

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: 2632 - DC ACA Individual GHMSI
Project Name/Number: 2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.
 Product Name: 2632 - DC ACA Individual GHMSI
 State: District of Columbia
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Filing Type: Rate
 Date Submitted: 05/02/2022
 SERFF Tr Num: CFAP-133217999
 SERFF Status: Assigned
 State Tr Num:
 State Status:
 Co Tr Num: 2632
 Effective: 01/01/2023
 Date Requested:
 Author(s): Shane Kontir, Cory Bream, Gregory Sucher, Avraham Golish, Carmen Posteraro, Conor Gannon
 Reviewer(s): Dave Dillon (primary), Efren Tanhehco
 Disposition Date:
 Disposition Status:
 Effective Date:
 State Filing Description:

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: 2632 - DC ACA Individual GHMSI
Project Name/Number: 2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

General Information

Project Name: 2632 - DC PPO IND64- ACA ON-EXCHANGE	Status of Filing in Domicile:
Project Number: 2632	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: 17.9%	Filing Status Changed: 05/02/2022
	State Status Changed:
Deemer Date:	Created By: Shane Kontir
Submitted By: Shane Kontir	Corresponding Filing Tracking Number:
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:

This filing contains the rate proposal for the portfolio of benefits to be offered by Group Hospitalization & Medical Services, Inc. to Individuals Under 65 on the D.C. Exchange. We are submitting 6 benefit plans on the D.C. Exchange.

Company and Contact

Filing Contact Information

Cory Bream, Actuarial Assistant	cory.bream@carefirst.com
10455 Mill Run Circle	410-998-5308 [Phone]
Owings Mills, MD 21117	410-998-7704 [FAX]

Filing Company Information

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

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

CFAP-133217999

State Tracking #:

Company Tracking #:

2632

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)

Product Name:

2632 - DC ACA Individual GHMSI

Project Name/Number:

2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
PPO Individual Index & Plan Comparison File	Note To Reviewer	Shane Kontir	05/04/2022	05/04/2022

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
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Note To Reviewer

Created By:

Shane Kontir on 05/04/2022 02:56 PM

Last Edited By:

Shane Kontir

Submitted On:

05/04/2022 02:58 PM

Subject:

PPO Individual Index & Plan Comparison File

Comments:

Please see the attached Excel version of the PDF that is found under Supporting Documentation.

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
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**Attachment DC Ind 2023 - GHMSI - Index & Plan Comparison - Sub 5-2 -
SERFF.xlsx is not a PDF document and cannot be reproduced here.**

SERFF Tracking #:

CFAP-133217999

State Tracking #:

Company Tracking #:

2632

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.800%
Effective Date of Last Rate Revision: 01/01/2022
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: CFAP-132809038

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):
Group Hospitalization and Medical Services, Inc.	Increase	17.900%	17.900%	\$10,597,734	5,966	\$59,122,640	19.400%	16.800%

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Rate Review Detail

COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.
 HHS Issuer Id: 78079

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
BluePreferred PPO	78079DC021	NA	7925

Trend Factors:

FORMS:

New Policy Forms: DC/CF/CD/BP/INCENT (1/23), DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23), DC/CF/EXC/BP HSA/GOLD 1500 (1/23), DC/CF/EXC/BP STD/BRZ 7500 (1/23), DC/CF/EXC/BP STD/GOLD 500 (1/23), DC/CF/EXC/BP STD/NATAMER SOB (1/23), DC/CF/EXC/BP STD/PLAT 0 (1/23), DC/CF/EXC/BP STD/SIL 4850 (1/23), DC/CF/EXC/BP STD/SIL 4850 A (1/23), DC/CF/EXC/BP STD/SIL 4850 B (1/23), DC/CF/EXC/BP STD/SIL 4850 C (1/23), DC/CF/EXC/BP/IEA (R. 1/23), DC/CF/NO SURP ACT/AMEND (R. 1/23), DC/CF/BP/EXC/DOCS (R. 1/23)

Affected Forms:

Other Affected Forms: DC GHMSI – HEALTH GUARANTY 5/21, DC/CF/ANCILLARY AMEND (10/12), DC/CF/CD/AUTH AMEND PPO (1/20), DC/CF/EXC/NATAMER (1/14), DC/CF/MEM/BLCRD (R. 6/18), DC/CF/PT PROTECT (9/10), DC/GHMSI/DOL APPEAL (R. 1/22)

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 95,545
 Benefit Change: Increase
 Percent Change Requested: Min: 16.8 Max: 19.4 Avg: 17.9

PRIOR RATE:

Total Earned Premium: 59,122,640.00
 Total Incurred Claims: 47,769,116.00
 Annual \$: Min: 435.21 Max: 702.47 Avg: 579.98

REQUESTED RATE:

Projected Earned Premium: 69,447,065.00
 Projected Incurred Claims: 59,588,205.00
 Annual \$: Min: 516.86 Max: 823.35 Avg: 683.94

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2632 - DC GHMSI - Ind - Rate Sheets - 5-2	DC GHMSI – HEALTH GUARANTY 5/21, DC/CF/ANCILLARY AMEND (10/12), DC/CF/CD/AUTH AMEND PPO (1/20), DC/CF/EXC/NATAMER (1/14), DC/CF/MEM/BLCRD (R. 6/18), DC/CF/PT PROTECT (9/10), DC/GHMSI/DOL APPEAL (R. 1/22), DC/CF/CD/BP/INCENT (1/23), DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23), DC/CF/EXC/BP HSA/GOLD 1500 (1/23), DC/CF/EXC/BP STD/BRZ 7500 (1/23), DC/CF/EXC/BP STD/GOLD 500 (1/23), DC/CF/EXC/BP STD/NATAMER SOB (1/23), DC/CF/EXC/BP STD/PLAT 0 (1/23), DC/CF/EXC/BP STD/SIL 4850 (1/23), DC/CF/EXC/BP STD/SIL 4850 A (1/23), DC/CF/EXC/BP STD/SIL 4850 B (1/23), DC/CF/EXC/BP STD/SIL 4850 C (1/23), DC/CF/EXC/BP/IEA (R. 1/23), DC/CF/NO SURP ACT/AMEND (R. 1/23), DC/CF/BP/EXC/DOCS (R. 1/23)	Revised	Previous State Filing Number: CFAP-132809038 Percent Rate Change Request: 17.9	2632 - DC GHMSI - Ind - Rate Sheets - 5-2.pdf,

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)
Rate Filing # 2632**

**D.C. Individual Products
Rate Filing Effective 1/1/2023**

Rates & Factors

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rates & Factors
Table of Contents**
[Rate Filing Effective 1/1/2023](#)

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BluePreferred PPO Standard Bronze \$7,500	5
BluePreferred PPO HSA Standard Bronze \$6,350	6
BluePreferred PPO Standard Silver \$4,850	7
BluePreferred PPO Standard Gold \$500	8
BluePreferred PPO HSA Gold \$1,500	9
BluePreferred PPO Standard Platinum \$0	10

Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)
D.C. Individual Products
Rate Filing Effective 1/1/2023
Form Numbers

Form Numbers Associated With This ACA Filing:

BluePreferred PPO

DC/CF/EXC/BP/IEA (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/BP/EXC/DOCS (R. 1/23)
DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23)
DC/CF/EXC/BP HSA/GOLD 1500 (1/23)
DC/CF/EXC/BP STD/BRZ 7500 (1/23)
DC/CF/EXC/BP STD/GOLD 500 (1/23)
DC/CF/EXC/BP STD/NATAMER SOB (1/23)
DC/CF/EXC/BP STD/PLAT 0 (1/23)
DC/CF/EXC/BP STD/SIL 4850 (1/23)
DC/CF/EXC/BP STD/SIL 4850 A (1/23)
DC/CF/EXC/BP STD/SIL 4850 B (1/23)
DC/CF/EXC/BP STD/SIL 4850 C (1/23)
DC/CF/EXC/NATAMER (1/14)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12)
DC/CF/CD/AUTH AMEND PPO (1/20)
DC/CF/NO SURP ACT/AMEND (R. 1/23)
DC GHMSI – HEALTH GUARANTY 5/21
DC/CF/PT PROTECT (9/10)
DC/CF/CD/BP/INCENT (1/23)

**Group Hospitalization & Medical Services Inc.
D.C. Individual Products, Rate Filing Effective 1/1/2023**

Age Factors

Age	Factor
0-20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Group Hospitalization & Medical Services Inc.

Individual On Exchange
DISTRICT OF COLUMBIA

BluePreferred PPO Standard Bronze \$7,500
Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$522.09**

Age	Monthly Premium
0-20	\$341.45
21	\$379.56
22	\$379.56
23	\$379.56
24	\$379.56
25	\$379.56
26	\$379.56
27	\$379.56
28	\$388.43
29	\$396.79
30	\$406.71
31	\$417.15
32	\$426.55
33	\$436.47
34	\$446.91
35	\$457.35
36	\$467.79
37	\$478.23
38	\$483.98
39	\$489.72
40	\$509.04
41	\$528.88
42	\$549.76
43	\$571.17
44	\$593.62
45	\$616.59
46	\$640.60
47	\$665.66
48	\$691.77
49	\$718.92
50	\$747.11
51	\$776.35
52	\$806.63
53	\$837.95
54	\$870.85
55	\$904.78
56	\$940.28
57	\$976.83
58	\$1,014.94
59	\$1,054.62
60	\$1,095.87
61	\$1,138.65
62	\$1,138.65
63	\$1,138.65
64+	\$1,138.65

Summary of Member Cost-Shares

	In Network	Out-Of-Network
DEDUCTIBLE	\$7,500	\$15,000
COINSURANCE	40%	40%
OUT-OF-POCKET MAXIMUM	\$9,100	\$18,200
Office Copays	\$45 PCP /\$105 Specialist	
Drug:	\$25 Generic, \$75 Preferred Brand \$100 Non-Preferred Brand	
Drug and Medical Combined for OOP Max		

Group Hospitalization & Medical Services Inc.

Individual On Exchange
DISTRICT OF COLUMBIA

BluePreferred PPO HSA Standard Bronze \$6,350
Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$516.86**

Age	Monthly Premium
0-20	\$338.03
21	\$375.76
22	\$375.76
23	\$375.76
24	\$375.76
25	\$375.76
26	\$375.76
27	\$375.76
28	\$384.54
29	\$392.81
30	\$402.63
31	\$412.97
32	\$422.27
33	\$432.09
34	\$442.43
35	\$452.77
36	\$463.11
37	\$473.44
38	\$479.13
39	\$484.81
40	\$503.94
41	\$523.58
42	\$544.25
43	\$565.44
44	\$587.67
45	\$610.41
46	\$634.19
47	\$659.00
48	\$684.84
49	\$711.72
50	\$739.63
51	\$768.57
52	\$798.55
53	\$829.56
54	\$862.12
55	\$895.72
56	\$930.86
57	\$967.05
58	\$1,004.78
59	\$1,044.06
60	\$1,084.89
61	\$1,127.25
62	\$1,127.25
63	\$1,127.25
64+	\$1,127.25

Summary of Member Cost-Shares

	<u>In Network</u>	<u>Out-Of-Network</u>
DEDUCTIBLE	\$6,350	\$12,700
COINSURANCE	20%	40%
OUT-OF-POCKET MAXIMUM	\$6,900	\$13,800
Office Copays	20% Coinsurance	
Drug:	20% Generic, 20% Preferred Brand 20% Non-Preferred Brand	
Drug and Medical Combined for Deductible & OOP Max		

Group Hospitalization & Medical Services Inc.

Individual On Exchange
DISTRICT OF COLUMBIA

BluePreferred PPO Standard Silver \$4,850

Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$590.68**

Age	Monthly Premium
0-20	\$386.30
21	\$429.42
22	\$429.42
23	\$429.42
24	\$429.42
25	\$429.42
26	\$429.42
27	\$429.42
28	\$439.47
29	\$448.92
30	\$460.14
31	\$471.95
32	\$482.59
33	\$493.81
34	\$505.62
35	\$517.44
36	\$529.25
37	\$541.06
38	\$547.56
39	\$554.06
40	\$575.91
41	\$598.36
42	\$621.99
43	\$646.20
44	\$671.60
45	\$697.59
46	\$724.76
47	\$753.12
48	\$782.65
49	\$813.37
50	\$845.26
51	\$878.34
52	\$912.60
53	\$948.04
54	\$985.25
55	\$1,023.65
56	\$1,063.81
57	\$1,105.16
58	\$1,148.28
59	\$1,193.17
60	\$1,239.84
61	\$1,288.24
62	\$1,288.24
63	\$1,288.24
64+	\$1,288.24

Summary of Member Cost-Shares

	In Network	Out-Of-Network
DEDUCTIBLE	\$4,850	\$9,700
COINSURANCE	20%	40%
OUT-OF-POCKET MAXIMUM	\$8,850	\$17,700
Office Copays	\$40 PCP /\$80 Specialist	
Drug:	\$20 Generic, \$50 Preferred Brand \$70 Non-Preferred Brand	
Drug and Medical Combined for OOP Max		

Group Hospitalization & Medical Services Inc.

Individual On Exchange
DISTRICT OF COLUMBIA

BluePreferred PPO Standard Gold \$500

Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$730.59**

Age	Monthly Premium
0-20	\$477.81
21	\$531.14
22	\$531.14
23	\$531.14
24	\$531.14
25	\$531.14
26	\$531.14
27	\$531.14
28	\$543.56
29	\$555.25
30	\$569.13
31	\$583.74
32	\$596.89
33	\$610.77
34	\$625.39
35	\$640.00
36	\$654.61
37	\$669.22
38	\$677.26
39	\$685.29
40	\$712.33
41	\$740.09
42	\$769.31
43	\$799.27
44	\$830.68
45	\$862.83
46	\$896.43
47	\$931.50
48	\$968.03
49	\$1,006.02
50	\$1,045.47
51	\$1,086.39
52	\$1,128.76
53	\$1,172.60
54	\$1,218.62
55	\$1,266.11
56	\$1,315.79
57	\$1,366.93
58	\$1,420.27
59	\$1,475.79
60	\$1,533.51
61	\$1,593.38
62	\$1,593.38
63	\$1,593.38
64+	\$1,593.38

Summary of Member Cost-Shares

	In Network	Out-Of-Network
DEDUCTIBLE	\$500	\$1,000
COINSURANCE	0%	30%
OUT-OF-POCKET MAXIMUM	\$5,800	\$11,600
Office Copays	\$25 PCP /\$50 Specialist	
Drug:	\$15 Generic, \$50 Preferred Brand	
	\$70 Non-Preferred Brand	
Drug and Medical Combined for OOP Max		

Group Hospitalization & Medical Services Inc.

Individual On Exchange

DISTRICT OF COLUMBIA

BluePreferred PPO HSA Gold \$1,500

Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$692.16**

Age	Monthly Premium
0-20	\$452.67
21	\$503.20
22	\$503.20
23	\$503.20
24	\$503.20
25	\$503.20
26	\$503.20
27	\$503.20
28	\$514.97
29	\$526.04
30	\$539.19
31	\$553.04
32	\$565.49
33	\$578.65
34	\$592.49
35	\$606.33
36	\$620.18
37	\$634.02
38	\$641.63
39	\$649.25
40	\$674.86
41	\$701.16
42	\$728.84
43	\$757.22
44	\$786.99
45	\$817.44
46	\$849.28
47	\$882.50
48	\$917.11
49	\$953.10
50	\$990.48
51	\$1,029.24
52	\$1,069.39
53	\$1,110.92
54	\$1,154.52
55	\$1,199.51
56	\$1,246.58
57	\$1,295.03
58	\$1,345.56
59	\$1,398.16
60	\$1,452.84
61	\$1,509.57
62	\$1,509.57
63	\$1,509.57
64+	\$1,509.57

Summary of Member Cost-Shares

	In Network	Out-Of-Network
DEDUCTIBLE	\$1,500	\$3,000
COINSURANCE	0%	30%
OUT-OF-POCKET MAXIMUM	\$3,000	\$6,000
Office Copays	\$25 PCP /\$50 Specialist	
Drug:	\$15 Generic, \$50 Preferred Brand	
	\$70 Non-Preferred Brand	
Drug and Medical Combined for Deductible & OOP Max		

Group Hospitalization & Medical Services Inc.

Individual On Exchange
DISTRICT OF COLUMBIA

BluePreferred PPO Standard Platinum \$0

Proposed Monthly Premium Rate Filing Effective 1/1/2023

Consumer Adjusted Rate **\$823.35**

Age	Monthly Premium
0-20	\$538.47
21	\$598.58
22	\$598.58
23	\$598.58
24	\$598.58
25	\$598.58
26	\$598.58
27	\$598.58
28	\$612.57
29	\$625.75
30	\$641.39
31	\$657.86
32	\$672.68
33	\$688.32
34	\$704.79
35	\$721.25
36	\$737.72
37	\$754.19
38	\$763.25
39	\$772.30
40	\$802.77
41	\$834.05
42	\$866.99
43	\$900.74
44	\$936.15
45	\$972.38
46	\$1,010.25
47	\$1,049.77
48	\$1,090.94
49	\$1,133.75
50	\$1,178.21
51	\$1,224.32
52	\$1,272.08
53	\$1,321.48
54	\$1,373.35
55	\$1,426.87
56	\$1,482.85
57	\$1,540.49
58	\$1,600.59
59	\$1,663.17
60	\$1,728.21
61	\$1,795.69
62	\$1,795.69
63	\$1,795.69
64+	\$1,795.69

Summary of Member Cost-Shares

	In Network	Out-Of-Network
DEDUCTIBLE	\$0	\$1,000
COINSURANCE	0%	30%
OUT-OF-POCKET MAXIMUM	\$2,000	\$4,000
Office Copays	\$20 PCP /\$40 Specialist	
Drug:	\$5 Generic, \$15 Preferred Brand \$25 Non-Preferred Brand	
Drug and Medical Combined for OOP Max		

SERFF Tracking #:

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State Tracking #:

Company Tracking #:

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State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name:

2632 - DC ACA Individual GHMSI

Project Name/Number:

2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

URRT

State Determination

Review Status:

Incomplete

SERFF Tracking #:

CFAP-133217999

State Tracking #:

Company Tracking #:

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State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

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H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

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URRT Items

Item Name	Attachment(s)
Unified Rate Review Template	<i>UnifiedRateReviewSubmission_2022042911512.xml</i>
Actuarial Memorandum	<i>2632_Ind_DC_GHMSI_1.1.23_Actuarial_Memorandum.pdf</i>
Actuarial Memorandum - Redacted	<i>2632_Ind_DC_GHMSI_1.1.23_Actuarial_Memorandum-Red.pdf</i>
Consumer Justification Narrative	<i>2632-DCInd-GHMSI-PartII_RateJustification-5-2.pdf</i>

SERFF Tracking #:

CFAP-133217999

State Tracking #:

Company Tracking #:

2632

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)

Product Name:

2632 - DC ACA Individual GHMSI

Project Name/Number:

2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

Attachment UnifiedRateReviewSubmission_2022042911512.xml is not a PDF document and cannot be reproduced here.

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Individual, Non-Medigap (On Exchange)
- **Effective Date:** 1/1/23 – 12/31/23
- **Company Filing Number:** 2632
- **SERFF Filing Number:** CFAP-133217999

Company Contact Information:

- **Primary Contact Name:** Mr. Cory Bream, ASA, MAAA
- **Primary Contact Telephone Number:** 410-998-5308
- **Primary Contact E-Mail Address:** Cory.Bream@CareFirst.com

4.3 Proposed Rate Changes (Individual market)

Base rates are changing 17.9% on average. The range is 16.8% to 19.4%. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 5,966.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, 3) lower projected risk adjustment, and 4) increases in assumed plan actuarial values.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/21 through 12/31/21, as required.

Paid Through Date: 2/28/22

Current Date: 2/28/22

Premiums (prior to MLR rebates) in Experience Period: \$232,998,399

Experience Period Member Months: 357,578

Current Date Members: 30,580

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$251,843,294

- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,527,274

Incurred Claims

- **Processed through issuer's claim system:** \$227,255,077
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,168,537

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 8.0%, which is a decrease compared to the 8.6% trend assumed in our prior filing. Current observed medical trends as of 202112 are 15.7%, up from -2.1% in 202012. Current observed drug trends are 6.9% as of 202112, down from 7.1% in 202012. The composite medical and drug trend is 13.0% as of 202112, up from 0.6% in 202012.

When normalized for induced demand, network, and demographics, the observed composite trends of 13.0% in 202112 and 0.6% in 202012 become 13.5% and 0.8%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2023 and 2021 represented in this filing is 6.4%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business. Consistent with the rules in the 2023 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2022) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2023) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2021 to 2023 is expected to be -1.4%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$713.53 and the projection period index rate is \$808.33. Both rates and the adjustments made to develop the projected amount from the experience period amount

can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Individual market is \$715.14 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2023 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2021 to 2023, we have assumed an increase in the statewide premium of 25.0% which reflects an estimate of an average 5.0% increase in 2022 and 19.0% increase in 2023. We have assumed that our CFI Individual non-Catastrophic market share will decrease from 81.3% in 2021 to 78.5% in 2023 and that our CFI Individual non-Catastrophic PLRS ratio to the state will increase from 1.051 in 2021 to 1.060 in 2023. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Individual market will decrease from \$89.62 in 2021 to \$81.40 in 2023. Combined with the \$81.40 is a projected HCRP net PMPM payable of -\$0.18, which results in a total projected risk adjustment receivable of \$81.22.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may take into account the benefit differences and utilization differences due to differences in cost-sharing. As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.

- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage and adult vision (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Federal Income Tax (FIT)
 4. Contribution to Reserve (Post-Tax)
 5. State Premium Tax
 6. PCORI Fee
 7. Risk Adjustment User Fee
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found on Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 88.9% for the Individual market and 87.7% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2023 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 81% of the designated services are rendered in higher cost-share setting and the remaining 19% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the “Actuarial Memorandum” section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/22 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2632
D.C. Individual Products
Rate Filing Effective 1/1/2023**

Actuarial Memorandum

Group Hospitalization & Medical Services Inc.
(NAIC # 53007)
H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)
D.C. Individual Products
Rate Filing Effective 1/1/2023
Actuarial Certification

I, Cory Bream, am a(n) Assistant Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient

2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).

3. Consistent with 45 CFR § 156.135, the 2023 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Cory Bream Digitally signed by Cory Bream
Date: 2022.05.02 10:49:04
-04'00'

Cory Bream, ASA, MAAA
Assistant Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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Exhibit 1 - Market Adjusted Index Rate Summary

	2023	Exhibit
(1) Base Period Total Allowed	\$ 714.17	2
(2) Base Period Non-EHB PMPM	\$ 0.64	2
(3) Experience Period Index Rate	\$ 713.53	
(4) Change in Morbidity	0.9859	4
(5) Additional Population Adjustment	1.0000	
(6) Induced Demand	0.9973	5
(7) Projection Period Utilization and Network Adjustment	1.0000	
(8) Demographic Adjustment	0.9885	6
(9) Area Adjustment	1.0000	
(10) Additional "Other" Adjustments	0.9992	7
(11) Annualized Trend	8.0%	8
(12) Months of Trend	24.0	
(13) Unit cost & Utilization/1,000 Trend Factor	1.1665	
(14) Projection Period Index Rate	\$ 808.33	
(15) Reinsurance Program	1.0000	
(16) Risk Adjustment Program	0.8847	9
(17) Federal Exchange User Fee	1.0000	
(18) Market Adjusted Index Rate	\$ 715.14	
Without Risk Adjustment	\$ 808.33	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service	
Inpatient Hospital	\$	38,007,594	\$	106.29	Admits	83.70	\$ 15,238.21
Outpatient Hospital	\$	51,877,679	\$	145.08	Visits	1,475.80	\$ 1,179.68
Professional	\$	84,826,301	\$	237.22	Visits	17,561.69	\$ 162.10
Other Medical	\$	16,185,265	\$	45.26	Services	1,570.64	\$ 345.82
Capitation	\$	466,249	\$	1.30	Benefit Period	1,000	\$ 15.65
Prescription Drug	\$	64,007,480	\$	179.00	Prescriptions	10,197.78	\$ 210.64
Total (EHB & Non-EHB)	\$	255,370,568	\$	714.17			
EHB Allowed	\$	255,143,389	\$	713.53			
Non-EHB Allowed	\$	227,179	\$	0.64			
Incurred Net	\$	230,423,615	\$	644.40			
Net/Allowed		90.23%					
Experience Period Member Months		357,578					
Experience Period Revenue	\$	232,998,399					

Exhibit 3 - Non-EHB Adjustment

HIOS Plan ID	Plan Name	Exchange	2023 Index Rate	2023 Non-EHB PMPM	2023 Non-EHB Adjustment
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$ 808.33	\$ 2.38	1.0029
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$ 808.33	\$ 3.25	1.0040
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$ 808.33	\$ 2.56	1.0032
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$ 808.33	\$ 2.97	1.0037
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$ 808.33	\$ 3.28	1.0041
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$ 808.33	\$ 2.67	1.0033

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2021 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	17,572	\$ 231.62
Silver	55,479	\$ 302.33
Gold	124,488	\$ 413.45
Platinum	160,028	\$ 444.70
Subtotal	357,567	\$ 401.26

Current Year YTD

Existing

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,434	\$ 235.28	1.000	\$ 235.28
Silver	7,488	\$ 296.74	1.000	\$ 296.74
Gold	18,051	\$ 407.45	1.000	\$ 407.45
Platinum	23,379	\$ 434.11	1.000	\$ 434.11
Subtotal	51,352	\$ 395.29	1.000	\$ 395.29

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	223	\$ 235.28	1.000	\$ 235.28
Silver	1,315	\$ 296.74	1.000	\$ 296.74
Gold	2,590	\$ 407.45	1.000	\$ 407.45
Platinum	3,331	\$ 434.11	1.000	\$ 434.11
Subtotal	7,459	\$ 394.69	1.000	\$ 394.69

Transfer

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	112	\$ 191.42	1.000	\$ 191.42
Silver	402	\$ 358.81	1.000	\$ 358.81
Gold	725	\$ 368.30	1.000	\$ 368.30
Platinum	576	\$ 530.59	1.000	\$ 530.59
Subtotal	1,815	\$ 406.78	1.000	\$ 406.78

Total

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,769	\$ 233.50	1.000	\$ 233.50
Silver	9,205	\$ 299.45	1.000	\$ 299.45
Gold	21,366	\$ 406.12	1.000	\$ 406.12
Platinum	27,286	\$ 436.15	1.000	\$ 436.15
Subtotal	60,626	\$ 395.56	1.000	\$ 395.56

Remainder of Current Year

Existing

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,609	\$ 235.28
Silver	35,447	\$ 296.74
Gold	84,782	\$ 407.45
Platinum	112,029	\$ 434.11
Subtotal	242,867	\$ 396.07

New

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,303	\$ 235.28
Silver	8,242	\$ 296.74
Gold	19,951	\$ 407.45
Platinum	21,911	\$ 434.11
Subtotal	52,407	\$ 393.62

Transfer

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	811	\$ 191.42
Silver	2,103	\$ 358.81
Gold	3,540	\$ 368.30
Platinum	3,057	\$ 530.59
Subtotal	9,511	\$ 403.28

Total

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	13,723	\$ 232.69
Silver	45,792	\$ 299.59
Gold	108,273	\$ 406.17
Platinum	136,997	\$ 436.27
Subtotal	304,785	\$ 395.87

Total Current Year

Total	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,492	\$ 232.82
Silver	54,997	\$ 299.57
Gold	129,639	\$ 406.16
Platinum	164,283	\$ 436.25
Subtotal	365,411	\$ 395.82

Rating Year

Existing

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,669	\$ 232.82	1.000	\$ 232.82
Silver	42,071	\$ 299.57	1.000	\$ 299.57
Gold	97,454	\$ 406.16	1.000	\$ 406.16
Platinum	121,602	\$ 436.25	1.000	\$ 436.25
Subtotal	274,796	\$ 394.53	1.000	\$ 394.53

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	4,166	\$ 232.82	1.000	\$ 232.82
Silver	8,482	\$ 299.57	1.000	\$ 299.57
Gold	19,900	\$ 406.16	1.000	\$ 406.16
Platinum	22,256	\$ 436.25	1.000	\$ 436.25
Subtotal	54,804	\$ 388.71	1.000	\$ 388.71

Transfer

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,848	\$ 191.42	1.000	\$ 191.42
Silver	5,340	\$ 358.81	1.000	\$ 358.81
Gold	11,776	\$ 368.30	1.000	\$ 368.30
Platinum	13,093	\$ 530.59	1.000	\$ 530.59
Subtotal	33,057	\$ 415.80	1.000	\$ 415.80

Total

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	20,683	\$ 227.12	1.000	\$ 227.12
Silver	55,893	\$ 305.23	1.000	\$ 305.23
Gold	129,130	\$ 402.71	1.000	\$ 402.71
Platinum	156,951	\$ 444.12	1.000	\$ 444.12
Subtotal	362,657	\$ 395.59	1.000	\$ 395.59

Year	Adjusted Normalized PMPM	Year over Year Change
2021	\$ 401.26	n/a
2022	\$ 395.82	-1.4%
2023	\$ 395.59	-0.1%

Morbidity Adjustment Change	-1.4%
Morbidity Adjustment Factor	0.9859

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2021	87.19%	1.1303	
(2) Projected 2023	86.76%	1.1273	
(3) Adjustment*		0.9973	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7114	100.0%	35.1
(2)	Rating Period	Existing	1.7561	75.8%	
		New	1.4343	15.1%	
		Transfer	1.5838	9.1%	
(3)	Rating Period	All	1.6918	100.0%	34.7
(4)	Demographic Adjustment***	All	0.9885		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment		
(1) Experience Period Capitations PMPM (EHBs only)	\$ 0.74	
(2) Projection Period Capitations PMPM	\$ 0.75	
(3) Adjustment to Capitation Category	1.0091	(2)/(1)
Drug Rebates adjustment		
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$ 221.36	
(5) Morbidity	0.9859	Exhibit 4
(6) Induced Demand	0.9973	Exhibit 5
(7) Demographics	0.9885	Exhibit 6
(8) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$ 246.70	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$ 47.88	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$ 198.82	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$ 42.36	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$ 179.00	(4)-(12)
(14) Morbidity	0.9859	Exhibit 4
(15) Induced Demand	0.9973	Exhibit 5
(16) Demographics	0.9885	Exhibit 6
(17) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$ 199.49	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category	0.9966	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 120.47	1.0000	
Outpatient Hospital	\$ 164.47	1.0000	
Professional	\$ 277.16	1.0000	
Other Medical	\$ 46.67	1.0000	
Capitation	\$ 0.74	1.0091	(3)
Prescription Drug	\$ 199.49	0.9966	(19)
Total	\$ 808.99	0.9992	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2021				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 106.27	14.9%	1.0800	1.0000	1.1664
Outpatient Hospital	\$ 145.08	20.3%	1.0800	1.0000	1.1664
Professional	\$ 237.18	33.2%	1.0750	1.0200	1.2023
Other Medical	\$ 45.26	6.3%	1.0300	1.0000	1.0609
Capitation	\$ 0.74	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.00	25.1%	1.0550	1.0150	1.1467
Total	\$ 713.53	100.0%			1.0801
 Proposed Trend					 1.0801

Exhibit 9 - Risk Adjustment

Statewide 2021

Metallc Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2021
Individual Non-Catastrophic	187,340		1.461	1.123	1.000	1.057	0.735	1.591	0.872			\$ 471.35

CFI & Competition 2021

Metallc Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	152,314	81.3%	1.535	1.133	1.000	1.056	0.733	1.672	0.877		
Competition Non-Catastroph	35,026	18.7%	1.138	1.079	1.000	1.061	0.745	-	-		

2021

Metallc Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	17,698	17.5%	0.771	1.181	1.000	1.000	0.600	0.771	0.708	-\$2,733,453	-\$154.45
Silver	26,012	25.8%	1.043	1.154	1.000	1.030	0.700	1.074	0.832	-\$3,418,276	-\$131.41
Gold	30,396	30.1%	1.639	1.092	1.000	1.080	0.800	1.770	0.944	\$436,808	\$14.37
Platinum	26,857	26.6%	3.386	1.080	1.000	1.150	0.900	3.894	1.117	\$14,762,989	\$549.69
Total	100,963	100.0%	1.798	1.120	1.000	1.072	0.766	1.981	0.920	\$9,048,068	\$89.62

Statewide 2023

Metallc Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2023
Individual Non-Catastrophic	167,620		1.473	1.130	1.000	1.060	0.742	1.609	0.888			\$ 588.95

CFI & Competition 2023

Metallc Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	131,582	78.5%	1.561	1.141	1.000	1.060	0.741	1.702	0.895		
Competition Non-Catastroph	36,038	21.5%	1.150	1.093	1.000	1.061	0.745	-	-		

2023

Metallc Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	16,651	17.4%	0.809	1.177	1.000	1.000	0.600	0.809	0.706	-\$2,863,888	-\$171.99
Silver	21,651	22.7%	0.994	1.177	1.000	1.030	0.700	1.023	0.848	-\$4,065,190	-\$187.76
Gold	31,950	33.4%	1.579	1.097	1.000	1.080	0.800	1.705	0.948	-\$135,471	-\$4.24
Platinum	25,293	26.5%	3.162	1.085	1.000	1.150	0.900	3.637	1.123	\$14,841,859	\$586.80
Total	95,545	100.0%	1.731	1.126	1.000	1.073	0.769	1.906	0.930	\$7,777,310	\$81.40

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$808.33	\$93.44	\$0.25	0.8847

Estimated HCRP Receivable	Estimated HCRP Charge	Net Charge PMPM
\$106,000	\$123,000	-\$0.18

*Adjustment Factor = (\$808.33 - \$93.44 + \$0.25) / \$808.33

Exhibit 10A - Desired Incurred Claims Ratio

	2023	
	PMPM	% of Revenue
Allowed Claims	\$ 791.41	
Paid/Allowed Ratio		88.9%
Paid Claims & Capitations	\$ 703.46	
RA Transfer & HCRP (Paid Basis)	\$ 81.22	
Reinsurance Recoveries (Paid Basis)	\$ -	
Paid Claims & Capitations (Post-3Rs)	\$ 622.24	85.8%
Administrative Expense	\$ 65.63	9.0%
Broker Commissions & Fee	\$ 1.69	0.2%
Contribution to Reserve (Post-Tax)	\$ 12.33	1.7%
Investment Income Credit	\$ (0.73)	-0.1%
Risk Charge	\$ -	0.0%
<u>Non-ACA Taxes & Fees</u>		
State Premium Tax	\$ 14.50	2.0%
State Assessment Fee	\$ 0.73	0.1%
Reinsurance Program Fee	\$ -	0.0%
State Income Tax	\$ -	0.0%
Federal Income Tax	\$ 2.18	0.3%
<u>ACA Taxes & Fees</u>		
Health Insurer Tax	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.22	0.0%
Exchange Assessment Fee	\$ 5.98	0.825%
Federal Exchange User Fee	\$ -	0.0%
PCORI Tax	\$ 0.26	0.0%
BlueRewards/Incentive Program	\$ 0.17	0.0%
Total Revenue	\$ 725.19	100.0%
Plan Level Admin Load Adjustment	1.1650	
Projected Member Months	95,545	
Average Members	7,962	
% Total 2023	100.0%	

Exhibit 10B - Federal MLR

	Total 2023 PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs) \$	622.24	
Total Revenue \$	725.19	
<hr/>		
Traditional MLR (i.e. DICR)	85.8%	
 <u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program \$	0.17	
Quality Improvement Expenses \$	0.54	
Removal of non-care costs under MLR guidelines \$	0.59	
 Denominator Adjustments		
Non-ACA Taxes & Fees \$	17.40	
ACA Taxes & Fees \$	6.46	
 Federal MLR Numerator \$		623.54
Federal MLR Denominator \$		701.32
<hr/>		
Federal MLR	88.9%	
 Projected Member Months		95,545

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2023	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	663.55
Total Revenue	\$	<u>780.26</u>
Traditional MLR (i.e. DICR)		85.0%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.12
Quality Improvement Expenses	\$	0.93
removal of non-care costs under MLR guidelines	\$	(3.54)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	19.32
ACA Taxes & Fees	\$	6.92
Federal MLR Numerator	\$	661.05
Federal MLR Denominator	\$	<u>754.03</u>
Federal MLR		87.7%
Projected Member Months		362,657

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Catastrophic Adjustment	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$715.14	1.0000	1.0000	1.0471	1.0029	1.0000	1.0000	1.1650	\$875.02
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$715.14	0.7284	1.0000	0.9106	1.0040	1.0000	1.0000	1.1650	\$554.85
78079DC0210003	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$715.14	0.9446	1.0000	0.9834	1.0032	1.0000	1.0000	1.1650	\$776.44
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$715.14	0.7978	1.0000	0.9409	1.0037	1.0000	1.0000	1.1650	\$627.74
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$715.14	0.7211	1.0000	0.9106	1.0041	1.0000	1.0000	1.1650	\$549.29
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	PPO	GOLD	On	PPO	\$715.14	0.8948	1.0000	0.9834	1.0033	1.0000	1.0000	1.1650	\$735.59

Exhibit 12 - AV Values

HIOS Plan ID	Suffix	HIOS Plan Name	HHS AV
78079DC0210001	01	BluePreferred PPO Standard Platinum \$0	0.899
78079DC0210001	02	BluePreferred PPO Standard Platinum \$0 NAO	1.000
78079DC0210001	03	BluePreferred PPO Standard Platinum \$0 NAL	0.899
78079DC0210002	01	BluePreferred PPO Standard Bronze \$7,500	0.648
78079DC0210002	02	BluePreferred PPO Standard Bronze \$7,500 NAO	1.000
78079DC0210002	03	BluePreferred PPO Standard Bronze \$7,500 NAL	0.648
78079DC0210003	01	BluePreferred PPO Standard Gold \$500	0.819
78079DC0210003	02	BluePreferred PPO Standard Gold \$500 NAO	1.000
78079DC0210003	03	BluePreferred PPO Standard Gold \$500 NAL	0.819
78079DC0210004	01	BluePreferred PPO Standard Silver \$4,850	0.718
78079DC0210004	02	BluePreferred PPO Standard Silver \$4,850 NAO	1.000
78079DC0210004	03	BluePreferred PPO Standard Silver \$4,850 NAL	0.718
78079DC0210004	04	BluePreferred PPO Standard Silver \$4,850 A	0.739
78079DC0210004	05	BluePreferred PPO Standard Silver \$4,850 B	0.878
78079DC0210004	06	BluePreferred PPO Standard Silver \$4,850 C	0.940
78079DC0210005	01	BluePreferred PPO HSA Standard Bronze \$6,350	0.646
78079DC0210005	02	BluePreferred PPO Standard Bronze \$6,350 NAO	1.000
78079DC0210005	03	BluePreferred PPO Standard Bronze \$6,350 NAL	0.646
78079DC0210006	01	BluePreferred PPO HSA Gold \$1,500	0.816
78079DC0210006	02	BluePreferred PPO Gold \$1,500 NAO	1.000
78079DC0210006	03	BluePreferred PPO Gold \$1,500 NAL	0.816

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.0940	75.8%	
		New	0.9380	15.1%	
		Transfer	1.0094	9.1%	
(2)	Rating Period	All	1.0627	100.0%	42.2
(3)	Nearest Rounded	All	1.0530		42.0
(4)	Calibration***	All	0.9908		

(3)/(2)

Premium Rate Demonstration	
HIOS Plan Name	BluePreferred PPO Standard Platinum \$0
(5) Plan Adjusted Index Rate	\$875.02
(6) Calibration	0.9908 (4)
(7) Calibrated Rate	\$866.99 (5)*(6)
(8) Age 40 Factor/Rounded Avg Age Factor = (0.975/1.053)	0.9259
(9) Age 40 Premium Rate	\$802.77 (7)*(8)

*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

***Applied uniformly to all plans

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average
HSA/HRA	36,428	1.0000	1.0000
Non-CDH	326,229	1.0000	1.0000
	362,657	1.0000	

Full HIOS Plan ID	Base HIOS Plan ID	Plan Name	Metal Level	Relative to Bronze	Projected Member Months	Relative to Average (Pool)	Relative to Average (CSR)
78079DC021000101	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	1.1500	25,281	1.0471	1.0471
78079DC021000102	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAO	PLATINUM	1.1500	-	1.0471	1.0471
78079DC021000103	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAL	PLATINUM	1.1500	12	1.0471	1.0471
78079DC021000201	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	1.0000	8,831	0.9106	0.9106
78079DC021000202	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000203	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAL	BRONZE	1.0000	12	0.9106	0.9106
78079DC021000301	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	1.0800	24,687	0.9834	0.9834
78079DC021000302	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000303	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAL	GOLD	1.0800	-	0.9834	0.9834
78079DC021000401	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	1.0300	19,895	0.9379	0.9409
78079DC021000402	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAO	SILVER	1.0300	-	0.9379	0.9409
78079DC021000403	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAL	SILVER	1.0300	-	0.9379	0.9409
78079DC021000404	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 A	SILVER	1.0300	1,149	0.9379	0.9409
78079DC021000405	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 B	SILVER	1.1500	339	1.0471	0.9409
78079DC021000406	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 C	SILVER	1.1500	268	1.0471	0.9409
78079DC021000501	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	1.0000	7,768	0.9106	0.9106
78079DC021000502	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000503	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAL	BRONZE	1.0000	40	0.9106	0.9106
78079DC021000601	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	1.0800	7,263	0.9834	0.9834
78079DC021000602	78079DC0210006	BluePreferred PPO Gold \$1,500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000603	78079DC0210006	BluePreferred PPO Gold \$1,500 NAL	GOLD	1.0800	-	0.9834	0.9834

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period		Current Period		Rating Period	
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name
78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500
78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,850
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500

Appendix - Annual Rate Change Based on Mapping

Catastrophic	Catastrophic/Avg Renewal	-	-	n/a
Bronze	Bronze Members/Avg Renewal	1,411	1,369	18.7%
Silver	Silver Members/Avg Renewal	1,946	1,829	16.8%
Gold	Gold Members/Avg Renewal	2,651	2,605	18.9%
Platinum	Platinum Members/Avg Renewal	2,233	2,122	17.2%
	All Members/Avg Renewal	8,241	7,925	17.9%
	Minimum Renewal			16.8%
	Maximum Renewal			19.4%

2022 HIOS Plan ID	2022 HIOS Plan Name	2022 Metal Level	2022 Marketplace Indicator	2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	Current Month Member Count	Projected 2022 EOY Members	2022 Base Rate	2023 Base Rate	Annual Rate Change
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	2,233	2,122	\$702.47	\$823.35	17.2%
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	774	739	\$439.91	\$522.09	18.7%
78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	2,091	2,034	\$614.87	\$730.59	18.8%
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	SILVER	On	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	On	1,946	1,829	\$505.52	\$590.68	16.8%
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	637	630	\$435.21	\$516.86	18.8%
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	560	571	\$579.94	\$692.16	19.4%

Appendix - Maximum Rate Renewal

	2022	2023	% Change
Base Rate	\$579.94	\$692.16	19.4%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$379.28	\$503.20	32.7%

	BluePreferred PPO HSA Gold \$1,500	BluePreferred PPO HSA Gold \$1,500
Base Rate/Product(s)		
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Appendix - Federal Required \$1.00 minimum for abortion

HIOS Plan ID	Plan Name	Exchange	Minimum Charge	Lowest Age Factor	Base Premium	Age Calibration	Plan Adjusted Index Rate	Admin	Catastrophic Adjustment	Network Factor	Non-EHB	Induced Utilization	Benefit	Market Adjusted Index Rate	Exchange User Fee	Risk Adjustment Fee	Reinsurance Factor	Index Rate	\$1 Check	Final Rate, above \$1.00
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	1.0471	1.0000	\$1.34	1.0000	0.8847	1.0000	\$1.51	\$1.00	\$1.51
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7284	\$2.11	1.0000	0.8847	1.0000	\$2.38	\$1.00	\$2.38
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.9446	\$1.51	1.0000	0.8847	1.0000	\$1.71	\$1.01	\$1.69
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9409	0.7978	\$1.86	1.0000	0.8847	1.0000	\$2.10	\$1.00	\$2.10
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7211	\$2.13	1.0000	0.8847	1.0000	\$2.41	\$1.00	\$2.41
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.8948	\$1.59	1.0000	0.8847	1.0000	\$1.80	\$1.00	\$1.80

Appendix - Form Numbers

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows:
CFBC-133246586

ON-Exchange

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/BP/EXC/DOCS (R. 1/23)
DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23)
DC/CF/EXC/BP HSA/GOLD 1500 (1/23)
DC/CF/EXC/BP STD/BRZ 7500 (1/23)
DC/CF/EXC/BP STD/GOLD 500 (1/23)
DC/CF/EXC/BP STD/NATAMER SOB (1/23)
DC/CF/EXC/BP STD/PLAT 0 (1/23)
DC/CF/EXC/BP STD/SIL 4850 (1/23)
DC/CF/EXC/BP STD/SIL 4850 A (1/23)
DC/CF/EXC/BP STD/SIL 4850 B (1/23)
DC/CF/EXC/BP STD/SIL 4850 C (1/23)
DC/CF/EXC/NATAMER (1/14)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12)
DC/CF/CD/AUTH AMEND PPO (1/20)
DC/CF/NO SURP ACT/AMEND (R. 1/23)
DC GHMSI – HEALTH GUARANTY 5/21
DC/CF/PT PROTECT (9/10)
DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Inpatient Hospital	\$2,900,980	\$2,774,056	\$2,900,980	\$2,774,056	\$0	Admits	187
201902	31,164	Inpatient Hospital	\$3,078,380	\$2,975,581	\$3,078,380	\$2,975,581	\$0	Admits	184
201903	31,069	Inpatient Hospital	\$3,157,413	\$3,060,210	\$3,157,413	\$3,060,210	\$0	Admits	174
201904	30,829	Inpatient Hospital	\$3,103,316	\$3,007,790	\$3,103,316	\$3,007,790	\$0	Admits	155
201905	30,678	Inpatient Hospital	\$3,084,800	\$2,983,629	\$3,084,800	\$2,983,629	\$0	Admits	210
201906	30,397	Inpatient Hospital	\$2,496,591	\$2,390,626	\$2,496,591	\$2,390,626	\$0	Admits	161
201907	30,531	Inpatient Hospital	\$3,092,601	\$2,987,763	\$3,092,596	\$2,987,759	\$0	Admits	215
201908	30,562	Inpatient Hospital	\$2,514,773	\$2,437,940	\$2,514,769	\$2,437,937	\$0	Admits	166
201909	30,565	Inpatient Hospital	\$3,208,140	\$3,099,952	\$3,208,134	\$3,099,946	\$0	Admits	188
201910	30,569	Inpatient Hospital	\$3,700,881	\$3,606,275	\$3,700,876	\$3,606,270	\$0	Admits	215
201911	30,446	Inpatient Hospital	\$3,168,744	\$3,070,887	\$3,168,726	\$3,070,869	\$0	Admits	192
201912	29,956	Inpatient Hospital	\$2,777,328	\$2,694,844	\$2,777,250	\$2,694,769	\$0	Admits	166
202001	29,738	Inpatient Hospital	\$3,131,966	\$2,986,973	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,651	\$2,262,215	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,835	\$2,696,953	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,316,013	\$2,283,083	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,366,822	\$2,337,167	\$2,366,367	\$2,336,717	\$0	Admits	127
202006	29,677	Inpatient Hospital	\$4,584,463	\$4,496,418	\$4,583,236	\$4,495,214	\$0	Admits	193
202007	29,667	Inpatient Hospital	\$3,688,502	\$3,639,081	\$3,687,444	\$3,638,037	\$0	Admits	178
202008	29,834	Inpatient Hospital	\$3,207,043	\$3,130,118	\$3,204,925	\$3,128,055	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,437,339	\$3,358,573	\$3,435,169	\$3,356,464	\$0	Admits	142
202010	30,010	Inpatient Hospital	\$2,920,439	\$2,847,150	\$2,918,252	\$2,845,024	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,731,675	\$2,646,479	\$2,728,925	\$2,643,839	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,538,694	\$3,485,443	\$3,534,998	\$3,481,815	\$0	Admits	136
202101	29,314	Inpatient Hospital	\$3,939,027	\$3,784,883	\$3,933,676	\$3,779,814	\$0	Admits	176
202102	29,217	Inpatient Hospital	\$3,024,042	\$2,967,408	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,191,911	\$4,085,852	\$4,182,093	\$4,076,306	\$0	Admits	205
202104	29,416	Inpatient Hospital	\$2,825,925	\$2,724,252	\$2,816,396	\$2,715,133	\$0	Admits	177
202105	29,589	Inpatient Hospital	\$3,518,031	\$3,407,036	\$3,504,064	\$3,393,596	\$0	Admits	221
202106	29,821	Inpatient Hospital	\$2,446,504	\$2,386,713	\$2,432,008	\$2,372,606	\$0	Admits	191
202107	29,838	Inpatient Hospital	\$2,892,845	\$2,810,402	\$2,866,556	\$2,785,012	\$0	Admits	192
202108	30,142	Inpatient Hospital	\$3,296,853	\$3,219,313	\$3,243,393	\$3,167,431	\$0	Admits	180
202109	30,419	Inpatient Hospital	\$3,360,053	\$3,258,073	\$3,287,093	\$3,187,909	\$0	Admits	329
202110	30,145	Inpatient Hospital	\$3,399,841	\$3,303,956	\$3,287,992	\$3,195,486	\$0	Admits	264
202111	30,186	Inpatient Hospital	\$2,810,382	\$2,744,961	\$2,683,152	\$2,620,779	\$0	Admits	207
202112	30,156	Inpatient Hospital	\$2,302,180	\$2,209,543	\$2,123,379	\$2,038,449	\$0	Admits	223
202201	30,061	Inpatient Hospital	\$1,637,261	\$1,503,508	\$1,122,422	\$1,034,809	\$0	Admits	125
202202	30,580	Inpatient Hospital	\$393,745	\$348,057	\$115,274	\$103,891	\$0	Admits	28

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Outpatient Hospital	\$4,226,433	\$3,612,955	\$4,226,433	\$3,612,955	\$0	Visits	3,626
201902	31,164	Outpatient Hospital	\$3,700,351	\$3,230,046	\$3,700,351	\$3,230,046	\$0	Visits	3,237
201903	31,069	Outpatient Hospital	\$4,466,734	\$3,927,469	\$4,466,734	\$3,927,469	\$0	Visits	3,601
201904	30,829	Outpatient Hospital	\$4,683,826	\$4,199,116	\$4,683,826	\$4,199,116	\$0	Visits	3,573
201905	30,678	Outpatient Hospital	\$4,103,763	\$3,683,272	\$4,103,763	\$3,683,272	\$0	Visits	3,356
201906	30,397	Outpatient Hospital	\$3,700,861	\$3,305,619	\$3,700,861	\$3,305,619	\$0	Visits	3,025
201907	30,531	Outpatient Hospital	\$4,202,918	\$3,790,486	\$4,202,913	\$3,790,481	\$0	Visits	3,326
201908	30,562	Outpatient Hospital	\$4,104,897	\$3,699,235	\$4,104,892	\$3,699,230	\$0	Visits	3,133
201909	30,565	Outpatient Hospital	\$3,675,740	\$3,273,979	\$3,675,735	\$3,273,974	\$0	Visits	3,116
201910	30,569	Outpatient Hospital	\$4,340,887	\$3,932,922	\$4,340,881	\$3,932,916	\$0	Visits	3,604
201911	30,446	Outpatient Hospital	\$4,001,020	\$3,634,010	\$4,000,998	\$3,633,990	\$0	Visits	3,219
201912	29,956	Outpatient Hospital	\$4,165,059	\$3,783,086	\$4,164,965	\$3,783,001	\$0	Visits	3,180
202001	29,738	Outpatient Hospital	\$4,436,391	\$3,904,477	\$4,436,176	\$3,904,290	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,723,089	\$3,241,421	\$3,722,622	\$3,241,013	\$0	Visits	3,163
202003	29,513	Outpatient Hospital	\$3,106,455	\$2,735,378	\$3,105,967	\$2,734,948	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,708,786	\$1,562,782	\$1,708,468	\$1,562,492	\$0	Visits	1,442
202005	29,746	Outpatient Hospital	\$2,790,563	\$2,591,706	\$2,790,031	\$2,591,212	\$0	Visits	1,969
202006	29,677	Outpatient Hospital	\$3,869,961	\$3,565,183	\$3,868,957	\$3,564,258	\$0	Visits	2,712
202007	29,667	Outpatient Hospital	\$3,773,301	\$3,420,197	\$3,772,225	\$3,419,222	\$0	Visits	3,068
202008	29,834	Outpatient Hospital	\$3,742,474	\$3,422,723	\$3,740,271	\$3,420,713	\$0	Visits	3,148
202009	29,958	Outpatient Hospital	\$4,266,739	\$3,916,927	\$4,264,092	\$3,914,507	\$0	Visits	3,247
202010	30,010	Outpatient Hospital	\$4,118,390	\$3,763,613	\$4,115,640	\$3,761,102	\$0	Visits	3,609
202011	29,869	Outpatient Hospital	\$3,786,127	\$3,486,972	\$3,782,453	\$3,483,585	\$0	Visits	3,298
202012	29,594	Outpatient Hospital	\$3,988,781	\$3,623,687	\$3,984,197	\$3,619,503	\$0	Visits	3,350
202101	29,314	Outpatient Hospital	\$3,705,903	\$3,272,483	\$3,701,109	\$3,268,301	\$0	Visits	3,212
202102	29,217	Outpatient Hospital	\$4,293,651	\$3,851,022	\$4,287,244	\$3,845,332	\$0	Visits	3,196
202103	29,335	Outpatient Hospital	\$4,207,690	\$3,772,927	\$4,199,775	\$3,765,857	\$0	Visits	4,174
202104	29,416	Outpatient Hospital	\$4,571,434	\$4,124,312	\$4,558,001	\$4,112,311	\$0	Visits	4,187
202105	29,589	Outpatient Hospital	\$4,111,976	\$3,737,584	\$4,096,487	\$3,723,516	\$0	Visits	3,540
202106	29,821	Outpatient Hospital	\$4,473,304	\$4,052,560	\$4,447,576	\$4,029,347	\$0	Visits	3,505
202107	29,838	Outpatient Hospital	\$3,962,168	\$3,557,956	\$3,927,361	\$3,526,988	\$0	Visits	3,395
202108	30,142	Outpatient Hospital	\$4,416,500	\$4,026,309	\$4,340,471	\$3,957,375	\$0	Visits	3,482
202109	30,419	Outpatient Hospital	\$4,133,397	\$3,771,231	\$4,043,034	\$3,688,844	\$0	Visits	3,500
202110	30,145	Outpatient Hospital	\$4,633,217	\$4,216,774	\$4,483,636	\$4,080,957	\$0	Visits	3,868
202111	30,186	Outpatient Hospital	\$4,506,121	\$4,117,063	\$4,293,835	\$3,923,047	\$0	Visits	3,860
202112	30,156	Outpatient Hospital	\$4,862,317	\$4,435,948	\$4,493,645	\$4,099,391	\$0	Visits	4,059
202201	30,061	Outpatient Hospital	\$4,516,523	\$4,028,621	\$3,163,256	\$2,823,506	\$0	Visits	3,731
202202	30,580	Outpatient Hospital	\$4,407,095	\$3,710,580	\$1,244,069	\$1,048,861	\$0	Visits	3,900

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Professional	\$6,930,235	\$5,336,313	\$6,930,235	\$5,336,313	\$0	Visits	43,615
201902	31,164	Professional	\$5,663,000	\$4,519,672	\$5,663,000	\$4,519,672	\$0	Visits	35,275
201903	31,069	Professional	\$6,310,366	\$5,083,709	\$6,310,366	\$5,083,709	\$0	Visits	37,960
201904	30,829	Professional	\$6,340,677	\$5,136,938	\$6,340,677	\$5,136,938	\$0	Visits	38,471
201905	30,678	Professional	\$6,354,757	\$5,198,243	\$6,354,757	\$5,198,243	\$0	Visits	38,581
201906	30,397	Professional	\$5,845,103	\$4,819,205	\$5,845,103	\$4,819,205	\$0	Visits	34,788
201907	30,531	Professional	\$6,011,148	\$4,974,053	\$6,011,146	\$4,974,051	\$0	Visits	36,209
201908	30,562	Professional	\$5,813,899	\$4,829,601	\$5,813,896	\$4,829,598	\$0	Visits	35,324
201909	30,565	Professional	\$5,845,543	\$4,855,831	\$5,845,541	\$4,855,829	\$0	Visits	36,395
201910	30,569	Professional	\$6,786,162	\$5,699,371	\$6,786,158	\$5,699,368	\$0	Visits	42,403
201911	30,446	Professional	\$5,821,988	\$4,903,698	\$5,821,966	\$4,903,679	\$0	Visits	35,302
201912	29,956	Professional	\$5,647,914	\$4,714,405	\$5,647,789	\$4,714,304	\$0	Visits	33,183
202001	29,738	Professional	\$6,538,317	\$5,091,272	\$6,538,014	\$5,091,045	\$0	Visits	41,994
202002	29,562	Professional	\$5,699,070	\$4,538,256	\$5,698,336	\$4,537,662	\$0	Visits	34,999
202003	29,513	Professional	\$4,748,015	\$3,858,637	\$4,747,265	\$3,858,026	\$0	Visits	30,667
202004	29,586	Professional	\$3,192,616	\$2,736,229	\$3,192,025	\$2,735,724	\$0	Visits	22,710
202005	29,746	Professional	\$4,095,281	\$3,535,760	\$4,094,496	\$3,535,084	\$0	Visits	26,735
202006	29,677	Professional	\$5,455,483	\$4,650,809	\$5,454,074	\$4,649,610	\$0	Visits	34,910
202007	29,667	Professional	\$6,020,087	\$5,144,096	\$6,018,373	\$5,142,634	\$0	Visits	38,277
202008	29,834	Professional	\$5,770,086	\$4,807,990	\$5,766,867	\$4,805,368	\$0	Visits	36,821
202009	29,958	Professional	\$6,694,813	\$5,680,819	\$6,690,990	\$5,677,655	\$0	Visits	41,656
202010	30,010	Professional	\$6,953,325	\$5,895,178	\$6,948,792	\$5,891,423	\$0	Visits	45,685
202011	29,869	Professional	\$6,556,919	\$5,658,406	\$6,550,971	\$5,653,365	\$0	Visits	40,851
202012	29,594	Professional	\$6,759,731	\$5,789,279	\$6,752,377	\$5,783,061	\$0	Visits	42,277
202101	29,314	Professional	\$6,462,695	\$5,287,072	\$6,454,592	\$5,280,675	\$0	Visits	42,725
202102	29,217	Professional	\$6,299,113	\$5,175,951	\$6,289,908	\$5,168,568	\$0	Visits	38,275
202103	29,335	Professional	\$7,468,562	\$6,161,181	\$7,454,888	\$6,150,200	\$0	Visits	47,299
202104	29,416	Professional	\$7,184,287	\$5,988,773	\$7,163,726	\$5,972,046	\$0	Visits	45,392
202105	29,589	Professional	\$6,595,142	\$5,474,898	\$6,570,352	\$5,454,542	\$0	Visits	40,023
202106	29,821	Professional	\$6,972,868	\$5,771,858	\$6,932,846	\$5,739,126	\$0	Visits	41,041
202107	29,838	Professional	\$6,742,246	\$5,652,649	\$6,682,445	\$5,603,443	\$0	Visits	40,586
202108	30,142	Professional	\$7,301,726	\$6,186,391	\$7,182,424	\$6,087,660	\$0	Visits	42,979
202109	30,419	Professional	\$7,369,514	\$6,302,435	\$7,214,167	\$6,171,126	\$0	Visits	46,224
202110	30,145	Professional	\$7,723,370	\$6,575,536	\$7,478,206	\$6,368,026	\$0	Visits	48,215
202111	30,186	Professional	\$7,248,774	\$6,180,005	\$6,914,644	\$5,896,989	\$0	Visits	45,145
202112	30,156	Professional	\$7,458,003	\$6,438,876	\$6,909,823	\$5,967,843	\$0	Visits	45,403
202201	30,061	Professional	\$8,115,716	\$6,723,849	\$5,701,397	\$4,745,204	\$0	Visits	49,623
202202	30,580	Professional	\$9,707,322	\$7,935,015	\$2,804,178	\$2,315,214	\$0	Visits	57,767

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Other Medical	\$1,052,484	\$941,693	\$1,052,484	\$941,693	\$0	Services	4,021
201902	31,164	Other Medical	\$1,074,396	\$984,956	\$1,074,396	\$984,956	\$0	Services	3,631
201903	31,069	Other Medical	\$1,113,129	\$1,024,374	\$1,113,129	\$1,024,374	\$0	Services	4,044
201904	30,829	Other Medical	\$1,114,799	\$1,029,524	\$1,114,799	\$1,029,524	\$0	Services	3,814
201905	30,678	Other Medical	\$1,270,374	\$1,178,407	\$1,270,374	\$1,178,407	\$0	Services	4,217
201906	30,397	Other Medical	\$1,135,813	\$1,048,720	\$1,135,813	\$1,048,720	\$0	Services	3,886
201907	30,531	Other Medical	\$1,188,763	\$1,106,444	\$1,188,762	\$1,106,443	\$0	Services	3,931
201908	30,562	Other Medical	\$1,325,396	\$1,250,448	\$1,325,395	\$1,250,447	\$0	Services	4,112
201909	30,565	Other Medical	\$1,239,602	\$1,163,168	\$1,239,601	\$1,163,167	\$0	Services	3,806
201910	30,569	Other Medical	\$1,305,844	\$1,239,232	\$1,305,843	\$1,239,231	\$0	Services	3,428
201911	30,446	Other Medical	\$1,213,265	\$1,155,944	\$1,213,258	\$1,155,937	\$0	Services	2,753
201912	29,956	Other Medical	\$1,330,532	\$1,255,465	\$1,330,505	\$1,255,439	\$0	Services	3,233
202001	29,738	Other Medical	\$1,279,965	\$1,175,687	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,833	\$1,271,469	\$1,368,656	\$1,271,304	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,778	\$1,134,049	\$1,210,586	\$1,133,869	\$0	Services	3,178
202004	29,586	Other Medical	\$1,128,207	\$1,087,368	\$1,128,000	\$1,087,168	\$0	Services	2,371
202005	29,746	Other Medical	\$1,287,796	\$1,225,737	\$1,287,551	\$1,225,503	\$0	Services	2,621
202006	29,677	Other Medical	\$1,314,289	\$1,242,898	\$1,313,951	\$1,242,578	\$0	Services	3,828
202007	29,667	Other Medical	\$1,577,991	\$1,507,839	\$1,577,540	\$1,507,408	\$0	Services	3,961
202008	29,834	Other Medical	\$1,327,996	\$1,257,185	\$1,327,246	\$1,256,475	\$0	Services	4,081
202009	29,958	Other Medical	\$1,250,901	\$1,177,472	\$1,250,151	\$1,176,764	\$0	Services	4,129
202010	30,010	Other Medical	\$1,409,626	\$1,331,711	\$1,408,655	\$1,330,785	\$0	Services	3,989
202011	29,869	Other Medical	\$1,324,871	\$1,257,305	\$1,323,566	\$1,256,060	\$0	Services	3,530
202012	29,594	Other Medical	\$1,321,379	\$1,237,058	\$1,319,876	\$1,235,643	\$0	Services	4,003
202101	29,314	Other Medical	\$1,268,072	\$1,190,869	\$1,266,472	\$1,189,363	\$0	Services	3,531
202102	29,217	Other Medical	\$1,211,892	\$1,130,805	\$1,210,121	\$1,129,147	\$0	Services	3,506
202103	29,335	Other Medical	\$1,444,038	\$1,334,780	\$1,441,273	\$1,332,217	\$0	Services	4,289
202104	29,416	Other Medical	\$1,405,659	\$1,326,454	\$1,401,611	\$1,322,633	\$0	Services	3,787
202105	29,589	Other Medical	\$1,160,928	\$1,077,687	\$1,156,439	\$1,073,503	\$0	Services	3,790
202106	29,821	Other Medical	\$1,269,513	\$1,176,411	\$1,262,106	\$1,169,519	\$0	Services	4,261
202107	29,838	Other Medical	\$1,278,514	\$1,204,867	\$1,266,716	\$1,193,686	\$0	Services	3,662
202108	30,142	Other Medical	\$1,343,063	\$1,247,558	\$1,319,556	\$1,225,588	\$0	Services	4,117
202109	30,419	Other Medical	\$1,395,538	\$1,312,461	\$1,365,178	\$1,283,866	\$0	Services	3,842
202110	30,145	Other Medical	\$1,352,731	\$1,275,685	\$1,310,487	\$1,235,869	\$0	Services	4,129
202111	30,186	Other Medical	\$1,509,752	\$1,442,774	\$1,438,456	\$1,374,531	\$0	Services	4,042
202112	30,156	Other Medical	\$1,545,565	\$1,464,848	\$1,431,790	\$1,356,854	\$0	Services	3,846
202201	30,061	Other Medical	\$1,558,277	\$1,443,139	\$1,089,952	\$1,009,965	\$0	Services	4,911
202202	30,580	Other Medical	\$1,622,837	\$1,486,873	\$463,670	\$424,038	\$0	Services	6,093

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Prescription Drug	\$5,911,260	\$5,355,970	\$5,911,260	\$5,355,970	\$816,727	Scripts	26,802
201902	31,164	Prescription Drug	\$5,287,362	\$4,894,321	\$5,287,362	\$4,894,321	\$736,861	Scripts	23,808
201903	31,069	Prescription Drug	\$5,594,199	\$5,177,713	\$5,594,199	\$5,177,713	\$810,821	Scripts	26,189
201904	30,829	Prescription Drug	\$6,216,748	\$5,832,273	\$6,216,748	\$5,832,273	\$957,021	Scripts	26,020
201905	30,678	Prescription Drug	\$5,742,084	\$5,392,141	\$5,742,084	\$5,392,141	\$870,474	Scripts	25,728
201906	30,397	Prescription Drug	\$5,996,613	\$5,674,440	\$5,996,613	\$5,674,440	\$884,759	Scripts	24,165
201907	30,531	Prescription Drug	\$6,130,808	\$5,771,535	\$6,130,808	\$5,771,535	\$986,556	Scripts	25,625
201908	30,562	Prescription Drug	\$6,054,382	\$5,724,852	\$6,054,382	\$5,724,852	\$991,214	Scripts	24,592
201909	30,565	Prescription Drug	\$5,809,183	\$5,480,294	\$5,809,183	\$5,480,294	\$916,494	Scripts	24,237
201910	30,569	Prescription Drug	\$6,155,171	\$5,803,498	\$6,155,171	\$5,803,498	\$970,073	Scripts	25,451
201911	30,446	Prescription Drug	\$6,180,415	\$5,874,406	\$6,180,415	\$5,874,406	\$951,414	Scripts	23,888
201912	29,956	Prescription Drug	\$6,048,003	\$5,679,550	\$6,048,003	\$5,679,550	\$966,693	Scripts	25,622
202001	29,738	Prescription Drug	\$5,760,240	\$5,224,648	\$5,760,240	\$5,224,648	\$832,273	Scripts	25,781
202002	29,562	Prescription Drug	\$5,544,449	\$5,141,955	\$5,544,449	\$5,141,955	\$819,715	Scripts	23,470
202003	29,513	Prescription Drug	\$7,082,320	\$6,629,150	\$7,082,320	\$6,629,150	\$1,057,854	Scripts	27,267
202004	29,586	Prescription Drug	\$6,152,419	\$5,808,273	\$6,152,419	\$5,808,273	\$1,026,138	Scripts	21,231
202005	29,746	Prescription Drug	\$5,425,465	\$5,122,577	\$5,425,465	\$5,122,577	\$937,842	Scripts	20,829
202006	29,677	Prescription Drug	\$6,786,487	\$6,451,268	\$6,786,487	\$6,451,268	\$1,097,686	Scripts	22,565
202007	29,667	Prescription Drug	\$5,976,281	\$5,652,541	\$5,976,281	\$5,652,541	\$1,046,470	Scripts	22,532
202008	29,834	Prescription Drug	\$6,372,504	\$6,040,627	\$6,372,504	\$6,040,627	\$1,049,122	Scripts	22,314
202009	29,958	Prescription Drug	\$6,319,571	\$6,004,178	\$6,319,571	\$6,004,178	\$1,033,629	Scripts	22,206
202010	30,010	Prescription Drug	\$6,217,022	\$5,866,051	\$6,217,022	\$5,866,051	\$1,131,317	Scripts	22,869
202011	29,869	Prescription Drug	\$5,959,542	\$5,659,734	\$5,959,542	\$5,659,734	\$1,028,978	Scripts	21,625
202012	29,594	Prescription Drug	\$6,244,971	\$5,904,045	\$6,244,971	\$5,904,045	\$1,073,421	Scripts	23,212
202101	29,314	Prescription Drug	\$5,722,972	\$5,282,411	\$5,722,972	\$5,282,411	\$1,030,757	Scripts	21,555
202102	29,217	Prescription Drug	\$5,909,305	\$5,517,858	\$5,909,305	\$5,517,858	\$1,062,630	Scripts	20,685
202103	29,335	Prescription Drug	\$6,770,184	\$6,347,819	\$6,770,184	\$6,347,819	\$1,273,647	Scripts	26,551
202104	29,416	Prescription Drug	\$7,025,056	\$6,659,537	\$7,025,056	\$6,659,537	\$1,353,403	Scripts	28,416
202105	29,589	Prescription Drug	\$6,578,527	\$6,255,139	\$6,578,527	\$6,255,139	\$1,283,013	Scripts	25,185
202106	29,821	Prescription Drug	\$6,749,402	\$6,400,377	\$6,749,402	\$6,400,377	\$1,302,274	Scripts	25,132
202107	29,838	Prescription Drug	\$6,652,495	\$6,329,769	\$6,652,495	\$6,329,769	\$1,275,628	Scripts	24,236
202108	30,142	Prescription Drug	\$6,846,796	\$6,518,603	\$6,846,796	\$6,518,603	\$1,319,189	Scripts	24,535
202109	30,419	Prescription Drug	\$6,583,790	\$6,256,709	\$6,583,790	\$6,256,709	\$1,260,852	Scripts	24,269
202110	30,145	Prescription Drug	\$6,740,891	\$6,411,946	\$6,740,891	\$6,411,946	\$1,303,762	Scripts	25,562
202111	30,186	Prescription Drug	\$6,550,114	\$6,236,785	\$6,550,114	\$6,236,785	\$1,332,927	Scripts	28,690
202112	30,156	Prescription Drug	\$7,025,286	\$6,668,366	\$7,025,286	\$6,668,366	\$1,349,257	Scripts	29,059
202201	30,061	Prescription Drug	\$6,686,427	\$6,177,257	\$6,686,427	\$6,177,257	\$1,214,459	Scripts	25,108
202202	30,580	Prescription Drug	\$6,375,210	\$5,970,223	\$6,375,210	\$5,970,223	\$1,161,836	Scripts	23,226

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Capitations	\$40,272	\$40,272	\$40,272	\$40,272	\$0	Benefit Period	31,131
201902	31,164	Capitations	\$40,097	\$40,097	\$40,097	\$40,097	\$0	Benefit Period	31,164
201903	31,069	Capitations	\$40,111	\$40,111	\$40,111	\$40,111	\$0	Benefit Period	31,069
201904	30,829	Capitations	\$39,910	\$39,910	\$39,910	\$39,910	\$0	Benefit Period	30,829
201905	30,678	Capitations	\$39,375	\$39,375	\$39,375	\$39,375	\$0	Benefit Period	30,678
201906	30,397	Capitations	\$38,946	\$38,946	\$38,946	\$38,946	\$0	Benefit Period	30,397
201907	30,531	Capitations	\$38,964	\$38,964	\$38,964	\$38,964	\$0	Benefit Period	30,531
201908	30,562	Capitations	\$39,000	\$39,000	\$39,000	\$39,000	\$0	Benefit Period	30,562
201909	30,565	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	30,565
201910	30,569	Capitations	\$38,734	\$38,734	\$38,734	\$38,734	\$0	Benefit Period	30,569
201911	30,446	Capitations	\$38,483	\$38,483	\$38,483	\$38,483	\$0	Benefit Period	30,446
201912	29,956	Capitations	\$37,852	\$37,852	\$37,852	\$37,852	\$0	Benefit Period	29,956
202001	29,738	Capitations	\$38,945	\$38,945	\$38,945	\$38,945	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$38,550	\$38,550	\$38,550	\$38,550	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$39,458	\$39,458	\$39,458	\$39,458	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$39,273	\$39,273	\$39,273	\$39,273	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$38,996	\$38,996	\$38,996	\$38,996	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$38,527	\$38,527	\$38,527	\$38,527	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$39,111	\$39,111	\$39,111	\$39,111	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$38,900	\$38,900	\$38,900	\$38,900	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$39,020	\$39,020	\$39,020	\$39,020	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$39,044	\$39,044	\$39,044	\$39,044	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$38,556	\$38,556	\$38,556	\$38,556	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$38,423	\$38,423	\$38,423	\$38,423	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$38,368	\$38,368	\$38,368	\$38,368	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$38,587	\$38,587	\$38,587	\$38,587	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$38,685	\$38,685	\$38,685	\$38,685	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$38,808	\$38,808	\$38,808	\$38,808	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$39,074	\$39,074	\$39,074	\$39,074	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$39,095	\$39,095	\$39,095	\$39,095	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$39,546	\$39,546	\$39,546	\$39,546	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$39,857	\$39,857	\$39,857	\$39,857	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$38,711	\$38,711	\$38,711	\$38,711	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$38,646	\$38,646	\$38,646	\$38,646	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$38,449	\$38,449	\$38,449	\$38,449	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$36,032	\$36,032	\$36,032	\$36,032	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$36,898	\$36,898	\$36,898	\$36,898	\$0	Benefit Period	30,580

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
201901	31,131	19,606	\$21,061,664	\$816,727	\$20,244,936	\$17,244,532	\$18,791,933	91.8%
201902	31,164	19,607	\$18,843,585	\$736,861	\$18,106,724	\$15,907,811	\$18,736,609	84.9%
201903	31,069	19,546	\$20,681,952	\$810,821	\$19,871,131	\$17,502,765	\$18,719,271	93.5%
201904	30,829	19,423	\$21,499,277	\$957,021	\$20,542,255	\$18,288,530	\$18,632,225	98.2%
201905	30,678	19,270	\$20,595,153	\$870,474	\$19,724,679	\$17,604,594	\$18,490,017	95.2%
201906	30,397	19,100	\$19,213,927	\$884,759	\$18,329,168	\$16,392,797	\$18,488,985	88.7%
201907	30,531	19,192	\$20,665,203	\$986,556	\$19,678,647	\$17,682,690	\$18,488,531	95.6%
201908	30,562	19,209	\$19,852,346	\$991,214	\$18,861,132	\$16,989,861	\$18,541,991	91.6%
201909	30,565	19,187	\$19,817,071	\$916,494	\$18,900,577	\$16,995,591	\$18,586,681	91.4%
201910	30,569	19,151	\$22,327,679	\$970,073	\$21,357,606	\$19,349,959	\$18,528,758	104.4%
201911	30,446	19,007	\$20,423,915	\$951,414	\$19,472,502	\$17,726,013	\$18,591,897	95.3%
201912	29,956	18,681	\$20,006,688	\$966,693	\$19,039,995	\$17,198,508	\$18,368,462	93.6%
202001	29,738	18,712	\$21,185,824	\$832,273	\$20,353,551	\$17,589,729	\$19,047,966	92.3%
202002	29,562	18,650	\$18,734,642	\$819,715	\$17,914,928	\$15,674,151	\$19,085,979	82.1%
202003	29,513	18,654	\$18,969,861	\$1,057,854	\$17,912,007	\$16,035,773	\$19,060,596	84.1%
202004	29,586	18,754	\$14,537,315	\$1,026,138	\$13,511,176	\$12,490,871	\$19,113,220	65.4%
202005	29,746	18,880	\$16,004,923	\$937,842	\$15,067,081	\$13,914,100	\$18,973,670	73.3%
202006	29,677	18,865	\$22,049,210	\$1,097,686	\$20,951,524	\$19,347,417	\$19,317,681	100.2%
202007	29,667	18,864	\$21,075,274	\$1,046,470	\$20,028,805	\$18,356,396	\$19,346,872	94.9%
202008	29,834	19,005	\$20,459,004	\$1,049,122	\$19,409,882	\$17,648,420	\$19,428,719	90.8%
202009	29,958	19,080	\$22,008,383	\$1,033,629	\$20,974,754	\$19,143,361	\$18,321,545	104.5%
202010	30,010	19,116	\$21,657,845	\$1,131,317	\$20,526,528	\$18,611,430	\$19,626,549	94.8%
202011	29,869	19,041	\$20,397,996	\$1,028,978	\$19,369,018	\$17,718,780	\$19,396,528	91.4%
202012	29,594	18,911	\$21,892,112	\$1,073,421	\$20,818,690	\$19,004,647	\$19,484,762	97.5%
202101	29,314	18,822	\$21,137,092	\$1,030,757	\$20,106,335	\$17,825,383	\$19,355,345	92.1%
202102	29,217	18,744	\$20,776,372	\$1,062,630	\$19,713,742	\$17,618,782	\$19,298,498	91.3%
202103	29,335	18,821	\$24,120,971	\$1,273,647	\$22,847,324	\$20,467,499	\$19,323,239	105.9%
202104	29,416	18,876	\$23,051,048	\$1,353,403	\$21,697,645	\$19,508,611	\$19,397,009	100.6%
202105	29,589	18,979	\$22,003,412	\$1,283,013	\$20,720,399	\$18,708,139	\$19,401,744	96.4%
202106	29,821	19,129	\$21,950,665	\$1,302,274	\$20,648,391	\$18,524,721	\$19,438,801	95.3%
202107	29,838	19,128	\$21,567,364	\$1,275,628	\$20,291,736	\$18,319,109	\$19,506,491	93.9%
202108	30,142	19,327	\$23,244,483	\$1,319,189	\$21,925,294	\$19,918,531	\$19,637,279	101.4%
202109	30,419	19,516	\$22,882,149	\$1,260,852	\$21,621,297	\$19,679,913	\$19,741,118	99.7%
202110	30,145	19,245	\$23,888,762	\$1,303,762	\$22,585,000	\$20,518,845	\$19,179,386	107.0%
202111	30,186	19,236	\$22,663,789	\$1,332,927	\$21,330,862	\$19,427,308	\$19,430,869	100.0%
202112	30,156	19,160	\$23,231,801	\$1,349,257	\$21,882,544	\$19,906,773	\$19,288,621	103.2%
202201	30,061	19,197	\$22,550,237	\$1,214,459	\$21,335,778	\$18,697,948	\$19,899,285	94.0%
202202	30,580	19,551	\$22,543,106	\$1,161,836	\$21,381,270	\$18,325,811	\$20,025,607	91.5%

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Individual, Non-Medigap (On Exchange)
- **Effective Date:** 1/1/23 – 12/31/23
- **Company Filing Number:** 2632
- **SERFF Filing Number:** CFAP-133217999

Company Contact Information:

- **Primary Contact Name:** Mr. Cory Bream, ASA, MAAA
- **Primary Contact Telephone Number:** 410-998-5308
- **Primary Contact E-Mail Address:** Cory.Bream@CareFirst.com

4.3 Proposed Rate Changes (Individual market)

Base rates are changing 17.9% on average. The range is 16.8% to 19.4%. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 5,966.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, 3) lower projected risk adjustment, and 4) increases in assumed plan actuarial values.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/21 through 12/31/21, as required.

Paid Through Date: 2/28/22

Current Date: 2/28/22

Premiums (prior to MLR rebates) in Experience Period: \$232,998,399

Experience Period Member Months: 357,578

Current Date Members: 30,580

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$251,843,294

- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,527,274

Incurred Claims

- **Processed through issuer's claim system:** \$227,255,077
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,168,537

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 8.0%, which is a decrease compared to the 8.6% trend assumed in our prior filing. Current observed medical trends as of 202112 are 15.7%, up from -2.1% in 202012. Current observed drug trends are 6.9% as of 202112, down from 7.1% in 202012. The composite medical and drug trend is 13.0% as of 202112, up from 0.6% in 202012.

When normalized for induced demand, network, and demographics, the observed composite trends of 13.0% in 202112 and 0.6% in 202012 become 13.5% and 0.8%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2023 and 2021 represented in this filing is 6.4%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business. Consistent with the rules in the 2023 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2022) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2023) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2021 to 2023 is expected to be -1.4%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$713.53 and the projection period index rate is \$808.33. Both rates and the adjustments made to develop the projected amount from the experience period amount

can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Individual market is \$715.14 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2023 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2021 to 2023, we have assumed an increase in the statewide premium of 25.0% which reflects an estimate of an average 5.0% increase in 2022 and 19.0% increase in 2023. We have assumed that our CFI Individual non-Catastrophic market share will decrease from 81.3% in 2021 to 78.5% in 2023 and that our CFI Individual non-Catastrophic PLRS ratio to the state will increase from 1.051 in 2021 to 1.060 in 2023. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Individual market will decrease from \$89.62 in 2021 to \$81.40 in 2023. Combined with the \$81.40 is a projected HCRP net PMPM payable of -\$0.18, which results in a total projected risk adjustment receivable of \$81.22.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may take into account the benefit differences and utilization differences due to differences in cost-sharing. As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.

- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage and adult vision (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Federal Income Tax (FIT)
 4. Contribution to Reserve (Post-Tax)
 5. State Premium Tax
 6. PCORI Fee
 7. Risk Adjustment User Fee
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found on Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 88.9% for the Individual market and 87.7% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2023 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 81% of the designated services are rendered in higher cost-share setting and the remaining 19% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the “Actuarial Memorandum” section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/22 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2632
D.C. Individual Products
Rate Filing Effective 1/1/2023**

Actuarial Memorandum

Group Hospitalization & Medical Services Inc.
(NAIC # 53007)
H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)
D.C. Individual Products
Rate Filing Effective 1/1/2023
Actuarial Certification

I, Cory Bream, am a(n) Assistant Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient

2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).

3. Consistent with 45 CFR § 156.135, the 2023 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Cory Bream Digitally signed by Cory Bream
Date: 2022.05.02 10:49:04
-04'00'

Cory Bream, ASA, MAAA
Assistant Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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Exhibit 1 - Market Adjusted Index Rate Summary

	2023	Exhibit
(1) Base Period Total Allowed	\$ 714.17	2
(2) Base Period Non-EHB PMPM	\$ 0.64	2
(3) Experience Period Index Rate	\$ 713.53	
(4) Change in Morbidity	0.9859	4
(5) Additional Population Adjustment	1.0000	
(6) Induced Demand	0.9973	5
(7) Projection Period Utilization and Network Adjustment	1.0000	
(8) Demographic Adjustment	0.9885	6
(9) Area Adjustment	1.0000	
(10) Additional "Other" Adjustments	0.9992	7
(11) Annualized Trend	8.0%	8
(12) Months of Trend	24.0	
(13) Unit cost & Utilization/1,000 Trend Factor	1.1665	
(14) Projection Period Index Rate	\$ 808.33	
(15) Reinsurance Program	1.0000	
(16) Risk Adjustment Program	0.8847	9
(17) Federal Exchange User Fee	1.0000	
(18) Market Adjusted Index Rate	\$ 715.14	
Without Risk Adjustment	\$ 808.33	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service	
Inpatient Hospital	\$	38,007,594	\$	106.29	Admits	83.70	\$ 15,238.21
Outpatient Hospital	\$	51,877,679	\$	145.08	Visits	1,475.80	\$ 1,179.68
Professional	\$	84,826,301	\$	237.22	Visits	17,561.69	\$ 162.10
Other Medical	\$	16,185,265	\$	45.26	Services	1,570.64	\$ 345.82
Capitation	\$	466,249	\$	1.30	Benefit Period	1,000	\$ 15.65
Prescription Drug	\$	64,007,480	\$	179.00	Prescriptions	10,197.78	\$ 210.64
Total (EHB & Non-EHB)	\$	255,370,568	\$	714.17			
EHB Allowed	\$	255,143,389	\$	713.53			
Non-EHB Allowed	\$	227,179	\$	0.64			
Incurred Net	\$	230,423,615	\$	644.40			
Net/Allowed		90.23%					
Experience Period Member Months		357,578					
Experience Period Revenue	\$	232,998,399					

Exhibit 3 - Non-EHB Adjustment

HIOS Plan ID	Plan Name	Exchange	2023 Index Rate	2023 Non-EHB PMPM	2023 Non-EHB Adjustment
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$ 808.33	\$ 2.38	1.0029
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$ 808.33	\$ 3.25	1.0040
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$ 808.33	\$ 2.56	1.0032
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$ 808.33	\$ 2.97	1.0037
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$ 808.33	\$ 3.28	1.0041
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$ 808.33	\$ 2.67	1.0033

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2021 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	17,572	\$ 231.62
Silver	55,479	\$ 302.33
Gold	124,488	\$ 413.45
Platinum	160,028	\$ 444.70
Subtotal	357,567	\$ 401.26

Current Year YTD

Existing

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,434	\$ 235.28	1.000	\$ 235.28
Silver	7,488	\$ 296.74	1.000	\$ 296.74
Gold	18,051	\$ 407.45	1.000	\$ 407.45
Platinum	23,379	\$ 434.11	1.000	\$ 434.11
Subtotal	51,352	\$ 395.29	1.000	\$ 395.29

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	223	\$ 235.28	1.000	\$ 235.28
Silver	1,315	\$ 296.74	1.000	\$ 296.74
Gold	2,590	\$ 407.45	1.000	\$ 407.45
Platinum	3,331	\$ 434.11	1.000	\$ 434.11
Subtotal	7,459	\$ 394.69	1.000	\$ 394.69

Transfer

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	112	\$ 191.42	1.000	\$ 191.42
Silver	402	\$ 358.81	1.000	\$ 358.81
Gold	725	\$ 368.30	1.000	\$ 368.30
Platinum	576	\$ 530.59	1.000	\$ 530.59
Subtotal	1,815	\$ 406.78	1.000	\$ 406.78

Total

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,769	\$ 233.50	1.000	\$ 233.50
Silver	9,205	\$ 299.45	1.000	\$ 299.45
Gold	21,366	\$ 406.12	1.000	\$ 406.12
Platinum	27,286	\$ 436.15	1.000	\$ 436.15
Subtotal	60,626	\$ 395.56	1.000	\$ 395.56

Remainder of Current Year

Existing

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,609	\$ 235.28
Silver	35,447	\$ 296.74
Gold	84,782	\$ 407.45
Platinum	112,029	\$ 434.11
Subtotal	242,867	\$ 396.07

New

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,303	\$ 235.28
Silver	8,242	\$ 296.74
Gold	19,951	\$ 407.45
Platinum	21,911	\$ 434.11
Subtotal	52,407	\$ 393.62

Transfer

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	811	\$ 191.42
Silver	2,103	\$ 358.81
Gold	3,540	\$ 368.30
Platinum	3,057	\$ 530.59
Subtotal	9,511	\$ 403.28

Total

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	13,723	\$ 232.69
Silver	45,792	\$ 299.59
Gold	108,273	\$ 406.17
Platinum	136,997	\$ 436.27
Subtotal	304,785	\$ 395.87

Total Current Year

Total	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,492	\$ 232.82
Silver	54,997	\$ 299.57
Gold	129,639	\$ 406.16
Platinum	164,283	\$ 436.25
Subtotal	365,411	\$ 395.82

Rating Year

Existing

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,669	\$ 232.82	1.000	\$ 232.82
Silver	42,071	\$ 299.57	1.000	\$ 299.57
Gold	97,454	\$ 406.16	1.000	\$ 406.16
Platinum	121,602	\$ 436.25	1.000	\$ 436.25
Subtotal	274,796	\$ 394.53	1.000	\$ 394.53

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	4,166	\$ 232.82	1.000	\$ 232.82
Silver	8,482	\$ 299.57	1.000	\$ 299.57
Gold	19,900	\$ 406.16	1.000	\$ 406.16
Platinum	22,256	\$ 436.25	1.000	\$ 436.25
Subtotal	54,804	\$ 388.71	1.000	\$ 388.71

Transfer

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,848	\$ 191.42	1.000	\$ 191.42
Silver	5,340	\$ 358.81	1.000	\$ 358.81
Gold	11,776	\$ 368.30	1.000	\$ 368.30
Platinum	13,093	\$ 530.59	1.000	\$ 530.59
Subtotal	33,057	\$ 415.80	1.000	\$ 415.80

Total

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	20,683	\$ 227.12	1.000	\$ 227.12
Silver	55,893	\$ 305.23	1.000	\$ 305.23
Gold	129,130	\$ 402.71	1.000	\$ 402.71
Platinum	156,951	\$ 444.12	1.000	\$ 444.12
Subtotal	362,657	\$ 395.59	1.000	\$ 395.59

Year	Adjusted Normalized PMPM	Year over Year Change
2021	\$ 401.26	n/a
2022	\$ 395.82	-1.4%
2023	\$ 395.59	-0.1%

Morbidity Adjustment Change	-1.4%
Morbidity Adjustment Factor	0.9859

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2021	87.19%	1.1303	
(2) Projected 2023	86.76%	1.1273	
(3) Adjustment*		0.9973	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7114	100.0%	35.1
(2)	Rating Period	Existing	1.7561	75.8%	
		New	1.4343	15.1%	
		Transfer	1.5838	9.1%	
(3)	Rating Period	All	1.6918	100.0%	34.7
(4)	Demographic Adjustment***	All	0.9885		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment		
(1) Experience Period Capitations PMPM (EHBs only)	\$ 0.74	
(2) Projection Period Capitations PMPM	\$ 0.75	
(3) Adjustment to Capitation Category	1.0091	(2)/(1)
Drug Rebates adjustment		
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$ 221.36	
(5) Morbidity	0.9859	Exhibit 4
(6) Induced Demand	0.9973	Exhibit 5
(7) Demographics	0.9885	Exhibit 6
(8) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$ 246.70	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$ 47.88	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$ 198.82	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$ 42.36	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$ 179.00	(4)-(12)
(14) Morbidity	0.9859	Exhibit 4
(15) Induced Demand	0.9973	Exhibit 5
(16) Demographics	0.9885	Exhibit 6
(17) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$ 199.49	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category	0.9966	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 120.47	1.0000	
Outpatient Hospital	\$ 164.47	1.0000	
Professional	\$ 277.16	1.0000	
Other Medical	\$ 46.67	1.0000	
Capitation	\$ 0.74	1.0091	(3)
Prescription Drug	\$ 199.49	0.9966	(19)
Total	\$ 808.99	0.9992	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2021				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 106.27	14.9%	1.0800	1.0000	1.1664
Outpatient Hospital	\$ 145.08	20.3%	1.0800	1.0000	1.1664
Professional	\$ 237.18	33.2%	1.0750	1.0200	1.2023
Other Medical	\$ 45.26	6.3%	1.0300	1.0000	1.0609
Capitation	\$ 0.74	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.00	25.1%	1.0550	1.0150	1.1467
Total	\$ 713.53	100.0%			1.0801
 Proposed Trend					 1.0801

Exhibit 9 - Risk Adjustment

Statewide 2021

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2021
Individual Non-Catastrophic	187,340		1.461	1.123	1.000	1.057	0.735	1.591	0.872			\$ 471.35

CFI & Competition 2021

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	152,314	81.3%	1.535	1.133	1.000	1.056	0.733	1.672	0.877		
Competition Non-Catastroph	35,026	18.7%	1.138	1.079	1.000	1.061	0.745	-	-		

2021

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	17,698	17.5%	0.771	1.181	1.000	1.000	0.600	0.771	0.708	-\$2,733,453	-\$154.45
Silver	26,012	25.8%	1.043	1.154	1.000	1.030	0.700	1.074	0.832	-\$3,418,276	-\$131.41
Gold	30,396	30.1%	1.639	1.092	1.000	1.080	0.800	1.770	0.944	\$436,808	\$14.37
Platinum	26,857	26.6%	3.386	1.080	1.000	1.150	0.900	3.894	1.117	\$14,762,989	\$549.69
Total	100,963	100.0%	1.798	1.120	1.000	1.072	0.766	1.981	0.920	\$9,048,068	\$89.62

Statewide 2023

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2023
Individual Non-Catastrophic	167,620		1.473	1.130	1.000	1.060	0.742	1.609	0.888			\$ 588.95

CFI & Competition 2023

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	131,582	78.5%	1.561	1.141	1.000	1.060	0.741	1.702	0.895		
Competition Non-Catastroph	36,038	21.5%	1.150	1.093	1.000	1.061	0.745	-	-		

2023

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	16,651	17.4%	0.809	1.177	1.000	1.000	0.600	0.809	0.706	-\$2,863,888	-\$171.99
Silver	21,651	22.7%	0.994	1.177	1.000	1.030	0.700	1.023	0.848	-\$4,065,190	-\$187.76
Gold	31,950	33.4%	1.579	1.097	1.000	1.080	0.800	1.705	0.948	-\$135,471	-\$4.24
Platinum	25,293	26.5%	3.162	1.085	1.000	1.150	0.900	3.637	1.123	\$14,841,859	\$586.80
Total	95,545	100.0%	1.731	1.126	1.000	1.073	0.769	1.906	0.930	\$7,777,310	\$81.40

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$808.33	\$93.44	\$0.25	0.8847

Estimated HCRP Receivable	Estimated HCRP Charge	Net Charge PMPM
\$106,000	\$123,000	-\$0.18

*Adjustment Factor = (\$808.33 - \$93.44 + \$0.25) / \$808.33

Exhibit 10A - Desired Incurred Claims Ratio

	2023	
	PMPM	% of Revenue
Allowed Claims	\$ 791.41	
Paid/Allowed Ratio		88.9%
Paid Claims & Capitations	\$ 703.46	
RA Transfer & HCRP (Paid Basis)	\$ 81.22	
Reinsurance Recoveries (Paid Basis)	\$ -	
Paid Claims & Capitations (Post-3Rs)	\$ 622.24	85.8%
Administrative Expense	\$ 65.63	9.0%
Broker Commissions & Fee	\$ 1.69	0.2%
Contribution to Reserve (Post-Tax)	\$ 12.33	1.7%
Investment Income Credit	\$ (0.73)	-0.1%
Risk Charge	\$ -	0.0%
<u>Non-ACA Taxes & Fees</u>		
State Premium Tax	\$ 14.50	2.0%
State Assessment Fee	\$ 0.73	0.1%
Reinsurance Program Fee	\$ -	0.0%
State Income Tax	\$ -	0.0%
Federal Income Tax	\$ 2.18	0.3%
<u>ACA Taxes & Fees</u>		
Health Insurer Tax	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.22	0.0%
Exchange Assessment Fee	\$ 5.98	0.825%
Federal Exchange User Fee	\$ -	0.0%
PCORI Tax	\$ 0.26	0.0%
BlueRewards/Incentive Program	\$ 0.17	0.0%
Total Revenue	\$ 725.19	100.0%
Plan Level Admin Load Adjustment	1.1650	
Projected Member Months	95,545	
Average Members	7,962	
% Total 2023	100.0%	

Exhibit 10B - Federal MLR

	Total 2023 PMPM / %
<u>Traditional MLR Development</u>	
Paid Claims & Capitations (Post-3Rs) \$	622.24
Total Revenue \$	725.19
<hr/>	
Traditional MLR (i.e. DICR)	85.8%
<u>Federal MLR Development</u>	
Numerator Adjustments	
BlueRewards/Incentive Program \$	0.17
Quality Improvement Expenses \$	0.54
Removal of non-care costs under MLR guidelines \$	0.59
Denominator Adjustments	
Non-ACA Taxes & Fees \$	17.40
ACA Taxes & Fees \$	6.46
Federal MLR Numerator \$	623.54
Federal MLR Denominator \$	701.32
<hr/>	
Federal MLR	88.9%
Projected Member Months	95,545

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2023	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	663.55
Total Revenue	\$	<u>780.26</u>
Traditional MLR (i.e. DICR)		85.0%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.12
Quality Improvement Expenses	\$	0.93
removal of non-care costs under MLR guidelines	\$	(3.54)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	19.32
ACA Taxes & Fees	\$	6.92
Federal MLR Numerator	\$	661.05
Federal MLR Denominator	\$	<u>754.03</u>
Federal MLR		87.7%
Projected Member Months		362,657

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Catastrophic Adjustment	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$715.14	1.0000	1.0000	1.0471	1.0029	1.0000	1.0000	1.1650	\$875.02
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$715.14	0.7284	1.0000	0.9106	1.0040	1.0000	1.0000	1.1650	\$554.85
78079DC0210003	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$715.14	0.9446	1.0000	0.9834	1.0032	1.0000	1.0000	1.1650	\$776.44
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$715.14	0.7978	1.0000	0.9409	1.0037	1.0000	1.0000	1.1650	\$627.74
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$715.14	0.7211	1.0000	0.9106	1.0041	1.0000	1.0000	1.1650	\$549.29
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	PPO	GOLD	On	PPO	\$715.14	0.8948	1.0000	0.9834	1.0033	1.0000	1.0000	1.1650	\$735.59

Exhibit 12 - AV Values

HIOS Plan ID	Suffix	HIOS Plan Name	HHS AV
78079DC0210001	01	BluePreferred PPO Standard Platinum \$0	0.899
78079DC0210001	02	BluePreferred PPO Standard Platinum \$0 NAO	1.000
78079DC0210001	03	BluePreferred PPO Standard Platinum \$0 NAL	0.899
78079DC0210002	01	BluePreferred PPO Standard Bronze \$7,500	0.648
78079DC0210002	02	BluePreferred PPO Standard Bronze \$7,500 NAO	1.000
78079DC0210002	03	BluePreferred PPO Standard Bronze \$7,500 NAL	0.648
78079DC0210003	01	BluePreferred PPO Standard Gold \$500	0.819
78079DC0210003	02	BluePreferred PPO Standard Gold \$500 NAO	1.000
78079DC0210003	03	BluePreferred PPO Standard Gold \$500 NAL	0.819
78079DC0210004	01	BluePreferred PPO Standard Silver \$4,850	0.718
78079DC0210004	02	BluePreferred PPO Standard Silver \$4,850 NAO	1.000
78079DC0210004	03	BluePreferred PPO Standard Silver \$4,850 NAL	0.718
78079DC0210004	04	BluePreferred PPO Standard Silver \$4,850 A	0.739
78079DC0210004	05	BluePreferred PPO Standard Silver \$4,850 B	0.878
78079DC0210004	06	BluePreferred PPO Standard Silver \$4,850 C	0.940
78079DC0210005	01	BluePreferred PPO HSA Standard Bronze \$6,350	0.646
78079DC0210005	02	BluePreferred PPO Standard Bronze \$6,350 NAO	1.000
78079DC0210005	03	BluePreferred PPO Standard Bronze \$6,350 NAL	0.646
78079DC0210006	01	BluePreferred PPO HSA Gold \$1,500	0.816
78079DC0210006	02	BluePreferred PPO Gold \$1,500 NAO	1.000
78079DC0210006	03	BluePreferred PPO Gold \$1,500 NAL	0.816

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.0940	75.8%	
		New	0.9380	15.1%	
		Transfer	1.0094	9.1%	
(2)	Rating Period	All	1.0627	100.0%	42.2
(3)	Nearest Rounded	All	1.0530		42.0
(4)	Calibration***	All	0.9908		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BluePreferred PPO Standard Platinum \$0
(5)	Plan Adjusted Index Rate	\$875.02
(6)	Calibration	0.9908
(7)	Calibrated Rate	\$866.99
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.053)	0.9259
(9)	Age 40 Premium Rate	\$802.77

(4)

(5)*(6)

(7)*(8)

***Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.**

*****Applied uniformly to all plans**

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average
HSA/HRA	36,428	1.0000	1.0000
Non-CDH	326,229	1.0000	1.0000
	362,657	1.0000	

Full HIOS Plan ID	Base HIOS Plan ID	Plan Name	Metal Level	Relative to Bronze	Projected Member Months	Relative to Average (Pool)	Relative to Average (CSR)
78079DC021000101	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	1.1500	25,281	1.0471	1.0471
78079DC021000102	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAO	PLATINUM	1.1500	-	1.0471	1.0471
78079DC021000103	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAL	PLATINUM	1.1500	12	1.0471	1.0471
78079DC021000201	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	1.0000	8,831	0.9106	0.9106
78079DC021000202	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000203	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAL	BRONZE	1.0000	12	0.9106	0.9106
78079DC021000301	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	1.0800	24,687	0.9834	0.9834
78079DC021000302	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000303	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAL	GOLD	1.0800	-	0.9834	0.9834
78079DC021000401	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	1.0300	19,895	0.9379	0.9409
78079DC021000402	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAO	SILVER	1.0300	-	0.9379	0.9409
78079DC021000403	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAL	SILVER	1.0300	-	0.9379	0.9409
78079DC021000404	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 A	SILVER	1.0300	1,149	0.9379	0.9409
78079DC021000405	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 B	SILVER	1.1500	339	1.0471	0.9409
78079DC021000406	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 C	SILVER	1.1500	268	1.0471	0.9409
78079DC021000501	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	1.0000	7,768	0.9106	0.9106
78079DC021000502	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000503	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAL	BRONZE	1.0000	40	0.9106	0.9106
78079DC021000601	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	1.0800	7,263	0.9834	0.9834
78079DC021000602	78079DC0210006	BluePreferred PPO Gold \$1,500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000603	78079DC0210006	BluePreferred PPO Gold \$1,500 NAL	GOLD	1.0800	-	0.9834	0.9834

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period		Current Period		Rating Period	
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name
78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500
78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,850
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500

Appendix - Annual Rate Change Based on Mapping

Catastrophic	Catastrophic/Avg Renewal	-	-	n/a
Bronze	Bronze Members/Avg Renewal	1,411	1,369	18.7%
Silver	Silver Members/Avg Renewal	1,946	1,829	16.8%
Gold	Gold Members/Avg Renewal	2,651	2,605	18.9%
Platinum	Platinum Members/Avg Renewal	2,233	2,122	17.2%
	All Members/Avg Renewal	8,241	7,925	17.9%
	Minimum Renewal			16.8%
	Maximum Renewal			19.4%

2022 HIOS Plan ID	2022 HIOS Plan Name	2022 Metal Level	2022 Marketplace Indicator	2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	Current Month Member Count	Projected 2022 EOY Members	2022 Base Rate	2023 Base Rate	Annual Rate Change
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	2,233	2,122	\$702.47	\$823.35	17.2%
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	774	739	\$439.91	\$522.09	18.7%
78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	2,091	2,034	\$614.87	\$730.59	18.8%
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	SILVER	On	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	On	1,946	1,829	\$505.52	\$590.68	16.8%
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	637	630	\$435.21	\$516.86	18.8%
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	560	571	\$579.94	\$692.16	19.4%

Appendix - Maximum Rate Renewal

	2022	2023	% Change
Base Rate	\$579.94	\$692.16	19.4%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$379.28	\$503.20	32.7%

	BluePreferred PPO HSA Gold \$1,500	BluePreferred PPO HSA Gold \$1,500
Base Rate/Product(s)		
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Appendix - Federal Required \$1.00 minimum for abortion

HIOS Plan ID	Plan Name	Exchange	Minimum Charge	Lowest Age Factor	Base Premium	Age Calibration	Plan Adjusted Index Rate	Admin	Catastrophic Adjustment	Network Factor	Non-EHB	Induced Utilization	Benefit	Market Adjusted Index Rate	Exchange User Fee	Risk Adjustment Fee	Reinsurance Factor	Index Rate	\$1 Check	Final Rate, above \$1.00
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	1.0471	1.0000	\$1.34	1.0000	0.8847	1.0000	\$1.51	\$1.00	\$1.51
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7284	\$2.11	1.0000	0.8847	1.0000	\$2.38	\$1.00	\$2.38
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.9446	\$1.51	1.0000	0.8847	1.0000	\$1.71	\$1.01	\$1.69
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9409	0.7978	\$1.86	1.0000	0.8847	1.0000	\$2.10	\$1.00	\$2.10
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7211	\$2.13	1.0000	0.8847	1.0000	\$2.41	\$1.00	\$2.41
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.8948	\$1.59	1.0000	0.8847	1.0000	\$1.80	\$1.00	\$1.80

Appendix - Form Numbers

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows:
CFBC-133246586

ON-Exchange

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/BP/EXC/DOCS (R. 1/23)
DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23)
DC/CF/EXC/BP HSA/GOLD 1500 (1/23)
DC/CF/EXC/BP STD/BRZ 7500 (1/23)
DC/CF/EXC/BP STD/GOLD 500 (1/23)
DC/CF/EXC/BP STD/NATAMER SOB (1/23)
DC/CF/EXC/BP STD/PLAT 0 (1/23)
DC/CF/EXC/BP STD/SIL 4850 (1/23)
DC/CF/EXC/BP STD/SIL 4850 A (1/23)
DC/CF/EXC/BP STD/SIL 4850 B (1/23)
DC/CF/EXC/BP STD/SIL 4850 C (1/23)
DC/CF/EXC/NATAMER (1/14)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12)
DC/CF/CD/AUTH AMEND PPO (1/20)
DC/CF/NO SURP ACT/AMEND (R. 1/23)
DC GHMSI – HEALTH GUARANTY 5/21
DC/CF/PT PROTECT (9/10)
DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Inpatient Hospital	\$2,900,980	\$2,774,056	\$2,900,980	\$2,774,056	\$0	Admits	187
201902	31,164	Inpatient Hospital	\$3,078,380	\$2,975,581	\$3,078,380	\$2,975,581	\$0	Admits	184
201903	31,069	Inpatient Hospital	\$3,157,413	\$3,060,210	\$3,157,413	\$3,060,210	\$0	Admits	174
201904	30,829	Inpatient Hospital	\$3,103,316	\$3,007,790	\$3,103,316	\$3,007,790	\$0	Admits	155
201905	30,678	Inpatient Hospital	\$3,084,800	\$2,983,629	\$3,084,800	\$2,983,629	\$0	Admits	210
201906	30,397	Inpatient Hospital	\$2,496,591	\$2,390,626	\$2,496,591	\$2,390,626	\$0	Admits	161
201907	30,531	Inpatient Hospital	\$3,092,601	\$2,987,763	\$3,092,596	\$2,987,759	\$0	Admits	215
201908	30,562	Inpatient Hospital	\$2,514,773	\$2,437,940	\$2,514,769	\$2,437,937	\$0	Admits	166
201909	30,565	Inpatient Hospital	\$3,208,140	\$3,099,952	\$3,208,134	\$3,099,946	\$0	Admits	188
201910	30,569	Inpatient Hospital	\$3,700,881	\$3,606,275	\$3,700,876	\$3,606,270	\$0	Admits	215
201911	30,446	Inpatient Hospital	\$3,168,744	\$3,070,887	\$3,168,726	\$3,070,869	\$0	Admits	192
201912	29,956	Inpatient Hospital	\$2,777,328	\$2,694,844	\$2,777,250	\$2,694,769	\$0	Admits	166
202001	29,738	Inpatient Hospital	\$3,131,966	\$2,986,973	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,651	\$2,262,215	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,835	\$2,696,953	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,316,013	\$2,283,083	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,366,822	\$2,337,167	\$2,366,367	\$2,336,717	\$0	Admits	127
202006	29,677	Inpatient Hospital	\$4,584,463	\$4,496,418	\$4,583,236	\$4,495,214	\$0	Admits	193
202007	29,667	Inpatient Hospital	\$3,688,502	\$3,639,081	\$3,687,444	\$3,638,037	\$0	Admits	178
202008	29,834	Inpatient Hospital	\$3,207,043	\$3,130,118	\$3,204,925	\$3,128,055	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,437,339	\$3,358,573	\$3,435,169	\$3,356,464	\$0	Admits	142
202010	30,010	Inpatient Hospital	\$2,920,439	\$2,847,150	\$2,918,252	\$2,845,024	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,731,675	\$2,646,479	\$2,728,925	\$2,643,839	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,538,694	\$3,485,443	\$3,534,998	\$3,481,815	\$0	Admits	136
202101	29,314	Inpatient Hospital	\$3,939,027	\$3,784,883	\$3,933,676	\$3,779,814	\$0	Admits	176
202102	29,217	Inpatient Hospital	\$3,024,042	\$2,967,408	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,191,911	\$4,085,852	\$4,182,093	\$4,076,306	\$0	Admits	205
202104	29,416	Inpatient Hospital	\$2,825,925	\$2,724,252	\$2,816,396	\$2,715,133	\$0	Admits	177
202105	29,589	Inpatient Hospital	\$3,518,031	\$3,407,036	\$3,504,064	\$3,393,596	\$0	Admits	221
202106	29,821	Inpatient Hospital	\$2,446,504	\$2,386,713	\$2,432,008	\$2,372,606	\$0	Admits	191
202107	29,838	Inpatient Hospital	\$2,892,845	\$2,810,402	\$2,866,556	\$2,785,012	\$0	Admits	192
202108	30,142	Inpatient Hospital	\$3,296,853	\$3,219,313	\$3,243,393	\$3,167,431	\$0	Admits	180
202109	30,419	Inpatient Hospital	\$3,360,053	\$3,258,073	\$3,287,093	\$3,187,909	\$0	Admits	329
202110	30,145	Inpatient Hospital	\$3,399,841	\$3,303,956	\$3,287,992	\$3,195,486	\$0	Admits	264
202111	30,186	Inpatient Hospital	\$2,810,382	\$2,744,961	\$2,683,152	\$2,620,779	\$0	Admits	207
202112	30,156	Inpatient Hospital	\$2,302,180	\$2,209,543	\$2,123,379	\$2,038,449	\$0	Admits	223
202201	30,061	Inpatient Hospital	\$1,637,261	\$1,503,508	\$1,122,422	\$1,034,809	\$0	Admits	125
202202	30,580	Inpatient Hospital	\$393,745	\$348,057	\$115,274	\$103,891	\$0	Admits	28

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Outpatient Hospital	\$4,226,433	\$3,612,955	\$4,226,433	\$3,612,955	\$0	Visits	3,626
201902	31,164	Outpatient Hospital	\$3,700,351	\$3,230,046	\$3,700,351	\$3,230,046	\$0	Visits	3,237
201903	31,069	Outpatient Hospital	\$4,466,734	\$3,927,469	\$4,466,734	\$3,927,469	\$0	Visits	3,601
201904	30,829	Outpatient Hospital	\$4,683,826	\$4,199,116	\$4,683,826	\$4,199,116	\$0	Visits	3,573
201905	30,678	Outpatient Hospital	\$4,103,763	\$3,683,272	\$4,103,763	\$3,683,272	\$0	Visits	3,356
201906	30,397	Outpatient Hospital	\$3,700,861	\$3,305,619	\$3,700,861	\$3,305,619	\$0	Visits	3,025
201907	30,531	Outpatient Hospital	\$4,202,918	\$3,790,486	\$4,202,913	\$3,790,481	\$0	Visits	3,326
201908	30,562	Outpatient Hospital	\$4,104,897	\$3,699,235	\$4,104,892	\$3,699,230	\$0	Visits	3,133
201909	30,565	Outpatient Hospital	\$3,675,740	\$3,273,979	\$3,675,735	\$3,273,974	\$0	Visits	3,116
201910	30,569	Outpatient Hospital	\$4,340,887	\$3,932,922	\$4,340,881	\$3,932,916	\$0	Visits	3,604
201911	30,446	Outpatient Hospital	\$4,001,020	\$3,634,010	\$4,000,998	\$3,633,990	\$0	Visits	3,219
201912	29,956	Outpatient Hospital	\$4,165,059	\$3,783,086	\$4,164,965	\$3,783,001	\$0	Visits	3,180
202001	29,738	Outpatient Hospital	\$4,436,391	\$3,904,477	\$4,436,176	\$3,904,290	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,723,089	\$3,241,421	\$3,722,622	\$3,241,013	\$0	Visits	3,163
202003	29,513	Outpatient Hospital	\$3,106,455	\$2,735,378	\$3,105,967	\$2,734,948	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,708,786	\$1,562,782	\$1,708,468	\$1,562,492	\$0	Visits	1,442
202005	29,746	Outpatient Hospital	\$2,790,563	\$2,591,706	\$2,790,031	\$2,591,212	\$0	Visits	1,969
202006	29,677	Outpatient Hospital	\$3,869,961	\$3,565,183	\$3,868,957	\$3,564,258	\$0	Visits	2,712
202007	29,667	Outpatient Hospital	\$3,773,301	\$3,420,197	\$3,772,225	\$3,419,222	\$0	Visits	3,068
202008	29,834	Outpatient Hospital	\$3,742,474	\$3,422,723	\$3,740,271	\$3,420,713	\$0	Visits	3,148
202009	29,958	Outpatient Hospital	\$4,266,739	\$3,916,927	\$4,264,092	\$3,914,507	\$0	Visits	3,247
202010	30,010	Outpatient Hospital	\$4,118,390	\$3,763,613	\$4,115,640	\$3,761,102	\$0	Visits	3,609
202011	29,869	Outpatient Hospital	\$3,786,127	\$3,486,972	\$3,782,453	\$3,483,585	\$0	Visits	3,298
202012	29,594	Outpatient Hospital	\$3,988,781	\$3,623,687	\$3,984,197	\$3,619,503	\$0	Visits	3,350
202101	29,314	Outpatient Hospital	\$3,705,903	\$3,272,483	\$3,701,109	\$3,268,301	\$0	Visits	3,212
202102	29,217	Outpatient Hospital	\$4,293,651	\$3,851,022	\$4,287,244	\$3,845,332	\$0	Visits	3,196
202103	29,335	Outpatient Hospital	\$4,207,690	\$3,772,927	\$4,199,775	\$3,765,857	\$0	Visits	4,174
202104	29,416	Outpatient Hospital	\$4,571,434	\$4,124,312	\$4,558,001	\$4,112,311	\$0	Visits	4,187
202105	29,589	Outpatient Hospital	\$4,111,976	\$3,737,584	\$4,096,487	\$3,723,516	\$0	Visits	3,540
202106	29,821	Outpatient Hospital	\$4,473,304	\$4,052,560	\$4,447,576	\$4,029,347	\$0	Visits	3,505
202107	29,838	Outpatient Hospital	\$3,962,168	\$3,557,956	\$3,927,361	\$3,526,988	\$0	Visits	3,395
202108	30,142	Outpatient Hospital	\$4,416,500	\$4,026,309	\$4,340,471	\$3,957,375	\$0	Visits	3,482
202109	30,419	Outpatient Hospital	\$4,133,397	\$3,771,231	\$4,043,034	\$3,688,844	\$0	Visits	3,500
202110	30,145	Outpatient Hospital	\$4,633,217	\$4,216,774	\$4,483,636	\$4,080,957	\$0	Visits	3,868
202111	30,186	Outpatient Hospital	\$4,506,121	\$4,117,063	\$4,293,835	\$3,923,047	\$0	Visits	3,860
202112	30,156	Outpatient Hospital	\$4,862,317	\$4,435,948	\$4,493,645	\$4,099,391	\$0	Visits	4,059
202201	30,061	Outpatient Hospital	\$4,516,523	\$4,028,621	\$3,163,256	\$2,823,506	\$0	Visits	3,731
202202	30,580	Outpatient Hospital	\$4,407,095	\$3,710,580	\$1,244,069	\$1,048,861	\$0	Visits	3,900

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Professional	\$6,930,235	\$5,336,313	\$6,930,235	\$5,336,313	\$0	Visits	43,615
201902	31,164	Professional	\$5,663,000	\$4,519,672	\$5,663,000	\$4,519,672	\$0	Visits	35,275
201903	31,069	Professional	\$6,310,366	\$5,083,709	\$6,310,366	\$5,083,709	\$0	Visits	37,960
201904	30,829	Professional	\$6,340,677	\$5,136,938	\$6,340,677	\$5,136,938	\$0	Visits	38,471
201905	30,678	Professional	\$6,354,757	\$5,198,243	\$6,354,757	\$5,198,243	\$0	Visits	38,581
201906	30,397	Professional	\$5,845,103	\$4,819,205	\$5,845,103	\$4,819,205	\$0	Visits	34,788
201907	30,531	Professional	\$6,011,148	\$4,974,053	\$6,011,146	\$4,974,051	\$0	Visits	36,209
201908	30,562	Professional	\$5,813,899	\$4,829,601	\$5,813,896	\$4,829,598	\$0	Visits	35,324
201909	30,565	Professional	\$5,845,543	\$4,855,831	\$5,845,541	\$4,855,829	\$0	Visits	36,395
201910	30,569	Professional	\$6,786,162	\$5,699,371	\$6,786,158	\$5,699,368	\$0	Visits	42,403
201911	30,446	Professional	\$5,821,988	\$4,903,698	\$5,821,966	\$4,903,679	\$0	Visits	35,302
201912	29,956	Professional	\$5,647,914	\$4,714,405	\$5,647,789	\$4,714,304	\$0	Visits	33,183
202001	29,738	Professional	\$6,538,317	\$5,091,272	\$6,538,014	\$5,091,045	\$0	Visits	41,994
202002	29,562	Professional	\$5,699,070	\$4,538,256	\$5,698,336	\$4,537,662	\$0	Visits	34,999
202003	29,513	Professional	\$4,748,015	\$3,858,637	\$4,747,265	\$3,858,026	\$0	Visits	30,667
202004	29,586	Professional	\$3,192,616	\$2,736,229	\$3,192,025	\$2,735,724	\$0	Visits	22,710
202005	29,746	Professional	\$4,095,281	\$3,535,760	\$4,094,496	\$3,535,084	\$0	Visits	26,735
202006	29,677	Professional	\$5,455,483	\$4,650,809	\$5,454,074	\$4,649,610	\$0	Visits	34,910
202007	29,667	Professional	\$6,020,087	\$5,144,096	\$6,018,373	\$5,142,634	\$0	Visits	38,277
202008	29,834	Professional	\$5,770,086	\$4,807,990	\$5,766,867	\$4,805,368	\$0	Visits	36,821
202009	29,958	Professional	\$6,694,813	\$5,680,819	\$6,690,990	\$5,677,655	\$0	Visits	41,656
202010	30,010	Professional	\$6,953,325	\$5,895,178	\$6,948,792	\$5,891,423	\$0	Visits	45,685
202011	29,869	Professional	\$6,556,919	\$5,658,406	\$6,550,971	\$5,653,365	\$0	Visits	40,851
202012	29,594	Professional	\$6,759,731	\$5,789,279	\$6,752,377	\$5,783,061	\$0	Visits	42,277
202101	29,314	Professional	\$6,462,695	\$5,287,072	\$6,454,592	\$5,280,675	\$0	Visits	42,725
202102	29,217	Professional	\$6,299,113	\$5,175,951	\$6,289,908	\$5,168,568	\$0	Visits	38,275
202103	29,335	Professional	\$7,468,562	\$6,161,181	\$7,454,888	\$6,150,200	\$0	Visits	47,299
202104	29,416	Professional	\$7,184,287	\$5,988,773	\$7,163,726	\$5,972,046	\$0	Visits	45,392
202105	29,589	Professional	\$6,595,142	\$5,474,898	\$6,570,352	\$5,454,542	\$0	Visits	40,023
202106	29,821	Professional	\$6,972,868	\$5,771,858	\$6,932,846	\$5,739,126	\$0	Visits	41,041
202107	29,838	Professional	\$6,742,246	\$5,652,649	\$6,682,445	\$5,603,443	\$0	Visits	40,586
202108	30,142	Professional	\$7,301,726	\$6,186,391	\$7,182,424	\$6,087,660	\$0	Visits	42,979
202109	30,419	Professional	\$7,369,514	\$6,302,435	\$7,214,167	\$6,171,126	\$0	Visits	46,224
202110	30,145	Professional	\$7,723,370	\$6,575,536	\$7,478,206	\$6,368,026	\$0	Visits	48,215
202111	30,186	Professional	\$7,248,774	\$6,180,005	\$6,914,644	\$5,896,989	\$0	Visits	45,145
202112	30,156	Professional	\$7,458,003	\$6,438,876	\$6,909,823	\$5,967,843	\$0	Visits	45,403
202201	30,061	Professional	\$8,115,716	\$6,723,849	\$5,701,397	\$4,745,204	\$0	Visits	49,623
202202	30,580	Professional	\$9,707,322	\$7,935,015	\$2,804,178	\$2,315,214	\$0	Visits	57,767

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Other Medical	\$1,052,484	\$941,693	\$1,052,484	\$941,693	\$0	Services	4,021
201902	31,164	Other Medical	\$1,074,396	\$984,956	\$1,074,396	\$984,956	\$0	Services	3,631
201903	31,069	Other Medical	\$1,113,129	\$1,024,374	\$1,113,129	\$1,024,374	\$0	Services	4,044
201904	30,829	Other Medical	\$1,114,799	\$1,029,524	\$1,114,799	\$1,029,524	\$0	Services	3,814
201905	30,678	Other Medical	\$1,270,374	\$1,178,407	\$1,270,374	\$1,178,407	\$0	Services	4,217
201906	30,397	Other Medical	\$1,135,813	\$1,048,720	\$1,135,813	\$1,048,720	\$0	Services	3,886
201907	30,531	Other Medical	\$1,188,763	\$1,106,444	\$1,188,762	\$1,106,443	\$0	Services	3,931
201908	30,562	Other Medical	\$1,325,396	\$1,250,448	\$1,325,395	\$1,250,447	\$0	Services	4,112
201909	30,565	Other Medical	\$1,239,602	\$1,163,168	\$1,239,601	\$1,163,167	\$0	Services	3,806
201910	30,569	Other Medical	\$1,305,844	\$1,239,232	\$1,305,843	\$1,239,231	\$0	Services	3,428
201911	30,446	Other Medical	\$1,213,265	\$1,155,944	\$1,213,258	\$1,155,937	\$0	Services	2,753
201912	29,956	Other Medical	\$1,330,532	\$1,255,465	\$1,330,505	\$1,255,439	\$0	Services	3,233
202001	29,738	Other Medical	\$1,279,965	\$1,175,687	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,833	\$1,271,469	\$1,368,656	\$1,271,304	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,778	\$1,134,049	\$1,210,586	\$1,133,869	\$0	Services	3,178
202004	29,586	Other Medical	\$1,128,207	\$1,087,368	\$1,128,000	\$1,087,168	\$0	Services	2,371
202005	29,746	Other Medical	\$1,287,796	\$1,225,737	\$1,287,551	\$1,225,503	\$0	Services	2,621
202006	29,677	Other Medical	\$1,314,289	\$1,242,898	\$1,313,951	\$1,242,578	\$0	Services	3,828
202007	29,667	Other Medical	\$1,577,991	\$1,507,839	\$1,577,540	\$1,507,408	\$0	Services	3,961
202008	29,834	Other Medical	\$1,327,996	\$1,257,185	\$1,327,246	\$1,256,475	\$0	Services	4,081
202009	29,958	Other Medical	\$1,250,901	\$1,177,472	\$1,250,151	\$1,176,764	\$0	Services	4,129
202010	30,010	Other Medical	\$1,409,626	\$1,331,711	\$1,408,655	\$1,330,785	\$0	Services	3,989
202011	29,869	Other Medical	\$1,324,871	\$1,257,305	\$1,323,566	\$1,256,060	\$0	Services	3,530
202012	29,594	Other Medical	\$1,321,379	\$1,237,058	\$1,319,876	\$1,235,643	\$0	Services	4,003
202101	29,314	Other Medical	\$1,268,072	\$1,190,869	\$1,266,472	\$1,189,363	\$0	Services	3,531
202102	29,217	Other Medical	\$1,211,892	\$1,130,805	\$1,210,121	\$1,129,147	\$0	Services	3,506
202103	29,335	Other Medical	\$1,444,038	\$1,334,780	\$1,441,273	\$1,332,217	\$0	Services	4,289
202104	29,416	Other Medical	\$1,405,659	\$1,326,454	\$1,401,611	\$1,322,633	\$0	Services	3,787
202105	29,589	Other Medical	\$1,160,928	\$1,077,687	\$1,156,439	\$1,073,503	\$0	Services	3,790
202106	29,821	Other Medical	\$1,269,513	\$1,176,411	\$1,262,106	\$1,169,519	\$0	Services	4,261
202107	29,838	Other Medical	\$1,278,514	\$1,204,867	\$1,266,716	\$1,193,686	\$0	Services	3,662
202108	30,142	Other Medical	\$1,343,063	\$1,247,558	\$1,319,556	\$1,225,588	\$0	Services	4,117
202109	30,419	Other Medical	\$1,395,538	\$1,312,461	\$1,365,178	\$1,283,866	\$0	Services	3,842
202110	30,145	Other Medical	\$1,352,731	\$1,275,685	\$1,310,487	\$1,235,869	\$0	Services	4,129
202111	30,186	Other Medical	\$1,509,752	\$1,442,774	\$1,438,456	\$1,374,531	\$0	Services	4,042
202112	30,156	Other Medical	\$1,545,565	\$1,464,848	\$1,431,790	\$1,356,854	\$0	Services	3,846
202201	30,061	Other Medical	\$1,558,277	\$1,443,139	\$1,089,952	\$1,009,965	\$0	Services	4,911
202202	30,580	Other Medical	\$1,622,837	\$1,486,873	\$463,670	\$424,038	\$0	Services	6,093

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Prescription Drug	\$5,911,260	\$5,355,970	\$5,911,260	\$5,355,970	\$816,727	Scripts	26,802
201902	31,164	Prescription Drug	\$5,287,362	\$4,894,321	\$5,287,362	\$4,894,321	\$736,861	Scripts	23,808
201903	31,069	Prescription Drug	\$5,594,199	\$5,177,713	\$5,594,199	\$5,177,713	\$810,821	Scripts	26,189
201904	30,829	Prescription Drug	\$6,216,748	\$5,832,273	\$6,216,748	\$5,832,273	\$957,021	Scripts	26,020
201905	30,678	Prescription Drug	\$5,742,084	\$5,392,141	\$5,742,084	\$5,392,141	\$870,474	Scripts	25,728
201906	30,397	Prescription Drug	\$5,996,613	\$5,674,440	\$5,996,613	\$5,674,440	\$884,759	Scripts	24,165
201907	30,531	Prescription Drug	\$6,130,808	\$5,771,535	\$6,130,808	\$5,771,535	\$986,556	Scripts	25,625
201908	30,562	Prescription Drug	\$6,054,382	\$5,724,852	\$6,054,382	\$5,724,852	\$991,214	Scripts	24,592
201909	30,565	Prescription Drug	\$5,809,183	\$5,480,294	\$5,809,183	\$5,480,294	\$916,494	Scripts	24,237
201910	30,569	Prescription Drug	\$6,155,171	\$5,803,498	\$6,155,171	\$5,803,498	\$970,073	Scripts	25,451
201911	30,446	Prescription Drug	\$6,180,415	\$5,874,406	\$6,180,415	\$5,874,406	\$951,414	Scripts	23,888
201912	29,956	Prescription Drug	\$6,048,003	\$5,679,550	\$6,048,003	\$5,679,550	\$966,693	Scripts	25,622
202001	29,738	Prescription Drug	\$5,760,240	\$5,224,648	\$5,760,240	\$5,224,648	\$832,273	Scripts	25,781
202002	29,562	Prescription Drug	\$5,544,449	\$5,141,955	\$5,544,449	\$5,141,955	\$819,715	Scripts	23,470
202003	29,513	Prescription Drug	\$7,082,320	\$6,629,150	\$7,082,320	\$6,629,150	\$1,057,854	Scripts	27,267
202004	29,586	Prescription Drug	\$6,152,419	\$5,808,273	\$6,152,419	\$5,808,273	\$1,026,138	Scripts	21,231
202005	29,746	Prescription Drug	\$5,425,465	\$5,122,577	\$5,425,465	\$5,122,577	\$937,842	Scripts	20,829
202006	29,677	Prescription Drug	\$6,786,487	\$6,451,268	\$6,786,487	\$6,451,268	\$1,097,686	Scripts	22,565
202007	29,667	Prescription Drug	\$5,976,281	\$5,652,541	\$5,976,281	\$5,652,541	\$1,046,470	Scripts	22,532
202008	29,834	Prescription Drug	\$6,372,504	\$6,040,627	\$6,372,504	\$6,040,627	\$1,049,122	Scripts	22,314
202009	29,958	Prescription Drug	\$6,319,571	\$6,004,178	\$6,319,571	\$6,004,178	\$1,033,629	Scripts	22,206
202010	30,010	Prescription Drug	\$6,217,022	\$5,866,051	\$6,217,022	\$5,866,051	\$1,131,317	Scripts	22,869
202011	29,869	Prescription Drug	\$5,959,542	\$5,659,734	\$5,959,542	\$5,659,734	\$1,028,978	Scripts	21,625
202012	29,594	Prescription Drug	\$6,244,971	\$5,904,045	\$6,244,971	\$5,904,045	\$1,073,421	Scripts	23,212
202101	29,314	Prescription Drug	\$5,722,972	\$5,282,411	\$5,722,972	\$5,282,411	\$1,030,757	Scripts	21,555
202102	29,217	Prescription Drug	\$5,909,305	\$5,517,858	\$5,909,305	\$5,517,858	\$1,062,630	Scripts	20,685
202103	29,335	Prescription Drug	\$6,770,184	\$6,347,819	\$6,770,184	\$6,347,819	\$1,273,647	Scripts	26,551
202104	29,416	Prescription Drug	\$7,025,056	\$6,659,537	\$7,025,056	\$6,659,537	\$1,353,403	Scripts	28,416
202105	29,589	Prescription Drug	\$6,578,527	\$6,255,139	\$6,578,527	\$6,255,139	\$1,283,013	Scripts	25,185
202106	29,821	Prescription Drug	\$6,749,402	\$6,400,377	\$6,749,402	\$6,400,377	\$1,302,274	Scripts	25,132
202107	29,838	Prescription Drug	\$6,652,495	\$6,329,769	\$6,652,495	\$6,329,769	\$1,275,628	Scripts	24,236
202108	30,142	Prescription Drug	\$6,846,796	\$6,518,603	\$6,846,796	\$6,518,603	\$1,319,189	Scripts	24,535
202109	30,419	Prescription Drug	\$6,583,790	\$6,256,709	\$6,583,790	\$6,256,709	\$1,260,852	Scripts	24,269
202110	30,145	Prescription Drug	\$6,740,891	\$6,411,946	\$6,740,891	\$6,411,946	\$1,303,762	Scripts	25,562
202111	30,186	Prescription Drug	\$6,550,114	\$6,236,785	\$6,550,114	\$6,236,785	\$1,332,927	Scripts	28,690
202112	30,156	Prescription Drug	\$7,025,286	\$6,668,366	\$7,025,286	\$6,668,366	\$1,349,257	Scripts	29,059
202201	30,061	Prescription Drug	\$6,686,427	\$6,177,257	\$6,686,427	\$6,177,257	\$1,214,459	Scripts	25,108
202202	30,580	Prescription Drug	\$6,375,210	\$5,970,223	\$6,375,210	\$5,970,223	\$1,161,836	Scripts	23,226

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Capitations	\$40,272	\$40,272	\$40,272	\$40,272	\$0	Benefit Period	31,131
201902	31,164	Capitations	\$40,097	\$40,097	\$40,097	\$40,097	\$0	Benefit Period	31,164
201903	31,069	Capitations	\$40,111	\$40,111	\$40,111	\$40,111	\$0	Benefit Period	31,069
201904	30,829	Capitations	\$39,910	\$39,910	\$39,910	\$39,910	\$0	Benefit Period	30,829
201905	30,678	Capitations	\$39,375	\$39,375	\$39,375	\$39,375	\$0	Benefit Period	30,678
201906	30,397	Capitations	\$38,946	\$38,946	\$38,946	\$38,946	\$0	Benefit Period	30,397
201907	30,531	Capitations	\$38,964	\$38,964	\$38,964	\$38,964	\$0	Benefit Period	30,531
201908	30,562	Capitations	\$39,000	\$39,000	\$39,000	\$39,000	\$0	Benefit Period	30,562
201909	30,565	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	30,565
201910	30,569	Capitations	\$38,734	\$38,734	\$38,734	\$38,734	\$0	Benefit Period	30,569
201911	30,446	Capitations	\$38,483	\$38,483	\$38,483	\$38,483	\$0	Benefit Period	30,446
201912	29,956	Capitations	\$37,852	\$37,852	\$37,852	\$37,852	\$0	Benefit Period	29,956
202001	29,738	Capitations	\$38,945	\$38,945	\$38,945	\$38,945	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$38,550	\$38,550	\$38,550	\$38,550	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$39,458	\$39,458	\$39,458	\$39,458	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$39,273	\$39,273	\$39,273	\$39,273	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$38,996	\$38,996	\$38,996	\$38,996	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$38,527	\$38,527	\$38,527	\$38,527	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$39,111	\$39,111	\$39,111	\$39,111	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$38,900	\$38,900	\$38,900	\$38,900	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$39,020	\$39,020	\$39,020	\$39,020	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$39,044	\$39,044	\$39,044	\$39,044	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$38,556	\$38,556	\$38,556	\$38,556	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$38,423	\$38,423	\$38,423	\$38,423	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$38,368	\$38,368	\$38,368	\$38,368	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$38,587	\$38,587	\$38,587	\$38,587	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$38,685	\$38,685	\$38,685	\$38,685	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$38,808	\$38,808	\$38,808	\$38,808	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$39,074	\$39,074	\$39,074	\$39,074	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$39,095	\$39,095	\$39,095	\$39,095	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$39,546	\$39,546	\$39,546	\$39,546	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$39,857	\$39,857	\$39,857	\$39,857	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$38,711	\$38,711	\$38,711	\$38,711	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$38,646	\$38,646	\$38,646	\$38,646	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$38,449	\$38,449	\$38,449	\$38,449	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$36,032	\$36,032	\$36,032	\$36,032	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$36,898	\$36,898	\$36,898	\$36,898	\$0	Benefit Period	30,580

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
201901	31,131	19,606	\$21,061,664	\$816,727	\$20,244,936	\$17,244,532	\$18,791,933	91.8%
201902	31,164	19,607	\$18,843,585	\$736,861	\$18,106,724	\$15,907,811	\$18,736,609	84.9%
201903	31,069	19,546	\$20,681,952	\$810,821	\$19,871,131	\$17,502,765	\$18,719,271	93.5%
201904	30,829	19,423	\$21,499,277	\$957,021	\$20,542,255	\$18,288,530	\$18,632,225	98.2%
201905	30,678	19,270	\$20,595,153	\$870,474	\$19,724,679	\$17,604,594	\$18,490,017	95.2%
201906	30,397	19,100	\$19,213,927	\$884,759	\$18,329,168	\$16,392,797	\$18,488,985	88.7%
201907	30,531	19,192	\$20,665,203	\$986,556	\$19,678,647	\$17,682,690	\$18,488,531	95.6%
201908	30,562	19,209	\$19,852,346	\$991,214	\$18,861,132	\$16,989,861	\$18,541,991	91.6%
201909	30,565	19,187	\$19,817,071	\$916,494	\$18,900,577	\$16,995,591	\$18,586,681	91.4%
201910	30,569	19,151	\$22,327,679	\$970,073	\$21,357,606	\$19,349,959	\$18,528,758	104.4%
201911	30,446	19,007	\$20,423,915	\$951,414	\$19,472,502	\$17,726,013	\$18,591,897	95.3%
201912	29,956	18,681	\$20,006,688	\$966,693	\$19,039,995	\$17,198,508	\$18,368,462	93.6%
202001	29,738	18,712	\$21,185,824	\$832,273	\$20,353,551	\$17,589,729	\$19,047,966	92.3%
202002	29,562	18,650	\$18,734,642	\$819,715	\$17,914,928	\$15,674,151	\$19,085,979	82.1%
202003	29,513	18,654	\$18,969,861	\$1,057,854	\$17,912,007	\$16,035,773	\$19,060,596	84.1%
202004	29,586	18,754	\$14,537,315	\$1,026,138	\$13,511,176	\$12,490,871	\$19,113,220	65.4%
202005	29,746	18,880	\$16,004,923	\$937,842	\$15,067,081	\$13,914,100	\$18,973,670	73.3%
202006	29,677	18,865	\$22,049,210	\$1,097,686	\$20,951,524	\$19,347,417	\$19,317,681	100.2%
202007	29,667	18,864	\$21,075,274	\$1,046,470	\$20,028,805	\$18,356,396	\$19,346,872	94.9%
202008	29,834	19,005	\$20,459,004	\$1,049,122	\$19,409,882	\$17,648,420	\$19,428,719	90.8%
202009	29,958	19,080	\$22,008,383	\$1,033,629	\$20,974,754	\$19,143,361	\$18,321,545	104.5%
202010	30,010	19,116	\$21,657,845	\$1,131,317	\$20,526,528	\$18,611,430	\$19,626,549	94.8%
202011	29,869	19,041	\$20,397,996	\$1,028,978	\$19,369,018	\$17,718,780	\$19,396,528	91.4%
202012	29,594	18,911	\$21,892,112	\$1,073,421	\$20,818,690	\$19,004,647	\$19,484,762	97.5%
202101	29,314	18,822	\$21,137,092	\$1,030,757	\$20,106,335	\$17,825,383	\$19,355,345	92.1%
202102	29,217	18,744	\$20,776,372	\$1,062,630	\$19,713,742	\$17,618,782	\$19,298,498	91.3%
202103	29,335	18,821	\$24,120,971	\$1,273,647	\$22,847,324	\$20,467,499	\$19,323,239	105.9%
202104	29,416	18,876	\$23,051,048	\$1,353,403	\$21,697,645	\$19,508,611	\$19,397,009	100.6%
202105	29,589	18,979	\$22,003,412	\$1,283,013	\$20,720,399	\$18,708,139	\$19,401,744	96.4%
202106	29,821	19,129	\$21,950,665	\$1,302,274	\$20,648,391	\$18,524,721	\$19,438,801	95.3%
202107	29,838	19,128	\$21,567,364	\$1,275,628	\$20,291,736	\$18,319,109	\$19,506,491	93.9%
202108	30,142	19,327	\$23,244,483	\$1,319,189	\$21,925,294	\$19,918,531	\$19,637,279	101.4%
202109	30,419	19,516	\$22,882,149	\$1,260,852	\$21,621,297	\$19,679,913	\$19,741,118	99.7%
202110	30,145	19,245	\$23,888,762	\$1,303,762	\$22,585,000	\$20,518,845	\$19,179,386	107.0%
202111	30,186	19,236	\$22,663,789	\$1,332,927	\$21,330,862	\$19,427,308	\$19,430,869	100.0%
202112	30,156	19,160	\$23,231,801	\$1,349,257	\$21,882,544	\$19,906,773	\$19,288,621	103.2%
202201	30,061	19,197	\$22,550,237	\$1,214,459	\$21,335,778	\$18,697,948	\$19,899,285	94.0%
202202	30,580	19,551	\$22,543,106	\$1,161,836	\$21,381,270	\$18,325,811	\$20,025,607	91.5%

DC GHMSI

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Group Hospitalization & Medical Services Inc.
SERFF tracking number	CFAP-133217999
Submission Date	5/2/2022
Product Name	BluePreferred

Market Type: Individual Small Group
Rate Filing Type: Rate Increase New Filing

Scope and Range of the Increase:

The % increase is requested because:

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, 3) lower projected risk adjustment, and 4) increases in assumed plan actuarial values.

This filing will impact:

of policyholder's # of covered lives

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

Product selection, changes in age factors, and changes in family composition.

Financial Experience of Product

The overall financial experience of the product includes:

In 2021, a total of \$60.3 million in premium was collected and \$83.5 million in claims were paid out. We received \$9.0 million in risk adjustment, for a loss ratio of 123.5%. However, the rate increase of the product is driven partially by the combined Individual and Small group experience, which collected \$233.0 million in premium and paid out \$230.4 million in claims and received \$25.5 million in risk adjustment for a loss ratio of 87.9%.

The rate increase will affect the projected financial experience of the product by:

The proposed rate increases are aimed to bring the loss ratio for the combined Individual/small group pool to a projected 85.0%.

Components of Increase

The request is made up of the following components:

Trend Increases –	8.0 % of the	17.9 % total filed increase
1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.		
This component is	6.9 % of the	17.9 % total filed increase.
2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.		
This component is	1.0 % of the	17.9 % total filed increase.

Other Increases –	9.2 % of the	17.9 % total filed increase
1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.		
This component is	0.0 % of the	17.9 % total filed increase.
2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.		
This component is	5.6 % of the	17.9 % total filed increase.
3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.		
This component is	-1.1 % of the	17.9 % total filed increase.
4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.		
This component is	-3.6 % of the	17.9 % total filed increase.
5. Other – Defined as:		
Increased receivable for Risk Adjustment.		
This component is	8.2 % of the	17.9 % total filed increase.

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: 2632 - DC ACA Individual GHMSI
Project Name/Number: 2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	2023 AV Screenshots - DC Individual GHMSI.pdf 2632 - DC GHMSI - Ind - Rate Sheets - 5-2.xlsx 2632 - DC Ind 2023 - GHMSI - Index & Plan Comparison - 5-2.pdf 2632_Ind_DC_GHMSI_1.1.23_Actuarial_Memorandum.pdf 2632_Ind_DC_GHMSI_1.1.23_Actuarial_Memorandum_SERFF.xlsx GHMSI Ind - DISB rate filing checklist 2023.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2023 ACA_Cover Letter_Ind_DC_GH.pdf
Item Status:	
Status Date:	
Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	2632-2635 - DC GHMSI Trend Analysis.xlsx 2632 - DC GHMSI Ind (2023) - Dataset - 5-2.xlsm
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:	

SERFF Tracking #:

CFAP-133217999

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

2632

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: 2632 - DC ACA Individual GHMSI
Project Name/Number: 2632 - DC PPO IND64- ACA ON-EXCHANGE/2632

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

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	2632-DCInd-GHMSI-PartII_RateJustification-5-2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	RATE-E
Comments:	
Attachment(s):	78079.RATEE - DC Individual PPO.xlsx
Item Status:	
Status Date:	

Satisfied - Item:	URRT
Comments:	
Attachment(s):	2632 - DC GHMSI Ind URRT SERFF - 5-2.pdf 2632 - DC GHMSI Ind URRT SERFF - 5-2.xlsm
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
Product Name:	2632 - DC ACA Individual GHMSI		
Project Name/Number:	2632 - DC PPO IND64- ACA ON-EXCHANGE/2632		

Attachment 2632 - DC GHMSI - Ind - Rate Sheets - 5-2.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2632_Ind_DC_GHMSI_1.1.23_Actuarial_Memorandum_SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2632-2635 - DC GHMSI Trend Analysis.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2632 - DC GHMSI Ind (2023) - Dataset - 5-2.xlsm is not a PDF document and cannot be reproduced here.

Attachment 78079.RATEE - DC Individual PPO.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2632 - DC GHMSI Ind URRT SERFF - 5-2.xlsm is not a PDF document and cannot be reproduced here.

Group Hospitalization & Medical Services, Inc. (GHMSI)

d.b.a. CareFirst BlueCross BlueShield

(NAIC # 53007)

Rate Filing #2632

DC Individual On Exchange Products

Rates Effective 1/1/2023

Actuarial Value Calculations

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
 - Apply Inpatient Copay per Day?
 - Apply Skilled Nursing Facility Copay per Day?
 - Use Separate MOOP for Medical and Drug Spending?
 - Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	<input type="checkbox"/>	Tiered Network Plan?	<input type="checkbox"/>
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		\$6,350.00
Coinsurance (% , Insurer's Cost Share)		80.00%
MOOP (\$)		\$6,900.00
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)		
Coinsurance (% , Insurer's Cost Share)		
MOOP (\$)		
MOOP if Separate (\$)		

[Click Here for Important Instructions](#)

Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input checked="" type="checkbox"/>
Specialty Rx Coinsurance Maximum:	\$150
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages: Expanded Bronze Standard (58% to 65%), Calculation Successful.
 Actuarial Value: 64.56%
 Metal Tier: Bronze

Additional Notes:

Calculation Time: 0.1016 seconds

Draft 2023 AV Calculator

64.56%

Plan Description:

Name: BluePreferred PPO HSA Standard Bronze \$6,350
Plan HIOS ID: 78079DC0210005
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Bronze

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$7,500.00	\$850.00
Coinsurance (% Inurer's Cost Share)	60.00%	100.00%
MOOP (\$)	\$9,100.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$105.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$45.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$500.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$55.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum: _____
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
Days (1-10): _____
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
Visits (1-10): _____
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
Copays (1-10): _____

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages: Expanded Bronze Standard (58% to 65%), Calculation Successful.
 Actuarial Value: 64.80%
 Metal Tier: Bronze

Additional Notes:

Calculation Time: 0.1758 seconds

Draft 2023 AV Calculator

64.80%

Plan Description:

Name: BluePreferred PPO Standard Bronze \$7,500
Plan HIOS ID: 78079DC0210002
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)	\$4,850.00	\$350.00				
Coinsurance (% , Insurer's Cost Share)	80.00%	100.00%				
MOOP (\$)	\$8,850.00					
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
Copays (1-10):

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages: Calculation Successful.
 Actuarial Value: 71.82%
 Metal Tier: Silver

Additional Notes:

Calculation Time: 0.2109 seconds

Draft 2023 AV Calculator

71.82%

Plan Description:

Name: BluePreferred PPO Standard Silver \$4,850
Plan HIOS ID: 78079DC0210004
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?
- Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible (\$)			\$1,500.00			
Coinsurance (% , Insurer's Cost Share)			100.00%			
MOOP (\$)			\$3,000.00			
MOOP if Separate (\$)						

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$525.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Drugs	<input checked="" type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input checked="" type="checkbox"/>	# Days (1-10): 5
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

81.59%

Metal Tier:

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1094 seconds

Draft 2023 AV Calculator

81.59%

Plan Description:

Name: BluePreferred PPO HSA Gold \$1,500
Plan HIOS ID: 78079DC0210006
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$500.00	\$0.00
Coinsurance (% Inurer's Cost Share)	100.00%	100.00%
MOOP (\$)	\$5,800.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$600.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$300.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$525.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay? <input checked="" type="checkbox"/>	
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

81.88%

Metal Tier:

Gold

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time:

0.1289 seconds

Draft 2023 AV Calculator

81.88%

Plan Description:

Name: BluePreferred PPO Standard Gold \$500
Plan HIOS ID: 78079DC0210003
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Platinum

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Inurer's Cost Share)	100.00%	100.00%
MOOP (\$)	\$2,000.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input type="checkbox"/>		\$250.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input type="checkbox"/>		\$175.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input type="checkbox"/>		\$75.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$5.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$15.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>	Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input checked="" type="checkbox"/>	# Days (1-10): 5
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>	# Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>	# Copays (1-10):

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages:

Calculation Successful.

Actuarial Value:

89.85%

Metal Tier:

Platinum

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.1094 seconds

Draft 2023 AV Calculator

89.85%

Plan Description:

Name: BluePreferred PPO Standard Platinum \$0
Plan HIOS ID: 78079DC0210001
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Silver

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$4,050.00	\$350.00
Coinsurance (% Insurer's Cost Share)	80.00%	100.00%
MOOP (\$)	\$7,250.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$400.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$65.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$80.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages: CSR Level of 73% (200-250% FPL), Calculation Successful.
 Actuarial Value: 73.93%
 Metal Tier: Silver

Additional Notes:

Calculation Time: 0.2031 seconds

Draft 2023 AV Calculator

73.93%

Plan Description:

Name: BluePreferred PPO Standard Silver \$4,850 A
Plan HIOS ID: 78079DC0210004
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier Gold

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Inurer's Cost Share)	85.00%	100.00%
MOOP (\$)	\$2,700.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$40.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$60.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$70.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$150.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments? <input type="checkbox"/>
Specialty Rx Coinsurance Maximum:
Set a Maximum Number of Days for Charging an IP Copay? <input type="checkbox"/>
Days (1-10):
Begin Primary Care Cost-Sharing After a Set Number of Visits? <input type="checkbox"/>
Visits (1-10):
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? <input type="checkbox"/>
Copays (1-10):

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages:

CSR Level of 87% (150-200% FPL), Calculation Successful.

Actuarial Value:

87.77%

Metal Tier:

Gold

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.2188 seconds

Draft 2023 AV Calculator

87.77%

Plan Description:

Name: BluePreferred PPO Standard Silver \$4,850 B
Plan HIOS ID: 78079DC0210004
Issuer HIOS ID: 78079

User Inputs for Plan Parameters

- Use Integrated Medical and Drug Deductible?
- Apply Inpatient Copay per Day?
- Apply Skilled Nursing Facility Copay per Day?
- Use Separate MOOP for Medical and Drug Spending?
- Indicate if Plan Meets CSR or Expanded Bronze AV Standard?

Desired Metal Tier: Platinum

HSA/HRA Options	Tiered Network Option
HSA/HRA Employer Contribution? <input type="checkbox"/>	Tiered Network Plan? <input type="checkbox"/>
Annual Contribution Amount:	1st Tier Utilization:
	2nd Tier Utilization:

Tier 1 Plan Benefit Design		
Medical	Drug	Combined
Deductible (\$)	\$0.00	\$0.00
Coinsurance (% Inurer's Cost Share)	95.00%	100.00%
MOOP (\$)	\$2,350.00	
MOOP if Separate (\$)		

Tier 2 Plan Benefit Design		
Medical	Drug	Combined

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Type of Benefit	Tier 1				Tier 2				Tier 1	Tier 2
	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Subject to Deductible?	Subject to Coinsurance?	Coinsurance, if different	Copay, if separate	Copay applies only after deductible?	Copay applies only after deductible?
Medical	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Emergency Room Services	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
All Inpatient Hospital Services (inc. MH/SUD)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialist Visit	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Imaging (CT/PET Scans, MRIs)	<input type="checkbox"/>	<input type="checkbox"/>		\$100.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Speech Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Occupational and Physical Therapy	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preventive Care/Screening/Immunization	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	100%	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>
Laboratory Outpatient and Professional Services	<input type="checkbox"/>	<input type="checkbox"/>		\$20.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
X-rays and Diagnostic Imaging	<input type="checkbox"/>	<input type="checkbox"/>		\$30.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Skilled Nursing Facility	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Outpatient Surgery Physician/Surgical Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Drugs	<input type="checkbox"/> All	<input type="checkbox"/> All			<input checked="" type="checkbox"/> All	<input checked="" type="checkbox"/> All			<input type="checkbox"/> All	<input type="checkbox"/> All
Generics	<input type="checkbox"/>	<input type="checkbox"/>		\$0.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$10.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Non-Preferred Brand Drugs	<input type="checkbox"/>	<input type="checkbox"/>		\$25.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Specialty Drugs (i.e. high-cost)	<input type="checkbox"/>	<input type="checkbox"/>		\$50.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	<input type="checkbox"/>
Specialty Rx Coinsurance Maximum:	
Set a Maximum Number of Days for Charging an IP Copay?	<input type="checkbox"/>
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	<input type="checkbox"/>
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	<input type="checkbox"/>
# Copays (1-10):	

Plan Description:

Name: [Input Plan Name]
Plan HIOS ID: [Input Plan HIOS ID]
Issuer HIOS ID: [Input Issuer HIOS ID]
AVC Version: 2023_1e

Output

Calculate

Status/Error Messages:

CSR Level of 94% (100-150% FPL), Calculation Successful.

Actuarial Value:

94.00%

Metal Tier:

Platinum

Additional Notes:

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time:

0.1133 seconds

Draft 2023 AV Calculator

94.00%

Plan Description:

Name: BluePreferred PPO Standard Silver \$4,850 C
Plan HIOS ID: 78079DC0210004
Issuer HIOS ID: 78079

DC GHMSI Small Group & Individual Combined (Individual)
Exhibit 1 - Market Adjusted Index Rate Summary

		2023	2022	% Change
(1)	Base Period Total Allowed	\$714.17	\$628.48	13.6%
(2)	Base Period Non-EHB PMPM	\$0.64	\$0.64	-1.0%
(3)	Experience Period Index Rate	\$713.53	\$627.84	13.6%
(4)	Change in Morbidity	0.9859	1.0118	-2.6%
(5)	Additional Population Adjustment	1.0000	1.0000	0.0%
(6)	Induced Demand	0.9973	1.0074	-1.0%
(7)	Projection Period Utilization and Network Adjustment	1.0000	1.0000	0.0%
(8)	Demographic Adjustment	0.9885	1.0055	-1.7%
(9)	Area Adjustment	1.0000	1.0000	0.0%
(10)	Additional "Other" Adjustments	0.9992	1.0073	-0.8%
(11)	Annualized Trend	8.0%	8.6%	
(12)	Months of Trend	24	24	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1665	1.1788	-1.0%
(14)	Projection Period Index Rate	\$808.33	\$764.17	5.8%
(15)	Risk Adjustment Program	0.8847	0.8003	10.6%
(16)	Federal Exchange User Fee	1.0000	1.0000	0.0%
(17)	Market Adjusted Index Rate	\$715.14	\$611.53	16.9%
	Without Risk Adjustment	\$808.33	\$764.17	5.8%
	Base Rate Change	17.9%	4.8%	

2023 DC Individual GHMSI
Plan Adjusted Index Rate Changes

Index	HIOS Plan ID	Plan Name	Type	Metallic Tier	On/Off	Projected Members - 12/2022	Market Adjusted Index Rate			Benefits			Network			Induced Utilization			HSA Factor			Non-EHB			Admin			Age Calibration			Total Change		
							2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change	2023	2022	Change
1	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	2,122	\$715.14	\$611.53	16.94%	1.000	0.953	4.96%	1.000	1.000	0.00%	1.047	1.048	-0.08%	1.000	1.000	0.00%	1.003	1.004	-0.06%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$823.35	\$702.47	17.21%
2	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	739	\$715.14	\$611.53	16.94%	0.728	0.685	6.26%	1.000	1.000	0.00%	0.911	0.911	-0.05%	1.000	1.000	0.00%	1.004	1.005	-0.08%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$522.09	\$439.91	18.68%
3	78079DC0210003	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	2,034	\$715.14	\$611.53	16.94%	0.945	0.888	6.39%	1.000	1.000	0.00%	0.983	0.984	-0.06%	1.000	1.000	0.00%	1.003	1.004	-0.07%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$730.59	\$614.87	18.82%
4	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	1,829	\$715.14	\$611.53	16.94%	0.798	0.763	4.51%	1.000	1.000	0.00%	0.941	0.941	0.05%	1.000	1.000	0.00%	1.004	1.004	-0.07%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$590.68	\$505.52	16.85%
5	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	630	\$715.14	\$611.53	16.94%	0.721	0.678	6.33%	1.000	1.000	0.00%	0.911	0.911	-0.05%	1.000	1.000	0.00%	1.004	1.005	-0.08%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$516.86	\$435.21	18.76%
6	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	PPO	GOLD	On	571	\$715.14	\$611.53	16.94%	0.895	0.837	6.86%	1.000	1.000	0.00%	0.983	0.984	-0.06%	1.000	1.000	0.00%	1.003	1.004	-0.07%	1.165	1.237	-5.82%	0.941	0.927	1.54%	\$692.16	\$579.94	19.35%
							\$715.14	\$611.53	16.94%	0.884	0.837	5.59%	1.00	1.00	0.00%	0.98	0.98	-0.04%	1.00	1.00	0.00%	1.00	1.00	-0.07%	1.17	1.24	-5.82%	0.94	0.93	1.54%	683.94	579.98	17.93%

Key Drivers

- 1.) Increase in the base period experience of the combined pool
- 2.) Trend
- 3.) Lower projected Risk Adjustment Factor
- 4.) Increase in the assumed plan actuarial values

CareFirst BlueCross BlueShield

Part III Actuarial Memorandum

4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

4.2 General Information Section

Company Identifying Information:

- **Company Legal Name:** Group Hospitalization and Medical Services, Inc. (GHMSI) - NAIC # 53007
- **State:** District of Columbia
- **HIOS Issuer ID:** 78079
- **Market:** Individual, Non-Medigap (On Exchange)
- **Effective Date:** 1/1/23 – 12/31/23
- **Company Filing Number:** 2632
- **SERFF Filing Number:** CFAP-133217999

Company Contact Information:

- **Primary Contact Name:** Mr. Cory Bream, ASA, MAAA
- **Primary Contact Telephone Number:** 410-998-5308
- **Primary Contact E-Mail Address:** Cory.Bream@CareFirst.com

4.3 Proposed Rate Changes (Individual market)

Base rates are changing 17.9% on average. The range is 16.8% to 19.4%. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 5,966.

Reason for Rate Change(s):

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, 3) lower projected risk adjustment, and 4) increases in assumed plan actuarial values.

4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is 1/1/21 through 12/31/21, as required.

Paid Through Date: 2/28/22

Current Date: 2/28/22

Premiums (prior to MLR rebates) in Experience Period: \$232,998,399

Experience Period Member Months: 357,578

Current Date Members: 30,580

Allowed and Incurred Claims Incurred During the Experience Period

Allowed Claims

- **Processed through issuer's claim system:** \$251,843,294

- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,527,274

Incurred Claims

- **Processed through issuer's claim system:** \$227,255,077
- **Processed outside issuer's claim system:** \$0
- **IBNR:** \$3,168,537

Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug & capitations.

4.4.3 Projection Factors

4.4.3.1 Trend Factors

Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of 8.0%, which is a decrease compared to the 8.6% trend assumed in our prior filing. Current observed medical trends as of 202112 are 15.7%, up from -2.1% in 202012. Current observed drug trends are 6.9% as of 202112, down from 7.1% in 202012. The composite medical and drug trend is 13.0% as of 202112, up from 0.6% in 202012.

When normalized for induced demand, network, and demographics, the observed composite trends of 13.0% in 202112 and 0.6% in 202012 become 13.5% and 0.8%, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2023 and 2021 represented in this filing is 6.4%.

4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business. Consistent with the rules in the 2023 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2022) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2023) as the metal specific normalized PMPMs for the existing members.
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.000.
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2021 to 2023 is expected to be -1.4%, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible.

4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is \$713.53 and the projection period index rate is \$808.33. Both rates and the adjustments made to develop the projected amount from the experience period amount

can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Individual market is \$715.14 and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

Reinsurance

There are no reinsurance recoveries applicable to this market.

Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2023 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2021 to 2023, we have assumed an increase in the statewide premium of 25.0% which reflects an estimate of an average 5.0% increase in 2022 and 19.0% increase in 2023. We have assumed that our CFI Individual non-Catastrophic market share will decrease from 81.3% in 2021 to 78.5% in 2023 and that our CFI Individual non-Catastrophic PLRS ratio to the state will increase from 1.051 in 2021 to 1.060 in 2023. The resultant estimate of risk adjustment is that the GHMSI receivable transfer PMPM for the Individual market will decrease from \$89.62 in 2021 to \$81.40 in 2023. Combined with the \$81.40 is a projected HCRP net PMPM payable of -\$0.18, which results in a total projected risk adjustment receivable of \$81.22.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- **Actuarial value and cost-sharing design of the plan:** The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may take into account the benefit differences and utilization differences due to differences in cost-sharing. As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.

- **Provider network:** All plans offered use the PPO network.
- **Benefits in addition to EHBs:** There is an adjustment to account for abortion coverage and adult vision (which are offered in addition to EHBs).
- **Administrative costs:** See Exhibit 10A in the Memorandum for the assumed values of the following additional items.
 1. Administrative Expense (G&A)
 2. Broker Commissions & Fees
 3. Federal Income Tax (FIT)
 4. Contribution to Reserve (Post-Tax)
 5. State Premium Tax
 6. PCORI Fee
 7. Risk Adjustment User Fee
 8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

4.4.5 Calibration

Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found on Exhibit 13.

Geographic Factor Calibration

We have elected not to rate for geographic region.

Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is 88.9% for the Individual market and 87.7% for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

4.6 Plan Product Information

4.6.1 AV Metal Values

The majority of our 2023 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan – one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming 81% of the designated services are rendered in higher cost-share setting and the remaining 19% at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the “Actuarial Memorandum” section of the Supporting Documentation tab of the SERFF filing.

4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/22 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix – Mapping.

4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

4.7 Miscellaneous Instructions

4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

4.7.2 Reliance

We do not have any reliance to state.

4.7.3 Actuarial Certification

Included in the Memorandum.

**Group Hospitalization & Medical Services Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC # 53007)**

**Rate Filing # 2632
D.C. Individual Products
Rate Filing Effective 1/1/2023**

Actuarial Memorandum

Group Hospitalization & Medical Services Inc.
(NAIC # 53007)
H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA)
D.C. Individual Products
Rate Filing Effective 1/1/2023
Actuarial Certification

I, Cory Bream, am a(n) Assistant Actuary with CareFirst GHMSI doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.

- i. ASOP No. 5, Incurred Health and Disability Claims
- ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
- iii. ASOP No. 12, Risk Classification
- iv. ASOP No. 23, Data Quality
- v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
- vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
- vii. ASOP No. 41, Actuarial Communications
- viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have I further certify the following:

1. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient

2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).

3. Consistent with 45 CFR § 156.135, the 2023 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Cory Bream Digitally signed by Cory Bream
Date: 2022.05.02 10:49:04
-04'00'

Cory Bream, ASA, MAAA
Assistant Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-720
10455 Mill Run Circle
Owings Mills, MD 21117

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6	Exhibit 3 - Non-EHB
7	Exhibit 4 - Morbidity
8	Exhibit 5 - Induced Demand
9	Exhibit 6 - Demographics
10	Exhibit 7 - Other Adjustments
11	Exhibit 8 - Trend
12	Exhibit 9 - Risk Adjustment
13	Exhibit 10A - Desired Loss Ratio
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15	Exhibit 10B - Combined Federal MLR
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Exhibit 1 - Market Adjusted Index Rate Summary

		2023	Exhibit
(1)	Base Period Total Allowed	\$ 714.17	2
(2)	Base Period Non-EHB PMPM	\$ 0.64	2
(3)	Experience Period Index Rate	\$ 713.53	
(4)	Change in Morbidity	0.9859	4
(5)	Additional Population Adjustment	1.0000	
(6)	Induced Demand	0.9973	5
(7)	Projection Period Utilization and Network Adjustment	1.0000	
(8)	Demographic Adjustment	0.9885	6
(9)	Area Adjustment	1.0000	
(10)	Additional "Other" Adjustments	0.9992	7
(11)	Annualized Trend	8.0%	8
(12)	Months of Trend	24.0	
(13)	Unit cost & Utilization/1,000 Trend Factor	1.1665	
(14)	Projection Period Index Rate	\$ 808.33	
(15)	Reinsurance Program	1.0000	
(16)	Risk Adjustment Program	0.8847	9
(17)	Federal Exchange User Fee	1.0000	
(18)	Market Adjusted Index Rate	\$ 715.14	
	Without Risk Adjustment	\$ 808.33	

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

Service Category	Incurred	Allowed	Allowed PMPM	Utilization Description	Utilization per 1,000	Average Cost/Service	
Inpatient Hospital	\$	38,007,594	\$	106.29	Admits	83.70	\$ 15,238.21
Outpatient Hospital	\$	51,877,679	\$	145.08	Visits	1,475.80	\$ 1,179.68
Professional	\$	84,826,301	\$	237.22	Visits	17,561.69	\$ 162.10
Other Medical	\$	16,185,265	\$	45.26	Services	1,570.64	\$ 345.82
Capitation	\$	466,249	\$	1.30	Benefit Period	1,000	\$ 15.65
Prescription Drug	\$	64,007,480	\$	179.00	Prescriptions	10,197.78	\$ 210.64
Total (EHB & Non-EHB)	\$	255,370,568	\$	714.17			
EHB Allowed	\$	255,143,389	\$	713.53			
Non-EHB Allowed	\$	227,179	\$	0.64			
Incurred Net	\$	230,423,615	\$	644.40			
Net/Allowed		90.23%					
Experience Period Member Months		357,578					
Experience Period Revenue	\$	232,998,399					

Exhibit 3 - Non-EHB Adjustment

HIOS Plan ID	Plan Name	Exchange	2023 Index Rate	2023 Non-EHB PMPM	2023 Non-EHB Adjustment
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$ 808.33	\$ 2.38	1.0029
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$ 808.33	\$ 3.25	1.0040
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$ 808.33	\$ 2.56	1.0032
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$ 808.33	\$ 2.97	1.0037
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$ 808.33	\$ 3.28	1.0041
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$ 808.33	\$ 2.67	1.0033

Exhibit 4 - Morbidity Adjustment Factor

Base Year

Metal Level	Member Months	2021 Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	17,572	\$ 231.62
Silver	55,479	\$ 302.33
Gold	124,488	\$ 413.45
Platinum	160,028	\$ 444.70
Subtotal	357,567	\$ 401.26

Current Year YTD

Existing

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,434	\$ 235.28	1.000	\$ 235.28
Silver	7,488	\$ 296.74	1.000	\$ 296.74
Gold	18,051	\$ 407.45	1.000	\$ 407.45
Platinum	23,379	\$ 434.11	1.000	\$ 434.11
Subtotal	51,352	\$ 395.29	1.000	\$ 395.29

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	223	\$ 235.28	1.000	\$ 235.28
Silver	1,315	\$ 296.74	1.000	\$ 296.74
Gold	2,590	\$ 407.45	1.000	\$ 407.45
Platinum	3,331	\$ 434.11	1.000	\$ 434.11
Subtotal	7,459	\$ 394.69	1.000	\$ 394.69

Transfer

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	112	\$ 191.42	1.000	\$ 191.42
Silver	402	\$ 358.81	1.000	\$ 358.81
Gold	725	\$ 368.30	1.000	\$ 368.30
Platinum	576	\$ 530.59	1.000	\$ 530.59
Subtotal	1,815	\$ 406.78	1.000	\$ 406.78

Total

Metal Level	Member Months	2021 Normalized Allowed PMPM	Morbidity Adjustment	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	2,769	\$ 233.50	1.000	\$ 233.50
Silver	9,205	\$ 299.45	1.000	\$ 299.45
Gold	21,366	\$ 406.12	1.000	\$ 406.12
Platinum	27,286	\$ 436.15	1.000	\$ 436.15
Subtotal	60,626	\$ 395.56	1.000	\$ 395.56

Remainder of Current Year

Existing

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	10,609	\$ 235.28
Silver	35,447	\$ 296.74
Gold	84,782	\$ 407.45
Platinum	112,029	\$ 434.11
Subtotal	242,867	\$ 396.07

New

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	2,303	\$ 235.28
Silver	8,242	\$ 296.74
Gold	19,951	\$ 407.45
Platinum	21,911	\$ 434.11
Subtotal	52,407	\$ 393.62

Transfer

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	811	\$ 191.42
Silver	2,103	\$ 358.81
Gold	3,540	\$ 368.30
Platinum	3,057	\$ 530.59
Subtotal	9,511	\$ 403.28

Total

Metal Level	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	13,723	\$ 232.69
Silver	45,792	\$ 299.59
Gold	108,273	\$ 406.17
Platinum	136,997	\$ 436.27
Subtotal	304,785	\$ 395.87

Total Current Year

Total	Member Months	2022 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -
Bronze	16,492	\$ 232.82
Silver	54,997	\$ 299.57
Gold	129,639	\$ 406.16
Platinum	164,283	\$ 436.25
Subtotal	365,411	\$ 395.82

Rating Year

Existing

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	13,669	\$ 232.82	1.000	\$ 232.82
Silver	42,071	\$ 299.57	1.000	\$ 299.57
Gold	97,454	\$ 406.16	1.000	\$ 406.16
Platinum	121,602	\$ 436.25	1.000	\$ 436.25
Subtotal	274,796	\$ 394.53	1.000	\$ 394.53

New

Metal Level	Member Months	Existing Cohort Adjusted Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	4,166	\$ 232.82	1.000	\$ 232.82
Silver	8,482	\$ 299.57	1.000	\$ 299.57
Gold	19,900	\$ 406.16	1.000	\$ 406.16
Platinum	22,256	\$ 436.25	1.000	\$ 436.25
Subtotal	54,804	\$ 388.71	1.000	\$ 388.71

Transfer

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	1.000	\$ -
Bronze	2,848	\$ 191.42	1.000	\$ 191.42
Silver	5,340	\$ 358.81	1.000	\$ 358.81
Gold	11,776	\$ 368.30	1.000	\$ 368.30
Platinum	13,093	\$ 530.59	1.000	\$ 530.59
Subtotal	33,057	\$ 415.80	1.000	\$ 415.80

Total

Metal Level	Member Months	2022 Normalized Allowed PMPM	Morbidity Adjustment	2023 Adjusted Normalized Allowed PMPM
Catastrophic	-	\$ -	-	\$ -
Bronze	20,683	\$ 227.12	1.000	\$ 227.12
Silver	55,893	\$ 305.23	1.000	\$ 305.23
Gold	129,130	\$ 402.71	1.000	\$ 402.71
Platinum	156,951	\$ 444.12	1.000	\$ 444.12
Subtotal	362,657	\$ 395.59	1.000	\$ 395.59

Year	Adjusted Normalized PMPM	Year over Year Change
2021	\$ 401.26	n/a
2022	\$ 395.82	-1.4%
2023	\$ 395.59	-0.1%

Morbidity Adjustment Change	-1.4%
Morbidity Adjustment Factor	0.9859

Exhibit 5 - Induced Utilization Adjustment Factor

Year	Actuarial Value	Induced Demand Factor	
(1) 2021	87.19%	1.1303	
(2) Projected 2023	86.76%	1.1273	
(3) Adjustment*		0.9973	(2)/(1)

***Applied to all service categories except capitations**

Exhibit 6 - Demographic Adjustment

	Period	Cohort	Demo Factor*	Weight	Average Age**
(1)	Base Period	All	1.7114	100.0%	35.1
(2)	Rating Period	Existing	1.7561	75.8%	
		New	1.4343	15.1%	
		Transfer	1.5838	9.1%	
(3)	Rating Period	All	1.6918	100.0%	34.7
(4)	Demographic Adjustment***	All	0.9885		

(3) / (1)

***Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.**

****Average ages are member weighted**

*****Applied to all service categories except capitations**

Exhibit 7 - Factors for Additional "Other" Adjustments

Capitation adjustment		
(1) Experience Period Capitations PMPM (EHBs only)	\$ 0.74	
(2) Projection Period Capitations PMPM	\$ 0.75	
(3) Adjustment to Capitation Category	1.0091	(2)/(1)
Drug Rebates adjustment		
(4) Experience Period Allowed Rx PMPM (Pre-Rebates)	\$ 221.36	
(5) Morbidity	0.9859	Exhibit 4
(6) Induced Demand	0.9973	Exhibit 5
(7) Demographics	0.9885	Exhibit 6
(8) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(9) Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates)	\$ 246.70	(4)*(5)*(6)*(7)*(8)
(10) Target Projection Period Rx Rebates PMPM	\$ 47.88	
(11) Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM	\$ 198.82	(9)-(10)
(12) Experience Period Rx Rebates PMPM	\$ 42.36	
(13) Experience Period Allowed Rx PMPM (Post-Rebates)	\$ 179.00	(4)-(12)
(14) Morbidity	0.9859	Exhibit 4
(15) Induced Demand	0.9973	Exhibit 5
(16) Demographics	0.9885	Exhibit 6
(17) Rx Trend (Force of Trend)	1.1467	Exhibit 8
(18) Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates)	\$ 199.49	(13)*(14)*(15)*(16)*(17)
(19) Adjustment to Drug Category	0.9966	(11)/(18)

	PMPM	Adjustment	
Inpatient Hospital	\$ 120.47	1.0000	
Outpatient Hospital	\$ 164.47	1.0000	
Professional	\$ 277.16	1.0000	
Other Medical	\$ 46.67	1.0000	
Capitation	\$ 0.74	1.0091	(3)
Prescription Drug	\$ 199.49	0.9966	(19)
Total	\$ 808.99	0.9992	

PMPM weights are set equal to projected PMPM without "other" adj.

Exhibit 8 - Annual Trend Assumptions

	2021				Trended
	EHB PMPM	Weight	Utilization/1,000	Unit Cost	Composite
Inpatient Hospital	\$ 106.27	14.9%	1.0800	1.0000	1.1664
Outpatient Hospital	\$ 145.08	20.3%	1.0800	1.0000	1.1664
Professional	\$ 237.18	33.2%	1.0750	1.0200	1.2023
Other Medical	\$ 45.26	6.3%	1.0300	1.0000	1.0609
Capitation	\$ 0.74	0.1%	1.0000	1.0000	1.0000
Prescription Drug	\$ 179.00	25.1%	1.0550	1.0150	1.1467
Total	\$ 713.53	100.0%			1.0801
 Proposed Trend					 1.0801

Exhibit 9 - Risk Adjustment

Statewide 2021

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2021
Individual Non-Catastrophic	187,340		1.461	1.123	1.000	1.057	0.735	1.591	0.872			\$ 471.35

CFI & Competition 2021

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	152,314	81.3%	1.535	1.133	1.000	1.056	0.733	1.672	0.877		
Competition Non-Catastroph	35,026	18.7%	1.138	1.079	1.000	1.061	0.745	-	-		

2021

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	17,698	17.5%	0.771	1.181	1.000	1.000	0.600	0.771	0.708	-\$2,733,453	-\$154.45
Silver	26,012	25.8%	1.043	1.154	1.000	1.030	0.700	1.074	0.832	-\$3,418,276	-\$131.41
Gold	30,396	30.1%	1.639	1.092	1.000	1.080	0.800	1.770	0.944	\$436,808	\$14.37
Platinum	26,857	26.6%	3.386	1.080	1.000	1.150	0.900	3.894	1.117	\$14,762,989	\$549.69
Total	100,963	100.0%	1.798	1.120	1.000	1.072	0.766	1.981	0.920	\$9,048,068	\$89.62

Statewide 2023

Metallic Tier	Member Months		PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM	Statewide PMPM 2023
Individual Non-Catastrophic	167,620		1.473	1.130	1.000	1.060	0.742	1.609	0.888			\$ 588.95

CFI & Competition 2023

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
CFI Non-Catastrophic	131,582	78.5%	1.561	1.141	1.000	1.060	0.741	1.702	0.895		
Competition Non-Catastroph	36,038	21.5%	1.150	1.093	1.000	1.061	0.745	-	-		

2023

Metallic Tier	Member Months	Distribution	PLRS	ARF	GCF	IDF	AV	PWRS	PWORS	Transfer \$	PMPM
Catastrophic	-	0.0%	-	-	-	-	-	-	-	\$0	\$0.00
Bronze	16,651	17.4%	0.809	1.177	1.000	1.000	0.600	0.809	0.706	-\$2,863,888	-\$171.99
Silver	21,651	22.7%	0.994	1.177	1.000	1.030	0.700	1.023	0.848	-\$4,065,190	-\$187.76
Gold	31,950	33.4%	1.579	1.097	1.000	1.080	0.800	1.705	0.948	-\$135,471	-\$4.24
Platinum	25,293	26.5%	3.162	1.085	1.000	1.150	0.900	3.637	1.123	\$14,841,859	\$586.80
Total	95,545	100.0%	1.731	1.126	1.000	1.073	0.769	1.906	0.930	\$7,777,310	\$81.40

Adjustment Factor applied to Market Adjusted Index Rate

Projected Index Rate	Projected Transfer PMPM (Allowed basis)	Risk Adjustment User Fee (Allowed basis)	Adjustment Factor*
\$808.33	\$93.44	\$0.25	0.8847

Estimated HCRP Receivable	Estimated HCRP Charge	Net Charge PMPM
\$106,000	\$123,000	-\$0.18

*Adjustment Factor = (\$808.33 - \$93.44 + \$0.25) / \$808.33

Exhibit 10A - Desired Incurred Claims Ratio

	2023	
	PMPM	% of Revenue
Allowed Claims	\$ 791.41	
Paid/Allowed Ratio		88.9%
Paid Claims & Capitations	\$ 703.46	
RA Transfer & HCRP (Paid Basis)	\$ 81.22	
Reinsurance Recoveries (Paid Basis)	\$ -	
Paid Claims & Capitations (Post-3Rs)	\$ 622.24	85.8%
Administrative Expense	\$ 65.63	9.0%
Broker Commissions & Fee	\$ 1.69	0.2%
Contribution to Reserve (Post-Tax)	\$ 12.33	1.7%
Investment Income Credit	\$ (0.73)	-0.1%
Risk Charge	\$ -	0.0%
<u>Non-ACA Taxes & Fees</u>		
State Premium Tax	\$ 14.50	2.0%
State Assessment Fee	\$ 0.73	0.1%
Reinsurance Program Fee	\$ -	0.0%
State Income Tax	\$ -	0.0%
Federal Income Tax	\$ 2.18	0.3%
<u>ACA Taxes & Fees</u>		
Health Insurer Tax	\$ -	0.0%
Risk Adjustment User Fee	\$ 0.22	0.0%
Exchange Assessment Fee	\$ 5.98	0.825%
Federal Exchange User Fee	\$ -	0.0%
PCORI Tax	\$ 0.26	0.0%
BlueRewards/Incentive Program	\$ 0.17	0.0%
Total Revenue	\$ 725.19	100.0%
Plan Level Admin Load Adjustment	1.1650	
Projected Member Months	95,545	
Average Members	7,962	
% Total 2023	100.0%	

Exhibit 10B - Federal MLR

	Total 2023 PMPM / %
<u>Traditional MLR Development</u>	
Paid Claims & Capitations (Post-3Rs) \$	622.24
Total Revenue \$	725.19
<hr/>	
Traditional MLR (i.e. DICR)	85.8%
<u>Federal MLR Development</u>	
Numerator Adjustments	
BlueRewards/Incentive Program \$	0.17
Quality Improvement Expenses \$	0.54
Removal of non-care costs under MLR guidelines \$	0.59
Denominator Adjustments	
Non-ACA Taxes & Fees \$	17.40
ACA Taxes & Fees \$	6.46
Federal MLR Numerator \$	623.54
Federal MLR Denominator \$	701.32
<hr/>	
Federal MLR	88.9%
Projected Member Months	95,545

Exhibit 10B - Federal MLR (Combined SG & Individual)

	Total 2023	
	PMPM / %	
<u>Traditional MLR Development</u>		
Paid Claims & Capitations (Post-3Rs)	\$	663.55
Total Revenue	\$	<u>780.26</u>
Traditional MLR (i.e. DICR)		85.0%
<u>Federal MLR Development</u>		
Numerator Adjustments		
BlueRewards/Incentive Program	\$	0.12
Quality Improvement Expenses	\$	0.93
removal of non-care costs under MLR guidelines	\$	(3.54)
Denominator Adjustments		
Non-ACA Taxes & Fees	\$	19.32
ACA Taxes & Fees	\$	6.92
Federal MLR Numerator	\$	661.05
Federal MLR Denominator	\$	<u>754.03</u>
Federal MLR		87.7%
Projected Member Months		362,657

Exhibit 11 - Plan Adjusted Index Rates

HIOS Plan ID	Plan Name	Plan Type	Metallic Tier	Exchange	Network	Market Adjusted Index Rate	Internal Pricing AV	Network Factor	Induced Utilization	Non-EHB	Catastrophic Adjustment	Capped Dependents	Admin	Plan Adjusted Index Rate
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PPO	PLATINUM	On	PPO	\$715.14	1.0000	1.0000	1.0471	1.0029	1.0000	1.0000	1.1650	\$875.02
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	PPO	BRONZE	On	PPO	\$715.14	0.7284	1.0000	0.9106	1.0040	1.0000	1.0000	1.1650	\$554.85
78079DC0210003	BluePreferred PPO Standard Gold \$500	PPO	GOLD	On	PPO	\$715.14	0.9446	1.0000	0.9834	1.0032	1.0000	1.0000	1.1650	\$776.44
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	PPO	SILVER	On	PPO	\$715.14	0.7978	1.0000	0.9409	1.0037	1.0000	1.0000	1.1650	\$627.74
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	PPO	BRONZE	On	PPO	\$715.14	0.7211	1.0000	0.9106	1.0041	1.0000	1.0000	1.1650	\$549.29
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	PPO	GOLD	On	PPO	\$715.14	0.8948	1.0000	0.9834	1.0033	1.0000	1.0000	1.1650	\$735.59

Exhibit 12 - AV Values

HIOS Plan ID	Suffix	HIOS Plan Name	HHS AV
78079DC0210001	01	BluePreferred PPO Standard Platinum \$0	0.899
78079DC0210001	02	BluePreferred PPO Standard Platinum \$0 NAO	1.000
78079DC0210001	03	BluePreferred PPO Standard Platinum \$0 NAL	0.899
78079DC0210002	01	BluePreferred PPO Standard Bronze \$7,500	0.648
78079DC0210002	02	BluePreferred PPO Standard Bronze \$7,500 NAO	1.000
78079DC0210002	03	BluePreferred PPO Standard Bronze \$7,500 NAL	0.648
78079DC0210003	01	BluePreferred PPO Standard Gold \$500	0.819
78079DC0210003	02	BluePreferred PPO Standard Gold \$500 NAO	1.000
78079DC0210003	03	BluePreferred PPO Standard Gold \$500 NAL	0.819
78079DC0210004	01	BluePreferred PPO Standard Silver \$4,850	0.718
78079DC0210004	02	BluePreferred PPO Standard Silver \$4,850 NAO	1.000
78079DC0210004	03	BluePreferred PPO Standard Silver \$4,850 NAL	0.718
78079DC0210004	04	BluePreferred PPO Standard Silver \$4,850 A	0.739
78079DC0210004	05	BluePreferred PPO Standard Silver \$4,850 B	0.878
78079DC0210004	06	BluePreferred PPO Standard Silver \$4,850 C	0.940
78079DC0210005	01	BluePreferred PPO HSA Standard Bronze \$6,350	0.646
78079DC0210005	02	BluePreferred PPO Standard Bronze \$6,350 NAO	1.000
78079DC0210005	03	BluePreferred PPO Standard Bronze \$6,350 NAL	0.646
78079DC0210006	01	BluePreferred PPO HSA Gold \$1,500	0.816
78079DC0210006	02	BluePreferred PPO Gold \$1,500 NAO	1.000
78079DC0210006	03	BluePreferred PPO Gold \$1,500 NAL	0.816

Exhibit 13 - Age Calibration

Age Curve Calibration					
	Period	Cohort	Rating Factor*	Weight	Average Age**
(1)	Rating Period	Existing	1.0940	75.8%	
		New	0.9380	15.1%	
		Transfer	1.0094	9.1%	
(2)	Rating Period	All	1.0627	100.0%	42.2
(3)	Nearest Rounded	All	1.0530		42.0
(4)	Calibration***	All	0.9908		

(3)/(2)

Premium Rate Demonstration		
	HIOS Plan Name	BluePreferred PPO Standard Platinum \$0
(5)	Plan Adjusted Index Rate	\$875.02
(6)	Calibration	0.9908 (4)
(7)	Calibrated Rate	\$866.99 (5)*(6)
(8)	Age 40 Factor/Rounded Avg Age Factor = (0.975/1.053)	0.9259
(9)	Age 40 Premium Rate	\$802.77 (7)*(8)

*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.

**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.

***Applied uniformly to all plans

Exhibit 14 - Age Factors

Age	Factor
<=14	0.654
15	0.654
16	0.654
17	0.654
18	0.654
19	0.654
20	0.654
21	0.727
22	0.727
23	0.727
24	0.727
25	0.727
26	0.727
27	0.727
28	0.744
29	0.760
30	0.779
31	0.799
32	0.817
33	0.836
34	0.856
35	0.876
36	0.896
37	0.916
38	0.927
39	0.938
40	0.975
41	1.013
42	1.053
43	1.094
44	1.137
45	1.181
46	1.227
47	1.275
48	1.325
49	1.377
50	1.431
51	1.487
52	1.545
53	1.605
54	1.668
55	1.733
56	1.801
57	1.871
58	1.944
59	2.020
60	2.099
61	2.181
62	2.181
63	2.181
64+	2.181

Exhibit 15 - Induced Utilization Factors

CDH/Non-CDH	Projected Member Months	Relative to HSA/HRA	Relative to Average
HSA/HRA	36,428	1.0000	1.0000
Non-CDH	326,229	1.0000	1.0000
	362,657	1.0000	

Full HIOS Plan ID	Base HIOS Plan ID	Plan Name	Metal Level	Relative to Bronze	Projected Member Months	Relative to Average (Pool)	Relative to Average (CSR)
78079DC021000101	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	1.1500	25,281	1.0471	1.0471
78079DC021000102	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAO	PLATINUM	1.1500	-	1.0471	1.0471
78079DC021000103	78079DC0210001	BluePreferred PPO Standard Platinum \$0 NAL	PLATINUM	1.1500	12	1.0471	1.0471
78079DC021000201	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	1.0000	8,831	0.9106	0.9106
78079DC021000202	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000203	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500 NAL	BRONZE	1.0000	12	0.9106	0.9106
78079DC021000301	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	1.0800	24,687	0.9834	0.9834
78079DC021000302	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000303	78079DC0210003	BluePreferred PPO Standard Gold \$500 NAL	GOLD	1.0800	-	0.9834	0.9834
78079DC021000401	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	1.0300	19,895	0.9379	0.9409
78079DC021000402	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAO	SILVER	1.0300	-	0.9379	0.9409
78079DC021000403	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 NAL	SILVER	1.0300	-	0.9379	0.9409
78079DC021000404	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 A	SILVER	1.0300	1,149	0.9379	0.9409
78079DC021000405	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 B	SILVER	1.1500	339	1.0471	0.9409
78079DC021000406	78079DC0210004	BluePreferred PPO Standard Silver \$4,850 C	SILVER	1.1500	268	1.0471	0.9409
78079DC021000501	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	1.0000	7,768	0.9106	0.9106
78079DC021000502	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAO	BRONZE	1.0000	-	0.9106	0.9106
78079DC021000503	78079DC0210005	BluePreferred PPO Standard Bronze \$6,350 NAL	BRONZE	1.0000	40	0.9106	0.9106
78079DC021000601	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	1.0800	7,263	0.9834	0.9834
78079DC021000602	78079DC0210006	BluePreferred PPO Gold \$1,500 NAO	GOLD	1.0800	-	0.9834	0.9834
78079DC021000603	78079DC0210006	BluePreferred PPO Gold \$1,500 NAL	GOLD	1.0800	-	0.9834	0.9834

Appendix - Experience Period to Rating Period Plan Mappings

Exp. Period		Current Period		Rating Period	
2021 Base HIOS Plan ID	2021 HIOS Plan Name	2022 Base HIOS Plan ID	2022 HIOS Plan Name	2023 Base HIOS Plan ID	2023 HIOS Plan Name
78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0	78079DC0210001	BluePreferred PPO Standard Platinum \$0
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500
78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500	78079DC0210003	BluePreferred PPO Standard Gold \$500
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,000	78079DC0210004	BluePreferred PPO Standard Silver \$4,850
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	78079DC0210006	BluePreferred PPO HSA Gold \$1,500

Appendix - Annual Rate Change Based on Mapping

Catastrophic	Catastrophic/Avg Renewal	-	-	n/a
Bronze	Bronze Members/Avg Renewal	1,411	1,369	18.7%
Silver	Silver Members/Avg Renewal	1,946	1,829	16.8%
Gold	Gold Members/Avg Renewal	2,651	2,605	18.9%
Platinum	Platinum Members/Avg Renewal	2,233	2,122	17.2%
	All Members/Avg Renewal	8,241	7,925	17.9%
	Minimum Renewal			16.8%
	Maximum Renewal			19.4%

2022 HIOS Plan ID	2022 HIOS Plan Name	2022 Metal Level	2022 Marketplace Indicator	2023 HIOS Plan ID	2023 HIOS Plan Name	2023 Metal Level	2023 Marketplace Indicator	Current Month Member Count	Projected 2022 EOY Members	2022 Base Rate	2023 Base Rate	Annual Rate Change
78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	78079DC0210001	BluePreferred PPO Standard Platinum \$0	PLATINUM	On	2,233	2,122	\$702.47	\$823.35	17.2%
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	BRONZE	On	774	739	\$439.91	\$522.09	18.7%
78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	78079DC0210003	BluePreferred PPO Standard Gold \$500	GOLD	On	2,091	2,034	\$614.87	\$730.59	18.8%
78079DC0210004	BluePreferred PPO Standard Silver \$4,000	SILVER	On	78079DC0210004	BluePreferred PPO Standard Silver \$4,850	SILVER	On	1,946	1,829	\$505.52	\$590.68	16.8%
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	BRONZE	On	637	630	\$435.21	\$516.86	18.8%
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	78079DC0210006	BluePreferred PPO HSA Gold \$1,500	GOLD	On	560	571	\$579.94	\$692.16	19.4%

Appendix - Maximum Rate Renewal

	2022	2023	% Change
Base Rate	\$579.94	\$692.16	19.4%
Age Factor	0.654	0.727	11.2%
Geographic Factor	1.000	1.000	0.0%
Tobacco Factor	1.000	1.000	0.0%
Total	\$379.28	\$503.20	32.7%

	BluePreferred PPO HSA Gold \$1,500	BluePreferred PPO HSA Gold \$1,500
Base Rate/Product(s)		
Age Change	20	21
Geo Change*	N/A	N/A
Tobacco Change**	N/A	N/A

*we did not geo rate

**we did not tobacco rate

Appendix - Federal Required \$1.00 minimum for abortion

HIOS Plan ID	Plan Name	Exchange	Minimum Charge	Lowest Age Factor	Base Premium	Age Calibration	Plan Adjusted Index Rate	Admin	Catastrophic Adjustment	Network Factor	Non-EHB	Induced Utilization	Benefit	Market Adjusted Index Rate	Exchange User Fee	Risk Adjustment Fee	Reinsurance Factor	Index Rate	\$1 Check	Final Rate, above \$1.00
78079DC0210001	BluePreferred PPO Standard Platinum \$0	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	1.0471	1.0000	\$1.34	1.0000	0.8847	1.0000	\$1.51	\$1.00	\$1.51
78079DC0210002	BluePreferred PPO Standard Bronze \$7,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7284	\$2.11	1.0000	0.8847	1.0000	\$2.38	\$1.00	\$2.38
78079DC0210003	BluePreferred PPO Standard Gold \$500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.9446	\$1.51	1.0000	0.8847	1.0000	\$1.71	\$1.01	\$1.69
78079DC0210004	BluePreferred PPO Standard Silver \$4,850	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9409	0.7978	\$1.86	1.0000	0.8847	1.0000	\$2.10	\$1.00	\$2.10
78079DC0210005	BluePreferred PPO HSA Standard Bronze \$6,350	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9106	0.7211	\$2.13	1.0000	0.8847	1.0000	\$2.41	\$1.00	\$2.41
78079DC0210006	BluePreferred PPO HSA Gold \$1,500	On	\$1.00	0.6540	\$1.53	0.9410	\$1.63	1.1650	1.0000	1.0000	1.0000	0.9834	0.8948	\$1.59	1.0000	0.8847	1.0000	\$1.80	\$1.00	\$1.80

Appendix - Form Numbers

Form Numbers Associated With This Filing:

This list contains the applicable forms for the new products. Some of these are also used with other products, which may be open or closed to new sales. These forms are used with products that are both grandfathered and non-grandfathered.

The SERFF Tracking # for the corresponding form filing On Exchange is as follows:
CFBC-133246586

ON-Exchange

BluePreferred PPO Standard Plans

DC/CF/EXC/BP/IEA (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/BP/EXC/DOCS (R. 1/23)
DC/CF/EXC/BP HSA STD/BRZ 6350 (1/23)
DC/CF/EXC/BP HSA/GOLD 1500 (1/23)
DC/CF/EXC/BP STD/BRZ 7500 (1/23)
DC/CF/EXC/BP STD/GOLD 500 (1/23)
DC/CF/EXC/BP STD/NATAMER SOB (1/23)
DC/CF/EXC/BP STD/PLAT 0 (1/23)
DC/CF/EXC/BP STD/SIL 4850 (1/23)
DC/CF/EXC/BP STD/SIL 4850 A (1/23)
DC/CF/EXC/BP STD/SIL 4850 B (1/23)
DC/CF/EXC/BP STD/SIL 4850 C (1/23)
DC/CF/EXC/NATAMER (1/14)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12)
DC/CF/CD/AUTH AMEND PPO (1/20)
DC/CF/NO SURP ACT/AMEND (R. 1/23)
DC GHMSI – HEALTH GUARANTY 5/21
DC/CF/PT PROTECT (9/10)
DC/CF/CD/BP/INCENT (1/23)

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Inpatient Hospital	\$2,900,980	\$2,774,056	\$2,900,980	\$2,774,056	\$0	Admits	187
201902	31,164	Inpatient Hospital	\$3,078,380	\$2,975,581	\$3,078,380	\$2,975,581	\$0	Admits	184
201903	31,069	Inpatient Hospital	\$3,157,413	\$3,060,210	\$3,157,413	\$3,060,210	\$0	Admits	174
201904	30,829	Inpatient Hospital	\$3,103,316	\$3,007,790	\$3,103,316	\$3,007,790	\$0	Admits	155
201905	30,678	Inpatient Hospital	\$3,084,800	\$2,983,629	\$3,084,800	\$2,983,629	\$0	Admits	210
201906	30,397	Inpatient Hospital	\$2,496,591	\$2,390,626	\$2,496,591	\$2,390,626	\$0	Admits	161
201907	30,531	Inpatient Hospital	\$3,092,601	\$2,987,763	\$3,092,596	\$2,987,759	\$0	Admits	215
201908	30,562	Inpatient Hospital	\$2,514,773	\$2,437,940	\$2,514,769	\$2,437,937	\$0	Admits	166
201909	30,565	Inpatient Hospital	\$3,208,140	\$3,099,952	\$3,208,134	\$3,099,946	\$0	Admits	188
201910	30,569	Inpatient Hospital	\$3,700,881	\$3,606,275	\$3,700,876	\$3,606,270	\$0	Admits	215
201911	30,446	Inpatient Hospital	\$3,168,744	\$3,070,887	\$3,168,726	\$3,070,869	\$0	Admits	192
201912	29,956	Inpatient Hospital	\$2,777,328	\$2,694,844	\$2,777,250	\$2,694,769	\$0	Admits	166
202001	29,738	Inpatient Hospital	\$3,131,966	\$2,986,973	\$3,131,816	\$2,986,830	\$0	Admits	199
202002	29,562	Inpatient Hospital	\$2,360,651	\$2,262,215	\$2,360,353	\$2,261,928	\$0	Admits	177
202003	29,513	Inpatient Hospital	\$2,782,835	\$2,696,953	\$2,782,400	\$2,696,531	\$0	Admits	160
202004	29,586	Inpatient Hospital	\$2,316,013	\$2,283,083	\$2,315,573	\$2,282,650	\$0	Admits	112
202005	29,746	Inpatient Hospital	\$2,366,822	\$2,337,167	\$2,366,367	\$2,336,717	\$0	Admits	127
202006	29,677	Inpatient Hospital	\$4,584,463	\$4,496,418	\$4,583,236	\$4,495,214	\$0	Admits	193
202007	29,667	Inpatient Hospital	\$3,688,502	\$3,639,081	\$3,687,444	\$3,638,037	\$0	Admits	178
202008	29,834	Inpatient Hospital	\$3,207,043	\$3,130,118	\$3,204,925	\$3,128,055	\$0	Admits	237
202009	29,958	Inpatient Hospital	\$3,437,339	\$3,358,573	\$3,435,169	\$3,356,464	\$0	Admits	142
202010	30,010	Inpatient Hospital	\$2,920,439	\$2,847,150	\$2,918,252	\$2,845,024	\$0	Admits	144
202011	29,869	Inpatient Hospital	\$2,731,675	\$2,646,479	\$2,728,925	\$2,643,839	\$0	Admits	149
202012	29,594	Inpatient Hospital	\$3,538,694	\$3,485,443	\$3,534,998	\$3,481,815	\$0	Admits	136
202101	29,314	Inpatient Hospital	\$3,939,027	\$3,784,883	\$3,933,676	\$3,779,814	\$0	Admits	176
202102	29,217	Inpatient Hospital	\$3,024,042	\$2,967,408	\$3,019,364	\$2,962,826	\$0	Admits	129
202103	29,335	Inpatient Hospital	\$4,191,911	\$4,085,852	\$4,182,093	\$4,076,306	\$0	Admits	205
202104	29,416	Inpatient Hospital	\$2,825,925	\$2,724,252	\$2,816,396	\$2,715,133	\$0	Admits	177
202105	29,589	Inpatient Hospital	\$3,518,031	\$3,407,036	\$3,504,064	\$3,393,596	\$0	Admits	221
202106	29,821	Inpatient Hospital	\$2,446,504	\$2,386,713	\$2,432,008	\$2,372,606	\$0	Admits	191
202107	29,838	Inpatient Hospital	\$2,892,845	\$2,810,402	\$2,866,556	\$2,785,012	\$0	Admits	192
202108	30,142	Inpatient Hospital	\$3,296,853	\$3,219,313	\$3,243,393	\$3,167,431	\$0	Admits	180
202109	30,419	Inpatient Hospital	\$3,360,053	\$3,258,073	\$3,287,093	\$3,187,909	\$0	Admits	329
202110	30,145	Inpatient Hospital	\$3,399,841	\$3,303,956	\$3,287,992	\$3,195,486	\$0	Admits	264
202111	30,186	Inpatient Hospital	\$2,810,382	\$2,744,961	\$2,683,152	\$2,620,779	\$0	Admits	207
202112	30,156	Inpatient Hospital	\$2,302,180	\$2,209,543	\$2,123,379	\$2,038,449	\$0	Admits	223
202201	30,061	Inpatient Hospital	\$1,637,261	\$1,503,508	\$1,122,422	\$1,034,809	\$0	Admits	125
202202	30,580	Inpatient Hospital	\$393,745	\$348,057	\$115,274	\$103,891	\$0	Admits	28

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Outpatient Hospital	\$4,226,433	\$3,612,955	\$4,226,433	\$3,612,955	\$0	Visits	3,626
201902	31,164	Outpatient Hospital	\$3,700,351	\$3,230,046	\$3,700,351	\$3,230,046	\$0	Visits	3,237
201903	31,069	Outpatient Hospital	\$4,466,734	\$3,927,469	\$4,466,734	\$3,927,469	\$0	Visits	3,601
201904	30,829	Outpatient Hospital	\$4,683,826	\$4,199,116	\$4,683,826	\$4,199,116	\$0	Visits	3,573
201905	30,678	Outpatient Hospital	\$4,103,763	\$3,683,272	\$4,103,763	\$3,683,272	\$0	Visits	3,356
201906	30,397	Outpatient Hospital	\$3,700,861	\$3,305,619	\$3,700,861	\$3,305,619	\$0	Visits	3,025
201907	30,531	Outpatient Hospital	\$4,202,918	\$3,790,486	\$4,202,913	\$3,790,481	\$0	Visits	3,326
201908	30,562	Outpatient Hospital	\$4,104,897	\$3,699,235	\$4,104,892	\$3,699,230	\$0	Visits	3,133
201909	30,565	Outpatient Hospital	\$3,675,740	\$3,273,979	\$3,675,735	\$3,273,974	\$0	Visits	3,116
201910	30,569	Outpatient Hospital	\$4,340,887	\$3,932,922	\$4,340,881	\$3,932,916	\$0	Visits	3,604
201911	30,446	Outpatient Hospital	\$4,001,020	\$3,634,010	\$4,000,998	\$3,633,990	\$0	Visits	3,219
201912	29,956	Outpatient Hospital	\$4,165,059	\$3,783,086	\$4,164,965	\$3,783,001	\$0	Visits	3,180
202001	29,738	Outpatient Hospital	\$4,436,391	\$3,904,477	\$4,436,176	\$3,904,290	\$0	Visits	3,448
202002	29,562	Outpatient Hospital	\$3,723,089	\$3,241,421	\$3,722,622	\$3,241,013	\$0	Visits	3,163
202003	29,513	Outpatient Hospital	\$3,106,455	\$2,735,378	\$3,105,967	\$2,734,948	\$0	Visits	2,453
202004	29,586	Outpatient Hospital	\$1,708,786	\$1,562,782	\$1,708,468	\$1,562,492	\$0	Visits	1,442
202005	29,746	Outpatient Hospital	\$2,790,563	\$2,591,706	\$2,790,031	\$2,591,212	\$0	Visits	1,969
202006	29,677	Outpatient Hospital	\$3,869,961	\$3,565,183	\$3,868,957	\$3,564,258	\$0	Visits	2,712
202007	29,667	Outpatient Hospital	\$3,773,301	\$3,420,197	\$3,772,225	\$3,419,222	\$0	Visits	3,068
202008	29,834	Outpatient Hospital	\$3,742,474	\$3,422,723	\$3,740,271	\$3,420,713	\$0	Visits	3,148
202009	29,958	Outpatient Hospital	\$4,266,739	\$3,916,927	\$4,264,092	\$3,914,507	\$0	Visits	3,247
202010	30,010	Outpatient Hospital	\$4,118,390	\$3,763,613	\$4,115,640	\$3,761,102	\$0	Visits	3,609
202011	29,869	Outpatient Hospital	\$3,786,127	\$3,486,972	\$3,782,453	\$3,483,585	\$0	Visits	3,298
202012	29,594	Outpatient Hospital	\$3,988,781	\$3,623,687	\$3,984,197	\$3,619,503	\$0	Visits	3,350
202101	29,314	Outpatient Hospital	\$3,705,903	\$3,272,483	\$3,701,109	\$3,268,301	\$0	Visits	3,212
202102	29,217	Outpatient Hospital	\$4,293,651	\$3,851,022	\$4,287,244	\$3,845,332	\$0	Visits	3,196
202103	29,335	Outpatient Hospital	\$4,207,690	\$3,772,927	\$4,199,775	\$3,765,857	\$0	Visits	4,174
202104	29,416	Outpatient Hospital	\$4,571,434	\$4,124,312	\$4,558,001	\$4,112,311	\$0	Visits	4,187
202105	29,589	Outpatient Hospital	\$4,111,976	\$3,737,584	\$4,096,487	\$3,723,516	\$0	Visits	3,540
202106	29,821	Outpatient Hospital	\$4,473,304	\$4,052,560	\$4,447,576	\$4,029,347	\$0	Visits	3,505
202107	29,838	Outpatient Hospital	\$3,962,168	\$3,557,956	\$3,927,361	\$3,526,988	\$0	Visits	3,395
202108	30,142	Outpatient Hospital	\$4,416,500	\$4,026,309	\$4,340,471	\$3,957,375	\$0	Visits	3,482
202109	30,419	Outpatient Hospital	\$4,133,397	\$3,771,231	\$4,043,034	\$3,688,844	\$0	Visits	3,500
202110	30,145	Outpatient Hospital	\$4,633,217	\$4,216,774	\$4,483,636	\$4,080,957	\$0	Visits	3,868
202111	30,186	Outpatient Hospital	\$4,506,121	\$4,117,063	\$4,293,835	\$3,923,047	\$0	Visits	3,860
202112	30,156	Outpatient Hospital	\$4,862,317	\$4,435,948	\$4,493,645	\$4,099,391	\$0	Visits	4,059
202201	30,061	Outpatient Hospital	\$4,516,523	\$4,028,621	\$3,163,256	\$2,823,506	\$0	Visits	3,731
202202	30,580	Outpatient Hospital	\$4,407,095	\$3,710,580	\$1,244,069	\$1,048,861	\$0	Visits	3,900

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Professional	\$6,930,235	\$5,336,313	\$6,930,235	\$5,336,313	\$0	Visits	43,615
201902	31,164	Professional	\$5,663,000	\$4,519,672	\$5,663,000	\$4,519,672	\$0	Visits	35,275
201903	31,069	Professional	\$6,310,366	\$5,083,709	\$6,310,366	\$5,083,709	\$0	Visits	37,960
201904	30,829	Professional	\$6,340,677	\$5,136,938	\$6,340,677	\$5,136,938	\$0	Visits	38,471
201905	30,678	Professional	\$6,354,757	\$5,198,243	\$6,354,757	\$5,198,243	\$0	Visits	38,581
201906	30,397	Professional	\$5,845,103	\$4,819,205	\$5,845,103	\$4,819,205	\$0	Visits	34,788
201907	30,531	Professional	\$6,011,148	\$4,974,053	\$6,011,146	\$4,974,051	\$0	Visits	36,209
201908	30,562	Professional	\$5,813,899	\$4,829,601	\$5,813,896	\$4,829,598	\$0	Visits	35,324
201909	30,565	Professional	\$5,845,543	\$4,855,831	\$5,845,541	\$4,855,829	\$0	Visits	36,395
201910	30,569	Professional	\$6,786,162	\$5,699,371	\$6,786,158	\$5,699,368	\$0	Visits	42,403
201911	30,446	Professional	\$5,821,988	\$4,903,698	\$5,821,966	\$4,903,679	\$0	Visits	35,302
201912	29,956	Professional	\$5,647,914	\$4,714,405	\$5,647,789	\$4,714,304	\$0	Visits	33,183
202001	29,738	Professional	\$6,538,317	\$5,091,272	\$6,538,014	\$5,091,045	\$0	Visits	41,994
202002	29,562	Professional	\$5,699,070	\$4,538,256	\$5,698,336	\$4,537,662	\$0	Visits	34,999
202003	29,513	Professional	\$4,748,015	\$3,858,637	\$4,747,265	\$3,858,026	\$0	Visits	30,667
202004	29,586	Professional	\$3,192,616	\$2,736,229	\$3,192,025	\$2,735,724	\$0	Visits	22,710
202005	29,746	Professional	\$4,095,281	\$3,535,760	\$4,094,496	\$3,535,084	\$0	Visits	26,735
202006	29,677	Professional	\$5,455,483	\$4,650,809	\$5,454,074	\$4,649,610	\$0	Visits	34,910
202007	29,667	Professional	\$6,020,087	\$5,144,096	\$6,018,373	\$5,142,634	\$0	Visits	38,277
202008	29,834	Professional	\$5,770,086	\$4,807,990	\$5,766,867	\$4,805,368	\$0	Visits	36,821
202009	29,958	Professional	\$6,694,813	\$5,680,819	\$6,690,990	\$5,677,655	\$0	Visits	41,656
202010	30,010	Professional	\$6,953,325	\$5,895,178	\$6,948,792	\$5,891,423	\$0	Visits	45,685
202011	29,869	Professional	\$6,556,919	\$5,658,406	\$6,550,971	\$5,653,365	\$0	Visits	40,851
202012	29,594	Professional	\$6,759,731	\$5,789,279	\$6,752,377	\$5,783,061	\$0	Visits	42,277
202101	29,314	Professional	\$6,462,695	\$5,287,072	\$6,454,592	\$5,280,675	\$0	Visits	42,725
202102	29,217	Professional	\$6,299,113	\$5,175,951	\$6,289,908	\$5,168,568	\$0	Visits	38,275
202103	29,335	Professional	\$7,468,562	\$6,161,181	\$7,454,888	\$6,150,200	\$0	Visits	47,299
202104	29,416	Professional	\$7,184,287	\$5,988,773	\$7,163,726	\$5,972,046	\$0	Visits	45,392
202105	29,589	Professional	\$6,595,142	\$5,474,898	\$6,570,352	\$5,454,542	\$0	Visits	40,023
202106	29,821	Professional	\$6,972,868	\$5,771,858	\$6,932,846	\$5,739,126	\$0	Visits	41,041
202107	29,838	Professional	\$6,742,246	\$5,652,649	\$6,682,445	\$5,603,443	\$0	Visits	40,586
202108	30,142	Professional	\$7,301,726	\$6,186,391	\$7,182,424	\$6,087,660	\$0	Visits	42,979
202109	30,419	Professional	\$7,369,514	\$6,302,435	\$7,214,167	\$6,171,126	\$0	Visits	46,224
202110	30,145	Professional	\$7,723,370	\$6,575,536	\$7,478,206	\$6,368,026	\$0	Visits	48,215
202111	30,186	Professional	\$7,248,774	\$6,180,005	\$6,914,644	\$5,896,989	\$0	Visits	45,145
202112	30,156	Professional	\$7,458,003	\$6,438,876	\$6,909,823	\$5,967,843	\$0	Visits	45,403
202201	30,061	Professional	\$8,115,716	\$6,723,849	\$5,701,397	\$4,745,204	\$0	Visits	49,623
202202	30,580	Professional	\$9,707,322	\$7,935,015	\$2,804,178	\$2,315,214	\$0	Visits	57,767

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Other Medical	\$1,052,484	\$941,693	\$1,052,484	\$941,693	\$0	Services	4,021
201902	31,164	Other Medical	\$1,074,396	\$984,956	\$1,074,396	\$984,956	\$0	Services	3,631
201903	31,069	Other Medical	\$1,113,129	\$1,024,374	\$1,113,129	\$1,024,374	\$0	Services	4,044
201904	30,829	Other Medical	\$1,114,799	\$1,029,524	\$1,114,799	\$1,029,524	\$0	Services	3,814
201905	30,678	Other Medical	\$1,270,374	\$1,178,407	\$1,270,374	\$1,178,407	\$0	Services	4,217
201906	30,397	Other Medical	\$1,135,813	\$1,048,720	\$1,135,813	\$1,048,720	\$0	Services	3,886
201907	30,531	Other Medical	\$1,188,763	\$1,106,444	\$1,188,762	\$1,106,443	\$0	Services	3,931
201908	30,562	Other Medical	\$1,325,396	\$1,250,448	\$1,325,395	\$1,250,447	\$0	Services	4,112
201909	30,565	Other Medical	\$1,239,602	\$1,163,168	\$1,239,601	\$1,163,167	\$0	Services	3,806
201910	30,569	Other Medical	\$1,305,844	\$1,239,232	\$1,305,843	\$1,239,231	\$0	Services	3,428
201911	30,446	Other Medical	\$1,213,265	\$1,155,944	\$1,213,258	\$1,155,937	\$0	Services	2,753
201912	29,956	Other Medical	\$1,330,532	\$1,255,465	\$1,330,505	\$1,255,439	\$0	Services	3,233
202001	29,738	Other Medical	\$1,279,965	\$1,175,687	\$1,279,904	\$1,175,631	\$0	Services	4,072
202002	29,562	Other Medical	\$1,368,833	\$1,271,469	\$1,368,656	\$1,271,304	\$0	Services	3,811
202003	29,513	Other Medical	\$1,210,778	\$1,134,049	\$1,210,586	\$1,133,869	\$0	Services	3,178
202004	29,586	Other Medical	\$1,128,207	\$1,087,368	\$1,128,000	\$1,087,168	\$0	Services	2,371
202005	29,746	Other Medical	\$1,287,796	\$1,225,737	\$1,287,551	\$1,225,503	\$0	Services	2,621
202006	29,677	Other Medical	\$1,314,289	\$1,242,898	\$1,313,951	\$1,242,578	\$0	Services	3,828
202007	29,667	Other Medical	\$1,577,991	\$1,507,839	\$1,577,540	\$1,507,408	\$0	Services	3,961
202008	29,834	Other Medical	\$1,327,996	\$1,257,185	\$1,327,246	\$1,256,475	\$0	Services	4,081
202009	29,958	Other Medical	\$1,250,901	\$1,177,472	\$1,250,151	\$1,176,764	\$0	Services	4,129
202010	30,010	Other Medical	\$1,409,626	\$1,331,711	\$1,408,655	\$1,330,785	\$0	Services	3,989
202011	29,869	Other Medical	\$1,324,871	\$1,257,305	\$1,323,566	\$1,256,060	\$0	Services	3,530
202012	29,594	Other Medical	\$1,321,379	\$1,237,058	\$1,319,876	\$1,235,643	\$0	Services	4,003
202101	29,314	Other Medical	\$1,268,072	\$1,190,869	\$1,266,472	\$1,189,363	\$0	Services	3,531
202102	29,217	Other Medical	\$1,211,892	\$1,130,805	\$1,210,121	\$1,129,147	\$0	Services	3,506
202103	29,335	Other Medical	\$1,444,038	\$1,334,780	\$1,441,273	\$1,332,217	\$0	Services	4,289
202104	29,416	Other Medical	\$1,405,659	\$1,326,454	\$1,401,611	\$1,322,633	\$0	Services	3,787
202105	29,589	Other Medical	\$1,160,928	\$1,077,687	\$1,156,439	\$1,073,503	\$0	Services	3,790
202106	29,821	Other Medical	\$1,269,513	\$1,176,411	\$1,262,106	\$1,169,519	\$0	Services	4,261
202107	29,838	Other Medical	\$1,278,514	\$1,204,867	\$1,266,716	\$1,193,686	\$0	Services	3,662
202108	30,142	Other Medical	\$1,343,063	\$1,247,558	\$1,319,556	\$1,225,588	\$0	Services	4,117
202109	30,419	Other Medical	\$1,395,538	\$1,312,461	\$1,365,178	\$1,283,866	\$0	Services	3,842
202110	30,145	Other Medical	\$1,352,731	\$1,275,685	\$1,310,487	\$1,235,869	\$0	Services	4,129
202111	30,186	Other Medical	\$1,509,752	\$1,442,774	\$1,438,456	\$1,374,531	\$0	Services	4,042
202112	30,156	Other Medical	\$1,545,565	\$1,464,848	\$1,431,790	\$1,356,854	\$0	Services	3,846
202201	30,061	Other Medical	\$1,558,277	\$1,443,139	\$1,089,952	\$1,009,965	\$0	Services	4,911
202202	30,580	Other Medical	\$1,622,837	\$1,486,873	\$463,670	\$424,038	\$0	Services	6,093

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Prescription Drug	\$5,911,260	\$5,355,970	\$5,911,260	\$5,355,970	\$816,727	Scripts	26,802
201902	31,164	Prescription Drug	\$5,287,362	\$4,894,321	\$5,287,362	\$4,894,321	\$736,861	Scripts	23,808
201903	31,069	Prescription Drug	\$5,594,199	\$5,177,713	\$5,594,199	\$5,177,713	\$810,821	Scripts	26,189
201904	30,829	Prescription Drug	\$6,216,748	\$5,832,273	\$6,216,748	\$5,832,273	\$957,021	Scripts	26,020
201905	30,678	Prescription Drug	\$5,742,084	\$5,392,141	\$5,742,084	\$5,392,141	\$870,474	Scripts	25,728
201906	30,397	Prescription Drug	\$5,996,613	\$5,674,440	\$5,996,613	\$5,674,440	\$884,759	Scripts	24,165
201907	30,531	Prescription Drug	\$6,130,808	\$5,771,535	\$6,130,808	\$5,771,535	\$986,556	Scripts	25,625
201908	30,562	Prescription Drug	\$6,054,382	\$5,724,852	\$6,054,382	\$5,724,852	\$991,214	Scripts	24,592
201909	30,565	Prescription Drug	\$5,809,183	\$5,480,294	\$5,809,183	\$5,480,294	\$916,494	Scripts	24,237
201910	30,569	Prescription Drug	\$6,155,171	\$5,803,498	\$6,155,171	\$5,803,498	\$970,073	Scripts	25,451
201911	30,446	Prescription Drug	\$6,180,415	\$5,874,406	\$6,180,415	\$5,874,406	\$951,414	Scripts	23,888
201912	29,956	Prescription Drug	\$6,048,003	\$5,679,550	\$6,048,003	\$5,679,550	\$966,693	Scripts	25,622
202001	29,738	Prescription Drug	\$5,760,240	\$5,224,648	\$5,760,240	\$5,224,648	\$832,273	Scripts	25,781
202002	29,562	Prescription Drug	\$5,544,449	\$5,141,955	\$5,544,449	\$5,141,955	\$819,715	Scripts	23,470
202003	29,513	Prescription Drug	\$7,082,320	\$6,629,150	\$7,082,320	\$6,629,150	\$1,057,854	Scripts	27,267
202004	29,586	Prescription Drug	\$6,152,419	\$5,808,273	\$6,152,419	\$5,808,273	\$1,026,138	Scripts	21,231
202005	29,746	Prescription Drug	\$5,425,465	\$5,122,577	\$5,425,465	\$5,122,577	\$937,842	Scripts	20,829
202006	29,677	Prescription Drug	\$6,786,487	\$6,451,268	\$6,786,487	\$6,451,268	\$1,097,686	Scripts	22,565
202007	29,667	Prescription Drug	\$5,976,281	\$5,652,541	\$5,976,281	\$5,652,541	\$1,046,470	Scripts	22,532
202008	29,834	Prescription Drug	\$6,372,504	\$6,040,627	\$6,372,504	\$6,040,627	\$1,049,122	Scripts	22,314
202009	29,958	Prescription Drug	\$6,319,571	\$6,004,178	\$6,319,571	\$6,004,178	\$1,033,629	Scripts	22,206
202010	30,010	Prescription Drug	\$6,217,022	\$5,866,051	\$6,217,022	\$5,866,051	\$1,131,317	Scripts	22,869
202011	29,869	Prescription Drug	\$5,959,542	\$5,659,734	\$5,959,542	\$5,659,734	\$1,028,978	Scripts	21,625
202012	29,594	Prescription Drug	\$6,244,971	\$5,904,045	\$6,244,971	\$5,904,045	\$1,073,421	Scripts	23,212
202101	29,314	Prescription Drug	\$5,722,972	\$5,282,411	\$5,722,972	\$5,282,411	\$1,030,757	Scripts	21,555
202102	29,217	Prescription Drug	\$5,909,305	\$5,517,858	\$5,909,305	\$5,517,858	\$1,062,630	Scripts	20,685
202103	29,335	Prescription Drug	\$6,770,184	\$6,347,819	\$6,770,184	\$6,347,819	\$1,273,647	Scripts	26,551
202104	29,416	Prescription Drug	\$7,025,056	\$6,659,537	\$7,025,056	\$6,659,537	\$1,353,403	Scripts	28,416
202105	29,589	Prescription Drug	\$6,578,527	\$6,255,139	\$6,578,527	\$6,255,139	\$1,283,013	Scripts	25,185
202106	29,821	Prescription Drug	\$6,749,402	\$6,400,377	\$6,749,402	\$6,400,377	\$1,302,274	Scripts	25,132
202107	29,838	Prescription Drug	\$6,652,495	\$6,329,769	\$6,652,495	\$6,329,769	\$1,275,628	Scripts	24,236
202108	30,142	Prescription Drug	\$6,846,796	\$6,518,603	\$6,846,796	\$6,518,603	\$1,319,189	Scripts	24,535
202109	30,419	Prescription Drug	\$6,583,790	\$6,256,709	\$6,583,790	\$6,256,709	\$1,260,852	Scripts	24,269
202110	30,145	Prescription Drug	\$6,740,891	\$6,411,946	\$6,740,891	\$6,411,946	\$1,303,762	Scripts	25,562
202111	30,186	Prescription Drug	\$6,550,114	\$6,236,785	\$6,550,114	\$6,236,785	\$1,332,927	Scripts	28,690
202112	30,156	Prescription Drug	\$7,025,286	\$6,668,366	\$7,025,286	\$6,668,366	\$1,349,257	Scripts	29,059
202201	30,061	Prescription Drug	\$6,686,427	\$6,177,257	\$6,686,427	\$6,177,257	\$1,214,459	Scripts	25,108
202202	30,580	Prescription Drug	\$6,375,210	\$5,970,223	\$6,375,210	\$5,970,223	\$1,161,836	Scripts	23,226

Appendix - Experience by Service Category

Month	Members	Service Category	Ultimate Allowed	Ultimate Incurred	Allowed	Incurred	Drug Rebates	Utilization Unit	Utilization
201901	31,131	Capitations	\$40,272	\$40,272	\$40,272	\$40,272	\$0	Benefit Period	31,131
201902	31,164	Capitations	\$40,097	\$40,097	\$40,097	\$40,097	\$0	Benefit Period	31,164
201903	31,069	Capitations	\$40,111	\$40,111	\$40,111	\$40,111	\$0	Benefit Period	31,069
201904	30,829	Capitations	\$39,910	\$39,910	\$39,910	\$39,910	\$0	Benefit Period	30,829
201905	30,678	Capitations	\$39,375	\$39,375	\$39,375	\$39,375	\$0	Benefit Period	30,678
201906	30,397	Capitations	\$38,946	\$38,946	\$38,946	\$38,946	\$0	Benefit Period	30,397
201907	30,531	Capitations	\$38,964	\$38,964	\$38,964	\$38,964	\$0	Benefit Period	30,531
201908	30,562	Capitations	\$39,000	\$39,000	\$39,000	\$39,000	\$0	Benefit Period	30,562
201909	30,565	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	30,565
201910	30,569	Capitations	\$38,734	\$38,734	\$38,734	\$38,734	\$0	Benefit Period	30,569
201911	30,446	Capitations	\$38,483	\$38,483	\$38,483	\$38,483	\$0	Benefit Period	30,446
201912	29,956	Capitations	\$37,852	\$37,852	\$37,852	\$37,852	\$0	Benefit Period	29,956
202001	29,738	Capitations	\$38,945	\$38,945	\$38,945	\$38,945	\$0	Benefit Period	29,738
202002	29,562	Capitations	\$38,550	\$38,550	\$38,550	\$38,550	\$0	Benefit Period	29,562
202003	29,513	Capitations	\$39,458	\$39,458	\$39,458	\$39,458	\$0	Benefit Period	29,513
202004	29,586	Capitations	\$39,273	\$39,273	\$39,273	\$39,273	\$0	Benefit Period	29,586
202005	29,746	Capitations	\$38,996	\$38,996	\$38,996	\$38,996	\$0	Benefit Period	29,746
202006	29,677	Capitations	\$38,527	\$38,527	\$38,527	\$38,527	\$0	Benefit Period	29,677
202007	29,667	Capitations	\$39,111	\$39,111	\$39,111	\$39,111	\$0	Benefit Period	29,667
202008	29,834	Capitations	\$38,900	\$38,900	\$38,900	\$38,900	\$0	Benefit Period	29,834
202009	29,958	Capitations	\$39,020	\$39,020	\$39,020	\$39,020	\$0	Benefit Period	29,958
202010	30,010	Capitations	\$39,044	\$39,044	\$39,044	\$39,044	\$0	Benefit Period	30,010
202011	29,869	Capitations	\$38,862	\$38,862	\$38,862	\$38,862	\$0	Benefit Period	29,869
202012	29,594	Capitations	\$38,556	\$38,556	\$38,556	\$38,556	\$0	Benefit Period	29,594
202101	29,314	Capitations	\$38,423	\$38,423	\$38,423	\$38,423	\$0	Benefit Period	29,314
202102	29,217	Capitations	\$38,368	\$38,368	\$38,368	\$38,368	\$0	Benefit Period	29,217
202103	29,335	Capitations	\$38,587	\$38,587	\$38,587	\$38,587	\$0	Benefit Period	29,335
202104	29,416	Capitations	\$38,685	\$38,685	\$38,685	\$38,685	\$0	Benefit Period	29,416
202105	29,589	Capitations	\$38,808	\$38,808	\$38,808	\$38,808	\$0	Benefit Period	29,589
202106	29,821	Capitations	\$39,074	\$39,074	\$39,074	\$39,074	\$0	Benefit Period	29,821
202107	29,838	Capitations	\$39,095	\$39,095	\$39,095	\$39,095	\$0	Benefit Period	29,838
202108	30,142	Capitations	\$39,546	\$39,546	\$39,546	\$39,546	\$0	Benefit Period	30,142
202109	30,419	Capitations	\$39,857	\$39,857	\$39,857	\$39,857	\$0	Benefit Period	30,419
202110	30,145	Capitations	\$38,711	\$38,711	\$38,711	\$38,711	\$0	Benefit Period	30,145
202111	30,186	Capitations	\$38,646	\$38,646	\$38,646	\$38,646	\$0	Benefit Period	30,186
202112	30,156	Capitations	\$38,449	\$38,449	\$38,449	\$38,449	\$0	Benefit Period	30,156
202201	30,061	Capitations	\$36,032	\$36,032	\$36,032	\$36,032	\$0	Benefit Period	30,061
202202	30,580	Capitations	\$36,898	\$36,898	\$36,898	\$36,898	\$0	Benefit Period	30,580

Appendix - Total Experience

Month	Members	Contracts	Ultimate Allowed	Drug Rebates	Post-Rx Rebate Ultimate Allowed	Post-Rx Rebate Ultimate Incurred	Premium	Loss Ratio
201901	31,131	19,606	\$21,061,664	\$816,727	\$20,244,936	\$17,244,532	\$18,791,933	91.8%
201902	31,164	19,607	\$18,843,585	\$736,861	\$18,106,724	\$15,907,811	\$18,736,609	84.9%
201903	31,069	19,546	\$20,681,952	\$810,821	\$19,871,131	\$17,502,765	\$18,719,271	93.5%
201904	30,829	19,423	\$21,499,277	\$957,021	\$20,542,255	\$18,288,530	\$18,632,225	98.2%
201905	30,678	19,270	\$20,595,153	\$870,474	\$19,724,679	\$17,604,594	\$18,490,017	95.2%
201906	30,397	19,100	\$19,213,927	\$884,759	\$18,329,168	\$16,392,797	\$18,488,985	88.7%
201907	30,531	19,192	\$20,665,203	\$986,556	\$19,678,647	\$17,682,690	\$18,488,531	95.6%
201908	30,562	19,209	\$19,852,346	\$991,214	\$18,861,132	\$16,989,861	\$18,541,991	91.6%
201909	30,565	19,187	\$19,817,071	\$916,494	\$18,900,577	\$16,995,591	\$18,586,681	91.4%
201910	30,569	19,151	\$22,327,679	\$970,073	\$21,357,606	\$19,349,959	\$18,528,758	104.4%
201911	30,446	19,007	\$20,423,915	\$951,414	\$19,472,502	\$17,726,013	\$18,591,897	95.3%
201912	29,956	18,681	\$20,006,688	\$966,693	\$19,039,995	\$17,198,508	\$18,368,462	93.6%
202001	29,738	18,712	\$21,185,824	\$832,273	\$20,353,551	\$17,589,729	\$19,047,966	92.3%
202002	29,562	18,650	\$18,734,642	\$819,715	\$17,914,928	\$15,674,151	\$19,085,979	82.1%
202003	29,513	18,654	\$18,969,861	\$1,057,854	\$17,912,007	\$16,035,773	\$19,060,596	84.1%
202004	29,586	18,754	\$14,537,315	\$1,026,138	\$13,511,176	\$12,490,871	\$19,113,220	65.4%
202005	29,746	18,880	\$16,004,923	\$937,842	\$15,067,081	\$13,914,100	\$18,973,670	73.3%
202006	29,677	18,865	\$22,049,210	\$1,097,686	\$20,951,524	\$19,347,417	\$19,317,681	100.2%
202007	29,667	18,864	\$21,075,274	\$1,046,470	\$20,028,805	\$18,356,396	\$19,346,872	94.9%
202008	29,834	19,005	\$20,459,004	\$1,049,122	\$19,409,882	\$17,648,420	\$19,428,719	90.8%
202009	29,958	19,080	\$22,008,383	\$1,033,629	\$20,974,754	\$19,143,361	\$18,321,545	104.5%
202010	30,010	19,116	\$21,657,845	\$1,131,317	\$20,526,528	\$18,611,430	\$19,626,549	94.8%
202011	29,869	19,041	\$20,397,996	\$1,028,978	\$19,369,018	\$17,718,780	\$19,396,528	91.4%
202012	29,594	18,911	\$21,892,112	\$1,073,421	\$20,818,690	\$19,004,647	\$19,484,762	97.5%
202101	29,314	18,822	\$21,137,092	\$1,030,757	\$20,106,335	\$17,825,383	\$19,355,345	92.1%
202102	29,217	18,744	\$20,776,372	\$1,062,630	\$19,713,742	\$17,618,782	\$19,298,498	91.3%
202103	29,335	18,821	\$24,120,971	\$1,273,647	\$22,847,324	\$20,467,499	\$19,323,239	105.9%
202104	29,416	18,876	\$23,051,048	\$1,353,403	\$21,697,645	\$19,508,611	\$19,397,009	100.6%
202105	29,589	18,979	\$22,003,412	\$1,283,013	\$20,720,399	\$18,708,139	\$19,401,744	96.4%
202106	29,821	19,129	\$21,950,665	\$1,302,274	\$20,648,391	\$18,524,721	\$19,438,801	95.3%
202107	29,838	19,128	\$21,567,364	\$1,275,628	\$20,291,736	\$18,319,109	\$19,506,491	93.9%
202108	30,142	19,327	\$23,244,483	\$1,319,189	\$21,925,294	\$19,918,531	\$19,637,279	101.4%
202109	30,419	19,516	\$22,882,149	\$1,260,852	\$21,621,297	\$19,679,913	\$19,741,118	99.7%
202110	30,145	19,245	\$23,888,762	\$1,303,762	\$22,585,000	\$20,518,845	\$19,179,386	107.0%
202111	30,186	19,236	\$22,663,789	\$1,332,927	\$21,330,862	\$19,427,308	\$19,430,869	100.0%
202112	30,156	19,160	\$23,231,801	\$1,349,257	\$21,882,544	\$19,906,773	\$19,288,621	103.2%
202201	30,061	19,197	\$22,550,237	\$1,214,459	\$21,335,778	\$18,697,948	\$19,899,285	94.0%
202202	30,580	19,551	\$22,543,106	\$1,161,836	\$21,381,270	\$18,325,811	\$20,025,607	91.5%

**RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP PLANS SOLD ON DC HEALTH LINK
CHECK-LIST**

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	Appendix - Form Numbers_IND
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	Exhibit 11 - Plan Adjusted_IND
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2017 and later, follow filing due date requirements.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	Page 1 of the Actuarial Memorandum PDF in SERFF
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non-grandfathered, or a mixture of both.	Yes	Appendix - Form Numbers_IND
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	Exhibit 11 - Plan Adjusted_IND
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	See the PDF file "AV Screen Shots" in SERFF
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. In the small group market, please also provide weighted average rate increase requested for 2023Q1 over 2022Q1; etc.	Yes	Appendix - Rate Change_IND
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_IND

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	Appendix - Rate Change_IND
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	Appendix - Max Renewal_IND
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	Appendix - Rate Change_IND
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	Appendix - Rate Change_IND
14	Exposure	Current number of policies, certificates and covered lives.	Yes	Appendix - Rate Change_IND
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	Appendix - Total Experience
17	Index Rate	Provide the index rate.	Yes	Exhibit 1 - Summary_IND
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	Appendix - Total Experience
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	No	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	Exhibit 8 - Trend
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost-sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	No	Not applicable
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	Exhibit 7 - Other Adjustments
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	Appendix - Rate Change_IND
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	Exhibit 14 - Age Slope
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	No	Not applicable
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	Appendix - Rate Change_IND
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	Appendix - Total Experience

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_Combined
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	Exhibit 9 - Risk Adjustment_IND
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	Not applicable

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: <ul style="list-style-type: none"> • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total 	Yes	Exhibit10A - DICR_IND and Exhibit 10B - Fed MLR_IND
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	Actuarial Memorandum
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	Actuarial Memorandum
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	Actuarial Certification is included in the Actuarial Memorandum

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. Provide in Excel and PDF format.	No	This is not a Grandfathered Filing, so a PRJ is not provided
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. Provide in Excel and PDF format.	Yes	See the URRT included as a separate document in SERFF
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for <i>all</i> individual and small employer group filings (whether or not they are “subject to review” as defined by HHS).	Yes	See the Part II included as a separate document in SERFF
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. Provide in Excel format only.	Yes	See the Dataset included as a separate document in SERFF
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	See the Part II included as a separate document in SERFF
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	See the file "Index & Plan Comparison" included as a separate document in SERFF

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April 30 th of the current year, whichever is first.	Yes	See the Rate 'E' file included as a separate document in SERFF
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: <ul style="list-style-type: none"> • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing. 	No	Not applicable

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Cory Bream

(Print Name)

Cory
Bream

(Signature)

Digitally signed by
Cory Bream
Date: 2022.05.02
09:15:30 -04'00'

May 2, 2022

Mr. Efren Tanhehco
Supervisory Health Actuary
Department of Insurance, Securities and Banking



Re: Group Hospitalization and Medical Services, Inc. Individual, Non-Medigap Rate Filing Cover Letter

Mr. Tanhehco,

In accordance with DISB requirements this letter has been submitted as cover for our 2023 ACA plan rate filing submitted 5/2/2022. Please note the required information below:

- a. **Company Name:** Group Hospitalization and Medical Services, Inc. (GHMSI)
- b. **NAIC Company Code:** 53007
- c. **Unique Company Filing Number:** 2632
- d. **Date Submitted:** 5/2/2022
- e. **Proposed Effective Date:** 1/1/2023
- f. **Type of Product:** PPO – On Exchange
- g. **Individual or Group:** Individual, Non-Medigap
- h. **Scope and Purpose of Filing:** This filing has been submitted to propose the rate actions listed below in section k for all non-grandfathered ACA compliant plans offered by GHMSI.
- i. **Indication Whether Initial Filing or Change:** This filing proposes a change to existing rates (from our previous SERFF Filing #CFAP-132809038).
- j. **Indication if no DC Policyholders:** This filing proposes rate actions to our plans sold in DC. DC policyholders of GHMSI ACA plans will be impacted.
- k. **Overall Premium Impact of Filing on DC Policyholders:** Proposed average rate increase for 2023 is 17.9%.
- l. **Contact Information:**
 - a. Name: Cory Bream, ASA, MAAA
 - b. Telephone Number: 410-998-5308
 - c. Email: Cory.Bream@Carefirst.com
 - d. Fax: 410-505-2192

For further detail and support for the rate actions proposed above please reference the Actuarial Memorandum submitted on 5/2/2022.

Sincerely,

Cory Bream Digitally signed by Cory Bream
Date: 2022.05.02 09:14:21
-04'00'

Cory Bream, ASA, MAAA
Assistant Actuary

DC GHMSI

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Group Hospitalization & Medical Services Inc.
SERFF tracking number	CFAP-133217999
Submission Date	5/2/2022
Product Name	BluePreferred

Market Type: Individual Small Group
Rate Filing Type: Rate Increase New Filing

Scope and Range of the Increase:

The 17.9 % increase is requested because:

The main drivers supporting the rate change are 1) increase in the base period claims experience of the combined pool, 2) trend, 3) lower projected risk adjustment, and 4) increases in assumed plan actuarial values.

This filing will impact:

of policyholder's 5,966 # of covered lives 7,925

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 17.9 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 16.8 %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 32.7 %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

Product selection, changes in age factors, and changes in family composition.

Financial Experience of Product

The overall financial experience of the product includes:

In 2021, a total of \$60.3 million in premium was collected and \$83.5 million in claims were paid out. We received \$9.0 million in risk adjustment, for a loss ratio of 123.5%. However, the rate increase of the product is driven partially by the combined Individual and Small group experience, which collected \$233.0 million in premium and paid out \$230.4 million in claims and received \$25.5 million in risk adjustment for a loss ratio of 87.9%.

The rate increase will affect the projected financial experience of the product by:

The proposed rate increases are aimed to bring the loss ratio for the combined Individual/small group pool to a projected 85.0%.

Components of Increase

The request is made up of the following components:

Trend Increases –	8.0 % of the	17.9 % total filed increase
1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.		
This component is	6.9 % of the	17.9 % total filed increase.
2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.		
This component is	1.0 % of the	17.9 % total filed increase.

Other Increases –	9.2 % of the	17.9 % total filed increase
1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.		
This component is	0.0 % of the	17.9 % total filed increase.
2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.		
This component is	5.6 % of the	17.9 % total filed increase.
3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.		
This component is	-1.1 % of the	17.9 % total filed increase.
4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.		
This component is	-3.6 % of the	17.9 % total filed increase.
5. Other – Defined as:		
Increased receivable for Risk Adjustment.		
This component is	8.2 % of the	17.9 % total filed increase.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1	Unified Rate Review v5.4															To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.					
2																To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.					
3	Company Legal Name:	GHMSI, Inc.												State:	DC		To validate, select the Validate button or Ctrl + Shift + I.				
4	HIOS Issuer ID:	78079												Market:	Individual		To finalize, select the Finalize button or Ctrl + Shift + F.				
5	Effective Date of Rate Change(s):	1/1/2023																			
6																					
7																					
8	Market Level Calculations (Same for all Plans)																				
9																					
10																					
11	Section I: Experience Period Data																				
12	Experience Period:	1/1/2021			to	12/31/2021															
13		Total			PMPM																
14	Allowed Claims	\$255,370,568.09			\$2,551.89																
15	Reinsurance	\$0.00			\$0.00																
16	Incurred Claims in Experience Period	\$230,423,614.62			\$2,302.60																
17	Risk Adjustment	\$25,517,251.28			\$254.99																
18	Experience Period Premium	\$232,998,399.09			\$2,328.33																
19	Experience Period Member Months	100,071																			
20																					
21	Section II: Projections																				
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM										
23			Cost	Utilization	Cost	Utilization	Cost	Utilization													
24	Inpatient Hospital	\$106.27	1.000	1.080	1.000	1.080	\$123.95														
25	Outpatient Hospital	\$145.08	1.000	1.080	1.000	1.080	\$169.22														
26	Professional	\$237.18	1.020	1.075	1.020	1.075	\$285.16														
27	Other Medical	\$45.26	1.000	1.030	1.000	1.030	\$48.02														
28	Capitation	\$0.74	1.000	1.000	1.000	1.000	\$0.74														
29	Prescription Drug	\$179.00	1.015	1.055	1.015	1.055	\$205.25														
30	Total	\$713.53					\$832.35														
31																					
32	Morbidity Adjustment											0.986									
33	Demographic Shift											0.989									
34	Plan Design Changes											0.997									
35	Other											0.999									
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023										\$808.42									
37																					
38	Manual EHB Allowed Claims PMPM											\$808.33									
39	Applied Credibility %											0.00%									
40																					
41																					
42											Projected Period Totals										
43	Projected Index Rate for	1/1/2023										\$808.33									
44	Reinsurance											\$0.00									
45	Risk Adjustment Payment/Charge											\$93.18									
46	Exchange User Fees											0.00%									
47	Market Adjusted Index Rate											\$715.15									
48	Projected Member Months											95,545									
49																					
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				
51																					

Product-Plan Data Collection

Company Legal Name: GHMSI, Inc.
 HIOS Issuer ID: 78079
 Effective Date of Rate Change(s): 1/1/2023

State: DC
 Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	BluePreferred PPO					
1.1	Product Name	78079DC021					
1.2	Product ID	78079DC021					
1.3	Plan Name	Standard Platinum	Standard Bronze	Standard Gold	Standard Silver	HSA Standard	HSA Gold \$1,500
1.4	Plan ID (Standard Component ID)	78079DC0210001	78079DC0210002	78079DC0210003	78079DC0210004	78079DC0210005	78079DC0210006
1.5	Metal	Platinum	Bronze	Gold	Silver	Bronze	Gold
1.6	AV Metal Value	0.899	0.648	0.819	0.718	0.646	0.816
1.7	Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type	PP0	PP0	PP0	PP0	PP0	PP0
1.9	Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	17.21%	18.68%	18.82%	16.85%	18.76%	19.35%
1.12	Product Rate Increase %	17.90%					
1.13	Submission Level Rate Increase %	17.90%					

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information	Total	78079DC0210001	78079DC0210002	78079DC0210003	78079DC0210004	78079DC0210005	78079DC0210006
\$255,370,568	2.1 Plan ID (Standard Component ID)	\$93,779,738	\$44,015,668	\$3,336,021	\$21,601,212	\$14,953,797	\$3,693,773	\$6,179,266
\$0	2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$230,423,615	2.4 Member Cost Sharing	\$10,302,897	\$2,212,633	\$1,055,787	\$2,257,030	\$2,803,940	\$1,083,582	\$889,926
\$25,517,251	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$232,998,399	2.6 Incurred Claims	\$83,476,841	\$41,803,036	\$2,280,234	\$19,344,183	\$12,149,857	\$2,610,191	\$5,289,340
100,071	2.7 Risk Adjustment Transfer Amount	\$9,048,068	\$14,762,989	-\$1,559,151	\$343,488	-\$3,418,276	-\$1,174,302	\$93,320
	2.8 Premium	\$60,289,549	\$19,347,672	\$4,673,761	\$15,036,682	\$13,761,949	\$3,513,068	\$3,956,418
	2.9 Experience Period Member Months	100,071	26,683	10,023	23,634	25,761	7,549	6,421
	2.10 Current Enrollment	8,241	2,233	774	2,091	1,946	637	560
	2.11 Current Premium PMPM	\$625.97	\$758.04	\$474.70	\$663.50	\$545.50	\$469.63	\$625.81
	2.12 Loss Ratio	120.39%	122.55%	73.21%	125.77%	117.46%	111.61%	130.61%
	Per Member Per Month							
	2.13 Allowed Claims	\$937.13	\$1,649.58	\$332.84	\$913.99	\$580.48	\$489.31	\$962.35
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$102.96	\$82.92	\$105.34	\$95.50	\$108.84	\$143.54	\$138.60
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$834.18	\$1,566.65	\$227.50	\$818.49	\$471.64	\$345.77	\$823.76
	2.18 Risk Adjustment Transfer Amount	\$90.42	\$553.27	-\$155.56	\$14.53	-\$132.69	-\$155.56	\$14.53
	2.19 Premium	\$602.47	\$725.09	\$466.30	\$636.23	\$534.22	\$465.37	\$616.17

Section III: Plan Adjustment Factors

Section III: Plan Adjustment Factors	78079DC0210001	78079DC0210002	78079DC0210003	78079DC0210004	78079DC0210005	78079DC0210006
3.1 Plan ID (Standard Component ID)	78079DC0210001					
3.2 Market Adjusted Index Rate	\$715.15					
3.3 AV and Cost Sharing Design of Plan	1.0471	0.6633	0.9290	0.7507	0.6566	0.8800
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0029	1.0040	1.0032	1.0037	1.0041	1.0033
Administrative Costs						
3.6 Administrative Expense	9.19%	9.19%	9.19%	9.19%	9.19%	9.19%
3.7 Taxes and Fees	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%
3.8 Profit & Risk Load	1.70%	1.70%	1.70%	1.70%	1.70%	1.70%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$874.99	\$554.88	\$776.54	\$627.81	\$549.33	\$735.65
3.11 Age Calibration Factor	0.9410					
3.12 Geographic Calibration Factor	1.0000					
3.13 Tobacco Calibration Factor	1.0000					
3.14 Calibrated Plan Adjusted Index Rate	\$823.37	\$522.15	\$730.72	\$590.77	\$516.92	\$692.25

Section IV: Projected Plan Level Information

Section IV: Projected Plan Level Information	Total	78079DC0210001	78079DC0210002	78079DC0210003	78079DC0210004	78079DC0210005	78079DC0210006
4.1 Plan ID (Standard Component ID)	Total	78079DC0210001	78079DC0210002	78079DC0210003	78079DC0210004	78079DC0210005	78079DC0210006
4.2 Allowed Claims	\$75,617,359	\$21,432,367	\$6,516,604	\$19,647,972	\$16,486,633	\$5,753,430	\$5,780,353
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$8,404,729	\$0	\$1,769,910	\$1,088,498	\$3,333,597	\$1,604,632	\$608,093
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$67,212,630	\$21,432,367	\$4,746,694	\$18,559,474	\$13,153,036	\$4,148,798	\$5,172,260
4.7 Risk Adjustment Transfer Amount	\$7,760,310	\$14,837,358	-\$1,522,525	-\$109,068	-\$4,069,043	-\$1,344,326	-\$32,088
4.8 Premium	\$69,433,265	\$22,131,159	\$4,906,834	\$19,170,330	\$13,592,719	\$4,289,194	\$5,343,029
4.9 Projected Member Months	95,545	25,293	8,843	24,687	21,651	7,808	7,263
4.10 Loss Ratio	87.07%	57.97%	140.26%	97.37%	138.11%	140.88%	97.39%
Per Member Per Month							
4.11 Allowed Claims	\$791.43	\$847.36	\$736.92	\$795.88	\$761.47	\$736.86	\$795.86
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$87.97	\$0.00	\$200.15	\$44.09	\$153.97	\$205.51	\$83.72
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$703.47	\$847.36	\$536.77	\$751.79	\$607.50	\$531.35	\$712.14
4.16 Risk Adjustment Transfer Amount	\$81.22	\$586.62	-\$172.17	-\$4.42	-\$187.94	-\$172.17	-\$4.42
4.17 Premium	\$726.71	\$874.99	\$554.88	\$776.54	\$627.81	\$549.33	\$735.65

Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 1	1.0000