

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: 2015 DC Grandfathered Individual Rate Filing

Project Name/Number: /

Filing at a Glance

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

Product Name: 2015 DC Grandfathered Individual Rate Filing

State: District of Columbia

TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02I.005D Individual - HMO

Filing Type: Rate

Date Submitted: 07/11/2014

SERFF Tr Num: KPMA-129633593

SERFF Status: Pending State Action

State Tr Num:

State Status:

Co Tr Num:

Implementation: 02/01/2015

Date Requested:

Author(s): Lynn Robinson, Danielle Meadows, Brent Plemons, Tony Weatherspoon, Nikki Bridgeforth, Eliot Larson, Nikora Groomes

Reviewer(s): Darniece Shirley (primary), Alula Selassie, John Morgan

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: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: 2015 DC Grandfathered Individual Rate Filing
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: 12.4%	Filing Status Changed: 07/21/2014
	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 the 2015 grandfathered individual rate filing for Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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 Maintenance Organization
Rockville, MD 20852	Group Name:	State ID Number:
(301) 816-6867 ext. [Phone]	FEIN Number: 52-0954463	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

KPMA-129633593

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: 2015 DC Grandfathered Individual Rate Filing
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.500%
Effective Date of Last Rate Revision: 02/01/2014
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:	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.	Increase	12.400%	12.400%	\$259,450	265	\$2,092,412	13.400%	11.200%

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: 2015 DC Grandfathered Individual Rate Filing
 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
HMO, DHMO, HDHP			480

Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms: -DP-KPIF-APPXB1(01-14), DC-DP-KPIF-APPXB3(01-14)
 Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 4,928
 Benefit Change: None
 Percent Change Requested: Min: 11.2 Max: 13.4 Avg: 12.4

PRIOR RATE:

Total Earned Premium: 2,090,412.00
 Total Incurred Claims: 1,955,650.00
 Annual \$: Min: 87.00 Max: 1,837.00 Avg: 424.60

REQUESTED RATE:

Projected Earned Premium: 2,351,862.00
 Projected Incurred Claims: 1,916,767.00
 Annual \$: Min: 98.00 Max: 2,066.00 Avg: 477.25

SERFF Tracking #:

KPMA-129633593

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:

2015 DC Grandfathered Individual Rate Filing

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 2015 Grandfathered KPIF Rate Exhibits		Revised	Previous State Filing Number: KPMA-129165813 Percent Rate Change Request: 12.4	DC 2015 Grandfathered KPIF Rate Exhibits.pdf,

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
19	Single	\$360	\$322	\$272	\$303	\$271	\$237	\$252	\$246	\$224	\$174	\$160	\$138
20	Single	\$367	\$328	\$278	\$309	\$276	\$241	\$257	\$251	\$228	\$177	\$164	\$141
21	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
22	Single	\$381	\$341	\$288	\$321	\$287	\$251	\$267	\$260	\$237	\$184	\$170	\$146
23	Single	\$388	\$348	\$294	\$327	\$293	\$256	\$272	\$266	\$242	\$188	\$173	\$149
24	Single	\$396	\$355	\$300	\$333	\$299	\$261	\$277	\$271	\$247	\$192	\$177	\$152
25	Single	\$404	\$362	\$306	\$340	\$304	\$266	\$283	\$276	\$251	\$195	\$180	\$155
26	Single	\$412	\$369	\$312	\$347	\$310	\$271	\$288	\$282	\$256	\$199	\$184	\$158
27	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
28	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
29	Single	\$433	\$388	\$328	\$365	\$327	\$285	\$303	\$296	\$270	\$209	\$193	\$166
30	Single	\$440	\$394	\$333	\$370	\$332	\$289	\$308	\$301	\$274	\$213	\$196	\$169
31	Single	\$447	\$400	\$338	\$376	\$337	\$294	\$313	\$306	\$278	\$216	\$199	\$172
32	Single	\$454	\$406	\$344	\$382	\$342	\$298	\$318	\$310	\$282	\$219	\$202	\$174
33	Single	\$463	\$415	\$351	\$390	\$349	\$305	\$324	\$317	\$288	\$224	\$207	\$178
34	Single	\$473	\$424	\$358	\$398	\$357	\$311	\$331	\$324	\$295	\$229	\$211	\$182
35	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
36	Single	\$493	\$442	\$374	\$415	\$372	\$325	\$345	\$338	\$307	\$239	\$220	\$190
37	Single	\$504	\$451	\$382	\$424	\$380	\$332	\$353	\$345	\$314	\$244	\$225	\$194
38	Single	\$517	\$463	\$391	\$435	\$390	\$340	\$362	\$353	\$322	\$250	\$231	\$198
39	Single	\$530	\$475	\$401	\$446	\$399	\$349	\$371	\$362	\$330	\$256	\$236	\$204
40	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
41	Single	\$557	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$269	\$249	\$214
42	Single	\$571	\$512	\$433	\$481	\$431	\$376	\$400	\$391	\$356	\$276	\$255	\$219
43	Single	\$588	\$527	\$445	\$495	\$443	\$387	\$412	\$402	\$366	\$284	\$262	\$226
44	Single	\$605	\$542	\$459	\$510	\$456	\$398	\$424	\$414	\$377	\$293	\$270	\$233
45	Single	\$623	\$558	\$472	\$525	\$470	\$410	\$436	\$426	\$388	\$301	\$278	\$239
46	Single	\$642	\$575	\$486	\$540	\$484	\$422	\$449	\$439	\$400	\$310	\$286	\$247
47	Single	\$661	\$592	\$501	\$556	\$498	\$435	\$463	\$452	\$411	\$320	\$295	\$254
48	Single	\$676	\$605	\$512	\$569	\$509	\$445	\$473	\$462	\$421	\$327	\$302	\$260
49	Single	\$691	\$619	\$524	\$582	\$521	\$455	\$484	\$473	\$430	\$334	\$308	\$265
50	Single	\$707	\$633	\$535	\$595	\$533	\$465	\$495	\$483	\$440	\$342	\$315	\$271
51	Single	\$723	\$647	\$548	\$608	\$545	\$476	\$506	\$494	\$450	\$350	\$323	\$278
52	Single	\$739	\$662	\$560	\$622	\$557	\$486	\$518	\$506	\$460	\$357	\$330	\$284
53	Single	\$766	\$686	\$580	\$645	\$578	\$504	\$536	\$524	\$477	\$371	\$342	\$294
54	Single	\$794	\$711	\$602	\$669	\$599	\$523	\$556	\$543	\$494	\$384	\$355	\$305
55	Single	\$823	\$738	\$624	\$693	\$621	\$542	\$576	\$563	\$513	\$398	\$367	\$316
56	Single	\$854	\$765	\$647	\$719	\$643	\$562	\$598	\$584	\$531	\$413	\$381	\$328
57	Single	\$885	\$793	\$670	\$745	\$667	\$582	\$619	\$605	\$551	\$428	\$395	\$340
58	Single	\$896	\$802	\$678	\$754	\$675	\$589	\$627	\$613	\$558	\$433	\$400	\$344
59	Single	\$907	\$812	\$687	\$763	\$683	\$597	\$635	\$620	\$564	\$438	\$405	\$348
60	Single	\$918	\$822	\$695	\$772	\$692	\$604	\$642	\$628	\$571	\$444	\$410	\$352
61	Single	\$929	\$832	\$704	\$782	\$700	\$611	\$650	\$635	\$578	\$449	\$415	\$357
62	Single	\$940	\$842	\$712	\$791	\$709	\$619	\$658	\$643	\$585	\$455	\$420	\$361
63	Single	\$952	\$852	\$721	\$801	\$717	\$626	\$666	\$651	\$592	\$460	\$425	\$366
64	Single	\$963	\$863	\$730	\$811	\$726	\$634	\$674	\$659	\$600	\$466	\$430	\$370
65	Single	\$975	\$873	\$739	\$821	\$735	\$642	\$683	\$667	\$607	\$472	\$435	\$375
66	Single	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
67	Single	\$999	\$895	\$757	\$841	\$753	\$657	\$699	\$683	\$622	\$483	\$446	\$384
68	Single	\$1,011	\$906	\$766	\$851	\$762	\$665	\$708	\$692	\$629	\$489	\$451	\$388
69	Single	\$1,024	\$917	\$775	\$862	\$772	\$673	\$717	\$700	\$637	\$495	\$457	\$393
70+	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
19	Two-Party	\$719	\$644	\$545	\$605	\$542	\$473	\$504	\$492	\$448	\$348	\$321	\$276
20	Two-Party	\$733	\$657	\$555	\$617	\$553	\$482	\$513	\$501	\$456	\$355	\$327	\$282
21	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$333	\$287
22	Two-Party	\$762	\$682	\$577	\$641	\$574	\$501	\$533	\$521	\$474	\$368	\$340	\$293
23	Two-Party	\$777	\$696	\$588	\$654	\$585	\$511	\$544	\$531	\$483	\$376	\$347	\$298
24	Two-Party	\$792	\$709	\$600	\$667	\$597	\$521	\$555	\$542	\$493	\$383	\$353	\$304
25	Two-Party	\$808	\$723	\$612	\$680	\$609	\$531	\$565	\$552	\$503	\$391	\$360	\$310
26	Two-Party	\$824	\$738	\$624	\$693	\$621	\$542	\$577	\$563	\$513	\$398	\$368	\$316
27	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
28	Two-Party	\$853	\$764	\$646	\$718	\$643	\$561	\$597	\$583	\$531	\$413	\$381	\$328
29	Two-Party	\$866	\$776	\$656	\$729	\$653	\$570	\$606	\$593	\$539	\$419	\$387	\$333
30	Two-Party	\$880	\$788	\$666	\$741	\$663	\$579	\$616	\$602	\$548	\$425	\$393	\$338
31	Two-Party	\$893	\$800	\$677	\$752	\$673	\$588	\$625	\$611	\$556	\$432	\$399	\$343
32	Two-Party	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
33	Two-Party	\$927	\$830	\$702	\$780	\$698	\$610	\$649	\$634	\$577	\$448	\$414	\$356
34	Two-Party	\$946	\$848	\$717	\$797	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
35	Two-Party	\$966	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$467	\$431	\$371
36	Two-Party	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
37	Two-Party	\$1,008	\$903	\$764	\$849	\$760	\$663	\$706	\$689	\$627	\$487	\$450	\$387
38	Two-Party	\$1,034	\$926	\$783	\$870	\$779	\$680	\$724	\$707	\$643	\$500	\$461	\$397
39	Two-Party	\$1,060	\$949	\$803	\$892	\$799	\$697	\$742	\$725	\$660	\$512	\$473	\$407
40	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$525	\$485	\$417
41	Two-Party	\$1,114	\$998	\$844	\$938	\$840	\$733	\$780	\$762	\$694	\$539	\$497	\$428
42	Two-Party	\$1,142	\$1,023	\$865	\$962	\$861	\$752	\$800	\$781	\$711	\$552	\$510	\$439
43	Two-Party	\$1,176	\$1,054	\$891	\$990	\$887	\$774	\$823	\$805	\$732	\$569	\$525	\$452
44	Two-Party	\$1,211	\$1,085	\$917	\$1,019	\$913	\$797	\$848	\$828	\$754	\$586	\$540	\$465
45	Two-Party	\$1,247	\$1,117	\$944	\$1,050	\$940	\$820	\$873	\$853	\$776	\$603	\$556	\$479
46	Two-Party	\$1,284	\$1,150	\$972	\$1,081	\$968	\$845	\$899	\$878	\$799	\$621	\$573	\$493
47	Two-Party	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
48	Two-Party	\$1,352	\$1,211	\$1,024	\$1,138	\$1,019	\$889	\$946	\$924	\$841	\$654	\$603	\$519
49	Two-Party	\$1,382	\$1,238	\$1,047	\$1,164	\$1,042	\$910	\$968	\$945	\$860	\$668	\$617	\$531
50	Two-Party	\$1,414	\$1,266	\$1,071	\$1,190	\$1,066	\$930	\$990	\$967	\$880	\$684	\$631	\$543
51	Two-Party	\$1,446	\$1,295	\$1,095	\$1,217	\$1,090	\$951	\$1,012	\$989	\$900	\$699	\$645	\$555
52	Two-Party	\$1,478	\$1,324	\$1,120	\$1,245	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
53	Two-Party	\$1,533	\$1,373	\$1,161	\$1,290	\$1,155	\$1,008	\$1,073	\$1,048	\$954	\$741	\$684	\$589
54	Two-Party	\$1,589	\$1,423	\$1,203	\$1,337	\$1,198	\$1,045	\$1,112	\$1,087	\$989	\$768	\$709	\$610
55	Two-Party	\$1,647	\$1,475	\$1,247	\$1,386	\$1,241	\$1,084	\$1,153	\$1,126	\$1,025	\$796	\$735	\$633
56	Two-Party	\$1,707	\$1,529	\$1,293	\$1,437	\$1,287	\$1,123	\$1,195	\$1,168	\$1,063	\$826	\$762	\$656
57	Two-Party	\$1,770	\$1,585	\$1,340	\$1,490	\$1,334	\$1,164	\$1,239	\$1,210	\$1,102	\$856	\$790	\$680
58	Two-Party	\$1,791	\$1,604	\$1,357	\$1,508	\$1,350	\$1,179	\$1,254	\$1,225	\$1,115	\$866	\$799	\$688
59	Two-Party	\$1,813	\$1,624	\$1,373	\$1,526	\$1,367	\$1,193	\$1,269	\$1,240	\$1,129	\$877	\$809	\$696
60	Two-Party	\$1,835	\$1,644	\$1,390	\$1,545	\$1,383	\$1,208	\$1,285	\$1,255	\$1,142	\$888	\$819	\$705
61	Two-Party	\$1,858	\$1,664	\$1,407	\$1,564	\$1,400	\$1,222	\$1,301	\$1,271	\$1,156	\$898	\$829	\$714
62	Two-Party	\$1,880	\$1,684	\$1,424	\$1,583	\$1,417	\$1,237	\$1,316	\$1,286	\$1,170	\$909	\$839	\$722
63	Two-Party	\$1,903	\$1,705	\$1,442	\$1,602	\$1,435	\$1,252	\$1,332	\$1,302	\$1,185	\$920	\$849	\$731
64	Two-Party	\$1,927	\$1,726	\$1,459	\$1,622	\$1,452	\$1,268	\$1,349	\$1,318	\$1,199	\$932	\$860	\$740
65	Two-Party	\$1,950	\$1,747	\$1,477	\$1,642	\$1,470	\$1,283	\$1,365	\$1,334	\$1,214	\$943	\$870	\$749
66	Two-Party	\$1,974	\$1,768	\$1,495	\$1,662	\$1,488	\$1,299	\$1,382	\$1,350	\$1,229	\$955	\$881	\$758
67	Two-Party	\$1,998	\$1,790	\$1,513	\$1,682	\$1,506	\$1,315	\$1,399	\$1,367	\$1,244	\$966	\$892	\$767
68	Two-Party	\$2,022	\$1,811	\$1,532	\$1,702	\$1,524	\$1,331	\$1,416	\$1,383	\$1,259	\$978	\$903	\$777
69	Two-Party	\$2,047	\$1,834	\$1,551	\$1,723	\$1,543	\$1,347	\$1,433	\$1,400	\$1,274	\$990	\$914	\$786
70+	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
19	Family	\$1,043	\$934	\$790	\$878	\$786	\$686	\$730	\$713	\$649	\$504	\$465	\$401
20	Family	\$1,063	\$952	\$805	\$895	\$801	\$699	\$744	\$727	\$662	\$514	\$474	\$408
21	Family	\$1,083	\$970	\$821	\$912	\$817	\$713	\$759	\$741	\$674	\$524	\$484	\$416
22	Family	\$1,104	\$989	\$837	\$930	\$832	\$727	\$773	\$755	\$687	\$534	\$493	\$424
23	Family	\$1,126	\$1,009	\$853	\$948	\$849	\$741	\$788	\$770	\$701	\$545	\$503	\$433
24	Family	\$1,148	\$1,029	\$870	\$967	\$866	\$756	\$804	\$786	\$715	\$555	\$513	\$441
25	Family	\$1,171	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$566	\$523	\$450
26	Family	\$1,194	\$1,070	\$905	\$1,005	\$900	\$786	\$836	\$817	\$743	\$578	\$533	\$459
27	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
28	Family	\$1,237	\$1,108	\$937	\$1,041	\$932	\$814	\$866	\$846	\$770	\$598	\$552	\$475
29	Family	\$1,256	\$1,125	\$951	\$1,057	\$947	\$827	\$879	\$859	\$782	\$607	\$561	\$482
30	Family	\$1,276	\$1,143	\$966	\$1,074	\$962	\$839	\$893	\$872	\$794	\$617	\$569	\$490
31	Family	\$1,295	\$1,160	\$981	\$1,090	\$976	\$852	\$907	\$886	\$806	\$626	\$578	\$498
32	Family	\$1,315	\$1,178	\$996	\$1,107	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505
33	Family	\$1,343	\$1,203	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$836	\$650	\$600	\$516
34	Family	\$1,372	\$1,229	\$1,039	\$1,155	\$1,034	\$903	\$961	\$938	\$854	\$664	\$612	\$527
35	Family	\$1,401	\$1,255	\$1,061	\$1,180	\$1,056	\$922	\$981	\$958	\$872	\$678	\$625	\$538
36	Family	\$1,431	\$1,282	\$1,084	\$1,205	\$1,079	\$942	\$1,002	\$979	\$891	\$692	\$639	\$550
37	Family	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
38	Family	\$1,499	\$1,342	\$1,135	\$1,262	\$1,130	\$986	\$1,049	\$1,025	\$933	\$725	\$669	\$576
39	Family	\$1,537	\$1,376	\$1,164	\$1,294	\$1,158	\$1,011	\$1,076	\$1,051	\$957	\$743	\$686	\$590
40	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
41	Family	\$1,616	\$1,447	\$1,224	\$1,360	\$1,218	\$1,063	\$1,131	\$1,105	\$1,006	\$781	\$721	\$621
42	Family	\$1,656	\$1,484	\$1,255	\$1,395	\$1,249	\$1,090	\$1,160	\$1,133	\$1,031	\$801	\$739	\$636
43	Family	\$1,705	\$1,528	\$1,292	\$1,436	\$1,286	\$1,122	\$1,194	\$1,167	\$1,062	\$825	\$761	\$655
44	Family	\$1,756	\$1,573	\$1,330	\$1,478	\$1,324	\$1,155	\$1,229	\$1,201	\$1,093	\$849	\$784	\$674
45	Family	\$1,808	\$1,619	\$1,369	\$1,522	\$1,363	\$1,190	\$1,266	\$1,237	\$1,125	\$874	\$807	\$694
46	Family	\$1,861	\$1,667	\$1,410	\$1,567	\$1,403	\$1,225	\$1,303	\$1,273	\$1,159	\$900	\$831	\$715
47	Family	\$1,916	\$1,716	\$1,452	\$1,613	\$1,445	\$1,261	\$1,342	\$1,311	\$1,193	\$927	\$855	\$736
48	Family	\$1,960	\$1,755	\$1,485	\$1,650	\$1,477	\$1,290	\$1,372	\$1,340	\$1,220	\$948	\$875	\$753
49	Family	\$2,004	\$1,795	\$1,518	\$1,687	\$1,511	\$1,319	\$1,403	\$1,371	\$1,248	\$969	\$894	\$770
50	Family	\$2,050	\$1,836	\$1,553	\$1,726	\$1,545	\$1,349	\$1,435	\$1,402	\$1,276	\$991	\$915	\$787
51	Family	\$2,096	\$1,878	\$1,588	\$1,765	\$1,580	\$1,379	\$1,468	\$1,434	\$1,305	\$1,014	\$936	\$805
52	Family	\$2,144	\$1,920	\$1,624	\$1,805	\$1,616	\$1,411	\$1,501	\$1,466	\$1,334	\$1,037	\$957	\$823
53	Family	\$2,222	\$1,990	\$1,683	\$1,871	\$1,675	\$1,462	\$1,556	\$1,520	\$1,383	\$1,075	\$992	\$854
54	Family	\$2,304	\$2,063	\$1,745	\$1,939	\$1,736	\$1,516	\$1,613	\$1,576	\$1,434	\$1,114	\$1,028	\$885
55	Family	\$2,388	\$2,139	\$1,809	\$2,010	\$1,800	\$1,571	\$1,672	\$1,633	\$1,486	\$1,155	\$1,066	\$917
56	Family	\$2,475	\$2,217	\$1,875	\$2,084	\$1,866	\$1,629	\$1,733	\$1,693	\$1,541	\$1,197	\$1,105	\$951
57	Family	\$2,566	\$2,298	\$1,944	\$2,160	\$1,934	\$1,688	\$1,796	\$1,755	\$1,597	\$1,241	\$1,145	\$986
58	Family	\$2,597	\$2,326	\$1,967	\$2,186	\$1,958	\$1,709	\$1,818	\$1,777	\$1,617	\$1,256	\$1,159	\$998
59	Family	\$2,629	\$2,355	\$1,991	\$2,213	\$1,982	\$1,730	\$1,841	\$1,798	\$1,637	\$1,271	\$1,173	\$1,010
60	Family	\$2,661	\$2,384	\$2,016	\$2,240	\$2,006	\$1,751	\$1,863	\$1,820	\$1,657	\$1,287	\$1,188	\$1,022
61	Family	\$2,694	\$2,413	\$2,040	\$2,268	\$2,030	\$1,772	\$1,886	\$1,842	\$1,677	\$1,303	\$1,202	\$1,035
62	Family	\$2,726	\$2,442	\$2,065	\$2,295	\$2,055	\$1,794	\$1,909	\$1,865	\$1,697	\$1,319	\$1,217	\$1,047
63	Family	\$2,760	\$2,472	\$2,091	\$2,323	\$2,080	\$1,816	\$1,932	\$1,888	\$1,718	\$1,335	\$1,232	\$1,060
64	Family	\$2,793	\$2,502	\$2,116	\$2,352	\$2,106	\$1,838	\$1,956	\$1,911	\$1,739	\$1,351	\$1,247	\$1,073
65	Family	\$2,828	\$2,533	\$2,142	\$2,380	\$2,131	\$1,861	\$1,980	\$1,934	\$1,760	\$1,367	\$1,262	\$1,086
66	Family	\$2,862	\$2,564	\$2,168	\$2,409	\$2,157	\$1,883	\$2,004	\$1,958	\$1,782	\$1,384	\$1,277	\$1,099
67	Family	\$2,897	\$2,595	\$2,194	\$2,439	\$2,184	\$1,906	\$2,028	\$1,982	\$1,803	\$1,401	\$1,293	\$1,113
68	Family	\$2,932	\$2,627	\$2,221	\$2,469	\$2,210	\$1,930	\$2,053	\$2,006	\$1,825	\$1,418	\$1,309	\$1,126
69	Family	\$2,968	\$2,659	\$2,248	\$2,499	\$2,237	\$1,953	\$2,078	\$2,030	\$1,848	\$1,435	\$1,325	\$1,140
70+	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$291	\$261	\$221	\$245	\$220	\$192	\$204	\$199	\$181	\$141	\$130	\$112
19	Single	\$299	\$268	\$227	\$252	\$226	\$197	\$210	\$205	\$186	\$145	\$134	\$115
20	Single	\$308	\$275	\$233	\$259	\$232	\$202	\$215	\$210	\$191	\$149	\$137	\$118
21	Single	\$316	\$283	\$239	\$266	\$238	\$208	\$221	\$216	\$197	\$153	\$141	\$121
22	Single	\$325	\$291	\$246	\$273	\$245	\$214	\$227	\$222	\$202	\$157	\$145	\$125
23	Single	\$330	\$296	\$250	\$278	\$249	\$217	\$231	\$226	\$206	\$160	\$147	\$127
24	Single	\$336	\$301	\$254	\$283	\$253	\$221	\$235	\$230	\$209	\$162	\$150	\$129
25	Single	\$341	\$306	\$259	\$287	\$257	\$225	\$239	\$233	\$212	\$165	\$152	\$131
26	Single	\$347	\$311	\$263	\$292	\$262	\$228	\$243	\$237	\$216	\$168	\$155	\$133
27	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
28	Single	\$359	\$322	\$272	\$302	\$271	\$236	\$252	\$246	\$224	\$174	\$160	\$138
29	Single	\$366	\$328	\$277	\$308	\$276	\$241	\$256	\$250	\$228	\$177	\$163	\$141
30	Single	\$373	\$334	\$282	\$314	\$281	\$245	\$261	\$255	\$232	\$180	\$166	\$143
31	Single	\$379	\$340	\$287	\$319	\$286	\$250	\$266	\$260	\$236	\$183	\$169	\$146
32	Single	\$386	\$346	\$293	\$325	\$291	\$254	\$271	\$264	\$241	\$187	\$172	\$148
33	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
34	Single	\$400	\$358	\$303	\$336	\$301	\$263	\$280	\$273	\$249	\$193	\$178	\$153
35	Single	\$406	\$364	\$308	\$342	\$306	\$267	\$284	\$278	\$253	\$196	\$181	\$156
36	Single	\$413	\$370	\$313	\$348	\$311	\$272	\$289	\$283	\$257	\$200	\$184	\$159
37	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
38	Single	\$438	\$392	\$331	\$368	\$330	\$288	\$306	\$299	\$272	\$212	\$195	\$168
39	Single	\$456	\$408	\$345	\$384	\$344	\$300	\$319	\$312	\$284	\$220	\$203	\$175
40	Single	\$475	\$425	\$360	\$400	\$358	\$312	\$332	\$325	\$296	\$230	\$212	\$182
41	Single	\$495	\$443	\$375	\$416	\$373	\$325	\$346	\$338	\$308	\$239	\$221	\$190
42	Single	\$515	\$461	\$390	\$434	\$388	\$339	\$361	\$352	\$321	\$249	\$230	\$198
43	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
44	Single	\$573	\$513	\$434	\$482	\$432	\$377	\$401	\$392	\$357	\$277	\$256	\$220
45	Single	\$604	\$541	\$458	\$509	\$455	\$398	\$423	\$413	\$376	\$292	\$270	\$232
46	Single	\$637	\$571	\$483	\$536	\$480	\$419	\$446	\$436	\$397	\$308	\$284	\$245
47	Single	\$672	\$602	\$509	\$566	\$507	\$442	\$470	\$460	\$418	\$325	\$300	\$258
48	Single	\$701	\$628	\$531	\$590	\$528	\$461	\$491	\$479	\$436	\$339	\$313	\$269
49	Single	\$731	\$655	\$554	\$615	\$551	\$481	\$512	\$500	\$455	\$353	\$326	\$281
50	Single	\$762	\$683	\$577	\$642	\$575	\$501	\$534	\$521	\$474	\$369	\$340	\$293
51	Single	\$795	\$712	\$602	\$669	\$599	\$523	\$556	\$544	\$495	\$384	\$355	\$305
52	Single	\$829	\$742	\$628	\$698	\$625	\$545	\$580	\$567	\$516	\$401	\$370	\$318
53	Single	\$867	\$776	\$656	\$730	\$653	\$570	\$607	\$593	\$539	\$419	\$387	\$333
54	Single	\$906	\$812	\$686	\$763	\$683	\$596	\$634	\$620	\$564	\$438	\$404	\$348
55	Single	\$948	\$849	\$718	\$798	\$714	\$624	\$663	\$648	\$590	\$458	\$423	\$364
56	Single	\$991	\$887	\$751	\$834	\$747	\$652	\$694	\$678	\$617	\$479	\$442	\$381
57	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398
58	Single	\$1,055	\$945	\$799	\$888	\$795	\$694	\$739	\$722	\$657	\$510	\$471	\$405
59	Single	\$1,075	\$963	\$814	\$905	\$810	\$707	\$752	\$735	\$669	\$520	\$480	\$413
60	Single	\$1,095	\$981	\$829	\$922	\$825	\$720	\$766	\$749	\$682	\$529	\$489	\$421
61	Single	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
62	Single	\$1,136	\$1,017	\$860	\$956	\$856	\$747	\$795	\$777	\$707	\$549	\$507	\$436
63	Single	\$1,157	\$1,036	\$876	\$974	\$872	\$761	\$810	\$791	\$720	\$560	\$516	\$444
64	Single	\$1,178	\$1,056	\$893	\$992	\$888	\$775	\$825	\$806	\$734	\$570	\$526	\$453
65	Single	\$1,200	\$1,075	\$909	\$1,010	\$905	\$790	\$840	\$821	\$747	\$580	\$536	\$461
66	Single	\$1,223	\$1,095	\$926	\$1,029	\$922	\$805	\$856	\$836	\$761	\$591	\$546	\$470
67	Single	\$1,245	\$1,115	\$943	\$1,048	\$939	\$819	\$872	\$852	\$775	\$602	\$556	\$478
68	Single	\$1,268	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$613	\$566	\$487
69	Single	\$1,292	\$1,157	\$979	\$1,088	\$974	\$850	\$905	\$884	\$804	\$625	\$577	\$496
70+	Single	\$1,316	\$1,179	\$997	\$1,108	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$582	\$522	\$441	\$490	\$439	\$383	\$408	\$398	\$363	\$282	\$260	\$224
19	Two-Party	\$599	\$536	\$453	\$504	\$451	\$394	\$419	\$409	\$373	\$289	\$267	\$230
20	Two-Party	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$297	\$275	\$236
21	Two-Party	\$632	\$566	\$479	\$532	\$476	\$416	\$443	\$432	\$393	\$306	\$282	\$243
22	Two-Party	\$650	\$582	\$492	\$547	\$490	\$427	\$455	\$444	\$404	\$314	\$290	\$250
23	Two-Party	\$660	\$592	\$500	\$556	\$498	\$435	\$462	\$452	\$411	\$319	\$295	\$254
24	Two-Party	\$671	\$601	\$509	\$565	\$506	\$442	\$470	\$459	\$418	\$325	\$300	\$258
25	Two-Party	\$683	\$611	\$517	\$575	\$515	\$449	\$478	\$467	\$425	\$330	\$305	\$262
26	Two-Party	\$694	\$622	\$526	\$584	\$523	\$457	\$486	\$475	\$432	\$336	\$310	\$267
27	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
28	Two-Party	\$719	\$644	\$544	\$605	\$542	\$473	\$503	\$491	\$447	\$347	\$321	\$276
29	Two-Party	\$732	\$655	\$554	\$616	\$552	\$482	\$512	\$501	\$456	\$354	\$327	\$281
30	Two-Party	\$745	\$667	\$564	\$627	\$562	\$490	\$522	\$510	\$464	\$360	\$333	\$286
31	Two-Party	\$759	\$680	\$575	\$639	\$572	\$499	\$531	\$519	\$472	\$367	\$339	\$291
32	Two-Party	\$773	\$692	\$585	\$651	\$583	\$509	\$541	\$529	\$481	\$374	\$345	\$297
33	Two-Party	\$786	\$704	\$595	\$662	\$592	\$517	\$550	\$537	\$489	\$380	\$351	\$302
34	Two-Party	\$799	\$716	\$605	\$673	\$602	\$526	\$559	\$547	\$497	\$386	\$357	\$307
35	Two-Party	\$812	\$728	\$615	\$684	\$612	\$535	\$569	\$556	\$506	\$393	\$363	\$312
36	Two-Party	\$826	\$740	\$626	\$695	\$623	\$544	\$578	\$565	\$514	\$400	\$369	\$317
37	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
38	Two-Party	\$875	\$784	\$663	\$737	\$660	\$576	\$613	\$599	\$545	\$423	\$391	\$336
39	Two-Party	\$912	\$816	\$690	\$767	\$687	\$600	\$638	\$623	\$567	\$441	\$407	\$350
40	Two-Party	\$950	\$851	\$719	\$799	\$716	\$625	\$665	\$649	\$591	\$459	\$424	\$365
41	Two-Party	\$989	\$886	\$749	\$833	\$746	\$651	\$692	\$677	\$616	\$478	\$441	\$380
42	Two-Party	\$1,030	\$923	\$781	\$867	\$777	\$678	\$721	\$705	\$641	\$498	\$460	\$396
43	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$526	\$485	\$417
44	Two-Party	\$1,146	\$1,026	\$868	\$965	\$864	\$754	\$802	\$784	\$713	\$554	\$511	\$440
45	Two-Party	\$1,208	\$1,082	\$915	\$1,017	\$911	\$795	\$846	\$827	\$752	\$584	\$539	\$464
46	Two-Party	\$1,274	\$1,142	\$965	\$1,073	\$961	\$839	\$892	\$872	\$793	\$616	\$569	\$490
47	Two-Party	\$1,344	\$1,204	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$837	\$650	\$600	\$516
48	Two-Party	\$1,402	\$1,255	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$872	\$678	\$626	\$538
49	Two-Party	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
50	Two-Party	\$1,524	\$1,365	\$1,155	\$1,283	\$1,149	\$1,003	\$1,067	\$1,043	\$949	\$737	\$680	\$585
51	Two-Party	\$1,590	\$1,424	\$1,204	\$1,338	\$1,198	\$1,046	\$1,113	\$1,087	\$989	\$769	\$709	\$611
52	Two-Party	\$1,658	\$1,485	\$1,256	\$1,395	\$1,250	\$1,091	\$1,160	\$1,134	\$1,032	\$802	\$740	\$637
53	Two-Party	\$1,733	\$1,552	\$1,313	\$1,459	\$1,307	\$1,141	\$1,213	\$1,186	\$1,079	\$838	\$774	\$666
54	Two-Party	\$1,812	\$1,623	\$1,373	\$1,526	\$1,366	\$1,193	\$1,269	\$1,240	\$1,128	\$876	\$809	\$696
55	Two-Party	\$1,895	\$1,697	\$1,436	\$1,595	\$1,429	\$1,247	\$1,327	\$1,296	\$1,180	\$916	\$846	\$728
56	Two-Party	\$1,982	\$1,775	\$1,501	\$1,668	\$1,494	\$1,304	\$1,387	\$1,355	\$1,234	\$958	\$884	\$761
57	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796
58	Two-Party	\$2,111	\$1,890	\$1,599	\$1,777	\$1,591	\$1,389	\$1,478	\$1,444	\$1,314	\$1,021	\$942	\$811
59	Two-Party	\$2,150	\$1,925	\$1,628	\$1,810	\$1,620	\$1,415	\$1,505	\$1,470	\$1,338	\$1,040	\$959	\$826
60	Two-Party	\$2,190	\$1,961	\$1,659	\$1,843	\$1,651	\$1,441	\$1,533	\$1,498	\$1,363	\$1,059	\$977	\$841
61	Two-Party	\$2,230	\$1,998	\$1,689	\$1,878	\$1,681	\$1,468	\$1,561	\$1,526	\$1,388	\$1,079	\$995	\$857
62	Two-Party	\$2,272	\$2,035	\$1,721	\$1,912	\$1,712	\$1,495	\$1,590	\$1,554	\$1,414	\$1,099	\$1,014	\$873
63	Two-Party	\$2,314	\$2,073	\$1,753	\$1,948	\$1,744	\$1,523	\$1,620	\$1,583	\$1,440	\$1,119	\$1,033	\$889
64	Two-Party	\$2,357	\$2,111	\$1,785	\$1,984	\$1,777	\$1,551	\$1,650	\$1,612	\$1,467	\$1,140	\$1,052	\$905
65	Two-Party	\$2,401	\$2,150	\$1,818	\$2,021	\$1,810	\$1,580	\$1,681	\$1,642	\$1,494	\$1,161	\$1,071	\$922
66	Two-Party	\$2,445	\$2,190	\$1,852	\$2,059	\$1,843	\$1,609	\$1,712	\$1,673	\$1,522	\$1,183	\$1,091	\$939
67	Two-Party	\$2,491	\$2,231	\$1,887	\$2,097	\$1,878	\$1,639	\$1,744	\$1,704	\$1,550	\$1,204	\$1,112	\$957
68	Two-Party	\$2,537	\$2,272	\$1,922	\$2,136	\$1,912	\$1,669	\$1,776	\$1,735	\$1,579	\$1,227	\$1,132	\$974
69	Two-Party	\$2,584	\$2,315	\$1,957	\$2,175	\$1,948	\$1,700	\$1,809	\$1,767	\$1,609	\$1,250	\$1,153	\$993
70+	Two-Party	\$2,632	\$2,358	\$1,994	\$2,216	\$1,984	\$1,732	\$1,843	\$1,800	\$1,638	\$1,273	\$1,175	\$1,011

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$844	\$756	\$640	\$711	\$637	\$556	\$591	\$578	\$526	\$408	\$377	\$324
19	Family	\$868	\$777	\$657	\$731	\$654	\$571	\$608	\$594	\$540	\$420	\$387	\$333
20	Family	\$892	\$799	\$676	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$343
21	Family	\$917	\$821	\$694	\$772	\$691	\$603	\$642	\$627	\$571	\$443	\$409	\$352
22	Family	\$942	\$844	\$714	\$793	\$710	\$620	\$659	\$644	\$586	\$456	\$420	\$362
23	Family	\$958	\$858	\$725	\$806	\$722	\$630	\$670	\$655	\$596	\$463	\$427	\$368
24	Family	\$974	\$872	\$738	\$820	\$734	\$641	\$682	\$666	\$606	\$471	\$435	\$374
25	Family	\$990	\$887	\$750	\$833	\$746	\$651	\$693	\$677	\$616	\$479	\$442	\$380
26	Family	\$1,006	\$901	\$762	\$847	\$759	\$662	\$705	\$688	\$626	\$487	\$449	\$387
27	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
28	Family	\$1,042	\$933	\$789	\$877	\$785	\$686	\$729	\$713	\$649	\$504	\$465	\$400
29	Family	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$661	\$513	\$474	\$408
30	Family	\$1,081	\$968	\$818	\$910	\$815	\$711	\$756	\$739	\$673	\$523	\$482	\$415
31	Family	\$1,100	\$986	\$834	\$926	\$829	\$724	\$770	\$753	\$685	\$532	\$491	\$423
32	Family	\$1,121	\$1,004	\$849	\$943	\$845	\$737	\$785	\$766	\$698	\$542	\$500	\$430
33	Family	\$1,139	\$1,021	\$863	\$959	\$859	\$750	\$798	\$779	\$709	\$551	\$509	\$438
34	Family	\$1,159	\$1,038	\$878	\$975	\$873	\$762	\$811	\$792	\$721	\$560	\$517	\$445
35	Family	\$1,178	\$1,055	\$892	\$992	\$888	\$775	\$825	\$806	\$733	\$570	\$526	\$452
36	Family	\$1,198	\$1,073	\$907	\$1,008	\$903	\$788	\$839	\$819	\$746	\$579	\$535	\$460
37	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
38	Family	\$1,269	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$614	\$566	\$487
39	Family	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
40	Family	\$1,377	\$1,233	\$1,043	\$1,159	\$1,038	\$906	\$964	\$942	\$857	\$666	\$614	\$529
41	Family	\$1,434	\$1,285	\$1,086	\$1,207	\$1,081	\$944	\$1,004	\$981	\$893	\$694	\$640	\$551
42	Family	\$1,494	\$1,338	\$1,132	\$1,258	\$1,126	\$983	\$1,046	\$1,022	\$930	\$723	\$667	\$574
43	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
44	Family	\$1,662	\$1,488	\$1,259	\$1,399	\$1,253	\$1,093	\$1,163	\$1,137	\$1,034	\$804	\$742	\$638
45	Family	\$1,752	\$1,570	\$1,327	\$1,475	\$1,321	\$1,153	\$1,227	\$1,199	\$1,091	\$847	\$782	\$673
46	Family	\$1,848	\$1,655	\$1,400	\$1,556	\$1,393	\$1,216	\$1,294	\$1,264	\$1,150	\$894	\$825	\$710
47	Family	\$1,949	\$1,746	\$1,476	\$1,641	\$1,469	\$1,282	\$1,364	\$1,333	\$1,213	\$942	\$870	\$749
48	Family	\$2,032	\$1,820	\$1,539	\$1,711	\$1,532	\$1,337	\$1,423	\$1,390	\$1,265	\$983	\$907	\$781
49	Family	\$2,119	\$1,898	\$1,605	\$1,784	\$1,598	\$1,395	\$1,484	\$1,450	\$1,319	\$1,025	\$946	\$814
50	Family	\$2,210	\$1,980	\$1,674	\$1,861	\$1,666	\$1,454	\$1,547	\$1,512	\$1,376	\$1,069	\$986	\$849
51	Family	\$2,305	\$2,064	\$1,746	\$1,940	\$1,737	\$1,517	\$1,614	\$1,576	\$1,435	\$1,115	\$1,029	\$885
52	Family	\$2,404	\$2,153	\$1,821	\$2,023	\$1,812	\$1,582	\$1,683	\$1,644	\$1,496	\$1,162	\$1,073	\$923
53	Family	\$2,513	\$2,251	\$1,904	\$2,116	\$1,895	\$1,654	\$1,759	\$1,719	\$1,564	\$1,215	\$1,122	\$965
54	Family	\$2,628	\$2,354	\$1,991	\$2,212	\$1,981	\$1,729	\$1,840	\$1,798	\$1,636	\$1,271	\$1,173	\$1,009
55	Family	\$2,748	\$2,461	\$2,082	\$2,313	\$2,071	\$1,808	\$1,924	\$1,880	\$1,711	\$1,329	\$1,226	\$1,055
56	Family	\$2,873	\$2,574	\$2,177	\$2,419	\$2,166	\$1,891	\$2,012	\$1,965	\$1,789	\$1,390	\$1,282	\$1,104
57	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154
58	Family	\$3,060	\$2,741	\$2,318	\$2,576	\$2,307	\$2,014	\$2,142	\$2,093	\$1,905	\$1,480	\$1,366	\$1,175
59	Family	\$3,117	\$2,792	\$2,361	\$2,624	\$2,350	\$2,051	\$2,182	\$2,132	\$1,940	\$1,507	\$1,391	\$1,197
60	Family	\$3,175	\$2,844	\$2,405	\$2,673	\$2,393	\$2,089	\$2,223	\$2,172	\$1,976	\$1,535	\$1,417	\$1,220
61	Family	\$3,234	\$2,897	\$2,450	\$2,722	\$2,438	\$2,128	\$2,264	\$2,212	\$2,013	\$1,564	\$1,443	\$1,242
62	Family	\$3,294	\$2,950	\$2,495	\$2,773	\$2,483	\$2,168	\$2,306	\$2,253	\$2,051	\$1,593	\$1,470	\$1,265
63	Family	\$3,355	\$3,005	\$2,542	\$2,825	\$2,529	\$2,208	\$2,349	\$2,295	\$2,089	\$1,623	\$1,497	\$1,289
64	Family	\$3,417	\$3,061	\$2,589	\$2,877	\$2,576	\$2,249	\$2,393	\$2,338	\$2,127	\$1,653	\$1,525	\$1,313
65	Family	\$3,481	\$3,118	\$2,637	\$2,930	\$2,624	\$2,291	\$2,437	\$2,381	\$2,167	\$1,683	\$1,554	\$1,337
66	Family	\$3,546	\$3,176	\$2,686	\$2,985	\$2,673	\$2,333	\$2,482	\$2,425	\$2,207	\$1,715	\$1,582	\$1,362
67	Family	\$3,611	\$3,235	\$2,736	\$3,040	\$2,722	\$2,376	\$2,528	\$2,470	\$2,248	\$1,746	\$1,612	\$1,387
68	Family	\$3,679	\$3,295	\$2,786	\$3,097	\$2,773	\$2,421	\$2,575	\$2,516	\$2,290	\$1,779	\$1,642	\$1,413
69	Family	\$3,747	\$3,356	\$2,838	\$3,154	\$2,824	\$2,465	\$2,623	\$2,563	\$2,332	\$1,812	\$1,672	\$1,439
70+	Family	\$3,816	\$3,418	\$2,891	\$3,213	\$2,877	\$2,511	\$2,672	\$2,610	\$2,376	\$1,846	\$1,703	\$1,466

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
19	Single	\$404	\$362	\$306	\$340	\$305	\$266	\$283	\$276	\$251	\$195	\$180	\$155
20	Single	\$415	\$372	\$315	\$350	\$313	\$273	\$291	\$284	\$258	\$201	\$185	\$159
21	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
22	Single	\$438	\$393	\$332	\$369	\$331	\$289	\$307	\$300	\$273	\$212	\$196	\$168
23	Single	\$446	\$399	\$338	\$375	\$336	\$293	\$312	\$305	\$278	\$216	\$199	\$171
24	Single	\$453	\$406	\$343	\$382	\$342	\$298	\$317	\$310	\$282	\$219	\$202	\$174
25	Single	\$461	\$413	\$349	\$388	\$347	\$303	\$323	\$315	\$287	\$223	\$206	\$177
26	Single	\$468	\$420	\$355	\$394	\$353	\$308	\$328	\$320	\$292	\$227	\$209	\$180
27	Single	\$476	\$427	\$361	\$401	\$359	\$313	\$333	\$326	\$296	\$230	\$213	\$183
28	Single	\$485	\$434	\$367	\$408	\$366	\$319	\$340	\$332	\$302	\$235	\$216	\$186
29	Single	\$494	\$442	\$374	\$416	\$372	\$325	\$346	\$338	\$307	\$239	\$220	\$190
30	Single	\$503	\$451	\$381	\$423	\$379	\$331	\$352	\$344	\$313	\$243	\$224	\$193
31	Single	\$512	\$459	\$388	\$431	\$386	\$337	\$359	\$350	\$319	\$248	\$229	\$197
32	Single	\$522	\$467	\$395	\$439	\$393	\$343	\$365	\$357	\$325	\$252	\$233	\$200
33	Single	\$530	\$475	\$402	\$447	\$400	\$349	\$371	\$363	\$330	\$257	\$237	\$204
34	Single	\$539	\$483	\$409	\$454	\$407	\$355	\$378	\$369	\$336	\$261	\$241	\$207
35	Single	\$548	\$491	\$415	\$462	\$413	\$361	\$384	\$375	\$341	\$265	\$245	\$211
36	Single	\$558	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$270	\$249	\$214
37	Single	\$567	\$508	\$430	\$477	\$427	\$373	\$397	\$388	\$353	\$274	\$253	\$218
38	Single	\$591	\$529	\$447	\$497	\$445	\$389	\$414	\$404	\$368	\$286	\$264	\$227
39	Single	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$298	\$275	\$236
40	Single	\$641	\$574	\$486	\$540	\$483	\$422	\$449	\$438	\$399	\$310	\$286	\$246
41	Single	\$668	\$598	\$506	\$562	\$503	\$439	\$467	\$457	\$416	\$323	\$298	\$256
42	Single	\$696	\$623	\$527	\$586	\$524	\$458	\$487	\$476	\$433	\$336	\$310	\$267
43	Single	\$733	\$657	\$556	\$617	\$553	\$483	\$514	\$502	\$457	\$355	\$327	\$282
44	Single	\$774	\$693	\$586	\$651	\$583	\$509	\$542	\$529	\$482	\$374	\$345	\$297
45	Single	\$816	\$731	\$618	\$687	\$615	\$537	\$571	\$558	\$508	\$394	\$364	\$313
46	Single	\$860	\$771	\$652	\$724	\$648	\$566	\$602	\$588	\$536	\$416	\$384	\$330
47	Single	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
48	Single	\$946	\$847	\$717	\$796	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
49	Single	\$987	\$884	\$747	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
50	Single	\$1,029	\$922	\$779	\$866	\$776	\$677	\$720	\$704	\$640	\$498	\$459	\$395
51	Single	\$1,073	\$961	\$813	\$903	\$809	\$706	\$751	\$734	\$668	\$519	\$479	\$412
52	Single	\$1,119	\$1,002	\$848	\$942	\$843	\$736	\$783	\$765	\$697	\$541	\$499	\$430
53	Single	\$1,170	\$1,048	\$886	\$985	\$882	\$770	\$819	\$800	\$728	\$566	\$522	\$449
54	Single	\$1,223	\$1,096	\$927	\$1,030	\$922	\$805	\$856	\$837	\$762	\$592	\$546	\$470
55	Single	\$1,279	\$1,146	\$969	\$1,077	\$964	\$842	\$896	\$875	\$796	\$619	\$571	\$491
56	Single	\$1,338	\$1,198	\$1,013	\$1,126	\$1,008	\$880	\$936	\$915	\$833	\$647	\$597	\$514
57	Single	\$1,399	\$1,253	\$1,059	\$1,177	\$1,054	\$920	\$979	\$957	\$871	\$676	\$624	\$537
58	Single	\$1,425	\$1,276	\$1,079	\$1,199	\$1,074	\$937	\$997	\$974	\$887	\$689	\$636	\$547
59	Single	\$1,451	\$1,300	\$1,099	\$1,222	\$1,094	\$955	\$1,016	\$993	\$903	\$702	\$648	\$557
60	Single	\$1,478	\$1,324	\$1,120	\$1,244	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
61	Single	\$1,505	\$1,348	\$1,140	\$1,267	\$1,135	\$991	\$1,054	\$1,030	\$937	\$728	\$672	\$578
62	Single	\$1,533	\$1,373	\$1,162	\$1,291	\$1,156	\$1,009	\$1,074	\$1,049	\$955	\$742	\$684	\$589
63	Single	\$1,562	\$1,399	\$1,183	\$1,315	\$1,177	\$1,028	\$1,093	\$1,068	\$972	\$755	\$697	\$600
64	Single	\$1,591	\$1,425	\$1,205	\$1,339	\$1,199	\$1,047	\$1,114	\$1,088	\$990	\$769	\$710	\$611
65	Single	\$1,620	\$1,451	\$1,227	\$1,364	\$1,222	\$1,066	\$1,134	\$1,108	\$1,009	\$784	\$723	\$622
66	Single	\$1,651	\$1,478	\$1,250	\$1,389	\$1,244	\$1,086	\$1,156	\$1,129	\$1,027	\$798	\$737	\$634
67	Single	\$1,681	\$1,506	\$1,274	\$1,415	\$1,267	\$1,106	\$1,177	\$1,150	\$1,047	\$813	\$750	\$646
68	Single	\$1,712	\$1,534	\$1,297	\$1,442	\$1,291	\$1,127	\$1,199	\$1,171	\$1,066	\$828	\$764	\$658
69	Single	\$1,744	\$1,562	\$1,321	\$1,468	\$1,315	\$1,148	\$1,221	\$1,193	\$1,086	\$844	\$778	\$670
70+	Single	\$1,777	\$1,591	\$1,346	\$1,496	\$1,339	\$1,169	\$1,244	\$1,215	\$1,106	\$859	\$793	\$682

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	\$1,000 Ded /	\$1,250 Ded /	\$1,750 Ded /	\$2,500 Ded /	\$4,500 Ded /	\$8,000 Ded /	
					Plan	(With Rx)	30% Plan	20/30 - 20%	20/30 - 20%	20/30 - 20%	0%/20% Plan	0% Plan	
Attained Age	Tier												
18	Two-Party	\$786	\$704	\$596	\$662	\$593	\$517	\$550	\$538	\$489	\$380	\$351	\$302
19	Two-Party	\$808	\$724	\$612	\$680	\$609	\$532	\$566	\$553	\$503	\$391	\$361	\$310
20	Two-Party	\$830	\$744	\$629	\$699	\$626	\$546	\$581	\$568	\$517	\$402	\$371	\$319
21	Two-Party	\$853	\$764	\$646	\$718	\$643	\$562	\$597	\$584	\$531	\$413	\$381	\$328
22	Two-Party	\$877	\$786	\$664	\$738	\$661	\$577	\$614	\$600	\$546	\$424	\$391	\$337
23	Two-Party	\$892	\$799	\$675	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$342
24	Two-Party	\$906	\$812	\$687	\$763	\$683	\$596	\$635	\$620	\$564	\$438	\$405	\$348
25	Two-Party	\$922	\$825	\$698	\$776	\$695	\$606	\$645	\$630	\$574	\$446	\$411	\$354
26	Two-Party	\$937	\$839	\$710	\$789	\$706	\$617	\$656	\$641	\$583	\$453	\$418	\$360
27	Two-Party	\$953	\$853	\$722	\$802	\$718	\$627	\$667	\$652	\$593	\$461	\$425	\$366
28	Two-Party	\$970	\$869	\$735	\$817	\$731	\$638	\$679	\$664	\$604	\$469	\$433	\$373
29	Two-Party	\$988	\$885	\$748	\$832	\$745	\$650	\$692	\$676	\$615	\$478	\$441	\$379
30	Two-Party	\$1,006	\$901	\$762	\$847	\$758	\$662	\$704	\$688	\$626	\$487	\$449	\$386
31	Two-Party	\$1,024	\$918	\$776	\$862	\$772	\$674	\$717	\$701	\$638	\$495	\$457	\$394
32	Two-Party	\$1,043	\$934	\$790	\$878	\$786	\$687	\$730	\$714	\$649	\$505	\$466	\$401
33	Two-Party	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$660	\$513	\$473	\$407
34	Two-Party	\$1,079	\$966	\$817	\$908	\$813	\$710	\$755	\$738	\$671	\$522	\$481	\$414
35	Two-Party	\$1,097	\$982	\$831	\$923	\$827	\$722	\$768	\$750	\$683	\$530	\$490	\$421
36	Two-Party	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
37	Two-Party	\$1,134	\$1,016	\$859	\$955	\$855	\$746	\$794	\$776	\$706	\$548	\$506	\$436
38	Two-Party	\$1,181	\$1,058	\$895	\$994	\$890	\$777	\$827	\$808	\$735	\$571	\$527	\$454
39	Two-Party	\$1,231	\$1,102	\$932	\$1,036	\$928	\$810	\$862	\$842	\$766	\$595	\$549	\$473
40	Two-Party	\$1,282	\$1,148	\$971	\$1,079	\$966	\$844	\$897	\$877	\$798	\$620	\$572	\$492
41	Two-Party	\$1,335	\$1,196	\$1,012	\$1,124	\$1,007	\$879	\$935	\$913	\$831	\$646	\$596	\$513
42	Two-Party	\$1,391	\$1,246	\$1,054	\$1,171	\$1,049	\$915	\$974	\$951	\$866	\$673	\$621	\$534
43	Two-Party	\$1,467	\$1,314	\$1,111	\$1,235	\$1,106	\$965	\$1,027	\$1,003	\$913	\$709	\$655	\$563
44	Two-Party	\$1,547	\$1,386	\$1,172	\$1,302	\$1,166	\$1,018	\$1,083	\$1,058	\$963	\$748	\$690	\$594
45	Two-Party	\$1,631	\$1,461	\$1,236	\$1,373	\$1,230	\$1,074	\$1,142	\$1,116	\$1,016	\$789	\$728	\$627
46	Two-Party	\$1,721	\$1,541	\$1,303	\$1,448	\$1,297	\$1,132	\$1,205	\$1,177	\$1,071	\$832	\$768	\$661
47	Two-Party	\$1,814	\$1,625	\$1,374	\$1,527	\$1,368	\$1,194	\$1,270	\$1,241	\$1,129	\$877	\$810	\$697
48	Two-Party	\$1,892	\$1,695	\$1,433	\$1,593	\$1,426	\$1,245	\$1,325	\$1,294	\$1,178	\$915	\$844	\$727
49	Two-Party	\$1,973	\$1,767	\$1,495	\$1,661	\$1,487	\$1,298	\$1,381	\$1,350	\$1,228	\$954	\$881	\$758
50	Two-Party	\$2,058	\$1,843	\$1,559	\$1,732	\$1,551	\$1,354	\$1,441	\$1,407	\$1,281	\$995	\$918	\$790
51	Two-Party	\$2,146	\$1,922	\$1,625	\$1,806	\$1,618	\$1,412	\$1,502	\$1,468	\$1,336	\$1,038	\$958	\$824
52	Two-Party	\$2,238	\$2,004	\$1,695	\$1,884	\$1,687	\$1,472	\$1,567	\$1,531	\$1,393	\$1,082	\$999	\$860
53	Two-Party	\$2,340	\$2,096	\$1,772	\$1,970	\$1,764	\$1,540	\$1,638	\$1,600	\$1,457	\$1,132	\$1,044	\$899
54	Two-Party	\$2,447	\$2,192	\$1,853	\$2,060	\$1,844	\$1,610	\$1,713	\$1,674	\$1,523	\$1,183	\$1,092	\$940
55	Two-Party	\$2,558	\$2,292	\$1,938	\$2,154	\$1,929	\$1,683	\$1,791	\$1,750	\$1,593	\$1,237	\$1,142	\$983
56	Two-Party	\$2,675	\$2,396	\$2,026	\$2,252	\$2,017	\$1,760	\$1,873	\$1,830	\$1,665	\$1,294	\$1,194	\$1,028
57	Two-Party	\$2,797	\$2,505	\$2,119	\$2,355	\$2,109	\$1,841	\$1,958	\$1,913	\$1,741	\$1,353	\$1,248	\$1,074
58	Two-Party	\$2,849	\$2,552	\$2,158	\$2,399	\$2,148	\$1,875	\$1,995	\$1,949	\$1,774	\$1,378	\$1,272	\$1,094
59	Two-Party	\$2,902	\$2,599	\$2,198	\$2,443	\$2,188	\$1,910	\$2,032	\$1,985	\$1,807	\$1,403	\$1,295	\$1,115
60	Two-Party	\$2,956	\$2,648	\$2,239	\$2,488	\$2,228	\$1,945	\$2,069	\$2,022	\$1,840	\$1,430	\$1,319	\$1,135
61	Two-Party	\$3,011	\$2,697	\$2,281	\$2,535	\$2,270	\$1,981	\$2,108	\$2,059	\$1,874	\$1,456	\$1,344	\$1,156
62	Two-Party	\$3,067	\$2,747	\$2,323	\$2,582	\$2,312	\$2,018	\$2,147	\$2,098	\$1,909	\$1,483	\$1,369	\$1,178
63	Two-Party	\$3,124	\$2,798	\$2,366	\$2,630	\$2,355	\$2,055	\$2,187	\$2,137	\$1,945	\$1,511	\$1,394	\$1,200
64	Two-Party	\$3,182	\$2,850	\$2,410	\$2,679	\$2,399	\$2,094	\$2,228	\$2,176	\$1,981	\$1,539	\$1,420	\$1,222
65	Two-Party	\$3,241	\$2,903	\$2,455	\$2,728	\$2,443	\$2,133	\$2,269	\$2,217	\$2,017	\$1,567	\$1,446	\$1,245
66	Two-Party	\$3,301	\$2,957	\$2,501	\$2,779	\$2,488	\$2,172	\$2,311	\$2,258	\$2,055	\$1,596	\$1,473	\$1,268
67	Two-Party	\$3,362	\$3,012	\$2,547	\$2,831	\$2,535	\$2,213	\$2,354	\$2,300	\$2,093	\$1,626	\$1,501	\$1,291
68	Two-Party	\$3,425	\$3,068	\$2,594	\$2,883	\$2,582	\$2,254	\$2,398	\$2,343	\$2,132	\$1,656	\$1,529	\$1,315
69	Two-Party	\$3,488	\$3,125	\$2,642	\$2,937	\$2,630	\$2,295	\$2,442	\$2,386	\$2,172	\$1,687	\$1,557	\$1,340
70+	Two-Party	\$3,553	\$3,183	\$2,692	\$2,991	\$2,679	\$2,338	\$2,488	\$2,430	\$2,212	\$1,718	\$1,586	\$1,365

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,140	\$1,021	\$864	\$960	\$859	\$750	\$798	\$780	\$710	\$551	\$509	\$438
19	Family	\$1,172	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$567	\$523	\$450
20	Family	\$1,204	\$1,078	\$912	\$1,014	\$908	\$792	\$843	\$824	\$750	\$582	\$537	\$462
21	Family	\$1,237	\$1,108	\$937	\$1,042	\$933	\$814	\$866	\$846	\$770	\$598	\$552	\$475
22	Family	\$1,272	\$1,139	\$963	\$1,070	\$959	\$837	\$890	\$870	\$792	\$615	\$568	\$488
23	Family	\$1,293	\$1,158	\$979	\$1,088	\$975	\$851	\$905	\$884	\$805	\$625	\$577	\$497
24	Family	\$1,314	\$1,177	\$996	\$1,106	\$991	\$865	\$920	\$899	\$818	\$636	\$587	\$505
25	Family	\$1,336	\$1,197	\$1,012	\$1,125	\$1,007	\$879	\$936	\$914	\$832	\$646	\$596	\$513
26	Family	\$1,359	\$1,217	\$1,029	\$1,144	\$1,024	\$894	\$951	\$929	\$846	\$657	\$606	\$522
27	Family	\$1,381	\$1,237	\$1,046	\$1,163	\$1,041	\$909	\$967	\$945	\$860	\$668	\$616	\$531
28	Family	\$1,407	\$1,260	\$1,065	\$1,184	\$1,060	\$926	\$985	\$962	\$876	\$680	\$628	\$540
29	Family	\$1,432	\$1,283	\$1,085	\$1,206	\$1,080	\$943	\$1,003	\$980	\$892	\$693	\$639	\$550
30	Family	\$1,459	\$1,307	\$1,105	\$1,228	\$1,100	\$960	\$1,021	\$998	\$908	\$705	\$651	\$560
31	Family	\$1,485	\$1,331	\$1,125	\$1,251	\$1,120	\$977	\$1,040	\$1,016	\$925	\$718	\$663	\$571
32	Family	\$1,513	\$1,355	\$1,146	\$1,274	\$1,140	\$995	\$1,059	\$1,035	\$942	\$732	\$675	\$581
33	Family	\$1,538	\$1,378	\$1,165	\$1,295	\$1,160	\$1,012	\$1,077	\$1,052	\$958	\$744	\$687	\$591
34	Family	\$1,564	\$1,401	\$1,185	\$1,317	\$1,179	\$1,029	\$1,095	\$1,070	\$974	\$756	\$698	\$601
35	Family	\$1,590	\$1,425	\$1,205	\$1,339	\$1,199	\$1,046	\$1,113	\$1,088	\$990	\$769	\$710	\$611
36	Family	\$1,617	\$1,448	\$1,225	\$1,361	\$1,219	\$1,064	\$1,132	\$1,106	\$1,007	\$782	\$722	\$621
37	Family	\$1,644	\$1,473	\$1,246	\$1,384	\$1,240	\$1,082	\$1,151	\$1,125	\$1,024	\$795	\$734	\$632
38	Family	\$1,713	\$1,534	\$1,298	\$1,442	\$1,291	\$1,127	\$1,199	\$1,172	\$1,066	\$828	\$764	\$658
39	Family	\$1,784	\$1,598	\$1,352	\$1,502	\$1,345	\$1,174	\$1,249	\$1,220	\$1,111	\$863	\$796	\$685
40	Family	\$1,859	\$1,665	\$1,408	\$1,565	\$1,401	\$1,223	\$1,301	\$1,271	\$1,157	\$899	\$830	\$714
41	Family	\$1,936	\$1,734	\$1,467	\$1,630	\$1,460	\$1,274	\$1,356	\$1,324	\$1,205	\$936	\$864	\$744
42	Family	\$2,017	\$1,807	\$1,528	\$1,698	\$1,520	\$1,327	\$1,412	\$1,380	\$1,256	\$975	\$900	\$775
43	Family	\$2,127	\$1,905	\$1,611	\$1,791	\$1,603	\$1,400	\$1,489	\$1,455	\$1,324	\$1,029	\$949	\$817
44	Family	\$2,243	\$2,009	\$1,699	\$1,888	\$1,691	\$1,476	\$1,570	\$1,534	\$1,396	\$1,085	\$1,001	\$862
45	Family	\$2,366	\$2,119	\$1,792	\$1,991	\$1,783	\$1,557	\$1,656	\$1,618	\$1,473	\$1,144	\$1,056	\$909
46	Family	\$2,495	\$2,235	\$1,890	\$2,100	\$1,881	\$1,642	\$1,747	\$1,706	\$1,553	\$1,206	\$1,113	\$958
47	Family	\$2,631	\$2,357	\$1,993	\$2,215	\$1,983	\$1,731	\$1,842	\$1,800	\$1,638	\$1,272	\$1,174	\$1,011
48	Family	\$2,744	\$2,457	\$2,078	\$2,310	\$2,068	\$1,805	\$1,921	\$1,877	\$1,708	\$1,327	\$1,224	\$1,054
49	Family	\$2,861	\$2,563	\$2,167	\$2,409	\$2,157	\$1,883	\$2,003	\$1,957	\$1,781	\$1,384	\$1,277	\$1,099
50	Family	\$2,984	\$2,672	\$2,260	\$2,512	\$2,249	\$1,963	\$2,089	\$2,041	\$1,857	\$1,443	\$1,332	\$1,146
51	Family	\$3,111	\$2,787	\$2,357	\$2,619	\$2,346	\$2,047	\$2,178	\$2,128	\$1,937	\$1,505	\$1,389	\$1,195
52	Family	\$3,245	\$2,906	\$2,458	\$2,732	\$2,446	\$2,135	\$2,272	\$2,219	\$2,020	\$1,569	\$1,448	\$1,246
53	Family	\$3,393	\$3,039	\$2,570	\$2,856	\$2,558	\$2,233	\$2,375	\$2,321	\$2,112	\$1,641	\$1,514	\$1,303
54	Family	\$3,548	\$3,178	\$2,687	\$2,987	\$2,674	\$2,334	\$2,484	\$2,427	\$2,208	\$1,716	\$1,583	\$1,363
55	Family	\$3,710	\$3,323	\$2,810	\$3,123	\$2,796	\$2,441	\$2,597	\$2,537	\$2,309	\$1,794	\$1,656	\$1,425
56	Family	\$3,879	\$3,474	\$2,938	\$3,265	\$2,924	\$2,552	\$2,716	\$2,653	\$2,415	\$1,876	\$1,731	\$1,490
57	Family	\$4,056	\$3,633	\$3,072	\$3,414	\$3,057	\$2,669	\$2,840	\$2,774	\$2,525	\$1,961	\$1,810	\$1,558
58	Family	\$4,131	\$3,700	\$3,129	\$3,478	\$3,114	\$2,718	\$2,892	\$2,826	\$2,572	\$1,998	\$1,844	\$1,587
59	Family	\$4,208	\$3,769	\$3,188	\$3,543	\$3,172	\$2,769	\$2,946	\$2,878	\$2,620	\$2,035	\$1,878	\$1,616
60	Family	\$4,286	\$3,839	\$3,247	\$3,608	\$3,231	\$2,820	\$3,001	\$2,932	\$2,668	\$2,073	\$1,913	\$1,646
61	Family	\$4,366	\$3,910	\$3,307	\$3,675	\$3,291	\$2,873	\$3,056	\$2,986	\$2,718	\$2,111	\$1,948	\$1,677
62	Family	\$4,447	\$3,983	\$3,369	\$3,744	\$3,352	\$2,926	\$3,113	\$3,042	\$2,768	\$2,151	\$1,985	\$1,708
63	Family	\$4,529	\$4,057	\$3,431	\$3,813	\$3,414	\$2,980	\$3,171	\$3,098	\$2,820	\$2,190	\$2,022	\$1,740
64	Family	\$4,614	\$4,132	\$3,495	\$3,884	\$3,478	\$3,036	\$3,230	\$3,156	\$2,872	\$2,231	\$2,059	\$1,772
65	Family	\$4,699	\$4,209	\$3,560	\$3,956	\$3,542	\$3,092	\$3,290	\$3,214	\$2,925	\$2,273	\$2,097	\$1,805
66	Family	\$4,787	\$4,287	\$3,626	\$4,030	\$3,608	\$3,150	\$3,351	\$3,274	\$2,980	\$2,315	\$2,136	\$1,839
67	Family	\$4,875	\$4,367	\$3,693	\$4,104	\$3,675	\$3,208	\$3,413	\$3,335	\$3,035	\$2,358	\$2,176	\$1,873
68	Family	\$4,966	\$4,448	\$3,762	\$4,181	\$3,743	\$3,268	\$3,477	\$3,397	\$3,091	\$2,402	\$2,216	\$1,907
69	Family	\$5,058	\$4,531	\$3,832	\$4,258	\$3,813	\$3,328	\$3,541	\$3,460	\$3,149	\$2,446	\$2,257	\$1,943
70+	Family	\$5,152	\$4,615	\$3,903	\$4,337	\$3,884	\$3,390	\$3,607	\$3,524	\$3,207	\$2,492	\$2,299	\$1,979

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$288	\$263	\$233	\$222	\$215	\$199	\$177	\$174	\$170	\$154	\$128	\$119	\$98
19	Single	\$291	\$266	\$236	\$224	\$218	\$201	\$179	\$177	\$172	\$156	\$129	\$120	\$99
20	Single	\$295	\$269	\$238	\$227	\$221	\$204	\$181	\$179	\$174	\$158	\$131	\$122	\$100
21	Single	\$298	\$272	\$241	\$230	\$223	\$206	\$183	\$181	\$177	\$160	\$132	\$123	\$101
22	Single	\$302	\$275	\$244	\$232	\$226	\$209	\$186	\$183	\$179	\$162	\$134	\$125	\$102
23	Single	\$305	\$278	\$247	\$235	\$228	\$211	\$188	\$185	\$181	\$164	\$136	\$126	\$104
24	Single	\$309	\$282	\$250	\$238	\$231	\$214	\$190	\$187	\$183	\$165	\$137	\$128	\$105
25	Single	\$312	\$285	\$253	\$241	\$234	\$216	\$192	\$189	\$185	\$167	\$139	\$129	\$106
26	Single	\$316	\$288	\$256	\$244	\$237	\$219	\$194	\$192	\$187	\$169	\$140	\$131	\$107
27	Single	\$320	\$292	\$259	\$246	\$239	\$221	\$197	\$194	\$189	\$171	\$142	\$132	\$109
28	Single	\$332	\$303	\$269	\$256	\$248	\$229	\$204	\$201	\$196	\$178	\$147	\$137	\$113
29	Single	\$344	\$314	\$279	\$265	\$258	\$238	\$212	\$209	\$204	\$185	\$153	\$142	\$117
30	Single	\$357	\$326	\$289	\$275	\$267	\$247	\$220	\$217	\$212	\$191	\$159	\$148	\$121
31	Single	\$371	\$338	\$300	\$286	\$277	\$256	\$228	\$225	\$220	\$199	\$165	\$153	\$126
32	Single	\$385	\$351	\$311	\$296	\$288	\$266	\$237	\$233	\$228	\$206	\$171	\$159	\$131
33	Single	\$391	\$357	\$317	\$302	\$293	\$271	\$241	\$237	\$232	\$210	\$174	\$162	\$133
34	Single	\$398	\$363	\$322	\$307	\$298	\$275	\$245	\$241	\$236	\$213	\$177	\$165	\$135
35	Single	\$405	\$370	\$328	\$312	\$303	\$280	\$249	\$246	\$240	\$217	\$180	\$168	\$137
36	Single	\$412	\$376	\$334	\$318	\$308	\$285	\$254	\$250	\$244	\$221	\$183	\$170	\$140
37	Single	\$419	\$383	\$339	\$323	\$314	\$290	\$258	\$254	\$248	\$225	\$186	\$173	\$142
38	Single	\$428	\$390	\$346	\$330	\$320	\$296	\$263	\$259	\$253	\$229	\$190	\$177	\$145
39	Single	\$436	\$398	\$353	\$336	\$327	\$302	\$269	\$265	\$258	\$234	\$194	\$180	\$148
40	Single	\$445	\$406	\$360	\$343	\$333	\$308	\$274	\$270	\$264	\$239	\$198	\$184	\$151
41	Single	\$454	\$415	\$368	\$350	\$340	\$314	\$279	\$275	\$269	\$243	\$202	\$188	\$154
42	Single	\$463	\$423	\$375	\$357	\$347	\$321	\$285	\$281	\$274	\$248	\$206	\$192	\$157
43	Single	\$483	\$441	\$391	\$372	\$362	\$334	\$297	\$293	\$286	\$259	\$215	\$200	\$164
44	Single	\$504	\$460	\$408	\$388	\$377	\$348	\$310	\$305	\$298	\$270	\$224	\$208	\$171
45	Single	\$525	\$479	\$425	\$405	\$393	\$363	\$323	\$318	\$311	\$282	\$233	\$217	\$178
46	Single	\$548	\$500	\$443	\$422	\$410	\$379	\$337	\$332	\$324	\$294	\$243	\$226	\$186
47	Single	\$571	\$521	\$462	\$440	\$427	\$395	\$351	\$346	\$338	\$306	\$254	\$236	\$194
48	Single	\$601	\$548	\$486	\$463	\$450	\$415	\$370	\$364	\$356	\$322	\$267	\$248	\$204
49	Single	\$632	\$576	\$511	\$487	\$473	\$437	\$389	\$383	\$374	\$339	\$281	\$261	\$214
50	Single	\$664	\$606	\$538	\$512	\$497	\$460	\$409	\$403	\$393	\$356	\$295	\$275	\$226
51	Single	\$699	\$638	\$566	\$538	\$523	\$483	\$430	\$424	\$414	\$375	\$310	\$289	\$237
52	Single	\$735	\$671	\$595	\$566	\$550	\$508	\$452	\$446	\$435	\$394	\$326	\$304	\$249
53	Single	\$771	\$703	\$624	\$594	\$577	\$533	\$474	\$467	\$456	\$413	\$342	\$319	\$262
54	Single	\$808	\$738	\$654	\$623	\$605	\$559	\$497	\$490	\$479	\$433	\$359	\$334	\$274
55	Single	\$848	\$774	\$686	\$653	\$635	\$586	\$522	\$514	\$502	\$454	\$377	\$351	\$288
56	Single	\$889	\$811	\$720	\$685	\$666	\$615	\$547	\$539	\$527	\$477	\$395	\$368	\$302
57	Single	\$932	\$851	\$755	\$719	\$698	\$645	\$574	\$565	\$552	\$500	\$414	\$386	\$316
58	Single	\$973	\$888	\$788	\$750	\$729	\$673	\$599	\$590	\$577	\$522	\$432	\$403	\$330
59	Single	\$1,016	\$928	\$823	\$783	\$761	\$703	\$625	\$616	\$602	\$545	\$451	\$420	\$345
60	Single	\$1,061	\$969	\$859	\$818	\$794	\$734	\$653	\$643	\$628	\$569	\$471	\$439	\$360
61	Single	\$1,108	\$1,011	\$897	\$854	\$829	\$766	\$682	\$672	\$656	\$594	\$492	\$458	\$376
62	Single	\$1,157	\$1,056	\$936	\$892	\$866	\$800	\$712	\$701	\$685	\$620	\$514	\$478	\$393
63	Single	\$1,198	\$1,093	\$970	\$923	\$897	\$829	\$737	\$726	\$709	\$642	\$532	\$495	\$407
64	Single	\$1,240	\$1,132	\$1,004	\$956	\$929	\$858	\$763	\$752	\$735	\$665	\$551	\$513	\$421
65	Single	\$1,285	\$1,172	\$1,040	\$990	\$962	\$889	\$790	\$779	\$761	\$689	\$571	\$531	\$436
66	Single	\$1,330	\$1,214	\$1,077	\$1,025	\$996	\$920	\$819	\$807	\$788	\$713	\$591	\$550	\$452
67	Single	\$1,378	\$1,257	\$1,115	\$1,062	\$1,031	\$953	\$848	\$835	\$816	\$738	\$612	\$570	\$468
68	Single	\$1,426	\$1,302	\$1,155	\$1,099	\$1,068	\$987	\$878	\$865	\$845	\$765	\$634	\$590	\$484
69	Single	\$1,477	\$1,348	\$1,196	\$1,138	\$1,106	\$1,022	\$909	\$896	\$875	\$792	\$656	\$611	\$501
70+	Single	\$1,530	\$1,396	\$1,238	\$1,179	\$1,145	\$1,058	\$941	\$927	\$906	\$820	\$679	\$633	\$519

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
18	Two-Party	\$576	\$526	\$466	\$444	\$430	\$398	\$354	\$348	\$340	\$308	\$256	\$238	\$196
19	Two-Party	\$582	\$532	\$472	\$448	\$436	\$402	\$358	\$354	\$344	\$312	\$258	\$240	\$198
20	Two-Party	\$590	\$538	\$476	\$454	\$442	\$408	\$362	\$358	\$348	\$316	\$262	\$244	\$200
21	Two-Party	\$596	\$544	\$482	\$460	\$446	\$412	\$366	\$362	\$354	\$320	\$264	\$246	\$202
22	Two-Party	\$604	\$550	\$488	\$464	\$452	\$418	\$372	\$366	\$358	\$324	\$268	\$250	\$204
23	Two-Party	\$610	\$556	\$494	\$470	\$456	\$422	\$376	\$370	\$362	\$328	\$272	\$252	\$208
24	Two-Party	\$618	\$564	\$500	\$476	\$462	\$428	\$380	\$374	\$366	\$330	\$274	\$256	\$210
25	Two-Party	\$624	\$570	\$506	\$482	\$468	\$432	\$384	\$378	\$370	\$334	\$278	\$258	\$212
26	Two-Party	\$632	\$576	\$512	\$488	\$474	\$438	\$388	\$384	\$374	\$338	\$280	\$262	\$214
27	Two-Party	\$640	\$584	\$518	\$492	\$478	\$442	\$394	\$388	\$378	\$342	\$284	\$264	\$218
28	Two-Party	\$664	\$606	\$538	\$512	\$496	\$458	\$408	\$402	\$392	\$356	\$294	\$274	\$226
29	Two-Party	\$688	\$628	\$558	\$530	\$516	\$476	\$424	\$418	\$408	\$370	\$306	\$284	\$234
30	Two-Party	\$714	\$652	\$578	\$550	\$534	\$494	\$440	\$434	\$424	\$382	\$318	\$296	\$242
31	Two-Party	\$742	\$676	\$600	\$572	\$554	\$512	\$456	\$450	\$440	\$398	\$330	\$306	\$252
32	Two-Party	\$770	\$702	\$622	\$592	\$576	\$532	\$474	\$466	\$456	\$412	\$342	\$318	\$262
33	Two-Party	\$782	\$714	\$634	\$604	\$586	\$542	\$482	\$474	\$464	\$420	\$348	\$324	\$266
34	Two-Party	\$796	\$726	\$644	\$614	\$596	\$550	\$490	\$482	\$472	\$426	\$354	\$330	\$270
35	Two-Party	\$810	\$740	\$656	\$624	\$606	\$560	\$498	\$492	\$480	\$434	\$360	\$336	\$274
36	Two-Party	\$824	\$752	\$668	\$636	\$616	\$570	\$508	\$500	\$488	\$442	\$366	\$340	\$280
37	Two-Party	\$838	\$766	\$678	\$646	\$628	\$580	\$516	\$508	\$496	\$450	\$372	\$346	\$284
38	Two-Party	\$856	\$780	\$692	\$660	\$640	\$592	\$526	\$518	\$506	\$458	\$380	\$354	\$290
39	Two-Party	\$872	\$796	\$706	\$672	\$654	\$604	\$538	\$530	\$516	\$468	\$388	\$360	\$296
40	Two-Party	\$890	\$812	\$720	\$686	\$666	\$616	\$548	\$540	\$528	\$478	\$396	\$368	\$302
41	Two-Party	\$908	\$830	\$736	\$700	\$680	\$628	\$558	\$550	\$538	\$486	\$404	\$376	\$308
42	Two-Party	\$926	\$846	\$750	\$714	\$694	\$642	\$570	\$562	\$548	\$496	\$412	\$384	\$314
43	Two-Party	\$966	\$882	\$782	\$744	\$724	\$668	\$594	\$586	\$572	\$518	\$430	\$400	\$328
44	Two-Party	\$1,008	\$920	\$816	\$776	\$754	\$696	\$620	\$610	\$596	\$540	\$448	\$416	\$342
45	Two-Party	\$1,050	\$958	\$850	\$810	\$786	\$726	\$646	\$636	\$622	\$564	\$466	\$434	\$356
46	Two-Party	\$1,096	\$1,000	\$886	\$844	\$820	\$758	\$674	\$664	\$648	\$588	\$486	\$452	\$372
47	Two-Party	\$1,142	\$1,042	\$924	\$880	\$854	\$790	\$702	\$692	\$676	\$612	\$508	\$472	\$388
48	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$830	\$740	\$728	\$712	\$644	\$534	\$496	\$408
49	Two-Party	\$1,264	\$1,152	\$1,022	\$974	\$946	\$874	\$778	\$766	\$748	\$678	\$562	\$522	\$428
50	Two-Party	\$1,328	\$1,212	\$1,076	\$1,024	\$994	\$920	\$818	\$806	\$786	\$712	\$590	\$550	\$452
51	Two-Party	\$1,398	\$1,276	\$1,132	\$1,076	\$1,046	\$966	\$860	\$848	\$828	\$750	\$620	\$578	\$474
52	Two-Party	\$1,470	\$1,342	\$1,190	\$1,132	\$1,100	\$1,016	\$904	\$892	\$870	\$788	\$652	\$608	\$498
53	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,154	\$1,066	\$948	\$934	\$912	\$826	\$684	\$638	\$524
54	Two-Party	\$1,616	\$1,476	\$1,308	\$1,246	\$1,210	\$1,118	\$994	\$980	\$958	\$866	\$718	\$668	\$548
55	Two-Party	\$1,696	\$1,548	\$1,372	\$1,306	\$1,270	\$1,172	\$1,044	\$1,028	\$1,004	\$908	\$754	\$702	\$576
56	Two-Party	\$1,778	\$1,622	\$1,440	\$1,370	\$1,332	\$1,230	\$1,094	\$1,078	\$1,054	\$954	\$790	\$736	\$604
57	Two-Party	\$1,864	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,148	\$1,130	\$1,104	\$1,000	\$828	\$772	\$632
58	Two-Party	\$1,946	\$1,776	\$1,576	\$1,500	\$1,458	\$1,346	\$1,198	\$1,180	\$1,154	\$1,044	\$864	\$806	\$660
59	Two-Party	\$2,032	\$1,856	\$1,646	\$1,566	\$1,522	\$1,406	\$1,250	\$1,232	\$1,204	\$1,090	\$902	\$840	\$690
60	Two-Party	\$2,122	\$1,938	\$1,718	\$1,636	\$1,588	\$1,468	\$1,306	\$1,286	\$1,256	\$1,138	\$942	\$878	\$720
61	Two-Party	\$2,216	\$2,022	\$1,794	\$1,708	\$1,658	\$1,532	\$1,364	\$1,344	\$1,312	\$1,188	\$984	\$916	\$752
62	Two-Party	\$2,314	\$2,112	\$1,872	\$1,784	\$1,732	\$1,600	\$1,424	\$1,402	\$1,370	\$1,240	\$1,028	\$956	\$786
63	Two-Party	\$2,396	\$2,186	\$1,940	\$1,846	\$1,794	\$1,658	\$1,474	\$1,452	\$1,418	\$1,284	\$1,064	\$990	\$814
64	Two-Party	\$2,480	\$2,264	\$2,008	\$1,912	\$1,858	\$1,716	\$1,526	\$1,504	\$1,470	\$1,330	\$1,102	\$1,026	\$842
65	Two-Party	\$2,570	\$2,344	\$2,080	\$1,980	\$1,924	\$1,778	\$1,580	\$1,558	\$1,522	\$1,378	\$1,142	\$1,062	\$872
66	Two-Party	\$2,660	\$2,428	\$2,154	\$2,050	\$1,992	\$1,840	\$1,638	\$1,614	\$1,576	\$1,426	\$1,182	\$1,100	\$904
67	Two-Party	\$2,756	\$2,514	\$2,230	\$2,124	\$2,062	\$1,906	\$1,696	\$1,670	\$1,632	\$1,476	\$1,224	\$1,140	\$936
68	Two-Party	\$2,852	\$2,604	\$2,310	\$2,198	\$2,136	\$1,974	\$1,756	\$1,730	\$1,690	\$1,530	\$1,268	\$1,180	\$968
69	Two-Party	\$2,954	\$2,696	\$2,392	\$2,276	\$2,212	\$2,044	\$1,818	\$1,792	\$1,750	\$1,584	\$1,312	\$1,222	\$1,002
70+	Two-Party	\$3,060	\$2,792	\$2,476	\$2,358	\$2,290	\$2,116	\$1,882	\$1,854	\$1,812	\$1,640	\$1,358	\$1,266	\$1,038

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$547	\$500	\$443	\$422	\$409	\$378	\$336	\$331	\$323	\$293	\$243	\$226	\$186
19	Adult + Child(ren)	\$553	\$505	\$448	\$426	\$414	\$382	\$340	\$336	\$327	\$296	\$245	\$228	\$188
20	Adult + Child(ren)	\$561	\$511	\$452	\$431	\$420	\$388	\$344	\$340	\$331	\$300	\$249	\$232	\$190
21	Adult + Child(ren)	\$566	\$517	\$458	\$437	\$424	\$391	\$348	\$344	\$336	\$304	\$251	\$234	\$192
22	Adult + Child(ren)	\$574	\$523	\$464	\$441	\$429	\$397	\$353	\$348	\$340	\$308	\$255	\$238	\$194
23	Adult + Child(ren)	\$580	\$528	\$469	\$447	\$433	\$401	\$357	\$352	\$344	\$312	\$258	\$239	\$198
24	Adult + Child(ren)	\$587	\$536	\$475	\$452	\$439	\$407	\$361	\$355	\$348	\$314	\$260	\$243	\$200
25	Adult + Child(ren)	\$593	\$542	\$481	\$458	\$445	\$410	\$365	\$359	\$352	\$317	\$264	\$245	\$201
26	Adult + Child(ren)	\$600	\$547	\$486	\$464	\$450	\$416	\$369	\$365	\$355	\$321	\$266	\$249	\$203
27	Adult + Child(ren)	\$608	\$555	\$492	\$467	\$454	\$420	\$374	\$369	\$359	\$325	\$270	\$251	\$207
28	Adult + Child(ren)	\$631	\$576	\$511	\$486	\$471	\$435	\$388	\$382	\$372	\$338	\$279	\$260	\$215
29	Adult + Child(ren)	\$654	\$597	\$530	\$504	\$490	\$452	\$403	\$397	\$388	\$352	\$291	\$270	\$222
30	Adult + Child(ren)	\$678	\$619	\$549	\$523	\$507	\$469	\$418	\$412	\$403	\$363	\$302	\$281	\$230
31	Adult + Child(ren)	\$705	\$642	\$570	\$543	\$526	\$486	\$433	\$428	\$418	\$378	\$314	\$291	\$239
32	Adult + Child(ren)	\$732	\$667	\$591	\$562	\$547	\$505	\$450	\$443	\$433	\$391	\$325	\$302	\$249
33	Adult + Child(ren)	\$743	\$678	\$602	\$574	\$557	\$515	\$458	\$450	\$441	\$399	\$331	\$308	\$253
34	Adult + Child(ren)	\$756	\$690	\$612	\$583	\$566	\$523	\$466	\$458	\$448	\$405	\$336	\$314	\$257
35	Adult + Child(ren)	\$770	\$703	\$623	\$593	\$576	\$532	\$473	\$467	\$456	\$412	\$342	\$319	\$260
36	Adult + Child(ren)	\$783	\$714	\$635	\$604	\$585	\$542	\$483	\$475	\$464	\$420	\$348	\$323	\$266
37	Adult + Child(ren)	\$796	\$728	\$644	\$614	\$597	\$551	\$490	\$483	\$471	\$428	\$353	\$329	\$270
38	Adult + Child(ren)	\$813	\$741	\$657	\$627	\$608	\$562	\$500	\$492	\$481	\$435	\$361	\$336	\$276
39	Adult + Child(ren)	\$828	\$756	\$671	\$638	\$621	\$574	\$511	\$504	\$490	\$445	\$369	\$342	\$281
40	Adult + Child(ren)	\$846	\$771	\$684	\$652	\$633	\$585	\$521	\$513	\$502	\$454	\$376	\$350	\$287
41	Adult + Child(ren)	\$863	\$789	\$699	\$665	\$646	\$597	\$530	\$523	\$511	\$462	\$384	\$357	\$293
42	Adult + Child(ren)	\$880	\$804	\$713	\$678	\$659	\$610	\$542	\$534	\$521	\$471	\$391	\$365	\$298
43	Adult + Child(ren)	\$918	\$838	\$743	\$707	\$688	\$635	\$564	\$557	\$543	\$492	\$409	\$380	\$312
44	Adult + Child(ren)	\$958	\$874	\$775	\$737	\$716	\$661	\$589	\$580	\$566	\$513	\$426	\$395	\$325
45	Adult + Child(ren)	\$998	\$910	\$808	\$770	\$747	\$690	\$614	\$604	\$591	\$536	\$443	\$412	\$338
46	Adult + Child(ren)	\$1,041	\$950	\$842	\$802	\$779	\$720	\$640	\$631	\$616	\$559	\$462	\$429	\$353
47	Adult + Child(ren)	\$1,085	\$990	\$878	\$836	\$811	\$751	\$667	\$657	\$642	\$581	\$483	\$448	\$369
48	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$789	\$703	\$692	\$676	\$612	\$507	\$471	\$388
49	Adult + Child(ren)	\$1,201	\$1,094	\$971	\$925	\$899	\$830	\$739	\$728	\$711	\$644	\$534	\$496	\$407
50	Adult + Child(ren)	\$1,262	\$1,151	\$1,022	\$973	\$944	\$874	\$777	\$766	\$747	\$676	\$561	\$523	\$429
51	Adult + Child(ren)	\$1,328	\$1,212	\$1,075	\$1,022	\$994	\$918	\$817	\$806	\$787	\$713	\$589	\$549	\$450
52	Adult + Child(ren)	\$1,397	\$1,275	\$1,131	\$1,075	\$1,045	\$965	\$859	\$847	\$827	\$749	\$619	\$578	\$473
53	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,096	\$1,013	\$901	\$887	\$866	\$785	\$650	\$606	\$498
54	Adult + Child(ren)	\$1,535	\$1,402	\$1,243	\$1,184	\$1,150	\$1,062	\$944	\$931	\$910	\$823	\$682	\$635	\$521
55	Adult + Child(ren)	\$1,611	\$1,471	\$1,303	\$1,241	\$1,207	\$1,113	\$992	\$977	\$954	\$863	\$716	\$667	\$547
56	Adult + Child(ren)	\$1,689	\$1,541	\$1,368	\$1,302	\$1,265	\$1,169	\$1,039	\$1,024	\$1,001	\$906	\$751	\$699	\$574
57	Adult + Child(ren)	\$1,771	\$1,617	\$1,435	\$1,366	\$1,326	\$1,226	\$1,091	\$1,074	\$1,049	\$950	\$787	\$733	\$600
58	Adult + Child(ren)	\$1,849	\$1,687	\$1,497	\$1,425	\$1,385	\$1,279	\$1,138	\$1,121	\$1,096	\$992	\$821	\$766	\$627
59	Adult + Child(ren)	\$1,930	\$1,763	\$1,564	\$1,488	\$1,446	\$1,336	\$1,188	\$1,170	\$1,144	\$1,036	\$857	\$798	\$656
60	Adult + Child(ren)	\$2,016	\$1,841	\$1,632	\$1,554	\$1,509	\$1,395	\$1,241	\$1,222	\$1,193	\$1,081	\$895	\$834	\$684
61	Adult + Child(ren)	\$2,105	\$1,921	\$1,704	\$1,623	\$1,575	\$1,455	\$1,296	\$1,277	\$1,246	\$1,129	\$935	\$870	\$714
62	Adult + Child(ren)	\$2,198	\$2,006	\$1,778	\$1,695	\$1,645	\$1,520	\$1,353	\$1,332	\$1,302	\$1,178	\$977	\$908	\$747
63	Adult + Child(ren)	\$2,276	\$2,077	\$1,843	\$1,754	\$1,704	\$1,575	\$1,400	\$1,379	\$1,347	\$1,220	\$1,011	\$941	\$773
64	Adult + Child(ren)	\$2,356	\$2,151	\$1,908	\$1,816	\$1,765	\$1,630	\$1,450	\$1,429	\$1,397	\$1,264	\$1,047	\$975	\$800
65	Adult + Child(ren)	\$2,442	\$2,227	\$1,976	\$1,881	\$1,828	\$1,689	\$1,501	\$1,480	\$1,446	\$1,309	\$1,085	\$1,009	\$828
66	Adult + Child(ren)	\$2,527	\$2,307	\$2,046	\$1,948	\$1,892	\$1,748	\$1,556	\$1,533	\$1,497	\$1,355	\$1,123	\$1,045	\$859
67	Adult + Child(ren)	\$2,618	\$2,388	\$2,119	\$2,018	\$1,959	\$1,811	\$1,611	\$1,587	\$1,550	\$1,402	\$1,163	\$1,083	\$889
68	Adult + Child(ren)	\$2,709	\$2,474	\$2,195	\$2,088	\$2,029	\$1,875	\$1,668	\$1,644	\$1,606	\$1,454	\$1,205	\$1,121	\$920
69	Adult + Child(ren)	\$2,806	\$2,561	\$2,272	\$2,162	\$2,101	\$1,942	\$1,727	\$1,702	\$1,663	\$1,505	\$1,246	\$1,161	\$952
70+	Adult + Child(ren)	\$2,907	\$2,652	\$2,352	\$2,240	\$2,176	\$2,010	\$1,788	\$1,761	\$1,721	\$1,558	\$1,290	\$1,203	\$986

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$835	\$763	\$676	\$644	\$624	\$577	\$513	\$505	\$493	\$447	\$371	\$345	\$284
19	Family	\$844	\$771	\$684	\$650	\$632	\$583	\$519	\$513	\$499	\$452	\$374	\$348	\$287
20	Family	\$856	\$780	\$690	\$658	\$641	\$592	\$525	\$519	\$505	\$458	\$380	\$354	\$290
21	Family	\$864	\$789	\$699	\$667	\$647	\$597	\$531	\$525	\$513	\$464	\$383	\$357	\$293
22	Family	\$876	\$798	\$708	\$673	\$655	\$606	\$539	\$531	\$519	\$470	\$389	\$363	\$296
23	Family	\$885	\$806	\$716	\$682	\$661	\$612	\$545	\$537	\$525	\$476	\$394	\$365	\$302
24	Family	\$896	\$818	\$725	\$690	\$670	\$621	\$551	\$542	\$531	\$479	\$397	\$371	\$305
25	Family	\$905	\$827	\$734	\$699	\$679	\$626	\$557	\$548	\$537	\$484	\$403	\$374	\$307
26	Family	\$916	\$835	\$742	\$708	\$687	\$635	\$563	\$557	\$542	\$490	\$406	\$380	\$310
27	Family	\$928	\$847	\$751	\$713	\$693	\$641	\$571	\$563	\$548	\$496	\$412	\$383	\$316
28	Family	\$963	\$879	\$780	\$742	\$719	\$664	\$592	\$583	\$568	\$516	\$426	\$397	\$328
29	Family	\$998	\$911	\$809	\$769	\$748	\$690	\$615	\$606	\$592	\$537	\$444	\$412	\$339
30	Family	\$1,035	\$945	\$838	\$798	\$774	\$716	\$638	\$629	\$615	\$554	\$461	\$429	\$351
31	Family	\$1,076	\$980	\$870	\$829	\$803	\$742	\$661	\$653	\$638	\$577	\$479	\$444	\$365
32	Family	\$1,117	\$1,018	\$902	\$858	\$835	\$771	\$687	\$676	\$661	\$597	\$496	\$461	\$380
33	Family	\$1,134	\$1,035	\$919	\$876	\$850	\$786	\$699	\$687	\$673	\$609	\$505	\$470	\$386
34	Family	\$1,154	\$1,053	\$934	\$890	\$864	\$798	\$711	\$699	\$684	\$618	\$513	\$479	\$392
35	Family	\$1,175	\$1,073	\$951	\$905	\$879	\$812	\$722	\$713	\$696	\$629	\$522	\$487	\$397
36	Family	\$1,195	\$1,090	\$969	\$922	\$893	\$827	\$737	\$725	\$708	\$641	\$531	\$493	\$406
37	Family	\$1,215	\$1,111	\$983	\$937	\$911	\$841	\$748	\$737	\$719	\$653	\$539	\$502	\$412
38	Family	\$1,241	\$1,131	\$1,003	\$957	\$928	\$858	\$763	\$751	\$734	\$664	\$551	\$513	\$421
39	Family	\$1,264	\$1,154	\$1,024	\$974	\$948	\$876	\$780	\$769	\$748	\$679	\$563	\$522	\$429
40	Family	\$1,291	\$1,177	\$1,044	\$995	\$966	\$893	\$795	\$783	\$766	\$693	\$574	\$534	\$438
41	Family	\$1,317	\$1,204	\$1,067	\$1,015	\$986	\$911	\$809	\$798	\$780	\$705	\$586	\$545	\$447
42	Family	\$1,343	\$1,227	\$1,088	\$1,035	\$1,006	\$931	\$827	\$815	\$795	\$719	\$597	\$557	\$455
43	Family	\$1,401	\$1,279	\$1,134	\$1,079	\$1,050	\$969	\$861	\$850	\$829	\$751	\$624	\$580	\$476
44	Family	\$1,462	\$1,334	\$1,183	\$1,125	\$1,093	\$1,009	\$899	\$885	\$864	\$783	\$650	\$603	\$496
45	Family	\$1,523	\$1,389	\$1,233	\$1,175	\$1,140	\$1,053	\$937	\$922	\$902	\$818	\$676	\$629	\$516
46	Family	\$1,589	\$1,450	\$1,285	\$1,224	\$1,189	\$1,099	\$977	\$963	\$940	\$853	\$705	\$655	\$539
47	Family	\$1,656	\$1,511	\$1,340	\$1,276	\$1,238	\$1,146	\$1,018	\$1,003	\$980	\$887	\$737	\$684	\$563
48	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,204	\$1,073	\$1,056	\$1,032	\$934	\$774	\$719	\$592
49	Family	\$1,833	\$1,670	\$1,482	\$1,412	\$1,372	\$1,267	\$1,128	\$1,111	\$1,085	\$983	\$815	\$757	\$621
50	Family	\$1,926	\$1,757	\$1,560	\$1,485	\$1,441	\$1,334	\$1,186	\$1,169	\$1,140	\$1,032	\$856	\$798	\$655
51	Family	\$2,027	\$1,850	\$1,641	\$1,560	\$1,517	\$1,401	\$1,247	\$1,230	\$1,201	\$1,088	\$899	\$838	\$687
52	Family	\$2,132	\$1,946	\$1,726	\$1,641	\$1,595	\$1,473	\$1,311	\$1,293	\$1,262	\$1,143	\$945	\$882	\$722
53	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,673	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$992	\$925	\$760
54	Family	\$2,343	\$2,140	\$1,897	\$1,807	\$1,755	\$1,621	\$1,441	\$1,421	\$1,389	\$1,256	\$1,041	\$969	\$795
55	Family	\$2,459	\$2,245	\$1,989	\$1,894	\$1,842	\$1,699	\$1,514	\$1,491	\$1,456	\$1,317	\$1,093	\$1,018	\$835
56	Family	\$2,578	\$2,352	\$2,088	\$1,987	\$1,931	\$1,784	\$1,586	\$1,563	\$1,528	\$1,383	\$1,146	\$1,067	\$876
57	Family	\$2,703	\$2,468	\$2,190	\$2,085	\$2,024	\$1,871	\$1,665	\$1,639	\$1,601	\$1,450	\$1,201	\$1,119	\$916
58	Family	\$2,822	\$2,575	\$2,285	\$2,175	\$2,114	\$1,952	\$1,737	\$1,711	\$1,673	\$1,514	\$1,253	\$1,169	\$957
59	Family	\$2,946	\$2,691	\$2,387	\$2,271	\$2,207	\$2,039	\$1,813	\$1,786	\$1,746	\$1,581	\$1,308	\$1,218	\$1,001
60	Family	\$3,077	\$2,810	\$2,491	\$2,372	\$2,303	\$2,129	\$1,894	\$1,865	\$1,821	\$1,650	\$1,366	\$1,273	\$1,044
61	Family	\$3,213	\$2,932	\$2,601	\$2,477	\$2,404	\$2,221	\$1,978	\$1,949	\$1,902	\$1,723	\$1,427	\$1,328	\$1,090
62	Family	\$3,355	\$3,062	\$2,714	\$2,587	\$2,511	\$2,320	\$2,065	\$2,033	\$1,987	\$1,798	\$1,491	\$1,386	\$1,140
63	Family	\$3,474	\$3,170	\$2,813	\$2,677	\$2,601	\$2,404	\$2,137	\$2,105	\$2,056	\$1,862	\$1,543	\$1,436	\$1,180
64	Family	\$3,596	\$3,283	\$2,912	\$2,772	\$2,694	\$2,488	\$2,213	\$2,181	\$2,132	\$1,929	\$1,598	\$1,488	\$1,221
65	Family	\$3,727	\$3,399	\$3,016	\$2,871	\$2,790	\$2,578	\$2,291	\$2,259	\$2,207	\$1,998	\$1,656	\$1,540	\$1,264
66	Family	\$3,857	\$3,521	\$3,123	\$2,973	\$2,888	\$2,668	\$2,375	\$2,340	\$2,285	\$2,068	\$1,714	\$1,595	\$1,311
67	Family	\$3,996	\$3,645	\$3,234	\$3,080	\$2,990	\$2,764	\$2,459	\$2,422	\$2,366	\$2,140	\$1,775	\$1,653	\$1,357
68	Family	\$4,135	\$3,776	\$3,350	\$3,187	\$3,097	\$2,862	\$2,546	\$2,509	\$2,451	\$2,219	\$1,839	\$1,711	\$1,404
69	Family	\$4,283	\$3,909	\$3,468	\$3,300	\$3,207	\$2,964	\$2,636	\$2,598	\$2,538	\$2,297	\$1,902	\$1,772	\$1,453
70+	Family	\$4,437	\$4,048	\$3,590	\$3,419	\$3,321	\$3,068	\$2,729	\$2,688	\$2,627	\$2,378	\$1,969	\$1,836	\$1,505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$389	\$355	\$315	\$300	\$290	\$269	\$239	\$235	\$230	\$208	\$173	\$161	\$132
19	Single	\$393	\$359	\$319	\$302	\$294	\$271	\$242	\$239	\$232	\$211	\$174	\$162	\$134
20	Single	\$398	\$363	\$321	\$306	\$298	\$275	\$244	\$242	\$235	\$213	\$177	\$165	\$135
21	Single	\$402	\$367	\$325	\$311	\$301	\$278	\$247	\$244	\$239	\$216	\$178	\$166	\$136
22	Single	\$408	\$371	\$329	\$313	\$305	\$282	\$251	\$247	\$242	\$219	\$181	\$169	\$138
23	Single	\$412	\$375	\$333	\$317	\$308	\$285	\$254	\$250	\$244	\$221	\$184	\$170	\$140
24	Single	\$417	\$381	\$338	\$321	\$312	\$289	\$257	\$252	\$247	\$223	\$185	\$173	\$142
25	Single	\$421	\$385	\$342	\$325	\$316	\$292	\$259	\$255	\$250	\$225	\$188	\$174	\$143
26	Single	\$427	\$389	\$346	\$329	\$320	\$296	\$262	\$259	\$252	\$228	\$189	\$177	\$144
27	Single	\$432	\$394	\$350	\$332	\$323	\$298	\$266	\$262	\$255	\$231	\$192	\$178	\$147
28	Single	\$448	\$409	\$363	\$346	\$335	\$309	\$275	\$271	\$265	\$240	\$198	\$185	\$153
29	Single	\$464	\$424	\$377	\$358	\$348	\$321	\$286	\$282	\$275	\$250	\$207	\$192	\$158
30	Single	\$482	\$440	\$390	\$371	\$360	\$333	\$297	\$293	\$286	\$258	\$215	\$200	\$163
31	Single	\$501	\$456	\$405	\$386	\$374	\$346	\$308	\$304	\$297	\$269	\$223	\$207	\$170
32	Single	\$520	\$474	\$420	\$400	\$389	\$359	\$320	\$315	\$308	\$278	\$231	\$215	\$177
33	Single	\$528	\$482	\$428	\$408	\$396	\$366	\$325	\$320	\$313	\$284	\$235	\$219	\$180
34	Single	\$537	\$490	\$435	\$414	\$402	\$371	\$331	\$325	\$319	\$288	\$239	\$223	\$182
35	Single	\$547	\$500	\$443	\$421	\$409	\$378	\$336	\$332	\$324	\$293	\$243	\$227	\$185
36	Single	\$556	\$508	\$451	\$429	\$416	\$385	\$343	\$338	\$329	\$298	\$247	\$230	\$189
37	Single	\$566	\$517	\$458	\$436	\$424	\$392	\$348	\$343	\$335	\$304	\$251	\$234	\$192
38	Single	\$578	\$527	\$467	\$446	\$432	\$400	\$355	\$350	\$342	\$309	\$257	\$239	\$196
39	Single	\$589	\$537	\$477	\$454	\$441	\$408	\$363	\$358	\$348	\$316	\$262	\$243	\$200
40	Single	\$601	\$548	\$486	\$463	\$450	\$416	\$370	\$365	\$356	\$323	\$267	\$248	\$204
41	Single	\$613	\$560	\$497	\$473	\$459	\$424	\$377	\$371	\$363	\$328	\$273	\$254	\$208
42	Single	\$625	\$571	\$506	\$482	\$468	\$433	\$385	\$379	\$370	\$335	\$278	\$259	\$212
43	Single	\$652	\$595	\$528	\$502	\$489	\$451	\$401	\$396	\$386	\$350	\$290	\$270	\$221
44	Single	\$680	\$621	\$551	\$524	\$509	\$470	\$419	\$412	\$402	\$365	\$302	\$281	\$231
45	Single	\$709	\$647	\$574	\$547	\$531	\$490	\$436	\$429	\$420	\$381	\$315	\$293	\$240
46	Single	\$740	\$675	\$598	\$570	\$554	\$512	\$455	\$448	\$437	\$397	\$328	\$305	\$251
47	Single	\$771	\$703	\$624	\$594	\$576	\$533	\$474	\$467	\$456	\$413	\$343	\$319	\$262
48	Single	\$811	\$740	\$656	\$625	\$608	\$560	\$500	\$491	\$481	\$435	\$360	\$335	\$275
49	Single	\$853	\$778	\$690	\$657	\$639	\$590	\$525	\$517	\$505	\$458	\$379	\$352	\$289
50	Single	\$896	\$818	\$726	\$691	\$671	\$621	\$552	\$544	\$531	\$481	\$398	\$371	\$305
51	Single	\$944	\$861	\$764	\$726	\$706	\$652	\$581	\$572	\$559	\$506	\$419	\$390	\$320
52	Single	\$992	\$906	\$803	\$764	\$743	\$686	\$610	\$602	\$587	\$532	\$440	\$410	\$336
53	Single	\$1,041	\$949	\$842	\$802	\$779	\$720	\$640	\$630	\$616	\$558	\$462	\$431	\$354
54	Single	\$1,091	\$996	\$883	\$841	\$817	\$755	\$671	\$662	\$647	\$585	\$485	\$451	\$370
55	Single	\$1,145	\$1,045	\$926	\$882	\$857	\$791	\$705	\$694	\$678	\$613	\$509	\$474	\$389
56	Single	\$1,200	\$1,095	\$972	\$925	\$899	\$830	\$738	\$728	\$711	\$644	\$533	\$497	\$408
57	Single	\$1,258	\$1,149	\$1,019	\$971	\$942	\$871	\$775	\$763	\$745	\$675	\$559	\$521	\$427
58	Single	\$1,314	\$1,199	\$1,064	\$1,013	\$984	\$909	\$809	\$797	\$779	\$705	\$583	\$544	\$446
59	Single	\$1,372	\$1,253	\$1,111	\$1,057	\$1,027	\$949	\$844	\$832	\$813	\$736	\$609	\$567	\$466
60	Single	\$1,432	\$1,308	\$1,160	\$1,104	\$1,072	\$991	\$882	\$868	\$848	\$768	\$636	\$593	\$486
61	Single	\$1,496	\$1,365	\$1,211	\$1,153	\$1,119	\$1,034	\$921	\$907	\$886	\$802	\$664	\$618	\$508
62	Single	\$1,562	\$1,426	\$1,264	\$1,204	\$1,169	\$1,080	\$961	\$946	\$925	\$837	\$694	\$645	\$531
63	Single	\$1,617	\$1,476	\$1,310	\$1,246	\$1,211	\$1,119	\$995	\$980	\$957	\$867	\$718	\$668	\$549
64	Single	\$1,674	\$1,528	\$1,355	\$1,291	\$1,254	\$1,158	\$1,030	\$1,015	\$992	\$898	\$744	\$693	\$568
65	Single	\$1,735	\$1,582	\$1,404	\$1,337	\$1,299	\$1,200	\$1,067	\$1,052	\$1,027	\$930	\$771	\$717	\$589
66	Single	\$1,796	\$1,639	\$1,454	\$1,384	\$1,345	\$1,242	\$1,106	\$1,089	\$1,064	\$963	\$798	\$743	\$610
67	Single	\$1,860	\$1,697	\$1,505	\$1,434	\$1,392	\$1,287	\$1,145	\$1,127	\$1,102	\$996	\$826	\$770	\$632
68	Single	\$1,925	\$1,758	\$1,559	\$1,484	\$1,442	\$1,332	\$1,185	\$1,168	\$1,141	\$1,033	\$856	\$797	\$653
69	Single	\$1,994	\$1,820	\$1,615	\$1,536	\$1,493	\$1,380	\$1,227	\$1,210	\$1,181	\$1,069	\$886	\$825	\$676
70+	Single	\$2,066	\$1,885	\$1,671	\$1,592	\$1,546	\$1,428	\$1,270	\$1,251	\$1,223	\$1,107	\$917	\$855	\$701

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$778	\$710	\$630	\$600	\$580	\$538	\$478	\$470	\$460	\$416	\$346	\$322	\$264
19	Two-Party	\$786	\$718	\$638	\$604	\$588	\$542	\$484	\$478	\$464	\$422	\$348	\$324	\$268
20	Two-Party	\$796	\$726	\$642	\$612	\$596	\$550	\$488	\$484	\$470	\$426	\$354	\$330	\$270
21	Two-Party	\$804	\$734	\$650	\$622	\$602	\$556	\$494	\$488	\$478	\$432	\$356	\$332	\$272
22	Two-Party	\$816	\$742	\$658	\$626	\$610	\$564	\$502	\$494	\$484	\$438	\$362	\$338	\$276
23	Two-Party	\$824	\$750	\$666	\$634	\$616	\$570	\$508	\$500	\$488	\$442	\$368	\$340	\$280
24	Two-Party	\$834	\$762	\$676	\$642	\$624	\$578	\$514	\$504	\$494	\$446	\$370	\$346	\$284
25	Two-Party	\$842	\$770	\$684	\$650	\$632	\$584	\$518	\$510	\$500	\$450	\$376	\$348	\$286
26	Two-Party	\$854	\$778	\$692	\$658	\$640	\$592	\$524	\$518	\$504	\$456	\$378	\$354	\$288
27	Two-Party	\$864	\$788	\$700	\$664	\$646	\$596	\$532	\$524	\$510	\$462	\$384	\$356	\$294
28	Two-Party	\$896	\$818	\$726	\$692	\$670	\$618	\$550	\$542	\$530	\$480	\$396	\$370	\$306
29	Two-Party	\$928	\$848	\$754	\$716	\$696	\$642	\$572	\$564	\$550	\$500	\$414	\$384	\$316
30	Two-Party	\$964	\$880	\$780	\$742	\$720	\$666	\$594	\$586	\$572	\$516	\$430	\$400	\$326
31	Two-Party	\$1,002	\$912	\$810	\$772	\$748	\$692	\$616	\$608	\$594	\$538	\$446	\$414	\$340
32	Two-Party	\$1,040	\$948	\$840	\$800	\$778	\$718	\$640	\$630	\$616	\$556	\$462	\$430	\$354
33	Two-Party	\$1,056	\$964	\$856	\$816	\$792	\$732	\$650	\$640	\$626	\$568	\$470	\$438	\$360
34	Two-Party	\$1,074	\$980	\$870	\$828	\$804	\$742	\$662	\$650	\$638	\$576	\$478	\$446	\$364
35	Two-Party	\$1,094	\$1,000	\$886	\$842	\$818	\$756	\$672	\$664	\$648	\$586	\$486	\$454	\$370
36	Two-Party	\$1,112	\$1,016	\$902	\$858	\$832	\$770	\$686	\$676	\$668	\$596	\$494	\$460	\$378
37	Two-Party	\$1,132	\$1,034	\$916	\$872	\$848	\$784	\$696	\$686	\$670	\$608	\$502	\$468	\$384
38	Two-Party	\$1,156	\$1,054	\$934	\$892	\$864	\$800	\$710	\$700	\$684	\$618	\$514	\$478	\$392
39	Two-Party	\$1,178	\$1,074	\$954	\$908	\$882	\$816	\$726	\$716	\$696	\$632	\$524	\$486	\$400
40	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$832	\$740	\$730	\$712	\$646	\$534	\$496	\$408
41	Two-Party	\$1,226	\$1,120	\$994	\$946	\$918	\$848	\$754	\$742	\$726	\$656	\$546	\$508	\$416
42	Two-Party	\$1,250	\$1,142	\$1,012	\$964	\$936	\$866	\$770	\$758	\$740	\$670	\$556	\$518	\$424
43	Two-Party	\$1,304	\$1,190	\$1,056	\$1,004	\$978	\$902	\$802	\$792	\$772	\$700	\$580	\$540	\$442
44	Two-Party	\$1,360	\$1,242	\$1,102	\$1,048	\$1,018	\$940	\$838	\$824	\$804	\$730	\$604	\$562	\$462
45	Two-Party	\$1,418	\$1,294	\$1,148	\$1,094	\$1,062	\$980	\$872	\$858	\$840	\$762	\$630	\$586	\$480
46	Two-Party	\$1,480	\$1,350	\$1,196	\$1,140	\$1,108	\$1,024	\$910	\$896	\$874	\$794	\$656	\$610	\$502
47	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,152	\$1,066	\$948	\$934	\$912	\$826	\$686	\$638	\$524
48	Two-Party	\$1,622	\$1,480	\$1,312	\$1,250	\$1,216	\$1,120	\$1,000	\$982	\$962	\$870	\$720	\$670	\$550
49	Two-Party	\$1,706	\$1,556	\$1,380	\$1,314	\$1,278	\$1,180	\$1,050	\$1,034	\$1,010	\$916	\$758	\$704	\$578
50	Two-Party	\$1,792	\$1,636	\$1,452	\$1,382	\$1,342	\$1,242	\$1,104	\$1,088	\$1,062	\$962	\$796	\$742	\$610
51	Two-Party	\$1,888	\$1,722	\$1,528	\$1,452	\$1,412	\$1,304	\$1,162	\$1,144	\$1,118	\$1,012	\$838	\$780	\$640
52	Two-Party	\$1,984	\$1,812	\$1,606	\$1,528	\$1,486	\$1,372	\$1,220	\$1,204	\$1,174	\$1,064	\$880	\$820	\$672
53	Two-Party	\$2,082	\$1,898	\$1,684	\$1,604	\$1,558	\$1,440	\$1,280	\$1,260	\$1,232	\$1,116	\$924	\$862	\$708
54	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,634	\$1,510	\$1,342	\$1,324	\$1,294	\$1,170	\$970	\$902	\$740
55	Two-Party	\$2,290	\$2,090	\$1,852	\$1,764	\$1,714	\$1,582	\$1,410	\$1,388	\$1,356	\$1,226	\$1,018	\$948	\$778
56	Two-Party	\$2,400	\$2,190	\$1,944	\$1,850	\$1,798	\$1,660	\$1,476	\$1,456	\$1,422	\$1,288	\$1,066	\$994	\$816
57	Two-Party	\$2,516	\$2,298	\$2,038	\$1,942	\$1,884	\$1,742	\$1,550	\$1,526	\$1,490	\$1,350	\$1,118	\$1,042	\$854
58	Two-Party	\$2,628	\$2,398	\$2,128	\$2,026	\$1,968	\$1,818	\$1,618	\$1,594	\$1,558	\$1,410	\$1,166	\$1,088	\$892
59	Two-Party	\$2,744	\$2,506	\$2,222	\$2,114	\$2,054	\$1,898	\$1,688	\$1,664	\$1,626	\$1,472	\$1,218	\$1,134	\$932
60	Two-Party	\$2,864	\$2,616	\$2,320	\$2,208	\$2,144	\$1,982	\$1,764	\$1,736	\$1,696	\$1,536	\$1,272	\$1,186	\$972
61	Two-Party	\$2,992	\$2,730	\$2,422	\$2,306	\$2,238	\$2,068	\$1,842	\$1,814	\$1,772	\$1,604	\$1,328	\$1,236	\$1,016
62	Two-Party	\$3,124	\$2,852	\$2,528	\$2,408	\$2,338	\$2,160	\$1,922	\$1,892	\$1,850	\$1,674	\$1,388	\$1,290	\$1,062
63	Two-Party	\$3,234	\$2,952	\$2,620	\$2,492	\$2,422	\$2,238	\$1,990	\$1,960	\$1,914	\$1,734	\$1,436	\$1,336	\$1,098
64	Two-Party	\$3,348	\$3,056	\$2,710	\$2,582	\$2,508	\$2,316	\$2,060	\$2,030	\$1,984	\$1,796	\$1,488	\$1,386	\$1,136
65	Two-Party	\$3,470	\$3,164	\$2,808	\$2,674	\$2,598	\$2,400	\$2,134	\$2,104	\$2,054	\$1,860	\$1,542	\$1,434	\$1,178
66	Two-Party	\$3,592	\$3,278	\$2,908	\$2,768	\$2,690	\$2,484	\$2,212	\$2,178	\$2,128	\$1,926	\$1,596	\$1,486	\$1,220
67	Two-Party	\$3,720	\$3,394	\$3,010	\$2,868	\$2,784	\$2,574	\$2,290	\$2,254	\$2,204	\$1,992	\$1,652	\$1,540	\$1,264
68	Two-Party	\$3,850	\$3,516	\$3,118	\$2,968	\$2,884	\$2,664	\$2,370	\$2,336	\$2,282	\$2,066	\$1,712	\$1,594	\$1,306
69	Two-Party	\$3,988	\$3,640	\$3,230	\$3,072	\$2,986	\$2,760	\$2,454	\$2,420	\$2,362	\$2,138	\$1,772	\$1,650	\$1,352
70+	Two-Party	\$4,132	\$3,770	\$3,342	\$3,184	\$3,092	\$2,856	\$2,540	\$2,502	\$2,446	\$2,214	\$1,834	\$1,710	\$1,402

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$739	\$675	\$599	\$570	\$551	\$511	\$454	\$447	\$437	\$395	\$329	\$306	\$251
19	Adult + Child(ren)	\$747	\$682	\$606	\$574	\$559	\$515	\$460	\$454	\$441	\$401	\$331	\$308	\$255
20	Adult + Child(ren)	\$756	\$690	\$610	\$581	\$566	\$523	\$464	\$460	\$447	\$405	\$336	\$314	\$257
21	Adult + Child(ren)	\$764	\$697	\$618	\$591	\$572	\$528	\$469	\$464	\$454	\$410	\$338	\$315	\$258
22	Adult + Child(ren)	\$775	\$705	\$625	\$595	\$580	\$536	\$477	\$469	\$460	\$416	\$344	\$321	\$262
23	Adult + Child(ren)	\$783	\$713	\$633	\$602	\$585	\$542	\$483	\$475	\$464	\$420	\$350	\$323	\$266
24	Adult + Child(ren)	\$792	\$724	\$642	\$610	\$593	\$549	\$488	\$479	\$469	\$424	\$352	\$329	\$270
25	Adult + Child(ren)	\$800	\$732	\$650	\$618	\$600	\$555	\$492	\$485	\$475	\$428	\$357	\$331	\$272
26	Adult + Child(ren)	\$811	\$739	\$657	\$625	\$608	\$562	\$498	\$492	\$479	\$433	\$359	\$336	\$274
27	Adult + Child(ren)	\$821	\$749	\$665	\$631	\$614	\$566	\$505	\$498	\$485	\$439	\$365	\$338	\$279
28	Adult + Child(ren)	\$851	\$777	\$690	\$657	\$637	\$587	\$523	\$515	\$504	\$456	\$376	\$352	\$291
29	Adult + Child(ren)	\$882	\$806	\$716	\$680	\$661	\$610	\$543	\$536	\$523	\$475	\$393	\$365	\$300
30	Adult + Child(ren)	\$916	\$836	\$741	\$705	\$684	\$633	\$564	\$557	\$543	\$490	\$409	\$380	\$310
31	Adult + Child(ren)	\$952	\$866	\$770	\$733	\$711	\$657	\$585	\$578	\$564	\$511	\$424	\$393	\$323
32	Adult + Child(ren)	\$988	\$901	\$798	\$760	\$739	\$682	\$608	\$599	\$585	\$528	\$439	\$409	\$336
33	Adult + Child(ren)	\$1,003	\$916	\$813	\$775	\$752	\$695	\$618	\$608	\$595	\$540	\$447	\$416	\$342
34	Adult + Child(ren)	\$1,020	\$931	\$827	\$787	\$764	\$705	\$629	\$618	\$606	\$547	\$454	\$424	\$346
35	Adult + Child(ren)	\$1,039	\$950	\$842	\$800	\$777	\$718	\$638	\$631	\$616	\$557	\$462	\$431	\$352
36	Adult + Child(ren)	\$1,056	\$965	\$857	\$815	\$790	\$732	\$652	\$642	\$625	\$566	\$469	\$437	\$359
37	Adult + Child(ren)	\$1,075	\$982	\$870	\$828	\$806	\$745	\$661	\$652	\$637	\$578	\$477	\$445	\$365
38	Adult + Child(ren)	\$1,098	\$1,001	\$887	\$847	\$821	\$760	\$675	\$665	\$650	\$587	\$488	\$454	\$372
39	Adult + Child(ren)	\$1,119	\$1,020	\$906	\$863	\$838	\$775	\$690	\$680	\$661	\$600	\$498	\$462	\$380
40	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$790	\$703	\$694	\$676	\$614	\$507	\$471	\$388
41	Adult + Child(ren)	\$1,165	\$1,064	\$944	\$899	\$872	\$806	\$716	\$705	\$690	\$623	\$519	\$483	\$395
42	Adult + Child(ren)	\$1,188	\$1,085	\$961	\$916	\$889	\$823	\$732	\$720	\$703	\$637	\$528	\$492	\$403
43	Adult + Child(ren)	\$1,239	\$1,131	\$1,003	\$954	\$929	\$857	\$762	\$752	\$733	\$665	\$551	\$513	\$420
44	Adult + Child(ren)	\$1,292	\$1,180	\$1,047	\$996	\$967	\$893	\$796	\$783	\$764	\$694	\$574	\$534	\$439
45	Adult + Child(ren)	\$1,347	\$1,229	\$1,091	\$1,039	\$1,009	\$931	\$828	\$815	\$798	\$724	\$599	\$557	\$456
46	Adult + Child(ren)	\$1,406	\$1,283	\$1,136	\$1,083	\$1,053	\$973	\$865	\$851	\$830	\$754	\$623	\$580	\$477
47	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,094	\$1,013	\$901	\$887	\$866	\$785	\$652	\$606	\$498
48	Adult + Child(ren)	\$1,541	\$1,406	\$1,246	\$1,188	\$1,155	\$1,064	\$950	\$933	\$914	\$827	\$684	\$637	\$523
49	Adult + Child(ren)	\$1,621	\$1,478	\$1,311	\$1,248	\$1,214	\$1,121	\$998	\$982	\$960	\$870	\$720	\$669	\$549
50	Adult + Child(ren)	\$1,702	\$1,554	\$1,379	\$1,313	\$1,275	\$1,180	\$1,049	\$1,034	\$1,009	\$914	\$756	\$705	\$580
51	Adult + Child(ren)	\$1,794	\$1,636	\$1,452	\$1,379	\$1,341	\$1,239	\$1,104	\$1,087	\$1,062	\$961	\$796	\$741	\$608
52	Adult + Child(ren)	\$1,885	\$1,721	\$1,526	\$1,452	\$1,412	\$1,303	\$1,159	\$1,144	\$1,115	\$1,011	\$836	\$779	\$638
53	Adult + Child(ren)	\$1,978	\$1,803	\$1,600	\$1,524	\$1,480	\$1,368	\$1,216	\$1,197	\$1,170	\$1,060	\$878	\$819	\$673
54	Adult + Child(ren)	\$2,073	\$1,892	\$1,678	\$1,598	\$1,552	\$1,435	\$1,275	\$1,258	\$1,229	\$1,112	\$922	\$857	\$703
55	Adult + Child(ren)	\$2,176	\$1,986	\$1,759	\$1,676	\$1,628	\$1,503	\$1,340	\$1,319	\$1,288	\$1,165	\$967	\$901	\$739
56	Adult + Child(ren)	\$2,280	\$2,081	\$1,847	\$1,758	\$1,708	\$1,577	\$1,402	\$1,383	\$1,351	\$1,224	\$1,013	\$944	\$775
57	Adult + Child(ren)	\$2,390	\$2,183	\$1,936	\$1,845	\$1,790	\$1,655	\$1,473	\$1,450	\$1,416	\$1,283	\$1,062	\$990	\$811
58	Adult + Child(ren)	\$2,497	\$2,278	\$2,022	\$1,925	\$1,870	\$1,727	\$1,537	\$1,514	\$1,480	\$1,340	\$1,108	\$1,034	\$847
59	Adult + Child(ren)	\$2,607	\$2,381	\$2,111	\$2,008	\$1,951	\$1,803	\$1,604	\$1,581	\$1,545	\$1,398	\$1,157	\$1,077	\$885
60	Adult + Child(ren)	\$2,721	\$2,485	\$2,204	\$2,098	\$2,037	\$1,883	\$1,676	\$1,649	\$1,611	\$1,459	\$1,208	\$1,127	\$923
61	Adult + Child(ren)	\$2,842	\$2,594	\$2,301	\$2,191	\$2,126	\$1,965	\$1,750	\$1,723	\$1,683	\$1,524	\$1,262	\$1,174	\$965
62	Adult + Child(ren)	\$2,968	\$2,709	\$2,402	\$2,288	\$2,221	\$2,052	\$1,826	\$1,797	\$1,758	\$1,590	\$1,319	\$1,226	\$1,009
63	Adult + Child(ren)	\$3,072	\$2,804	\$2,489	\$2,367	\$2,301	\$2,126	\$1,891	\$1,862	\$1,818	\$1,647	\$1,364	\$1,269	\$1,043
64	Adult + Child(ren)	\$3,181	\$2,903	\$2,575	\$2,453	\$2,383	\$2,200	\$1,957	\$1,929	\$1,885	\$1,706	\$1,414	\$1,317	\$1,079
65	Adult + Child(ren)	\$3,297	\$3,006	\$2,668	\$2,540	\$2,468	\$2,280	\$2,027	\$1,999	\$1,951	\$1,767	\$1,465	\$1,362	\$1,119
66	Adult + Child(ren)	\$3,412	\$3,114	\$2,763	\$2,630	\$2,556	\$2,360	\$2,101	\$2,069	\$2,022	\$1,830	\$1,516	\$1,412	\$1,159
67	Adult + Child(ren)	\$3,534	\$3,224	\$2,860	\$2,725	\$2,645	\$2,445	\$2,176	\$2,141	\$2,094	\$1,892	\$1,569	\$1,463	\$1,201
68	Adult + Child(ren)	\$3,658	\$3,340	\$2,962	\$2,820	\$2,740	\$2,531	\$2,252	\$2,219	\$2,168	\$1,963	\$1,626	\$1,514	\$1,241
69	Adult + Child(ren)	\$3,789	\$3,458	\$3,069	\$2,918	\$2,837	\$2,622	\$2,331	\$2,299	\$2,244	\$2,031	\$1,683	\$1,568	\$1,284
70+	Adult + Child(ren)	\$3,925	\$3,582	\$3,175	\$3,025	\$2,937	\$2,713	\$2,413	\$2,377	\$2,324	\$2,103	\$1,742	\$1,625	\$1,332

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$1,128	\$1,030	\$914	\$870	\$841	\$780	\$693	\$682	\$667	\$603	\$502	\$467	\$383
19	Family	\$1,140	\$1,041	\$925	\$876	\$853	\$786	\$702	\$693	\$673	\$612	\$505	\$470	\$389
20	Family	\$1,154	\$1,053	\$931	\$887	\$864	\$798	\$708	\$702	\$682	\$618	\$513	\$479	\$392
21	Family	\$1,166	\$1,064	\$943	\$902	\$873	\$806	\$716	\$708	\$693	\$626	\$516	\$481	\$394
22	Family	\$1,183	\$1,076	\$954	\$908	\$885	\$818	\$728	\$716	\$702	\$635	\$525	\$490	\$400
23	Family	\$1,195	\$1,088	\$966	\$919	\$893	\$827	\$737	\$725	\$708	\$641	\$534	\$493	\$406
24	Family	\$1,209	\$1,105	\$980	\$931	\$905	\$838	\$745	\$731	\$716	\$647	\$537	\$502	\$412
25	Family	\$1,221	\$1,117	\$992	\$943	\$916	\$847	\$751	\$740	\$725	\$653	\$545	\$505	\$415
26	Family	\$1,238	\$1,128	\$1,003	\$954	\$928	\$858	\$760	\$751	\$731	\$661	\$548	\$513	\$418
27	Family	\$1,253	\$1,143	\$1,015	\$963	\$937	\$864	\$771	\$760	\$740	\$670	\$557	\$516	\$426
28	Family	\$1,299	\$1,186	\$1,053	\$1,003	\$972	\$896	\$798	\$786	\$769	\$696	\$574	\$537	\$444
29	Family	\$1,346	\$1,230	\$1,093	\$1,038	\$1,009	\$931	\$829	\$818	\$798	\$725	\$600	\$557	\$458
30	Family	\$1,398	\$1,276	\$1,131	\$1,076	\$1,044	\$966	\$861	\$850	\$829	\$748	\$624	\$580	\$473
31	Family	\$1,453	\$1,322	\$1,175	\$1,119	\$1,085	\$1,003	\$893	\$882	\$861	\$780	\$647	\$600	\$493
32	Family	\$1,508	\$1,375	\$1,218	\$1,160	\$1,128	\$1,041	\$928	\$914	\$893	\$806	\$670	\$624	\$513
33	Family	\$1,531	\$1,398	\$1,241	\$1,183	\$1,148	\$1,061	\$943	\$928	\$908	\$824	\$682	\$635	\$522
34	Family	\$1,557	\$1,421	\$1,262	\$1,201	\$1,166	\$1,076	\$960	\$943	\$925	\$835	\$693	\$647	\$528
35	Family	\$1,586	\$1,450	\$1,285	\$1,221	\$1,186	\$1,096	\$974	\$963	\$940	\$850	\$705	\$658	\$537
36	Family	\$1,612	\$1,473	\$1,308	\$1,244	\$1,206	\$1,117	\$995	\$980	\$954	\$864	\$716	\$667	\$548
37	Family	\$1,641	\$1,499	\$1,328	\$1,264	\$1,230	\$1,137	\$1,009	\$995	\$972	\$882	\$728	\$679	\$557
38	Family	\$1,676	\$1,528	\$1,354	\$1,293	\$1,253	\$1,160	\$1,030	\$1,015	\$992	\$896	\$745	\$693	\$568
39	Family	\$1,708	\$1,557	\$1,383	\$1,317	\$1,279	\$1,183	\$1,053	\$1,038	\$1,009	\$916	\$760	\$705	\$580
40	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,206	\$1,073	\$1,059	\$1,032	\$937	\$774	\$719	\$592
41	Family	\$1,778	\$1,624	\$1,441	\$1,372	\$1,331	\$1,230	\$1,093	\$1,076	\$1,053	\$951	\$792	\$737	\$603
42	Family	\$1,813	\$1,656	\$1,467	\$1,398	\$1,357	\$1,256	\$1,117	\$1,099	\$1,073	\$972	\$806	\$751	\$615
43	Family	\$1,891	\$1,726	\$1,531	\$1,456	\$1,418	\$1,308	\$1,163	\$1,148	\$1,119	\$1,015	\$841	\$783	\$641
44	Family	\$1,972	\$1,801	\$1,598	\$1,520	\$1,476	\$1,363	\$1,215	\$1,195	\$1,166	\$1,059	\$876	\$815	\$670
45	Family	\$2,056	\$1,876	\$1,665	\$1,586	\$1,540	\$1,421	\$1,264	\$1,244	\$1,218	\$1,105	\$914	\$850	\$696
46	Family	\$2,146	\$1,958	\$1,734	\$1,653	\$1,607	\$1,485	\$1,320	\$1,299	\$1,267	\$1,151	\$951	\$885	\$728
47	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,670	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$995	\$925	\$760
48	Family	\$2,352	\$2,146	\$1,902	\$1,813	\$1,763	\$1,624	\$1,450	\$1,424	\$1,395	\$1,262	\$1,044	\$972	\$798
49	Family	\$2,474	\$2,256	\$2,001	\$1,905	\$1,853	\$1,711	\$1,523	\$1,499	\$1,465	\$1,328	\$1,099	\$1,021	\$838
50	Family	\$2,598	\$2,372	\$2,105	\$2,004	\$1,946	\$1,801	\$1,601	\$1,578	\$1,540	\$1,395	\$1,154	\$1,076	\$885
51	Family	\$2,738	\$2,497	\$2,216	\$2,105	\$2,047	\$1,891	\$1,685	\$1,659	\$1,621	\$1,467	\$1,215	\$1,131	\$928
52	Family	\$2,877	\$2,627	\$2,329	\$2,216	\$2,155	\$1,989	\$1,769	\$1,746	\$1,702	\$1,543	\$1,276	\$1,189	\$974
53	Family	\$3,019	\$2,752	\$2,442	\$2,326	\$2,259	\$2,088	\$1,856	\$1,827	\$1,786	\$1,618	\$1,340	\$1,250	\$1,027
54	Family	\$3,164	\$2,888	\$2,561	\$2,439	\$2,369	\$2,190	\$1,946	\$1,920	\$1,876	\$1,697	\$1,407	\$1,308	\$1,073
55	Family	\$3,321	\$3,031	\$2,685	\$2,558	\$2,485	\$2,294	\$2,045	\$2,013	\$1,966	\$1,778	\$1,476	\$1,375	\$1,128
56	Family	\$3,480	\$3,176	\$2,819	\$2,683	\$2,603	\$2,407	\$2,140	\$2,111	\$2,062	\$1,868	\$1,546	\$1,441	\$1,183
57	Family	\$3,648	\$3,332	\$2,955	\$2,816	\$2,732	\$2,526	\$2,248	\$2,213	\$2,161	\$1,958	\$1,621	\$1,511	\$1,238
58	Family	\$3,811	\$3,477	\$3,086	\$2,938	\$2,854	\$2,636	\$2,346	\$2,311	\$2,259	\$2,045	\$1,691	\$1,578	\$1,293
59	Family	\$3,979	\$3,634	\$3,222	\$3,065	\$2,978	\$2,752	\$2,448	\$2,413	\$2,358	\$2,134	\$1,766	\$1,644	\$1,351
60	Family	\$4,153	\$3,793	\$3,364	\$3,202	\$3,109	\$2,874	\$2,558	\$2,517	\$2,459	\$2,227	\$1,844	\$1,720	\$1,409
61	Family	\$4,338	\$3,959	\$3,512	\$3,344	\$3,245	\$2,999	\$2,671	\$2,630	\$2,569	\$2,326	\$1,926	\$1,792	\$1,473
62	Family	\$4,530	\$4,135	\$3,666	\$3,492	\$3,390	\$3,132	\$2,787	\$2,743	\$2,683	\$2,427	\$2,013	\$1,871	\$1,540
63	Family	\$4,689	\$4,280	\$3,799	\$3,613	\$3,512	\$3,245	\$2,886	\$2,842	\$2,775	\$2,514	\$2,082	\$1,937	\$1,592
64	Family	\$4,855	\$4,431	\$3,930	\$3,744	\$3,637	\$3,358	\$2,987	\$2,944	\$2,877	\$2,604	\$2,158	\$2,010	\$1,647
65	Family	\$5,032	\$4,588	\$4,072	\$3,877	\$3,767	\$3,480	\$3,094	\$3,051	\$2,978	\$2,697	\$2,236	\$2,079	\$1,708
66	Family	\$5,208	\$4,753	\$4,217	\$4,014	\$3,901	\$3,602	\$3,207	\$3,158	\$3,086	\$2,793	\$2,314	\$2,155	\$1,769
67	Family	\$5,394	\$4,921	\$4,365	\$4,159	\$4,037	\$3,732	\$3,321	\$3,268	\$3,196	\$2,888	\$2,395	\$2,233	\$1,833
68	Family	\$5,583	\$5,098	\$4,521	\$4,304	\$4,182	\$3,863	\$3,437	\$3,387	\$3,309	\$2,996	\$2,482	\$2,311	\$1,894
69	Family	\$5,783	\$5,278	\$4,684	\$4,454	\$4,330	\$4,002	\$3,558	\$3,509	\$3,425	\$3,100	\$2,569	\$2,393	\$1,960
70+	Family	\$5,991	\$5,467	\$4,846	\$4,617	\$4,483	\$4,141	\$3,683	\$3,628	\$3,547	\$3,210	\$2,659	\$2,480	\$2,033

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: 2015 DC Grandfathered Individual Rate Filing
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	DC 2015 Grandfathered Individual Actuarial Memorandum and Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC 2015 Grandfathered Individual Actuarial Memorandum and Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	DC 2015 Grandfathered Individual Actuarial Memorandum and Exhibits.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC 2015 Grandfathered Individual Rate Filing Cover Letter.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

KPMA-129633593

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: 2015 DC Grandfathered Individual Rate Filing
Project Name/Number: /

Bypassed - Item:	DISB Actuarial Memorandum Dataset
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	NA - this is a grandfathered filing
Attachment(s):	
Item Status:	
Status Date:	

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

District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2015

Actuarial Memorandum

I, Giak Diang Tan Tan, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) and Chief Actuary of Kaiser Permanente Insurance Company (KPIC), am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2015.

The Revenue Requirement for 2015 is developed by accumulating medical and administrative expenses posted for the period May 2013 through April 2014 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2015. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2015 rate increase is applied to the base rates.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

The overall rate increase requested is 12.4%. The minimum rate change would be 11.2%, while the maximum rate change would be 13.4%. The maximum rate increase including demographic adjustments would be 18.9%.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. 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 health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

Pool Name	Pool Description
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

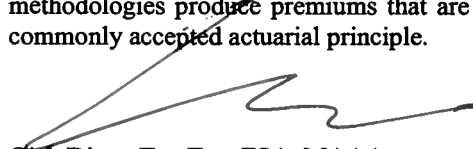
The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.

- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.
- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

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, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Giak Diang Tan Tan, FSA, MAAA
Senior Actuarial Director of Kaiser Foundation Health Plan, Inc.
Chief actuary of Kaiser Permanente Insurance Company
07/11/2014

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 1 - Individual Base Rate Calculation
Effective Date: 2/1/2015
Jurisdiction: District of Columbia
Base Period: May 2013 - April 2014

	Total Grandfathered	
Membermonths		4,928
Average members		411
<u>Medical Expense Categories</u>	<u>Claims Incurred</u>	<u>PMPM</u>
Inpatient Facility	\$489,728.58	\$99.38
Outpatient Facility	\$74,138.05	\$15.04
Emergency/Urgent Care	\$37,672.69	\$7.64
Office Visits	\$577,359.45	\$117.16
Other Physician	\$235,299.68	\$47.75
Diagnostic Services	\$179,599.42	\$36.44
Pharmacy	\$315,279.82	\$63.98
IBNR	\$2,234.32	\$0.45
<u>Other Services</u>	<u>\$44,338.41</u>	<u>\$9.00</u>
Total	\$1,955,650.42	\$396.84
Incurring Total Medical Costs		\$396.84
Cost Share and other non-dues revenue credits		\$31.68
Net Incurred Medical Costs		\$365.17
3.5% Trend (November 2013 - August 2015)		1.0651
Expected 2015 Medical Cost		\$388.94
Retention		18.5%
Monthly Required Revenue		\$477.23
Current Premium PMPM		\$424.60
Required Rate Increase		12.4%
Requested Rate Increase		12.4%
Target Loss Ratio		81.5%
Projected Loss Ratio		81.5%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 2 - Base Rates

Old, New, and Gender Pools	
2014 Base Rate	\$485.54
2015 Increase	1.124
2015 Base Rate	\$545.75

Permium Tax Factor	2%
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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Small Group Rate Filing 2015
Exhibit 3 - Trend Calculation

Category	Weight	2013 to 2015 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.
Exhibit 4 - Closed Plan Adjustment and Tier Factors
Non-Gender-Rated Plans**

Direct Pay Old/New Pool Plan Adjustment Factors	
<u>Plan</u>	<u>Factor</u>
Base 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% / 20% Plan	0.4490
HDHP \$8,000 Ded / 0% Plan	0.3864

Old/New Pool Billing Tier Adjustment Factors	
<u>Tier Type</u>	<u>Factor</u>
Single	1.0000
Two Party	2.0000
Family	2.9000

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

Exhibit 5 - Closed Plan Adjustment and Tier Factors

Non-Gender-Rated Plans

Age Band	Old Pool		New Pool	
	Proposed Factor	Current Factor	Proposed Factor	Current Factor
18	0.630	0.630	0.520	0.520
19	0.642	0.642	0.534	0.534
20	0.655	0.655	0.549	0.549
21	0.667	0.667	0.564	0.564
22	0.680	0.680	0.580	0.580
23	0.693	0.693	0.590	0.590
24	0.707	0.707	0.600	0.600
25	0.721	0.721	0.610	0.610
26	0.735	0.735	0.620	0.620
27	0.750	0.750	0.630	0.630
28	0.762	0.762	0.642	0.642
29	0.773	0.773	0.653	0.653
30	0.785	0.785	0.665	0.665
31	0.798	0.798	0.678	0.678
32	0.810	0.810	0.690	0.690
33	0.827	0.827	0.702	0.702
34	0.845	0.845	0.713	0.713
35	0.863	0.863	0.725	0.725
36	0.881	0.881	0.738	0.738
37	0.900	0.900	0.750	0.750
38	0.923	0.923	0.781	0.781
39	0.946	0.946	0.814	0.814
40	0.970	0.970	0.848	0.848
41	0.995	0.995	0.883	0.883
42	1.020	1.020	0.920	0.920
43	1.050	1.050	0.970	0.970
44	1.081	1.081	1.023	1.023
45	1.113	1.113	1.079	1.079
46	1.146	1.146	1.138	1.138
47	1.180	1.180	1.200	1.200
48	1.207	1.207	1.251	1.251
49	1.234	1.234	1.305	1.305
50	1.262	1.262	1.361	1.361
51	1.291	1.291	1.419	1.419
52	1.320	1.320	1.480	1.480
53	1.368	1.368	1.548	1.548
54	1.418	1.418	1.618	1.618
55	1.470	1.470	1.692	1.692
56	1.524	1.524	1.769	1.769
57	1.580	1.580	1.850	1.850
58	1.599	1.599	1.884	1.884
59	1.619	1.619	1.919	1.919
60	1.639	1.639	1.955	1.955
61	1.659	1.659	1.991	1.991
62	1.679	1.679	2.028	2.028
63	1.699	1.699	2.066	2.066
64	1.720	1.720	2.104	2.104
65	1.741	1.741	2.143	2.143
66	1.762	1.762	2.183	2.183
67	1.784	1.784	2.224	2.224
68	1.806	1.806	2.265	2.265
69	1.828	1.828	2.307	2.307
70+	1.850	1.850	2.350	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.
Kaiser Permanente Individual and Family Rate Filing
Exhibit 6

Post-Health Care Reform Direct Pay Conditional Offering Guidelines

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

* Note underwriting is no longer used in rating, but this exhibit is attached to show how members received rate-up rates.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
19	Single	\$360	\$322	\$272	\$303	\$271	\$237	\$252	\$246	\$224	\$174	\$160	\$138
20	Single	\$367	\$328	\$278	\$309	\$276	\$241	\$257	\$251	\$228	\$177	\$164	\$141
21	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
22	Single	\$381	\$341	\$288	\$321	\$287	\$251	\$267	\$260	\$237	\$184	\$170	\$146
23	Single	\$388	\$348	\$294	\$327	\$293	\$256	\$272	\$266	\$242	\$188	\$173	\$149
24	Single	\$396	\$355	\$300	\$333	\$299	\$261	\$277	\$271	\$247	\$192	\$177	\$152
25	Single	\$404	\$362	\$306	\$340	\$304	\$266	\$283	\$276	\$251	\$195	\$180	\$155
26	Single	\$412	\$369	\$312	\$347	\$310	\$271	\$288	\$282	\$256	\$199	\$184	\$158
27	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
28	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
29	Single	\$433	\$388	\$328	\$365	\$327	\$285	\$303	\$296	\$270	\$209	\$193	\$166
30	Single	\$440	\$394	\$333	\$370	\$332	\$289	\$308	\$301	\$274	\$213	\$196	\$169
31	Single	\$447	\$400	\$338	\$376	\$337	\$294	\$313	\$306	\$278	\$216	\$199	\$172
32	Single	\$454	\$406	\$344	\$382	\$342	\$298	\$318	\$310	\$282	\$219	\$202	\$174
33	Single	\$463	\$415	\$351	\$390	\$349	\$305	\$324	\$317	\$288	\$224	\$207	\$178
34	Single	\$473	\$424	\$358	\$398	\$357	\$311	\$331	\$324	\$295	\$229	\$211	\$182
35	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
36	Single	\$493	\$442	\$374	\$415	\$372	\$325	\$345	\$338	\$307	\$239	\$220	\$190
37	Single	\$504	\$451	\$382	\$424	\$380	\$332	\$353	\$345	\$314	\$244	\$225	\$194
38	Single	\$517	\$463	\$391	\$435	\$390	\$340	\$362	\$353	\$322	\$250	\$231	\$198
39	Single	\$530	\$475	\$401	\$446	\$399	\$349	\$371	\$362	\$330	\$256	\$236	\$204
40	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
41	Single	\$557	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$269	\$249	\$214
42	Single	\$571	\$512	\$433	\$481	\$431	\$376	\$400	\$391	\$356	\$276	\$255	\$219
43	Single	\$588	\$527	\$445	\$495	\$443	\$387	\$412	\$402	\$366	\$284	\$262	\$226
44	Single	\$605	\$542	\$459	\$510	\$456	\$398	\$424	\$414	\$377	\$293	\$270	\$233
45	Single	\$623	\$558	\$472	\$525	\$470	\$410	\$436	\$426	\$388	\$301	\$278	\$239
46	Single	\$642	\$575	\$486	\$540	\$484	\$422	\$449	\$439	\$400	\$310	\$286	\$247
47	Single	\$661	\$592	\$501	\$556	\$498	\$435	\$463	\$452	\$411	\$320	\$295	\$254
48	Single	\$676	\$605	\$512	\$569	\$509	\$445	\$473	\$462	\$421	\$327	\$302	\$260
49	Single	\$691	\$619	\$524	\$582	\$521	\$455	\$484	\$473	\$430	\$334	\$308	\$265
50	Single	\$707	\$633	\$535	\$595	\$533	\$465	\$495	\$483	\$440	\$342	\$315	\$271
51	Single	\$723	\$647	\$548	\$608	\$545	\$476	\$506	\$494	\$450	\$350	\$323	\$278
52	Single	\$739	\$662	\$560	\$622	\$557	\$486	\$518	\$506	\$460	\$357	\$330	\$284
53	Single	\$766	\$686	\$580	\$645	\$578	\$504	\$536	\$524	\$477	\$371	\$342	\$294
54	Single	\$794	\$711	\$602	\$669	\$599	\$523	\$556	\$543	\$494	\$384	\$355	\$305
55	Single	\$823	\$738	\$624	\$693	\$621	\$542	\$576	\$563	\$513	\$398	\$367	\$316
56	Single	\$854	\$765	\$647	\$719	\$643	\$562	\$598	\$584	\$531	\$413	\$381	\$328
57	Single	\$885	\$793	\$670	\$745	\$667	\$582	\$619	\$605	\$551	\$428	\$395	\$340
58	Single	\$896	\$802	\$678	\$754	\$675	\$589	\$627	\$613	\$558	\$433	\$400	\$344
59	Single	\$907	\$812	\$687	\$763	\$683	\$597	\$635	\$620	\$564	\$438	\$405	\$348
60	Single	\$918	\$822	\$695	\$772	\$692	\$604	\$642	\$628	\$571	\$444	\$410	\$352
61	Single	\$929	\$832	\$704	\$782	\$700	\$611	\$650	\$635	\$578	\$449	\$415	\$357
62	Single	\$940	\$842	\$712	\$791	\$709	\$619	\$658	\$643	\$585	\$455	\$420	\$361
63	Single	\$952	\$852	\$721	\$801	\$717	\$626	\$666	\$651	\$592	\$460	\$425	\$366
64	Single	\$963	\$863	\$730	\$811	\$726	\$634	\$674	\$659	\$600	\$466	\$430	\$370
65	Single	\$975	\$873	\$739	\$821	\$735	\$642	\$683	\$667	\$607	\$472	\$435	\$375
66	Single	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
67	Single	\$999	\$895	\$757	\$841	\$753	\$657	\$699	\$683	\$622	\$483	\$446	\$384
68	Single	\$1,011	\$906	\$766	\$851	\$762	\$665	\$708	\$692	\$629	\$489	\$451	\$388
69	Single	\$1,024	\$917	\$775	\$862	\$772	\$673	\$717	\$700	\$637	\$495	\$457	\$393
70+	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
19	Two-Party	\$719	\$644	\$545	\$605	\$542	\$473	\$504	\$492	\$448	\$348	\$321	\$276
20	Two-Party	\$733	\$657	\$555	\$617	\$553	\$482	\$513	\$501	\$456	\$355	\$327	\$282
21	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$333	\$287
22	Two-Party	\$762	\$682	\$577	\$641	\$574	\$501	\$533	\$521	\$474	\$368	\$340	\$293
23	Two-Party	\$777	\$696	\$588	\$654	\$585	\$511	\$544	\$531	\$483	\$376	\$347	\$298
24	Two-Party	\$792	\$709	\$600	\$667	\$597	\$521	\$555	\$542	\$493	\$383	\$353	\$304
25	Two-Party	\$808	\$723	\$612	\$680	\$609	\$531	\$565	\$552	\$503	\$391	\$360	\$310
26	Two-Party	\$824	\$738	\$624	\$693	\$621	\$542	\$577	\$563	\$513	\$398	\$368	\$316
27	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
28	Two-Party	\$853	\$764	\$646	\$718	\$643	\$561	\$597	\$583	\$531	\$413	\$381	\$328
29	Two-Party	\$866	\$776	\$656	\$729	\$653	\$570	\$606	\$593	\$539	\$419	\$387	\$333
30	Two-Party	\$880	\$788	\$666	\$741	\$663	\$579	\$616	\$602	\$548	\$425	\$393	\$338
31	Two-Party	\$893	\$800	\$677	\$752	\$673	\$588	\$625	\$611	\$556	\$432	\$399	\$343
32	Two-Party	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
33	Two-Party	\$927	\$830	\$702	\$780	\$698	\$610	\$649	\$634	\$577	\$448	\$414	\$356
34	Two-Party	\$946	\$848	\$717	\$797	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
35	Two-Party	\$966	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$467	\$431	\$371
36	Two-Party	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
37	Two-Party	\$1,008	\$903	\$764	\$849	\$760	\$663	\$706	\$689	\$627	\$487	\$450	\$387
38	Two-Party	\$1,034	\$926	\$783	\$870	\$779	\$680	\$724	\$707	\$643	\$500	\$461	\$397
39	Two-Party	\$1,060	\$949	\$803	\$892	\$799	\$697	\$742	\$725	\$660	\$512	\$473	\$407
40	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$525	\$485	\$417
41	Two-Party	\$1,114	\$998	\$844	\$938	\$840	\$733	\$780	\$762	\$694	\$539	\$497	\$428
42	Two-Party	\$1,142	\$1,023	\$865	\$962	\$861	\$752	\$800	\$781	\$711	\$552	\$510	\$439
43	Two-Party	\$1,176	\$1,054	\$891	\$990	\$887	\$774	\$823	\$805	\$732	\$569	\$525	\$452
44	Two-Party	\$1,211	\$1,085	\$917	\$1,019	\$913	\$797	\$848	\$828	\$754	\$586	\$540	\$465
45	Two-Party	\$1,247	\$1,117	\$944	\$1,050	\$940	\$820	\$873	\$853	\$776	\$603	\$556	\$479
46	Two-Party	\$1,284	\$1,150	\$972	\$1,081	\$968	\$845	\$899	\$878	\$799	\$621	\$573	\$493
47	Two-Party	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
48	Two-Party	\$1,352	\$1,211	\$1,024	\$1,138	\$1,019	\$889	\$946	\$924	\$841	\$654	\$603	\$519
49	Two-Party	\$1,382	\$1,238	\$1,047	\$1,164	\$1,042	\$910	\$968	\$945	\$860	\$668	\$617	\$531
50	Two-Party	\$1,414	\$1,266	\$1,071	\$1,190	\$1,066	\$930	\$990	\$967	\$880	\$684	\$631	\$543
51	Two-Party	\$1,446	\$1,295	\$1,095	\$1,217	\$1,090	\$951	\$1,012	\$989	\$900	\$699	\$645	\$555
52	Two-Party	\$1,478	\$1,324	\$1,120	\$1,245	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
53	Two-Party	\$1,533	\$1,373	\$1,161	\$1,290	\$1,155	\$1,008	\$1,073	\$1,048	\$954	\$741	\$684	\$589
54	Two-Party	\$1,589	\$1,423	\$1,203	\$1,337	\$1,198	\$1,045	\$1,112	\$1,087	\$989	\$768	\$709	\$610
55	Two-Party	\$1,647	\$1,475	\$1,247	\$1,386	\$1,241	\$1,084	\$1,153	\$1,126	\$1,025	\$796	\$735	\$633
56	Two-Party	\$1,707	\$1,529	\$1,293	\$1,437	\$1,287	\$1,123	\$1,195	\$1,168	\$1,063	\$826	\$762	\$656
57	Two-Party	\$1,770	\$1,585	\$1,340	\$1,490	\$1,334	\$1,164	\$1,239	\$1,210	\$1,102	\$856	\$790	\$680
58	Two-Party	\$1,791	\$1,604	\$1,357	\$1,508	\$1,350	\$1,179	\$1,254	\$1,225	\$1,115	\$866	\$799	\$688
59	Two-Party	\$1,813	\$1,624	\$1,373	\$1,526	\$1,367	\$1,193	\$1,269	\$1,240	\$1,129	\$877	\$809	\$696
60	Two-Party	\$1,835	\$1,644	\$1,390	\$1,545	\$1,383	\$1,208	\$1,285	\$1,255	\$1,142	\$888	\$819	\$705
61	Two-Party	\$1,858	\$1,664	\$1,407	\$1,564	\$1,400	\$1,222	\$1,301	\$1,271	\$1,156	\$898	\$829	\$714
62	Two-Party	\$1,880	\$1,684	\$1,424	\$1,583	\$1,417	\$1,237	\$1,316	\$1,286	\$1,170	\$909	\$839	\$722
63	Two-Party	\$1,903	\$1,705	\$1,442	\$1,602	\$1,435	\$1,252	\$1,332	\$1,302	\$1,185	\$920	\$849	\$731
64	Two-Party	\$1,927	\$1,726	\$1,459	\$1,622	\$1,452	\$1,268	\$1,349	\$1,318	\$1,199	\$932	\$860	\$740
65	Two-Party	\$1,950	\$1,747	\$1,477	\$1,642	\$1,470	\$1,283	\$1,365	\$1,334	\$1,214	\$943	\$870	\$749
66	Two-Party	\$1,974	\$1,768	\$1,495	\$1,662	\$1,488	\$1,299	\$1,382	\$1,350	\$1,229	\$955	\$881	\$758
67	Two-Party	\$1,998	\$1,790	\$1,513	\$1,682	\$1,506	\$1,315	\$1,399	\$1,367	\$1,244	\$966	\$892	\$767
68	Two-Party	\$2,022	\$1,811	\$1,532	\$1,702	\$1,524	\$1,331	\$1,416	\$1,383	\$1,259	\$978	\$903	\$777
69	Two-Party	\$2,047	\$1,834	\$1,551	\$1,723	\$1,543	\$1,347	\$1,433	\$1,400	\$1,274	\$990	\$914	\$786
70+	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
19	Family	\$1,043	\$934	\$790	\$878	\$786	\$686	\$730	\$713	\$649	\$504	\$465	\$401
20	Family	\$1,063	\$952	\$805	\$895	\$801	\$699	\$744	\$727	\$662	\$514	\$474	\$408
21	Family	\$1,083	\$970	\$821	\$912	\$817	\$713	\$759	\$741	\$674	\$524	\$484	\$416
22	Family	\$1,104	\$989	\$837	\$930	\$832	\$727	\$773	\$755	\$687	\$534	\$493	\$424
23	Family	\$1,126	\$1,009	\$853	\$948	\$849	\$741	\$788	\$770	\$701	\$545	\$503	\$433
24	Family	\$1,148	\$1,029	\$870	\$967	\$866	\$756	\$804	\$786	\$715	\$555	\$513	\$441
25	Family	\$1,171	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$566	\$523	\$450
26	Family	\$1,194	\$1,070	\$905	\$1,005	\$900	\$786	\$836	\$817	\$743	\$578	\$533	\$459
27	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
28	Family	\$1,237	\$1,108	\$937	\$1,041	\$932	\$814	\$866	\$846	\$770	\$598	\$552	\$475
29	Family	\$1,256	\$1,125	\$951	\$1,057	\$947	\$827	\$879	\$859	\$782	\$607	\$561	\$482
30	Family	\$1,276	\$1,143	\$966	\$1,074	\$962	\$839	\$893	\$872	\$794	\$617	\$569	\$490
31	Family	\$1,295	\$1,160	\$981	\$1,090	\$976	\$852	\$907	\$886	\$806	\$626	\$578	\$498
32	Family	\$1,315	\$1,178	\$996	\$1,107	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505
33	Family	\$1,343	\$1,203	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$836	\$650	\$600	\$516
34	Family	\$1,372	\$1,229	\$1,039	\$1,155	\$1,034	\$903	\$961	\$938	\$854	\$664	\$612	\$527
35	Family	\$1,401	\$1,255	\$1,061	\$1,180	\$1,056	\$922	\$981	\$958	\$872	\$678	\$625	\$538
36	Family	\$1,431	\$1,282	\$1,084	\$1,205	\$1,079	\$942	\$1,002	\$979	\$891	\$692	\$639	\$550
37	Family	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
38	Family	\$1,499	\$1,342	\$1,135	\$1,262	\$1,130	\$986	\$1,049	\$1,025	\$933	\$725	\$669	\$576
39	Family	\$1,537	\$1,376	\$1,164	\$1,294	\$1,158	\$1,011	\$1,076	\$1,051	\$957	\$743	\$686	\$590
40	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
41	Family	\$1,616	\$1,447	\$1,224	\$1,360	\$1,218	\$1,063	\$1,131	\$1,105	\$1,006	\$781	\$721	\$621
42	Family	\$1,656	\$1,484	\$1,255	\$1,395	\$1,249	\$1,090	\$1,160	\$1,133	\$1,031	\$801	\$739	\$636
43	Family	\$1,705	\$1,528	\$1,292	\$1,436	\$1,286	\$1,122	\$1,194	\$1,167	\$1,062	\$825	\$761	\$655
44	Family	\$1,756	\$1,573	\$1,330	\$1,478	\$1,324	\$1,155	\$1,229	\$1,201	\$1,093	\$849	\$784	\$674
45	Family	\$1,808	\$1,619	\$1,369	\$1,522	\$1,363	\$1,190	\$1,266	\$1,237	\$1,125	\$874	\$807	\$694
46	Family	\$1,861	\$1,667	\$1,410	\$1,567	\$1,403	\$1,225	\$1,303	\$1,273	\$1,159	\$900	\$831	\$715
47	Family	\$1,916	\$1,716	\$1,452	\$1,613	\$1,445	\$1,261	\$1,342	\$1,311	\$1,193	\$927	\$855	\$736
48	Family	\$1,960	\$1,755	\$1,485	\$1,650	\$1,477	\$1,290	\$1,372	\$1,340	\$1,220	\$948	\$875	\$753
49	Family	\$2,004	\$1,795	\$1,518	\$1,687	\$1,511	\$1,319	\$1,403	\$1,371	\$1,248	\$969	\$894	\$770
50	Family	\$2,050	\$1,836	\$1,553	\$1,726	\$1,545	\$1,349	\$1,435	\$1,402	\$1,276	\$991	\$915	\$787
51	Family	\$2,096	\$1,878	\$1,588	\$1,765	\$1,580	\$1,379	\$1,468	\$1,434	\$1,305	\$1,014	\$936	\$805
52	Family	\$2,144	\$1,920	\$1,624	\$1,805	\$1,616	\$1,411	\$1,501	\$1,466	\$1,334	\$1,037	\$957	\$823
53	Family	\$2,222	\$1,990	\$1,683	\$1,871	\$1,675	\$1,462	\$1,556	\$1,520	\$1,383	\$1,075	\$992	\$854
54	Family	\$2,304	\$2,063	\$1,745	\$1,939	\$1,736	\$1,516	\$1,613	\$1,576	\$1,434	\$1,114	\$1,028	\$885
55	Family	\$2,388	\$2,139	\$1,809	\$2,010	\$1,800	\$1,571	\$1,672	\$1,633	\$1,486	\$1,155	\$1,066	\$917
56	Family	\$2,475	\$2,217	\$1,875	\$2,084	\$1,866	\$1,629	\$1,733	\$1,693	\$1,541	\$1,197	\$1,105	\$951
57	Family	\$2,566	\$2,298	\$1,944	\$2,160	\$1,934	\$1,688	\$1,796	\$1,755	\$1,597	\$1,241	\$1,145	\$986
58	Family	\$2,597	\$2,326	\$1,967	\$2,186	\$1,958	\$1,709	\$1,818	\$1,777	\$1,617	\$1,256	\$1,159	\$998
59	Family	\$2,629	\$2,355	\$1,991	\$2,213	\$1,982	\$1,730	\$1,841	\$1,798	\$1,637	\$1,271	\$1,173	\$1,010
60	Family	\$2,661	\$2,384	\$2,016	\$2,240	\$2,006	\$1,751	\$1,863	\$1,820	\$1,657	\$1,287	\$1,188	\$1,022
61	Family	\$2,694	\$2,413	\$2,040	\$2,268	\$2,030	\$1,772	\$1,886	\$1,842	\$1,677	\$1,303	\$1,202	\$1,035
62	Family	\$2,726	\$2,442	\$2,065	\$2,295	\$2,055	\$1,794	\$1,909	\$1,865	\$1,697	\$1,319	\$1,217	\$1,047
63	Family	\$2,760	\$2,472	\$2,091	\$2,323	\$2,080	\$1,816	\$1,932	\$1,888	\$1,718	\$1,335	\$1,232	\$1,060
64	Family	\$2,793	\$2,502	\$2,116	\$2,352	\$2,106	\$1,838	\$1,956	\$1,911	\$1,739	\$1,351	\$1,247	\$1,073
65	Family	\$2,828	\$2,533	\$2,142	\$2,380	\$2,131	\$1,861	\$1,980	\$1,934	\$1,760	\$1,367	\$1,262	\$1,086
66	Family	\$2,862	\$2,564	\$2,168	\$2,409	\$2,157	\$1,883	\$2,004	\$1,958	\$1,782	\$1,384	\$1,277	\$1,099
67	Family	\$2,897	\$2,595	\$2,194	\$2,439	\$2,184	\$1,906	\$2,028	\$1,982	\$1,803	\$1,401	\$1,293	\$1,113
68	Family	\$2,932	\$2,627	\$2,221	\$2,469	\$2,210	\$1,930	\$2,053	\$2,006	\$1,825	\$1,418	\$1,309	\$1,126
69	Family	\$2,968	\$2,659	\$2,248	\$2,499	\$2,237	\$1,953	\$2,078	\$2,030	\$1,848	\$1,435	\$1,325	\$1,140
70+	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$291	\$261	\$221	\$245	\$220	\$192	\$204	\$199	\$181	\$141	\$130	\$112
19	Single	\$299	\$268	\$227	\$252	\$226	\$197	\$210	\$205	\$186	\$145	\$134	\$115
20	Single	\$308	\$275	\$233	\$259	\$232	\$202	\$215	\$210	\$191	\$149	\$137	\$118
21	Single	\$316	\$283	\$239	\$266	\$238	\$208	\$221	\$216	\$197	\$153	\$141	\$121
22	Single	\$325	\$291	\$246	\$273	\$245	\$214	\$227	\$222	\$202	\$157	\$145	\$125
23	Single	\$330	\$296	\$250	\$278	\$249	\$217	\$231	\$226	\$206	\$160	\$147	\$127
24	Single	\$336	\$301	\$254	\$283	\$253	\$221	\$235	\$230	\$209	\$162	\$150	\$129
25	Single	\$341	\$306	\$259	\$287	\$257	\$225	\$239	\$233	\$212	\$165	\$152	\$131
26	Single	\$347	\$311	\$263	\$292	\$262	\$228	\$243	\$237	\$216	\$168	\$155	\$133
27	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
28	Single	\$359	\$322	\$272	\$302	\$271	\$236	\$252	\$246	\$224	\$174	\$160	\$138
29	Single	\$366	\$328	\$277	\$308	\$276	\$241	\$256	\$250	\$228	\$177	\$163	\$141
30	Single	\$373	\$334	\$282	\$314	\$281	\$245	\$261	\$255	\$232	\$180	\$166	\$143
31	Single	\$379	\$340	\$287	\$319	\$286	\$250	\$266	\$260	\$236	\$183	\$169	\$146
32	Single	\$386	\$346	\$293	\$325	\$291	\$254	\$271	\$264	\$241	\$187	\$172	\$148
33	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
34	Single	\$400	\$358	\$303	\$336	\$301	\$263	\$280	\$273	\$249	\$193	\$178	\$153
35	Single	\$406	\$364	\$308	\$342	\$306	\$267	\$284	\$278	\$253	\$196	\$181	\$156
36	Single	\$413	\$370	\$313	\$348	\$311	\$272	\$289	\$283	\$257	\$200	\$184	\$159
37	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
38	Single	\$438	\$392	\$331	\$368	\$330	\$288	\$306	\$299	\$272	\$212	\$195	\$168
39	Single	\$456	\$408	\$345	\$384	\$344	\$300	\$319	\$312	\$284	\$220	\$203	\$175
40	Single	\$475	\$425	\$360	\$400	\$358	\$312	\$332	\$325	\$296	\$230	\$212	\$182
41	Single	\$495	\$443	\$375	\$416	\$373	\$325	\$346	\$338	\$308	\$239	\$221	\$190
42	Single	\$515	\$461	\$390	\$434	\$388	\$339	\$361	\$352	\$321	\$249	\$230	\$198
43	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
44	Single	\$573	\$513	\$434	\$482	\$432	\$377	\$401	\$392	\$357	\$277	\$256	\$220
45	Single	\$604	\$541	\$458	\$509	\$455	\$398	\$423	\$413	\$376	\$292	\$270	\$232
46	Single	\$637	\$571	\$483	\$536	\$480	\$419	\$446	\$436	\$397	\$308	\$284	\$245
47	Single	\$672	\$602	\$509	\$566	\$507	\$442	\$470	\$460	\$418	\$325	\$300	\$258
48	Single	\$701	\$628	\$531	\$590	\$528	\$461	\$491	\$479	\$436	\$339	\$313	\$269
49	Single	\$731	\$655	\$554	\$615	\$551	\$481	\$512	\$500	\$455	\$353	\$326	\$281
50	Single	\$762	\$683	\$577	\$642	\$575	\$501	\$534	\$521	\$474	\$369	\$340	\$293
51	Single	\$795	\$712	\$602	\$669	\$599	\$523	\$556	\$544	\$495	\$384	\$355	\$305
52	Single	\$829	\$742	\$628	\$698	\$625	\$545	\$580	\$567	\$516	\$401	\$370	\$318
53	Single	\$867	\$776	\$656	\$730	\$653	\$570	\$607	\$593	\$539	\$419	\$387	\$333
54	Single	\$906	\$812	\$686	\$763	\$683	\$596	\$634	\$620	\$564	\$438	\$404	\$348
55	Single	\$948	\$849	\$718	\$798	\$714	\$624	\$663	\$648	\$590	\$458	\$423	\$364
56	Single	\$991	\$887	\$751	\$834	\$747	\$652	\$694	\$678	\$617	\$479	\$442	\$381
57	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398
58	Single	\$1,055	\$945	\$799	\$888	\$795	\$694	\$739	\$722	\$657	\$510	\$471	\$405
59	Single	\$1,075	\$963	\$814	\$905	\$810	\$707	\$752	\$735	\$669	\$520	\$480	\$413
60	Single	\$1,095	\$981	\$829	\$922	\$825	\$720	\$766	\$749	\$682	\$529	\$489	\$421
61	Single	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
62	Single	\$1,136	\$1,017	\$860	\$956	\$856	\$747	\$795	\$777	\$707	\$549	\$507	\$436
63	Single	\$1,157	\$1,036	\$876	\$974	\$872	\$761	\$810	\$791	\$720	\$560	\$516	\$444
64	Single	\$1,178	\$1,056	\$893	\$992	\$888	\$775	\$825	\$806	\$734	\$570	\$526	\$453
65	Single	\$1,200	\$1,075	\$909	\$1,010	\$905	\$790	\$840	\$821	\$747	\$580	\$536	\$461
66	Single	\$1,223	\$1,095	\$926	\$1,029	\$922	\$805	\$856	\$836	\$761	\$591	\$546	\$470
67	Single	\$1,245	\$1,115	\$943	\$1,048	\$939	\$819	\$872	\$852	\$775	\$602	\$556	\$478
68	Single	\$1,268	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$613	\$566	\$487
69	Single	\$1,292	\$1,157	\$979	\$1,088	\$974	\$850	\$905	\$884	\$804	\$625	\$577	\$496
70+	Single	\$1,316	\$1,179	\$997	\$1,108	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$582	\$522	\$441	\$490	\$439	\$383	\$408	\$398	\$363	\$282	\$260	\$224
19	Two-Party	\$599	\$536	\$453	\$504	\$451	\$394	\$419	\$409	\$373	\$289	\$267	\$230
20	Two-Party	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$297	\$275	\$236
21	Two-Party	\$632	\$566	\$479	\$532	\$476	\$416	\$443	\$432	\$393	\$306	\$282	\$243
22	Two-Party	\$650	\$582	\$492	\$547	\$490	\$427	\$455	\$444	\$404	\$314	\$290	\$250
23	Two-Party	\$660	\$592	\$500	\$556	\$498	\$435	\$462	\$452	\$411	\$319	\$295	\$254
24	Two-Party	\$671	\$601	\$509	\$565	\$506	\$442	\$470	\$459	\$418	\$325	\$300	\$258
25	Two-Party	\$683	\$611	\$517	\$575	\$515	\$449	\$478	\$467	\$425	\$330	\$305	\$262
26	Two-Party	\$694	\$622	\$526	\$584	\$523	\$457	\$486	\$475	\$432	\$336	\$310	\$267
27	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
28	Two-Party	\$719	\$644	\$544	\$605	\$542	\$473	\$503	\$491	\$447	\$347	\$321	\$276
29	Two-Party	\$732	\$655	\$554	\$616	\$552	\$482	\$512	\$501	\$456	\$354	\$327	\$281
30	Two-Party	\$745	\$667	\$564	\$627	\$562	\$490	\$522	\$510	\$464	\$360	\$333	\$286
31	Two-Party	\$759	\$680	\$575	\$639	\$572	\$499	\$531	\$519	\$472	\$367	\$339	\$291
32	Two-Party	\$773	\$692	\$585	\$651	\$583	\$509	\$541	\$529	\$481	\$374	\$345	\$297
33	Two-Party	\$786	\$704	\$595	\$662	\$592	\$517	\$550	\$537	\$489	\$380	\$351	\$302
34	Two-Party	\$799	\$716	\$605	\$673	\$602	\$526	\$559	\$547	\$497	\$386	\$357	\$307
35	Two-Party	\$812	\$728	\$615	\$684	\$612	\$535	\$569	\$556	\$506	\$393	\$363	\$312
36	Two-Party	\$826	\$740	\$626	\$695	\$623	\$544	\$578	\$565	\$514	\$400	\$369	\$317
37	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
38	Two-Party	\$875	\$784	\$663	\$737	\$660	\$576	\$613	\$599	\$545	\$423	\$391	\$336
39	Two-Party	\$912	\$816	\$690	\$767	\$687	\$600	\$638	\$623	\$567	\$441	\$407	\$350
40	Two-Party	\$950	\$851	\$719	\$799	\$716	\$625	\$665	\$649	\$591	\$459	\$424	\$365
41	Two-Party	\$989	\$886	\$749	\$833	\$746	\$651	\$692	\$677	\$616	\$478	\$441	\$380
42	Two-Party	\$1,030	\$923	\$781	\$867	\$777	\$678	\$721	\$705	\$641	\$498	\$460	\$396
43	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$526	\$485	\$417
44	Two-Party	\$1,146	\$1,026	\$868	\$965	\$864	\$754	\$802	\$784	\$713	\$554	\$511	\$440
45	Two-Party	\$1,208	\$1,082	\$915	\$1,017	\$911	\$795	\$846	\$827	\$752	\$584	\$539	\$464
46	Two-Party	\$1,274	\$1,142	\$965	\$1,073	\$961	\$839	\$892	\$872	\$793	\$616	\$569	\$490
47	Two-Party	\$1,344	\$1,204	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$837	\$650	\$600	\$516
48	Two-Party	\$1,402	\$1,255	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$872	\$678	\$626	\$568
49	Two-Party	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$531
50	Two-Party	\$1,524	\$1,365	\$1,155	\$1,283	\$1,149	\$1,003	\$1,067	\$1,043	\$949	\$737	\$680	\$585
51	Two-Party	\$1,590	\$1,424	\$1,204	\$1,338	\$1,198	\$1,046	\$1,113	\$1,087	\$989	\$769	\$709	\$611
52	Two-Party	\$1,658	\$1,485	\$1,256	\$1,395	\$1,250	\$1,091	\$1,160	\$1,134	\$1,032	\$802	\$740	\$637
53	Two-Party	\$1,733	\$1,552	\$1,313	\$1,459	\$1,307	\$1,141	\$1,213	\$1,186	\$1,079	\$838	\$774	\$666
54	Two-Party	\$1,812	\$1,623	\$1,373	\$1,526	\$1,366	\$1,193	\$1,269	\$1,240	\$1,128	\$876	\$809	\$696
55	Two-Party	\$1,895	\$1,697	\$1,436	\$1,595	\$1,429	\$1,247	\$1,327	\$1,296	\$1,180	\$916	\$846	\$728
56	Two-Party	\$1,982	\$1,775	\$1,501	\$1,668	\$1,494	\$1,304	\$1,387	\$1,355	\$1,234	\$958	\$884	\$761
57	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796
58	Two-Party	\$2,111	\$1,890	\$1,599	\$1,777	\$1,591	\$1,389	\$1,478	\$1,444	\$1,314	\$1,021	\$942	\$811
59	Two-Party	\$2,150	\$1,925	\$1,628	\$1,810	\$1,620	\$1,415	\$1,505	\$1,470	\$1,338	\$1,040	\$959	\$826
60	Two-Party	\$2,190	\$1,961	\$1,659	\$1,843	\$1,651	\$1,441	\$1,533	\$1,498	\$1,363	\$1,059	\$977	\$841
61	Two-Party	\$2,230	\$1,998	\$1,689	\$1,878	\$1,681	\$1,468	\$1,561	\$1,526	\$1,388	\$1,079	\$995	\$857
62	Two-Party	\$2,272	\$2,035	\$1,721	\$1,912	\$1,712	\$1,495	\$1,590	\$1,554	\$1,414	\$1,099	\$1,014	\$873
63	Two-Party	\$2,314	\$2,073	\$1,753	\$1,948	\$1,744	\$1,523	\$1,620	\$1,583	\$1,440	\$1,119	\$1,033	\$889
64	Two-Party	\$2,357	\$2,111	\$1,785	\$1,984	\$1,777	\$1,551	\$1,650	\$1,612	\$1,467	\$1,140	\$1,052	\$905
65	Two-Party	\$2,401	\$2,150	\$1,818	\$2,021	\$1,810	\$1,580	\$1,681	\$1,642	\$1,494	\$1,161	\$1,071	\$922
66	Two-Party	\$2,445	\$2,190	\$1,852	\$2,059	\$1,843	\$1,609	\$1,712	\$1,673	\$1,522	\$1,183	\$1,091	\$939
67	Two-Party	\$2,491	\$2,231	\$1,887	\$2,097	\$1,878	\$1,639	\$1,744	\$1,704	\$1,550	\$1,204	\$1,112	\$957
68	Two-Party	\$2,537	\$2,272	\$1,922	\$2,136	\$1,912	\$1,669	\$1,776	\$1,735	\$1,579	\$1,227	\$1,132	\$974
69	Two-Party	\$2,584	\$2,315	\$1,957	\$2,175	\$1,948	\$1,700	\$1,809	\$1,767	\$1,609	\$1,250	\$1,153	\$993
70+	Two-Party	\$2,632	\$2,358	\$1,994	\$2,216	\$1,984	\$1,732	\$1,843	\$1,800	\$1,638	\$1,273	\$1,175	\$1,011

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$844	\$756	\$640	\$711	\$637	\$556	\$591	\$578	\$526	\$408	\$377	\$324
19	Family	\$868	\$777	\$657	\$731	\$654	\$571	\$608	\$594	\$540	\$420	\$387	\$333
20	Family	\$892	\$799	\$676	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$343
21	Family	\$917	\$821	\$694	\$772	\$691	\$603	\$642	\$627	\$571	\$443	\$409	\$352
22	Family	\$942	\$844	\$714	\$793	\$710	\$620	\$659	\$644	\$586	\$456	\$420	\$362
23	Family	\$958	\$858	\$725	\$806	\$722	\$630	\$670	\$655	\$596	\$463	\$427	\$368
24	Family	\$974	\$872	\$738	\$820	\$734	\$641	\$682	\$666	\$606	\$471	\$435	\$374
25	Family	\$990	\$887	\$750	\$833	\$746	\$651	\$693	\$677	\$616	\$479	\$442	\$380
26	Family	\$1,006	\$901	\$762	\$847	\$759	\$662	\$705	\$688	\$626	\$487	\$449	\$387
27	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
28	Family	\$1,042	\$933	\$789	\$877	\$785	\$686	\$729	\$713	\$649	\$504	\$465	\$400
29	Family	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$661	\$513	\$474	\$408
30	Family	\$1,081	\$968	\$818	\$910	\$815	\$711	\$756	\$739	\$673	\$523	\$482	\$415
31	Family	\$1,100	\$986	\$834	\$926	\$829	\$724	\$770	\$753	\$685	\$532	\$491	\$423
32	Family	\$1,121	\$1,004	\$849	\$943	\$845	\$737	\$785	\$766	\$698	\$542	\$500	\$430
33	Family	\$1,139	\$1,021	\$863	\$959	\$859	\$750	\$798	\$779	\$709	\$551	\$509	\$438
34	Family	\$1,159	\$1,038	\$878	\$975	\$873	\$762	\$811	\$792	\$721	\$560	\$517	\$445
35	Family	\$1,178	\$1,055	\$892	\$992	\$888	\$775	\$825	\$806	\$733	\$570	\$526	\$452
36	Family	\$1,198	\$1,073	\$907	\$1,008	\$903	\$788	\$839	\$819	\$746	\$579	\$535	\$460
37	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
38	Family	\$1,269	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$614	\$566	\$487
39	Family	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
40	Family	\$1,377	\$1,233	\$1,043	\$1,159	\$1,038	\$906	\$964	\$942	\$857	\$666	\$614	\$529
41	Family	\$1,434	\$1,285	\$1,086	\$1,207	\$1,081	\$944	\$1,004	\$981	\$893	\$694	\$640	\$551
42	Family	\$1,494	\$1,338	\$1,132	\$1,258	\$1,126	\$983	\$1,046	\$1,022	\$930	\$723	\$667	\$574
43	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
44	Family	\$1,662	\$1,488	\$1,259	\$1,399	\$1,253	\$1,093	\$1,163	\$1,137	\$1,034	\$804	\$742	\$638
45	Family	\$1,752	\$1,570	\$1,327	\$1,475	\$1,321	\$1,153	\$1,227	\$1,199	\$1,091	\$847	\$782	\$673
46	Family	\$1,848	\$1,655	\$1,400	\$1,556	\$1,393	\$1,216	\$1,294	\$1,264	\$1,150	\$894	\$825	\$710
47	Family	\$1,949	\$1,746	\$1,476	\$1,641	\$1,469	\$1,282	\$1,364	\$1,333	\$1,213	\$942	\$870	\$749
48	Family	\$2,032	\$1,820	\$1,539	\$1,711	\$1,532	\$1,337	\$1,423	\$1,390	\$1,265	\$983	\$907	\$781
49	Family	\$2,119	\$1,898	\$1,605	\$1,784	\$1,598	\$1,395	\$1,484	\$1,450	\$1,319	\$1,025	\$946	\$814
50	Family	\$2,210	\$1,980	\$1,674	\$1,861	\$1,666	\$1,454	\$1,547	\$1,512	\$1,376	\$1,069	\$986	\$849
51	Family	\$2,305	\$2,064	\$1,746	\$1,940	\$1,737	\$1,517	\$1,614	\$1,576	\$1,435	\$1,115	\$1,029	\$885
52	Family	\$2,404	\$2,153	\$1,821	\$2,023	\$1,812	\$1,582	\$1,683	\$1,644	\$1,496	\$1,162	\$1,073	\$923
53	Family	\$2,513	\$2,251	\$1,904	\$2,116	\$1,895	\$1,654	\$1,759	\$1,719	\$1,564	\$1,215	\$1,122	\$965
54	Family	\$2,628	\$2,354	\$1,991	\$2,212	\$1,981	\$1,729	\$1,840	\$1,798	\$1,636	\$1,271	\$1,173	\$1,009
55	Family	\$2,748	\$2,461	\$2,082	\$2,313	\$2,071	\$1,808	\$1,924	\$1,880	\$1,711	\$1,329	\$1,226	\$1,055
56	Family	\$2,873	\$2,574	\$2,177	\$2,419	\$2,166	\$1,891	\$2,012	\$1,965	\$1,789	\$1,390	\$1,282	\$1,104
57	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154
58	Family	\$3,060	\$2,741	\$2,318	\$2,576	\$2,307	\$2,014	\$2,142	\$2,093	\$1,905	\$1,480	\$1,366	\$1,175
59	Family	\$3,117	\$2,792	\$2,361	\$2,624	\$2,350	\$2,051	\$2,182	\$2,132	\$1,940	\$1,507	\$1,391	\$1,197
60	Family	\$3,175	\$2,844	\$2,405	\$2,673	\$2,393	\$2,089	\$2,223	\$2,172	\$1,976	\$1,535	\$1,417	\$1,220
61	Family	\$3,234	\$2,897	\$2,450	\$2,722	\$2,438	\$2,128	\$2,264	\$2,212	\$2,013	\$1,564	\$1,443	\$1,242
62	Family	\$3,294	\$2,950	\$2,495	\$2,773	\$2,483	\$2,168	\$2,306	\$2,253	\$2,051	\$1,593	\$1,470	\$1,265
63	Family	\$3,355	\$3,005	\$2,542	\$2,825	\$2,529	\$2,208	\$2,349	\$2,295	\$2,089	\$1,623	\$1,497	\$1,289
64	Family	\$3,417	\$3,061	\$2,589	\$2,877	\$2,576	\$2,249	\$2,393	\$2,338	\$2,127	\$1,653	\$1,525	\$1,313
65	Family	\$3,481	\$3,118	\$2,637	\$2,930	\$2,624	\$2,291	\$2,437	\$2,381	\$2,167	\$1,683	\$1,554	\$1,337
66	Family	\$3,546	\$3,176	\$2,686	\$2,985	\$2,673	\$2,333	\$2,482	\$2,425	\$2,207	\$1,715	\$1,582	\$1,362
67	Family	\$3,611	\$3,235	\$2,736	\$3,040	\$2,722	\$2,376	\$2,528	\$2,470	\$2,248	\$1,746	\$1,612	\$1,387
68	Family	\$3,679	\$3,295	\$2,786	\$3,097	\$2,773	\$2,421	\$2,575	\$2,516	\$2,290	\$1,779	\$1,642	\$1,413
69	Family	\$3,747	\$3,356	\$2,838	\$3,154	\$2,824	\$2,465	\$2,623	\$2,563	\$2,332	\$1,812	\$1,672	\$1,439
70+	Family	\$3,816	\$3,418	\$2,891	\$3,213	\$2,877	\$2,511	\$2,672	\$2,610	\$2,376	\$1,846	\$1,703	\$1,466

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	30% Plan	\$1,000 Ded / 20/30 - 20% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan
18	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
19	Single	\$404	\$362	\$306	\$340	\$305	\$266	\$283	\$276	\$251	\$195	\$180	\$155
20	Single	\$415	\$372	\$315	\$350	\$313	\$273	\$291	\$284	\$258	\$201	\$185	\$159
21	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
22	Single	\$438	\$393	\$332	\$369	\$331	\$289	\$307	\$300	\$273	\$212	\$196	\$168
23	Single	\$446	\$399	\$338	\$375	\$336	\$293	\$312	\$305	\$278	\$216	\$199	\$171
24	Single	\$453	\$406	\$343	\$382	\$342	\$298	\$317	\$310	\$282	\$219	\$202	\$174
25	Single	\$461	\$413	\$349	\$388	\$347	\$303	\$323	\$315	\$287	\$223	\$206	\$177
26	Single	\$468	\$420	\$355	\$394	\$353	\$308	\$328	\$320	\$292	\$227	\$209	\$180
27	Single	\$476	\$427	\$361	\$401	\$359	\$313	\$333	\$326	\$296	\$230	\$213	\$183
28	Single	\$485	\$434	\$367	\$408	\$366	\$319	\$340	\$332	\$302	\$235	\$216	\$186
29	Single	\$494	\$442	\$374	\$416	\$372	\$325	\$346	\$338	\$307	\$239	\$220	\$190
30	Single	\$503	\$451	\$381	\$423	\$379	\$331	\$352	\$344	\$313	\$243	\$224	\$193
31	Single	\$512	\$459	\$388	\$431	\$386	\$337	\$359	\$350	\$319	\$248	\$229	\$197
32	Single	\$522	\$467	\$395	\$439	\$393	\$343	\$365	\$357	\$325	\$252	\$233	\$200
33	Single	\$530	\$475	\$402	\$447	\$400	\$349	\$371	\$363	\$330	\$257	\$237	\$204
34	Single	\$539	\$483	\$409	\$454	\$407	\$355	\$378	\$369	\$336	\$261	\$241	\$207
35	Single	\$548	\$491	\$415	\$462	\$413	\$361	\$384	\$375	\$341	\$265	\$245	\$211
36	Single	\$558	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$270	\$249	\$214
37	Single	\$567	\$508	\$430	\$477	\$427	\$373	\$397	\$388	\$353	\$274	\$253	\$218
38	Single	\$591	\$529	\$447	\$497	\$445	\$389	\$414	\$404	\$368	\$286	\$264	\$227
39	Single	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$298	\$275	\$236
40	Single	\$641	\$574	\$486	\$540	\$483	\$422	\$449	\$438	\$399	\$310	\$286	\$246
41	Single	\$668	\$598	\$506	\$562	\$503	\$439	\$467	\$457	\$416	\$323	\$298	\$256
42	Single	\$696	\$623	\$527	\$586	\$524	\$458	\$487	\$476	\$433	\$336	\$310	\$267
43	Single	\$733	\$657	\$556	\$617	\$553	\$483	\$514	\$502	\$457	\$355	\$327	\$282
44	Single	\$774	\$693	\$586	\$651	\$583	\$509	\$542	\$529	\$482	\$374	\$345	\$297
45	Single	\$816	\$731	\$618	\$687	\$615	\$537	\$571	\$558	\$508	\$394	\$364	\$313
46	Single	\$860	\$771	\$652	\$724	\$648	\$566	\$602	\$588	\$536	\$416	\$384	\$330
47	Single	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
48	Single	\$946	\$847	\$717	\$796	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
49	Single	\$987	\$884	\$747	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
50	Single	\$1,029	\$922	\$779	\$866	\$776	\$677	\$720	\$704	\$640	\$498	\$459	\$395
51	Single	\$1,073	\$961	\$813	\$903	\$809	\$706	\$751	\$734	\$668	\$519	\$479	\$412
52	Single	\$1,119	\$1,002	\$848	\$942	\$843	\$736	\$783	\$765	\$697	\$541	\$499	\$430
53	Single	\$1,170	\$1,048	\$886	\$985	\$882	\$770	\$819	\$800	\$728	\$566	\$522	\$449
54	Single	\$1,223	\$1,096	\$927	\$1,030	\$922	\$805	\$856	\$837	\$762	\$592	\$546	\$470
55	Single	\$1,279	\$1,146	\$969	\$1,077	\$964	\$842	\$896	\$875	\$796	\$619	\$571	\$491
56	Single	\$1,338	\$1,198	\$1,013	\$1,126	\$1,008	\$880	\$936	\$915	\$833	\$647	\$597	\$514
57	Single	\$1,399	\$1,253	\$1,059	\$1,177	\$1,054	\$920	\$979	\$957	\$871	\$676	\$624	\$537
58	Single	\$1,425	\$1,276	\$1,079	\$1,199	\$1,074	\$937	\$997	\$974	\$887	\$689	\$636	\$547
59	Single	\$1,451	\$1,300	\$1,099	\$1,222	\$1,094	\$955	\$1,016	\$993	\$903	\$702	\$648	\$557
60	Single	\$1,478	\$1,324	\$1,120	\$1,244	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
61	Single	\$1,505	\$1,348	\$1,140	\$1,267	\$1,135	\$991	\$1,054	\$1,030	\$937	\$728	\$672	\$578
62	Single	\$1,533	\$1,373	\$1,162	\$1,291	\$1,156	\$1,009	\$1,074	\$1,049	\$955	\$742	\$684	\$589
63	Single	\$1,562	\$1,399	\$1,183	\$1,315	\$1,177	\$1,028	\$1,093	\$1,068	\$972	\$755	\$697	\$600
64	Single	\$1,591	\$1,425	\$1,205	\$1,339	\$1,199	\$1,047	\$1,114	\$1,088	\$990	\$769	\$710	\$611
65	Single	\$1,620	\$1,451	\$1,227	\$1,364	\$1,222	\$1,066	\$1,134	\$1,108	\$1,009	\$784	\$723	\$622
66	Single	\$1,651	\$1,478	\$1,250	\$1,389	\$1,244	\$1,086	\$1,156	\$1,129	\$1,027	\$798	\$737	\$634
67	Single	\$1,681	\$1,506	\$1,274	\$1,415	\$1,267	\$1,106	\$1,177	\$1,150	\$1,047	\$813	\$750	\$646
68	Single	\$1,712	\$1,534	\$1,297	\$1,442	\$1,291	\$1,127	\$1,199	\$1,171	\$1,066	\$828	\$764	\$658
69	Single	\$1,744	\$1,562	\$1,321	\$1,468	\$1,315	\$1,148	\$1,221	\$1,193	\$1,086	\$844	\$778	\$670
70+	Single	\$1,777	\$1,591	\$1,346	\$1,496	\$1,339	\$1,169	\$1,244	\$1,215	\$1,106	\$859	\$793	\$682

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	\$1,000 Ded /	\$1,250 Ded /	\$1,750 Ded /	\$2,500 Ded /	\$4,500 Ded /	\$8,000 Ded /	
					Plan	(With Rx)	30% Plan	20/30 - 20%	20/30 - 20%	20/30 - 20%	0%/20% Plan	0% Plan	
Attained Age	Tier												
18	Two-Party	\$786	\$704	\$596	\$662	\$593	\$517	\$550	\$538	\$489	\$380	\$351	\$302
19	Two-Party	\$808	\$724	\$612	\$680	\$609	\$532	\$566	\$553	\$503	\$391	\$361	\$310
20	Two-Party	\$830	\$744	\$629	\$699	\$626	\$546	\$581	\$568	\$517	\$402	\$371	\$319
21	Two-Party	\$853	\$764	\$646	\$718	\$643	\$562	\$597	\$584	\$531	\$413	\$381	\$328
22	Two-Party	\$877	\$786	\$664	\$738	\$661	\$577	\$614	\$600	\$546	\$424	\$391	\$337
23	Two-Party	\$892	\$799	\$675	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$342
24	Two-Party	\$906	\$812	\$687	\$763	\$683	\$596	\$635	\$620	\$564	\$438	\$405	\$348
25	Two-Party	\$922	\$825	\$698	\$776	\$695	\$606	\$645	\$630	\$574	\$446	\$411	\$354
26	Two-Party	\$937	\$839	\$710	\$789	\$706	\$617	\$656	\$641	\$583	\$453	\$418	\$360
27	Two-Party	\$953	\$853	\$722	\$802	\$718	\$627	\$667	\$652	\$593	\$461	\$425	\$366
28	Two-Party	\$970	\$869	\$735	\$817	\$731	\$638	\$679	\$664	\$604	\$469	\$433	\$373
29	Two-Party	\$988	\$885	\$748	\$832	\$745	\$650	\$692	\$676	\$615	\$478	\$441	\$379
30	Two-Party	\$1,006	\$901	\$762	\$847	\$758	\$662	\$704	\$688	\$626	\$487	\$449	\$386
31	Two-Party	\$1,024	\$918	\$776	\$862	\$772	\$674	\$717	\$701	\$638	\$495	\$457	\$394
32	Two-Party	\$1,043	\$934	\$790	\$878	\$786	\$687	\$730	\$714	\$649	\$505	\$466	\$401
33	Two-Party	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$660	\$513	\$473	\$407
34	Two-Party	\$1,079	\$966	\$817	\$908	\$813	\$710	\$755	\$738	\$671	\$522	\$481	\$414
35	Two-Party	\$1,097	\$982	\$831	\$923	\$827	\$722	\$768	\$750	\$683	\$530	\$490	\$421
36	Two-Party	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
37	Two-Party	\$1,134	\$1,016	\$859	\$955	\$855	\$746	\$794	\$776	\$706	\$548	\$506	\$436
38	Two-Party	\$1,181	\$1,058	\$895	\$994	\$890	\$777	\$827	\$808	\$735	\$571	\$527	\$454
39	Two-Party	\$1,231	\$1,102	\$932	\$1,036	\$928	\$810	\$862	\$842	\$766	\$595	\$549	\$473
40	Two-Party	\$1,282	\$1,148	\$971	\$1,079	\$966	\$844	\$897	\$877	\$798	\$620	\$572	\$492
41	Two-Party	\$1,335	\$1,196	\$1,012	\$1,124	\$1,007	\$879	\$935	\$913	\$831	\$646	\$596	\$513
42	Two-Party	\$1,391	\$1,246	\$1,054	\$1,171	\$1,049	\$915	\$974	\$951	\$866	\$673	\$621	\$534
43	Two-Party	\$1,467	\$1,314	\$1,111	\$1,235	\$1,106	\$965	\$1,027	\$1,003	\$913	\$709	\$655	\$563
44	Two-Party	\$1,547	\$1,386	\$1,172	\$1,302	\$1,166	\$1,018	\$1,083	\$1,058	\$963	\$748	\$690	\$594
45	Two-Party	\$1,631	\$1,461	\$1,236	\$1,373	\$1,230	\$1,074	\$1,142	\$1,116	\$1,016	\$789	\$728	\$627
46	Two-Party	\$1,721	\$1,541	\$1,303	\$1,448	\$1,297	\$1,132	\$1,205	\$1,177	\$1,071	\$832	\$768	\$661
47	Two-Party	\$1,814	\$1,625	\$1,374	\$1,527	\$1,368	\$1,194	\$1,270	\$1,241	\$1,129	\$877	\$810	\$697
48	Two-Party	\$1,892	\$1,695	\$1,433	\$1,593	\$1,426	\$1,245	\$1,325	\$1,294	\$1,178	\$915	\$844	\$727
49	Two-Party	\$1,973	\$1,767	\$1,495	\$1,661	\$1,487	\$1,298	\$1,381	\$1,350	\$1,228	\$954	\$881	\$758
50	Two-Party	\$2,058	\$1,843	\$1,559	\$1,732	\$1,551	\$1,354	\$1,441	\$1,407	\$1,281	\$995	\$918	\$790
51	Two-Party	\$2,146	\$1,922	\$1,625	\$1,806	\$1,618	\$1,412	\$1,502	\$1,468	\$1,336	\$1,038	\$958	\$824
52	Two-Party	\$2,238	\$2,004	\$1,695	\$1,884	\$1,687	\$1,472	\$1,567	\$1,531	\$1,393	\$1,082	\$999	\$860
53	Two-Party	\$2,340	\$2,096	\$1,772	\$1,970	\$1,764	\$1,540	\$1,638	\$1,600	\$1,457	\$1,132	\$1,044	\$899
54	Two-Party	\$2,447	\$2,192	\$1,853	\$2,060	\$1,844	\$1,610	\$1,713	\$1,674	\$1,523	\$1,183	\$1,092	\$940
55	Two-Party	\$2,558	\$2,292	\$1,938	\$2,154	\$1,929	\$1,683	\$1,791	\$1,750	\$1,593	\$1,237	\$1,142	\$983
56	Two-Party	\$2,675	\$2,396	\$2,026	\$2,252	\$2,017	\$1,760	\$1,873	\$1,830	\$1,665	\$1,294	\$1,194	\$1,028
57	Two-Party	\$2,797	\$2,505	\$2,119	\$2,355	\$2,109	\$1,841	\$1,958	\$1,913	\$1,741	\$1,353	\$1,248	\$1,074
58	Two-Party	\$2,849	\$2,552	\$2,158	\$2,399	\$2,148	\$1,875	\$1,995	\$1,949	\$1,774	\$1,378	\$1,272	\$1,094
59	Two-Party	\$2,902	\$2,599	\$2,198	\$2,443	\$2,188	\$1,910	\$2,032	\$1,985	\$1,807	\$1,403	\$1,295	\$1,115
60	Two-Party	\$2,956	\$2,648	\$2,239	\$2,488	\$2,228	\$1,945	\$2,069	\$2,022	\$1,840	\$1,430	\$1,319	\$1,135
61	Two-Party	\$3,011	\$2,697	\$2,281	\$2,535	\$2,270	\$1,981	\$2,108	\$2,059	\$1,874	\$1,456	\$1,344	\$1,156
62	Two-Party	\$3,067	\$2,747	\$2,323	\$2,582	\$2,312	\$2,018	\$2,147	\$2,098	\$1,909	\$1,483	\$1,369	\$1,178
63	Two-Party	\$3,124	\$2,798	\$2,366	\$2,630	\$2,355	\$2,055	\$2,187	\$2,137	\$1,945	\$1,511	\$1,394	\$1,200
64	Two-Party	\$3,182	\$2,850	\$2,410	\$2,679	\$2,399	\$2,094	\$2,228	\$2,176	\$1,981	\$1,539	\$1,420	\$1,222
65	Two-Party	\$3,241	\$2,903	\$2,455	\$2,728	\$2,443	\$2,133	\$2,269	\$2,217	\$2,017	\$1,567	\$1,446	\$1,245
66	Two-Party	\$3,301	\$2,957	\$2,501	\$2,779	\$2,488	\$2,172	\$2,311	\$2,258	\$2,055	\$1,596	\$1,473	\$1,268
67	Two-Party	\$3,362	\$3,012	\$2,547	\$2,831	\$2,535	\$2,213	\$2,354	\$2,300	\$2,093	\$1,626	\$1,501	\$1,291
68	Two-Party	\$3,425	\$3,068	\$2,594	\$2,883	\$2,582	\$2,254	\$2,398	\$2,343	\$2,132	\$1,656	\$1,529	\$1,315
69	Two-Party	\$3,488	\$3,125	\$2,642	\$2,937	\$2,630	\$2,295	\$2,442	\$2,386	\$2,172	\$1,687	\$1,557	\$1,340
70+	Two-Party	\$3,553	\$3,183	\$2,692	\$2,991	\$2,679	\$2,338	\$2,488	\$2,430	\$2,212	\$1,718	\$1,586	\$1,365

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,140	\$1,021	\$864	\$960	\$859	\$750	\$798	\$780	\$710	\$551	\$509	\$438
19	Family	\$1,172	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$567	\$523	\$450
20	Family	\$1,204	\$1,078	\$912	\$1,014	\$908	\$792	\$843	\$824	\$750	\$582	\$537	\$462
21	Family	\$1,237	\$1,108	\$937	\$1,042	\$933	\$814	\$866	\$846	\$770	\$598	\$552	\$475
22	Family	\$1,272	\$1,139	\$963	\$1,070	\$959	\$837	\$890	\$870	\$792	\$615	\$568	\$488
23	Family	\$1,293	\$1,158	\$979	\$1,088	\$975	\$851	\$905	\$884	\$805	\$625	\$577	\$497
24	Family	\$1,314	\$1,177	\$996	\$1,106	\$991	\$865	\$920	\$899	\$818	\$636	\$587	\$505
25	Family	\$1,336	\$1,197	\$1,012	\$1,125	\$1,007	\$879	\$936	\$914	\$832	\$646	\$596	\$513
26	Family	\$1,359	\$1,217	\$1,029	\$1,144	\$1,024	\$894	\$951	\$929	\$846	\$657	\$606	\$522
27	Family	\$1,381	\$1,237	\$1,046	\$1,163	\$1,041	\$909	\$967	\$945	\$860	\$668	\$616	\$531
28	Family	\$1,407	\$1,260	\$1,065	\$1,184	\$1,060	\$926	\$985	\$962	\$876	\$680	\$628	\$540
29	Family	\$1,432	\$1,283	\$1,085	\$1,206	\$1,080	\$943	\$1,003	\$980	\$892	\$693	\$639	\$550
30	Family	\$1,459	\$1,307	\$1,105	\$1,228	\$1,100	\$960	\$1,021	\$998	\$908	\$705	\$651	\$560
31	Family	\$1,485	\$1,331	\$1,125	\$1,251	\$1,120	\$977	\$1,040	\$1,016	\$925	\$718	\$663	\$571
32	Family	\$1,513	\$1,355	\$1,146	\$1,274	\$1,140	\$995	\$1,059	\$1,035	\$942	\$732	\$675	\$581
33	Family	\$1,538	\$1,378	\$1,165	\$1,295	\$1,160	\$1,012	\$1,077	\$1,052	\$958	\$744	\$687	\$591
34	Family	\$1,564	\$1,401	\$1,185	\$1,317	\$1,179	\$1,029	\$1,095	\$1,070	\$974	\$756	\$698	\$601
35	Family	\$1,590	\$1,425	\$1,205	\$1,339	\$1,199	\$1,046	\$1,113	\$1,088	\$990	\$769	\$710	\$611
36	Family	\$1,617	\$1,448	\$1,225	\$1,361	\$1,219	\$1,064	\$1,132	\$1,106	\$1,007	\$782	\$722	\$621
37	Family	\$1,644	\$1,473	\$1,246	\$1,384	\$1,240	\$1,082	\$1,151	\$1,125	\$1,024	\$795	\$734	\$632
38	Family	\$1,713	\$1,534	\$1,298	\$1,442	\$1,291	\$1,127	\$1,199	\$1,172	\$1,066	\$828	\$764	\$658
39	Family	\$1,784	\$1,598	\$1,352	\$1,502	\$1,345	\$1,174	\$1,249	\$1,220	\$1,111	\$863	\$796	\$685
40	Family	\$1,859	\$1,665	\$1,408	\$1,565	\$1,401	\$1,223	\$1,301	\$1,271	\$1,157	\$899	\$830	\$714
41	Family	\$1,936	\$1,734	\$1,467	\$1,630	\$1,460	\$1,274	\$1,356	\$1,324	\$1,205	\$936	\$864	\$744
42	Family	\$2,017	\$1,807	\$1,528	\$1,698	\$1,520	\$1,327	\$1,412	\$1,380	\$1,256	\$975	\$900	\$775
43	Family	\$2,127	\$1,905	\$1,611	\$1,791	\$1,603	\$1,400	\$1,489	\$1,455	\$1,324	\$1,029	\$949	\$817
44	Family	\$2,243	\$2,009	\$1,699	\$1,888	\$1,691	\$1,476	\$1,570	\$1,534	\$1,396	\$1,085	\$1,001	\$862
45	Family	\$2,366	\$2,119	\$1,792	\$1,991	\$1,783	\$1,557	\$1,656	\$1,618	\$1,473	\$1,144	\$1,056	\$909
46	Family	\$2,495	\$2,235	\$1,890	\$2,100	\$1,881	\$1,642	\$1,747	\$1,706	\$1,553	\$1,206	\$1,113	\$958
47	Family	\$2,631	\$2,357	\$1,993	\$2,215	\$1,983	\$1,731	\$1,842	\$1,800	\$1,638	\$1,272	\$1,174	\$1,011
48	Family	\$2,744	\$2,457	\$2,078	\$2,310	\$2,068	\$1,805	\$1,921	\$1,877	\$1,708	\$1,327	\$1,224	\$1,054
49	Family	\$2,861	\$2,563	\$2,167	\$2,409	\$2,157	\$1,883	\$2,003	\$1,957	\$1,781	\$1,384	\$1,277	\$1,099
50	Family	\$2,984	\$2,672	\$2,260	\$2,512	\$2,249	\$1,963	\$2,089	\$2,041	\$1,857	\$1,443	\$1,332	\$1,146
51	Family	\$3,111	\$2,787	\$2,357	\$2,619	\$2,346	\$2,047	\$2,178	\$2,128	\$1,937	\$1,505	\$1,389	\$1,195
52	Family	\$3,245	\$2,906	\$2,458	\$2,732	\$2,446	\$2,135	\$2,272	\$2,219	\$2,020	\$1,569	\$1,448	\$1,246
53	Family	\$3,393	\$3,039	\$2,570	\$2,856	\$2,558	\$2,233	\$2,375	\$2,321	\$2,112	\$1,641	\$1,514	\$1,303
54	Family	\$3,548	\$3,178	\$2,687	\$2,987	\$2,674	\$2,334	\$2,484	\$2,427	\$2,208	\$1,716	\$1,583	\$1,363
55	Family	\$3,710	\$3,323	\$2,810	\$3,123	\$2,796	\$2,441	\$2,597	\$2,537	\$2,309	\$1,794	\$1,656	\$1,425
56	Family	\$3,879	\$3,474	\$2,938	\$3,265	\$2,924	\$2,552	\$2,716	\$2,653	\$2,415	\$1,876	\$1,731	\$1,490
57	Family	\$4,056	\$3,633	\$3,072	\$3,414	\$3,057	\$2,669	\$2,840	\$2,774	\$2,525	\$1,961	\$1,810	\$1,558
58	Family	\$4,131	\$3,700	\$3,129	\$3,478	\$3,114	\$2,718	\$2,892	\$2,826	\$2,572	\$1,998	\$1,844	\$1,587
59	Family	\$4,208	\$3,769	\$3,188	\$3,543	\$3,172	\$2,769	\$2,946	\$2,878	\$2,620	\$2,035	\$1,878	\$1,616
60	Family	\$4,286	\$3,839	\$3,247	\$3,608	\$3,231	\$2,820	\$3,001	\$2,932	\$2,668	\$2,073	\$1,913	\$1,646
61	Family	\$4,366	\$3,910	\$3,307	\$3,675	\$3,291	\$2,873	\$3,056	\$2,986	\$2,718	\$2,111	\$1,948	\$1,677
62	Family	\$4,447	\$3,983	\$3,369	\$3,744	\$3,352	\$2,926	\$3,113	\$3,042	\$2,768	\$2,151	\$1,985	\$1,708
63	Family	\$4,529	\$4,057	\$3,431	\$3,813	\$3,414	\$2,980	\$3,171	\$3,098	\$2,820	\$2,190	\$2,022	\$1,740
64	Family	\$4,614	\$4,132	\$3,495	\$3,884	\$3,478	\$3,036	\$3,230	\$3,156	\$2,872	\$2,231	\$2,059	\$1,772
65	Family	\$4,699	\$4,209	\$3,560	\$3,956	\$3,542	\$3,092	\$3,290	\$3,214	\$2,925	\$2,273	\$2,097	\$1,805
66	Family	\$4,787	\$4,287	\$3,626	\$4,030	\$3,608	\$3,150	\$3,351	\$3,274	\$2,980	\$2,315	\$2,136	\$1,839
67	Family	\$4,875	\$4,367	\$3,693	\$4,104	\$3,675	\$3,208	\$3,413	\$3,335	\$3,035	\$2,358	\$2,176	\$1,873
68	Family	\$4,966	\$4,448	\$3,762	\$4,181	\$3,743	\$3,268	\$3,477	\$3,397	\$3,091	\$2,402	\$2,216	\$1,907
69	Family	\$5,058	\$4,531	\$3,832	\$4,258	\$3,813	\$3,328	\$3,541	\$3,460	\$3,149	\$2,446	\$2,257	\$1,943
70+	Family	\$5,152	\$4,615	\$3,903	\$4,337	\$3,884	\$3,390	\$3,607	\$3,524	\$3,207	\$2,492	\$2,299	\$1,979

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

Gender and HCR Pool Rate Billing Tier Adjustment Factors

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

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

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 9 - Closed Gender Pool Plan Rate Factors
Grandfathered, Previously Gender-Rated Plan Factors

		Base HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	HMO 40/50 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
<u>Attained Age</u>	<u>Tier</u>													
18	Single	0.5174	0.4725	0.4186	0.3988	0.3862	0.3575	0.3180	0.3126	0.3054	0.2766	0.2299	0.2138	0.1760
19	Single	0.5228	0.4778	0.4240	0.4024	0.3916	0.3611	0.3216	0.3180	0.3090	0.2802	0.2317	0.2156	0.1778
20	Single	0.5299	0.4832	0.4275	0.4078	0.3970	0.3665	0.3252	0.3216	0.3126	0.2838	0.2353	0.2192	0.1796
21	Single	0.5353	0.4886	0.4329	0.4132	0.4006	0.3701	0.3287	0.3252	0.3180	0.2874	0.2371	0.2210	0.1814
22	Single	0.5425	0.4940	0.4383	0.4186	0.4060	0.3755	0.3341	0.3287	0.3216	0.2910	0.2407	0.2246	0.1832
23	Single	0.5479	0.4994	0.4437	0.4222	0.4096	0.3790	0.3377	0.3323	0.3252	0.2946	0.2443	0.2263	0.1868
24	Single	0.5551	0.5066	0.4491	0.4275	0.4150	0.3844	0.3413	0.3359	0.3287	0.2964	0.2461	0.2299	0.1886
25	Single	0.5605	0.5120	0.4545	0.4329	0.4204	0.3880	0.3449	0.3395	0.3323	0.3000	0.2497	0.2317	0.1904
26	Single	0.5677	0.5174	0.4599	0.4383	0.4258	0.3934	0.3485	0.3449	0.3359	0.3036	0.2515	0.2353	0.1922
27	Single	0.5749	0.5246	0.4653	0.4419	0.4293	0.3970	0.3539	0.3485	0.3395	0.3072	0.2551	0.2371	0.1958
28	Single	0.5964	0.5443	0.4832	0.4599	0.4455	0.4114	0.3665	0.3611	0.3521	0.3198	0.2641	0.2461	0.2030
29	Single	0.6180	0.5641	0.5012	0.4761	0.4635	0.4275	0.3808	0.3755	0.3665	0.3323	0.2749	0.2551	0.2102
30	Single	0.6413	0.5856	0.5192	0.4940	0.4796	0.4437	0.3952	0.3898	0.3808	0.3431	0.2856	0.2659	0.2174
31	Single	0.6665	0.6072	0.5389	0.5138	0.4976	0.4599	0.4096	0.4042	0.3952	0.3575	0.2964	0.2749	0.2263
32	Single	0.6916	0.6305	0.5587	0.5317	0.5174	0.4778	0.4258	0.4186	0.4096	0.3701	0.3072	0.2856	0.2353
33	Single	0.7024	0.6413	0.5695	0.5425	0.5264	0.4868	0.4329	0.4258	0.4168	0.3772	0.3126	0.2910	0.2389
34	Single	0.7150	0.6521	0.5784	0.5515	0.5353	0.4940	0.4401	0.4329	0.4240	0.3826	0.3180	0.2964	0.2425
35	Single	0.7276	0.6647	0.5892	0.5605	0.5443	0.5030	0.4473	0.4419	0.4311	0.3898	0.3234	0.3018	0.2461
36	Single	0.7401	0.6755	0.6000	0.5713	0.5533	0.5120	0.4563	0.4491	0.4383	0.3970	0.3287	0.3054	0.2515
37	Single	0.7527	0.6880	0.6090	0.5802	0.5641	0.5210	0.4635	0.4563	0.4455	0.4042	0.3341	0.3108	0.2551
38	Single	0.7689	0.7006	0.6216	0.5928	0.5749	0.5317	0.4725	0.4653	0.4545	0.4114	0.3413	0.3180	0.2605
39	Single	0.7832	0.7150	0.6341	0.6036	0.5874	0.5425	0.4832	0.4761	0.4635	0.4204	0.3485	0.3234	0.2659
40	Single	0.7994	0.7293	0.6467	0.6162	0.5982	0.5533	0.4922	0.4850	0.4743	0.4293	0.3557	0.3305	0.2713
41	Single	0.8156	0.7455	0.6611	0.6287	0.6108	0.5641	0.5012	0.4940	0.4832	0.4365	0.3629	0.3377	0.2766
42	Single	0.8317	0.7599	0.6737	0.6413	0.6234	0.5767	0.5120	0.5048	0.4922	0.4455	0.3701	0.3449	0.2820
43	Single	0.8677	0.7922	0.7024	0.6683	0.6503	0.6000	0.5335	0.5264	0.5138	0.4653	0.3862	0.3593	0.2946
44	Single	0.9054	0.8264	0.7329	0.6970	0.6773	0.6252	0.5569	0.5479	0.5353	0.4850	0.4024	0.3737	0.3072
45	Single	0.9431	0.8605	0.7635	0.7276	0.7060	0.6521	0.5802	0.5713	0.5587	0.5066	0.4186	0.3898	0.3198
46	Single	0.9844	0.8982	0.7958	0.7581	0.7365	0.6808	0.6054	0.5964	0.5820	0.5281	0.4365	0.4060	0.3341
47	Single	1.0258	0.9359		0.7904	0.7671	0.7096	0.6305	0.6216	0.6072	0.5497	0.4563	0.4240	0.3485
48	Single	1.0797	0.9844	0.8731	0.8317	0.8084	0.7455	0.6647	0.6539	0.6395	0.5784	0.4796	0.4455	0.3665
49	Single	1.1353	1.0347	0.9180	0.8749	0.8497	0.7850	0.6988	0.6880	0.6719	0.6090	0.5048	0.4689	0.3844
50	Single	1.1928	1.0886	0.9665	0.9198	0.8928	0.8264	0.7347	0.7240	0.7060	0.6395	0.5299	0.4940	0.4060
51	Single	1.2557	1.1461	1.0168	0.9665	0.9395	0.8677	0.7725	0.7617	0.7437	0.6737	0.5569	0.5192	0.4258
52	Single	1.3204	1.2054	1.0689	1.0168	0.9880	0.9126	0.8120	0.8012	0.7814	0.7078	0.5856	0.5461	0.4473
53	Single	1.3850	1.2629	1.1210	1.0671	1.0365	0.9575	0.8515	0.8389	0.8192	0.7419	0.6144	0.5731	0.4707
54	Single	1.4515	1.3258	1.1749	1.1192	1.0868	1.0042	0.8928	0.8802	0.8605	0.7779	0.6449	0.6000	0.4922
55	Single	1.5234	1.3904	1.2323	1.1731	1.1407	1.0527	0.9377	0.9234	0.9018	0.8156	0.6773	0.6305	0.5174
56	Single	1.5970	1.4569	1.2934	1.2306	1.1964	1.1048	0.9826	0.9683	0.9467	0.8569	0.7096	0.6611	0.5425
57	Single	1.6743	1.5288	1.3563	1.2916	1.2539	1.1587	1.0311	1.0150	0.9916	0.8982	0.7437	0.6934	0.5677
58	Single	1.7479	1.5952	1.4156	1.3473	1.3096	1.2090	1.0761	1.0599	1.0365	0.9377	0.7761	0.7240	0.5928
59	Single	1.8252	1.6671	1.4785	1.4066	1.3671	1.2629	1.1228	1.1066	1.0814	0.9791	0.8102	0.7545	0.6198
60	Single	1.9060	1.7407	1.5431	1.4695	1.4264	1.3186	1.1731	1.1551	1.1282	1.0222	0.8461	0.7886	0.6467
61	Single	1.9904	1.8162	1.6114	1.5341	1.4892	1.3761	1.2252	1.2072	1.1785	1.0671	0.8838	0.8228	0.6755
62	Single	2.0785	1.8970	1.6815	1.6024	1.5557	1.4371	1.2791	1.2593	1.2306	1.1138	0.9234	0.8587	0.7060
63	Single	2.1521	1.9635	1.7425	1.6581	1.6114	1.4892	1.3240	1.3042	1.2737	1.1533	0.9557	0.8892	0.7311
64	Single	2.2276	2.0336	1.8036	1.7174	1.6689	1.5413	1.3707	1.3509	1.3204	1.1946	0.9898	0.9216	0.7563
65	Single	2.3084	2.1054	1.8683	1.7785	1.7282	1.5970	1.4192	1.3994	1.3671	1.2377	1.0258	0.9539	0.7832
66	Single	2.3892	2.1809	1.9348	1.8413	1.7892	1.6527	1.4713	1.4497	1.4156	1.2809	1.0617	0.9880	0.8120
67	Single	2.4755	2.2581	2.0030	1.9078	1.8521	1.7120	1.5234	1.5000	1.4659	1.3258	1.0994	1.0240	0.8407
68	Single	2.5617	2.3389	2.0749	1.9743	1.9186	1.7731	1.5773	1.5539	1.5180	1.3743	1.1389	1.0599	0.8695
69	Single	2.6533	2.4216	2.1485	2.0443	1.9868	1.8359	1.6330	1.6096	1.5719	1.4228	1.1785	1.0976	0.9000
70+	Single	2.7485	2.5078	2.2240	2.1180	2.0569	1.9006	1.6904	1.6653	1.6276	1.4731	1.2198	1.1371	0.9323

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$288	\$263	\$233	\$222	\$215	\$199	\$177	\$174	\$170	\$154	\$128	\$119	\$98
19	Single	\$291	\$266	\$236	\$224	\$218	\$201	\$179	\$177	\$172	\$156	\$129	\$120	\$99
20	Single	\$295	\$269	\$238	\$227	\$221	\$204	\$181	\$179	\$174	\$158	\$131	\$122	\$100
21	Single	\$298	\$272	\$241	\$230	\$223	\$206	\$183	\$181	\$177	\$160	\$132	\$123	\$101
22	Single	\$302	\$275	\$244	\$232	\$226	\$209	\$186	\$183	\$179	\$162	\$134	\$125	\$102
23	Single	\$305	\$278	\$247	\$235	\$228	\$211	\$188	\$185	\$181	\$164	\$136	\$126	\$104
24	Single	\$309	\$282	\$250	\$238	\$231	\$214	\$190	\$187	\$183	\$165	\$137	\$128	\$105
25	Single	\$312	\$285	\$253	\$241	\$234	\$216	\$192	\$189	\$185	\$167	\$139	\$129	\$106
26	Single	\$316	\$288	\$256	\$244	\$237	\$219	\$194	\$192	\$187	\$169	\$140	\$131	\$107
27	Single	\$320	\$292	\$259	\$246	\$239	\$221	\$197	\$194	\$189	\$171	\$142	\$132	\$109
28	Single	\$332	\$303	\$269	\$256	\$248	\$229	\$204	\$201	\$196	\$178	\$147	\$137	\$113
29	Single	\$344	\$314	\$279	\$265	\$258	\$238	\$212	\$209	\$204	\$185	\$153	\$142	\$117
30	Single	\$357	\$326	\$289	\$275	\$267	\$247	\$220	\$217	\$212	\$191	\$159	\$148	\$121
31	Single	\$371	\$338	\$300	\$286	\$277	\$256	\$228	\$225	\$220	\$199	\$165	\$153	\$126
32	Single	\$385	\$351	\$311	\$296	\$288	\$266	\$237	\$233	\$228	\$206	\$171	\$159	\$131
33	Single	\$391	\$357	\$317	\$302	\$293	\$271	\$241	\$237	\$232	\$210	\$174	\$162	\$133
34	Single	\$398	\$363	\$322	\$307	\$298	\$275	\$245	\$241	\$236	\$213	\$177	\$165	\$135
35	Single	\$405	\$370	\$328	\$312	\$303	\$280	\$249	\$246	\$240	\$217	\$180	\$168	\$137
36	Single	\$412	\$376	\$334	\$318	\$308	\$285	\$254	\$250	\$244	\$221	\$183	\$170	\$140
37	Single	\$419	\$383	\$339	\$323	\$314	\$290	\$258	\$254	\$248	\$225	\$186	\$173	\$142
38	Single	\$428	\$390	\$346	\$330	\$320	\$296	\$263	\$259	\$253	\$229	\$190	\$177	\$145
39	Single	\$436	\$398	\$353	\$336	\$327	\$302	\$269	\$265	\$258	\$234	\$194	\$180	\$148
40	Single	\$445	\$406	\$360	\$343	\$333	\$308	\$274	\$270	\$264	\$239	\$198	\$184	\$151
41	Single	\$454	\$415	\$368	\$350	\$340	\$314	\$279	\$275	\$269	\$243	\$202	\$188	\$154
42	Single	\$463	\$423	\$375	\$357	\$347	\$321	\$285	\$281	\$274	\$248	\$206	\$192	\$157
43	Single	\$483	\$441	\$391	\$372	\$362	\$334	\$297	\$293	\$286	\$259	\$215	\$200	\$164
44	Single	\$504	\$460	\$408	\$388	\$377	\$348	\$310	\$305	\$298	\$270	\$224	\$208	\$171
45	Single	\$525	\$479	\$425	\$405	\$393	\$363	\$323	\$318	\$311	\$282	\$233	\$217	\$178
46	Single	\$548	\$500	\$443	\$422	\$410	\$379	\$337	\$332	\$324	\$294	\$243	\$226	\$186
47	Single	\$571	\$521	\$462	\$440	\$427	\$395	\$351	\$346	\$338	\$306	\$254	\$236	\$194
48	Single	\$601	\$548	\$486	\$463	\$450	\$415	\$370	\$364	\$356	\$322	\$267	\$248	\$204
49	Single	\$632	\$576	\$511	\$487	\$473	\$437	\$389	\$383	\$374	\$339	\$281	\$261	\$214
50	Single	\$664	\$606	\$538	\$512	\$497	\$460	\$409	\$403	\$393	\$356	\$295	\$275	\$226
51	Single	\$699	\$638	\$566	\$538	\$523	\$483	\$430	\$424	\$414	\$375	\$310	\$289	\$237
52	Single	\$735	\$671	\$595	\$566	\$550	\$508	\$452	\$446	\$435	\$394	\$326	\$304	\$249
53	Single	\$771	\$703	\$624	\$594	\$577	\$533	\$474	\$467	\$456	\$413	\$342	\$319	\$262
54	Single	\$808	\$738	\$654	\$623	\$605	\$559	\$497	\$490	\$479	\$433	\$359	\$334	\$274
55	Single	\$848	\$774	\$686	\$653	\$635	\$586	\$522	\$514	\$502	\$454	\$377	\$351	\$288
56	Single	\$889	\$811	\$720	\$685	\$666	\$615	\$547	\$539	\$527	\$477	\$395	\$368	\$302
57	Single	\$932	\$851	\$755	\$719	\$698	\$645	\$574	\$565	\$552	\$500	\$414	\$386	\$316
58	Single	\$973	\$888	\$788	\$750	\$729	\$673	\$599	\$590	\$577	\$522	\$432	\$403	\$330
59	Single	\$1,016	\$928	\$823	\$783	\$761	\$703	\$625	\$616	\$602	\$545	\$451	\$420	\$345
60	Single	\$1,061	\$969	\$859	\$818	\$794	\$734	\$653	\$643	\$628	\$569	\$471	\$439	\$360
61	Single	\$1,108	\$1,011	\$897	\$854	\$829	\$766	\$682	\$672	\$656	\$594	\$492	\$458	\$376
62	Single	\$1,157	\$1,056	\$936	\$892	\$866	\$800	\$712	\$701	\$685	\$620	\$514	\$478	\$393
63	Single	\$1,198	\$1,093	\$970	\$923	\$897	\$829	\$737	\$726	\$709	\$642	\$532	\$495	\$407
64	Single	\$1,240	\$1,132	\$1,004	\$956	\$929	\$858	\$763	\$752	\$735	\$665	\$551	\$513	\$421
65	Single	\$1,285	\$1,172	\$1,040	\$990	\$962	\$889	\$790	\$779	\$761	\$689	\$571	\$531	\$436
66	Single	\$1,330	\$1,214	\$1,077	\$1,025	\$996	\$920	\$819	\$807	\$788	\$713	\$591	\$550	\$452
67	Single	\$1,378	\$1,257	\$1,115	\$1,062	\$1,031	\$953	\$848	\$835	\$816	\$738	\$612	\$570	\$468
68	Single	\$1,426	\$1,302	\$1,155	\$1,099	\$1,068	\$987	\$878	\$865	\$845	\$765	\$634	\$590	\$484
69	Single	\$1,477	\$1,348	\$1,196	\$1,138	\$1,106	\$1,022	\$909	\$896	\$875	\$792	\$656	\$611	\$501
70+	Single	\$1,530	\$1,396	\$1,238	\$1,179	\$1,145	\$1,058	\$941	\$927	\$906	\$820	\$679	\$633	\$519

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$576	\$526	\$466	\$444	\$430	\$398	\$354	\$348	\$340	\$308	\$256	\$238	\$196
19	Two-Party	\$582	\$532	\$472	\$448	\$436	\$402	\$358	\$354	\$344	\$312	\$258	\$240	\$198
20	Two-Party	\$590	\$538	\$476	\$454	\$442	\$408	\$362	\$358	\$348	\$316	\$262	\$244	\$200
21	Two-Party	\$596	\$544	\$482	\$460	\$446	\$412	\$366	\$362	\$354	\$320	\$264	\$246	\$202
22	Two-Party	\$604	\$550	\$488	\$464	\$452	\$418	\$372	\$366	\$358	\$324	\$268	\$250	\$204
23	Two-Party	\$610	\$556	\$494	\$470	\$456	\$422	\$376	\$370	\$362	\$328	\$272	\$252	\$208
24	Two-Party	\$618	\$564	\$500	\$476	\$462	\$428	\$380	\$374	\$366	\$330	\$274	\$256	\$210
25	Two-Party	\$624	\$570	\$506	\$482	\$468	\$432	\$384	\$378	\$370	\$334	\$278	\$258	\$212
26	Two-Party	\$632	\$576	\$512	\$488	\$474	\$438	\$388	\$384	\$374	\$338	\$280	\$262	\$214
27	Two-Party	\$640	\$584	\$518	\$492	\$478	\$442	\$394	\$388	\$378	\$342	\$284	\$264	\$218
28	Two-Party	\$664	\$606	\$538	\$512	\$496	\$458	\$408	\$402	\$392	\$356	\$294	\$274	\$226
29	Two-Party	\$688	\$628	\$558	\$530	\$516	\$476	\$424	\$418	\$408	\$370	\$306	\$284	\$234
30	Two-Party	\$714	\$652	\$578	\$550	\$534	\$494	\$440	\$434	\$424	\$382	\$318	\$296	\$242
31	Two-Party	\$742	\$676	\$600	\$572	\$554	\$512	\$456	\$450	\$440	\$398	\$330	\$306	\$252
32	Two-Party	\$770	\$702	\$622	\$592	\$576	\$532	\$474	\$466	\$456	\$412	\$342	\$318	\$262
33	Two-Party	\$782	\$714	\$634	\$604	\$586	\$542	\$482	\$474	\$464	\$420	\$348	\$324	\$266
34	Two-Party	\$796	\$726	\$644	\$614	\$596	\$550	\$490	\$482	\$472	\$426	\$354	\$330	\$270
35	Two-Party	\$810	\$740	\$656	\$624	\$606	\$560	\$498	\$492	\$480	\$434	\$360	\$336	\$274
36	Two-Party	\$824	\$752	\$668	\$636	\$616	\$570	\$508	\$500	\$488	\$442	\$366	\$340	\$280
37	Two-Party	\$838	\$766	\$678	\$646	\$628	\$580	\$516	\$508	\$496	\$450	\$372	\$346	\$284
38	Two-Party	\$856	\$780	\$692	\$660	\$640	\$592	\$526	\$518	\$506	\$458	\$380	\$354	\$290
39	Two-Party	\$872	\$796	\$706	\$672	\$654	\$604	\$538	\$530	\$516	\$468	\$388	\$360	\$296
40	Two-Party	\$890	\$812	\$720	\$686	\$666	\$616	\$548	\$540	\$528	\$478	\$396	\$368	\$302
41	Two-Party	\$908	\$830	\$736	\$700	\$680	\$628	\$558	\$550	\$538	\$486	\$404	\$376	\$308
42	Two-Party	\$926	\$846	\$750	\$714	\$694	\$642	\$570	\$562	\$548	\$496	\$412	\$384	\$314
43	Two-Party	\$966	\$882	\$782	\$744	\$724	\$668	\$594	\$586	\$572	\$518	\$430	\$400	\$328
44	Two-Party	\$1,008	\$920	\$816	\$776	\$754	\$696	\$620	\$610	\$596	\$540	\$448	\$416	\$342
45	Two-Party	\$1,050	\$958	\$850	\$810	\$786	\$726	\$646	\$636	\$622	\$564	\$466	\$434	\$356
46	Two-Party	\$1,096	\$1,000	\$886	\$844	\$820	\$758	\$674	\$664	\$648	\$588	\$486	\$452	\$372
47	Two-Party	\$1,142	\$1,042	\$924	\$880	\$854	\$790	\$702	\$692	\$676	\$612	\$508	\$472	\$388
48	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$830	\$740	\$728	\$712	\$644	\$534	\$496	\$408
49	Two-Party	\$1,264	\$1,152	\$1,022	\$974	\$946	\$874	\$778	\$766	\$748	\$678	\$562	\$522	\$428
50	Two-Party	\$1,328	\$1,212	\$1,076	\$1,024	\$994	\$920	\$818	\$806	\$786	\$712	\$590	\$550	\$452
51	Two-Party	\$1,398	\$1,276	\$1,132	\$1,076	\$1,046	\$966	\$860	\$848	\$828	\$750	\$620	\$578	\$474
52	Two-Party	\$1,470	\$1,342	\$1,190	\$1,132	\$1,100	\$1,016	\$904	\$892	\$870	\$788	\$652	\$608	\$498
53	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,154	\$1,066	\$948	\$934	\$912	\$826	\$684	\$638	\$524
54	Two-Party	\$1,616	\$1,476	\$1,308	\$1,246	\$1,210	\$1,118	\$994	\$980	\$958	\$866	\$718	\$668	\$548
55	Two-Party	\$1,696	\$1,548	\$1,372	\$1,306	\$1,270	\$1,172	\$1,044	\$1,028	\$1,004	\$908	\$754	\$702	\$576
56	Two-Party	\$1,778	\$1,622	\$1,440	\$1,370	\$1,332	\$1,230	\$1,094	\$1,078	\$1,054	\$954	\$790	\$736	\$604
57	Two-Party	\$1,864	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,148	\$1,130	\$1,104	\$1,000	\$828	\$772	\$632
58	Two-Party	\$1,946	\$1,776	\$1,576	\$1,500	\$1,458	\$1,346	\$1,198	\$1,180	\$1,154	\$1,044	\$864	\$806	\$660
59	Two-Party	\$2,032	\$1,856	\$1,646	\$1,566	\$1,522	\$1,406	\$1,250	\$1,232	\$1,204	\$1,090	\$902	\$840	\$690
60	Two-Party	\$2,122	\$1,938	\$1,718	\$1,636	\$1,588	\$1,468	\$1,306	\$1,286	\$1,256	\$1,138	\$942	\$878	\$720
61	Two-Party	\$2,216	\$2,022	\$1,794	\$1,708	\$1,658	\$1,532	\$1,364	\$1,344	\$1,312	\$1,188	\$984	\$916	\$752
62	Two-Party	\$2,314	\$2,112	\$1,872	\$1,784	\$1,732	\$1,600	\$1,424	\$1,402	\$1,370	\$1,240	\$1,028	\$956	\$786
63	Two-Party	\$2,396	\$2,186	\$1,940	\$1,846	\$1,794	\$1,658	\$1,474	\$1,452	\$1,418	\$1,284	\$1,064	\$990	\$814
64	Two-Party	\$2,480	\$2,264	\$2,008	\$1,912	\$1,858	\$1,716	\$1,526	\$1,504	\$1,470	\$1,330	\$1,102	\$1,026	\$842
65	Two-Party	\$2,570	\$2,344	\$2,080	\$1,980	\$1,924	\$1,778	\$1,580	\$1,558	\$1,522	\$1,378	\$1,142	\$1,062	\$872
66	Two-Party	\$2,660	\$2,428	\$2,154	\$2,050	\$1,992	\$1,840	\$1,638	\$1,614	\$1,576	\$1,426	\$1,182	\$1,100	\$904
67	Two-Party	\$2,756	\$2,514	\$2,230	\$2,124	\$2,062	\$1,906	\$1,696	\$1,670	\$1,632	\$1,476	\$1,224	\$1,140	\$936
68	Two-Party	\$2,852	\$2,604	\$2,310	\$2,198	\$2,136	\$1,974	\$1,756	\$1,730	\$1,690	\$1,530	\$1,268	\$1,180	\$968
69	Two-Party	\$2,954	\$2,696	\$2,392	\$2,276	\$2,212	\$2,044	\$1,818	\$1,792	\$1,750	\$1,584	\$1,312	\$1,222	\$1,002
70+	Two-Party	\$3,060	\$2,792	\$2,476	\$2,358	\$2,290	\$2,116	\$1,882	\$1,854	\$1,812	\$1,640	\$1,358	\$1,266	\$1,038

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Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$547	\$500	\$443	\$422	\$409	\$378	\$336	\$331	\$323	\$293	\$243	\$226	\$186
19	Adult + Child(ren)	\$553	\$505	\$448	\$426	\$414	\$382	\$340	\$336	\$327	\$296	\$245	\$228	\$188
20	Adult + Child(ren)	\$561	\$511	\$452	\$431	\$420	\$388	\$344	\$340	\$331	\$300	\$249	\$232	\$190
21	Adult + Child(ren)	\$566	\$517	\$458	\$437	\$424	\$391	\$348	\$344	\$336	\$304	\$251	\$234	\$192
22	Adult + Child(ren)	\$574	\$523	\$464	\$441	\$429	\$397	\$353	\$348	\$340	\$308	\$255	\$238	\$194
23	Adult + Child(ren)	\$580	\$528	\$469	\$447	\$433	\$401	\$357	\$352	\$344	\$312	\$258	\$239	\$198
24	Adult + Child(ren)	\$587	\$536	\$475	\$452	\$439	\$407	\$361	\$355	\$348	\$314	\$260	\$243	\$200
25	Adult + Child(ren)	\$593	\$542	\$481	\$458	\$445	\$410	\$365	\$359	\$352	\$317	\$264	\$245	\$201
26	Adult + Child(ren)	\$600	\$547	\$486	\$464	\$450	\$416	\$369	\$365	\$355	\$321	\$266	\$249	\$203
27	Adult + Child(ren)	\$608	\$555	\$492	\$467	\$454	\$420	\$374	\$369	\$359	\$325	\$270	\$251	\$207
28	Adult + Child(ren)	\$631	\$576	\$511	\$486	\$471	\$435	\$388	\$382	\$372	\$338	\$279	\$260	\$215
29	Adult + Child(ren)	\$654	\$597	\$530	\$504	\$490	\$452	\$403	\$397	\$388	\$352	\$291	\$270	\$222
30	Adult + Child(ren)	\$678	\$619	\$549	\$523	\$507	\$469	\$418	\$412	\$403	\$363	\$302	\$281	\$230
31	Adult + Child(ren)	\$705	\$642	\$570	\$543	\$526	\$486	\$433	\$428	\$418	\$378	\$314	\$291	\$239
32	Adult + Child(ren)	\$732	\$667	\$591	\$562	\$547	\$505	\$450	\$443	\$433	\$391	\$325	\$302	\$249
33	Adult + Child(ren)	\$743	\$678	\$602	\$574	\$557	\$515	\$458	\$450	\$441	\$399	\$331	\$308	\$253
34	Adult + Child(ren)	\$756	\$690	\$612	\$583	\$566	\$523	\$466	\$458	\$448	\$405	\$336	\$314	\$257
35	Adult + Child(ren)	\$770	\$703	\$623	\$593	\$576	\$532	\$473	\$467	\$456	\$412	\$342	\$319	\$260
36	Adult + Child(ren)	\$783	\$714	\$635	\$604	\$585	\$542	\$483	\$475	\$464	\$420	\$348	\$323	\$266
37	Adult + Child(ren)	\$796	\$728	\$644	\$614	\$597	\$551	\$490	\$483	\$471	\$428	\$353	\$329	\$270
38	Adult + Child(ren)	\$813	\$741	\$657	\$627	\$608	\$562	\$500	\$492	\$481	\$435	\$361	\$336	\$276
39	Adult + Child(ren)	\$828	\$756	\$671	\$638	\$621	\$574	\$511	\$504	\$490	\$445	\$369	\$342	\$281
40	Adult + Child(ren)	\$846	\$771	\$684	\$652	\$633	\$585	\$521	\$513	\$502	\$454	\$376	\$350	\$287
41	Adult + Child(ren)	\$863	\$789	\$699	\$665	\$646	\$597	\$530	\$523	\$511	\$462	\$384	\$357	\$293
42	Adult + Child(ren)	\$880	\$804	\$713	\$678	\$659	\$610	\$542	\$534	\$521	\$471	\$391	\$365	\$298
43	Adult + Child(ren)	\$918	\$838	\$743	\$707	\$688	\$635	\$564	\$557	\$543	\$492	\$409	\$380	\$312
44	Adult + Child(ren)	\$958	\$874	\$775	\$737	\$716	\$661	\$589	\$580	\$566	\$513	\$426	\$395	\$325
45	Adult + Child(ren)	\$998	\$910	\$808	\$770	\$747	\$690	\$614	\$604	\$591	\$536	\$443	\$412	\$338
46	Adult + Child(ren)	\$1,041	\$950	\$842	\$802	\$779	\$720	\$640	\$631	\$616	\$559	\$462	\$429	\$353
47	Adult + Child(ren)	\$1,085	\$990	\$878	\$836	\$811	\$751	\$667	\$657	\$642	\$581	\$483	\$448	\$369
48	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$789	\$703	\$692	\$676	\$612	\$507	\$471	\$388
49	Adult + Child(ren)	\$1,201	\$1,094	\$971	\$925	\$899	\$830	\$739	\$728	\$711	\$644	\$534	\$496	\$407
50	Adult + Child(ren)	\$1,262	\$1,151	\$1,022	\$973	\$944	\$874	\$777	\$766	\$747	\$676	\$561	\$523	\$429
51	Adult + Child(ren)	\$1,328	\$1,212	\$1,075	\$1,022	\$994	\$918	\$817	\$806	\$787	\$713	\$589	\$549	\$450
52	Adult + Child(ren)	\$1,397	\$1,275	\$1,131	\$1,075	\$1,045	\$965	\$859	\$847	\$827	\$749	\$619	\$578	\$473
53	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,096	\$1,013	\$901	\$887	\$866	\$785	\$650	\$606	\$498
54	Adult + Child(ren)	\$1,535	\$1,402	\$1,243	\$1,184	\$1,150	\$1,062	\$944	\$931	\$910	\$823	\$682	\$635	\$521
55	Adult + Child(ren)	\$1,611	\$1,471	\$1,303	\$1,241	\$1,207	\$1,113	\$992	\$977	\$954	\$863	\$716	\$667	\$547
56	Adult + Child(ren)	\$1,689	\$1,541	\$1,368	\$1,302	\$1,265	\$1,169	\$1,039	\$1,024	\$1,001	\$906	\$751	\$699	\$574
57	Adult + Child(ren)	\$1,771	\$1,617	\$1,435	\$1,366	\$1,326	\$1,226	\$1,091	\$1,074	\$1,049	\$950	\$787	\$733	\$600
58	Adult + Child(ren)	\$1,849	\$1,687	\$1,497	\$1,425	\$1,385	\$1,279	\$1,138	\$1,121	\$1,096	\$992	\$821	\$766	\$627
59	Adult + Child(ren)	\$1,930	\$1,763	\$1,564	\$1,488	\$1,446	\$1,336	\$1,188	\$1,170	\$1,144	\$1,036	\$857	\$798	\$656
60	Adult + Child(ren)	\$2,016	\$1,841	\$1,632	\$1,554	\$1,509	\$1,395	\$1,241	\$1,222	\$1,193	\$1,081	\$895	\$834	\$684
61	Adult + Child(ren)	\$2,105	\$1,921	\$1,704	\$1,623	\$1,575	\$1,455	\$1,296	\$1,277	\$1,246	\$1,129	\$935	\$870	\$714
62	Adult + Child(ren)	\$2,198	\$2,006	\$1,778	\$1,695	\$1,645	\$1,520	\$1,353	\$1,332	\$1,302	\$1,178	\$977	\$908	\$747
63	Adult + Child(ren)	\$2,276	\$2,077	\$1,843	\$1,754	\$1,704	\$1,575	\$1,400	\$1,379	\$1,347	\$1,220	\$1,011	\$941	\$773
64	Adult + Child(ren)	\$2,356	\$2,151	\$1,908	\$1,816	\$1,765	\$1,630	\$1,450	\$1,429	\$1,397	\$1,264	\$1,047	\$975	\$800
65	Adult + Child(ren)	\$2,442	\$2,227	\$1,976	\$1,881	\$1,828	\$1,689	\$1,501	\$1,480	\$1,446	\$1,309	\$1,085	\$1,009	\$828
66	Adult + Child(ren)	\$2,527	\$2,307	\$2,046	\$1,948	\$1,892	\$1,748	\$1,556	\$1,533	\$1,497	\$1,355	\$1,123	\$1,045	\$859
67	Adult + Child(ren)	\$2,618	\$2,388	\$2,119	\$2,018	\$1,959	\$1,811	\$1,611	\$1,587	\$1,550	\$1,402	\$1,163	\$1,083	\$889
68	Adult + Child(ren)	\$2,709	\$2,474	\$2,195	\$2,088	\$2,029	\$1,875	\$1,668	\$1,644	\$1,606	\$1,454	\$1,205	\$1,121	\$920
69	Adult + Child(ren)	\$2,806	\$2,561	\$2,272	\$2,162	\$2,101	\$1,942	\$1,727	\$1,702	\$1,663	\$1,505	\$1,246	\$1,161	\$952
70+	Adult + Child(ren)	\$2,907	\$2,652	\$2,352	\$2,240	\$2,176	\$2,010	\$1,788	\$1,761	\$1,721	\$1,558	\$1,290	\$1,203	\$986

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$835	\$763	\$676	\$644	\$624	\$577	\$513	\$505	\$493	\$447	\$371	\$345	\$284
19	Family	\$844	\$771	\$684	\$650	\$632	\$583	\$519	\$513	\$499	\$452	\$374	\$348	\$287
20	Family	\$856	\$780	\$690	\$658	\$641	\$592	\$525	\$519	\$505	\$458	\$380	\$354	\$290
21	Family	\$864	\$789	\$699	\$667	\$647	\$597	\$531	\$525	\$513	\$464	\$383	\$357	\$293
22	Family	\$876	\$798	\$708	\$673	\$655	\$606	\$539	\$531	\$519	\$470	\$389	\$363	\$296
23	Family	\$885	\$806	\$716	\$682	\$661	\$612	\$545	\$537	\$525	\$476	\$394	\$365	\$302
24	Family	\$896	\$818	\$725	\$690	\$670	\$621	\$551	\$542	\$531	\$479	\$397	\$371	\$305
25	Family	\$905	\$827	\$734	\$699	\$679	\$626	\$557	\$548	\$537	\$484	\$403	\$374	\$307
26	Family	\$916	\$835	\$742	\$708	\$687	\$635	\$563	\$557	\$542	\$490	\$406	\$380	\$310
27	Family	\$928	\$847	\$751	\$713	\$693	\$641	\$571	\$563	\$548	\$496	\$412	\$383	\$316
28	Family	\$963	\$879	\$780	\$742	\$719	\$664	\$592	\$583	\$568	\$516	\$426	\$397	\$328
29	Family	\$998	\$911	\$809	\$769	\$748	\$690	\$615	\$606	\$592	\$537	\$444	\$412	\$339
30	Family	\$1,035	\$945	\$838	\$798	\$774	\$716	\$638	\$629	\$615	\$554	\$461	\$429	\$351
31	Family	\$1,076	\$980	\$870	\$829	\$803	\$742	\$661	\$653	\$638	\$577	\$479	\$444	\$365
32	Family	\$1,117	\$1,018	\$902	\$858	\$835	\$771	\$687	\$676	\$661	\$597	\$496	\$461	\$380
33	Family	\$1,134	\$1,035	\$919	\$876	\$850	\$786	\$699	\$687	\$673	\$609	\$505	\$470	\$386
34	Family	\$1,154	\$1,053	\$934	\$890	\$864	\$798	\$711	\$699	\$684	\$618	\$513	\$479	\$392
35	Family	\$1,175	\$1,073	\$951	\$905	\$879	\$812	\$722	\$713	\$696	\$629	\$522	\$487	\$397
36	Family	\$1,195	\$1,090	\$969	\$922	\$893	\$827	\$737	\$725	\$708	\$641	\$531	\$493	\$406
37	Family	\$1,215	\$1,111	\$983	\$937	\$911	\$841	\$748	\$737	\$719	\$653	\$539	\$502	\$412
38	Family	\$1,241	\$1,131	\$1,003	\$957	\$928	\$858	\$763	\$751	\$734	\$664	\$551	\$513	\$421
39	Family	\$1,264	\$1,154	\$1,024	\$974	\$948	\$876	\$780	\$769	\$748	\$679	\$563	\$522	\$429
40	Family	\$1,291	\$1,177	\$1,044	\$995	\$966	\$893	\$795	\$783	\$766	\$693	\$574	\$534	\$438
41	Family	\$1,317	\$1,204	\$1,067	\$1,015	\$986	\$911	\$809	\$798	\$780	\$705	\$586	\$545	\$447
42	Family	\$1,343	\$1,227	\$1,088	\$1,035	\$1,006	\$931	\$827	\$815	\$795	\$719	\$597	\$557	\$455
43	Family	\$1,401	\$1,279	\$1,134	\$1,079	\$1,050	\$969	\$861	\$850	\$829	\$751	\$624	\$580	\$476
44	Family	\$1,462	\$1,334	\$1,183	\$1,125	\$1,093	\$1,009	\$899	\$885	\$864	\$783	\$650	\$603	\$496
45	Family	\$1,523	\$1,389	\$1,233	\$1,175	\$1,140	\$1,053	\$937	\$922	\$902	\$818	\$676	\$629	\$516
46	Family	\$1,589	\$1,450	\$1,285	\$1,224	\$1,189	\$1,099	\$977	\$963	\$940	\$853	\$705	\$655	\$539
47	Family	\$1,656	\$1,511	\$1,340	\$1,276	\$1,238	\$1,146	\$1,018	\$1,003	\$980	\$887	\$737	\$684	\$563
48	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,204	\$1,073	\$1,056	\$1,032	\$934	\$774	\$719	\$592
49	Family	\$1,833	\$1,670	\$1,482	\$1,412	\$1,372	\$1,267	\$1,128	\$1,111	\$1,085	\$983	\$815	\$757	\$621
50	Family	\$1,926	\$1,757	\$1,560	\$1,485	\$1,441	\$1,334	\$1,186	\$1,169	\$1,140	\$1,032	\$856	\$798	\$655
51	Family	\$2,027	\$1,850	\$1,641	\$1,560	\$1,517	\$1,401	\$1,247	\$1,230	\$1,201	\$1,088	\$899	\$838	\$687
52	Family	\$2,132	\$1,946	\$1,726	\$1,641	\$1,595	\$1,473	\$1,311	\$1,293	\$1,262	\$1,143	\$945	\$882	\$722
53	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,673	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$992	\$925	\$760
54	Family	\$2,343	\$2,140	\$1,897	\$1,807	\$1,755	\$1,621	\$1,441	\$1,421	\$1,389	\$1,256	\$1,041	\$969	\$795
55	Family	\$2,459	\$2,245	\$1,989	\$1,894	\$1,842	\$1,699	\$1,514	\$1,491	\$1,456	\$1,317	\$1,093	\$1,018	\$835
56	Family	\$2,578	\$2,352	\$2,088	\$1,987	\$1,931	\$1,784	\$1,586	\$1,563	\$1,528	\$1,383	\$1,146	\$1,067	\$876
57	Family	\$2,703	\$2,468	\$2,190	\$2,085	\$2,024	\$1,871	\$1,665	\$1,639	\$1,601	\$1,450	\$1,201	\$1,119	\$916
58	Family	\$2,822	\$2,575	\$2,285	\$2,175	\$2,114	\$1,952	\$1,737	\$1,711	\$1,673	\$1,514	\$1,253	\$1,169	\$957
59	Family	\$2,946	\$2,691	\$2,387	\$2,271	\$2,207	\$2,039	\$1,813	\$1,786	\$1,746	\$1,581	\$1,308	\$1,218	\$1,001
60	Family	\$3,077	\$2,810	\$2,491	\$2,372	\$2,303	\$2,129	\$1,894	\$1,865	\$1,821	\$1,650	\$1,366	\$1,273	\$1,044
61	Family	\$3,213	\$2,932	\$2,601	\$2,477	\$2,404	\$2,221	\$1,978	\$1,949	\$1,902	\$1,723	\$1,427	\$1,328	\$1,090
62	Family	\$3,355	\$3,062	\$2,714	\$2,587	\$2,511	\$2,320	\$2,065	\$2,033	\$1,987	\$1,798	\$1,491	\$1,386	\$1,140
63	Family	\$3,474	\$3,170	\$2,813	\$2,677	\$2,601	\$2,404	\$2,137	\$2,105	\$2,056	\$1,862	\$1,543	\$1,436	\$1,180
64	Family	\$3,596	\$3,283	\$2,912	\$2,772	\$2,694	\$2,488	\$2,213	\$2,181	\$2,132	\$1,929	\$1,598	\$1,488	\$1,221
65	Family	\$3,727	\$3,399	\$3,016	\$2,871	\$2,790	\$2,578	\$2,291	\$2,259	\$2,207	\$1,998	\$1,656	\$1,540	\$1,264
66	Family	\$3,857	\$3,521	\$3,123	\$2,973	\$2,888	\$2,668	\$2,375	\$2,340	\$2,285	\$2,068	\$1,714	\$1,595	\$1,311
67	Family	\$3,996	\$3,645	\$3,234	\$3,080	\$2,990	\$2,764	\$2,459	\$2,422	\$2,366	\$2,140	\$1,775	\$1,653	\$1,357
68	Family	\$4,135	\$3,776	\$3,350	\$3,187	\$3,097	\$2,862	\$2,546	\$2,509	\$2,451	\$2,219	\$1,839	\$1,711	\$1,404
69	Family	\$4,283	\$3,909	\$3,468	\$3,300	\$3,207	\$2,964	\$2,636	\$2,598	\$2,538	\$2,297	\$1,902	\$1,772	\$1,453
70+	Family	\$4,437	\$4,048	\$3,590	\$3,419	\$3,321	\$3,068	\$2,729	\$2,688	\$2,627	\$2,378	\$1,969	\$1,836	\$1,505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$389	\$355	\$315	\$300	\$290	\$269	\$239	\$235	\$230	\$208	\$173	\$161	\$132
19	Single	\$393	\$359	\$319	\$302	\$294	\$271	\$242	\$239	\$232	\$211	\$174	\$162	\$134
20	Single	\$398	\$363	\$321	\$306	\$298	\$275	\$244	\$242	\$235	\$213	\$177	\$165	\$135
21	Single	\$402	\$367	\$325	\$311	\$301	\$278	\$247	\$244	\$239	\$216	\$178	\$166	\$136
22	Single	\$408	\$371	\$329	\$313	\$305	\$282	\$251	\$247	\$242	\$219	\$181	\$169	\$138
23	Single	\$412	\$375	\$333	\$317	\$308	\$285	\$254	\$250	\$244	\$221	\$184	\$170	\$140
24	Single	\$417	\$381	\$338	\$321	\$312	\$289	\$257	\$252	\$247	\$223	\$185	\$173	\$142
25	Single	\$421	\$385	\$342	\$325	\$316	\$292	\$259	\$255	\$250	\$225	\$188	\$174	\$143
26	Single	\$427	\$389	\$346	\$329	\$320	\$296	\$262	\$259	\$252	\$228	\$189	\$177	\$144
27	Single	\$432	\$394	\$350	\$332	\$323	\$298	\$266	\$262	\$255	\$231	\$192	\$178	\$147
28	Single	\$448	\$409	\$363	\$346	\$335	\$309	\$275	\$271	\$265	\$240	\$198	\$185	\$153
29	Single	\$464	\$424	\$377	\$358	\$348	\$321	\$286	\$282	\$275	\$250	\$207	\$192	\$158
30	Single	\$482	\$440	\$390	\$371	\$360	\$333	\$297	\$293	\$286	\$258	\$215	\$200	\$163
31	Single	\$501	\$456	\$405	\$386	\$374	\$346	\$308	\$304	\$297	\$269	\$223	\$207	\$170
32	Single	\$520	\$474	\$420	\$400	\$389	\$359	\$320	\$315	\$308	\$278	\$231	\$215	\$177
33	Single	\$528	\$482	\$428	\$408	\$396	\$366	\$325	\$320	\$313	\$284	\$235	\$219	\$180
34	Single	\$537	\$490	\$435	\$414	\$402	\$371	\$331	\$325	\$319	\$288	\$239	\$223	\$182
35	Single	\$547	\$500	\$443	\$421	\$409	\$378	\$336	\$332	\$324	\$293	\$243	\$227	\$185
36	Single	\$556	\$508	\$451	\$429	\$416	\$385	\$343	\$338	\$329	\$298	\$247	\$230	\$189
37	Single	\$566	\$517	\$458	\$436	\$424	\$392	\$348	\$343	\$335	\$304	\$251	\$234	\$192
38	Single	\$578	\$527	\$467	\$446	\$432	\$400	\$355	\$350	\$342	\$309	\$257	\$239	\$196
39	Single	\$589	\$537	\$477	\$454	\$441	\$408	\$363	\$358	\$348	\$316	\$262	\$243	\$200
40	Single	\$601	\$548	\$486	\$463	\$450	\$416	\$370	\$365	\$356	\$323	\$267	\$248	\$204
41	Single	\$613	\$560	\$497	\$473	\$459	\$424	\$377	\$371	\$363	\$328	\$273	\$254	\$208
42	Single	\$625	\$571	\$506	\$482	\$468	\$433	\$385	\$379	\$370	\$335	\$278	\$259	\$212
43	Single	\$652	\$595	\$528	\$502	\$489	\$451	\$401	\$396	\$386	\$350	\$290	\$270	\$221
44	Single	\$680	\$621	\$551	\$524	\$509	\$470	\$419	\$412	\$402	\$365	\$302	\$281	\$231
45	Single	\$709	\$647	\$574	\$547	\$531	\$490	\$436	\$429	\$420	\$381	\$315	\$293	\$240
46	Single	\$740	\$675	\$598	\$570	\$554	\$512	\$455	\$448	\$437	\$397	\$328	\$305	\$251
47	Single	\$771	\$703	\$624	\$594	\$576	\$533	\$474	\$467	\$456	\$413	\$343	\$319	\$262
48	Single	\$811	\$740	\$656	\$625	\$608	\$560	\$500	\$491	\$481	\$435	\$360	\$335	\$275
49	Single	\$853	\$778	\$690	\$657	\$639	\$590	\$525	\$517	\$505	\$458	\$379	\$352	\$289
50	Single	\$896	\$818	\$726	\$691	\$671	\$621	\$552	\$544	\$531	\$481	\$398	\$371	\$305
51	Single	\$944	\$861	\$764	\$726	\$706	\$652	\$581	\$572	\$559	\$506	\$419	\$390	\$320
52	Single	\$992	\$906	\$803	\$764	\$743	\$686	\$610	\$602	\$587	\$532	\$440	\$410	\$336
53	Single	\$1,041	\$949	\$842	\$802	\$779	\$720	\$640	\$630	\$616	\$558	\$462	\$431	\$354
54	Single	\$1,091	\$996	\$883	\$841	\$817	\$755	\$671	\$662	\$647	\$585	\$485	\$451	\$370
55	Single	\$1,145	\$1,045	\$926	\$882	\$857	\$791	\$705	\$694	\$678	\$613	\$509	\$474	\$389
56	Single	\$1,200	\$1,095	\$972	\$925	\$899	\$830	\$738	\$728	\$711	\$644	\$533	\$497	\$408
57	Single	\$1,258	\$1,149	\$1,019	\$971	\$942	\$871	\$775	\$763	\$745	\$675	\$559	\$521	\$427
58	Single	\$1,314	\$1,199	\$1,064	\$1,013	\$984	\$909	\$809	\$797	\$779	\$705	\$583	\$544	\$446
59	Single	\$1,372	\$1,253	\$1,111	\$1,057	\$1,027	\$949	\$844	\$832	\$813	\$736	\$609	\$567	\$466
60	Single	\$1,432	\$1,308	\$1,160	\$1,104	\$1,072	\$991	\$882	\$868	\$848	\$768	\$636	\$593	\$486
61	Single	\$1,496	\$1,365	\$1,211	\$1,153	\$1,119	\$1,034	\$921	\$907	\$886	\$802	\$664	\$618	\$508
62	Single	\$1,562	\$1,426	\$1,264	\$1,204	\$1,169	\$1,080	\$961	\$946	\$925	\$837	\$694	\$645	\$531
63	Single	\$1,617	\$1,476	\$1,310	\$1,246	\$1,211	\$1,119	\$995	\$980	\$957	\$867	\$718	\$668	\$549
64	Single	\$1,674	\$1,528	\$1,355	\$1,291	\$1,254	\$1,158	\$1,030	\$1,015	\$992	\$898	\$744	\$693	\$568
65	Single	\$1,735	\$1,582	\$1,404	\$1,337	\$1,299	\$1,200	\$1,067	\$1,052	\$1,027	\$930	\$771	\$717	\$589
66	Single	\$1,796	\$1,639	\$1,454	\$1,384	\$1,345	\$1,242	\$1,106	\$1,089	\$1,064	\$963	\$798	\$743	\$610
67	Single	\$1,860	\$1,697	\$1,505	\$1,434	\$1,392	\$1,287	\$1,145	\$1,127	\$1,102	\$996	\$826	\$770	\$632
68	Single	\$1,925	\$1,758	\$1,559	\$1,484	\$1,442	\$1,332	\$1,185	\$1,168	\$1,141	\$1,033	\$856	\$797	\$653
69	Single	\$1,994	\$1,820	\$1,615	\$1,536	\$1,493	\$1,380	\$1,227	\$1,210	\$1,181	\$1,069	\$886	\$825	\$676
70+	Single	\$2,066	\$1,885	\$1,671	\$1,592	\$1,546	\$1,428	\$1,270	\$1,251	\$1,223	\$1,107	\$917	\$855	\$701

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$778	\$710	\$630	\$600	\$580	\$538	\$478	\$470	\$460	\$416	\$346	\$322	\$264
19	Two-Party	\$786	\$718	\$638	\$604	\$588	\$542	\$484	\$478	\$464	\$422	\$348	\$324	\$268
20	Two-Party	\$796	\$726	\$642	\$612	\$596	\$550	\$488	\$484	\$470	\$426	\$354	\$330	\$270
21	Two-Party	\$804	\$734	\$650	\$622	\$602	\$556	\$494	\$488	\$478	\$432	\$356	\$332	\$272
22	Two-Party	\$816	\$742	\$658	\$626	\$610	\$564	\$502	\$494	\$484	\$438	\$362	\$338	\$276
23	Two-Party	\$824	\$750	\$666	\$634	\$616	\$570	\$508	\$500	\$488	\$442	\$368	\$340	\$280
24	Two-Party	\$834	\$762	\$676	\$642	\$624	\$578	\$514	\$504	\$494	\$446	\$370	\$346	\$284
25	Two-Party	\$842	\$770	\$684	\$650	\$632	\$584	\$518	\$510	\$500	\$450	\$376	\$348	\$286
26	Two-Party	\$854	\$778	\$692	\$658	\$640	\$592	\$524	\$518	\$504	\$456	\$378	\$354	\$288
27	Two-Party	\$864	\$788	\$700	\$664	\$646	\$596	\$532	\$524	\$510	\$462	\$384	\$356	\$294
28	Two-Party	\$896	\$818	\$726	\$692	\$670	\$618	\$550	\$542	\$530	\$480	\$396	\$370	\$306
29	Two-Party	\$928	\$848	\$754	\$716	\$696	\$642	\$572	\$564	\$550	\$500	\$414	\$384	\$316
30	Two-Party	\$964	\$880	\$780	\$742	\$720	\$666	\$594	\$586	\$572	\$516	\$430	\$400	\$326
31	Two-Party	\$1,002	\$912	\$810	\$772	\$748	\$692	\$616	\$608	\$594	\$538	\$446	\$414	\$340
32	Two-Party	\$1,040	\$948	\$840	\$800	\$778	\$718	\$640	\$630	\$616	\$556	\$462	\$430	\$354
33	Two-Party	\$1,056	\$964	\$856	\$816	\$792	\$732	\$650	\$640	\$626	\$568	\$470	\$438	\$360
34	Two-Party	\$1,074	\$980	\$870	\$828	\$804	\$742	\$662	\$650	\$638	\$576	\$478	\$446	\$364
35	Two-Party	\$1,094	\$1,000	\$886	\$842	\$818	\$756	\$672	\$664	\$648	\$586	\$486	\$454	\$370
36	Two-Party	\$1,112	\$1,016	\$902	\$858	\$832	\$770	\$686	\$676	\$658	\$596	\$494	\$460	\$378
37	Two-Party	\$1,132	\$1,034	\$916	\$872	\$848	\$784	\$696	\$686	\$670	\$608	\$502	\$468	\$384
38	Two-Party	\$1,156	\$1,054	\$934	\$892	\$864	\$800	\$710	\$700	\$684	\$618	\$514	\$478	\$392
39	Two-Party	\$1,178	\$1,074	\$954	\$908	\$882	\$816	\$726	\$716	\$696	\$632	\$524	\$486	\$400
40	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$832	\$740	\$730	\$712	\$646	\$534	\$496	\$408
41	Two-Party	\$1,226	\$1,120	\$994	\$946	\$918	\$848	\$754	\$742	\$726	\$656	\$546	\$508	\$416
42	Two-Party	\$1,250	\$1,142	\$1,012	\$964	\$936	\$866	\$770	\$758	\$740	\$670	\$556	\$518	\$424
43	Two-Party	\$1,304	\$1,190	\$1,056	\$1,004	\$978	\$902	\$802	\$792	\$772	\$700	\$580	\$540	\$442
44	Two-Party	\$1,360	\$1,242	\$1,102	\$1,048	\$1,018	\$940	\$838	\$824	\$804	\$730	\$604	\$562	\$462
45	Two-Party	\$1,418	\$1,294	\$1,148	\$1,094	\$1,062	\$980	\$872	\$858	\$840	\$762	\$630	\$586	\$480
46	Two-Party	\$1,480	\$1,350	\$1,196	\$1,140	\$1,108	\$1,024	\$910	\$896	\$874	\$794	\$656	\$610	\$502
47	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,152	\$1,066	\$948	\$934	\$912	\$826	\$686	\$638	\$524
48	Two-Party	\$1,622	\$1,480	\$1,312	\$1,250	\$1,216	\$1,120	\$1,000	\$982	\$962	\$870	\$720	\$670	\$550
49	Two-Party	\$1,706	\$1,556	\$1,380	\$1,314	\$1,278	\$1,180	\$1,050	\$1,034	\$1,010	\$916	\$758	\$704	\$578
50	Two-Party	\$1,792	\$1,636	\$1,452	\$1,382	\$1,342	\$1,242	\$1,104	\$1,088	\$1,062	\$962	\$796	\$742	\$610
51	Two-Party	\$1,888	\$1,722	\$1,528	\$1,452	\$1,412	\$1,304	\$1,162	\$1,144	\$1,118	\$1,012	\$838	\$780	\$640
52	Two-Party	\$1,984	\$1,812	\$1,606	\$1,528	\$1,486	\$1,372	\$1,220	\$1,204	\$1,174	\$1,064	\$880	\$820	\$672
53	Two-Party	\$2,082	\$1,898	\$1,684	\$1,604	\$1,558	\$1,440	\$1,280	\$1,260	\$1,232	\$1,116	\$924	\$862	\$708
54	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,634	\$1,510	\$1,342	\$1,324	\$1,294	\$1,170	\$970	\$902	\$740
55	Two-Party	\$2,290	\$2,090	\$1,852	\$1,764	\$1,714	\$1,582	\$1,410	\$1,388	\$1,356	\$1,226	\$1,018	\$948	\$778
56	Two-Party	\$2,400	\$2,190	\$1,944	\$1,850	\$1,798	\$1,660	\$1,476	\$1,456	\$1,422	\$1,288	\$1,066	\$994	\$816
57	Two-Party	\$2,516	\$2,298	\$2,038	\$1,942	\$1,884	\$1,742	\$1,550	\$1,526	\$1,490	\$1,350	\$1,118	\$1,042	\$854
58	Two-Party	\$2,628	\$2,398	\$2,128	\$2,026	\$1,968	\$1,818	\$1,618	\$1,594	\$1,558	\$1,410	\$1,166	\$1,088	\$892
59	Two-Party	\$2,744	\$2,506	\$2,222	\$2,114	\$2,054	\$1,898	\$1,688	\$1,664	\$1,626	\$1,472	\$1,218	\$1,134	\$932
60	Two-Party	\$2,864	\$2,616	\$2,320	\$2,208	\$2,144	\$1,982	\$1,764	\$1,736	\$1,696	\$1,536	\$1,272	\$1,186	\$972
61	Two-Party	\$2,992	\$2,730	\$2,422	\$2,306	\$2,238	\$2,068	\$1,842	\$1,814	\$1,772	\$1,604	\$1,328	\$1,236	\$1,016
62	Two-Party	\$3,124	\$2,852	\$2,528	\$2,408	\$2,338	\$2,160	\$1,922	\$1,892	\$1,850	\$1,674	\$1,388	\$1,290	\$1,062
63	Two-Party	\$3,234	\$2,952	\$2,620	\$2,492	\$2,422	\$2,238	\$1,990	\$1,960	\$1,914	\$1,734	\$1,436	\$1,336	\$1,098
64	Two-Party	\$3,348	\$3,056	\$2,710	\$2,582	\$2,508	\$2,316	\$2,060	\$2,030	\$1,984	\$1,796	\$1,488	\$1,386	\$1,136
65	Two-Party	\$3,470	\$3,164	\$2,808	\$2,674	\$2,598	\$2,400	\$2,134	\$2,104	\$2,054	\$1,860	\$1,542	\$1,434	\$1,178
66	Two-Party	\$3,592	\$3,278	\$2,908	\$2,768	\$2,690	\$2,484	\$2,212	\$2,178	\$2,128	\$1,926	\$1,596	\$1,486	\$1,220
67	Two-Party	\$3,720	\$3,394	\$3,010	\$2,868	\$2,784	\$2,574	\$2,290	\$2,254	\$2,204	\$1,992	\$1,652	\$1,540	\$1,264
68	Two-Party	\$3,850	\$3,516	\$3,118	\$2,968	\$2,884	\$2,664	\$2,370	\$2,336	\$2,282	\$2,066	\$1,712	\$1,594	\$1,306
69	Two-Party	\$3,988	\$3,640	\$3,230	\$3,072	\$2,986	\$2,760	\$2,454	\$2,420	\$2,362	\$2,138	\$1,772	\$1,650	\$1,352
70+	Two-Party	\$4,132	\$3,770	\$3,342	\$3,184	\$3,092	\$2,856	\$2,540	\$2,502	\$2,446	\$2,214	\$1,834	\$1,710	\$1,402

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$739	\$675	\$599	\$570	\$551	\$511	\$454	\$447	\$437	\$395	\$329	\$306	\$251
19	Adult + Child(ren)	\$747	\$682	\$606	\$574	\$559	\$515	\$460	\$454	\$441	\$401	\$331	\$308	\$255
20	Adult + Child(ren)	\$756	\$690	\$610	\$581	\$566	\$523	\$464	\$460	\$447	\$405	\$336	\$314	\$257
21	Adult + Child(ren)	\$764	\$697	\$618	\$591	\$572	\$528	\$469	\$464	\$454	\$410	\$338	\$315	\$258
22	Adult + Child(ren)	\$775	\$705	\$625	\$595	\$580	\$536	\$477	\$469	\$460	\$416	\$344	\$321	\$262
23	Adult + Child(ren)	\$783	\$713	\$633	\$602	\$585	\$542	\$483	\$475	\$464	\$420	\$350	\$323	\$266
24	Adult + Child(ren)	\$792	\$724	\$642	\$610	\$593	\$549	\$488	\$479	\$469	\$424	\$352	\$329	\$270
25	Adult + Child(ren)	\$800	\$732	\$650	\$618	\$600	\$555	\$492	\$485	\$475	\$428	\$357	\$331	\$272
26	Adult + Child(ren)	\$811	\$739	\$657	\$625	\$608	\$562	\$498	\$492	\$479	\$433	\$359	\$336	\$274
27	Adult + Child(ren)	\$821	\$749	\$665	\$631	\$614	\$566	\$505	\$498	\$485	\$439	\$365	\$338	\$279
28	Adult + Child(ren)	\$851	\$777	\$690	\$657	\$637	\$587	\$523	\$515	\$504	\$456	\$376	\$352	\$291
29	Adult + Child(ren)	\$882	\$806	\$716	\$680	\$661	\$610	\$543	\$536	\$523	\$475	\$393	\$365	\$300
30	Adult + Child(ren)	\$916	\$836	\$741	\$705	\$684	\$633	\$564	\$557	\$543	\$490	\$409	\$380	\$310
31	Adult + Child(ren)	\$952	\$866	\$770	\$733	\$711	\$657	\$585	\$578	\$564	\$511	\$424	\$393	\$323
32	Adult + Child(ren)	\$988	\$901	\$798	\$760	\$739	\$682	\$608	\$599	\$585	\$528	\$439	\$409	\$336
33	Adult + Child(ren)	\$1,003	\$916	\$813	\$775	\$752	\$695	\$618	\$608	\$595	\$540	\$447	\$416	\$342
34	Adult + Child(ren)	\$1,020	\$931	\$827	\$787	\$764	\$705	\$629	\$618	\$606	\$547	\$454	\$424	\$346
35	Adult + Child(ren)	\$1,039	\$950	\$842	\$800	\$777	\$718	\$638	\$631	\$616	\$557	\$462	\$431	\$352
36	Adult + Child(ren)	\$1,056	\$965	\$857	\$815	\$790	\$732	\$652	\$642	\$625	\$566	\$469	\$437	\$359
37	Adult + Child(ren)	\$1,075	\$982	\$870	\$828	\$806	\$745	\$661	\$652	\$637	\$578	\$477	\$445	\$365
38	Adult + Child(ren)	\$1,098	\$1,001	\$887	\$847	\$821	\$760	\$675	\$665	\$650	\$587	\$488	\$454	\$372
39	Adult + Child(ren)	\$1,119	\$1,020	\$906	\$863	\$838	\$775	\$690	\$680	\$661	\$600	\$498	\$462	\$380
40	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$790	\$703	\$694	\$676	\$614	\$507	\$471	\$388
41	Adult + Child(ren)	\$1,165	\$1,064	\$944	\$899	\$872	\$806	\$716	\$705	\$690	\$623	\$519	\$483	\$395
42	Adult + Child(ren)	\$1,188	\$1,085	\$961	\$916	\$889	\$823	\$732	\$720	\$703	\$637	\$528	\$492	\$403
43	Adult + Child(ren)	\$1,239	\$1,131	\$1,003	\$954	\$929	\$857	\$762	\$752	\$733	\$665	\$551	\$513	\$420
44	Adult + Child(ren)	\$1,292	\$1,180	\$1,047	\$996	\$967	\$893	\$796	\$783	\$764	\$694	\$574	\$534	\$439
45	Adult + Child(ren)	\$1,347	\$1,229	\$1,091	\$1,039	\$1,009	\$931	\$828	\$815	\$798	\$724	\$599	\$557	\$456
46	Adult + Child(ren)	\$1,406	\$1,283	\$1,136	\$1,083	\$1,053	\$973	\$865	\$851	\$830	\$754	\$623	\$580	\$477
47	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,094	\$1,013	\$901	\$887	\$866	\$785	\$652	\$606	\$498
48	Adult + Child(ren)	\$1,541	\$1,406	\$1,246	\$1,188	\$1,155	\$1,064	\$950	\$933	\$914	\$827	\$684	\$637	\$523
49	Adult + Child(ren)	\$1,621	\$1,478	\$1,311	\$1,248	\$1,214	\$1,121	\$998	\$982	\$960	\$870	\$720	\$669	\$549
50	Adult + Child(ren)	\$1,702	\$1,554	\$1,379	\$1,313	\$1,275	\$1,180	\$1,049	\$1,034	\$1,009	\$914	\$756	\$705	\$580
51	Adult + Child(ren)	\$1,794	\$1,636	\$1,452	\$1,379	\$1,341	\$1,239	\$1,104	\$1,087	\$1,062	\$961	\$796	\$741	\$608
52	Adult + Child(ren)	\$1,885	\$1,721	\$1,526	\$1,452	\$1,412	\$1,303	\$1,159	\$1,144	\$1,115	\$1,011	\$836	\$779	\$638
53	Adult + Child(ren)	\$1,978	\$1,803	\$1,600	\$1,524	\$1,480	\$1,368	\$1,216	\$1,197	\$1,170	\$1,060	\$878	\$819	\$673
54	Adult + Child(ren)	\$2,073	\$1,892	\$1,678	\$1,598	\$1,552	\$1,435	\$1,275	\$1,258	\$1,229	\$1,112	\$922	\$857	\$703
55	Adult + Child(ren)	\$2,176	\$1,986	\$1,759	\$1,676	\$1,628	\$1,503	\$1,340	\$1,319	\$1,288	\$1,165	\$967	\$901	\$739
56	Adult + Child(ren)	\$2,280	\$2,081	\$1,847	\$1,758	\$1,708	\$1,577	\$1,402	\$1,383	\$1,351	\$1,224	\$1,013	\$944	\$775
57	Adult + Child(ren)	\$2,390	\$2,183	\$1,936	\$1,845	\$1,790	\$1,655	\$1,473	\$1,450	\$1,416	\$1,283	\$1,062	\$990	\$811
58	Adult + Child(ren)	\$2,497	\$2,278	\$2,022	\$1,925	\$1,870	\$1,727	\$1,537	\$1,514	\$1,480	\$1,340	\$1,108	\$1,034	\$847
59	Adult + Child(ren)	\$2,607	\$2,381	\$2,111	\$2,008	\$1,951	\$1,803	\$1,604	\$1,581	\$1,545	\$1,398	\$1,157	\$1,077	\$885
60	Adult + Child(ren)	\$2,721	\$2,485	\$2,204	\$2,098	\$2,037	\$1,883	\$1,676	\$1,649	\$1,611	\$1,459	\$1,208	\$1,127	\$923
61	Adult + Child(ren)	\$2,842	\$2,594	\$2,301	\$2,191	\$2,126	\$1,965	\$1,750	\$1,723	\$1,683	\$1,524	\$1,262	\$1,174	\$965
62	Adult + Child(ren)	\$2,968	\$2,709	\$2,402	\$2,288	\$2,221	\$2,052	\$1,826	\$1,797	\$1,758	\$1,590	\$1,319	\$1,226	\$1,009
63	Adult + Child(ren)	\$3,072	\$2,804	\$2,489	\$2,367	\$2,301	\$2,126	\$1,891	\$1,862	\$1,818	\$1,647	\$1,364	\$1,269	\$1,043
64	Adult + Child(ren)	\$3,181	\$2,903	\$2,575	\$2,453	\$2,383	\$2,200	\$1,957	\$1,929	\$1,885	\$1,706	\$1,414	\$1,317	\$1,079
65	Adult + Child(ren)	\$3,297	\$3,006	\$2,668	\$2,540	\$2,468	\$2,280	\$2,027	\$1,999	\$1,951	\$1,767	\$1,465	\$1,362	\$1,119
66	Adult + Child(ren)	\$3,412	\$3,114	\$2,763	\$2,630	\$2,556	\$2,360	\$2,101	\$2,069	\$2,022	\$1,830	\$1,516	\$1,412	\$1,159
67	Adult + Child(ren)	\$3,534	\$3,224	\$2,860	\$2,725	\$2,645	\$2,445	\$2,176	\$2,141	\$2,094	\$1,892	\$1,569	\$1,463	\$1,201
68	Adult + Child(ren)	\$3,658	\$3,340	\$2,962	\$2,820	\$2,740	\$2,531	\$2,252	\$2,219	\$2,168	\$1,963	\$1,626	\$1,514	\$1,241
69	Adult + Child(ren)	\$3,789	\$3,458	\$3,069	\$2,918	\$2,837	\$2,622	\$2,331	\$2,299	\$2,244	\$2,031	\$1,683	\$1,568	\$1,284
70+	Adult + Child(ren)	\$3,925	\$3,582	\$3,175	\$3,025	\$2,937	\$2,713	\$2,413	\$2,377	\$2,324	\$2,103	\$1,742	\$1,625	\$1,332

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$1,128	\$1,030	\$914	\$870	\$841	\$780	\$693	\$682	\$667	\$603	\$502	\$467	\$383
19	Family	\$1,140	\$1,041	\$925	\$876	\$853	\$786	\$702	\$693	\$673	\$612	\$505	\$470	\$389
20	Family	\$1,154	\$1,053	\$931	\$887	\$864	\$798	\$708	\$702	\$682	\$618	\$513	\$479	\$392
21	Family	\$1,166	\$1,064	\$943	\$902	\$873	\$806	\$716	\$708	\$693	\$626	\$516	\$481	\$394
22	Family	\$1,183	\$1,076	\$954	\$908	\$885	\$818	\$728	\$716	\$702	\$635	\$525	\$490	\$400
23	Family	\$1,195	\$1,088	\$966	\$919	\$893	\$827	\$737	\$725	\$708	\$641	\$534	\$493	\$406
24	Family	\$1,209	\$1,105	\$980	\$931	\$905	\$838	\$745	\$731	\$716	\$647	\$537	\$502	\$412
25	Family	\$1,221	\$1,117	\$992	\$943	\$916	\$847	\$751	\$740	\$725	\$653	\$545	\$505	\$415
26	Family	\$1,238	\$1,128	\$1,003	\$954	\$928	\$858	\$760	\$751	\$731	\$661	\$548	\$513	\$418
27	Family	\$1,253	\$1,143	\$1,015	\$963	\$937	\$864	\$771	\$760	\$740	\$670	\$557	\$516	\$426
28	Family	\$1,299	\$1,186	\$1,053	\$1,003	\$972	\$896	\$798	\$786	\$769	\$696	\$574	\$537	\$444
29	Family	\$1,346	\$1,230	\$1,093	\$1,038	\$1,009	\$931	\$829	\$818	\$798	\$725	\$600	\$557	\$458
30	Family	\$1,398	\$1,276	\$1,131	\$1,076	\$1,044	\$966	\$861	\$850	\$829	\$748	\$624	\$580	\$473
31	Family	\$1,453	\$1,322	\$1,175	\$1,119	\$1,085	\$1,003	\$893	\$882	\$861	\$780	\$647	\$600	\$493
32	Family	\$1,508	\$1,375	\$1,218	\$1,160	\$1,128	\$1,041	\$928	\$914	\$893	\$806	\$670	\$624	\$513
33	Family	\$1,531	\$1,398	\$1,241	\$1,183	\$1,148	\$1,061	\$943	\$928	\$908	\$824	\$682	\$635	\$522
34	Family	\$1,557	\$1,421	\$1,262	\$1,201	\$1,166	\$1,076	\$960	\$943	\$925	\$835	\$693	\$647	\$528
35	Family	\$1,586	\$1,450	\$1,285	\$1,221	\$1,186	\$1,096	\$974	\$963	\$940	\$850	\$705	\$658	\$537
36	Family	\$1,612	\$1,473	\$1,308	\$1,244	\$1,206	\$1,117	\$995	\$980	\$954	\$864	\$716	\$667	\$548
37	Family	\$1,641	\$1,499	\$1,328	\$1,264	\$1,230	\$1,137	\$1,009	\$995	\$972	\$882	\$728	\$679	\$557
38	Family	\$1,676	\$1,528	\$1,354	\$1,293	\$1,253	\$1,160	\$1,030	\$1,015	\$992	\$896	\$745	\$693	\$568
39	Family	\$1,708	\$1,557	\$1,383	\$1,317	\$1,279	\$1,183	\$1,053	\$1,038	\$1,009	\$916	\$760	\$705	\$580
40	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,206	\$1,073	\$1,059	\$1,032	\$937	\$774	\$719	\$592
41	Family	\$1,778	\$1,624	\$1,441	\$1,372	\$1,331	\$1,230	\$1,093	\$1,076	\$1,053	\$951	\$792	\$737	\$603
42	Family	\$1,813	\$1,656	\$1,467	\$1,398	\$1,357	\$1,256	\$1,117	\$1,099	\$1,073	\$972	\$806	\$751	\$615
43	Family	\$1,891	\$1,726	\$1,531	\$1,456	\$1,418	\$1,308	\$1,163	\$1,148	\$1,119	\$1,015	\$841	\$783	\$641
44	Family	\$1,972	\$1,801	\$1,598	\$1,520	\$1,476	\$1,363	\$1,215	\$1,195	\$1,166	\$1,059	\$876	\$815	\$670
45	Family	\$2,056	\$1,876	\$1,665	\$1,586	\$1,540	\$1,421	\$1,264	\$1,244	\$1,218	\$1,105	\$914	\$850	\$696
46	Family	\$2,146	\$1,958	\$1,734	\$1,653	\$1,607	\$1,485	\$1,320	\$1,299	\$1,267	\$1,151	\$951	\$885	\$728
47	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,670	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$995	\$925	\$760
48	Family	\$2,352	\$2,146	\$1,902	\$1,813	\$1,763	\$1,624	\$1,450	\$1,424	\$1,395	\$1,262	\$1,044	\$972	\$798
49	Family	\$2,474	\$2,256	\$2,001	\$1,905	\$1,853	\$1,711	\$1,523	\$1,499	\$1,465	\$1,328	\$1,099	\$1,021	\$838
50	Family	\$2,598	\$2,372	\$2,105	\$2,004	\$1,946	\$1,801	\$1,601	\$1,578	\$1,540	\$1,395	\$1,154	\$1,076	\$885
51	Family	\$2,738	\$2,497	\$2,216	\$2,105	\$2,047	\$1,891	\$1,685	\$1,659	\$1,621	\$1,467	\$1,215	\$1,131	\$928
52	Family	\$2,877	\$2,627	\$2,329	\$2,216	\$2,155	\$1,989	\$1,769	\$1,746	\$1,702	\$1,543	\$1,276	\$1,189	\$974
53	Family	\$3,019	\$2,752	\$2,442	\$2,326	\$2,259	\$2,088	\$1,856	\$1,827	\$1,786	\$1,618	\$1,340	\$1,250	\$1,027
54	Family	\$3,164	\$2,888	\$2,561	\$2,439	\$2,369	\$2,190	\$1,946	\$1,920	\$1,876	\$1,697	\$1,407	\$1,308	\$1,073
55	Family	\$3,321	\$3,031	\$2,685	\$2,558	\$2,485	\$2,294	\$2,045	\$2,013	\$1,966	\$1,778	\$1,476	\$1,375	\$1,128
56	Family	\$3,480	\$3,176	\$2,819	\$2,683	\$2,603	\$2,407	\$2,140	\$2,111	\$2,062	\$1,868	\$1,546	\$1,441	\$1,183
57	Family	\$3,648	\$3,332	\$2,955	\$2,816	\$2,732	\$2,526	\$2,248	\$2,213	\$2,161	\$1,958	\$1,621	\$1,511	\$1,238
58	Family	\$3,811	\$3,477	\$3,086	\$2,938	\$2,854	\$2,636	\$2,346	\$2,311	\$2,259	\$2,045	\$1,691	\$1,578	\$1,293
59	Family	\$3,979	\$3,634	\$3,222	\$3,065	\$2,978	\$2,752	\$2,448	\$2,413	\$2,358	\$2,134	\$1,766	\$1,644	\$1,351
60	Family	\$4,153	\$3,793	\$3,364	\$3,202	\$3,109	\$2,874	\$2,558	\$2,517	\$2,459	\$2,227	\$1,844	\$1,720	\$1,409
61	Family	\$4,338	\$3,959	\$3,512	\$3,344	\$3,245	\$2,999	\$2,671	\$2,630	\$2,569	\$2,326	\$1,926	\$1,792	\$1,473
62	Family	\$4,530	\$4,135	\$3,666	\$3,492	\$3,390	\$3,132	\$2,787	\$2,743	\$2,683	\$2,427	\$2,013	\$1,871	\$1,540
63	Family	\$4,689	\$4,280	\$3,799	\$3,613	\$3,512	\$3,245	\$2,886	\$2,842	\$2,775	\$2,514	\$2,082	\$1,937	\$1,592
64	Family	\$4,855	\$4,431	\$3,930	\$3,744	\$3,637	\$3,358	\$2,987	\$2,944	\$2,877	\$2,604	\$2,158	\$2,010	\$1,647
65	Family	\$5,032	\$4,588	\$4,072	\$3,877	\$3,767	\$3,480	\$3,094	\$3,051	\$2,978	\$2,697	\$2,236	\$2,079	\$1,708
66	Family	\$5,208	\$4,753	\$4,217	\$4,014	\$3,901	\$3,602	\$3,207	\$3,158	\$3,086	\$2,793	\$2,314	\$2,155	\$1,769
67	Family	\$5,394	\$4,921	\$4,365	\$4,159	\$4,037	\$3,732	\$3,321	\$3,268	\$3,196	\$2,888	\$2,395	\$2,233	\$1,833
68	Family	\$5,583	\$5,098	\$4,521	\$4,304	\$4,182	\$3,863	\$3,437	\$3,387	\$3,309	\$2,996	\$2,482	\$2,311	\$1,894
69	Family	\$5,783	\$5,278	\$4,684	\$4,454	\$4,330	\$4,002	\$3,558	\$3,509	\$3,425	\$3,100	\$2,569	\$2,393	\$1,960
70+	Family	\$5,991	\$5,467	\$4,846	\$4,617	\$4,483	\$4,141	\$3,683	\$3,628	\$3,547	\$3,210	\$2,659	\$2,480	\$2,033

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 11 - Loss Ratio Information
District of Columbia

Month	District of Columbia Grandfathered KPIF					Loss Ratio
	Subscribers	Members	Claims	Premium		
May-2011	775	957	436,301	293,108	149%	
Jun-2011	743	919	413,184	257,002	161%	
Jul-2011	705	872	312,632	292,767	107%	
Aug-2011	664	827	366,350	259,451	141%	
Sep-2011	597	748	360,608	247,210	146%	
Oct-2011	563	709	169,756	234,797	72%	
Nov-2011	548	692	270,045	236,979	114%	
Dec-2011	537	676	229,954	233,595	98%	
Jan-2012	523	658	184,916	223,667	83%	
Feb-2012	508	629	192,854	233,677	83%	
Mar-2012	501	617	210,276	220,140	96%	
Apr-2012	491	605	167,634	218,192	77%	
May-2012	477	588	194,386	218,394	89%	
Jun-2012	475	585	191,288	218,509	88%	
Jul-2012	461	567	143,224	190,552	75%	
Aug-2012	455	562	267,709	174,203	154%	
Sep-2012	442	548	149,802	183,350	82%	
Oct-2012	432	534	133,646	188,887	71%	
Nov-2012	423	525	167,966	185,096	91%	
Dec-2012	415	519	146,522	252,487	58%	
Jan-2013	412	515	181,279	188,937	96%	
Feb-2013	391	490	152,317	185,666	82%	
Mar-2013	383	480	193,853	184,723	105%	
Apr-2013	377	475	158,147	182,554	87%	
May-2013	373	470	179,714	190,370	94%	
Jun-2013	367	463	121,240	176,286	69%	
Jul-2013	359	452	184,105	171,116	108%	
Aug-2013	346	436	207,846	174,023	119%	
Sep-2013	340	430	356,983	153,810	232%	
Oct-2013	334	422	125,042	156,770	80%	
Nov-2013	326	414	158,406	164,046	97%	
Dec-2013	320	409	199,764	152,997	131%	
Jan-2014	303	391	104,041	144,172	72%	
Feb-2014	287	366	109,810	151,396	73%	
Mar-2014	279	346	94,503	135,704	70%	
Apr-2014	265	329	112,160	139,734	80%	
2011 Claims	5,132	6,400	2,558,829	2,054,908	125%	
2012 Claims	5,603	6,937	2,150,223	2,507,153	86%	
2013 Claims	4,328	5,456	2,218,695	2,081,296	107%	
Most Recent 12 Months	3,899	4,928	1,953,614	1,910,422	102%	
36 Months Total	16,197	20,225	7,348,261	7,214,363	102%	

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

District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2015

Actuarial Memorandum

I, Giak Diang Tan Tan, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) and Chief Actuary of Kaiser Permanente Insurance Company (KPIC), am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2015.

The Revenue Requirement for 2015 is developed by accumulating medical and administrative expenses posted for the period May 2013 through April 2014 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2015. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2015 rate increase is applied to the base rates.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

The overall rate increase requested is 12.4%. The minimum rate change would be 11.2%, while the maximum rate change would be 13.4%. The maximum rate increase including demographic adjustments would be 18.9%.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. 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 health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

Pool Name	Pool Description
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

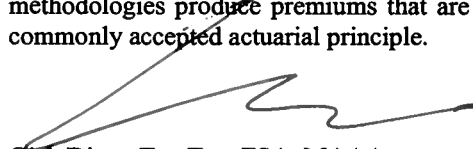
The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.

- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.
- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

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, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Giak Diang Tan Tan, FSA, MAAA
Senior Actuarial Director of Kaiser Foundation Health Plan, Inc.
Chief actuary of Kaiser Permanente Insurance Company
07/11/2014

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 1 - Individual Base Rate Calculation
Effective Date: 2/1/2015
Jurisdiction: District of Columbia
Base Period: May 2013 - April 2014

	Total Grandfathered	
Membermonths		4,928
Average members		411
<u>Medical Expense Categories</u>	<u>Claims Incurred</u>	<u>PMPM</u>
Inpatient Facility	\$489,728.58	\$99.38
Outpatient Facility	\$74,138.05	\$15.04
Emergency/Urgent Care	\$37,672.69	\$7.64
Office Visits	\$577,359.45	\$117.16
Other Physician	\$235,299.68	\$47.75
Diagnostic Services	\$179,599.42	\$36.44
Pharmacy	\$315,279.82	\$63.98
IBNR	\$2,234.32	\$0.45
<u>Other Services</u>	<u>\$44,338.41</u>	<u>\$9.00</u>
Total	\$1,955,650.42	\$396.84
Incurring Total Medical Costs		\$396.84
Cost Share and other non-dues revenue credits		\$31.68
Net Incurred Medical Costs		\$365.17
3.5% Trend (November 2013 - August 2015)		1.0651
Expected 2015 Medical Cost		\$388.94
Retention		18.5%
Monthly Required Revenue		\$477.23
Current Premium PMPM		\$424.60
Required Rate Increase		12.4%
Requested Rate Increase		12.4%
Target Loss Ratio		81.5%
Projected Loss Ratio		81.5%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 2 - Base Rates

Old, New, and Gender Pools	
2014 Base Rate	\$485.54
2015 Increase	1.124
2015 Base Rate	\$545.75

Permium Tax Factor	2%
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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Small Group Rate Filing 2015
Exhibit 3 - Trend Calculation

Category	Weight	2013 to 2015 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.
Exhibit 4 - Closed Plan Adjustment and Tier Factors
Non-Gender-Rated Plans**

Direct Pay Old/New Pool Plan Adjustment Factors	
<u>Plan</u>	<u>Factor</u>
Base 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% / 20% Plan	0.4490
HDHP \$8,000 Ded / 0% Plan	0.3864

Old/New Pool Billing Tier Adjustment Factors	
<u>Tier Type</u>	<u>Factor</u>
Single	1.0000
Two Party	2.0000
Family	2.9000

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

Exhibit 5 - Closed Plan Adjustment and Tier Factors

Non-Gender-Rated Plans

Age Band	Old Pool		New Pool	
	Proposed Factor	Current Factor	Proposed Factor	Current Factor
18	0.630	0.630	0.520	0.520
19	0.642	0.642	0.534	0.534
20	0.655	0.655	0.549	0.549
21	0.667	0.667	0.564	0.564
22	0.680	0.680	0.580	0.580
23	0.693	0.693	0.590	0.590
24	0.707	0.707	0.600	0.600
25	0.721	0.721	0.610	0.610
26	0.735	0.735	0.620	0.620
27	0.750	0.750	0.630	0.630
28	0.762	0.762	0.642	0.642
29	0.773	0.773	0.653	0.653
30	0.785	0.785	0.665	0.665
31	0.798	0.798	0.678	0.678
32	0.810	0.810	0.690	0.690
33	0.827	0.827	0.702	0.702
34	0.845	0.845	0.713	0.713
35	0.863	0.863	0.725	0.725
36	0.881	0.881	0.738	0.738
37	0.900	0.900	0.750	0.750
38	0.923	0.923	0.781	0.781
39	0.946	0.946	0.814	0.814
40	0.970	0.970	0.848	0.848
41	0.995	0.995	0.883	0.883
42	1.020	1.020	0.920	0.920
43	1.050	1.050	0.970	0.970
44	1.081	1.081	1.023	1.023
45	1.113	1.113	1.079	1.079
46	1.146	1.146	1.138	1.138
47	1.180	1.180	1.200	1.200
48	1.207	1.207	1.251	1.251
49	1.234	1.234	1.305	1.305
50	1.262	1.262	1.361	1.361
51	1.291	1.291	1.419	1.419
52	1.320	1.320	1.480	1.480
53	1.368	1.368	1.548	1.548
54	1.418	1.418	1.618	1.618
55	1.470	1.470	1.692	1.692
56	1.524	1.524	1.769	1.769
57	1.580	1.580	1.850	1.850
58	1.599	1.599	1.884	1.884
59	1.619	1.619	1.919	1.919
60	1.639	1.639	1.955	1.955
61	1.659	1.659	1.991	1.991
62	1.679	1.679	2.028	2.028
63	1.699	1.699	2.066	2.066
64	1.720	1.720	2.104	2.104
65	1.741	1.741	2.143	2.143
66	1.762	1.762	2.183	2.183
67	1.784	1.784	2.224	2.224
68	1.806	1.806	2.265	2.265
69	1.828	1.828	2.307	2.307
70+	1.850	1.850	2.350	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.
Kaiser Permanente Individual and Family Rate Filing
Exhibit 6

Post-Health Care Reform Direct Pay Conditional Offering Guidelines

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

* Note underwriting is no longer used in rating, but this exhibit is attached to show how members received rate-up rates.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
19	Single	\$360	\$322	\$272	\$303	\$271	\$237	\$252	\$246	\$224	\$174	\$160	\$138
20	Single	\$367	\$328	\$278	\$309	\$276	\$241	\$257	\$251	\$228	\$177	\$164	\$141
21	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
22	Single	\$381	\$341	\$288	\$321	\$287	\$251	\$267	\$260	\$237	\$184	\$170	\$146
23	Single	\$388	\$348	\$294	\$327	\$293	\$256	\$272	\$266	\$242	\$188	\$173	\$149
24	Single	\$396	\$355	\$300	\$333	\$299	\$261	\$277	\$271	\$247	\$192	\$177	\$152
25	Single	\$404	\$362	\$306	\$340	\$304	\$266	\$283	\$276	\$251	\$195	\$180	\$155
26	Single	\$412	\$369	\$312	\$347	\$310	\$271	\$288	\$282	\$256	\$199	\$184	\$158
27	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
28	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
29	Single	\$433	\$388	\$328	\$365	\$327	\$285	\$303	\$296	\$270	\$209	\$193	\$166
30	Single	\$440	\$394	\$333	\$370	\$332	\$289	\$308	\$301	\$274	\$213	\$196	\$169
31	Single	\$447	\$400	\$338	\$376	\$337	\$294	\$313	\$306	\$278	\$216	\$199	\$172
32	Single	\$454	\$406	\$344	\$382	\$342	\$298	\$318	\$310	\$282	\$219	\$202	\$174
33	Single	\$463	\$415	\$351	\$390	\$349	\$305	\$324	\$317	\$288	\$224	\$207	\$178
34	Single	\$473	\$424	\$358	\$398	\$357	\$311	\$331	\$324	\$295	\$229	\$211	\$182
35	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
36	Single	\$493	\$442	\$374	\$415	\$372	\$325	\$345	\$338	\$307	\$239	\$220	\$190
37	Single	\$504	\$451	\$382	\$424	\$380	\$332	\$353	\$345	\$314	\$244	\$225	\$194
38	Single	\$517	\$463	\$391	\$435	\$390	\$340	\$362	\$353	\$322	\$250	\$231	\$198
39	Single	\$530	\$475	\$401	\$446	\$399	\$349	\$371	\$362	\$330	\$256	\$236	\$204
40	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
41	Single	\$557	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$269	\$249	\$214
42	Single	\$571	\$512	\$433	\$481	\$431	\$376	\$400	\$391	\$356	\$276	\$255	\$219
43	Single	\$588	\$527	\$445	\$495	\$443	\$387	\$412	\$402	\$366	\$284	\$262	\$226
44	Single	\$605	\$542	\$459	\$510	\$456	\$398	\$424	\$414	\$377	\$293	\$270	\$233
45	Single	\$623	\$558	\$472	\$525	\$470	\$410	\$436	\$426	\$388	\$301	\$278	\$239
46	Single	\$642	\$575	\$486	\$540	\$484	\$422	\$449	\$439	\$400	\$310	\$286	\$247
47	Single	\$661	\$592	\$501	\$556	\$498	\$435	\$463	\$452	\$411	\$320	\$295	\$254
48	Single	\$676	\$605	\$512	\$569	\$509	\$445	\$473	\$462	\$421	\$327	\$302	\$260
49	Single	\$691	\$619	\$524	\$582	\$521	\$455	\$484	\$473	\$430	\$334	\$308	\$265
50	Single	\$707	\$633	\$535	\$595	\$533	\$465	\$495	\$483	\$440	\$342	\$315	\$271
51	Single	\$723	\$647	\$548	\$608	\$545	\$476	\$506	\$494	\$450	\$350	\$323	\$278
52	Single	\$739	\$662	\$560	\$622	\$557	\$486	\$518	\$506	\$460	\$357	\$330	\$284
53	Single	\$766	\$686	\$580	\$645	\$578	\$504	\$536	\$524	\$477	\$371	\$342	\$294
54	Single	\$794	\$711	\$602	\$669	\$599	\$523	\$556	\$543	\$494	\$384	\$355	\$305
55	Single	\$823	\$738	\$624	\$693	\$621	\$542	\$576	\$563	\$513	\$398	\$367	\$316
56	Single	\$854	\$765	\$647	\$719	\$643	\$562	\$598	\$584	\$531	\$413	\$381	\$328
57	Single	\$885	\$793	\$670	\$745	\$667	\$582	\$619	\$605	\$551	\$428	\$395	\$340
58	Single	\$896	\$802	\$678	\$754	\$675	\$589	\$627	\$613	\$558	\$433	\$400	\$344
59	Single	\$907	\$812	\$687	\$763	\$683	\$597	\$635	\$620	\$564	\$438	\$405	\$348
60	Single	\$918	\$822	\$695	\$772	\$692	\$604	\$642	\$628	\$571	\$444	\$410	\$352
61	Single	\$929	\$832	\$704	\$782	\$700	\$611	\$650	\$635	\$578	\$449	\$415	\$357
62	Single	\$940	\$842	\$712	\$791	\$709	\$619	\$658	\$643	\$585	\$455	\$420	\$361
63	Single	\$952	\$852	\$721	\$801	\$717	\$626	\$666	\$651	\$592	\$460	\$425	\$366
64	Single	\$963	\$863	\$730	\$811	\$726	\$634	\$674	\$659	\$600	\$466	\$430	\$370
65	Single	\$975	\$873	\$739	\$821	\$735	\$642	\$683	\$667	\$607	\$472	\$435	\$375
66	Single	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
67	Single	\$999	\$895	\$757	\$841	\$753	\$657	\$699	\$683	\$622	\$483	\$446	\$384
68	Single	\$1,011	\$906	\$766	\$851	\$762	\$665	\$708	\$692	\$629	\$489	\$451	\$388
69	Single	\$1,024	\$917	\$775	\$862	\$772	\$673	\$717	\$700	\$637	\$495	\$457	\$393
70+	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$1,000	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx) Plan	1,250 Ded / 20/30 - 20% Plan	1,750 Ded / 20/30 - 20% Plan	2,500 Ded / 20/30 - 20% Plan	4,500 Ded / 0%/20% Plan	8,000 Ded / 0% Plan	
Attained Age	Tier												
18	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
19	Two-Party	\$719	\$644	\$545	\$605	\$542	\$473	\$504	\$492	\$448	\$348	\$321	\$276
20	Two-Party	\$733	\$657	\$555	\$617	\$553	\$482	\$513	\$501	\$456	\$355	\$327	\$282
21	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$333	\$287
22	Two-Party	\$762	\$682	\$577	\$641	\$574	\$501	\$533	\$521	\$474	\$368	\$340	\$293
23	Two-Party	\$777	\$696	\$588	\$654	\$585	\$511	\$544	\$531	\$483	\$376	\$347	\$298
24	Two-Party	\$792	\$709	\$600	\$667	\$597	\$521	\$555	\$542	\$493	\$383	\$353	\$304
25	Two-Party	\$808	\$723	\$612	\$680	\$609	\$531	\$565	\$552	\$503	\$391	\$360	\$310
26	Two-Party	\$824	\$738	\$624	\$693	\$621	\$542	\$577	\$563	\$513	\$398	\$368	\$316
27	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
28	Two-Party	\$853	\$764	\$646	\$718	\$643	\$561	\$597	\$583	\$531	\$413	\$381	\$328
29	Two-Party	\$866	\$776	\$656	\$729	\$653	\$570	\$606	\$593	\$539	\$419	\$387	\$333
30	Two-Party	\$880	\$788	\$666	\$741	\$663	\$579	\$616	\$602	\$548	\$425	\$393	\$338
31	Two-Party	\$893	\$800	\$677	\$752	\$673	\$588	\$625	\$611	\$556	\$432	\$399	\$343
32	Two-Party	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
33	Two-Party	\$927	\$830	\$702	\$780	\$698	\$610	\$649	\$634	\$577	\$448	\$414	\$356
34	Two-Party	\$946	\$848	\$717	\$797	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
35	Two-Party	\$966	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$467	\$431	\$371
36	Two-Party	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
37	Two-Party	\$1,008	\$903	\$764	\$849	\$760	\$663	\$706	\$689	\$627	\$487	\$450	\$387
38	Two-Party	\$1,034	\$926	\$783	\$870	\$779	\$680	\$724	\$707	\$643	\$500	\$461	\$397
39	Two-Party	\$1,060	\$949	\$803	\$892	\$799	\$697	\$742	\$725	\$660	\$512	\$473	\$407
40	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$525	\$485	\$417
41	Two-Party	\$1,114	\$998	\$844	\$938	\$840	\$733	\$780	\$762	\$694	\$539	\$497	\$428
42	Two-Party	\$1,142	\$1,023	\$865	\$962	\$861	\$752	\$800	\$781	\$711	\$552	\$510	\$439
43	Two-Party	\$1,176	\$1,054	\$891	\$990	\$887	\$774	\$823	\$805	\$732	\$569	\$525	\$452
44	Two-Party	\$1,211	\$1,085	\$917	\$1,019	\$913	\$797	\$848	\$828	\$754	\$586	\$540	\$465
45	Two-Party	\$1,247	\$1,117	\$944	\$1,050	\$940	\$820	\$873	\$853	\$776	\$603	\$556	\$479
46	Two-Party	\$1,284	\$1,150	\$972	\$1,081	\$968	\$845	\$899	\$878	\$799	\$621	\$573	\$493
47	Two-Party	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
48	Two-Party	\$1,352	\$1,211	\$1,024	\$1,138	\$1,019	\$889	\$946	\$924	\$841	\$654	\$603	\$519
49	Two-Party	\$1,382	\$1,238	\$1,047	\$1,164	\$1,042	\$910	\$968	\$945	\$860	\$668	\$617	\$531
50	Two-Party	\$1,414	\$1,266	\$1,071	\$1,190	\$1,066	\$930	\$990	\$967	\$880	\$684	\$631	\$543
51	Two-Party	\$1,446	\$1,295	\$1,095	\$1,217	\$1,090	\$951	\$1,012	\$989	\$900	\$699	\$645	\$555
52	Two-Party	\$1,478	\$1,324	\$1,120	\$1,245	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
53	Two-Party	\$1,533	\$1,373	\$1,161	\$1,290	\$1,155	\$1,008	\$1,073	\$1,048	\$954	\$741	\$684	\$589
54	Two-Party	\$1,589	\$1,423	\$1,203	\$1,337	\$1,198	\$1,045	\$1,112	\$1,087	\$989	\$768	\$709	\$610
55	Two-Party	\$1,647	\$1,475	\$1,247	\$1,386	\$1,241	\$1,084	\$1,153	\$1,126	\$1,025	\$796	\$735	\$633
56	Two-Party	\$1,707	\$1,529	\$1,293	\$1,437	\$1,287	\$1,123	\$1,195	\$1,168	\$1,063	\$826	\$762	\$656
57	Two-Party	\$1,770	\$1,585	\$1,340	\$1,490	\$1,334	\$1,164	\$1,239	\$1,210	\$1,102	\$856	\$790	\$680
58	Two-Party	\$1,791	\$1,604	\$1,357	\$1,508	\$1,350	\$1,179	\$1,254	\$1,225	\$1,115	\$866	\$799	\$688
59	Two-Party	\$1,813	\$1,624	\$1,373	\$1,526	\$1,367	\$1,193	\$1,269	\$1,240	\$1,129	\$877	\$809	\$696
60	Two-Party	\$1,835	\$1,644	\$1,390	\$1,545	\$1,383	\$1,208	\$1,285	\$1,255	\$1,142	\$888	\$819	\$705
61	Two-Party	\$1,858	\$1,664	\$1,407	\$1,564	\$1,400	\$1,222	\$1,301	\$1,271	\$1,156	\$898	\$829	\$714
62	Two-Party	\$1,880	\$1,684	\$1,424	\$1,583	\$1,417	\$1,237	\$1,316	\$1,286	\$1,170	\$909	\$839	\$722
63	Two-Party	\$1,903	\$1,705	\$1,442	\$1,602	\$1,435	\$1,252	\$1,332	\$1,302	\$1,185	\$920	\$849	\$731
64	Two-Party	\$1,927	\$1,726	\$1,459	\$1,622	\$1,452	\$1,268	\$1,349	\$1,318	\$1,199	\$932	\$860	\$740
65	Two-Party	\$1,950	\$1,747	\$1,477	\$1,642	\$1,470	\$1,283	\$1,365	\$1,334	\$1,214	\$943	\$870	\$749
66	Two-Party	\$1,974	\$1,768	\$1,495	\$1,662	\$1,488	\$1,299	\$1,382	\$1,350	\$1,229	\$955	\$881	\$758
67	Two-Party	\$1,998	\$1,790	\$1,513	\$1,682	\$1,506	\$1,315	\$1,399	\$1,367	\$1,244	\$966	\$892	\$767
68	Two-Party	\$2,022	\$1,811	\$1,532	\$1,702	\$1,524	\$1,331	\$1,416	\$1,383	\$1,259	\$978	\$903	\$777
69	Two-Party	\$2,047	\$1,834	\$1,551	\$1,723	\$1,543	\$1,347	\$1,433	\$1,400	\$1,274	\$990	\$914	\$786
70+	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
19	Family	\$1,043	\$934	\$790	\$878	\$786	\$686	\$730	\$713	\$649	\$504	\$465	\$401
20	Family	\$1,063	\$952	\$805	\$895	\$801	\$699	\$744	\$727	\$662	\$514	\$474	\$408
21	Family	\$1,083	\$970	\$821	\$912	\$817	\$713	\$759	\$741	\$674	\$524	\$484	\$416
22	Family	\$1,104	\$989	\$837	\$930	\$832	\$727	\$773	\$755	\$687	\$534	\$493	\$424
23	Family	\$1,126	\$1,009	\$853	\$948	\$849	\$741	\$788	\$770	\$701	\$545	\$503	\$433
24	Family	\$1,148	\$1,029	\$870	\$967	\$866	\$756	\$804	\$786	\$715	\$555	\$513	\$441
25	Family	\$1,171	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$566	\$523	\$450
26	Family	\$1,194	\$1,070	\$905	\$1,005	\$900	\$786	\$836	\$817	\$743	\$578	\$533	\$459
27	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
28	Family	\$1,237	\$1,108	\$937	\$1,041	\$932	\$814	\$866	\$846	\$770	\$598	\$552	\$475
29	Family	\$1,256	\$1,125	\$951	\$1,057	\$947	\$827	\$879	\$859	\$782	\$607	\$561	\$482
30	Family	\$1,276	\$1,143	\$966	\$1,074	\$962	\$839	\$893	\$872	\$794	\$617	\$569	\$490
31	Family	\$1,295	\$1,160	\$981	\$1,090	\$976	\$852	\$907	\$886	\$806	\$626	\$578	\$498
32	Family	\$1,315	\$1,178	\$996	\$1,107	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505
33	Family	\$1,343	\$1,203	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$836	\$650	\$600	\$516
34	Family	\$1,372	\$1,229	\$1,039	\$1,155	\$1,034	\$903	\$961	\$938	\$854	\$664	\$612	\$527
35	Family	\$1,401	\$1,255	\$1,061	\$1,180	\$1,056	\$922	\$981	\$958	\$872	\$678	\$625	\$538
36	Family	\$1,431	\$1,282	\$1,084	\$1,205	\$1,079	\$942	\$1,002	\$979	\$891	\$692	\$639	\$550
37	Family	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
38	Family	\$1,499	\$1,342	\$1,135	\$1,262	\$1,130	\$986	\$1,049	\$1,025	\$933	\$725	\$669	\$576
39	Family	\$1,537	\$1,376	\$1,164	\$1,294	\$1,158	\$1,011	\$1,076	\$1,051	\$957	\$743	\$686	\$590
40	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
41	Family	\$1,616	\$1,447	\$1,224	\$1,360	\$1,218	\$1,063	\$1,131	\$1,105	\$1,006	\$781	\$721	\$621
42	Family	\$1,656	\$1,484	\$1,255	\$1,395	\$1,249	\$1,090	\$1,160	\$1,133	\$1,031	\$801	\$739	\$636
43	Family	\$1,705	\$1,528	\$1,292	\$1,436	\$1,286	\$1,122	\$1,194	\$1,167	\$1,062	\$825	\$761	\$655
44	Family	\$1,756	\$1,573	\$1,330	\$1,478	\$1,324	\$1,155	\$1,229	\$1,201	\$1,093	\$849	\$784	\$674
45	Family	\$1,808	\$1,619	\$1,369	\$1,522	\$1,363	\$1,190	\$1,266	\$1,237	\$1,125	\$874	\$807	\$694
46	Family	\$1,861	\$1,667	\$1,410	\$1,567	\$1,403	\$1,225	\$1,303	\$1,273	\$1,159	\$900	\$831	\$715
47	Family	\$1,916	\$1,716	\$1,452	\$1,613	\$1,445	\$1,261	\$1,342	\$1,311	\$1,193	\$927	\$855	\$736
48	Family	\$1,960	\$1,755	\$1,485	\$1,650	\$1,477	\$1,290	\$1,372	\$1,340	\$1,220	\$948	\$875	\$753
49	Family	\$2,004	\$1,795	\$1,518	\$1,687	\$1,511	\$1,319	\$1,403	\$1,371	\$1,248	\$969	\$894	\$770
50	Family	\$2,050	\$1,836	\$1,553	\$1,726	\$1,545	\$1,349	\$1,435	\$1,402	\$1,276	\$991	\$915	\$787
51	Family	\$2,096	\$1,878	\$1,588	\$1,765	\$1,580	\$1,379	\$1,468	\$1,434	\$1,305	\$1,014	\$936	\$805
52	Family	\$2,144	\$1,920	\$1,624	\$1,805	\$1,616	\$1,411	\$1,501	\$1,466	\$1,334	\$1,037	\$957	\$823
53	Family	\$2,222	\$1,990	\$1,683	\$1,871	\$1,675	\$1,462	\$1,556	\$1,520	\$1,383	\$1,075	\$992	\$854
54	Family	\$2,304	\$2,063	\$1,745	\$1,939	\$1,736	\$1,516	\$1,613	\$1,576	\$1,434	\$1,114	\$1,028	\$885
55	Family	\$2,388	\$2,139	\$1,809	\$2,010	\$1,800	\$1,571	\$1,672	\$1,633	\$1,486	\$1,155	\$1,066	\$917
56	Family	\$2,475	\$2,217	\$1,875	\$2,084	\$1,866	\$1,629	\$1,733	\$1,693	\$1,541	\$1,197	\$1,105	\$951
57	Family	\$2,566	\$2,298	\$1,944	\$2,160	\$1,934	\$1,688	\$1,796	\$1,755	\$1,597	\$1,241	\$1,145	\$986
58	Family	\$2,597	\$2,326	\$1,967	\$2,186	\$1,958	\$1,709	\$1,818	\$1,777	\$1,617	\$1,256	\$1,159	\$998
59	Family	\$2,629	\$2,355	\$1,991	\$2,213	\$1,982	\$1,730	\$1,841	\$1,798	\$1,637	\$1,271	\$1,173	\$1,010
60	Family	\$2,661	\$2,384	\$2,016	\$2,240	\$2,006	\$1,751	\$1,863	\$1,820	\$1,657	\$1,287	\$1,188	\$1,022
61	Family	\$2,694	\$2,413	\$2,040	\$2,268	\$2,030	\$1,772	\$1,886	\$1,842	\$1,677	\$1,303	\$1,202	\$1,035
62	Family	\$2,726	\$2,442	\$2,065	\$2,295	\$2,055	\$1,794	\$1,909	\$1,865	\$1,697	\$1,319	\$1,217	\$1,047
63	Family	\$2,760	\$2,472	\$2,091	\$2,323	\$2,080	\$1,816	\$1,932	\$1,888	\$1,718	\$1,335	\$1,232	\$1,060
64	Family	\$2,793	\$2,502	\$2,116	\$2,352	\$2,106	\$1,838	\$1,956	\$1,911	\$1,739	\$1,351	\$1,247	\$1,073
65	Family	\$2,828	\$2,533	\$2,142	\$2,380	\$2,131	\$1,861	\$1,980	\$1,934	\$1,760	\$1,367	\$1,262	\$1,086
66	Family	\$2,862	\$2,564	\$2,168	\$2,409	\$2,157	\$1,883	\$2,004	\$1,958	\$1,782	\$1,384	\$1,277	\$1,099
67	Family	\$2,897	\$2,595	\$2,194	\$2,439	\$2,184	\$1,906	\$2,028	\$1,982	\$1,803	\$1,401	\$1,293	\$1,113
68	Family	\$2,932	\$2,627	\$2,221	\$2,469	\$2,210	\$1,930	\$2,053	\$2,006	\$1,825	\$1,418	\$1,309	\$1,126
69	Family	\$2,968	\$2,659	\$2,248	\$2,499	\$2,237	\$1,953	\$2,078	\$2,030	\$1,848	\$1,435	\$1,325	\$1,140
70+	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$291	\$261	\$221	\$245	\$220	\$192	\$204	\$199	\$181	\$141	\$130	\$112
19	Single	\$299	\$268	\$227	\$252	\$226	\$197	\$210	\$205	\$186	\$145	\$134	\$115
20	Single	\$308	\$275	\$233	\$259	\$232	\$202	\$215	\$210	\$191	\$149	\$137	\$118
21	Single	\$316	\$283	\$239	\$266	\$238	\$208	\$221	\$216	\$197	\$153	\$141	\$121
22	Single	\$325	\$291	\$246	\$273	\$245	\$214	\$227	\$222	\$202	\$157	\$145	\$125
23	Single	\$330	\$296	\$250	\$278	\$249	\$217	\$231	\$226	\$206	\$160	\$147	\$127
24	Single	\$336	\$301	\$254	\$283	\$253	\$221	\$235	\$230	\$209	\$162	\$150	\$129
25	Single	\$341	\$306	\$259	\$287	\$257	\$225	\$239	\$233	\$212	\$165	\$152	\$131
26	Single	\$347	\$311	\$263	\$292	\$262	\$228	\$243	\$237	\$216	\$168	\$155	\$133
27	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
28	Single	\$359	\$322	\$272	\$302	\$271	\$236	\$252	\$246	\$224	\$174	\$160	\$138
29	Single	\$366	\$328	\$277	\$308	\$276	\$241	\$256	\$250	\$228	\$177	\$163	\$141
30	Single	\$373	\$334	\$282	\$314	\$281	\$245	\$261	\$255	\$232	\$180	\$166	\$143
31	Single	\$379	\$340	\$287	\$319	\$286	\$250	\$266	\$260	\$236	\$183	\$169	\$146
32	Single	\$386	\$346	\$293	\$325	\$291	\$254	\$271	\$264	\$241	\$187	\$172	\$148
33	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
34	Single	\$400	\$358	\$303	\$336	\$301	\$263	\$280	\$273	\$249	\$193	\$178	\$153
35	Single	\$406	\$364	\$308	\$342	\$306	\$267	\$284	\$278	\$253	\$196	\$181	\$156
36	Single	\$413	\$370	\$313	\$348	\$311	\$272	\$289	\$283	\$257	\$200	\$184	\$159
37	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
38	Single	\$438	\$392	\$331	\$368	\$330	\$288	\$306	\$299	\$272	\$212	\$195	\$168
39	Single	\$456	\$408	\$345	\$384	\$344	\$300	\$319	\$312	\$284	\$220	\$203	\$175
40	Single	\$475	\$425	\$360	\$400	\$358	\$312	\$332	\$325	\$296	\$230	\$212	\$182
41	Single	\$495	\$443	\$375	\$416	\$373	\$325	\$346	\$338	\$308	\$239	\$221	\$190
42	Single	\$515	\$461	\$390	\$434	\$388	\$339	\$361	\$352	\$321	\$249	\$230	\$198
43	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
44	Single	\$573	\$513	\$434	\$482	\$432	\$377	\$401	\$392	\$357	\$277	\$256	\$220
45	Single	\$604	\$541	\$458	\$509	\$455	\$398	\$423	\$413	\$376	\$292	\$270	\$232
46	Single	\$637	\$571	\$483	\$536	\$480	\$419	\$446	\$436	\$397	\$308	\$284	\$245
47	Single	\$672	\$602	\$509	\$566	\$507	\$442	\$470	\$460	\$418	\$325	\$300	\$258
48	Single	\$701	\$628	\$531	\$590	\$528	\$461	\$491	\$479	\$436	\$339	\$313	\$269
49	Single	\$731	\$655	\$554	\$615	\$551	\$481	\$512	\$500	\$455	\$353	\$326	\$281
50	Single	\$762	\$683	\$577	\$642	\$575	\$501	\$534	\$521	\$474	\$369	\$340	\$293
51	Single	\$795	\$712	\$602	\$669	\$599	\$523	\$556	\$544	\$495	\$384	\$355	\$305
52	Single	\$829	\$742	\$628	\$698	\$625	\$545	\$580	\$567	\$516	\$401	\$370	\$318
53	Single	\$867	\$776	\$656	\$730	\$653	\$570	\$607	\$593	\$539	\$419	\$387	\$333
54	Single	\$906	\$812	\$686	\$763	\$683	\$596	\$634	\$620	\$564	\$438	\$404	\$348
55	Single	\$948	\$849	\$718	\$798	\$714	\$624	\$663	\$648	\$590	\$458	\$423	\$364
56	Single	\$991	\$887	\$751	\$834	\$747	\$652	\$694	\$678	\$617	\$479	\$442	\$381
57	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398
58	Single	\$1,055	\$945	\$799	\$888	\$795	\$694	\$739	\$722	\$657	\$510	\$471	\$405
59	Single	\$1,075	\$963	\$814	\$905	\$810	\$707	\$752	\$735	\$669	\$520	\$480	\$413
60	Single	\$1,095	\$981	\$829	\$922	\$825	\$720	\$766	\$749	\$682	\$529	\$489	\$421
61	Single	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
62	Single	\$1,136	\$1,017	\$860	\$956	\$856	\$747	\$795	\$777	\$707	\$549	\$507	\$436
63	Single	\$1,157	\$1,036	\$876	\$974	\$872	\$761	\$810	\$791	\$720	\$560	\$516	\$444
64	Single	\$1,178	\$1,056	\$893	\$992	\$888	\$775	\$825	\$806	\$734	\$570	\$526	\$453
65	Single	\$1,200	\$1,075	\$909	\$1,010	\$905	\$790	\$840	\$821	\$747	\$580	\$536	\$461
66	Single	\$1,223	\$1,095	\$926	\$1,029	\$922	\$805	\$856	\$836	\$761	\$591	\$546	\$470
67	Single	\$1,245	\$1,115	\$943	\$1,048	\$939	\$819	\$872	\$852	\$775	\$602	\$556	\$478
68	Single	\$1,268	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$613	\$566	\$487
69	Single	\$1,292	\$1,157	\$979	\$1,088	\$974	\$850	\$905	\$884	\$804	\$625	\$577	\$496
70+	Single	\$1,316	\$1,179	\$997	\$1,108	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$582	\$522	\$441	\$490	\$439	\$383	\$408	\$398	\$363	\$282	\$260	\$224
19	Two-Party	\$599	\$536	\$453	\$504	\$451	\$394	\$419	\$409	\$373	\$289	\$267	\$230
20	Two-Party	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$297	\$275	\$236
21	Two-Party	\$632	\$566	\$479	\$532	\$476	\$416	\$443	\$432	\$393	\$306	\$282	\$243
22	Two-Party	\$650	\$582	\$492	\$547	\$490	\$427	\$455	\$444	\$404	\$314	\$290	\$250
23	Two-Party	\$660	\$592	\$500	\$556	\$498	\$435	\$462	\$452	\$411	\$319	\$295	\$254
24	Two-Party	\$671	\$601	\$509	\$565	\$506	\$442	\$470	\$459	\$418	\$325	\$300	\$258
25	Two-Party	\$683	\$611	\$517	\$575	\$515	\$449	\$478	\$467	\$425	\$330	\$305	\$262
26	Two-Party	\$694	\$622	\$526	\$584	\$523	\$457	\$486	\$475	\$432	\$336	\$310	\$267
27	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
28	Two-Party	\$719	\$644	\$544	\$605	\$542	\$473	\$503	\$491	\$447	\$347	\$321	\$276
29	Two-Party	\$732	\$655	\$554	\$616	\$552	\$482	\$512	\$501	\$456	\$354	\$327	\$281
30	Two-Party	\$745	\$667	\$564	\$627	\$562	\$490	\$522	\$510	\$464	\$360	\$333	\$286
31	Two-Party	\$759	\$680	\$575	\$639	\$572	\$499	\$531	\$519	\$472	\$367	\$339	\$291
32	Two-Party	\$773	\$692	\$585	\$651	\$583	\$509	\$541	\$529	\$481	\$374	\$345	\$297
33	Two-Party	\$786	\$704	\$595	\$662	\$592	\$517	\$550	\$537	\$489	\$380	\$351	\$302
34	Two-Party	\$799	\$716	\$605	\$673	\$602	\$526	\$559	\$547	\$497	\$386	\$357	\$307
35	Two-Party	\$812	\$728	\$615	\$684	\$612	\$535	\$569	\$556	\$506	\$393	\$363	\$312
36	Two-Party	\$826	\$740	\$626	\$695	\$623	\$544	\$578	\$565	\$514	\$400	\$369	\$317
37	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
38	Two-Party	\$875	\$784	\$663	\$737	\$660	\$576	\$613	\$599	\$545	\$423	\$391	\$336
39	Two-Party	\$912	\$816	\$690	\$767	\$687	\$600	\$638	\$623	\$567	\$441	\$407	\$350
40	Two-Party	\$950	\$851	\$719	\$799	\$716	\$625	\$665	\$649	\$591	\$459	\$424	\$365
41	Two-Party	\$989	\$886	\$749	\$833	\$746	\$651	\$692	\$677	\$616	\$478	\$441	\$380
42	Two-Party	\$1,030	\$923	\$781	\$867	\$777	\$678	\$721	\$705	\$641	\$498	\$460	\$396
43	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$526	\$485	\$417
44	Two-Party	\$1,146	\$1,026	\$868	\$965	\$864	\$754	\$802	\$784	\$713	\$554	\$511	\$440
45	Two-Party	\$1,208	\$1,082	\$915	\$1,017	\$911	\$795	\$846	\$827	\$752	\$584	\$539	\$464
46	Two-Party	\$1,274	\$1,142	\$965	\$1,073	\$961	\$839	\$892	\$872	\$793	\$616	\$569	\$490
47	Two-Party	\$1,344	\$1,204	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$837	\$650	\$600	\$516
48	Two-Party	\$1,402	\$1,255	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$872	\$678	\$626	\$538
49	Two-Party	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
50	Two-Party	\$1,524	\$1,365	\$1,155	\$1,283	\$1,149	\$1,003	\$1,067	\$1,043	\$949	\$737	\$680	\$585
51	Two-Party	\$1,590	\$1,424	\$1,204	\$1,338	\$1,198	\$1,046	\$1,113	\$1,087	\$989	\$769	\$709	\$611
52	Two-Party	\$1,658	\$1,485	\$1,256	\$1,395	\$1,250	\$1,091	\$1,160	\$1,134	\$1,032	\$802	\$740	\$637
53	Two-Party	\$1,733	\$1,552	\$1,313	\$1,459	\$1,307	\$1,141	\$1,213	\$1,186	\$1,079	\$838	\$774	\$666
54	Two-Party	\$1,812	\$1,623	\$1,373	\$1,526	\$1,366	\$1,193	\$1,269	\$1,240	\$1,128	\$876	\$809	\$696
55	Two-Party	\$1,895	\$1,697	\$1,436	\$1,595	\$1,429	\$1,247	\$1,327	\$1,296	\$1,180	\$916	\$846	\$728
56	Two-Party	\$1,982	\$1,775	\$1,501	\$1,668	\$1,494	\$1,304	\$1,387	\$1,355	\$1,234	\$958	\$884	\$761
57	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796
58	Two-Party	\$2,111	\$1,890	\$1,599	\$1,777	\$1,591	\$1,389	\$1,478	\$1,444	\$1,314	\$1,021	\$942	\$811
59	Two-Party	\$2,150	\$1,925	\$1,628	\$1,810	\$1,620	\$1,415	\$1,505	\$1,470	\$1,338	\$1,040	\$959	\$826
60	Two-Party	\$2,190	\$1,961	\$1,659	\$1,843	\$1,651	\$1,441	\$1,533	\$1,498	\$1,363	\$1,059	\$977	\$841
61	Two-Party	\$2,230	\$1,998	\$1,689	\$1,878	\$1,681	\$1,468	\$1,561	\$1,526	\$1,388	\$1,079	\$995	\$857
62	Two-Party	\$2,272	\$2,035	\$1,721	\$1,912	\$1,712	\$1,495	\$1,590	\$1,554	\$1,414	\$1,099	\$1,014	\$873
63	Two-Party	\$2,314	\$2,073	\$1,753	\$1,948	\$1,744	\$1,523	\$1,620	\$1,583	\$1,440	\$1,119	\$1,033	\$889
64	Two-Party	\$2,357	\$2,111	\$1,785	\$1,984	\$1,777	\$1,551	\$1,650	\$1,612	\$1,467	\$1,140	\$1,052	\$905
65	Two-Party	\$2,401	\$2,150	\$1,818	\$2,021	\$1,810	\$1,580	\$1,681	\$1,642	\$1,494	\$1,161	\$1,071	\$922
66	Two-Party	\$2,445	\$2,190	\$1,852	\$2,059	\$1,843	\$1,609	\$1,712	\$1,673	\$1,522	\$1,183	\$1,091	\$939
67	Two-Party	\$2,491	\$2,231	\$1,887	\$2,097	\$1,878	\$1,639	\$1,744	\$1,704	\$1,550	\$1,204	\$1,112	\$957
68	Two-Party	\$2,537	\$2,272	\$1,922	\$2,136	\$1,912	\$1,669	\$1,776	\$1,735	\$1,579	\$1,227	\$1,132	\$974
69	Two-Party	\$2,584	\$2,315	\$1,957	\$2,175	\$1,948	\$1,700	\$1,809	\$1,767	\$1,609	\$1,250	\$1,153	\$993
70+	Two-Party	\$2,632	\$2,358	\$1,994	\$2,216	\$1,984	\$1,732	\$1,843	\$1,800	\$1,638	\$1,273	\$1,175	\$1,011

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$844	\$756	\$640	\$711	\$637	\$556	\$591	\$578	\$526	\$408	\$377	\$324
19	Family	\$868	\$777	\$657	\$731	\$654	\$571	\$608	\$594	\$540	\$420	\$387	\$333
20	Family	\$892	\$799	\$676	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$343
21	Family	\$917	\$821	\$694	\$772	\$691	\$603	\$642	\$627	\$571	\$443	\$409	\$352
22	Family	\$942	\$844	\$714	\$793	\$710	\$620	\$659	\$644	\$586	\$456	\$420	\$362
23	Family	\$958	\$858	\$725	\$806	\$722	\$630	\$670	\$655	\$596	\$463	\$427	\$368
24	Family	\$974	\$872	\$738	\$820	\$734	\$641	\$682	\$666	\$606	\$471	\$435	\$374
25	Family	\$990	\$887	\$750	\$833	\$746	\$651	\$693	\$677	\$616	\$479	\$442	\$380
26	Family	\$1,006	\$901	\$762	\$847	\$759	\$662	\$705	\$688	\$626	\$487	\$449	\$387
27	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
28	Family	\$1,042	\$933	\$789	\$877	\$785	\$686	\$729	\$713	\$649	\$504	\$465	\$400
29	Family	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$661	\$513	\$474	\$408
30	Family	\$1,081	\$968	\$818	\$910	\$815	\$711	\$756	\$739	\$673	\$523	\$482	\$415
31	Family	\$1,100	\$986	\$834	\$926	\$829	\$724	\$770	\$753	\$685	\$532	\$491	\$423
32	Family	\$1,121	\$1,004	\$849	\$943	\$845	\$737	\$785	\$766	\$698	\$542	\$500	\$430
33	Family	\$1,139	\$1,021	\$863	\$959	\$859	\$750	\$798	\$779	\$709	\$551	\$509	\$438
34	Family	\$1,159	\$1,038	\$878	\$975	\$873	\$762	\$811	\$792	\$721	\$560	\$517	\$445
35	Family	\$1,178	\$1,055	\$892	\$992	\$888	\$775	\$825	\$806	\$733	\$570	\$526	\$452
36	Family	\$1,198	\$1,073	\$907	\$1,008	\$903	\$788	\$839	\$819	\$746	\$579	\$535	\$460
37	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
38	Family	\$1,269	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$614	\$566	\$487
39	Family	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
40	Family	\$1,377	\$1,233	\$1,043	\$1,159	\$1,038	\$906	\$964	\$942	\$857	\$666	\$614	\$529
41	Family	\$1,434	\$1,285	\$1,086	\$1,207	\$1,081	\$944	\$1,004	\$981	\$893	\$694	\$640	\$551
42	Family	\$1,494	\$1,338	\$1,132	\$1,258	\$1,126	\$983	\$1,046	\$1,022	\$930	\$723	\$667	\$574
43	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
44	Family	\$1,662	\$1,488	\$1,259	\$1,399	\$1,253	\$1,093	\$1,163	\$1,137	\$1,034	\$804	\$742	\$638
45	Family	\$1,752	\$1,570	\$1,327	\$1,475	\$1,321	\$1,153	\$1,227	\$1,199	\$1,091	\$847	\$782	\$673
46	Family	\$1,848	\$1,655	\$1,400	\$1,556	\$1,393	\$1,216	\$1,294	\$1,264	\$1,150	\$894	\$825	\$710
47	Family	\$1,949	\$1,746	\$1,476	\$1,641	\$1,469	\$1,282	\$1,364	\$1,333	\$1,213	\$942	\$870	\$749
48	Family	\$2,032	\$1,820	\$1,539	\$1,711	\$1,532	\$1,337	\$1,423	\$1,390	\$1,265	\$983	\$907	\$781
49	Family	\$2,119	\$1,898	\$1,605	\$1,784	\$1,598	\$1,395	\$1,484	\$1,450	\$1,319	\$1,025	\$946	\$814
50	Family	\$2,210	\$1,980	\$1,674	\$1,861	\$1,666	\$1,454	\$1,547	\$1,512	\$1,376	\$1,069	\$986	\$849
51	Family	\$2,305	\$2,064	\$1,746	\$1,940	\$1,737	\$1,517	\$1,614	\$1,576	\$1,435	\$1,115	\$1,029	\$885
52	Family	\$2,404	\$2,153	\$1,821	\$2,023	\$1,812	\$1,582	\$1,683	\$1,644	\$1,496	\$1,162	\$1,073	\$923
53	Family	\$2,513	\$2,251	\$1,904	\$2,116	\$1,895	\$1,654	\$1,759	\$1,719	\$1,564	\$1,215	\$1,122	\$965
54	Family	\$2,628	\$2,354	\$1,991	\$2,212	\$1,981	\$1,729	\$1,840	\$1,798	\$1,636	\$1,271	\$1,173	\$1,009
55	Family	\$2,748	\$2,461	\$2,082	\$2,313	\$2,071	\$1,808	\$1,924	\$1,880	\$1,711	\$1,329	\$1,226	\$1,055
56	Family	\$2,873	\$2,574	\$2,177	\$2,419	\$2,166	\$1,891	\$2,012	\$1,965	\$1,789	\$1,390	\$1,282	\$1,104
57	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154
58	Family	\$3,060	\$2,741	\$2,318	\$2,576	\$2,307	\$2,014	\$2,142	\$2,093	\$1,905	\$1,480	\$1,366	\$1,175
59	Family	\$3,117	\$2,792	\$2,361	\$2,624	\$2,350	\$2,051	\$2,182	\$2,132	\$1,940	\$1,507	\$1,391	\$1,197
60	Family	\$3,175	\$2,844	\$2,405	\$2,673	\$2,393	\$2,089	\$2,223	\$2,172	\$1,976	\$1,535	\$1,417	\$1,220
61	Family	\$3,234	\$2,897	\$2,450	\$2,722	\$2,438	\$2,128	\$2,264	\$2,212	\$2,013	\$1,564	\$1,443	\$1,242
62	Family	\$3,294	\$2,950	\$2,495	\$2,773	\$2,483	\$2,168	\$2,306	\$2,253	\$2,051	\$1,593	\$1,470	\$1,265
63	Family	\$3,355	\$3,005	\$2,542	\$2,825	\$2,529	\$2,208	\$2,349	\$2,295	\$2,089	\$1,623	\$1,497	\$1,289
64	Family	\$3,417	\$3,061	\$2,589	\$2,877	\$2,576	\$2,249	\$2,393	\$2,338	\$2,127	\$1,653	\$1,525	\$1,313
65	Family	\$3,481	\$3,118	\$2,637	\$2,930	\$2,624	\$2,291	\$2,437	\$2,381	\$2,167	\$1,683	\$1,554	\$1,337
66	Family	\$3,546	\$3,176	\$2,686	\$2,985	\$2,673	\$2,333	\$2,482	\$2,425	\$2,207	\$1,715	\$1,582	\$1,362
67	Family	\$3,611	\$3,235	\$2,736	\$3,040	\$2,722	\$2,376	\$2,528	\$2,470	\$2,248	\$1,746	\$1,612	\$1,387
68	Family	\$3,679	\$3,295	\$2,786	\$3,097	\$2,773	\$2,421	\$2,575	\$2,516	\$2,290	\$1,779	\$1,642	\$1,413
69	Family	\$3,747	\$3,356	\$2,838	\$3,154	\$2,824	\$2,465	\$2,623	\$2,563	\$2,332	\$1,812	\$1,672	\$1,439
70+	Family	\$3,816	\$3,418	\$2,891	\$3,213	\$2,877	\$2,511	\$2,672	\$2,610	\$2,376	\$1,846	\$1,703	\$1,466

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	30% Plan	\$1,000 Ded / 20/30 - 20% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan
18	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
19	Single	\$404	\$362	\$306	\$340	\$305	\$266	\$283	\$276	\$251	\$195	\$180	\$155
20	Single	\$415	\$372	\$315	\$350	\$313	\$273	\$291	\$284	\$258	\$201	\$185	\$159
21	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
22	Single	\$438	\$393	\$332	\$369	\$331	\$289	\$307	\$300	\$273	\$212	\$196	\$168
23	Single	\$446	\$399	\$338	\$375	\$336	\$293	\$312	\$305	\$278	\$216	\$199	\$171
24	Single	\$453	\$406	\$343	\$382	\$342	\$298	\$317	\$310	\$282	\$219	\$202	\$174
25	Single	\$461	\$413	\$349	\$388	\$347	\$303	\$323	\$315	\$287	\$223	\$206	\$177
26	Single	\$468	\$420	\$355	\$394	\$353	\$308	\$328	\$320	\$292	\$227	\$209	\$180
27	Single	\$476	\$427	\$361	\$401	\$359	\$313	\$333	\$326	\$296	\$230	\$213	\$183
28	Single	\$485	\$434	\$367	\$408	\$366	\$319	\$340	\$332	\$302	\$235	\$216	\$186
29	Single	\$494	\$442	\$374	\$416	\$372	\$325	\$346	\$338	\$307	\$239	\$220	\$190
30	Single	\$503	\$451	\$381	\$423	\$379	\$331	\$352	\$344	\$313	\$243	\$224	\$193
31	Single	\$512	\$459	\$388	\$431	\$386	\$337	\$359	\$350	\$319	\$248	\$229	\$197
32	Single	\$522	\$467	\$395	\$439	\$393	\$343	\$365	\$357	\$325	\$252	\$233	\$200
33	Single	\$530	\$475	\$402	\$447	\$400	\$349	\$371	\$363	\$330	\$257	\$237	\$204
34	Single	\$539	\$483	\$409	\$454	\$407	\$355	\$378	\$369	\$336	\$261	\$241	\$207
35	Single	\$548	\$491	\$415	\$462	\$413	\$361	\$384	\$375	\$341	\$265	\$245	\$211
36	Single	\$558	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$270	\$249	\$214
37	Single	\$567	\$508	\$430	\$477	\$427	\$373	\$397	\$388	\$353	\$274	\$253	\$218
38	Single	\$591	\$529	\$447	\$497	\$445	\$389	\$414	\$404	\$368	\$286	\$264	\$227
39	Single	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$298	\$275	\$236
40	Single	\$641	\$574	\$486	\$540	\$483	\$422	\$449	\$438	\$399	\$310	\$286	\$246
41	Single	\$668	\$598	\$506	\$562	\$503	\$439	\$467	\$457	\$416	\$323	\$298	\$256
42	Single	\$696	\$623	\$527	\$586	\$524	\$458	\$487	\$476	\$433	\$336	\$310	\$267
43	Single	\$733	\$657	\$556	\$617	\$553	\$483	\$514	\$502	\$457	\$355	\$327	\$282
44	Single	\$774	\$693	\$586	\$651	\$583	\$509	\$542	\$529	\$482	\$374	\$345	\$297
45	Single	\$816	\$731	\$618	\$687	\$615	\$537	\$571	\$558	\$508	\$394	\$364	\$313
46	Single	\$860	\$771	\$652	\$724	\$648	\$566	\$602	\$588	\$536	\$416	\$384	\$330
47	Single	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
48	Single	\$946	\$847	\$717	\$796	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
49	Single	\$987	\$884	\$747	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
50	Single	\$1,029	\$922	\$779	\$866	\$776	\$677	\$720	\$704	\$640	\$498	\$459	\$395
51	Single	\$1,073	\$961	\$813	\$903	\$809	\$706	\$751	\$734	\$668	\$519	\$479	\$412
52	Single	\$1,119	\$1,002	\$848	\$942	\$843	\$736	\$783	\$765	\$697	\$541	\$499	\$430
53	Single	\$1,170	\$1,048	\$886	\$985	\$882	\$770	\$819	\$800	\$728	\$566	\$522	\$449
54	Single	\$1,223	\$1,096	\$927	\$1,030	\$922	\$805	\$856	\$837	\$762	\$592	\$546	\$470
55	Single	\$1,279	\$1,146	\$969	\$1,077	\$964	\$842	\$896	\$875	\$796	\$619	\$571	\$491
56	Single	\$1,338	\$1,198	\$1,013	\$1,126	\$1,008	\$880	\$936	\$915	\$833	\$647	\$597	\$514
57	Single	\$1,399	\$1,253	\$1,059	\$1,177	\$1,054	\$920	\$979	\$957	\$871	\$676	\$624	\$537
58	Single	\$1,425	\$1,276	\$1,079	\$1,199	\$1,074	\$937	\$997	\$974	\$887	\$689	\$636	\$547
59	Single	\$1,451	\$1,300	\$1,099	\$1,222	\$1,094	\$955	\$1,016	\$993	\$903	\$702	\$648	\$557
60	Single	\$1,478	\$1,324	\$1,120	\$1,244	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
61	Single	\$1,505	\$1,348	\$1,140	\$1,267	\$1,135	\$991	\$1,054	\$1,030	\$937	\$728	\$672	\$578
62	Single	\$1,533	\$1,373	\$1,162	\$1,291	\$1,156	\$1,009	\$1,074	\$1,049	\$955	\$742	\$684	\$589
63	Single	\$1,562	\$1,399	\$1,183	\$1,315	\$1,177	\$1,028	\$1,093	\$1,068	\$972	\$755	\$697	\$600
64	Single	\$1,591	\$1,425	\$1,205	\$1,339	\$1,199	\$1,047	\$1,114	\$1,088	\$990	\$769	\$710	\$611
65	Single	\$1,620	\$1,451	\$1,227	\$1,364	\$1,222	\$1,066	\$1,134	\$1,108	\$1,009	\$784	\$723	\$622
66	Single	\$1,651	\$1,478	\$1,250	\$1,389	\$1,244	\$1,086	\$1,156	\$1,129	\$1,027	\$798	\$737	\$634
67	Single	\$1,681	\$1,506	\$1,274	\$1,415	\$1,267	\$1,106	\$1,177	\$1,150	\$1,047	\$813	\$750	\$646
68	Single	\$1,712	\$1,534	\$1,297	\$1,442	\$1,291	\$1,127	\$1,199	\$1,171	\$1,066	\$828	\$764	\$658
69	Single	\$1,744	\$1,562	\$1,321	\$1,468	\$1,315	\$1,148	\$1,221	\$1,193	\$1,086	\$844	\$778	\$670
70+	Single	\$1,777	\$1,591	\$1,346	\$1,496	\$1,339	\$1,169	\$1,244	\$1,215	\$1,106	\$859	\$793	\$682

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan	
Attained Age	Tier												
18	Two-Party	\$786	\$704	\$596	\$662	\$593	\$517	\$550	\$538	\$489	\$380	\$351	\$302
19	Two-Party	\$808	\$724	\$612	\$680	\$609	\$532	\$566	\$553	\$503	\$391	\$361	\$310
20	Two-Party	\$830	\$744	\$629	\$699	\$626	\$546	\$581	\$568	\$517	\$402	\$371	\$319
21	Two-Party	\$853	\$764	\$646	\$718	\$643	\$562	\$597	\$584	\$531	\$413	\$381	\$328
22	Two-Party	\$877	\$786	\$664	\$738	\$661	\$577	\$614	\$600	\$546	\$424	\$391	\$337
23	Two-Party	\$892	\$799	\$675	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$342
24	Two-Party	\$906	\$812	\$687	\$763	\$683	\$596	\$635	\$620	\$564	\$438	\$405	\$348
25	Two-Party	\$922	\$825	\$698	\$776	\$695	\$606	\$645	\$630	\$574	\$446	\$411	\$354
26	Two-Party	\$937	\$839	\$710	\$789	\$706	\$617	\$656	\$641	\$583	\$453	\$418	\$360
27	Two-Party	\$953	\$853	\$722	\$802	\$718	\$627	\$667	\$652	\$593	\$461	\$425	\$366
28	Two-Party	\$970	\$869	\$735	\$817	\$731	\$638	\$679	\$664	\$604	\$469	\$433	\$373
29	Two-Party	\$988	\$885	\$748	\$832	\$745	\$650	\$692	\$676	\$615	\$478	\$441	\$379
30	Two-Party	\$1,006	\$901	\$762	\$847	\$758	\$662	\$704	\$688	\$626	\$487	\$449	\$386
31	Two-Party	\$1,024	\$918	\$776	\$862	\$772	\$674	\$717	\$701	\$638	\$495	\$457	\$394
32	Two-Party	\$1,043	\$934	\$790	\$878	\$786	\$687	\$730	\$714	\$649	\$505	\$466	\$401
33	Two-Party	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$660	\$513	\$473	\$407
34	Two-Party	\$1,079	\$966	\$817	\$908	\$813	\$710	\$755	\$738	\$671	\$522	\$481	\$414
35	Two-Party	\$1,097	\$982	\$831	\$923	\$827	\$722	\$768	\$750	\$683	\$530	\$490	\$421
36	Two-Party	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
37	Two-Party	\$1,134	\$1,016	\$859	\$955	\$855	\$746	\$794	\$776	\$706	\$548	\$506	\$436
38	Two-Party	\$1,181	\$1,058	\$895	\$994	\$890	\$777	\$827	\$808	\$735	\$571	\$527	\$454
39	Two-Party	\$1,231	\$1,102	\$932	\$1,036	\$928	\$810	\$862	\$842	\$766	\$595	\$549	\$473
40	Two-Party	\$1,282	\$1,148	\$971	\$1,079	\$966	\$844	\$897	\$877	\$798	\$620	\$572	\$492
41	Two-Party	\$1,335	\$1,196	\$1,012	\$1,124	\$1,007	\$879	\$935	\$913	\$831	\$646	\$596	\$513
42	Two-Party	\$1,391	\$1,246	\$1,054	\$1,171	\$1,049	\$915	\$974	\$951	\$866	\$673	\$621	\$534
43	Two-Party	\$1,467	\$1,314	\$1,111	\$1,235	\$1,106	\$965	\$1,027	\$1,003	\$913	\$709	\$655	\$563
44	Two-Party	\$1,547	\$1,386	\$1,172	\$1,302	\$1,166	\$1,018	\$1,083	\$1,058	\$963	\$748	\$690	\$594
45	Two-Party	\$1,631	\$1,461	\$1,236	\$1,373	\$1,230	\$1,074	\$1,142	\$1,116	\$1,016	\$789	\$728	\$627
46	Two-Party	\$1,721	\$1,541	\$1,303	\$1,448	\$1,297	\$1,132	\$1,205	\$1,177	\$1,071	\$832	\$768	\$661
47	Two-Party	\$1,814	\$1,625	\$1,374	\$1,527	\$1,368	\$1,194	\$1,270	\$1,241	\$1,129	\$877	\$810	\$697
48	Two-Party	\$1,892	\$1,695	\$1,433	\$1,593	\$1,426	\$1,245	\$1,325	\$1,294	\$1,178	\$915	\$844	\$727
49	Two-Party	\$1,973	\$1,767	\$1,495	\$1,661	\$1,487	\$1,298	\$1,381	\$1,350	\$1,228	\$954	\$881	\$758
50	Two-Party	\$2,058	\$1,843	\$1,559	\$1,732	\$1,551	\$1,354	\$1,441	\$1,407	\$1,281	\$995	\$918	\$790
51	Two-Party	\$2,146	\$1,922	\$1,625	\$1,806	\$1,618	\$1,412	\$1,502	\$1,468	\$1,336	\$1,038	\$958	\$824
52	Two-Party	\$2,238	\$2,004	\$1,695	\$1,884	\$1,687	\$1,472	\$1,567	\$1,531	\$1,393	\$1,082	\$999	\$860
53	Two-Party	\$2,340	\$2,096	\$1,772	\$1,970	\$1,764	\$1,540	\$1,638	\$1,600	\$1,457	\$1,132	\$1,044	\$899
54	Two-Party	\$2,447	\$2,192	\$1,853	\$2,060	\$1,844	\$1,610	\$1,713	\$1,674	\$1,523	\$1,183	\$1,092	\$940
55	Two-Party	\$2,558	\$2,292	\$1,938	\$2,154	\$1,929	\$1,683	\$1,791	\$1,750	\$1,593	\$1,237	\$1,142	\$983
56	Two-Party	\$2,675	\$2,396	\$2,026	\$2,252	\$2,017	\$1,760	\$1,873	\$1,830	\$1,665	\$1,294	\$1,194	\$1,028
57	Two-Party	\$2,797	\$2,505	\$2,119	\$2,355	\$2,109	\$1,841	\$1,958	\$1,913	\$1,741	\$1,353	\$1,248	\$1,074
58	Two-Party	\$2,849	\$2,552	\$2,158	\$2,399	\$2,148	\$1,875	\$1,995	\$1,949	\$1,774	\$1,378	\$1,272	\$1,094
59	Two-Party	\$2,902	\$2,599	\$2,198	\$2,443	\$2,188	\$1,910	\$2,032	\$1,985	\$1,807	\$1,403	\$1,295	\$1,115
60	Two-Party	\$2,956	\$2,648	\$2,239	\$2,488	\$2,228	\$1,945	\$2,069	\$2,022	\$1,840	\$1,430	\$1,319	\$1,135
61	Two-Party	\$3,011	\$2,697	\$2,281	\$2,535	\$2,270	\$1,981	\$2,108	\$2,059	\$1,874	\$1,456	\$1,344	\$1,156
62	Two-Party	\$3,067	\$2,747	\$2,323	\$2,582	\$2,312	\$2,018	\$2,147	\$2,098	\$1,909	\$1,483	\$1,369	\$1,178
63	Two-Party	\$3,124	\$2,798	\$2,366	\$2,630	\$2,355	\$2,055	\$2,187	\$2,137	\$1,945	\$1,511	\$1,394	\$1,200
64	Two-Party	\$3,182	\$2,850	\$2,410	\$2,679	\$2,399	\$2,094	\$2,228	\$2,176	\$1,981	\$1,539	\$1,420	\$1,222
65	Two-Party	\$3,241	\$2,903	\$2,455	\$2,728	\$2,443	\$2,133	\$2,269	\$2,217	\$2,017	\$1,567	\$1,446	\$1,245
66	Two-Party	\$3,301	\$2,957	\$2,501	\$2,779	\$2,488	\$2,172	\$2,311	\$2,258	\$2,055	\$1,596	\$1,473	\$1,268
67	Two-Party	\$3,362	\$3,012	\$2,547	\$2,831	\$2,535	\$2,213	\$2,354	\$2,300	\$2,093	\$1,626	\$1,501	\$1,291
68	Two-Party	\$3,425	\$3,068	\$2,594	\$2,883	\$2,582	\$2,254	\$2,398	\$2,343	\$2,132	\$1,656	\$1,529	\$1,315
69	Two-Party	\$3,488	\$3,125	\$2,642	\$2,937	\$2,630	\$2,295	\$2,442	\$2,386	\$2,172	\$1,687	\$1,557	\$1,340
70+	Two-Party	\$3,553	\$3,183	\$2,692	\$2,991	\$2,679	\$2,338	\$2,488	\$2,430	\$2,212	\$1,718	\$1,586	\$1,365

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Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,140	\$1,021	\$864	\$960	\$859	\$750	\$798	\$780	\$710	\$551	\$509	\$438
19	Family	\$1,172	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$567	\$523	\$450
20	Family	\$1,204	\$1,078	\$912	\$1,014	\$908	\$792	\$843	\$824	\$750	\$582	\$537	\$462
21	Family	\$1,237	\$1,108	\$937	\$1,042	\$933	\$814	\$866	\$846	\$770	\$598	\$552	\$475
22	Family	\$1,272	\$1,139	\$963	\$1,070	\$959	\$837	\$890	\$870	\$792	\$615	\$568	\$488
23	Family	\$1,293	\$1,158	\$979	\$1,088	\$975	\$851	\$905	\$884	\$805	\$625	\$577	\$497
24	Family	\$1,314	\$1,177	\$996	\$1,106	\$991	\$865	\$920	\$899	\$818	\$636	\$587	\$505
25	Family	\$1,336	\$1,197	\$1,012	\$1,125	\$1,007	\$879	\$936	\$914	\$832	\$646	\$596	\$513
26	Family	\$1,359	\$1,217	\$1,029	\$1,144	\$1,024	\$894	\$951	\$929	\$846	\$657	\$606	\$522
27	Family	\$1,381	\$1,237	\$1,046	\$1,163	\$1,041	\$909	\$967	\$945	\$860	\$668	\$616	\$531
28	Family	\$1,407	\$1,260	\$1,065	\$1,184	\$1,060	\$926	\$985	\$962	\$876	\$680	\$628	\$540
29	Family	\$1,432	\$1,283	\$1,085	\$1,206	\$1,080	\$943	\$1,003	\$980	\$892	\$693	\$639	\$550
30	Family	\$1,459	\$1,307	\$1,105	\$1,228	\$1,100	\$960	\$1,021	\$998	\$908	\$705	\$651	\$560
31	Family	\$1,485	\$1,331	\$1,125	\$1,251	\$1,120	\$977	\$1,040	\$1,016	\$925	\$718	\$663	\$571
32	Family	\$1,513	\$1,355	\$1,146	\$1,274	\$1,140	\$995	\$1,059	\$1,035	\$942	\$732	\$675	\$581
33	Family	\$1,538	\$1,378	\$1,165	\$1,295	\$1,160	\$1,012	\$1,077	\$1,052	\$958	\$744	\$687	\$591
34	Family	\$1,564	\$1,401	\$1,185	\$1,317	\$1,179	\$1,029	\$1,095	\$1,070	\$974	\$756	\$698	\$601
35	Family	\$1,590	\$1,425	\$1,205	\$1,339	\$1,199	\$1,046	\$1,113	\$1,088	\$990	\$769	\$710	\$611
36	Family	\$1,617	\$1,448	\$1,225	\$1,361	\$1,219	\$1,064	\$1,132	\$1,106	\$1,007	\$782	\$722	\$621
37	Family	\$1,644	\$1,473	\$1,246	\$1,384	\$1,240	\$1,082	\$1,151	\$1,125	\$1,024	\$795	\$734	\$632
38	Family	\$1,713	\$1,534	\$1,298	\$1,442	\$1,291	\$1,127	\$1,199	\$1,172	\$1,066	\$828	\$764	\$658
39	Family	\$1,784	\$1,598	\$1,352	\$1,502	\$1,345	\$1,174	\$1,249	\$1,220	\$1,111	\$863	\$796	\$685
40	Family	\$1,859	\$1,665	\$1,408	\$1,565	\$1,401	\$1,223	\$1,301	\$1,271	\$1,157	\$899	\$830	\$714
41	Family	\$1,936	\$1,734	\$1,467	\$1,630	\$1,460	\$1,274	\$1,356	\$1,324	\$1,205	\$936	\$864	\$744
42	Family	\$2,017	\$1,807	\$1,528	\$1,698	\$1,520	\$1,327	\$1,412	\$1,380	\$1,256	\$975	\$900	\$775
43	Family	\$2,127	\$1,905	\$1,611	\$1,791	\$1,603	\$1,400	\$1,489	\$1,455	\$1,324	\$1,029	\$949	\$817
44	Family	\$2,243	\$2,009	\$1,699	\$1,888	\$1,691	\$1,476	\$1,570	\$1,534	\$1,396	\$1,085	\$1,001	\$862
45	Family	\$2,366	\$2,119	\$1,792	\$1,991	\$1,783	\$1,557	\$1,656	\$1,618	\$1,473	\$1,144	\$1,056	\$909
46	Family	\$2,495	\$2,235	\$1,890	\$2,100	\$1,881	\$1,642	\$1,747	\$1,706	\$1,553	\$1,206	\$1,113	\$958
47	Family	\$2,631	\$2,357	\$1,993	\$2,215	\$1,983	\$1,731	\$1,842	\$1,800	\$1,638	\$1,272	\$1,174	\$1,011
48	Family	\$2,744	\$2,457	\$2,078	\$2,310	\$2,068	\$1,805	\$1,921	\$1,877	\$1,708	\$1,327	\$1,224	\$1,054
49	Family	\$2,861	\$2,563	\$2,167	\$2,409	\$2,157	\$1,883	\$2,003	\$1,957	\$1,781	\$1,384	\$1,277	\$1,099
50	Family	\$2,984	\$2,672	\$2,260	\$2,512	\$2,249	\$1,963	\$2,089	\$2,041	\$1,857	\$1,443	\$1,332	\$1,146
51	Family	\$3,111	\$2,787	\$2,357	\$2,619	\$2,346	\$2,047	\$2,178	\$2,128	\$1,937	\$1,505	\$1,389	\$1,195
52	Family	\$3,245	\$2,906	\$2,458	\$2,732	\$2,446	\$2,135	\$2,272	\$2,219	\$2,020	\$1,569	\$1,448	\$1,246
53	Family	\$3,393	\$3,039	\$2,570	\$2,856	\$2,558	\$2,233	\$2,375	\$2,321	\$2,112	\$1,641	\$1,514	\$1,303
54	Family	\$3,548	\$3,178	\$2,687	\$2,987	\$2,674	\$2,334	\$2,484	\$2,427	\$2,208	\$1,716	\$1,583	\$1,363
55	Family	\$3,710	\$3,323	\$2,810	\$3,123	\$2,796	\$2,441	\$2,597	\$2,537	\$2,309	\$1,794	\$1,656	\$1,425
56	Family	\$3,879	\$3,474	\$2,938	\$3,265	\$2,924	\$2,552	\$2,716	\$2,653	\$2,415	\$1,876	\$1,731	\$1,490
57	Family	\$4,056	\$3,633	\$3,072	\$3,414	\$3,057	\$2,669	\$2,840	\$2,774	\$2,525	\$1,961	\$1,810	\$1,558
58	Family	\$4,131	\$3,700	\$3,129	\$3,478	\$3,114	\$2,718	\$2,892	\$2,826	\$2,572	\$1,998	\$1,844	\$1,587
59	Family	\$4,208	\$3,769	\$3,188	\$3,543	\$3,172	\$2,769	\$2,946	\$2,878	\$2,620	\$2,035	\$1,878	\$1,616
60	Family	\$4,286	\$3,839	\$3,247	\$3,608	\$3,231	\$2,820	\$3,001	\$2,932	\$2,668	\$2,073	\$1,913	\$1,646
61	Family	\$4,366	\$3,910	\$3,307	\$3,675	\$3,291	\$2,873	\$3,056	\$2,986	\$2,718	\$2,111	\$1,948	\$1,677
62	Family	\$4,447	\$3,983	\$3,369	\$3,744	\$3,352	\$2,926	\$3,113	\$3,042	\$2,768	\$2,151	\$1,985	\$1,708
63	Family	\$4,529	\$4,057	\$3,431	\$3,813	\$3,414	\$2,980	\$3,171	\$3,098	\$2,820	\$2,190	\$2,022	\$1,740
64	Family	\$4,614	\$4,132	\$3,495	\$3,884	\$3,478	\$3,036	\$3,230	\$3,156	\$2,872	\$2,231	\$2,059	\$1,772
65	Family	\$4,699	\$4,209	\$3,560	\$3,956	\$3,542	\$3,092	\$3,290	\$3,214	\$2,925	\$2,273	\$2,097	\$1,805
66	Family	\$4,787	\$4,287	\$3,626	\$4,030	\$3,608	\$3,150	\$3,351	\$3,274	\$2,980	\$2,315	\$2,136	\$1,839
67	Family	\$4,875	\$4,367	\$3,693	\$4,104	\$3,675	\$3,208	\$3,413	\$3,335	\$3,035	\$2,358	\$2,176	\$1,873
68	Family	\$4,966	\$4,448	\$3,762	\$4,181	\$3,743	\$3,268	\$3,477	\$3,397	\$3,091	\$2,402	\$2,216	\$1,907
69	Family	\$5,058	\$4,531	\$3,832	\$4,258	\$3,813	\$3,328	\$3,541	\$3,460	\$3,149	\$2,446	\$2,257	\$1,943
70+	Family	\$5,152	\$4,615	\$3,903	\$4,337	\$3,884	\$3,390	\$3,607	\$3,524	\$3,207	\$2,492	\$2,299	\$1,979

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

Gender and HCR Pool Rate Billing Tier Adjustment Factors

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

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

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$288	\$263	\$233	\$222	\$215	\$199	\$177	\$174	\$170	\$154	\$128	\$119	\$98
19	Single	\$291	\$266	\$236	\$224	\$218	\$201	\$179	\$177	\$172	\$156	\$129	\$120	\$99
20	Single	\$295	\$269	\$238	\$227	\$221	\$204	\$181	\$179	\$174	\$158	\$131	\$122	\$100
21	Single	\$298	\$272	\$241	\$230	\$223	\$206	\$183	\$181	\$177	\$160	\$132	\$123	\$101
22	Single	\$302	\$275	\$244	\$232	\$226	\$209	\$186	\$183	\$179	\$162	\$134	\$125	\$102
23	Single	\$305	\$278	\$247	\$235	\$228	\$211	\$188	\$185	\$181	\$164	\$136	\$126	\$104
24	Single	\$309	\$282	\$250	\$238	\$231	\$214	\$190	\$187	\$183	\$165	\$137	\$128	\$105
25	Single	\$312	\$285	\$253	\$241	\$234	\$216	\$192	\$189	\$185	\$167	\$139	\$129	\$106
26	Single	\$316	\$288	\$256	\$244	\$237	\$219	\$194	\$192	\$187	\$169	\$140	\$131	\$107
27	Single	\$320	\$292	\$259	\$246	\$239	\$221	\$197	\$194	\$189	\$171	\$142	\$132	\$109
28	Single	\$332	\$303	\$269	\$256	\$248	\$229	\$204	\$201	\$196	\$178	\$147	\$137	\$113
29	Single	\$344	\$314	\$279	\$265	\$258	\$238	\$212	\$209	\$204	\$185	\$153	\$142	\$117
30	Single	\$357	\$326	\$289	\$275	\$267	\$247	\$220	\$217	\$212	\$191	\$159	\$148	\$121
31	Single	\$371	\$338	\$300	\$286	\$277	\$256	\$228	\$225	\$220	\$199	\$165	\$153	\$126
32	Single	\$385	\$351	\$311	\$296	\$288	\$266	\$237	\$233	\$228	\$206	\$171	\$159	\$131
33	Single	\$391	\$357	\$317	\$302	\$293	\$271	\$241	\$237	\$232	\$210	\$174	\$162	\$133
34	Single	\$398	\$363	\$322	\$307	\$298	\$275	\$245	\$241	\$236	\$213	\$177	\$165	\$135
35	Single	\$405	\$370	\$328	\$312	\$303	\$280	\$249	\$246	\$240	\$217	\$180	\$168	\$137
36	Single	\$412	\$376	\$334	\$318	\$308	\$285	\$254	\$250	\$244	\$221	\$183	\$170	\$140
37	Single	\$419	\$383	\$339	\$323	\$314	\$290	\$258	\$254	\$248	\$225	\$186	\$173	\$142
38	Single	\$428	\$390	\$346	\$330	\$320	\$296	\$263	\$259	\$253	\$229	\$190	\$177	\$145
39	Single	\$436	\$398	\$353	\$336	\$327	\$302	\$269	\$265	\$258	\$234	\$194	\$180	\$148
40	Single	\$445	\$406	\$360	\$343	\$333	\$308	\$274	\$270	\$264	\$239	\$198	\$184	\$151
41	Single	\$454	\$415	\$368	\$350	\$340	\$314	\$279	\$275	\$269	\$243	\$202	\$188	\$154
42	Single	\$463	\$423	\$375	\$357	\$347	\$321	\$285	\$281	\$274	\$248	\$206	\$192	\$157
43	Single	\$483	\$441	\$391	\$372	\$362	\$334	\$297	\$293	\$286	\$259	\$215	\$200	\$164
44	Single	\$504	\$460	\$408	\$388	\$377	\$348	\$310	\$305	\$298	\$270	\$224	\$208	\$171
45	Single	\$525	\$479	\$425	\$405	\$393	\$363	\$323	\$318	\$311	\$282	\$233	\$217	\$178
46	Single	\$548	\$500	\$443	\$422	\$410	\$379	\$337	\$332	\$324	\$294	\$243	\$226	\$186
47	Single	\$571	\$521	\$462	\$440	\$427	\$395	\$351	\$346	\$338	\$306	\$254	\$236	\$194
48	Single	\$601	\$548	\$486	\$463	\$450	\$415	\$370	\$364	\$356	\$322	\$267	\$248	\$204
49	Single	\$632	\$576	\$511	\$487	\$473	\$437	\$389	\$383	\$374	\$339	\$281	\$261	\$214
50	Single	\$664	\$606	\$538	\$512	\$497	\$460	\$409	\$403	\$393	\$356	\$295	\$275	\$226
51	Single	\$699	\$638	\$566	\$538	\$523	\$483	\$430	\$424	\$414	\$375	\$310	\$289	\$237
52	Single	\$735	\$671	\$595	\$566	\$550	\$508	\$452	\$446	\$435	\$394	\$326	\$304	\$249
53	Single	\$771	\$703	\$624	\$594	\$577	\$533	\$474	\$467	\$456	\$413	\$342	\$319	\$262
54	Single	\$808	\$738	\$654	\$623	\$605	\$559	\$497	\$490	\$479	\$433	\$359	\$334	\$274
55	Single	\$848	\$774	\$686	\$653	\$635	\$586	\$522	\$514	\$502	\$454	\$377	\$351	\$288
56	Single	\$889	\$811	\$720	\$685	\$666	\$615	\$547	\$539	\$527	\$477	\$395	\$368	\$302
57	Single	\$932	\$851	\$755	\$719	\$698	\$645	\$574	\$565	\$552	\$500	\$414	\$386	\$316
58	Single	\$973	\$888	\$788	\$750	\$729	\$673	\$599	\$590	\$577	\$522	\$432	\$403	\$330
59	Single	\$1,016	\$928	\$823	\$783	\$761	\$703	\$625	\$616	\$602	\$545	\$451	\$420	\$345
60	Single	\$1,061	\$969	\$859	\$818	\$794	\$734	\$653	\$643	\$628	\$569	\$471	\$439	\$360
61	Single	\$1,108	\$1,011	\$897	\$854	\$829	\$766	\$682	\$672	\$656	\$594	\$492	\$458	\$376
62	Single	\$1,157	\$1,056	\$936	\$892	\$866	\$800	\$712	\$701	\$685	\$620	\$514	\$478	\$393
63	Single	\$1,198	\$1,093	\$970	\$923	\$897	\$829	\$737	\$726	\$709	\$642	\$532	\$495	\$407
64	Single	\$1,240	\$1,132	\$1,004	\$956	\$929	\$858	\$763	\$752	\$735	\$665	\$551	\$513	\$421
65	Single	\$1,285	\$1,172	\$1,040	\$990	\$962	\$889	\$790	\$779	\$761	\$689	\$571	\$531	\$436
66	Single	\$1,330	\$1,214	\$1,077	\$1,025	\$996	\$920	\$819	\$807	\$788	\$713	\$591	\$550	\$452
67	Single	\$1,378	\$1,257	\$1,115	\$1,062	\$1,031	\$953	\$848	\$835	\$816	\$738	\$612	\$570	\$468
68	Single	\$1,426	\$1,302	\$1,155	\$1,099	\$1,068	\$987	\$878	\$865	\$845	\$765	\$634	\$590	\$484
69	Single	\$1,477	\$1,348	\$1,196	\$1,138	\$1,106	\$1,022	\$909	\$896	\$875	\$792	\$656	\$611	\$501
70+	Single	\$1,530	\$1,396	\$1,238	\$1,179	\$1,145	\$1,058	\$941	\$927	\$906	\$820	\$679	\$633	\$519

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
18	Two-Party	\$576	\$526	\$466	\$444	\$430	\$398	\$354	\$348	\$340	\$308	\$256	\$238	\$196
19	Two-Party	\$582	\$532	\$472	\$448	\$436	\$402	\$358	\$354	\$344	\$312	\$258	\$240	\$198
20	Two-Party	\$590	\$538	\$476	\$454	\$442	\$408	\$362	\$358	\$348	\$316	\$262	\$244	\$200
21	Two-Party	\$596	\$544	\$482	\$460	\$446	\$412	\$366	\$362	\$354	\$320	\$264	\$246	\$202
22	Two-Party	\$604	\$550	\$488	\$464	\$452	\$418	\$372	\$366	\$358	\$324	\$268	\$250	\$204
23	Two-Party	\$610	\$556	\$494	\$470	\$456	\$422	\$376	\$370	\$362	\$328	\$272	\$252	\$208
24	Two-Party	\$618	\$564	\$500	\$476	\$462	\$428	\$380	\$374	\$366	\$330	\$274	\$256	\$210
25	Two-Party	\$624	\$570	\$506	\$482	\$468	\$432	\$384	\$378	\$370	\$334	\$278	\$258	\$212
26	Two-Party	\$632	\$576	\$512	\$488	\$474	\$438	\$388	\$384	\$374	\$338	\$280	\$262	\$214
27	Two-Party	\$640	\$584	\$518	\$492	\$478	\$442	\$394	\$388	\$378	\$342	\$284	\$264	\$218
28	Two-Party	\$664	\$606	\$538	\$512	\$496	\$458	\$408	\$402	\$392	\$356	\$294	\$274	\$226
29	Two-Party	\$688	\$628	\$558	\$530	\$516	\$476	\$424	\$418	\$408	\$370	\$306	\$284	\$234
30	Two-Party	\$714	\$652	\$578	\$550	\$534	\$494	\$440	\$434	\$424	\$382	\$318	\$296	\$242
31	Two-Party	\$742	\$676	\$600	\$572	\$554	\$512	\$456	\$450	\$440	\$398	\$330	\$306	\$252
32	Two-Party	\$770	\$702	\$622	\$592	\$576	\$532	\$474	\$466	\$456	\$412	\$342	\$318	\$262
33	Two-Party	\$782	\$714	\$634	\$604	\$586	\$542	\$482	\$474	\$464	\$420	\$348	\$324	\$266
34	Two-Party	\$796	\$726	\$644	\$614	\$596	\$550	\$490	\$482	\$472	\$426	\$354	\$330	\$270
35	Two-Party	\$810	\$740	\$656	\$624	\$606	\$560	\$498	\$492	\$480	\$434	\$360	\$336	\$274
36	Two-Party	\$824	\$752	\$668	\$636	\$616	\$570	\$508	\$500	\$488	\$442	\$366	\$340	\$280
37	Two-Party	\$838	\$766	\$678	\$646	\$628	\$580	\$516	\$508	\$496	\$450	\$372	\$346	\$284
38	Two-Party	\$856	\$780	\$692	\$660	\$640	\$592	\$526	\$518	\$506	\$458	\$380	\$354	\$290
39	Two-Party	\$872	\$796	\$706	\$672	\$654	\$604	\$538	\$530	\$516	\$468	\$388	\$360	\$296
40	Two-Party	\$890	\$812	\$720	\$686	\$666	\$616	\$548	\$540	\$528	\$478	\$396	\$368	\$302
41	Two-Party	\$908	\$830	\$736	\$700	\$680	\$628	\$558	\$550	\$538	\$486	\$404	\$376	\$308
42	Two-Party	\$926	\$846	\$750	\$714	\$694	\$642	\$570	\$562	\$548	\$496	\$412	\$384	\$314
43	Two-Party	\$966	\$882	\$782	\$744	\$724	\$668	\$594	\$586	\$572	\$518	\$430	\$400	\$328
44	Two-Party	\$1,008	\$920	\$816	\$776	\$754	\$696	\$620	\$610	\$596	\$540	\$448	\$416	\$342
45	Two-Party	\$1,050	\$958	\$850	\$810	\$786	\$726	\$646	\$636	\$622	\$564	\$466	\$434	\$356
46	Two-Party	\$1,096	\$1,000	\$886	\$844	\$820	\$758	\$674	\$664	\$648	\$588	\$486	\$452	\$372
47	Two-Party	\$1,142	\$1,042	\$924	\$880	\$854	\$790	\$702	\$692	\$676	\$612	\$508	\$472	\$388
48	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$830	\$740	\$728	\$712	\$644	\$534	\$496	\$408
49	Two-Party	\$1,264	\$1,152	\$1,022	\$974	\$946	\$874	\$778	\$766	\$748	\$678	\$562	\$522	\$428
50	Two-Party	\$1,328	\$1,212	\$1,076	\$1,024	\$994	\$920	\$818	\$806	\$786	\$712	\$590	\$550	\$452
51	Two-Party	\$1,398	\$1,276	\$1,132	\$1,076	\$1,046	\$966	\$860	\$848	\$828	\$750	\$620	\$578	\$474
52	Two-Party	\$1,470	\$1,342	\$1,190	\$1,132	\$1,100	\$1,016	\$904	\$892	\$870	\$788	\$652	\$608	\$498
53	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,154	\$1,066	\$948	\$934	\$912	\$826	\$684	\$638	\$524
54	Two-Party	\$1,616	\$1,476	\$1,308	\$1,246	\$1,210	\$1,118	\$994	\$980	\$958	\$866	\$718	\$668	\$548
55	Two-Party	\$1,696	\$1,548	\$1,372	\$1,306	\$1,270	\$1,172	\$1,044	\$1,028	\$1,004	\$908	\$754	\$702	\$576
56	Two-Party	\$1,778	\$1,622	\$1,440	\$1,370	\$1,332	\$1,230	\$1,094	\$1,078	\$1,054	\$954	\$790	\$736	\$604
57	Two-Party	\$1,864	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,148	\$1,130	\$1,104	\$1,000	\$828	\$772	\$632
58	Two-Party	\$1,946	\$1,776	\$1,576	\$1,500	\$1,458	\$1,346	\$1,198	\$1,180	\$1,154	\$1,044	\$864	\$806	\$660
59	Two-Party	\$2,032	\$1,856	\$1,646	\$1,566	\$1,522	\$1,406	\$1,250	\$1,232	\$1,204	\$1,090	\$902	\$840	\$690
60	Two-Party	\$2,122	\$1,938	\$1,718	\$1,636	\$1,588	\$1,468	\$1,306	\$1,286	\$1,256	\$1,138	\$942	\$878	\$720
61	Two-Party	\$2,216	\$2,022	\$1,794	\$1,708	\$1,658	\$1,532	\$1,364	\$1,344	\$1,312	\$1,188	\$984	\$916	\$752
62	Two-Party	\$2,314	\$2,112	\$1,872	\$1,784	\$1,732	\$1,600	\$1,424	\$1,402	\$1,370	\$1,240	\$1,028	\$956	\$786
63	Two-Party	\$2,396	\$2,186	\$1,940	\$1,846	\$1,794	\$1,658	\$1,474	\$1,452	\$1,418	\$1,284	\$1,064	\$990	\$814
64	Two-Party	\$2,480	\$2,264	\$2,008	\$1,912	\$1,858	\$1,716	\$1,526	\$1,504	\$1,470	\$1,330	\$1,102	\$1,026	\$842
65	Two-Party	\$2,570	\$2,344	\$2,080	\$1,980	\$1,924	\$1,778	\$1,580	\$1,558	\$1,522	\$1,378	\$1,142	\$1,062	\$872
66	Two-Party	\$2,660	\$2,428	\$2,154	\$2,050	\$1,992	\$1,840	\$1,638	\$1,614	\$1,576	\$1,426	\$1,182	\$1,100	\$904
67	Two-Party	\$2,756	\$2,514	\$2,230	\$2,124	\$2,062	\$1,906	\$1,696	\$1,670	\$1,632	\$1,476	\$1,224	\$1,140	\$936
68	Two-Party	\$2,852	\$2,604	\$2,310	\$2,198	\$2,136	\$1,974	\$1,756	\$1,730	\$1,690	\$1,530	\$1,268	\$1,180	\$968
69	Two-Party	\$2,954	\$2,696	\$2,392	\$2,276	\$2,212	\$2,044	\$1,818	\$1,792	\$1,750	\$1,584	\$1,312	\$1,222	\$1,002
70+	Two-Party	\$3,060	\$2,792	\$2,476	\$2,358	\$2,290	\$2,116	\$1,882	\$1,854	\$1,812	\$1,640	\$1,358	\$1,266	\$1,038

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$547	\$500	\$443	\$422	\$409	\$378	\$336	\$331	\$323	\$293	\$243	\$226	\$186
19	Adult + Child(ren)	\$553	\$505	\$448	\$426	\$414	\$382	\$340	\$336	\$327	\$296	\$245	\$228	\$188
20	Adult + Child(ren)	\$561	\$511	\$452	\$431	\$420	\$388	\$344	\$340	\$331	\$300	\$249	\$232	\$190
21	Adult + Child(ren)	\$566	\$517	\$458	\$437	\$424	\$391	\$348	\$344	\$336	\$304	\$251	\$234	\$192
22	Adult + Child(ren)	\$574	\$523	\$464	\$441	\$429	\$397	\$353	\$348	\$340	\$308	\$255	\$238	\$194
23	Adult + Child(ren)	\$580	\$528	\$469	\$447	\$433	\$401	\$357	\$352	\$344	\$312	\$258	\$239	\$198
24	Adult + Child(ren)	\$587	\$536	\$475	\$452	\$439	\$407	\$361	\$355	\$348	\$314	\$260	\$243	\$200
25	Adult + Child(ren)	\$593	\$542	\$481	\$458	\$445	\$410	\$365	\$359	\$352	\$317	\$264	\$245	\$201
26	Adult + Child(ren)	\$600	\$547	\$486	\$464	\$450	\$416	\$369	\$365	\$355	\$321	\$266	\$249	\$203
27	Adult + Child(ren)	\$608	\$555	\$492	\$467	\$454	\$420	\$374	\$369	\$359	\$325	\$270	\$251	\$207
28	Adult + Child(ren)	\$631	\$576	\$511	\$486	\$471	\$435	\$388	\$382	\$372	\$338	\$279	\$260	\$215
29	Adult + Child(ren)	\$654	\$597	\$530	\$504	\$490	\$452	\$403	\$397	\$388	\$352	\$291	\$270	\$222
30	Adult + Child(ren)	\$678	\$619	\$549	\$523	\$507	\$469	\$418	\$412	\$403	\$363	\$302	\$281	\$230
31	Adult + Child(ren)	\$705	\$642	\$570	\$543	\$526	\$486	\$433	\$428	\$418	\$378	\$314	\$291	\$239
32	Adult + Child(ren)	\$732	\$667	\$591	\$562	\$547	\$505	\$450	\$443	\$433	\$391	\$325	\$302	\$249
33	Adult + Child(ren)	\$743	\$678	\$602	\$574	\$557	\$515	\$458	\$450	\$441	\$399	\$331	\$308	\$253
34	Adult + Child(ren)	\$756	\$690	\$612	\$583	\$566	\$523	\$466	\$458	\$448	\$405	\$336	\$314	\$257
35	Adult + Child(ren)	\$770	\$703	\$623	\$593	\$576	\$532	\$473	\$467	\$456	\$412	\$342	\$319	\$260
36	Adult + Child(ren)	\$783	\$714	\$635	\$604	\$585	\$542	\$483	\$475	\$464	\$420	\$348	\$323	\$266
37	Adult + Child(ren)	\$796	\$728	\$644	\$614	\$597	\$551	\$490	\$483	\$471	\$428	\$353	\$329	\$270
38	Adult + Child(ren)	\$813	\$741	\$657	\$627	\$608	\$562	\$500	\$492	\$481	\$435	\$361	\$336	\$276
39	Adult + Child(ren)	\$828	\$756	\$671	\$638	\$621	\$574	\$511	\$504	\$490	\$445	\$369	\$342	\$281
40	Adult + Child(ren)	\$846	\$771	\$684	\$652	\$633	\$585	\$521	\$513	\$502	\$454	\$376	\$350	\$287
41	Adult + Child(ren)	\$863	\$789	\$699	\$665	\$646	\$597	\$530	\$523	\$511	\$462	\$384	\$357	\$293
42	Adult + Child(ren)	\$880	\$804	\$713	\$678	\$659	\$610	\$542	\$534	\$521	\$471	\$391	\$365	\$298
43	Adult + Child(ren)	\$918	\$838	\$743	\$707	\$688	\$635	\$564	\$557	\$543	\$492	\$409	\$380	\$312
44	Adult + Child(ren)	\$958	\$874	\$775	\$737	\$716	\$661	\$589	\$580	\$566	\$513	\$426	\$395	\$325
45	Adult + Child(ren)	\$998	\$910	\$808	\$770	\$747	\$690	\$614	\$604	\$591	\$536	\$443	\$412	\$338
46	Adult + Child(ren)	\$1,041	\$950	\$842	\$802	\$779	\$720	\$640	\$631	\$616	\$559	\$462	\$429	\$353
47	Adult + Child(ren)	\$1,085	\$990	\$878	\$836	\$811	\$751	\$667	\$657	\$642	\$581	\$483	\$448	\$369
48	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$789	\$703	\$692	\$676	\$612	\$507	\$471	\$388
49	Adult + Child(ren)	\$1,201	\$1,094	\$971	\$925	\$899	\$830	\$739	\$728	\$711	\$644	\$534	\$496	\$407
50	Adult + Child(ren)	\$1,262	\$1,151	\$1,022	\$973	\$944	\$874	\$777	\$766	\$747	\$676	\$561	\$523	\$429
51	Adult + Child(ren)	\$1,328	\$1,212	\$1,075	\$1,022	\$994	\$918	\$817	\$806	\$787	\$713	\$589	\$549	\$450
52	Adult + Child(ren)	\$1,397	\$1,275	\$1,131	\$1,075	\$1,045	\$965	\$859	\$847	\$827	\$749	\$619	\$578	\$473
53	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,096	\$1,013	\$901	\$887	\$866	\$785	\$650	\$606	\$498
54	Adult + Child(ren)	\$1,535	\$1,402	\$1,243	\$1,184	\$1,150	\$1,062	\$944	\$931	\$910	\$823	\$682	\$635	\$521
55	Adult + Child(ren)	\$1,611	\$1,471	\$1,303	\$1,241	\$1,207	\$1,113	\$992	\$977	\$954	\$863	\$716	\$667	\$547
56	Adult + Child(ren)	\$1,689	\$1,541	\$1,368	\$1,302	\$1,265	\$1,169	\$1,039	\$1,024	\$1,001	\$906	\$751	\$699	\$574
57	Adult + Child(ren)	\$1,771	\$1,617	\$1,435	\$1,366	\$1,326	\$1,226	\$1,091	\$1,074	\$1,049	\$950	\$787	\$733	\$600
58	Adult + Child(ren)	\$1,849	\$1,687	\$1,497	\$1,425	\$1,385	\$1,279	\$1,138	\$1,121	\$1,096	\$992	\$821	\$766	\$627
59	Adult + Child(ren)	\$1,930	\$1,763	\$1,564	\$1,488	\$1,446	\$1,336	\$1,188	\$1,170	\$1,144	\$1,036	\$857	\$798	\$656
60	Adult + Child(ren)	\$2,016	\$1,841	\$1,632	\$1,554	\$1,509	\$1,395	\$1,241	\$1,222	\$1,193	\$1,081	\$895	\$834	\$684
61	Adult + Child(ren)	\$2,105	\$1,921	\$1,704	\$1,623	\$1,575	\$1,455	\$1,296	\$1,277	\$1,246	\$1,129	\$935	\$870	\$714
62	Adult + Child(ren)	\$2,198	\$2,006	\$1,778	\$1,695	\$1,645	\$1,520	\$1,353	\$1,332	\$1,302	\$1,178	\$977	\$908	\$747
63	Adult + Child(ren)	\$2,276	\$2,077	\$1,843	\$1,754	\$1,704	\$1,575	\$1,400	\$1,379	\$1,347	\$1,220	\$1,011	\$941	\$773
64	Adult + Child(ren)	\$2,356	\$2,151	\$1,908	\$1,816	\$1,765	\$1,630	\$1,450	\$1,429	\$1,397	\$1,264	\$1,047	\$975	\$800
65	Adult + Child(ren)	\$2,442	\$2,227	\$1,976	\$1,881	\$1,828	\$1,689	\$1,501	\$1,480	\$1,446	\$1,309	\$1,085	\$1,009	\$828
66	Adult + Child(ren)	\$2,527	\$2,307	\$2,046	\$1,948	\$1,892	\$1,748	\$1,556	\$1,533	\$1,497	\$1,355	\$1,123	\$1,045	\$859
67	Adult + Child(ren)	\$2,618	\$2,388	\$2,119	\$2,018	\$1,959	\$1,811	\$1,611	\$1,587	\$1,550	\$1,402	\$1,163	\$1,083	\$889
68	Adult + Child(ren)	\$2,709	\$2,474	\$2,195	\$2,088	\$2,029	\$1,875	\$1,668	\$1,644	\$1,606	\$1,454	\$1,205	\$1,121	\$920
69	Adult + Child(ren)	\$2,806	\$2,561	\$2,272	\$2,162	\$2,101	\$1,942	\$1,727	\$1,702	\$1,663	\$1,505	\$1,246	\$1,161	\$952
70+	Adult + Child(ren)	\$2,907	\$2,652	\$2,352	\$2,240	\$2,176	\$2,010	\$1,788	\$1,761	\$1,721	\$1,558	\$1,290	\$1,203	\$986

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$835	\$763	\$676	\$644	\$624	\$577	\$513	\$505	\$493	\$447	\$371	\$345	\$284
19	Family	\$844	\$771	\$684	\$650	\$632	\$583	\$519	\$513	\$499	\$452	\$374	\$348	\$287
20	Family	\$856	\$780	\$690	\$658	\$641	\$592	\$525	\$519	\$505	\$458	\$380	\$354	\$290
21	Family	\$864	\$789	\$699	\$667	\$647	\$597	\$531	\$525	\$513	\$464	\$383	\$357	\$293
22	Family	\$876	\$798	\$708	\$673	\$655	\$606	\$539	\$531	\$519	\$470	\$389	\$363	\$296
23	Family	\$885	\$806	\$716	\$682	\$661	\$612	\$545	\$537	\$525	\$476	\$394	\$365	\$302
24	Family	\$896	\$818	\$725	\$690	\$670	\$621	\$551	\$542	\$531	\$479	\$397	\$371	\$305
25	Family	\$905	\$827	\$734	\$699	\$679	\$626	\$557	\$548	\$537	\$484	\$403	\$374	\$307
26	Family	\$916	\$835	\$742	\$708	\$687	\$635	\$563	\$557	\$542	\$490	\$406	\$380	\$310
27	Family	\$928	\$847	\$751	\$713	\$693	\$641	\$571	\$563	\$548	\$496	\$412	\$383	\$316
28	Family	\$963	\$879	\$780	\$742	\$719	\$664	\$592	\$583	\$568	\$516	\$426	\$397	\$328
29	Family	\$998	\$911	\$809	\$769	\$748	\$690	\$615	\$606	\$592	\$537	\$444	\$412	\$339
30	Family	\$1,035	\$945	\$838	\$798	\$774	\$716	\$638	\$629	\$615	\$554	\$461	\$429	\$351
31	Family	\$1,076	\$980	\$870	\$829	\$803	\$742	\$661	\$653	\$638	\$577	\$479	\$444	\$365
32	Family	\$1,117	\$1,018	\$902	\$858	\$835	\$771	\$687	\$676	\$661	\$597	\$496	\$461	\$380
33	Family	\$1,134	\$1,035	\$919	\$876	\$850	\$786	\$699	\$687	\$673	\$609	\$505	\$470	\$386
34	Family	\$1,154	\$1,053	\$934	\$890	\$864	\$798	\$711	\$699	\$684	\$618	\$513	\$479	\$392
35	Family	\$1,175	\$1,073	\$951	\$905	\$879	\$812	\$722	\$713	\$696	\$629	\$522	\$487	\$397
36	Family	\$1,195	\$1,090	\$969	\$922	\$893	\$827	\$737	\$725	\$708	\$641	\$531	\$493	\$406
37	Family	\$1,215	\$1,111	\$983	\$937	\$911	\$841	\$748	\$737	\$719	\$653	\$539	\$502	\$412
38	Family	\$1,241	\$1,131	\$1,003	\$957	\$928	\$858	\$763	\$751	\$734	\$664	\$551	\$513	\$421
39	Family	\$1,264	\$1,154	\$1,024	\$974	\$948	\$876	\$780	\$769	\$748	\$679	\$563	\$522	\$429
40	Family	\$1,291	\$1,177	\$1,044	\$995	\$966	\$893	\$795	\$783	\$766	\$693	\$574	\$534	\$438
41	Family	\$1,317	\$1,204	\$1,067	\$1,015	\$986	\$911	\$809	\$798	\$780	\$705	\$586	\$545	\$447
42	Family	\$1,343	\$1,227	\$1,088	\$1,035	\$1,006	\$931	\$827	\$815	\$795	\$719	\$597	\$557	\$455
43	Family	\$1,401	\$1,279	\$1,134	\$1,079	\$1,050	\$969	\$861	\$850	\$829	\$751	\$624	\$580	\$476
44	Family	\$1,462	\$1,334	\$1,183	\$1,125	\$1,093	\$1,009	\$899	\$885	\$864	\$783	\$650	\$603	\$496
45	Family	\$1,523	\$1,389	\$1,233	\$1,175	\$1,140	\$1,053	\$937	\$922	\$902	\$818	\$676	\$629	\$516
46	Family	\$1,589	\$1,450	\$1,285	\$1,224	\$1,189	\$1,099	\$977	\$963	\$940	\$853	\$705	\$655	\$539
47	Family	\$1,656	\$1,511	\$1,340	\$1,276	\$1,238	\$1,146	\$1,018	\$1,003	\$980	\$887	\$737	\$684	\$563
48	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,204	\$1,073	\$1,056	\$1,032	\$934	\$774	\$719	\$592
49	Family	\$1,833	\$1,670	\$1,482	\$1,412	\$1,372	\$1,267	\$1,128	\$1,111	\$1,085	\$983	\$815	\$757	\$621
50	Family	\$1,926	\$1,757	\$1,560	\$1,485	\$1,441	\$1,334	\$1,186	\$1,169	\$1,140	\$1,032	\$856	\$798	\$655
51	Family	\$2,027	\$1,850	\$1,641	\$1,560	\$1,517	\$1,401	\$1,247	\$1,230	\$1,201	\$1,088	\$899	\$838	\$687
52	Family	\$2,132	\$1,946	\$1,726	\$1,641	\$1,595	\$1,473	\$1,311	\$1,293	\$1,262	\$1,143	\$945	\$882	\$722
53	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,673	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$992	\$925	\$760
54	Family	\$2,343	\$2,140	\$1,897	\$1,807	\$1,755	\$1,621	\$1,441	\$1,421	\$1,389	\$1,256	\$1,041	\$969	\$795
55	Family	\$2,459	\$2,245	\$1,989	\$1,894	\$1,842	\$1,699	\$1,514	\$1,491	\$1,456	\$1,317	\$1,093	\$1,018	\$835
56	Family	\$2,578	\$2,352	\$2,088	\$1,987	\$1,931	\$1,784	\$1,586	\$1,563	\$1,528	\$1,383	\$1,146	\$1,067	\$876
57	Family	\$2,703	\$2,468	\$2,190	\$2,085	\$2,024	\$1,871	\$1,665	\$1,639	\$1,601	\$1,450	\$1,201	\$1,119	\$916
58	Family	\$2,822	\$2,575	\$2,285	\$2,175	\$2,114	\$1,952	\$1,737	\$1,711	\$1,673	\$1,514	\$1,253	\$1,169	\$957
59	Family	\$2,946	\$2,691	\$2,387	\$2,271	\$2,207	\$2,039	\$1,813	\$1,786	\$1,746	\$1,581	\$1,308	\$1,218	\$1,001
60	Family	\$3,077	\$2,810	\$2,491	\$2,372	\$2,303	\$2,129	\$1,894	\$1,865	\$1,821	\$1,650	\$1,366	\$1,273	\$1,044
61	Family	\$3,213	\$2,932	\$2,601	\$2,477	\$2,404	\$2,221	\$1,978	\$1,949	\$1,902	\$1,723	\$1,427	\$1,328	\$1,090
62	Family	\$3,355	\$3,062	\$2,714	\$2,587	\$2,511	\$2,320	\$2,065	\$2,033	\$1,987	\$1,798	\$1,491	\$1,386	\$1,140
63	Family	\$3,474	\$3,170	\$2,813	\$2,677	\$2,601	\$2,404	\$2,137	\$2,105	\$2,056	\$1,862	\$1,543	\$1,436	\$1,180
64	Family	\$3,596	\$3,283	\$2,912	\$2,772	\$2,694	\$2,488	\$2,213	\$2,181	\$2,132	\$1,929	\$1,598	\$1,488	\$1,221
65	Family	\$3,727	\$3,399	\$3,016	\$2,871	\$2,790	\$2,578	\$2,291	\$2,259	\$2,207	\$1,998	\$1,656	\$1,540	\$1,264
66	Family	\$3,857	\$3,521	\$3,123	\$2,973	\$2,888	\$2,668	\$2,375	\$2,340	\$2,285	\$2,068	\$1,714	\$1,595	\$1,311
67	Family	\$3,996	\$3,645	\$3,234	\$3,080	\$2,990	\$2,764	\$2,459	\$2,422	\$2,366	\$2,140	\$1,775	\$1,653	\$1,357
68	Family	\$4,135	\$3,776	\$3,350	\$3,187	\$3,097	\$2,862	\$2,546	\$2,509	\$2,451	\$2,219	\$1,839	\$1,711	\$1,404
69	Family	\$4,283	\$3,909	\$3,468	\$3,300	\$3,207	\$2,964	\$2,636	\$2,598	\$2,538	\$2,297	\$1,902	\$1,772	\$1,453
70+	Family	\$4,437	\$4,048	\$3,590	\$3,419	\$3,321	\$3,068	\$2,729	\$2,688	\$2,627	\$2,378	\$1,969	\$1,836	\$1,505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$389	\$355	\$315	\$300	\$290	\$269	\$239	\$235	\$230	\$208	\$173	\$161	\$132
19	Single	\$393	\$359	\$319	\$302	\$294	\$271	\$242	\$239	\$232	\$211	\$174	\$162	\$134
20	Single	\$398	\$363	\$321	\$306	\$298	\$275	\$244	\$242	\$235	\$213	\$177	\$165	\$135
21	Single	\$402	\$367	\$325	\$311	\$301	\$278	\$247	\$244	\$239	\$216	\$178	\$166	\$136
22	Single	\$408	\$371	\$329	\$313	\$305	\$282	\$251	\$247	\$242	\$219	\$181	\$169	\$138
23	Single	\$412	\$375	\$333	\$317	\$308	\$285	\$254	\$250	\$244	\$221	\$184	\$170	\$140
24	Single	\$417	\$381	\$338	\$321	\$312	\$289	\$257	\$252	\$247	\$223	\$185	\$173	\$142
25	Single	\$421	\$385	\$342	\$325	\$316	\$292	\$259	\$255	\$250	\$225	\$188	\$174	\$143
26	Single	\$427	\$389	\$346	\$329	\$320	\$296	\$262	\$259	\$252	\$228	\$189	\$177	\$144
27	Single	\$432	\$394	\$350	\$332	\$323	\$298	\$266	\$262	\$255	\$231	\$192	\$178	\$147
28	Single	\$448	\$409	\$363	\$346	\$335	\$309	\$275	\$271	\$265	\$240	\$198	\$185	\$153
29	Single	\$464	\$424	\$377	\$358	\$348	\$321	\$286	\$282	\$275	\$250	\$207	\$192	\$158
30	Single	\$482	\$440	\$390	\$371	\$360	\$333	\$297	\$293	\$286	\$258	\$215	\$200	\$163
31	Single	\$501	\$456	\$405	\$386	\$374	\$346	\$308	\$304	\$297	\$269	\$223	\$207	\$170
32	Single	\$520	\$474	\$420	\$400	\$389	\$359	\$320	\$315	\$308	\$278	\$231	\$215	\$177
33	Single	\$528	\$482	\$428	\$408	\$396	\$366	\$325	\$320	\$313	\$284	\$235	\$219	\$180
34	Single	\$537	\$490	\$435	\$414	\$402	\$371	\$331	\$325	\$319	\$288	\$239	\$223	\$182
35	Single	\$547	\$500	\$443	\$421	\$409	\$378	\$336	\$332	\$324	\$293	\$243	\$227	\$185
36	Single	\$556	\$508	\$451	\$429	\$416	\$385	\$343	\$338	\$329	\$298	\$247	\$230	\$189
37	Single	\$566	\$517	\$458	\$436	\$424	\$392	\$348	\$343	\$335	\$304	\$251	\$234	\$192
38	Single	\$578	\$527	\$467	\$446	\$432	\$400	\$355	\$350	\$342	\$309	\$257	\$239	\$196
39	Single	\$589	\$537	\$477	\$454	\$441	\$408	\$363	\$358	\$348	\$316	\$262	\$243	\$200
40	Single	\$601	\$548	\$486	\$463	\$450	\$416	\$370	\$365	\$356	\$323	\$267	\$248	\$204
41	Single	\$613	\$560	\$497	\$473	\$459	\$424	\$377	\$371	\$363	\$328	\$273	\$254	\$208
42	Single	\$625	\$571	\$506	\$482	\$468	\$433	\$385	\$379	\$370	\$335	\$278	\$259	\$212
43	Single	\$652	\$595	\$528	\$502	\$489	\$451	\$401	\$396	\$386	\$350	\$290	\$270	\$221
44	Single	\$680	\$621	\$551	\$524	\$509	\$470	\$419	\$412	\$402	\$365	\$302	\$281	\$231
45	Single	\$709	\$647	\$574	\$547	\$531	\$490	\$436	\$429	\$420	\$381	\$315	\$293	\$240
46	Single	\$740	\$675	\$598	\$570	\$554	\$512	\$455	\$448	\$437	\$397	\$328	\$305	\$251
47	Single	\$771	\$703	\$624	\$594	\$576	\$533	\$474	\$467	\$456	\$413	\$343	\$319	\$262
48	Single	\$811	\$740	\$656	\$625	\$608	\$560	\$500	\$491	\$481	\$435	\$360	\$335	\$275
49	Single	\$853	\$778	\$690	\$657	\$639	\$590	\$525	\$517	\$505	\$458	\$379	\$352	\$289
50	Single	\$896	\$818	\$726	\$691	\$671	\$621	\$552	\$544	\$531	\$481	\$398	\$371	\$305
51	Single	\$944	\$861	\$764	\$726	\$706	\$652	\$581	\$572	\$559	\$506	\$419	\$390	\$320
52	Single	\$992	\$906	\$803	\$764	\$743	\$686	\$610	\$602	\$587	\$532	\$440	\$410	\$336
53	Single	\$1,041	\$949	\$842	\$802	\$779	\$720	\$640	\$630	\$616	\$558	\$462	\$431	\$354
54	Single	\$1,091	\$996	\$883	\$841	\$817	\$755	\$671	\$662	\$647	\$585	\$485	\$451	\$370
55	Single	\$1,145	\$1,045	\$926	\$882	\$857	\$791	\$705	\$694	\$678	\$613	\$509	\$474	\$389
56	Single	\$1,200	\$1,095	\$972	\$925	\$899	\$830	\$738	\$728	\$711	\$644	\$533	\$497	\$408
57	Single	\$1,258	\$1,149	\$1,019	\$971	\$942	\$871	\$775	\$763	\$745	\$675	\$559	\$521	\$427
58	Single	\$1,314	\$1,199	\$1,064	\$1,013	\$984	\$909	\$809	\$797	\$779	\$705	\$583	\$544	\$446
59	Single	\$1,372	\$1,253	\$1,111	\$1,057	\$1,027	\$949	\$844	\$832	\$813	\$736	\$609	\$567	\$466
60	Single	\$1,432	\$1,308	\$1,160	\$1,104	\$1,072	\$991	\$882	\$868	\$848	\$768	\$636	\$593	\$486
61	Single	\$1,496	\$1,365	\$1,211	\$1,153	\$1,119	\$1,034	\$921	\$907	\$886	\$802	\$664	\$618	\$508
62	Single	\$1,562	\$1,426	\$1,264	\$1,204	\$1,169	\$1,080	\$961	\$946	\$925	\$837	\$694	\$645	\$531
63	Single	\$1,617	\$1,476	\$1,310	\$1,246	\$1,211	\$1,119	\$995	\$980	\$957	\$867	\$718	\$668	\$549
64	Single	\$1,674	\$1,528	\$1,355	\$1,291	\$1,254	\$1,158	\$1,030	\$1,015	\$992	\$898	\$744	\$693	\$568
65	Single	\$1,735	\$1,582	\$1,404	\$1,337	\$1,299	\$1,200	\$1,067	\$1,052	\$1,027	\$930	\$771	\$717	\$589
66	Single	\$1,796	\$1,639	\$1,454	\$1,384	\$1,345	\$1,242	\$1,106	\$1,089	\$1,064	\$963	\$798	\$743	\$610
67	Single	\$1,860	\$1,697	\$1,505	\$1,434	\$1,392	\$1,287	\$1,145	\$1,127	\$1,102	\$996	\$826	\$770	\$632
68	Single	\$1,925	\$1,758	\$1,559	\$1,484	\$1,442	\$1,332	\$1,185	\$1,168	\$1,141	\$1,033	\$856	\$797	\$653
69	Single	\$1,994	\$1,820	\$1,615	\$1,536	\$1,493	\$1,380	\$1,227	\$1,210	\$1,181	\$1,069	\$886	\$825	\$676
70+	Single	\$2,066	\$1,885	\$1,671	\$1,592	\$1,546	\$1,428	\$1,270	\$1,251	\$1,223	\$1,107	\$917	\$855	\$701

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$778	\$710	\$630	\$600	\$580	\$538	\$478	\$470	\$460	\$416	\$346	\$322	\$264
19	Two-Party	\$786	\$718	\$638	\$604	\$588	\$542	\$484	\$478	\$464	\$422	\$348	\$324	\$268
20	Two-Party	\$796	\$726	\$642	\$612	\$596	\$550	\$488	\$484	\$470	\$426	\$354	\$330	\$270
21	Two-Party	\$804	\$734	\$650	\$622	\$602	\$556	\$494	\$488	\$478	\$432	\$356	\$332	\$272
22	Two-Party	\$816	\$742	\$658	\$626	\$610	\$564	\$502	\$494	\$484	\$438	\$362	\$338	\$276
23	Two-Party	\$824	\$750	\$666	\$634	\$616	\$570	\$508	\$500	\$488	\$442	\$368	\$340	\$280
24	Two-Party	\$834	\$762	\$676	\$642	\$624	\$578	\$514	\$504	\$494	\$446	\$370	\$346	\$284
25	Two-Party	\$842	\$770	\$684	\$650	\$632	\$584	\$518	\$510	\$500	\$450	\$376	\$348	\$286
26	Two-Party	\$854	\$778	\$692	\$658	\$640	\$592	\$524	\$518	\$504	\$456	\$378	\$354	\$288
27	Two-Party	\$864	\$788	\$700	\$664	\$646	\$596	\$532	\$524	\$510	\$462	\$384	\$356	\$294
28	Two-Party	\$896	\$818	\$726	\$692	\$670	\$618	\$550	\$542	\$530	\$480	\$396	\$370	\$306
29	Two-Party	\$928	\$848	\$754	\$716	\$696	\$642	\$572	\$564	\$550	\$500	\$414	\$384	\$316
30	Two-Party	\$964	\$880	\$780	\$742	\$720	\$666	\$594	\$586	\$572	\$516	\$430	\$400	\$326
31	Two-Party	\$1,002	\$912	\$810	\$772	\$748	\$692	\$616	\$608	\$594	\$538	\$446	\$414	\$340
32	Two-Party	\$1,040	\$948	\$840	\$800	\$778	\$718	\$640	\$630	\$616	\$556	\$462	\$430	\$354
33	Two-Party	\$1,056	\$964	\$856	\$816	\$792	\$732	\$650	\$640	\$626	\$568	\$470	\$438	\$360
34	Two-Party	\$1,074	\$980	\$870	\$828	\$804	\$742	\$662	\$650	\$638	\$576	\$478	\$446	\$364
35	Two-Party	\$1,094	\$1,000	\$886	\$842	\$818	\$756	\$672	\$664	\$648	\$586	\$486	\$454	\$370
36	Two-Party	\$1,112	\$1,016	\$902	\$858	\$832	\$770	\$686	\$676	\$658	\$596	\$494	\$460	\$378
37	Two-Party	\$1,132	\$1,034	\$916	\$872	\$848	\$784	\$696	\$686	\$670	\$608	\$502	\$468	\$384
38	Two-Party	\$1,156	\$1,054	\$934	\$892	\$864	\$800	\$710	\$700	\$684	\$618	\$514	\$478	\$392
39	Two-Party	\$1,178	\$1,074	\$954	\$908	\$882	\$816	\$726	\$716	\$696	\$632	\$524	\$486	\$400
40	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$832	\$740	\$730	\$712	\$646	\$534	\$496	\$408
41	Two-Party	\$1,226	\$1,120	\$994	\$946	\$918	\$848	\$754	\$742	\$726	\$656	\$546	\$508	\$416
42	Two-Party	\$1,250	\$1,142	\$1,012	\$964	\$936	\$866	\$770	\$758	\$740	\$670	\$556	\$518	\$424
43	Two-Party	\$1,304	\$1,190	\$1,056	\$1,004	\$978	\$902	\$802	\$792	\$772	\$700	\$580	\$540	\$442
44	Two-Party	\$1,360	\$1,242	\$1,102	\$1,048	\$1,018	\$940	\$838	\$824	\$804	\$730	\$604	\$562	\$462
45	Two-Party	\$1,418	\$1,294	\$1,148	\$1,094	\$1,062	\$980	\$872	\$858	\$840	\$762	\$630	\$586	\$480
46	Two-Party	\$1,480	\$1,350	\$1,196	\$1,140	\$1,108	\$1,024	\$910	\$896	\$874	\$794	\$656	\$610	\$502
47	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,152	\$1,066	\$948	\$934	\$912	\$826	\$686	\$638	\$524
48	Two-Party	\$1,622	\$1,480	\$1,312	\$1,250	\$1,216	\$1,120	\$1,000	\$982	\$962	\$870	\$720	\$670	\$550
49	Two-Party	\$1,706	\$1,556	\$1,380	\$1,314	\$1,278	\$1,180	\$1,050	\$1,034	\$1,010	\$916	\$758	\$704	\$578
50	Two-Party	\$1,792	\$1,636	\$1,452	\$1,382	\$1,342	\$1,242	\$1,104	\$1,088	\$1,062	\$962	\$796	\$742	\$610
51	Two-Party	\$1,888	\$1,722	\$1,528	\$1,452	\$1,412	\$1,304	\$1,162	\$1,144	\$1,118	\$1,012	\$838	\$780	\$640
52	Two-Party	\$1,984	\$1,812	\$1,606	\$1,528	\$1,486	\$1,372	\$1,220	\$1,204	\$1,174	\$1,064	\$880	\$820	\$672
53	Two-Party	\$2,082	\$1,898	\$1,684	\$1,604	\$1,558	\$1,440	\$1,280	\$1,260	\$1,232	\$1,116	\$924	\$862	\$708
54	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,634	\$1,510	\$1,342	\$1,324	\$1,294	\$1,170	\$970	\$902	\$740
55	Two-Party	\$2,290	\$2,090	\$1,852	\$1,764	\$1,714	\$1,582	\$1,410	\$1,388	\$1,356	\$1,226	\$1,018	\$948	\$778
56	Two-Party	\$2,400	\$2,190	\$1,944	\$1,850	\$1,798	\$1,660	\$1,476	\$1,456	\$1,422	\$1,288	\$1,066	\$994	\$816
57	Two-Party	\$2,516	\$2,298	\$2,038	\$1,942	\$1,884	\$1,742	\$1,550	\$1,526	\$1,490	\$1,350	\$1,118	\$1,042	\$854
58	Two-Party	\$2,628	\$2,398	\$2,128	\$2,026	\$1,968	\$1,818	\$1,618	\$1,594	\$1,558	\$1,410	\$1,166	\$1,088	\$892
59	Two-Party	\$2,744	\$2,506	\$2,222	\$2,114	\$2,054	\$1,898	\$1,688	\$1,664	\$1,626	\$1,472	\$1,218	\$1,134	\$932
60	Two-Party	\$2,864	\$2,616	\$2,320	\$2,208	\$2,144	\$1,982	\$1,764	\$1,736	\$1,696	\$1,536	\$1,272	\$1,186	\$972
61	Two-Party	\$2,992	\$2,730	\$2,422	\$2,306	\$2,238	\$2,068	\$1,842	\$1,814	\$1,772	\$1,604	\$1,328	\$1,236	\$1,016
62	Two-Party	\$3,124	\$2,852	\$2,528	\$2,408	\$2,338	\$2,160	\$1,922	\$1,892	\$1,850	\$1,674	\$1,388	\$1,290	\$1,062
63	Two-Party	\$3,234	\$2,952	\$2,620	\$2,492	\$2,422	\$2,238	\$1,990	\$1,960	\$1,914	\$1,734	\$1,436	\$1,336	\$1,098
64	Two-Party	\$3,348	\$3,056	\$2,710	\$2,582	\$2,508	\$2,316	\$2,060	\$2,030	\$1,984	\$1,796	\$1,488	\$1,386	\$1,136
65	Two-Party	\$3,470	\$3,164	\$2,808	\$2,674	\$2,598	\$2,400	\$2,134	\$2,104	\$2,054	\$1,860	\$1,542	\$1,434	\$1,178
66	Two-Party	\$3,592	\$3,278	\$2,908	\$2,768	\$2,690	\$2,484	\$2,212	\$2,178	\$2,128	\$1,926	\$1,596	\$1,486	\$1,220
67	Two-Party	\$3,720	\$3,394	\$3,010	\$2,868	\$2,784	\$2,574	\$2,290	\$2,254	\$2,204	\$1,992	\$1,652	\$1,540	\$1,264
68	Two-Party	\$3,850	\$3,516	\$3,118	\$2,968	\$2,884	\$2,664	\$2,370	\$2,336	\$2,282	\$2,066	\$1,712	\$1,594	\$1,306
69	Two-Party	\$3,988	\$3,640	\$3,230	\$3,072	\$2,986	\$2,760	\$2,454	\$2,420	\$2,362	\$2,138	\$1,772	\$1,650	\$1,352
70+	Two-Party	\$4,132	\$3,770	\$3,342	\$3,184	\$3,092	\$2,856	\$2,540	\$2,502	\$2,446	\$2,214	\$1,834	\$1,710	\$1,402

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$739	\$675	\$599	\$570	\$551	\$511	\$454	\$447	\$437	\$395	\$329	\$306	\$251
19	Adult + Child(ren)	\$747	\$682	\$606	\$574	\$559	\$515	\$460	\$454	\$441	\$401	\$331	\$308	\$255
20	Adult + Child(ren)	\$756	\$690	\$610	\$581	\$566	\$523	\$464	\$460	\$447	\$405	\$336	\$314	\$257
21	Adult + Child(ren)	\$764	\$697	\$618	\$591	\$572	\$528	\$469	\$464	\$454	\$410	\$338	\$315	\$258
22	Adult + Child(ren)	\$775	\$705	\$625	\$595	\$580	\$536	\$477	\$469	\$460	\$416	\$344	\$321	\$262
23	Adult + Child(ren)	\$783	\$713	\$633	\$602	\$585	\$542	\$483	\$475	\$464	\$420	\$350	\$323	\$266
24	Adult + Child(ren)	\$792	\$724	\$642	\$610	\$593	\$549	\$488	\$479	\$469	\$424	\$352	\$329	\$270
25	Adult + Child(ren)	\$800	\$732	\$650	\$618	\$600	\$555	\$492	\$485	\$475	\$428	\$357	\$331	\$272
26	Adult + Child(ren)	\$811	\$739	\$657	\$625	\$608	\$562	\$498	\$492	\$479	\$433	\$359	\$336	\$274
27	Adult + Child(ren)	\$821	\$749	\$665	\$631	\$614	\$566	\$505	\$498	\$485	\$439	\$365	\$338	\$279
28	Adult + Child(ren)	\$851	\$777	\$690	\$657	\$637	\$587	\$523	\$515	\$504	\$456	\$376	\$352	\$291
29	Adult + Child(ren)	\$882	\$806	\$716	\$680	\$661	\$610	\$543	\$536	\$523	\$475	\$393	\$365	\$300
30	Adult + Child(ren)	\$916	\$836	\$741	\$705	\$684	\$633	\$564	\$557	\$543	\$490	\$409	\$380	\$310
31	Adult + Child(ren)	\$952	\$866	\$770	\$733	\$711	\$657	\$585	\$578	\$564	\$511	\$424	\$393	\$323
32	Adult + Child(ren)	\$988	\$901	\$798	\$760	\$739	\$682	\$608	\$599	\$585	\$528	\$439	\$409	\$336
33	Adult + Child(ren)	\$1,003	\$916	\$813	\$775	\$752	\$695	\$618	\$608	\$595	\$540	\$447	\$416	\$342
34	Adult + Child(ren)	\$1,020	\$931	\$827	\$787	\$764	\$705	\$629	\$618	\$606	\$547	\$454	\$424	\$346
35	Adult + Child(ren)	\$1,039	\$950	\$842	\$800	\$777	\$718	\$638	\$631	\$616	\$557	\$462	\$431	\$352
36	Adult + Child(ren)	\$1,056	\$965	\$857	\$815	\$790	\$732	\$652	\$642	\$625	\$566	\$469	\$437	\$359
37	Adult + Child(ren)	\$1,075	\$982	\$870	\$828	\$806	\$745	\$661	\$652	\$637	\$578	\$477	\$445	\$365
38	Adult + Child(ren)	\$1,098	\$1,001	\$887	\$847	\$821	\$760	\$675	\$665	\$650	\$587	\$488	\$454	\$372
39	Adult + Child(ren)	\$1,119	\$1,020	\$906	\$863	\$838	\$775	\$690	\$680	\$661	\$600	\$498	\$462	\$380
40	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$790	\$703	\$694	\$676	\$614	\$507	\$471	\$388
41	Adult + Child(ren)	\$1,165	\$1,064	\$944	\$899	\$872	\$806	\$716	\$705	\$690	\$623	\$519	\$483	\$395
42	Adult + Child(ren)	\$1,188	\$1,085	\$961	\$916	\$889	\$823	\$732	\$720	\$703	\$637	\$528	\$492	\$403
43	Adult + Child(ren)	\$1,239	\$1,131	\$1,003	\$954	\$929	\$857	\$762	\$752	\$733	\$665	\$551	\$513	\$420
44	Adult + Child(ren)	\$1,292	\$1,180	\$1,047	\$996	\$967	\$893	\$796	\$783	\$764	\$694	\$574	\$534	\$439
45	Adult + Child(ren)	\$1,347	\$1,229	\$1,091	\$1,039	\$1,009	\$931	\$828	\$815	\$798	\$724	\$599	\$557	\$456
46	Adult + Child(ren)	\$1,406	\$1,283	\$1,136	\$1,083	\$1,053	\$973	\$865	\$851	\$830	\$754	\$623	\$580	\$477
47	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,094	\$1,013	\$901	\$887	\$866	\$785	\$652	\$606	\$498
48	Adult + Child(ren)	\$1,541	\$1,406	\$1,246	\$1,188	\$1,155	\$1,064	\$950	\$933	\$914	\$827	\$684	\$637	\$523
49	Adult + Child(ren)	\$1,621	\$1,478	\$1,311	\$1,248	\$1,214	\$1,121	\$998	\$982	\$960	\$870	\$720	\$669	\$549
50	Adult + Child(ren)	\$1,702	\$1,554	\$1,379	\$1,313	\$1,275	\$1,180	\$1,049	\$1,034	\$1,009	\$914	\$756	\$705	\$580
51	Adult + Child(ren)	\$1,794	\$1,636	\$1,452	\$1,379	\$1,341	\$1,239	\$1,104	\$1,087	\$1,062	\$961	\$796	\$741	\$608
52	Adult + Child(ren)	\$1,885	\$1,721	\$1,526	\$1,452	\$1,412	\$1,303	\$1,159	\$1,144	\$1,115	\$1,011	\$836	\$779	\$638
53	Adult + Child(ren)	\$1,978	\$1,803	\$1,600	\$1,524	\$1,480	\$1,368	\$1,216	\$1,197	\$1,170	\$1,060	\$878	\$819	\$673
54	Adult + Child(ren)	\$2,073	\$1,892	\$1,678	\$1,598	\$1,552	\$1,435	\$1,275	\$1,258	\$1,229	\$1,112	\$922	\$857	\$703
55	Adult + Child(ren)	\$2,176	\$1,986	\$1,759	\$1,676	\$1,628	\$1,503	\$1,340	\$1,319	\$1,288	\$1,165	\$967	\$901	\$739
56	Adult + Child(ren)	\$2,280	\$2,081	\$1,847	\$1,758	\$1,708	\$1,577	\$1,402	\$1,383	\$1,351	\$1,224	\$1,013	\$944	\$775
57	Adult + Child(ren)	\$2,390	\$2,183	\$1,936	\$1,845	\$1,790	\$1,655	\$1,473	\$1,450	\$1,416	\$1,283	\$1,062	\$990	\$811
58	Adult + Child(ren)	\$2,497	\$2,278	\$2,022	\$1,925	\$1,870	\$1,727	\$1,537	\$1,514	\$1,480	\$1,340	\$1,108	\$1,034	\$847
59	Adult + Child(ren)	\$2,607	\$2,381	\$2,111	\$2,008	\$1,951	\$1,803	\$1,604	\$1,581	\$1,545	\$1,398	\$1,157	\$1,077	\$885
60	Adult + Child(ren)	\$2,721	\$2,485	\$2,204	\$2,098	\$2,037	\$1,883	\$1,676	\$1,649	\$1,611	\$1,459	\$1,208	\$1,127	\$923
61	Adult + Child(ren)	\$2,842	\$2,594	\$2,301	\$2,191	\$2,126	\$1,965	\$1,750	\$1,723	\$1,683	\$1,524	\$1,262	\$1,174	\$965
62	Adult + Child(ren)	\$2,968	\$2,709	\$2,402	\$2,288	\$2,221	\$2,052	\$1,826	\$1,797	\$1,758	\$1,590	\$1,319	\$1,226	\$1,009
63	Adult + Child(ren)	\$3,072	\$2,804	\$2,489	\$2,367	\$2,301	\$2,126	\$1,891	\$1,862	\$1,818	\$1,647	\$1,364	\$1,269	\$1,043
64	Adult + Child(ren)	\$3,181	\$2,903	\$2,575	\$2,453	\$2,383	\$2,200	\$1,957	\$1,929	\$1,885	\$1,706	\$1,414	\$1,317	\$1,079
65	Adult + Child(ren)	\$3,297	\$3,006	\$2,668	\$2,540	\$2,468	\$2,280	\$2,027	\$1,999	\$1,951	\$1,767	\$1,465	\$1,362	\$1,119
66	Adult + Child(ren)	\$3,412	\$3,114	\$2,763	\$2,630	\$2,556	\$2,360	\$2,101	\$2,069	\$2,022	\$1,830	\$1,516	\$1,412	\$1,159
67	Adult + Child(ren)	\$3,534	\$3,224	\$2,860	\$2,725	\$2,645	\$2,445	\$2,176	\$2,141	\$2,094	\$1,892	\$1,569	\$1,463	\$1,201
68	Adult + Child(ren)	\$3,658	\$3,340	\$2,962	\$2,820	\$2,740	\$2,531	\$2,252	\$2,219	\$2,168	\$1,963	\$1,626	\$1,514	\$1,241
69	Adult + Child(ren)	\$3,789	\$3,458	\$3,069	\$2,918	\$2,837	\$2,622	\$2,331	\$2,299	\$2,244	\$2,031	\$1,683	\$1,568	\$1,284
70+	Adult + Child(ren)	\$3,925	\$3,582	\$3,175	\$3,025	\$2,937	\$2,713	\$2,413	\$2,377	\$2,324	\$2,103	\$1,742	\$1,625	\$1,332

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$1,128	\$1,030	\$914	\$870	\$841	\$780	\$693	\$682	\$667	\$603	\$502	\$467	\$383
19	Family	\$1,140	\$1,041	\$925	\$876	\$853	\$786	\$702	\$693	\$673	\$612	\$505	\$470	\$389
20	Family	\$1,154	\$1,053	\$931	\$887	\$864	\$798	\$708	\$702	\$682	\$618	\$513	\$479	\$392
21	Family	\$1,166	\$1,064	\$943	\$902	\$873	\$806	\$716	\$708	\$693	\$626	\$516	\$481	\$394
22	Family	\$1,183	\$1,076	\$954	\$908	\$885	\$818	\$728	\$716	\$702	\$635	\$525	\$490	\$400
23	Family	\$1,195	\$1,088	\$966	\$919	\$893	\$827	\$737	\$725	\$708	\$641	\$534	\$493	\$406
24	Family	\$1,209	\$1,105	\$980	\$931	\$905	\$838	\$745	\$731	\$716	\$647	\$537	\$502	\$412
25	Family	\$1,221	\$1,117	\$992	\$943	\$916	\$847	\$751	\$740	\$725	\$653	\$545	\$505	\$415
26	Family	\$1,238	\$1,128	\$1,003	\$954	\$928	\$858	\$760	\$751	\$731	\$661	\$548	\$513	\$418
27	Family	\$1,253	\$1,143	\$1,015	\$963	\$937	\$864	\$771	\$760	\$740	\$670	\$557	\$516	\$426
28	Family	\$1,299	\$1,186	\$1,053	\$1,003	\$972	\$896	\$798	\$786	\$769	\$696	\$574	\$537	\$444
29	Family	\$1,346	\$1,230	\$1,093	\$1,038	\$1,009	\$931	\$829	\$818	\$798	\$725	\$600	\$557	\$458
30	Family	\$1,398	\$1,276	\$1,131	\$1,076	\$1,044	\$966	\$861	\$850	\$829	\$748	\$624	\$580	\$473
31	Family	\$1,453	\$1,322	\$1,175	\$1,119	\$1,085	\$1,003	\$893	\$882	\$861	\$780	\$647	\$600	\$493
32	Family	\$1,508	\$1,375	\$1,218	\$1,160	\$1,128	\$1,041	\$928	\$914	\$893	\$806	\$670	\$624	\$513
33	Family	\$1,531	\$1,398	\$1,241	\$1,183	\$1,148	\$1,061	\$943	\$928	\$908	\$824	\$682	\$635	\$522
34	Family	\$1,557	\$1,421	\$1,262	\$1,201	\$1,166	\$1,076	\$960	\$943	\$925	\$835	\$693	\$647	\$528
35	Family	\$1,586	\$1,450	\$1,285	\$1,221	\$1,186	\$1,096	\$974	\$963	\$940	\$850	\$705	\$658	\$537
36	Family	\$1,612	\$1,473	\$1,308	\$1,244	\$1,206	\$1,117	\$995	\$980	\$954	\$864	\$716	\$667	\$548
37	Family	\$1,641	\$1,499	\$1,328	\$1,264	\$1,230	\$1,137	\$1,009	\$995	\$972	\$882	\$728	\$679	\$557
38	Family	\$1,676	\$1,528	\$1,354	\$1,293	\$1,253	\$1,160	\$1,030	\$1,015	\$992	\$896	\$745	\$693	\$568
39	Family	\$1,708	\$1,557	\$1,383	\$1,317	\$1,279	\$1,183	\$1,053	\$1,038	\$1,009	\$916	\$760	\$705	\$580
40	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,206	\$1,073	\$1,059	\$1,032	\$937	\$774	\$719	\$592
41	Family	\$1,778	\$1,624	\$1,441	\$1,372	\$1,331	\$1,230	\$1,093	\$1,076	\$1,053	\$951	\$792	\$737	\$603
42	Family	\$1,813	\$1,656	\$1,467	\$1,398	\$1,357	\$1,256	\$1,117	\$1,099	\$1,073	\$972	\$806	\$751	\$615
43	Family	\$1,891	\$1,726	\$1,531	\$1,456	\$1,418	\$1,308	\$1,163	\$1,148	\$1,119	\$1,015	\$841	\$783	\$641
44	Family	\$1,972	\$1,801	\$1,598	\$1,520	\$1,476	\$1,363	\$1,215	\$1,195	\$1,166	\$1,059	\$876	\$815	\$670
45	Family	\$2,056	\$1,876	\$1,665	\$1,586	\$1,540	\$1,421	\$1,264	\$1,244	\$1,218	\$1,105	\$914	\$850	\$696
46	Family	\$2,146	\$1,958	\$1,734	\$1,653	\$1,607	\$1,485	\$1,320	\$1,299	\$1,267	\$1,151	\$951	\$885	\$728
47	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,670	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$995	\$925	\$760
48	Family	\$2,352	\$2,146	\$1,902	\$1,813	\$1,763	\$1,624	\$1,450	\$1,424	\$1,395	\$1,262	\$1,044	\$972	\$798
49	Family	\$2,474	\$2,256	\$2,001	\$1,905	\$1,853	\$1,711	\$1,523	\$1,499	\$1,465	\$1,328	\$1,099	\$1,021	\$838
50	Family	\$2,598	\$2,372	\$2,105	\$2,004	\$1,946	\$1,801	\$1,601	\$1,578	\$1,540	\$1,395	\$1,154	\$1,076	\$885
51	Family	\$2,738	\$2,497	\$2,216	\$2,105	\$2,047	\$1,891	\$1,685	\$1,659	\$1,621	\$1,467	\$1,215	\$1,131	\$928
52	Family	\$2,877	\$2,627	\$2,329	\$2,216	\$2,155	\$1,989	\$1,769	\$1,746	\$1,702	\$1,543	\$1,276	\$1,189	\$974
53	Family	\$3,019	\$2,752	\$2,442	\$2,326	\$2,259	\$2,088	\$1,856	\$1,827	\$1,786	\$1,618	\$1,340	\$1,250	\$1,027
54	Family	\$3,164	\$2,888	\$2,561	\$2,439	\$2,369	\$2,190	\$1,946	\$1,920	\$1,876	\$1,697	\$1,407	\$1,308	\$1,073
55	Family	\$3,321	\$3,031	\$2,685	\$2,558	\$2,485	\$2,294	\$2,045	\$2,013	\$1,966	\$1,778	\$1,476	\$1,375	\$1,128
56	Family	\$3,480	\$3,176	\$2,819	\$2,683	\$2,603	\$2,407	\$2,140	\$2,111	\$2,062	\$1,868	\$1,546	\$1,441	\$1,183
57	Family	\$3,648	\$3,332	\$2,955	\$2,816	\$2,732	\$2,526	\$2,248	\$2,213	\$2,161	\$1,958	\$1,621	\$1,511	\$1,238
58	Family	\$3,811	\$3,477	\$3,086	\$2,938	\$2,854	\$2,636	\$2,346	\$2,311	\$2,259	\$2,045	\$1,691	\$1,578	\$1,293
59	Family	\$3,979	\$3,634	\$3,222	\$3,065	\$2,978	\$2,752	\$2,448	\$2,413	\$2,358	\$2,134	\$1,766	\$1,644	\$1,351
60	Family	\$4,153	\$3,793	\$3,364	\$3,202	\$3,109	\$2,874	\$2,558	\$2,517	\$2,459	\$2,227	\$1,844	\$1,720	\$1,409
61	Family	\$4,338	\$3,959	\$3,512	\$3,344	\$3,245	\$2,999	\$2,671	\$2,630	\$2,569	\$2,326	\$1,926	\$1,792	\$1,473
62	Family	\$4,530	\$4,135	\$3,666	\$3,492	\$3,390	\$3,132	\$2,787	\$2,743	\$2,683	\$2,427	\$2,013	\$1,871	\$1,540
63	Family	\$4,689	\$4,280	\$3,799	\$3,613	\$3,512	\$3,245	\$2,886	\$2,842	\$2,775	\$2,514	\$2,082	\$1,937	\$1,592
64	Family	\$4,855	\$4,431	\$3,930	\$3,744	\$3,637	\$3,358	\$2,987	\$2,944	\$2,877	\$2,604	\$2,158	\$2,010	\$1,647
65	Family	\$5,032	\$4,588	\$4,072	\$3,877	\$3,767	\$3,480	\$3,094	\$3,051	\$2,978	\$2,697	\$2,236	\$2,079	\$1,708
66	Family	\$5,208	\$4,753	\$4,217	\$4,014	\$3,901	\$3,602	\$3,207	\$3,158	\$3,086	\$2,793	\$2,314	\$2,155	\$1,769
67	Family	\$5,394	\$4,921	\$4,365	\$4,159	\$4,037	\$3,732	\$3,321	\$3,268	\$3,196	\$2,888	\$2,395	\$2,233	\$1,833
68	Family	\$5,583	\$5,098	\$4,521	\$4,304	\$4,182	\$3,863	\$3,437	\$3,387	\$3,309	\$2,996	\$2,482	\$2,311	\$1,894
69	Family	\$5,783	\$5,278	\$4,684	\$4,454	\$4,330	\$4,002	\$3,558	\$3,509	\$3,425	\$3,100	\$2,569	\$2,393	\$1,960
70+	Family	\$5,991	\$5,467	\$4,846	\$4,617	\$4,483	\$4,141	\$3,683	\$3,628	\$3,547	\$3,210	\$2,659	\$2,480	\$2,033

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 11 - Loss Ratio Information
District of Columbia

Month	District of Columbia Grandfathered KPIF					Loss Ratio
	Subscribers	Members	Claims	Premium		
May-2011	775	957	436,301	293,108	149%	
Jun-2011	743	919	413,184	257,002	161%	
Jul-2011	705	872	312,632	292,767	107%	
Aug-2011	664	827	366,350	259,451	141%	
Sep-2011	597	748	360,608	247,210	146%	
Oct-2011	563	709	169,756	234,797	72%	
Nov-2011	548	692	270,045	236,979	114%	
Dec-2011	537	676	229,954	233,595	98%	
Jan-2012	523	658	184,916	223,667	83%	
Feb-2012	508	629	192,854	233,677	83%	
Mar-2012	501	617	210,276	220,140	96%	
Apr-2012	491	605	167,634	218,192	77%	
May-2012	477	588	194,386	218,394	89%	
Jun-2012	475	585	191,288	218,509	88%	
Jul-2012	461	567	143,224	190,552	75%	
Aug-2012	455	562	267,709	174,203	154%	
Sep-2012	442	548	149,802	183,350	82%	
Oct-2012	432	534	133,646	188,887	71%	
Nov-2012	423	525	167,966	185,096	91%	
Dec-2012	415	519	146,522	252,487	58%	
Jan-2013	412	515	181,279	188,937	96%	
Feb-2013	391	490	152,317	185,666	82%	
Mar-2013	383	480	193,853	184,723	105%	
Apr-2013	377	475	158,147	182,554	87%	
May-2013	373	470	179,714	190,370	94%	
Jun-2013	367	463	121,240	176,286	69%	
Jul-2013	359	452	184,105	171,116	108%	
Aug-2013	346	436	207,846	174,023	119%	
Sep-2013	340	430	356,983	153,810	232%	
Oct-2013	334	422	125,042	156,770	80%	
Nov-2013	326	414	158,406	164,046	97%	
Dec-2013	320	409	199,764	152,997	131%	
Jan-2014	303	391	104,041	144,172	72%	
Feb-2014	287	366	109,810	151,396	73%	
Mar-2014	279	346	94,503	135,704	70%	
Apr-2014	265	329	112,160	139,734	80%	
2011 Claims	5,132	6,400	2,558,829	2,054,908	125%	
2012 Claims	5,603	6,937	2,150,223	2,507,153	86%	
2013 Claims	4,328	5,456	2,218,695	2,081,296	107%	
Most Recent 12 Months	3,899	4,928	1,953,614	1,910,422	102%	
36 Months Total	16,197	20,225	7,348,261	7,214,363	102%	

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

District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2015

Actuarial Memorandum

I, Giak Diang Tan Tan, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) and Chief Actuary of Kaiser Permanente Insurance Company (KPIC), am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2015.

The Revenue Requirement for 2015 is developed by accumulating medical and administrative expenses posted for the period May 2013 through April 2014 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2015. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2015 rate increase is applied to the base rates.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

The overall rate increase requested is 12.4%. The minimum rate change would be 11.2%, while the maximum rate change would be 13.4%. The maximum rate increase including demographic adjustments would be 18.9%.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. 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 health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

Pool Name	Pool Description
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

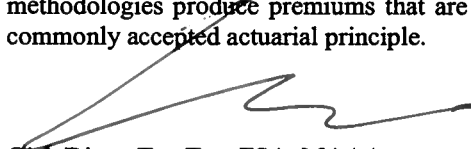
The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.

- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.
- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

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, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Giak Diang Tan Tan, FSA, MAAA
Senior Actuarial Director of Kaiser Foundation Health Plan, Inc.
Chief actuary of Kaiser Permanente Insurance Company
07/11/2014

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 1 - Individual Base Rate Calculation
Effective Date: 2/1/2015
Jurisdiction: District of Columbia
Base Period: May 2013 - April 2014

	Total Grandfathered	
Membermonths		4,928
Average members		411
<u>Medical Expense Categories</u>	<u>Claims Incurred</u>	<u>PMPM</u>
Inpatient Facility	\$489,728.58	\$99.38
Outpatient Facility	\$74,138.05	\$15.04
Emergency/Urgent Care	\$37,672.69	\$7.64
Office Visits	\$577,359.45	\$117.16
Other Physician	\$235,299.68	\$47.75
Diagnostic Services	\$179,599.42	\$36.44
Pharmacy	\$315,279.82	\$63.98
IBNR	\$2,234.32	\$0.45
<u>Other Services</u>	<u>\$44,338.41</u>	<u>\$9.00</u>
Total	\$1,955,650.42	\$396.84
Incurring Total Medical Costs		\$396.84
Cost Share and other non-dues revenue credits		\$31.68
Net Incurred Medical Costs		\$365.17
3.5% Trend (November 2013 - August 2015)		1.0651
Expected 2015 Medical Cost		\$388.94
Retention		18.5%
Monthly Required Revenue		\$477.23
Current Premium PMPM		\$424.60
Required Rate Increase		12.4%
Requested Rate Increase		12.4%
Target Loss Ratio		81.5%
Projected Loss Ratio		81.5%

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 2 - Base Rates

Old, New, and Gender Pools	
2014 Base Rate	\$485.54
2015 Increase	1.124
2015 Base Rate	\$545.75

Permium Tax Factor	2%
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Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Small Group Rate Filing 2015
Exhibit 3 - Trend Calculation

Category	Weight	2013 to 2015 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.
Exhibit 4 - Closed Plan Adjustment and Tier Factors
Non-Gender-Rated Plans**

Direct Pay Old/New Pool Plan Adjustment Factors	
<u>Plan</u>	<u>Factor</u>
Base 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% / 20% Plan	0.4490
HDHP \$8,000 Ded / 0% Plan	0.3864

Old/New Pool Billing Tier Adjustment Factors	
<u>Tier Type</u>	<u>Factor</u>
Single	1.0000
Two Party	2.0000
Family	2.9000

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

Exhibit 5 - Closed Plan Adjustment and Tier Factors

Non-Gender-Rated Plans

Age Band	Old Pool		New Pool	
	Proposed Factor	Current Factor	Proposed Factor	Current Factor
18	0.630	0.630	0.520	0.520
19	0.642	0.642	0.534	0.534
20	0.655	0.655	0.549	0.549
21	0.667	0.667	0.564	0.564
22	0.680	0.680	0.580	0.580
23	0.693	0.693	0.590	0.590
24	0.707	0.707	0.600	0.600
25	0.721	0.721	0.610	0.610
26	0.735	0.735	0.620	0.620
27	0.750	0.750	0.630	0.630
28	0.762	0.762	0.642	0.642
29	0.773	0.773	0.653	0.653
30	0.785	0.785	0.665	0.665
31	0.798	0.798	0.678	0.678
32	0.810	0.810	0.690	0.690
33	0.827	0.827	0.702	0.702
34	0.845	0.845	0.713	0.713
35	0.863	0.863	0.725	0.725
36	0.881	0.881	0.738	0.738
37	0.900	0.900	0.750	0.750
38	0.923	0.923	0.781	0.781
39	0.946	0.946	0.814	0.814
40	0.970	0.970	0.848	0.848
41	0.995	0.995	0.883	0.883
42	1.020	1.020	0.920	0.920
43	1.050	1.050	0.970	0.970
44	1.081	1.081	1.023	1.023
45	1.113	1.113	1.079	1.079
46	1.146	1.146	1.138	1.138
47	1.180	1.180	1.200	1.200
48	1.207	1.207	1.251	1.251
49	1.234	1.234	1.305	1.305
50	1.262	1.262	1.361	1.361
51	1.291	1.291	1.419	1.419
52	1.320	1.320	1.480	1.480
53	1.368	1.368	1.548	1.548
54	1.418	1.418	1.618	1.618
55	1.470	1.470	1.692	1.692
56	1.524	1.524	1.769	1.769
57	1.580	1.580	1.850	1.850
58	1.599	1.599	1.884	1.884
59	1.619	1.619	1.919	1.919
60	1.639	1.639	1.955	1.955
61	1.659	1.659	1.991	1.991
62	1.679	1.679	2.028	2.028
63	1.699	1.699	2.066	2.066
64	1.720	1.720	2.104	2.104
65	1.741	1.741	2.143	2.143
66	1.762	1.762	2.183	2.183
67	1.784	1.784	2.224	2.224
68	1.806	1.806	2.265	2.265
69	1.828	1.828	2.307	2.307
70+	1.850	1.850	2.350	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.
Kaiser Permanente Individual and Family Rate Filing
Exhibit 6

Post-Health Care Reform Direct Pay Conditional Offering Guidelines

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

* Note underwriting is no longer used in rating, but this exhibit is attached to show how members received rate-up rates.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
19	Single	\$360	\$322	\$272	\$303	\$271	\$237	\$252	\$246	\$224	\$174	\$160	\$138
20	Single	\$367	\$328	\$278	\$309	\$276	\$241	\$257	\$251	\$228	\$177	\$164	\$141
21	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
22	Single	\$381	\$341	\$288	\$321	\$287	\$251	\$267	\$260	\$237	\$184	\$170	\$146
23	Single	\$388	\$348	\$294	\$327	\$293	\$256	\$272	\$266	\$242	\$188	\$173	\$149
24	Single	\$396	\$355	\$300	\$333	\$299	\$261	\$277	\$271	\$247	\$192	\$177	\$152
25	Single	\$404	\$362	\$306	\$340	\$304	\$266	\$283	\$276	\$251	\$195	\$180	\$155
26	Single	\$412	\$369	\$312	\$347	\$310	\$271	\$288	\$282	\$256	\$199	\$184	\$158
27	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
28	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
29	Single	\$433	\$388	\$328	\$365	\$327	\$285	\$303	\$296	\$270	\$209	\$193	\$166
30	Single	\$440	\$394	\$333	\$370	\$332	\$289	\$308	\$301	\$274	\$213	\$196	\$169
31	Single	\$447	\$400	\$338	\$376	\$337	\$294	\$313	\$306	\$278	\$216	\$199	\$172
32	Single	\$454	\$406	\$344	\$382	\$342	\$298	\$318	\$310	\$282	\$219	\$202	\$174
33	Single	\$463	\$415	\$351	\$390	\$349	\$305	\$324	\$317	\$288	\$224	\$207	\$178
34	Single	\$473	\$424	\$358	\$398	\$357	\$311	\$331	\$324	\$295	\$229	\$211	\$182
35	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
36	Single	\$493	\$442	\$374	\$415	\$372	\$325	\$345	\$338	\$307	\$239	\$220	\$190
37	Single	\$504	\$451	\$382	\$424	\$380	\$332	\$353	\$345	\$314	\$244	\$225	\$194
38	Single	\$517	\$463	\$391	\$435	\$390	\$340	\$362	\$353	\$322	\$250	\$231	\$198
39	Single	\$530	\$475	\$401	\$446	\$399	\$349	\$371	\$362	\$330	\$256	\$236	\$204
40	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
41	Single	\$557	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$269	\$249	\$214
42	Single	\$571	\$512	\$433	\$481	\$431	\$376	\$400	\$391	\$356	\$276	\$255	\$219
43	Single	\$588	\$527	\$445	\$495	\$443	\$387	\$412	\$402	\$366	\$284	\$262	\$226
44	Single	\$605	\$542	\$459	\$510	\$456	\$398	\$424	\$414	\$377	\$293	\$270	\$233
45	Single	\$623	\$558	\$472	\$525	\$470	\$410	\$436	\$426	\$388	\$301	\$278	\$239
46	Single	\$642	\$575	\$486	\$540	\$484	\$422	\$449	\$439	\$400	\$310	\$286	\$247
47	Single	\$661	\$592	\$501	\$556	\$498	\$435	\$463	\$452	\$411	\$320	\$295	\$254
48	Single	\$676	\$605	\$512	\$569	\$509	\$445	\$473	\$462	\$421	\$327	\$302	\$260
49	Single	\$691	\$619	\$524	\$582	\$521	\$455	\$484	\$473	\$430	\$334	\$308	\$265
50	Single	\$707	\$633	\$535	\$595	\$533	\$465	\$495	\$483	\$440	\$342	\$315	\$271
51	Single	\$723	\$647	\$548	\$608	\$545	\$476	\$506	\$494	\$450	\$350	\$323	\$278
52	Single	\$739	\$662	\$560	\$622	\$557	\$486	\$518	\$506	\$460	\$357	\$330	\$284
53	Single	\$766	\$686	\$580	\$645	\$578	\$504	\$536	\$524	\$477	\$371	\$342	\$294
54	Single	\$794	\$711	\$602	\$669	\$599	\$523	\$556	\$543	\$494	\$384	\$355	\$305
55	Single	\$823	\$738	\$624	\$693	\$621	\$542	\$576	\$563	\$513	\$398	\$367	\$316
56	Single	\$854	\$765	\$647	\$719	\$643	\$562	\$598	\$584	\$531	\$413	\$381	\$328
57	Single	\$885	\$793	\$670	\$745	\$667	\$582	\$619	\$605	\$551	\$428	\$395	\$340
58	Single	\$896	\$802	\$678	\$754	\$675	\$589	\$627	\$613	\$558	\$433	\$400	\$344
59	Single	\$907	\$812	\$687	\$763	\$683	\$597	\$635	\$620	\$564	\$438	\$405	\$348
60	Single	\$918	\$822	\$695	\$772	\$692	\$604	\$642	\$628	\$571	\$444	\$410	\$352
61	Single	\$929	\$832	\$704	\$782	\$700	\$611	\$650	\$635	\$578	\$449	\$415	\$357
62	Single	\$940	\$842	\$712	\$791	\$709	\$619	\$658	\$643	\$585	\$455	\$420	\$361
63	Single	\$952	\$852	\$721	\$801	\$717	\$626	\$666	\$651	\$592	\$460	\$425	\$366
64	Single	\$963	\$863	\$730	\$811	\$726	\$634	\$674	\$659	\$600	\$466	\$430	\$370
65	Single	\$975	\$873	\$739	\$821	\$735	\$642	\$683	\$667	\$607	\$472	\$435	\$375
66	Single	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
67	Single	\$999	\$895	\$757	\$841	\$753	\$657	\$699	\$683	\$622	\$483	\$446	\$384
68	Single	\$1,011	\$906	\$766	\$851	\$762	\$665	\$708	\$692	\$629	\$489	\$451	\$388
69	Single	\$1,024	\$917	\$775	\$862	\$772	\$673	\$717	\$700	\$637	\$495	\$457	\$393
70+	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base 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%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
19	Two-Party	\$719	\$644	\$545	\$605	\$542	\$473	\$504	\$492	\$448	\$348	\$321	\$276
20	Two-Party	\$733	\$657	\$555	\$617	\$553	\$482	\$513	\$501	\$456	\$355	\$327	\$282
21	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$333	\$287
22	Two-Party	\$762	\$682	\$577	\$641	\$574	\$501	\$533	\$521	\$474	\$368	\$340	\$293
23	Two-Party	\$777	\$696	\$588	\$654	\$585	\$511	\$544	\$531	\$483	\$376	\$347	\$298
24	Two-Party	\$792	\$709	\$600	\$667	\$597	\$521	\$555	\$542	\$493	\$383	\$353	\$304
25	Two-Party	\$808	\$723	\$612	\$680	\$609	\$531	\$565	\$552	\$503	\$391	\$360	\$310
26	Two-Party	\$824	\$738	\$624	\$693	\$621	\$542	\$577	\$563	\$513	\$398	\$368	\$316
27	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
28	Two-Party	\$853	\$764	\$646	\$718	\$643	\$561	\$597	\$583	\$531	\$413	\$381	\$328
29	Two-Party	\$866	\$776	\$656	\$729	\$653	\$570	\$606	\$593	\$539	\$419	\$387	\$333
30	Two-Party	\$880	\$788	\$666	\$741	\$663	\$579	\$616	\$602	\$548	\$425	\$393	\$338
31	Two-Party	\$893	\$800	\$677	\$752	\$673	\$588	\$625	\$611	\$556	\$432	\$399	\$343
32	Two-Party	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
33	Two-Party	\$927	\$830	\$702	\$780	\$698	\$610	\$649	\$634	\$577	\$448	\$414	\$356
34	Two-Party	\$946	\$848	\$717	\$797	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
35	Two-Party	\$966	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$467	\$431	\$371
36	Two-Party	\$987	\$884	\$748	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
37	Two-Party	\$1,008	\$903	\$764	\$849	\$760	\$663	\$706	\$689	\$627	\$487	\$450	\$387
38	Two-Party	\$1,034	\$926	\$783	\$870	\$779	\$680	\$724	\$707	\$643	\$500	\$461	\$397
39	Two-Party	\$1,060	\$949	\$803	\$892	\$799	\$697	\$742	\$725	\$660	\$512	\$473	\$407
40	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$525	\$485	\$417
41	Two-Party	\$1,114	\$998	\$844	\$938	\$840	\$733	\$780	\$762	\$694	\$539	\$497	\$428
42	Two-Party	\$1,142	\$1,023	\$865	\$962	\$861	\$752	\$800	\$781	\$711	\$552	\$510	\$439
43	Two-Party	\$1,176	\$1,054	\$891	\$990	\$887	\$774	\$823	\$805	\$732	\$569	\$525	\$452
44	Two-Party	\$1,211	\$1,085	\$917	\$1,019	\$913	\$797	\$848	\$828	\$754	\$586	\$540	\$465
45	Two-Party	\$1,247	\$1,117	\$944	\$1,050	\$940	\$820	\$873	\$853	\$776	\$603	\$556	\$479
46	Two-Party	\$1,284	\$1,150	\$972	\$1,081	\$968	\$845	\$899	\$878	\$799	\$621	\$573	\$493
47	Two-Party	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
48	Two-Party	\$1,352	\$1,211	\$1,024	\$1,138	\$1,019	\$889	\$946	\$924	\$841	\$654	\$603	\$519
49	Two-Party	\$1,382	\$1,238	\$1,047	\$1,164	\$1,042	\$910	\$968	\$945	\$860	\$668	\$617	\$531
50	Two-Party	\$1,414	\$1,266	\$1,071	\$1,190	\$1,066	\$930	\$990	\$967	\$880	\$684	\$631	\$543
51	Two-Party	\$1,446	\$1,295	\$1,095	\$1,217	\$1,090	\$951	\$1,012	\$989	\$900	\$699	\$645	\$555
52	Two-Party	\$1,478	\$1,324	\$1,120	\$1,245	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
53	Two-Party	\$1,533	\$1,373	\$1,161	\$1,290	\$1,155	\$1,008	\$1,073	\$1,048	\$954	\$741	\$684	\$589
54	Two-Party	\$1,589	\$1,423	\$1,203	\$1,337	\$1,198	\$1,045	\$1,112	\$1,087	\$989	\$768	\$709	\$610
55	Two-Party	\$1,647	\$1,475	\$1,247	\$1,386	\$1,241	\$1,084	\$1,153	\$1,126	\$1,025	\$796	\$735	\$633
56	Two-Party	\$1,707	\$1,529	\$1,293	\$1,437	\$1,287	\$1,123	\$1,195	\$1,168	\$1,063	\$826	\$762	\$656
57	Two-Party	\$1,770	\$1,585	\$1,340	\$1,490	\$1,334	\$1,164	\$1,239	\$1,210	\$1,102	\$856	\$790	\$680
58	Two-Party	\$1,791	\$1,604	\$1,357	\$1,508	\$1,350	\$1,179	\$1,254	\$1,225	\$1,115	\$866	\$799	\$688
59	Two-Party	\$1,813	\$1,624	\$1,373	\$1,526	\$1,367	\$1,193	\$1,269	\$1,240	\$1,129	\$877	\$809	\$696
60	Two-Party	\$1,835	\$1,644	\$1,390	\$1,545	\$1,383	\$1,208	\$1,285	\$1,255	\$1,142	\$888	\$819	\$705
61	Two-Party	\$1,858	\$1,664	\$1,407	\$1,564	\$1,400	\$1,222	\$1,301	\$1,271	\$1,156	\$898	\$829	\$714
62	Two-Party	\$1,880	\$1,684	\$1,424	\$1,583	\$1,417	\$1,237	\$1,316	\$1,286	\$1,170	\$909	\$839	\$722
63	Two-Party	\$1,903	\$1,705	\$1,442	\$1,602	\$1,435	\$1,252	\$1,332	\$1,302	\$1,185	\$920	\$849	\$731
64	Two-Party	\$1,927	\$1,726	\$1,459	\$1,622	\$1,452	\$1,268	\$1,349	\$1,318	\$1,199	\$932	\$860	\$740
65	Two-Party	\$1,950	\$1,747	\$1,477	\$1,642	\$1,470	\$1,283	\$1,365	\$1,334	\$1,214	\$943	\$870	\$749
66	Two-Party	\$1,974	\$1,768	\$1,495	\$1,662	\$1,488	\$1,299	\$1,382	\$1,350	\$1,229	\$955	\$881	\$758
67	Two-Party	\$1,998	\$1,790	\$1,513	\$1,682	\$1,506	\$1,315	\$1,399	\$1,367	\$1,244	\$966	\$892	\$767
68	Two-Party	\$2,022	\$1,811	\$1,532	\$1,702	\$1,524	\$1,331	\$1,416	\$1,383	\$1,259	\$978	\$903	\$777
69	Two-Party	\$2,047	\$1,834	\$1,551	\$1,723	\$1,543	\$1,347	\$1,433	\$1,400	\$1,274	\$990	\$914	\$786
70+	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7a - Closed Old Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan	
Attained Age	Tier												
18	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
19	Family	\$1,043	\$934	\$790	\$878	\$786	\$686	\$730	\$713	\$649	\$504	\$465	\$401
20	Family	\$1,063	\$952	\$805	\$895	\$801	\$699	\$744	\$727	\$662	\$514	\$474	\$408
21	Family	\$1,083	\$970	\$821	\$912	\$817	\$713	\$759	\$741	\$674	\$524	\$484	\$416
22	Family	\$1,104	\$989	\$837	\$930	\$832	\$727	\$773	\$755	\$687	\$534	\$493	\$424
23	Family	\$1,126	\$1,009	\$853	\$948	\$849	\$741	\$788	\$770	\$701	\$545	\$503	\$433
24	Family	\$1,148	\$1,029	\$870	\$967	\$866	\$756	\$804	\$786	\$715	\$555	\$513	\$441
25	Family	\$1,171	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$566	\$523	\$450
26	Family	\$1,194	\$1,070	\$905	\$1,005	\$900	\$786	\$836	\$817	\$743	\$578	\$533	\$459
27	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
28	Family	\$1,237	\$1,108	\$937	\$1,041	\$932	\$814	\$866	\$846	\$770	\$598	\$552	\$475
29	Family	\$1,256	\$1,125	\$951	\$1,057	\$947	\$827	\$879	\$859	\$782	\$607	\$561	\$482
30	Family	\$1,276	\$1,143	\$966	\$1,074	\$962	\$839	\$893	\$872	\$794	\$617	\$569	\$490
31	Family	\$1,295	\$1,160	\$981	\$1,090	\$976	\$852	\$907	\$886	\$806	\$626	\$578	\$498
32	Family	\$1,315	\$1,178	\$996	\$1,107	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505
33	Family	\$1,343	\$1,203	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$836	\$650	\$600	\$516
34	Family	\$1,372	\$1,229	\$1,039	\$1,155	\$1,034	\$903	\$961	\$938	\$854	\$664	\$612	\$527
35	Family	\$1,401	\$1,255	\$1,061	\$1,180	\$1,056	\$922	\$981	\$958	\$872	\$678	\$625	\$538
36	Family	\$1,431	\$1,282	\$1,084	\$1,205	\$1,079	\$942	\$1,002	\$979	\$891	\$692	\$639	\$550
37	Family	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
38	Family	\$1,499	\$1,342	\$1,135	\$1,262	\$1,130	\$986	\$1,049	\$1,025	\$933	\$725	\$669	\$576
39	Family	\$1,537	\$1,376	\$1,164	\$1,294	\$1,158	\$1,011	\$1,076	\$1,051	\$957	\$743	\$686	\$590
40	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
41	Family	\$1,616	\$1,447	\$1,224	\$1,360	\$1,218	\$1,063	\$1,131	\$1,105	\$1,006	\$781	\$721	\$621
42	Family	\$1,656	\$1,484	\$1,255	\$1,395	\$1,249	\$1,090	\$1,160	\$1,133	\$1,031	\$801	\$739	\$636
43	Family	\$1,705	\$1,528	\$1,292	\$1,436	\$1,286	\$1,122	\$1,194	\$1,167	\$1,062	\$825	\$761	\$655
44	Family	\$1,756	\$1,573	\$1,330	\$1,478	\$1,324	\$1,155	\$1,229	\$1,201	\$1,093	\$849	\$784	\$674
45	Family	\$1,808	\$1,619	\$1,369	\$1,522	\$1,363	\$1,190	\$1,266	\$1,237	\$1,125	\$874	\$807	\$694
46	Family	\$1,861	\$1,667	\$1,410	\$1,567	\$1,403	\$1,225	\$1,303	\$1,273	\$1,159	\$900	\$831	\$715
47	Family	\$1,916	\$1,716	\$1,452	\$1,613	\$1,445	\$1,261	\$1,342	\$1,311	\$1,193	\$927	\$855	\$736
48	Family	\$1,960	\$1,755	\$1,485	\$1,650	\$1,477	\$1,290	\$1,372	\$1,340	\$1,220	\$948	\$875	\$753
49	Family	\$2,004	\$1,795	\$1,518	\$1,687	\$1,511	\$1,319	\$1,403	\$1,371	\$1,248	\$969	\$894	\$770
50	Family	\$2,050	\$1,836	\$1,553	\$1,726	\$1,545	\$1,349	\$1,435	\$1,402	\$1,276	\$991	\$915	\$787
51	Family	\$2,096	\$1,878	\$1,588	\$1,765	\$1,580	\$1,379	\$1,468	\$1,434	\$1,305	\$1,014	\$936	\$805
52	Family	\$2,144	\$1,920	\$1,624	\$1,805	\$1,616	\$1,411	\$1,501	\$1,466	\$1,334	\$1,037	\$957	\$823
53	Family	\$2,222	\$1,990	\$1,683	\$1,871	\$1,675	\$1,462	\$1,556	\$1,520	\$1,383	\$1,075	\$992	\$854
54	Family	\$2,304	\$2,063	\$1,745	\$1,939	\$1,736	\$1,516	\$1,613	\$1,576	\$1,434	\$1,114	\$1,028	\$885
55	Family	\$2,388	\$2,139	\$1,809	\$2,010	\$1,800	\$1,571	\$1,672	\$1,633	\$1,486	\$1,155	\$1,066	\$917
56	Family	\$2,475	\$2,217	\$1,875	\$2,084	\$1,866	\$1,629	\$1,733	\$1,693	\$1,541	\$1,197	\$1,105	\$951
57	Family	\$2,566	\$2,298	\$1,944	\$2,160	\$1,934	\$1,688	\$1,796	\$1,755	\$1,597	\$1,241	\$1,145	\$986
58	Family	\$2,597	\$2,326	\$1,967	\$2,186	\$1,958	\$1,709	\$1,818	\$1,777	\$1,617	\$1,256	\$1,159	\$998
59	Family	\$2,629	\$2,355	\$1,991	\$2,213	\$1,982	\$1,730	\$1,841	\$1,798	\$1,637	\$1,271	\$1,173	\$1,010
60	Family	\$2,661	\$2,384	\$2,016	\$2,240	\$2,006	\$1,751	\$1,863	\$1,820	\$1,657	\$1,287	\$1,188	\$1,022
61	Family	\$2,694	\$2,413	\$2,040	\$2,268	\$2,030	\$1,772	\$1,886	\$1,842	\$1,677	\$1,303	\$1,202	\$1,035
62	Family	\$2,726	\$2,442	\$2,065	\$2,295	\$2,055	\$1,794	\$1,909	\$1,865	\$1,697	\$1,319	\$1,217	\$1,047
63	Family	\$2,760	\$2,472	\$2,091	\$2,323	\$2,080	\$1,816	\$1,932	\$1,888	\$1,718	\$1,335	\$1,232	\$1,060
64	Family	\$2,793	\$2,502	\$2,116	\$2,352	\$2,106	\$1,838	\$1,956	\$1,911	\$1,739	\$1,351	\$1,247	\$1,073
65	Family	\$2,828	\$2,533	\$2,142	\$2,380	\$2,131	\$1,861	\$1,980	\$1,934	\$1,760	\$1,367	\$1,262	\$1,086
66	Family	\$2,862	\$2,564	\$2,168	\$2,409	\$2,157	\$1,883	\$2,004	\$1,958	\$1,782	\$1,384	\$1,277	\$1,099
67	Family	\$2,897	\$2,595	\$2,194	\$2,439	\$2,184	\$1,906	\$2,028	\$1,982	\$1,803	\$1,401	\$1,293	\$1,113
68	Family	\$2,932	\$2,627	\$2,221	\$2,469	\$2,210	\$1,930	\$2,053	\$2,006	\$1,825	\$1,418	\$1,309	\$1,126
69	Family	\$2,968	\$2,659	\$2,248	\$2,499	\$2,237	\$1,953	\$2,078	\$2,030	\$1,848	\$1,435	\$1,325	\$1,140
70+	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$291	\$261	\$221	\$245	\$220	\$192	\$204	\$199	\$181	\$141	\$130	\$112
19	Single	\$299	\$268	\$227	\$252	\$226	\$197	\$210	\$205	\$186	\$145	\$134	\$115
20	Single	\$308	\$275	\$233	\$259	\$232	\$202	\$215	\$210	\$191	\$149	\$137	\$118
21	Single	\$316	\$283	\$239	\$266	\$238	\$208	\$221	\$216	\$197	\$153	\$141	\$121
22	Single	\$325	\$291	\$246	\$273	\$245	\$214	\$227	\$222	\$202	\$157	\$145	\$125
23	Single	\$330	\$296	\$250	\$278	\$249	\$217	\$231	\$226	\$206	\$160	\$147	\$127
24	Single	\$336	\$301	\$254	\$283	\$253	\$221	\$235	\$230	\$209	\$162	\$150	\$129
25	Single	\$341	\$306	\$259	\$287	\$257	\$225	\$239	\$233	\$212	\$165	\$152	\$131
26	Single	\$347	\$311	\$263	\$292	\$262	\$228	\$243	\$237	\$216	\$168	\$155	\$133
27	Single	\$353	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$220	\$171	\$157	\$136
28	Single	\$359	\$322	\$272	\$302	\$271	\$236	\$252	\$246	\$224	\$174	\$160	\$138
29	Single	\$366	\$328	\$277	\$308	\$276	\$241	\$256	\$250	\$228	\$177	\$163	\$141
30	Single	\$373	\$334	\$282	\$314	\$281	\$245	\$261	\$255	\$232	\$180	\$166	\$143
31	Single	\$379	\$340	\$287	\$319	\$286	\$250	\$266	\$260	\$236	\$183	\$169	\$146
32	Single	\$386	\$346	\$293	\$325	\$291	\$254	\$271	\$264	\$241	\$187	\$172	\$148
33	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
34	Single	\$400	\$358	\$303	\$336	\$301	\$263	\$280	\$273	\$249	\$193	\$178	\$153
35	Single	\$406	\$364	\$308	\$342	\$306	\$267	\$284	\$278	\$253	\$196	\$181	\$156
36	Single	\$413	\$370	\$313	\$348	\$311	\$272	\$289	\$283	\$257	\$200	\$184	\$159
37	Single	\$420	\$376	\$318	\$354	\$317	\$276	\$294	\$287	\$261	\$203	\$187	\$161
38	Single	\$438	\$392	\$331	\$368	\$330	\$288	\$306	\$299	\$272	\$212	\$195	\$168
39	Single	\$456	\$408	\$345	\$384	\$344	\$300	\$319	\$312	\$284	\$220	\$203	\$175
40	Single	\$475	\$425	\$360	\$400	\$358	\$312	\$332	\$325	\$296	\$230	\$212	\$182
41	Single	\$495	\$443	\$375	\$416	\$373	\$325	\$346	\$338	\$308	\$239	\$221	\$190
42	Single	\$515	\$461	\$390	\$434	\$388	\$339	\$361	\$352	\$321	\$249	\$230	\$198
43	Single	\$543	\$487	\$412	\$457	\$410	\$358	\$380	\$372	\$338	\$263	\$242	\$209
44	Single	\$573	\$513	\$434	\$482	\$432	\$377	\$401	\$392	\$357	\$277	\$256	\$220
45	Single	\$604	\$541	\$458	\$509	\$455	\$398	\$423	\$413	\$376	\$292	\$270	\$232
46	Single	\$637	\$571	\$483	\$536	\$480	\$419	\$446	\$436	\$397	\$308	\$284	\$245
47	Single	\$672	\$602	\$509	\$566	\$507	\$442	\$470	\$460	\$418	\$325	\$300	\$258
48	Single	\$701	\$628	\$531	\$590	\$528	\$461	\$491	\$479	\$436	\$339	\$313	\$269
49	Single	\$731	\$655	\$554	\$615	\$551	\$481	\$512	\$500	\$455	\$353	\$326	\$281
50	Single	\$762	\$683	\$577	\$642	\$575	\$501	\$534	\$521	\$474	\$369	\$340	\$293
51	Single	\$795	\$712	\$602	\$669	\$599	\$523	\$556	\$544	\$495	\$384	\$355	\$305
52	Single	\$829	\$742	\$628	\$698	\$625	\$545	\$580	\$567	\$516	\$401	\$370	\$318
53	Single	\$867	\$776	\$656	\$730	\$653	\$570	\$607	\$593	\$539	\$419	\$387	\$333
54	Single	\$906	\$812	\$686	\$763	\$683	\$596	\$634	\$620	\$564	\$438	\$404	\$348
55	Single	\$948	\$849	\$718	\$798	\$714	\$624	\$663	\$648	\$590	\$458	\$423	\$364
56	Single	\$991	\$887	\$751	\$834	\$747	\$652	\$694	\$678	\$617	\$479	\$442	\$381
57	Single	\$1,036	\$928	\$785	\$872	\$781	\$682	\$725	\$709	\$645	\$501	\$462	\$398
58	Single	\$1,055	\$945	\$799	\$888	\$795	\$694	\$739	\$722	\$657	\$510	\$471	\$405
59	Single	\$1,075	\$963	\$814	\$905	\$810	\$707	\$752	\$735	\$669	\$520	\$480	\$413
60	Single	\$1,095	\$981	\$829	\$922	\$825	\$720	\$766	\$749	\$682	\$529	\$489	\$421
61	Single	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
62	Single	\$1,136	\$1,017	\$860	\$956	\$856	\$747	\$795	\$777	\$707	\$549	\$507	\$436
63	Single	\$1,157	\$1,036	\$876	\$974	\$872	\$761	\$810	\$791	\$720	\$560	\$516	\$444
64	Single	\$1,178	\$1,056	\$893	\$992	\$888	\$775	\$825	\$806	\$734	\$570	\$526	\$453
65	Single	\$1,200	\$1,075	\$909	\$1,010	\$905	\$790	\$840	\$821	\$747	\$580	\$536	\$461
66	Single	\$1,223	\$1,095	\$926	\$1,029	\$922	\$805	\$856	\$836	\$761	\$591	\$546	\$470
67	Single	\$1,245	\$1,115	\$943	\$1,048	\$939	\$819	\$872	\$852	\$775	\$602	\$556	\$478
68	Single	\$1,268	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$613	\$566	\$487
69	Single	\$1,292	\$1,157	\$979	\$1,088	\$974	\$850	\$905	\$884	\$804	\$625	\$577	\$496
70+	Single	\$1,316	\$1,179	\$997	\$1,108	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7b - Closed New Pool Plan Rates
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$582	\$522	\$441	\$490	\$439	\$383	\$408	\$398	\$363	\$282	\$260	\$224
19	Two-Party	\$599	\$536	\$453	\$504	\$451	\$394	\$419	\$409	\$373	\$289	\$267	\$230
20	Two-Party	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$297	\$275	\$236
21	Two-Party	\$632	\$566	\$479	\$532	\$476	\$416	\$443	\$432	\$393	\$306	\$282	\$243
22	Two-Party	\$650	\$582	\$492	\$547	\$490	\$427	\$455	\$444	\$404	\$314	\$290	\$250
23	Two-Party	\$660	\$592	\$500	\$556	\$498	\$435	\$462	\$452	\$411	\$319	\$295	\$254
24	Two-Party	\$671	\$601	\$509	\$565	\$506	\$442	\$470	\$459	\$418	\$325	\$300	\$258
25	Two-Party	\$683	\$611	\$517	\$575	\$515	\$449	\$478	\$467	\$425	\$330	\$305	\$262
26	Two-Party	\$694	\$622	\$526	\$584	\$523	\$457	\$486	\$475	\$432	\$336	\$310	\$267
27	Two-Party	\$706	\$632	\$534	\$594	\$532	\$464	\$494	\$483	\$439	\$341	\$315	\$271
28	Two-Party	\$719	\$644	\$544	\$605	\$542	\$473	\$503	\$491	\$447	\$347	\$321	\$276
29	Two-Party	\$732	\$655	\$554	\$616	\$552	\$482	\$512	\$501	\$456	\$354	\$327	\$281
30	Two-Party	\$745	\$667	\$564	\$627	\$562	\$490	\$522	\$510	\$464	\$360	\$333	\$286
31	Two-Party	\$759	\$680	\$575	\$639	\$572	\$499	\$531	\$519	\$472	\$367	\$339	\$291
32	Two-Party	\$773	\$692	\$585	\$651	\$583	\$509	\$541	\$529	\$481	\$374	\$345	\$297
33	Two-Party	\$786	\$704	\$595	\$662	\$592	\$517	\$550	\$537	\$489	\$380	\$351	\$302
34	Two-Party	\$799	\$716	\$605	\$673	\$602	\$526	\$559	\$547	\$497	\$386	\$357	\$307
35	Two-Party	\$812	\$728	\$615	\$684	\$612	\$535	\$569	\$556	\$506	\$393	\$363	\$312
36	Two-Party	\$826	\$740	\$626	\$695	\$623	\$544	\$578	\$565	\$514	\$400	\$369	\$317
37	Two-Party	\$840	\$752	\$636	\$707	\$633	\$553	\$588	\$575	\$523	\$406	\$375	\$323
38	Two-Party	\$875	\$784	\$663	\$737	\$660	\$576	\$613	\$599	\$545	\$423	\$391	\$336
39	Two-Party	\$912	\$816	\$690	\$767	\$687	\$600	\$638	\$623	\$567	\$441	\$407	\$350
40	Two-Party	\$950	\$851	\$719	\$799	\$716	\$625	\$665	\$649	\$591	\$459	\$424	\$365
41	Two-Party	\$989	\$886	\$749	\$833	\$746	\$651	\$692	\$677	\$616	\$478	\$441	\$380
42	Two-Party	\$1,030	\$923	\$781	\$867	\$777	\$678	\$721	\$705	\$641	\$498	\$460	\$396
43	Two-Party	\$1,087	\$973	\$823	\$915	\$819	\$715	\$761	\$743	\$676	\$526	\$485	\$417
44	Two-Party	\$1,146	\$1,026	\$868	\$965	\$864	\$754	\$802	\$784	\$713	\$554	\$511	\$440
45	Two-Party	\$1,208	\$1,082	\$915	\$1,017	\$911	\$795	\$846	\$827	\$752	\$584	\$539	\$464
46	Two-Party	\$1,274	\$1,142	\$965	\$1,073	\$961	\$839	\$892	\$872	\$793	\$616	\$569	\$490
47	Two-Party	\$1,344	\$1,204	\$1,018	\$1,131	\$1,013	\$884	\$941	\$919	\$837	\$650	\$600	\$516
48	Two-Party	\$1,402	\$1,255	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$872	\$678	\$626	\$538
49	Two-Party	\$1,462	\$1,309	\$1,107	\$1,230	\$1,102	\$962	\$1,023	\$1,000	\$910	\$707	\$652	\$561
50	Two-Party	\$1,524	\$1,365	\$1,155	\$1,283	\$1,149	\$1,003	\$1,067	\$1,043	\$949	\$737	\$680	\$585
51	Two-Party	\$1,590	\$1,424	\$1,204	\$1,338	\$1,198	\$1,046	\$1,113	\$1,087	\$989	\$769	\$709	\$611
52	Two-Party	\$1,658	\$1,485	\$1,256	\$1,395	\$1,250	\$1,091	\$1,160	\$1,134	\$1,032	\$802	\$740	\$637
53	Two-Party	\$1,733	\$1,552	\$1,313	\$1,459	\$1,307	\$1,141	\$1,213	\$1,186	\$1,079	\$838	\$774	\$666
54	Two-Party	\$1,812	\$1,623	\$1,373	\$1,526	\$1,366	\$1,193	\$1,269	\$1,240	\$1,128	\$876	\$809	\$696
55	Two-Party	\$1,895	\$1,697	\$1,436	\$1,595	\$1,429	\$1,247	\$1,327	\$1,296	\$1,180	\$916	\$846	\$728
56	Two-Party	\$1,982	\$1,775	\$1,501	\$1,668	\$1,494	\$1,304	\$1,387	\$1,355	\$1,234	\$958	\$884	\$761
57	Two-Party	\$2,072	\$1,856	\$1,570	\$1,744	\$1,562	\$1,363	\$1,451	\$1,417	\$1,290	\$1,002	\$925	\$796
58	Two-Party	\$2,111	\$1,890	\$1,599	\$1,777	\$1,591	\$1,389	\$1,478	\$1,444	\$1,314	\$1,021	\$942	\$811
59	Two-Party	\$2,150	\$1,925	\$1,628	\$1,810	\$1,620	\$1,415	\$1,505	\$1,470	\$1,338	\$1,040	\$959	\$826
60	Two-Party	\$2,190	\$1,961	\$1,659	\$1,843	\$1,651	\$1,441	\$1,533	\$1,498	\$1,363	\$1,059	\$977	\$841
61	Two-Party	\$2,230	\$1,998	\$1,689	\$1,878	\$1,681	\$1,468	\$1,561	\$1,526	\$1,388	\$1,079	\$995	\$857
62	Two-Party	\$2,272	\$2,035	\$1,721	\$1,912	\$1,712	\$1,495	\$1,590	\$1,554	\$1,414	\$1,099	\$1,014	\$873
63	Two-Party	\$2,314	\$2,073	\$1,753	\$1,948	\$1,744	\$1,523	\$1,620	\$1,583	\$1,440	\$1,119	\$1,033	\$889
64	Two-Party	\$2,357	\$2,111	\$1,785	\$1,984	\$1,777	\$1,551	\$1,650	\$1,612	\$1,467	\$1,140	\$1,052	\$905
65	Two-Party	\$2,401	\$2,150	\$1,818	\$2,021	\$1,810	\$1,580	\$1,681	\$1,642	\$1,494	\$1,161	\$1,071	\$922
66	Two-Party	\$2,445	\$2,190	\$1,852	\$2,059	\$1,843	\$1,609	\$1,712	\$1,673	\$1,522	\$1,183	\$1,091	\$939
67	Two-Party	\$2,491	\$2,231	\$1,887	\$2,097	\$1,878	\$1,639	\$1,744	\$1,704	\$1,550	\$1,204	\$1,112	\$957
68	Two-Party	\$2,537	\$2,272	\$1,922	\$2,136	\$1,912	\$1,669	\$1,776	\$1,735	\$1,579	\$1,227	\$1,132	\$974
69	Two-Party	\$2,584	\$2,315	\$1,957	\$2,175	\$1,948	\$1,700	\$1,809	\$1,767	\$1,609	\$1,250	\$1,153	\$993
70+	Two-Party	\$2,632	\$2,358	\$1,994	\$2,216	\$1,984	\$1,732	\$1,843	\$1,800	\$1,638	\$1,273	\$1,175	\$1,011

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		Closed New Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$844	\$756	\$640	\$711	\$637	\$556	\$591	\$578	\$526	\$408	\$377	\$324
19	Family	\$868	\$777	\$657	\$731	\$654	\$571	\$608	\$594	\$540	\$420	\$387	\$333
20	Family	\$892	\$799	\$676	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$343
21	Family	\$917	\$821	\$694	\$772	\$691	\$603	\$642	\$627	\$571	\$443	\$409	\$352
22	Family	\$942	\$844	\$714	\$793	\$710	\$620	\$659	\$644	\$586	\$456	\$420	\$362
23	Family	\$958	\$858	\$725	\$806	\$722	\$630	\$670	\$655	\$596	\$463	\$427	\$368
24	Family	\$974	\$872	\$738	\$820	\$734	\$641	\$682	\$666	\$606	\$471	\$435	\$374
25	Family	\$990	\$887	\$750	\$833	\$746	\$651	\$693	\$677	\$616	\$479	\$442	\$380
26	Family	\$1,006	\$901	\$762	\$847	\$759	\$662	\$705	\$688	\$626	\$487	\$449	\$387
27	Family	\$1,023	\$916	\$775	\$861	\$771	\$673	\$716	\$700	\$637	\$495	\$457	\$393
28	Family	\$1,042	\$933	\$789	\$877	\$785	\$686	\$729	\$713	\$649	\$504	\$465	\$400
29	Family	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$661	\$513	\$474	\$408
30	Family	\$1,081	\$968	\$818	\$910	\$815	\$711	\$756	\$739	\$673	\$523	\$482	\$415
31	Family	\$1,100	\$986	\$834	\$926	\$829	\$724	\$770	\$753	\$685	\$532	\$491	\$423
32	Family	\$1,121	\$1,004	\$849	\$943	\$845	\$737	\$785	\$766	\$698	\$542	\$500	\$430
33	Family	\$1,139	\$1,021	\$863	\$959	\$859	\$750	\$798	\$779	\$709	\$551	\$509	\$438
34	Family	\$1,159	\$1,038	\$878	\$975	\$873	\$762	\$811	\$792	\$721	\$560	\$517	\$445
35	Family	\$1,178	\$1,055	\$892	\$992	\$888	\$775	\$825	\$806	\$733	\$570	\$526	\$452
36	Family	\$1,198	\$1,073	\$907	\$1,008	\$903	\$788	\$839	\$819	\$746	\$579	\$535	\$460
37	Family	\$1,218	\$1,091	\$923	\$1,025	\$918	\$801	\$853	\$833	\$758	\$589	\$544	\$468
38	Family	\$1,269	\$1,136	\$961	\$1,068	\$956	\$835	\$888	\$868	\$790	\$614	\$566	\$487
39	Family	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
40	Family	\$1,377	\$1,233	\$1,043	\$1,159	\$1,038	\$906	\$964	\$942	\$857	\$666	\$614	\$529
41	Family	\$1,434	\$1,285	\$1,086	\$1,207	\$1,081	\$944	\$1,004	\$981	\$893	\$694	\$640	\$551
42	Family	\$1,494	\$1,338	\$1,132	\$1,258	\$1,126	\$983	\$1,046	\$1,022	\$930	\$723	\$667	\$574
43	Family	\$1,576	\$1,411	\$1,194	\$1,326	\$1,188	\$1,037	\$1,103	\$1,078	\$981	\$762	\$703	\$605
44	Family	\$1,662	\$1,488	\$1,259	\$1,399	\$1,253	\$1,093	\$1,163	\$1,137	\$1,034	\$804	\$742	\$638
45	Family	\$1,752	\$1,570	\$1,327	\$1,475	\$1,321	\$1,153	\$1,227	\$1,199	\$1,091	\$847	\$782	\$673
46	Family	\$1,848	\$1,655	\$1,400	\$1,556	\$1,393	\$1,216	\$1,294	\$1,264	\$1,150	\$894	\$825	\$710
47	Family	\$1,949	\$1,746	\$1,476	\$1,641	\$1,469	\$1,282	\$1,364	\$1,333	\$1,213	\$942	\$870	\$749
48	Family	\$2,032	\$1,820	\$1,539	\$1,711	\$1,532	\$1,337	\$1,423	\$1,390	\$1,265	\$983	\$907	\$781
49	Family	\$2,119	\$1,898	\$1,605	\$1,784	\$1,598	\$1,395	\$1,484	\$1,450	\$1,319	\$1,025	\$946	\$814
50	Family	\$2,210	\$1,980	\$1,674	\$1,861	\$1,666	\$1,454	\$1,547	\$1,512	\$1,376	\$1,069	\$986	\$849
51	Family	\$2,305	\$2,064	\$1,746	\$1,940	\$1,737	\$1,517	\$1,614	\$1,576	\$1,435	\$1,115	\$1,029	\$885
52	Family	\$2,404	\$2,153	\$1,821	\$2,023	\$1,812	\$1,582	\$1,683	\$1,644	\$1,496	\$1,162	\$1,073	\$923
53	Family	\$2,513	\$2,251	\$1,904	\$2,116	\$1,895	\$1,654	\$1,759	\$1,719	\$1,564	\$1,215	\$1,122	\$965
54	Family	\$2,628	\$2,354	\$1,991	\$2,212	\$1,981	\$1,729	\$1,840	\$1,798	\$1,636	\$1,271	\$1,173	\$1,009
55	Family	\$2,748	\$2,461	\$2,082	\$2,313	\$2,071	\$1,808	\$1,924	\$1,880	\$1,711	\$1,329	\$1,226	\$1,055
56	Family	\$2,873	\$2,574	\$2,177	\$2,419	\$2,166	\$1,891	\$2,012	\$1,965	\$1,789	\$1,390	\$1,282	\$1,104
57	Family	\$3,004	\$2,691	\$2,276	\$2,529	\$2,265	\$1,977	\$2,103	\$2,055	\$1,870	\$1,453	\$1,341	\$1,154
58	Family	\$3,060	\$2,741	\$2,318	\$2,576	\$2,307	\$2,014	\$2,142	\$2,093	\$1,905	\$1,480	\$1,366	\$1,175
59	Family	\$3,117	\$2,792	\$2,361	\$2,624	\$2,350	\$2,051	\$2,182	\$2,132	\$1,940	\$1,507	\$1,391	\$1,197
60	Family	\$3,175	\$2,844	\$2,405	\$2,673	\$2,393	\$2,089	\$2,223	\$2,172	\$1,976	\$1,535	\$1,417	\$1,220
61	Family	\$3,234	\$2,897	\$2,450	\$2,722	\$2,438	\$2,128	\$2,264	\$2,212	\$2,013	\$1,564	\$1,443	\$1,242
62	Family	\$3,294	\$2,950	\$2,495	\$2,773	\$2,483	\$2,168	\$2,306	\$2,253	\$2,051	\$1,593	\$1,470	\$1,265
63	Family	\$3,355	\$3,005	\$2,542	\$2,825	\$2,529	\$2,208	\$2,349	\$2,295	\$2,089	\$1,623	\$1,497	\$1,289
64	Family	\$3,417	\$3,061	\$2,589	\$2,877	\$2,576	\$2,249	\$2,393	\$2,338	\$2,127	\$1,653	\$1,525	\$1,313
65	Family	\$3,481	\$3,118	\$2,637	\$2,930	\$2,624	\$2,291	\$2,437	\$2,381	\$2,167	\$1,683	\$1,554	\$1,337
66	Family	\$3,546	\$3,176	\$2,686	\$2,985	\$2,673	\$2,333	\$2,482	\$2,425	\$2,207	\$1,715	\$1,582	\$1,362
67	Family	\$3,611	\$3,235	\$2,736	\$3,040	\$2,722	\$2,376	\$2,528	\$2,470	\$2,248	\$1,746	\$1,612	\$1,387
68	Family	\$3,679	\$3,295	\$2,786	\$3,097	\$2,773	\$2,421	\$2,575	\$2,516	\$2,290	\$1,779	\$1,642	\$1,413
69	Family	\$3,747	\$3,356	\$2,838	\$3,154	\$2,824	\$2,465	\$2,623	\$2,563	\$2,332	\$1,812	\$1,672	\$1,439
70+	Family	\$3,816	\$3,418	\$2,891	\$3,213	\$2,877	\$2,511	\$2,672	\$2,610	\$2,376	\$1,846	\$1,703	\$1,466

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$393	\$352	\$298	\$331	\$296	\$259	\$275	\$269	\$245	\$190	\$175	\$151
19	Single	\$404	\$362	\$306	\$340	\$305	\$266	\$283	\$276	\$251	\$195	\$180	\$155
20	Single	\$415	\$372	\$315	\$350	\$313	\$273	\$291	\$284	\$258	\$201	\$185	\$159
21	Single	\$427	\$382	\$323	\$359	\$322	\$281	\$299	\$292	\$266	\$206	\$190	\$164
22	Single	\$438	\$393	\$332	\$369	\$331	\$289	\$307	\$300	\$273	\$212	\$196	\$168
23	Single	\$446	\$399	\$338	\$375	\$336	\$293	\$312	\$305	\$278	\$216	\$199	\$171
24	Single	\$453	\$406	\$343	\$382	\$342	\$298	\$317	\$310	\$282	\$219	\$202	\$174
25	Single	\$461	\$413	\$349	\$388	\$347	\$303	\$323	\$315	\$287	\$223	\$206	\$177
26	Single	\$468	\$420	\$355	\$394	\$353	\$308	\$328	\$320	\$292	\$227	\$209	\$180
27	Single	\$476	\$427	\$361	\$401	\$359	\$313	\$333	\$326	\$296	\$230	\$213	\$183
28	Single	\$485	\$434	\$367	\$408	\$366	\$319	\$340	\$332	\$302	\$235	\$216	\$186
29	Single	\$494	\$442	\$374	\$416	\$372	\$325	\$346	\$338	\$307	\$239	\$220	\$190
30	Single	\$503	\$451	\$381	\$423	\$379	\$331	\$352	\$344	\$313	\$243	\$224	\$193
31	Single	\$512	\$459	\$388	\$431	\$386	\$337	\$359	\$350	\$319	\$248	\$229	\$197
32	Single	\$522	\$467	\$395	\$439	\$393	\$343	\$365	\$357	\$325	\$252	\$233	\$200
33	Single	\$530	\$475	\$402	\$447	\$400	\$349	\$371	\$363	\$330	\$257	\$237	\$204
34	Single	\$539	\$483	\$409	\$454	\$407	\$355	\$378	\$369	\$336	\$261	\$241	\$207
35	Single	\$548	\$491	\$415	\$462	\$413	\$361	\$384	\$375	\$341	\$265	\$245	\$211
36	Single	\$558	\$499	\$422	\$469	\$420	\$367	\$390	\$381	\$347	\$270	\$249	\$214
37	Single	\$567	\$508	\$430	\$477	\$427	\$373	\$397	\$388	\$353	\$274	\$253	\$218
38	Single	\$591	\$529	\$447	\$497	\$445	\$389	\$414	\$404	\$368	\$286	\$264	\$227
39	Single	\$615	\$551	\$466	\$518	\$464	\$405	\$431	\$421	\$383	\$298	\$275	\$236
40	Single	\$641	\$574	\$486	\$540	\$483	\$422	\$449	\$438	\$399	\$310	\$286	\$246
41	Single	\$668	\$598	\$506	\$562	\$503	\$439	\$467	\$457	\$416	\$323	\$298	\$256
42	Single	\$696	\$623	\$527	\$586	\$524	\$458	\$487	\$476	\$433	\$336	\$310	\$267
43	Single	\$733	\$657	\$556	\$617	\$553	\$483	\$514	\$502	\$457	\$355	\$327	\$282
44	Single	\$774	\$693	\$586	\$651	\$583	\$509	\$542	\$529	\$482	\$374	\$345	\$297
45	Single	\$816	\$731	\$618	\$687	\$615	\$537	\$571	\$558	\$508	\$394	\$364	\$313
46	Single	\$860	\$771	\$652	\$724	\$648	\$566	\$602	\$588	\$536	\$416	\$384	\$330
47	Single	\$907	\$813	\$687	\$764	\$684	\$597	\$635	\$621	\$565	\$439	\$405	\$348
48	Single	\$946	\$847	\$717	\$796	\$713	\$623	\$662	\$647	\$589	\$458	\$422	\$363
49	Single	\$987	\$884	\$747	\$831	\$744	\$649	\$691	\$675	\$614	\$477	\$440	\$379
50	Single	\$1,029	\$922	\$779	\$866	\$776	\$677	\$720	\$704	\$640	\$498	\$459	\$395
51	Single	\$1,073	\$961	\$813	\$903	\$809	\$706	\$751	\$734	\$668	\$519	\$479	\$412
52	Single	\$1,119	\$1,002	\$848	\$942	\$843	\$736	\$783	\$765	\$697	\$541	\$499	\$430
53	Single	\$1,170	\$1,048	\$886	\$985	\$882	\$770	\$819	\$800	\$728	\$566	\$522	\$449
54	Single	\$1,223	\$1,096	\$927	\$1,030	\$922	\$805	\$856	\$837	\$762	\$592	\$546	\$470
55	Single	\$1,279	\$1,146	\$969	\$1,077	\$964	\$842	\$896	\$875	\$796	\$619	\$571	\$491
56	Single	\$1,338	\$1,198	\$1,013	\$1,126	\$1,008	\$880	\$936	\$915	\$833	\$647	\$597	\$514
57	Single	\$1,399	\$1,253	\$1,059	\$1,177	\$1,054	\$920	\$979	\$957	\$871	\$676	\$624	\$537
58	Single	\$1,425	\$1,276	\$1,079	\$1,199	\$1,074	\$937	\$997	\$974	\$887	\$689	\$636	\$547
59	Single	\$1,451	\$1,300	\$1,099	\$1,222	\$1,094	\$955	\$1,016	\$993	\$903	\$702	\$648	\$557
60	Single	\$1,478	\$1,324	\$1,120	\$1,244	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
61	Single	\$1,505	\$1,348	\$1,140	\$1,267	\$1,135	\$991	\$1,054	\$1,030	\$937	\$728	\$672	\$578
62	Single	\$1,533	\$1,373	\$1,162	\$1,291	\$1,156	\$1,009	\$1,074	\$1,049	\$955	\$742	\$684	\$589
63	Single	\$1,562	\$1,399	\$1,183	\$1,315	\$1,177	\$1,028	\$1,093	\$1,068	\$972	\$755	\$697	\$600
64	Single	\$1,591	\$1,425	\$1,205	\$1,339	\$1,199	\$1,047	\$1,114	\$1,088	\$990	\$769	\$710	\$611
65	Single	\$1,620	\$1,451	\$1,227	\$1,364	\$1,222	\$1,066	\$1,134	\$1,108	\$1,009	\$784	\$723	\$622
66	Single	\$1,651	\$1,478	\$1,250	\$1,389	\$1,244	\$1,086	\$1,156	\$1,129	\$1,027	\$798	\$737	\$634
67	Single	\$1,681	\$1,506	\$1,274	\$1,415	\$1,267	\$1,106	\$1,177	\$1,150	\$1,047	\$813	\$750	\$646
68	Single	\$1,712	\$1,534	\$1,297	\$1,442	\$1,291	\$1,127	\$1,199	\$1,171	\$1,066	\$828	\$764	\$658
69	Single	\$1,744	\$1,562	\$1,321	\$1,468	\$1,315	\$1,148	\$1,221	\$1,193	\$1,086	\$844	\$778	\$670
70+	Single	\$1,777	\$1,591	\$1,346	\$1,496	\$1,339	\$1,169	\$1,244	\$1,215	\$1,106	\$859	\$793	\$682

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan	
Attained Age	Tier												
18	Two-Party	\$786	\$704	\$596	\$662	\$593	\$517	\$550	\$538	\$489	\$380	\$351	\$302
19	Two-Party	\$808	\$724	\$612	\$680	\$609	\$532	\$566	\$553	\$503	\$391	\$361	\$310
20	Two-Party	\$830	\$744	\$629	\$699	\$626	\$546	\$581	\$568	\$517	\$402	\$371	\$319
21	Two-Party	\$853	\$764	\$646	\$718	\$643	\$562	\$597	\$584	\$531	\$413	\$381	\$328
22	Two-Party	\$877	\$786	\$664	\$738	\$661	\$577	\$614	\$600	\$546	\$424	\$391	\$337
23	Two-Party	\$892	\$799	\$675	\$751	\$672	\$587	\$624	\$610	\$555	\$431	\$398	\$342
24	Two-Party	\$906	\$812	\$687	\$763	\$683	\$596	\$635	\$620	\$564	\$438	\$405	\$348
25	Two-Party	\$922	\$825	\$698	\$776	\$695	\$606	\$645	\$630	\$574	\$446	\$411	\$354
26	Two-Party	\$937	\$839	\$710	\$789	\$706	\$617	\$656	\$641	\$583	\$453	\$418	\$360
27	Two-Party	\$953	\$853	\$722	\$802	\$718	\$627	\$667	\$652	\$593	\$461	\$425	\$366
28	Two-Party	\$970	\$869	\$735	\$817	\$731	\$638	\$679	\$664	\$604	\$469	\$433	\$373
29	Two-Party	\$988	\$885	\$748	\$832	\$745	\$650	\$692	\$676	\$615	\$478	\$441	\$379
30	Two-Party	\$1,006	\$901	\$762	\$847	\$758	\$662	\$704	\$688	\$626	\$487	\$449	\$386
31	Two-Party	\$1,024	\$918	\$776	\$862	\$772	\$674	\$717	\$701	\$638	\$495	\$457	\$394
32	Two-Party	\$1,043	\$934	\$790	\$878	\$786	\$687	\$730	\$714	\$649	\$505	\$466	\$401
33	Two-Party	\$1,061	\$950	\$804	\$893	\$800	\$698	\$743	\$726	\$660	\$513	\$473	\$407
34	Two-Party	\$1,079	\$966	\$817	\$908	\$813	\$710	\$755	\$738	\$671	\$522	\$481	\$414
35	Two-Party	\$1,097	\$982	\$831	\$923	\$827	\$722	\$768	\$750	\$683	\$530	\$490	\$421
36	Two-Party	\$1,115	\$999	\$845	\$939	\$841	\$734	\$781	\$763	\$694	\$539	\$498	\$428
37	Two-Party	\$1,134	\$1,016	\$859	\$955	\$855	\$746	\$794	\$776	\$706	\$548	\$506	\$436
38	Two-Party	\$1,181	\$1,058	\$895	\$994	\$890	\$777	\$827	\$808	\$735	\$571	\$527	\$454
39	Two-Party	\$1,231	\$1,102	\$932	\$1,036	\$928	\$810	\$862	\$842	\$766	\$595	\$549	\$473
40	Two-Party	\$1,282	\$1,148	\$971	\$1,079	\$966	\$844	\$897	\$877	\$798	\$620	\$572	\$492
41	Two-Party	\$1,335	\$1,196	\$1,012	\$1,124	\$1,007	\$879	\$935	\$913	\$831	\$646	\$596	\$513
42	Two-Party	\$1,391	\$1,246	\$1,054	\$1,171	\$1,049	\$915	\$974	\$951	\$866	\$673	\$621	\$534
43	Two-Party	\$1,467	\$1,314	\$1,111	\$1,235	\$1,106	\$965	\$1,027	\$1,003	\$913	\$709	\$655	\$563
44	Two-Party	\$1,547	\$1,386	\$1,172	\$1,302	\$1,166	\$1,018	\$1,083	\$1,058	\$963	\$748	\$690	\$594
45	Two-Party	\$1,631	\$1,461	\$1,236	\$1,373	\$1,230	\$1,074	\$1,142	\$1,116	\$1,016	\$789	\$728	\$627
46	Two-Party	\$1,721	\$1,541	\$1,303	\$1,448	\$1,297	\$1,132	\$1,205	\$1,177	\$1,071	\$832	\$768	\$661
47	Two-Party	\$1,814	\$1,625	\$1,374	\$1,527	\$1,368	\$1,194	\$1,270	\$1,241	\$1,129	\$877	\$810	\$697
48	Two-Party	\$1,892	\$1,695	\$1,433	\$1,593	\$1,426	\$1,245	\$1,325	\$1,294	\$1,178	\$915	\$844	\$727
49	Two-Party	\$1,973	\$1,767	\$1,495	\$1,661	\$1,487	\$1,298	\$1,381	\$1,350	\$1,228	\$954	\$881	\$758
50	Two-Party	\$2,058	\$1,843	\$1,559	\$1,732	\$1,551	\$1,354	\$1,441	\$1,407	\$1,281	\$995	\$918	\$790
51	Two-Party	\$2,146	\$1,922	\$1,625	\$1,806	\$1,618	\$1,412	\$1,502	\$1,468	\$1,336	\$1,038	\$958	\$824
52	Two-Party	\$2,238	\$2,004	\$1,695	\$1,884	\$1,687	\$1,472	\$1,567	\$1,531	\$1,393	\$1,082	\$999	\$860
53	Two-Party	\$2,340	\$2,096	\$1,772	\$1,970	\$1,764	\$1,540	\$1,638	\$1,600	\$1,457	\$1,132	\$1,044	\$899
54	Two-Party	\$2,447	\$2,192	\$1,853	\$2,060	\$1,844	\$1,610	\$1,713	\$1,674	\$1,523	\$1,183	\$1,092	\$940
55	Two-Party	\$2,558	\$2,292	\$1,938	\$2,154	\$1,929	\$1,683	\$1,791	\$1,750	\$1,593	\$1,237	\$1,142	\$983
56	Two-Party	\$2,675	\$2,396	\$2,026	\$2,252	\$2,017	\$1,760	\$1,873	\$1,830	\$1,665	\$1,294	\$1,194	\$1,028
57	Two-Party	\$2,797	\$2,505	\$2,119	\$2,355	\$2,109	\$1,841	\$1,958	\$1,913	\$1,741	\$1,353	\$1,248	\$1,074
58	Two-Party	\$2,849	\$2,552	\$2,158	\$2,399	\$2,148	\$1,875	\$1,995	\$1,949	\$1,774	\$1,378	\$1,272	\$1,094
59	Two-Party	\$2,902	\$2,599	\$2,198	\$2,443	\$2,188	\$1,910	\$2,032	\$1,985	\$1,807	\$1,403	\$1,295	\$1,115
60	Two-Party	\$2,956	\$2,648	\$2,239	\$2,488	\$2,228	\$1,945	\$2,069	\$2,022	\$1,840	\$1,430	\$1,319	\$1,135
61	Two-Party	\$3,011	\$2,697	\$2,281	\$2,535	\$2,270	\$1,981	\$2,108	\$2,059	\$1,874	\$1,456	\$1,344	\$1,156
62	Two-Party	\$3,067	\$2,747	\$2,323	\$2,582	\$2,312	\$2,018	\$2,147	\$2,098	\$1,909	\$1,483	\$1,369	\$1,178
63	Two-Party	\$3,124	\$2,798	\$2,366	\$2,630	\$2,355	\$2,055	\$2,187	\$2,137	\$1,945	\$1,511	\$1,394	\$1,200
64	Two-Party	\$3,182	\$2,850	\$2,410	\$2,679	\$2,399	\$2,094	\$2,228	\$2,176	\$1,981	\$1,539	\$1,420	\$1,222
65	Two-Party	\$3,241	\$2,903	\$2,455	\$2,728	\$2,443	\$2,133	\$2,269	\$2,217	\$2,017	\$1,567	\$1,446	\$1,245
66	Two-Party	\$3,301	\$2,957	\$2,501	\$2,779	\$2,488	\$2,172	\$2,311	\$2,258	\$2,055	\$1,596	\$1,473	\$1,268
67	Two-Party	\$3,362	\$3,012	\$2,547	\$2,831	\$2,535	\$2,213	\$2,354	\$2,300	\$2,093	\$1,626	\$1,501	\$1,291
68	Two-Party	\$3,425	\$3,068	\$2,594	\$2,883	\$2,582	\$2,254	\$2,398	\$2,343	\$2,132	\$1,656	\$1,529	\$1,315
69	Two-Party	\$3,488	\$3,125	\$2,642	\$2,937	\$2,630	\$2,295	\$2,442	\$2,386	\$2,172	\$1,687	\$1,557	\$1,340
70+	Two-Party	\$3,553	\$3,183	\$2,692	\$2,991	\$2,679	\$2,338	\$2,488	\$2,430	\$2,212	\$1,718	\$1,586	\$1,365

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Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered Non-Gender-Rated Plans

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	(With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,140	\$1,021	\$864	\$960	\$859	\$750	\$798	\$780	\$710	\$551	\$509	\$438
19	Family	\$1,172	\$1,049	\$887	\$986	\$883	\$771	\$820	\$801	\$729	\$567	\$523	\$450
20	Family	\$1,204	\$1,078	\$912	\$1,014	\$908	\$792	\$843	\$824	\$750	\$582	\$537	\$462
21	Family	\$1,237	\$1,108	\$937	\$1,042	\$933	\$814	\$866	\$846	\$770	\$598	\$552	\$475
22	Family	\$1,272	\$1,139	\$963	\$1,070	\$959	\$837	\$890	\$870	\$792	\$615	\$568	\$488
23	Family	\$1,293	\$1,158	\$979	\$1,088	\$975	\$851	\$905	\$884	\$805	\$625	\$577	\$497
24	Family	\$1,314	\$1,177	\$996	\$1,106	\$991	\$865	\$920	\$899	\$818	\$636	\$587	\$505
25	Family	\$1,336	\$1,197	\$1,012	\$1,125	\$1,007	\$879	\$936	\$914	\$832	\$646	\$596	\$513
26	Family	\$1,359	\$1,217	\$1,029	\$1,144	\$1,024	\$894	\$951	\$929	\$846	\$657	\$606	\$522
27	Family	\$1,381	\$1,237	\$1,046	\$1,163	\$1,041	\$909	\$967	\$945	\$860	\$668	\$616	\$531
28	Family	\$1,407	\$1,260	\$1,065	\$1,184	\$1,060	\$926	\$985	\$962	\$876	\$680	\$628	\$540
29	Family	\$1,432	\$1,283	\$1,085	\$1,206	\$1,080	\$943	\$1,003	\$980	\$892	\$693	\$639	\$550
30	Family	\$1,459	\$1,307	\$1,105	\$1,228	\$1,100	\$960	\$1,021	\$998	\$908	\$705	\$651	\$560
31	Family	\$1,485	\$1,331	\$1,125	\$1,251	\$1,120	\$977	\$1,040	\$1,016	\$925	\$718	\$663	\$571
32	Family	\$1,513	\$1,355	\$1,146	\$1,274	\$1,140	\$995	\$1,059	\$1,035	\$942	\$732	\$675	\$581
33	Family	\$1,538	\$1,378	\$1,165	\$1,295	\$1,160	\$1,012	\$1,077	\$1,052	\$958	\$744	\$687	\$591
34	Family	\$1,564	\$1,401	\$1,185	\$1,317	\$1,179	\$1,029	\$1,095	\$1,070	\$974	\$756	\$698	\$601
35	Family	\$1,590	\$1,425	\$1,205	\$1,339	\$1,199	\$1,046	\$1,113	\$1,088	\$990	\$769	\$710	\$611
36	Family	\$1,617	\$1,448	\$1,225	\$1,361	\$1,219	\$1,064	\$1,132	\$1,106	\$1,007	\$782	\$722	\$621
37	Family	\$1,644	\$1,473	\$1,246	\$1,384	\$1,240	\$1,082	\$1,151	\$1,125	\$1,024	\$795	\$734	\$632
38	Family	\$1,713	\$1,534	\$1,298	\$1,442	\$1,291	\$1,127	\$1,199	\$1,172	\$1,066	\$828	\$764	\$658
39	Family	\$1,784	\$1,598	\$1,352	\$1,502	\$1,345	\$1,174	\$1,249	\$1,220	\$1,111	\$863	\$796	\$685
40	Family	\$1,859	\$1,665	\$1,408	\$1,565	\$1,401	\$1,223	\$1,301	\$1,271	\$1,157	\$899	\$830	\$714
41	Family	\$1,936	\$1,734	\$1,467	\$1,630	\$1,460	\$1,274	\$1,356	\$1,324	\$1,205	\$936	\$864	\$744
42	Family	\$2,017	\$1,807	\$1,528	\$1,698	\$1,520	\$1,327	\$1,412	\$1,380	\$1,256	\$975	\$900	\$775
43	Family	\$2,127	\$1,905	\$1,611	\$1,791	\$1,603	\$1,400	\$1,489	\$1,455	\$1,324	\$1,029	\$949	\$817
44	Family	\$2,243	\$2,009	\$1,699	\$1,888	\$1,691	\$1,476	\$1,570	\$1,534	\$1,396	\$1,085	\$1,001	\$862
45	Family	\$2,366	\$2,119	\$1,792	\$1,991	\$1,783	\$1,557	\$1,656	\$1,618	\$1,473	\$1,144	\$1,056	\$909
46	Family	\$2,495	\$2,235	\$1,890	\$2,100	\$1,881	\$1,642	\$1,747	\$1,706	\$1,553	\$1,206	\$1,113	\$958
47	Family	\$2,631	\$2,357	\$1,993	\$2,215	\$1,983	\$1,731	\$1,842	\$1,800	\$1,638	\$1,272	\$1,174	\$1,011
48	Family	\$2,744	\$2,457	\$2,078	\$2,310	\$2,068	\$1,805	\$1,921	\$1,877	\$1,708	\$1,327	\$1,224	\$1,054
49	Family	\$2,861	\$2,563	\$2,167	\$2,409	\$2,157	\$1,883	\$2,003	\$1,957	\$1,781	\$1,384	\$1,277	\$1,099
50	Family	\$2,984	\$2,672	\$2,260	\$2,512	\$2,249	\$1,963	\$2,089	\$2,041	\$1,857	\$1,443	\$1,332	\$1,146
51	Family	\$3,111	\$2,787	\$2,357	\$2,619	\$2,346	\$2,047	\$2,178	\$2,128	\$1,937	\$1,505	\$1,389	\$1,195
52	Family	\$3,245	\$2,906	\$2,458	\$2,732	\$2,446	\$2,135	\$2,272	\$2,219	\$2,020	\$1,569	\$1,448	\$1,246
53	Family	\$3,393	\$3,039	\$2,570	\$2,856	\$2,558	\$2,233	\$2,375	\$2,321	\$2,112	\$1,641	\$1,514	\$1,303
54	Family	\$3,548	\$3,178	\$2,687	\$2,987	\$2,674	\$2,334	\$2,484	\$2,427	\$2,208	\$1,716	\$1,583	\$1,363
55	Family	\$3,710	\$3,323	\$2,810	\$3,123	\$2,796	\$2,441	\$2,597	\$2,537	\$2,309	\$1,794	\$1,656	\$1,425
56	Family	\$3,879	\$3,474	\$2,938	\$3,265	\$2,924	\$2,552	\$2,716	\$2,653	\$2,415	\$1,876	\$1,731	\$1,490
57	Family	\$4,056	\$3,633	\$3,072	\$3,414	\$3,057	\$2,669	\$2,840	\$2,774	\$2,525	\$1,961	\$1,810	\$1,558
58	Family	\$4,131	\$3,700	\$3,129	\$3,478	\$3,114	\$2,718	\$2,892	\$2,826	\$2,572	\$1,998	\$1,844	\$1,587
59	Family	\$4,208	\$3,769	\$3,188	\$3,543	\$3,172	\$2,769	\$2,946	\$2,878	\$2,620	\$2,035	\$1,878	\$1,616
60	Family	\$4,286	\$3,839	\$3,247	\$3,608	\$3,231	\$2,820	\$3,001	\$2,932	\$2,668	\$2,073	\$1,913	\$1,646
61	Family	\$4,366	\$3,910	\$3,307	\$3,675	\$3,291	\$2,873	\$3,056	\$2,986	\$2,718	\$2,111	\$1,948	\$1,677
62	Family	\$4,447	\$3,983	\$3,369	\$3,744	\$3,352	\$2,926	\$3,113	\$3,042	\$2,768	\$2,151	\$1,985	\$1,708
63	Family	\$4,529	\$4,057	\$3,431	\$3,813	\$3,414	\$2,980	\$3,171	\$3,098	\$2,820	\$2,190	\$2,022	\$1,740
64	Family	\$4,614	\$4,132	\$3,495	\$3,884	\$3,478	\$3,036	\$3,230	\$3,156	\$2,872	\$2,231	\$2,059	\$1,772
65	Family	\$4,699	\$4,209	\$3,560	\$3,956	\$3,542	\$3,092	\$3,290	\$3,214	\$2,925	\$2,273	\$2,097	\$1,805
66	Family	\$4,787	\$4,287	\$3,626	\$4,030	\$3,608	\$3,150	\$3,351	\$3,274	\$2,980	\$2,315	\$2,136	\$1,839
67	Family	\$4,875	\$4,367	\$3,693	\$4,104	\$3,675	\$3,208	\$3,413	\$3,335	\$3,035	\$2,358	\$2,176	\$1,873
68	Family	\$4,966	\$4,448	\$3,762	\$4,181	\$3,743	\$3,268	\$3,477	\$3,397	\$3,091	\$2,402	\$2,216	\$1,907
69	Family	\$5,058	\$4,531	\$3,832	\$4,258	\$3,813	\$3,328	\$3,541	\$3,460	\$3,149	\$2,446	\$2,257	\$1,943
70+	Family	\$5,152	\$4,615	\$3,903	\$4,337	\$3,884	\$3,390	\$3,607	\$3,524	\$3,207	\$2,492	\$2,299	\$1,979

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

Gender and HCR Pool Rate Billing Tier Adjustment Factors

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

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

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 9 - Closed Gender Pool Plan Rate Factors
Grandfathered, Previously Gender-Rated Plan Factors**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO	DHMO	DHMO	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	\$500 Ded / 20% Plan	\$750 Ded / 20% (With Rx) Plan	\$750 Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	0.5174	0.4725	0.4186	0.3988	0.3862	0.3575	0.3180	0.3126	0.3054	0.2766	0.2299	0.2138	0.1760
19	Single	0.5228	0.4778	0.4240	0.4024	0.3916	0.3611	0.3216	0.3180	0.3090	0.2802	0.2317	0.2156	0.1778
20	Single	0.5299	0.4832	0.4275	0.4078	0.3970	0.3665	0.3252	0.3216	0.3126	0.2838	0.2353	0.2192	0.1796
21	Single	0.5353	0.4886	0.4329	0.4132	0.4006	0.3701	0.3287	0.3252	0.3180	0.2874	0.2371	0.2210	0.1814
22	Single	0.5425	0.4940	0.4383	0.4168	0.4060	0.3755	0.3341	0.3287	0.3216	0.2910	0.2407	0.2246	0.1832
23	Single	0.5479	0.4994	0.4437	0.4222	0.4096	0.3790	0.3377	0.3323	0.3252	0.2946	0.2443	0.2263	0.1868
24	Single	0.5551	0.5066	0.4491	0.4275	0.4150	0.3844	0.3413	0.3359	0.3287	0.2964	0.2461	0.2299	0.1886
25	Single	0.5605	0.5120	0.4545	0.4329	0.4204	0.3880	0.3449	0.3395	0.3323	0.3000	0.2497	0.2317	0.1904
26	Single	0.5677	0.5174	0.4599	0.4383	0.4258	0.3934	0.3485	0.3449	0.3359	0.3036	0.2515	0.2353	0.1922
27	Single	0.5749	0.5246	0.4653	0.4419	0.4293	0.3970	0.3539	0.3485	0.3395	0.3072	0.2551	0.2371	0.1958
28	Single	0.5964	0.5443	0.4832	0.4599	0.4455	0.4114	0.3665	0.3611	0.3521	0.3198	0.2641	0.2461	0.2030
29	Single	0.6180	0.5641	0.5012	0.4761	0.4635	0.4275	0.3808	0.3755	0.3665	0.3323	0.2749	0.2551	0.2102
30	Single	0.6413	0.5856	0.5192	0.4940	0.4796	0.4437	0.3952	0.3898	0.3808	0.3431	0.2856	0.2659	0.2174
31	Single	0.6665	0.6072	0.5389	0.5138	0.4976	0.4599	0.4096	0.4042	0.3952	0.3575	0.2964	0.2749	0.2263
32	Single	0.6916	0.6305	0.5587	0.5317	0.5174	0.4778	0.4258	0.4186	0.4096	0.3701	0.3072	0.2856	0.2353
33	Single	0.7024	0.6413	0.5695	0.5425	0.5264	0.4868	0.4329	0.4258	0.4168	0.3772	0.3126	0.2910	0.2389
34	Single	0.7150	0.6521	0.5784	0.5515	0.5353	0.4940	0.4401	0.4329	0.4240	0.3826	0.3180	0.2964	0.2425
35	Single	0.7276	0.6647	0.5892	0.5605	0.5443	0.5030	0.4473	0.4419	0.4311	0.3898	0.3234	0.3018	0.2461
36	Single	0.7401	0.6755	0.6000	0.5713	0.5533	0.5120	0.4563	0.4491	0.4383	0.3970	0.3287	0.3054	0.2515
37	Single	0.7527	0.6880	0.6090	0.5802	0.5641	0.5210	0.4635	0.4563	0.4455	0.4042	0.3341	0.3108	0.2551
38	Single	0.7689	0.7006	0.6216	0.5928	0.5749	0.5317	0.4725	0.4653	0.4545	0.4114	0.3413	0.3180	0.2605
39	Single	0.7832	0.7150	0.6341	0.6036	0.5874	0.5425	0.4832	0.4761	0.4635	0.4204	0.3485	0.3234	0.2659
40	Single	0.7994	0.7293	0.6467	0.6162	0.5982	0.5533	0.4922	0.4850	0.4743	0.4293	0.3557	0.3305	0.2713
41	Single	0.8156	0.7455	0.6611	0.6287	0.6108	0.5641	0.5012	0.4940	0.4832	0.4365	0.3629	0.3377	0.2766
42	Single	0.8317	0.7599	0.6737	0.6413	0.6234	0.5767	0.5120	0.5048	0.4922	0.4455	0.3701	0.3449	0.2820
43	Single	0.8677	0.7922	0.7024	0.6683	0.6503	0.6000	0.5335	0.5264	0.5138	0.4653	0.3862	0.3593	0.2946
44	Single	0.9054	0.8264	0.7329	0.6970	0.6773	0.6252	0.5569	0.5479	0.5353	0.4850	0.4024	0.3737	0.3072
45	Single	0.9431	0.8605	0.7635	0.7276	0.7060	0.6521	0.5802	0.5713	0.5587	0.5066	0.4186	0.3898	0.3198
46	Single	0.9844	0.8982	0.7958	0.7581	0.7365	0.6808	0.6054	0.5964	0.5820	0.5281	0.4365	0.4060	0.3341
47	Single	1.0258	0.9359		0.7904	0.7671	0.7096	0.6305	0.6216	0.6072	0.5497	0.4563	0.4240	0.3485
48	Single	1.0797	0.9844	0.8731	0.8317	0.8084	0.7455	0.6647	0.6539	0.6395	0.5784	0.4796	0.4455	0.3665
49	Single	1.1353	1.0347	0.9180	0.8749	0.8497	0.7850	0.6988	0.6880	0.6719	0.6090	0.5048	0.4689	0.3844
50	Single	1.1928	1.0886	0.9665	0.9198	0.8928	0.8264	0.7347	0.7240	0.7060	0.6395	0.5299	0.4940	0.4060
51	Single	1.2557	1.1461	1.0168	0.9665	0.9395	0.8677	0.7725	0.7617	0.7437	0.6737	0.5569	0.5192	0.4258
52	Single	1.3204	1.2054	1.0689	1.0168	0.9880	0.9126	0.8120	0.8012	0.7814	0.7078	0.5856	0.5461	0.4473
53	Single	1.3850	1.2629	1.1210	1.0671	1.0365	0.9575	0.8515	0.8389	0.8192	0.7419	0.6144	0.5731	0.4707
54	Single	1.4515	1.3258	1.1749	1.1192	1.0868	1.0042	0.8928	0.8802	0.8605	0.7779	0.6449	0.6000	0.4922
55	Single	1.5234	1.3904	1.2323	1.1731	1.1407	1.0527	0.9377	0.9234	0.9018	0.8156	0.6773	0.6305	0.5174
56	Single	1.5970	1.4569	1.2934	1.2306	1.1964	1.1048	0.9826	0.9683	0.9467	0.8569	0.7096	0.6611	0.5425
57	Single	1.6743	1.5288	1.3563	1.2916	1.2539	1.1587	1.0311	1.0150	0.9916	0.8982	0.7437	0.6934	0.5677
58	Single	1.7479	1.5952	1.4156	1.3473	1.3096	1.2090	1.0761	1.0599	1.0365	0.9377	0.7761	0.7240	0.5928
59	Single	1.8252	1.6671	1.4785	1.4066	1.3671	1.2629	1.1228	1.1066	1.0814	0.9791	0.8102	0.7545	0.6198
60	Single	1.9060	1.7407	1.5431	1.4695	1.4264	1.3186	1.1731	1.1551	1.1282	1.0222	0.8461	0.7886	0.6467
61	Single	1.9904	1.8162	1.6114	1.5341	1.4892	1.3761	1.2252	1.2072	1.1785	1.0671	0.8838	0.8228	0.6755
62	Single	2.0785	1.8970	1.6815	1.6024	1.5557	1.4371	1.2791	1.2593	1.2306	1.1138	0.9234	0.8587	0.7060
63	Single	2.1521	1.9635	1.7425	1.6581	1.6114	1.4892	1.3240	1.3042	1.2737	1.1533	0.9557	0.8892	0.7311
64	Single	2.2276	2.0336	1.8036	1.7174	1.6689	1.5413	1.3707	1.3509	1.3204	1.1946	0.9898	0.9216	0.7563
65	Single	2.3084	2.1054	1.8683	1.7785	1.7282	1.5970	1.4192	1.3994	1.3671	1.2377	1.0258	0.9539	0.7832
66	Single	2.3892	2.1809	1.9348	1.8413	1.7892	1.6527	1.4713	1.4497	1.4156	1.2809	1.0617	0.9880	0.8120
67	Single	2.4755	2.2581	2.0030	1.9078	1.8521	1.7120	1.5234	1.5000	1.4659	1.3258	1.0994	1.0240	0.8407
68	Single	2.5617	2.3389	2.0749	1.9743	1.9186	1.7731	1.5773	1.5539	1.5180	1.3743	1.1389	1.0599	0.8695
69	Single	2.6533	2.4216	2.1485	2.0443	1.9868	1.8359	1.6330	1.6096	1.5719	1.4228	1.1785	1.0976	0.9000
70+	Single	2.7485	2.5078	2.2240	2.1180	2.0569	1.9006	1.6904	1.6653	1.6276	1.4731	1.2198	1.1371	0.9323

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$288	\$263	\$233	\$222	\$215	\$199	\$177	\$174	\$170	\$154	\$128	\$119	\$98
19	Single	\$291	\$266	\$236	\$224	\$218	\$201	\$179	\$177	\$172	\$156	\$129	\$120	\$99
20	Single	\$295	\$269	\$238	\$227	\$221	\$204	\$181	\$179	\$174	\$158	\$131	\$122	\$100
21	Single	\$298	\$272	\$241	\$230	\$223	\$206	\$183	\$181	\$177	\$160	\$132	\$123	\$101
22	Single	\$302	\$275	\$244	\$232	\$226	\$209	\$186	\$183	\$179	\$162	\$134	\$125	\$102
23	Single	\$305	\$278	\$247	\$235	\$228	\$211	\$188	\$185	\$181	\$164	\$136	\$126	\$104
24	Single	\$309	\$282	\$250	\$238	\$231	\$214	\$190	\$187	\$183	\$165	\$137	\$128	\$105
25	Single	\$312	\$285	\$253	\$241	\$234	\$216	\$192	\$189	\$185	\$167	\$139	\$129	\$106
26	Single	\$316	\$288	\$256	\$244	\$237	\$219	\$194	\$192	\$187	\$169	\$140	\$131	\$107
27	Single	\$320	\$292	\$259	\$246	\$239	\$221	\$197	\$194	\$189	\$171	\$142	\$132	\$109
28	Single	\$332	\$303	\$269	\$256	\$248	\$229	\$204	\$201	\$196	\$178	\$147	\$137	\$113
29	Single	\$344	\$314	\$279	\$265	\$258	\$238	\$212	\$209	\$204	\$185	\$153	\$142	\$117
30	Single	\$357	\$326	\$289	\$275	\$267	\$247	\$220	\$217	\$212	\$191	\$159	\$148	\$121
31	Single	\$371	\$338	\$300	\$286	\$277	\$256	\$228	\$225	\$220	\$199	\$165	\$153	\$126
32	Single	\$385	\$351	\$311	\$296	\$288	\$266	\$237	\$233	\$228	\$206	\$171	\$159	\$131
33	Single	\$391	\$357	\$317	\$302	\$293	\$271	\$241	\$237	\$232	\$210	\$174	\$162	\$133
34	Single	\$398	\$363	\$322	\$307	\$298	\$275	\$245	\$241	\$236	\$213	\$177	\$165	\$135
35	Single	\$405	\$370	\$328	\$312	\$303	\$280	\$249	\$246	\$240	\$217	\$180	\$168	\$137
36	Single	\$412	\$376	\$334	\$318	\$308	\$285	\$254	\$250	\$244	\$221	\$183	\$170	\$140
37	Single	\$419	\$383	\$339	\$323	\$314	\$290	\$258	\$254	\$248	\$225	\$186	\$173	\$142
38	Single	\$428	\$390	\$346	\$330	\$320	\$296	\$263	\$259	\$253	\$229	\$190	\$177	\$145
39	Single	\$436	\$398	\$353	\$336	\$327	\$302	\$269	\$265	\$258	\$234	\$194	\$180	\$148
40	Single	\$445	\$406	\$360	\$343	\$333	\$308	\$274	\$270	\$264	\$239	\$198	\$184	\$151
41	Single	\$454	\$415	\$368	\$350	\$340	\$314	\$279	\$275	\$269	\$243	\$202	\$188	\$154
42	Single	\$463	\$423	\$375	\$357	\$347	\$321	\$285	\$281	\$274	\$248	\$206	\$192	\$157
43	Single	\$483	\$441	\$391	\$372	\$362	\$334	\$297	\$293	\$286	\$259	\$215	\$200	\$164
44	Single	\$504	\$460	\$408	\$388	\$377	\$348	\$310	\$305	\$298	\$270	\$224	\$208	\$171
45	Single	\$525	\$479	\$425	\$405	\$393	\$363	\$323	\$318	\$311	\$282	\$233	\$217	\$178
46	Single	\$548	\$500	\$443	\$422	\$410	\$379	\$337	\$332	\$324	\$294	\$243	\$226	\$186
47	Single	\$571	\$521	\$462	\$440	\$427	\$395	\$351	\$346	\$338	\$306	\$254	\$236	\$194
48	Single	\$601	\$548	\$486	\$463	\$450	\$415	\$370	\$364	\$356	\$322	\$267	\$248	\$204
49	Single	\$632	\$576	\$511	\$487	\$473	\$437	\$389	\$383	\$374	\$339	\$281	\$261	\$214
50	Single	\$664	\$606	\$538	\$512	\$497	\$460	\$409	\$403	\$393	\$356	\$295	\$275	\$226
51	Single	\$699	\$638	\$566	\$538	\$523	\$483	\$430	\$424	\$414	\$375	\$310	\$289	\$237
52	Single	\$735	\$671	\$595	\$566	\$550	\$508	\$452	\$446	\$435	\$394	\$326	\$304	\$249
53	Single	\$771	\$703	\$624	\$594	\$577	\$533	\$474	\$467	\$456	\$413	\$342	\$319	\$262
54	Single	\$808	\$738	\$654	\$623	\$605	\$559	\$497	\$490	\$479	\$433	\$359	\$334	\$274
55	Single	\$848	\$774	\$686	\$653	\$635	\$586	\$522	\$514	\$502	\$454	\$377	\$351	\$288
56	Single	\$889	\$811	\$720	\$685	\$666	\$615	\$547	\$539	\$527	\$477	\$395	\$368	\$302
57	Single	\$932	\$851	\$755	\$719	\$698	\$645	\$574	\$565	\$552	\$500	\$414	\$386	\$316
58	Single	\$973	\$888	\$788	\$750	\$729	\$673	\$599	\$590	\$577	\$522	\$432	\$403	\$330
59	Single	\$1,016	\$928	\$823	\$783	\$761	\$703	\$625	\$616	\$602	\$545	\$451	\$420	\$345
60	Single	\$1,061	\$969	\$859	\$818	\$794	\$734	\$653	\$643	\$628	\$569	\$471	\$439	\$360
61	Single	\$1,108	\$1,011	\$897	\$854	\$829	\$766	\$682	\$672	\$656	\$594	\$492	\$458	\$376
62	Single	\$1,157	\$1,056	\$936	\$892	\$866	\$800	\$712	\$701	\$685	\$620	\$514	\$478	\$393
63	Single	\$1,198	\$1,093	\$970	\$923	\$897	\$829	\$737	\$726	\$709	\$642	\$532	\$495	\$407
64	Single	\$1,240	\$1,132	\$1,004	\$956	\$929	\$858	\$763	\$752	\$735	\$665	\$551	\$513	\$421
65	Single	\$1,285	\$1,172	\$1,040	\$990	\$962	\$889	\$790	\$779	\$761	\$689	\$571	\$531	\$436
66	Single	\$1,330	\$1,214	\$1,077	\$1,025	\$996	\$920	\$819	\$807	\$788	\$713	\$591	\$550	\$452
67	Single	\$1,378	\$1,257	\$1,115	\$1,062	\$1,031	\$953	\$848	\$835	\$816	\$738	\$612	\$570	\$468
68	Single	\$1,426	\$1,302	\$1,155	\$1,099	\$1,068	\$987	\$878	\$865	\$845	\$765	\$634	\$590	\$484
69	Single	\$1,477	\$1,348	\$1,196	\$1,138	\$1,106	\$1,022	\$909	\$896	\$875	\$792	\$656	\$611	\$501
70+	Single	\$1,530	\$1,396	\$1,238	\$1,179	\$1,145	\$1,058	\$941	\$927	\$906	\$820	\$679	\$633	\$519

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
18	Two-Party	\$576	\$526	\$466	\$444	\$430	\$398	\$354	\$348	\$340	\$308	\$256	\$238	\$196
19	Two-Party	\$582	\$532	\$472	\$448	\$436	\$402	\$358	\$354	\$344	\$312	\$258	\$240	\$198
20	Two-Party	\$590	\$538	\$476	\$454	\$442	\$408	\$362	\$358	\$348	\$316	\$262	\$244	\$200
21	Two-Party	\$596	\$544	\$482	\$460	\$446	\$412	\$366	\$362	\$354	\$320	\$264	\$246	\$202
22	Two-Party	\$604	\$550	\$488	\$464	\$452	\$418	\$372	\$366	\$358	\$324	\$268	\$250	\$204
23	Two-Party	\$610	\$556	\$494	\$470	\$456	\$422	\$376	\$370	\$362	\$328	\$272	\$252	\$208
24	Two-Party	\$618	\$564	\$500	\$476	\$462	\$428	\$380	\$374	\$366	\$330	\$274	\$256	\$210
25	Two-Party	\$624	\$570	\$506	\$482	\$468	\$432	\$384	\$378	\$370	\$334	\$278	\$258	\$212
26	Two-Party	\$632	\$576	\$512	\$488	\$474	\$438	\$388	\$384	\$374	\$338	\$280	\$262	\$214
27	Two-Party	\$640	\$584	\$518	\$492	\$478	\$442	\$394	\$388	\$378	\$342	\$284	\$264	\$218
28	Two-Party	\$664	\$606	\$538	\$512	\$496	\$458	\$408	\$402	\$392	\$356	\$294	\$274	\$226
29	Two-Party	\$688	\$628	\$558	\$530	\$516	\$476	\$424	\$418	\$408	\$370	\$306	\$284	\$234
30	Two-Party	\$714	\$652	\$578	\$550	\$534	\$494	\$440	\$434	\$424	\$382	\$318	\$296	\$242
31	Two-Party	\$742	\$676	\$600	\$572	\$554	\$512	\$456	\$450	\$440	\$398	\$330	\$306	\$252
32	Two-Party	\$770	\$702	\$622	\$592	\$576	\$532	\$474	\$466	\$456	\$412	\$342	\$318	\$262
33	Two-Party	\$782	\$714	\$634	\$604	\$586	\$542	\$482	\$474	\$464	\$420	\$348	\$324	\$266
34	Two-Party	\$796	\$726	\$644	\$614	\$596	\$550	\$490	\$482	\$472	\$426	\$354	\$330	\$270
35	Two-Party	\$810	\$740	\$656	\$624	\$606	\$560	\$498	\$492	\$480	\$434	\$360	\$336	\$274
36	Two-Party	\$824	\$752	\$668	\$636	\$616	\$570	\$508	\$500	\$488	\$442	\$366	\$340	\$280
37	Two-Party	\$838	\$766	\$678	\$646	\$628	\$580	\$516	\$508	\$496	\$450	\$372	\$346	\$284
38	Two-Party	\$856	\$780	\$692	\$660	\$640	\$592	\$526	\$518	\$506	\$458	\$380	\$354	\$290
39	Two-Party	\$872	\$796	\$706	\$672	\$654	\$604	\$538	\$530	\$516	\$468	\$388	\$360	\$296
40	Two-Party	\$890	\$812	\$720	\$686	\$666	\$616	\$548	\$540	\$528	\$478	\$396	\$368	\$302
41	Two-Party	\$908	\$830	\$736	\$700	\$680	\$628	\$558	\$550	\$538	\$486	\$404	\$376	\$308
42	Two-Party	\$926	\$846	\$750	\$714	\$694	\$642	\$570	\$562	\$548	\$496	\$412	\$384	\$314
43	Two-Party	\$966	\$882	\$782	\$744	\$724	\$668	\$594	\$586	\$572	\$518	\$430	\$400	\$328
44	Two-Party	\$1,008	\$920	\$816	\$776	\$754	\$696	\$620	\$610	\$596	\$540	\$448	\$416	\$342
45	Two-Party	\$1,050	\$958	\$850	\$810	\$786	\$726	\$646	\$636	\$622	\$564	\$466	\$434	\$356
46	Two-Party	\$1,096	\$1,000	\$886	\$844	\$820	\$758	\$674	\$664	\$648	\$588	\$486	\$452	\$372
47	Two-Party	\$1,142	\$1,042	\$924	\$880	\$854	\$790	\$702	\$692	\$676	\$612	\$508	\$472	\$388
48	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$830	\$740	\$728	\$712	\$644	\$534	\$496	\$408
49	Two-Party	\$1,264	\$1,152	\$1,022	\$974	\$946	\$874	\$778	\$766	\$748	\$678	\$562	\$522	\$428
50	Two-Party	\$1,328	\$1,212	\$1,076	\$1,024	\$994	\$920	\$818	\$806	\$786	\$712	\$590	\$550	\$452
51	Two-Party	\$1,398	\$1,276	\$1,132	\$1,076	\$1,046	\$966	\$860	\$848	\$828	\$750	\$620	\$578	\$474
52	Two-Party	\$1,470	\$1,342	\$1,190	\$1,132	\$1,100	\$1,016	\$904	\$892	\$870	\$788	\$652	\$608	\$498
53	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,154	\$1,066	\$948	\$934	\$912	\$826	\$684	\$638	\$524
54	Two-Party	\$1,616	\$1,476	\$1,308	\$1,246	\$1,210	\$1,118	\$994	\$980	\$958	\$866	\$718	\$668	\$548
55	Two-Party	\$1,696	\$1,548	\$1,372	\$1,306	\$1,270	\$1,172	\$1,044	\$1,028	\$1,004	\$908	\$754	\$702	\$576
56	Two-Party	\$1,778	\$1,622	\$1,440	\$1,370	\$1,332	\$1,230	\$1,094	\$1,078	\$1,054	\$954	\$790	\$736	\$604
57	Two-Party	\$1,864	\$1,702	\$1,510	\$1,438	\$1,396	\$1,290	\$1,148	\$1,130	\$1,104	\$1,000	\$828	\$772	\$632
58	Two-Party	\$1,946	\$1,776	\$1,576	\$1,500	\$1,458	\$1,346	\$1,198	\$1,180	\$1,154	\$1,044	\$864	\$806	\$660
59	Two-Party	\$2,032	\$1,856	\$1,646	\$1,566	\$1,522	\$1,406	\$1,250	\$1,232	\$1,204	\$1,090	\$902	\$840	\$690
60	Two-Party	\$2,122	\$1,938	\$1,718	\$1,636	\$1,588	\$1,468	\$1,306	\$1,286	\$1,256	\$1,138	\$942	\$878	\$720
61	Two-Party	\$2,216	\$2,022	\$1,794	\$1,708	\$1,658	\$1,532	\$1,364	\$1,344	\$1,312	\$1,188	\$984	\$916	\$752
62	Two-Party	\$2,314	\$2,112	\$1,872	\$1,784	\$1,732	\$1,600	\$1,424	\$1,402	\$1,370	\$1,240	\$1,028	\$956	\$786
63	Two-Party	\$2,396	\$2,186	\$1,940	\$1,846	\$1,794	\$1,658	\$1,474	\$1,452	\$1,418	\$1,284	\$1,064	\$990	\$814
64	Two-Party	\$2,480	\$2,264	\$2,008	\$1,912	\$1,858	\$1,716	\$1,526	\$1,504	\$1,470	\$1,330	\$1,102	\$1,026	\$842
65	Two-Party	\$2,570	\$2,344	\$2,080	\$1,980	\$1,924	\$1,778	\$1,580	\$1,558	\$1,522	\$1,378	\$1,142	\$1,062	\$872
66	Two-Party	\$2,660	\$2,428	\$2,154	\$2,050	\$1,992	\$1,840	\$1,638	\$1,614	\$1,576	\$1,426	\$1,182	\$1,100	\$904
67	Two-Party	\$2,756	\$2,514	\$2,230	\$2,124	\$2,062	\$1,906	\$1,696	\$1,670	\$1,632	\$1,476	\$1,224	\$1,140	\$936
68	Two-Party	\$2,852	\$2,604	\$2,310	\$2,198	\$2,136	\$1,974	\$1,756	\$1,730	\$1,690	\$1,530	\$1,268	\$1,180	\$968
69	Two-Party	\$2,954	\$2,696	\$2,392	\$2,276	\$2,212	\$2,044	\$1,818	\$1,792	\$1,750	\$1,584	\$1,312	\$1,222	\$1,002
70+	Two-Party	\$3,060	\$2,792	\$2,476	\$2,358	\$2,290	\$2,116	\$1,882	\$1,854	\$1,812	\$1,640	\$1,358	\$1,266	\$1,038

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$547	\$500	\$443	\$422	\$409	\$378	\$336	\$331	\$323	\$293	\$243	\$226	\$186
19	Adult + Child(ren)	\$553	\$505	\$448	\$426	\$414	\$382	\$340	\$336	\$327	\$296	\$245	\$228	\$188
20	Adult + Child(ren)	\$561	\$511	\$452	\$431	\$420	\$388	\$344	\$340	\$331	\$300	\$249	\$232	\$190
21	Adult + Child(ren)	\$566	\$517	\$458	\$437	\$424	\$391	\$348	\$344	\$336	\$304	\$251	\$234	\$192
22	Adult + Child(ren)	\$574	\$523	\$464	\$441	\$429	\$397	\$353	\$348	\$340	\$308	\$255	\$238	\$194
23	Adult + Child(ren)	\$580	\$528	\$469	\$447	\$433	\$401	\$357	\$352	\$344	\$312	\$258	\$239	\$198
24	Adult + Child(ren)	\$587	\$536	\$475	\$452	\$439	\$407	\$361	\$355	\$348	\$314	\$260	\$243	\$200
25	Adult + Child(ren)	\$593	\$542	\$481	\$458	\$445	\$410	\$365	\$359	\$352	\$317	\$264	\$245	\$201
26	Adult + Child(ren)	\$600	\$547	\$486	\$464	\$450	\$416	\$369	\$365	\$355	\$321	\$266	\$249	\$203
27	Adult + Child(ren)	\$608	\$555	\$492	\$467	\$454	\$420	\$374	\$369	\$359	\$325	\$270	\$251	\$207
28	Adult + Child(ren)	\$631	\$576	\$511	\$486	\$471	\$435	\$388	\$382	\$372	\$338	\$279	\$260	\$215
29	Adult + Child(ren)	\$654	\$597	\$530	\$504	\$490	\$452	\$403	\$397	\$388	\$352	\$291	\$270	\$222
30	Adult + Child(ren)	\$678	\$619	\$549	\$523	\$507	\$469	\$418	\$412	\$403	\$363	\$302	\$281	\$230
31	Adult + Child(ren)	\$705	\$642	\$570	\$543	\$526	\$486	\$433	\$428	\$418	\$378	\$314	\$291	\$239
32	Adult + Child(ren)	\$732	\$667	\$591	\$562	\$547	\$505	\$450	\$443	\$433	\$391	\$325	\$302	\$249
33	Adult + Child(ren)	\$743	\$678	\$602	\$574	\$557	\$515	\$458	\$450	\$441	\$399	\$331	\$308	\$253
34	Adult + Child(ren)	\$756	\$690	\$612	\$583	\$566	\$523	\$466	\$458	\$448	\$405	\$336	\$314	\$257
35	Adult + Child(ren)	\$770	\$703	\$623	\$593	\$576	\$532	\$473	\$467	\$456	\$412	\$342	\$319	\$260
36	Adult + Child(ren)	\$783	\$714	\$635	\$604	\$585	\$542	\$483	\$475	\$464	\$420	\$348	\$323	\$266
37	Adult + Child(ren)	\$796	\$728	\$644	\$614	\$597	\$551	\$490	\$483	\$471	\$428	\$353	\$329	\$270
38	Adult + Child(ren)	\$813	\$741	\$657	\$627	\$608	\$562	\$500	\$492	\$481	\$435	\$361	\$336	\$276
39	Adult + Child(ren)	\$828	\$756	\$671	\$638	\$621	\$574	\$511	\$504	\$490	\$445	\$369	\$342	\$281
40	Adult + Child(ren)	\$846	\$771	\$684	\$652	\$633	\$585	\$521	\$513	\$502	\$454	\$376	\$350	\$287
41	Adult + Child(ren)	\$863	\$789	\$699	\$665	\$646	\$597	\$530	\$523	\$511	\$462	\$384	\$357	\$293
42	Adult + Child(ren)	\$880	\$804	\$713	\$678	\$659	\$610	\$542	\$534	\$521	\$471	\$391	\$365	\$298
43	Adult + Child(ren)	\$918	\$838	\$743	\$707	\$688	\$635	\$564	\$557	\$543	\$492	\$409	\$380	\$312
44	Adult + Child(ren)	\$958	\$874	\$775	\$737	\$716	\$661	\$589	\$580	\$566	\$513	\$426	\$395	\$325
45	Adult + Child(ren)	\$998	\$910	\$808	\$770	\$747	\$690	\$614	\$604	\$591	\$536	\$443	\$412	\$338
46	Adult + Child(ren)	\$1,041	\$950	\$842	\$802	\$779	\$720	\$640	\$631	\$616	\$559	\$462	\$429	\$353
47	Adult + Child(ren)	\$1,085	\$990	\$878	\$836	\$811	\$751	\$667	\$657	\$642	\$581	\$483	\$448	\$369
48	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$789	\$703	\$692	\$676	\$612	\$507	\$471	\$388
49	Adult + Child(ren)	\$1,201	\$1,094	\$971	\$925	\$899	\$830	\$739	\$728	\$711	\$644	\$534	\$496	\$407
50	Adult + Child(ren)	\$1,262	\$1,151	\$1,022	\$973	\$944	\$874	\$777	\$766	\$747	\$676	\$561	\$523	\$429
51	Adult + Child(ren)	\$1,328	\$1,212	\$1,075	\$1,022	\$994	\$918	\$817	\$806	\$787	\$713	\$589	\$549	\$450
52	Adult + Child(ren)	\$1,397	\$1,275	\$1,131	\$1,075	\$1,045	\$965	\$859	\$847	\$827	\$749	\$619	\$578	\$473
53	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,096	\$1,013	\$901	\$887	\$866	\$785	\$650	\$606	\$498
54	Adult + Child(ren)	\$1,535	\$1,402	\$1,243	\$1,184	\$1,150	\$1,062	\$944	\$931	\$910	\$823	\$682	\$635	\$521
55	Adult + Child(ren)	\$1,611	\$1,471	\$1,303	\$1,241	\$1,207	\$1,113	\$992	\$977	\$954	\$863	\$716	\$667	\$547
56	Adult + Child(ren)	\$1,689	\$1,541	\$1,368	\$1,302	\$1,265	\$1,169	\$1,039	\$1,024	\$1,001	\$906	\$751	\$699	\$574
57	Adult + Child(ren)	\$1,771	\$1,617	\$1,435	\$1,366	\$1,326	\$1,226	\$1,091	\$1,074	\$1,049	\$950	\$787	\$733	\$600
58	Adult + Child(ren)	\$1,849	\$1,687	\$1,497	\$1,425	\$1,385	\$1,279	\$1,138	\$1,121	\$1,096	\$992	\$821	\$766	\$627
59	Adult + Child(ren)	\$1,930	\$1,763	\$1,564	\$1,488	\$1,446	\$1,336	\$1,188	\$1,170	\$1,144	\$1,036	\$857	\$798	\$656
60	Adult + Child(ren)	\$2,016	\$1,841	\$1,632	\$1,554	\$1,509	\$1,395	\$1,241	\$1,222	\$1,193	\$1,081	\$895	\$834	\$684
61	Adult + Child(ren)	\$2,105	\$1,921	\$1,704	\$1,623	\$1,575	\$1,455	\$1,296	\$1,277	\$1,246	\$1,129	\$935	\$870	\$714
62	Adult + Child(ren)	\$2,198	\$2,006	\$1,778	\$1,695	\$1,645	\$1,520	\$1,353	\$1,332	\$1,302	\$1,178	\$977	\$908	\$747
63	Adult + Child(ren)	\$2,276	\$2,077	\$1,843	\$1,754	\$1,704	\$1,575	\$1,400	\$1,379	\$1,347	\$1,220	\$1,011	\$941	\$773
64	Adult + Child(ren)	\$2,356	\$2,151	\$1,908	\$1,816	\$1,765	\$1,630	\$1,450	\$1,429	\$1,397	\$1,264	\$1,047	\$975	\$800
65	Adult + Child(ren)	\$2,442	\$2,227	\$1,976	\$1,881	\$1,828	\$1,689	\$1,501	\$1,480	\$1,446	\$1,309	\$1,085	\$1,009	\$828
66	Adult + Child(ren)	\$2,527	\$2,307	\$2,046	\$1,948	\$1,892	\$1,748	\$1,556	\$1,533	\$1,497	\$1,355	\$1,123	\$1,045	\$859
67	Adult + Child(ren)	\$2,618	\$2,388	\$2,119	\$2,018	\$1,959	\$1,811	\$1,611	\$1,587	\$1,550	\$1,402	\$1,163	\$1,083	\$889
68	Adult + Child(ren)	\$2,709	\$2,474	\$2,195	\$2,088	\$2,029	\$1,875	\$1,668	\$1,644	\$1,606	\$1,454	\$1,205	\$1,121	\$920
69	Adult + Child(ren)	\$2,806	\$2,561	\$2,272	\$2,162	\$2,101	\$1,942	\$1,727	\$1,702	\$1,663	\$1,505	\$1,246	\$1,161	\$952
70+	Adult + Child(ren)	\$2,907	\$2,652	\$2,352	\$2,240	\$2,176	\$2,010	\$1,788	\$1,761	\$1,721	\$1,558	\$1,290	\$1,203	\$986

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10a - Closed Gender Pool Plan Rates
Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$835	\$763	\$676	\$644	\$624	\$577	\$513	\$505	\$493	\$447	\$371	\$345	\$284
19	Family	\$844	\$771	\$684	\$650	\$632	\$583	\$519	\$513	\$499	\$452	\$374	\$348	\$287
20	Family	\$856	\$780	\$690	\$658	\$641	\$592	\$525	\$519	\$505	\$458	\$380	\$354	\$290
21	Family	\$864	\$789	\$699	\$667	\$647	\$597	\$531	\$525	\$513	\$464	\$383	\$357	\$293
22	Family	\$876	\$798	\$708	\$673	\$655	\$606	\$539	\$531	\$519	\$470	\$389	\$363	\$296
23	Family	\$885	\$806	\$716	\$682	\$661	\$612	\$545	\$537	\$525	\$476	\$394	\$365	\$302
24	Family	\$896	\$818	\$725	\$690	\$670	\$621	\$551	\$542	\$531	\$479	\$397	\$371	\$305
25	Family	\$905	\$827	\$734	\$699	\$679	\$626	\$557	\$548	\$537	\$484	\$403	\$374	\$307
26	Family	\$916	\$835	\$742	\$708	\$687	\$635	\$563	\$557	\$542	\$490	\$406	\$380	\$310
27	Family	\$928	\$847	\$751	\$713	\$693	\$641	\$571	\$563	\$548	\$496	\$412	\$383	\$316
28	Family	\$963	\$879	\$780	\$742	\$719	\$664	\$592	\$583	\$568	\$516	\$426	\$397	\$328
29	Family	\$998	\$911	\$809	\$769	\$748	\$690	\$615	\$606	\$592	\$537	\$444	\$412	\$339
30	Family	\$1,035	\$945	\$838	\$798	\$774	\$716	\$638	\$629	\$615	\$554	\$461	\$429	\$351
31	Family	\$1,076	\$980	\$870	\$829	\$803	\$742	\$661	\$653	\$638	\$577	\$479	\$444	\$365
32	Family	\$1,117	\$1,018	\$902	\$858	\$835	\$771	\$687	\$676	\$661	\$597	\$496	\$461	\$380
33	Family	\$1,134	\$1,035	\$919	\$876	\$850	\$786	\$699	\$687	\$673	\$609	\$505	\$470	\$386
34	Family	\$1,154	\$1,053	\$934	\$890	\$864	\$798	\$711	\$699	\$684	\$618	\$513	\$479	\$392
35	Family	\$1,175	\$1,073	\$951	\$905	\$879	\$812	\$722	\$713	\$696	\$629	\$522	\$487	\$397
36	Family	\$1,195	\$1,090	\$969	\$922	\$893	\$827	\$737	\$725	\$708	\$641	\$531	\$493	\$406
37	Family	\$1,215	\$1,111	\$983	\$937	\$911	\$841	\$748	\$737	\$719	\$653	\$539	\$502	\$412
38	Family	\$1,241	\$1,131	\$1,003	\$957	\$928	\$858	\$763	\$751	\$734	\$664	\$551	\$513	\$421
39	Family	\$1,264	\$1,154	\$1,024	\$974	\$948	\$876	\$780	\$769	\$748	\$679	\$563	\$522	\$429
40	Family	\$1,291	\$1,177	\$1,044	\$995	\$966	\$893	\$795	\$783	\$766	\$693	\$574	\$534	\$438
41	Family	\$1,317	\$1,204	\$1,067	\$1,015	\$986	\$911	\$809	\$798	\$780	\$705	\$586	\$545	\$447
42	Family	\$1,343	\$1,227	\$1,088	\$1,035	\$1,006	\$931	\$827	\$815	\$795	\$719	\$597	\$557	\$455
43	Family	\$1,401	\$1,279	\$1,134	\$1,079	\$1,050	\$969	\$861	\$850	\$829	\$751	\$624	\$580	\$476
44	Family	\$1,462	\$1,334	\$1,183	\$1,125	\$1,093	\$1,009	\$899	\$885	\$864	\$783	\$650	\$603	\$496
45	Family	\$1,523	\$1,389	\$1,233	\$1,175	\$1,140	\$1,053	\$937	\$922	\$902	\$818	\$676	\$629	\$516
46	Family	\$1,589	\$1,450	\$1,285	\$1,224	\$1,189	\$1,099	\$977	\$963	\$940	\$853	\$705	\$655	\$539
47	Family	\$1,656	\$1,511	\$1,340	\$1,276	\$1,238	\$1,146	\$1,018	\$1,003	\$980	\$887	\$737	\$684	\$563
48	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,204	\$1,073	\$1,056	\$1,032	\$934	\$774	\$719	\$592
49	Family	\$1,833	\$1,670	\$1,482	\$1,412	\$1,372	\$1,267	\$1,128	\$1,111	\$1,085	\$983	\$815	\$757	\$621
50	Family	\$1,926	\$1,757	\$1,560	\$1,485	\$1,441	\$1,334	\$1,186	\$1,169	\$1,140	\$1,032	\$856	\$798	\$655
51	Family	\$2,027	\$1,850	\$1,641	\$1,560	\$1,517	\$1,401	\$1,247	\$1,230	\$1,201	\$1,088	\$899	\$838	\$687
52	Family	\$2,132	\$1,946	\$1,726	\$1,641	\$1,595	\$1,473	\$1,311	\$1,293	\$1,262	\$1,143	\$945	\$882	\$722
53	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,673	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$992	\$925	\$760
54	Family	\$2,343	\$2,140	\$1,897	\$1,807	\$1,755	\$1,621	\$1,441	\$1,421	\$1,389	\$1,256	\$1,041	\$969	\$795
55	Family	\$2,459	\$2,245	\$1,989	\$1,894	\$1,842	\$1,699	\$1,514	\$1,491	\$1,456	\$1,317	\$1,093	\$1,018	\$835
56	Family	\$2,578	\$2,352	\$2,088	\$1,987	\$1,931	\$1,784	\$1,586	\$1,563	\$1,528	\$1,383	\$1,146	\$1,067	\$876
57	Family	\$2,703	\$2,468	\$2,190	\$2,085	\$2,024	\$1,871	\$1,665	\$1,639	\$1,601	\$1,450	\$1,201	\$1,119	\$916
58	Family	\$2,822	\$2,575	\$2,285	\$2,175	\$2,114	\$1,952	\$1,737	\$1,711	\$1,673	\$1,514	\$1,253	\$1,169	\$957
59	Family	\$2,946	\$2,691	\$2,387	\$2,271	\$2,207	\$2,039	\$1,813	\$1,786	\$1,746	\$1,581	\$1,308	\$1,218	\$1,001
60	Family	\$3,077	\$2,810	\$2,491	\$2,372	\$2,303	\$2,129	\$1,894	\$1,865	\$1,821	\$1,650	\$1,366	\$1,273	\$1,044
61	Family	\$3,213	\$2,932	\$2,601	\$2,477	\$2,404	\$2,221	\$1,978	\$1,949	\$1,902	\$1,723	\$1,427	\$1,328	\$1,090
62	Family	\$3,355	\$3,062	\$2,714	\$2,587	\$2,511	\$2,320	\$2,065	\$2,033	\$1,987	\$1,798	\$1,491	\$1,386	\$1,140
63	Family	\$3,474	\$3,170	\$2,813	\$2,677	\$2,601	\$2,404	\$2,137	\$2,105	\$2,056	\$1,862	\$1,543	\$1,436	\$1,180
64	Family	\$3,596	\$3,283	\$2,912	\$2,772	\$2,694	\$2,488	\$2,213	\$2,181	\$2,132	\$1,929	\$1,598	\$1,488	\$1,221
65	Family	\$3,727	\$3,399	\$3,016	\$2,871	\$2,790	\$2,578	\$2,291	\$2,259	\$2,207	\$1,998	\$1,656	\$1,540	\$1,264
66	Family	\$3,857	\$3,521	\$3,123	\$2,973	\$2,888	\$2,668	\$2,375	\$2,340	\$2,285	\$2,068	\$1,714	\$1,595	\$1,311
67	Family	\$3,996	\$3,645	\$3,234	\$3,080	\$2,990	\$2,764	\$2,459	\$2,422	\$2,366	\$2,140	\$1,775	\$1,653	\$1,357
68	Family	\$4,135	\$3,776	\$3,350	\$3,187	\$3,097	\$2,862	\$2,546	\$2,509	\$2,451	\$2,219	\$1,839	\$1,711	\$1,404
69	Family	\$4,283	\$3,909	\$3,468	\$3,300	\$3,207	\$2,964	\$2,636	\$2,598	\$2,538	\$2,297	\$1,902	\$1,772	\$1,453
70+	Family	\$4,437	\$4,048	\$3,590	\$3,419	\$3,321	\$3,068	\$2,729	\$2,688	\$2,627	\$2,378	\$1,969	\$1,836	\$1,505

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$389	\$355	\$315	\$300	\$290	\$269	\$239	\$235	\$230	\$208	\$173	\$161	\$132
19	Single	\$393	\$359	\$319	\$302	\$294	\$271	\$242	\$239	\$232	\$211	\$174	\$162	\$134
20	Single	\$398	\$363	\$321	\$306	\$298	\$275	\$244	\$242	\$235	\$213	\$177	\$165	\$135
21	Single	\$402	\$367	\$325	\$311	\$301	\$278	\$247	\$244	\$239	\$216	\$178	\$166	\$136
22	Single	\$408	\$371	\$329	\$313	\$305	\$282	\$251	\$247	\$242	\$219	\$181	\$169	\$138
23	Single	\$412	\$375	\$333	\$317	\$308	\$285	\$254	\$250	\$244	\$221	\$184	\$170	\$140
24	Single	\$417	\$381	\$338	\$321	\$312	\$289	\$257	\$252	\$247	\$223	\$185	\$173	\$142
25	Single	\$421	\$385	\$342	\$325	\$316	\$292	\$259	\$255	\$250	\$225	\$188	\$174	\$143
26	Single	\$427	\$389	\$346	\$329	\$320	\$296	\$262	\$259	\$252	\$228	\$189	\$177	\$144
27	Single	\$432	\$394	\$350	\$332	\$323	\$298	\$266	\$262	\$255	\$231	\$192	\$178	\$147
28	Single	\$448	\$409	\$363	\$346	\$335	\$309	\$275	\$271	\$265	\$240	\$198	\$185	\$153
29	Single	\$464	\$424	\$377	\$358	\$348	\$321	\$286	\$282	\$275	\$250	\$207	\$192	\$158
30	Single	\$482	\$440	\$390	\$371	\$360	\$333	\$297	\$293	\$286	\$258	\$215	\$200	\$163
31	Single	\$501	\$456	\$405	\$386	\$374	\$346	\$308	\$304	\$297	\$269	\$223	\$207	\$170
32	Single	\$520	\$474	\$420	\$400	\$389	\$359	\$320	\$315	\$308	\$278	\$231	\$215	\$177
33	Single	\$528	\$482	\$428	\$408	\$396	\$366	\$325	\$320	\$313	\$284	\$235	\$219	\$180
34	Single	\$537	\$490	\$435	\$414	\$402	\$371	\$331	\$325	\$319	\$288	\$239	\$223	\$182
35	Single	\$547	\$500	\$443	\$421	\$409	\$378	\$336	\$332	\$324	\$293	\$243	\$227	\$185
36	Single	\$556	\$508	\$451	\$429	\$416	\$385	\$343	\$338	\$329	\$298	\$247	\$230	\$189
37	Single	\$566	\$517	\$458	\$436	\$424	\$392	\$348	\$343	\$335	\$304	\$251	\$234	\$192
38	Single	\$578	\$527	\$467	\$446	\$432	\$400	\$355	\$350	\$342	\$309	\$257	\$239	\$196
39	Single	\$589	\$537	\$477	\$454	\$441	\$408	\$363	\$358	\$348	\$316	\$262	\$243	\$200
40	Single	\$601	\$548	\$486	\$463	\$450	\$416	\$370	\$365	\$356	\$323	\$267	\$248	\$204
41	Single	\$613	\$560	\$497	\$473	\$459	\$424	\$377	\$371	\$363	\$328	\$273	\$254	\$208
42	Single	\$625	\$571	\$506	\$482	\$468	\$433	\$385	\$379	\$370	\$335	\$278	\$259	\$212
43	Single	\$652	\$595	\$528	\$502	\$489	\$451	\$401	\$396	\$386	\$350	\$290	\$270	\$221
44	Single	\$680	\$621	\$551	\$524	\$509	\$470	\$419	\$412	\$402	\$365	\$302	\$281	\$231
45	Single	\$709	\$647	\$574	\$547	\$531	\$490	\$436	\$429	\$420	\$381	\$315	\$293	\$240
46	Single	\$740	\$675	\$598	\$570	\$554	\$512	\$455	\$448	\$437	\$397	\$328	\$305	\$251
47	Single	\$771	\$703	\$624	\$594	\$576	\$533	\$474	\$467	\$456	\$413	\$343	\$319	\$262
48	Single	\$811	\$740	\$656	\$625	\$608	\$560	\$500	\$491	\$481	\$435	\$360	\$335	\$275
49	Single	\$853	\$778	\$690	\$657	\$639	\$590	\$525	\$517	\$505	\$458	\$379	\$352	\$289
50	Single	\$896	\$818	\$726	\$691	\$671	\$621	\$552	\$544	\$531	\$481	\$398	\$371	\$305
51	Single	\$944	\$861	\$764	\$726	\$706	\$652	\$581	\$572	\$559	\$506	\$419	\$390	\$320
52	Single	\$992	\$906	\$803	\$764	\$743	\$686	\$610	\$602	\$587	\$532	\$440	\$410	\$336
53	Single	\$1,041	\$949	\$842	\$802	\$779	\$720	\$640	\$630	\$616	\$558	\$462	\$431	\$354
54	Single	\$1,091	\$996	\$883	\$841	\$817	\$755	\$671	\$662	\$647	\$585	\$485	\$451	\$370
55	Single	\$1,145	\$1,045	\$926	\$882	\$857	\$791	\$705	\$694	\$678	\$613	\$509	\$474	\$389
56	Single	\$1,200	\$1,095	\$972	\$925	\$899	\$830	\$738	\$728	\$711	\$644	\$533	\$497	\$408
57	Single	\$1,258	\$1,149	\$1,019	\$971	\$942	\$871	\$775	\$763	\$745	\$675	\$559	\$521	\$427
58	Single	\$1,314	\$1,199	\$1,064	\$1,013	\$984	\$909	\$809	\$797	\$779	\$705	\$583	\$544	\$446
59	Single	\$1,372	\$1,253	\$1,111	\$1,057	\$1,027	\$949	\$844	\$832	\$813	\$736	\$609	\$567	\$466
60	Single	\$1,432	\$1,308	\$1,160	\$1,104	\$1,072	\$991	\$882	\$868	\$848	\$768	\$636	\$593	\$486
61	Single	\$1,496	\$1,365	\$1,211	\$1,153	\$1,119	\$1,034	\$921	\$907	\$886	\$802	\$664	\$618	\$508
62	Single	\$1,562	\$1,426	\$1,264	\$1,204	\$1,169	\$1,080	\$961	\$946	\$925	\$837	\$694	\$645	\$531
63	Single	\$1,617	\$1,476	\$1,310	\$1,246	\$1,211	\$1,119	\$995	\$980	\$957	\$867	\$718	\$668	\$549
64	Single	\$1,674	\$1,528	\$1,355	\$1,291	\$1,254	\$1,158	\$1,030	\$1,015	\$992	\$898	\$744	\$693	\$568
65	Single	\$1,735	\$1,582	\$1,404	\$1,337	\$1,299	\$1,200	\$1,067	\$1,052	\$1,027	\$930	\$771	\$717	\$589
66	Single	\$1,796	\$1,639	\$1,454	\$1,384	\$1,345	\$1,242	\$1,106	\$1,089	\$1,064	\$963	\$798	\$743	\$610
67	Single	\$1,860	\$1,697	\$1,505	\$1,434	\$1,392	\$1,287	\$1,145	\$1,127	\$1,102	\$996	\$826	\$770	\$632
68	Single	\$1,925	\$1,758	\$1,559	\$1,484	\$1,442	\$1,332	\$1,185	\$1,168	\$1,141	\$1,033	\$856	\$797	\$653
69	Single	\$1,994	\$1,820	\$1,615	\$1,536	\$1,493	\$1,380	\$1,227	\$1,210	\$1,181	\$1,069	\$886	\$825	\$676
70+	Single	\$2,066	\$1,885	\$1,671	\$1,592	\$1,546	\$1,428	\$1,270	\$1,251	\$1,223	\$1,107	\$917	\$855	\$701

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% Plan (With Rx)	Ded / 20% Plan (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$778	\$710	\$630	\$600	\$580	\$538	\$478	\$470	\$460	\$416	\$346	\$322	\$264
19	Two-Party	\$786	\$718	\$638	\$604	\$588	\$542	\$484	\$478	\$464	\$422	\$348	\$324	\$268
20	Two-Party	\$796	\$726	\$642	\$612	\$596	\$550	\$488	\$484	\$470	\$426	\$354	\$330	\$270
21	Two-Party	\$804	\$734	\$650	\$622	\$602	\$556	\$494	\$488	\$478	\$432	\$356	\$332	\$272
22	Two-Party	\$816	\$742	\$658	\$626	\$610	\$564	\$502	\$494	\$484	\$438	\$362	\$338	\$276
23	Two-Party	\$824	\$750	\$666	\$634	\$616	\$570	\$508	\$500	\$488	\$442	\$368	\$340	\$280
24	Two-Party	\$834	\$762	\$676	\$642	\$624	\$578	\$514	\$504	\$494	\$446	\$370	\$346	\$284
25	Two-Party	\$842	\$770	\$684	\$650	\$632	\$584	\$518	\$510	\$500	\$450	\$376	\$348	\$286
26	Two-Party	\$854	\$778	\$692	\$658	\$640	\$592	\$524	\$518	\$504	\$456	\$378	\$354	\$288
27	Two-Party	\$864	\$788	\$700	\$664	\$646	\$596	\$532	\$524	\$510	\$462	\$384	\$356	\$294
28	Two-Party	\$896	\$818	\$726	\$692	\$670	\$618	\$550	\$542	\$530	\$480	\$396	\$370	\$306
29	Two-Party	\$928	\$848	\$754	\$716	\$696	\$642	\$572	\$564	\$550	\$500	\$414	\$384	\$316
30	Two-Party	\$964	\$880	\$780	\$742	\$720	\$666	\$594	\$586	\$572	\$516	\$430	\$400	\$326
31	Two-Party	\$1,002	\$912	\$810	\$772	\$748	\$692	\$616	\$608	\$594	\$538	\$446	\$414	\$340
32	Two-Party	\$1,040	\$948	\$840	\$800	\$778	\$718	\$640	\$630	\$616	\$556	\$462	\$430	\$354
33	Two-Party	\$1,056	\$964	\$856	\$816	\$792	\$732	\$650	\$640	\$626	\$568	\$470	\$438	\$360
34	Two-Party	\$1,074	\$980	\$870	\$828	\$804	\$742	\$662	\$650	\$638	\$576	\$478	\$446	\$364
35	Two-Party	\$1,094	\$1,000	\$886	\$842	\$818	\$756	\$672	\$664	\$648	\$586	\$486	\$454	\$370
36	Two-Party	\$1,112	\$1,016	\$902	\$858	\$832	\$770	\$686	\$676	\$658	\$596	\$494	\$460	\$378
37	Two-Party	\$1,132	\$1,034	\$916	\$872	\$848	\$784	\$696	\$686	\$670	\$608	\$502	\$468	\$384
38	Two-Party	\$1,156	\$1,054	\$934	\$892	\$864	\$800	\$710	\$700	\$684	\$618	\$514	\$478	\$392
39	Two-Party	\$1,178	\$1,074	\$954	\$908	\$882	\$816	\$726	\$716	\$696	\$632	\$524	\$486	\$400
40	Two-Party	\$1,202	\$1,096	\$972	\$926	\$900	\$832	\$740	\$730	\$712	\$646	\$534	\$496	\$408
41	Two-Party	\$1,226	\$1,120	\$994	\$946	\$918	\$848	\$754	\$742	\$726	\$656	\$546	\$508	\$416
42	Two-Party	\$1,250	\$1,142	\$1,012	\$964	\$936	\$866	\$770	\$758	\$740	\$670	\$556	\$518	\$424
43	Two-Party	\$1,304	\$1,190	\$1,056	\$1,004	\$978	\$902	\$802	\$792	\$772	\$700	\$580	\$540	\$442
44	Two-Party	\$1,360	\$1,242	\$1,102	\$1,048	\$1,018	\$940	\$838	\$824	\$804	\$730	\$604	\$562	\$462
45	Two-Party	\$1,418	\$1,294	\$1,148	\$1,094	\$1,062	\$980	\$872	\$858	\$840	\$762	\$630	\$586	\$480
46	Two-Party	\$1,480	\$1,350	\$1,196	\$1,140	\$1,108	\$1,024	\$910	\$896	\$874	\$794	\$656	\$610	\$502
47	Two-Party	\$1,542	\$1,406	\$1,248	\$1,188	\$1,152	\$1,066	\$948	\$934	\$912	\$826	\$686	\$638	\$524
48	Two-Party	\$1,622	\$1,480	\$1,312	\$1,250	\$1,216	\$1,120	\$1,000	\$982	\$962	\$870	\$720	\$670	\$550
49	Two-Party	\$1,706	\$1,556	\$1,380	\$1,314	\$1,278	\$1,180	\$1,050	\$1,034	\$1,010	\$916	\$758	\$704	\$578
50	Two-Party	\$1,792	\$1,636	\$1,452	\$1,382	\$1,342	\$1,242	\$1,104	\$1,088	\$1,062	\$962	\$796	\$742	\$610
51	Two-Party	\$1,888	\$1,722	\$1,528	\$1,452	\$1,412	\$1,304	\$1,162	\$1,144	\$1,118	\$1,012	\$838	\$780	\$640
52	Two-Party	\$1,984	\$1,812	\$1,606	\$1,528	\$1,486	\$1,372	\$1,220	\$1,204	\$1,174	\$1,064	\$880	\$820	\$672
53	Two-Party	\$2,082	\$1,898	\$1,684	\$1,604	\$1,558	\$1,440	\$1,280	\$1,260	\$1,232	\$1,116	\$924	\$862	\$708
54	Two-Party	\$2,182	\$1,992	\$1,766	\$1,682	\$1,634	\$1,510	\$1,342	\$1,324	\$1,294	\$1,170	\$970	\$902	\$740
55	Two-Party	\$2,290	\$2,090	\$1,852	\$1,764	\$1,714	\$1,582	\$1,410	\$1,388	\$1,356	\$1,226	\$1,018	\$948	\$778
56	Two-Party	\$2,400	\$2,190	\$1,944	\$1,850	\$1,798	\$1,660	\$1,476	\$1,456	\$1,422	\$1,288	\$1,066	\$994	\$816
57	Two-Party	\$2,516	\$2,298	\$2,038	\$1,942	\$1,884	\$1,742	\$1,550	\$1,526	\$1,490	\$1,350	\$1,118	\$1,042	\$854
58	Two-Party	\$2,628	\$2,398	\$2,128	\$2,026	\$1,968	\$1,818	\$1,618	\$1,594	\$1,558	\$1,410	\$1,166	\$1,088	\$892
59	Two-Party	\$2,744	\$2,506	\$2,222	\$2,114	\$2,054	\$1,898	\$1,688	\$1,664	\$1,626	\$1,472	\$1,218	\$1,134	\$932
60	Two-Party	\$2,864	\$2,616	\$2,320	\$2,208	\$2,144	\$1,982	\$1,764	\$1,736	\$1,696	\$1,536	\$1,272	\$1,186	\$972
61	Two-Party	\$2,992	\$2,730	\$2,422	\$2,306	\$2,238	\$2,068	\$1,842	\$1,814	\$1,772	\$1,604	\$1,328	\$1,236	\$1,016
62	Two-Party	\$3,124	\$2,852	\$2,528	\$2,408	\$2,338	\$2,160	\$1,922	\$1,892	\$1,850	\$1,674	\$1,388	\$1,290	\$1,062
63	Two-Party	\$3,234	\$2,952	\$2,620	\$2,492	\$2,422	\$2,238	\$1,990	\$1,960	\$1,914	\$1,734	\$1,436	\$1,336	\$1,098
64	Two-Party	\$3,348	\$3,056	\$2,710	\$2,582	\$2,508	\$2,316	\$2,060	\$2,030	\$1,984	\$1,796	\$1,488	\$1,386	\$1,136
65	Two-Party	\$3,470	\$3,164	\$2,808	\$2,674	\$2,598	\$2,400	\$2,134	\$2,104	\$2,054	\$1,860	\$1,542	\$1,434	\$1,178
66	Two-Party	\$3,592	\$3,278	\$2,908	\$2,768	\$2,690	\$2,484	\$2,212	\$2,178	\$2,128	\$1,926	\$1,596	\$1,486	\$1,220
67	Two-Party	\$3,720	\$3,394	\$3,010	\$2,868	\$2,784	\$2,574	\$2,290	\$2,254	\$2,204	\$1,992	\$1,652	\$1,540	\$1,264
68	Two-Party	\$3,850	\$3,516	\$3,118	\$2,968	\$2,884	\$2,664	\$2,370	\$2,336	\$2,282	\$2,066	\$1,712	\$1,594	\$1,306
69	Two-Party	\$3,988	\$3,640	\$3,230	\$3,072	\$2,986	\$2,760	\$2,454	\$2,420	\$2,362	\$2,138	\$1,772	\$1,650	\$1,352
70+	Two-Party	\$4,132	\$3,770	\$3,342	\$3,184	\$3,092	\$2,856	\$2,540	\$2,502	\$2,446	\$2,214	\$1,834	\$1,710	\$1,402

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$739	\$675	\$599	\$570	\$551	\$511	\$454	\$447	\$437	\$395	\$329	\$306	\$251
19	Adult + Child(ren)	\$747	\$682	\$606	\$574	\$559	\$515	\$460	\$454	\$441	\$401	\$331	\$308	\$255
20	Adult + Child(ren)	\$756	\$690	\$610	\$581	\$566	\$523	\$464	\$460	\$447	\$405	\$336	\$314	\$257
21	Adult + Child(ren)	\$764	\$697	\$618	\$591	\$572	\$528	\$469	\$464	\$454	\$410	\$338	\$315	\$258
22	Adult + Child(ren)	\$775	\$705	\$625	\$595	\$580	\$536	\$477	\$469	\$460	\$416	\$344	\$321	\$262
23	Adult + Child(ren)	\$783	\$713	\$633	\$602	\$585	\$542	\$483	\$475	\$464	\$420	\$350	\$323	\$266
24	Adult + Child(ren)	\$792	\$724	\$642	\$610	\$593	\$549	\$488	\$479	\$469	\$424	\$352	\$329	\$270
25	Adult + Child(ren)	\$800	\$732	\$650	\$618	\$600	\$555	\$492	\$485	\$475	\$428	\$357	\$331	\$272
26	Adult + Child(ren)	\$811	\$739	\$657	\$625	\$608	\$562	\$498	\$492	\$479	\$433	\$359	\$336	\$274
27	Adult + Child(ren)	\$821	\$749	\$665	\$631	\$614	\$566	\$505	\$498	\$485	\$439	\$365	\$338	\$279
28	Adult + Child(ren)	\$851	\$777	\$690	\$657	\$637	\$587	\$523	\$515	\$504	\$456	\$376	\$352	\$291
29	Adult + Child(ren)	\$882	\$806	\$716	\$680	\$661	\$610	\$543	\$536	\$523	\$475	\$393	\$365	\$300
30	Adult + Child(ren)	\$916	\$836	\$741	\$705	\$684	\$633	\$564	\$557	\$543	\$490	\$409	\$380	\$310
31	Adult + Child(ren)	\$952	\$866	\$770	\$733	\$711	\$657	\$585	\$578	\$564	\$511	\$424	\$393	\$323
32	Adult + Child(ren)	\$988	\$901	\$798	\$760	\$739	\$682	\$608	\$599	\$585	\$528	\$439	\$409	\$336
33	Adult + Child(ren)	\$1,003	\$916	\$813	\$775	\$752	\$695	\$618	\$608	\$595	\$540	\$447	\$416	\$342
34	Adult + Child(ren)	\$1,020	\$931	\$827	\$787	\$764	\$705	\$629	\$618	\$606	\$547	\$454	\$424	\$346
35	Adult + Child(ren)	\$1,039	\$950	\$842	\$800	\$777	\$718	\$638	\$631	\$616	\$557	\$462	\$431	\$352
36	Adult + Child(ren)	\$1,056	\$965	\$857	\$815	\$790	\$732	\$652	\$642	\$625	\$566	\$469	\$437	\$359
37	Adult + Child(ren)	\$1,075	\$982	\$870	\$828	\$806	\$745	\$661	\$652	\$637	\$578	\$477	\$445	\$365
38	Adult + Child(ren)	\$1,098	\$1,001	\$887	\$847	\$821	\$760	\$675	\$665	\$650	\$587	\$488	\$454	\$372
39	Adult + Child(ren)	\$1,119	\$1,020	\$906	\$863	\$838	\$775	\$690	\$680	\$661	\$600	\$498	\$462	\$380
40	Adult + Child(ren)	\$1,142	\$1,041	\$923	\$880	\$855	\$790	\$703	\$694	\$676	\$614	\$507	\$471	\$388
41	Adult + Child(ren)	\$1,165	\$1,064	\$944	\$899	\$872	\$806	\$716	\$705	\$690	\$623	\$519	\$483	\$395
42	Adult + Child(ren)	\$1,188	\$1,085	\$961	\$916	\$889	\$823	\$732	\$720	\$703	\$637	\$528	\$492	\$403
43	Adult + Child(ren)	\$1,239	\$1,131	\$1,003	\$954	\$929	\$857	\$762	\$752	\$733	\$665	\$551	\$513	\$420
44	Adult + Child(ren)	\$1,292	\$1,180	\$1,047	\$996	\$967	\$893	\$796	\$783	\$764	\$694	\$574	\$534	\$439
45	Adult + Child(ren)	\$1,347	\$1,229	\$1,091	\$1,039	\$1,009	\$931	\$828	\$815	\$798	\$724	\$599	\$557	\$456
46	Adult + Child(ren)	\$1,406	\$1,283	\$1,136	\$1,083	\$1,053	\$973	\$865	\$851	\$830	\$754	\$623	\$580	\$477
47	Adult + Child(ren)	\$1,465	\$1,336	\$1,186	\$1,129	\$1,094	\$1,013	\$901	\$887	\$866	\$785	\$652	\$606	\$498
48	Adult + Child(ren)	\$1,541	\$1,406	\$1,246	\$1,188	\$1,155	\$1,064	\$950	\$933	\$914	\$827	\$684	\$637	\$523
49	Adult + Child(ren)	\$1,621	\$1,478	\$1,311	\$1,248	\$1,214	\$1,121	\$998	\$982	\$960	\$870	\$720	\$669	\$549
50	Adult + Child(ren)	\$1,702	\$1,554	\$1,379	\$1,313	\$1,275	\$1,180	\$1,049	\$1,034	\$1,009	\$914	\$756	\$705	\$580
51	Adult + Child(ren)	\$1,794	\$1,636	\$1,452	\$1,379	\$1,341	\$1,239	\$1,104	\$1,087	\$1,062	\$961	\$796	\$741	\$608
52	Adult + Child(ren)	\$1,885	\$1,721	\$1,526	\$1,452	\$1,412	\$1,303	\$1,159	\$1,144	\$1,115	\$1,011	\$836	\$779	\$638
53	Adult + Child(ren)	\$1,978	\$1,803	\$1,600	\$1,524	\$1,480	\$1,368	\$1,216	\$1,197	\$1,170	\$1,060	\$878	\$819	\$673
54	Adult + Child(ren)	\$2,073	\$1,892	\$1,678	\$1,598	\$1,552	\$1,435	\$1,275	\$1,258	\$1,229	\$1,112	\$922	\$857	\$703
55	Adult + Child(ren)	\$2,176	\$1,986	\$1,759	\$1,676	\$1,628	\$1,503	\$1,340	\$1,319	\$1,288	\$1,165	\$967	\$901	\$739
56	Adult + Child(ren)	\$2,280	\$2,081	\$1,847	\$1,758	\$1,708	\$1,577	\$1,402	\$1,383	\$1,351	\$1,224	\$1,013	\$944	\$775
57	Adult + Child(ren)	\$2,390	\$2,183	\$1,936	\$1,845	\$1,790	\$1,655	\$1,473	\$1,450	\$1,416	\$1,283	\$1,062	\$990	\$811
58	Adult + Child(ren)	\$2,497	\$2,278	\$2,022	\$1,925	\$1,870	\$1,727	\$1,537	\$1,514	\$1,480	\$1,340	\$1,108	\$1,034	\$847
59	Adult + Child(ren)	\$2,607	\$2,381	\$2,111	\$2,008	\$1,951	\$1,803	\$1,604	\$1,581	\$1,545	\$1,398	\$1,157	\$1,077	\$885
60	Adult + Child(ren)	\$2,721	\$2,485	\$2,204	\$2,098	\$2,037	\$1,883	\$1,676	\$1,649	\$1,611	\$1,459	\$1,208	\$1,127	\$923
61	Adult + Child(ren)	\$2,842	\$2,594	\$2,301	\$2,191	\$2,126	\$1,965	\$1,750	\$1,723	\$1,683	\$1,524	\$1,262	\$1,174	\$965
62	Adult + Child(ren)	\$2,968	\$2,709	\$2,402	\$2,288	\$2,221	\$2,052	\$1,826	\$1,797	\$1,758	\$1,590	\$1,319	\$1,226	\$1,009
63	Adult + Child(ren)	\$3,072	\$2,804	\$2,489	\$2,367	\$2,301	\$2,126	\$1,891	\$1,862	\$1,818	\$1,647	\$1,364	\$1,269	\$1,043
64	Adult + Child(ren)	\$3,181	\$2,903	\$2,575	\$2,453	\$2,383	\$2,200	\$1,957	\$1,929	\$1,885	\$1,706	\$1,414	\$1,317	\$1,079
65	Adult + Child(ren)	\$3,297	\$3,006	\$2,668	\$2,540	\$2,468	\$2,280	\$2,027	\$1,999	\$1,951	\$1,767	\$1,465	\$1,362	\$1,119
66	Adult + Child(ren)	\$3,412	\$3,114	\$2,763	\$2,630	\$2,556	\$2,360	\$2,101	\$2,069	\$2,022	\$1,830	\$1,516	\$1,412	\$1,159
67	Adult + Child(ren)	\$3,534	\$3,224	\$2,860	\$2,725	\$2,645	\$2,445	\$2,176	\$2,141	\$2,094	\$1,892	\$1,569	\$1,463	\$1,201
68	Adult + Child(ren)	\$3,658	\$3,340	\$2,962	\$2,820	\$2,740	\$2,531	\$2,252	\$2,219	\$2,168	\$1,963	\$1,626	\$1,514	\$1,241
69	Adult + Child(ren)	\$3,789	\$3,458	\$3,069	\$2,918	\$2,837	\$2,622	\$2,331	\$2,299	\$2,244	\$2,031	\$1,683	\$1,568	\$1,284
70+	Adult + Child(ren)	\$3,925	\$3,582	\$3,175	\$3,025	\$2,937	\$2,713	\$2,413	\$2,377	\$2,324	\$2,103	\$1,742	\$1,625	\$1,332

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20% (With Rx)	Ded / 20% (w/o Rx)	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$1,128	\$1,030	\$914	\$870	\$841	\$780	\$693	\$682	\$667	\$603	\$502	\$467	\$383
19	Family	\$1,140	\$1,041	\$925	\$876	\$853	\$786	\$702	\$693	\$673	\$612	\$505	\$470	\$389
20	Family	\$1,154	\$1,053	\$931	\$887	\$864	\$798	\$708	\$702	\$682	\$618	\$513	\$479	\$392
21	Family	\$1,166	\$1,064	\$943	\$902	\$873	\$806	\$716	\$708	\$693	\$626	\$516	\$481	\$394
22	Family	\$1,183	\$1,076	\$954	\$908	\$885	\$818	\$728	\$716	\$702	\$635	\$525	\$490	\$400
23	Family	\$1,195	\$1,088	\$966	\$919	\$893	\$827	\$737	\$725	\$708	\$641	\$534	\$493	\$406
24	Family	\$1,209	\$1,105	\$980	\$931	\$905	\$838	\$745	\$731	\$716	\$647	\$537	\$502	\$412
25	Family	\$1,221	\$1,117	\$992	\$943	\$916	\$847	\$751	\$740	\$725	\$653	\$545	\$505	\$415
26	Family	\$1,238	\$1,128	\$1,003	\$954	\$928	\$858	\$760	\$751	\$731	\$661	\$548	\$513	\$418
27	Family	\$1,253	\$1,143	\$1,015	\$963	\$937	\$864	\$771	\$760	\$740	\$670	\$557	\$516	\$426
28	Family	\$1,299	\$1,186	\$1,053	\$1,003	\$972	\$896	\$798	\$786	\$769	\$696	\$574	\$537	\$444
29	Family	\$1,346	\$1,230	\$1,093	\$1,038	\$1,009	\$931	\$829	\$818	\$798	\$725	\$600	\$557	\$458
30	Family	\$1,398	\$1,276	\$1,131	\$1,076	\$1,044	\$966	\$861	\$850	\$829	\$748	\$624	\$580	\$473
31	Family	\$1,453	\$1,322	\$1,175	\$1,119	\$1,085	\$1,003	\$893	\$882	\$861	\$780	\$647	\$600	\$493
32	Family	\$1,508	\$1,375	\$1,218	\$1,160	\$1,128	\$1,041	\$928	\$914	\$893	\$806	\$670	\$624	\$513
33	Family	\$1,531	\$1,398	\$1,241	\$1,183	\$1,148	\$1,061	\$943	\$928	\$908	\$824	\$682	\$635	\$522
34	Family	\$1,557	\$1,421	\$1,262	\$1,201	\$1,166	\$1,076	\$960	\$943	\$925	\$835	\$693	\$647	\$528
35	Family	\$1,586	\$1,450	\$1,285	\$1,221	\$1,186	\$1,096	\$974	\$963	\$940	\$850	\$705	\$658	\$537
36	Family	\$1,612	\$1,473	\$1,308	\$1,244	\$1,206	\$1,117	\$995	\$980	\$954	\$864	\$716	\$667	\$548
37	Family	\$1,641	\$1,499	\$1,328	\$1,264	\$1,230	\$1,137	\$1,009	\$995	\$972	\$882	\$728	\$679	\$557
38	Family	\$1,676	\$1,528	\$1,354	\$1,293	\$1,253	\$1,160	\$1,030	\$1,015	\$992	\$896	\$745	\$693	\$568
39	Family	\$1,708	\$1,557	\$1,383	\$1,317	\$1,279	\$1,183	\$1,053	\$1,038	\$1,009	\$916	\$760	\$705	\$580
40	Family	\$1,743	\$1,589	\$1,409	\$1,343	\$1,305	\$1,206	\$1,073	\$1,059	\$1,032	\$937	\$774	\$719	\$592
41	Family	\$1,778	\$1,624	\$1,441	\$1,372	\$1,331	\$1,230	\$1,093	\$1,076	\$1,053	\$951	\$792	\$737	\$603
42	Family	\$1,813	\$1,656	\$1,467	\$1,398	\$1,357	\$1,256	\$1,117	\$1,099	\$1,073	\$972	\$806	\$751	\$615
43	Family	\$1,891	\$1,726	\$1,531	\$1,456	\$1,418	\$1,308	\$1,163	\$1,148	\$1,119	\$1,015	\$841	\$783	\$641
44	Family	\$1,972	\$1,801	\$1,598	\$1,520	\$1,476	\$1,363	\$1,215	\$1,195	\$1,166	\$1,059	\$876	\$815	\$670
45	Family	\$2,056	\$1,876	\$1,665	\$1,586	\$1,540	\$1,421	\$1,264	\$1,244	\$1,218	\$1,105	\$914	\$850	\$696
46	Family	\$2,146	\$1,958	\$1,734	\$1,653	\$1,607	\$1,485	\$1,320	\$1,299	\$1,267	\$1,151	\$951	\$885	\$728
47	Family	\$2,236	\$2,039	\$1,810	\$1,723	\$1,670	\$1,546	\$1,375	\$1,354	\$1,322	\$1,198	\$995	\$925	\$760
48	Family	\$2,352	\$2,146	\$1,902	\$1,813	\$1,763	\$1,624	\$1,450	\$1,424	\$1,395	\$1,262	\$1,044	\$972	\$798
49	Family	\$2,474	\$2,256	\$2,001	\$1,905	\$1,853	\$1,711	\$1,523	\$1,499	\$1,465	\$1,328	\$1,099	\$1,021	\$838
50	Family	\$2,598	\$2,372	\$2,105	\$2,004	\$1,946	\$1,801	\$1,601	\$1,578	\$1,540	\$1,395	\$1,154	\$1,076	\$885
51	Family	\$2,738	\$2,497	\$2,216	\$2,105	\$2,047	\$1,891	\$1,685	\$1,659	\$1,621	\$1,467	\$1,215	\$1,131	\$928
52	Family	\$2,877	\$2,627	\$2,329	\$2,216	\$2,155	\$1,989	\$1,769	\$1,746	\$1,702	\$1,543	\$1,276	\$1,189	\$974
53	Family	\$3,019	\$2,752	\$2,442	\$2,326	\$2,259	\$2,088	\$1,856	\$1,827	\$1,786	\$1,618	\$1,340	\$1,250	\$1,027
54	Family	\$3,164	\$2,888	\$2,561	\$2,439	\$2,369	\$2,190	\$1,946	\$1,920	\$1,876	\$1,697	\$1,407	\$1,308	\$1,073
55	Family	\$3,321	\$3,031	\$2,685	\$2,558	\$2,485	\$2,294	\$2,045	\$2,013	\$1,966	\$1,778	\$1,476	\$1,375	\$1,128
56	Family	\$3,480	\$3,176	\$2,819	\$2,683	\$2,603	\$2,407	\$2,140	\$2,111	\$2,062	\$1,868	\$1,546	\$1,441	\$1,183
57	Family	\$3,648	\$3,332	\$2,955	\$2,816	\$2,732	\$2,526	\$2,248	\$2,213	\$2,161	\$1,958	\$1,621	\$1,511	\$1,238
58	Family	\$3,811	\$3,477	\$3,086	\$2,938	\$2,854	\$2,636	\$2,346	\$2,311	\$2,259	\$2,045	\$1,691	\$1,578	\$1,293
59	Family	\$3,979	\$3,634	\$3,222	\$3,065	\$2,978	\$2,752	\$2,448	\$2,413	\$2,358	\$2,134	\$1,766	\$1,644	\$1,351
60	Family	\$4,153	\$3,793	\$3,364	\$3,202	\$3,109	\$2,874	\$2,558	\$2,517	\$2,459	\$2,227	\$1,844	\$1,720	\$1,409
61	Family	\$4,338	\$3,959	\$3,512	\$3,344	\$3,245	\$2,999	\$2,671	\$2,630	\$2,569	\$2,326	\$1,926	\$1,792	\$1,473
62	Family	\$4,530	\$4,135	\$3,666	\$3,492	\$3,390	\$3,132	\$2,787	\$2,743	\$2,683	\$2,427	\$2,013	\$1,871	\$1,540
63	Family	\$4,689	\$4,280	\$3,799	\$3,613	\$3,512	\$3,245	\$2,886	\$2,842	\$2,775	\$2,514	\$2,082	\$1,937	\$1,592
64	Family	\$4,855	\$4,431	\$3,930	\$3,744	\$3,637	\$3,358	\$2,987	\$2,944	\$2,877	\$2,604	\$2,158	\$2,010	\$1,647
65	Family	\$5,032	\$4,588	\$4,072	\$3,877	\$3,767	\$3,480	\$3,094	\$3,051	\$2,978	\$2,697	\$2,236	\$2,079	\$1,708
66	Family	\$5,208	\$4,753	\$4,217	\$4,014	\$3,901	\$3,602	\$3,207	\$3,158	\$3,086	\$2,793	\$2,314	\$2,155	\$1,769
67	Family	\$5,394	\$4,921	\$4,365	\$4,159	\$4,037	\$3,732	\$3,321	\$3,268	\$3,196	\$2,888	\$2,395	\$2,233	\$1,833
68	Family	\$5,583	\$5,098	\$4,521	\$4,304	\$4,182	\$3,863	\$3,437	\$3,387	\$3,309	\$2,996	\$2,482	\$2,311	\$1,894
69	Family	\$5,783	\$5,278	\$4,684	\$4,454	\$4,330	\$4,002	\$3,558	\$3,509	\$3,425	\$3,100	\$2,569	\$2,393	\$1,960
70+	Family	\$5,991	\$5,467	\$4,846	\$4,617	\$4,483	\$4,141	\$3,683	\$3,628	\$3,547	\$3,210	\$2,659	\$2,480	\$2,033

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Exhibit 11 - Loss Ratio Information
District of Columbia

Month	District of Columbia Grandfathered KPIF					Loss Ratio
	Subscribers	Members	Claims	Premium		
May-2011	775	957	436,301	293,108	149%	
Jun-2011	743	919	413,184	257,002	161%	
Jul-2011	705	872	312,632	292,767	107%	
Aug-2011	664	827	366,350	259,451	141%	
Sep-2011	597	748	360,608	247,210	146%	
Oct-2011	563	709	169,756	234,797	72%	
Nov-2011	548	692	270,045	236,979	114%	
Dec-2011	537	676	229,954	233,595	98%	
Jan-2012	523	658	184,916	223,667	83%	
Feb-2012	508	629	192,854	233,677	83%	
Mar-2012	501	617	210,276	220,140	96%	
Apr-2012	491	605	167,634	218,192	77%	
May-2012	477	588	194,386	218,394	89%	
Jun-2012	475	585	191,288	218,509	88%	
Jul-2012	461	567	143,224	190,552	75%	
Aug-2012	455	562	267,709	174,203	154%	
Sep-2012	442	548	149,802	183,350	82%	
Oct-2012	432	534	133,646	188,887	71%	
Nov-2012	423	525	167,966	185,096	91%	
Dec-2012	415	519	146,522	252,487	58%	
Jan-2013	412	515	181,279	188,937	96%	
Feb-2013	391	490	152,317	185,666	82%	
Mar-2013	383	480	193,853	184,723	105%	
Apr-2013	377	475	158,147	182,554	87%	
May-2013	373	470	179,714	190,370	94%	
Jun-2013	367	463	121,240	176,286	69%	
Jul-2013	359	452	184,105	171,116	108%	
Aug-2013	346	436	207,846	174,023	119%	
Sep-2013	340	430	356,983	153,810	232%	
Oct-2013	334	422	125,042	156,770	80%	
Nov-2013	326	414	158,406	164,046	97%	
Dec-2013	320	409	199,764	152,997	131%	
Jan-2014	303	391	104,041	144,172	72%	
Feb-2014	287	366	109,810	151,396	73%	
Mar-2014	279	346	94,503	135,704	70%	
Apr-2014	265	329	112,160	139,734	80%	
2011 Claims	5,132	6,400	2,558,829	2,054,908	125%	
2012 Claims	5,603	6,937	2,150,223	2,507,153	86%	
2013 Claims	4,328	5,456	2,218,695	2,081,296	107%	
Most Recent 12 Months	3,899	4,928	1,953,614	1,910,422	102%	
36 Months Total	16,197	20,225	7,348,261	7,214,363	102%	



KAISER PERMANENTE®

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

July 11, 2014

Mr. Efren Tanhehco
Supervisory Actuary
Department of Insurance and Securities
Insurance Product Division
810 First Street, N.E.
Washington, DC 20002

Re: NAIC #: 95639
HIOS Issuer ID 94506
Individual Grandfathered Rate Filing
Filing #GFInd1

Dear Mr. Tanhehco,

Attached is the Individual off-exchange rate filing for grandfathered plans from Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser). This filing is for rates effective February 1, 2015. Kaiser is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified.

This filing is for a change in rates for grandfathered subscribers in the individual market. There are currently 480 members enrolled, and Kaiser is requesting an increase of 12.4% to base rates.

Sincerely,

Brent Plemons
Senior Actuarial Analyst
Kaiser Foundation Health Plan, Inc.
Phone: 301-816-6634
Fax: 301-816-7124
Email: brent.r.plemons@kp.org