



Comparison of Year-over-Year Rate Changes

For Plans that Existed in both 2019 and 2020

MERGED RISK ADJUSTMENT POOLS

Individual

PPO

	Aetna	CareFirst	Kaiser	United
Catastrophic	NA	NA	NA	NA
Bronze	NA	-3.9%	NA	NA
Silver	NA	-5.6%	NA	NA
Gold	NA	-5.3%	NA	NA
Platinum	NA	-6.0%	NA	NA

Small Group

PPO

	Aetna	CareFirst	Kaiser	United
Bronze	24.1%	NA	NA	16.4%
Silver	16.3%	21.0%	NA	13.1%
Gold	7.6%	21.2%	NA	15.0%
Platinum	NA	20.4%	NA	19.6%

HMO

	Aetna	CareFirst	Kaiser	United
Catastrophic	NA	-12.7%	4.6%	NA
Bronze	NA	-9.2%	3.0%	NA
Silver	NA	-10.8%	2.4%	NA
Gold	NA	-9.6%	2.7%	NA
Platinum	NA	-7.3%	2.7%	NA

HMO

	Aetna	CareFirst	Kaiser	United
Bronze	35.0%	14.1%	-3.3%	15.5%
Silver	28.5%	13.9%	-4.5%	12.1%
Gold	16.4%	15.1%	-4.8%	14.8%
Platinum	NA	14.9%	-5.0%	19.9%