

SERFF Tracking Number: CFAP-128094243
 Filing Company: CareFirst BlueChoice, Inc.
 Company Tracking Number: 1722
 TOI: H21 Health - Other
 Product Name: DC BlueChoice Small Group Eff 201207
 Project Name/Number: /1722

State: District of Columbia
 State Tracking Number:
 Sub-TOI: H21.000 Health - Other

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: 7.500%
Effective Date of Last Rate Revision: 04/01/2012
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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CareFirst BlueChoice, Inc.	Decrease	0.000%	-2.600%	\$-3,190,789	19,473	\$125,837,319	0.700%	-2.804%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	14,627			14,439	1,814	554		
Policy Holders:	9,461			8,670	1,042	300		

SERFF Tracking Number: CFAP-128094243 State: District of Columbia
Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
Company Tracking Number: 1722
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC BlueChoice Small Group Eff 201207
Project Name/Number: /1722

Rate Review Details

COMPANY:

Company Name: CareFirst BlueChoice, Inc.
HHS Issuer Id: 86052
Product Names: HMO, HMO Open Access, Opt-Out Open Access, Opt-Out Plus Open Access, BlueChoice Advantage, HealthyBlue Triple Option, HMO HSA, Opt-Out Plus Open Access HSA, HealthyBlue HSA, HMO HRA, Opt-Out Plus Open Access HRA, HealthyBlue HRA, Non-CDH Drug, HSA Drug, HRA Drug, HealthyBlue Triple Option Drug, HealthyBlue CDH Drug

Trend Factors:

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: DC/GRP APP (R. 3/06), DC/CFBC/GC (R. 1/09), DC/CFBC/EOC (R. 6/09), DC/CFBC/DOCS (R. 6/09), DC/BC-OOP/SOB (R. 6/09), DC/CFBC/ATTC (R. 1/07), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DOL APPEAL (3/06), DC /CFBC/NGF/PPACA (9/10), DC/CFBC/DEPENDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CFBC/ATTC (R. 1/10), DC/CFBC/GC (R. 7/10), DC/BCOO/SOB (R. 6/09), DC/BCOO/VISION (R. 1/06), DC/CF/ATTC (R. 1/08), DC/CF/GC (R. 1/09), DC/CF/BP/EOC (7/08), DC/GHMSI/DOL APPEAL (3/06), DC/CF/CMM/DOCS (7/08), DC/CMM/SOB (R. 10/08), DC /CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (9/10), DC/CF/BP/EOC (R. 11/09), DC/CF/ATTC (R. 1/10), DC/CFBC/RX3 (R. 12/08), DC/BC-OOP/SOB HDHP (R. 7/07), DC/CF/RX3 (R. 12/08), DC/CMM/SOB HDHP (R. 10/08), DC/CF/CDH Rx (R. 9/06), DC/CFBC/HPN EOC (R. 6/10), DC/CFBC/PPN/DOCS (R. 6/10), DC/CFBC/PPN SOB (R. 6/10), DC/CFBC/HPN EOC (R. 10/11), DC/CFBC/PPN DOCS (R. 10/11), DC/CFBC/SOB PPN (R. 10/11), DC/CFBC/HB EOC (4/10), DC/CFBC/HB DOCS (4/10), DC/CFBC/HB SOB (4/10), DC/CFBC/HB/RX (5/10), DC/CFBC/HB/BLUECARD ACC (1/10), DC/CFBC/HB/BLUECARD MEM (1/10), DC/CFBC/HB INCENTIVE (4/10), DC/BC/DHMO RIDER (7/03),

SERFF Tracking Number: CFAP-128094243 State: District of Columbia
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 Project Name/Number: /1722

DC/BC/DHMO SCHBEN 20 CP (R. 10/07), DC/GRP APP (R. 9/10), DC/CFBC/HB2 EOC (10/11), DC/CFBC/HB2 DOCS (10/11), DC/CFBC/HB2 SOB (10/11), DC/CFBC/HB2 WELLNESS (10/11), DC/CFBC/HB/RX (R. 7/11), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 374,212
 Benefit Change: Decrease
 Percent Change Requested: Min: -2.804 Max: 0.7 Avg: -2.594

PRIOR RATE:

Total Earned Premium: 123,015,860.00
 Total Incurred Claims: 94,434,857.00
 Annual \$: Min: 248.35 Max: 383.33 Avg: 328.73

REQUESTED RATE:

Projected Earned Premium: 119,825,070.00
 Projected Incurred Claims: 96,102,772.00
 Annual \$: Min: 246.79 Max: 373.63 Avg: 320.21

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 Project Name/Number: /1722

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Rate Filing 1722	DC/GRP APP (R. Revised 3/06), DC/CFBC/GC (R. 1/09), DC/CFBC/EOC (R. 6/09), DC/CFBC/DOCS (R. 6/09), DC/BC-OOP/SOB (R. 6/09), DC/CFBC/ATTC (R. 1/07), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DOL APPEAL (3/06), DC /CFBC/NGF/PPA CA (9/10), DC/CFBC/DEPE NDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CFBC/ATTC (R. 1/10), DC/CFBC/GC (R. 7/10), DC/BCOO/SOB		Previous State Filing Number:	CFAP- 1722 BC Rate 127-779- Filing.pdf 150 or 1687

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State Tracking Number:
Sub-TOI: H21.000 Health - Other

(R. 6/09),
DC/BCOO/VISIO
N (R. 1/06),
DC/CF/ATTC (R.
1/08), DC/CF/GC
(R. 1/09),
DC/CF/BP/EOC
(7/08),
DC/GHMSI/DOL
APPEAL (3/06),
DC/CF/CMM/DO
CS (7/08),
DC/CMM/SOB
(R. 10/08), DC
/CF/NGF/PPACA
(9/10),
DC/CF/DEPEND
ENT AGE (9/10),
DC/CF/BP/EOC
(R. 11/09),
DC/CF/ATTC (R.
1/10),
DC/CFBC/RX3
(R. 12/08),
DC/BC-
OOP/SOB HDHP
(R. 7/07),
DC/CF/RX3 (R.
12/08),
DC/CMM/SOB
HDHP (R. 10/08),
DC/CF/CDH Rx
(R. 9/06),
DC/CFBC/HPN
EOC (R. 6/10),
DC/CFBC/PPN/D

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Sub-TOI: H21.000 Health - Other

OCS (R. 6/10),
DC/CFBC/PPN
SOB (R. 6/10),
DC/CFBC/HPN
EOC (R. 10/11),
DC/CFBC/PPN
DOCS (R. 10/11),
DC/CFBC/SOB
PPN (R. 10/11),
DC/CFBC/HB
EOC (4/10),
DC/CFBC/HB
DOCS (4/10),
DC/CFBC/HB
SOB (4/10),
DC/CFBC/HB/RX
(5/10),
DC/CFBC/HB/BL
UECARD ACC
(1/10),
DC/CFBC/HB/BL
UECARD MEM
(1/10),
DC/CFBC/HB
INCENTIVE
(4/10),
DC/BC/DHMO
RIDER (7/03),
DC/BC/DHMO
SCHBEN 20 CP
(R. 10/07),
DC/GRP APP (R.
9/10),
DC/CFBC/HB2
EOC (10/11),
DC/CFBC/HB2

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Filing Company: CareFirst BlueChoice, Inc.

State Tracking Number:

Company Tracking Number: 1722

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201207

Project Name/Number: /1722

DOCS (10/11),
DC/CFBC/HB2
SOB (10/11),
DC/CFBC/HB2
WELLNESS
(10/11),
DC/CFBC/HB/RX
(R. 7/11), and
any amendments

Percent Rate Change 7.500
Request:

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012***

SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS

Filing 1722

Medical & Drug Rates, and Rating Factors

Premium Rates Effective 07/2012

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
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**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
HMO & HMO Open Access**

Product Type	Option	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	IP Deductible	IP Coinsurance	Deductible	OOP Max	Vision Core	07/2012	04/2012	Rate Change 07/2012 over 04/2012
											Individual Rate	Individual Rate	
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$301	\$306	-1.6%
HMO	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$293	\$297	-1.3%
HMO	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$286	\$290	-1.4%
HMO	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$279	\$283	-1.4%
HMO	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$283	\$287	-1.4%
HMO	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$277	\$281	-1.4%
HMO	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$263	\$267	-1.5%
HMO	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$257	\$261	-1.5%
HMO	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$267	\$271	-1.5%
HMO	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$261	-1.5%
HMO	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$252	\$256	-1.6%
HMO	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$243	\$247	-1.6%
HMO	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$241	\$245	-1.6%
HMO	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$233	\$237	-1.7%
HMO	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$224	\$227	-1.3%
HMO	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$263	\$267	-1.5%
HMO	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$261	-1.5%
HMO	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$248	\$252	-1.6%
HMO	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$245	\$249	-1.6%
HMO	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$238	\$242	-1.7%
HMO	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$233	\$237	-1.7%
HMO OA	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$318	\$323	-1.5%
HMO OA	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$310	\$315	-1.6%
HMO OA	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$301	\$306	-1.6%
HMO OA	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$287	\$291	-1.4%
HMO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$293	\$297	-1.3%
HMO OA	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$286	\$290	-1.4%
HMO OA	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$279	\$283	-1.4%
HMO OA	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$265	\$269	-1.5%
HMO OA	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$284	\$288	-1.4%
HMO OA	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$271	-1.5%
HMO OA	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$263	\$267	-1.5%
HMO OA	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$261	-1.5%
HMO OA	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$252	\$256	-1.6%
HMO OA	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$244	\$248	-1.6%
HMO OA	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$237	\$241	-1.7%
HMO OA	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$277	\$281	-1.4%
HMO OA	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$271	-1.5%
HMO OA	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$262	\$266	-1.5%
HMO OA	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$259	\$263	-1.5%
HMO OA	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$252	\$256	-1.6%
HMO OA	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$243	\$247	-1.6%

Form Numbers:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/DOCS (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)

DC/CFBC/ATTC (R. 1/07)
DC/BC-OOP/VISION (R. 6/04)
DC/CFBC/DOL APPEAL (3/06)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)

and any amendments

Eff 2/1/10:
DC/GRP APP (R. 2/10)

Eff 6/1/10
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network						OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core	07/2012	04/2012	Rate Change 07/2012 over 04/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance	Individual Rate					Individual Rate		
OO OA	1	No	\$5	\$10	\$25	\$0	N/A	80%	\$0	\$2,000	Yes	\$336	\$341	-1.5%	
OO OA	2	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$319	\$324	-1.5%	
OO OA	3	No	\$15	\$25	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$310	\$315	-1.6%	
OO OA	4	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$299	\$304	-1.6%	
OO OA	5	No	\$5	\$10	\$25	\$0	N/A	60%	\$0	\$2,000	Yes	\$321	\$326	-1.5%	
OO OA	6	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$307	\$312	-1.6%	
OO OA	7	No	\$15	\$25	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$293	\$297	-1.3%	
OO OA	8	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$285	\$289	-1.4%	
OO OA	13	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$286	\$290	-1.4%	
OO OA	14	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$279	\$283	-1.4%	
OO OA	N/A	No	\$10	\$20	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$318	\$323	-1.5%	
OO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$307	\$312	-1.6%	
OO OA	N/A	No	\$20	\$30	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$293	\$297	-1.3%	
OO OA	A	No	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$286	\$290	-1.4%	
OO OA	B	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$283	\$287	-1.4%	
OO OA	C	No	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$274	\$278	-1.4%	
OO OA	D	No	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$277	\$281	-1.4%	
OO OA	E	No	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$267	\$271	-1.5%	
OO OA	F	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$263	\$267	-1.5%	
OO OA	G	No	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$270	\$274	-1.5%	
OO OA	H	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$264	\$268	-1.5%	
OO OA	I	No	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$259	\$263	-1.5%	
OO OA	J	No	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$262	\$266	-1.5%	
OO OA	K	No	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$253	\$257	-1.6%	
OO OA	L	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$246	\$250	-1.6%	
OO OA	A	Yes	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$293	\$297	-1.3%	
OO OA	B	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$286	\$290	-1.4%	
OO OA	C	Yes	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$283	\$287	-1.4%	
OO OA	D	Yes	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$283	\$287	-1.4%	
OO OA	E	Yes	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$277	\$281	-1.4%	
OO OA	F	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$267	\$271	-1.5%	
OO OA	G	Yes	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$279	\$283	-1.4%	
OO OA	H	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$268	\$272	-1.5%	
OO OA	I	Yes	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$264	\$268	-1.5%	
OO OA	J	Yes	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$265	\$269	-1.5%	
OO OA	K	Yes	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$260	\$264	-1.5%	
OO OA	L	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$253	\$257	-1.6%	

Form Numbers:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)

DC/CFBC/DOCS (R. 6/09)
DC/BCOO/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/07)
DC/BCOO/VISION (R. 1/06)

DC/CFBC/DOL APPEAL (3/06)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
and any amendments

Eff 2/1/10:

DC/GRP APP (R. 2/10)

Eff 6/1/10

DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core	07/2012	04/2012	Rate Change 07/2012 over 04/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Coverage		Individual Rate	Individual Rate	
OO+ OA	1	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM *	Yes	\$349	\$354	-1.4%
OO+ OA	2	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$330	\$335	-1.5%
OO+ OA	3	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$334	\$339	-1.5%
OO+ OA	4	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$319	\$324	-1.5%
OO+ OA	5	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$312	\$317	-1.6%
OO+ OA	6	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$299	\$304	-1.6%
OO+ OA	7	No	\$10	\$20	\$50	\$150	N/A	N/A	N/A	\$500	70%	\$5,000	CMM	Yes	\$307	\$312	-1.6%
OO+ OA	8	No	\$15	\$30	\$50	\$300	N/A	N/A	N/A	\$750	70%	\$5,000	CMM	Yes	\$292	\$296	-1.4%
OO+ OA	9	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC **	Yes	\$370	\$376	-1.6%
OO+ OA	10	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	WAC	Yes	\$350	\$355	-1.4%
OO+ OA	11	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	WAC	Yes	\$329	\$334	-1.5%
OO+ OA	12	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC	Yes	\$330	\$335	-1.5%
OO+ OA	14	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$318	\$323	-1.5%
OO+ OA	15	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$311	\$316	-1.6%
OO+ OA	16	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$319	\$324	-1.5%
OO+ OA	17	No	\$30	\$40	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$310	\$315	-1.6%
OO+ OA	A	No	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$285	\$289	-1.4%
OO+ OA	B	No	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$283	\$287	-1.4%
OO+ OA	C	No	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$277	\$281	-1.4%
OO+ OA	D	No	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$268	\$272	-1.5%
OO+ OA	E	No	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$265	\$269	-1.5%
OO+ OA	F	No	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$260	\$264	-1.5%
OO+ OA	A	Yes	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$292	\$296	-1.4%
OO+ OA	B	Yes	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$286	\$290	-1.4%
OO+ OA	C	Yes	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$284	\$288	-1.4%
OO+ OA	D	Yes	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$279	\$283	-1.4%
OO+ OA	E	Yes	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$274	\$278	-1.4%
OO+ OA	F	Yes	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$265	\$269	-1.5%

* CMM - Comprehensive Major Medical

** WAC - Wrap-Around Coverage

Form Numbers:

In Network:

DC/GRP APP (R. 3/06)
DC/CFBC/GC (R. 1/09)
DC/CFBC/EOC (R. 6/09)
DC/CFBC/DOCS (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/07)
DC/BC-OOP/VISION (R. 6/04)

DC/CFBC/DOL APPEAL (3/06) Eff 2/1/10:
DC /CFBC/NGF/PPACA (9/10) DC/GRP APP (R. 2/10)
DC/CFBC/DEPENDENT AGE (9/10)
and any amendments Eff 6/1/10
DC/CFBC/ATTC (R. 1/10)
DC/CFBC/GC (R. 7/10)

Out-of-Network:

DC/CF/ATTC (R. 1/08)
DC/CF/GC (R. 1/09)
DC/CF/BP/EOC (7/08)
DC/GHMSI/DOL APPEAL (3/06)
and any amendments
DC/CMM/SOB (R. 10/08) Eff 4/1/10:
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)
and any amendments
DC/CF/BP/EOC (R. 11/09)
DC/CF/ATTC (R. 1/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
HSA HMO Open Access & HSA Opt-Out Plus Open Access**

HSA HMO Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
												Medical	Drug	Total	Medical	Drug	Total	
HSA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$252	\$58	\$310	\$252	\$58	\$310	0.0%
HSA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$217	\$41	\$258	\$217	\$41	\$258	0.0%
HSA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$186	\$35	\$221	\$186	\$35	\$221	0.0%

HSA Opt-Out Plus Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	In-Network					Out of Network				07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
							I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max	Vision Core	Medical	Drug	Total	Medical	Drug	Total		
HSA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$291	\$78	\$369	\$291	\$78	\$369	0.0%	
HSA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$252	\$57	\$309	\$252	\$57	\$309	0.0%	
HSA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$215	\$42	\$257	\$215	\$42	\$257	0.0%	

Form Numbers:

HMO OA:	DC/GRP APP (R. 3/06)	DC/BC-OOP/SOB HDHP (R. 7/07)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	DC/CFBC/DOL APPEAL (3/06)	Eff 6/1/10
	DC/CFBC/GC (R. 1/09)	DC/CFBC/ATTC (R. 1/07)	DC /CFBC/NGF/PPACA (9/10)	DC/GRP APP (R. 2/10)	DC /CFBC/NGF/PPACA (9/10)	DC/CFBC/ATTC (R. 1/10)
	DC/CFBC/EOC (R. 6/09)	DC/CFBC/RX3 (R. 12/08)	DC/CFBC/DEPENDENT AGE (9/10)		DC/CFBC/DEPENDENT AGE (9/10)	DC/CFBC/GC (R. 7/10)
	DC/CFBC/DOCS (R. 6/09)	DC/BC-OOP/VISION (R. 6/04)	and any amendments			
OO+ OA:		<u>In-Network:</u>			<u>Out-of-Network:</u>	
	DC/GRP APP (R. 3/06)	DC/CFBC/GC (R. 1/09)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	DC/CF/GC (R. 1/09)	DC/CF/RX3 (R. 12/08)
		DC/CFBC/EOC (R. 6/09)	DC /CF/RX3 (R. 12/08)	DC/GRP APP (R. 2/10)	DC/CF/BP/EOC (7/08)	DC/CF/CDH Rx (R. 9/06)
		DC/CFBC/DOCS (R. 6/09)	DC /CFBC/NGF/PPACA (9/10)		DC/GHMSI/DOL APPEAL (3/06)	DC /CF/NGF/PPACA (9/10)
		DC/CFBC/ATTC (R. 1/07)	DC/CFBC/DEPENDENT AGE (9/10)	Eff 6/1/10	DC/CF/CMM/DOCS (7/08)	DC/CF/DEPENDENT AGE (9/10)
		DC/BC-OOP/VISION (R. 6/04)	and any amendments	DC/CFBC/ATTC (R. 1/10)	DC/CMM/SOB HDHP (R. 10/08)	and any amendments
		DC/BC-OOP/SOB HDHP (R. 7/07)		DC/CFBC/GC (R. 7/10)	DC/CF/ATTC (R. 1/08)	Eff 4/1/10:
						DC/CF/BP/EOC (R. 11/09)
						Eff 6/1/10
						DC/CF/ATTC (R. 1/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
HRA HMO Open Access & HRA Opt-Out Plus Open Access**

HRA HMO Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	I/P Deductible	I/P Coinsurance	Deductible	OOP Max	Vision Core	07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
												Medical	Drug	Total	Medical	Drug	Total	
HRA HMO OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269	\$57	\$326	\$269	\$57	\$326	0.0%
HRA HMO OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227	\$42	\$269	\$227	\$42	\$269	0.0%
HRA HMO OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198	\$35	\$233	\$198	\$35	\$233	0.0%
HRA HMO OA	1	None	No	\$15	\$25	\$100	\$250	N/A	\$1,200	\$2,400	Yes	\$269		\$269	\$269		\$269	0.0%
HRA HMO OA	2	None	No	\$0	\$0	\$100	\$250	N/A	\$2,500	\$5,000	Yes	\$227		\$227	\$227		\$227	0.0%
HRA HMO OA	3	None	No	\$0	\$0	\$100	\$250	N/A	\$4,000	\$5,250	Yes	\$198		\$198	\$198		\$198	0.0%

HRA Opt-Out Plus Open Access

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	PCP Copay	Specialist Copay	In-Network					Out of Network				07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
						ER Copay	I/P Deductible	Deductible	Coins	OOP Max	Deductible	Coins	OOP Max	Vision Core	Medical	Drug	Total	Medical	Drug	Total	
HRA OO+ OA	1	\$0/\$25/\$45	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309	\$78	\$387	\$309	\$78	\$387	0.0%
HRA OO+ OA	2	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263	\$57	\$320	\$263	\$57	\$320	0.0%
HRA OO+ OA	3	\$0/\$25/\$45	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226	\$42	\$268	\$226	\$42	\$268	0.0%
HRA OO+ OA	1	None	No	\$15	\$25	\$100	\$250	\$1,200	100%	\$2,400	\$1,800	80%	\$3,600	Yes	\$309		\$309	\$309		\$309	0.0%
HRA OO+ OA	2	None	No	\$0	\$0	\$100	\$250	\$2,500	100%	\$5,000	\$3,750	80%	\$7,500	Yes	\$263		\$263	\$263		\$263	0.0%
HRA OO+ OA	3	None	No	\$0	\$0	\$100	\$250	\$4,000	100%	\$5,250	\$6,000	80%	\$12,000	Yes	\$226		\$226	\$226		\$226	0.0%

Form Numbers:

HMO OA:	DC/GRP APP (R. 3/06)	DC/BC-OOP/SOB HDHP (R. 7/07)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	Eff 6/1/10		
	DC/CFBC/GC (R. 1/09)	DC/CFBC/ATTC (R. 1/07)	DC /CFBC/NGF/PPACA (9/10)	DC/GRP APP (R. 2/10)	DC/CFBC/ATTC (R. 1/10)		
	DC/CFBC/EOC (R. 6/09)	DC/CFBC/RX3 (R. 12/08)	DC/CFBC/DEPENDENT AGE (9/10)		DC/CFBC/GC (R. 7/10)		
	DC/CFBC/DOCS (R. 6/09)	DC/BC-OOP/VISION (R. 6/04)	and any amendments				
OO+ OA:	DC/GRP APP (R. 3/06)	<u>In-Network:</u>	<u>Out-of-Network:</u>				
		DC/CFBC/GC (R. 1/09)	DC/CFBC/DOL APPEAL (3/06)	Eff 2/1/10:	DC/CF/GC (R. 1/09)	DC/CF/RX3 (R. 12/08)	Eff 4/1/10:
		DC/CFBC/EOC (R. 6/09)	DC/CF/RX3 (R. 12/08)	DC/GRP APP (R. 2/10)	DC/CF/BP/EOC (7/08)	DC/CF/CDH Rx (R. 9/06)	DC/CF/BP/EOC (R. 11/09)
		DC/CFBC/DOCS (R. 6/09)	DC /CFBC/NGF/PPACA (9/10)		DC/GHMSI/DOL APPEAL (3/06)	DC /CF/NGF/PPACA (9/10)	
		DC/CFBC/ATTC (R. 1/07)	DC/CFBC/DEPENDENT AGE (9/10)	Eff 6/1/10	DC/CF/CMM/DOCS (7/08)	DC/CF/DEPENDENT AGE (9/10)	Eff 6/1/10
		DC/BC-OOP/VISION (R. 6/04)	and any amendments	DC/CFBC/ATTC (R. 1/10)	DC/CMM/SOB HDHP (R. 10/08)	and any amendments	DC/CF/ATTC (R. 1/10)
DC/BC-OOP/SOB HDHP (R. 7/07)		DC/CFBC/GC (R. 7/10)	DC/CF/ATTC (R. 1/08)				

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
BlueChoice Advantage**

Product Type	Option	Tier 1							Tier 2 & Tier 3			Vision Core	07/2012	04/2012	Rate Change 07/2012 over 04/2012
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max		Individual Rate	Individual Rate	
BlueChoice Advantage	1	\$10	\$10	\$100	\$250	\$0	100%	\$1,500	\$250	70%	\$3,000	Yes	\$358	\$363	-1.4%
BlueChoice Advantage	2	\$10	\$10	\$100	\$250	\$0	90%	\$1,500	\$500	60%	\$3,000	Yes	\$342	\$347	-1.4%
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$329	\$334	-1.5%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$345	\$350	-1.4%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$308	\$313	-1.6%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$299	\$304	-1.6%

Form Numbers:

DC/GRP APP (R. 2/10)	DC/CFBC/ATTC (R. 1/10)	and any amendments
DC/CFBC/HPN EOC (R. 6/10)	DC/BC-OOP/VISION (R. 6/04)	
DC/CFBC/PPN/DOCS (R. 6/10)	DC/CFBC/DOL APPEAL (3/06)	
DC/CFBC/PPN SOB (R. 6/10)	DC /CFBC/NGF/PPACA (9/10)	
DC/CFBC/GC (R. 1/09)	DC/CFBC/DEPENDENT AGE (9/10)	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	Tier 1 & Tier 2 (out of service area)						Tier 2 (in service area) & Tier 3				Vision Core	07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Medical		Drug	Total	Medical	Drug	Total		
BlueChoice Advantage HSA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$235	\$81	\$316	\$235	\$81	\$316	0.0%	
BlueChoice Advantage HRA	1	\$10/\$25/\$45	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$255	\$88	\$343	\$255	\$88	\$343	0.0%	
BlueChoice Advantage HRA	1	None	No	\$30	\$300	\$300	\$1,400	100%	\$2,800	\$2,800	70%	\$5,600	Yes	\$237		\$237	\$237		\$237	0.0%	

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	Tier 1 & Tier 2 (out of service area)						Tier 2 (in service area) & Tier 3				Vision Core	07/2012 Individual Rate			04/2012 Individual Rate			Rate Change 07/2012 over 04/2012
				Office Visit Copay	ER Copay	IP/OP Copay	Deductible	Coins	OOP Max	Deductible	Coinsurance	OOP Max	Medical		Drug	Total	Medical	Drug	Total		
BlueChoice Advantage HSA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$218	\$75	\$293	\$218	\$75	\$293	0.0%	
BlueChoice Advantage HRA	2	\$10/\$25/\$45	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$237	\$81	\$318	\$237	\$81	\$318	0.0%	
BlueChoice Advantage HRA	2	None	No	\$30	\$300	\$300	\$2,000	100%	\$4,000	\$4,000	60%	\$5,950	Yes	\$224		\$224	\$224		\$224	0.0%	

Form Numbers:

DC/CFBC/HPN EOC (R. 10/11)
DC/CFBC/PPN DOCS (R. 10/11)
DC/CFBC/SOB PPN (R. 10/11)

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
HealthyBlue Rates

Product	Benefit	Option 1 PCP Copay	Ded Applies to PCP?	Option 1 Specialist Copay	ER Copay	Urgent Care Facility Copay	Option 1 Ded	Option 1 OOP Max	Option 2 Ded	Option 2 OOP Max	Option 3 Ded	Option 3 OOP Max	Vision Core	Integrated Rx Benefit	07/2012			04/2012			Rate Change 07/2012 over 04/2012					
															Individual Rate Medical	Individual Rate Drug	Individual Rate Total	Individual Rate Medical	Individual Rate Drug	Individual Rate Total						
HealthyBlue w/ Integrated \$4/45/65 RX																										
HealthyBlue Triple Option*	\$500 Triple Option	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$4/45/65	\$256	\$97	\$353	\$260	\$103	\$363	-2.8%					
HealthyBlue Triple Option*	\$900 Triple Option	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$4/45/65	\$241	\$91	\$332	\$245	\$97	\$342	-2.9%					
HealthyBlue Triple Option*	\$1200 Triple Option	\$0	N	\$20	\$100	\$50	\$1,200	\$3,600	\$2,000	\$6,000	\$3,000	\$9,000	Y	\$4/45/65	\$231	\$88	\$319	\$235	\$94	\$329	-3.0%					
HealthyBlue HRA	\$1500 Triple Option HRA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$4/45/65	\$231	\$93	\$324	\$229	\$92	\$321	0.9%					
HealthyBlue HSA	\$1500 Triple Option HSA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$4/45/65	\$213	\$87	\$300	\$212	\$86	\$298	0.7%					
HealthyBlue w/ Integrated \$10/25/45 RX																										
HealthyBlue Triple Option*	\$500 Triple Option	\$0	N	\$20	\$100	\$50	\$500	\$1,500	\$1,200	\$3,600	\$2,000	\$6,000	Y	\$10/25/45	\$256	\$113	\$369	\$260	\$120	\$380	-2.9%					
HealthyBlue Triple Option*	\$900 Triple Option	\$0	N	\$20	\$100	\$50	\$900	\$2,700	\$1,600	\$4,800	\$2,500	\$7,500	Y	\$10/25/45	\$241	\$107	\$348	\$245	\$114	\$359	-3.1%					
HealthyBlue Triple Option*	\$1200 Triple Option	\$0	N	\$20	\$100	\$50	\$1,200	\$3,600	\$2,000	\$6,000	\$3,000	\$9,000	Y	\$10/25/45	\$231	\$103	\$334	\$235	\$110	\$345	-3.2%					
HealthyBlue HRA	\$1500 Triple Option HRA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$10/25/45	\$231	\$110	\$341	\$229	\$109	\$338	0.9%					
HealthyBlue HSA	\$1500 Triple Option HSA	\$0	Y	\$20	\$100	\$50	\$1,500	\$3,000	\$2,500	\$5,000	\$3,500	\$7,000	Y	\$10/25/45	\$213	\$102	\$315	\$212	\$101	\$313	0.6%					

* HealthyBlue Triple Options may also be sold as HRA compatible

Note: Deductibles & Out-of-Pocket Max listed is for individual tier. Amounts doubled for all other tiers.

Form Numbers

DC/CFBC/HB EOC (4/10)	DC/CFBC/ATTC (R. 1/07)
DC/CFBC/HB DOCS (4/10)	DC/CFBC/DOL APPEAL (3/06)
DC/CFBC/HB SOB (4/10)	DC/BC-OOP/VISION (R. 6/04)
DC/CFBC/HB/RX (5/10)	DC/BC/DHMO RIDER (7/03)
DC/CFBC/HB/BLUECARD ACC (1/10)	DC/BC/DHMO SCHBEN 20 CP (R. 10/07)
DC/CFBC/HB/BLUECARD MEM (1/10)	DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/HB INCENTIVE (4/10)	DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/GC (R. 1/09)	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Premiums Effective 07/2012
HealthyBlue 2.0 Rates**

Product	Benefit	In-Network PCP Copay	Ded Applies to PCP?	In-Network Specialist Copay	ER Copay	Urgent Care Facility Copay	In-Network Ded	In-Network OOP Max	OON Ded	OON OOP Max	Vision Core	07/2012	04/2012	Rate Change 07/2012 over 04/2012
												Individual Rate	Individual Rate	
HealthyBlue 2.0														
HealthyBlue 2.0	\$300 Double Option	\$0	N	\$30	\$200	\$50	\$300	\$2,000	\$1,000	\$4,000	Y	\$279	\$283	-1.4%
HealthyBlue 2.0	\$500 Double Option	\$0	N	\$30	\$200	\$50	\$500	\$2,000	\$1,500	\$4,000	Y	\$268	\$272	-1.5%
HealthyBlue 2.0	\$1000 Double Option	\$0	N	\$30	\$200	\$50	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$246	\$250	-1.6%

Note: Deductibles & Out-of-Pocket Max listed is for individual contract tier. Amounts doubled for all other tiers.

Form Numbers

- DC/CFBC/GC (R. 7/10)
- DC/GRP APP (R. 9/10)
- DC/CFBC/ATTC (R. 1/10)
- DC/CFBC/DOL APPEAL (3/06)
- DC/BC-OOP/VISION (R. 6/04)
- DC/BC/DHMO RIDER (7/03)
- DC/BC/DHMO SCHBEN 20 CP (R. 10/07)
- DC/CFBC/HB2 EOC (10/11)
- DC/CFBC/HB2 DOCS (10/11)
- DC/CFBC/HB2 SOB (10/11)
- DC/CFBC/HB2 WELLNESS (10/11)
- DC/CFBC/HB/RX (R. 7/11)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 07/2012
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	07/2012	Individual Rate With Deductible CarryOver	04/2012
					Individual Rate		Prior Rate
Options Below Include an Unlimited Max							
3	\$5	\$10	\$25	\$0	\$176	N/A	\$187
4	\$8	\$15	\$30	\$0	\$153	N/A	\$163
7	\$10	\$20	\$35	\$0	\$129	N/A	\$137
A	\$5	\$10	\$25	\$50	\$164	\$165	\$174
B	\$8	\$15	\$30	\$50	\$148	\$149	\$157
8	\$10	\$20	\$35	\$50	\$119	\$120	\$127
C	\$5	\$10	\$25	\$100	\$149	\$150	\$159
5	\$8	\$15	\$30	\$100	\$130	\$131	\$138
9	\$10	\$20	\$35	\$100	\$108	\$109	\$115
1	\$0	\$25	\$45	\$0	\$113	N/A	\$120
2	\$0	\$25	\$45	\$100	\$97	\$98	\$103

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

Form Numbers:

DC/CFBC/RX3 (R. 12/08)

DC /CFBC/NGF/PPACA (9/10)

DC/CFBC/DEPENDENT AGE (9/10)

DC /CF/NGF/PPACA (9/10)

DC/CF/DEPENDENT AGE (9/10)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 07/2012
RX BENEFITS**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	07/2012	Individual Rate With Deductible CarryOver	04/2012
					Individual Rate		Prior Rate
Options Below Include an Unlimited Max							
12	\$10	\$25	\$45	\$0	\$112	N/A	\$119
	\$10	\$25	\$45	\$50	\$107	\$108	\$114
15	\$10	\$25	\$45	\$100	\$96	\$97	\$102
18	\$10	\$25	\$45	\$200	\$83	\$84	\$88
21	\$15	\$35	\$60	\$0	\$91	N/A	\$97
	\$15	\$35	\$60	\$50	\$88	\$89	\$94
24	\$15	\$35	\$60	\$100	\$79	\$80	\$84
27	\$15	\$35	\$60	\$200	\$63	\$64	\$67
Options Below Have a 30% Coinsurance and Unlimited Max							
29*	\$10	\$25	\$45	\$0			
29**	\$30	\$75	\$135	\$0	\$107	N/A	\$114
31*	\$10	\$25	\$45	\$100			
31**	\$30	\$75	\$135	\$100	\$90	\$91	\$96

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

* Minimum
** Maximum

Form Numbers:
DC/CFBC/RX3 (R. 12/08)
DC /CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
 AGE FACTORS EFFECTIVE May 1, 2011

Average Group Age	Age Factors
30 or less	0.70
31	0.72
32	0.74
33	0.76
34	0.78
35	0.80
36	0.82
37	0.84
38	0.86
39	0.89
40	0.92
41	0.95
42	0.98
43	1.01
44	1.04
45	1.08
46	1.12
47	1.16
48	1.20
49	1.24
50	1.28
51	1.33
52	1.38
53	1.43
54	1.48
55	1.53
56	1.59
57	1.65
58	1.68
59	1.70
60	1.72
61	1.74
62	1.76
63	1.78
64	1.80
65	1.85
66	1.90
67	1.95
68	2.00
69	2.05
70 or more	2.10

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
TIER FACTORS - EFFECTIVE JANUARY 1, 2005**

DEVELOPMENT OF SLOPE ADJUSTMENT FACTOR BASED ON REQUIRED AND DESIRED SLOPES.

<u>TIER STRUCTURE</u>	<u>CONTRACT TYPE</u>	<u>ASSUMED MEMBERS PER CONTRACT</u>	<u>CURRENTLY EFFECTIVE TIER FACTORS</u>
TWO TIER	INDIVIDUAL	1.00	1.00
	FAMILY	3.45	2.80
FOUR TIER	INDIVIDUAL	1.00	1.00
	INDIVIDUAL + CHILD(REN)	2.31	1.85
	INDIVIDUAL + ADULT	2.00	2.30
	FAMILY	3.70	2.80
<u>Complementary to Medicare</u>			
	Medical	1.00	0.75
	Drug	1.00	3.15
	Dental	1.00	1.00
	Vision	1.00	1.00

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012

SIC Code	Current SIC Rating Factor, Effective January, 2010
0	1.150
1	1.150
2	1.150
3	1.000
4	1.000
5	1.000
6	1.000
7	1.150
8	1.150
9	1.150
10	1.150
11	1.000
12	1.150
13	1.150
14	1.150
15	1.000
16	1.100
17	1.000
18	1.000
19	1.000
20	1.100
21	1.050
22	1.100
23	1.050
24	1.100
25	1.000
26	1.100
27	1.050
28	1.150
29	1.150
30	1.050
31	0.950
32	1.060
33	1.050
34	1.100
35	1.000
36	1.000
37	1.100
38	1.050
39	1.060
40	1.000
41	0.950
42	1.110
43	1.000
44	1.000
45	1.100
46	1.000
47	1.000
48	0.900
49	1.000

SIC Code	Current SIC Rating Factor, Effective January, 2010
50	1.060
51	1.000
52	1.000
53	0.950
54	1.010
55	1.050
56	0.950
57	0.930
58	1.150
59	0.950
60	0.880
61	0.900
62	0.970
63	1.050
64	1.050
65	1.020
66	1.000
67	0.950
68	1.000
69	1.000
70	1.100
71	1.000
72	1.120
73	0.850
74	1.000
75	1.000
76	1.000
77	1.000
78	1.140
79	1.050
80	1.100
81	1.050
82	0.900
83	1.000
84	0.930
85	1.000
86	0.970
87	0.900
88	1.050
89	1.000
90	1.000
91	1.000
92	1.150
93	1.000
94	1.000
95	1.040
96	1.000
97	1.150
98	1.000
99	1.150

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
POE Factors - Effective August 1, 2006**

<u>POE/Non-POE</u>	<u>POE Factor</u>
Non-POE	0.980
POE	1.000

CareFirst BlueCross BlueShield (BlueChoice)

DC Small Group Rate Filing Effective 07/2012

HIPAA Loads for DC/VA Groups as of November 1, 2011

Group Size 2 - 24					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	1.99	0.825	0.900	0.950
2	2.00	2.03	0.890	0.900	0.950
3	2.04	2.06	0.914	0.950	1.000
4	2.07	2.09	1.000	1.000	1.000
5	2.10	2.14	1.100	1.100	1.100
6	2.15	2.19	1.205	1.205	1.205
7	2.20	2.59	1.313	1.313	1.313
8	2.60	2.99	1.405	1.405	1.405
9	3.00	4.99	1.490	1.490	1.490
10	5.00	6.99	1.787	1.787	1.787
11	7.00	7.99	2.181	2.181	2.181
12	8.00	8.99	2.905	2.905	2.905
13	9.00	11.99	4.137	4.137	4.137
14	12.00	99.99	6.480	6.480	6.480

Group Size 25 +					
	Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
	0.00	1.1	0.825	0.900	0.950
	1.11	1.12	0.890	0.900	0.950
	1.13	1.13	0.914	0.950	1.000
	1.14	1.14	1.000	1.000	1.000
	1.15	1.15	1.100	1.100	1.100
	1.16	1.16	1.205	1.205	1.205
	1.17	1.18	1.313	1.313	1.313
	1.19	1.2	1.405	1.405	1.405
	1.21	1.25	1.490	1.490	1.490
	1.26	2.44	1.787	1.787	1.787
	2.45	3.74	2.181	2.181	2.181
	3.75	5.74	2.905	2.905	2.905
	5.75	8.74	4.137	4.137	4.137
	8.75	99.99	6.480	6.480	6.480

SERFF Tracking Number: CFAP-128094243 State: District of Columbia
Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
Company Tracking Number: 1722
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC BlueChoice Small Group Eff 201207
Project Name/Number: /1722

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification Comments: Attachment: 1722 BC Actuarial Memorandum.pdf		

	Item Status:	Status Date:
Bypassed - Item: Rate Summary Worksheet Bypass Reason: Does not meet or exceed the "subject to review" threshold Comments:		

	Item Status:	Status Date:
Bypassed - Item: Consumer Disclosure Form Bypass Reason: Does not meet or exceed the "subject to review" threshold Comments:		

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1722
Actuarial Memorandum***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
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ACTUARIAL CERTIFICATION

I, Jing Zhang, am a Pricing Actuary with CareFirst BlueCross BlueShield of which CareFirst BlueChoice, Incorporated is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, and produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

Jing Zhang

Digitally signed by Jing Zhang
DN: cn=Jing Zhang, o=CareFirst BlueCross
BlueShield, ou=Actuarial Pricing Department,
email=jing.zhang@carefirst.com, c=US
Date: 2012.02.16 14:13:14 -05'00'

Jing Zhang, FSA, MAAA
Actuarial Associate
CareFirst BlueChoice, Incorporated
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Rate Filing Summary (Filing 1722)**

This submission pertains to the District of Columbia small group accounts of 2-50 contracts of BlueChoice, Inc.

Product	Proposed Rate Change (07/2012 over 04/2012 Rate Level)
HMO	-1.5%
HMO Open Access	-1.5%
Opt-Out Open Access	-1.5%
Opt-Out Plus Open Access	-1.5%
BlueChoice Advantage	-1.5%
HealthyBlue Non-CDH	-1.5%
HMO HSA	0.0%
Opt-Out Plus Open Access HSA	0.0%
HealthyBlue HSA	0.7%
BlueChoice Advantage HSA	0.0%
HMO HRA	0.0%
Opt-Out Plus Open Access HRA	0.0%
HealthyBlue HRA	0.7%
BlueChoice Advantage HRA	0.0%
Non-CDH Drug	-6.0%
HSA Drug	0.0%
HRA Drug (Integrated) *	0.0%
HealthyBlue Non-CDH Drug	-6.0%
HealthyBlueHSA Drug	0.7%
HealthyBlueHRA Drug	0.7%
BlueChoice Advantage HSA Drug	0.0%
BlueChoice Advantage HRA Drug (Integrated) *	0.0%
Non-CDH Medical & Drug	-2.8%
HSA Medical & Drug	0.0%
HRA Medical & Drug	-0.4%

Our renewal increase floor remains at -25.7%. The cap in the range of 12% - 35% remains in effect.

As of 12/31/10, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 1098% and 667% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

In discussions regarding 1Q12 rates, the DISB had requested that the "contribution to reserve" (CtR) target be 0.0% while the DISB opined on CF's target RBC levels. As you'll see, this filing includes a CtR target of 2.0%. However, our proposed rate actions are below the "needed". Therefore, implicitly we are aiming for a CtR less than 2.0% in actuality. In light of our fiduciary responsibility for long-term rate adequacy and stability, we felt that setting the gauge for rates that would render the financial results above break-even was most appropriate at this time. If you see it differently, we welcome discussion.

* The Non-Integrated HRA Drugs have the same rate change as the Non-CDH Drugs.

The form numbers associated with the rates are displayed throughout the filing.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
 Proposed Rate Change Derivation
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Projection Period: 07/01/2012 through 09/30/2013

	Non-CDH Medical					CDH Medical				Medical	BC Drug					GHMSI Drug	BC & GHMSI	Total GHMSI	Total Med & Rx				
	HMO	HMO OA	OO OA	POS OA	POS HPN OA	HMO HSA OA	POS HSA OA	HMO HRA OA	POS HRA OA		Total BC Medical	BC Non-CDH Rx	BC HSA Rx	BC Int HRA Rx	BC Non-Int HRA Rx					Total BC Rx	Total GHMSI Rx	Total Rx	Total CDH Med & Rx
Enrollment																							
Contract Month	79,483	34,746	56,600	43,622	1,178	10,425	1,843	2,689	955	231,541	215,629	12,268	2,437	1,207	231,541	276,916	508,457	40,354	231,541	276,916	508,457	508,457	
Member Month	120,732	55,690	93,089	74,770	1,916	17,662	3,617	4,784	1,952	374,212	346,197	21,279	4,389	2,347	374,212	510,751	884,963	75,908	374,212	510,751	884,963	884,963	
Medical Member Distribution	32.3%	14.9%	24.9%	20.0%	0.5%	4.7%	1.0%	1.3%	0.5%	100.0%	92.5%	5.7%	1.2%	0.8%	100.0%	100.0%	42.3%	100.0%	42.3%	100.0%	100.0%	100.0%	
Adjust Revenue to Current Rate Level (04/2012)																							
Revenue	\$29,874,499	\$13,136,088	\$23,778,857	\$21,106,989	\$570,519	\$4,192,153	\$1,124,995	\$1,200,621	\$431,921	\$95,416,642	\$29,077,142	\$1,022,141	\$211,173	\$110,222	\$30,420,678	\$43,474,316	\$73,894,994	\$25,930,530	#####	\$223,109,001	\$348,946,320		
Income Adjustment Factor to Current Rate Level	0.9364	0.9429	0.9307	0.9356	0.9920	0.9092	0.9108	0.9545	0.8947	0.9346	1.1127	1.0983	1.1344	1.1134	1.1124	1.1141	1.1134	1.0029	0.9776	1.0106	0.9987		
Adjusted Revenue at Current Rate Level (04/2012)	\$27,975,251	\$12,386,568	\$22,132,151	\$19,747,285	\$565,972	\$3,811,411	\$1,024,638	\$1,145,973	\$386,426	\$89,175,676	\$32,355,303	\$1,122,605	\$239,560	\$122,716	\$33,840,184	\$48,435,125	\$82,275,309	\$26,004,760	#####	\$225,470,439	\$348,486,298		
Experience Period Incurred Claims																							
Experience Period Incurred and Paid Claims	\$20,241,001	\$7,859,818	\$17,466,448	\$13,805,621	\$310,234	\$2,168,230	\$670,824	\$672,528	\$104,533	\$63,299,236	\$18,938,215	\$736,574	\$145,539	\$85,829	\$19,906,156	\$40,639,314	\$60,545,471	\$16,322,462	\$83,205,393	\$170,439,449	\$253,644,841		
Completion Factors	0.9735	0.9681	0.9708	0.9680	0.9558	0.9569	0.9444	0.9606	0.9602	0.9698	0.9999	0.9999	0.9999	0.9999	0.9999	1.0000	1.0000	0.9700	0.9768	0.9714	0.9732		
IBNR	\$551,147	\$258,589	\$524,778	\$456,148	\$14,335	\$97,737	\$39,505	\$27,548	\$4,331	\$1,974,118	\$1,472	\$67	\$17	\$6	\$1,562	\$52	\$1,613	\$505,222	\$1,975,680	\$5,010,391	\$6,986,071		
Estimated Incurred Claims	\$20,792,148	\$8,118,406	\$17,991,226	\$14,261,769	\$324,569	\$2,265,967	\$710,328	\$700,076	\$108,864	\$65,273,355	\$18,939,687	\$736,641	\$145,556	\$85,834	\$19,907,718	\$40,639,366	\$60,547,084	\$16,827,684	\$85,181,072	\$175,449,839	\$260,630,912		
Experience Period Incurred Claims Adjustments																							
Rx Rebates											(\$1,750,371)	(\$107,587)	(\$22,191)	(\$11,866)	(\$1,892,015)	(\$3,503,743)	(\$5,395,758)	(\$470,189)	(\$1,892,015)	(\$3,503,743)	(\$5,395,758)		
Experience Period Adjusted Incurred Claims	\$20,792,148	\$8,118,406	\$17,991,226	\$14,261,769	\$324,569	\$2,265,967	\$710,328	\$700,076	\$108,864	\$65,273,355	\$17,189,315	\$629,055	\$123,365	\$73,968	\$18,015,703	\$37,135,623	\$55,151,326	\$16,357,495	\$83,289,057	\$171,946,096	\$255,235,154		
Rating Period Projected Capitulations																							
Experience Period Capitulations*	\$337,376	\$152,500	\$265,165	\$211,810	\$4,925	\$48,614	\$10,378	\$13,378	\$5,585	\$1,049,732	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$151,668	\$1,049,732	\$786,746	\$1,836,478		
Pricing Trend	0.9087	0.9186	0.8995	0.9185	0.9501	0.9161	0.9123	0.9084	0.9136	0.9104	0.9087	0.9087	0.9087	0.9087	0.9087	0.9087	0.9087	0.8718	0.9104	0.8248	0.8746		
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5		
Trend Factor	0.8357	0.8528	0.8199	0.8526	0.9085	0.8485	0.8418	0.8352	0.8442	0.8386	0.8357	0.8357	0.8357	0.8357	0.8357	0.8357	0.8357	0.7732	0.8386	0.6968	0.7779		
Rating Period Projected Capitulations*	\$281,952	\$130,056	\$217,396	\$180,596	\$4,475	\$41,247	\$8,736	\$11,172	\$4,715	\$880,346	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$117,276	\$880,346	\$548,206	\$1,428,552		
Rating Period Projected Incurred Claims																							
Pricing Trend	1.0700	1.0700	1.0700	1.0700	1.0700	1.1100	1.1100	1.1100	1.1100	1.0724	1.0800	1.0800	1.0800	1.0800	1.0800	1.0800	1.0800	1.0870	1.0740	1.0740	1.0929		
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5		
Trend Factor	1.1353	1.1353	1.1353	1.1353	1.1353	1.2161	1.2161	1.2161	1.2161	1.1400	1.1552	1.1552	1.1552	1.1552	1.1552	1.1552	1.1552	1.1693	1.1433	1.1997	1.1813		
Rating Period Projected Incurred Claims	\$23,887,278	\$9,346,883	\$20,642,835	\$16,371,983	\$372,958	\$2,796,890	\$872,567	\$862,534	\$137,105	\$75,291,032	\$19,857,097	\$726,684	\$142,511	\$85,448	\$20,811,740	\$42,899,072	\$63,710,811	\$19,243,974	\$96,102,772	\$206,839,564	\$302,942,336		
Individual Conversion Subsidy Load	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%		
Adjusted Rating Period Projected Incurred Claims	\$23,899,221	\$9,351,556	\$20,653,156	\$16,380,169	\$373,145	\$2,798,289	\$873,003	\$862,966	\$137,173	\$75,328,678	\$19,867,025	\$727,047	\$142,583	\$85,490	\$20,822,145	\$42,920,521	\$63,742,667	\$19,253,596	\$96,150,823	\$206,942,984	\$303,093,807		
Loss Ratios																							
Experience Period Loss Ratios	70.7%	63.0%	76.8%	68.6%	57.8%	55.2%	64.1%	59.4%	26.5%	69.5%	59.1%	61.5%	58.4%	67.1%	59.2%	85.4%	74.6%	63.7%	67.0%	77.4%	73.7%		
Rating Period Loss Ratios (without rate change)	85.4%	75.5%	93.3%	82.9%	65.9%	73.4%	85.2%	75.3%	35.5%	84.5%	61.4%	64.8%	59.5%	69.7%	61.5%	88.6%	77.5%	74.0%	78.2%	91.8%	87.0%		
Retention																							
Admin Costs	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	9.6%	10.1%	10.0%	11.0%	9.6%	10.1%		
CDH Expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%	1.7%	1.7%	0.1%	0.0%	0.7%	1.7%	1.7%	0.0%	0.1%	0.1%	0.8%	0.1%	0.1%	0.1%		
Broker Commissions	6.6%	6.6%	6.6%	6.6%	6.6%	7.4%	7.4%	7.9%	7.9%	6.7%	6.6%	7.4%	7.9%	7.9%	6.6%	4.1%	5.0%	5.9%	6.7%	4.1%	4.9%		
Risk Charge	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Contrib to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%		
Invest Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%		
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%		
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%		
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
Total Retention	21.7%	21.7%	21.7%	21.7%	21.7%	23.2%	23.2%	24.6%	24.6%	21.8%	21.7%	23.2%	24.6%	24.6%	21.8%	17.9%	19.2%	20.8%	21.8%	17.9%	19.2%		
DLR	78.3%	78.3%	78.3%	78.3%	78.3%	76.8%	76.8%	75.4%	75.4%	78.2%	78.3%	76.8%	75.4%	75.4%	78.2%	82.1%	80.6%	79.2%	78.2%	82.1%	80.6%		
Required Revenue	\$30,531,146	\$11,946,570	\$26,384,313	\$20,925,591	\$476,691	\$3,641,772	\$1,136,151	\$1,145,662	\$182,014	\$96,369,310	\$25,380,034	\$946,200	\$189,192	\$113,436	\$26,628,862	\$52,267,512	\$78,896,374	\$24,322,366	#####	\$251,965,329	\$374,963,501		
Required Rate Change (07/2012 over 04/2012 Rate Level)	9.1%	-3.6%	19.2%	6.0%	-15.8%	-4.5%	10.9%	-0.1%	-52.9%	8.1%	-21.6%	-15.7%	-21.0%	-7.6%	-21.3%	7.9%	-4.1%	-6.5%	0.0%	11.8%	7.6%		
Proposed Rate Change (07/2012 over 04/2012 Rate Level)	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	0.0%	0.0%	0.0%	0.0%	-1.4%	-6.0%	0.0%	0.0%	-6.0%	-5.8%	-5.8%	-5.8%	-2.1%	-2.6%	-2.7%	-2.7%		
Estimated Renewals (07/2012 over 07/2011 based on proposed)	5.7%	5.7%	5.7%	5.7%	5.7%	2.1%	2.1%	2.1%	2.1%	5.5%	0.9%	7.3%	7.3%	0.9%	1.2%	1.1%	1.1%	3.8%	4.3%	4.4%	4.4%		
Estimated Renewals (08/2012 over 08/2011 based on proposed)	11.3%	11.3%	11.3%	11.3%	11.3%	7.5%	7.5%	7.5%	7.5%	11.0%	6.2%	13.0%	13.0%	6.2%	6.5%	6.4%	6.5%	9.3%	9.8%	9.9%	9.9%		
Estimated Renewals (09/2012 over 09/2011 based on proposed)	11.3%	11.3%	11.3%	11.3%	11.3%	7.5%	7.5%	7.5%	7.5%	11.0%	6.2%	13.0%	13.0%	6.2%	6.5%	6.4%	6.5%	9.3%	9.8%	9.9%	9.9%		

Note: Contract Month and Member Month for All Medical and Rx equal those of All Medical.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Experience Period Observed, Normalized, and Proposed Rating Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims	Proposed Rating Trend (Last Filing)
Medical						
HMO	31.9%	5.4%	5.0%	7.0%	\$20,792,148	7.0%
HMO OA	12.4%	-2.2%	-0.8%	7.0%	\$8,118,406	7.0%
OO OA	27.6%	10.6%	10.9%	7.0%	\$17,991,226	7.0%
POS OA	21.8%	11.9%	11.7%	7.0%	\$14,261,769	7.0%
POS HPN OA	0.5%	46.1%	40.4%	7.0%	\$324,569	7.0%
HMO HSA OA	3.5%	-7.4%	-2.4%	11.0%	\$2,265,967	11.0%
HMO HRA OA	1.1%	40.9%	37.5%	11.0%	\$700,076	11.0%
POS HSA OA	1.1%	37.8%	31.4%	11.0%	\$710,328	11.0%
POS HRA OA	0.2%	-9.1%	-1.1%	11.0%	\$108,864	11.0%
BC Non-CDH	94.2%	7.4%	7.5%	7.0%	\$61,488,119	7.0%
BC CDH	5.8%	10.0%	11.4%	11.0%	\$3,785,236	11.0%
BC Total	100.0%	7.8%	7.9%	7.2%	\$65,273,355	7.2%
PPO	93.0%	10.3%	13.1%	11.0%	\$125,410,937	11.0%
Indemnity	0.3%	21.4%	19.7%	11.0%	\$356,339	11.0%
PPO HSA	5.2%	-19.8%	-17.8%	8.0%	\$6,946,786	8.0%
PPO HRA	1.6%	-9.8%	-7.4%	8.0%	\$2,096,411	8.0%
GHMSI CDH	6.7%	-17.5%	-15.4%	8.0%	\$9,043,197	8.0%
GHMSI Total	100.0%	8.5%	11.2%	10.8%	\$134,810,473	10.8%
Med BC & GHMSI Total		8.3%	10.1%	9.6%	\$200,083,828	9.6%
Rx						
BC Non-CDH	31.3%	7.7%	9.4%	8.0%	\$18,939,687	8.0%
BC HSA	1.2%	0.0%	4.0%	8.0%	\$736,641	8.0%
BC HRA	0.4%	3.4%	4.5%	8.0%	\$231,390	8.0%
GHMSI Non-CDH	62.1%	4.6%	8.6%	8.0%	\$37,608,147	8.0%
GHMSI HSA	3.8%	13.1%	13.9%	8.0%	\$2,272,297	8.0%
GHMSI HRA	1.3%	8.7%	7.7%	8.0%	\$758,922	8.0%
BC CDH	1.6%	0.8%	4.1%	8.0%	\$968,031	8.0%
GHMSI CDH	5.0%	12.0%	12.3%	8.0%	\$3,031,219	8.0%
BC Total	32.9%	7.4%	9.2%	8.0%	\$19,907,718	8.0%
GHMSI Total	67.1%	5.1%	8.9%	8.0%	\$40,639,366	8.0%
Non-CDH Total	93.4%	5.6%	8.9%	8.0%	\$56,547,833	8.0%
CDH Total	6.6%	9.3%	10.3%	8.0%	\$3,999,250	8.0%
Rx BC & GHMSI Total	100.0%	5.9%	9.0%	8.0%	\$60,547,084	8.0%
Medical & Rx						
BC Non-CDH	30.9%	7.3%	7.9%	7.2%	\$80,427,805	7.2%
BC HSA	1.4%	0.3%	4.4%	10.5%	\$3,712,937	10.4%
BC HRA	0.4%	20.7%	21.9%	10.5%	\$1,040,330	10.4%
GHMSI Non-CDH	62.7%	9.0%	12.0%	10.4%	\$163,375,423	10.3%
GHMSI HSA	3.5%	-13.6%	-11.7%	8.0%	\$9,219,083	8.0%
GHMSI HRA	1.1%	-5.5%	-3.8%	8.0%	\$2,855,333	8.0%
BC CDH	1.8%	4.8%	8.2%	10.5%	\$4,753,267	10.4%
GHMSI CDH	4.6%	-11.7%	-9.9%	8.0%	\$12,074,417	8.0%
BC Total	32.7%	7.2%	7.9%	7.4%	\$85,181,072	7.4%
GHMSI Total	67.3%	7.6%	10.5%	10.2%	\$175,449,839	10.2%
Non-CDH Total	93.5%	8.4%	10.7%	9.3%	\$243,803,228	9.3%
CDH Total	6.5%	-7.0%	-4.8%	8.7%	\$16,827,684	8.7%
All Medical & Rx	100.0%	7.7%	9.9%	9.3%	\$260,630,912	9.3%
Δ Trend "Margin":				-0.6%		0.6%

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
DLR Derivation
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011

1	2	3	4	5	6	7	8	9	10	
H.S.A.										
Contracts a/o 11/31/2011	1,042									
Member to Contract Ratio	1.74									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s	
1	Projected Claims (+ Capitations)						\$358.34	76.8%	\$4,480,710	
2	Admin Costs						\$ 51.30	11.0%	\$641,445	
3	Broker Commissions & Fees						\$ 34.34	7.4%	\$429,340	
4	Contribute to Reserve						\$7.46	1.6%	\$93,301	
5	Invst Income Credit						(\$0.00)	0.00%	(\$6)	
6	Premium Taxes						\$9.33	2.0%	\$116,626	
7	Assessment Fees						\$0.54	0.1%	\$6,704	
8	Federal Income Tax						\$1.87	0.4%	\$23,325	
9	State Income Tax						\$0.00	0.0%	\$0	
10	Risk Charge						\$0.00	0.0%	\$0	
12	SUBTOTAL:						\$463	99.3%	\$5,791,446	
13										
14	CDH Expenses									
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	37.9%	\$1.14	\$3.00	\$1.72	0.4%	\$21,555
16		Banking Custodian	ACS w/ Mellon	\$2.55	37.9%	\$0.97	\$2.55	\$1.47	0.3%	\$18,321
17	WebMD						\$0.00	0.0%	\$0	
18	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
19	CDH SUBTOTAL:						\$3.19	0.7%	\$39,876	
20	SUM:						\$466	100.0%	\$5,831,322	

H.R.A.										
Contracts a/o 11/31/2011	300									
Member to Contract Ratio	1.85									
21	Projected Claims (+ Capitations)						\$334	75.4%	\$1,203,637	
22	Admin Costs						\$ 48.80	11.0%	\$175,681	
23	Broker Commissions & Fees						\$ 34.87	7.9%	\$125,528	
24	Contribute to Reserve						\$7.10	1.6%	\$25,554	
25	Invst Income Credit						(\$0.00)	0.00%	(\$2)	
26	Premium Taxes						\$8.87	2.0%	\$31,942	
27	Assessment Fees						\$0.51	0.1%	\$1,836	
28	Federal Income Tax						\$1.77	0.4%	\$6,388	
29	State Income Tax						\$0.00	0.0%	\$0	
30	Risk Charge						\$0.00	0.0%	\$0	
32	SUBTOTAL:						\$436	98.3%	\$1,570,564	
33										
34	CDH Expenses									
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	59.9%	\$2.69	\$4.50	\$6.32	1.4%	\$22,742
36		Debit Card	Evolution	\$0.75	59.9%	\$0.45	\$0.75	\$1.05	0.2%	\$3,790
37	WebMD						\$0.00	0.0%	\$0	
38	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
39	CDH SUBTOTAL:						\$7.37	1.7%	\$26,532	
40	SUM:						\$444	100.0%	\$1,597,096	

non-CDH									
Contracts a/o 11/31/2011	18,131								
Member to Contract Ratio	1.60								
41	Projected Claims (+ Capitations)						\$420	78.3%	\$91,294,326
42	Admin Costs						\$58.96	11.0%	\$12,829,089
43	Broker Commissions & Fees						\$ 35.42	6.6%	\$7,705,568
44	Contribute to Reserve						\$8.58	1.6%	\$1,866,049
45	Invst Income Credit						(\$0.00)	0.00%	(\$114)
46	Premium Taxes						\$10.72	2.0%	\$2,332,562
47	Assessment Fees						\$0.62	0.1%	\$134,091
48	Federal Income Tax						\$2.14	0.4%	\$466,512
49	State Income Tax						\$0.00	0.0%	\$0
50	Risk Charge						\$0.00	0.0%	\$0
52	SUM:						\$536	100.0%	\$116,628,084

TOTAL									
Contracts a/o 11/31/2011	19,473								
Member to Contract Ratio	1.61								

53	Projected Claims (+ Capitations)						\$415	78.2%	\$96,978,673
54	Admin Costs						\$58.40	11.0%	\$13,646,215
55	Broker Commissions & Fees						\$35.35	6.7%	\$8,260,436
56	Contribute to Reserve						\$8.49	1.6%	\$1,984,904
57	Invst Income Credit						(\$0.00)	0.0%	(\$121)
58	Premium Taxes						\$10.62	2.0%	\$2,481,130
59	Assessment Fees						\$0.61	0.1%	\$142,632
60	Federal Income Tax						\$2.12	0.4%	\$496,226
61	State Income Tax						\$0.00	0.0%	\$0
62	Risk Charge						\$0.00	0.0%	\$0
64	SUBTOTAL:						\$531	99.9%	\$123,990,095
65									
66	CDH Expenses								
67	H.S.A.	Fund Administrator	FlexAmerica	\$0.09			\$0.09	0.0%	\$21,555
68		Banking Custodian	ACS w/ Mellon	\$0.08			\$0.08	0.0%	\$18,321
69	H.R.A.	Fund Administrator	FlexAmerica	\$0.10			\$0.10	0.0%	\$22,742
70		Debit Card	Evolution	\$0.02			\$0.02	0.0%	\$3,790
71	WebMD						\$0.00	0.0%	\$0
72	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0
73	CDH SUBTOTAL:						\$0.28	0.1%	\$66,408
74	SUM:						\$531	100.0%	\$124,056,503

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med HMO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	04/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200710	7,784	11,951	\$2,392,125	\$1,759,766	1.0000	\$0	\$1,759,766	73.6%		\$147.25				1.1532	\$2,758,694	\$230.83		1.0061	\$146.36			
200711	7,864	12,157	\$2,409,302	\$1,871,206	1.0000	\$0	\$1,871,206	77.7%		\$153.92				1.1456	\$2,760,088	\$227.04	-1.6%	0.9896	\$155.54			
200712	8,044	12,420	\$2,521,344	\$1,640,703	1.0000	\$0	\$1,640,703	65.1%		\$132.10				1.1410	\$2,876,770	\$231.62	2.0%	1.0095	\$130.85			
200801	7,764	11,947	\$2,407,731	\$1,785,514	1.0000	\$0	\$1,785,514	74.2%		\$149.45				1.1331	\$2,728,199	\$228.36	-1.4%	0.9953	\$150.16			
200802	7,812	12,048	\$2,463,577	\$1,738,219	1.0000	\$0	\$1,738,219	70.6%		\$144.27				1.1310	\$2,786,189	\$231.26	1.3%	1.0079	\$143.14			
200803	7,890	12,109	\$2,477,050	\$1,932,758	1.0000	\$0	\$1,932,758	78.0%		\$159.61				1.1267	\$2,790,955	\$230.49	-0.3%	1.0046	\$158.88			
200804	7,844	12,160	\$2,484,800	\$2,273,939	1.0000	\$0	\$2,273,939	91.5%		\$187.00				1.1295	\$2,806,681	\$230.81	0.1%	1.0060	\$185.88			
200805	7,658	11,780	\$2,409,436	\$1,754,665	1.0000	\$0	\$1,754,665	72.8%		\$148.95				1.1275	\$2,716,728	\$230.62	-0.1%	1.0052	\$148.19			
200806	7,717	11,934	\$2,435,825	\$1,629,675	1.0000	\$0	\$1,629,675	66.9%		\$136.56				1.1255	\$2,741,564	\$229.73	-0.4%	1.0013	\$136.38			
200807	7,743	11,993	\$2,454,588	\$1,740,728	1.0000	\$0	\$1,740,728	70.9%		\$145.15				1.1191	\$2,746,962	\$229.05	-0.3%	0.9983	\$145.39			
200808	7,654	11,770	\$2,424,756	\$1,932,648	1.0000	\$0	\$1,932,648	79.7%		\$164.20				1.1153	\$2,704,443	\$229.77	0.3%	1.0015	\$163.96			
200809	7,913	12,264	\$2,532,661	\$2,032,661	1.0000	\$0	\$2,032,661	80.3%	75.1%	\$165.74	\$152.85			1.1109	\$2,813,409	\$229.40	-0.2%	0.9999	\$165.76	\$152.53		
200810	7,591	11,617	\$2,416,243	\$1,997,260	1.0000	\$0	\$1,997,260	82.7%	75.9%	\$171.93	\$154.86	16.8%		1.1059	\$2,672,036	\$230.01	0.3%	1.0025	\$171.49	\$154.58	17.2%	
200811	8,058	12,238	\$2,550,404	\$1,556,657	1.0000	\$0	\$1,556,657	61.0%	74.4%	\$127.20	\$152.59	-17.4%		1.1047	\$2,817,554	\$230.23	0.1%	1.0035	\$126.76	\$152.13	-18.5%	
200812	7,597	11,591	\$2,437,759	\$1,689,151	1.0000	\$0	\$1,689,151	69.3%	74.8%	\$145.73	\$153.81	10.3%		1.0938	\$2,666,341	\$230.04	-0.1%	1.0026	\$145.35	\$153.44	11.1%	
200901	7,375	11,308	\$2,391,106	\$1,533,109	1.0000	\$0	\$1,533,109	64.1%	74.0%	\$135.58	\$152.73	-9.3%		1.0779	\$2,577,393	\$227.93	-0.9%	0.9934	\$136.47	\$152.38	-9.1%	
200902	7,367	11,234	\$2,388,765	\$1,475,948	1.0000	\$0	\$1,475,948	61.8%	73.3%	\$131.38	\$151.76	-8.9%		1.0745	\$2,566,705	\$228.48	0.2%	0.9958	\$131.93	\$151.56	-7.8%	
200903	7,468	11,446	\$2,445,651	\$1,707,731	1.0000	\$52	\$1,707,782	69.8%	72.6%	\$149.20	\$150.88	-6.5%		1.0672	\$2,610,008	\$228.03	-0.2%	0.9939	\$150.12	\$150.82	-5.5%	
200904	7,117	10,745	\$2,329,559	\$1,670,653	1.0000	\$58	\$1,670,711	71.7%	70.9%	\$155.49	\$148.09	-16.9%		1.0625	\$2,475,150	\$230.35	1.0%	1.0040	\$154.87	\$148.06	-16.7%	
200905	6,795	10,349	\$2,269,810	\$1,693,682	1.0000	\$68	\$1,693,750	74.6%	71.1%	\$163.66	\$149.18	9.9%		1.0542	\$2,392,876	\$231.22	0.4%	1.0078	\$162.40	\$149.13	9.6%	
200906	7,227	10,957	\$2,407,035	\$2,930,087	1.0000	\$124	\$2,930,211	121.7%	75.6%	\$267.43	\$159.70	95.8%		1.0460	\$2,517,721	\$229.78	-0.6%	1.0015	\$267.02	\$159.65	95.8%	
200907	6,965	10,525	\$2,352,540	\$1,939,796	1.0000	\$93	\$1,939,890	82.5%	76.6%	\$184.31	\$162.89	27.0%		1.0335	\$2,431,341	\$231.01	0.5%	1.0069	\$183.06	\$162.72	25.9%	
200908	7,093	10,806	\$2,447,068	\$1,611,199	0.9999	\$82	\$1,611,280	65.8%	75.4%	\$149.11	\$161.67	-9.2%		1.0214	\$2,499,493	\$231.31	0.1%	1.0082	\$147.90	\$161.42	-9.8%	
200909	6,984	10,591	\$2,399,191	\$1,849,861	0.9999	\$192	\$1,850,053	77.1%	75.1%	\$174.68	\$162.33	5.4%	6.2%	1.0166	\$2,438,980	\$230.29	-0.4%	1.0037	\$174.03	\$162.02	5.0%	6.2%
200910	6,923	10,604	\$2,423,631	\$1,710,958	0.9999	\$233	\$1,711,191	70.6%	74.1%	\$161.37	\$161.41	-6.1%	4.2%	1.0080	\$2,443,110	\$230.40	0.0%	1.0042	\$160.70	\$161.09	-6.3%	4.2%
200911	7,077	10,825	\$2,471,881	\$1,754,934	0.9995	\$928	\$1,755,862	71.0%	75.0%	\$162.20	\$164.67	27.5%	7.9%	0.9985	\$2,468,257	\$228.01	-1.0%	0.9938	\$163.21	\$164.48	28.8%	8.1%
200912	6,739	10,208	\$2,366,211	\$1,763,402	0.9994	\$989	\$1,764,392	74.6%	75.4%	\$172.84	\$167.01	18.6%	8.6%	0.9913	\$2,345,542	\$229.77	0.8%	1.0015	\$172.59	\$166.83	18.7%	8.7%
201001	7,139	10,843	\$2,553,793	\$1,783,951	0.9994	\$1,005	\$1,784,956	69.9%	75.9%	\$164.62	\$169.56	21.4%	11.0%	0.9771	\$2,495,263	\$230.13	0.2%	1.0030	\$164.12	\$169.24	20.3%	11.1%
201002	6,999	10,677	\$2,538,874	\$1,650,393	0.9994	\$947	\$1,651,339	65.0%	76.1%	\$154.66	\$171.66	17.7%	13.1%	0.9742	\$2,473,321	\$231.65	0.7%	1.0097	\$153.18	\$171.13	16.1%	12.9%
201003	7,037	10,627	\$2,535,147	\$1,971,796	0.9989	\$2,150	\$1,973,947	77.9%	76.8%	\$185.75	\$174.84	24.5%	15.9%	0.9684	\$2,455,072	\$231.02	-0.3%	1.0069	\$184.47	\$174.11	22.9%	15.4%
201004	7,238	11,067	\$2,653,491	\$1,603,501	0.9989	\$1,772	\$1,605,273	60.5%	75.7%	\$145.05	\$173.89	-6.7%	17.4%	0.9612	\$2,550,623	\$230.47	-0.2%	1.0045	\$144.40	\$173.15	-6.8%	16.9%
201005	6,958	10,587	\$2,563,632	\$1,473,610	0.9989	\$1,681	\$1,475,291	57.5%	74.2%	\$139.35	\$171.87	-14.9%	15.2%	0.9624	\$2,467,343	\$233.05	1.1%	1.0158	\$137.18	\$171.02	-15.5%	14.7%
201006	7,166	10,951	\$2,671,611	\$1,692,894	0.9985	\$2,511	\$1,695,405	63.5%	69.4%	\$154.82	\$162.25	-42.1%	1.6%	0.9545	\$2,550,031	\$232.86	-0.1%	1.0149	\$152.54	\$161.27	-42.9%	1.0%
201007	6,610	10,129	\$2,510,349	\$1,594,284	0.9985	\$2,450	\$1,596,734	63.6%	67.9%	\$157.64	\$160.07	-14.5%	-1.7%	0.9447	\$2,371,510	\$234.13	0.5%	1.0205	\$154.48	\$158.93	-15.6%	-2.3%
201008	6,348	8,895	\$2,142,633	\$1,700,470	0.9977	\$3,944	\$1,704,414	79.5%	69.0%	\$191.61	\$163.24	28.5%	1.0%	0.9363	\$2,006,165	\$225.54	-3.7%	0.9830	\$194.92	\$162.37	31.8%	0.6%
201009	6,780	10,371	\$2,585,561	\$1,827,412	0.9971	\$5,227	\$1,832,639	70.9%	68.5%	\$176.71	\$163.39	1.2%	0.7%	0.9331	\$2,412,567	\$232.63	3.1%	1.0139	\$174.28	\$162.38	0.1%	0.2%
201010	6,908	10,473	\$2,599,643	\$1,901,650	0.9961	\$7,388	\$1,909,037	73.4%	68.7%	\$182.28	\$165.13	13.0%	2.3%	0.9282	\$2,412,961	\$230.40	-1.0%	1.0042	\$181.52	\$164.11	13.0%	1.9%
201011	6,879	10,304	\$2,601,291	\$2,009,201	0.9955	\$9,143	\$2,018,345	77.6%	69.3%	\$195.88	\$167.92	20.8%	2.0%	0.9207	\$2,395,128	\$232.45	0.9%	1.0131	\$193.34	\$166.61	18.5%	1.3%
201012	7,423	11,323	\$2,829,893	\$2,122,411	0.9951	\$10,553	\$2,132,964	75.4%	69.4%	\$188.37	\$169.35	9.0%	1.4%	0.9210	\$2,606,385	\$230.19	-1.0%	1.0033	\$187.76	\$168.01	8.8%	0.7%
201101	6,625	10,085	\$2,566,233	\$1,759,041	0.9928	\$12,830	\$1,771,872	69.0%	69.4%	\$175.69	\$170.27	6.7%	0.4%	0.9215	\$2,364,813	\$234.49	1.9%	1.0220	\$171.91	\$168.66	4.7%	-0.3%
201102	6,063	9,292	\$2,233,161	\$1,594,672	0.9908	\$14,815	\$1,609,487	72.1%	69.9%	\$173.21	\$171.83	12.0%	0.1%	0.9230	\$2,061,301	\$221.84	-5.4%	0.9669	\$179.14	\$170.75	16.9%	-0.2%
201103	6,589	10,005	\$2,535,566	\$1,690,028	0.9887	\$19,361	\$1,709,389	67.4%	69.1%	\$170.85	\$170.56	-8.0%	-2.5%	0.9243	\$2,343,711	\$234.25	5.6%	1.0210	\$167.34	\$169.29	-9.3%	-2.8%
201104	6,597	9,999	\$2,531,613	\$1,522,985	0.9853	\$22,773	\$1,545,758	61.1%	69.1%	\$154.59	\$171.56	6.6%	-1.3%	0.9259	\$2,344,063	\$234.43	0.1%	1.0218	\$151.30	\$170.05	4.8%	-1.8%
201105	6,596	10,024	\$2,502,326	\$1,689,355	0.9796	\$35,208	\$1,724,563	68.9%	70.1%	\$172.04	\$174.40	23.5%	1.5%	0.9345	\$2,338,346	\$233.27	-0.5%	1.0167	\$169.21	\$172.85	23.3%	1.1%
201106	6,548	9,915	\$2,452,953	\$1,435,529	0.9695	\$45,195	\$1,480,724	60.4%	69.9%	\$149.34	\$174.12	-3.5%	7.3%	0.9478	\$2,324,880	\$234.48	0.5%	1.0220	\$146.13	\$172.48	-4.2%	7.0%
201107	6,392	9,750	\$2,380,363	\$1,497,585	0.9609	\$60,915	\$1,558,501	65.5%	70.1%	\$159.85	\$174.35	1.4%	8.9%	0.9577	\$2,279,754	\$233.82	-0.3%	1.0191	\$156.85	\$172.73	1.5%	8.7%
201108	6,479	9,838	\$2,351,926	\$1,634,963	0.9400	\$104,413	\$1,739,375	74.0%	69.7%	\$176.80	\$173.28	-7.7%	6.2%	0.9664	\$2,272,896	\$231.03	-1.2%	1.0070	\$175.58	\$171.38	-9.9%	5.6%
201109	6,384	9,724	\$2,289,531	\$1,383,581	0.8690	\$208,553	\$1,592,134	69.5%	69.6%	\$163.73	\$172.22	-7.3%	5.4%	0.9744	\$2,231,014	\$229.43	-0.7%	1.0000	\$163.73	\$170.52	-6.1%	5.0%
201110	6,336	9,631	\$2,254,834	\$1,270,239	0.7668	\$386,391	\$1,656,629	73.5%	69.6%	\$172.01	\$171.32	-5.6%	3.7%									
201111	6,292	9,558	\$2,200,802	\$619,929	0.3523	\$1,139,916	\$1,759,845	80.0%	69.6%	\$184.12	\$170.22	-6.0%	1.4%									

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Med HMO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m) =(d) x (m)	(n) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)				
Current Rate Level		04/2012																					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200710	1,419	2,048	\$400,861	\$327,084	1.0000	\$0	\$327,084	81.6%		\$159.71				1.2135	\$486,447	\$237.52		1.0839	\$147.35				
200711	1,312	1,864	\$369,692	\$234,799	1.0000	\$0	\$234,799	63.5%		\$125.96				1.2119	\$448,029	\$240.36	1.2%	1.0968	\$114.84				
200712	1,506	2,263	\$423,932	\$297,153	1.0000	\$0	\$297,153	70.1%		\$131.31				1.2131	\$514,284	\$227.26	-5.5%	1.0370	\$126.62				
200801	1,348	1,969	\$380,970	\$323,733	1.0000	\$0	\$323,733	85.0%		\$164.41				1.1993	\$456,888	\$232.04	2.1%	1.0589	\$155.27				
200802	1,495	2,190	\$428,449	\$491,996	1.0000	\$0	\$491,996	114.8%		\$224.66				1.1931	\$511,193	\$233.42	0.6%	1.0652	\$210.91				
200803	1,368	2,068	\$411,648	\$323,623	1.0000	\$0	\$323,623	78.6%		\$156.49				1.1869	\$488,591	\$236.26	1.2%	1.0781	\$145.15				
200804	1,541	2,327	\$446,391	\$409,781	1.0000	\$0	\$409,781	91.8%		\$176.10				1.1883	\$530,451	\$227.95	-3.5%	1.0402	\$169.29				
200805	1,530	2,286	\$447,346	\$367,678	1.0000	\$0	\$367,678	82.2%		\$160.84				1.1840	\$529,656	\$231.70	1.6%	1.0573	\$152.12				
200806	1,588	2,366	\$477,719	\$457,523	1.0000	\$0	\$457,523	95.8%		\$193.37				1.1762	\$561,902	\$237.49	2.5%	1.0837	\$178.43				
200807	1,653	2,491	\$485,434	\$408,315	1.0000	\$0	\$408,315	84.1%		\$163.92				1.1716	\$568,718	\$228.31	-3.9%	1.0418	\$157.33				
200808	1,684	2,481	\$509,699	\$402,376	1.0000	\$0	\$402,376	78.9%		\$162.18				1.1626	\$592,572	\$238.84	4.6%	1.0899	\$148.80				
200809	1,508	2,308	\$468,165	\$381,687	1.0000	\$0	\$381,687	81.5%		\$165.38	\$166.00			1.1564	\$541,406	\$234.58	-1.8%	1.0704	\$154.49	\$155.67			
200810	1,701	2,532	\$509,763	\$336,177	1.0000	\$0	\$336,177	65.9%		\$132.77	\$163.38	-16.9%		1.1565	\$589,547	\$232.84	-0.7%	1.0625	\$124.96	\$153.45	-15.2%		
200811	1,694	2,518	\$515,303	\$253,397	1.0000	\$0	\$253,397	49.2%		\$100.63	\$160.20	-20.1%		1.1484	\$591,775	\$235.02	0.9%	1.0725	\$93.84	\$150.68	-18.3%		
200812	1,770	2,643	\$541,668	\$401,536	1.0000	\$0	\$401,536	74.1%	81.1%	\$151.92	\$161.75	15.7%		1.1391	\$617,002	\$233.45	-0.7%	1.0653	\$142.61	\$151.80	12.6%		
200901	1,781	2,761	\$553,941	\$438,393	1.0000	\$0	\$438,393	79.1%	80.6%	\$158.78	\$161.28	-3.4%		1.1196	\$620,193	\$224.63	-3.8%	1.0250	\$154.90	\$151.85	-0.2%		
200902	1,924	2,947	\$607,005	\$298,386	1.0000	\$0	\$298,386	49.2%	75.0%	\$101.25	\$150.66	-54.9%		1.1094	\$673,430	\$228.51	1.7%	1.0428	\$97.10	\$142.14	-54.0%		
200903	2,010	3,072	\$638,837	\$397,790	1.0000	\$12	\$397,803	62.3%	73.4%	\$129.49	\$148.15	-17.3%		1.1022	\$704,147	\$229.21	0.3%	1.0460	\$123.80	\$140.12	-14.7%		
200904	1,868	2,884	\$608,754	\$402,317	1.0000	\$14	\$402,331	66.1%	71.4%	\$139.50	\$145.28	-20.8%		1.1018	\$670,712	\$232.56	1.5%	1.0613	\$131.45	\$137.19	-22.4%		
200905	2,001	3,134	\$647,234	\$525,135	1.0000	\$21	\$525,156	81.1%	71.7%	\$167.57	\$146.34	4.2%		1.0933	\$707,632	\$225.79	-2.9%	1.0304	\$162.63	\$138.54	6.9%		
200906	2,070	3,161	\$680,727	\$583,548	1.0000	\$25	\$583,572	85.7%	71.4%	\$184.62	\$146.64	-4.5%		1.0901	\$742,041	\$234.75	4.0%	1.0712	\$172.34	\$138.89	-3.4%		
200907	2,063	3,184	\$701,879	\$553,056	1.0000	\$27	\$553,082	78.8%	71.2%	\$173.71	\$147.92	6.0%		1.0617	\$745,156	\$234.03	-0.3%	1.0680	\$162.65	\$139.82	3.4%		
200908	2,215	3,422	\$732,801	\$421,883	0.9999	\$21	\$421,905	57.6%	69.3%	\$123.29	\$144.46	-24.0%		1.0636	\$779,422	\$227.77	-2.7%	1.0394	\$118.62	\$137.08	-20.3%		
200909	2,291	3,586	\$787,330	\$520,725	0.9999	\$54	\$520,779	66.1%	68.2%	\$145.23	\$143.19	-12.2%	-13.7%	1.0591	\$833,840	\$232.53	2.1%	1.0611	\$136.86	\$135.92	-11.4%	-12.7%	
200910	2,502	3,875	\$832,016	\$572,005	0.9999	\$78	\$572,083	68.8%	68.4%	\$147.63	\$144.36	11.2%	-11.6%	1.0459	\$870,245	\$224.58	-3.4%	1.0248	\$144.06	\$137.50	15.3%	-10.4%	
200911	2,484	3,894	\$846,414	\$488,855	0.9995	\$258	\$489,113	57.8%	68.5%	\$125.61	\$145.32	24.8%	-9.3%	1.0322	\$873,684	\$224.37	-0.1%	1.0239	\$122.68	\$138.96	30.7%	-7.8%	
200912	2,319	3,678	\$807,122	\$530,646	0.9994	\$298	\$530,944	65.8%	67.9%	\$144.36	\$144.79	-5.0%	-10.5%	1.0259	\$828,055	\$225.14	0.3%	1.0274	\$140.51	\$138.86	-1.5%	-8.5%	
201001	2,573	4,075	\$913,463	\$577,265	0.9994	\$325	\$577,590	63.2%	66.7%	\$141.74	\$143.55	-10.7%	-11.0%	1.0133	\$925,617	\$227.15	0.9%	1.0365	\$136.74	\$137.58	-11.7%	-9.4%	
201002	2,455	3,927	\$888,966	\$496,035	0.9994	\$285	\$496,320	55.8%	66.8%	\$126.39	\$144.91	24.8%	-3.8%	1.0063	\$894,547	\$227.79	0.3%	1.0395	\$121.59	\$138.94	25.2%	-2.3%	
201003	2,518	3,985	\$910,690	\$1,191,694	0.9989	\$1,300	\$1,192,993	131.0%	73.4%	\$299.37	\$160.40	131.2%	8.3%	0.9998	\$910,523	\$228.49	0.3%	1.0427	\$287.12	\$153.82	131.9%	9.8%	
201004	2,681	4,270	\$962,149	\$655,613	0.9989	\$725	\$656,338	68.2%	73.3%	\$153.71	\$161.12	10.2%	10.9%	0.9995	\$961,691	\$225.22	-1.4%	1.0277	\$149.56	\$154.90	13.8%	12.9%	
201005	2,671	4,209	\$971,165	\$510,905	0.9989	\$583	\$511,488	52.7%	70.8%	\$121.52	\$156.99	-27.5%	7.3%	0.9773	\$949,125	\$225.50	0.1%	1.0290	\$118.10	\$150.99	-27.4%	9.0%	
201006	2,582	4,134	\$962,601	\$613,596	0.9985	\$910	\$614,506	63.8%	69.2%	\$148.65	\$154.35	-19.5%	5.3%	0.9737	\$937,262	\$226.72	0.5%	1.0346	\$143.68	\$148.83	-16.6%	7.2%	
201007	2,620	4,192	\$985,595	\$497,192	0.9985	\$764	\$497,956	50.5%	66.8%	\$118.79	\$149.89	-31.6%	1.3%	0.9601	\$946,270	\$225.73	-0.4%	1.0301	\$115.32	\$144.90	-29.1%	3.6%	
201008	2,715	4,325	\$1,016,771	\$566,273	0.9977	\$1,314	\$567,586	55.8%	66.4%	\$131.23	\$150.11	6.4%	3.9%	0.9513	\$967,238	\$223.64	-0.9%	1.0205	\$128.59	\$145.34	8.4%	6.0%	
201009	2,676	4,375	\$1,033,448	\$582,619	0.9971	\$1,666	\$584,285	56.5%	65.5%	\$133.55	\$148.99	-8.0%	4.0%	0.9448	\$976,383	\$223.17	-0.2%	1.0184	\$131.14	\$144.72	-4.2%	6.5%	
201010	2,704	4,331	\$1,037,627	\$467,537	0.9961	\$1,816	\$469,353	45.2%	63.4%	\$108.37	\$145.53	-26.6%	0.8%	0.9335	\$968,636	\$223.65	0.2%	1.0206	\$106.18	\$141.42	-26.3%	2.8%	
201011	2,738	4,413	\$1,063,390	\$516,119	0.9955	\$2,349	\$518,468	48.8%	62.5%	\$117.49	\$144.61	-6.5%	-0.5%	0.9296	\$988,533	\$224.00	0.2%	1.0222	\$114.94	\$140.55	-6.3%	1.1%	
201012	2,758	4,486	\$1,064,572	\$677,406	0.9951	\$3,368	\$680,774	63.9%	62.4%	\$151.76	\$145.26	5.1%	0.3%	0.9229	\$982,506	\$219.02	-2.2%	0.9994	\$151.84	\$141.52	8.1%	1.9%	
201101	2,802	4,488	\$1,094,921	\$622,888	0.9928	\$4,543	\$627,431	57.3%	61.9%	\$139.80	\$145.06	-1.4%	1.1%	0.9252	\$1,012,982	\$225.71	3.1%	1.0300	\$135.73	\$141.40	-0.7%	2.8%	
201102	2,842	4,512	\$1,102,551	\$656,770	0.9908	\$6,101	\$662,871	60.1%	62.1%	\$146.91	\$146.64	16.2%	1.2%	0.9254	\$1,020,282	\$226.13	0.2%	1.0319	\$142.37	\$143.01	17.1%	2.9%	
201103	2,847	4,549	\$1,090,678	\$661,768	0.9887	\$7,581	\$669,349	61.4%	57.0%	\$147.14	\$135.04	-50.8%	-15.8%	0.9252	\$1,009,128	\$221.84	-1.9%	1.0123	\$145.35	\$132.01	-49.4%	-14.2%	
201104	2,896	4,621	\$1,108,424	\$615,591	0.9853	\$9,205	\$624,796	56.4%	56.1%	\$135.21	\$133.54	-12.0%	-17.1%	0.9305	\$1,031,397	\$223.20	0.6%	1.0185	\$132.75	\$130.65	-11.2%	-15.7%	
201105	2,956	4,737	\$1,117,805	\$636,076	0.9796	\$13,257	\$649,332	58.1%	56.5%	\$137.08	\$134.81	12.8%	-14.1%	0.9418	\$1,052,755	\$222.24	-0.4%	1.0142	\$135.16	\$132.05	14.5%	-12.5%	
201106	2,991	4,784	\$1,115,528	\$878,625	0.9695	\$27,662	\$906,287	81.2%	58.1%	\$189.44	\$138.60	27.4%	-10.2%	0.9576	\$1,068,181	\$223.28	0.5%	1.0189	\$185.93	\$135.93	29.4%	-8.7%	
201107	3,050	4,886	\$1,119,750	\$716,529	0.9609	\$29,145	\$745,674	66.6%	59.4%	\$152.61	\$141.38	28.5%	-5.7%	0.9675	\$1,083,342	\$221.72	-0.7%	1.0118	\$150.84	\$138.86	30.8%	-4.2%	
201108	3,043	4,877	\$1,102,669	\$679,750	0.9400	\$43,410	\$723,160	65.6%	60.2%	\$148.28	\$142.79	13.0%	-4.9%	0.9720	\$1,071,810	\$219.77	-0.9%	1.0029	\$147.86	\$140.46	15.0%	-3.4%	
201109	3,119	5,006	\$1,118,174	\$730,759	0.8690	\$110,150	\$840,909	75.2%	61.8%	\$167.98	\$145.78	25.8%	-2.2%	0.9811	\$1,097,015	\$219.14	-0.3%	1.0000	\$167.98	\$143.63	28.1%	-0.8%	
201110	3,099	4,957	\$1,101,383	\$626,361	0.7668	\$190,531	\$816,893	74.2%	64.1%	\$164.80	\$150.33	52.1%	3.3%										
201111	3,169	5,069	\$1,107,369	\$346,066	0.3523	\$636,342	\$982,408	88.7%	67.4%	\$193.81	\$156.74	65.0%	8.4%										
Experience Period	34,746	55,690	\$13,136,088	\$7,859,818	0.9681	\$258,589	\$8,118,406			\$145.78				0.9429	\$12,386,568								

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med HMO & HMO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level	04/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200710	9,203	13,999	\$2,792,986	\$2,086,850	1.0000	\$0	\$2,086,850	74.7%		\$149.07				1.1619	\$3,245,141	\$231.81		1.0260	\$145.29				
200711	9,176	14,021	\$2,778,995	\$2,106,005	1.0000	\$0	\$2,106,005	75.8%		\$150.20				1.1544	\$3,208,117	\$228.81	-1.3%	1.0127	\$148.32				
200712	9,550	14,683	\$2,945,276	\$1,937,856	1.0000	\$0	\$1,937,856	65.8%		\$131.98				1.1514	\$3,391,054	\$230.95	0.9%	1.0222	\$129.11				
200801	9,112	13,916	\$2,788,702	\$2,109,247	1.0000	\$0	\$2,109,247	75.6%		\$151.57				1.1421	\$3,185,087	\$228.88	-0.9%	1.0130	\$149.62				
200802	9,307	14,238	\$2,892,026	\$2,230,215	1.0000	\$0	\$2,230,215	77.1%		\$156.64				1.1402	\$3,297,382	\$231.59	1.2%	1.0250	\$152.81				
200803	9,258	14,177	\$2,888,698	\$2,256,381	1.0000	\$0	\$2,256,381	78.1%		\$159.16				1.1353	\$3,279,546	\$231.33	-0.1%	1.0239	\$155.45				
200804	9,385	14,487	\$2,931,192	\$2,683,720	1.0000	\$0	\$2,683,720	91.6%		\$185.25				1.1385	\$3,337,131	\$230.35	-0.4%	1.0196	\$181.70				
200805	9,188	14,066	\$2,856,783	\$2,122,343	1.0000	\$0	\$2,122,343	74.3%		\$150.88				1.1364	\$3,246,384	\$230.80	0.2%	1.0215	\$147.71				
200806	9,305	14,300	\$2,913,544	\$2,087,198	1.0000	\$0	\$2,087,198	71.6%		\$145.96				1.1338	\$3,303,466	\$231.01	0.1%	1.0225	\$142.75				
200807	9,396	14,484	\$2,940,022	\$2,149,044	1.0000	\$0	\$2,149,044	73.1%		\$148.37				1.1278	\$3,315,680	\$228.92	-0.9%	1.0132	\$146.44				
200808	9,338	14,251	\$2,934,455	\$2,335,024	1.0000	\$0	\$2,335,024	79.6%		\$163.85				1.1236	\$3,297,015	\$231.35	1.1%	1.0240	\$160.01				
200809	9,421	14,572	\$3,000,826	\$2,414,348	1.0000	\$0	\$2,414,348	80.5%	76.5%	\$165.68	\$154.90			1.1180	\$3,354,814	\$230.22	-0.5%	1.0190	\$162.60	\$151.83			
200810	9,292	14,149	\$2,926,005	\$2,333,437	1.0000	\$0	\$2,333,437	79.7%	76.9%	\$164.92	\$156.21	10.6%		1.1147	\$3,261,583	\$230.52	0.1%	1.0203	\$161.64	\$153.18	11.3%		
200811	9,752	14,756	\$3,065,707	\$1,810,054	1.0000	\$0	\$1,810,054	59.0%	75.4%	\$122.67	\$153.82	-18.3%		1.1121	\$3,409,329	\$231.05	0.2%	1.0226	\$119.95	\$150.72	-19.1%		
200812	9,367	14,234	\$2,979,427	\$2,090,687	1.0000	\$0	\$2,090,687	70.2%	75.8%	\$146.88	\$155.11	11.3%		1.1020	\$3,283,343	\$230.67	-0.2%	1.0210	\$143.87	\$152.00	11.4%		
200901	9,156	14,069	\$2,945,047	\$1,971,501	1.0000	\$0	\$1,971,501	66.9%	75.1%	\$140.13	\$154.17	-7.5%		1.0858	\$3,197,586	\$227.28	-1.5%	1.0059	\$139.30	\$151.17	-6.9%		
200902	9,291	14,181	\$2,995,770	\$1,774,335	1.0000	\$0	\$1,774,335	59.2%	73.6%	\$125.12	\$151.57	-20.1%		1.0816	\$3,240,136	\$228.48	0.5%	1.0113	\$123.72	\$148.78	-19.0%		
200903	9,478	14,518	\$3,084,488	\$2,105,521	1.0000	\$64	\$2,105,585	68.3%	72.7%	\$145.03	\$150.39	-8.9%		1.0745	\$3,314,155	\$228.28	-0.1%	1.0104	\$143.54	\$147.79	-7.7%		
200904	8,985	13,629	\$2,938,312	\$2,072,970	1.0000	\$72	\$2,073,042	70.6%	71.0%	\$152.11	\$147.58	-17.9%		1.0706	\$3,145,862	\$230.82	1.1%	1.0216	\$148.89	\$145.00	-18.1%		
200905	8,796	13,483	\$2,917,044	\$2,218,817	1.0000	\$89	\$2,218,906	76.1%	71.2%	\$164.57	\$148.65	9.1%		1.0629	\$3,100,508	\$229.96	-0.4%	1.0178	\$161.69	\$146.10	9.5%		
200906	9,297	14,118	\$3,087,762	\$3,513,635	1.0000	\$149	\$3,513,784	113.8%	74.8%	\$248.89	\$157.18	70.5%		1.0557	\$3,259,762	\$230.89	0.4%	1.0219	\$243.54	\$154.49	70.6%		
200907	9,028	13,709	\$3,054,419	\$2,492,852	1.0000	\$120	\$2,492,972	81.6%	75.5%	\$181.85	\$159.92	22.6%		1.0400	\$3,176,497	\$231.71	0.4%	1.0256	\$177.32	\$157.03	21.1%		
200908	9,308	14,228	\$3,179,869	\$2,033,082	0.9999	\$103	\$2,033,185	63.9%	74.2%	\$142.90	\$158.16	-12.8%		1.0311	\$3,278,914	\$230.46	-0.5%	1.0200	\$140.10	\$155.35	-12.4%		
200909	9,275	14,177	\$3,186,520	\$2,370,586	0.9999	\$246	\$2,370,831	74.4%	73.7%	\$167.23	\$158.28	0.9%	2.2%	1.0271	\$3,272,820	\$230.85	0.2%	1.0218	\$163.67	\$155.43	0.7%	2.4%	
200910	9,425	14,479	\$3,255,648	\$2,282,963	0.9999	\$311	\$2,283,274	70.1%	72.9%	\$157.70	\$157.67	-4.4%	0.9%	1.0177	\$3,313,355	\$228.84	-0.9%	1.0129	\$155.69	\$154.93	-3.7%	1.1%	
200911	9,561	14,719	\$3,318,295	\$2,243,789	0.9995	\$1,186	\$2,244,975	67.7%	73.6%	\$152.52	\$160.27	24.3%	4.2%	1.0071	\$3,341,941	\$227.05	-0.8%	1.0049	\$151.77	\$157.72	26.5%	4.6%	
200912	9,058	13,886	\$3,173,333	\$2,294,048	0.9994	\$1,287	\$2,295,335	72.3%	73.7%	\$165.30	\$161.81	12.5%	4.3%	1.0001	\$3,173,597	\$228.55	0.7%	1.0116	\$163.41	\$159.36	13.6%	4.8%	
201001	9,712	14,918	\$3,467,257	\$2,361,215	0.9994	\$1,330	\$2,362,546	68.1%	73.7%	\$158.37	\$163.30	13.0%	5.9%	0.9866	\$3,420,880	\$229.31	0.3%	1.0149	\$156.04	\$160.71	12.0%	6.3%	
201002	9,454	14,604	\$3,427,840	\$2,146,428	0.9994	\$1,231	\$2,147,659	62.7%	73.9%	\$147.06	\$165.09	17.5%	8.9%	0.9825	\$3,367,867	\$230.61	0.6%	1.0207	\$144.08	\$162.34	16.4%	9.1%	
201003	9,555	14,612	\$3,445,837	\$3,163,490	0.9989	\$3,450	\$3,166,940	91.9%	75.9%	\$216.74	\$171.22	49.4%	13.8%	0.9767	\$3,365,595	\$230.33	-0.1%	1.0195	\$212.60	\$168.24	48.1%	13.8%	
201004	9,919	15,337	\$3,615,640	\$2,259,114	0.9989	\$2,497	\$2,261,611	62.6%	75.1%	\$147.46	\$170.62	-3.1%	15.6%	0.9714	\$3,512,314	\$229.01	-0.6%	1.0136	\$145.48	\$167.76	-2.3%	15.7%	
201005	9,629	14,796	\$3,534,797	\$1,984,515	0.9989	\$2,264	\$1,986,779	56.2%	73.4%	\$134.28	\$167.99	-18.4%	13.0%	0.9665	\$3,416,468	\$230.90	0.8%	1.0220	\$131.39	\$165.12	-18.7%	13.0%	
201006	9,748	15,085	\$3,634,211	\$2,306,490	0.9985	\$3,421	\$2,309,911	63.6%	69.4%	\$153.13	\$160.16	-38.5%	1.9%	0.9596	\$3,487,293	\$231.18	0.1%	1.0232	\$149.65	\$157.40	-38.6%	1.9%	
201007	9,263	14,321	\$3,495,944	\$2,091,476	0.9985	\$3,214	\$2,094,690	59.9%	67.7%	\$146.27	\$157.33	-19.6%	-1.6%	0.9490	\$3,317,780	\$231.67	0.2%	1.0254	\$142.64	\$154.62	-19.6%	-1.5%	
201008	9,030	13,220	\$3,159,404	\$2,266,742	0.9977	\$5,258	\$2,272,000	71.9%	68.3%	\$171.86	\$159.61	20.3%	0.9%	0.9411	\$2,973,402	\$224.92	-2.9%	0.9955	\$172.64	\$157.15	23.2%	1.2%	
201009	9,456	14,746	\$3,619,009	\$2,410,031	0.9971	\$6,894	\$2,416,924	66.8%	67.7%	\$163.90	\$159.35	-2.0%	0.7%	0.9364	\$3,388,951	\$229.82	2.2%	1.0172	\$161.13	\$156.95	-1.5%	1.0%	
201010	9,612	14,804	\$3,637,270	\$2,369,187	0.9961	\$9,204	\$2,378,391	65.4%	67.3%	\$160.66	\$159.60	1.9%	1.2%	0.9297	\$3,381,598	\$228.42	-0.6%	1.0110	\$158.91	\$157.22	2.1%	1.5%	
201011	9,617	14,717	\$3,664,681	\$2,525,321	0.9955	\$11,492	\$2,536,813	69.2%	67.4%	\$172.37	\$161.27	13.0%	0.6%	0.9233	\$3,383,661	\$229.92	0.7%	1.0176	\$169.39	\$158.70	11.6%	0.6%	
201012	10,181	15,809	\$3,894,465	\$2,799,817	0.9951	\$13,921	\$2,813,738	72.2%	67.5%	\$177.98	\$162.45	7.7%	0.4%	0.9215	\$3,588,891	\$227.02	-1.3%	1.0048	\$177.14	\$159.96	8.4%	0.4%	
201101	9,427	14,573	\$3,661,154	\$2,381,929	0.9928	\$17,374	\$2,399,303	65.5%	67.3%	\$164.64	\$162.97	4.0%	-0.2%	0.9226	\$3,377,795	\$231.78	2.1%	1.0259	\$160.49	\$160.34	2.9%	-0.2%	
201102	8,905	13,804	\$3,335,712	\$2,251,442	0.9908	\$20,916	\$2,272,358	68.1%	67.7%	\$164.62	\$164.42	11.9%	-0.4%	0.9238	\$3,081,583	\$223.24	-3.7%	0.9881	\$166.60	\$162.18	15.6%	-0.1%	
201103	9,436	14,554	\$3,626,244	\$2,351,796	0.9887	\$26,942	\$2,378,738	65.6%	65.6%	\$163.44	\$159.99	-24.6%	-6.6%	0.9246	\$3,352,839	\$230.37	3.2%	1.0196	\$160.29	\$157.80	-24.6%	-6.2%	
201104	9,493	14,620	\$3,640,037	\$2,138,576	0.9853	\$31,978	\$2,170,554	59.6%	65.3%	\$148.46	\$160.13	0.7%	-6.1%	0.9273	\$3,375,460	\$230.88	0.2%	1.0219	\$145.29	\$157.83	-0.1%	-5.9%	
201105	9,552	14,761	\$3,620,131	\$2,325,431	0.9796	\$48,465	\$2,373,896	65.6%	66.1%	\$160.82	\$162.37	19.8%	-3.3%	0.9367	\$3,391,101	\$229.73	-0.5%	1.0168	\$158.16	\$160.11	20.4%	-3.0%	
201106	9,539	14,699	\$3,568,481	\$2,314,154	0.9695	\$72,858	\$2,387,011	66.9%	66.4%	\$162.39	\$163.17	6.1%	1.9%	0.9508	\$3,393,061	\$230.84	0.5%	1.0217	\$158.95	\$160.92	6.2%	2.2%	
201107	9,442	14,636	\$3,500,113	\$2,214,114	0.9609	\$90,060	\$2,304,175	65.8%	66.9%	\$157.43	\$164.08	7.6%	4.3%	0.9609	\$3,363,096	\$229.78	-0.5%	1.0170	\$154.80	\$161.92	8.5%	4.7%	
201108	9,522	14,715	\$3,454,595	\$2,314,713	0.9400	\$147,823	\$2,462,536	71.3%	66.9%	\$167.35	\$163.77	-2.6%	2.6%	0.9682	\$3,344,707	\$227.30	-1.1%	1.0060	\$166.34	\$161.50	-3.6%	2.8%	
201109	9,503	14,730	\$3,407,705	\$2,114,340	0.8690	\$318,703	\$2,433,043	71.4%	67.2%	\$165.18	\$163.87	0.8%	2.8%	0.9766	\$3,328,028	\$225.94	-0.6%	1.0000	\$165.18	\$161.83			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Med OO OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)				(n)				(o)				(p)				(q)				(r)				(s)				(t)				(u)			
												Revenue at Current Rate Level				Normalized Incurred Claims																															
Current Rate Level													Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																										
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend																									
200710	3,963	6,387	\$1,389,107	\$1,006,217	1.0000	\$0	\$1,006,217	72.4%		\$157.54				1.1333	\$1,574,331	\$246.49		1.0383	\$151.73																												
200711	4,324	6,923	\$1,496,290	\$1,092,626	1.0000	\$0	\$1,092,626	73.0%		\$157.83				1.1361	\$1,699,993	\$245.56	-0.4%	1.0344	\$152.58																												
200712	4,314	6,980	\$1,524,287	\$1,277,230	1.0000	\$0	\$1,277,230	83.8%		\$182.98				1.1328	\$1,726,737	\$247.38	0.7%	1.0421	\$175.60																												
200801	4,188	6,782	\$1,477,011	\$1,132,172	1.0000	\$0	\$1,132,172	76.7%		\$166.94				1.1239	\$1,660,011	\$244.77	-1.1%	1.0311	\$161.91																												
200802	4,176	6,793	\$1,477,637	\$961,500	1.0000	\$0	\$961,500	65.1%		\$141.54				1.1170	\$1,650,565	\$242.98	-0.7%	1.0235	\$138.29																												
200803	3,937	6,357	\$1,383,805	\$1,064,185	1.0000	\$0	\$1,064,185	76.9%		\$167.40				1.1161	\$1,544,420	\$242.95	0.0%	1.0234	\$163.58																												
200804	4,188	6,739	\$1,465,069	\$1,094,662	1.0000	\$0	\$1,094,662	74.7%		\$162.44				1.1192	\$1,639,696	\$243.31	0.2%	1.0249	\$158.49																												
200805	4,171	6,847	\$1,490,480	\$932,163	1.0000	\$0	\$932,163	62.5%		\$136.14				1.1126	\$1,658,257	\$242.19	-0.5%	1.0202	\$133.45																												
200806	4,267	7,004	\$1,528,376	\$1,019,714	1.0000	\$0	\$1,019,714	66.7%		\$145.59				1.1126	\$1,700,511	\$242.79	0.2%	1.0227	\$142.35																												
200807	4,099	6,535	\$1,445,251	\$1,132,881	1.0000	\$0	\$1,132,881	78.4%		\$173.36				1.1067	\$1,599,433	\$244.75	0.8%	1.0310	\$168.15																												
200808	4,112	6,640	\$1,461,223	\$1,389,425	1.0000	\$0	\$1,389,425	95.1%		\$209.25				1.0975	\$1,603,719	\$241.52	-1.3%	1.0174	\$205.67																												
200809	4,514	7,585	\$1,628,168	\$1,055,118	1.0000	\$0	\$1,055,118	64.8%	74.1%	\$139.11	\$161.30			1.0920	\$1,777,980	\$234.41	-2.9%	0.9874	\$140.88	\$157.48																											
200810	4,117	6,735	\$1,484,677	\$1,094,675	1.0000	\$0	\$1,094,675	73.7%	74.2%	\$162.54	\$161.70	3.2%		1.0879	\$1,615,150	\$239.81	2.3%	1.0102	\$160.90	\$158.21	6.0%																										
200811	4,321	7,165	\$1,553,413	\$974,847	1.0000	\$0	\$974,847	62.8%	73.3%	\$136.06	\$159.79	-13.8%		1.0872	\$1,688,878	\$235.71	-1.7%	0.9929	\$137.03	\$156.89	-10.2%																										
200812	4,025	6,615	\$1,478,189	\$1,121,463	1.0000	\$0	\$1,121,463	75.9%	72.6%	\$169.53	\$158.60	-7.4%		1.0818	\$1,599,141	\$241.74	2.6%	1.0183	\$166.48	\$156.03	-5.2%																										
200901	4,294	6,992	\$1,555,148	\$1,069,633	1.0000	\$0	\$1,069,633	68.8%	71.9%	\$152.98	\$157.43	-8.4%		1.0758	\$1,673,060	\$239.28	-1.0%	1.0079	\$151.77	\$155.18	-6.3%																										
200902	4,394	7,251	\$1,641,217	\$1,038,886	1.0000	\$0	\$1,038,886	63.3%	71.7%	\$143.27	\$157.49	1.2%		1.0662	\$1,749,869	\$241.33	0.9%	1.0166	\$140.94	\$155.32	1.9%																										
200903	4,208	6,911	\$1,543,301	\$1,384,337	1.0000	\$42	\$1,384,379	89.7%	72.8%	\$200.32	\$160.30	19.7%		1.0604	\$1,636,526	\$236.80	-1.9%	0.9975	\$200.82	\$158.42	22.8%																										
200904	4,089	6,751	\$1,518,627	\$1,449,130	1.0000	\$51	\$1,449,181	95.4%	74.5%	\$214.66	\$164.55	32.2%		1.0573	\$1,605,631	\$237.84	0.4%	1.0019	\$214.26	\$162.92	35.2%																										
200905	4,239	7,101	\$1,624,095	\$1,106,281	1.0000	\$44	\$1,106,325	68.1%	74.9%	\$155.80	\$166.13	14.4%		1.0456	\$1,698,123	\$239.14	0.5%	1.0073	\$154.66	\$164.66	15.9%																										
200906	4,347	7,117	\$1,636,486	\$1,073,253	1.0000	\$45	\$1,073,298	65.6%	74.8%	\$150.81	\$166.55	3.6%		1.0394	\$1,700,952	\$239.00	-0.1%	1.0068	\$149.80	\$165.30	5.2%																										
200907	4,414	7,186	\$1,691,448	\$1,265,457	1.0000	\$61	\$1,265,518	74.8%	74.5%	\$176.11	\$166.84	1.6%		1.0260	\$1,735,353	\$241.49	1.0%	1.0173	\$173.12	\$165.75	3.0%																										
200908	4,617	7,542	\$1,780,782	\$1,284,192	0.9999	\$65	\$1,284,257	72.1%	72.7%	\$170.28	\$163.83	-18.6%		1.0149	\$1,807,274	\$239.63	-0.8%	1.0094	\$168.69	\$162.85	-18.0%																										
200909	4,380	7,139	\$1,694,863	\$1,188,761	0.9999	\$123	\$1,188,884	70.1%	73.2%	\$166.53	\$166.28	19.7%	3.1%	1.0076	\$1,707,731	\$239.21	-0.2%	1.0077	\$165.27	\$164.99	17.3%	4.8%																									
200910	4,501	7,390	\$1,781,180	\$1,353,386	0.9999	\$184	\$1,353,570	76.0%	73.4%	\$183.16	\$168.04	12.7%	3.9%	1.0022	\$1,785,077	\$241.55	1.0%	1.0175	\$180.01	\$166.63	11.9%	5.3%																									
200911	4,674	7,614	\$1,838,865	\$1,168,900	0.9995	\$618	\$1,169,518	63.6%	73.3%	\$153.60	\$169.43	12.9%	6.0%	0.9952	\$1,830,009	\$240.35	-0.5%	1.0124	\$151.71	\$167.74	10.7%	6.9%																									
200912	4,547	7,328	\$1,782,360	\$1,374,046	0.9994	\$771	\$1,374,817	77.1%	73.5%	\$187.61	\$170.97	10.7%	7.8%	0.9877	\$1,760,387	\$240.23	-0.1%	1.0119	\$185.40	\$169.34	11.4%	8.5%																									
201001	4,690	7,724	\$1,919,686	\$1,264,166	0.9994	\$712	\$1,264,878	65.9%	73.1%	\$163.76	\$171.77	7.0%	9.1%	0.9774	\$1,876,370	\$242.93	1.1%	1.0233	\$160.03	\$169.91	5.4%	9.5%																									
201002	4,635	7,574	\$1,873,965	\$1,151,879	0.9994	\$661	\$1,152,540	61.5%	72.8%	\$152.17	\$172.44	6.2%	9.5%	0.9734	\$1,824,078	\$240.83	-0.9%	1.0145	\$150.00	\$170.59	6.4%	9.8%																									
201003	4,831	7,840	\$1,904,103	\$1,562,422	0.9989	\$1,704	\$1,564,126	82.1%	72.4%	\$199.51	\$172.66	-0.4%	7.7%	0.9684	\$1,843,922	\$235.19	-2.3%	0.9907	\$201.37	\$170.94	0.3%	7.9%																									
201004	4,953	8,220	\$2,004,475	\$1,244,485	0.9989	\$1,375	\$1,245,860	62.2%	69.9%	\$151.56	\$167.57	-29.4%	1.8%	0.9625	\$1,929,384	\$234.72	-0.2%	0.9887	\$153.29	\$166.12	-28.5%	2.0%																									
201005	4,696	7,748	\$1,898,282	\$1,266,330	0.9989	\$1,445	\$1,267,775	66.8%	69.7%	\$163.63	\$168.16	5.0%	1.2%	0.9558	\$1,814,437	\$234.18	-0.2%	0.9865	\$165.87	\$167.00	7.2%	1.4%																									
201006	4,729	7,761	\$1,930,859	\$1,515,640	0.9985	\$2,248	\$1,517,888	78.6%	70.8%	\$195.58	\$171.85	29.7%	3.2%	0.9481	\$1,830,703	\$235.88	0.7%	0.9936	\$196.83	\$170.85	31.4%	3.4%																									
201007	4,373	7,163	\$1,918,801	\$1,436,415	0.9985	\$2,207	\$1,438,622	75.0%	70.9%	\$200.84	\$173.79	14.0%	4.2%	0.9353	\$1,794,662	\$250.55	6.2%	1.0554	\$190.30	\$172.27	9.9%	3.9%																									
201008	4,983	8,253	\$2,036,711	\$1,547,372	0.9977	\$3,589	\$1,550,962	76.2%	71.2%	\$187.93	\$175.35	10.4%	7.0%	0.9317	\$1,897,522	\$229.92	-8.2%	0.9685	\$194.04	\$174.45	15.0%	7.1%																									
201009	4,726	7,818	\$1,981,446	\$1,244,641	0.9971	\$3,560	\$1,248,201	63.0%	70.6%	\$159.66	\$174.71	-4.1%	5.1%	0.9266	\$1,835,953	\$234.84	2.1%	0.9892	\$161.40	\$174.08	-2.3%	5.5%																									
201010	4,643	7,755	\$1,958,897	\$1,683,830	0.9961	\$6,541	\$1,690,371	86.3%	71.5%	\$217.97	\$177.65	19.0%	5.7%	0.9192	\$1,800,542	\$232.18	-1.1%	0.9780	\$222.87	\$177.58	23.8%	6.6%																									
201011	4,846	7,940	\$2,025,518	\$1,571,090	0.9955	\$7,150	\$1,578,239	77.9%	72.7%	\$198.77	\$181.42	29.4%	7.1%	0.9143	\$1,851,880	\$233.23	0.5%	0.9825	\$202.32	\$181.81	33.4%	8.4%																									
201012	4,691	7,838	\$1,989,373	\$1,361,903	0.9951	\$6,771	\$1,368,675	68.8%	72.0%	\$174.62	\$180.36	-6.9%	5.5%	0.9089	\$1,808,082	\$230.68	-1.1%	0.9717	\$179.70	\$181.35	-3.1%	7.1%																									
201101	4,538	7,504	\$1,973,069	\$1,264,584	0.9928	\$9,224	\$1,273,808	64.6%	71.9%	\$169.75	\$180.88	3.7%	5.3%	0.9121	\$1,799,655	\$239.83	4.0%	1.0102	\$168.03	\$182.08	5.0%	7.2%																									
201102	4,660	7,655	\$2,032,305	\$1,307,068	0.9908	\$12,143	\$1,319,211	64.9%	72.1%	\$122.33	\$182.51	13.3%	6.7%	0.9142	\$1,857,957	\$242.71	1.2%	1.0224	\$168.56	\$183.59	12.4%	7.6%																									
201103	4,693	7,685	\$2,009,569	\$1,683,512	0.9887	\$19,286	\$1,702,798	84.7%	72.4%	\$217.57	\$184.30	11.1%	6.8%	0.9166	\$1,842,010	\$239.69	-1.2%	1.0097	\$219.45	\$185.10	9.0%	8.3%																									
201104	4,706	7,716	\$2,017,965	\$1,312,157	0.9853	\$19,621	\$1,331,778	66.0%	72.7%	\$170.60	\$186.22	13.9%	11.1%	0.9200	\$1,856,460	\$240.60	0.4%	1.0135	\$170.30	\$186.64	11.1%	12.4%																									
201105	4,710	7,746	\$2,002,822	\$1,528,369	0.9796	\$31,853	\$1,560,222	77.9%	73.6%	\$202.42	\$189.38	23.1%	12.6%	0.9284	\$1,859,420	\$240.05	-0.2%	1.0112	\$199.20	\$189.41	20.1%	13.4%																									
201106	4,715	7,743	\$1,979,672	\$1,490,441	0.9695	\$46,924	\$1,537,365	77.7%	73.6%	\$198.55	\$189.63	1.5%	10.3%	0.9427	\$1,866,284	\$241.03	0.4%	1.0153	\$195.56	\$189.31	-0.6%	10.8%																									
201107	4,775	7,823	\$1,949,832	\$1,365,037	0.9609	\$55,524	\$1,420,561	72.9%	73.4%	\$18																																					

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med POS OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level		04/2012										Incurred Claims							Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200710	2,852	4,903	\$1,177,440	\$798,481	1.0000	\$0	\$798,481	67.8%		\$162.86				1.1215	\$1,320,509	\$269.33		1.0389	\$156.76							
200711	2,977	5,062	\$1,223,169	\$771,594	1.0000	\$0	\$771,594	63.1%		\$152.43				1.1099	\$1,357,556	\$268.19	-0.4%	1.0345	\$147.34							
200712	2,890	4,984	\$1,199,987	\$730,395	1.0000	\$0	\$730,395	60.9%		\$146.55				1.1126	\$1,335,128	\$267.88	-0.1%	1.0333	\$141.82							
200801	2,666	4,668	\$1,125,057	\$985,326	1.0000	\$0	\$985,326	87.6%		\$211.08				1.1023	\$1,240,168	\$265.67	-0.8%	1.0248	\$205.97							
200802	3,015	5,094	\$1,221,367	\$708,461	1.0000	\$0	\$708,461	58.0%		\$139.08				1.0925	\$1,334,335	\$261.94	-1.4%	1.0104	\$137.64							
200803	2,898	4,954	\$1,207,524	\$1,035,570	1.0000	\$0	\$1,035,570	85.8%		\$209.04				1.0933	\$1,320,237	\$266.50	1.7%	1.0280	\$203.34							
200804	2,814	4,825	\$1,173,210	\$822,382	1.0000	\$0	\$822,382	70.1%		\$170.44				1.0943	\$1,283,795	\$266.07	-0.2%	1.0264	\$166.07							
200805	2,896	4,963	\$1,193,271	\$868,840	1.0000	\$0	\$868,840	72.8%		\$175.06				1.0957	\$1,307,494	\$263.45	-1.0%	1.0162	\$172.27							
200806	3,021	5,126	\$1,248,649	\$770,791	1.0000	\$0	\$770,791	61.7%		\$150.37				1.0993	\$1,372,581	\$267.77	1.6%	1.0329	\$145.58							
200807	3,046	5,181	\$1,264,766	\$949,119	1.0000	\$0	\$949,119	75.0%		\$183.19				1.0970	\$1,387,406	\$267.79	0.0%	1.0330	\$177.35							
200808	2,923	4,949	\$1,214,419	\$937,291	1.0000	\$0	\$937,291	77.2%		\$189.39				1.0908	\$1,324,629	\$267.66	0.0%	1.0325	\$183.43							
200809	3,024	5,136	\$1,264,248	\$833,256	1.0000	\$0	\$833,256	65.9%	70.4%	\$162.24	\$170.63			1.0843	\$1,370,875	\$266.91	-0.3%	1.0296	\$157.57	\$165.92						
200810	3,050	5,123	\$1,261,441	\$792,545	1.0000	\$0	\$792,545	62.8%	69.9%	\$154.70	\$169.91	-5.0%		1.0809	\$1,363,494	\$266.15	-0.3%	1.0267	\$150.69	\$165.38	-3.9%					
200811	2,940	5,048	\$1,234,849	\$922,642	1.0000	\$0	\$922,642	74.7%	70.9%	\$182.77	\$172.46	19.9%		1.0783	\$1,331,578	\$263.78	-0.9%	1.0175	\$179.63	\$168.10	21.9%					
200812	2,882	5,076	\$1,251,114	\$921,401	1.0000	\$0	\$921,401	73.6%	71.9%	\$181.52	\$175.38	23.9%		1.0757	\$1,345,803	\$265.13	0.5%	1.0227	\$177.49	\$171.09	25.2%					
200901	3,259	5,407	\$1,357,449	\$1,202,760	1.0000	\$0	\$1,202,760	88.6%	72.3%	\$222.44	\$176.82	5.4%		1.0614	\$1,440,851	\$266.48	0.5%	1.0279	\$216.40	\$172.45	5.1%					
200902	3,053	5,205	\$1,313,738	\$807,873	1.0000	\$0	\$807,873	61.5%	72.5%	\$155.21	\$178.13	11.6%		1.0543	\$1,385,101	\$266.11	-0.1%	1.0265	\$151.20	\$173.50	9.9%					
200903	3,161	5,433	\$1,367,814	\$1,209,070	1.0000	\$37	\$1,209,107	88.4%	72.9%	\$222.55	\$179.56	6.5%		1.0529	\$1,440,165	\$265.08	-0.4%	1.0225	\$217.65	\$174.97	7.0%					
200904	3,000	5,040	\$1,297,952	\$905,434	1.0000	\$32	\$905,465	69.8%	72.8%	\$179.66	\$180.28	5.4%		1.0460	\$1,357,656	\$269.38	1.6%	1.0391	\$172.90	\$175.50	4.1%					
200905	3,131	5,253	\$1,334,611	\$968,962	1.0000	\$39	\$969,000	72.6%	72.8%	\$184.47	\$181.06	5.4%		1.0384	\$1,385,801	\$263.81	-2.1%	1.0176	\$181.27	\$176.24	5.2%					
200906	3,338	5,655	\$1,442,581	\$924,393	1.0000	\$39	\$924,432	64.1%	72.9%	\$163.47	\$181.98	8.7%		1.0343	\$1,492,115	\$263.86	0.0%	1.0178	\$160.61	\$177.37	10.3%					
200907	3,234	5,382	\$1,382,592	\$1,016,831	1.0000	\$49	\$1,016,880	73.5%	72.8%	\$188.94	\$182.48	3.1%		1.0233	\$1,414,822	\$262.88	-0.4%	1.0140	\$186.32	\$178.13	5.1%					
200908	3,319	5,574	\$1,454,282	\$1,149,612	0.9999	\$58	\$1,149,671	79.1%	73.0%	\$206.26	\$184.03	8.9%		1.0175	\$1,479,660	\$265.46	1.0%	1.0240	\$201.43	\$179.76	9.8%					
200909	3,599	6,047	\$1,578,921	\$921,231	0.9999	\$95	\$921,326	58.4%	72.1%	\$152.36	\$182.79	-6.1%	7.1%	1.0093	\$1,593,587	\$263.53	-0.7%	1.0166	\$149.88	\$178.75	-4.9%	7.7%				
200910	3,310	5,811	\$1,512,188	\$1,114,830	0.9999	\$152	\$1,114,982	73.7%	73.0%	\$191.87	\$185.82	24.0%	9.4%	1.0081	\$1,524,500	\$262.35	-0.5%	1.0120	\$189.60	\$181.94	25.8%	10.0%				
200911	3,792	6,309	\$1,630,256	\$1,170,975	0.9995	\$619	\$1,171,593	71.9%	72.8%	\$185.70	\$186.04	1.6%	7.9%	0.9963	\$1,624,189	\$257.44	-1.9%	0.9931	\$187.00	\$182.59	4.1%	8.6%				
200912	3,819	6,612	\$1,651,401	\$1,034,012	0.9994	\$580	\$1,034,592	62.6%	67.7%	\$156.47	\$183.49	-13.8%	4.6%	0.9869	\$1,629,809	\$246.49	-4.3%	0.9508	\$164.56	\$181.32	-7.3%	6.0%				
201001	3,721	6,254	\$1,702,449	\$745,124	0.9994	\$420	\$745,544	43.8%	64.1%	\$119.21	\$174.56	-46.4%	-1.3%	0.9790	\$1,666,713	\$266.50	8.1%	1.0280	\$115.96	\$172.46	-46.4%	0.0%				
201002	3,606	6,046	\$1,666,621	\$629,614	0.9994	\$361	\$629,976	37.8%	65.4%	\$104.20	\$169.88	-32.9%	-4.6%	0.9752	\$1,625,228	\$268.81	0.9%	1.0369	\$100.49	\$167.66	-33.5%	-3.4%				
201003	3,859	6,516	\$1,785,661	\$1,243,340	0.9989	\$1,356	\$1,244,696	69.7%	64.1%	\$191.02	\$167.78	-14.2%	-6.6%	0.9685	\$1,729,369	\$265.40	-1.3%	1.0238	\$186.59	\$165.54	-14.3%	-5.4%				
201004	3,715	6,232	\$1,737,840	\$1,286,199	0.9989	\$1,422	\$1,287,621	74.1%	64.7%	\$206.61	\$170.32	15.0%	-5.5%	0.9656	\$1,678,036	\$269.26	1.5%	1.0387	\$198.92	\$167.98	15.1%	-4.3%				
201005	3,676	6,129	\$1,722,140	\$927,892	0.9989	\$1,059	\$928,951	53.9%	63.2%	\$151.57	\$167.71	-17.8%	-7.4%	0.9591	\$1,651,659	\$269.48	0.1%	1.0395	\$145.81	\$165.10	-19.6%	-6.3%				
201006	3,652	6,152	\$1,727,309	\$1,039,336	0.9985	\$1,541	\$1,040,878	60.3%	62.8%	\$169.19	\$168.16	3.5%	-7.6%	0.9495	\$1,640,123	\$266.60	-1.1%	1.0284	\$164.52	\$165.40	2.4%	-6.7%				
201007	3,583	5,997	\$1,701,916	\$956,630	0.9985	\$1,470	\$958,100	56.3%	61.5%	\$159.76	\$165.96	-15.4%	-9.1%	0.9421	\$1,603,377	\$267.36	0.3%	1.0313	\$154.91	\$163.01	-16.9%	-8.5%				
201008	3,693	6,312	\$1,765,382	\$1,474,886	0.9977	\$3,421	\$1,478,307	83.7%	62.2%	\$234.21	\$168.73	13.6%	-8.3%	0.9366	\$1,653,493	\$261.96	-2.0%	1.0105	\$231.77	\$165.91	15.1%	-7.7%				
201009	3,516	6,048	\$1,714,272	\$1,041,395	0.9971	\$2,979	\$1,044,373	60.9%	62.4%	\$172.68	\$170.38	13.3%	-6.8%	0.9273	\$1,589,717	\$262.85	0.3%	1.0139	\$170.31	\$167.57	13.6%	-6.3%				
201010	3,553	6,079	\$1,737,279	\$1,142,410	0.9961	\$4,438	\$1,146,848	66.0%	61.9%	\$188.66	\$170.20	-1.7%	-8.4%	0.9223	\$1,602,222	\$263.57	0.3%	1.0167	\$185.56	\$167.33	-2.1%	-8.0%				
201011	3,568	6,148	\$1,752,956	\$1,061,790	0.9955	\$4,832	\$1,066,622	60.8%	61.0%	\$173.49	\$169.16	-6.6%	-9.1%	0.9169	\$1,607,200	\$261.42	-0.8%	1.0084	\$172.05	\$166.09	-8.0%	-9.0%				
201012	3,558	6,080	\$1,752,012	\$1,104,016	0.9951	\$5,489	\$1,109,505	63.3%	61.1%	\$182.48	\$171.39	16.6%	-6.6%	0.9108	\$1,595,800	\$262.47	0.4%	1.0124	\$180.24	\$167.36	9.5%	-7.7%				
201101	3,513	5,946	\$1,727,761	\$904,224	0.9928	\$6,595	\$910,819	52.7%	61.8%	\$153.18	\$174.35	28.5%	-0.1%	0.9181	\$1,586,243	\$266.77	1.6%	1.0291	\$148.86	\$170.24	28.4%	-1.3%				
201102	3,522	6,036	\$1,769,036	\$1,181,964	0.9908	\$10,981	\$1,192,944	67.4%	64.2%	\$197.64	\$182.01	89.7%	7.1%	0.9204	\$1,628,244	\$269.76	1.1%	1.0406	\$189.93	\$177.68	89.0%	6.0%				
201103	3,570	6,087	\$1,754,102	\$1,059,175	0.9887	\$12,134	\$1,071,309	61.1%	63.4%	\$176.00	\$180.71	-7.9%	7.7%	0.9225	\$1,618,127	\$265.83	-1.5%	1.0254	\$171.63	\$176.38	-8.0%	6.6%				
201104	3,626	6,179	\$1,783,448	\$1,253,081	0.9853	\$18,737	\$1,271,818	71.3%	63.2%	\$205.83	\$180.62	-0.4%	6.1%	0.9260	\$1,651,467	\$267.27	0.5%	1.0310	\$199.64	\$176.41	0.4%	5.0%				
201105	3,704	6,331	\$1,789,347	\$1,062,279	0.9796	\$22,139	\$1,084,418	60.6%	63.8%	\$171.29	\$182.25	13.0%	8.7%	0.9407	\$1,683,215	\$265.87	-0.5%	1.0256	\$167.02	\$178.20	14.5%	7.9%				
201106	3,748	6,416	\$1,781,686	\$1,313,915	0.9695	\$41,367	\$1,355,282	76.1%	65.1%	\$211.23	\$185.86	24.8%	10.5%	0.9517	\$1,695,575	\$264.27	-0.6%	1.0194	\$207.21	\$181.87	25.9%	10.0%				
201107	3,751	6,453	\$1,766,740	\$1,164,845	0.9609	\$47,381	\$1,212,226	68.6%	66.1%	\$187.85	\$188.15	17.6%	13.4%	0.9587	\$1,693,833	\$262.49	-0.7%	1.0125	\$185.53	\$184.39	19.8%	13.1%				
201108	3,768	6,504	\$1,757,598	\$1,191,538	0.9400	\$76,094	\$1,267,632	72.1%	65.1%	\$194.90	\$184.83	-16.8%	9.5%	0.9658	\$1,697,448	\$260.99	-0.6%	1.0067	\$193.60	\$181.20	-16.5%	9.2%				
201109	3,741	6,511	\$1,735,023	\$1,366,385	0.8690	\$205,961	\$1,572,345	90.6%	67.6%	\$241.49	\$190.74	39.8%	11.9%	0.9728	\$1,687,911	\$259.24	-0.7%	1.0000	\$241.49	\$187.23	41.8%	11.7%				
201110	3,807	6,574	\$1,736,841	\$1,102,089	0.7668	\$335,242	\$1,437,331	82.8%	68.9%	\$218.64	\$193.35	15.9%	13.6%													
201111	3,812	6,574	\$1,701,270	\$478,353	0.3523	\$879,589	\$1,357,943	79.8%	70.5%	\$206.56	\$196.11	19.1%	15.9%													
Experience Period	43,622	74,770	\$21,106,989	\$13,805,621	0.9680	\$456,148	\$14,261,769			\$190.74				0.9												

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med POS HPN OA

Current Rate Level		04/2012													Incurring Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j) =(h)/(c)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend				
200710	5	7	\$2,025	\$65	1.0000	\$0	\$65	3.2%		\$9.29				1.2722	\$2,576	\$368.02		1.3150	\$7.06							
200711	5	7	\$2,025	\$851	1.0000	\$0	\$851	42.0%		\$121.59				1.2722	\$2,576	\$368.02	0.0%	1.3150	\$92.47							
200712	7	10	\$2,527	\$1,146	1.0000	\$0	\$1,146	45.4%		\$114.64				1.2979	\$3,280	\$327.99	-10.9%	1.1719	\$97.82							
200801	8	11	\$2,687	\$5,428	1.0000	\$0	\$5,428	202.0%		\$493.50				1.3021	\$3,499	\$318.07	-3.0%	1.1365	\$434.24							
200802	40	57	\$13,521	\$1,212	1.0000	\$0	\$1,212	9.0%		\$21.27				1.2439	\$16,819	\$295.08	-7.2%	1.0543	\$20.17							
200803	93	123	\$29,954	\$6,047	1.0000	\$0	\$6,047	20.2%		\$49.16				1.2735	\$38,147	\$310.14	5.1%	1.1081	\$44.36							
200804	38	32	\$12,179	\$3,551	1.0000	\$0	\$3,551	29.2%		\$110.96				1.2973	\$15,800	\$493.75	59.2%	1.7642	\$62.90							
200805	46	56	\$15,968	\$5,379	1.0000	\$0	\$5,379	33.7%		\$96.06				1.2809	\$20,453	\$365.23	-26.0%	1.3050	\$73.61							
200806	48	58	\$16,295	\$8,735	1.0000	\$0	\$8,735	53.6%		\$150.61				1.2754	\$20,782	\$358.32	-1.9%	1.2803	\$117.64							
200807	75	87	\$22,164	\$5,212	1.0000	\$0	\$5,212	23.5%		\$59.91				1.3136	\$29,115	\$334.66	-6.6%	1.1958	\$50.10							
200808	79	109	\$26,470	\$4,046	1.0000	\$0	\$4,046	15.3%		\$37.12				1.2554	\$33,231	\$304.87	-8.9%	1.0893	\$34.08							
200809	62	76	\$19,640	\$12,507	1.0000	\$0	\$12,507	63.7%	32.7%	\$164.56	\$85.59			1.2735	\$25,012	\$329.10	7.9%	1.1759	\$139.95	\$71.77						
200810	68	87	\$21,200	\$19,133	1.0000	\$0	\$19,133	90.2%	39.7%	\$219.92	\$102.73	2268.3%		1.2655	\$26,830	\$308.39	-6.3%	1.1019	\$199.58	\$87.03	2726.3%					
200811	94	132	\$31,883	\$20,321	1.0000	\$0	\$20,321	63.7%	43.2%	\$153.95	\$110.64	26.6%		1.2328	\$39,305	\$297.77	-3.4%	1.0639	\$144.70	\$95.31	56.5%					
200812	76	114	\$24,654	\$22,399	1.0000	\$0	\$22,399	90.9%	48.2%	\$196.48	\$120.99	71.4%		1.2497	\$30,811	\$270.27	-9.2%	0.9657	\$203.46	\$106.39	108.0%					
200901	86	117	\$27,627	\$7,734	1.0000	\$0	\$7,734	28.0%	44.5%	\$66.10	\$110.95	-86.6%		1.2125	\$33,497	\$286.30	5.9%	1.0230	\$64.62	\$98.67	-85.1%					
200902	65	90	\$21,805	\$9,579	1.0000	\$0	\$9,579	43.9%	46.2%	\$106.44	\$115.30	400.4%		1.1874	\$25,891	\$287.68	0.5%	1.0279	\$103.55	\$102.94	413.3%					
200903	111	160	\$33,117	\$25,192	1.0000	\$1	\$25,193	76.1%	52.7%	\$157.45	\$128.61	220.3%		1.1608	\$38,441	\$240.26	-16.5%	0.8584	\$183.42	\$118.65	313.4%					
200904	85	118	\$26,800	\$12,414	1.0000	\$0	\$12,415	46.3%	53.1%	\$105.21	\$126.79	-5.2%		1.1633	\$31,177	\$264.21	10.0%	0.9440	\$111.45	\$120.50	77.2%					
200905	77	110	\$26,739	\$9,650	1.0000	\$0	\$9,650	36.1%	52.6%	\$87.73	\$124.74	-8.7%		1.1595	\$31,003	\$281.85	6.7%	1.0071	\$87.12	\$120.29	18.4%					
200906	86	134	\$29,073	\$20,580	1.0000	\$1	\$20,581	70.8%	54.2%	\$153.59	\$126.51	2.0%		1.1627	\$33,804	\$252.27	-10.5%	0.9014	\$170.40	\$124.92	44.9%					
200907	78	116	\$27,573	\$13,553	1.0000	\$1	\$13,554	49.2%	55.9%	\$116.84	\$129.94	95.0%		1.1426	\$31,504	\$271.59	7.7%	0.9704	\$120.41	\$130.27	140.3%					
200908	89	136	\$30,708	\$17,938	0.9999	\$1	\$17,939	58.4%	59.5%	\$131.90	\$137.41	255.4%		1.1231	\$34,487	\$253.58	-6.6%	0.9061	\$145.58	\$140.03	327.2%					
200909	81	115	\$29,268	\$25,445	0.9999	\$3	\$25,448	86.9%	61.7%	\$221.29	\$142.72	34.5%	66.7%	1.1278	\$33,009	\$287.04	13.2%	1.0256	\$215.77	\$146.45	54.2%	104.1%				
200910	73	108	\$27,148	\$10,465	0.9999	\$1	\$10,466	38.6%	58.1%	\$96.91	\$134.68	-55.9%	31.1%	1.0956	\$29,744	\$275.41	-4.1%	0.9841	\$98.48	\$139.18	-50.7%	59.9%				
200911	96	135	\$32,828	\$26,236	0.9995	\$14	\$26,249	80.0%	59.6%	\$194.44	\$138.48	26.3%	25.2%	1.0999	\$36,107	\$267.46	-2.9%	0.9556	\$203.47	\$144.59	40.6%	51.7%				
200912	68	100	\$25,879	\$11,650	0.9994	\$7	\$11,657	45.0%	56.3%	\$116.57	\$132.36	-40.7%	9.4%	1.1056	\$28,613	\$286.13	7.0%	1.0224	\$114.02	\$137.64	-44.0%	29.4%				
201001	74	109	\$29,223	\$5,169	0.9994	\$3	\$5,172	17.7%	55.2%	\$47.45	\$131.31	-28.2%	18.4%	1.0771	\$31,476	\$288.77	0.9%	1.0318	\$45.99	\$136.50	-28.8%	38.3%				
201002	70	107	\$28,365	\$9,035	0.9994	\$5	\$9,040	31.9%	54.0%	\$84.49	\$129.40	-20.6%	12.2%	1.0804	\$30,647	\$286.42	-0.8%	1.0234	\$82.56	\$134.45	-20.3%	30.6%				
201003	69	104	\$27,851	\$12,198	0.9989	\$13	\$12,211	43.8%	51.1%	\$117.41	\$125.28	-25.4%	-2.6%	1.0575	\$29,451	\$283.18	-1.1%	1.0118	\$116.04	\$128.09	-36.7%	8.0%				
201004	74	106	\$28,547	\$31,160	0.9989	\$34	\$31,195	109.3%	56.3%	\$294.29	\$139.97	179.7%	10.4%	1.0514	\$30,014	\$283.15	0.0%	1.0117	\$290.88	\$142.32	161.0%	18.1%				
201005	82	116	\$31,254	\$6,478	0.9989	\$7	\$6,485	20.7%	54.6%	\$55.90	\$137.08	-36.3%	9.9%	1.0512	\$32,854	\$283.22	0.0%	1.0120	\$55.24	\$139.31	-36.6%	15.8%				
201006	67	100	\$26,985	\$8,409	0.9985	\$12	\$8,422	31.2%	51.5%	\$84.22	\$131.54	-45.2%	4.0%	1.0513	\$28,371	\$283.71	0.2%	1.0137	\$83.08	\$132.28	-51.2%	5.9%				
201007	73	107	\$30,109	\$7,034	0.9985	\$11	\$7,045	23.4%	49.2%	\$65.84	\$127.57	-43.7%	-1.8%	1.0434	\$31,414	\$293.59	3.5%	1.0490	\$62.76	\$127.46	-47.9%	-2.2%				
201008	73	111	\$30,826	\$12,489	0.9977	\$29	\$12,518	40.6%	47.6%	\$112.77	\$125.88	-14.5%	-8.4%	1.0454	\$32,225	\$290.32	-1.1%	1.0373	\$108.72	\$124.18	-25.3%	-11.3%				
201009	69	105	\$29,235	\$11,209	0.9971	\$32	\$11,242	38.5%	43.6%	\$107.06	\$115.98	-51.6%	-18.7%	1.0469	\$30,607	\$291.49	0.4%	1.0415	\$102.80	\$114.28	-52.4%	-22.0%				
201010	66	102	\$29,043	\$15,803	0.9961	\$61	\$15,865	54.6%	44.9%	\$155.53	\$120.66	60.5%	-10.4%	1.0387	\$30,168	\$295.77	1.5%	1.0568	\$147.18	\$118.21	49.4%	-15.1%				
201011	64	95	\$27,287	\$18,075	0.9955	\$82	\$18,157	66.5%	43.2%	\$191.13	\$118.07	-1.7%	-14.7%	1.0213	\$27,867	\$293.34	-0.8%	1.0481	\$182.36	\$114.66	-10.4%	-20.7%				
201012	67	97	\$27,780	\$8,555	0.9951	\$43	\$8,598	30.9%	42.1%	\$88.64	\$115.92	-24.0%	-12.4%	1.0196	\$28,324	\$292.00	-0.5%	1.0433	\$84.95	\$112.40	-25.5%	-18.3%				
201101	104	167	\$52,981	\$33,345	0.9928	\$243	\$33,588	63.4%	47.1%	\$201.12	\$132.39	323.9%	0.8%	0.9824	\$52,046	\$311.66	6.7%	1.1136	\$180.61	\$127.09	292.8%	-6.9%				
201102	107	171	\$53,649	\$28,587	0.9908	\$266	\$28,852	53.8%	49.1%	\$168.73	\$140.61	99.7%	8.7%	0.9815	\$52,654	\$307.92	-1.2%	1.1002	\$153.36	\$133.86	85.8%	-0.4%				
201103	96	159	\$48,972	\$38,162	0.9987	\$437	\$38,599	78.8%	52.9%	\$242.76	\$153.60	106.8%	22.6%	0.9717	\$47,584	\$299.27	-2.8%	1.0693	\$227.03	\$145.55	95.6%	13.6%				
201104	97	163	\$50,107	\$28,908	0.9853	\$432	\$29,340	58.6%	49.9%	\$180.00	\$146.49	-38.8%	4.7%	0.9713	\$48,671	\$298.59	-0.2%	1.0669	\$168.71	\$138.24	-42.0%	-2.9%				
201105	114	193	\$57,334	\$17,566	0.9796	\$366	\$17,933	31.3%	49.6%	\$92.92	\$146.60	66.2%	6.9%	0.9868	\$56,576	\$293.14	-1.8%	1.0474	\$88.71	\$138.08	60.6%	-0.9%				
201106	111	189	\$55,085	\$9,430	0.9695	\$297	\$9,727	17.7%	47.0%	\$51.46	\$139.52	-38.9%	6.1%	0.9921	\$54,652	\$289.17	-1.4%	1.0332	\$49.81	\$131.46	-40.0%	-0.6%				
201107	108	180	\$53,316	\$16,819	0.9609	\$684	\$17,503	32.8%	46.9%	\$97.24	\$139.68	47.7%	9.5%	0.9952	\$53,060	\$294.78	1.9%	1.0533	\$92.32	\$131.61	47.1%	3.3%				
201108	115	188	\$55,330	\$33,314	0.9400	\$2,128	\$35,442	64.1%	49.0%	\$188.52	\$146.40	67.2%	16.3%	0.9947	\$55,034	\$292.74	-0.7%	1.0480	\$180.24	\$137.97	65.8%	11.1%				
201109	129	212	\$59,635	\$61,671	0.8690	\$9,296	\$70,967	119.0%	56.9%	\$334.75	\$169.40	212.7%	46.1%	0.9949	\$59,333	\$279.87	-4.4%	1.0000	\$334.75	\$160.50	225.6%	40.4%				
201110	143	241	\$68,038	\$30,136	0.7668	\$9,167	\$39,303	57.8%	57.1%	\$163.08	\$169.35	4.9%	40.4%													
201111	146	245	\$70,262	\$22,379	0.3523	\$41,151	\$63,530	90.4%	60.3%	\$259.31	\$178.40	35.7%	51.1%													
Experience Period	1,178	1,916	\$570,519	\$310,234	0.9558	\$14,335	\$324,569			\$169.40				0.9920	\$565,972	\$295.39		1.0554	\$160.50							

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Med HMO HSA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		04/2012						Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200710	363	613	\$82,602	\$28,869	1.0000	\$0	\$28,869	34.9%		\$47.09				1.5685	\$129,561	\$211.36		1.0008	\$47.06			
200711	303	526	\$72,941	\$126,093	1.0000	\$0	\$126,093	172.9%		\$239.72				1.5887	\$115,884	\$220.31	4.2%	1.0432	\$229.79			
200712	358	564	\$78,361	\$59,443	1.0000	\$0	\$59,443	75.9%		\$105.40				1.5993	\$125,320	\$222.20	0.9%	1.0521	\$100.17			
200801	339	541	\$73,526	\$51,250	1.0000	\$0	\$51,250	69.7%		\$94.73				1.5599	\$114,690	\$212.00	-4.6%	1.0038	\$94.37			
200802	298	473	\$69,676	\$46,869	1.0000	\$0	\$46,869	67.3%		\$99.09				1.5427	\$107,487	\$227.25	7.2%	1.0760	\$92.09			
200803	369	592	\$98,172	\$60,879	1.0000	\$0	\$60,879	62.0%		\$102.84				1.5077	\$148,013	\$250.02	10.0%	1.1839	\$86.86			
200804	371	600	\$91,112	\$31,828	1.0000	\$0	\$31,828	34.9%		\$53.05				1.5199	\$138,478	\$230.80	-7.7%	1.0928	\$48.54			
200805	492	818	\$121,328	\$44,683	1.0000	\$0	\$44,683	36.8%		\$54.63				1.4823	\$179,846	\$219.86	-4.7%	1.0411	\$52.47			
200806	475	776	\$114,481	\$81,762	1.0000	\$0	\$81,762	71.4%		\$105.36				1.4884	\$170,389	\$219.57	-0.1%	1.0397	\$101.34			
200807	562	898	\$141,476	\$72,813	1.0000	\$0	\$72,813	51.5%		\$81.08				1.5203	\$215,093	\$239.52	9.1%	1.1342	\$71.49			
200808	559	918	\$137,656	\$99,893	1.0000	\$0	\$99,893	72.6%		\$108.82				1.4812	\$203,894	\$222.11	-7.3%	1.0517	\$103.47			
200809	515	811	\$129,509	\$86,230	1.0000	\$0	\$86,230	66.6%	65.3%	\$106.33	\$97.25			1.4759	\$191,147	\$235.69	6.1%	1.1160	\$95.27	\$90.75		
200810	598	932	\$147,939	\$114,406	1.0000	\$0	\$114,406	77.3%	68.7%	\$122.75	\$103.70	160.7%		1.4449	\$213,753	\$229.35	-2.7%	1.0860	\$113.03	\$96.17	140.2%	
200811	593	973	\$158,856	\$172,086	1.0000	\$0	\$172,086	108.3%	67.7%	\$176.86	\$103.66	-26.2%		1.4079	\$223,645	\$229.85	0.2%	1.0884	\$162.50	\$95.85	-29.3%	
200812	717	1,165	\$184,092	\$198,382	1.0000	\$0	\$198,382	107.8%	72.3%	\$170.29	\$111.73	61.6%		1.4207	\$261,544	\$224.50	-2.3%	1.0630	\$160.19	\$103.36	59.9%	
200901	682	1,110	\$176,332	\$154,125	1.0000	\$0	\$154,125	87.4%	74.1%	\$138.85	\$115.63	46.6%		1.3861	\$244,420	\$220.20	-1.9%	1.0427	\$133.17	\$106.98	41.1%	
200902	786	1,230	\$209,252	\$82,129	1.0000	\$0	\$82,129	39.2%	70.1%	\$66.77	\$110.80	-32.6%		1.3888	\$290,618	\$236.27	7.3%	1.1188	\$59.68	\$102.09	-35.2%	
200903	802	1,290	\$223,687	\$126,281	0.9992	\$104	\$126,385	56.5%	68.9%	\$97.97	\$109.78	-4.7%		1.3601	\$304,246	\$235.85	-0.2%	1.1168	\$87.73	\$101.28	1.0%	
200904	814	1,326	\$226,572	\$122,447	0.9992	\$101	\$122,548	54.1%	68.8%	\$92.42	\$110.68	74.2%		1.3365	\$302,804	\$228.36	-3.2%	1.0813	\$85.47	\$102.18	76.1%	
200905	847	1,357	\$241,835	\$190,557	0.9992	\$158	\$190,715	78.9%	71.8%	\$140.54	\$117.43	157.3%		1.2823	\$310,112	\$228.53	0.1%	1.0821	\$129.88	\$108.16	147.5%	
200906	838	1,338	\$248,445	\$155,490	0.9991	\$134	\$155,624	62.6%	70.8%	\$116.31	\$118.02	10.4%		1.2596	\$312,938	\$233.89	2.3%	1.1075	\$105.02	\$108.22	3.6%	
200907	736	1,235	\$233,148	\$112,602	0.9991	\$99	\$112,601	48.3%	69.7%	\$91.17	\$118.02	12.4%		1.2457	\$290,424	\$235.16	0.5%	1.1135	\$81.88	\$108.30	14.5%	
200908	811	1,337	\$251,568	\$87,637	0.9991	\$79	\$87,715	34.9%	65.9%	\$65.61	\$113.65	-39.7%		1.2396	\$311,840	\$233.24	-0.8%	1.1044	\$59.40	\$103.92	-42.6%	
200909	881	1,445	\$292,899	\$193,820	0.9991	\$176	\$193,995	66.2%	65.9%	\$134.25	\$116.07	26.3%	19.4%	1.1637	\$340,858	\$235.89	1.1%	1.1170	\$120.20	\$106.04	26.2%	16.8%
200910	874	1,414	\$274,199	\$204,459	0.9990	\$197	\$204,656	74.6%	66.2%	\$144.74	\$118.33	17.9%	14.1%	1.1810	\$323,819	\$229.01	-2.9%	1.0844	\$133.47	\$108.14	18.1%	12.4%
200911	859	1,347	\$270,298	\$187,156	0.9990	\$191	\$187,347	69.3%	64.1%	\$139.08	\$116.47	-21.4%	12.4%	1.1544	\$312,026	\$231.65	1.2%	1.0969	\$126.80	\$106.38	-22.0%	11.0%
200912	835	1,370	\$288,537	\$128,360	0.9989	\$140	\$128,501	44.5%	59.5%	\$93.80	\$110.53	-44.9%	-1.1%	1.1094	\$320,096	\$233.65	0.9%	1.1063	\$84.78	\$100.65	-47.1%	-2.6%
201001	808	1,387	\$295,446	\$292,955	0.9988	\$343	\$293,298	99.3%	61.7%	\$211.46	\$117.29	52.3%	1.4%	1.0751	\$317,630	\$229.00	-2.0%	1.0844	\$195.01	\$106.54	46.4%	-0.4%
201002	942	1,546	\$336,138	\$105,338	0.9986	\$150	\$105,487	31.4%	60.0%	\$68.23	\$116.45	2.2%	5.1%	1.0526	\$353,816	\$228.86	-0.1%	1.0837	\$62.96	\$106.07	5.5%	3.9%
201003	957	1,548	\$351,950	\$135,067	0.9979	\$284	\$135,351	38.5%	57.9%	\$87.44	\$115.19	-10.8%	4.9%	1.0147	\$357,126	\$230.70	0.8%	1.0924	\$80.04	\$105.11	-8.8%	3.8%
201004	891	1,454	\$333,254	\$535,210	0.9978	\$1,200	\$536,410	161.0%	68.2%	\$368.92	\$138.97	299.2%	25.6%	1.0031	\$334,283	\$229.91	-0.3%	1.0886	\$338.89	\$126.75	296.5%	24.0%
201005	938	1,593	\$346,980	\$274,166	0.9968	\$869	\$275,034	79.3%	68.6%	\$172.65	\$142.00	22.8%	20.9%	0.9862	\$342,181	\$214.80	-6.6%	1.0171	\$169.75	\$130.26	30.7%	20.4%
201006	951	1,524	\$350,165	\$132,739	0.9963	\$491	\$133,229	38.0%	66.0%	\$87.42	\$139.16	-24.8%	17.9%	0.9723	\$340,467	\$223.40	4.0%	1.0578	\$82.64	\$128.15	-21.3%	18.4%
201007	887	1,439	\$339,696	\$207,810	0.9950	\$1,047	\$208,857	61.5%	66.7%	\$145.14	\$143.06	59.2%	21.2%	0.9578	\$325,367	\$226.11	1.2%	1.0706	\$135.56	\$132.14	65.6%	22.0%
201008	875	1,451	\$347,320	\$112,891	0.9946	\$618	\$113,509	32.7%	65.7%	\$78.23	\$143.61	19.2%	26.4%	0.9501	\$329,977	\$227.41	0.6%	1.0768	\$72.65	\$132.90	22.3%	27.9%
201009	942	1,598	\$387,232	\$124,517	0.9934	\$827	\$125,344	32.4%	62.4%	\$78.44	\$138.48	-41.6%	19.3%	0.9313	\$360,633	\$225.68	-0.8%	1.0686	\$73.40	\$128.64	-38.9%	21.3%
201010	832	1,406	\$341,836	\$240,942	0.9911	\$2,165	\$243,108	71.1%	62.3%	\$172.91	\$140.72	19.5%	18.9%	0.9208	\$314,762	\$223.87	-0.8%	1.0601	\$163.11	\$130.95	22.2%	21.1%
201011	903	1,508	\$359,597	\$242,827	0.9905	\$2,338	\$245,165	68.2%	62.4%	\$162.58	\$142.69	16.9%	22.5%	0.9142	\$328,749	\$218.00	-2.6%	1.0323	\$157.49	\$133.44	24.2%	25.4%
201012	848	1,409	\$347,050	\$214,606	0.9877	\$2,677	\$217,282	62.6%	63.6%	\$154.21	\$147.35	64.4%	33.3%	0.8985	\$311,816	\$221.30	1.5%	1.0479	\$147.16	\$138.38	73.6%	37.5%
201101	910	1,529	\$368,361	\$198,481	0.9857	\$2,880	\$201,361	54.7%	60.3%	\$131.69	\$141.08	-37.7%	20.3%	0.8961	\$330,080	\$215.88	-2.5%	1.0222	\$128.83	\$133.14	-33.9%	25.0%
201102	892	1,518	\$369,026	\$198,534	0.9759	\$4,902	\$203,436	55.1%	62.2%	\$134.02	\$146.75	96.4%	26.0%	0.8894	\$328,219	\$216.22	0.2%	1.0238	\$130.90	\$139.16	107.9%	31.2%
201103	854	1,454	\$350,438	\$197,391	0.9726	\$5,565	\$202,957	57.9%	63.8%	\$139.58	\$151.30	59.6%	31.4%	0.8875	\$311,026	\$213.91	-1.1%	1.0129	\$137.81	\$144.39	72.2%	37.4%
201104	846	1,426	\$341,400	\$224,091	0.9693	\$7,105	\$231,196	67.7%	56.5%	\$162.13	\$134.44	-56.1%	-3.3%	0.8900	\$303,834	\$213.07	-0.4%	1.0089	\$160.70	\$129.09	-52.6%	1.8%
201105	855	1,450	\$346,380	\$130,541	0.9679	\$4,332	\$134,873	38.9%	53.2%	\$93.02	\$127.62	-46.1%	-10.1%	0.8981	\$311,098	\$214.55	0.7%	1.0159	\$91.56	\$122.52	-46.1%	-5.9%
201106	850	1,451	\$344,037	\$139,623	0.9636	\$5,271	\$144,894	42.1%	53.6%	\$99.86	\$128.80	14.2%	-7.4%	0.9066	\$311,912	\$214.96	0.2%	1.0179	\$98.10	\$124.06	18.7%	-3.2%
201107	873	1,496	\$346,655	\$89,269	0.9231	\$7,432	\$96,701	27.9%	50.8%	\$64.64	\$122.05	-55.5%	-14.7%	0.9290	\$322,038	\$215.27	0.1%	1.0193	\$63.42	\$118.04	-53.2%	-10.7%
201108	886	1,522	\$342,808	\$148,459	0.8629	\$23,579	\$172,038	50.2%	52.3%	\$113.03	\$124.86	44.5%	-13.1%	0.9410	\$322,574	\$211.94	-1.5%	1.0036	\$112.63	\$121.47	55.0%	-8.6%
201109	876	1,493	\$334,565	\$143,465	0.8295	\$29,493	\$172,958	51.7%	54.1%	\$115.85	\$128.30	47.7%	-7.4%	0.9424	\$315,305	\$211.19	-0.4%	1.0000	\$115.85	\$125.56	57.8%	-2.4%
201110	885	1,509	\$335,007	\$100,993	0.7323	\$36,924	\$137,917	41.2%	51.6%	\$91.40	\$121.63	-47.1%	-13.6%									
201111	891	1,521	\$334,552	\$64,043	0.3054	\$145,663	\$209,707	62.7%	51.1%	\$137.87	\$119.55	-15.2%	-16.2%									
Experience Period	10,425	17,662	\$4,192,153	\$2,168,230	0.9569	\$97,737	\$2,265,967			\$128.30				0.9092	\$3,811,411	\$215.80		1.0218	\$125.56			

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(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
Current Rate Level		04/2012																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200710	23	46	\$9,751	\$17,752	1.0000	\$0	\$17,752	182.1%		\$385.92				1.3487	\$13,151	\$285.89		0.9878	\$390.69			
200711	21	44	\$9,225	\$9,794	1.0000	\$0	\$9,794	106.2%		\$222.59				1.3463	\$12,420	\$282.27	-1.3%	0.9753	\$228.23			
200712	23	54	\$10,317	\$4,156	1.0000	\$0	\$4,156	40.3%		\$76.97				1.3616	\$14,047	\$260.14	-7.8%	0.8988	\$85.63			
200801	25	54	\$10,722	\$13,589	1.0000	\$0	\$13,589	126.7%		\$251.65				1.3720	\$14,711	\$272.42	4.7%	0.9413	\$267.35			
200802	12	31	\$5,440	\$8,650	1.0000	\$0	\$8,650	159.0%		\$279.02				1.3966	\$7,597	\$245.07	-10.0%	0.8468	\$329.51			
200803	21	45	\$8,650	\$4,603	1.0000	\$0	\$4,603	53.2%		\$102.30				1.3931	\$12,050	\$267.78	9.3%	0.9252	\$110.56			
200804	32	66	\$13,424	\$10,725	1.0000	\$0	\$10,725	79.9%		\$162.50				1.4183	\$19,039	\$288.46	7.7%	0.9967	\$163.04			
200805	69	127	\$25,702	\$9,448	1.0000	\$0	\$9,448	36.8%		\$74.40				1.5610	\$40,122	\$315.92	9.5%	1.0916	\$68.16			
200806	39	63	\$13,613	\$4,683	1.0000	\$0	\$4,683	34.4%		\$74.33				1.4822	\$20,177	\$320.27	1.4%	1.1066	\$67.17			
200807	68	115	\$23,199	\$6,821	1.0000	\$0	\$6,821	29.4%		\$59.31				1.4473	\$33,575	\$291.96	-8.8%	1.0088	\$58.80			
200808	55	95	\$20,145	\$15,783	1.0000	\$0	\$15,783	78.3%		\$166.14				1.4564	\$29,340	\$308.84	5.8%	1.0671	\$155.70			
200809	63	113	\$22,502	\$22,281	1.0000	\$0	\$22,281	99.0%	74.3%	\$197.17	\$150.39			1.4549	\$32,738	\$289.72	-6.2%	1.0010	\$196.97	\$149.13		
200810	89	157	\$32,765	\$12,850	1.0000	\$0	\$12,850	39.2%	63.0%	\$81.85	\$127.99	-78.8%		1.4131	\$46,299	\$294.90	1.8%	1.0189	\$80.33	\$126.58		-79.4%
200811	58	112	\$24,112	\$24,409	1.0000	\$0	\$24,409	101.2%	65.5%	\$217.93	\$133.72	-2.1%		1.4024	\$33,815	\$301.92	2.4%	1.0432	\$208.91	\$131.59		-8.5%
200812	99	166	\$33,733	\$24,705	1.0000	\$0	\$24,705	73.2%	67.8%	\$148.82	\$138.59	93.4%		1.4425	\$48,661	\$293.14	-2.9%	1.0129	\$146.94	\$135.71		71.6%
200901	132	241	\$51,705	\$9,006	1.0000	\$0	\$9,006	17.4%	56.0%	\$37.37	\$115.68	-85.2%		1.3303	\$68,784	\$285.41	-2.6%	0.8461	\$37.89	\$113.62		-85.8%
200902	106	197	\$43,144	\$40,171	1.0000	\$0	\$40,171	93.1%	59.3%	\$203.91	\$123.90	-26.9%		1.3502	\$58,253	\$295.70	3.6%	1.0217	\$199.58	\$121.22		-39.4%
200903	210	399	\$86,748	\$35,022	0.9992	\$29	\$35,051	40.4%	55.3%	\$87.85	\$116.66	-14.1%		1.3405	\$116,284	\$291.44	-1.4%	1.0070	\$87.24	\$114.23		-21.1%
200904	108	176	\$42,706	\$31,926	0.9992	\$26	\$31,952	74.8%	56.5%	\$181.55	\$120.94	11.7%		1.2800	\$54,664	\$310.59	6.6%	1.0732	\$169.17	\$117.79		3.8%
200905	130	256	\$60,488	\$107,332	0.9992	\$89	\$107,421	177.6%	73.7%	\$419.61	\$160.35	464.0%		1.2790	\$77,367	\$302.21	-2.7%	1.0442	\$401.85	\$156.45		489.6%
200906	187	377	\$82,621	\$36,313	0.9991	\$31	\$36,344	44.0%	70.0%	\$96.40	\$152.58	29.7%		1.2527	\$103,502	\$274.54	-9.2%	0.9486	\$101.63	\$150.95		51.3%
200907	235	505	\$112,725	\$35,779	0.9991	\$31	\$35,810	31.8%	64.5%	\$70.91	\$141.65	19.6%		1.1701	\$131,903	\$261.19	-4.9%	0.9025	\$78.57	\$142.90		33.6%
200908	200	417	\$94,482	\$38,981	0.9991	\$35	\$39,016	41.3%	60.9%	\$93.56	\$134.47	-43.7%		1.1923	\$112,652	\$270.15	3.4%	0.9334	\$100.24	\$137.04		-35.6%
200909	237	492	\$104,909	\$30,367	0.9991	\$28	\$30,395	29.0%	55.5%	\$61.78	\$122.21	-68.7%	-18.7%	1.1841	\$124,222	\$252.48	-6.5%	0.8724	\$70.82	\$126.61		-64.0%
200910	258	506	\$122,978	\$59,525	0.9990	\$57	\$59,582	48.4%	55.1%	\$117.75	\$123.27	43.9%	-3.7%	1.1331	\$139,348	\$275.39	9.1%	0.9515	\$123.75	\$128.24		54.1%
200911	214	441	\$101,101	\$100,796	0.9990	\$103	\$100,899	99.8%	58.7%	\$228.80	\$131.88	5.0%	-1.4%	1.1342	\$114,666	\$260.01	-5.6%	0.8984	\$254.67	\$138.47		21.9%
200912	215	436	\$107,238	\$39,436	0.9989	\$43	\$39,479	36.8%	55.9%	\$90.55	\$127.19	-39.2%	-8.2%	1.0898	\$116,871	\$268.05	3.1%	0.9262	\$97.77	\$134.23		-33.5%
201001	230	465	\$123,566	\$36,149	0.9988	\$42	\$36,191	29.3%	54.7%	\$77.83	\$126.91	108.3%	9.7%	1.0459	\$129,236	\$277.93	3.7%	0.9603	\$81.05	\$134.04		113.9%
201002	215	432	\$116,504	\$35,293	0.9986	\$50	\$35,343	30.3%	50.8%	\$81.81	\$119.85	-59.9%	-3.3%	1.0270	\$119,646	\$276.96	-0.3%	0.9569	\$85.49	\$126.85		-57.2%
201003	205	407	\$111,705	\$72,531	0.9979	\$153	\$72,684	65.1%	52.9%	\$178.58	\$127.31	103.3%	9.1%	1.0125	\$113,104	\$277.90	0.3%	0.9602	\$185.99	\$135.30		113.2%
201004	200	379	\$104,938	\$65,681	0.9978	\$147	\$65,828	62.7%	53.0%	\$173.69	\$128.89	-4.3%	6.6%	0.9898	\$103,868	\$274.06	-1.4%	0.9469	\$183.42	\$137.57		8.4%
201005	211	414	\$110,460	\$20,664	0.9968	\$65	\$20,729	18.8%	44.3%	\$50.07	\$108.58	-88.1%	-32.3%	0.9691	\$107,041	\$258.55	-5.7%	0.8933	\$56.05	\$116.97		-86.1%
201006	211	415	\$116,944	\$71,412	0.9963	\$264	\$71,676	61.3%	45.8%	\$172.71	\$114.45	79.2%	-25.0%	0.9285	\$108,579	\$261.64	1.2%	0.9040	\$191.05	\$123.75		88.0%
201007	180	361	\$105,323	\$23,904	0.9950	\$120	\$24,025	22.8%	45.1%	\$66.55	\$115.36	-6.1%	-18.6%	0.9334	\$98,310	\$272.33	4.1%	0.9409	\$70.73	\$124.28		-10.0%
201008	182	374	\$105,835	\$78,155	0.9946	\$428	\$78,582	74.3%	47.7%	\$210.11	\$124.06	124.6%	-7.7%	0.9206	\$97,431	\$260.51	-4.3%	0.9001	\$233.43	\$134.01		132.9%
201009	114	187	\$58,971	\$81,120	0.9934	\$539	\$81,659	138.5%	53.4%	\$436.68	\$142.55	606.9%	16.6%	0.9088	\$53,591	\$286.58	10.0%	0.9902	\$441.00	\$152.68		522.7%
201010	176	347	\$103,994	\$91,950	0.9911	\$826	\$92,776	89.2%	56.8%	\$267.37	\$154.55	127.1%	25.4%	0.9115	\$94,789	\$273.17	-4.7%	0.9438	\$283.27	\$165.73		128.9%
201011	175	338	\$97,927	\$57,913	0.9905	\$558	\$58,470	59.7%	53.6%	\$172.99	\$148.73	-24.4%	12.8%	0.9081	\$88,930	\$263.11	-3.7%	0.9091	\$190.29	\$159.22		-25.3%
201012	127	267	\$83,972	\$40,971	0.9877	\$511	\$41,482	49.4%	54.8%	\$155.37	\$154.91	71.6%	21.8%	0.9014	\$75,695	\$283.50	7.8%	0.9795	\$158.61	\$165.22		62.2%
201101	149	295	\$93,281	\$22,825	0.9857	\$331	\$23,156	24.8%	55.1%	\$78.49	\$158.07	0.9%	24.5%	0.8937	\$83,364	\$282.59	-0.3%	0.9764	\$80.39	\$168.54		-0.8%
201102	151	293	\$94,378	\$23,243	0.9759	\$574	\$23,817	25.2%	55.1%	\$81.29	\$160.63	-0.6%	34.0%	0.8933	\$84,312	\$287.75	1.8%	0.9942	\$81.76	\$170.91		-4.4%
201103	150	293	\$93,418	\$64,508	0.9726	\$1,819	\$66,327	71.0%	55.5%	\$226.37	\$163.65	26.8%	28.5%	0.8920	\$83,329	\$284.40	-1.2%	0.9827	\$230.37	\$173.92		23.9%
201104	154	297	\$94,129	\$36,225	0.9693	\$1,148	\$37,374	39.7%	53.5%	\$125.84	\$159.77	-27.5%	24.0%	0.8920	\$83,961	\$282.70	-0.6%	0.9768	\$128.83	\$169.41		-29.8%
201105	152	301	\$94,509	\$73,373	0.9679	\$2,435	\$75,808	80.2%	59.1%	\$251.85	\$179.18	403.0%	65.0%	0.9052	\$85,549	\$284.22	0.5%	0.9820	\$256.46	\$188.28		357.6%
201106	154	300	\$93,913	\$77,319	0.9636	\$2,919	\$80,238	85.4%	61.1%	\$267.46	\$187.17	54.9%	63.5%	0.9224	\$86,623	\$288.74	1.6%	0.9977	\$268.08	\$194.79		40.3%
201107	153	295	\$94,100	\$46,097	0.9231	\$3,838	\$49,935	53.1%	64.0%	\$169.27	\$197.83	154.3%	71.5%	0.9244	\$86,986	\$294.87	2.1%	1.0188	\$166.14	\$204.45		134.9%
201108	152	298	\$92,031	\$74,737	0.8629	\$11,870	\$86,607	94.1%	65.6%	\$290.63	\$204.40	38.3%	64.8%	0.9377	\$86,300	\$289.60	-1.8%	1.0006	\$290.45	\$209.08		24.4%
201109	150	293	\$89,343	\$61,662	0.8295	\$12,676	\$74,338	83.2%	63.1%	\$253.71	\$196.39	-41.9%	37.8%	0.9492	\$84,800	\$289.42	-0.1%	1.0000	\$253.71	\$200.64		-42.5%
201110	151	290	\$88,274	\$52,598	0.7323	\$19,230	\$71,828	81.4%	62.1%	\$247.68	\$193.65	-7.4%	25.3%									
201111	151	293	\$88,430	\$19,202	0.3054	\$43,675	\$62,877	71.1%	63.1%	\$214.60	\$197.38	24.1%	32.7%									
Experience Period	1,843	3,617	\$1,124,995	\$670,824	0.9444	\$39,505	\$710,328			\$196.39				0.9108	\$1,024,638	\$283.28		0.9788	\$200.64			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med HMO HRA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		04/2012																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200710	62	100	\$15,443	\$26,818	1.0000	\$0	\$26,818	173.7%		\$268.18				1.7934	\$27,694	\$276.94		1.1516	\$232.89			
200711	59	94	\$14,834	\$30,714	1.0000	\$0	\$30,714	207.0%		\$326.74				1.7441	\$25,871	\$275.23	-0.6%	1.1444	\$285.51			
200712	71	106	\$17,068	\$33,774	1.0000	\$0	\$33,774	197.9%		\$318.62				1.6806	\$28,684	\$270.61	-1.7%	1.1252	\$283.17			
200801	72	104	\$17,265	\$95,234	1.0000	\$0	\$95,234	551.6%		\$915.71				1.6293	\$28,130	\$270.49	0.0%	1.1247	\$814.18			
200802	146	265	\$40,538	\$44,677	1.0000	\$0	\$44,677	110.2%		\$168.59				1.5673	\$63,536	\$239.76	-11.4%	0.9969	\$169.11			
200803	95	143	\$20,003	\$20,759	1.0000	\$0	\$20,759	103.8%		\$145.17				1.5402	\$30,808	\$215.44	-10.1%	0.8958	\$162.05			
200804	129	198	\$30,938	\$9,936	1.0000	\$0	\$9,936	32.1%		\$50.18				1.5892	\$49,168	\$248.32	15.3%	1.0326	\$48.60			
200805	126	193	\$30,653	\$88,398	1.0000	\$0	\$88,398	288.4%		\$458.02				1.5293	\$46,877	\$242.88	-2.2%	1.0099	\$453.51			
200806	104	138	\$20,295	\$38,754	1.0000	\$0	\$38,754	191.0%		\$280.83				1.5417	\$31,289	\$226.73	-6.7%	0.9428	\$297.88			
200807	146	223	\$32,749	\$98,152	1.0000	\$0	\$98,152	299.7%		\$440.14				1.5482	\$50,701	\$227.36	0.3%	0.9454	\$465.57			
200808	174	256	\$39,768	\$30,212	1.0000	\$0	\$30,212	76.0%		\$118.02				1.5304	\$60,860	\$237.73	4.6%	0.9885	\$119.39			
200809	193	289	\$41,930	\$51,733	1.0000	\$0	\$51,733	123.4%	177.0%	\$179.01	\$269.87			1.5491	\$64,953	\$224.75	-5.5%	0.9345	\$191.54	\$269.15		
200810	295	419	\$59,293	\$93,243	1.0000	\$0	\$93,243	157.3%	174.0%	\$222.54	\$261.77	-17.0%		1.4822	\$87,884	\$209.75	-6.7%	0.8722	\$255.16	\$268.75	9.6%	
200811	385	571	\$90,653	\$63,336	1.0000	\$0	\$63,336	69.9%	151.5%	\$118.92	\$230.02	-66.1%		1.4347	\$130,057	\$227.77	8.6%	0.9471	\$117.12	\$238.80	-59.0%	
200812	255	382	\$57,588	\$73,666	1.0000	\$0	\$73,666	127.9%	147.0%	\$192.84	\$222.60	-39.5%		1.4682	\$84,550	\$221.33	-2.8%	0.9203	\$209.53	\$233.66	-26.0%	
200901	357	545	\$84,892	\$21,816	1.0000	\$0	\$21,816	25.7%	115.5%	\$40.03	\$175.23	-95.6%		1.4154	\$120,157	\$220.47	-0.4%	0.9167	\$43.66	\$185.95	-94.6%	
200902	353	517	\$80,150	\$52,149	1.0000	\$0	\$52,149	65.1%	109.0%	\$100.87	\$165.76	-40.2%		1.4213	\$113,919	\$220.35	-0.1%	0.9162	\$110.09	\$177.26	-34.9%	
200903	393	573	\$93,890	\$83,933	0.9992	\$69	\$84,002	89.5%	106.4%	\$146.60	\$163.89	1.0%		1.3676	\$128,405	\$224.09	1.7%	0.9318	\$157.33	\$175.10	-2.9%	
200904	461	781	\$128,198	\$208,514	0.9992	\$172	\$208,686	162.8%	119.0%	\$267.20	\$185.01	432.5%		1.3360	\$171,273	\$219.30	-2.1%	0.9119	\$293.03	\$199.32	502.9%	
200905	463	815	\$139,717	\$89,817	0.9992	\$75	\$89,892	64.3%	104.2%	\$110.30	\$164.39	-75.9%		1.3109	\$183,156	\$224.73	2.5%	0.9345	\$118.03	\$177.48	-74.0%	
200906	428	704	\$118,434	\$112,353	0.9991	\$97	\$112,450	94.9%	101.2%	\$159.73	\$161.21	-43.1%		1.3269	\$157,149	\$223.22	-0.7%	0.9282	\$172.09	\$174.07	-42.2%	
200907	440	727	\$125,588	\$85,140	0.9991	\$75	\$85,214	67.9%	91.2%	\$117.21	\$146.89	-73.4%		1.2735	\$159,942	\$220.00	-1.4%	0.9148	\$128.13	\$158.94	-72.5%	
200908	437	726	\$125,200	\$115,201	0.9991	\$103	\$115,304	92.1%	91.8%	\$158.82	\$149.17	34.6%		1.2717	\$159,215	\$219.30	-0.3%	0.9119	\$174.17	\$162.03	45.9%	
200909	348	595	\$112,748	\$64,010	0.9991	\$58	\$64,068	56.8%	87.5%	\$107.68	\$144.64	-39.8%	-46.4%	1.2271	\$138,350	\$232.52	6.0%	0.9668	\$111.37	\$156.57	-41.9%	-41.8%
200910	306	530	\$101,803	\$70,744	0.9990	\$68	\$70,812	69.6%	82.7%	\$133.61	\$139.48	-40.0%	-46.7%	1.1967	\$121,831	\$229.87	-1.1%	0.9558	\$139.78	\$150.15	-45.2%	-44.1%
200911	335	565	\$111,815	\$84,086	0.9990	\$86	\$84,172	75.3%	83.0%	\$148.98	\$142.39	34.3%	-38.1%	1.1865	\$132,665	\$234.81	2.1%	0.9763	\$152.59	\$152.91	30.3%	-36.0%
200912	325	553	\$113,494	\$86,620	0.9989	\$95	\$86,714	76.4%	80.5%	\$156.81	\$140.91	-18.7%	-36.7%	1.1412	\$129,516	\$234.21	-0.3%	0.9739	\$161.02	\$150.74	-23.2%	-35.5%
201001	296	490	\$102,968	\$89,038	0.9988	\$104	\$89,142	86.6%	84.4%	\$181.92	\$150.82	354.5%	-13.9%	1.1197	\$115,298	\$235.30	0.5%	0.9784	\$185.94	\$160.63	325.8%	-13.6%
201002	284	462	\$97,960	\$50,847	0.9986	\$72	\$50,920	52.0%	83.2%	\$110.22	\$151.76	9.3%	-8.4%	1.0715	\$104,961	\$227.19	-3.4%	0.9447	\$116.67	\$161.30	6.0%	-9.0%
201003	305	516	\$119,474	\$20,109	0.9979	\$42	\$20,151	16.9%	77.1%	\$39.05	\$144.36	-73.4%	-11.9%	1.0180	\$121,624	\$235.71	3.7%	0.9801	\$39.85	\$152.89	-74.7%	-12.7%
201004	329	529	\$123,533	\$35,196	0.9978	\$79	\$35,275	28.6%	64.9%	\$66.68	\$125.36	-75.0%	-32.2%	1.0101	\$124,786	\$235.89	0.1%	0.9809	\$67.98	\$131.90	-76.8%	-33.8%
201005	351	600	\$140,822	\$54,670	0.9968	\$173	\$54,843	38.9%	62.4%	\$91.41	\$124.21	-17.1%	-24.4%	0.9794	\$137,925	\$229.87	-2.5%	0.9558	\$95.63	\$130.36	-19.0%	-26.5%
201006	326	550	\$130,151	\$49,084	0.9963	\$182	\$49,266	37.9%	57.3%	\$89.57	\$117.77	-43.9%	-26.9%	0.9952	\$129,521	\$235.49	2.4%	0.9792	\$91.48	\$123.00	-46.8%	-29.3%
201007	280	493	\$119,831	\$28,653	0.9950	\$144	\$28,797	24.0%	53.5%	\$58.41	\$113.40	-50.2%	-22.8%	0.9832	\$117,812	\$238.97	1.5%	0.9937	\$58.78	\$117.54	-54.1%	-26.0%
201008	327	540	\$127,711	\$52,106	0.9946	\$285	\$52,391	41.0%	49.0%	\$97.02	\$106.89	-38.9%	-28.3%	0.9782	\$124,932	\$231.35	-3.2%	0.9620	\$100.85	\$110.13	-42.1%	-32.0%
201009	242	443	\$107,261	\$28,804	0.9934	\$191	\$28,995	27.0%	46.6%	\$65.45	\$103.89	-39.2%	-28.2%	0.9784	\$104,940	\$236.88	2.4%	0.9850	\$66.45	\$106.89	-40.3%	-31.7%
201010	224	414	\$101,838	\$107,340	0.9911	\$965	\$108,305	106.4%	49.3%	\$261.61	\$111.94	95.8%	-19.7%	0.9752	\$99,312	\$239.88	1.3%	0.9975	\$262.27	\$114.80	87.6%	-23.5%
201011	239	433	\$106,548	\$21,927	0.9905	\$211	\$22,138	20.8%	45.1%	\$51.13	\$104.09	-65.7%	-26.9%	0.9558	\$101,839	\$235.19	-2.0%	0.9780	\$52.28	\$106.75	-65.7%	-30.2%
201012	239	430	\$107,673	\$55,629	0.9877	\$694	\$56,323	52.3%	43.0%	\$130.98	\$101.11	-16.5%	-28.2%	0.9482	\$102,099	\$237.44	1.0%	0.9873	\$132.67	\$103.58	-17.6%	-31.3%
201101	224	396	\$98,908	\$20,960	0.9857	\$304	\$21,264	21.5%	38.3%	\$53.70	\$91.06	-70.5%	-39.6%	0.9503	\$93,995	\$237.36	0.0%	0.9870	\$54.41	\$89.23	-70.7%	-42.0%
201102	228	402	\$102,980	\$25,918	0.9759	\$640	\$26,557	25.8%	36.4%	\$66.06	\$87.77	-40.1%	-42.2%	0.9440	\$97,211	\$241.82	1.9%	1.0055	\$65.70	\$93.44	-43.7%	-44.5%
201103	229	406	\$103,630	\$36,463	0.9726	\$1,028	\$37,491	36.2%	38.1%	\$92.34	\$92.56	136.5%	-35.9%	0.9465	\$98,088	\$241.60	-0.1%	1.0046	\$91.92	\$94.15	130.7%	-38.4%
201104	226	399	\$101,088	\$200,505	0.9693	\$6,357	\$206,862	204.6%	51.4%	\$518.45	\$125.91	677.5%	0.4%	0.9402	\$95,045	\$238.21	-1.4%	0.9905	\$523.43	\$127.98	669.9%	-3.0%
201105	226	400	\$98,912	\$64,253	0.9679	\$2,132	\$66,385	67.1%	53.9%	\$165.96	\$132.83	81.6%	6.9%	0.9560	\$94,562	\$236.40	-0.8%	0.9830	\$168.83	\$134.59	76.6%	3.2%
201106	212	368	\$93,141	\$50,818	0.9636	\$1,918	\$52,736	56.6%	55.8%	\$143.31	\$138.22	60.0%	17.4%	0.9574	\$89,102	\$242.32	2.5%	1.0076	\$142.23	\$139.73	55.5%	13.6%
201107	206	366	\$92,707	\$26,276	0.9231	\$2,188	\$28,464	30.7%	57.0%	\$77.77	\$141.67	33.1%	24.9%	0.9600	\$89,000	\$243.17	0.4%	1.0111	\$76.91	\$143.04	30.8%	21.7%
201108	209	373	\$93,888	\$36,881	0.8629	\$5,858	\$42,739	45.5%	57.8%	\$114.58	\$144.57	18.1%	35.2%	0.9604	\$90,174	\$241.75	-0.6%	1.0052	\$113.98	\$145.34	13.0%	32.0%
201109	227	397	\$99,308	\$25,557	0.8295	\$5,254	\$30,811	31.0%	58.3%	\$77.61	\$146.34	18.6%	40.9%	0.9614	\$95,476	\$240.49	-0.5%	1.0000	\$77.61	\$146.92	16.8%	37.5%
201110	223	394	\$98,090	\$50,888	0.7323	\$18,605	\$69,493	70.8%	55.2%	\$176.38	\$138.80	-32.6%	24.0%									
201111	223	393	\$96,254	\$31,492	0.3054	\$71,626	\$103,118	107.1%	62.6%	\$262.39	\$157.12	413.2%	50.9%									
Experience Period	2,689	4,784	\$1,200,621	\$672,528	0.9606	\$27,548	\$700,076			\$146.34				0.9545	\$1,145,973	\$239.54		0.9960	\$146.92			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med POS HRA OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i)				(j)				(k)				(l)	(m)	(n) =(d) x (m)			(o) =(n)/(c)	(p)	(q) =(i)/(g)			(s)	(t)	(u)
Current Rate Level		04/2012										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims												
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend										
200710	14	21	\$5,363	\$1,168	1.0000	\$0	\$1,168	21.8%		\$55.63				1.4665	\$7,865	\$374.51		1.8819	\$29.56													
200711	8	15	\$3,761	\$374	1.0000	\$0	\$374	10.0%		\$24.97				1.5407	\$5,795	\$386.30	3.1%	1.9411	\$12.86													
200712	11	22	\$6,218	\$338	1.0000	\$0	\$338	5.4%		\$15.35				1.4705	\$9,144	\$415.62	7.6%	2.0885	\$7.35													
200801	11	19	\$4,895	\$902	1.0000	\$0	\$902	18.4%		\$47.45				1.4985	\$7,335	\$386.05	-7.1%	1.9399	\$24.46													
200802	8	16	\$4,409	\$5,326	1.0000	\$0	\$5,326	120.8%		\$332.90				1.5658	\$6,904	\$431.49	11.8%	2.1682	\$153.54													
200803	40	86	\$16,323	\$1,117	1.0000	\$0	\$1,117	6.8%		\$12.98				1.4961	\$24,421	\$283.97	-34.2%	1.4269	\$9.10													
200804	24	51	\$8,909	\$2,221	1.0000	\$0	\$2,221	24.9%		\$43.55				1.6213	\$14,445	\$283.23	-0.3%	1.4232	\$30.60													
200805	50	85	\$13,609	\$2,127	1.0000	\$0	\$2,127	15.6%		\$25.03				1.5545	\$21,155	\$248.89	-12.1%	1.2506	\$20.01													
200806	71	144	\$25,559	\$35,085	1.0000	\$0	\$35,085	137.3%		\$243.64				1.4862	\$37,985	\$263.79	6.0%	1.3255	\$183.81													
200807	57	98	\$17,135	\$11,858	1.0000	\$0	\$11,858	69.2%		\$121.00				1.5291	\$26,202	\$267.37	1.4%	1.3435	\$90.06													
200808	57	95	\$16,463	\$12,223	1.0000	\$0	\$12,223	74.2%		\$128.66				1.5300	\$25,189	\$265.15	-0.8%	1.3323	\$96.57													
200809	59	133	\$18,386	\$5,683	1.0000	\$0	\$5,683	30.9%	55.6%	\$42.73	\$99.90			1.5360	\$28,241	\$212.34	-19.9%	1.0670	\$40.05	\$72.70												
200810	56	103	\$17,107	\$17,182	1.0000	\$0	\$17,182	100.4%	61.8%	\$166.82	\$108.92	199.8%		1.5188	\$25,983	\$252.26	18.8%	1.2676	\$131.60	\$80.73	345.2%											
200811	75	128	\$20,343	\$5,877	1.0000	\$0	\$5,877	28.9%	59.0%	\$45.92	\$101.98	83.9%		1.4893	\$30,297	\$236.70	-6.2%	1.1894	\$38.61	\$77.30	200.2%											
200812	65	113	\$19,043	\$5,883	1.0000	\$0	\$5,883	30.9%	57.9%	\$52.06	\$98.49	239.1%		1.5083	\$28,724	\$254.19	7.4%	1.2773	\$40.76	\$75.82	454.4%											
200901	61	109	\$18,403	\$5,363	1.0000	\$0	\$5,363	29.1%	56.2%	\$49.20	\$94.70	3.7%		1.4797	\$27,230	\$249.82	-1.7%	1.2553	\$39.19	\$73.73	60.2%											
200902	71	111	\$21,109	\$11,715	1.0000	\$0	\$11,715	55.5%	54.8%	\$105.54	\$92.62	-68.3%		1.3293	\$28,060	\$252.79	1.2%	1.2703	\$83.09	\$72.82	-45.9%											
200903	33	28	\$4,153	\$8,979	0.9992	\$7	\$8,986	216.4%	62.0%	\$320.94	\$103.68	2371.9%		1.3568	\$5,635	\$201.24	-20.4%	1.0112	\$317.37	\$82.63	3388.0%											
200904	69	94	\$17,973	\$5,527	0.9992	\$5	\$5,532	30.8%	60.9%	\$58.85	\$102.75	35.1%		1.2348	\$22,192	\$236.09	17.3%	1.1863	\$49.61	\$82.69	62.1%											
200905	60	80	\$16,638	\$12,823	0.9992	\$11	\$12,834	77.1%	65.1%	\$160.42	\$111.83	541.0%		1.1786	\$19,610	\$245.12	3.8%	1.2317	\$130.24	\$90.08	550.9%											
200906	57	75	\$15,666	\$33,792	0.9991	\$29	\$33,821	215.9%	67.7%	\$450.94	\$117.36	85.0%		1.2149	\$19,033	\$253.77	3.5%	1.2752	\$353.63	\$95.17	92.4%											
200907	49	54	\$12,707	\$45,032	0.9991	\$40	\$45,071	354.7%	85.9%	\$834.65	\$151.53	589.8%		1.1809	\$15,006	\$277.89	9.5%	1.3964	\$597.73	\$123.06	563.7%											
200908	63	95	\$17,621	\$12,160	0.9991	\$11	\$12,171	69.1%	85.4%	\$128.12	\$151.49	-0.4%		1.1977	\$21,105	\$222.16	-20.1%	1.1163	\$114.77	\$124.87	18.8%											
200909	50	65	\$14,036	\$6,004	0.9991	\$5	\$6,009	42.8%	87.5%	\$92.45	\$161.56	116.3%	61.7%	1.2166	\$17,076	\$262.70	18.3%	1.3201	\$70.03	\$130.49	74.9%	79.5%										
200910	43	58	\$12,379	\$8,609	0.9990	\$8	\$8,617	69.8%	85.2%	\$148.57	\$160.28	-10.9%	47.1%	1.1955	\$14,800	\$255.17	-2.9%	1.2822	\$115.87	\$129.50	-12.0%	60.4%										
200911	39	54	\$11,663	\$3,054	0.9990	\$3	\$3,057	26.2%	87.7%	\$56.61	\$169.93	23.3%	66.6%	1.1975	\$13,966	\$258.63	1.4%	1.2996	\$43.56	\$136.18	12.8%	76.2%										
200912	49	68	\$14,678	\$3,636	0.9989	\$4	\$3,640	24.8%	88.6%	\$53.52	\$176.00	2.8%	78.7%	1.1695	\$17,166	\$252.43	-2.4%	1.2685	\$42.20	\$141.29	3.5%	86.4%										
201001	120	247	\$45,322	\$14,577	0.9988	\$17	\$14,594	32.2%	81.4%	\$59.08	\$161.37	20.1%	70.4%	1.0571	\$47,908	\$193.96	-23.2%	0.9746	\$60.62	\$136.80	54.7%	85.6%										
201002	87	153	\$33,567	\$4,032	0.9986	\$6	\$4,038	12.0%	73.2%	\$26.39	\$147.87	-75.0%	59.6%	1.0621	\$35,651	\$233.01	20.1%	1.1709	\$22.54	\$126.50	-72.9%	73.7%										
201003	101	176	\$37,274	\$5,988	0.9979	\$13	\$6,001	16.1%	62.3%	\$34.10	\$127.47	-89.4%	22.9%	1.0495	\$39,119	\$222.27	-4.6%	1.1169	\$30.53	\$109.41	-90.4%	32.4%										
201004	81	149	\$33,464	\$4,226	0.9978	\$9	\$4,236	12.7%	58.1%	\$28.43	\$120.95	-51.7%	17.7%	1.0071	\$33,701	\$226.18	1.8%	1.1366	\$25.01	\$104.25	-49.6%	26.1%										
201005	76	150	\$31,736	\$16,605	0.9968	\$53	\$16,657	52.5%	56.4%	\$111.05	\$117.49	-30.8%	5.1%	0.9767	\$30,998	\$206.65	-8.6%	1.0384	\$106.94	\$102.86	-17.9%	14.2%										
201006	84	162	\$34,340	\$5,996	0.9963	\$22	\$6,019	17.5%	43.5%	\$37.15	\$90.92	-91.8%	-22.5%	0.9824	\$33,734	\$208.24	0.8%	1.0464	\$35.51	\$80.86	-90.0%	-15.0%										
201007	82	166	\$34,891	\$7,294	0.9950	\$37	\$7,331	21.0%	28.8%	\$44.16	\$59.86	-94.7%	-60.5%	0.9876	\$34,459	\$207.59	-0.3%	1.0431	\$42.34	\$54.12	-92.9%	-56.0%										
201008	81	166	\$34,069	\$9,677	0.9946	\$53	\$9,730	28.6%	26.7%	\$58.62	\$55.72	-54.2%	-63.2%	0.9857	\$33,583	\$202.31	-2.5%	1.0166	\$57.66	\$50.82	-49.8%	-59.3%										
201009	81	162	\$34,051	\$20,880	0.9934	\$139	\$21,018	61.7%	29.4%	\$129.74	\$61.33	40.3%	-62.0%	0.9799	\$33,366	\$205.96	1.8%	1.0349	\$125.36	\$56.68	79.0%	-56.6%										
201010	87	170	\$35,509	\$11,869	0.9911	\$107	\$11,975	33.7%	28.5%	\$70.44	\$59.41	-52.6%	-62.9%	0.9799	\$34,797	\$204.69	-0.6%	1.0285	\$68.49	\$55.48	-40.9%	-57.2%										
201011	85	168	\$38,555	\$3,584	0.9905	\$34	\$3,618	9.4%	26.7%	\$21.54	\$56.20	-62.0%	-66.9%	0.9052	\$34,899	\$207.73	1.5%	1.0438	\$20.63	\$52.92	-52.6%	-61.1%										
201012	82	168	\$33,857	\$16,729	0.9877	\$209	\$16,937	50.0%	28.6%	\$100.82	\$59.97	88.4%	-65.9%	0.8776	\$29,714	\$176.87	-14.9%	0.8888	\$113.44	\$57.62	168.8%	-59.2%										
201101	81	164	\$36,414	\$5,497	0.9857	\$80	\$5,576	15.3%	27.1%	\$34.00	\$57.90	-42.5%	-64.1%	0.8829	\$32,149	\$196.03	10.8%	0.9850	\$34.52	\$55.43	-43.1%	-59.5%										
201102	80	166	\$37,332	\$4,350	0.9759	\$107	\$4,458	11.9%	26.9%	\$26.85	\$57.73	1.7%	-61.0%	0.8780	\$32,777	\$197.45	0.7%	0.9922	\$27.06	\$56.03	20.1%	-55.7%										
201103	77	160	\$36,481	\$10,912	0.9726	\$308	\$11,220	30.8%	28.2%	\$70.12	\$60.88	105.7%	-52.2%	0.8779	\$32,028	\$200.17	1.4%	1.0059	\$69.72	\$59.66	128.4%	-45.5%										
201104	76	157	\$35,248	\$6,776	0.9693	\$215	\$6,991	19.8%	28.8%	\$44.53	\$62.04	56.6%	-48.7%	0.8856	\$31,217	\$198.84	-0.7%	0.9991	\$44.57	\$61.43	78.2%	-41.1%										
201105	78	159	\$35,593	\$24,750	0.9679	\$821	\$25,571	71.8%	30.6%	\$160.82	\$66.28	44.8%	-43.6%	0.8899	\$31,676	\$199.22	0.2%	1.0011	\$160.65	\$65.82	50.2%	-36.0%										
201106	77	158	\$35,348	\$4,832	0.9636	\$182	\$5,014	14.2%	30.3%	\$31.73	\$65.91	-14.6%	-27.5%	0.8901	\$31,464	\$199.14	0.0%	1.0007	\$31.71	\$65.69	-10.7%	-18.8%										
201107	77	158	\$35,348	\$5,292	0.9231	\$441	\$5,733	16.2%	29.9%	\$36.28	\$65.36	-17.8%	9.2%	0.8901	\$31,464	\$199.14	0.0%	1.0007	\$36.26	\$65.38	-14.4%	20.8%										
201108	77	160	\$35,521	\$4,631	0.8629	\$736	\$5,367	15.1%	28.8%	\$33.54	\$63.32	-42.8%	13.6%	0.8897	\$31,603	\$197.52	-0.8%	0.9925	\$33.80	\$63.47	-41.4%	24.9%										
201109	78	164	\$36,715	\$5,312	0.8295	\$1,092	\$6,404	17.4%	25.2%	\$39.05	\$55.77	-69.9%	-9.1%	0.8889	\$32,637	\$199.01	0.8%	1.0000	\$39.05	\$56.06	-68.9%	-1.1%										
201110	80	170	\$37,529	\$5,130	0.7323	\$1,876	\$7,006	18.7%	23.9%	\$41.21	\$53.22	-41.5%	-10.4%																			
201111	77	161	\$33,611	\$1,495	0.3054	\$3,400	\$4,895	14.6%	24.5%	\$30.40	\$54.07	41.2%	-3.8%																			
Experience Period	955	1,952	\$431,921	\$104,533	0.9602	\$4,331	\$108,864			\$55.77				0.8947	\$386,426	\$197.96		0.9948	\$56.06													

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Med BC Non-CDH

(a) Current Rate Level	(b)	(c)	(d) 04/2012	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(m)				(r)							
								=(h)/(c)		=(n)/(c)		=(d) x (m)		=(i)/(g)									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200710	16,023	25,296	\$5,361,559	\$3,891,613	1.0000	\$0	\$3,891,613	72.6%		\$153.84				1.1457	\$6,142,556	\$242.83		1.0255	\$150.02				
200711	16,482	26,013	\$5,500,478	\$3,971,076	1.0000	\$0	\$3,971,076	72.2%		\$152.66				1.1396	\$6,268,242	\$240.97	-0.8%	1.0176	\$150.02				
200712	16,761	26,657	\$5,672,077	\$3,946,627	1.0000	\$0	\$3,946,627	69.6%		\$148.05				1.1382	\$6,456,199	\$242.20	0.5%	1.0228	\$144.75				
200801	15,974	25,377	\$5,393,457	\$4,232,174	1.0000	\$0	\$4,232,174	78.5%		\$166.77				1.1289	\$6,088,764	\$239.93	-0.9%	1.0132	\$164.59				
200802	16,538	26,182	\$5,604,550	\$3,901,389	1.0000	\$0	\$3,901,389	69.6%		\$149.01				1.1239	\$6,299,101	\$240.59	0.3%	1.0160	\$146.66				
200803	16,186	25,611	\$5,509,981	\$4,362,183	1.0000	\$0	\$4,362,183	79.2%		\$170.32				1.1220	\$6,182,350	\$241.39	0.3%	1.0194	\$167.08				
200804	16,425	26,083	\$5,581,649	\$4,604,315	1.0000	\$0	\$4,604,315	82.5%		\$176.53				1.1245	\$6,276,423	\$240.63	-0.3%	1.0162	\$173.71				
200805	16,301	25,932	\$5,556,502	\$3,928,726	1.0000	\$0	\$3,928,726	70.7%		\$151.50				1.1217	\$6,232,588	\$240.34	-0.1%	1.0150	\$149.27				
200806	16,641	26,488	\$5,706,864	\$3,886,438	1.0000	\$0	\$3,886,438	68.1%		\$146.72				1.1210	\$6,397,340	\$241.52	0.5%	1.0199	\$143.86				
200807	16,616	26,287	\$5,672,204	\$4,236,257	1.0000	\$0	\$4,236,257	74.7%		\$161.15				1.1163	\$6,331,634	\$240.87	-0.3%	1.0172	\$158.43				
200808	16,452	25,949	\$5,636,567	\$4,665,785	1.0000	\$0	\$4,665,785	82.8%		\$179.81				1.1104	\$6,258,595	\$241.19	0.1%	1.0185	\$176.53				
200809	17,021	27,369	\$5,912,882	\$4,315,228	1.0000	\$0	\$4,315,228	73.0%	74.4%	\$157.67	\$159.43			1.1041	\$6,528,682	\$238.54	-1.1%	1.0074	\$156.51	\$156.71			
200810	16,527	26,094	\$5,693,324	\$4,239,789	1.0000	\$0	\$4,239,789	74.5%	74.6%	\$162.48	\$160.14	5.6%		1.1008	\$6,267,057	\$240.17	0.7%	1.0143	\$160.20	\$157.55	6.8%		
200811	17,107	27,101	\$5,885,852	\$3,727,864	1.0000	\$0	\$3,727,864	63.3%	73.8%	\$137.55	\$158.81	-9.9%		1.0991	\$6,469,090	\$238.70	-0.6%	1.0081	\$136.46	\$156.37	-9.0%		
200812	16,350	26,039	\$5,733,384	\$4,155,949	1.0000	\$0	\$4,155,949	72.5%	74.0%	\$159.60	\$159.79	7.8%		1.0917	\$6,259,098	\$240.37	0.7%	1.0151	\$157.23	\$157.43	8.6%		
200901	16,795	26,585	\$5,885,271	\$4,251,628	1.0000	\$0	\$4,251,628	72.2%	73.5%	\$159.93	\$159.24	-4.1%		1.0781	\$6,344,994	\$238.67	-0.7%	1.0079	\$158.67	\$156.96	-3.6%		
200902	16,803	26,727	\$5,972,531	\$3,630,673	1.0000	\$0	\$3,630,673	60.8%	72.7%	\$135.84	\$158.11	-8.8%		1.0717	\$6,400,997	\$239.50	0.3%	1.0114	\$134.31	\$155.91	-8.4%		
200903	16,958	27,022	\$6,028,720	\$4,724,120	1.0000	\$143	\$4,724,263	78.4%	72.7%	\$174.83	\$158.55	2.6%		1.0664	\$6,429,287	\$237.93	-0.7%	1.0048	\$174.00	\$156.53	4.1%		
200904	16,159	25,538	\$5,781,692	\$4,439,948	1.0000	\$155	\$4,440,103	76.8%	72.3%	\$173.86	\$158.30	-1.5%		1.0620	\$6,140,326	\$240.44	1.1%	1.0154	\$171.23	\$156.30	-1.4%		
200905	16,243	25,947	\$5,902,489	\$4,303,710	1.0000	\$172	\$4,303,881	72.9%	72.4%	\$165.87	\$159.48	9.5%		1.0530	\$6,215,435	\$239.54	-0.4%	1.0116	\$163.97	\$157.50	9.9%		
200906	17,068	27,024	\$6,195,902	\$5,531,861	1.0000	\$234	\$5,532,095	89.3%	74.3%	\$204.71	\$164.39	39.5%		1.0469	\$6,486,633	\$240.03	0.2%	1.0137	\$201.95	\$162.43	40.4%		
200907	16,754	26,393	\$6,156,031	\$4,788,693	1.0000	\$231	\$4,788,924	77.8%	74.6%	\$181.45	\$166.07	12.6%		1.0328	\$6,358,176	\$240.90	0.4%	1.0173	\$178.35	\$164.10	12.6%		
200908	17,333	27,480	\$6,445,641	\$4,484,824	0.9999	\$228	\$4,485,051	69.6%	73.5%	\$163.21	\$164.71	-9.2%		1.0240	\$6,600,335	\$240.19	-0.3%	1.0143	\$160.91	\$162.80	-8.9%		
200909	17,335	27,478	\$6,489,573	\$4,506,023	0.9999	\$467	\$4,506,490	69.4%	73.1%	\$164.00	\$165.25	4.0%	3.7%	1.0181	\$6,607,147	\$240.45	0.1%	1.0154	\$161.51	\$163.23	3.2%	4.2%	
200910	17,309	27,788	\$6,576,164	\$4,761,643	0.9999	\$648	\$4,762,291	72.4%	73.0%	\$171.38	\$166.01	5.5%	3.7%	1.0116	\$6,652,677	\$239.41	-0.4%	1.0110	\$169.51	\$164.02	5.8%	4.1%	
200911	18,123	28,777	\$6,820,244	\$4,609,899	0.9995	\$2,436	\$4,612,336	67.6%	73.2%	\$160.28	\$167.89	16.5%	5.7%	1.0018	\$6,832,245	\$237.42	-0.8%	1.0026	\$159.86	\$165.96	17.1%	6.1%	
200912	17,492	27,926	\$6,632,973	\$4,713,757	0.9994	\$2,644	\$4,716,401	71.1%	73.1%	\$168.89	\$168.64	5.8%	5.5%	0.9939	\$6,592,406	\$236.07	-0.6%	0.9969	\$169.41	\$166.95	7.7%	6.0%	
201001	18,197	29,005	\$7,118,615	\$4,375,675	0.9994	\$2,465	\$4,378,140	61.5%	72.1%	\$150.94	\$167.78	-5.6%	5.4%	0.9827	\$6,995,439	\$241.18	2.2%	1.0185	\$148.20	\$165.95	-6.6%	5.7%	
201002	17,765	28,331	\$6,996,691	\$3,936,956	0.9994	\$2,258	\$3,939,214	56.3%	71.5%	\$139.04	\$167.90	2.4%	6.2%	0.9787	\$6,847,820	\$241.71	0.2%	1.0207	\$136.22	\$165.93	1.4%	6.4%	
201003	18,314	29,072	\$7,163,452	\$5,981,449	0.9989	\$6,524	\$5,987,973	83.6%	72.1%	\$205.97	\$170.68	17.8%	7.6%	0.9728	\$6,968,338	\$239.69	-0.8%	1.0122	\$203.48	\$168.58	16.9%	7.7%	
201004	18,661	29,895	\$7,386,502	\$4,820,958	0.9989	\$5,328	\$4,826,286	65.3%	71.2%	\$161.44	\$169.61	-7.1%	7.1%	0.9679	\$7,149,748	\$239.16	-0.2%	1.0100	\$159.84	\$167.60	-6.6%	7.2%	
201005	18,083	28,789	\$7,186,472	\$4,185,215	0.9989	\$4,775	\$4,189,990	58.3%	69.9%	\$145.54	\$167.85	-12.3%	5.2%	0.9623	\$6,915,418	\$240.21	0.4%	1.0144	\$143.47	\$165.82	-12.5%	5.3%	
201006	18,196	29,098	\$7,319,364	\$4,869,876	0.9985	\$7,223	\$4,877,098	66.6%	68.1%	\$167.61	\$164.90	-18.1%	0.3%	0.9545	\$6,986,490	\$240.10	0.0%	1.0140	\$165.30	\$162.90	-18.1%	0.3%	
201007	17,259	27,588	\$7,146,770	\$4,491,554	0.9985	\$6,902	\$4,498,456	62.9%	67.0%	\$163.06	\$163.47	-10.1%	-1.6%	0.9441	\$6,747,234	\$244.57	1.9%	1.0328	\$157.87	\$161.28	-11.5%	-1.7%	
201008	17,812	27,896	\$6,992,323	\$5,301,489	0.9977	\$12,297	\$5,313,786	76.0%	67.5%	\$190.49	\$165.69	16.7%	0.6%	0.9377	\$6,556,643	\$235.04	-3.9%	0.9926	\$191.91	\$163.77	19.3%	0.6%	
201009	17,767	28,717	\$7,343,962	\$4,707,276	0.9971	\$13,464	\$4,720,740	64.3%	67.1%	\$164.39	\$165.72	0.2%	0.3%	0.9321	\$6,845,227	\$238.37	1.4%	1.0066	\$163.30	\$163.91	1.1%	0.4%	
201010	17,874	28,740	\$7,362,489	\$5,211,230	0.9961	\$20,245	\$5,231,475	71.1%	67.0%	\$182.03	\$166.63	6.2%	0.4%	0.9256	\$6,814,529	\$237.11	-0.5%	1.0013	\$181.79	\$164.94	7.2%	0.6%	
201011	18,095	28,900	\$7,470,442	\$5,176,275	0.9955	\$23,556	\$5,199,831	69.6%	67.2%	\$179.92	\$168.28	12.3%	0.2%	0.9197	\$6,870,609	\$237.74	0.3%	1.0040	\$179.21	\$166.55	12.1%	0.4%	
201012	18,497	29,824	\$7,663,631	\$5,274,291	0.9951	\$26,224	\$5,300,515	69.2%	67.1%	\$177.73	\$169.04	5.2%	0.2%	0.9162	\$7,021,097	\$235.42	-1.0%	0.9942	\$178.77	\$167.36	5.5%	0.2%	
201101	17,582	28,190	\$7,414,965	\$4,584,082	0.9928	\$33,436	\$4,617,518	62.3%	67.1%	\$163.80	\$170.13	8.5%	1.4%	0.9192	\$6,815,739	\$241.78	2.7%	1.0210	\$160.42	\$168.41	8.2%	1.5%	
201102	17,194	27,666	\$7,190,702	\$4,769,061	0.9908	\$44,305	\$4,813,366	66.9%	68.0%	\$173.98	\$173.00	25.1%	3.0%	0.9207	\$6,620,438	\$239.30	-1.0%	1.0106	\$172.16	\$171.39	26.4%	3.3%	
201103	17,795	28,485	\$7,438,887	\$5,132,645	0.9887	\$58,799	\$5,191,444	69.8%	66.9%	\$182.25	\$170.98	-11.5%	0.2%	0.9223	\$6,860,560	\$240.85	0.6%	1.0171	\$179.19	\$169.32	-11.9%	0.4%	
201104	17,922	28,678	\$7,491,557	\$4,732,722	0.9853	\$70,768	\$4,803,490	64.1%	66.8%	\$167.50	\$171.52	3.8%	1.1%	0.9253	\$6,932,058	\$241.72	0.4%	1.0208	\$164.09	\$169.71	2.7%	1.3%	
201105	18,080	29,031	\$7,469,634	\$4,933,645	0.9856	\$102,823	\$5,036,468	67.4%	67.5%	\$173.49	\$173.87	19.2%	3.6%	0.9358	\$6,990,312	\$240.79	-0.4%	1.0169	\$170.61	\$171.99	18.9%	3.7%	
201106	18,113	29,047	\$7,384,924	\$5,127,940	0.9695	\$161,445	\$5,289,385	71.6%	67.9%	\$182.10	\$175.10	8.6%	6.2%	0.9492	\$7,009,572	\$241.32	0.2%	1.0191	\$178.69	\$173.14	8.1%	6.3%	
201107	18,076	29,092	\$7,270,001	\$4,760,815	0.9609	\$193,649	\$4,954,465	68.1%	68.3%	\$170.30	\$175.66	4.4%	7.5%	0.9597	\$6,977,269	\$239.83	-0.6%	1.0128	\$168.15	\$173.96	6.5%	7.9%	
201108	18,177	29,205	\$7,184,762	\$5,003,275	0.9400	\$319,521	\$5,322,795	74.1%	68.2%	\$182.26	\$175.02	-4.3%	5.6%	0.9670	\$6,947,672	\$237.89	-0.8%	1.0046	\$181.42	\$173.17	-5.5%	5.7%	
201109	18,224	29,339	\$7,124,959	\$4,977,142	0.8690	\$750,225	\$5,727,367	80.4%	69.5%	\$195.21	\$177.61	18.8%	7.2%	0.9751	\$6,947,373	\$236.80	-0.5%	1.0000	\$195.21	\$175.83	19.5%	7.3%	
201110	18,106	29,064	\$7,018,784	\$4,214,455	0.7668	\$1,281,986	\$5,496,441	78.3%	70.1														

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Med BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		04/2012																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200710	16,485	26,076	\$5,474,717	\$3,966,221	1.0000	\$0	\$3,966,221	72.4%		\$152.10				1.1545	\$6,320,828	\$242.40		1.0274	\$148.04			
200711	16,873	26,692	\$5,601,239	\$4,138,051	1.0000	\$0	\$4,138,051	73.9%		\$155.03				1.1476	\$6,428,212	\$240.83	-0.6%	1.0208	\$151.87			
200712	17,224	27,403	\$5,784,041	\$4,044,339	1.0000	\$0	\$4,044,339	69.9%		\$147.59				1.1468	\$6,633,394	\$242.07	0.5%	1.0260	\$143.84			
200801	16,421	26,095	\$5,499,865	\$4,393,149	1.0000	\$0	\$4,393,149	79.9%		\$168.35				1.1371	\$6,253,630	\$239.65	-1.0%	1.0158	\$165.74			
200802	17,002	26,967	\$5,724,613	\$4,006,912	1.0000	\$0	\$4,006,912	70.0%		\$148.59				1.1328	\$6,484,626	\$240.47	0.3%	1.0192	\$145.78			
200803	16,711	26,477	\$5,653,129	\$4,449,541	1.0000	\$0	\$4,449,541	78.7%		\$168.05				1.1317	\$6,397,642	\$241.63	0.5%	1.0242	\$164.09			
200804	16,981	26,998	\$5,726,032	\$4,659,026	1.0000	\$0	\$4,659,026	81.4%		\$172.57				1.1347	\$6,497,552	\$240.67	-0.4%	1.0201	\$169.17			
200805	17,038	27,155	\$5,747,794	\$4,073,383	1.0000	\$0	\$4,073,383	70.9%		\$150.00				1.1345	\$6,520,588	\$240.12	-0.2%	1.0178	\$147.38			
200806	17,330	27,609	\$5,880,812	\$4,046,723	1.0000	\$0	\$4,046,723	68.8%		\$146.57				1.1320	\$6,657,180	\$241.12	0.4%	1.0220	\$143.41			
200807	17,449	27,621	\$5,886,763	\$4,425,900	1.0000	\$0	\$4,425,900	75.2%		\$160.24				1.1309	\$6,657,205	\$241.02	0.0%	1.0216	\$156.85			
200808	17,297	27,313	\$5,850,599	\$4,823,897	1.0000	\$0	\$4,823,897	82.5%		\$176.62				1.1243	\$6,577,877	\$240.83	-0.1%	1.0208	\$173.02			
200809	17,851	28,715	\$6,125,209	\$4,481,155	1.0000	\$0	\$4,481,155	73.2%	74.7%	\$156.06	\$158.43			1.1176	\$6,845,760	\$238.40	-1.0%	1.0105	\$154.44	\$155.25		
200810	17,565	27,705	\$5,950,427	\$4,477,471	1.0000	\$0	\$4,477,471	75.2%	74.9%	\$161.61	\$159.20	6.3%		1.1161	\$6,640,976	\$239.70	0.5%	1.0160	\$159.07	\$156.15	7.4%	
200811	18,218	28,885	\$6,179,815	\$3,993,572	1.0000	\$0	\$3,993,572	64.6%	74.1%	\$138.26	\$157.70	-10.8%		1.1144	\$6,886,904	\$238.42	-0.5%	1.0106	\$136.81	\$154.82	-9.9%	
200812	17,486	27,865	\$6,027,840	\$4,458,585	1.0000	\$0	\$4,458,585	74.0%	74.4%	\$160.01	\$158.74	8.4%		1.1086	\$6,682,577	\$239.82	0.6%	1.0165	\$157.41	\$155.96	9.4%	
200901	18,027	28,590	\$6,216,603	\$4,441,937	1.0000	\$0	\$4,441,937	71.5%	73.7%	\$155.37	\$157.69	-7.7%		1.0947	\$6,805,585	\$238.04	-0.7%	1.0090	\$153.99	\$155.02	-7.1%	
200902	18,119	28,782	\$6,326,185	\$3,816,837	1.0000	\$0	\$3,816,837	60.3%	72.9%	\$132.61	\$156.27	-10.8%		1.0894	\$6,891,847	\$239.45	0.6%	1.0149	\$130.66	\$153.67	-10.4%	
200903	18,396	29,312	\$6,437,198	\$4,978,335	0.9999	\$353	\$4,978,687	77.3%	72.8%	\$169.85	\$156.52	1.1%		1.0849	\$6,983,856	\$238.26	-0.5%	1.0099	\$168.19	\$154.10	2.5%	
200904	17,611	27,915	\$6,197,141	\$4,808,362	0.9999	\$459	\$4,808,821	77.6%	72.5%	\$172.27	\$156.54	-0.2%		1.0797	\$6,691,260	\$239.70	0.6%	1.0160	\$169.55	\$154.17	0.2%	
200905	17,743	28,455	\$6,361,167	\$4,704,239	0.9999	\$504	\$4,704,743	74.0%	72.8%	\$165.34	\$157.80	10.2%		1.0699	\$6,805,679	\$239.17	-0.2%	1.0138	\$163.10	\$155.46	10.7%	
200906	18,578	29,518	\$6,661,068	\$5,869,809	0.9999	\$525	\$5,870,334	88.1%	74.5%	\$198.87	\$162.27	35.7%		1.0628	\$7,079,255	\$239.83	0.3%	1.0165	\$195.64	\$159.94	36.4%	
200907	18,214	28,914	\$6,640,200	\$5,067,145	0.9999	\$475	\$5,067,620	76.3%	74.6%	\$175.27	\$163.53	9.4%		1.0475	\$6,955,451	\$240.56	0.3%	1.0196	\$171.89	\$161.20	9.6%	
200908	18,844	30,055	\$6,934,512	\$4,738,802	0.9999	\$455	\$4,739,258	68.3%	73.4%	\$157.69	\$161.99	-10.7%		1.0390	\$7,205,147	\$239.73	-0.3%	1.0161	\$155.18	\$159.73	-10.3%	
200909	18,851	30,075	\$7,014,164	\$4,800,223	0.9998	\$733	\$4,800,957	68.4%	73.0%	\$159.63	\$162.28	2.3%	2.4%	1.0304	\$7,227,653	\$240.32	0.2%	1.0186	\$156.71	\$159.91	1.5%	3.0%
200910	18,790	30,296	\$7,087,524	\$5,104,980	0.9998	\$980	\$5,105,960	72.0%	72.7%	\$168.54	\$162.87	4.3%	2.3%	1.0233	\$7,252,475	\$239.39	-0.4%	1.0147	\$166.10	\$160.51	4.4%	2.8%
200911	19,570	31,184	\$7,315,121	\$4,984,992	0.9994	\$2,819	\$4,987,811	68.2%	72.9%	\$159.95	\$164.64	15.7%	4.4%	1.0124	\$7,405,568	\$237.48	-0.8%	1.0066	\$158.90	\$162.31	16.1%	4.8%
200912	18,916	30,353	\$7,156,919	\$4,971,809	0.9994	\$2,926	\$4,974,736	69.5%	72.6%	\$163.90	\$164.94	2.4%	3.9%	1.0027	\$7,176,053	\$236.42	-0.4%	1.0021	\$163.55	\$162.81	3.9%	4.4%
201001	19,651	31,594	\$7,685,916	\$4,808,393	0.9994	\$2,972	\$4,811,365	62.6%	71.7%	\$152.29	\$164.59	-2.0%	4.4%	0.9895	\$7,605,511	\$240.73	1.8%	1.0203	\$149.25	\$162.30	-3.1%	4.7%
201002	19,293	30,924	\$7,580,861	\$4,132,467	0.9994	\$2,536	\$4,135,003	54.5%	71.0%	\$133.71	\$164.49	0.8%	5.3%	0.9843	\$7,461,894	\$241.30	0.2%	1.0228	\$130.74	\$162.10	0.1%	5.5%
201003	19,882	31,719	\$7,783,856	\$6,215,144	0.9989	\$7,015	\$6,222,159	79.9%	71.3%	\$196.17	\$166.84	15.5%	6.6%	0.9763	\$7,599,311	\$239.58	-0.7%	1.0155	\$193.17	\$164.34	14.9%	6.6%
201004	20,162	32,406	\$7,981,691	\$5,461,270	0.9988	\$6,764	\$5,468,034	68.5%	70.6%	\$168.74	\$166.59	-2.0%	6.4%	0.9705	\$7,746,386	\$239.04	-0.2%	1.0132	\$166.54	\$164.13	-1.8%	6.5%
201005	19,659	31,546	\$7,816,469	\$4,551,320	0.9987	\$5,935	\$4,557,255	58.3%	69.3%	\$144.46	\$164.79	-12.6%	4.4%	0.9638	\$7,533,562	\$238.81	-0.1%	1.0122	\$142.72	\$162.39	-12.5%	4.5%
201006	19,768	31,749	\$7,950,964	\$5,129,107	0.9984	\$8,181	\$5,137,289	64.6%	67.5%	\$161.81	\$161.83	-18.6%	-0.3%	0.9557	\$7,598,790	\$239.34	0.2%	1.0145	\$159.50	\$159.49	-18.5%	-0.3%
201007	18,688	30,047	\$7,746,511	\$4,759,215	0.9983	\$8,251	\$4,767,466	61.5%	66.3%	\$158.67	\$160.53	-9.5%	-1.8%	0.9454	\$7,323,181	\$243.72	1.8%	1.0330	\$153.59	\$158.04	-10.6%	-2.0%
201008	19,277	30,427	\$7,607,257	\$5,554,318	0.9975	\$13,681	\$5,567,999	73.2%	66.7%	\$183.00	\$162.59	16.1%	0.4%	0.9389	\$7,142,566	\$234.74	-3.7%	0.9950	\$183.92	\$160.34	18.5%	0.4%
201009	19,146	31,107	\$7,931,477	\$4,962,596	0.9970	\$15,161	\$4,977,757	62.8%	66.2%	\$160.02	\$162.62	0.2%	0.2%	0.9327	\$7,397,757	\$237.82	1.3%	1.0080	\$158.75	\$160.50	1.3%	0.4%
201010	19,193	31,077	\$7,945,665	\$5,663,331	0.9957	\$24,308	\$5,687,639	71.6%	66.3%	\$183.02	\$163.83	8.6%	0.6%	0.9261	\$7,358,190	\$236.77	-0.4%	1.0036	\$182.36	\$161.85	9.8%	0.8%
201011	19,497	31,347	\$8,073,069	\$5,502,526	0.9952	\$26,697	\$5,529,223	68.5%	66.3%	\$176.39	\$165.21	10.3%	0.3%	0.9197	\$7,425,026	\$236.87	0.0%	1.0040	\$175.69	\$163.24	10.6%	0.6%
201012	19,793	32,098	\$8,236,183	\$5,602,226	0.9946	\$30,314	\$5,632,541	68.4%	66.2%	\$175.48	\$166.19	7.1%	0.8%	0.9155	\$7,540,420	\$234.92	-0.8%	0.9957	\$176.23	\$164.31	7.8%	0.9%
201101	18,946	30,574	\$8,011,929	\$4,831,844	0.9924	\$37,031	\$4,868,875	60.8%	66.1%	\$159.25	\$166.79	4.6%	1.3%	0.9180	\$7,355,327	\$240.57	2.4%	1.0197	\$162.92	\$164.92	4.6%	1.6%
201102	18,545	30,045	\$7,794,418	\$5,021,105	0.9900	\$50,528	\$5,071,634	65.1%	66.9%	\$168.80	\$169.69	26.2%	3.2%	0.9190	\$7,162,957	\$238.41	-0.9%	1.0105	\$167.05	\$167.95	27.8%	3.6%
201103	19,105	30,798	\$8,022,854	\$5,441,919	0.9877	\$67,519	\$5,509,438	68.7%	66.0%	\$178.89	\$168.20	-8.8%	0.8%	0.9205	\$7,385,030	\$239.79	0.6%	1.0164	\$176.01	\$166.47	-8.9%	1.3%
201104	19,224	30,957	\$8,063,422	\$5,200,321	0.9838	\$85,593	\$5,285,914	65.6%	65.7%	\$170.75	\$168.36	1.2%	1.1%	0.9234	\$7,446,115	\$240.53	0.3%	1.0195	\$167.48	\$166.55	0.6%	1.5%
201105	19,391	31,341	\$8,045,028	\$5,226,562	0.9789	\$112,543	\$5,339,105	66.4%	66.4%	\$170.36	\$170.56	17.9%	3.5%	0.9339	\$7,513,197	\$239.72	-0.3%	1.0161	\$167.66	\$168.66	17.5%	3.9%
201106	19,406	31,324	\$7,951,363	\$5,400,531	0.9692	\$171,736	\$5,572,267	70.1%	66.9%	\$177.89	\$171.93	9.9%	6.2%	0.9468	\$7,528,744	\$240.35	0.3%	1.0187				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Rx BC Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(j)				(k)				(l)				(m)				(n) =(d) x (m)				(o) =(n)/(c)				(p)				(q)				(r) =(i)/(g)				(s)				(t)				(u)			
Current Rate Level		04/2012										Incurred Claims								Revenue at Current Rate Level								Normalized Incurred Claims																															
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																																					
200710	16,023	25,296	\$1,562,831	\$1,163,397	1.0000	\$0	\$1,163,397	74.4%		\$45.99				1.7191	\$2,686,587	\$106.21		1.1505	\$39.97																																								
200711	16,482	26,013	\$1,609,216	\$1,094,357	1.0000	\$0	\$1,094,357	68.0%		\$42.07				1.6979	\$2,732,344	\$105.04	-1.1%	1.1379	\$36.97																																								
200712	16,761	26,657	\$1,662,235	\$1,089,282	1.0000	\$0	\$1,089,282	65.5%		\$40.86				1.6800	\$2,792,569	\$104.76	-0.3%	1.1348	\$36.01																																								
200801	15,974	25,377	\$1,611,246	\$1,187,197	1.0000	\$0	\$1,187,197	73.7%		\$46.78				1.6298	\$2,626,017	\$103.48	-1.2%	1.1210	\$41.73																																								
200802	16,538	26,182	\$1,684,433	\$1,132,862	1.0000	\$0	\$1,132,862	67.3%		\$43.27				1.6054	\$2,704,117	\$103.28	-0.2%	1.1188	\$38.67																																								
200803	16,186	25,611	\$1,679,530	\$1,193,241	1.0000	\$0	\$1,193,241	71.0%		\$46.59				1.5859	\$2,663,623	\$104.00	0.7%	1.1266	\$41.35																																								
200804	16,425	26,083	\$1,727,865	\$1,186,032	1.0000	\$0	\$1,186,032	68.6%		\$45.47				1.5678	\$2,708,883	\$103.86	-0.1%	1.1251	\$40.42																																								
200805	16,301	25,932	\$1,732,182	\$1,282,853	1.0000	\$0	\$1,282,853	74.1%		\$49.47				1.5445	\$2,675,279	\$103.17	-0.7%	1.1176	\$44.27																																								
200806	16,641	26,488	\$1,810,592	\$1,165,310	1.0000	\$0	\$1,165,310	64.4%		\$43.99				1.5165	\$2,745,707	\$103.66	0.5%	1.1229	\$39.18																																								
200807	16,616	26,287	\$1,820,923	\$1,212,589	1.0000	\$0	\$1,212,589	66.6%		\$46.13				1.4833	\$2,700,972	\$102.75	-0.9%	1.1131	\$41.44																																								
200808	16,452	25,949	\$1,817,519	\$1,215,139	1.0000	\$0	\$1,215,139	66.9%		\$46.83				1.4579	\$2,649,684	\$102.11	-0.6%	1.1062	\$42.33																																								
200809	17,021	27,369	\$1,935,335	\$1,192,665	1.0000	\$0	\$1,192,665	61.6%	68.3%	\$43.58	\$45.06			1.4339	\$2,775,146	\$101.40	-0.7%	1.0984	\$39.67	\$40.14																																							
200810	16,527	26,094	\$1,882,526	\$1,252,211	1.0000	\$0	\$1,252,211	66.5%	67.7%	\$47.99	\$45.23	4.3%		1.4142	\$2,662,348	\$102.03	0.6%	1.1053	\$43.42	\$40.42	8.6%																																						
200811	17,107	27,101	\$1,933,008	\$1,189,651	1.0000	\$0	\$1,189,651	61.5%	67.1%	\$43.90	\$45.38	4.3%		1.3995	\$2,705,332	\$99.82	-2.2%	1.0814	\$40.59	\$40.73	9.8%																																						
200812	16,350	26,039	\$1,911,046	\$1,295,790	1.0000	\$0	\$1,295,790	67.8%	67.3%	\$49.76	\$46.12	21.8%		1.3721	\$2,622,200	\$100.70	0.9%	1.0909	\$45.62	\$41.53	26.7%																																						
200901	16,795	26,585	\$1,966,977	\$1,283,150	1.0000	\$0	\$1,283,150	65.2%	66.7%	\$48.27	\$46.25	3.2%		1.3417	\$2,639,102	\$99.27	-1.4%	1.0754	\$44.88	\$41.79	7.5%																																						
200902	16,803	26,727	\$1,987,523	\$1,151,908	1.0000	\$0	\$1,151,908	58.0%	65.8%	\$43.10	\$46.23	-0.4%		1.3306	\$2,644,513	\$98.95	-0.3%	1.0719	\$40.21	\$41.92	4.0%																																						
200903	16,958	27,022	\$2,022,979	\$1,344,139	1.0000	\$0	\$1,344,139	66.4%	65.5%	\$49.74	\$46.50	6.8%		1.3187	\$2,667,702	\$98.72	-0.2%	1.0695	\$46.51	\$42.35	12.5%																																						
200904	16,159	25,538	\$1,932,748	\$1,355,796	1.0000	\$0	\$1,355,796	70.1%	65.7%	\$53.09	\$47.11	16.8%		1.3141	\$2,539,854	\$99.45	0.7%	1.0774	\$49.28	\$43.06	21.9%																																						
200905	16,243	25,947	\$1,973,109	\$1,302,486	1.0000	\$0	\$1,302,486	66.0%	65.1%	\$50.20	\$47.17	1.5%		1.3047	\$2,574,255	\$99.21	-0.2%	1.0747	\$46.71	\$43.26	5.5%																																						
200906	17,068	27,024	\$2,040,422	\$1,427,201	1.0000	\$0	\$1,427,201	69.9%	65.5%	\$52.81	\$47.92	20.0%		1.2977	\$2,647,853	\$97.98	-1.2%	1.0614	\$49.76	\$44.15	27.0%																																						
200907	16,754	26,393	\$2,014,040	\$1,375,346	1.0000	\$0	\$1,375,346	68.3%	65.7%	\$52.11	\$48.41	13.0%		1.2821	\$2,582,124	\$97.83	-0.2%	1.0598	\$49.17	\$44.79	18.6%																																						
200908	17,333	27,480	\$2,103,615	\$1,400,057	1.0000	\$0	\$1,400,057	66.6%	65.7%	\$50.95	\$48.76	8.8%		1.2727	\$2,677,296	\$97.43	-0.4%	1.0554	\$48.27	\$45.29	14.0%																																						
200909	17,335	27,478	\$2,097,438	\$1,361,453	1.0000	\$0	\$1,361,453	64.9%	65.9%	\$49.55	\$49.27	13.7%	9.3%	1.2650	\$2,653,351	\$96.56	-0.9%	1.0460	\$47.37	\$45.96	19.4%	14.5%																																					
200910	17,309	27,788	\$2,130,073	\$1,473,205	1.0000	\$0	\$1,473,205	69.2%	66.2%	\$53.02	\$49.70	10.5%	9.9%	1.2563	\$2,676,061	\$96.30	-0.3%	1.0432	\$50.82	\$46.58	17.0%	15.2%																																					
200911	18,123	28,777	\$2,186,514	\$1,384,185	1.0000	\$0	\$1,384,185	63.3%	66.3%	\$48.10	\$50.05	9.6%	10.3%	1.2431	\$2,718,130	\$94.45	-1.9%	1.0232	\$47.01	\$47.13	15.8%	15.7%																																					
200912	17,492	27,926	\$2,110,594	\$1,447,550	1.0000	\$0	\$1,447,550	68.6%	66.4%	\$51.84	\$50.22	4.2%	8.9%	1.2326	\$2,601,553	\$93.16	-1.4%	1.0092	\$51.36	\$47.60	12.6%	14.6%																																					
201001	18,197	29,005	\$2,250,307	\$1,417,253	1.0000	\$0	\$1,417,253	63.0%	66.2%	\$48.86	\$50.26	1.2%	8.7%	1.2179	\$2,740,689	\$94.49	1.4%	1.0236	\$47.74	\$47.84	6.4%	14.5%																																					
201002	17,765	28,331	\$2,226,537	\$1,332,147	1.0000	\$0	\$1,332,147	59.8%	66.2%	\$47.02	\$50.56	9.1%	9.4%	1.2133	\$2,701,533	\$95.36	0.9%	1.0330	\$45.52	\$48.28	13.2%	15.2%																																					
201003	18,314	29,072	\$2,275,956	\$1,530,625	1.0000	\$0	\$1,530,625	67.3%	66.3%	\$52.65	\$50.81	5.8%	9.3%	1.2070	\$2,747,003	\$94.49	-0.9%	1.0236	\$51.44	\$48.70	10.6%	15.0%																																					
201004	18,661	29,895	\$2,340,624	\$1,502,881	1.0000	\$0	\$1,502,881	64.2%	65.8%	\$50.27	\$50.59	-5.3%	7.4%	1.2013	\$2,811,681	\$94.05	-0.5%	1.0189	\$49.34	\$48.71	0.1%	13.1%																																					
201005	18,083	28,789	\$2,268,208	\$1,461,370	1.0000	\$0	\$1,461,370	64.4%	65.7%	\$50.76	\$50.64	1.1%	7.3%	1.1970	\$2,715,109	\$94.31	0.3%	1.0217	\$49.69	\$48.95	6.4%	13.2%																																					
201006	18,196	29,098	\$2,310,011	\$1,487,973	1.0000	\$0	\$1,487,973	64.4%	65.3%	\$51.14	\$50.51	-3.2%	5.4%	1.1899	\$2,748,664	\$94.46	0.2%	1.0233	\$49.97	\$48.97	0.4%	10.9%																																					
201007	17,259	27,588	\$2,236,314	\$1,405,055	1.0000	\$0	\$1,405,055	62.8%	64.8%	\$50.93	\$50.42	-2.3%	4.1%	1.1805	\$2,639,989	\$95.69	1.3%	1.0366	\$49.13	\$48.97	-0.1%	9.3%																																					
201008	17,812	27,896	\$2,348,583	\$1,475,939	1.0000	\$0	\$1,475,939	62.8%	64.5%	\$52.91	\$50.58	3.8%	3.7%	1.1747	\$2,758,819	\$98.90	3.3%	1.0713	\$49.39	\$49.06	2.3%	8.3%																																					
201009	17,767	28,717	\$2,303,225	\$1,496,717	1.0000	\$0	\$1,496,717	65.0%	64.5%	\$52.12	\$50.79	5.2%	3.1%	1.1700	\$2,694,851	\$93.84	-5.1%	1.0166	\$51.27	\$49.38	8.2%	7.5%																																					
201010	17,874	28,740	\$2,291,770	\$1,433,417	1.0000	\$0	\$1,433,417	62.5%	64.0%	\$49.88	\$50.53	-5.9%	1.7%	1.1648	\$2,669,469	\$92.88	-1.0%	1.0062	\$49.57	\$49.28	-2.5%	5.8%																																					
201011	18,095	28,900	\$2,334,385	\$1,425,563	1.0000	\$0	\$1,425,563	61.1%	63.8%	\$49.33	\$50.64	2.6%	1.2%	1.1553	\$2,696,985	\$93.32	0.5%	1.0109	\$48.79	\$49.43	3.8%	4.9%																																					
201012	18,497	29,824	\$2,387,276	\$1,470,243	1.0000	\$0	\$1,470,243	61.6%	63.2%	\$49.30	\$50.42	-4.9%	0.4%	1.1502	\$2,745,873	\$92.07	-1.3%	0.9974	\$49.43	\$49.27	-3.8%	3.5%																																					
201101	17,582	28,190	\$2,364,987	\$1,517,812	1.0000	\$0	\$1,517,812	64.2%	63.3%	\$53.84	\$50.83	10.2%	1.1%	1.1292	\$2,670,460	\$94.73	2.9%	1.0262	\$52.47	\$49.67	9.9%	3.8%																																					
201102	17,194	27,666	\$2,317,140	\$1,508,674	1.0000	\$0	\$1,508,674	65.1%	63.8%	\$54.53	\$51.44	16.0%	1.7%	1.1226	\$2,601,114	\$94.02	-0.8%	1.0185	\$53.54	\$50.32	17.6%	4.2%																																					
201103	17,795	28,485	\$2,404,230	\$1,663,070	1.0000	\$0	\$1,663,070	69.2%	64.0%	\$58.38	\$51.92	10.9%	2.2%	1.1152	\$2,681,277	\$94.13	0.1%	1.0197	\$57.26	\$50.80	11.3%	4.3%																																					
201104	17,922	28,678	\$2,440,098	\$1,472,623	1.0000	\$0	\$1,472,623	60.4%	63.6%	\$51.35	\$52.01	2.1%	2.8%	1.1086	\$2,705,135	\$94.33	0.2%	1.0218	\$50.25	\$50.88	1.8%	4.5%																																					
201105	18,080	29,031	\$2,465,889	\$1,668,467	1.0000	\$0	\$1,668,467	67.7%	63.9%	\$57.47	\$52.58	13.2%	3.8%	1.1037	\$2,721,496	\$93.74	-0.6%	1.0155	\$56.59	\$51.46	13.9%	5.1%																																					
201106	18,113	29,047	\$2,484,381	\$1,552,788	1.0000	\$0	\$1,552,788	62.5%	63.7%	\$55.46	\$52.78	4.5%	4.5%	1.0979	\$2,727,697	\$93.91	0.2%	1.0173	\$52.55	\$51.68	5.2%	5.5%																																					
201107	18,076	29,092	\$2,512,238	\$1,670,339	1.0000	\$0	\$1,670,339	66.5%	64.1%	\$57.42	\$53.32	12.7%	5.8%	1.0821	\$2,718,415	\$93.44	-0.5%	1.0122	\$56.72	\$52.31	15.5%	6.8%																																					
201108	18,177	29,205	\$2,525,057	\$1,859,990	1.0000	\$0	\$1,859,990	73.7%	65.0%	\$63.69	\$54.23	20.4%	7.2%	1.0729	\$2,709,047	\$92.76	-0.7%	1.0049	\$63.38	\$53.49	28.3%	9.0%																																					
201109	18,224	29,339	\$2,549,691	\$1,695,229	0.9991	\$1,472	\$1,696,700	66.5%	65.1%	\$57.83	\$54.71	11.0%	7.7%	1.0622	\$2,708,336	\$92.31	-0.5%	1.0000	\$57.83	\$54.04	12.8%	9.4%																																					
201110	18,106	29,064	\$2,546,589	\$1,748,445	0.9985	\$2,614	\$1,751,060	68.8%	65.7%	\$60.25	\$55.57	20.8%	10.0%																																														
201111	18,131	29,066	\$2,																																																								

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Rx BC HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)			
Current Rate Level		04/2012																					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200710	386	659	\$14,961	\$12,619	1.0000	\$0	\$12,619	84.3%		\$19.15				1.6226	\$24,275	\$36.84		0.7051	\$27.16				
200711	324	570	\$18,558	\$11,391	1.0000	\$0	\$11,391	61.4%		\$19.98				1.6455	\$30,537	\$53.57	45.4%	1.0254	\$19.49				
200712	381	618	\$19,515	\$25,277	1.0000	\$0	\$25,277	129.5%		\$40.90				1.6427	\$32,057	\$51.87	-3.2%	0.9929	\$41.20				
200801	364	595	\$18,797	\$1,280	1.0000	\$0	\$1,280	6.8%		\$2.15				1.5839	\$29,773	\$50.04	-3.5%	0.9578	\$2.25				
200802	310	504	\$17,722	\$3,682	1.0000	\$0	\$3,682	20.8%		\$7.31				1.5540	\$27,541	\$54.65	9.2%	1.0459	\$6.98				
200803	390	637	\$21,946	\$15,348	1.0000	\$0	\$15,348	69.9%		\$24.09				1.4973	\$32,860	\$51.59	-5.6%	0.9874	\$24.40				
200804	403	666	\$23,788	\$17,288	1.0000	\$0	\$17,288	72.7%		\$25.96				1.4933	\$35,523	\$53.34	3.4%	1.0209	\$25.43				
200805	561	945	\$31,179	\$19,620	1.0000	\$0	\$19,620	62.9%		\$20.76				1.4437	\$45,015	\$47.63	-10.7%	0.9117	\$22.77				
200806	514	839	\$31,207	\$21,776	1.0000	\$0	\$21,776	69.8%		\$25.95				1.4128	\$44,091	\$52.55	10.3%	1.0059	\$25.80				
200807	630	1,013	\$39,429	\$29,531	1.0000	\$0	\$29,531	74.9%		\$29.15				1.4106	\$55,617	\$54.90	4.5%	1.0509	\$27.74				
200808	614	1,013	\$38,029	\$28,651	1.0000	\$0	\$28,651	75.3%		\$28.28				1.3777	\$52,392	\$51.72	-5.8%	0.9899	\$28.57				
200809	578	924	\$37,747	\$28,720	1.0000	\$0	\$28,720	76.1%	68.8%	\$31.08	\$23.95			1.3599	\$51,334	\$55.56	7.4%	1.0634	\$29.23	\$24.39			
200810	687	1,089	\$43,758	\$28,659	1.0000	\$0	\$28,659	65.5%	67.7%	\$26.32	\$24.56	37.4%		1.3190	\$57,718	\$53.00	-4.6%	1.0145	\$25.94	\$24.43	-4.5%		
200811	651	1,085	\$42,251	\$43,280	1.0000	\$0	\$43,280	102.4%	72.0%	\$39.89	\$26.50	99.6%		1.2921	\$54,592	\$50.32	-5.1%	0.9631	\$41.42	\$26.51	112.5%		
200812	816	1,331	\$50,944	\$36,017	1.0000	\$0	\$36,017	70.7%	69.0%	\$27.06	\$25.74	-33.8%		1.3117	\$66,824	\$50.21	-0.2%	0.9610	\$28.16	\$25.86	-31.6%		
200901	814	1,351	\$58,404	\$23,266	1.0000	\$0	\$23,266	39.8%	67.8%	\$17.22	\$25.96	700.8%		1.2664	\$73,962	\$54.75	9.0%	1.0479	\$16.43	\$25.87	632.0%		
200902	892	1,427	\$53,419	\$32,371	1.0000	\$0	\$32,371	60.6%	68.7%	\$22.68	\$26.34	210.5%		1.2672	\$67,691	\$47.44	-13.4%	0.9079	\$24.99	\$26.59	257.7%		
200903	1,012	1,689	\$75,039	\$39,797	1.0000	\$0	\$39,797	53.0%	66.4%	\$23.56	\$26.10	-2.2%		1.2625	\$94,735	\$56.09	18.2%	1.0736	\$21.95	\$26.07	-10.1%		
200904	922	1,502	\$66,898	\$44,626	1.0000	\$0	\$44,626	66.9%	66.2%	\$29.71	\$26.49	14.5%		1.2531	\$83,577	\$55.64	-0.8%	1.0650	\$27.90	\$26.30	9.7%		
200905	977	1,613	\$73,738	\$47,662	1.0000	\$0	\$47,662	65.0%	66.3%	\$29.55	\$27.18	42.3%		1.2446	\$91,324	\$56.62	1.7%	1.0837	\$27.27	\$26.61	19.7%		
200906	1,025	1,715	\$78,822	\$57,289	1.0000	\$0	\$57,289	72.7%	66.9%	\$33.40	\$27.92	28.7%		1.2411	\$97,826	\$57.04	0.7%	1.0918	\$30.60	\$27.11	18.6%		
200907	971	1,740	\$74,347	\$55,028	1.0000	\$0	\$55,028	74.0%	67.2%	\$31.63	\$28.24	8.5%		1.2341	\$91,748	\$52.73	-7.6%	1.0092	\$31.34	\$27.51	13.0%		
200908	1,011	1,754	\$80,149	\$51,303	1.0000	\$0	\$51,303	64.0%	66.4%	\$29.25	\$28.34	3.4%		1.2382	\$99,243	\$56.58	7.3%	1.0830	\$27.01	\$27.40	-5.5%		
200909	1,118	1,937	\$84,007	\$56,799	1.0000	\$0	\$56,799	67.6%	66.1%	\$29.32	\$28.31	-5.7%	18.2%	1.2144	\$102,022	\$52.67	-6.9%	1.0081	\$29.09	\$27.48	-0.5%	12.7%	
200910	1,132	1,920	\$88,659	\$44,167	1.0000	\$0	\$44,167	49.8%	64.3%	\$23.00	\$27.89	-12.6%	13.5%	1.2269	\$108,776	\$56.65	7.6%	1.0844	\$21.21	\$26.90	-18.2%	10.1%	
200911	1,073	1,788	\$82,551	\$63,813	1.0000	\$0	\$63,813	77.3%	63.7%	\$35.69	\$27.93	-10.5%	5.4%	1.2199	\$100,701	\$56.32	-0.6%	1.0780	\$33.11	\$26.75	-20.1%	0.9%	
200912	1,050	1,806	\$82,241	\$78,355	1.0000	\$0	\$78,355	95.3%	66.2%	\$43.39	\$29.37	60.3%	14.1%	1.2065	\$99,221	\$54.94	-2.5%	1.0516	\$41.26	\$27.96	46.5%	8.1%	
201001	1,038	1,852	\$87,213	\$26,667	1.0000	\$0	\$26,667	30.6%	64.5%	\$14.40	\$28.82	-16.4%	11.0%	1.1946	\$104,187	\$56.26	2.4%	1.0768	\$13.37	\$27.38	-18.6%	5.8%	
201002	1,157	1,978	\$93,283	\$37,371	1.0000	\$0	\$37,371	40.1%	62.4%	\$18.89	\$28.31	-16.7%	7.5%	1.1881	\$110,827	\$56.03	-0.4%	1.0724	\$17.62	\$26.60	-29.5%	0.0%	
201003	1,162	1,955	\$90,460	\$51,433	1.0000	\$0	\$51,433	56.9%	62.6%	\$26.31	\$28.50	11.7%	9.2%	1.1787	\$106,629	\$54.54	-2.7%	1.0439	\$25.20	\$26.84	14.8%	3.0%	
201004	1,091	1,833	\$86,808	\$72,707	1.0000	\$0	\$72,707	83.9%	64.1%	\$39.67	\$29.35	33.5%	10.8%	1.1698	\$101,316	\$55.27	1.3%	1.0580	\$37.49	\$27.66	34.4%	5.2%	
201005	1,149	2,007	\$89,983	\$107,680	1.0000	\$0	\$107,680	119.7%	69.0%	\$53.65	\$31.53	81.6%	16.0%	1.1571	\$104,119	\$51.88	-6.1%	0.9930	\$54.03	\$29.93	98.2%	12.5%	
201006	1,162	1,939	\$92,124	\$90,759	1.0000	\$0	\$90,759	98.5%	71.4%	\$46.81	\$32.70	40.1%	17.1%	1.1395	\$104,975	\$54.14	4.4%	1.0362	\$45.17	\$31.17	47.6%	15.0%	
201007	1,067	1,800	\$87,233	\$63,575	1.0000	\$0	\$63,575	72.9%	71.3%	\$35.32	\$32.99	11.7%	16.8%	1.1393	\$99,382	\$55.21	2.0%	1.0568	\$33.42	\$31.34	6.7%	13.9%	
201008	1,057	1,825	\$85,991	\$68,920	1.0000	\$0	\$68,920	80.1%	72.6%	\$37.76	\$33.67	29.1%	18.8%	1.1392	\$97,958	\$53.68	-2.8%	1.0274	\$36.76	\$32.11	36.1%	17.2%	
201009	1,056	1,785	\$85,060	\$73,252	1.0000	\$0	\$73,252	86.1%	74.1%	\$41.04	\$34.63	39.9%	22.3%	1.1308	\$96,185	\$53.89	0.4%	1.0314	\$39.79	\$32.96	36.8%	20.0%	
201010	1,008	1,753	\$84,073	\$59,040	1.0000	\$0	\$59,040	70.2%	75.8%	\$33.68	\$35.55	46.4%	27.5%	1.1281	\$94,843	\$54.10	0.4%	1.0355	\$32.52	\$33.97	53.3%	26.3%	
201011	1,078	1,846	\$85,473	\$86,174	1.0000	\$0	\$86,174	100.8%	77.7%	\$46.68	\$36.46	30.8%	30.5%	1.1233	\$96,010	\$52.01	-3.9%	0.9955	\$46.89	\$35.07	41.6%	31.1%	
201012	975	1,676	\$79,891	\$72,920	1.0000	\$0	\$72,920	91.3%	77.4%	\$43.51	\$36.43	0.3%	24.0%	1.1208	\$89,541	\$53.43	2.7%	1.0226	\$42.55	\$35.11	3.1%	25.6%	
201101	1,059	1,824	\$85,960	\$32,416	1.0000	\$0	\$32,416	37.7%	78.0%	\$17.77	\$36.73	23.4%	27.4%	1.1092	\$95,347	\$52.27	-2.2%	1.0005	\$17.76	\$35.62	32.8%	30.1%	
201102	1,043	1,811	\$87,037	\$41,057	1.0000	\$0	\$41,057	47.2%	78.8%	\$22.67	\$37.18	20.0%	31.3%	1.1013	\$95,851	\$52.93	1.2%	1.0130	\$22.38	\$36.24	27.0%	36.2%	
201103	1,004	1,747	\$83,950	\$49,858	1.0000	\$0	\$49,858	59.4%	79.2%	\$28.54	\$37.46	8.5%	31.4%	1.0965	\$92,049	\$52.69	-0.4%	1.0085	\$28.30	\$36.62	12.3%	36.4%	
201104	1,000	1,723	\$82,364	\$64,083	1.0000	\$0	\$64,083	77.8%	78.7%	\$37.19	\$37.25	-6.2%	26.9%	1.0936	\$90,073	\$52.28	-0.8%	1.0006	\$37.17	\$36.59	-0.9%	32.3%	
201105	1,007	1,751	\$84,557	\$69,563	1.0000	\$0	\$69,563	82.3%	75.4%	\$39.73	\$35.92	-26.0%	13.9%	1.0907	\$92,226	\$52.67	0.8%	1.0081	\$39.41	\$35.23	-27.1%	17.7%	
201106	1,004	1,751	\$85,203	\$56,203	1.0000	\$0	\$56,203	66.0%	72.5%	\$32.10	\$34.62	-31.4%	5.9%	1.0858	\$92,518	\$52.84	0.3%	1.0113	\$31.74	\$34.02	-29.7%	9.1%	
201107	1,026	1,791	\$87,428	\$62,463	1.0000	\$0	\$62,463	71.4%	72.4%	\$34.88	\$34.58	-1.3%	4.8%	1.0857	\$94,922	\$53.00	0.3%	1.0144	\$34.38	\$34.10	2.9%	8.8%	
201108	1,038	1,820	\$88,796	\$65,207	1.0000	\$0	\$65,207	73.4%	71.8%	\$35.83	\$34.41	-5.1%	2.2%	1.0802	\$95,915	\$52.70	-0.6%	1.0087	\$35.52	\$33.99	-3.4%	5.8%	
201109	1,026	1,786	\$87,408	\$77,589	0.9991	\$67	\$77,556	88.8%	72.1%	\$43.48	\$34.62	6.0%	0.0%	1.0675	\$93,311	\$52.25	-0.9%	1.0000	\$43.48	\$34.28	9.3%	4.0%	
201110	1,036	1,799	\$87,195	\$78,843	0.9985	\$118	\$78,961	90.6%	73.8%	\$43.89	\$35.48	30.3%	-0.2%										
201111	1,042	1,814	\$87,542	\$68,617	0.8282	\$14,234	\$82,851	94.6%	73.3%	\$45.67	\$35.37	-2.2%	-3.0%										
Experience Period	12,268	21,279	\$1,022,141	\$736,574	0.9999	\$67	\$736,641			\$34.62				1.0983	\$1,122,605	\$52.76		1.0098	\$34.28				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Rx BC Int HRA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	
Current Rate Level		04/2012																				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200710	37	60	\$1,925	\$1,562	1.0000	\$0	\$1,562	81.1%		\$26.04				1.5498	\$2,983	\$49.72		0.9081	\$28.67			
200711	30	52	\$1,761	\$338	1.0000	\$0	\$338	19.2%		\$6.51				1.5846	\$2,791	\$53.66	7.9%	0.9801	\$6.64			
200712	33	59	\$1,908	\$1,550	1.0000	\$0	\$1,550	81.2%		\$26.27				1.5838	\$3,022	\$51.22	-4.6%	0.9355	\$28.09			
200801	49	72	\$2,667	\$277	1.0000	\$0	\$277	10.4%		\$3.85				1.5556	\$4,149	\$57.62	12.5%	1.0524	\$3.66			
200802	93	172	\$4,703	\$2,863	1.0000	\$0	\$2,863	60.9%		\$16.65				1.5144	\$7,122	\$41.41	-28.1%	0.7562	\$22.01			
200803	79	157	\$6,084	\$2,700	1.0000	\$0	\$2,700	44.4%		\$17.20				1.4251	\$8,670	\$55.23	33.4%	1.0086	\$17.05			
200804	103	170	\$6,026	\$2,761	1.0000	\$0	\$2,761	45.8%		\$16.24				1.5365	\$9,259	\$54.46	-1.4%	0.9947	\$16.33			
200805	120	193	\$8,041	\$3,512	1.0000	\$0	\$3,512	43.7%		\$18.20				1.3989	\$11,249	\$58.28	7.0%	1.0645	\$17.10			
200806	130	208	\$8,100	\$3,776	1.0000	\$0	\$3,776	46.6%		\$18.15				1.3658	\$11,063	\$53.19	-8.7%	0.9714	\$18.69			
200807	152	241	\$9,227	\$6,042	1.0000	\$0	\$6,042	65.5%		\$25.07				1.3749	\$12,686	\$52.64	-1.0%	0.9614	\$26.08			
200808	143	225	\$8,633	\$6,140	1.0000	\$0	\$6,140	71.1%		\$27.29				1.3849	\$11,956	\$53.14	0.9%	0.9705	\$28.12			
200809	184	288	\$10,145	\$3,635	1.0000	\$0	\$3,635	35.8%	50.8%	\$12.62	\$18.53			1.3890	\$14,091	\$48.93	-7.9%	0.8936	\$14.12	\$19.44		
200810	249	374	\$11,285	\$8,924	1.0000	\$0	\$8,924	79.1%	54.1%	\$23.86	\$19.23	-8.4%		1.3126	\$14,812	\$39.60	-19.1%	0.7233	\$32.99	\$21.00	15.1%	
200811	290	453	\$16,090	\$11,783	1.0000	\$0	\$11,783	73.2%	58.1%	\$26.01	\$20.66	299.7%		1.2986	\$20,895	\$46.13	16.5%	0.8424	\$30.88	\$22.91	365.1%	
200812	265	398	\$14,436	\$7,655	1.0000	\$0	\$7,655	53.0%	57.0%	\$19.23	\$20.36	-26.8%		1.3205	\$19,063	\$47.90	3.8%	0.8748	\$21.99	\$22.68		-21.7%
200901	303	487	\$16,813	\$5,145	1.0000	\$0	\$5,145	30.6%	54.3%	\$10.56	\$19.29	174.2%		1.2897	\$21,683	\$44.52	-7.0%	0.8132	\$12.99	\$21.87	254.8%	
200902	311	459	\$17,037	\$8,539	1.0000	\$0	\$8,539	50.1%	53.5%	\$18.60	\$19.33	11.8%		1.2546	\$21,375	\$46.57	4.6%	0.8505	\$21.87	\$21.87		-0.6%
200903	356	509	\$11,923	\$9,675	1.0000	\$0	\$9,675	81.1%	56.3%	\$19.01	\$19.37	10.5%		1.2241	\$14,594	\$28.67	-38.4%	0.5237	\$36.30	\$23.25	112.9%	
200904	411	680	\$16,754	\$11,938	1.0000	\$0	\$11,938	71.3%	58.4%	\$17.56	\$19.22	8.1%		1.2013	\$20,126	\$29.60	3.2%	0.5406	\$32.48	\$24.54	98.9%	
200905	368	628	\$24,342	\$17,835	1.0000	\$0	\$17,835	73.3%	61.3%	\$28.40	\$20.42	56.1%		1.2084	\$29,416	\$46.84	58.3%	0.8555	\$33.20	\$26.14	94.2%	
200906	376	628	\$22,707	\$16,630	1.0000	\$0	\$16,630	73.2%	63.5%	\$26.48	\$21.22	45.9%		1.2183	\$27,664	\$44.05	-6.0%	0.8045	\$32.91	\$27.32	76.1%	
200907	385	629	\$23,927	\$16,785	1.0000	\$0	\$16,785	70.1%	64.2%	\$26.68	\$21.65	6.4%		1.1988	\$28,685	\$45.60	3.5%	0.8329	\$32.04	\$27.94	22.9%	
200908	383	653	\$24,226	\$17,724	1.0000	\$0	\$17,724	73.2%	65.0%	\$27.14	\$22.03	-0.5%		1.2034	\$29,155	\$44.65	-2.1%	0.8154	\$33.29	\$28.53	18.4%	
200909	293	502	\$20,149	\$14,948	1.0000	\$0	\$14,948	74.2%	67.2%	\$29.78	\$23.06	135.9%	24.4%	1.1864	\$23,906	\$47.62	6.7%	0.8697	\$34.24	\$29.78	142.4%	53.2%
200910	261	447	\$17,783	\$11,901	1.0000	\$0	\$11,901	66.9%	66.6%	\$26.62	\$23.26	11.6%	21.0%	1.1990	\$21,322	\$47.70	0.2%	0.8712	\$30.56	\$29.67	-7.4%	41.3%
200911	287	475	\$19,333	\$18,999	1.0000	\$0	\$18,999	98.3%	68.8%	\$40.00	\$24.29	53.8%	17.6%	1.2046	\$23,289	\$49.03	2.8%	0.8955	\$44.67	\$30.82	44.7%	34.5%
200912	273	457	\$18,667	\$12,939	1.0000	\$0	\$12,939	69.3%	69.8%	\$28.31	\$24.88	47.2%	22.2%	1.1903	\$22,218	\$48.62	-0.8%	0.8879	\$31.89	\$31.50	45.0%	38.9%
201001	251	426	\$18,104	\$8,066	1.0000	\$0	\$8,066	44.6%	70.6%	\$18.93	\$25.56	79.2%	32.5%	1.1785	\$21,336	\$50.09	3.0%	0.9148	\$20.70	\$32.10	59.3%	46.8%
201002	259	446	\$18,585	\$13,709	1.0000	\$0	\$13,709	73.8%	72.4%	\$32.96	\$26.53	77.1%	37.3%	1.1831	\$21,988	\$52.86	5.5%	0.9653	\$34.14	\$33.03	56.1%	51.1%
201003	265	447	\$19,451	\$5,308	1.0000	\$0	\$5,308	27.3%	68.3%	\$11.87	\$26.11	-37.5%	34.8%	1.2123	\$23,579	\$52.75	-0.2%	0.9634	\$12.33	\$31.20	-66.0%	34.2%
201004	280	456	\$19,994	\$11,114	1.0000	\$0	\$11,114	55.6%	67.1%	\$24.37	\$26.92	38.8%	40.1%	1.1955	\$23,903	\$52.42	-0.6%	0.9574	\$25.46	\$30.65	-21.6%	24.9%
201005	293	516	\$20,702	\$3,915	1.0000	\$0	\$3,915	18.9%	62.4%	\$7.59	\$25.12	-73.3%	23.0%	1.1771	\$24,369	\$47.23	-9.9%	0.8625	\$8.80	\$28.57	-73.5%	9.3%
201006	282	482	\$20,932	\$12,406	1.0000	\$0	\$12,406	59.3%	61.1%	\$25.74	\$25.03	-2.8%	18.0%	1.1908	\$24,925	\$51.71	9.5%	0.9444	\$27.25	\$28.04	-17.2%	2.6%
201007	231	421	\$18,802	\$10,818	1.0000	\$0	\$10,818	57.5%	59.9%	\$25.69	\$24.89	-3.7%	15.0%	1.1795	\$22,177	\$52.68	1.9%	0.9621	\$26.71	\$27.52	-16.6%	-1.5%
201008	278	467	\$20,327	\$15,660	1.0000	\$0	\$15,660	77.0%	60.0%	\$33.53	\$25.36	23.5%	15.1%	1.1757	\$23,899	\$51.18	-2.9%	0.9347	\$35.88	\$27.64	7.8%	-3.1%
201009	223	405	\$18,189	\$14,333	1.0000	\$0	\$14,333	78.8%	60.3%	\$35.39	\$25.70	18.9%	11.5%	1.1742	\$21,358	\$52.74	3.0%	0.9631	\$36.74	\$27.77	7.3%	-6.7%
201010	206	379	\$17,534	\$15,753	1.0000	\$0	\$15,753	89.8%	62.0%	\$41.56	\$26.75	56.1%	15.0%	1.1697	\$20,509	\$54.11	2.6%	0.9883	\$42.05	\$28.63	37.6%	-3.5%
201011	222	401	\$18,165	\$15,559	1.0000	\$0	\$15,559	85.7%	60.8%	\$38.80	\$26.47	-3.0%	9.0%	1.1581	\$21,037	\$52.46	-3.1%	0.9581	\$40.50	\$28.17	-9.3%	-8.6%
201012	220	396	\$18,137	\$13,013	1.0000	\$0	\$13,013	71.8%	61.0%	\$32.86	\$26.79	16.1%	7.7%	1.1582	\$21,006	\$53.05	1.1%	0.9688	\$33.92	\$28.31	6.4%	-10.1%
201101	203	364	\$16,921	\$14,296	1.0000	\$0	\$14,296	84.5%	64.1%	\$39.27	\$28.33	107.4%	10.8%	1.1575	\$19,587	\$53.81	1.4%	0.9828	\$39.96	\$29.77	93.1%	-7.3%
201102	206	372	\$17,942	\$11,420	1.0000	\$0	\$11,420	63.6%	63.2%	\$30.70	\$28.12	-6.8%	6.0%	1.1394	\$20,442	\$54.95	2.1%	1.0036	\$30.59	\$29.47	-10.4%	-10.8%
201103	203	367	\$17,953	\$7,388	1.0000	\$0	\$7,388	41.2%	64.6%	\$20.13	\$28.98	69.5%	11.0%	1.1315	\$20,313	\$55.35	0.7%	1.0109	\$19.92	\$30.27	61.6%	-3.0%
201104	202	364	\$17,729	\$4,524	1.0000	\$0	\$4,524	25.5%	62.3%	\$12.43	\$28.19	-49.0%	4.7%	1.1166	\$19,795	\$54.38	-1.7%	0.9932	\$12.51	\$29.36	-50.8%	-4.2%
201105	204	367	\$17,751	\$7,094	1.0000	\$0	\$7,094	40.0%	64.6%	\$19.33	\$29.73	154.8%	18.3%	1.1160	\$19,810	\$53.98	-0.7%	0.9859	\$19.61	\$30.56	122.9%	7.0%
201106	189	333	\$16,828	\$12,067	1.0000	\$0	\$12,067	71.7%	65.6%	\$36.24	\$30.61	40.8%	22.3%	1.1182	\$18,816	\$56.51	4.7%	1.0320	\$35.11	\$31.24	28.9%	11.4%
201107	186	334	\$16,851	\$17,136	1.0000	\$0	\$17,136	101.7%	69.2%	\$51.31	\$32.59	99.7%	30.9%	1.1186	\$18,850	\$56.44	-0.1%	1.0307	\$49.78	\$33.07	86.4%	20.2%
201108	187	340	\$17,015	\$7,803	1.0000	\$0	\$7,803	45.9%	66.5%	\$22.95	\$31.75	-31.6%	25.2%	1.1182	\$19,026	\$55.96	-0.8%	1.0220	\$22.46	\$31.95	-37.4%	15.6%
201109	209	372	\$18,347	\$19,485	0.9991	\$17	\$19,502	106.3%	68.9%	\$52.42	\$33.16	48.1%	29.0%	1.1102	\$20,368	\$54.75	-2.2%	1.0000	\$52.42	\$33.27	42.7%	19.8%
201110	205	369	\$18,243	\$27,210	0.9985	\$41	\$27,250	149.4%	74.1%	\$73.85	\$35.87	77.7%	34.1%									
201111	205	369	\$18,290	\$17,473	0.8282	\$3,625	\$21,098	115.4%	76.7%	\$57.18	\$37.40	47.4%	41.3%									
Experience Period	2,437	4,389	\$211,173	\$145,539	0.9999	\$17	\$145,556			\$33.16				1.1344	\$239,560	\$54.58		0.9969	\$33.27			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Rx BC Non-Int HRA

Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Revenue at Current Rate Level				Normalized Incurred Claims							
														=(d) x (m)				=(i)/(c)				=(j)/(q)			
														Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend
200710	39	61	\$4,372	\$5,441	1.0000	\$0	\$5,441	124.4%		\$89.19				1.7191	\$7,516	\$123.21		2.3990	\$37.18						
200711	37	57	\$4,392	\$4,234	1.0000	\$0	\$4,234	96.4%		\$74.28				1.6979	\$7,457	\$130.83	6.2%	2.5474	\$29.16						
200712	49	69	\$5,367	\$5,866	1.0000	\$0	\$5,866	109.3%		\$85.01				1.6800	\$9,017	\$130.68	-0.1%	2.5444	\$33.41						
200801	34	51	\$4,024	\$2,534	1.0000	\$0	\$2,534	63.0%		\$49.69				1.6298	\$6,558	\$128.59	-1.6%	2.5039	\$19.85						
200802	61	109	\$6,690	\$2,937	1.0000	\$0	\$2,937	43.9%		\$26.94				1.6054	\$10,740	\$98.53	-23.4%	1.9185	\$14.04						
200803	56	72	\$5,431	\$2,158	1.0000	\$0	\$2,158	39.7%		\$29.98				1.5859	\$8,613	\$119.63	21.4%	2.3293	\$12.87						
200804	50	79	\$5,502	\$3,149	1.0000	\$0	\$3,149	57.2%		\$39.86				1.5678	\$8,626	\$109.19	-8.7%	2.1260	\$18.75						
200805	56	85	\$6,298	\$1,952	1.0000	\$0	\$1,952	31.0%		\$22.96				1.5445	\$9,728	\$114.44	4.8%	2.2283	\$10.31						
200806	45	74	\$5,454	\$2,422	1.0000	\$0	\$2,422	44.4%		\$32.73				1.5165	\$8,271	\$111.77	-2.3%	2.1763	\$15.04						
200807	51	80	\$5,598	\$4,197	1.0000	\$0	\$4,197	75.0%		\$52.46				1.4833	\$8,304	\$103.79	-7.1%	2.0210	\$25.96						
200808	88	126	\$8,204	\$1,982	1.0000	\$0	\$1,982	24.2%		\$15.73				1.4579	\$11,960	\$94.92	-8.5%	1.8483	\$8.51						
200809	68	134	\$8,048	\$3,488	1.0000	\$0	\$3,488	43.3%	58.2%	\$26.03	\$40.48			1.4339	\$11,540	\$86.12	-9.3%	1.6769	\$15.52	\$19.13					
200810	102	148	\$11,339	\$6,069	1.0000	\$0	\$6,069	53.5%	53.7%	\$41.01	\$37.81	-54.0%		1.4142	\$16,036	\$108.35	25.8%	2.1097	\$19.44	\$18.02	-47.7%				
200811	170	246	\$18,547	\$4,706	1.0000	\$0	\$4,706	25.4%	45.8%	\$19.13	\$32.57	-74.2%		1.3995	\$25,957	\$105.51	-2.6%	2.0545	\$9.31	\$15.73	-68.1%				
200812	55	97	\$7,231	\$7,549	1.0000	\$0	\$7,549	104.4%	46.7%	\$77.83	\$33.16	-8.4%		1.3721	\$9,922	\$102.29	-3.1%	1.9917	\$39.08	\$16.26	17.0%				
200901	115	167	\$12,860	\$9,074	1.0000	\$0	\$9,074	70.6%	49.1%	\$54.33	\$35.06	9.3%		1.3417	\$17,254	\$103.32	1.0%	2.0118	\$27.01	\$17.36	36.1%				
200902	113	169	\$12,752	\$5,905	1.0000	\$0	\$5,905	46.3%	49.1%	\$34.94	\$35.65	29.7%		1.3306	\$16,967	\$100.40	-2.8%	1.9549	\$17.87	\$17.65	27.3%				
200903	70	92	\$11,468	\$10,063	1.0000	\$0	\$10,063	87.8%	53.4%	\$109.38	\$40.45	264.9%		1.3187	\$15,123	\$164.38	63.7%	3.2007	\$34.18	\$19.48	165.6%				
200904	119	195	\$10,364	\$11,436	1.0000	\$0	\$11,436	110.3%	58.3%	\$58.64	\$42.68	47.1%		1.3141	\$13,619	\$69.84	-57.5%	1.3599	\$43.12	\$21.47	130.0%				
200905	155	267	\$16,465	\$6,779	1.0000	\$0	\$6,779	41.2%	57.4%	\$25.39	\$41.04	10.6%		1.3047	\$21,482	\$80.46	15.2%	1.5666	\$16.21	\$21.44	57.3%				
200906	109	151	\$11,200	\$7,772	1.0000	\$0	\$7,772	69.4%	58.9%	\$51.47	\$42.21	57.3%		1.2977	\$14,534	\$96.25	19.6%	1.8742	\$27.46	\$22.21	82.6%				
200907	104	152	\$10,416	\$7,093	1.0000	\$0	\$7,093	68.1%	59.0%	\$46.66	\$42.14	-11.0%		1.2821	\$13,354	\$87.86	-8.7%	1.7107	\$27.28	\$22.41	5.1%				
200908	117	168	\$10,976	\$9,044	1.0000	\$0	\$9,044	82.4%	62.8%	\$53.84	\$44.80	242.2%		1.2727	\$13,969	\$83.15	-5.4%	1.6190	\$33.25	\$24.08	290.6%				
200909	105	158	\$10,256	\$6,117	1.0000	\$0	\$6,117	59.6%	63.7%	\$38.72	\$45.58	48.7%	12.6%	1.2650	\$12,974	\$82.12	-1.2%	1.5989	\$24.21	\$24.61	56.0%	28.6%			
200910	88	141	\$9,402	\$6,368	1.0000	\$0	\$6,368	67.7%	64.8%	\$45.16	\$45.88	10.1%	21.3%	1.2563	\$11,812	\$83.77	2.0%	1.6312	\$27.69	\$25.25	42.4%	40.1%			
200911	87	144	\$8,671	\$9,079	1.0000	\$0	\$9,079	104.7%	72.9%	\$63.05	\$50.65	229.6%	55.5%	1.2431	\$10,779	\$74.86	-10.6%	1.4576	\$43.26	\$28.78	364.6%	83.0%			
200912	101	164	\$10,119	\$11,583	1.0000	\$0	\$11,583	114.5%	74.3%	\$70.63	\$50.97	-9.2%	53.7%	1.2326	\$12,473	\$76.05	1.6%	1.4809	\$47.70	\$29.55	22.1%	81.7%			
201001	165	311	\$13,029	\$9,538	1.0000	\$0	\$9,538	73.2%	74.6%	\$30.67	\$47.72	-43.6%	36.1%	1.2179	\$15,868	\$51.02	-32.9%	0.9935	\$30.87	\$29.93	14.3%	72.3%			
201002	112	199	\$10,030	\$12,012	1.0000	\$0	\$12,012	119.8%	80.7%	\$60.36	\$49.90	72.7%	40.0%	1.2133	\$12,170	\$61.15	19.9%	1.1908	\$50.69	\$32.64	183.6%	84.9%			
201003	141	245	\$12,898	\$9,456	1.0000	\$0	\$9,456	73.3%	79.4%	\$38.60	\$46.31	-64.7%	14.5%	1.2070	\$15,567	\$63.54	3.9%	1.2372	\$31.19	\$32.37	-8.7%	66.2%			
201004	130	222	\$11,739	\$12,338	1.0000	\$0	\$12,338	105.1%	79.3%	\$55.58	\$46.16	-5.2%	8.1%	1.2013	\$14,102	\$63.52	0.0%	1.2368	\$44.94	\$32.55	4.2%	51.6%			
201005	134	234	\$11,976	\$10,659	1.0000	\$0	\$10,659	89.0%	85.0%	\$45.55	\$48.52	79.4%	18.2%	1.1970	\$14,336	\$61.26	-3.6%	1.1929	\$38.19	\$35.22	135.6%	64.2%			
201006	128	230	\$11,650	\$10,815	1.0000	\$0	\$10,815	92.8%	87.0%	\$47.02	\$48.19	-8.6%	14.2%	1.1899	\$13,862	\$60.27	-1.6%	1.1735	\$40.07	\$36.34	45.9%	63.6%			
201007	131	238	\$11,971	\$10,008	1.0000	\$0	\$10,008	83.6%	88.2%	\$42.05	\$47.68	-9.9%	13.2%	1.1805	\$14,132	\$59.38	-1.5%	1.1562	\$36.37	\$37.09	33.3%	65.5%			
201008	130	239	\$11,863	\$17,240	1.0000	\$0	\$17,240	145.3%	93.7%	\$72.13	\$49.59	34.0%	10.7%	1.1747	\$13,935	\$58.31	-1.8%	1.1353	\$63.54	\$39.69	91.1%	64.8%			
201009	100	200	\$8,680	\$6,832	1.0000	\$0	\$6,832	78.7%	95.4%	\$34.16	\$49.06	-11.8%	7.6%	1.1700	\$10,156	\$50.78	-12.9%	0.9887	\$34.55	\$40.63	42.7%	65.1%			
201010	105	205	\$8,830	\$7,053	1.0000	\$0	\$7,053	79.9%	96.3%	\$34.40	\$48.12	-23.8%	4.9%	1.1648	\$10,285	\$50.17	-1.2%	0.9769	\$35.22	\$41.24	27.2%	63.4%			
201011	102	200	\$9,192	\$7,334	1.0000	\$0	\$7,334	79.8%	94.6%	\$36.67	\$46.47	-41.8%	-8.2%	1.1553	\$10,620	\$53.10	5.8%	1.0339	\$35.47	\$40.72	-18.0%	41.5%			
201012	101	202	\$8,787	\$8,786	1.0000	\$0	\$8,786	100.0%	93.4%	\$43.50	\$44.80	-38.4%	-12.1%	1.1502	\$10,107	\$50.03	-5.8%	0.9742	\$44.65	\$40.41	-6.4%	36.8%			
201101	102	196	\$9,046	\$5,816	1.0000	\$0	\$5,816	64.3%	93.4%	\$29.67	\$45.34	-3.2%	-5.0%	1.1292	\$10,214	\$52.11	4.2%	1.0147	\$29.24	\$40.66	-5.3%	35.9%			
201102	102	196	\$9,165	\$7,237	1.0000	\$0	\$7,237	79.0%	90.3%	\$36.92	\$43.56	-38.8%	-12.7%	1.1226	\$10,288	\$52.49	0.7%	1.0221	\$36.13	\$39.52	-28.7%	21.1%			
201103	103	199	\$9,664	\$5,923	1.0000	\$0	\$5,923	61.3%	89.8%	\$29.76	\$42.97	-22.9%	-7.2%	1.1152	\$10,778	\$54.16	3.2%	1.0545	\$28.22	\$39.57	-9.5%	22.2%			
201104	100	192	\$9,362	\$7,499	1.0000	\$0	\$7,499	80.1%	87.5%	\$39.06	\$41.57	-29.7%	-10.0%	1.1086	\$10,379	\$54.06	-0.2%	1.0526	\$37.11	\$38.84	-17.4%	19.3%			
201105	100	192	\$9,287	\$6,404	1.0000	\$0	\$6,404	69.0%	85.9%	\$33.35	\$40.56	-26.8%	-16.4%	1.1037	\$10,250	\$53.38	-1.2%	1.0395	\$32.09	\$38.40	-16.0%	9.0%			
201106	100	193	\$9,219	\$7,433	1.0000	\$0	\$7,433	80.6%	84.8%	\$38.51	\$39.79	-18.1%	-17.4%	1.0979	\$10,122	\$52.45	-1.8%	1.0212	\$37.71	\$38.17	-5.9%	5.0%			
201107	97	190	\$9,187	\$8,469	1.0000	\$0	\$8,469	92.2%	85.5%	\$44.57	\$39.94	6.0%	-16.2%	1.0821	\$9,941	\$52.32	-0.2%	1.0188	\$43.75	\$38.81	20.3%	4.6%			
201108	99	193	\$9,345	\$7,528	1.0000	\$0	\$7,528	80.6%	78.6%	\$39.00	\$36.60	-45.9%	-26.2%	1.0729	\$10,026	\$51.95	-0.7%	1.0115	\$38.56	\$35.99	-39.3%	-9.3%			
201109	96	189	\$9,138	\$6,347	0.9991	\$6	\$6,353	69.5%	77.9%	\$33.61	\$36.57	-1.6%	-25.4%	1.0622	\$9,707	\$51.36	-1.1%	1.0000	\$33.61	\$35.92	-2.7%	-11.6%			
201110	98	195	\$9,315	\$8,462	0.9985	\$13	\$8,474	91.0%	78.8%	\$43.46	\$37.34	26.3%	-22.4%												
201111	95	185	\$8,902	\$5,315	0.8282	\$1,103	\$6,418	72.1%	78.2%	\$34.69	\$37.18	-5.4%	-20.0%												
Experience Period	1,207	2,347	\$110,222	\$85,829	0.9999	\$6	\$85,834			\$36.57				1.1134	\$122,716	\$52.29		1.0181	\$35.92						

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)	(s)	(t)	(u)			
Current Rate Level			04/2012				Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200710	16,485	26,076	\$1,584,089	\$1,183,018	1.0000	\$0	\$1,183,018	74.7%		\$45.37				1.7179	\$2,721,361	\$104.36		1.1678	\$38.85				
200711	16,873	26,692	\$1,633,927	\$1,110,320	1.0000	\$0	\$1,110,320	68.0%		\$41.60				1.6972	\$2,773,129	\$103.89	-0.4%	1.1625	\$35.78				
200712	17,224	27,403	\$1,689,024	\$1,121,974	1.0000	\$0	\$1,121,974	66.4%		\$40.94				1.6795	\$2,836,665	\$103.52	-0.4%	1.1583	\$35.35				
200801	16,421	26,095	\$1,636,734	\$1,191,289	1.0000	\$0	\$1,191,289	72.8%		\$45.65				1.6292	\$2,666,497	\$102.18	-1.3%	1.1434	\$39.93				
200802	17,002	26,967	\$1,713,548	\$1,142,344	1.0000	\$0	\$1,142,344	66.7%		\$42.36				1.6046	\$2,749,520	\$101.96	-0.2%	1.1409	\$37.13				
200803	16,711	26,477	\$1,712,991	\$1,213,446	1.0000	\$0	\$1,213,446	70.8%		\$45.83				1.5842	\$2,713,767	\$102.50	0.5%	1.1469	\$39.96				
200804	16,981	26,998	\$1,763,181	\$1,209,230	1.0000	\$0	\$1,209,230	68.6%		\$44.79				1.5667	\$2,762,291	\$102.31	-0.2%	1.1449	\$39.12				
200805	17,038	27,155	\$1,777,700	\$1,307,938	1.0000	\$0	\$1,307,938	73.6%		\$48.17				1.5420	\$2,741,270	\$100.95	-1.3%	1.1296	\$42.64				
200806	17,330	27,609	\$1,855,353	\$1,193,284	1.0000	\$0	\$1,193,284	64.3%		\$43.22				1.5141	\$2,809,132	\$101.75	0.8%	1.1385	\$37.96				
200807	17,449	27,621	\$1,875,177	\$1,252,358	1.0000	\$0	\$1,252,358	66.8%		\$45.34				1.4812	\$2,777,579	\$100.56	-1.2%	1.1252	\$40.29				
200808	17,297	27,313	\$1,872,385	\$1,251,912	1.0000	\$0	\$1,251,912	66.9%		\$45.84				1.4559	\$2,725,992	\$99.81	-0.8%	1.1168	\$41.04				
200809	17,851	28,715	\$1,991,275	\$1,228,508	1.0000	\$0	\$1,228,508	61.7%	68.3%	\$42.78	\$44.31			1.4323	\$2,852,111	\$99.32	-0.5%	1.1114	\$38.49	\$38.86			
200810	17,565	27,705	\$1,948,908	\$1,295,864	1.0000	\$0	\$1,295,864	66.5%	67.6%	\$46.77	\$44.43	3.1%		1.4115	\$2,750,914	\$99.29	0.0%	1.1111	\$42.10	\$39.13	8.4%		
200811	18,218	28,885	\$2,009,896	\$1,249,419	1.0000	\$0	\$1,249,419	62.2%	67.1%	\$43.25	\$44.56	4.0%		1.3965	\$2,806,776	\$97.17	-2.1%	1.0873	\$39.78	\$39.46	11.2%		
200812	17,486	27,865	\$1,983,657	\$1,347,012	1.0000	\$0	\$1,347,012	67.9%	67.2%	\$48.34	\$45.18	18.1%		1.3702	\$2,718,010	\$97.54	0.4%	1.0915	\$44.29	\$40.21	25.3%		
200901	18,027	28,590	\$2,055,054	\$1,320,634	1.0000	\$0	\$1,320,634	64.3%	66.5%	\$46.19	\$45.23	1.2%		1.3391	\$2,752,002	\$96.26	-1.3%	1.0771	\$42.89	\$40.46	7.4%		
200902	18,119	28,782	\$2,070,731	\$1,198,724	1.0000	\$0	\$1,198,724	57.9%	65.8%	\$41.65	\$45.15	-1.7%		1.3283	\$2,750,546	\$95.56	-0.7%	1.0693	\$38.95	\$40.61	4.9%		
200903	18,396	29,312	\$2,121,410	\$1,403,674	1.0000	\$0	\$1,403,674	66.2%	65.4%	\$47.89	\$45.34	4.5%		1.3162	\$2,792,154	\$95.26	-0.3%	1.0659	\$44.93	\$41.03	12.4%		
200904	17,611	27,915	\$2,026,564	\$1,423,795	1.0000	\$0	\$1,423,795	70.3%	65.6%	\$51.00	\$45.85	13.9%		1.3112	\$2,657,177	\$95.19	-0.1%	1.0651	\$47.89	\$41.73	22.4%		
200905	17,743	28,455	\$2,087,295	\$1,374,762	1.0000	\$0	\$1,374,762	65.9%	65.0%	\$48.31	\$45.87	0.3%		1.3014	\$2,716,477	\$95.47	0.3%	1.0682	\$45.23	\$41.95	6.1%		
200906	18,578	29,518	\$2,153,151	\$1,508,891	1.0000	\$0	\$1,508,891	70.1%	65.5%	\$51.12	\$46.54	18.3%		1.2948	\$2,787,877	\$94.45	-1.1%	1.0568	\$48.37	\$42.83	27.4%		
200907	18,214	28,914	\$2,122,730	\$1,454,251	1.0000	\$0	\$1,454,251	68.5%	65.7%	\$50.30	\$46.96	10.9%		1.2794	\$2,715,911	\$93.93	-0.5%	1.0511	\$47.85	\$43.45	18.8%		
200908	18,844	30,055	\$2,218,965	\$1,478,129	1.0000	\$0	\$1,478,129	66.6%	65.7%	\$49.18	\$47.24	7.3%		1.2707	\$2,819,663	\$93.82	-0.1%	1.0498	\$46.85	\$43.94	14.1%		
200909	18,851	30,075	\$2,211,851	\$1,439,317	1.0000	\$0	\$1,439,317	65.1%	66.0%	\$47.86	\$47.66	11.9%	7.6%	1.2624	\$2,792,253	\$92.84	-1.0%	1.0389	\$46.07	\$44.59	19.7%	14.7%	
200910	18,790	30,296	\$2,245,917	\$1,535,641	1.0000	\$0	\$1,535,641	68.4%	66.1%	\$50.69	\$48.00	8.4%	8.0%	1.2547	\$2,817,971	\$93.01	0.2%	1.0408	\$48.70	\$45.15	15.7%	15.4%	
200911	19,570	31,184	\$2,297,069	\$1,476,076	1.0000	\$0	\$1,476,076	64.3%	66.3%	\$47.33	\$48.33	9.4%	8.5%	1.2420	\$2,852,900	\$91.49	-1.6%	1.0237	\$46.24	\$45.69	16.2%	15.8%	
200912	18,916	30,353	\$2,221,620	\$1,550,427	1.0000	\$0	\$1,550,427	69.8%	66.4%	\$51.08	\$48.56	5.7%	7.5%	1.2313	\$2,735,466	\$90.12	-1.5%	1.0084	\$50.65	\$46.22	14.4%	14.9%	
201001	19,651	31,594	\$2,368,652	\$1,461,524	1.0000	\$0	\$1,461,524	61.7%	66.2%	\$46.26	\$48.55	0.1%	7.3%	1.2168	\$2,882,081	\$91.22	1.2%	1.0207	\$45.32	\$46.41	5.7%	14.7%	
201002	19,293	30,924	\$2,348,435	\$1,395,239	1.0000	\$0	\$1,395,239	59.4%	66.2%	\$45.12	\$48.81	8.3%	8.1%	1.2121	\$2,846,517	\$92.05	0.9%	1.0300	\$43.80	\$46.81	12.5%	15.3%	
201003	19,882	31,719	\$2,398,764	\$1,596,821	1.0000	\$0	\$1,596,821	66.6%	66.3%	\$50.34	\$49.02	5.1%	8.1%	1.2059	\$2,892,778	\$91.20	-0.9%	1.0205	\$49.33	\$47.18	9.8%	15.0%	
201004	20,162	32,406	\$2,458,965	\$1,599,040	1.0000	\$0	\$1,599,040	65.0%	65.9%	\$49.34	\$48.89	-3.3%	6.6%	1.2001	\$2,951,002	\$91.06	-0.1%	1.0190	\$48.43	\$47.23	1.1%	13.2%	
201005	19,659	31,546	\$2,390,869	\$1,583,624	1.0000	\$0	\$1,583,624	66.2%	65.9%	\$50.20	\$49.05	3.9%	6.9%	1.1954	\$2,857,933	\$90.60	-0.5%	1.0137	\$49.52	\$47.59	9.5%	13.4%	
201006	19,768	31,749	\$2,434,717	\$1,601,953	1.0000	\$0	\$1,601,953	65.8%	65.6%	\$50.46	\$49.01	-1.3%	5.3%	1.1880	\$2,892,426	\$91.10	0.6%	1.0194	\$49.50	\$47.68	2.3%	11.3%	
201007	18,688	30,047	\$2,354,320	\$1,489,456	1.0000	\$0	\$1,489,456	63.3%	65.1%	\$49.57	\$48.95	-1.4%	4.2%	1.1790	\$2,775,680	\$92.38	1.4%	1.0337	\$47.96	\$47.69	0.2%	9.8%	
201008	19,277	30,427	\$2,466,764	\$1,577,759	1.0000	\$0	\$1,577,759	64.0%	64.9%	\$51.85	\$49.17	5.4%	4.1%	1.1734	\$2,894,611	\$95.13	3.0%	1.0645	\$48.71	\$47.85	4.0%	8.9%	
201009	19,146	31,107	\$2,415,155	\$1,591,133	1.0000	\$0	\$1,591,133	65.9%	65.0%	\$51.15	\$49.44	6.9%	3.7%	1.1687	\$2,822,550	\$90.74	-4.6%	1.0153	\$50.38	\$48.20	9.4%	8.1%	
201010	19,193	31,077	\$2,402,207	\$1,515,263	1.0000	\$0	\$1,515,263	63.1%	64.6%	\$48.76	\$49.28	-3.8%	2.7%	1.1636	\$2,795,106	\$89.94	-0.9%	1.0064	\$48.45	\$48.18	-0.5%	6.7%	
201011	19,497	31,347	\$2,447,215	\$1,534,631	1.0000	\$0	\$1,534,631	62.7%	64.4%	\$48.96	\$49.42	3.4%	2.3%	1.1542	\$2,824,651	\$90.11	0.2%	1.0083	\$48.55	\$48.38	5.0%	5.9%	
201012	19,793	32,098	\$2,494,091	\$1,564,964	1.0000	\$0	\$1,564,964	62.7%	63.9%	\$48.76	\$49.23	-4.5%	1.4%	1.1493	\$2,866,527	\$89.31	-0.9%	0.9993	\$48.79	\$48.23	-3.7%	4.4%	
201101	18,946	30,574	\$2,476,914	\$1,570,340	1.0000	\$0	\$1,570,340	63.4%	64.0%	\$51.36	\$49.65	11.0%	2.3%	1.1287	\$2,795,608	\$91.44	2.4%	1.0232	\$50.20	\$48.63	10.8%	4.8%	
201102	18,545	30,045	\$2,431,284	\$1,568,387	1.0000	\$0	\$1,568,387	64.5%	64.4%	\$52.20	\$50.23	15.7%	2.9%	1.1219	\$2,727,695	\$90.79	-0.7%	1.0159	\$51.39	\$49.26	17.3%	5.2%	
201103	19,105	30,798	\$2,515,797	\$1,726,240	1.0000	\$0	\$1,726,240	68.6%	64.6%	\$56.05	\$50.70	11.3%	3.4%	1.1147	\$2,804,416	\$91.06	0.3%	1.0189	\$55.01	\$49.73	11.5%	5.4%	
201104	19,224	30,957	\$2,549,553	\$1,548,729	1.0000	\$0	\$1,548,729	60.7%	64.2%	\$50.03	\$50.76	1.4%	3.8%	1.1082	\$2,825,382	\$91.27	0.2%	1.0213	\$48.99	\$49.78	1.2%	5.4%	
201105	19,391	31,341	\$2,577,484	\$1,751,528	1.0000	\$0	\$1,751,528	68.0%	64.4%	\$55.89	\$51.24	11.3%	4.5%	1.1033	\$2,843,783	\$90.74	-0.6%	1.0153	\$55.04	\$50.24	11.2%	5.6%	
201106	19,406	31,324	\$2,595,631	\$1,628,491	1.0000	\$0	\$1,628,491	62.7%	64.1%	\$51.99	\$51.37	3.0%	4.8%	1.0977	\$2,849,153	\$90.96	0.2%	1.0178	\$51.08	\$50.38	3.2%	5.6%	
201107	19,385	31,407	\$2,625,704	\$1,758,407	1.0000	\$0	\$1,758,407	67.0%	64.5%	\$55.99	\$51.91	12.9%	6.0%	1.0824	\$2,842,127	\$90.49	-0.5%	1.0126	\$55.29	\$50.99	15.3%	6.9%	
201108	19,501	31,558	\$2,640,213	\$1,940,528	1.0000	\$0	\$1,940,528	73.5%	65.3%	\$61.49	\$52.72	18.6%	7.2%	1.0734	\$2,834,014	\$89.80	-0.8%	1.0049	\$61.19	\$52.04	25.6%	8.7%	
201109	19,555	31,686	\$2,664,584	\$1,798,649	0.9991	\$1,561	\$1,800,211	67.6%	65.4%	\$56.81	\$53.20	11.1%	7.6%	1.0627	\$2,831,722	\$89.37	-0.5%	1.0000	\$56.81	\$52.57	12.8%	9.1%	
201110	19,445	31,427	\$2,661,342	\$1,862,960	0.9985	\$2,786	\$1,865,746	70.1%	66.0%	\$59.37	\$54.09	21.8%	9.7%										
201111	19,473	31,434	\$2,659,404	\$1,631,490	0.8282	\$338,448	\$1,969,937	74.1%	67.0%	\$62.67													

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Development of Normalized Trends
Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i)				(j)				(k)				(l)				(m)				(n)				(o)				(p)				(q)				(r)				(s)				(t)				(u)									
								Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																																																	
Current Rate Level		04/2012																Incurred Claims																Revenue at Current Rate Level																Normalized Incurred Claims															
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																																											
200710	27,836	48,633	\$3,174,276	\$3,315,520	1.0000	\$0	\$3,315,520	104.4%		\$68.17				1.6926	\$5,372,703	\$110.47		1.1957	\$57.02																																														
200711	28,104	49,370	\$3,231,646	\$3,164,144	1.0000	\$0	\$3,164,144	97.9%		\$64.09				1.6728	\$5,405,961	\$109.50	-0.9%	1.1851	\$54.08																																														
200712	27,973	49,322	\$3,356,317	\$3,264,346	1.0000	\$0	\$3,264,346	97.3%		\$66.18				1.6506	\$5,539,782	\$112.32	2.6%	1.2156	\$54.44																																														
200801	27,920	48,997	\$3,335,908	\$3,342,243	1.0000	\$0	\$3,342,243	100.2%		\$68.21				1.6027	\$5,346,497	\$109.12	-2.8%	1.1810	\$57.76																																														
200802	28,271	49,791	\$3,390,204	\$3,154,365	1.0000	\$0	\$3,154,365	93.0%		\$63.35				1.5847	\$5,372,342	\$107.90	-1.1%	1.1678	\$54.25																																														
200803	27,974	49,366	\$3,419,003	\$3,394,698	1.0000	\$0	\$3,394,698	99.3%		\$68.77				1.5707	\$5,370,185	\$108.78	0.8%	1.1774	\$58.41																																														
200804	28,589	50,379	\$3,543,272	\$3,442,081	1.0000	\$0	\$3,442,081	97.1%		\$68.32				1.5460	\$5,477,865	\$108.73	0.0%	1.1768	\$58.06																																														
200805	28,670	50,574	\$3,566,147	\$3,446,159	1.0000	\$0	\$3,446,159	96.6%		\$68.14				1.5150	\$5,402,627	\$106.83	-1.8%	1.1562	\$58.94																																														
200806	29,486	51,775	\$3,711,426	\$3,443,419	1.0000	\$0	\$3,443,419	92.8%		\$66.51				1.4930	\$5,541,091	\$107.02	0.2%	1.1583	\$57.42																																														
200807	28,999	51,075	\$3,730,956	\$3,527,076	1.0000	\$0	\$3,527,076	94.5%		\$69.06				1.4691	\$5,481,047	\$107.31	0.3%	1.1615	\$59.46																																														
200808	29,240	51,424	\$3,758,010	\$3,391,707	1.0000	\$0	\$3,391,707	90.3%		\$65.96				1.4520	\$5,456,744	\$106.11	-1.1%	1.1485	\$57.43																																														
200809	29,164	51,590	\$3,816,987	\$3,544,565	1.0000	\$0	\$3,544,565	92.9%	96.2%	\$68.71	\$67.13			1.4257	\$5,441,941	\$105.48	-0.6%	1.1417	\$60.18	\$57.29																																													
200810	28,784	51,078	\$3,825,765	\$3,649,070	1.0000	\$0	\$3,649,070	95.4%	95.5%	\$71.44	\$67.41	4.8%		1.4102	\$5,394,938	\$105.62	0.1%	1.1432	\$62.49	\$57.74	9.6%																																												
200811	29,041	51,237	\$3,855,202	\$3,777,744	1.0000	\$0	\$3,777,744	85.0%	94.4%	\$63.97	\$67.39	-0.2%		1.3931	\$5,370,725	\$104.82	-0.8%	1.1345	\$66.39	\$57.93	4.3%																																												
200812	28,485	50,830	\$3,831,399	\$3,851,204	1.0000	\$0	\$3,851,204	100.5%	94.7%	\$75.77	\$68.18	14.5%		1.3684	\$5,242,873	\$103.15	-1.6%	1.1164	\$67.87	\$59.03	24.7%																																												
200901	27,413	48,557	\$3,854,174	\$3,481,909	1.0000	\$0	\$3,481,909	90.3%	93.9%	\$71.71	\$68.46	5.1%		1.3425	\$5,174,300	\$106.56	3.3%	1.1533	\$62.17	\$59.39	7.6%																																												
200902	27,899	49,817	\$3,814,613	\$3,268,153	1.0000	\$0	\$3,268,153	85.7%	93.3%	\$65.60	\$68.65	3.6%		1.3358	\$5,095,479	\$102.28	-4.0%	1.1070	\$59.26	\$59.81	9.2%																																												
200903	28,076	50,362	\$3,888,577	\$3,693,175	1.0000	\$0	\$3,693,175	95.0%	93.0%	\$73.33	\$69.03	6.6%		1.3249	\$5,151,882	\$102.30	0.0%	1.1072	\$66.23	\$60.44	13.4%																																												
200904	27,258	48,550	\$3,764,200	\$3,577,194	1.0000	\$0	\$3,577,194	95.0%	92.8%	\$73.68	\$69.46	7.8%		1.3162	\$4,954,612	\$102.05	-0.2%	1.1045	\$66.71	\$61.13	14.9%																																												
200905	26,975	48,003	\$3,765,931	\$3,588,214	1.0000	\$0	\$3,588,214	95.3%	92.7%	\$74.75	\$69.99	9.7%		1.3056	\$4,916,834	\$102.43	0.4%	1.1086	\$67.43	\$61.81	14.4%																																												
200906	27,574	49,576	\$3,805,580	\$3,702,140	1.0000	\$0	\$3,702,140	97.3%	93.1%	\$74.68	\$70.67	12.3%		1.2966	\$4,934,247	\$99.53	-2.8%	1.0772	\$69.32	\$62.79	20.7%																																												
200907	26,494	47,822	\$3,709,361	\$3,723,924	1.0000	\$0	\$3,723,924	100.4%	93.6%	\$77.87	\$71.39	12.8%		1.2866	\$4,772,312	\$99.79	0.3%	1.0801	\$72.10	\$63.80	21.3%																																												
200908	27,101	48,437	\$3,789,592	\$3,391,726	1.0000	\$0	\$3,391,726	89.5%	93.5%	\$70.02	\$71.74	6.2%		1.2786	\$4,845,517	\$100.04	0.2%	1.0827	\$64.67	\$64.44	12.6%																																												
200909	25,932	46,684	\$3,665,948	\$3,419,221	1.0000	\$0	\$3,419,221	93.3%	93.5%	\$73.24	\$72.13	6.6%	7.4%	1.2715	\$4,661,280	\$99.85	-0.2%	1.0807	\$67.78	\$65.08	12.6%	13.6%																																											
200910	26,215	47,025	\$3,685,240	\$3,623,128	1.0000	\$0	\$3,623,128	98.3%	93.8%	\$77.05	\$72.58	7.8%	7.7%	1.2625	\$4,652,529	\$98.94	-0.9%	1.0708	\$71.95	\$65.85	15.1%	14.0%																																											
200911	26,121	46,878	\$3,690,207	\$3,383,726	1.0000	\$0	\$3,383,726	91.7%	94.3%	\$72.18	\$73.31	12.8%	8.8%	1.2509	\$4,616,240	\$98.47	-0.5%	1.0658	\$67.73	\$66.85	20.1%	15.4%																																											
200912	25,117	45,332	\$3,597,203	\$3,567,494	1.0000	\$0	\$3,567,494	99.2%	94.2%	\$78.70	\$73.51	3.9%	7.8%	1.2365	\$4,447,895	\$98.12	-0.4%	1.0619	\$74.11	\$67.32	9.2%	14.0%																																											
201001	25,340	45,365	\$3,615,866	\$3,237,111	1.0000	\$0	\$3,237,111	89.5%	94.2%	\$71.36	\$73.50	-0.5%	7.3%	1.2261	\$4,433,592	\$97.73	-0.4%	1.0578	\$67.46	\$67.79	8.5%	14.1%																																											
201002	24,546	44,060	\$3,569,121	\$2,915,315	1.0000	\$0	\$2,915,315	81.7%	93.9%	\$66.17	\$73.62	0.9%	7.2%	1.2189	\$4,350,266	\$98.74	1.0%	1.0686	\$61.92	\$68.11	4.5%	13.9%																																											
201003	24,761	44,463	\$3,606,302	\$3,487,556	1.0000	\$0	\$3,487,556	96.7%	94.0%	\$78.44	\$74.03	7.0%	7.2%	1.2100	\$4,363,576	\$98.14	-0.6%	1.0622	\$73.85	\$68.73	11.5%	13.7%																																											
201004	24,544	43,920	\$3,600,712	\$3,468,323	1.0000	\$0	\$3,468,323	96.3%	94.1%	\$78.97	\$74.44	7.2%	7.2%	1.2035	\$4,333,387	\$98.67	0.5%	1.0679	\$73.95	\$69.32	10.9%	13.4%																																											
201005	23,780	42,760	\$3,490,519	\$3,180,179	1.0000	\$0	\$3,180,179	91.1%	93.8%	\$74.37	\$74.41	-0.5%	6.3%	1.1958	\$4,173,902	\$97.61	-1.1%	1.0565	\$70.40	\$69.57	4.4%	12.6%																																											
201006	24,410	43,762	\$3,579,262	\$3,463,187	1.0000	\$0	\$3,463,187	96.8%	93.7%	\$79.14	\$74.77	6.0%	5.8%	1.1888	\$4,254,963	\$97.23	-0.4%	1.0523	\$75.20	\$70.04	8.5%	11.5%																																											
201007	23,342	42,129	\$3,512,775	\$3,336,692	1.0000	\$0	\$3,336,692	95.0%	93.3%	\$79.20	\$74.84	1.7%	4.8%	1.1836	\$4,157,639	\$98.69	1.5%	1.0681	\$74.15	\$70.17	2.8%	10.0%																																											
201008	23,854	43,512	\$3,571,031	\$3,399,887	1.0000	\$0	\$3,399,887	95.2%	93.7%	\$78.14	\$75.54	11.6%	5.3%	1.1805	\$4,215,520	\$96.88	-1.8%	1.0486	\$74.52	\$71.03	15.2%	10.2%																																											
201009	23,363	42,665	\$3,543,604	\$3,094,383	1.0000	\$0	\$3,094,383	87.3%	93.3%	\$72.53	\$75.50	-1.0%	4.7%	1.1714	\$4,151,006	\$97.29	0.4%	1.0530	\$68.88	\$71.15	1.6%	9.3%																																											
201010	23,007	42,144	\$3,475,723	\$3,286,420	1.0000	\$0	\$3,286,420	94.6%	92.9%	\$77.98	\$75.56	1.2%	4.1%	1.1683	\$4,060,840	\$96.36	-1.0%	1.0429	\$74.77	\$71.36	3.9%	8.4%																																											
201011	23,336	42,671	\$3,572,657	\$3,222,081	1.0000	\$0	\$3,222,081	90.2%	92.8%	\$75.51	\$75.86	4.6%	3.5%	1.1600	\$4,144,287	\$97.12	0.8%	1.0512	\$71.83	\$71.73	6.1%	7.3%																																											
201012	23,369	43,085	\$3,570,361	\$3,368,432	1.0000	\$0	\$3,368,432	94.3%	92.4%	\$78.18	\$75.81	-0.7%	3.1%	1.1499	\$4,105,586	\$95.29	-1.9%	1.0313	\$75.81	\$71.85	2.3%	6.7%																																											
201101	22,883	42,224	\$3,585,808	\$3,231,209	1.0000	\$0	\$3,231,209	90.1%	92.4%	\$76.53	\$76.25	7.2%	3.8%	1.1295	\$4,050,142	\$95.92	0.7%	1.0382	\$73.71	\$72.38	9.3%	6.8%																																											
201102	22,698	41,685	\$3,552,503	\$3,101,379	1.0000	\$0	\$3,101,379	87.3%	92.9%	\$74.40	\$76.97	12.4%	4.5%	1.1229	\$3,989,160	\$95.70	-0.2%	1.0357	\$71.83	\$73.25	16.0%	7.6%																																											
201103	22,925	42,269	\$3,599,169	\$3,488,303	1.0000	\$0	\$3,488,303	96.9%	92.9%	\$82.53	\$77.30	5.2%	4.4%	1.1134	\$4,007,200	\$94.80	-0.9%	1.0261	\$80.43	\$73.78	8.9%	7.3%																																											
201104	22,988	42,475	\$3,614,385	\$3,297,789	1.0000	\$0	\$3,297,789	91.2%	92.5%	\$77.64	\$77.18	-1.7%	3.7%	1.1084	\$4,006,247	\$94.32	-0.5%	1.0208	\$76.06	\$73.95	2.8%	6.7%																																											
201105	22,892	42,296	\$3,622,437	\$3,400,986	1.0000	\$0	\$3,400,986	93.9%	92.7%	\$80.41	\$77.69	8.1%	4.4%	1.1019	\$3,991,689	\$94.38	0.1%	1.0214	\$78.72	\$74.64	11.8%	7.3%																																											
201106	22,953	42,464	\$3,661,828	\$3,607,311	1.0000	\$0	\$3,607,311	98.5%	92.9%	\$84.95	\$78.17	7.3%	4.5%	1.0968	\$4,016,320	\$94.58	0.2%	1.0237	\$82.99	\$75.27	10.4%	7.5%																																											
201107	23,164	42,814	\$3,713,299	\$3,337,915	1.0000	\$0	\$3,337,915	89.9%	92.5%	\$77.96	\$78.06	-1.6%	4.3%	1.0856	\$4,031,089	\$94.15	-0.5%	1.0190	\$76.51	\$75.47	3.2%	7.6%																																											
201108	23,325	43,256	\$3,742,539	\$3,674,069	1.0000	\$0	\$3,674,069	98.2%	92.7%	\$84.94	\$78.64	8.7%	4.1%	1.0756	\$4,025,576	\$93.06	-1.2%	1.0072	\$84.33	\$76.29	13.2%	7.4%																																											
201109	23,376	43,368	\$3,763,608	\$3,623,419	1.0000	\$52	\$3,623,419	96.3%	93.5%	\$83.55	\$79.57	15.2%	5.4%	1.0647	\$4,006,988	\$92.40	-0.7%	1.0000	\$83.55	\$77.52	21.3%	9.0%																																											
201110	23,326	43,243	\$3,778,646	\$3,572,888	1.0000	\$54	\$3,572,888	94.6%	93.5%	\$82.62	\$79.96	6.0%	5.8%																																																				
201111	23,396	43,392	\$3,802,346	\$3,041,374	0.8209	\$663,355	\$3,704,729	97.4%	94.1%	\$85.38	\$80.79	13.1%	6.5%																																																				
Experience Period	276,916	510,751	\$43,474,316																																																														

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 07/2012
 Development of Normalized Trends
 Experience Period : Incurred 10/2010 - 09/2011 & Paid Through 11/2011
 Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(j)/(q)	(s)	(t)	(u)	
Current Rate Level		04/2012																			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
										Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend
200710	44,321	74,709	\$4,758,364	\$4,498,538	1.0000	\$0	\$4,498,538	94.5%		\$60.21				1.7010	\$8,094,064	\$108.34		1.1890	\$50.64		
200711	44,977	76,062	\$4,865,573	\$4,274,464	1.0000	\$0	\$4,274,464	87.9%		\$56.20				1.6810	\$8,179,090	\$107.53	-0.7%	1.1801	\$47.62		
200712	45,197	76,725	\$5,045,341	\$4,386,320	1.0000	\$0	\$4,386,320	86.9%		\$57.17				1.6602	\$8,376,447	\$109.17	1.5%	1.1982	\$47.71		
200801	44,341	75,092	\$4,972,642	\$4,533,532	1.0000	\$0	\$4,533,532	91.2%		\$60.37				1.6114	\$8,012,993	\$106.71	-2.3%	1.1711	\$51.55		
200802	45,273	76,758	\$5,103,753	\$4,296,709	1.0000	\$0	\$4,296,709	84.2%		\$55.98				1.5914	\$8,121,862	\$105.81	-0.8%	1.1613	\$48.20		
200803	44,685	75,843	\$5,131,994	\$4,608,144	1.0000	\$0	\$4,608,144	89.8%		\$60.76				1.5752	\$8,083,952	\$106.59	0.7%	1.1698	\$51.94		
200804	45,570	77,377	\$5,306,453	\$4,651,312	1.0000	\$0	\$4,651,312	87.7%		\$60.11				1.5529	\$8,240,156	\$106.49	-0.1%	1.1688	\$51.43		
200805	45,708	77,729	\$5,343,848	\$4,754,097	1.0000	\$0	\$4,754,097	89.0%		\$61.16				1.5240	\$8,143,897	\$104.77	-1.6%	1.1499	\$53.19		
200806	46,816	79,384	\$5,566,779	\$4,636,702	1.0000	\$0	\$4,636,702	83.3%		\$58.41				1.5000	\$8,350,223	\$105.19	0.4%	1.1544	\$50.60		
200807	46,448	78,696	\$5,606,133	\$4,779,435	1.0000	\$0	\$4,779,435	85.3%		\$60.73				1.4731	\$8,258,626	\$104.94	-0.2%	1.1517	\$52.73		
200808	46,537	78,737	\$5,630,395	\$4,643,619	1.0000	\$0	\$4,643,619	82.5%		\$58.98				1.4533	\$8,182,736	\$103.92	-1.0%	1.1406	\$51.71		
200809	47,015	80,305	\$5,808,262	\$4,773,073	1.0000	\$0	\$4,773,073	82.2%	86.8%	\$59.44	\$59.13			1.4280	\$8,294,052	\$103.28	-0.6%	1.1335	\$52.44	\$50.81	
200810	46,349	78,783	\$5,774,673	\$4,944,934	1.0000	\$0	\$4,944,934	85.6%	86.2%	\$62.77	\$59.35	4.2%		1.4106	\$8,145,851	\$103.40	0.1%	1.1348	\$55.31	\$51.20	9.2%
200811	47,259	80,122	\$5,865,098	\$4,527,163	1.0000	\$0	\$4,527,163	77.2%	85.2%	\$56.50	\$59.36	0.5%		1.3943	\$8,177,501	\$102.06	-1.3%	1.1201	\$50.44	\$51.43	5.9%
200812	45,971	78,695	\$5,815,056	\$5,198,215	1.0000	\$0	\$5,198,215	89.4%	85.5%	\$66.06	\$60.10	15.5%		1.3690	\$7,960,883	\$101.16	-0.9%	1.1102	\$59.50	\$52.40	24.7%
200901	45,440	77,147	\$5,909,228	\$4,802,543	1.0000	\$0	\$4,802,543	81.3%	84.7%	\$62.25	\$60.26	3.1%		1.3413	\$7,926,302	\$102.74	1.6%	1.1276	\$55.21	\$52.70	7.1%
200902	46,018	78,599	\$5,885,344	\$4,466,876	1.0000	\$0	\$4,466,876	75.9%	83.9%	\$56.83	\$60.32	1.5%		1.3331	\$7,846,025	\$99.82	-2.8%	1.0956	\$51.87	\$53.01	7.6%
200903	46,472	79,674	\$6,009,986	\$5,096,849	1.0000	\$0	\$5,096,849	84.8%	83.6%	\$63.97	\$60.59	5.3%		1.3218	\$7,944,036	\$99.71	-0.1%	1.0943	\$58.46	\$53.54	12.6%
200904	44,869	76,465	\$5,790,765	\$5,000,989	1.0000	\$0	\$5,000,989	86.4%	83.5%	\$65.40	\$61.02	8.8%		1.3145	\$7,611,790	\$99.55	-0.2%	1.0925	\$59.86	\$54.22	16.4%
200905	44,718	76,458	\$5,853,226	\$4,962,976	1.0000	\$0	\$4,962,976	84.8%	83.2%	\$64.91	\$61.32	6.1%		1.3041	\$7,633,311	\$99.84	0.3%	1.0957	\$59.24	\$54.70	11.4%
200906	46,152	79,094	\$5,958,732	\$5,211,031	1.0000	\$0	\$5,211,031	87.5%	83.6%	\$65.88	\$61.95	12.8%		1.2959	\$7,722,124	\$97.63	-2.2%	1.0715	\$61.49	\$55.61	21.5%
200907	44,708	76,736	\$5,832,090	\$5,178,175	1.0000	\$0	\$5,178,175	88.8%	83.9%	\$67.48	\$62.51	11.1%		1.2840	\$7,488,223	\$97.58	0.0%	1.0710	\$63.01	\$56.44	19.5%
200908	45,945	78,492	\$6,008,557	\$4,869,855	1.0000	\$0	\$4,869,855	81.0%	83.7%	\$62.04	\$62.76	5.2%		1.2757	\$7,665,179	\$97.66	0.1%	1.0718	\$57.89	\$56.97	12.0%
200909	44,783	76,759	\$5,877,798	\$4,858,538	1.0000	\$0	\$4,858,538	82.7%	83.8%	\$63.30	\$63.09	6.5%	6.7%	1.2681	\$7,453,533	\$97.10	-0.6%	1.0657	\$59.39	\$57.57	13.3%
200910	45,005	77,321	\$5,931,157	\$5,158,769	1.0000	\$0	\$5,158,769	87.0%	83.9%	\$66.72	\$63.42	6.3%	6.9%	1.2595	\$7,470,500	\$96.62	-0.5%	1.0604	\$62.92	\$58.19	13.8%
200911	45,691	78,062	\$5,987,277	\$4,859,802	1.0000	\$0	\$4,859,802	81.2%	84.2%	\$62.26	\$63.91	10.2%	7.7%	1.2475	\$7,469,139	\$95.68	-1.0%	1.0501	\$59.29	\$58.97	17.5%
200912	44,033	75,685	\$5,818,823	\$5,117,922	1.0000	\$0	\$5,117,922	88.0%	84.1%	\$67.62	\$64.04	2.4%	6.5%	1.2345	\$7,183,360	\$94.91	-0.8%	1.0416	\$64.92	\$59.39	9.1%
201001	44,991	76,959	\$5,984,518	\$4,698,635	1.0000	\$0	\$4,698,635	78.5%	83.8%	\$61.05	\$63.94	-1.9%	6.1%	1.2224	\$7,315,674	\$95.06	0.2%	1.0433	\$58.52	\$59.69	6.0%
201002	43,839	74,984	\$5,917,557	\$4,310,554	1.0000	\$0	\$4,310,554	72.8%	83.6%	\$57.49	\$64.02	1.2%	6.1%	1.2162	\$7,196,783	\$95.98	1.0%	1.0533	\$54.58	\$59.96	5.2%
201003	44,643	76,182	\$6,005,066	\$5,084,378	1.0000	\$0	\$5,084,378	84.7%	83.6%	\$66.74	\$64.25	4.3%	6.0%	1.2084	\$7,256,355	\$95.25	-0.8%	1.0454	\$63.84	\$60.41	9.2%
201004	44,706	76,326	\$6,059,677	\$5,067,363	1.0000	\$0	\$5,067,363	83.6%	83.4%	\$66.39	\$64.33	1.5%	5.4%	1.2021	\$7,284,389	\$95.44	0.2%	1.0474	\$63.39	\$60.70	5.9%
201005	43,439	74,306	\$5,881,389	\$4,763,804	1.0000	\$0	\$4,763,804	81.0%	83.0%	\$64.11	\$64.26	-1.2%	4.8%	1.1956	\$7,031,835	\$94.63	-0.8%	1.0386	\$61.73	\$60.90	4.2%
201006	44,178	75,511	\$6,013,979	\$5,065,139	1.0000	\$0	\$5,065,139	84.2%	82.8%	\$67.08	\$64.35	1.8%	3.9%	1.1885	\$7,147,389	\$94.65	0.0%	1.0388	\$64.57	\$61.15	5.0%
201007	42,030	72,176	\$5,867,095	\$4,826,148	1.0000	\$0	\$4,826,148	82.3%	82.2%	\$66.87	\$64.29	-0.9%	2.9%	1.1817	\$6,933,319	\$96.06	1.5%	1.0543	\$63.42	\$61.17	0.7%
201008	43,131	73,939	\$6,037,795	\$4,977,645	1.0000	\$0	\$4,977,645	82.4%	82.4%	\$67.32	\$64.73	8.5%	3.1%	1.1776	\$7,110,131	\$96.16	0.1%	1.0554	\$63.79	\$61.68	10.2%
201009	42,509	73,772	\$5,958,758	\$4,685,517	1.0000	\$0	\$4,685,517	78.6%	82.0%	\$63.51	\$64.75	0.3%	2.6%	1.1703	\$6,973,556	\$94.53	-1.7%	1.0374	\$61.22	\$61.84	3.1%
201010	42,200	73,221	\$5,877,930	\$4,801,682	1.0000	\$0	\$4,801,682	81.7%	81.6%	\$65.58	\$64.65	-1.7%	1.9%	1.1664	\$6,855,945	\$93.63	-0.9%	1.0276	\$63.82	\$61.90	1.4%
201011	42,833	74,018	\$6,019,872	\$4,756,712	1.0000	\$0	\$4,756,712	79.0%	81.4%	\$64.26	\$64.83	3.2%	1.4%	1.1577	\$6,968,939	\$94.15	0.6%	1.0333	\$62.19	\$62.15	4.9%
201012	43,162	75,183	\$6,064,453	\$4,933,396	1.0000	\$0	\$4,933,396	81.3%	80.9%	\$65.62	\$64.66	-3.0%	1.0%	1.1497	\$6,972,114	\$92.74	-1.5%	1.0178	\$64.47	\$62.11	-0.7%
201101	41,829	72,798	\$6,062,722	\$4,801,550	1.0000	\$0	\$4,801,550	79.2%	80.9%	\$65.96	\$65.07	8.0%	1.8%	1.1292	\$6,845,750	\$94.04	1.4%	1.0321	\$63.91	\$62.57	9.2%
201102	41,243	71,730	\$5,983,787	\$4,669,767	1.0000	\$0	\$4,669,767	78.0%	81.3%	\$65.10	\$65.72	13.2%	2.7%	1.1225	\$6,716,855	\$93.64	-0.4%	1.0277	\$63.35	\$63.31	16.1%
201103	42,030	73,067	\$6,114,966	\$5,214,543	1.0000	\$0	\$5,214,543	85.3%	81.4%	\$71.37	\$66.09	6.9%	2.9%	1.1139	\$6,811,617	\$93.22	-0.4%	1.0231	\$69.75	\$63.79	9.3%
201104	42,212	73,432	\$6,163,938	\$4,846,518	1.0000	\$0	\$4,846,518	78.6%	81.0%	\$66.00	\$66.06	-0.6%	2.7%	1.1083	\$6,831,629	\$93.03	-0.2%	1.0210	\$64.64	\$63.89	2.0%
201105	42,283	73,637	\$6,199,921	\$5,152,514	1.0000	\$0	\$5,152,514	83.1%	81.2%	\$69.97	\$66.55	9.1%	3.6%	1.1025	\$6,835,471	\$92.83	-0.2%	1.0188	\$68.68	\$64.47	11.3%
201106	42,359	73,788	\$6,257,459	\$5,235,802	1.0000	\$0	\$5,235,802	83.7%	81.1%	\$70.96	\$66.88	5.8%	3.9%	1.0972	\$6,865,473	\$93.04	0.2%	1.0211	\$69.49	\$64.88	7.6%
201107	42,549	74,221	\$6,339,003	\$5,096,322	1.0000	\$0	\$5,096,322	80.4%	81.0%	\$68.66	\$67.03	2.7%	4.3%	1.0843	\$6,873,216	\$92.60	-0.5%	1.0163	\$67.56	\$65.23	6.5%
201108	42,826	74,814	\$6,382,752	\$5,614,597	1.0000	\$0	\$5,614,597	88.0%	81.5%	\$75.05	\$67.68	11.5%	4.6%	1.0747	\$6,859,590	\$91.69	-1.0%	1.0063	\$74.58	\$66.13	16.9%
201109	42,931	75,054	\$6,428,192	\$5,422,068	0.9997	\$1,613	\$5,423,681	84.4%	81.9%	\$72.26	\$68.42	13.8%	5.7%	1.0639	\$6,838,710	\$91.12	-0.6%	1.0000	\$72.26	\$67.05	18.0%
201110	42,771	74,670	\$6,439,988	\$5,435,848	0.9995	\$2,839	\$5,438,687	84.5%	82.2%	\$72.84	\$69.02	11.1%	6.8%								
201111	42,869	74,826	\$6,461,750	\$4,672,864	0.8235	\$1,001,803	\$5,674,667	87.8%	82.9%	\$75.84	\$70.00	18.0%	8.0%								
Experience Period	508,457	884,963	\$73,894,994	\$60,545,471	1.0000	\$1,613	\$60,547,084			\$68.42				1.1134	\$82,275,309	\$92.97		1.0203	\$67.05		

APPENDIX

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
Medical & Drug
Rate Change History**

Effective Date	Medical History										Drug History												
	HMO Lock-In	HMO Open Access	HMO Opt-Out	HMO Opt-Out Plus	HSA Open Access	HRA Open Access	HSA Opt-Out Plus	HRA Opt-Out Plus	Blue Advantage	BlueChoice Advantage HSA	BlueChoice Advantage HRA	HealthyBlue Non-CDH	HealthyBlue HRA	HealthyBlue HSA	Non-CDH Drug	HSA Drug	HRA Drug	HealthyBlue Non-CDH Drug	HealthyBlue HRA Drug	HealthyBlue HSA Drug	BlueChoice Advantage HSA Drug	BlueChoice Advantage HRA Drug	
Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	
07/01/94	2.4%																						
10/01/94	2.4%																						
10/01/95	-3.0%																						
07/01/96	0.0%																						
10/01/96	3.6%																						
01/01/97	0.0%																						
08/01/97	1.5%																						
09/01/97	0.0%																						
01/01/98	4.0%																						
04/01/98	6.0%																						
08/01/98	0.0%																						
02/01/99	6.5%																						
07/01/99	4.0%																						
01/01/00	0.0%																						
07/01/00	5.4%																						
01/01/01	0.0%																						
07/01/01	10.4%																						
01/01/02	7.0%																						
07/01/02	11.5%																						
01/01/03	13.0%																						
04/01/03	0.0%		Inception																				
08/01/03	0.0%		0.0%																				
01/01/04	-7.9%		-7.9%																				
07/01/04	-20.0%		-20.0%																				
10/01/04	0.0%		0.0%																				
11/2005**	14.3%		14.3%																				
04/01/05	0.0%	Inception	0.0%	Inception																			
07/01/05	10.2%	10.2%	10.2%	10.2%																			
01/01/06	5.0%	5.0%	5.0%	5.0%																			
04/01/06	2.9%	2.9%	2.9%	2.9%																			
07/01/06	0.0%	0.0%	0.0%	0.0%																			
09/01/06	0.0%	0.0%	0.0%	0.0%	Inception	Inception	Inception	Inception								Inception	Inception						
10/01/06	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%								0.0%	0.0%						
01/01/07	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	Inception							0.0%	0.0%	0.0%					
04/01/07	0.0%	0.0%	0.0%	0.0%	2.2%	2.2%	2.2%	2.2%	0.0%							7.5%	7.5%	7.5%					
07/01/07	2.0%	2.0%	2.0%	2.0%	5.0%	5.0%	5.0%	5.0%	2.0%							3.6%	3.6%	3.6%					
10/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-13.0%	-13.0%	0.0%							8.0%	8.0%	8.0%					
04/01/08	-2.0%	-2.0%	-2.0%	-2.0%	0.0%	0.0%	0.0%	0.0%	-2.0%							2.4%	2.4%	2.4%					
07/01/08	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%							0.0%	0.0%	0.0%					
10/01/08	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%	5.0%	5.0%	0.0%							4.0%	4.0%	4.0%					
01/01/09	5.0%	5.0%	5.0%	5.0%	6.0%	6.0%	6.0%	6.0%	5.0%							2.0%	2.0%	2.0%					
04/01/09	1.5%	1.5%	1.5%	1.5%	19.4%	19.4%	19.4%	19.4%	1.5%							3.0%	3.0%	3.0%					
07/01/09	3.0%	3.0%	3.0%	3.0%	5.7%	5.7%	5.7%	5.7%	3.0%							1.0%	1.0%	1.0%					
10/01/09	0.0%	0.0%	0.0%	0.0%	3.0%	3.0%	3.0%	3.0%	0.0%							0.0%	0.0%	0.0%					
01/01/10	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%							2.0%	2.0%	2.0%					
04/01/10	4.2%	4.2%	4.2%	4.2%	7.4%	7.4%	7.4%	7.4%	4.2%							0.0%	0.0%	0.0%					
06/01/10	0.0%	0.0%	0.0%	0.0%	-4.8%	-4.8%	-4.8%	-4.8%	0.0%							0.0%	0.0%	0.0%					
07/01/10	0.0%	0.0%	0.0%	0.0%	6.5%	6.5%	6.5%	6.5%	0.0%		Inception	Inception	Inception			0.0%	0.0%	0.0%	Inception	Inception	Inception		
11/10/10***	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	4.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1/1/2011****	-7.0%	-7.0%	-7.0%	-7.0%	-8.5%	-8.5%	-8.5%	-8.5%	-7.0%		0.0%	0.0%	0.0%	2.3%	2.3%	2.3%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	
04/01/11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		-7.0%	-7.0%	-7.0%	-8.5%	0.0%	0.0%	0.0%	2.3%	2.3%	2.3%	2.3%	2.3%	
05/01/11	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%		-10.7%	-10.7%	-10.7%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	
08/01/11	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%		-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	
10/01/11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
01/01/12	5.1%	5.1%	5.1%	5.1%	7.5%	7.5%	7.5%	7.5%	5.1%	Inception	Inception	5.1%	0.0%	0.0%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	Inception	Inception
04/01/12	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%		7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
Proposed 07/2012	-1.5%	-1.5%	-1.5%	-1.5%	0.0%	0.0%	0.0%	0.0%	-1.5%	0.0%	0.0%	-1.5%	0.7%	0.7%	-6.0%	0.0%	0.0%	-6.0%	0.7%	0.7%	0.7%	0.0%	0.0%

** Includes revenue neutrality adjustment of 0.72%
 *** 4.9% drug increase was approved for a 10/1/10 effective date, but implementation was delayed due to approval date
 **** 2.9% increase to BlueChoice Advantage was approved for a 11/1/10 effective date, but implementation was delayed
 ^ Includes adjustment of -1.4% to keep age factor changes revenue neutral

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012**

**JURISDICTION: District of Columbia
Premium History (Base Rate)**

Expected Renewal Increases for BlueChoice HMO & BlueChoice HMO Open Access

BlueChoice HMO \$10/\$20/\$0 & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$238	\$101	\$1	\$340
1/1/2006	\$250	\$105	\$1	\$356
4/1/2006	\$257	\$109	\$1	\$367
7/1/2006	\$257	\$109	\$1	\$367
9/1/2006	\$257	\$109	\$1	\$367
10/1/2006	\$257	\$109	\$1	\$367
1/1/2007	\$265	\$112	\$1	\$378
4/1/2007	\$265	\$112	\$1	\$378
7/1/2007	\$270	\$120	\$1	\$391
10/1/2007	\$270	\$124	\$1	\$395
1/1/2008	\$277	\$134	\$1	\$412
4/1/2008	\$271	\$143	\$1	\$415
7/1/2008	\$281	\$146	\$1	\$428
10/1/2008	\$281	\$146	\$1	\$428
1/1/2009	\$295	\$152	\$1	\$448
4/1/2009	\$299	\$155	\$1	\$455
7/1/2009	\$308	\$160	\$1	\$469
10/1/2009	\$308	\$162	\$1	\$471
1/1/2010	\$312	\$162	\$1	\$475
4/1/2010	\$325	\$165	\$1	\$491
6/1/2010	\$325	\$165	\$1	\$491
7/1/2010	\$325	\$165	\$1	\$491
11/1/2010	\$325	\$173	\$1	\$499
1/1/2011	\$302	\$177	\$1	\$480
4/1/2011	\$302	\$177	\$1	\$480
5/1/2011	\$270	\$175	\$1	\$446
8/1/2011	\$256	\$166	\$1	\$423
10/1/2011	\$256	\$166	\$1	\$423
1/1/2012	\$269	\$174	\$1	\$444
4/1/2012	\$289	\$187	\$1	\$477
7/1/2012	\$285	\$176	\$1	\$462

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$491	Oct-11	\$423	-13.85%	
Nov-10	\$499	Nov-11	\$423	-15.23%	
Dec-10	\$499	Dec-11	\$423	-15.23%	
Jan-11	\$480	Jan-12	\$444	-7.50%	
Feb-11	\$480	Feb-12	\$444	-7.50%	
Mar-11	\$480	Mar-12	\$444	-7.50%	
Apr-11	\$480	Apr-12	\$477	-0.62%	
May-11	\$446	May-12	\$477	6.95%	
Jun-11	\$446	Jun-12	\$477	6.95%	
Jul-11	\$446	Jul-12	\$462	3.59%	
Aug-11	\$423	Aug-12	\$462	9.22%	
Sep-11	\$423	Sep-12	\$462	9.22%	

BlueChoice HMO Open Access \$10/\$20/\$0 & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$249	\$101	\$1	\$351
1/1/2006	\$261	\$105	\$1	\$367
4/1/2006	\$269	\$109	\$1	\$379
7/1/2006	\$269	\$109	\$1	\$379
9/1/2006	\$269	\$109	\$1	\$379
10/1/2006	\$269	\$109	\$1	\$379
1/1/2007	\$277	\$112	\$1	\$390
4/1/2007	\$277	\$112	\$1	\$390
7/1/2007	\$283	\$120	\$1	\$404
10/1/2007	\$283	\$124	\$1	\$408
1/1/2008	\$290	\$134	\$1	\$425
4/1/2008	\$284	\$143	\$1	\$428
7/1/2008	\$295	\$146	\$1	\$442
10/1/2008	\$295	\$146	\$1	\$442
1/1/2009	\$310	\$152	\$1	\$463
4/1/2009	\$315	\$155	\$1	\$471
7/1/2009	\$324	\$160	\$1	\$485
10/1/2009	\$324	\$162	\$1	\$487
1/1/2010	\$329	\$162	\$1	\$492
4/1/2010	\$343	\$165	\$1	\$509
6/1/2010	\$343	\$165	\$1	\$509
7/1/2010	\$343	\$165	\$1	\$509
11/1/2010	\$343	\$173	\$1	\$517
1/1/2011	\$319	\$177	\$1	\$497
4/1/2011	\$319	\$177	\$1	\$497
5/1/2011	\$285	\$175	\$1	\$461
8/1/2011	\$271	\$166	\$1	\$438
10/1/2011	\$271	\$166	\$1	\$438
1/1/2012	\$285	\$174	\$1	\$460
4/1/2012	\$306	\$187	\$1	\$494
7/1/2012	\$301	\$176	\$1	\$478

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$509	Oct-11	\$438	-13.95%	
Nov-10	\$517	Nov-11	\$438	-15.28%	
Dec-10	\$517	Dec-11	\$438	-15.28%	
Jan-11	\$497	Jan-12	\$460	-7.44%	
Feb-11	\$497	Feb-12	\$460	-7.44%	
Mar-11	\$497	Mar-12	\$460	-7.44%	
Apr-11	\$497	Apr-12	\$494	-0.60%	
May-11	\$461	May-12	\$494	7.16%	
Jun-11	\$461	Jun-12	\$494	7.16%	
Jul-11	\$461	Jul-12	\$478	3.69%	
Aug-11	\$438	Aug-12	\$478	9.13%	
Sep-11	\$438	Sep-12	\$478	9.13%	

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012**

**JURISDICTION: District of Columbia
Premium History (Base Rate)**

Expected Renewal Increases for BlueChoice Opt-Out Open Access (OO OA) & BlueChoice Opt-Out Plus Open Access (OOP OA)

BC OO OA \$10/\$20 \$0 Ded 80% Coins & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$263	\$101	\$1	\$365
1/1/2006	\$276	\$105	\$1	\$382
4/1/2006	\$284	\$109	\$1	\$394
7/1/2006	\$284	\$109	\$1	\$394
9/1/2006	\$284	\$109	\$1	\$394
10/1/2006	\$284	\$109	\$1	\$394
1/1/2007	\$293	\$112	\$1	\$406
4/1/2007	\$293	\$112	\$1	\$406
7/1/2007	\$299	\$120	\$1	\$420
10/1/2007	\$299	\$124	\$1	\$424
1/1/2008	\$306	\$134	\$1	\$441
4/1/2008	\$300	\$143	\$1	\$444
7/1/2008	\$311	\$146	\$1	\$458
10/1/2008	\$311	\$146	\$1	\$458
1/1/2009	\$327	\$152	\$1	\$480
4/1/2009	\$332	\$155	\$1	\$488
7/1/2009	\$342	\$160	\$1	\$503
10/1/2009	\$342	\$162	\$1	\$505
1/1/2010	\$347	\$162	\$1	\$510
4/1/2010	\$362	\$165	\$1	\$528
6/1/2010	\$362	\$165	\$1	\$528
7/1/2010	\$362	\$165	\$1	\$528
11/1/2010	\$362	\$173	\$1	\$536
1/1/2011	\$337	\$177	\$1	\$515
4/1/2011	\$337	\$177	\$1	\$515
5/1/2011	\$301	\$175	\$1	\$477
8/1/2011	\$286	\$166	\$1	\$453
10/1/2011	\$286	\$166	\$1	\$453
1/1/2012	\$301	\$174	\$1	\$476
4/1/2012	\$324	\$187	\$1	\$512
7/1/2012	\$319	\$176	\$1	\$496

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$528	Oct-11	\$453	-14.20%	
Nov-10	\$536	Nov-11	\$453	-15.49%	
Dec-10	\$536	Dec-11	\$453	-15.49%	
Jan-11	\$515	Jan-12	\$476	-7.57%	
Feb-11	\$515	Feb-12	\$476	-7.57%	
Mar-11	\$515	Mar-12	\$476	-7.57%	
Apr-11	\$515	Apr-12	\$512	-0.58%	
May-11	\$477	May-12	\$512	7.34%	
Jun-11	\$477	Jun-12	\$512	7.34%	
Jul-11	\$477	Jul-12	\$496	3.98%	
Aug-11	\$453	Aug-12	\$496	9.49%	
Sep-11	\$453	Sep-12	\$496	9.49%	

BC OOP OA \$10/\$20 \$300 OON Ded 80% Coins & Rx \$5/\$10/\$25

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005	\$278	\$101	\$1	\$380
1/1/2006	\$292	\$105	\$1	\$398
4/1/2006	\$300	\$109	\$1	\$410
7/1/2006	\$300	\$109	\$1	\$410
9/1/2006	\$300	\$109	\$1	\$410
10/1/2006	\$300	\$109	\$1	\$410
1/1/2007	\$309	\$112	\$1	\$422
4/1/2007	\$309	\$112	\$1	\$422
7/1/2007	\$315	\$120	\$1	\$436
10/1/2007	\$315	\$124	\$1	\$440
1/1/2008	\$323	\$134	\$1	\$458
4/1/2008	\$317	\$143	\$1	\$461
7/1/2008	\$329	\$146	\$1	\$476
10/1/2008	\$329	\$146	\$1	\$476
1/1/2009	\$345	\$152	\$1	\$498
4/1/2009	\$350	\$155	\$1	\$506
7/1/2009	\$361	\$160	\$1	\$522
10/1/2009	\$361	\$162	\$1	\$524
1/1/2010	\$366	\$162	\$1	\$529
4/1/2010	\$381	\$165	\$1	\$547
6/1/2010	\$381	\$165	\$1	\$547
7/1/2010	\$381	\$165	\$1	\$547
11/1/2010	\$381	\$173	\$1	\$555
1/1/2011	\$354	\$177	\$1	\$532
4/1/2011	\$354	\$177	\$1	\$532
5/1/2011	\$316	\$175	\$1	\$492
8/1/2011	\$300	\$166	\$1	\$467
10/1/2011	\$300	\$166	\$1	\$467
1/1/2012	\$315	\$174	\$1	\$490
4/1/2012	\$339	\$187	\$1	\$527
7/1/2012	\$334	\$176	\$1	\$511

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$547	Oct-11	\$467	-14.63%	
Nov-10	\$555	Nov-11	\$467	-15.86%	
Dec-10	\$555	Dec-11	\$467	-15.86%	
Jan-11	\$532	Jan-12	\$490	-7.89%	
Feb-11	\$532	Feb-12	\$490	-7.89%	
Mar-11	\$532	Mar-12	\$490	-7.89%	
Apr-11	\$532	Apr-12	\$527	-0.94%	
May-11	\$492	May-12	\$527	7.11%	
Jun-11	\$492	Jun-12	\$527	7.11%	
Jul-11	\$492	Jul-12	\$511	3.86%	
Aug-11	\$467	Aug-12	\$511	9.42%	
Sep-11	\$467	Sep-12	\$511	9.42%	

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012**

JURISDICTION: District of Columbia

Premium History (Base Rate)

Expected Renewal Increases for BlueChoice HMO HSA Open Access & BlueChoice HMO HRA Open Access

BlueChoice HMO HSA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
9/1/2006	\$161	\$35		\$196
10/1/2006	\$161	\$35		\$196
1/1/2007	\$166	\$36		\$202
4/1/2007	\$169	\$37		\$206
7/1/2007	\$177	\$40		\$217
10/1/2007	\$177	\$41		\$218
1/1/2008	\$181	\$44		\$225
4/1/2008	\$181	\$47		\$228
7/1/2008	\$188	\$48		\$236
10/1/2008	\$197	\$48		\$245
1/1/2009	\$209	\$50		\$259
4/1/2009	\$250	\$51		\$301
7/1/2009	\$264	\$53		\$317
10/1/2009	\$272	\$54		\$326
1/1/2010	\$276	\$54		\$330
4/1/2010	\$296	\$55		\$351
6/1/2010	\$282	\$54		\$336
7/1/2010	\$300	\$54		\$354
11/1/2010	\$300	\$54		\$354
1/1/2011	\$275	\$55		\$330
4/1/2011	\$275	\$55		\$330
5/1/2011	\$246	\$54		\$300
8/1/2011	\$234	\$51		\$285
10/1/2011	\$234	\$51	\$1	\$286
1/1/2012	\$234	\$54	\$1	\$289
4/1/2012	\$252	\$58	\$1	\$311
7/1/2012	\$252	\$58	\$1	\$311

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Oct-10	\$354	Oct-11	\$286	-19.21%
Nov-10	\$354	Nov-11	\$286	-19.21%
Dec-10	\$354	Dec-11	\$286	-19.21%
Jan-11	\$330	Jan-12	\$289	-12.42%
Feb-11	\$330	Feb-12	\$289	-12.42%
Mar-11	\$330	Mar-12	\$289	-12.42%
Apr-11	\$330	Apr-12	\$311	-5.76%
May-11	\$300	May-12	\$311	3.67%
Jun-11	\$300	Jun-12	\$311	3.67%
Jul-11	\$300	Jul-12	\$311	3.67%
Aug-11	\$285	Aug-12	\$311	9.12%
Sep-11	\$285	Sep-12	\$311	9.12%

BlueChoice HMO HRA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
9/1/2006	\$162	\$35	\$1	\$198
10/1/2006	\$162	\$35	\$1	\$198
1/1/2007	\$167	\$36	\$1	\$204
4/1/2007	\$170	\$37	\$1	\$208
7/1/2007	\$179	\$39	\$1	\$219
10/1/2007	\$179	\$40	\$1	\$220
1/1/2008	\$184	\$43	\$1	\$228
4/1/2008	\$184	\$46	\$1	\$231
7/1/2008	\$191	\$47	\$1	\$239
10/1/2008	\$201	\$47	\$1	\$249
1/1/2009	\$213	\$49	\$1	\$263
4/1/2009	\$255	\$50	\$1	\$306
7/1/2009	\$283	\$52	\$1	\$336
10/1/2009	\$292	\$53	\$1	\$346
1/1/2010	\$296	\$53	\$1	\$350
4/1/2010	\$318	\$54	\$1	\$373
6/1/2010	\$288	\$53	\$1	\$342
7/1/2010	\$321	\$53	\$1	\$375
11/1/2010	\$321	\$53	\$1	\$375
1/1/2011	\$294	\$54	\$1	\$349
4/1/2011	\$294	\$54	\$1	\$349
5/1/2011	\$262	\$53	\$1	\$316
8/1/2011	\$249	\$50	\$1	\$300
10/1/2011	\$249	\$50	\$1	\$300
1/1/2012	\$249	\$53	\$1	\$303
4/1/2012	\$268	\$57	\$1	\$326
7/1/2012	\$268	\$57	\$1	\$326

Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase * Capped
Oct-10	\$375	Oct-11	\$300	-20.00%
Nov-10	\$375	Nov-11	\$300	-20.00%
Dec-10	\$375	Dec-11	\$300	-20.00%
Jan-11	\$349	Jan-12	\$303	-13.18%
Feb-11	\$349	Feb-12	\$303	-13.18%
Mar-11	\$349	Mar-12	\$303	-13.18%
Apr-11	\$349	Apr-12	\$326	-6.59%
May-11	\$316	May-12	\$326	3.16%
Jun-11	\$316	Jun-12	\$326	3.16%
Jul-11	\$316	Jul-12	\$326	3.16%
Aug-11	\$300	Aug-12	\$326	8.67%
Sep-11	\$300	Sep-12	\$326	8.67%

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012**

**JURISDICTION: District of Columbia
Premium History (Base Rate)**

Expected Renewal Increases for BlueChoice OOP HSA Open Access & BlueChoice OOP HRA Open Access

BlueChoice OOP HSA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$214	\$47		\$261
10/1/2006	\$214	\$47		\$261
1/1/2007	\$221	\$48		\$269
4/1/2007	\$226	\$49		\$275
7/1/2007	\$237	\$53		\$290
10/1/2007	\$206	\$55		\$261
1/1/2008	\$211	\$59		\$270
4/1/2008	\$211	\$63		\$274
7/1/2008	\$219	\$65		\$284
10/1/2008	\$230	\$65		\$295
1/1/2009	\$244	\$68		\$312
4/1/2009	\$291	\$69		\$360
7/1/2009	\$308	\$71		\$379
10/1/2009	\$317	\$72		\$389
1/1/2010	\$321	\$72		\$393
4/1/2010	\$345	\$73		\$418
6/1/2010	\$328	\$72		\$400
7/1/2010	\$349	\$72		\$421
11/1/2010	\$349	\$72		\$421
1/1/2011	\$319	\$74		\$393
4/1/2011	\$319	\$74		\$393
5/1/2011	\$285	\$73		\$358
8/1/2011	\$271	\$69		\$340
10/1/2011	\$271	\$69	\$1	\$341
1/1/2012	\$271	\$73	\$1	\$345
4/1/2012	\$291	\$78	\$1	\$370
7/1/2012	\$291	\$78	\$1	\$370

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$421	Oct-11	\$341	-19.00%	
Nov-10	\$421	Nov-11	\$341	-19.00%	
Dec-10	\$421	Dec-11	\$341	-19.00%	
Jan-11	\$393	Jan-12	\$345	-12.21%	
Feb-11	\$393	Feb-12	\$345	-12.21%	
Mar-11	\$393	Mar-12	\$345	-12.21%	
Apr-11	\$393	Apr-12	\$370	-5.85%	
May-11	\$358	May-12	\$370	3.35%	
Jun-11	\$358	Jun-12	\$370	3.35%	
Jul-11	\$358	Jul-12	\$370	3.35%	
Aug-11	\$340	Aug-12	\$370	8.82%	
Sep-11	\$340	Sep-12	\$370	8.82%	

BlueChoice OOP HRA OA \$1200 Ded & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
7/1/2005				
1/1/2006				
4/1/2006				
7/1/2006				
9/1/2006	\$217	\$47	\$1	\$265
10/1/2006	\$217	\$47	\$1	\$265
1/1/2007	\$224	\$48	\$1	\$273
4/1/2007	\$229	\$49	\$1	\$279
7/1/2007	\$239	\$53	\$1	\$293
10/1/2007	\$208	\$55	\$1	\$264
1/1/2008	\$213	\$59	\$1	\$273
4/1/2008	\$213	\$63	\$1	\$277
7/1/2008	\$221	\$65	\$1	\$287
10/1/2008	\$232	\$65	\$1	\$298
1/1/2009	\$246	\$68	\$1	\$315
4/1/2009	\$294	\$69	\$1	\$364
7/1/2009	\$326	\$71	\$1	\$398
10/1/2009	\$336	\$72	\$1	\$409
1/1/2010	\$341	\$72	\$1	\$414
4/1/2010	\$366	\$73	\$1	\$440
6/1/2010	\$331	\$72	\$1	\$404
7/1/2010	\$369	\$72	\$1	\$442
11/1/2010	\$369	\$72	\$1	\$442
1/1/2011	\$338	\$74	\$1	\$413
4/1/2011	\$338	\$74	\$1	\$413
5/1/2011	\$302	\$73	\$1	\$376
8/1/2011	\$287	\$69	\$1	\$357
10/1/2011	\$287	\$69	\$1	\$357
1/1/2012	\$287	\$73	\$1	\$361
4/1/2012	\$309	\$78	\$1	\$388
7/1/2012	\$309	\$78	\$1	\$388

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Oct-10	\$442	Oct-11	\$357	-19.23%	
Nov-10	\$442	Nov-11	\$357	-19.23%	
Dec-10	\$442	Dec-11	\$357	-19.23%	
Jan-11	\$413	Jan-12	\$361	-12.59%	
Feb-11	\$413	Feb-12	\$361	-12.59%	
Mar-11	\$413	Mar-12	\$361	-12.59%	
Apr-11	\$413	Apr-12	\$388	-6.05%	
May-11	\$376	May-12	\$388	3.19%	
Jun-11	\$376	Jun-12	\$388	3.19%	
Jul-11	\$376	Jul-12	\$388	3.19%	
Aug-11	\$357	Aug-12	\$388	8.68%	
Sep-11	\$357	Sep-12	\$388	8.68%	

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010.

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 07/2012
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000

