11
\$266.31
\$276.93
\$287.97
\$299.46
\$310.50
\$321.48
\$332.43
\$343.41
\$344.88
\$346.38
\$347.85
\$349.32
\$350.82
\$352.53
\$354.24
\$355.95
\$357.66
\$359.37
\$362.22
\$365.07
\$367.92
\$370.77
\$373.62
\$380.28
\$386.97
\$393.63
\$400.29
\$406.98
\$414.36
\$421.74
\$429.12
\$436.50
\$443.91
\$456.06
\$468.24
\$480.42
\$492.60
\$504.75
\$522.57
\$540.36
\$558.15
\$575.94
\$593.73
\$617.43
\$642.09
\$667.77
\$693.51
\$718.44
\$743.37
\$755.85
\$768.24

KP 8000/0%/Rx
\$321.67
\$331.47
\$341.58
\$352.00
\$362.79
\$373.47
\$384.24
\$395.11
\$406.15
\$412.36
\$418.71
\$425.17
\$431.77
\$438.52
\$443.82
\$449.17
\$454.62
\$460.12
\$465.72
\$467.49
\$469.26
\$471.01
\$485.55
\$487.32
\$486.72
\$486.19
\$492.07
\$491.64
\$491.26
\$488.22
\$485.34
\$482.62
\$480.07
\$477.69
\$477.22
\$476.94
\$476.83
\$476.91
\$477.13
\$482.19
\$487.29
\$492.46
\$497.71
\$503.04
\$515.62
\$528.69
\$542.26
\$555.88
\$569.10
\$582.31
\$589.30
\$596.25

KP 8000/0%/Rx
\$449.73
\$464.62
\$480.04
\$495.99
\$512.52
\$528.72
\$544.98
\$561.33
\$577.86
\$584.80
\$591.90
\$599.10
\$606.43
\$613.93
\$620.08
\$626.29
\$632.59
\$638.95
\$645.40
\$648.60
\$651.79
\$654.97
\$670.93
\$674.13
\$676.86
\$679.68
\$688.89
\$691.78
\$694.75
\$695.40
\$696.21
\$697.18
\$698.32
\$699.64
\$705.25
\$711.06
\$717.04
\$723.21
\$729.51
\$743.47
\$757.47
\$771.54
\$785.68
\$799.90
\$824.34
\$849.73
\$876.15
\$902.64
\$928.32
\$954.00
\$967.23
\$980.37

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 14c - Unisex Pool High Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Adult + Child(ren)	\$1,328.03	\$1,173.78	\$952.18	\$827.77	\$807.70	\$754.27	\$815.60	\$596.75	\$575.49	
20	Adult + Child(ren)	\$1,368.46	\$1,209.49	\$981.15	\$852.96	\$832.30	\$777.23	\$840.42	\$614.90	\$593.01	
21	Adult + Child(ren)	\$1,410.20	\$1,246.41	\$1,011.09	\$879.01	\$857.69	\$800.95	\$866.07	\$633.66	\$611.11	
22	Adult + Child(ren)	\$1,453.32	\$1,284.51	\$1,042.00	\$905.87	\$883.91	\$825.41	\$892.54	\$653.04	\$629.79	
23	Adult + Child(ren)	\$1,497.78	\$1,323.80	\$1,073.88	\$933.57	\$910.95	\$850.69	\$919.84	\$673.02	\$649.06	
24	Adult + Child(ren)	\$1,541.87	\$1,362.79	\$1,105.50	\$961.07	\$937.77	\$875.73	\$946.92	\$692.84	\$668.18	
25	Adult + Child(ren)	\$1,586.31	\$1,402.08	\$1,137.35	\$988.74	\$964.81	\$900.96	\$974.22	\$712.80	\$687.43	
26	Adult + Child(ren)	\$1,631.27	\$1,441.81	\$1,169.60	\$1,016.79	\$992.15	\$926.53	\$1,001.83	\$733.01	\$706.92	
27	Adult + Child(ren)	\$1,676.79	\$1,482.03	\$1,202.23	\$1,045.15	\$1,019.85	\$952.35	\$1,029.79	\$753.47	\$726.63	
28	Adult + Child(ren)	\$1,702.44	\$1,504.71	\$1,220.62	\$1,061.14	\$1,035.43	\$966.94	\$1,045.55	\$764.98	\$737.77	
29	Adult + Child(ren)	\$1,728.62	\$1,527.85	\$1,239.39	\$1,077.45	\$1,051.38	\$981.81	\$1,061.63	\$776.75	\$749.10	
30	Adult + Child(ren)	\$1,755.35	\$1,551.46	\$1,258.55	\$1,094.12	\$1,067.61	\$996.97	\$1,078.04	\$788.76	\$760.69	
31	Adult + Child(ren)	\$1,782.61	\$1,575.55	\$1,278.11	\$1,111.11	\$1,084.20	\$1,012.46	\$1,094.78	\$801.02	\$772.50	
32	Adult + Child(ren)	\$1,810.44	\$1,600.17	\$1,298.08	\$1,128.46	\$1,101.12	\$1,028.25	\$1,111.88	\$813.51	\$784.56	
33	Adult + Child(ren)	\$1,832.29	\$1,619.46	\$1,313.73	\$1,142.06	\$1,114.41	\$1,040.68	\$1,125.27	\$823.32	\$794.02	
34	Adult + Child(ren)	\$1,854.42	\$1,639.02	\$1,329.59	\$1,155.88	\$1,127.89	\$1,053.25	\$1,138.89	\$833.27	\$803.63	
35	Adult + Child(ren)	\$1,876.88	\$1,658.88	\$1,345.69	\$1,169.89	\$1,141.53	\$1,066.01	\$1,152.69	\$843.39	\$813.34	
36	Adult + Child(ren)	\$1,899.65	\$1,679.01	\$1,362.04	\$1,184.08	\$1,155.39	\$1,078.94	\$1,166.66	\$853.62	\$823.21	
37	Adult + Child(ren)	\$1,922.75	\$1,699.43	\$1,378.58	\$1,198.47	\$1,169.43	\$1,092.05	\$1,180.85	\$863.98	\$833.25	
38	Adult + Child(ren)	\$1,930.03	\$1,705.88	\$1,383.80	\$1,203.02	\$1,173.85	\$1,096.21	\$1,185.31	\$867.26	\$836.39	
39	Adult + Child(ren)	\$1,937.34	\$1,712.30	\$1,389.03	\$1,207.53	\$1,178.29	\$1,100.33	\$1,189.78	\$870.54	\$839.54	
40	Adult + Child(ren)	\$1,944.62	\$1,718.75	\$1,394.27	\$1,212.09	\$1,182.72	\$1,104.46	\$1,194.27	\$873.79	\$842.71	
41	Adult + Child(ren)	\$2,004.59	\$1,771.74	\$1,437.26	\$1,249.46	\$1,219.21	\$1,138.54	\$1,231.09	\$900.76	\$868.69	
42	Adult + Child(ren)	\$2,011.87	\$1,778.19	\$1,442.49	\$1,254.02	\$1,223.64	\$1,142.68	\$1,235.60	\$904.02	\$871.86	
43	Adult + Child(ren)	\$2,009.43	\$1,776.03	\$1,440.73	\$1,252.50	\$1,222.14	\$1,141.29	\$1,234.09	\$902.94	\$870.80	
44	Adult + Child(ren)	\$2,007.19	\$1,774.05	\$1,439.15	\$1,251.09	\$1,220.80	\$1,140.01	\$1,232.72	\$901.93	\$869.81	
45	Adult + Child(ren)	\$2,031.52	\$1,795.59	\$1,456.57	\$1,266.25	\$1,235.60	\$1,153.83	\$1,247.66	\$912.86	\$880.39	
46	Adult + Child(ren)	\$2,029.76	\$1,793.99	\$1,455.30	\$1,265.15	\$1,234.50	\$1,152.82	\$1,246.56	\$912.07	\$879.60	
47	Adult + Child(ren)	\$2,028.18	\$1,792.58	\$1,454.15	\$1,264.16	\$1,233.54	\$1,151.94	\$1,245.59	\$911.35	\$878.90	
48	Adult + Child(ren)	\$2,015.59	\$1,781.49	\$1,445.15	\$1,256.33	\$1,225.90	\$1,144.79	\$1,237.87	\$905.69	\$873.48	
49	Adult + Child(ren)	\$2,003.71	\$1,771.00	\$1,436.64	\$1,248.94	\$1,218.66	\$1,138.06	\$1,230.57	\$900.37	\$868.31	
50	Adult + Child(ren)	\$1,992.51	\$1,761.10	\$1,428.63	\$1,241.96	\$1,211.89	\$1,131.68	\$1,223.70	\$895.33	\$863.47	
51	Adult + Child(ren)	\$1,982.00	\$1,751.79	\$1,421.06	\$1,235.38	\$1,205.46	\$1,125.71	\$1,217.23	\$890.60	\$858.90	
52	Adult + Child(ren)	\$1,972.12	\$1,743.06	\$1,413.98	\$1,229.22	\$1,199.44	\$1,120.08	\$1,211.16	\$886.18	\$854.63	
53	Adult + Child(ren)	\$1,970.21	\$1,741.38	\$1,412.62	\$1,228.04	\$1,198.29	\$1,119.00	\$1,210.00	\$885.32	\$853.82	
54	Adult + Child(ren)	\$1,969.06	\$1,740.35	\$1,411.78	\$1,227.33	\$1,197.61	\$1,118.37	\$1,209.29	\$884.79	\$853.31	
55	Adult + Child(ren)	\$1,968.62	\$1,739.98	\$1,411.49	\$1,227.07	\$1,197.32	\$1,118.10	\$1,209.03	\$884.62	\$853.11	
56	Adult + Child(ren)	\$1,968.91	\$1,740.22	\$1,411.69	\$1,227.24	\$1,197.50	\$1,118.28	\$1,209.18	\$884.73	\$853.22	
57	Adult + Child(ren)	\$1,969.90	\$1,741.10	\$1,412.37	\$1,227.84	\$1,198.09	\$1,118.83	\$1,209.80	\$885.17	\$853.64	
58	Adult + Child(ren)	\$1,990.67	\$1,759.45	\$1,427.29	\$1,240.80	\$1,210.74	\$1,130.64	\$1,222.56	\$894.49	\$862.66	
59	Adult + Child(ren)	\$2,011.76	\$1,778.10	\$1,442.40	\$1,253.95	\$1,223.57	\$1,142.61	\$1,235.52	\$903.98	\$871.79	
60	Adult + Child(ren)	\$2,033.15	\$1,797.00	\$1,457.74	\$1,267.28	\$1,236.57	\$1,154.75	\$1,248.65	\$913.61	\$881.07	
61	Adult + Child(ren)	\$2,054.84	\$1,816.16	\$1,473.29	\$1,280.77	\$1,249.75	\$1,167.07	\$1,261.96	\$923.34	\$890.45	
62	Adult + Child(ren)	\$2,076.77	\$1,835.57	\$1,489.02	\$1,294.48	\$1,263.13	\$1,179.55	\$1,275.45	\$933.19	\$899.97	
63	Adult + Child(ren)	\$2,128.76	\$1,881.50	\$1,526.29	\$1,326.88	\$1,294.74	\$1,209.07	\$1,307.37	\$956.56	\$922.50	
64	Adult + Child(ren)	\$2,182.73	\$1,929.20	\$1,564.97	\$1,360.50	\$1,327.54	\$1,239.72	\$1,340.50	\$980.80	\$945.89	
65	Adult + Child(ren)	\$2,238.76	\$1,978.70	\$1,605.14	\$1,395.43	\$1,361.62	\$1,271.53	\$1,374.91	\$1,005.97	\$970.17	
66	Adult + Child(ren)	\$2,294.93	\$2,028.37	\$1,645.42	\$1,430.46	\$1,395.79	\$1,303.45	\$1,409.40	\$1,031.22	\$994.51	
67	Adult + Child(ren)	\$2,349.49	\$2,076.62	\$1,684.56	\$1,464.45	\$1,428.98	\$1,334.43	\$1,442.93	\$1,058.75	\$1,018.18	
68	Adult + Child(ren)	\$2,404.07	\$2,124.84	\$1,723.67	\$1,498.48	\$1,462.18	\$1,365.43	\$1,476.46	\$1,080.26	\$1,041.83	
69	Adult + Child(ren)	\$2,432.93	\$2,150.34	\$1,744.38	\$1,516.46	\$1,479.74	\$1,381.82	\$1,494.17	\$1,093.22	\$1,054.32	
70+	Adult + Child(ren)	\$2,461.60	\$2,175.69	\$1,764.92	\$1,534.34	\$1,497.16	\$1,398.12	\$1,511.77	\$1,106.11	\$1,066.73	

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 14c - Unisex Pool High Risk Rates**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	
19	Family	\$1,772.29	\$1,566.45	\$1,270.71	\$1,104.68	\$1,077.90	\$1,006.59	\$1,088.45	\$796.38	\$768.01	
20	Family	\$1,831.01	\$1,618.30	\$1,312.79	\$1,141.26	\$1,113.63	\$1,039.94	\$1,124.48	\$822.73	\$793.44	
21	Family	\$1,891.78	\$1,672.06	\$1,356.39	\$1,179.19	\$1,150.59	\$1,074.48	\$1,161.84	\$850.05	\$819.81	
22	Family	\$1,954.72	\$1,727.67	\$1,401.49	\$1,218.39	\$1,188.87	\$1,110.18	\$1,200.46	\$878.34	\$847.07	
23	Family	\$2,019.75	\$1,785.14	\$1,448.13	\$1,258.92	\$1,228.41	\$1,147.16	\$1,240.40	\$907.57	\$875.25	
24	Family	\$2,083.62	\$1,841.61	\$1,493.91	\$1,298.74	\$1,267.26	\$1,183.43	\$1,279.63	\$936.28	\$902.95	
25	Family	\$2,147.64	\$1,898.23	\$1,539.82	\$1,338.62	\$1,306.22	\$1,219.78	\$1,318.96	\$965.03	\$930.69	
26	Family	\$2,212.18	\$1,955.24	\$1,586.10	\$1,378.88	\$1,345.47	\$1,256.47	\$1,358.59	\$994.05	\$958.67	
27	Family	\$2,277.24	\$2,012.72	\$1,632.75	\$1,419.41	\$1,385.05	\$1,293.39	\$1,398.55	\$1,023.28	\$986.83	
28	Family	\$2,304.64	\$2,036.95	\$1,652.38	\$1,436.50	\$1,401.68	\$1,308.97	\$1,415.37	\$1,035.57	\$998.73	
29	Family	\$2,332.55	\$2,061.63	\$1,672.39	\$1,453.87	\$1,418.69	\$1,324.82	\$1,432.53	\$1,048.13	\$1,010.81	
30	Family	\$2,360.98	\$2,086.74	\$1,692.76	\$1,471.61	\$1,435.95	\$1,340.95	\$1,449.98	\$1,060.89	\$1,023.14	
31	Family	\$2,389.92	\$2,112.30	\$1,713.53	\$1,489.62	\$1,453.57	\$1,357.37	\$1,467.75	\$1,073.91	\$1,035.67	
32	Family	\$2,419.38	\$2,138.38	\$1,734.70	\$1,508.03	\$1,471.49	\$1,374.11	\$1,485.85	\$1,087.14	\$1,048.44	
33	Family	\$2,443.62	\$2,159.78	\$1,752.05	\$1,523.10	\$1,486.23	\$1,387.91	\$1,500.72	\$1,098.02	\$1,058.94	
34	Family	\$2,468.13	\$2,181.43	\$1,769.60	\$1,538.39	\$1,501.16	\$1,401.81	\$1,515.80	\$1,109.03	\$1,069.59	
35	Family	\$2,492.95	\$2,203.38	\$1,787.39	\$1,553.89	\$1,516.22	\$1,415.90	\$1,531.04	\$1,120.22	\$1,080.30	
36	Family	\$2,518.04	\$2,225.60	\$1,805.43	\$1,569.54	\$1,531.50	\$1,430.18	\$1,546.44	\$1,131.50	\$1,091.20	
37	Family	\$2,543.47	\$2,248.07	\$1,823.64	\$1,585.37	\$1,546.96	\$1,444.61	\$1,562.06	\$1,142.90	\$1,102.24	
38	Family	\$2,566.03	\$2,259.18	\$1,832.62	\$1,593.22	\$1,554.58	\$1,451.77	\$1,569.77	\$1,148.55	\$1,107.68	
39	Family	\$2,568.63	\$2,270.26	\$1,841.65	\$1,601.01	\$1,562.25	\$1,458.87	\$1,577.47	\$1,154.20	\$1,113.10	
40	Family	\$2,581.19	\$2,281.37	\$1,850.68	\$1,608.87	\$1,569.87	\$1,466.01	\$1,585.20	\$1,159.83	\$1,118.56	
41	Family	\$2,644.04	\$2,336.92	\$1,895.73	\$1,648.03	\$1,608.13	\$1,501.73	\$1,623.80	\$1,188.09	\$1,145.80	
42	Family	\$2,656.60	\$2,348.03	\$1,904.76	\$1,655.89	\$1,615.76	\$1,508.87	\$1,631.57	\$1,193.72	\$1,151.26	
43	Family	\$2,667.42	\$2,357.60	\$1,912.51	\$1,662.83	\$1,622.33	\$1,515.00	\$1,638.18	\$1,198.61	\$1,155.94	
44	Family	\$2,678.42	\$2,367.33	\$1,920.42	\$1,669.47	\$1,629.05	\$1,521.26	\$1,644.97	\$1,203.55	\$1,160.69	
45	Family	\$2,714.79	\$2,399.52	\$1,946.46	\$1,692.13	\$1,651.18	\$1,541.90	\$1,667.29	\$1,219.89	\$1,176.50	
46	Family	\$2,726.28	\$2,409.60	\$1,954.68	\$1,699.29	\$1,658.13	\$1,548.41	\$1,674.33	\$1,225.05	\$1,181.43	
47	Family	\$2,737.91	\$2,419.87	\$1,963.01	\$1,706.54	\$1,665.19	\$1,555.05	\$1,681.47	\$1,230.26	\$1,186.45	
48	Family	\$2,740.43	\$2,422.16	\$1,964.86	\$1,708.14	\$1,666.77	\$1,556.47	\$1,683.04	\$1,231.39	\$1,187.61	
49	Family	\$2,743.65	\$2,424.99	\$1,967.17	\$1,710.15	\$1,668.70	\$1,558.32	\$1,684.99	\$1,232.86	\$1,188.97	
50	Family	\$2,747.51	\$2,428.39	\$1,969.96	\$1,712.57	\$1,671.09	\$1,560.48	\$1,687.39	\$1,234.59	\$1,190.65	
51	Family	\$2,752.02	\$2,432.38	\$1,973.16	\$1,715.34	\$1,673.80	\$1,563.07	\$1,690.14	\$1,236.60	\$1,192.59	
52	Family	\$2,757.15	\$2,436.90	\$1,976.83	\$1,718.53	\$1,676.89	\$1,565.94	\$1,693.29	\$1,238.93	\$1,194.83	
53	Family	\$2,779.30	\$2,456.51	\$1,992.73	\$1,732.35	\$1,690.39	\$1,578.54	\$1,706.90	\$1,248.89	\$1,204.45	
54	Family	\$2,802.19	\$2,476.71	\$2,009.13	\$1,746.63	\$1,704.33	\$1,591.56	\$1,720.97	\$1,259.16	\$1,214.36	
55	Family	\$2,825.76	\$2,497.57	\$2,026.05	\$1,761.33	\$1,718.64	\$1,604.92	\$1,735.44	\$1,269.78	\$1,224.55	
56	Family	\$2,850.01	\$2,518.99	\$2,043.44	\$1,776.45	\$1,733.40	\$1,618.72	\$1,750.30	\$1,280.66	\$1,235.05	
57	Family	\$2,874.96	\$2,541.04	\$2,061.29	\$1,791.97	\$1,748.56	\$1,632.87	\$1,765.63	\$1,291.85	\$1,245.84	
58	Family	\$2,929.83	\$2,589.53	\$2,100.67	\$1,826.18	\$1,781.95	\$1,664.06	\$1,799.34	\$1,316.51	\$1,269.66	
59	Family	\$2,985.04	\$2,638.33	\$2,140.23	\$1,860.60	\$1,815.53	\$1,695.39	\$1,833.25	\$1,341.31	\$1,293.55	
60	Family	\$3,040.50	\$2,687.34	\$2,180.01	\$1,895.18	\$1,849.26	\$1,726.89	\$1,867.32	\$1,366.28	\$1,317.62	
61	Family	\$3,096.28	\$2,736.63	\$2,219.99	\$1,929.90	\$1,883.15	\$1,758.58	\$1,901.55	\$1,391.31	\$1,341.75	
62	Family	\$3,152.26	\$2,786.15	\$2,260.14	\$1,964.84	\$1,917.25	\$1,790.39	\$1,935.96	\$1,416.47	\$1,366.05	
63	Family	\$3,248.61	\$2,871.28	\$2,329.21	\$2,024.90	\$1,975.84	\$1,845.12	\$1,995.12	\$1,459.77	\$1,407.79	
64	Family	\$3,348.72	\$2,959.76	\$2,400.97	\$2,087.27	\$2,036.70	\$1,901.97	\$2,056.59	\$1,504.73	\$1,451.18	
65	Family	\$3,452.77	\$3,051.69	\$2,475.56	\$2,152.14	\$2,100.00	\$1,961.04	\$2,120.49	\$1,551.48	\$1,496.27	
66	Family	\$3,557.08	\$3,143.93	\$2,550.36	\$2,217.18	\$2,163.44	\$2,020.32	\$2,184.54	\$1,598.37	\$1,541.46	
67	Family	\$3,658.30	\$3,233.43	\$2,622.96	\$2,280.24	\$2,225.03	\$2,077.80	\$2,246.74	\$1,643.88	\$1,585.37	
68	Family	\$3,759.54	\$3,322.89	\$2,695.53	\$2,343.36	\$2,286.60	\$2,135.30	\$2,308.92	\$1,689.34	\$1,629.24	
69	Family	\$3,811.68	\$3,368.94	\$2,732.91	\$2,375.83	\$2,318.31	\$2,164.91	\$2,340.93	\$1,712.76	\$1,651.81	
70+	Family	\$3,863.43	\$3,414.70	\$2,770.02	\$2,408.13	\$2,349.77	\$2,194.33	\$2,372.70	\$1,736.02	\$1,674.22	

KP 8000/0%/Rx
\$471.79
\$486.15
\$500.98
\$516.27
\$532.09
\$547.75
\$563.55
\$579.50
\$595.69
\$604.80
\$614.10
\$623.59
\$633.27
\$643.17
\$650.93
\$658.79
\$666.77
\$674.85
\$683.05
\$685.65
\$688.24
\$690.82
\$712.14
\$714.73
\$713.85
\$713.08
\$721.71
\$721.07
\$720.52
\$716.05
\$711.83
\$707.85
\$704.11
\$700.61
\$699.93
\$699.51
\$699.35
\$699.46
\$699.79
\$707.21
\$714.69
\$722.28
\$729.98
\$737.79
\$756.25
\$775.41
\$795.32
\$815.29
\$834.68
\$854.06
\$864.31
\$874.50

KP 8000/0%/Rx
\$629.62
\$650.47
\$672.06
\$694.38
\$717.52
\$740.20
\$762.97
\$785.86
\$809.00
\$818.72
\$828.66
\$838.74
\$849.00
\$859.50
\$868.11
\$876.81
\$885.63
\$894.53
\$903.56
\$908.04
\$912.51
\$916.96
\$939.30
\$943.78
\$947.60
\$951.55
\$964.44
\$968.49
\$972.65
\$973.56
\$974.69
\$976.05
\$977.65
\$979.50
\$987.35
\$995.48
\$1,003.86
\$1,012.49
\$1,021.31
\$1,040.86
\$1,060.45
\$1,080.15
\$1,099.95
\$1,119.86
\$1,154.07
\$1,189.62
\$1,226.61
\$1,263.69
\$1,299.64
\$1,335.60
\$1,354.12
\$1,372.51

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 15a - Unisex Pool Standard Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Single										
20	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
21	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
22	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
23	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
24	Single	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
25	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
26	Single	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
27	Single	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
28	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
29	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
30	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
31	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
32	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
33	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
34	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
35	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
36	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
37	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
38	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
39	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
40	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
41	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
42	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
43	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
44	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
45	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
46	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
47	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
48	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
49	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
50	Single	1.8%	1.7%	1.8%	1.8%	1.8%	1.7%	1.8%	1.7%	1.7%	1.7%
51	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
52	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
53	Single	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
54	Single	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
55	Single	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
56	Single	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
57	Single	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
58	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
59	Single	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
60	Single	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
61	Single	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
62	Single	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
63	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
64	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
65	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
66	Single	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
67	Single	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
68	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
69	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
70+	Single	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
	Minimum Rate	\$240.30	\$212.39	\$172.29	\$149.78	\$146.15	\$136.48	\$147.58	\$107.98	\$104.13	\$85.37
	Maximum Rate	\$720.82	\$637.10	\$516.82	\$449.30	\$438.41	\$409.41	\$442.69	\$323.90	\$312.37	\$256.08



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Standard Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

Attained Age	Tier	Plan Name									
		KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Two-Party										
20	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
21	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
22	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
23	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
24	Two-Party	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
25	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
26	Two-Party	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
27	Two-Party	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
28	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
29	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
30	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
31	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
32	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
33	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
34	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
35	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
36	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
37	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
38	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
39	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
40	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
41	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
42	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
43	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
44	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
45	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
46	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
47	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
48	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
49	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
50	Two-Party	1.8%	1.7%	1.8%	1.8%	1.8%	1.7%	1.8%	1.7%	1.7%	1.7%
51	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
52	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
53	Two-Party	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
54	Two-Party	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
55	Two-Party	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
56	Two-Party	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
57	Two-Party	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
58	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
59	Two-Party	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
60	Two-Party	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
61	Two-Party	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
62	Two-Party	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
63	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
64	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
65	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
66	Two-Party	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
67	Two-Party	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
68	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
69	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
70+	Two-Party	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
	Minimum Rate	\$480.60	\$424.78	\$344.58	\$299.56	\$292.30	\$272.96	\$295.16	\$215.96	\$208.26	\$170.74
	Maximum Rate	\$1,441.64	\$1,274.20	\$1,033.64	\$898.60	\$876.82	\$818.82	\$885.38	\$647.80	\$624.74	\$512.16



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Standard Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Adult + Child(ren)										
20	Adult + Child(ren)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
21	Adult + Child(ren)	3.0%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
22	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
23	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
24	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
25	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
26	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
27	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
28	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
29	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
30	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
31	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
32	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
33	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
34	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
35	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
36	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
37	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
38	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
39	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
40	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
41	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
42	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
43	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
44	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
45	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
46	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
47	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
48	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
49	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
50	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
51	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
52	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
53	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
54	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
55	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
56	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
57	Adult + Child(ren)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
58	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
59	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
60	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
61	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
62	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
63	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
64	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
65	Adult + Child(ren)	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
66	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
67	Adult + Child(ren)	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
68	Adult + Child(ren)	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%
69	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
70+	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
	Minimum Rate	\$603.65	\$533.54	\$432.81	\$376.26	\$367.14	\$342.85	\$370.73	\$271.25	\$261.59	\$214.45
	Maximum Rate	\$1,118.91	\$988.95	\$802.24	\$697.43	\$680.53	\$635.51	\$687.17	\$502.78	\$484.88	\$397.50



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Standard Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

Attained Age	Tier	Plan Name									
		KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Family										
20	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
21	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
22	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
23	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
24	Family	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
25	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
26	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
27	Family	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
28	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
29	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
30	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
31	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
32	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
33	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
34	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
35	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
36	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
37	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
38	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
39	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
40	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
41	Family	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
42	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
43	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
44	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
45	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
46	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
47	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
48	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
49	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
50	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
51	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
52	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
53	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
54	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
55	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
56	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
57	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
58	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
59	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
60	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
61	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
62	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
63	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
64	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
65	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
66	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
67	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
68	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
69	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
70+	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
	Minimum Rate	\$843.95	\$745.93	\$605.10	\$526.04	\$513.29	\$479.33	\$518.31	\$379.23	\$365.72	\$299.82
	Maximum Rate	\$1,839.73	\$1,626.05	\$1,319.06	\$1,146.73	\$1,118.94	\$1,044.92	\$1,129.86	\$826.68	\$797.25	\$653.58



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Mid-Risk Age Increases and Min/Max Rates**

This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Single										
20	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
21	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
22	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
23	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
24	Single	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
25	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
26	Single	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
27	Single	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
28	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
29	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
30	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
31	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
32	Single	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
33	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
34	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
35	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
36	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
37	Single	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
38	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
39	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
40	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
41	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
42	Single	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
43	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
44	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
45	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
46	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
47	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
48	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
49	Single	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
50	Single	1.8%	1.7%	1.8%	1.8%	1.8%	1.7%	1.8%	1.7%	1.7%	1.7%
51	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
52	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
53	Single	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
54	Single	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
55	Single	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
56	Single	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
57	Single	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
58	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
59	Single	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
60	Single	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
61	Single	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
62	Single	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
63	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
64	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
65	Single	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
66	Single	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
67	Single	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
68	Single	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
69	Single	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
70+	Single	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
	Minimum Rate	\$360.45	\$318.58	\$258.43	\$224.67	\$219.22	\$204.72	\$221.37	\$161.97	\$156.19	\$128.05
	Maximum Rate	\$1,081.23	\$955.65	\$775.23	\$673.95	\$657.61	\$614.11	\$664.03	\$485.85	\$468.55	\$384.12



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Mid-Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

Attained Age	Tier	Plan Name									
		KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Two-Party										
20	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
21	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
22	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
23	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
24	Two-Party	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
25	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
26	Two-Party	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
27	Two-Party	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
28	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
29	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
30	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
31	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
32	Two-Party	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
33	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
34	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
35	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
36	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
37	Two-Party	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
38	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
39	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
40	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
41	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
42	Two-Party	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
43	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
44	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
45	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
46	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
47	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
48	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
49	Two-Party	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
50	Two-Party	1.8%	1.7%	1.8%	1.8%	1.8%	1.7%	1.8%	1.7%	1.7%	1.7%
51	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
52	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
53	Two-Party	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
54	Two-Party	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
55	Two-Party	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
56	Two-Party	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
57	Two-Party	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
58	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
59	Two-Party	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
60	Two-Party	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
61	Two-Party	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
62	Two-Party	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
63	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
64	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
65	Two-Party	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
66	Two-Party	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
67	Two-Party	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
68	Two-Party	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
69	Two-Party	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
70+	Two-Party	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
	Minimum Rate	\$720.90	\$637.17	\$516.87	\$449.34	\$438.45	\$409.44	\$442.74	\$323.94	\$312.39	\$256.11
	Maximum Rate	\$2,162.46	\$1,911.30	\$1,550.46	\$1,347.90	\$1,315.23	\$1,228.23	\$1,328.07	\$971.70	\$937.11	\$768.24



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Mid-Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Adult + Child(ren)										
20	Adult + Child(ren)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
21	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
22	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
23	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
24	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
25	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
26	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
27	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
28	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
29	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
30	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
31	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
32	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
33	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
34	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
35	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
36	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
37	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
38	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
39	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
40	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
41	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
42	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
43	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
44	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
45	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
46	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
47	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
48	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
49	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
50	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
51	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
52	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
53	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
54	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
55	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
56	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
57	Adult + Child(ren)	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
58	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
59	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
60	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
61	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
62	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
63	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
64	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
65	Adult + Child(ren)	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
66	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
67	Adult + Child(ren)	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
68	Adult + Child(ren)	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%
69	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
70+	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
	Minimum Rate	\$905.47	\$800.31	\$649.21	\$564.39	\$550.71	\$514.27	\$556.09	\$406.87	\$392.38	\$321.67
	Maximum Rate	\$1,678.36	\$1,483.42	\$1,203.36	\$1,046.14	\$1,020.79	\$953.26	\$1,030.75	\$754.17	\$727.32	\$596.25



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool Mid-Risk Age Increases and Min/Max Rates**

This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements

Attained Age	Tier	Plan Name									
		KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Family										
20	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
21	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
22	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
23	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
24	Family	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
25	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
26	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
27	Family	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
28	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
29	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
30	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
31	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
32	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
33	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
34	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
35	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
36	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
37	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
38	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
39	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
40	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
41	Family	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
42	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
43	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
44	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
45	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
46	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
47	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
48	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
49	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
50	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
51	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
52	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
53	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
54	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
55	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
56	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
57	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
58	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
59	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
60	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
61	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
62	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
63	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
64	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
65	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
66	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
67	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
68	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
69	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
70+	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
	Minimum Rate	\$1,265.92	\$1,118.89	\$907.65	\$789.06	\$769.93	\$718.99	\$777.46	\$568.84	\$548.58	\$449.73
	Maximum Rate	\$2,759.59	\$2,439.07	\$1,978.59	\$1,720.09	\$1,678.41	\$1,567.38	\$1,694.79	\$1,240.02	\$1,195.87	\$980.37



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool High Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Adult + Child(ren)										
20	Adult + Child(ren)	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
21	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
22	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
23	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
24	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
25	Adult + Child(ren)	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
26	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
27	Adult + Child(ren)	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
28	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
29	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
30	Adult + Child(ren)	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
31	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
32	Adult + Child(ren)	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
33	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
34	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
35	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
36	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
37	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
38	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
39	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
40	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
41	Adult + Child(ren)	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
42	Adult + Child(ren)	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
43	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
44	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
45	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
46	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
47	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
48	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
49	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
50	Adult + Child(ren)	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%	-0.6%
51	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
52	Adult + Child(ren)	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
53	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
54	Adult + Child(ren)	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
55	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
56	Adult + Child(ren)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
57	Adult + Child(ren)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%
58	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
59	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
60	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
61	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
62	Adult + Child(ren)	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
63	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
64	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
65	Adult + Child(ren)	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
66	Adult + Child(ren)	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
67	Adult + Child(ren)	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
68	Adult + Child(ren)	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%
69	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
70+	Adult + Child(ren)	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
	Minimum Rate	\$1,328.03	\$1,173.78	\$952.18	\$827.77	\$807.70	\$754.27	\$815.60	\$596.75	\$575.49	\$471.79
	Maximum Rate	\$2,461.60	\$2,175.69	\$1,764.92	\$1,534.34	\$1,497.16	\$1,398.12	\$1,511.77	\$1,106.11	\$1,066.73	\$874.50



**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 15a - Unisex Pool High Risk Age Increases and Min/Max Rates**

**This Exhibit illustrates compliance with the 3-1 rate ratio and no more than 4% age increase requirements**

		Plan Name									
Attained Age	Tier	KP 0/25/Rx	KP 0/35/Rx	KP 750/30/Rx	KP 1000/30/Rx	KP 1500/30 ( Rx not Covered)	KP 2000/30/Rx	KP 1250/20/HSA/Rx	KP 2500/30/HSA/Rx	KP 4500/20%/Rx	KP 8000/0%/Rx
19	Family										
20	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
21	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
22	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
23	Family	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
24	Family	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
25	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
26	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
27	Family	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
28	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
29	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
30	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
31	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
32	Family	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
33	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
34	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
35	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
36	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
37	Family	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
38	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
39	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
40	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
41	Family	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
42	Family	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
43	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
44	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
45	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
46	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
47	Family	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
48	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
49	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
50	Family	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
51	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
52	Family	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
53	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
54	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
55	Family	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
56	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
57	Family	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
58	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
59	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
60	Family	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%
61	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
62	Family	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%
63	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
64	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
65	Family	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
66	Family	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
67	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
68	Family	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
69	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
70+	Family	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
	Minimum Rate	\$1,772.29	\$1,566.45	\$1,270.71	\$1,104.68	\$1,077.90	\$1,006.59	\$1,088.45	\$796.38	\$768.01	\$629.62
	Maximum Rate	\$3,863.43	\$3,414.70	\$2,770.02	\$2,408.13	\$2,349.77	\$2,194.33	\$2,372.70	\$1,736.02	\$1,674.22	\$1,372.51



SERFF Tracking Number: KPMA-127103737 State: District of Columbia  
Filing Company: Kaiser Foundation Health Plan of the Mid- Atlantic States, Inc. State Tracking Number:  
Company Tracking Number:  
TOI: HOrg03 Health Organizations - Other Sub-TOI: HOrg03.000 Health Organizations - Other  
Product Name: DC KPIF Rate Filing - Omnibus Mid Year  
Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Justification <b>Comments:</b> see attached <b>Attachment:</b> DC KPIF Actuarial Memorandum 2011 - for DC B18-792.pdf		
<b>Satisfied - Item:</b> 3-29-11 Rate Filing Cover letter <b>Comments:</b> <b>Attachment:</b> DC 2011 KPIF Filing Cover Letter_Mar_29_2011_DC-B18-792.pdf		
<b>Satisfied - Item:</b> 4-8-11 Rate Objection Response letter <b>Comments:</b> see attached <b>Attachment:</b> DC 2011 KPIF Filing Response Letter 4-8-2011.pdf		

# Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

## District of Columbia Direct Payment (Personal Advantage) Rate Filing Mid-Year 2011 for Compliance with DC B18-792

### Actuarial Memorandum

I, Peter Berry, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser), am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective upon enactment of DC B18-792-Reasonable Health Insurance Ratemaking and Health Care Reform Act of 2010 (Act).

With the enactment of DC B18-792, Kaiser will need to adjust rates for plans that are currently gender-rated for members renewing after the Act's effective date. Kaiser will also need to begin offering new business rates that are unisex and comply with 3:1 rate ratio requirements and 4% maximum increases between age bands. Plans that currently have unisex rates will not be affected by this filing.

There are four sets of members that will be impacted by this change. The first is grandfathered members who were previously gender-rated, referred to as the Gender Pool. The second group is non-grandfathered members who were previously gender-rated, referred to as the HCR Pool. The third group is members who enroll between 2/1/2011 and the effective date of DC B18-792. These members will be referred to as the Reform Pool. The final set is members who will enroll after DC B18-792 goes into effect, referred to as the Unisex Pool.

<b>Pool Name</b>	<b>Pool Description</b>
Gender Pool	Grandfathered members in previously gender-rated closed plans.
HCR Pool	Non-grandfathered members in previously gender-rated closed plans.
Reform Pool	Non-grandfathered members in previously gender-rated plans newly available 2/1/2011.
Unisex Pool	Non-grandfathered members enrolling after implementation of DC B18-792.

Note that this is an amendment to previously approved filings. A base rate increase is not being requested at this time. Rather, factors are being adjusted, where necessary, to comply with DC B18-792. As a result, the same base rates previously filed in filings KPMA-126849272 and KPMA-126886470 still apply.

A new pool will be created (Unisex Pool) for members who enroll after DC B18-792 goes into effect. The plans will be the same as the plans currently offered for sale, but rates will be unisex, comply with the 3:1 rate ratio requirement and not increase by more than 4% due to age band increases. Opening this new pool will allow us to close products in the Reform Pool to new sales. Reform Pool members will keep their current gender-rated rates until they renew in 2012, at which time they will be renewed into compliant, non-gender rates. Separating the Unisex and Reform Pool members will allow Kaiser to consider capping rate changes associated with moving to unisex rates for this closed block of members when they renew into gender-neutral rates in 2012, without negatively impacting future revenue from new members.

Age factors for the Unisex Pool were developed with the same data used to create the Reform Pool age/gender factors. The data was first used to create a uncapped, unisex age factor. To comply with the 3:1 rate ratio and 4% age increase requirements, the uncapped age factors were compressed using

interpolation. The same membership data was applied to both the uncapped and the compressed sets of age factors to test for revenue neutrality.

The same methodology was used for the Gender and HCR Pools, but in order to move to unisex rates that are revenue neutral, male members in certain age brackets would require substantial rate increases. In order to mitigate the rate increase and attempt to not drive off a substantial number of subscribers, unisex rates have been set so that no member should receive an increase greater than 25%. This results in rates that are not revenue neutral, but will produce a loss when compared to the previously filed rates for 2011.

While capping rates for the Gender and HCR Pools will result in a financial loss to the Individual and Families line of business, Kaiser does not believe a Premium Deficiency Reserve is required. Because Kaiser manages its internal delivery system as a whole and not specifically for any one business segment, financial results of all business segments of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. are combined for PDR evaluation.

The following is a list of Exhibits in the filing, along with a brief description of each Exhibit:

- Exhibit 1 – Base rate for Gender and HCR Pools.
- Exhibit 2 – Rate-up rules and factors for Gender and HCR Pools.
- Exhibit 3 – Billing tier adjustment factors.
- Exhibit 4 – Gender Pool plan rate factors.
- Exhibits 5a and b – Gender Pool plan standard and rate-up rates.
- Exhibit 6 – HCR Pool plan rate factors.
- Exhibits 7a and b – HCR Pool plan standard and rate-up rates
- Exhibit 8 – Premium tax factor.
- Exhibit 9 – Reform and Unisex base rate, plan factors, and premium tax factor.
- Exhibit 10 – Unisex age factors.
- Exhibit 11 – Relative value of dependent child and average children per age factors for use in calculating Subscriber + Child(ren) and Family plan rates.
- Exhibit 12a – Unisex pool single subscriber rate-up rules and factors.
- Exhibit 12b – Unisex pool family plan rate-up rules and factors.
- Exhibit 13 – Summary of formulas used to calculate Unisex Pool rates.
- Exhibits 14a, b, and c – Unisex Pool plan standard, Mid-Risk, and High Risk rates.
- Exhibits 15a, b, c – These exhibits are included to show Unisex Pool rates are in compliance with the 3:1 rate ratio and no more than 4% age increase requirements.

**Certification**

To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. comply with the applicable state laws and regulations pertaining to employer health insurance. Kaiser has instituted several initiatives designed to improve utilization management and lower costs to the Health Plan through selective contracting with providers. On the basis of these actions being successfully implemented by management, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principles, with the exception of the Gender and HCR Pools mentioned above.

A handwritten signature in dark ink, appearing to read "Peter Berry". The signature is fluid and cursive, with the first name "Peter" and last name "Berry" clearly distinguishable.

Peter Berry, FSA, MAAA  
Senior Actuarial Director  
Kaiser Foundation Health Plan, Inc.  
3/29/11



**KAISER PERMANENTE®**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
2101 East Jefferson Street Rockville, Maryland 20852

March 29, 2011

Mr. Robert Nkojo  
Department of Insurance and Securities  
Insurance Product Division  
810 First Street, N.E.  
Washington, DC 20002

Re: NAIC #: 95639  
KPIF Rate Filing Revision for DC B18-792

Dear Mr. Nkojo:

Attached are amendments to the Direct Pay Individual and Families rate filings for Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. These revisions are being filed to comply with DC B18-792-Reasonable Health Insurance Ratemaking and Health Care Reform Act of 2010 and affect SERFF filings KPMA-126849272 and KPMA-126886470.

The previous filings contained rates that were gender-rated. Factors have been revised so that rates are now gender-neutral. Also, rates for new business sales, effective upon enactment of DC B18-792, are included. These new rates are unisex and comply with the 3:1 rate ratio and 4% age band increase requirements.

A description of the methodology used to create unisex rates and a brief description of the rate filing exhibits are included in the actuarial memorandum.

Please do not hesitate to contact me at 301-816-6634 if you have any questions.

Sincerely,

Brent Plemons  
Senior Actuarial Analyst

CC. Peter Berry, FSA, MAAA, Senior Actuarial Director  
Wendy Drum, Vice President Pricing and Underwriting



**KAISER PERMANENTE**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
2101 East Jefferson Street Rockville, Maryland 20852

April 8, 2011

Ms. Darniece Shirley  
Department of Insurance and Securities  
Insurance Product Division  
810 First Street, N.E.  
Washington, DC 20002

Re: NAIC #: 95639  
HIPAA Rate Filing Revision for DC B18-792

Dear Ms. Shirley:

Attached are responses to the objections received April 6, 2011

1. KPMA-126849272 (eff 2/1/2011) Actuarial Memo indicates a "move from 5-yr to single-year age bands", however this most recent filing contains 5-yr age bands. What is the expected date that all plans will contain single-year age bands?

Kaiser first began moving to single-year age bands effective 2/1/2011, but as premium increases to renewing members were capped at 25%, we were unable to assign all age bands a distinct rate and ensure no member received more than a 25% increase. How long it takes to reach the goal of single-year age bands depends on what future restraints are put on renewing business.

2. The rate filing indicates an 8.7% quarterly rate decrease over the four sets of members affected by DC B18-0792. What is the rate change for each set of members (excluding Unisex Pool)?

The 8.7% decrease is an estimated annual revenue loss. This number was calculated by comparing the difference between original rates filed for the Gender and HCR pools effective 2/1/2011 to the newly proposed unisex rates in this filing. The revenue gained from those who will pay more is not as much as the revenue lost from those who will pay less.

There is no impact to the Reform Pool, as this set of members refers to those who enroll between 2/1/2011 and implementation of DC B18-792. These rates are not being changed from the original filing, but will move to unisex rates in the renewal rate filing for 2/1/2012.

3. The actuarial memo notes that for the Gender and HCR pools, "unisex rates have been set so that no member should receive an increase greater than 25%". Are there specific plan options where this will occur and if so, which ones? What is the approximate number of members who would receive an increase greater than 10% and what percentage of these members are male?

Unisex rates have been set so that no member in any plan will receive more than a 25% premium increase upon renewal. There are 707 subscribers currently in the Gender and HCR pools. Of those, 627 are single subscribers. Approximately 59% of the 707 subscribers would receive a premium increase greater than 10%, with 96% of those subscribers being male.

Please do not hesitate to contact me at 301-816-6634 if you have any questions.

Sincerely,

Brent Plemons  
Senior Actuarial Analyst

CC. Peter Berry, FSA, MAAA, Senior Actuarial Director  
Wendy Drum, Vice President Pricing and Underwriting