
State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	DC HIPAA Grandfathered		
Project Name/Number:	/		

Filing at a Glance

Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Product Name:	DC HIPAA Grandfathered
State:	District of Columbia
TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI:	HOrg02I.005D Individual - HMO
Filing Type:	Rate
Date Submitted:	12/11/2013
SERFF Tr Num:	KPMA-129328148
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	02/01/2014
Date Requested:	
Author(s):	Gina Harrison, Lynn Robinson, JeanClaude Kilo, Danielle Meadows, Brent Plemons, Tony Weatherspoon, jeanclaud kilo
Reviewer(s):	Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:	
Disposition Status:	
Implementation Date:	
State Filing Description:	

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

TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO

Product Name: DC HIPAA Grandfathered

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type: Individual
Overall Rate Impact: Filing Status Changed: 12/11/2013
State Status Changed:
Deemer Date: Created By: Brent Plemons
Submitted By: Brent Plemons Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This is a rate filing for HIPAA grandfathered business.

Company and Contact

Filing Contact Information

Catherine Reifert, Manager catherine.l.reifert@kp.org
2101 E. Jefferson 301-816-7346 [Phone]
Rockville, MD 20852 301-816-7346 [FAX]

Filing Company Information

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	CoCode: 95639	State of Domicile: Maryland
2101 E Jefferson St.	Group Code:	Company Type: Health
Rockville, MD 20852	Group Name:	Maintenance Organization
(301) 816-6867 ext. [Phone]	FEIN Number: 52-0954463	State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	DC HIPAA Grandfathered		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Neutral	0.000%	0.000%	\$0	4	\$39,555	0.000%	0.000%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	4							
Policy Holders:	4							

State: District of Columbia

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

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

Product Name: DC HIPAA Grandfathered

Project Name/Number: /

Rate Review Detail

COMPANY:

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

HHS Issuer Id: 94506

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Grandfathered HIPAA			4

Trend Factors:

FORMS:

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

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual

Member Months: 48

Benefit Change: None

Percent Change Requested: Min: 0.0 Max: 0.0 Avg: 0.0

PRIOR RATE:

Total Earned Premium: 39,555.00

Total Incurred Claims: 6,947.00

Annual \$: Min: 242.00 Max: 2,077.00 Avg: 824.06

REQUESTED RATE:

Projected Earned Premium: 39,555.00

Projected Incurred Claims: 31,644.00

Annual \$: Min: 242.00 Max: 2,077.00 Avg: 824.06

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	DC HIPAA Grandfathered		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC 2014 HIPAA Rate Filing Exhibits		New		DC 2014 HIPAA Rate Filing Exhibits.pdf,

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 1 - Individual Base Rate Calculation
Effective Date: 2/1/2014
Jurisdiction: District of Columbia
Pool: Grandfathered HIPAA
Product: HMO
Base Period: 201210 thru 201309

	Grandfathered HIPAA	
	HMO	
Membermonths		48
Current Members		4
<u>Medical Expense Categories</u>	<u>Claims Incurred</u>	<u>PMPM</u>
Diagnostic Services	\$883.97	\$18.42
Emergency/Urgent Care	\$0.00	\$0.00
ChangeInIBNR	(\$27.57)	(\$0.57)
Inpatient Facility	\$23.42	\$0.49
Office Visits	\$2,836.45	\$59.09
Other Physician	\$137.03	\$2.85
Other Services	\$291.95	\$6.08
Outpatient Facility	\$0.47	\$0.01
<u>Pharmacy</u>	<u>\$2,800.98</u>	<u>\$58.35</u>
Total	\$6,946.70	\$144.72
Incurred Total Medical Costs		\$144.72
Cost Share and other non-dues revenue credits		\$23.64
Net Incurred Medical Costs		\$121.09
3.5% Trend (April 1, 2013 - August 1, 2014)		1.0469
Expected 2014 Medical Cost		\$126.77
Retention		20.0%
Monthly Required Revenue		\$158.46
Current Premium PMPM		\$824.07
Required Rate Increase		-80.8%
Requested Rate Increase		0.0%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 2 - Loss Ratio Information

Month	District of Columbia Grandfathered HIPAA					Loss Ratio
	Subscribers	Members	Claims	Premium		
Oct-2010	6	6	5,457	4,542		120.1%
Nov-2010	6	6	1,887	4,551		41.5%
Dec-2010	6	6	2,788	4,547		61.3%
Jan-2011	6	6	5,108	4,600		111.1%
Feb-2011	4	4	237	4,897		4.8%
Mar-2011	4	4	2,142	2,189		97.9%
Apr-2011	4	4	7,578	3,023		250.7%
May-2011	4	4	275	3,024		9.1%
Jun-2011	3	3	143	2,425		5.9%
Jul-2011	3	3	372	2,427		15.3%
Aug-2011	3	3	650	2,427		26.8%
Sep-2011	3	3	244	2,427		10.1%
Oct-2011	3	3	283	2,427		11.7%
Nov-2011	3	3	394	2,429		16.2%
Dec-2011	3	3	479	2,438		19.6%
Jan-2012	3	3	264	2,424		10.9%
Feb-2012	4	4	162	3,227		5.0%
Mar-2012	4	4	2,018	3,229		62.5%
Apr-2012	4	4	779	3,228		24.1%
May-2012	4	4	426	3,229		13.2%
Jun-2012	4	4	169	3,223		5.2%
Jul-2012	4	4	822	3,225		25.5%
Aug-2012	4	4	1,765	3,225		54.7%
Sep-2012	4	4	872	3,225		27.0%
Oct-2012	4	4	727	3,225		22.5%
Nov-2012	4	4	1,102	3,225		34.2%
Dec-2012	4	4	1,159	3,225		35.9%
Jan-2013	4	4	659	3,226		20.4%
Feb-2013	4	4	211	3,332		6.3%
Mar-2013	4	4	493	3,330		14.8%
Apr-2013	4	4	-75	3,331		-2.3%
May-2013	4	4	282	3,335		8.5%
Jun-2013	4	4	1,395	3,331		41.9%
Jul-2013	4	4	453	3,331		13.6%
Aug-2013	4	4	138	3,331		4.1%
Sep-2013	4	4	405	3,331		12.1%
2011	43	43	17,905	34,732		51.6%
2012	47	47	10,265	37,912		27.1%
Most Recent 12 Months	48	48	6,947	39,555		17.6%
36 Months Total	144	144	42,261	116,163		36.4%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Small Group Rate Filing 2014
Exhibit 3 - Trend Calculation

Category	Weight	2012 to 2014 Annualized Trend
Hospital	14.8%	4.5%
Physician Internal	22.8%	4.0%
Referral	3.6%	4.5%
Rx	15.4%	4.5%
Other	43.5%	2.5%
Composite	100.0%	3.5%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Kaiser Permanente HIPAA Rate Filing 2012
Exhibit 4 - Plan, Billing Tier, and Premium Tax Factors

HIPAA Old Pool Plan Adjustment Factors

Plan	Old Pool Factor
HMO 10/20 Plan	1.0060
HMO 20/30 Plan	0.9011
HMO 30/40 Plan	0.7621
DHMO \$500 Ded / 20% Plan	0.8469
DHMO \$750 Ded / 20% (With Rx) Plan	0.7584
DHMO \$750 Ded / 20% (w/o Rx) Plan	0.6620
DHMO \$1,000 Ded / 30% Plan	0.7043
HDHP \$1,250 Ded / 20/30 - 20% Plan	0.6881
HDHP \$1,750 Ded / 20/30 - 20% Plan	0.6262
HDHP \$2,500 Ded / 20/30 - 20% Plan	0.4865
HDHP \$4,500 Ded / 0% Plan*	0.4196
HDHP \$8,000 Ded / 0% Plan	0.3444

HIPAA New Pool Plan Adjustment Factors

Plan	New Pool Factor
HMO 10/20 Plan	1.0197
HMO 20/30 Plan	0.9307
HMO 30/40 Plan	0.8253
HMO 40/50 Plan	0.7858
DHMO \$500 Ded / 20% Plan	0.7634
DHMO \$750 Ded / 20% (With Rx) Plan	0.7053
DHMO \$750 Ded / 20% (w/o Rx) Plan	0.6274
DHMO \$1,000 Ded / 30% Plan	0.6182
HDHP \$1,250 Ded / 20/30 - 20% Plan	0.6039
HDHP \$1,750 Ded / 20/30 - 20% Plan	0.5466
HDHP \$2,500 Ded / 20/30 - 20% Plan	0.4529
HDHP \$4,500 Ded / 0% Plan*	0.4217
HDHP \$8,000 Ded / 0% Plan	0.3461

HIPAA Billing Tier Adjustment Factors

Tier Type	Factor
Single	1.0000
Two Party	2.0000
Family	2.9000

Premium Tax Factor	2%
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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Exhibit 5 - Age Rating Factors

Age Band	Old Pool Current Factor	New Pool Current Factor
18	0.630	0.520
19	0.642	0.534
20	0.655	0.549
21	0.667	0.564
22	0.680	0.580
23	0.693	0.590
24	0.707	0.600
25	0.721	0.610
26	0.735	0.620
27	0.750	0.630
28	0.762	0.642
29	0.773	0.653
30	0.785	0.665
31	0.798	0.678
32	0.810	0.690
33	0.827	0.702
34	0.845	0.713
35	0.863	0.725
36	0.881	0.738
37	0.900	0.750
38	0.923	0.781
39	0.946	0.814
40	0.970	0.848
41	0.995	0.883
42	1.020	0.920
43	1.050	0.970
44	1.081	1.023
45	1.113	1.079
46	1.146	1.138
47	1.180	1.200
48	1.207	1.251
49	1.234	1.305
50	1.262	1.361
51	1.291	1.419
52	1.320	1.480
53	1.368	1.548
54	1.418	1.618
55	1.470	1.692
56	1.524	1.769
57	1.580	1.850
58	1.611	1.906
59	1.644	1.964
60	1.676	2.024
61	1.710	2.085
62	1.744	2.148
63	1.778	2.214
64	1.814	2.281
65	1.850	2.350
66	1.850	2.350
67	1.850	2.350
68	1.850	2.350
69	1.850	2.350
70+	1.850	2.350

* Note in cases where the renewal increase would be more than 25%, rates have been capped at 25%.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6a - DC Closed Old Pool Plan Rates**

		Closed Old Pool Plan Rates											
Attained Age	Tier	HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0% Plan*	HDHP \$8,000 Ded / 0% Plan
18	Single	\$707	\$634	\$536	\$596	\$533	\$465	\$495	\$484	\$440	\$342	\$295	\$242
19	Single	\$721	\$646	\$546	\$607	\$544	\$474	\$505	\$493	\$449	\$349	\$301	\$247
20	Single	\$735	\$658	\$557	\$619	\$554	\$484	\$515	\$503	\$457	\$355	\$307	\$252
21	Single	\$749	\$671	\$567	\$631	\$565	\$493	\$524	\$512	\$466	\$362	\$312	\$256
22	Single	\$764	\$684	\$578	\$643	\$576	\$502	\$535	\$522	\$475	\$369	\$318	\$261
23	Single	\$779	\$697	\$590	\$655	\$587	\$512	\$545	\$533	\$485	\$377	\$325	\$267
24	Single	\$794	\$711	\$601	\$668	\$599	\$522	\$556	\$543	\$494	\$384	\$331	\$272
25	Single	\$810	\$725	\$613	\$682	\$610	\$533	\$567	\$554	\$504	\$392	\$338	\$277
26	Single	\$826	\$740	\$626	\$695	\$622	\$543	\$578	\$565	\$514	\$399	\$344	\$283
27	Single	\$842	\$754	\$638	\$709	\$635	\$554	\$590	\$576	\$524	\$407	\$351	\$288
28	Single	\$855	\$766	\$648	\$720	\$645	\$563	\$599	\$585	\$532	\$414	\$357	\$293
29	Single	\$868	\$778	\$658	\$731	\$655	\$571	\$608	\$594	\$541	\$420	\$362	\$297
30	Single	\$882	\$790	\$668	\$742	\$665	\$580	\$617	\$603	\$549	\$427	\$368	\$302
31	Single	\$896	\$802	\$678	\$754	\$675	\$589	\$627	\$613	\$558	\$433	\$374	\$307
32	Single	\$910	\$815	\$689	\$766	\$686	\$598	\$637	\$622	\$566	\$440	\$379	\$311
33	Single	\$929	\$832	\$704	\$782	\$700	\$611	\$650	\$635	\$578	\$449	\$387	\$318
34	Single	\$949	\$850	\$719	\$799	\$715	\$624	\$664	\$649	\$591	\$459	\$396	\$325
35	Single	\$969	\$868	\$734	\$816	\$730	\$638	\$678	\$663	\$603	\$469	\$404	\$332
36	Single	\$989	\$886	\$750	\$833	\$746	\$651	\$693	\$677	\$616	\$479	\$413	\$339
37	Single	\$1,011	\$905	\$765	\$851	\$762	\$665	\$707	\$691	\$629	\$489	\$422	\$346
38	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$432	\$355
39	Single	\$1,062	\$952	\$805	\$894	\$801	\$699	\$744	\$727	\$661	\$514	\$443	\$364
40	Single	\$1,089	\$976	\$825	\$917	\$821	\$717	\$763	\$745	\$678	\$527	\$454	\$373
41	Single	\$1,117	\$1,000	\$846	\$940	\$842	\$735	\$782	\$764	\$695	\$540	\$466	\$382
42	Single	\$1,145	\$1,026	\$868	\$964	\$863	\$754	\$802	\$783	\$713	\$554	\$478	\$392
43	Single	\$1,179	\$1,056	\$893	\$993	\$889	\$776	\$826	\$807	\$734	\$570	\$492	\$404
44	Single	\$1,214	\$1,087	\$920	\$1,022	\$915	\$799	\$850	\$830	\$756	\$587	\$506	\$416
45	Single	\$1,250	\$1,120	\$947	\$1,052	\$942	\$822	\$875	\$855	\$778	\$604	\$521	\$428
46	Single	\$1,287	\$1,153	\$975	\$1,083	\$970	\$847	\$901	\$880	\$801	\$622	\$537	\$441
47	Single	\$1,325	\$1,187	\$1,004	\$1,115	\$999	\$872	\$928	\$906	\$825	\$641	\$553	\$454
48	Single	\$1,355	\$1,214	\$1,026	\$1,141	\$1,021	\$892	\$949	\$927	\$843	\$655	\$565	\$464
49	Single	\$1,386	\$1,241	\$1,050	\$1,167	\$1,045	\$912	\$970	\$948	\$863	\$670	\$578	\$474
50	Single	\$1,417	\$1,269	\$1,073	\$1,193	\$1,068	\$933	\$992	\$969	\$882	\$685	\$591	\$485
51	Single	\$1,449	\$1,298	\$1,098	\$1,220	\$1,093	\$954	\$1,015	\$991	\$902	\$701	\$605	\$496
52	Single	\$1,482	\$1,328	\$1,123	\$1,248	\$1,117	\$975	\$1,038	\$1,014	\$923	\$717	\$618	\$507
53	Single	\$1,536	\$1,376	\$1,164	\$1,293	\$1,158	\$1,011	\$1,076	\$1,051	\$956	\$743	\$641	\$526
54	Single	\$1,593	\$1,427	\$1,206	\$1,341	\$1,201	\$1,048	\$1,115	\$1,089	\$991	\$770	\$664	\$545
55	Single	\$1,651	\$1,479	\$1,251	\$1,390	\$1,245	\$1,086	\$1,156	\$1,129	\$1,028	\$798	\$689	\$565
56	Single	\$1,711	\$1,533	\$1,296	\$1,441	\$1,290	\$1,126	\$1,198	\$1,171	\$1,065	\$828	\$714	\$586
57	Single	\$1,774	\$1,589	\$1,344	\$1,494	\$1,337	\$1,167	\$1,242	\$1,213	\$1,104	\$858	\$740	\$607
58	Single	\$1,809	\$1,621	\$1,371	\$1,523	\$1,364	\$1,191	\$1,267	\$1,238	\$1,126	\$875	\$755	\$619
59	Single	\$1,845	\$1,653	\$1,398	\$1,554	\$1,391	\$1,214	\$1,292	\$1,262	\$1,149	\$892	\$770	\$632
60	Single	\$1,882	\$1,686	\$1,426	\$1,585	\$1,419	\$1,239	\$1,318	\$1,287	\$1,172	\$910	\$785	\$644
61	Single	\$1,920	\$1,719	\$1,454	\$1,616	\$1,447	\$1,263	\$1,344	\$1,313	\$1,195	\$928	\$801	\$657
62	Single	\$1,958	\$1,754	\$1,483	\$1,648	\$1,476	\$1,288	\$1,371	\$1,339	\$1,219	\$947	\$817	\$670
63	Single	\$1,997	\$1,789	\$1,513	\$1,681	\$1,505	\$1,314	\$1,398	\$1,366	\$1,243	\$966	\$833	\$684
64	Single	\$2,037	\$1,824	\$1,543	\$1,715	\$1,535	\$1,340	\$1,426	\$1,393	\$1,268	\$985	\$850	\$697
65	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711
66	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711
67	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711
68	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711
69	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711
70+	Single	\$2,077	\$1,861	\$1,574	\$1,749	\$1,566	\$1,367	\$1,454	\$1,421	\$1,293	\$1,005	\$866	\$711

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6a - DC Closed Old Pool Plan Rates

		Closed Old Pool Plan Rates											
		HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0% Plan*	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$1,415	\$1,267	\$1,072	\$1,191	\$1,066	\$931	\$990	\$968	\$881	\$684	\$590	\$484
19	Two-Party	\$1,442	\$1,292	\$1,092	\$1,214	\$1,087	\$949	\$1,010	\$986	\$898	\$697	\$602	\$494
20	Two-Party	\$1,470	\$1,317	\$1,113	\$1,237	\$1,108	\$967	\$1,029	\$1,005	\$915	\$711	\$613	\$503
21	Two-Party	\$1,498	\$1,342	\$1,135	\$1,261	\$1,129	\$986	\$1,049	\$1,025	\$933	\$725	\$625	\$513
22	Two-Party	\$1,527	\$1,368	\$1,157	\$1,286	\$1,151	\$1,005	\$1,069	\$1,045	\$951	\$738	\$637	\$523
23	Two-Party	\$1,557	\$1,395	\$1,180	\$1,311	\$1,174	\$1,025	\$1,090	\$1,065	\$969	\$753	\$650	\$533
24	Two-Party	\$1,588	\$1,422	\$1,203	\$1,337	\$1,197	\$1,045	\$1,112	\$1,086	\$989	\$768	\$662	\$544
25	Two-Party	\$1,620	\$1,451	\$1,227	\$1,363	\$1,221	\$1,066	\$1,134	\$1,108	\$1,008	\$783	\$676	\$554
26	Two-Party	\$1,652	\$1,479	\$1,251	\$1,390	\$1,245	\$1,087	\$1,156	\$1,130	\$1,028	\$799	\$689	\$565
27	Two-Party	\$1,684	\$1,509	\$1,276	\$1,418	\$1,270	\$1,108	\$1,179	\$1,152	\$1,048	\$815	\$703	\$577
28	Two-Party	\$1,710	\$1,532	\$1,296	\$1,440	\$1,289	\$1,125	\$1,197	\$1,170	\$1,065	\$827	\$713	\$586
29	Two-Party	\$1,737	\$1,556	\$1,316	\$1,462	\$1,309	\$1,143	\$1,216	\$1,188	\$1,081	\$840	\$725	\$595
30	Two-Party	\$1,764	\$1,580	\$1,336	\$1,485	\$1,330	\$1,161	\$1,235	\$1,206	\$1,098	\$853	\$736	\$604
31	Two-Party	\$1,791	\$1,604	\$1,357	\$1,508	\$1,350	\$1,179	\$1,254	\$1,225	\$1,115	\$866	\$747	\$613
32	Two-Party	\$1,819	\$1,629	\$1,378	\$1,531	\$1,371	\$1,197	\$1,273	\$1,244	\$1,132	\$880	\$759	\$623
33	Two-Party	\$1,858	\$1,664	\$1,407	\$1,564	\$1,400	\$1,222	\$1,301	\$1,271	\$1,156	\$898	\$775	\$636
34	Two-Party	\$1,897	\$1,699	\$1,437	\$1,597	\$1,430	\$1,248	\$1,328	\$1,298	\$1,181	\$918	\$791	\$650
35	Two-Party	\$1,938	\$1,736	\$1,468	\$1,631	\$1,461	\$1,275	\$1,357	\$1,325	\$1,206	\$937	\$808	\$663
36	Two-Party	\$1,979	\$1,773	\$1,499	\$1,666	\$1,492	\$1,302	\$1,385	\$1,354	\$1,232	\$957	\$825	\$678
37	Two-Party	\$2,021	\$1,810	\$1,531	\$1,701	\$1,524	\$1,330	\$1,415	\$1,382	\$1,258	\$977	\$843	\$692
38	Two-Party	\$2,072	\$1,856	\$1,570	\$1,745	\$1,562	\$1,364	\$1,451	\$1,417	\$1,290	\$1,002	\$864	\$710
39	Two-Party	\$2,125	\$1,903	\$1,610	\$1,789	\$1,602	\$1,398	\$1,488	\$1,453	\$1,323	\$1,028	\$886	\$727
40	Two-Party	\$2,179	\$1,951	\$1,650	\$1,834	\$1,642	\$1,434	\$1,525	\$1,490	\$1,356	\$1,054	\$909	\$746
41	Two-Party	\$2,234	\$2,001	\$1,692	\$1,881	\$1,684	\$1,470	\$1,564	\$1,528	\$1,391	\$1,080	\$932	\$765
42	Two-Party	\$2,291	\$2,052	\$1,735	\$1,928	\$1,727	\$1,507	\$1,604	\$1,567	\$1,426	\$1,108	\$955	\$784
43	Two-Party	\$2,358	\$2,112	\$1,786	\$1,985	\$1,778	\$1,552	\$1,651	\$1,613	\$1,468	\$1,140	\$984	\$807
44	Two-Party	\$2,428	\$2,175	\$1,839	\$2,044	\$1,830	\$1,598	\$1,700	\$1,661	\$1,511	\$1,174	\$1,013	\$831
45	Two-Party	\$2,500	\$2,239	\$1,894	\$2,104	\$1,884	\$1,645	\$1,750	\$1,710	\$1,556	\$1,209	\$1,043	\$856
46	Two-Party	\$2,574	\$2,305	\$1,950	\$2,167	\$1,940	\$1,694	\$1,802	\$1,760	\$1,602	\$1,245	\$1,074	\$881
47	Two-Party	\$2,650	\$2,374	\$2,007	\$2,231	\$1,998	\$1,744	\$1,855	\$1,813	\$1,650	\$1,281	\$1,105	\$907
48	Two-Party	\$2,710	\$2,427	\$2,053	\$2,281	\$2,043	\$1,783	\$1,897	\$1,854	\$1,687	\$1,311	\$1,130	\$928
49	Two-Party	\$2,771	\$2,482	\$2,099	\$2,333	\$2,089	\$1,824	\$1,940	\$1,896	\$1,725	\$1,340	\$1,156	\$949
50	Two-Party	\$2,834	\$2,539	\$2,147	\$2,386	\$2,137	\$1,865	\$1,984	\$1,939	\$1,764	\$1,371	\$1,182	\$970
51	Two-Party	\$2,899	\$2,596	\$2,196	\$2,440	\$2,185	\$1,907	\$2,029	\$1,983	\$1,804	\$1,402	\$1,209	\$992
52	Two-Party	\$2,964	\$2,655	\$2,245	\$2,495	\$2,235	\$1,951	\$2,075	\$2,028	\$1,845	\$1,434	\$1,236	\$1,015
53	Two-Party	\$3,073	\$2,752	\$2,328	\$2,587	\$2,316	\$2,022	\$2,151	\$2,102	\$1,913	\$1,486	\$1,282	\$1,052
54	Two-Party	\$3,185	\$2,853	\$2,413	\$2,682	\$2,401	\$2,096	\$2,230	\$2,179	\$1,983	\$1,540	\$1,329	\$1,091
55	Two-Party	\$3,302	\$2,958	\$2,501	\$2,780	\$2,489	\$2,173	\$2,312	\$2,259	\$2,055	\$1,597	\$1,377	\$1,130
56	Two-Party	\$3,423	\$3,066	\$2,593	\$2,882	\$2,580	\$2,252	\$2,396	\$2,341	\$2,131	\$1,655	\$1,428	\$1,172
57	Two-Party	\$3,548	\$3,178	\$2,688	\$2,987	\$2,675	\$2,335	\$2,484	\$2,427	\$2,209	\$1,716	\$1,480	\$1,215
58	Two-Party	\$3,619	\$3,241	\$2,741	\$3,046	\$2,728	\$2,381	\$2,534	\$2,475	\$2,253	\$1,750	\$1,510	\$1,239
59	Two-Party	\$3,691	\$3,306	\$2,796	\$3,107	\$2,782	\$2,429	\$2,584	\$2,525	\$2,298	\$1,785	\$1,540	\$1,264
60	Two-Party	\$3,764	\$3,372	\$2,852	\$3,169	\$2,838	\$2,477	\$2,635	\$2,575	\$2,343	\$1,820	\$1,570	\$1,289
61	Two-Party	\$3,839	\$3,439	\$2,908	\$3,232	\$2,894	\$2,526	\$2,688	\$2,626	\$2,390	\$1,857	\$1,602	\$1,314
62	Two-Party	\$3,916	\$3,507	\$2,966	\$3,297	\$2,952	\$2,577	\$2,741	\$2,678	\$2,438	\$1,894	\$1,633	\$1,341
63	Two-Party	\$3,994	\$3,577	\$3,025	\$3,362	\$3,011	\$2,628	\$2,796	\$2,732	\$2,486	\$1,931	\$1,666	\$1,367
64	Two-Party	\$4,073	\$3,649	\$3,086	\$3,429	\$3,071	\$2,680	\$2,852	\$2,786	\$2,536	\$1,970	\$1,699	\$1,395
65	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422
66	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422
67	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422
68	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422
69	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422
70+	Two-Party	\$4,155	\$3,721	\$3,147	\$3,497	\$3,132	\$2,734	\$2,909	\$2,842	\$2,586	\$2,009	\$1,733	\$1,422

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6a - DC Closed Old Pool Plan Rates**

		Closed Old Pool Plan Rates											
		HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0% Plan*	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$2,051	\$1,837	\$1,554	\$1,727	\$1,546	\$1,350	\$1,436	\$1,403	\$1,277	\$992	\$856	\$702
19	Family	\$2,091	\$1,873	\$1,584	\$1,760	\$1,576	\$1,376	\$1,464	\$1,430	\$1,302	\$1,011	\$872	\$716
20	Family	\$2,131	\$1,909	\$1,614	\$1,794	\$1,607	\$1,402	\$1,492	\$1,458	\$1,327	\$1,031	\$889	\$730
21	Family	\$2,172	\$1,946	\$1,646	\$1,829	\$1,638	\$1,429	\$1,521	\$1,486	\$1,352	\$1,051	\$906	\$744
22	Family	\$2,214	\$1,983	\$1,677	\$1,864	\$1,669	\$1,457	\$1,550	\$1,515	\$1,378	\$1,071	\$924	\$758
23	Family	\$2,258	\$2,023	\$1,710	\$1,901	\$1,702	\$1,486	\$1,581	\$1,545	\$1,406	\$1,092	\$942	\$773
24	Family	\$2,303	\$2,063	\$1,744	\$1,939	\$1,736	\$1,515	\$1,612	\$1,575	\$1,433	\$1,114	\$961	\$788
25	Family	\$2,348	\$2,103	\$1,779	\$1,977	\$1,770	\$1,545	\$1,644	\$1,606	\$1,462	\$1,136	\$980	\$804
26	Family	\$2,395	\$2,145	\$1,814	\$2,016	\$1,805	\$1,576	\$1,677	\$1,638	\$1,491	\$1,158	\$999	\$820
27	Family	\$2,442	\$2,187	\$1,850	\$2,056	\$1,841	\$1,607	\$1,710	\$1,670	\$1,520	\$1,181	\$1,019	\$836
28	Family	\$2,480	\$2,221	\$1,879	\$2,088	\$1,870	\$1,632	\$1,736	\$1,696	\$1,544	\$1,199	\$1,035	\$849
29	Family	\$2,519	\$2,256	\$1,908	\$2,120	\$1,899	\$1,657	\$1,763	\$1,723	\$1,568	\$1,218	\$1,051	\$862
30	Family	\$2,558	\$2,291	\$1,937	\$2,153	\$1,928	\$1,683	\$1,791	\$1,749	\$1,592	\$1,237	\$1,067	\$876
31	Family	\$2,597	\$2,326	\$1,967	\$2,186	\$1,958	\$1,709	\$1,818	\$1,777	\$1,617	\$1,256	\$1,083	\$889
32	Family	\$2,638	\$2,362	\$1,998	\$2,220	\$1,988	\$1,736	\$1,847	\$1,804	\$1,642	\$1,276	\$1,100	\$903
33	Family	\$2,694	\$2,413	\$2,040	\$2,268	\$2,031	\$1,773	\$1,886	\$1,843	\$1,677	\$1,303	\$1,124	\$922
34	Family	\$2,751	\$2,464	\$2,084	\$2,316	\$2,074	\$1,810	\$1,926	\$1,882	\$1,713	\$1,330	\$1,148	\$942
35	Family	\$2,810	\$2,517	\$2,128	\$2,365	\$2,118	\$1,849	\$1,967	\$1,922	\$1,749	\$1,359	\$1,172	\$962
36	Family	\$2,870	\$2,570	\$2,174	\$2,416	\$2,163	\$1,888	\$2,009	\$1,963	\$1,786	\$1,388	\$1,197	\$982
37	Family	\$2,931	\$2,625	\$2,220	\$2,467	\$2,209	\$1,928	\$2,052	\$2,005	\$1,824	\$1,417	\$1,222	\$1,003
38	Family	\$3,005	\$2,691	\$2,276	\$2,530	\$2,265	\$1,977	\$2,104	\$2,055	\$1,871	\$1,453	\$1,253	\$1,029
39	Family	\$3,081	\$2,760	\$2,334	\$2,594	\$2,323	\$2,027	\$2,157	\$2,107	\$1,918	\$1,490	\$1,285	\$1,055
40	Family	\$3,159	\$2,830	\$2,393	\$2,660	\$2,381	\$2,079	\$2,212	\$2,161	\$1,967	\$1,528	\$1,318	\$1,082
41	Family	\$3,239	\$2,901	\$2,454	\$2,727	\$2,442	\$2,131	\$2,268	\$2,216	\$2,016	\$1,567	\$1,351	\$1,109
42	Family	\$3,321	\$2,975	\$2,516	\$2,796	\$2,504	\$2,186	\$2,325	\$2,272	\$2,068	\$1,606	\$1,385	\$1,137
43	Family	\$3,420	\$3,063	\$2,590	\$2,879	\$2,578	\$2,250	\$2,394	\$2,339	\$2,129	\$1,654	\$1,426	\$1,171
44	Family	\$3,521	\$3,153	\$2,667	\$2,964	\$2,654	\$2,317	\$2,465	\$2,408	\$2,192	\$1,703	\$1,469	\$1,205
45	Family	\$3,625	\$3,247	\$2,746	\$3,052	\$2,732	\$2,385	\$2,538	\$2,479	\$2,256	\$1,753	\$1,512	\$1,241
46	Family	\$3,732	\$3,343	\$2,827	\$3,142	\$2,813	\$2,456	\$2,613	\$2,553	\$2,323	\$1,805	\$1,557	\$1,278
47	Family	\$3,842	\$3,442	\$2,911	\$3,235	\$2,896	\$2,528	\$2,690	\$2,628	\$2,392	\$1,858	\$1,603	\$1,316
48	Family	\$3,929	\$3,520	\$2,977	\$3,308	\$2,962	\$2,586	\$2,751	\$2,688	\$2,446	\$1,900	\$1,639	\$1,345
49	Family	\$4,019	\$3,599	\$3,044	\$3,383	\$3,029	\$2,644	\$2,813	\$2,749	\$2,502	\$1,943	\$1,676	\$1,376
50	Family	\$4,110	\$3,681	\$3,113	\$3,460	\$3,098	\$2,704	\$2,877	\$2,811	\$2,558	\$1,987	\$1,714	\$1,407
51	Family	\$4,203	\$3,765	\$3,184	\$3,538	\$3,168	\$2,766	\$2,942	\$2,875	\$2,616	\$2,033	\$1,753	\$1,439
52	Family	\$4,298	\$3,850	\$3,256	\$3,618	\$3,240	\$2,828	\$3,009	\$2,940	\$2,676	\$2,079	\$1,793	\$1,472
53	Family	\$4,456	\$3,991	\$3,375	\$3,751	\$3,359	\$2,932	\$3,119	\$3,048	\$2,774	\$2,155	\$1,859	\$1,525
54	Family	\$4,619	\$4,137	\$3,499	\$3,888	\$3,482	\$3,039	\$3,234	\$3,159	\$2,875	\$2,234	\$1,927	\$1,581
55	Family	\$4,788	\$4,288	\$3,627	\$4,031	\$3,609	\$3,150	\$3,352	\$3,275	\$2,980	\$2,315	\$1,997	\$1,639
56	Family	\$4,963	\$4,445	\$3,760	\$4,178	\$3,741	\$3,266	\$3,475	\$3,395	\$3,090	\$2,400	\$2,070	\$1,699
57	Family	\$5,145	\$4,608	\$3,897	\$4,331	\$3,878	\$3,385	\$3,602	\$3,519	\$3,203	\$2,488	\$2,146	\$1,761
58	Family	\$5,247	\$4,700	\$3,975	\$4,417	\$3,956	\$3,453	\$3,674	\$3,589	\$3,266	\$2,538	\$2,189	\$1,797
59	Family	\$5,352	\$4,794	\$4,054	\$4,505	\$4,034	\$3,522	\$3,747	\$3,661	\$3,332	\$2,588	\$2,232	\$1,832
60	Family	\$5,458	\$4,889	\$4,135	\$4,595	\$4,115	\$3,592	\$3,821	\$3,734	\$3,398	\$2,640	\$2,277	\$1,869
61	Family	\$5,567	\$4,986	\$4,217	\$4,687	\$4,197	\$3,663	\$3,897	\$3,808	\$3,466	\$2,692	\$2,322	\$1,906
62	Family	\$5,678	\$5,086	\$4,301	\$4,780	\$4,280	\$3,736	\$3,975	\$3,884	\$3,535	\$2,746	\$2,368	\$1,944
63	Family	\$5,791	\$5,187	\$4,387	\$4,875	\$4,365	\$3,811	\$4,054	\$3,961	\$3,605	\$2,801	\$2,416	\$1,983
64	Family	\$5,906	\$5,290	\$4,474	\$4,972	\$4,452	\$3,887	\$4,135	\$4,040	\$3,677	\$2,856	\$2,464	\$2,022
65	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062
66	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062
67	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062
68	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062
69	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062
70+	Family	\$6,024	\$5,396	\$4,563	\$5,071	\$4,541	\$3,964	\$4,217	\$4,120	\$3,750	\$2,913	\$2,513	\$2,062

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6b - DC Closed New Pool Plan Rates**

		Closed New Pool Plan Rates												
Attained Age	Tier	HMO 10/20	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0% Plan*	HDHP \$8,000 Ded / 0% Plan
		Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan	Plan
18	Single	\$592	\$540	\$479	\$456	\$443	\$409	\$364	\$359	\$351	\$317	\$263	\$245	\$201
19	Single	\$608	\$555	\$492	\$469	\$455	\$421	\$374	\$369	\$360	\$326	\$270	\$252	\$206
20	Single	\$625	\$570	\$506	\$482	\$468	\$432	\$385	\$379	\$370	\$335	\$278	\$259	\$212
21	Single	\$642	\$586	\$520	\$495	\$481	\$444	\$395	\$389	\$380	\$344	\$285	\$266	\$218
22	Single	\$660	\$602	\$534	\$509	\$494	\$457	\$406	\$400	\$391	\$354	\$293	\$273	\$224
23	Single	\$671	\$613	\$543	\$517	\$502	\$464	\$413	\$407	\$397	\$360	\$298	\$278	\$228
24	Single	\$682	\$623	\$552	\$526	\$511	\$472	\$420	\$414	\$404	\$366	\$303	\$282	\$232
25	Single	\$694	\$633	\$561	\$535	\$519	\$480	\$427	\$421	\$411	\$372	\$308	\$287	\$235
26	Single	\$705	\$644	\$571	\$544	\$528	\$488	\$434	\$428	\$418	\$378	\$313	\$292	\$239
27	Single	\$717	\$654	\$580	\$553	\$537	\$496	\$441	\$435	\$425	\$384	\$318	\$297	\$243
28	Single	\$730	\$666	\$591	\$563	\$547	\$505	\$449	\$443	\$432	\$391	\$324	\$302	\$248
29	Single	\$744	\$679	\$602	\$573	\$557	\$514	\$458	\$451	\$440	\$399	\$330	\$308	\$252
30	Single	\$757	\$691	\$613	\$584	\$567	\$524	\$466	\$459	\$448	\$406	\$336	\$313	\$257
31	Single	\$771	\$704	\$624	\$594	\$577	\$533	\$474	\$468	\$457	\$413	\$343	\$319	\$262
32	Single	\$785	\$717	\$636	\$605	\$588	\$543	\$483	\$476	\$465	\$421	\$349	\$325	\$267
33	Single	\$799	\$729	\$646	\$615	\$598	\$552	\$491	\$484	\$473	\$428	\$355	\$330	\$271
34	Single	\$812	\$741	\$657	\$626	\$608	\$562	\$500	\$492	\$481	\$435	\$361	\$336	\$276
35	Single	\$826	\$754	\$668	\$636	\$618	\$571	\$508	\$501	\$489	\$443	\$367	\$341	\$280
36	Single	\$839	\$766	\$679	\$647	\$628	\$581	\$517	\$509	\$497	\$450	\$373	\$347	\$285
37	Single	\$854	\$779	\$691	\$658	\$639	\$590	\$525	\$518	\$506	\$458	\$379	\$353	\$290
38	Single	\$889	\$812	\$720	\$685	\$666	\$615	\$547	\$539	\$527	\$477	\$395	\$368	\$302
39	Single	\$926	\$845	\$750	\$714	\$693	\$641	\$570	\$562	\$549	\$497	\$411	\$383	\$314
40	Single	\$965	\$881	\$781	\$744	\$722	\$667	\$594	\$585	\$571	\$517	\$429	\$399	\$328
41	Single	\$1,005	\$917	\$814	\$775	\$752	\$695	\$618	\$609	\$595	\$539	\$446	\$416	\$341
42	Single	\$1,047	\$956	\$847	\$807	\$784	\$724	\$644	\$635	\$620	\$561	\$465	\$433	\$355
43	Single	\$1,104	\$1,008	\$894	\$851	\$827	\$764	\$679	\$669	\$654	\$592	\$490	\$457	\$375
44	Single	\$1,164	\$1,063	\$943	\$897	\$872	\$805	\$717	\$706	\$690	\$624	\$517	\$482	\$395
45	Single	\$1,228	\$1,121	\$994	\$946	\$919	\$849	\$756	\$745	\$727	\$658	\$545	\$508	\$417
46	Single	\$1,295	\$1,182	\$1,048	\$998	\$969	\$896	\$797	\$785	\$767	\$694	\$575	\$536	\$440
47	Single	\$1,366	\$1,247	\$1,105	\$1,053	\$1,022	\$945	\$840	\$828	\$809	\$732	\$607	\$565	\$464
48	Single	\$1,424	\$1,300	\$1,153	\$1,098	\$1,066	\$985	\$876	\$864	\$844	\$763	\$633	\$589	\$483
49	Single	\$1,485	\$1,356	\$1,202	\$1,145	\$1,112	\$1,027	\$914	\$900	\$880	\$796	\$660	\$614	\$504
50	Single	\$1,549	\$1,414	\$1,254	\$1,194	\$1,159	\$1,071	\$953	\$939	\$917	\$830	\$688	\$641	\$526
51	Single	\$1,615	\$1,474	\$1,307	\$1,245	\$1,209	\$1,117	\$994	\$979	\$957	\$866	\$717	\$668	\$548
52	Single	\$1,684	\$1,537	\$1,363	\$1,298	\$1,261	\$1,165	\$1,036	\$1,021	\$998	\$903	\$748	\$697	\$572
53	Single	\$1,761	\$1,608	\$1,426	\$1,357	\$1,319	\$1,218	\$1,084	\$1,068	\$1,043	\$944	\$782	\$728	\$598
54	Single	\$1,842	\$1,681	\$1,491	\$1,419	\$1,379	\$1,274	\$1,133	\$1,117	\$1,091	\$987	\$818	\$762	\$625
55	Single	\$1,926	\$1,758	\$1,559	\$1,484	\$1,442	\$1,332	\$1,185	\$1,168	\$1,141	\$1,032	\$855	\$796	\$654
56	Single	\$2,014	\$1,838	\$1,630	\$1,552	\$1,507	\$1,393	\$1,239	\$1,221	\$1,193	\$1,079	\$894	\$833	\$684
57	Single	\$2,106	\$1,922	\$1,704	\$1,623	\$1,576	\$1,456	\$1,296	\$1,277	\$1,247	\$1,129	\$935	\$871	\$715
58	Single	\$2,169	\$1,980	\$1,756	\$1,672	\$1,624	\$1,501	\$1,335	\$1,315	\$1,285	\$1,163	\$964	\$897	\$736
59	Single	\$2,235	\$2,040	\$1,809	\$1,723	\$1,673	\$1,546	\$1,375	\$1,355	\$1,324	\$1,198	\$993	\$924	\$759
60	Single	\$2,303	\$2,102	\$1,864	\$1,775	\$1,724	\$1,593	\$1,417	\$1,396	\$1,364	\$1,235	\$1,023	\$953	\$782
61	Single	\$2,373	\$2,166	\$1,921	\$1,829	\$1,776	\$1,641	\$1,460	\$1,439	\$1,405	\$1,272	\$1,054	\$981	\$806
62	Single	\$2,445	\$2,232	\$1,979	\$1,884	\$1,830	\$1,691	\$1,505	\$1,482	\$1,448	\$1,311	\$1,086	\$1,011	\$830
63	Single	\$2,519	\$2,299	\$2,039	\$1,942	\$1,886	\$1,743	\$1,550	\$1,527	\$1,492	\$1,350	\$1,119	\$1,042	\$855
64	Single	\$2,596	\$2,369	\$2,101	\$2,000	\$1,943	\$1,795	\$1,597	\$1,574	\$1,537	\$1,391	\$1,153	\$1,074	\$881
65	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908
66	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908
67	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908
68	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908
69	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908
70+	Single	\$2,675	\$2,441	\$2,165	\$2,061	\$2,002	\$1,850	\$1,646	\$1,622	\$1,584	\$1,434	\$1,188	\$1,106	\$908

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6b - DC Closed New Pool Plan Rates**

		Closed New Pool Plan Rates												
Attained Age	Tier	HMO 10/20	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		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% Plan*	\$8,000 Ded / 0% Plan
18	Two-Party	\$1,184	\$1,080	\$958	\$912	\$886	\$819	\$728	\$718	\$701	\$634	\$526	\$490	\$402
19	Two-Party	\$1,216	\$1,110	\$985	\$937	\$911	\$841	\$748	\$737	\$720	\$652	\$540	\$503	\$413
20	Two-Party	\$1,250	\$1,141	\$1,012	\$963	\$936	\$865	\$769	\$758	\$740	\$670	\$555	\$517	\$424
21	Two-Party	\$1,285	\$1,173	\$1,040	\$990	\$962	\$889	\$790	\$779	\$761	\$689	\$571	\$531	\$436
22	Two-Party	\$1,320	\$1,205	\$1,069	\$1,017	\$988	\$913	\$812	\$800	\$782	\$708	\$586	\$546	\$448
23	Two-Party	\$1,342	\$1,225	\$1,086	\$1,034	\$1,005	\$928	\$826	\$814	\$795	\$720	\$596	\$555	\$456
24	Two-Party	\$1,365	\$1,245	\$1,105	\$1,052	\$1,022	\$944	\$840	\$827	\$808	\$732	\$606	\$564	\$463
25	Two-Party	\$1,387	\$1,266	\$1,123	\$1,069	\$1,039	\$960	\$854	\$841	\$822	\$744	\$616	\$574	\$471
26	Two-Party	\$1,410	\$1,287	\$1,142	\$1,087	\$1,056	\$976	\$868	\$855	\$835	\$756	\$626	\$583	\$479
27	Two-Party	\$1,434	\$1,309	\$1,161	\$1,105	\$1,074	\$992	\$882	\$869	\$849	\$769	\$637	\$593	\$487
28	Two-Party	\$1,460	\$1,333	\$1,182	\$1,125	\$1,093	\$1,010	\$899	\$885	\$865	\$783	\$649	\$604	\$496
29	Two-Party	\$1,487	\$1,357	\$1,204	\$1,146	\$1,113	\$1,029	\$915	\$902	\$881	\$797	\$661	\$615	\$505
30	Two-Party	\$1,514	\$1,382	\$1,226	\$1,167	\$1,134	\$1,048	\$932	\$918	\$897	\$812	\$673	\$626	\$514
31	Two-Party	\$1,542	\$1,408	\$1,248	\$1,189	\$1,155	\$1,067	\$949	\$935	\$913	\$827	\$685	\$638	\$524
32	Two-Party	\$1,571	\$1,433	\$1,271	\$1,210	\$1,176	\$1,086	\$966	\$952	\$930	\$842	\$698	\$650	\$533
33	Two-Party	\$1,597	\$1,458	\$1,293	\$1,231	\$1,196	\$1,105	\$983	\$968	\$946	\$856	\$709	\$661	\$542
34	Two-Party	\$1,624	\$1,482	\$1,314	\$1,251	\$1,216	\$1,123	\$999	\$985	\$962	\$870	\$721	\$672	\$551
35	Two-Party	\$1,651	\$1,507	\$1,336	\$1,273	\$1,236	\$1,142	\$1,016	\$1,001	\$978	\$885	\$733	\$683	\$561
36	Two-Party	\$1,679	\$1,532	\$1,359	\$1,294	\$1,257	\$1,161	\$1,033	\$1,018	\$994	\$900	\$746	\$694	\$570
37	Two-Party	\$1,707	\$1,558	\$1,382	\$1,316	\$1,278	\$1,181	\$1,050	\$1,035	\$1,011	\$915	\$758	\$706	\$580
38	Two-Party	\$1,778	\$1,623	\$1,439	\$1,371	\$1,331	\$1,230	\$1,094	\$1,078	\$1,053	\$953	\$790	\$736	\$604
39	Two-Party	\$1,853	\$1,691	\$1,499	\$1,428	\$1,387	\$1,281	\$1,140	\$1,123	\$1,097	\$993	\$823	\$766	\$629
40	Two-Party	\$1,930	\$1,761	\$1,562	\$1,487	\$1,445	\$1,335	\$1,187	\$1,170	\$1,143	\$1,034	\$857	\$798	\$655
41	Two-Party	\$2,010	\$1,835	\$1,627	\$1,549	\$1,505	\$1,391	\$1,237	\$1,219	\$1,191	\$1,078	\$893	\$831	\$682
42	Two-Party	\$2,094	\$1,911	\$1,695	\$1,614	\$1,568	\$1,449	\$1,289	\$1,270	\$1,240	\$1,123	\$930	\$866	\$711
43	Two-Party	\$2,208	\$2,016	\$1,788	\$1,702	\$1,653	\$1,528	\$1,359	\$1,339	\$1,308	\$1,184	\$981	\$913	\$750
44	Two-Party	\$2,329	\$2,126	\$1,885	\$1,795	\$1,743	\$1,611	\$1,433	\$1,412	\$1,379	\$1,248	\$1,034	\$963	\$791
45	Two-Party	\$2,456	\$2,242	\$1,988	\$1,893	\$1,839	\$1,699	\$1,511	\$1,489	\$1,455	\$1,317	\$1,091	\$1,016	\$834
46	Two-Party	\$2,590	\$2,364	\$2,096	\$1,996	\$1,939	\$1,792	\$1,594	\$1,570	\$1,534	\$1,388	\$1,150	\$1,071	\$879
47	Two-Party	\$2,731	\$2,493	\$2,211	\$2,105	\$2,045	\$1,889	\$1,681	\$1,656	\$1,618	\$1,464	\$1,213	\$1,130	\$927
48	Two-Party	\$2,848	\$2,600	\$2,306	\$2,195	\$2,132	\$1,970	\$1,753	\$1,727	\$1,687	\$1,527	\$1,265	\$1,178	\$967
49	Two-Party	\$2,970	\$2,711	\$2,404	\$2,289	\$2,224	\$2,055	\$1,828	\$1,801	\$1,759	\$1,592	\$1,319	\$1,229	\$1,008
50	Two-Party	\$3,098	\$2,827	\$2,507	\$2,387	\$2,319	\$2,143	\$1,906	\$1,878	\$1,835	\$1,661	\$1,376	\$1,281	\$1,052
51	Two-Party	\$3,230	\$2,948	\$2,615	\$2,490	\$2,418	\$2,234	\$1,988	\$1,959	\$1,913	\$1,732	\$1,435	\$1,336	\$1,097
52	Two-Party	\$3,369	\$3,075	\$2,727	\$2,596	\$2,522	\$2,330	\$2,073	\$2,042	\$1,995	\$1,806	\$1,496	\$1,393	\$1,144
53	Two-Party	\$3,523	\$3,215	\$2,851	\$2,715	\$2,637	\$2,437	\$2,168	\$2,136	\$2,086	\$1,888	\$1,565	\$1,457	\$1,196
54	Two-Party	\$3,683	\$3,362	\$2,981	\$2,839	\$2,757	\$2,548	\$2,266	\$2,233	\$2,181	\$1,974	\$1,636	\$1,523	\$1,250
55	Two-Party	\$3,851	\$3,515	\$3,117	\$2,968	\$2,883	\$2,664	\$2,370	\$2,335	\$2,281	\$2,065	\$1,711	\$1,593	\$1,307
56	Two-Party	\$4,027	\$3,676	\$3,260	\$3,104	\$3,015	\$2,786	\$2,478	\$2,442	\$2,385	\$2,159	\$1,789	\$1,666	\$1,367
57	Two-Party	\$4,211	\$3,843	\$3,408	\$3,245	\$3,152	\$2,913	\$2,591	\$2,553	\$2,494	\$2,257	\$1,870	\$1,742	\$1,429
58	Two-Party	\$4,339	\$3,960	\$3,512	\$3,344	\$3,248	\$3,001	\$2,670	\$2,631	\$2,570	\$2,326	\$1,927	\$1,795	\$1,473
59	Two-Party	\$4,471	\$4,080	\$3,618	\$3,445	\$3,347	\$3,092	\$2,751	\$2,710	\$2,648	\$2,396	\$1,986	\$1,849	\$1,518
60	Two-Party	\$4,606	\$4,204	\$3,728	\$3,550	\$3,448	\$3,186	\$2,834	\$2,793	\$2,728	\$2,469	\$2,046	\$1,905	\$1,564
61	Two-Party	\$4,746	\$4,332	\$3,841	\$3,658	\$3,553	\$3,283	\$2,920	\$2,878	\$2,811	\$2,544	\$2,108	\$1,963	\$1,611
62	Two-Party	\$4,890	\$4,463	\$3,958	\$3,769	\$3,661	\$3,383	\$3,009	\$2,965	\$2,896	\$2,621	\$2,172	\$2,023	\$1,660
63	Two-Party	\$5,039	\$4,599	\$4,078	\$3,883	\$3,772	\$3,485	\$3,100	\$3,055	\$2,984	\$2,701	\$2,238	\$2,084	\$1,710
64	Two-Party	\$5,192	\$4,738	\$4,202	\$4,001	\$3,886	\$3,591	\$3,194	\$3,148	\$3,075	\$2,783	\$2,306	\$2,147	\$1,762
65	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816
66	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816
67	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816
68	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816
69	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816
70+	Two-Party	\$5,349	\$4,882	\$4,330	\$4,122	\$4,004	\$3,700	\$3,291	\$3,243	\$3,168	\$2,867	\$2,376	\$2,212	\$1,816

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 6b - DC Closed New Pool Plan Rates**

		Closed New Pool Plan Rates												
		<div><div>DHMO \$750</div><div>DHMO \$500</div><div>DHMO \$750</div><div>DHMO</div><div>\$1,250 Ded /</div><div>\$1,750 Ded /</div><div>\$2,500 Ded /</div><div>DHDP</div><div>DHDP</div><div>DHDP</div><div>DHDP</div><div>DHDP</div></div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> <div>Ded / 20% Plan</div> 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SERFF Tracking #:

KPMA-129328148

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company:

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

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

Product Name: DC HIPAA Grandfathered

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC 2014 GF HIPAA Rate Filing Cover Letter.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC HIPAA Actuarial Memorandum 2014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	DC HIPAA Actuarial Memorandum 2014.pdf
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	Not required
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
TOI/Sub-TOI:	HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO		
Product Name:	DC HIPAA Grandfathered		
Project Name/Number:	/		

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	Not required
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	DC HIPAA Actuarial Memorandum 2014.pdf
Item Status:	
Status Date:	

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



KAISER PERMANENTE®

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

December 6, 2013

Government of the District of Columbia
Department of Insurance, Securities and Banking
Actuarial Analysis Division
810 First Street, N.E.
Washington, DC 20002

Re: NAIC #: 95639
HIPAA Grandfathered Rate Filing

To whom it may concern:

Attached is the HIPAA rate filing for Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser) for rates effective February 2014 for grandfathered members.

Below is a brief description of exhibits found in the filing:

- Exhibit 1 – Build-up of required rate increase.
- Exhibit 2 – Loss ratio information for Conversion members in the District of Columbia.
- Exhibit 3 – Trend assumption used for this filing.
- Exhibit 4 – Plan, family tier, and premium tax factors.
- Exhibit 5 – Age band factors.
- Exhibit 6a – Old pool rates.
- Exhibit 6b – New pool rates.

There are 4 members enrolled in the grandfathered HIPAA product, and it is likely most or all of these members will move to the Exchange in 2014. At this time, Kaiser is not requesting a rate change for these members.

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

Sincerely,

Brent Plemons
Senior Actuarial Analyst

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

District of Columbia Grandfathered HIPAA Rate Filing February 2014

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 grandfathered Direct Payment HIPAA program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February 2014.

The Revenue Requirement is developed by accumulating medical and administrative expenses posted for the period 10/2012-9/2013 including change in incurred but not reported estimates. Utilization and cost data from fee for service claims, prescription drug claims and capitations paid to the Mid Atlantic Permanente Medical Group are trended to the February 2014 rating period.

The future trend numbers are based on actuarial judgment considering a mixture of expected industry trends, future fixed costs, and expected internalization of services. As an integrated health care provider, a large portion of Kaiser's expenses are the fixed costs associated with providing medical care through our centers. Therefore, the projected cost that is included in our total revenue requirement is largely based on budgeting. For traditional carriers, projected claims trends are developed to project expected costs. However, given Kaiser's fixed cost structure, Kaiser's projected claims trends fall out of the development of projected budgeted costs. A trend summary appears in Exhibit 3.

The expected loss ratios are applied to the resulting claim cost PMPMs to establish a projected revenue requirement. Exhibit 1 shows the development of the projected revenue target from the period Medical Cost Data.

Retention includes administrative expenses, capital contribution and margin. The capital contribution is an amount to maintain and expand medical center facilities where members receive the majority of health care in the Kaiser Foundation Health Plan. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other models, capital contributions are included in fee for service payments. At Kaiser, our payments to medical groups do not cover capital expenses. These are funded by the capital contribution factor built into our premium rates. Commissions are paid to Brokers of Record.

As this book of business only has 4 members, the experience is not credible and claims experience can fluctuate significantly. In order to ease the administrative burden this year, Kaiser is not requesting a rate change for this block of business at this time.

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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 individual 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.

A handwritten signature in purple ink, appearing to read "Peter Berry".

Peter Berry, FSA, MAAA

Senior Actuarial Director

Kaiser Foundation Health Plan, Inc.

12/6/2013

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

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