

SERFF Tracking Number: KPMA-127108310

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 2011 Mid-Year HIPAA Rates

Project Name/Number: /

## Correspondence Summary

### Dispositions

| Status                       | Created By       | Created On | Date Submitted |
|------------------------------|------------------|------------|----------------|
| APPROVED                     | Carolyn King     | 01/09/2012 | 01/09/2012     |
| APPROVED                     | Darniece Shirley | 04/14/2011 | 04/14/2011     |
| FILED FOR<br>INFORMATIO<br>N | Darniece Shirley | 04/14/2011 | 04/14/2011     |

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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 %<br>Indicated<br>Change: | Overall % Rate<br>Impact: | Written<br>Premium<br>Change for<br>this<br>Program: | # of Policy<br>Holders<br>Affected for this<br>Program: | Written<br>Premium for<br>this Program: | Maximum %<br>Change (where<br>required): | Minimum %<br>Change (where<br>required): |
|--|-----------------------------------|---------------------------|--|---|---|--|--|
| Kaiser Foundation Health<br>Plan of the Mid-Atlantic<br>States, Inc. | 0.000%                            | 0.000%                    | \$0  | 0   | \$0                                     | 0.000%                                   | 0.000%                                   |
|  | <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 | Cover Letter                                |                      | Yes           |
| Supporting Document | Response Letter - 04/06/2011 Objection      |                      | Yes           |
| Rate                | DC HIPAA 2011 Mid-Year Rate Filing 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                                      | 0  | \$0                               | 0.000%                             | 0.000%                             |
|  | <b>Percent Change Approved:</b> |                        |  |  |                                   |                                    |                                    |
|  | <b>Minimum:</b>                 | -4.7%                  | <b>Maximum:</b>                          | 7.3%   | <b>Weighted Average:</b>          |                                    | %                                  |

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Disposition Date: 04/14/2011  
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 Status: FILED FOR INFORMATION  
 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                                      | 0  | \$0                               | 0.000%                             | 0.000%                             |
|  | <b>Percent Change Approved:</b> |                        |  |  |                                   |                                    |                                    |
|  | <b>Minimum:</b>                 | -4.7%                  | <b>Maximum:</b>                          | 7.3%   | <b>Weighted Average:</b>          |                                    | %                                  |

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 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** Electronic  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 02/01/2011  
**Filing Method of Last Filing:** Electronic

## 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                                      | 0  | \$0                               | 0.000%                             | 0.000%                             |
| <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>  | 7                    |                             |                        |  |  |                                   |                                    |                                    |
| <b>Policy Holders:</b>   | 7                    |                             |                        |  |  |                                   |                                    |                                    |

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Product Name: DC 2011 Mid-Year HIPAA Rates  
Project Name/Number: /

## Rate Review Details

### COMPANY:

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

### FORMS:

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

### REQUESTED RATE CHANGE

#### INFORMATION:

Change Period: Annual  
Member Months: 0  
Benefit Change: None  
Percent Change Requested: Min: 0.0 Max: 0.0 Avg: 0.0

#### PRIOR RATE:

Total Earned Premium: 0.00  
Total Incurred Claims: 0.00  
Annual \$: Min: 0.00 Max: 0.00 Avg: 0.00

#### REQUESTED RATE:

Projected Earned Premium: 0.00  
Projected Incurred Claims: 0.00  
Annual \$: Min: 3,180.12 Max: 26,851.80 Avg: 15,015.96

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## Rate/Rule Schedule

| Schedule Item Status: | Document Name:                              | Affected Form Numbers: (Separated with commas) | Rate Action: | Rate Action Information:                                      | Attachments                                     |
|-----------------------|---|--|--------------|---|---|
|                       | DC HIPAA 2011 Mid-Year Rate Filing Exhibits |  | Revised      | Previous State Filing Number:<br>Percent Rate Change Request: | DC HIPAA 2011 Mid-Year Rate Filing Exhibits.pdf |

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 1 - HIPAA Base Rate**

| <b>Pools</b> | <b>2011 Base Rate</b> |
|--------------|-----------------------|
| HIPAA Plans  | \$1,032.31            |

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente HIPAA Rate Filing 2011**  
**Exhibit 2 - Plan, Billing Tier, and Premium Tax Factors**

**HIPAA Reform Pool Plan Adjustment Factors**

| <b>Plan</b>                            | <b>Reform Pool Factor</b> |
|--|---------------------------|
| KP 0/25/Rx□NEW PLAN                    | 0.9663                    |
| KP 0/35/Rx□NEW PLAN                    | 0.8540                    |
| KP 750/30/Rx□(New Plan)                | 0.6928                    |
| KP 1000/30/Rx□(New Plan)               | 0.6023                    |
| KP 1500/30□(New Plan - Rx not Covered) | 0.5877                    |
| KP 2000/30/Rx□(New Plan)               | 0.5488                    |
| KP 1250/20/HSA/Rx□(New Plan)           | 0.5934                    |
| KP 2500/30/HSA/Rx□(New Plan)           | 0.4342                    |
| KP 4500/20%/Rx□(New Plan)              | 0.4187                    |
| KP 8000/0%/Rx□(New Plan)               | 0.3433                    |

**HIPAA Billing Tier Adjustment Factors**

| <b>Tier Type</b> | <b>Factor</b> |
|------------------|---------------|
| Single           | 1.0000        |
| Two Party        | 2.0000        |
| Family           | 2.9000        |

|                           |    |
|---------------------------|----|
| <b>Premium Tax Factor</b> | 2% |
|---------------------------|----|

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

**Kaiser Permanente HIPAA Rate Filing 2011**

**Exhibit 3 - 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 HIPAA Rate Filing 2011**  
**Exhibit 4 - DC Open Reform Pool HIPAA Plan Rates**

|              |           | Open Reform Pool Plan Rates |            |              |               |                                |               |                       |                       |                |               |
|--------------|-----------|-----------------------------|------------|--------------|---------------|--------------------------------|---------------|-----------------------|-----------------------|----------------|---------------|
| Attained Age | Tier      | KP 0/25/Rx                  | KP 0/35/Rx | KP 750/30/Rx | KP 1000/30/Rx | KP 1500/30<br>(Rx not Covered) | KP 2000/30/Rx | KP 1250/20/HSA/R<br>x | KP 2500/30/HSA/R<br>x | KP 4500/20%/Rx | KP 8000/0%/Rx |
|              |           | 19                          | Two-Party  | \$1,491.92   | \$1,318.64    | \$1,069.70                     | \$929.94      | \$907.40              | \$847.36              | \$916.26       | \$670.40      |
| 20           | Two-Party | \$1,551.38                  | \$1,371.20 | \$1,112.32   | \$967.00      | \$943.56                       | \$881.14      | \$952.78              | \$697.12              | \$672.30       | \$551.14      |
| 21           | Two-Party | \$1,613.34                  | \$1,425.94 | \$1,156.74   | \$1,005.60    | \$981.24                       | \$916.32      | \$990.82              | \$724.96              | \$699.14       | \$573.14      |
| 22           | Two-Party | \$1,677.68                  | \$1,482.82 | \$1,202.88   | \$1,045.72    | \$1,020.38                     | \$952.86      | \$1,030.34            | \$753.88              | \$727.04       | \$596.00      |
| 23           | Two-Party | \$1,744.50                  | \$1,541.88 | \$1,250.78   | \$1,087.36    | \$1,061.02                     | \$990.82      | \$1,071.38            | \$783.90              | \$756.00       | \$619.74      |
| 24           | Two-Party | \$1,808.90                  | \$1,598.80 | \$1,296.96   | \$1,127.50    | \$1,100.18                     | \$1,027.40    | \$1,110.92            | \$812.84              | \$783.90       | \$642.62      |
| 25           | Two-Party | \$1,872.78                  | \$1,655.26 | \$1,342.76   | \$1,167.32    | \$1,139.04                     | \$1,063.68    | \$1,150.16            | \$841.54              | \$811.58       | \$665.32      |
| 26           | Two-Party | \$1,936.66                  | \$1,711.72 | \$1,388.56   | \$1,207.14    | \$1,177.90                     | \$1,099.96    | \$1,189.40            | \$870.24              | \$839.26       | \$688.02      |
| 27           | Two-Party | \$2,000.54                  | \$1,768.18 | \$1,434.36   | \$1,246.96    | \$1,216.74                     | \$1,136.24    | \$1,228.62            | \$898.94              | \$866.94       | \$710.70      |
| 28           | Two-Party | \$2,009.16                  | \$1,775.80 | \$1,440.54   | \$1,252.32    | \$1,222.00                     | \$1,141.14    | \$1,233.92            | \$902.82              | \$870.68       | \$713.78      |
| 29           | Two-Party | \$2,017.78                  | \$1,783.42 | \$1,446.72   | \$1,257.70    | \$1,227.24                     | \$1,146.04    | \$1,239.22            | \$906.70              | \$874.42       | \$716.84      |
| 30           | Two-Party | \$2,026.40                  | \$1,791.04 | \$1,452.92   | \$1,263.08    | \$1,232.48                     | \$1,150.94    | \$1,244.52            | \$910.58              | \$878.16       | \$719.90      |
| 31           | Two-Party | \$2,035.04                  | \$1,798.66 | \$1,459.10   | \$1,268.46    | \$1,237.72                     | \$1,155.84    | \$1,249.80            | \$914.44              | \$881.90       | \$722.96      |
| 32           | Two-Party | \$2,043.66                  | \$1,806.28 | \$1,465.28   | \$1,273.82    | \$1,242.98                     | \$1,160.74    | \$1,255.10            | \$918.32              | \$885.64       | \$726.02      |
| 33           | Two-Party | \$2,053.64                  | \$1,815.10 | \$1,472.44   | \$1,280.04    | \$1,249.04                     | \$1,166.40    | \$1,261.24            | \$922.80              | \$889.96       | \$729.58      |
| 34           | Two-Party | \$2,063.62                  | \$1,823.92 | \$1,479.58   | \$1,286.26    | \$1,255.12                     | \$1,172.06    | \$1,267.36            | \$927.30              | \$894.28       | \$733.12      |
| 35           | Two-Party | \$2,073.60                  | \$1,832.76 | \$1,486.74   | \$1,292.50    | \$1,261.18                     | \$1,177.74    | \$1,273.50            | \$931.78              | \$898.60       | \$736.66      |
| 36           | Two-Party | \$2,083.58                  | \$1,841.58 | \$1,493.90   | \$1,298.72    | \$1,267.26                     | \$1,183.40    | \$1,279.62            | \$936.26              | \$902.94       | \$740.20      |
| 37           | Two-Party | \$2,093.56                  | \$1,850.40 | \$1,501.06   | \$1,304.94    | \$1,273.32                     | \$1,189.08    | \$1,285.76            | \$940.74              | \$907.26       | \$743.76      |
| 38           | Two-Party | \$2,110.14                  | \$1,865.06 | \$1,512.94   | \$1,315.28    | \$1,283.42                     | \$1,198.50    | \$1,295.94            | \$948.20              | \$914.44       | \$749.64      |
| 39           | Two-Party | \$2,126.74                  | \$1,879.72 | \$1,524.84   | \$1,325.62    | \$1,293.50                     | \$1,207.92    | \$1,306.12            | \$955.66              | \$921.64       | \$755.54      |
| 40           | Two-Party | \$2,143.32                  | \$1,894.38 | \$1,536.74   | \$1,335.96    | \$1,303.60                     | \$1,217.34    | \$1,316.32            | \$963.12              | \$928.82       | \$761.44      |
| 41           | Two-Party | \$2,159.92                  | \$1,909.04 | \$1,548.64   | \$1,346.30    | \$1,313.68                     | \$1,226.76    | \$1,326.50            | \$970.56              | \$936.02       | \$767.32      |
| 42           | Two-Party | \$2,176.50                  | \$1,923.70 | \$1,560.52   | \$1,356.64    | \$1,323.78                     | \$1,236.18    | \$1,336.70            | \$978.02              | \$943.20       | \$773.22      |
| 43           | Two-Party | \$2,215.38                  | \$1,958.06 | \$1,588.40   | \$1,380.86    | \$1,347.42                     | \$1,258.26    | \$1,360.56            | \$995.48              | \$960.06       | \$787.04      |
| 44           | Two-Party | \$2,254.24                  | \$1,992.42 | \$1,616.26   | \$1,405.10    | \$1,371.06                     | \$1,280.34    | \$1,384.44            | \$1,012.96            | \$976.90       | \$800.84      |
| 45           | Two-Party | \$2,293.12                  | \$2,026.78 | \$1,644.14   | \$1,429.32    | \$1,394.70                     | \$1,302.42    | \$1,408.32            | \$1,030.42            | \$993.74       | \$814.64      |
| 46           | Two-Party | \$2,331.98                  | \$2,061.12 | \$1,672.00   | \$1,453.54    | \$1,418.34                     | \$1,324.50    | \$1,432.18            | \$1,047.88            | \$1,010.58     | \$828.46      |
| 47           | Two-Party | \$2,370.86                  | \$2,095.48 | \$1,699.88   | \$1,477.78    | \$1,441.98                     | \$1,346.58    | \$1,456.06            | \$1,065.36            | \$1,027.42     | \$842.26      |
| 48           | Two-Party | \$2,413.88                  | \$2,133.50 | \$1,730.72   | \$1,504.58    | \$1,468.14                     | \$1,371.00    | \$1,482.48            | \$1,084.68            | \$1,046.08     | \$857.54      |
| 49           | Two-Party | \$2,456.90                  | \$2,171.52 | \$1,761.56   | \$1,531.40    | \$1,494.30                     | \$1,395.44    | \$1,508.90            | \$1,104.02            | \$1,064.72     | \$872.84      |
| 50           | Two-Party | \$2,499.90                  | \$2,209.54 | \$1,792.40   | \$1,558.22    | \$1,520.48                     | \$1,419.86    | \$1,535.32            | \$1,123.34            | \$1,083.36     | \$888.12      |
| 51           | Two-Party | \$2,542.92                  | \$2,247.56 | \$1,823.24   | \$1,585.02    | \$1,546.64                     | \$1,444.30    | \$1,561.74            | \$1,142.68            | \$1,102.00     | \$903.40      |
| 52           | Two-Party | \$2,585.94                  | \$2,285.58 | \$1,854.10   | \$1,611.84    | \$1,572.80                     | \$1,468.74    | \$1,588.16            | \$1,162.00            | \$1,120.64     | \$918.68      |
| 53           | Two-Party | \$2,656.86                  | \$2,348.26 | \$1,904.94   | \$1,656.04    | \$1,615.92                     | \$1,509.02    | \$1,631.70            | \$1,193.86            | \$1,151.36     | \$943.86      |
| 54           | Two-Party | \$2,727.76                  | \$2,410.94 | \$1,955.78   | \$1,700.24    | \$1,659.06                     | \$1,549.28    | \$1,675.24            | \$1,225.74            | \$1,182.10     | \$969.06      |
| 55           | Two-Party | \$2,798.68                  | \$2,473.60 | \$2,006.62   | \$1,744.44    | \$1,702.18                     | \$1,589.56    | \$1,718.80            | \$1,257.60            | \$1,212.82     | \$994.26      |
| 56           | Two-Party | \$2,869.58                  | \$2,536.28 | \$2,057.46   | \$1,788.64    | \$1,745.30                     | \$1,629.84    | \$1,762.34            | \$1,289.46            | \$1,243.56     | \$1,019.44    |
| 57           | Two-Party | \$2,940.48                  | \$2,598.96 | \$2,108.30   | \$1,832.84    | \$1,788.44                     | \$1,670.10    | \$1,805.90            | \$1,321.32            | \$1,274.28     | \$1,044.64    |
| 58           | Two-Party | \$3,044.14                  | \$2,690.56 | \$2,182.62   | \$1,897.44    | \$1,851.48                     | \$1,728.98    | \$1,869.56            | \$1,367.90            | \$1,319.20     | \$1,081.46    |
| 59           | Two-Party | \$3,147.80                  | \$2,782.18 | \$2,256.94   | \$1,962.06    | \$1,914.52                     | \$1,787.86    | \$1,933.22            | \$1,414.48            | \$1,364.12     | \$1,118.28    |
| 60           | Two-Party | \$3,251.44                  | \$2,873.80 | \$2,331.24   | \$2,026.66    | \$1,977.56                     | \$1,846.72    | \$1,996.86            | \$1,461.06            | \$1,409.04     | \$1,155.10    |
| 61           | Two-Party | \$3,355.10                  | \$2,965.40 | \$2,405.56   | \$2,091.26    | \$2,040.60                     | \$1,905.60    | \$2,060.52            | \$1,507.62            | \$1,453.96     | \$1,191.92    |
| 62           | Two-Party | \$3,458.76                  | \$3,057.02 | \$2,479.88   | \$2,155.88    | \$2,103.66                     | \$1,964.46    | \$2,124.18            | \$1,554.20            | \$1,498.88     | \$1,228.76    |
| 63           | Two-Party | \$3,596.88                  | \$3,179.12 | \$2,578.92   | \$2,241.98    | \$2,187.66                     | \$2,042.92    | \$2,209.02            | \$1,616.28            | \$1,558.74     | \$1,277.82    |
| 64           | Two-Party | \$3,740.52                  | \$3,306.08 | \$2,681.92   | \$2,331.50    | \$2,275.04                     | \$2,124.50    | \$2,297.24            | \$1,680.82            | \$1,621.00     | \$1,328.86    |
| 65           | Two-Party | \$3,890.02                  | \$3,438.20 | \$2,789.10   | \$2,424.70    | \$2,365.96                     | \$2,209.42    | \$2,389.06            | \$1,748.00            | \$1,685.78     | \$1,381.96    |
| 66           | Two-Party | \$4,039.92                  | \$3,570.70 | \$2,896.58   | \$2,518.12    | \$2,457.12                     | \$2,294.56    | \$2,481.12            | \$1,815.36            | \$1,750.74     | \$1,435.22    |
| 67           | Two-Party | \$4,185.22                  | \$3,699.12 | \$3,000.76   | \$2,608.68    | \$2,545.50                     | \$2,377.08    | \$2,570.34            | \$1,880.64            | \$1,813.70     | \$1,486.84    |
| 68           | Two-Party | \$4,330.52                  | \$3,827.52 | \$3,104.92   | \$2,699.26    | \$2,633.86                     | \$2,459.60    | \$2,659.58            | \$1,945.94            | \$1,876.66     | \$1,538.46    |
| 69           | Two-Party | \$4,403.16                  | \$3,891.74 | \$3,157.02   | \$2,744.54    | \$2,678.06                     | \$2,500.86    | \$2,704.20            | \$1,978.58            | \$1,908.14     | \$1,564.26    |
| 70+          | Two-Party | \$4,475.30                  | \$3,955.50 | \$3,208.74   | \$2,789.50    | \$2,721.92                     | \$2,541.84    | \$2,748.50            | \$2,011.00            | \$1,939.42     | \$1,589.90    |

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente HIPAA Rate Filing 2011**  
**Exhibit 4 - DC Open Reform Pool HIPAA Plan Rates**

|              |        | Open Reform Pool Plan Rates |            |              |               |                                |               |                       |                       |                |               |
|--------------|--------|-----------------------------|------------|--------------|---------------|--------------------------------|---------------|-----------------------|-----------------------|----------------|---------------|
| Attained Age | Tier   | KP 0/25/Rx                  | KP 0/35/Rx | KP 750/30/Rx | KP 1000/30/Rx | KP 1500/30<br>(Rx not Covered) | KP 2000/30/Rx | KP 1250/20/HSA/R<br>x | KP 2500/30/HSA/R<br>x | KP 4500/20%/Rx | KP 8000/0%/Rx |
|              |        | 19                          | Family     | \$2,163.28   | \$1,912.02    | \$1,551.06                     | \$1,348.41    | \$1,315.73            | \$1,228.67            | \$1,328.57     | \$972.08      |
| 20           | Family | \$2,249.50                  | \$1,988.24 | \$1,612.86   | \$1,402.15    | \$1,368.16                     | \$1,277.65    | \$1,381.53            | \$1,010.82            | \$974.83       | \$799.15      |
| 21           | Family | \$2,339.34                  | \$2,067.61 | \$1,677.27   | \$1,458.12    | \$1,422.79                     | \$1,328.66    | \$1,436.68            | \$1,051.19            | \$1,013.75     | \$831.05      |
| 22           | Family | \$2,432.63                  | \$2,150.08 | \$1,744.17   | \$1,516.29    | \$1,479.55                     | \$1,381.64    | \$1,493.99            | \$1,093.12            | \$1,054.20     | \$864.20      |
| 23           | Family | \$2,529.52                  | \$2,235.72 | \$1,813.63   | \$1,576.67    | \$1,538.47                     | \$1,436.68    | \$1,553.50            | \$1,136.65            | \$1,096.20     | \$898.62      |
| 24           | Family | \$2,622.90                  | \$2,318.26 | \$1,880.59   | \$1,634.87    | \$1,595.26                     | \$1,489.73    | \$1,610.83            | \$1,178.61            | \$1,136.65     | \$931.79      |
| 25           | Family | \$2,715.53                  | \$2,400.12 | \$1,947.00   | \$1,692.61    | \$1,651.60                     | \$1,542.33    | \$1,667.73            | \$1,220.23            | \$1,176.79     | \$964.71      |
| 26           | Family | \$2,808.15                  | \$2,481.99 | \$2,013.41   | \$1,750.35    | \$1,707.95                     | \$1,594.94    | \$1,724.63            | \$1,261.84            | \$1,216.92     | \$997.62      |
| 27           | Family | \$2,900.78                  | \$2,563.86 | \$2,079.82   | \$1,808.09    | \$1,764.27                     | \$1,647.54    | \$1,781.49            | \$1,303.46            | \$1,257.06     | \$1,030.51    |
| 28           | Family | \$2,913.28                  | \$2,574.91 | \$2,088.78   | \$1,815.86    | \$1,771.90                     | \$1,654.65    | \$1,789.18            | \$1,309.08            | \$1,262.48     | \$1,034.98    |
| 29           | Family | \$2,925.78                  | \$2,585.95 | \$2,097.74   | \$1,823.66    | \$1,779.49                     | \$1,661.75    | \$1,796.86            | \$1,314.71            | \$1,267.90     | \$1,039.41    |
| 30           | Family | \$2,938.28                  | \$2,597.00 | \$2,106.73   | \$1,831.46    | \$1,787.09                     | \$1,668.86    | \$1,804.55            | \$1,320.34            | \$1,273.33     | \$1,043.85    |
| 31           | Family | \$2,950.80                  | \$2,608.05 | \$2,115.69   | \$1,839.26    | \$1,794.69                     | \$1,675.96    | \$1,812.21            | \$1,325.93            | \$1,278.75     | \$1,048.29    |
| 32           | Family | \$2,963.30                  | \$2,619.10 | \$2,124.65   | \$1,847.03    | \$1,802.32                     | \$1,683.07    | \$1,819.89            | \$1,331.56            | \$1,284.17     | \$1,052.72    |
| 33           | Family | \$2,977.77                  | \$2,631.89 | \$2,135.03   | \$1,856.05    | \$1,811.10                     | \$1,691.28    | \$1,828.79            | \$1,338.06            | \$1,290.44     | \$1,057.89    |
| 34           | Family | \$2,992.24                  | \$2,644.68 | \$2,145.39   | \$1,865.07    | \$1,819.92                     | \$1,699.48    | \$1,837.67            | \$1,344.58            | \$1,296.70     | \$1,063.02    |
| 35           | Family | \$3,006.72                  | \$2,657.50 | \$2,155.77   | \$1,874.12    | \$1,828.71                     | \$1,707.72    | \$1,846.57            | \$1,351.08            | \$1,302.97     | \$1,068.15    |
| 36           | Family | \$3,021.19                  | \$2,670.29 | \$2,166.15   | \$1,883.14    | \$1,837.52                     | \$1,715.93    | \$1,855.44            | \$1,357.57            | \$1,309.26     | \$1,073.29    |
| 37           | Family | \$3,035.66                  | \$2,683.08 | \$2,176.53   | \$1,892.16    | \$1,846.31                     | \$1,724.16    | \$1,864.35            | \$1,364.07            | \$1,315.52     | \$1,078.45    |
| 38           | Family | \$3,059.70                  | \$2,704.33 | \$2,193.76   | \$1,907.15    | \$1,860.95                     | \$1,737.82    | \$1,879.11            | \$1,374.89            | \$1,325.93     | \$1,086.97    |
| 39           | Family | \$3,083.77                  | \$2,725.59 | \$2,211.01   | \$1,922.14    | \$1,875.57                     | \$1,751.48    | \$1,893.87            | \$1,385.70            | \$1,336.37     | \$1,095.53    |
| 40           | Family | \$3,107.81                  | \$2,746.85 | \$2,228.27   | \$1,937.14    | \$1,890.22                     | \$1,765.14    | \$1,908.66            | \$1,396.52            | \$1,346.78     | \$1,104.08    |
| 41           | Family | \$3,131.88                  | \$2,768.10 | \$2,245.52   | \$1,952.13    | \$1,904.83                     | \$1,778.80    | \$1,923.42            | \$1,407.31            | \$1,357.22     | \$1,112.61    |
| 42           | Family | \$3,155.92                  | \$2,789.36 | \$2,262.75   | \$1,967.12    | \$1,919.48                     | \$1,792.46    | \$1,938.21            | \$1,418.12            | \$1,367.64     | \$1,121.16    |
| 43           | Family | \$3,212.30                  | \$2,839.18 | \$2,303.18   | \$2,002.24    | \$1,953.75                     | \$1,824.47    | \$1,972.81            | \$1,443.44            | \$1,392.08     | \$1,141.20    |
| 44           | Family | \$3,268.64                  | \$2,889.00 | \$2,343.57   | \$2,037.39    | \$1,988.03                     | \$1,856.49    | \$2,007.43            | \$1,468.79            | \$1,416.50     | \$1,161.21    |
| 45           | Family | \$3,325.02                  | \$2,938.83 | \$2,384.00   | \$2,072.51    | \$2,022.31                     | \$1,888.50    | \$2,042.06            | \$1,494.10            | \$1,440.92     | \$1,181.22    |
| 46           | Family | \$3,381.37                  | \$2,988.62 | \$2,424.40   | \$2,107.63    | \$2,056.59                     | \$1,920.52    | \$2,076.66            | \$1,519.42            | \$1,465.34     | \$1,201.26    |
| 47           | Family | \$3,437.74                  | \$3,038.44 | \$2,464.82   | \$2,142.78    | \$2,090.87                     | \$1,952.54    | \$2,111.28            | \$1,544.77            | \$1,489.75     | \$1,221.27    |
| 48           | Family | \$3,500.12                  | \$3,093.57 | \$2,509.54   | \$2,181.64    | \$2,128.80                     | \$1,987.95    | \$2,149.59            | \$1,572.78            | \$1,516.81     | \$1,243.43    |
| 49           | Family | \$3,562.50                  | \$3,148.70 | \$2,554.26   | \$2,220.53    | \$2,166.73                     | \$2,023.38    | \$2,187.90            | \$1,600.82            | \$1,543.84     | \$1,265.61    |
| 50           | Family | \$3,624.85                  | \$3,203.83 | \$2,598.98   | \$2,259.41    | \$2,204.69                     | \$2,058.79    | \$2,226.21            | \$1,628.84            | \$1,570.87     | \$1,287.77    |
| 51           | Family | \$3,687.23                  | \$3,258.96 | \$2,643.69   | \$2,298.27    | \$2,242.62                     | \$2,094.23    | \$2,264.52            | \$1,656.88            | \$1,597.90     | \$1,309.93    |
| 52           | Family | \$3,749.61                  | \$3,314.09 | \$2,688.44   | \$2,337.16    | \$2,280.56                     | \$2,129.67    | \$2,302.83            | \$1,684.90            | \$1,624.92     | \$1,332.08    |
| 53           | Family | \$3,852.44                  | \$3,404.97 | \$2,762.16   | \$2,401.25    | \$2,343.08                     | \$2,188.07    | \$2,365.96            | \$1,731.09            | \$1,669.47     | \$1,368.59    |
| 54           | Family | \$3,955.25                  | \$3,495.86 | \$2,835.88   | \$2,465.34    | \$2,405.63                     | \$2,246.45    | \$2,429.09            | \$1,777.32            | \$1,714.04     | \$1,405.13    |
| 55           | Family | \$4,058.08                  | \$3,586.72 | \$2,909.59   | \$2,529.43    | \$2,468.16                     | \$2,304.86    | \$2,492.26            | \$1,823.52            | \$1,758.58     | \$1,441.67    |
| 56           | Family | \$4,160.89                  | \$3,677.60 | \$2,983.31   | \$2,593.52    | \$2,530.68                     | \$2,363.26    | \$2,555.39            | \$1,869.71            | \$1,803.16     | \$1,478.18    |
| 57           | Family | \$4,263.69                  | \$3,768.49 | \$3,057.03   | \$2,657.61    | \$2,593.23                     | \$2,421.64    | \$2,618.55            | \$1,915.91            | \$1,847.70     | \$1,514.72    |
| 58           | Family | \$4,414.00                  | \$3,901.31 | \$3,164.79   | \$2,751.28    | \$2,684.64                     | \$2,507.02    | \$2,710.86            | \$1,983.45            | \$1,912.84     | \$1,568.11    |
| 59           | Family | \$4,564.31                  | \$4,034.16 | \$3,272.56   | \$2,844.98    | \$2,776.05                     | \$2,592.39    | \$2,803.16            | \$2,050.99            | \$1,977.97     | \$1,621.50    |
| 60           | Family | \$4,714.58                  | \$4,167.01 | \$3,380.29   | \$2,938.65    | \$2,867.46                     | \$2,677.74    | \$2,895.44            | \$2,118.53            | \$2,043.10     | \$1,674.89    |
| 61           | Family | \$4,864.89                  | \$4,299.83 | \$3,488.06   | \$3,032.32    | \$2,958.87                     | \$2,763.12    | \$2,987.75            | \$2,186.04            | \$2,108.24     | \$1,728.28    |
| 62           | Family | \$5,015.20                  | \$4,432.67 | \$3,595.82   | \$3,126.02    | \$3,050.30                     | \$2,848.46    | \$3,080.06            | \$2,253.59            | \$2,173.37     | \$1,781.70    |
| 63           | Family | \$5,215.47                  | \$4,609.72 | \$3,739.43   | \$3,250.87    | \$3,172.10                     | \$2,962.23    | \$3,203.07            | \$2,343.60            | \$2,260.17     | \$1,852.83    |
| 64           | Family | \$5,423.75                  | \$4,793.81 | \$3,888.78   | \$3,380.67    | \$3,298.80                     | \$3,080.52    | \$3,330.99            | \$2,437.18            | \$2,350.45     | \$1,926.84    |
| 65           | Family | \$5,640.52                  | \$4,985.39 | \$4,044.19   | \$3,515.81    | \$3,430.64                     | \$3,203.65    | \$3,464.13            | \$2,534.60            | \$2,444.38     | \$2,003.84    |
| 66           | Family | \$5,857.88                  | \$5,177.51 | \$4,200.04   | \$3,651.27    | \$3,562.82                     | \$3,327.11    | \$3,597.62            | \$2,632.27            | \$2,538.57     | \$2,081.06    |
| 67           | Family | \$6,068.56                  | \$5,363.72 | \$4,351.10   | \$3,782.58    | \$3,690.97                     | \$3,446.76    | \$3,726.99            | \$2,726.92            | \$2,629.86     | \$2,155.91    |
| 68           | Family | \$6,279.25                  | \$5,549.90 | \$4,502.13   | \$3,913.92    | \$3,819.09                     | \$3,566.42    | \$3,856.39            | \$2,821.61            | \$2,721.15     | \$2,230.76    |
| 69           | Family | \$6,384.58                  | \$5,643.02 | \$4,577.67   | \$3,979.58    | \$3,883.18                     | \$3,626.24    | \$3,921.09            | \$2,868.94            | \$2,766.80     | \$2,268.17    |
| 70+          | Family | \$6,489.18                  | \$5,735.47 | \$4,652.67   | \$4,044.77    | \$3,946.78                     | \$3,685.66    | \$3,985.32            | \$2,915.95            | \$2,812.15     | \$2,305.35    |

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente HIPAA Rate Filing 2011**  
**Exhibit 5 - DC Open Reform Pool HIPAA Plan Age Increases and Min/Max Rates**

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

|              |        | Open Reform Pool Plan Rates |            |            |            |              |            |               |            |                                |          |                       |      |                       |      |                |      |               |      |      |
|--------------|--------|-----------------------------|------------|------------|------------|--------------|------------|---------------|------------|--------------------------------|----------|-----------------------|------|-----------------------|------|----------------|------|---------------|------|------|
|              |        | KP 0/25/Rx                  |            | KP 0/35/Rx |            | KP 750/30/Rx |            | KP 1000/30/Rx |            | KP 1500/30<br>(Rx not Covered) |          | KP 1250/20/HSA/R<br>x |      | KP 2500/30/HSA/R<br>x |      | KP 4500/20%/Rx |      | KP 8000/0%/Rx |      |      |
| Attained Age | Tier   |                             |            |            |            |              |            |               |            |                                |          |                       |      |                       |      |                |      |               |      |      |
| 19           | Single |                             |            |            |            |              |            |               |            |                                |          |                       |      |                       |      |                |      |               |      |      |
| 20           | Single | 4.0%                        | 4.0%       | 4.0%       | 4.0%       | 4.0%         | 4.0%       | 4.0%          | 4.0%       | 4.0%                           | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 1.8%                  | 1.8% | 1.8%                  | 1.8% | 1.8%           | 1.8% | 1.8%          | 1.8% | 1.8% |
| 50           | Single | 1.8%                        | 1.8%       | 1.8%       | 1.8%       | 1.8%         | 1.8%       | 1.8%          | 1.8%       | 1.8%                           | 1.8%     | 1.8%                  | 1.8% | 1.8%                  | 1.8% | 1.8%           | 1.8% | 1.8%          | 1.8% | 1.8% |
| 51           | Single | 1.7%                        | 1.7%       | 1.7%       | 1.7%       | 1.7%         | 1.7%       | 1.7%          | 1.7%       | 1.7%                           | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 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%     | 1.6%                  | 1.6% | 1.6%                  | 1.6% | 1.6%           | 1.6% | 1.6%          | 1.6% | 1.6% |
| Minimum Rate |        | \$745.96                    | \$659.32   | \$534.85   | \$464.97   | \$453.70     | \$423.68   | \$458.13      | \$335.20   | \$323.27                       | \$265.01 |                       |      |                       |      |                |      |               |      |      |
| Maximum Rate |        | \$2,237.65                  | \$1,977.75 | \$1,604.37 | \$1,394.75 | \$1,360.96   | \$1,270.92 | \$1,374.25    | \$1,005.50 | \$969.71                       | \$794.95 |                       |      |                       |      |                |      |               |      |      |











SERFF Tracking Number: KPMA-127108310

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 2011 Mid-Year HIPAA Rates

Project Name/Number: /

## Supporting Document Schedules

**Item Status:** **Status Date:**

**Satisfied - Item:** Actuarial Justification

**Comments:**

**Attachment:**

DC HIPAA Memo Mid-Year 2011 for DC B18-792.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

DC 2011 HIPAA Filing Cover Letter for DC B18-792.pdf

**Item Status:** **Status Date:**

**Satisfied - Item:** Response Letter - 04/06/2011  
Objection

**Comments:**

**Attachment:**

DC 2011 HIPAA Filing Response Letter 4-11-2011.pdf

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

## District of Columbia HIPAA 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 the HIPAA program. The purpose of this actuarial memorandum is to gain approval of new premium rates and to demonstrate compliance with applicable law. 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. It is not intended for any other purpose.

With the enactment of DC B18-792, Kaiser will need to begin offering rates that are compliant with 3:1 ratio requirements and 4% maximum age band increases.

This is an amendment to the age factors filed in SERFF tracking number KPMA-12692849 for new plans Kaiser began offering effective 2/1/2011. These plans were already unisex-rated, but Age Factors have been adjusted to comply with the 3:1 rate ratio requirement and ensure age increases are no greater than 4%. Any members who enroll or have enrolled in the new plans between 2/1/2011 and the time these new rates become effective will keep their current rates until they renew in 2012.

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

- Exhibit 1 – Base Rate.
- Exhibit 2 – Plan, Billing Tier, and Premium Tax adjustment factors.
- Exhibit 3 – Age factors.
- Exhibit 4 – HIPAA rates to be available for sale.
- Exhibit 5 – This exhibit is included to demonstrate the rates are in compliance with the 3:1 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.



Peter Berry, FSA, MAAA

Senior Actuarial Director

Kaiser Foundation Health Plan, Inc.

3/31/2011



**KAISER PERMANENTE®**

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

March 31, 2011

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

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

Dear Mr. Nkojo:

Attached are amendments to the HIPAA rate filing for Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser). 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 filing KPMA-12692849. Please approve the attached rates.

Age factors have been revised to comply with the 3:1 ratio and 4% maximum age band increase requirements. Any subscribers who have already enrolled in these plans at currently approved rates will maintain their current rate until they renew in 2012.

A brief description of attached exhibits can be found in the Actuarial Memorandum.

If you have any questions, please do not hesitate to contact me at 301-816-6634.

Sincerely,

Brent Plemons  
Senior Actuarial Analyst

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