

SERFF Tracking Number: CFAP-128358607 State: District of Columbia
 Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
 Company Tracking Number: 1773
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: DC BlueChoice Small Group Eff 201210
 Project Name/Number: /1773

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -2.600%
Effective Date of Last Rate Revision: 07/01/2012
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.	Increase	5.500%	0.011%	\$12,830	20,078	\$125,331,850	3.000%	0.000%
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Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	15,021			14,933	1,836	680		
Policy Holders:	9,709			8,960	1,062	347		

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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),

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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: 377,241
 Benefit Change: None
 Percent Change Requested: Min: 0.0 Max: 3.0 Avg: 0.011

PRIOR RATE:

Total Earned Premium: 121,804,248.00
 Total Incurred Claims: 100,082,806.00
 Annual \$: Min: 247.97 Max: 367.56 Avg: 322.88

REQUESTED RATE:

Projected Earned Premium: 121,817,078.00
 Projected Incurred Claims: 101,936,399.00
 Annual \$: Min: 247.97 Max: 367.56 Avg: 322.92

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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- 1773 BC - 1280942 Rates.pdf 43

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State: District of Columbia
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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State Tracking Number:
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: 1773

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Product Name: DC BlueChoice Small Group Eff 201210

Project Name/Number: /1773

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 0.011
Request:

***CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012***

SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS

Filing 1773

Medical & Drug Rates, and Rating Factors

Premium Rates Effective 10/2012

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
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**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
HMO & HMO Open Access**

Product Type	Option	Deductible Carryover	PCP Copay	Specialist Copay	ER Copay	IP Deductible	IP Coinsurance	Deductible	OOP Max	Vision Core	10/2012	07/2012	Rate Change 10/2012 over 07/2012
											Individual Rate	Individual Rate	07/2012
HMO	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$301	\$301	0.0%
HMO	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$293	\$293	0.0%
HMO	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$286	\$286	0.0%
HMO	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$279	\$279	0.0%
HMO	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$283	\$283	0.0%
HMO	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$277	\$277	0.0%
HMO	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$263	\$263	0.0%
HMO	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$257	\$257	0.0%
HMO	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$267	\$267	0.0%
HMO	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$257	0.0%
HMO	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$252	\$252	0.0%
HMO	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$243	\$243	0.0%
HMO	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$241	\$241	0.0%
HMO	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$233	\$233	0.0%
HMO	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$224	\$224	0.0%
HMO	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$263	\$263	0.0%
HMO	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$257	0.0%
HMO	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$248	\$248	0.0%
HMO	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$245	\$245	0.0%
HMO	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$238	\$238	0.0%
HMO	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$233	\$233	0.0%
HMO OA	1	No	\$5	\$10	\$25	\$0	N/A	\$0	\$1,900	Yes	\$318	\$318	0.0%
HMO OA	2	No	\$5	\$10	\$25	\$300	N/A	\$0	\$1,900	Yes	\$310	\$310	0.0%
HMO OA	3	No	\$10	\$20	\$50	\$0	N/A	\$0	\$1,900	Yes	\$301	\$301	0.0%
HMO OA	4	No	\$10	\$20	\$50	\$300	N/A	\$0	\$1,900	Yes	\$287	\$287	0.0%
HMO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	Yes	\$293	\$293	0.0%
HMO OA	11	No	\$20	\$30	\$50	\$0	N/A	\$0	\$1,900	Yes	\$286	\$286	0.0%
HMO OA	12	No	\$30	\$40	\$50	\$0	N/A	\$0	\$1,900	Yes	\$279	\$279	0.0%
HMO OA	13	No	\$30	\$40	\$50	\$300	N/A	\$0	\$1,900	Yes	\$265	\$265	0.0%
HMO OA	14	No	\$20	\$30	\$50	\$300	N/A	\$0	\$1,900	Yes	\$284	\$284	0.0%
HMO OA	A	No	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$267	0.0%
HMO OA	B	No	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$263	\$263	0.0%
HMO OA	C	No	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$257	\$257	0.0%
HMO OA	D	No	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$252	\$252	0.0%
HMO OA	E	No	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$244	\$244	0.0%
HMO OA	F	No	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$237	\$237	0.0%
HMO OA	A	Yes	\$10	\$20	\$100	N/A	100%	\$500	\$2,500	Yes	\$277	\$277	0.0%
HMO OA	B	Yes	\$20	\$30	\$100	N/A	100%	\$500	\$2,500	Yes	\$267	\$267	0.0%
HMO OA	C	Yes	\$30	\$40	\$100	N/A	100%	\$500	\$2,500	Yes	\$262	\$262	0.0%
HMO OA	D	Yes	\$10	\$20	\$100	N/A	80%	\$500	\$2,500	Yes	\$259	\$259	0.0%
HMO OA	E	Yes	\$20	\$30	\$100	N/A	80%	\$500	\$2,500	Yes	\$252	\$252	0.0%
HMO OA	F	Yes	\$30	\$40	\$100	N/A	80%	\$500	\$2,500	Yes	\$243	\$243	0.0%

Form Numbers:

DC/CFBC/GC (R. 7/10)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)

DC/CFBC/ATTC (R. 1/10)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/GC (R. 10/11)

and any amendments

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
OPT-OUT OPEN ACCESS**

Product Type	Option	Deductible Carryover	In-Network						10/2012			07/2012		Rate Change 10/2012 over 07/2012
			PCP Copay	Specialist Copay	ER Copay	I/P Copay	I/P Coinsurance	OON Coinsurance	Shared Deductible	Shared OOP Max	Vision Core	Individual Rate	Individual Rate	
OO OA	1	No	\$5	\$10	\$25	\$0	N/A	80%	\$0	\$2,000	Yes	\$336	\$336	0.0%
OO OA	2	No	\$10	\$20	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$319	\$319	0.0%
OO OA	3	No	\$15	\$25	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$310	\$310	0.0%
OO OA	4	No	\$20	\$30	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$299	\$299	0.0%
OO OA	5	No	\$5	\$10	\$25	\$0	N/A	60%	\$0	\$2,000	Yes	\$321	\$321	0.0%
OO OA	6	No	\$10	\$20	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$307	\$307	0.0%
OO OA	7	No	\$15	\$25	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$293	\$293	0.0%
OO OA	8	No	\$20	\$30	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$285	\$285	0.0%
OO OA	13	No	\$30	\$40	\$50	\$0	N/A	80%	\$0	\$2,000	Yes	\$286	\$286	0.0%
OO OA	14	No	\$30	\$40	\$50	\$0	N/A	60%	\$0	\$2,000	Yes	\$279	\$279	0.0%
OO OA	N/A	No	\$10	\$20	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$318	\$318	0.0%
OO OA	N/A	No	\$15	\$25	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$307	\$307	0.0%
OO OA	N/A	No	\$20	\$30	\$50	\$0	N/A	70%	\$0	N/A	Yes	\$293	\$293	0.0%
OO OA	A	No	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$286	\$286	0.0%
OO OA	B	No	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$283	\$283	0.0%
OO OA	C	No	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$274	\$274	0.0%
OO OA	D	No	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$277	\$277	0.0%
OO OA	E	No	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$267	\$267	0.0%
OO OA	F	No	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$263	\$263	0.0%
OO OA	G	No	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$270	\$270	0.0%
OO OA	H	No	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$264	\$264	0.0%
OO OA	I	No	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$259	\$259	0.0%
OO OA	J	No	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$262	\$262	0.0%
OO OA	K	No	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$253	\$253	0.0%
OO OA	L	No	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$246	\$246	0.0%
OO OA	A	Yes	\$10	\$20	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$293	\$293	0.0%
OO OA	B	Yes	\$20	\$30	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$286	\$286	0.0%
OO OA	C	Yes	\$30	\$40	\$100	N/A	100%	80%	\$500	\$2,500	Yes	\$283	\$283	0.0%
OO OA	D	Yes	\$10	\$20	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$283	\$283	0.0%
OO OA	E	Yes	\$20	\$30	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$277	\$277	0.0%
OO OA	F	Yes	\$30	\$40	\$100	N/A	100%	60%	\$500	\$2,500	Yes	\$267	\$267	0.0%
OO OA	G	Yes	\$10	\$20	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$279	\$279	0.0%
OO OA	H	Yes	\$20	\$30	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$268	\$268	0.0%
OO OA	I	Yes	\$30	\$40	\$100	N/A	80%	80%	\$500	\$2,500	Yes	\$264	\$264	0.0%
OO OA	J	Yes	\$10	\$20	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$265	\$265	0.0%
OO OA	K	Yes	\$20	\$30	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$260	\$260	0.0%
OO OA	L	Yes	\$30	\$40	\$100	N/A	80%	60%	\$500	\$2,500	Yes	\$253	\$253	0.0%

Form Numbers:

DC/CFBC/GC (R. 7/10)	DC/BCOO/OPEN ACCESS (R. 6/09)	DC/CFBC/GC (R. 10/11)
DC/CFBC/DOCS (R. 6/09)	DC/CFBC/ATTC (R. 1/10)	DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/EOC (R. 6/09)	DC/CFBC/DOL APPEAL (R. 7/11)	and any amendments
DC/BCOO/SOB (R. 6/09)	DC/CFBC/NGF/PPACA (9/10)	

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
OPT-OUT PLUS OPEN ACCESS (POS)**

Product Type	Option	Deductible Carryover	In-Network							Out of Network				Vision Core	10/2012	07/2012	Rate Change 10/2012 over 07/2012
			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	\$349	0.0%
OO+ OA	2	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$330	\$330	0.0%
OO+ OA	3	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$334	\$334	0.0%
OO+ OA	4	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$319	\$319	0.0%
OO+ OA	5	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$312	\$312	0.0%
OO+ OA	6	No	\$10	\$20	\$50	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	CMM	Yes	\$299	\$299	0.0%
OO+ OA	7	No	\$10	\$20	\$50	\$150	N/A	N/A	N/A	\$500	70%	\$5,000	CMM	Yes	\$307	\$307	0.0%
OO+ OA	8	No	\$15	\$30	\$50	\$300	N/A	N/A	N/A	\$750	70%	\$5,000	CMM	Yes	\$292	\$292	0.0%
OO+ OA	9	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC **	Yes	\$370	\$370	0.0%
OO+ OA	10	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	WAC	Yes	\$350	\$350	0.0%
OO+ OA	11	No	\$5	\$10	\$25	\$0	N/A	N/A	N/A	\$1,000	80%	\$3,000	WAC	Yes	\$329	\$329	0.0%
OO+ OA	12	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	WAC	Yes	\$330	\$330	0.0%
OO+ OA	14	No	\$15	\$25	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$318	\$318	0.0%
OO+ OA	15	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$500	80%	\$2,500	CMM	Yes	\$311	\$311	0.0%
OO+ OA	16	No	\$20	\$30	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$319	\$319	0.0%
OO+ OA	17	No	\$30	\$40	\$50	\$0	N/A	N/A	N/A	\$300	80%	\$2,000	CMM	Yes	\$310	\$310	0.0%
OO+ OA	A	No	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$285	\$285	0.0%
OO+ OA	B	No	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$283	\$283	0.0%
OO+ OA	C	No	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$277	\$277	0.0%
OO+ OA	D	No	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$268	\$268	0.0%
OO+ OA	E	No	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$265	\$265	0.0%
OO+ OA	F	No	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$260	\$260	0.0%
OO+ OA	A	Yes	\$10	\$20	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$292	\$292	0.0%
OO+ OA	B	Yes	\$20	\$30	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$286	\$286	0.0%
OO+ OA	C	Yes	\$30	\$40	\$100	N/A	\$500	100%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$284	\$284	0.0%
OO+ OA	D	Yes	\$10	\$20	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$279	\$279	0.0%
OO+ OA	E	Yes	\$20	\$30	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$274	\$274	0.0%
OO+ OA	F	Yes	\$30	\$40	\$100	N/A	\$500	80%	\$2,500	\$1,000	80%	\$2,500	CMM	Yes	\$265	\$265	0.0%

* CMM - Comprehensive Major Medical

** WAC - Wrap-Around Coverage

Form Numbers:

In-Network:

DC/CFBC/GC (R. 7/10)
DC/CFBC/DOCS (R. 6/09)
DC/CFBC/EOC (R. 6/09)
DC/BC-OOP/SOB (R. 6/09)
DC/CFBC/ATTC (R. 1/10)

DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/NGF/PPACA (9/10)
DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/GC (R. 10/11)
and any amendments

Out-of-Network:

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

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
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	10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
												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				10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
							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/CFBC/GC (R. 7/10) DC/CFBC/ATTC (R. 1/10) DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/DOCS (R. 6/09) DC/CFBC/RX3 (R. 12/08) and any amendments
DC/CFBC/EOC (R. 6/09) DC/CFBC/DOL APPEAL (R. 7/11)
DC/BC-OOP/SOB HDHP (R. 7/07) DC/CFBC/NGF/PPACA (9/10)

OO+ OA: In Network: DC/CFBC/GC (R. 7/10) DC/CF/RX3 (R. 12/08) DC/CF/ATTC (R. 1/10) DC/CF/RX3 (R. 12/08)
DC/CFBC/DOCS (R. 6/09) DC/CFBC/NGF/PPACA (9/10) DC/CF/GC (R. 1/09) DC/CF/NGF/PPACA (9/10)
DC/CFBC/EOC (R. 6/09) DC/CFBC/DEPENDENT AGE (9/10) DC/CF/BP/EOC (R. 11/09) DC/CF/DEPENDENT AGE (9/10)
DC/CFBC/ATTC (R. 1/10) DC/CFBC/GC (R. 10/11) DC/GHMSI/DOL APPEAL (R. 11/11) DC/CF/GC (R. 10/11)
DC/BC-OOP/SOB HDHP (R. 7/07) and any amendments DC/CF/CMM/DOCS (7/08) and any amendments
DC/CFBC/DOL APPEAL (R. 7/11) DC/CMM/SOB HDHP (R. 10/08)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
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	10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
												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	ER Copay	In-Network					Out of Network				10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
							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/CFBC/GC (R. 7/10) DC/CFBC/ATTC (R. 1/10) DC/CFBC/DEPENDENT AGE (9/10)
DC/CFBC/DOCS (R. 6/09) DC/CFBC/RX3 (R. 12/08) and any amendments
DC/CFBC/EOC (R. 6/09) DC/CFBC/DOL APPEAL (R. 7/11)
DC/BC-OOP/SOB HDHP (R. 7/07) DC/CFBC/NGF/PPACA (9/10)

OO+ OA: In Network: DC/CFBC/GC (R. 7/10) DC/CF/RX3 (R. 12/08) DC/CF/ATTC (R. 1/10) DC/CF/RX3 (R. 12/08)
DC/CFBC/DOCS (R. 6/09) DC/CFBC/NGF/PPACA (9/10) DC/CF/GC (R. 1/09) DC/CF/NGF/PPACA (9/10)
DC/CFBC/EOC (R. 6/09) DC/CFBC/DEPENDENT AGE (9/10) DC/CF/BP/EOC (R. 11/09) DC/CF/DEPENDENT AGE (9/10)
DC/CFBC/ATTC (R. 1/10) DC/CFBC/GC (R. 10/11) DC/GHMSI/DOL APPEAL (R. 11/11) DC/CF/GC (R. 10/11)
DC/BC-OOP/SOB HDHP (R. 7/07) and any amendments DC/CF/CMM/DOCS (7/08) and any amendments
DC/CFBC/DOL APPEAL (R. 7/11) DC/CMM/SOB HDHP (R. 10/08)

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
BlueChoice Advantage**

Product Type	Option	In-Network*							Out of Network**			10/2012	07/2012	Rate Change 10/2012 over 07/2012	
		PCP Copay	Specialist Copay	ER Copay	IP/OP Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Vision Core	Individual Rate		Individual Rate
BlueChoice Advantage	1	\$10	\$10	\$100	\$250	\$0	100%	\$1,500	\$250	70%	\$3,000	Yes	\$358	\$358	0.0%
BlueChoice Advantage	2	\$10	\$10	\$100	\$250	\$0	90%	\$1,500	\$500	60%	\$3,000	Yes	\$342	\$342	0.0%
BlueChoice Advantage	3	\$20	\$20	\$100	\$250	\$0	80%	\$1,500	\$750	50%	\$3,000	Yes	\$329	\$329	0.0%
BlueChoice Advantage	6	\$30	\$30	\$200	\$300	\$0	100%	\$1,500	\$500	70%	\$3,000	Yes	\$345	\$345	0.0%
BlueChoice Advantage	7	\$30	\$30	\$200	\$300	\$250	90%	\$1,500	\$1,000	60%	\$3,000	Yes	\$308	\$308	0.0%
BlueChoice Advantage	8	\$30	\$30	\$200	\$300	\$250	80%	\$1,500	\$1,000	50%	\$3,000	Yes	\$299	\$299	0.0%

* In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

** Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

Form Numbers:

DC/CFBC/HPN EOC (R. 6/10)

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

DC/CFBC/PPN/DOCS (R. 6/10)

and any amendments

DC/CFBC/PPN SOB (R. 6/10)

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

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
BC Advantage CDH**

Product Type	Option	Integrated Rx Benefit	Deductible Carryover	Office Visit Copay	In-Network*					Out of Network**			Vision Core	10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
					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	Office Visit Copay	In-Network*					Out of Network**			Vision Core	10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
					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%

* In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

** Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

Form Numbers:

DC/CFBC/HPN EOC (R. 10/11) *and any amendments*
DC/CFBC/PPN DOCS (R. 10/11)
DC/CFBC/SOB PPN (R. 10/11)
DC/CFBC/GC (R. 10/11)

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
HealthyBlue 1.0 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	10/2012			07/2012			Rate Change 10/2012 over 07/2012					
															Individual Rate			Individual Rate								
															Medical	Drug	Total	Medical	Drug	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	\$264	\$100	\$364	\$256	\$97	\$353	3.1%					
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	\$248	\$94	\$342	\$241	\$91	\$332	3.0%					
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	\$238	\$91	\$329	\$231	\$88	\$319	3.1%					
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	\$231	\$93	\$324	0.0%					
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	\$213	\$87	\$300	0.0%					
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	\$264	\$116	\$380	\$256	\$113	\$369	3.0%					
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	\$248	\$110	\$358	\$241	\$107	\$348	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	\$10/25/45	\$238	\$106	\$344	\$231	\$103	\$334	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	\$10/25/45	\$231	\$110	\$341	\$231	\$110	\$341	0.0%					
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	\$213	\$102	\$315	0.0%					

* 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. 1/10)	DC/CFBC/GC (R. 10/11)
DC/CFBC/HB DOCS (4/10)	DC/CFBC/DOL APPEAL (R. 7/11)	and any amendments
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. 7/10)		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
HealthyBlue 2.0 Rates

Product	Option	In-Network							Out of Network		Vision Core	Effective 10/1/2012			Effective 7/1/2012			Rate Change 10/2012 over 07/2012
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay ***	ER Copay	Ded	OOP Max	Ded	OOP Max		Medical Rate	Rx Rate	Med & Rx Rate	Medical Rate	Rx Rate	Med & Rx Rate	
HealthyBlue 2.0 Non-CDH																		
HealthyBlue 2.0	\$300 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$287			\$279			2.9%
HealthyBlue 2.0	\$500 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$276			\$268			3.0%
HealthyBlue 2.0	\$1000 Double Option	\$0	\$30	Ded, then \$300	Ded, then \$300	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$253			\$246			2.8%
HealthyBlue 2.0 CDH w/Integrated \$0/25/45, 50% Inj. **																		
HealthyBlue 2.0 HSA	\$1500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$222	\$93	\$315	\$216	\$90	\$306	2.9%
HealthyBlue 2.0 HSA	\$2000 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$207	\$88	\$295	\$201	\$85	\$286	3.1%
HealthyBlue 2.0 HSA	\$2500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$196	\$83	\$279	\$190	\$81	\$271	3.0%
HealthyBlue 2.0 HRA	\$1500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$1,500	\$1,500	\$3,000	\$6,000	Y	\$240	\$101	\$341	\$233	\$98	\$331	3.0%
HealthyBlue 2.0 HRA	\$2000 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,000	\$2,000	\$4,500	\$6,000	Y	\$224	\$95	\$319	\$217	\$92	\$309	3.2%
HealthyBlue 2.0 HRA	\$2500 Deductible	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300	Ded, then \$200	\$2,500	\$2,500	\$4,500	\$6,000	Y	\$211	\$91	\$302	\$205	\$88	\$293	3.1%

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

* OP Facility Copay applies to surgery only

** CDH rates are pending approval (SERFF tracking #: CFAP-128243380)

*** Copay is same for both surgery and non-surgery procedures

Form Numbers

- DC/CFBC/GC (R. 7/10)
- 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)

And any amendments

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
HealthyBlue 3.0 Rates

Product	Option	In-Network [^]								Out of Network ^{^^}			Effective 10/1/2012			Effective 8/1/2012			Rate Change 10/2012 over 08/2012
		PCP Copay	Specialist Copay	IP Copay	OP Surgery Copay	OP Non- Surgery Copay	ER Copay	Ded	OOP Max	Ded	OOP Max	Vision Core	Medical Rate	Rx Rate	Med & Rx Rate	Medical Rate	Rx Rate	Med & Rx Rate	
Non-Integrated (Can be sold as an HRA)																			
HealthyBlue 3.0	A	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$300	\$2,000	\$1,000	\$4,000	Y	\$291		\$291				0.0%
HealthyBlue 3.0	B	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$500	\$2,000	\$1,500	\$4,000	Y	\$280		\$280				0.0%
HealthyBlue 3.0	C	\$0	\$30	\$300	Ded, then \$300 *	\$0	\$200	\$1,000	\$2,000	\$2,000	\$4,000	Y	\$257		\$257				0.0%
w Integrated Rx \$0/25/45 Copay ***																			
HealthyBlue 3.0 HSA	D	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$221	\$91	\$312	\$221	\$91	\$312	0.0%
HealthyBlue 3.0 HSA	E	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$205	\$86	\$291	\$205	\$86	\$291	0.0%
HealthyBlue 3.0 HSA	F	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$195	\$82	\$277	\$195	\$82	\$277	0.0%
HealthyBlue 3.0 HRA	D	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$1,500	\$4,000	\$3,000	\$6,000	Y	\$239	\$99	\$338	\$239	\$99	\$338	0.0%
HealthyBlue 3.0 HRA	E	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,000	\$4,000	\$4,500	\$6,000	Y	\$223	\$94	\$317	\$223	\$94	\$317	0.0%
HealthyBlue 3.0 HRA	F	Ded, then \$0	Ded, then \$30	Ded, then \$300	Ded, then \$300 **	Ded, then \$0	Ded, then \$200	\$2,500	\$4,000	\$4,500	\$6,000	Y	\$211	\$89	\$300	\$211	\$89	\$300	0.0%

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

* If surgery done in non-hospital setting, then copay becomes \$100, and not subject to deductible

** If surgery done in non-hospital setting, then copay becomes \$100, still subject to deductible

*** CDH & Non-CDH rates are pending approval (SERFF Tracking #: CFAP-128244396)

[^] In-Network: BlueChoice providers if in service area, BlueCard PPO providers if outside of service area

^{^^} Out of Network: Non-BlueChoice providers if in service area, non-BlueCard PPO providers if outside of service area

Form Numbers

DC/CFBC/GC (R. 10/11)
DC/CFBC/DOL APPEAL (R. 7/11)
DC/CFBC/ATTC (R. 1/10)

DC/CFBC/HBADV/EOC (7/12)
DC/CFBC/HBADV/DOCS (7/12)
DC/CFBC/HBADV/SOB (7/12)
And any amendments

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 10/2012
RX BENEFITS**

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

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 10/2012
JURISDICTION: DISTRICT OF COLUMBIA
Premiums Effective 10/2012
RX BENEFITS**

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

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 10/2012
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 10/2012
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 10/2012

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 10/2012
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 10/2012

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-128358607 State: District of Columbia
Filing Company: CareFirst BlueChoice, Inc. State Tracking Number:
Company Tracking Number: 1773
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC BlueChoice Small Group Eff 201210
Project Name/Number: /1773

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification Comments: Attachment: 1773 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 10/2012
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1773
Actuarial Memorandum***

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
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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: 2012.05.14 16:47:59 -04'00'

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 10/2012
Rate Filing Summary (Filing 1773)**

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

Product	Proposed Rate Change (10/2012 over 07/2012 Rate Level)
HMO	0.0%
HMO Open Access	0.0%
Opt-Out Open Access	0.0%
Opt-Out Plus Open Access	0.0%
BlueChoice Advantage	0.0%
HealthyBlue 1.0 Non-CDH	3.0%
HealthyBlue 2.0 Non-CDH	3.0%
HealthyBlue 3.0 Non-CDH	0.0%
HMO HSA	0.0%
Opt-Out Plus Open Access HSA	0.0%
HealthyBlue 1.0 HSA	0.0%
HealthyBlue 2.0 HSA	3.0%
HealthyBlue 3.0 HSA	0.0%
BlueChoice Advantage HSA	0.0%
HMO HRA	0.0%
Opt-Out Plus Open Access HRA	0.0%
HealthyBlue 1.0 HRA	0.0%
HealthyBlue 2.0 HRA	3.0%
HealthyBlue 3.0 HRA	0.0%
BlueChoice Advantage HRA	0.0%
Non-CDH Drug	0.0%
HSA Drug	0.0%
HRA Drug (Integrated) *	0.0%
HealthyBlue 1.0 Non-CDH Drug	3.0%
HealthyBlue 2.0 Non-CDH Drug	3.0%
HealthyBlue 3.0 Non-CDH Drug	0.0%
HealthyBlue 1.0 HSA Drug	0.0%
HealthyBlue 2.0 HSA Drug	3.0%
HealthyBlue 3.0 HSA Drug	0.0%
HealthyBlue 1.0 HRA Drug	0.0%
HealthyBlue 2.0 HRA Drug	3.0%
HealthyBlue 3.0 HRA Drug	0.0%
BlueChoice Advantage HSA Drug	0.0%
BlueChoice Advantage HRA Drug (Integrated) *	0.0%
Non-CDH Medical & Drug	0.0%
HSA Medical & Drug	0.0%
HRA Medical & Drug	0.0%

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 (FHCRR). 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 FHCRR. 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

* 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 10/2012
 Proposed Rate Change Derivation
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Projection Period: 10/01/2012 through 12/31/2013

	Non-CDH Medical					CDH Medical				Medical	BC Drug				BC & GHMSI							
	HMO	HMO OA	OO OA	POS OA	BC Advantage	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 Rx	BC HSA Med & Rx	BC HRA Med & Rx	Total CDH Med & Rx	Total Non-CDH Med & Rx	Total BC Med & Rx	
Enrollment																						
Contract Month	77,352	36,124	58,856	44,546	1,475	10,523	1,816	2,652	934	232,278	216,353	12,339	2,397	1,189	232,278	510,339	12,339	3,586	40,745	469,594	232,278	
Member Month	117,712	57,798	92,921	76,535	2,448	17,923	3,537	4,675	1,932	375,481	347,414	21,460	4,294	2,313	375,481	890,173	21,460	6,607	76,617	813,556	375,481	
Medical Member Distribution	31.3%	15.4%	24.7%	20.4%	0.7%	4.8%	0.9%	1.2%	0.5%	100.0%	92.5%	5.7%	1.1%	0.6%	100.0%	100.0%	28.0%	8.6%	8.6%	91.4%	42.2%	
Adjust Revenue to Current Rate Level (07/2012)																						
Revenue	\$28,473,568	\$13,288,708	\$23,332,386	\$21,019,040	\$712,217	\$4,138,511	\$1,099,185	\$1,167,903	\$426,481	\$93,657,999	\$29,793,982	\$1,034,883	\$209,864	\$111,088	\$31,149,817	\$75,398,443	\$6,272,579	\$1,915,336	\$26,026,985	\$322,030,366	\$124,807,816	
Income Adjustment Factor to Current Rate Level	0.9506	0.9597	0.9498	0.9500	0.9868	0.9271	0.9286	0.9610	0.9010	0.9504	1.0336	1.0913	1.1242	1.0342	1.0360	0.9544	0.9698	0.9876	0.9814	0.9718	0.9718	
Adjusted Revenue at Current Rate Level (07/2012)	\$27,065,818	\$12,753,520	\$22,161,240	\$19,968,192	\$702,795	\$3,836,773	\$1,020,715	\$1,122,316	\$384,260	\$89,015,630	\$30,795,602	\$1,129,358	\$235,938	\$114,886	\$32,275,783	\$78,115,205	\$5,986,846	\$1,857,399	\$25,704,162	\$316,043,143	\$121,291,413	
Experience Period Incurred Claims																						
Experience Period Incurred and Paid Claims	\$19,612,294	\$8,959,079	\$18,085,254	\$14,577,017	\$443,306	\$2,085,048	\$628,876	\$705,452	\$110,669	\$65,206,994	\$19,962,966	\$777,215	\$170,050	\$85,539	\$20,995,770	\$62,771,525	\$3,491,139	\$1,071,710	\$17,070,827	\$245,014,061	\$86,202,764	
Completion Factors	0.9752	0.9723	0.9744	0.9742	0.9635	0.9199	0.9551	0.9543	0.9625	0.9719	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998	0.9429	0.9656	0.9753	0.9806	0.9786	
IBNR	\$498,499	\$255,119	\$475,974	\$386,293	\$16,804	\$181,620	\$29,581	\$33,758	\$4,316	\$1,881,965	\$5,284	\$241	\$57	\$23	\$5,605	\$13,140	\$211,443	\$38,153	\$431,916	\$4,858,676	\$1,887,569	
Estimated Incurred Claims	\$20,110,793	\$9,214,198	\$18,561,228	\$14,963,310	\$460,110	\$2,266,668	\$658,457	\$739,210	\$114,985	\$67,088,959	\$19,968,250	\$777,456	\$170,107	\$85,561	\$21,001,375	\$62,784,666	\$3,702,582	\$1,109,863	\$17,502,743	\$249,872,737	\$88,090,333	
Experience Period Incurred Claims Adjustments																						
Rx Rebates																						
Experience Period Adjusted Incurred Claims	\$20,110,793	\$9,214,198	\$18,561,228	\$14,963,310	\$460,110	\$2,266,668	\$658,457	\$739,210	\$114,985	\$67,088,959	\$17,669,466	\$635,459	\$141,694	\$70,257	\$18,516,875	\$55,655,052	\$3,560,584	\$1,066,146	\$16,878,862	\$243,367,004	\$85,605,834	
Rating Period Projected Capitations																						
Experience Period Capitations*	\$267,189	\$131,250	\$218,380	\$179,908	\$5,564	\$40,691	\$8,312	\$10,611	\$4,540	\$866,445					\$49,002	\$15,151	\$114,824	\$1,288,726	\$866,445			
Pricing Trend	1.0169	1.0169	0.9983	1.0163	1.0169	1.0170	1.0164	1.0171	1.0164	1.0122					1.0169	1.0169	1.0183	1.0149	1.0122			
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			
Trend Factor	1.0321	1.0319	0.9989	1.0309	1.0319	1.0320	1.0310	1.0322	1.0310	1.0229					1.0319	1.0319	1.0345	1.0282	1.0229			
Rating Period Projected Capitations*	\$275,774	\$135,438	\$217,703	\$185,461	\$5,742	\$41,994	\$8,569	\$10,953	\$4,681	\$886,314					\$50,563	\$15,634	\$118,788	\$1,325,021	\$886,314			
Rating Period Projected Incurred Claims																						
Pricing Trend	1.0900	1.0900	1.0900	1.0900	1.0900	1.1000	1.1000	1.1000	1.1000	1.0906	1.1000	1.0850	1.0850	1.1000	1.0994	1.0992	1.0973	1.0980	1.0861	1.1027	1.0925	
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	1.1754	1.1754	1.1754	1.1754	1.1754	1.1957	1.1957	1.1957	1.1957	1.1765	1.1957	1.1653	1.1653	1.1944	1.1940	1.1903	1.1917	1.1675	1.2012	1.1804		
Rating Period Projected Incurred Claims	\$23,913,999	\$10,965,806	\$22,034,570	\$17,773,336	\$546,555	\$2,752,249	\$795,887	\$894,826	\$142,169	\$79,819,397	\$21,127,380	\$740,500	\$165,116	\$84,006	\$22,117,002	\$66,454,503	\$4,288,636	\$1,286,117	\$19,825,094	\$293,645,626	\$101,936,399	
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%		
Adjusted Rating Period Projected Incurred Claims	\$23,925,956	\$10,971,289	\$22,045,587	\$17,782,222	\$546,828	\$2,753,625	\$796,285	\$895,274	\$142,240	\$79,859,306	\$21,137,944	\$740,871	\$165,199	\$84,048	\$22,128,061	\$66,487,730	\$4,290,780	\$1,286,760	\$19,835,007	\$293,792,449	\$101,987,367	
Loss Ratios																						
Experience Period Loss Ratios	71.6%	70.3%	80.5%	72.0%	65.4%	55.8%	60.7%	64.2%	28.0%	72.6%	59.3%	61.4%	67.5%	63.2%	59.4%	73.8%	57.5%	56.5%	65.3%	76.0%	69.3%	
Rating Period Loss Ratios (without rate change)	88.4%	86.0%	89.5%	89.1%	77.8%	71.8%	78.0%	79.8%	37.0%	89.7%	68.6%	65.6%	70.9%	73.2%	68.6%	85.1%	71.7%	69.3%	77.2%	93.0%	84.1%	
Retention																						
Admin Costs	9.6%	9.6%	9.6%	9.6%	9.6%	11.7%	11.7%	11.3%	11.3%	9.8%	9.6%	11.7%	11.3%	11.3%	9.7%	8.5%	11.7%	11.3%	10.4%	8.3%	9.8%	
CDH Expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.7%	1.6%	1.6%	0.1%	0.0%	0.7%	1.6%	1.6%	0.0%	0.1%	0.7%	1.6%	0.8%	0.0%	0.1%	
Broker Commissions	6.4%	6.4%	6.4%	6.4%	6.4%	7.5%	7.5%	7.4%	7.4%	6.4%	6.4%	7.5%	7.4%	7.4%	6.4%	4.9%	7.5%	7.4%	5.8%	4.8%	6.4%	
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	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.5%	1.3%	1.5%	1.5%	1.3%	1.3%	
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	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.5%	0.7%	0.7%	0.5%	0.7%	0.7%	
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	20.1%	20.1%	20.1%	20.1%	20.1%	24.1%	24.1%	24.4%	24.4%	20.3%	20.1%	24.1%	24.4%	24.4%	20.3%	17.6%	24.1%	24.4%	21.1%	17.3%	20.3%	
DLR	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%	79.9%	75.6%	75.6%	79.7%	79.9%	75.6%	75.6%	75.6%	79.7%	82.4%	75.9%	75.6%	78.9%	82.7%	79.7%	
Required Revenue	\$29,947,717	\$13,732,578	\$27,594,090	\$22,257,708	\$684,456	\$3,625,864	\$1,048,516	\$1,183,569	\$188,044	\$100,262,542	\$26,458,008	\$975,549	\$218,396	\$111,113	\$27,763,066	\$80,663,991	\$5,649,930	\$1,701,122	\$25,135,434	\$355,202,263	\$128,025,608	
Required Rate Change (10/2012 over 07/2012 Rate Level)	10.6%	7.7%	24.5%	11.5%	-2.6%	-5.5%	2.7%	5.5%	-51.1%	12.6%	-14.1%	-13.6%	-7.4%	-3.3%	-14.0%	3.3%	-5.6%	-8.4%	-2.2%	12.4%	5.6%	
Proposed Rate Change (10/2012 over 07/2012 Rate Level)	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%	
Estimated Renewals (10/1/2012 over 10/1/2011 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%	6.6%	8.5%	8.1%	9.4%	9.9%	9.8%	

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

Instead of applying a trend factor to project capitations, we are using the actual capitation rates where possible. As a result, the trend factor shown above can differ by product.

CareFirst BlueCross BlueShield (BlueChoice & GHMSI)
DC Small Group Rate Filing Effective 10/2012
Proposed Rate Change Derivation (HealthyBlue Products)
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Projection Period: 10/01/2012 through 12/31/2013

	Non-CDH Medical			CDH Medical			Medical	HB Drug				Total HB Non-CDH	Total HB CDH	Total HB	
	Med BC HB Non-CDH	Med BC HB HSA	Med BC HB HRA	Med BC HB	Rx HB Non-CDH	Rx HB HSA	Rx HB HRA	Rx BC HB							
Enrollment															
Contract Month	875	187	0	1,062	875	187	0	1,062	875	187	0	1,062	875	187	1,062
Member Month	1,452	308	0	1,760	1,452	308	0	1,760	1,452	308	0	1,760	1,452	308	1,760
Medical Member Distribution	82.5%	17.5%	0.0%	100.0%	82.5%	17.5%	0.0%	100.0%	82.5%	17.5%	0.0%	100.0%	82.5%	17.5%	100.0%
Adjust Revenue to Current Rate Level (07/2012)															
Revenue	\$328,330	\$64,917	\$0	\$393,247	\$108,511	\$22,276	\$0	\$130,787	\$436,841	\$87,193	\$524,034				
Income Adjustment Factor to Current Rate Level	0.9623	0.9382	1.0000	0.9583	1.0294	1.0894	1.0000	1.0396	0.9790	0.9768	0.9786				
Adjusted Revenue at Current Rate Level (07/2012)	\$315,962	\$60,904	\$0	\$376,866	\$111,701	\$24,268	\$0	\$135,969	\$427,662	\$85,173	\$512,835				
Experience Period Incurred and Paid Claims	\$225,015	\$44,514	\$0	\$269,529	\$39,517	\$2,389	\$0	\$41,905	\$264,532	\$46,903	\$311,435				
Completion Factors	0.9751	0.8974	N/A	0.9613	0.9996	0.9996	N/A	0.9996	0.9787	0.9021	0.9663				
IBNR	\$5,749	\$5,091	\$0	\$10,840	\$16	\$1	\$0	\$17	\$5,765	\$5,092	\$10,857				
Estimated Incurred Claims	\$230,764	\$49,605	\$0	\$280,369	\$39,532	\$2,390	\$0	\$41,922	\$270,296	\$51,995	\$322,291				
Experience Period Incurred Claims Adjustments															
Rx Rebates					(\$9,607.66)	(\$2,037.99)	\$0.00	(\$11,645.65)	(\$9,607.66)	(\$2,037.99)	(\$11,645.65)				
Experience Period Adjusted Incurred Claims	\$230,764	\$49,605	\$0	\$280,369	\$29,925	\$352	\$0	\$30,276	\$260,689	\$49,957	\$310,646				
Rating Period Projected Capitations															
Experience Period Capitations	\$3,302	\$701	\$0	\$4,003	\$3,302	\$701	\$0	\$4,003							
Pricing Trend	1.0165	1.0163	N/A	1.0192	1.0165	1.0163	N/A	1.0165							
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5							
Trend Factor	1.0312	1.0307	N/A	1.0311	1.0312	1.0307	N/A	1.0311							
Rating Period Projected Capitations	\$3,405	\$722	\$0	\$4,127	\$3,405	\$722	\$0	\$4,127							
Rating Period Projected Incurred Claims															
Pricing Trend	1.0900	1.1000	1.1000	1.0918	1.1000	1.0850	1.0850	1.0998	1.0912	1.0999	1.0926				
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				
Trend Factor	1.1754	1.1957	1.1957	1.1790	1.1957	1.1653	1.1653	1.1953	1.1777	1.1955	1.1806				
Rating Period Projected Incurred Claims	\$274,645	\$60,035	\$0	\$334,680	\$35,781	\$410	\$0	\$36,191	\$310,426	\$60,445	\$370,871				
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%				
Adjusted Rating Period Projected Incurred Claims	\$274,782	\$60,065	\$0	\$334,848	\$35,799	\$410	\$0	\$36,209	\$310,581	\$60,475	\$371,057				
Loss Ratios															
Experience Period Loss Ratios	71.3%	77.5%	N/A	72.3%	27.6%	1.6%	N/A	23.1%	60.4%	58.1%	60.0%				
Rating Period Loss Ratios (without rate change)	87.0%	98.6%	N/A	88.9%	32.0%	1.7%	N/A	26.6%	72.6%	71.0%	72.4%				
	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
Retention															
Admin Costs	9.6%	11.7%	11.3%	10.0%	9.6%	11.7%	11.3%	9.7%	9.6%	11.7%	10.0%				
CDH Expenses	0.0%	0.7%	1.6%	0.1%	0.0%	0.7%	1.6%	0.0%	0.0%	0.7%	0.1%				
Broker Commissions	6.4%	7.5%	7.4%	6.6%	6.4%	7.5%	7.4%	6.4%	6.4%	7.5%	6.5%				
Risk Charge	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	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%				
Invst Income Credit	0.00%	0.0%	0.0%	0.00%	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%				
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%				
Community Related Expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
Federal Taxes	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%				
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%				
Total Retention	20.1%	24.1%	24.4%	20.8%	20.1%	24.1%	24.4%	20.2%	20.1%	24.1%	20.8%				
DLR	79.9%	75.9%	75.6%	79.2%	79.9%	75.9%	75.6%	79.8%	79.9%	75.9%	79.2%				
Required Revenue	\$343,941	\$79,092	\$0	\$423,032	\$44,809	\$540	\$0	\$45,349	\$388,749	\$79,632	\$468,381				
Required Rate Change (10/2012 over 07/2012 Rate Level)	8.9%	29.9%	N/A	12.3%	-59.9%	-97.8%	N/A	-66.6%	-9.1%	-6.5%	-8.7%				
Proposed Rate Change (10/2012 over 07/2012 Rate Level)	3.0%	0.0%	0.0%	2.5%	3.0%	0.0%	0.0%	2.5%	3.0%	0.0%	2.5%				
Estimated Renewals (10/1/2012 over 10/1/2011 based on proposed)	9.1%	8.3%	8.3%	8.9%	9.4%	13.8%	13.8%	10.2%	9.1%	9.8%	9.3%				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Experience Period Observed, Normalized, and Proposed Rating Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims	Proposed Rating Trend (Last Filing)
Medical						
HMO	30.0%	1.7%	0.9%	9.0%	\$20,110,793	7.0%
HMO OA	13.7%	9.8%	10.5%	9.0%	\$9,214,198	7.0%
OO OA	27.7%	10.8%	8.2%	9.0%	\$18,561,228	7.0%
POS OA	22.3%	14.2%	14.5%	9.0%	\$14,963,310	7.0%
BC Adv	0.7%	62.3%	60.8%	9.0%	\$460,110	7.0%
HMO HSA OA	3.4%	-14.7%	-10.4%	10.0%	\$2,266,668	11.0%
HMO HRA OA	1.1%	57.0%	53.6%	10.0%	\$739,210	11.0%
POS HSA OA	1.0%	20.8%	13.6%	10.0%	\$658,457	11.0%
POS HRA OA	0.2%	-0.7%	4.1%	10.0%	\$114,985	11.0%
BC Non-CDH	94.4%	8.5%	8.1%	9.0%	\$63,309,638	7.0%
BC CDH	5.6%	5.9%	6.8%	10.0%	\$3,779,320	11.0%
BC Total	100.0%	8.8%	8.0%	9.1%	\$67,088,959	7.2%
PPO	92.9%	9.1%	12.0%	11.0%	\$127,692,441	8.5%
Indemnity	0.2%	29.0%	27.3%	11.0%	\$340,121	8.5%
PPO HSA	5.3%	-14.5%	-11.6%	8.0%	\$7,291,386	8.0%
PPO HRA	1.6%	-5.0%	-3.0%	8.0%	\$2,177,907	8.0%
GHMSI CDH	6.9%	-12.3%	-9.6%	8.0%	\$9,469,293	8.0%
GHMSI Total	100.0%	7.7%	10.5%	10.8%	\$137,501,855	8.5%
Med BC & GHMSI Total		8.0%	9.7%	10.2%	\$204,590,814	8.1%
Rx						
BC Non-CDH	31.8%	14.0%	14.4%	10.0%	\$19,968,250	8.0%
BC HSA	1.2%	-0.6%	2.4%	8.5%	\$777,456	8.0%
BC HRA	0.4%	17.4%	15.9%	8.5%	\$255,668	8.0%
GHMSI Non-CDH	61.4%	6.5%	10.1%	10.0%	\$38,562,286	8.0%
GHMSI HSA	3.9%	16.6%	19.5%	8.5%	\$2,455,491	8.0%
GHMSI HRA	1.2%	6.0%	5.0%	8.5%	\$765,514	8.0%
BC CDH	1.6%	3.9%	5.8%	8.5%	\$1,033,125	8.0%
GHMSI CDH	5.1%	14.0%	16.1%	8.5%	\$3,221,005	8.0%
BC Total	33.4%	13.5%	14.0%	9.9%	\$21,001,375	8.0%
GHMSI Total	66.6%	7.1%	10.6%	9.9%	\$41,783,291	8.0%
Non-CDH Total	93.2%	9.0%	11.6%	10.0%	\$58,530,536	8.0%
CDH Total	6.8%	11.6%	13.6%	8.5%	\$4,254,130	8.0%
Rx BC & GHMSI Total	100.0%	9.2%	11.7%	9.9%	\$62,784,666	8.0%
Medical & Rx						
BC Non-CDH	31.1%	9.5%	8.9%	9.2%	\$83,277,888	7.2%
BC HSA	1.4%	-7.1%	-4.1%	9.7%	\$3,702,582	10.5%
BC HRA	0.4%	36.3%	36.0%	9.7%	\$1,109,863	10.5%
GHMSI Non-CDH	62.3%	8.6%	11.6%	10.8%	\$166,594,849	8.4%
GHMSI HSA	3.6%	-8.4%	-5.4%	8.1%	\$9,746,877	8.0%
GHMSI HRA	1.1%	-2.4%	-1.0%	8.4%	\$2,943,421	8.0%
BC CDH	1.8%	2.9%	5.2%	9.7%	\$4,812,445	10.5%
GHMSI CDH	4.7%	-7.0%	-4.4%	8.2%	\$12,690,298	8.0%
BC Total	32.9%	9.1%	8.7%	9.2%	\$88,090,333	7.4%
GHMSI Total	67.1%	7.5%	10.4%	10.6%	\$179,285,147	8.4%
Non-CDH Total	93.5%	8.9%	10.7%	10.3%	\$249,872,737	8.0%
CDH Total	6.5%	-4.3%	-1.7%	8.6%	\$17,502,743	8.7%
All Medical & Rx	100.0%	8.3%	10.2%	10.2%	\$267,375,480	8.0%
Δ Trend "Margin":				-0.02%		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
DICR Derivation
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012

	1	2	3	4	5	6	7	8	9	10	
H.S.A.											
Contracts a/o 02/29/2012		1,041									
Member to Contract Ratio		1.73									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%		\$s	
1	Projected Claims (+ Capitations)						\$347.57	75.9%		\$4,341,814	
2	Admin Costs						\$ 53.74	11.7%		\$671,336	
3	Broker Commissions & Fees						\$ 34.34	7.5%		\$428,928	
4	Contribute to Reserve						\$5.95	1.3%		\$74,323	
5	Invest Income Credit						(\$0.00)	0.00%		(\$6)	
6	Premium Taxes						\$9.15	2.0%		\$114,343	
7	Assessment Fees						\$0.53	0.1%		\$6,573	
8	Federal Income Tax						\$3.20	0.7%		\$40,020	
9	State Income Tax						\$0.00	0.0%		\$0	
10	Risk Charge						\$0.00	0.0%		\$0	
12	SUBTOTAL:						\$454	99.3%		\$5,677,330	
13											
14	CDH Expenses										
15	H.S.A.	und Administrator	FlexAmerica	\$3.00	37.9%	\$1.14	\$3.00	\$1.72	0.4%	\$21,513	
16		Banking Custodian	ACS w/ Mellon	\$2.55	37.9%	\$0.97	\$2.55	\$1.46	0.3%	\$18,286	
17	WebMD						\$0.00	0.0%		\$0	
18	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
19	CDH SUBTOTAL:						\$3.19	0.7%		\$39,798	
20	SUM:						\$458	100.0%		\$5,717,129	
H.R.A.											
Contracts a/o 02/29/2012		347									
Member to Contract Ratio		1.96									
21	Projected Claims (+ Capitations)						\$359	75.6%		\$1,493,416	
22	Admin Costs						\$ 53.74	11.3%		\$223,779	
23	Broker Commissions & Fees						\$ 34.87	7.4%		\$145,194	
24	Contribute to Reserve						\$8.16	1.3%		\$25,666	
25	Invest Income Credit						(\$0.00)	0.00%		(\$2)	
26	Premium Taxes						\$9.48	2.0%		\$39,487	
27	Assessment Fees						\$0.55	0.1%		\$2,270	
28	Federal Income Tax						\$3.32	0.7%		\$13,820	
29	State Income Tax						\$0.00	0.0%		\$0	
30	Risk Charge						\$0.00	0.0%		\$0	
32	SUBTOTAL:						\$467	98.4%		\$1,943,630	
33											
34	CDH Expenses										
35	H.R.A.	und Administrator	FlexAmerica	\$4.50	59.9%	\$2.69	\$4.50	\$6.32	1.3%	\$26,310	
36		Debit Card	Evolution	\$0.75	59.9%	\$0.45	\$0.75	\$1.05	0.2%	\$4,385	
37	WebMD						\$0.00	0.0%		\$0	
38	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
39	CDH SUBTOTAL:						\$7.37	1.6%		\$30,695	
40	SUM:						\$474	100.0%		\$1,974,325	
non-CDH											
Contracts a/o 02/29/2012		18,577									
Member to Contract Ratio		1.60									
41	Projected Claims (+ Capitations)						\$445	79.9%		\$99,288,309	
42	Admin Costs						\$ 53.74	9.6%		\$11,980,215	
43	Broker Commissions & Fees						\$ 35.42	6.4%		\$7,895,115	
44	Contribute to Reserve						\$7.25	1.3%		\$1,615,608	
45	Invest Income Credit						(\$0.00)	0.00%		(\$121)	
46	Premium Taxes						\$11.15	2.0%		\$2,485,550	
47	Assessment Fees						\$0.64	0.1%		\$142,886	
48	Federal Income Tax						\$3.90	0.7%		\$869,943	
49	State Income Tax						\$0.00	0.0%		\$0	
50	Risk Charge						\$0.00	0.0%		\$0	
52	SUM:						\$557	100.0%		\$124,277,504	
TOTAL											
Contracts a/o 02/29/2012		19,965									
Member to Contract Ratio		1.62									
53	Projected Claims (+ Capitations)						\$439	79.7%		\$105,123,539	
54	Admin Costs						\$53.74	9.8%		\$12,875,329	
55	Broker Commissions & Fees						\$35.35	6.4%		\$8,469,237	
56	Contribute to Reserve						\$7.16	1.3%		\$1,715,596	
57	Invest Income Credit						(\$0.00)	0.0%		(\$129)	
58	Premium Taxes						\$11.02	2.0%		\$2,639,379	
59	Assessment Fees						\$0.63	0.1%		\$151,729	
60	Federal Income Tax						\$3.86	0.7%		\$923,783	
61	State Income Tax						\$0.00	0.0%		\$0	
62	Risk Charge						\$0.00	0.0%		\$0	
64	SUBTOTAL:						\$551	99.9%		\$131,898,464	
65											
66	CDH Expenses										
67	H.S.A.	und Administrator	FlexAmerica	\$0.09			\$0.09	0.0%		\$21,513	
68		Banking Custodian	ACS w/ Mellon	\$0.08			\$0.08	0.0%		\$18,286	
69	H.R.A.	und Administrator	FlexAmerica	\$0.11			\$0.11	0.0%		\$26,310	
70		Debit Card	Evolution	\$0.02			\$0.02	0.0%		\$4,385	
71	WebMD						\$0.00	0.0%		\$0	
72	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
73	CDH SUBTOTAL:						\$0.29	0.1%		\$70,494	
74	SUM:						\$551	100.0%		\$131,968,958	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med HMO

(a) Current Rate Level	(b)	(c)	(d) 07/2012							(e)				(f)				(g)				(h) = (h)/(f)				(i) = (d) x (m)				(j) = (n)/(c)				(k) = (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	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200801	7,764	11,947	\$2,407,731	\$1,785,514	1.0000	\$0	\$1,785,514	74.2%		\$149.45				1.1161	\$2,687,312	\$224.94		0.9875	\$151.35					1.1161	\$2,687,312	\$224.94		0.9875	\$151.35								
200802	7,812	12,048	\$2,463,577	\$1,738,219	1.0000	\$0	\$1,738,219	70.6%		\$144.27				1.1140	\$2,744,538	\$227.80	1.3%	1.0001	\$144.27					1.1140	\$2,744,538	\$227.80	1.3%	1.0001	\$144.27								
200803	7,890	12,109	\$2,477,050	\$1,932,758	1.0000	\$0	\$1,932,758	78.0%		\$159.61				1.1099	\$2,749,233	\$227.04	-0.3%	0.9967	\$160.14					1.1099	\$2,749,233	\$227.04	-0.3%	0.9967	\$160.14								
200804	7,844	12,160	\$2,484,800	\$2,273,939	1.0000	\$0	\$2,273,939	91.5%		\$187.00				1.1127	\$2,764,723	\$227.36	0.1%	0.9981	\$187.35					1.1127	\$2,764,723	\$227.36	0.1%	0.9981	\$187.35								
200805	7,658	11,780	\$2,409,436	\$1,754,665	1.0000	\$0	\$1,754,665	72.8%		\$148.95				1.1107	\$2,676,121	\$227.17	-0.1%	0.9973	\$149.35					1.1107	\$2,676,121	\$227.17	-0.1%	0.9973	\$149.35								
200806	7,717	11,934	\$2,435,825	\$1,629,675	1.0000	\$0	\$1,629,675	66.9%		\$136.56				1.1087	\$2,700,585	\$226.29	-0.4%	0.9934	\$137.46					1.1087	\$2,700,585	\$226.29	-0.4%	0.9934	\$137.46								
200807	7,743	11,993	\$2,454,588	\$1,740,728	1.0000	\$0	\$1,740,728	70.9%		\$145.15				1.1024	\$2,705,899	\$225.62	-0.3%	0.9905	\$146.54					1.1024	\$2,705,899	\$225.62	-0.3%	0.9905	\$146.54								
200808	7,654	11,770	\$2,424,756	\$1,932,648	1.0000	\$0	\$1,932,648	79.7%		\$164.20				1.0986	\$2,663,952	\$226.33	0.3%	0.9936	\$165.25					1.0986	\$2,663,952	\$226.33	0.3%	0.9936	\$165.25								
200809	7,913	12,264	\$2,532,661	\$2,032,661	1.0000	\$0	\$2,032,661	80.3%		\$165.74				1.0942	\$2,771,208	\$225.96	-0.2%	0.9920	\$167.08					1.0942	\$2,771,208	\$225.96	-0.2%	0.9920	\$167.08								
200810	7,591	11,617	\$2,416,243	\$1,997,260	1.0000	\$0	\$1,997,260	82.7%		\$171.93				1.0893	\$2,632,018	\$226.57	0.3%	0.9946	\$172.85					1.0893	\$2,632,018	\$226.57	0.3%	0.9946	\$172.85								
200811	8,058	12,238	\$2,550,404	\$1,556,657	1.0000	\$0	\$1,556,657	61.0%		\$127.20				1.0882	\$2,775,353	\$226.78	0.1%	0.9956	\$127.76					1.0882	\$2,775,353	\$226.78	0.1%	0.9956	\$127.76								
200812	7,597	11,591	\$2,437,759	\$1,689,095	1.0000	\$0	\$1,689,095	69.3%	74.8%	\$145.72	\$153.81			1.0774	\$2,626,407	\$226.59	-0.1%	0.9948	\$146.49	\$154.65				1.0774	\$2,626,407	\$226.59	-0.1%	0.9948	\$146.49	\$154.65							
200901	7,375	11,308	\$2,391,106	\$1,533,457	1.0000	\$0	\$1,533,457	64.1%	74.0%	\$135.61	\$152.73	-9.3%		1.0618	\$2,538,794	\$224.51	-0.9%	0.9856	\$137.59	\$153.59	-9.1%			1.0618	\$2,538,794	\$224.51	-0.9%	0.9856	\$137.59	\$153.59	-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%		1.0584	\$2,528,266	\$225.05	0.2%	0.9880	\$132.98	\$152.76	-7.8%			1.0584	\$2,528,266	\$225.05	0.2%	0.9880	\$132.98	\$152.76	-7.8%						
200903	7,468	11,446	\$2,445,651	\$1,708,518	1.0000	\$0	\$1,708,518	69.9%	72.6%	\$149.27	\$150.88	-6.5%		1.0512	\$2,570,920	\$224.61	-0.2%	0.9861	\$151.38	\$152.02	-5.5%			1.0512	\$2,570,920	\$224.61	-0.2%	0.9861	\$151.38	\$152.02	-5.5%						
200904	7,117	10,745	\$2,329,559	\$1,674,084	1.0000	\$0	\$1,674,084	71.9%	70.9%	\$155.80	\$148.12	-16.7%		1.0466	\$2,438,084	\$226.90	1.0%	0.9961	\$156.41	\$149.27	-16.5%			1.0466	\$2,438,084	\$226.90	1.0%	0.9961	\$156.41	\$149.27	-16.5%						
200905	6,795	10,349	\$2,269,810	\$1,695,161	1.0000	\$0	\$1,695,161	74.7%	71.1%	\$163.80	\$149.22	10.0%		1.0384	\$2,357,041	\$227.76	0.4%	0.9999	\$163.82	\$150.36	9.7%			1.0384	\$2,357,041	\$227.76	0.4%	0.9999	\$163.82	\$150.36	9.7%						
200906	7,227	10,957	\$2,407,035	\$2,931,872	0.9999	\$333	\$2,932,205	121.8%	75.6%	\$267.61	\$159.76	96.0%		1.0303	\$2,479,870	\$226.33	-0.6%	0.9936	\$269.33	\$160.97	95.9%			1.0303	\$2,479,870	\$226.33	-0.6%	0.9936	\$269.33	\$160.97	95.9%						
200907	6,965	10,525	\$2,352,540	\$1,942,355	0.9999	\$231	\$1,942,586	82.6%	76.6%	\$184.57	\$162.96	27.2%		1.0182	\$2,395,377	\$227.59	0.6%	0.9991	\$184.73	\$164.08	26.1%			1.0182	\$2,395,377	\$227.59	0.6%	0.9991	\$184.73	\$164.08	26.1%						
200908	7,093	10,806	\$2,447,068	\$1,611,359	0.9999	\$222	\$1,611,581	65.9%	75.4%	\$149.14	\$161.75	-9.2%		1.0067	\$2,463,488	\$227.97	0.2%	1.0008	\$149.01	\$162.77	-9.8%			1.0067	\$2,463,488	\$227.97	0.2%	1.0008	\$149.01	\$162.77	-9.8%						
200909	6,984	10,591	\$2,399,191	\$1,850,913	0.9998	\$279	\$1,851,192	77.2%	75.1%	\$174.79	\$162.42	5.5%		1.0021	\$2,404,171	\$227.00	-0.4%	0.9966	\$175.39	\$163.38	5.0%			1.0021	\$2,404,171	\$227.00	-0.4%	0.9966	\$175.39	\$163.38	5.0%						
200910	6,923	10,604	\$2,423,631	\$1,713,758	0.9998	\$318	\$1,714,076	70.7%	74.1%	\$161.64	\$161.52	-6.0%		0.9935	\$2,407,789	\$227.06	0.0%	0.9968	\$162.16	\$162.45	-6.2%			0.9935	\$2,407,789	\$227.06	0.0%	0.9968	\$162.16	\$162.45	-6.2%						
200911	7,077	10,825	\$2,471,881	\$1,756,645	0.9998	\$340	\$1,756,985	71.1%	75.0%	\$162.31	\$164.79	27.6%		0.9842	\$2,432,923	\$224.75	-1.0%	0.9867	\$164.50	\$165.86	28.8%			0.9842	\$2,432,923	\$224.75	-1.0%	0.9867	\$164.50	\$165.86	28.8%						
200912	6,739	10,208	\$2,366,211	\$1,764,184	0.9998	\$357	\$1,764,542	74.6%	75.5%	\$172.86	\$167.13	18.6%	8.7%	0.9771	\$2,311,908	\$226.48	0.8%	0.9943	\$173.86	\$168.23	18.7%			0.9771	\$2,311,908	\$226.48	0.8%	0.9943	\$173.86	\$168.23	18.7%						
201001	7,139	10,843	\$2,553,793	\$1,784,261	0.9998	\$405	\$1,784,666	69.9%	75.9%	\$164.59	\$169.68	21.4%	11.1%	0.9631	\$2,459,466	\$226.83	0.2%	0.9958	\$165.29	\$170.64	20.1%			0.9631	\$2,459,466	\$226.83	0.2%	0.9958	\$165.29	\$170.64	20.1%						
201002	6,999	10,677	\$2,538,874	\$1,626,463	0.9997	\$487	\$1,626,950	64.1%	76.1%	\$152.38	\$171.59	16.0%	13.1%	0.9602	\$2,437,921	\$228.33	0.7%	1.0024	\$152.01	\$172.35	14.3%			0.9602	\$2,437,921	\$228.33	0.7%	1.0024	\$152.01	\$172.35	14.3%						
201003	7,037	10,627	\$2,535,147	\$1,974,459	0.9997	\$687	\$1,975,146	77.9%	76.7%	\$185.86	\$174.78	24.5%	15.8%	0.9545	\$2,419,743	\$227.70	-0.3%	0.9996	\$185.93	\$175.34	22.8%			0.9545	\$2,419,743	\$227.70	-0.3%	0.9996	\$185.93	\$175.34	22.8%						
201004	7,238	11,067	\$2,653,491	\$1,605,793	0.9994	\$1,044	\$1,606,838	60.6%	75.7%	\$145.19	\$173.81	-6.8%	17.3%	0.9474	\$2,514,044	\$227.17	-0.2%	0.9973	\$145.59	\$174.36	-6.9%			0.9474	\$2,514,044	\$227.17	-0.2%	0.9973	\$145.59	\$174.36	-6.9%						
201005	6,958	10,587	\$2,563,632	\$1,480,482	0.9993	\$1,075	\$1,481,558	57.8%	74.2%	\$139.94	\$171.83	-14.6%	15.1%	0.9489	\$2,432,594	\$229.77	1.1%	1.0087	\$138.73	\$172.24	-15.3%			0.9489	\$2,432,594	\$229.77	1.1%	1.0087	\$138.73	\$172.24	-15.3%						
201006	7,166	10,951	\$2,671,611	\$1,694,448	0.9989	\$1,792	\$1,696,240	63.5%	69.4%	\$154.89	\$162.20	-42.1%	1.5%	0.9408	\$2,513,343	\$229.51	-0.1%	1.0076	\$153.73	\$162.40	-42.9%			0.9408	\$2,513,343	\$229.51	-0.1%	1.0076	\$153.73	\$162.40	-42.9%						
201007	6,610	10,129	\$2,510,349	\$1,597,235	0.9988	\$1,843	\$1,599,078	63.7%	67.9%	\$157.87	\$160.02	-14.5%	-1.8%	0.9316	\$2,338,755	\$230.90	0.6%	1.0137	\$155.74	\$160.03	-15.7%			0.9316	\$2,338,755	\$230.90	0.6%	1.0137	\$155.74	\$160.03	-15.7%						
201008	6,348	8,895	\$2,142,633	\$1,701,307	0.9987	\$2,269	\$1,703,577	79.5%	68.9%	\$191.52	\$163.18	28.4%	0.9%	0.9236	\$1,978,909	\$222.47	-3.6%	0.9767	\$196.09	\$163.46	31.6%			0.9236	\$1,978,909	\$222.47	-3.6%	0.9767	\$196.09	\$163.46	31.6%						
201009	6,780	10,371	\$2,585,561	\$1,828,231	0.9986	\$2,512	\$1,830,743	70.8%	68.4%	\$176.53	\$163.30	1.0%	0.5%	0.9205	\$2,380,102	\$229.50	3.2%	1.0075	\$175.21	\$163.44	-0.1%			0.9205	\$2,380,102	\$229.50	3.2%	1.0075	\$175.21	\$163.44	-0.1%						
201010	6,908	10,473	\$2,599,643	\$1,752,065	0.9985	\$2,697	\$1,754,762	67.5%	68.2%	\$167.55	\$163.79	3.7%	1.4%	0.9157	\$2,380,615	\$227.31	-1.0%	0.9979	\$167.90	\$163.92	3.5%			0.9157	\$2,380,615	\$227.31	-1.0%	0.9979	\$167.90	\$163.92	3.5%						
201011	6,879	10,304	\$2,601,291	\$2,013,585	0.9983	\$3,500	\$2,017,085	77.5%	68.7%	\$195.76	\$166.55	20.6%	1.1%	0.9085	\$2,363,290	\$229.36	0.9%	1.0069	\$194.42	\$166.39	18.2%			0.9085	\$2,363,290	\$229.36	0.9%	1.0069	\$194.42	\$166.39	18.2%						
201012	7,424	11,323	\$2,829,905	\$2,122,809	0.9974	\$5,501	\$2,128,311	75.2%	68.9%	\$187.96	\$167.96	8.7%	0.5%	0.9084	\$2,570,660	\$227.03	-1.0%	0.9967	\$188.59	\$167.78																	

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med HMO OA

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)			(s)	(t)
Current Rate Level		07/2012										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				
200801	1,348	1,969	\$380,970	\$323,733	1.0000	\$0	\$323,733	85.0%		\$164.41				1.1813	\$450,034	\$228.56		1.0404	\$158.03						
200802	1,495	2,190	\$428,449	\$491,996	1.0000	\$0	\$491,996	114.8%		\$224.66				1.1752	\$503,525	\$229.92	0.6%	1.0466	\$214.66						
200803	1,368	2,068	\$411,648	\$323,623	1.0000	\$0	\$323,623	78.8%		\$156.49				1.1691	\$481,262	\$232.72	1.2%	1.0593	\$147.73						
200804	1,541	2,327	\$446,391	\$409,781	1.0000	\$0	\$409,781	91.8%		\$176.10				1.1705	\$522,494	\$224.54	-3.5%	1.0221	\$172.30						
200805	1,530	2,286	\$447,346	\$367,678	1.0000	\$0	\$367,678	82.2%		\$160.84				1.1662	\$521,711	\$228.22	1.6%	1.0388	\$154.83						
200806	1,588	2,366	\$477,719	\$457,523	1.0000	\$0	\$457,523	95.8%		\$193.37				1.1586	\$553,474	\$233.93	2.5%	1.0648	\$181.60						
200807	1,653	2,491	\$485,434	\$408,315	1.0000	\$0	\$408,315	84.1%		\$163.92				1.1540	\$560,187	\$224.88	-3.9%	1.0237	\$160.13						
200808	1,684	2,481	\$509,699	\$402,376	1.0000	\$0	\$402,376	78.9%		\$162.18				1.1452	\$583,683	\$235.26	4.6%	1.0709	\$151.45						
200809	1,508	2,308	\$468,165	\$381,687	1.0000	\$0	\$381,687	81.5%		\$165.38				1.1391	\$533,284	\$231.06	-1.8%	1.0518	\$157.24						
200810	1,701	2,532	\$509,763	\$336,177	1.0000	\$0	\$336,177	65.9%		\$132.77				1.1392	\$580,704	\$229.35	-0.7%	1.0440	\$127.18						
200811	1,694	2,518	\$515,303	\$253,397	1.0000	\$0	\$253,397	49.2%		\$100.63				1.1312	\$582,898	\$231.49	0.9%	1.0537	\$95.50						
200812	1,770	2,643	\$541,668	\$401,536	1.0000	\$0	\$401,536	74.1%		\$151.92	\$161.75			1.1220	\$607,747	\$229.95	-0.7%	1.0467	\$145.15	\$154.50					
200901	1,781	2,761	\$553,941	\$438,656	1.0000	\$0	\$438,656	79.2%		\$158.88	\$161.29	-3.4%		1.1028	\$610,890	\$221.26	-3.8%	1.0071	\$157.75	\$154.56	-0.2%				
200902	1,924	2,947	\$607,005	\$298,386	1.0000	\$0	\$298,386	49.2%		\$101.25	\$150.67	-54.9%		1.0928	\$663,329	\$225.09	1.7%	1.0246	\$98.82	\$144.67	-54.0%				
200903	2,010	3,072	\$638,837	\$402,047	1.0000	\$0	\$402,047	62.9%	73.5%	\$130.87	\$148.30	-16.4%		1.0857	\$693,584	\$225.78	0.3%	1.0277	\$127.35	\$142.75	-13.8%				
200904	1,868	2,884	\$608,754	\$404,106	1.0000	\$0	\$404,106	66.4%	71.5%	\$140.12	\$145.48	-20.4%		1.0853	\$660,651	\$229.07	1.5%	1.0427	\$134.38	\$139.82	-22.0%				
200905	2,001	3,134	\$647,234	\$525,573	1.0000	\$0	\$525,573	81.2%	71.8%	\$167.70	\$146.55	4.3%		1.0769	\$697,017	\$222.41	-2.9%	1.0124	\$165.65	\$141.21	7.0%				
200906	2,070	3,161	\$680,727	\$583,929	0.9999	\$66	\$583,995	85.8%	71.5%	\$184.75	\$146.86	-4.5%		1.0737	\$730,910	\$231.23	4.0%	1.0525	\$175.53	\$141.57	-3.3%				
200907	2,063	3,184	\$701,879	\$553,056	0.9999	\$66	\$553,121	78.8%	71.3%	\$173.72	\$148.14	6.0%		1.0472	\$734,994	\$230.84	-0.2%	1.0508	\$165.33	\$142.49	3.2%				
200908	2,215	3,422	\$732,801	\$422,521	0.9999	\$58	\$422,580	57.7%	69.4%	\$123.49	\$144.69	-23.9%		1.0503	\$769,696	\$224.93	-2.6%	1.0238	\$120.61	\$139.68	-20.4%				
200909	2,291	3,586	\$787,330	\$520,725	0.9998	\$79	\$520,803	66.1%	68.3%	\$145.23	\$143.41	-12.2%		1.0462	\$823,687	\$229.70	2.1%	1.0456	\$138.90	\$138.46	-11.7%				
200910	2,502	3,875	\$832,016	\$577,403	0.9998	\$107	\$577,510	69.4%	68.6%	\$149.03	\$144.72	12.2%		1.0333	\$859,736	\$221.87	-3.4%	1.0099	\$147.57	\$140.16	16.0%				
200911	2,484	3,894	\$846,414	\$489,079	0.9998	\$95	\$489,174	57.8%	68.7%	\$125.62	\$145.67	24.8%		1.0195	\$862,938	\$221.61	-0.1%	1.0087	\$124.53	\$141.60	30.4%				
200912	2,319	3,678	\$807,122	\$530,646	0.9998	\$108	\$530,754	65.8%	68.1%	\$144.30	\$145.13	-5.0%	-10.3%	1.0133	\$817,886	\$222.37	0.3%	1.0122	\$142.56	\$141.45	-1.8%				
201001	2,573	4,075	\$913,463	\$577,435	0.9998	\$131	\$577,566	63.2%	66.9%	\$141.73	\$143.86	-10.8%	-10.8%	1.0011	\$914,481	\$224.41	0.9%	1.0215	\$138.75	\$140.10	-12.0%				
201002	2,455	3,927	\$888,966	\$496,623	0.9997	\$149	\$496,771	55.9%	67.0%	\$126.50	\$145.23	24.9%	-3.6%	0.9939	\$883,555	\$224.99	0.3%	1.0242	\$123.52	\$141.45	25.0%				
201003	2,518	3,985	\$910,690	\$1,196,664	0.9997	\$417	\$1,197,080	131.4%	73.5%	\$300.40	\$160.71	129.5%	8.4%	0.9874	\$899,210	\$225.65	0.3%	1.0271	\$292.46	\$156.53	129.7%				
201004	2,681	4,270	\$962,149	\$655,543	0.9994	\$426	\$655,969	68.2%	73.4%	\$153.62	\$161.37	9.6%	10.9%	0.9873	\$949,923	\$222.46	-1.4%	1.0126	\$151.71	\$157.54	12.9%				
201005	2,671	4,209	\$971,165	\$510,887	0.9993	\$371	\$511,258	52.6%	70.9%	\$121.47	\$157.22	-27.6%	7.3%	0.9645	\$936,729	\$222.55	0.0%	1.0130	\$119.90	\$153.52	-27.6%				
201006	2,582	4,134	\$962,601	\$613,653	0.9989	\$649	\$614,302	63.8%	69.3%	\$148.60	\$154.56	-19.6%	5.2%	0.9619	\$925,890	\$223.97	0.6%	1.0195	\$145.76	\$151.28	-17.0%				
201007	2,620	4,192	\$985,595	\$497,476	0.9988	\$574	\$498,050	50.5%	66.9%	\$118.81	\$150.10	-31.6%	1.3%	0.9479	\$934,240	\$222.86	-0.5%	1.0145	\$117.12	\$147.29	-29.2%				
201008	2,715	4,325	\$1,016,771	\$566,238	0.9987	\$755	\$566,993	55.8%	66.5%	\$131.10	\$150.29	6.2%	3.9%	0.9389	\$954,648	\$220.73	-1.0%	1.0047	\$130.48	\$147.70	8.2%				
201009	2,676	4,375	\$1,033,448	\$582,595	0.9986	\$800	\$583,395	56.5%	65.6%	\$133.35	\$149.14	-8.2%	4.0%	0.9327	\$963,878	\$220.31	-0.2%	1.0029	\$132.97	\$147.06	-4.3%				
201010	2,704	4,331	\$1,037,627	\$468,059	0.9985	\$720	\$468,779	45.2%	63.4%	\$108.24	\$145.56	-27.4%	0.6%	0.9215	\$956,142	\$220.77	0.2%	1.0049	\$107.71	\$143.60	-27.0%				
201011	2,738	4,413	\$1,063,390	\$516,471	0.9983	\$898	\$517,369	48.7%	62.5%	\$117.24	\$144.61	-6.7%	-0.7%	0.9177	\$975,857	\$221.13	0.2%	1.0066	\$116.47	\$142.70	-6.5%				
201012	2,758	4,486	\$1,064,572	\$678,399	0.9974	\$1,758	\$680,157	63.9%	62.4%	\$151.62	\$145.26	5.1%	0.1%	0.9110	\$969,784	\$216.18	-2.2%	0.9840	\$154.08	\$143.69	8.1%				
201101	2,802	4,488	\$1,094,921	\$617,083	0.9968	\$1,982	\$619,065	56.5%	61.8%	\$137.94	\$144.89	-2.7%	0.7%	0.9132	\$999,886	\$222.79	3.1%	1.0141	\$136.02	\$143.41	-2.0%				
201102	2,842	4,512	\$1,102,551	\$658,131	0.9959	\$2,708	\$660,839	59.9%	62.0%	\$146.46	\$146.43	15.8%	0.8%	0.9134	\$1,007,125	\$223.21	0.2%	1.0160	\$144.15	\$145.01	16.7%				
201103	2,847	4,549	\$1,090,678	\$671,203	0.9947	\$3,596	\$674,799	61.9%	56.9%	\$148.34	\$134.86	-50.6%	-16.1%	0.9134	\$996,175	\$218.99	-1.9%	0.9968	\$148.81	\$133.88	-49.1%				
201104	2,896	4,621	\$1,108,424	\$618,823	0.9928	\$4,501	\$623,324	56.2%	56.0%	\$134.89	\$133.34	-12.2%	-17.4%	0.9186	\$1,018,252	\$220.35	0.6%	1.0030	\$134.48	\$132.48	-11.4%				
201105	2,956	4,737	\$1,117,805	\$644,059	0.9905	\$6,182	\$650,241	58.2%	56.5%	\$137.27	\$134.63	13.0%	-14.4%	0.9297	\$1,039,207	\$219.38	-0.4%	0.9986	\$137.46	\$133.92	14.6%				
201106	2,992	4,785	\$1,115,747	\$886,995	0.9882	\$10,605	\$897,600	80.4%	58.0%	\$187.59	\$138.27	26.2%	-10.5%	0.9452	\$1,054,586	\$220.39	0.5%	1.0032	\$186.99	\$137.71	28.3%				
201107	3,051	4,887	\$1,120,019	\$729,583	0.9843	\$11,600	\$741,182	66.2%	59.3%	\$151.66	\$140.96	27.7%	-6.1%	0.9633	\$1,078,881	\$220.77	0.2%	1.0049	\$150.92	\$140.50	28.9%				
201108	3,050	4,890	\$1,103,709	\$718,507	0.9801	\$14,585	\$733,092	66.4%	60.1%	\$149.92	\$142.53	14.4%	-5.2%	0.9735	\$1,074,504	\$219.74	-0.5%	1.0002	\$149.88	\$142.12	14.9%				
201109	3,144	5,041	\$1,118,369	\$759,770	0.9744	\$19,971	\$779,742	69.7%	61.2%	\$154.68	\$144.35	16.0%	-3.2%	0.9938	\$1,111,472	\$220.49	0.3%	1.0036	\$154.12	\$143.92	15.9%				
201110	3,110	4,964	\$1,093,531	\$878,583	0.9657	\$31,225	\$909,807	83.2%	64.3%	\$183.28	\$150.55	69.3%	3.4%	1.0074	\$1,101,616	\$221.92	0.7%	1.0102	\$181.44	\$150.04	68.5%				
201111	3,199	5,115	\$1,107,950	\$944,186	0.9451	\$54,853	\$999,040	90.2%	67.7%	\$195.32	\$157.14	66.6%	8.7%	1.0176	\$1,127,465	\$220.42	-0.7%	1.0033	\$194.66	\$156.64	67.1%				
201112	3,235	5,209	\$1,115,005	\$832,156	0.8992	\$93,310	\$925,466	83.0%	69.3%	\$177.67	\$159.42	17.2%	9.8%	1.0263	\$1,144,353	\$219.69	-0.3%	1.0000	\$177.67	\$158.72	15.3%				
201201	3,365	5,381	\$1,136,745	\$849,889	0.8175	\$189,719	\$1,039,609	91.5%	72.3%	\$193.20	\$164.16	40.1%	13.3%												
201202	3,380	5,404	\$1,139,845	\$305,801	0.3395	\$594,875	\$900,676	79.0%	73.9%	\$166.67	\$165.73	13.8%	13.2%												
Experience Period	36,124	57,798	\$13,288,708	\$8,959,079	0.9723	\$255,119	\$9,214,198			\$159.42				0.9597	\$12,753,520	\$220.66		1.0044	\$158.72						

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(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)		
Current Rate Level	07/2012										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	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
200801	9,112	13,916	\$2,788,702	\$2,109,247	1.0000	\$0	\$2,109,247	75.6%		\$151.57				1.1250	\$3,137,347	\$225.45		1.0022	\$151.24		
200802	9,307	14,238	\$2,892,026	\$2,230,215	1.0000	\$0	\$2,230,215	77.1%		\$156.64				1.1231	\$3,248,063	\$228.13	1.2%	1.0141	\$154.47		
200803	9,258	14,177	\$2,888,698	\$2,256,381	1.0000	\$0	\$2,256,381	78.1%		\$159.16				1.1183	\$3,230,495	\$227.87	-0.1%	1.0129	\$157.13		
200804	9,385	14,487	\$2,931,192	\$2,683,720	1.0000	\$0	\$2,683,720	91.6%		\$185.25				1.1215	\$3,287,217	\$226.91	-0.4%	1.0087	\$183.66		
200805	9,188	14,066	\$2,856,783	\$2,122,343	1.0000	\$0	\$2,122,343	74.3%		\$150.88				1.1194	\$3,197,832	\$227.34	0.2%	1.0106	\$149.30		
200806	9,305	14,300	\$2,913,544	\$2,087,198	1.0000	\$0	\$2,087,198	71.6%		\$145.96				1.1169	\$3,254,059	\$227.56	0.1%	1.0115	\$144.29		
200807	9,396	14,484	\$2,940,022	\$2,149,044	1.0000	\$0	\$2,149,044	73.1%		\$148.37				1.1109	\$3,266,086	\$225.50	-0.9%	1.0024	\$148.02		
200808	9,338	14,251	\$2,934,455	\$2,335,024	1.0000	\$0	\$2,335,024	79.6%		\$163.85				1.1067	\$3,247,635	\$227.89	1.1%	1.0130	\$161.75		
200809	9,421	14,572	\$3,000,826	\$2,414,348	1.0000	\$0	\$2,414,348	80.5%		\$165.68				1.1012	\$3,304,492	\$226.77	-0.5%	1.0080	\$164.36		
200810	9,292	14,149	\$2,926,005	\$2,333,437	1.0000	\$0	\$2,333,437	79.7%		\$164.92				1.0980	\$3,212,722	\$227.06	0.1%	1.0093	\$163.39		
200811	9,752	14,756	\$3,065,707	\$1,810,054	1.0000	\$0	\$1,810,054	59.0%		\$122.67				1.0954	\$3,358,251	\$227.59	0.2%	1.0117	\$121.25		
200812	9,367	14,234	\$2,979,427	\$2,090,631	1.0000	\$0	\$2,090,631	70.2%	75.8%	\$146.88	\$155.11			1.0855	\$3,234,155	\$227.21	-0.2%	1.0100	\$145.42	\$153.65	
200901	9,156	14,069	\$2,945,047	\$1,972,113	1.0000	\$0	\$1,972,113	67.0%	75.1%	\$140.17	\$154.17	-7.5%		1.0695	\$3,149,684	\$223.87	-1.5%	0.9952	\$140.86	\$152.81	-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%		1.0654	\$3,191,595	\$225.06	0.5%	1.0004	\$125.06	\$150.39	-19.0%
200903	9,478	14,518	\$3,084,488	\$2,110,565	1.0000	\$0	\$2,110,565	68.4%	72.8%	\$145.38	\$150.42	-8.7%		1.0584	\$3,264,504	\$224.86	-0.1%	0.9995	\$145.44	\$149.42	-7.4%
200904	8,985	13,629	\$2,938,312	\$2,078,190	1.0000	\$0	\$2,078,190	70.7%	71.0%	\$152.48	\$147.64	-17.7%		1.0546	\$3,098,735	\$227.36	1.1%	1.0107	\$150.87	\$146.63	-17.9%
200905	8,796	13,483	\$2,917,044	\$2,220,734	1.0000	\$0	\$2,220,734	76.1%	71.2%	\$164.71	\$148.72	9.2%		1.0470	\$3,054,058	\$226.51	-0.4%	1.0069	\$163.58	\$147.75	9.6%
200906	9,297	14,118	\$3,087,762	\$3,515,801	0.9999	\$399	\$3,516,200	113.9%	74.8%	\$249.06	\$157.26	70.6%		1.0398	\$3,210,780	\$227.42	0.4%	1.0110	\$246.36	\$156.25	70.7%
200907	9,028	13,709	\$3,054,419	\$2,495,410	0.9999	\$297	\$2,495,708	81.7%	75.6%	\$182.05	\$160.03	22.7%		1.0249	\$3,130,371	\$228.34	0.4%	1.0150	\$179.35	\$158.83	21.2%
200908	9,308	14,228	\$3,179,869	\$2,033,880	0.9999	\$281	\$2,034,161	64.0%	74.2%	\$142.97	\$158.27	-12.7%		1.0168	\$3,233,185	\$227.24	-0.5%	1.0101	\$141.53	\$157.13	-12.5%
200909	9,275	14,177	\$3,186,520	\$2,371,638	0.9998	\$358	\$2,371,995	74.4%	73.7%	\$167.31	\$158.39	1.0%		1.0130	\$3,227,858	\$227.68	0.2%	1.0121	\$165.31	\$157.19	0.6%
200910	9,425	14,479	\$3,255,648	\$2,291,160	0.9998	\$425	\$2,291,586	70.4%	73.0%	\$158.27	\$157.84	-4.0%		1.0036	\$3,267,525	\$225.67	-0.9%	1.0032	\$157.77	\$156.72	-3.4%
200911	9,561	14,719	\$3,318,295	\$2,245,724	0.9998	\$434	\$2,246,158	67.7%	73.6%	\$152.60	\$160.44	24.4%		0.9932	\$3,295,862	\$223.92	-0.8%	0.9954	\$153.31	\$159.53	26.4%
200912	9,058	13,886	\$3,173,333	\$2,294,830	0.9998	\$465	\$2,295,295	72.3%	73.8%	\$165.30	\$161.98	12.5%	4.4%	0.9863	\$3,129,794	\$225.39	0.7%	1.0019	\$164.98	\$161.17	13.5%
201001	9,712	14,918	\$3,467,257	\$2,361,696	0.9998	\$536	\$2,362,232	68.1%	73.8%	\$158.35	\$163.47	13.0%	6.0%	0.9731	\$3,373,947	\$226.17	0.3%	1.0054	\$157.50	\$162.51	11.8%
201002	9,454	14,604	\$3,427,840	\$2,123,086	0.9997	\$635	\$2,123,721	62.0%	73.9%	\$145.42	\$165.11	16.2%	8.9%	0.9690	\$3,321,476	\$227.44	0.6%	1.0110	\$143.84	\$164.00	15.0%
201003	9,555	14,612	\$3,445,837	\$3,171,122	0.9997	\$1,104	\$3,172,226	92.1%	76.0%	\$217.10	\$171.25	49.3%	13.8%	0.9632	\$3,318,953	\$227.14	-0.1%	1.0097	\$215.02	\$169.95	47.8%
201004	9,919	15,337	\$3,615,640	\$2,261,336	0.9994	\$1,470	\$2,262,807	62.6%	75.1%	\$147.54	\$170.62	-3.2%	15.6%	0.9581	\$3,463,967	\$225.86	-0.6%	1.0040	\$146.95	\$169.42	-2.6%
201005	9,629	14,796	\$3,534,797	\$1,991,369	0.9993	\$1,446	\$1,992,815	56.4%	73.4%	\$134.69	\$168.02	-18.2%	13.0%	0.9532	\$3,369,323	\$227.72	0.8%	1.0123	\$133.06	\$166.76	-18.7%
201006	9,748	15,085	\$3,634,211	\$2,308,101	0.9989	\$2,441	\$2,310,541	63.6%	69.4%	\$153.17	\$160.18	-38.5%	1.9%	0.9463	\$3,439,234	\$227.99	0.1%	1.0135	\$151.13	\$158.95	-38.7%
201007	9,230	14,321	\$3,495,944	\$2,094,711	0.9988	\$2,417	\$2,097,128	60.0%	67.7%	\$146.44	\$157.34	-19.6%	-1.7%	0.9362	\$3,272,995	\$228.55	0.2%	1.0159	\$144.14	\$156.12	-19.6%
201008	9,063	13,220	\$3,159,404	\$2,267,546	0.9987	\$3,024	\$2,270,570	71.9%	68.3%	\$171.75	\$159.61	20.1%	0.8%	0.9285	\$2,933,557	\$221.90	-2.9%	0.9864	\$174.12	\$158.65	23.0%
201009	9,456	14,746	\$3,619,009	\$2,410,826	0.9986	\$3,312	\$2,414,138	66.7%	67.7%	\$163.71	\$159.33	-2.2%	0.6%	0.9240	\$3,343,980	\$226.77	2.2%	1.0080	\$162.41	\$158.43	-1.8%
201010	9,612	14,804	\$3,637,270	\$2,220,124	0.9985	\$3,417	\$2,223,541	61.1%	66.9%	\$150.20	\$158.65	-5.1%	0.5%	0.9174	\$3,336,757	\$225.40	-0.6%	1.0019	\$149.91	\$157.76	-5.0%
201011	9,617	14,717	\$3,664,681	\$2,530,056	0.9983	\$4,398	\$2,534,454	69.2%	67.0%	\$172.21	\$160.30	12.9%	-0.1%	0.9112	\$3,339,148	\$226.89	0.7%	1.0086	\$170.75	\$159.23	11.4%
201012	10,182	15,809	\$3,894,477	\$2,801,209	0.9974	\$7,259	\$2,808,468	72.1%	67.1%	\$177.65	\$161.46	7.5%	-0.3%	0.9091	\$3,540,444	\$223.95	-1.3%	0.9955	\$178.45	\$160.48	8.2%
201101	9,426	14,569	\$3,660,170	\$2,380,801	0.9968	\$7,649	\$2,388,449	65.3%	66.8%	\$163.94	\$161.92	3.5%	-0.9%	0.9103	\$3,331,861	\$228.70	2.1%	1.0166	\$161.26	\$160.79	2.4%
201102	8,903	13,798	\$3,334,321	\$2,254,922	0.9959	\$9,278	\$2,264,200	67.9%	67.3%	\$164.10	\$163.46	12.8%	-1.0%	0.9116	\$3,039,468	\$220.28	-3.7%	0.9792	\$167.58	\$162.73	16.5%
201103	9,433	14,547	\$3,624,540	\$2,367,219	0.9947	\$12,683	\$2,379,902	65.7%	65.2%	\$163.60	\$159.02	-24.6%	-7.1%	0.9123	\$3,306,720	\$227.31	3.2%	1.0105	\$161.91	\$158.29	-24.7%
201104	9,489	14,611	\$3,637,872	\$2,148,670	0.9928	\$15,629	\$2,148,299	59.5%	64.9%	\$148.13	\$159.11	0.4%	-6.7%	0.9150	\$3,328,684	\$227.82	0.2%	1.0127	\$146.27	\$158.27	-0.5%
201105	9,549	14,754	\$3,618,134	\$2,353,637	0.9905	\$22,590	\$2,376,226	65.7%	65.7%	\$161.06	\$161.34	19.6%	-4.0%	0.9243	\$3,344,164	\$226.66	-0.5%	1.0076	\$159.85	\$160.56	20.1%
201106	9,535	14,691	\$3,566,615	\$2,338,002	0.9882	\$27,954	\$2,365,957	66.3%	65.9%	\$161.05	\$162.02	5.1%	1.2%	0.9382	\$3,346,180	\$227.77	0.5%	1.0125	\$159.06	\$161.25	5.2%
201107	9,433	14,622	\$3,497,679	\$2,246,319	0.9843	\$35,714	\$2,282,033	65.2%	66.3%	\$156.07	\$162.80	6.6%	3.5%	0.9554	\$3,341,595	\$228.53	0.3%	1.0159	\$153.63	\$162.02	6.6%
201108	9,514	14,708	\$3,451,439	\$2,814,469	0.9801	\$57,133	\$2,817,602	83.2%	67.3%	\$195.24	\$164.84	13.7%	3.3%	0.9709	\$3,351,092	\$227.84	-0.3%	1.0128	\$192.77	\$163.71	10.7%
201109	9,528	14,780	\$3,404,100	\$2,261,383	0.9744	\$59,442	\$2,320,826	68.2%	67.4%	\$157.02	\$164.28	-4.1%	3.1%	0.9895	\$3,368,271	\$227.89	0.0%	1.0130	\$155.00	\$163.09	-4.6%
201110	9,482	14,685	\$3,352,769	\$2,325,725	0.9657	\$82,656	\$2,408,381	71.8%	68.3%	\$164.00	\$165.44	9.2%	4.3%	0.9989	\$3,349,214	\$228.07	0.1%	1.0138	\$161.77	\$164.08	7.9%
201111	9,565	14,811	\$3,322,157	\$2,716,011	0.9451	\$157,789	\$2,873,799	86.5%	69.6%	\$194.03	\$167.27	12.7%	4.4%	1.0091	\$3,352,517	\$226.35	-0.8%	1.0062	\$192.84	\$165.93	12.9%
201112	9,619	14,934	\$3,292,481	\$2,364,215	0.8992	\$265,101	\$2,629,316	79.9%	70.2%	\$176.06	\$167.08	-0.9%	3.5%	1.0204	\$3,359,571	\$224.96	-0.6%	1.0000	\$176.06	\$165.67	-1.3%
201201	9,628	14,925	\$3,238,737	\$2,199,645	0.8175	\$491,024	\$2,690,669	83.1%	71.7%	\$180.28	\$168.46	10.0%	4.0%								
201202	9,617	14,875	\$3,222,274	\$928,408	0.3395	\$1,806,031	\$2,734,438	84.9%	73.0%	\$183.83	\$170.10	12.0%	4.1%								
Experience Period	113,476	175,510	\$41,762,276	\$28,571,372	0.9743	\$753,618	\$29,324,991			\$167.08				0.9535	\$39,819,339	\$226.88		1.0085	\$165.67		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med OO OA

(a) Current Rate Level	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)				(j) =(d) x (m)				(k)	(l)	(m)	(n) =(n)/(c)		(o)	(p)	(q) =(j)/(g)		(r)	(s)	(t)
								Incurred Claims	Revenue at Current Rate Level	Normalized Incurred Claims	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor				Income at Current Rates	PMPM			Monthly Trend	Mix Factor			
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						
200801	4,188	6,782	\$1,477,011	\$1,132,172	1.0000	\$0	\$1,132,172	76.7%		\$166.94				1.1070	\$1,635,111	\$241.10		1.0103	\$165.23								
200802	4,176	6,793	\$1,477,637	\$961,500	1.0000	\$0	\$961,500	65.1%		\$141.54				1.1003	\$1,625,806	\$239.34	-0.7%	1.0029	\$141.13								
200803	3,937	6,357	\$1,383,805	\$1,064,185	1.0000	\$0	\$1,064,185	76.9%		\$167.40				1.0993	\$1,521,253	\$239.30	0.0%	1.0028	\$166.94								
200804	4,188	6,739	\$1,465,069	\$1,094,662	1.0000	\$0	\$1,094,662	74.7%		\$162.44				1.1024	\$1,615,101	\$239.66	0.2%	1.0043	\$161.74								
200805	4,171	6,847	\$1,490,480	\$932,163	1.0000	\$0	\$932,163	62.5%		\$136.14				1.0959	\$1,633,394	\$238.56	-0.5%	0.9997	\$136.19								
200806	4,267	7,004	\$1,528,376	\$1,019,714	1.0000	\$0	\$1,019,714	66.7%		\$145.59				1.0959	\$1,675,014	\$239.15	0.2%	1.0022	\$145.28								
200807	4,099	6,535	\$1,445,251	\$1,132,881	1.0000	\$0	\$1,132,881	78.4%		\$173.36				1.0901	\$1,575,453	\$241.08	0.8%	1.0102	\$171.60								
200808	4,112	6,640	\$1,461,223	\$1,389,425	1.0000	\$0	\$1,389,425	95.1%		\$209.25				1.0811	\$1,579,675	\$237.90	-1.3%	0.9969	\$209.89								
200809	4,514	7,585	\$1,628,168	\$1,055,118	1.0000	\$0	\$1,055,118	64.8%		\$139.11				1.0756	\$1,751,322	\$230.89	-2.9%	0.9676	\$143.77								
200810	4,117	6,735	\$1,484,677	\$1,094,675	1.0000	\$0	\$1,094,675	73.7%		\$162.54				1.0716	\$1,590,934	\$236.22	2.3%	0.9899	\$164.20								
200811	4,321	7,165	\$1,553,413	\$974,847	1.0000	\$0	\$974,847	62.8%		\$136.06				1.0709	\$1,663,556	\$232.18	-1.7%	0.9729	\$139.84								
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			1.0656	\$1,575,165	\$238.12	2.6%	0.9978	\$169.90	\$159.23							
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%		1.0597	\$1,647,975	\$235.69	-1.0%	0.9877	\$154.89	\$158.36	-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%		1.0502	\$1,723,632	\$237.71	0.9%	0.9961	\$143.83	\$158.51	1.9%						
200903	4,208	6,911	\$1,543,301	\$1,385,048	1.0000	\$0	\$1,385,048	89.7%	72.8%	\$200.41	\$160.31	19.7%		1.0445	\$1,611,989	\$233.25	-1.9%	0.9774	\$205.04	\$161.68	22.8%						
200904	4,089	6,751	\$1,518,627	\$1,451,014	1.0000	\$0	\$1,451,014	95.5%	74.6%	\$214.93	\$164.58	32.3%		1.0414	\$1,681,547	\$234.27	0.4%	0.9817	\$218.94	\$166.29	35.4%						
200905	4,239	7,101	\$1,624,095	\$1,106,556	1.0000	\$0	\$1,106,556	68.1%	75.0%	\$155.83	\$166.17	14.5%		1.0299	\$1,672,651	\$235.55	0.5%	0.9871	\$157.87	\$168.08	15.9%						
200906	4,347	7,117	\$1,636,486	\$1,074,433	0.9999	\$122	\$1,074,555	65.7%	74.8%	\$150.98	\$166.60	3.7%		1.0238	\$1,675,438	\$235.41	-0.1%	0.9865	\$153.05	\$168.74	5.4%						
200907	4,414	7,186	\$1,691,448	\$1,266,788	0.9999	\$151	\$1,266,939	74.9%	74.6%	\$176.31	\$166.90	1.7%		1.0118	\$1,711,433	\$238.16	1.2%	0.9980	\$176.66	\$169.20	2.9%						
200908	4,617	7,542	\$1,780,782	\$1,284,263	0.9999	\$177	\$1,284,440	72.1%	72.8%	\$170.31	\$163.90	-18.6%		1.0010	\$1,782,514	\$236.35	-0.8%	0.9904	\$171.95	\$166.23	-18.1%						
200909	4,380	7,139	\$1,694,863	\$1,188,961	0.9998	\$179	\$1,189,140	70.2%	73.2%	\$166.57	\$166.35	19.7%		0.9944	\$1,685,407	\$236.08	-0.1%	0.9893	\$168.37	\$168.38	17.1%						
200910	4,501	7,390	\$1,781,180	\$1,353,443	0.9998	\$251	\$1,353,694	76.0%	73.4%	\$183.18	\$168.11	12.7%		0.9892	\$1,762,006	\$238.43	1.0%	0.9991	\$183.34	\$170.02	11.7%						
200911	4,674	7,614	\$1,838,865	\$1,169,582	0.9998	\$226	\$1,169,809	63.6%	73.3%	\$153.64	\$169.51	12.9%		0.9822	\$1,806,206	\$237.22	-0.5%	0.9941	\$154.55	\$171.12	10.5%						
200912	4,547	7,328	\$1,782,360	\$1,366,659	0.9998	\$277	\$1,366,936	76.7%	73.5%	\$186.54	\$170.95	10.0%	7.8%	0.9747	\$1,737,259	\$237.07	-0.1%	0.9934	\$187.77	\$172.64	10.5%						
201001	4,690	7,724	\$1,919,686	\$1,264,818	0.9998	\$287	\$1,265,105	65.9%	73.1%	\$163.79	\$171.76	7.1%	9.1%	0.9652	\$1,852,820	\$239.88	1.2%	1.0052	\$162.94	\$173.18	5.2%						
201002	4,635	7,574	\$1,873,965	\$1,152,001	0.9997	\$345	\$1,152,346	61.5%	72.8%	\$152.14	\$172.42	6.2%	9.5%	0.9606	\$1,800,176	\$237.68	-0.9%	0.9960	\$152.76	\$173.85	6.2%						
201003	4,831	7,840	\$1,904,103	\$1,562,475	0.9997	\$544	\$1,563,019	82.1%	72.4%	\$199.36	\$172.62	-0.5%	7.7%	0.9556	\$1,819,582	\$232.09	-2.4%	0.9726	\$204.99	\$174.16	0.0%						
201004	4,953	8,220	\$2,004,475	\$1,244,722	0.9994	\$809	\$1,245,532	62.1%	69.8%	\$151.52	\$167.51	-29.5%	1.8%	0.9498	\$1,903,892	\$231.62	-0.2%	0.9706	\$156.12	\$169.20	-28.7%						
201005	4,696	7,748	\$1,898,282	\$1,269,466	0.9993	\$922	\$1,270,388	66.9%	69.7%	\$163.96	\$168.12	5.2%	1.2%	0.9433	\$1,790,578	\$231.10	-0.2%	0.9684	\$169.31	\$170.10	7.2%						
201006	4,729	7,761	\$1,930,859	\$1,515,950	0.9989	\$1,603	\$1,517,553	78.6%	70.8%	\$195.54	\$171.80	29.5%	3.1%	0.9358	\$1,806,903	\$232.82	0.7%	0.9756	\$200.42	\$173.98	31.0%						
201007	4,373	7,163	\$1,918,801	\$1,436,625	0.9988	\$1,657	\$1,438,282	75.0%	70.8%	\$200.79	\$173.72	13.9%	4.1%	0.9230	\$1,770,967	\$247.24	6.2%	1.0361	\$193.81	\$175.40	9.7%						
201008	4,983	8,253	\$2,036,711	\$1,548,027	0.9987	\$2,065	\$1,550,091	76.1%	71.2%	\$187.82	\$175.27	10.3%	6.9%	0.9194	\$1,872,578	\$226.90	-8.2%	0.9508	\$197.54	\$177.60	14.9%						
201009	4,726	7,818	\$1,981,446	\$1,245,398	0.9986	\$1,711	\$1,247,109	62.9%	70.6%	\$159.52	\$174.61	-4.2%	5.0%	0.9146	\$1,812,316	\$231.81	2.2%	0.9714	\$164.21	\$177.20	-2.5%						
201010	4,643	7,755	\$1,958,897	\$1,684,881	0.9985	\$2,593	\$1,687,474	86.1%	71.5%	\$217.60	\$177.52	18.8%	5.6%	0.9075	\$1,777,760	\$229.24	-1.1%	0.9606	\$226.52	\$180.74	23.6%						
201011	4,846	7,940	\$2,025,554	\$1,574,627	0.9983	\$2,737	\$1,577,364	77.9%	72.7%	\$198.66	\$181.28	29.3%	6.9%	0.9026	\$1,828,219	\$230.25	0.4%	0.9649	\$205.89	\$185.02	33.2%						
201012	4,690	7,837	\$1,989,424	\$1,366,721	0.9974	\$3,542	\$1,370,263	68.9%	72.0%	\$174.85	\$180.33	-6.3%	5.5%	0.8973	\$1,785,064	\$227.77	-1.1%	0.9545	\$183.18	\$184.65	-2.4%						
201101	4,539	7,506	\$1,973,156	\$1,289,207	0.9968	\$4,142	\$1,293,349	65.5%	72.0%	\$172.31	\$181.05	5.2%	5.4%	0.9006	\$1,776,976	\$236.74	3.9%	0.9921	\$173.69	\$185.60	6.6%						
201102	4,661	7,657	\$2,032,392	\$1,315,150	0.9959	\$5,411	\$1,320,561	65.0%	72.2%	\$172.46	\$182.69	13.4%	6.0%	0.9026	\$1,834,402	\$239.57	1.2%	1.0039	\$171.79	\$187.16	12.5%						
201103	4,694	7,687	\$2,009,656	\$1,715,013	0.9947	\$9,189	\$1,724,202	85.8%	72.6%	\$224.30	\$184.71	12.5%	7.0%	0.9049	\$1,818,619	\$236.58	-1.2%	0.9914	\$226.25	\$188.93	10.4%						
201104	4,707	7,718	\$2,018,052	\$1,328,565	0.9928	\$9,664	\$1,338,228	66.3%	72.9%	\$173.39	\$186.71	14.4%	11.5%	0.9083	\$1,832,930	\$237.49	0.4%	0.9952	\$174.23	\$190.57	11.6%						
201105	4,711	7,748	\$2,003,042	\$1,541,698	0.9905	\$14,797	\$1,556,495	77.7%	73.8%	\$200.89	\$189.79	22.5%	12.9%	0.9167	\$1,836,120	\$236.98	-0.2%	0.9931	\$202.29	\$193.31	19.5%						
201106	4,718	7,747	\$1,981,205	\$1,524,478	0.9882	\$18,227	\$1,542,705	77.9%	73.7%	\$199.14	\$190.09	1.8%	10.6%	0.9307	\$1,843,964	\$238.02	0.4%	0.9974	\$199.65	\$193.25	-0.4%						
201107	4,780	7,831	\$1,951,453	\$1,402,212	0.9843	\$22,294	\$1,424,506	73.0%	73.6%	\$181.91	\$188.59	-9.4%	8.6%	0.9554	\$1,864,345	\$238.07	0.0%	0.9976	\$182.34	\$192.28	-5.9%						
201108	4,779	7,807	\$1,919,751	\$1,585,378	0.9801	\$32,183	\$1,617,561	84.3%	74.2%	\$207.19	\$190.22	10.3%	8.5%	0.9719	\$1,865,768	\$238.99	0.4%	1.0015	\$206.89	\$193.07	4.7%						
201109	4,875	7,911	\$1,921,604	\$1,621,150	0.9744	\$42,613	\$1,663,763	86.6%	76.2%	\$210.31	\$194.50	31.8%	11.4%	0.9913	\$1,904,824	\$240.78	0.8%	1.0090	\$208.43	\$196.79	26.9%						
201110	4,755	7,720	\$1,855,540	\$1,567,297	0.9657	\$55,702	\$1,622,999	87.5%	76.2%	\$210.23	\$193.88	-3.4%	9.2%	0.9991	\$1,853,819	\$240.13	-0.3%	1.0063	\$208.92	\$195.41	-7.8%						
201111	4,771	7,730	\$1,835,636	\$1,786,192	0.9451	\$103,770	\$1,889,963	103.0%	78.2%	\$244.50	\$197.68	23.1%	9.1%	1.0100	\$1,854,042	\$239.85	-0.1%	1.0051	\$243.26	\$198.56	18.1%						
201112	4,866	7,859	\$1,830,899	\$1,408,913	0.8992	\$157,982	\$1,566,895	85.6%	79.6%	\$199.38	\$199.75	14.0%	10.8%	1.0243	\$1,875,431	\$238.63	-0.5%	1.0000	\$199.38	\$199.87	8.8%						
201201	4,844	7,811	\$1,815,374	\$1,359,274	0.8175	\$303,429	\$1,662,703	91.6%	81.7%	\$212.87	\$203.06	23.5%	12.2%														
201202	4,791	7,723	\$1,795,847	\$554,759	0.3395	\$1,079,173	\$1,633,932	91.0%	83.9%	\$211.57	\$206.28	22.7%	12.9%														
Experience Period	56,856	92,921	\$23,332,386	\$18,085,254	0.9744	\$475,974	\$18,561,228			\$199.75			</														

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med POS OA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)				(n)			(o)			(p)			(q)			(r)			(s)			(t)		
												Current Rate Level				07/2012				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	Observed Trend															
200801	2,666	4,668	\$1,125,057	\$985,326	1.0000	\$0	\$985,326	87.6%		\$211.08				1.0858	\$1,221,565	\$261.69		1.0128	\$208.41																	
200802	3,015	5,094	\$1,221,367	\$708,461	1.0000	\$0	\$708,461	58.0%		\$139.08				1.0761	\$1,314,320	\$258.01	-1.4%	0.9986	\$139.27																	
200803	2,898	4,954	\$1,207,524	\$1,035,570	1.0000	\$0	\$1,035,570	85.8%		\$209.04				1.0769	\$1,300,433	\$262.50	1.7%	1.0160	\$205.75																	
200804	2,814	4,825	\$1,173,210	\$822,382	1.0000	\$0	\$822,382	70.1%		\$170.44				1.0778	\$1,264,538	\$262.08	-0.2%	1.0143	\$168.03																	
200805	2,896	4,963	\$1,193,271	\$868,840	1.0000	\$0	\$868,840	72.8%		\$175.06				1.0793	\$1,287,882	\$259.50	-1.0%	1.0043	\$174.31																	
200806	3,021	5,126	\$1,248,649	\$770,791	1.0000	\$0	\$770,791	61.7%		\$150.37				1.0828	\$1,351,992	\$263.75	1.6%	1.0208	\$147.30																	
200807	3,046	5,181	\$1,264,766	\$949,119	1.0000	\$0	\$949,119	75.0%		\$183.19				1.0805	\$1,366,595	\$263.77	0.0%	1.0209	\$179.44																	
200808	2,923	4,949	\$1,214,419	\$937,291	1.0000	\$0	\$937,291	77.2%		\$189.39				1.0744	\$1,304,760	\$263.64	0.0%	1.0204	\$185.61																	
200809	3,024	5,136	\$1,264,248	\$833,256	1.0000	\$0	\$833,256	65.9%		\$162.24				1.0681	\$1,350,312	\$262.91	-0.3%	1.0176	\$159.44																	
200810	3,050	5,123	\$1,261,441	\$792,545	1.0000	\$0	\$792,545	62.8%		\$154.70				1.0647	\$1,343,042	\$262.16	-0.3%	1.0147	\$152.47																	
200811	2,940	5,048	\$1,234,849	\$922,642	1.0000	\$0	\$922,642	74.7%		\$182.77				1.0622	\$1,311,605	\$259.83	-0.9%	1.0056	\$181.75																	
200812	2,882	5,076	\$1,251,114	\$921,401	1.0000	\$0	\$921,401	73.6%	71.9%	\$181.52	\$175.38			1.0595	\$1,325,616	\$261.15	0.5%	1.0108	\$179.59	\$173.11																
200901	3,259	5,407	\$1,357,449	\$1,202,984	1.0000	\$0	\$1,202,984	88.6%	72.3%	\$222.49	\$176.82	5.4%		1.0455	\$1,419,238	\$262.48	0.5%	1.0159	\$219.00	\$174.49	5.1%															
200902	3,053	5,205	\$1,313,738	\$807,948	1.0000	\$0	\$807,948	61.5%	72.5%	\$155.23	\$178.13	11.6%		1.0385	\$1,364,325	\$262.12	-0.1%	1.0145	\$151.01	\$175.55	9.9%															
200903	3,161	5,433	\$1,367,814	\$1,209,070	1.0000	\$0	\$1,209,070	88.4%	72.9%	\$222.54	\$179.57	6.5%		1.0371	\$1,418,563	\$261.10	-0.4%	1.0106	\$220.22	\$177.05	7.0%															
200904	3,000	5,040	\$1,297,952	\$905,434	1.0000	\$0	\$905,434	69.8%	72.8%	\$179.65	\$180.29	5.4%		1.0303	\$1,337,291	\$265.34	1.6%	1.0269	\$174.94	\$177.58	4.1%															
200905	3,131	5,253	\$1,334,611	\$968,962	1.0000	\$0	\$968,962	72.6%	72.8%	\$184.46	\$181.06	5.4%		1.0228	\$1,365,014	\$259.85	-2.1%	1.0057	\$183.41	\$178.33	5.2%															
200906	3,338	5,655	\$1,442,581	\$924,393	0.9999	\$105	\$924,498	64.1%	72.9%	\$163.48	\$181.98	8.7%		1.0188	\$1,469,733	\$259.90	0.0%	1.0059	\$162.52	\$179.47	10.3%															
200907	3,234	5,382	\$1,382,592	\$1,017,004	0.9999	\$121	\$1,017,126	73.6%	72.8%	\$188.99	\$182.49	3.2%		1.0082	\$1,393,944	\$259.00	-0.3%	1.0024	\$188.53	\$180.24	5.1%															
200908	3,319	5,574	\$1,454,282	\$1,149,612	0.9999	\$159	\$1,149,771	79.1%	73.0%	\$206.27	\$184.04	8.9%		1.0029	\$1,458,451	\$261.65	1.0%	1.0127	\$203.69	\$181.89	9.7%															
200909	3,599	6,047	\$1,578,921	\$921,231	0.9998	\$139	\$921,370	58.4%	72.1%	\$152.37	\$182.80	-6.1%		0.9952	\$1,571,394	\$259.86	-0.7%	1.0058	\$151.49	\$180.85	-5.0%															
200910	3,310	5,811	\$1,512,188	\$1,114,830	0.9998	\$207	\$1,115,037	73.7%	73.0%	\$191.88	\$185.83	24.0%		0.9940	\$1,503,142	\$258.67	-0.5%	1.0012	\$191.66	\$184.06	25.7%															
200911	3,792	6,309	\$1,630,256	\$1,171,128	0.9998	\$227	\$1,171,354	71.9%	72.8%	\$185.66	\$186.05	1.6%		0.9824	\$1,601,533	\$253.85	-1.9%	0.9825	\$188.97	\$184.69	4.0%															
200912	3,819	6,612	\$1,651,401	\$1,033,212	0.9998	\$209	\$1,033,421	62.6%	71.7%	\$156.29	\$183.48	-13.9%	4.6%	0.9730	\$1,606,893	\$243.03	-4.3%	0.9406	\$166.16	\$183.37	-7.5%															
201001	3,721	6,254	\$1,702,449	\$745,195	0.9998	\$169	\$745,364	43.8%	67.7%	\$119.18	\$174.54	-46.4%	-1.3%	0.9654	\$1,643,478	\$262.79	8.1%	1.0171	\$117.18	\$174.39	-46.5%															
201002	3,606	6,046	\$1,666,521	\$629,869	0.9997	\$188	\$630,058	37.8%	65.4%	\$104.21	\$169.87	-32.9%	-4.6%	0.9616	\$1,602,584	\$265.07	0.9%	1.0259	\$101.58	\$169.52	-33.6%															
201003	3,859	6,516	\$1,785,661	\$1,243,645	0.9997	\$433	\$1,244,078	69.7%	64.1%	\$190.93	\$167.75	-14.2%	-6.6%	0.9554	\$1,706,030	\$261.82	-1.2%	1.0133	\$188.41	\$167.35	-14.4%															
201004	3,715	6,232	\$1,737,840	\$1,285,841	0.9994	\$836	\$1,286,677	74.0%	64.7%	\$206.46	\$170.28	14.9%	-5.5%	0.9521	\$1,654,625	\$265.50	1.4%	1.0276	\$200.92	\$169.79	14.9%															
201005	3,676	6,129	\$1,721,283	\$926,161	0.9993	\$673	\$926,834	53.8%	63.1%	\$151.22	\$167.65	-18.0%	-7.4%	0.9458	\$1,627,936	\$265.61	0.0%	1.0280	\$147.10	\$166.84	-19.8%															
201006	3,652	6,152	\$1,726,452	\$1,044,221	0.9989	\$1,104	\$1,045,325	60.5%	62.8%	\$169.92	\$168.16	3.9%	-7.6%	0.9362	\$1,616,379	\$262.74	-1.1%	1.0169	\$167.09	\$167.20	2.8%															
201007	3,583	5,997	\$1,701,059	\$957,174	0.9988	\$1,104	\$958,278	56.3%	61.5%	\$159.79	\$165.96	-15.4%	-9.1%	0.9291	\$1,580,394	\$263.53	0.3%	1.0200	\$156.67	\$164.78	-16.9%															
201008	3,693	6,312	\$1,764,525	\$1,475,013	0.9987	\$1,967	\$1,476,980	83.7%	62.2%	\$234.00	\$168.71	13.4%	-8.3%	0.9237	\$1,629,827	\$258.21	-2.0%	0.9994	\$234.14	\$167.69	15.0%															
201009	3,516	6,048	\$1,713,415	\$1,042,550	0.9986	\$1,432	\$1,043,983	60.9%	62.4%	\$172.62	\$170.35	13.3%	-6.8%	0.9143	\$1,566,490	\$259.01	0.3%	1.0025	\$172.19	\$169.37	13.7%															
201010	3,553	6,079	\$1,736,422	\$1,142,663	0.9985	\$1,759	\$1,144,421	65.9%	61.9%	\$188.26	\$170.14	-1.9%	-8.4%	0.9092	\$1,578,778	\$259.71	0.3%	1.0052	\$187.29	\$169.10	-2.3%															
201011	3,568	6,148	\$1,752,099	\$1,060,989	0.9983	\$1,844	\$1,062,834	60.7%	61.0%	\$172.87	\$169.05	-6.9%	-9.1%	0.9039	\$1,583,715	\$257.60	-0.8%	0.9970	\$173.39	\$167.81	-8.2%															
201012	3,558	6,080	\$1,751,261	\$1,104,419	0.9974	\$2,862	\$1,107,281	63.2%	61.0%	\$182.12	\$171.26	16.5%	-6.7%	0.8980	\$1,572,603	\$258.65	0.4%	1.0011	\$181.92	\$169.09	9.5%															
201101	3,513	5,946	\$1,727,715	\$910,441	0.9968	\$2,925	\$913,366	52.9%	61.8%	\$153.61	\$174.26	28.9%	-0.2%	0.9052	\$1,563,939	\$263.02	1.7%	1.0180	\$150.89	\$172.04	28.8%															
201102	3,522	6,036	\$1,769,469	\$1,189,320	0.9959	\$4,894	\$1,194,213	67.5%	64.2%	\$197.85	\$181.94	89.9%	7.1%	0.9075	\$1,605,799	\$266.04	1.1%	1.0297	\$192.15	\$179.57	89.2%															
201103	3,570	6,087	\$1,754,396	\$1,062,226	0.9947	\$5,691	\$1,067,918	60.9%	63.4%	\$175.44	\$180.60	-8.1%	7.7%	0.9095	\$1,595,646	\$262.14	-1.5%	1.0146	\$172.92	\$178.23	-8.2%															
201104	3,626	6,179	\$1,783,742	\$1,279,088	0.9928	\$9,304	\$1,288,391	72.2%	63.3%	\$208.51	\$180.75	1.0%	6.1%	0.9130	\$1,628,520	\$263.56	0.5%	1.0201	\$204.41	\$178.50	1.7%															
201105	3,704	6,331	\$1,789,641	\$1,071,734	0.9905	\$10,286	\$1,082,021	60.5%	63.8%	\$170.91	\$182.37	13.0%	8.8%	0.9274	\$1,659,715	\$262.16	-0.5%	1.0146	\$168.44	\$180.29	14.5%															
201106	3,747	6,415	\$1,781,738	\$1,345,649	0.9882	\$16,089	\$1,361,738	76.4%	65.2%	\$212.27	\$186.01	24.9%	10.6%	0.9382	\$1,671,665	\$260.59	-0.6%	1.0086	\$210.47	\$184.02	26.0%															
201107	3,750	6,452	\$1,766,294	\$1,193,798	0.9843	\$18,980	\$1,212,778	68.7%	66.2%	\$187.97	\$188.31	17.6%	13.5%	0.9502	\$1,678,316	\$260.12	-0.2%	1.0068	\$186.70	\$186.49	19.2%															
201108	3,766	6,504	\$1,756,078	\$1,228,121	0.9801	\$24,931	\$1,253,051	71.4%	65.4%	\$192.66	\$184.81	-17.7%	9.5%	0.9659	\$1,696,152	\$260.79	0.3%	1.0093	\$190.88	\$182.87	-18.5%															
201109	3,748	6,536	\$1,732,145	\$1,498,221	0.9744	\$39,382	\$1,537,603	88.8%	67.4%	\$235.25	\$190.20	36.3%	11.6%	0.9805	\$1,698,362	\$259.85	-0.4%	1.0057	\$233.92	\$188.17	35.8%															
201110	3,838	6,653	\$1,740,682	\$1,342,550	0.9657	\$47,714	\$1,390,264	79.9%	68.6%	\$208.97	\$192.01	11.0%	12.9%	0.9888	\$1,721,269	\$258.72	-0.4%	1.0013	\$208.69	\$190.03	11.4%															
201111	3,876	6,701	\$1,715,191	\$1,282,157	0.9451	\$74,488	\$1,356,645	79.1%	70.1%	\$202.45	\$194.48	17.1%	15.0%	1.0022	\$1,719,003	\$256.53	-0.8%	0.9929	\$203.91	\$192.57	17.6%															
201112	3,886	6,695	\$1,701,949	\$1,173,711	0.8992	\$131,609	\$1,305,320	76.7%	71.2%	\$194.97	\$195.51	7.1%	14.2%	1.0164	\$1,729,807	\$258.37	0.7%	1.0000	\$194.97	\$193.61	7.2%															
201201	3,854	6,681	\$1,670,778	\$939,547	0.8175	\$209,734	\$1,149,281	68.8%	72.5%	\$172.02	\$196.70	12.0%	12.9%																							
201202	3,859	6,698	\$1,664,941	\$428,208	0.3395	\$832,993	\$1,261,202	75.8%	73.2%	\$188.30	\$195.89	-4.8%	7.7%																							
Experience Period	44,546	76,535	\$21,019,040	\$14,577,017	0.9742	\$386,293	\$14,963,310			\$195.51				0.9500	\$19,968,192	\$260.90		1.0098	\$193.61																	

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Med POS HPN OA

(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)			
Current Rate Level		07/2012										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	
200801	8	11	\$2,687	\$5,428	1.0000	\$0	\$5,428	202.0%		\$493.50				1.2826	\$3,446	\$313.30		1.2015	\$410.73			
200802	40	57	\$13,521	\$1,212	1.0000	\$0	\$1,212	9.0%		\$21.27				1.2253	\$16,567	\$290.65	-7.2%	1.1147	\$19.08			
200803	93	123	\$29,954	\$6,047	1.0000	\$0	\$6,047	20.2%		\$49.16				1.2544	\$37,575	\$305.49	5.1%	1.1716	\$41.96			
200804	38	32	\$12,179	\$3,551	1.0000	\$0	\$3,551	29.2%		\$110.96				1.2778	\$15,563	\$486.34	59.2%	1.8651	\$59.49			
200805	46	56	\$15,968	\$5,379	1.0000	\$0	\$5,379	33.7%		\$96.06				1.2617	\$20,146	\$359.75	-26.0%	1.3797	\$69.62			
200806	48	58	\$16,295	\$8,735	1.0000	\$0	\$8,735	53.6%		\$150.61				1.2563	\$20,471	\$352.94	-1.9%	1.3536	\$111.27			
200807	75	87	\$22,164	\$5,212	1.0000	\$0	\$5,212	23.5%		\$59.91				1.2939	\$28,679	\$329.64	-6.6%	1.2642	\$47.39			
200808	79	109	\$26,470	\$4,046	1.0000	\$0	\$4,046	15.3%		\$37.12				1.2366	\$32,733	\$300.30	-8.9%	1.1517	\$32.23			
200809	62	76	\$19,640	\$12,507	1.0000	\$0	\$12,507	63.7%		\$164.56				1.2544	\$24,637	\$324.17	7.9%	1.2432	\$132.37			
200810	68	87	\$21,200	\$19,133	1.0000	\$0	\$19,133	90.2%		\$219.92				1.2465	\$26,427	\$303.76	-6.3%	1.1649	\$188.78			
200811	94	132	\$31,883	\$20,321	1.0000	\$0	\$20,321	63.7%		\$153.95				1.2143	\$38,715	\$293.30	-3.4%	1.1248	\$136.86			
200812	76	114	\$24,654	\$22,399	1.0000	\$0	\$22,399	90.9%	48.2%	\$196.48	\$120.99			1.2310	\$30,349	\$266.22	-9.2%	1.0210	\$192.45	\$100.63		
200901	86	117	\$27,627	\$7,734	1.0000	\$0	\$7,734	28.0%	44.5%	\$66.10	\$110.95	-86.6%		1.1943	\$32,994	\$282.00	5.9%	1.0815	\$61.12	\$93.33	-85.1%	
200902	65	90	\$21,805	\$9,579	1.0000	\$0	\$9,579	43.9%	46.2%	\$106.44	\$115.30	400.4%		1.1696	\$25,502	\$283.36	0.5%	1.0867	\$97.94	\$97.37	413.3%	
200903	111	160	\$33,117	\$25,192	1.0000	\$0	\$25,192	76.1%	52.7%	\$157.45	\$128.61	220.3%		1.1434	\$37,864	\$236.65	-16.5%	0.9076	\$173.48	\$112.23	313.4%	
200904	85	118	\$26,800	\$12,414	1.0000	\$0	\$12,414	46.3%	53.1%	\$105.21	\$126.79	-5.2%		1.1459	\$30,709	\$266.60	10.0%	0.9981	\$105.41	\$113.98	77.2%	
200905	77	110	\$26,739	\$9,650	1.0000	\$0	\$9,650	36.1%	52.6%	\$87.73	\$124.74	-8.7%		1.1421	\$30,538	\$277.62	6.7%	1.0647	\$82.40	\$113.78	18.3%	
200906	86	134	\$29,073	\$20,580	0.9999	\$2	\$20,583	70.8%	54.2%	\$153.60	\$126.51	2.0%		1.1453	\$33,297	\$248.48	-10.5%	0.9530	\$161.19	\$118.16	44.9%	
200907	78	116	\$27,573	\$13,553	0.9999	\$2	\$13,555	49.2%	55.9%	\$116.85	\$129.94	95.0%		1.1254	\$31,032	\$267.52	7.7%	1.0259	\$113.90	\$123.22	140.3%	
200908	89	136	\$30,708	\$17,938	0.9999	\$2	\$17,940	58.4%	59.5%	\$131.92	\$137.41	255.4%		1.1062	\$33,970	\$249.78	-6.6%	0.9579	\$137.71	\$132.45	327.3%	
200909	81	115	\$29,268	\$25,445	0.9998	\$4	\$25,449	87.0%	61.7%	\$221.30	\$142.72	34.5%		1.1109	\$32,514	\$282.73	13.2%	1.0843	\$204.09	\$138.52	54.2%	
200910	73	108	\$27,148	\$10,465	0.9998	\$2	\$10,467	38.6%	58.1%	\$96.91	\$134.68	-55.9%		1.0792	\$29,298	\$271.28	-4.1%	1.0404	\$93.15	\$131.65	-50.7%	
200911	96	135	\$32,828	\$26,236	0.9998	\$5	\$26,241	79.9%	59.6%	\$194.38	\$138.47	26.3%		1.0834	\$35,565	\$263.44	-2.9%	1.0103	\$192.39	\$136.76	40.6%	
200912	68	100	\$25,879	\$11,650	0.9998	\$2	\$11,653	45.0%	56.3%	\$116.53	\$132.35	-40.7%	9.4%	1.0891	\$28,184	\$281.84	7.0%	1.0809	\$107.81	\$130.19	-44.0%	
201001	74	109	\$29,223	\$5,169	0.9998	\$1	\$5,170	17.7%	55.2%	\$47.43	\$131.30	-28.2%	18.3%	1.0609	\$31,004	\$284.44	0.9%	1.0908	\$43.48	\$129.11	-28.9%	
201002	70	107	\$28,365	\$9,035	0.9997	\$3	\$9,038	31.9%	54.0%	\$84.46	\$129.39	-20.6%	12.2%	1.0642	\$30,187	\$282.13	-0.8%	1.0820	\$78.07	\$127.17	-20.3%	
201003	69	104	\$27,851	\$12,198	0.9997	\$4	\$12,202	43.8%	51.1%	\$117.33	\$125.26	-25.5%	-2.6%	1.0416	\$29,009	\$278.94	-1.1%	1.0697	\$109.68	\$121.14	-36.8%	
201004	74	106	\$28,547	\$31,160	0.9994	\$20	\$31,180	109.2%	56.3%	\$294.16	\$139.95	179.6%	10.4%	1.0356	\$29,564	\$278.91	0.0%	1.0696	\$275.01	\$134.59	160.9%	
201005	82	116	\$31,254	\$6,478	0.9993	\$5	\$6,482	20.7%	54.6%	\$55.88	\$137.06	-36.3%	9.9%	1.0354	\$32,361	\$278.97	0.0%	1.0699	\$52.23	\$131.74	-36.6%	
201006	67	100	\$26,985	\$8,409	0.9989	\$9	\$8,418	31.2%	51.4%	\$84.18	\$131.51	-45.2%	3.9%	1.0356	\$27,945	\$279.45	0.2%	1.0717	\$78.55	\$125.08	-51.3%	
201007	73	107	\$30,109	\$7,034	0.9988	\$8	\$7,042	23.4%	49.2%	\$65.81	\$127.54	-43.7%	-1.9%	1.0277	\$30,943	\$289.19	3.5%	1.1091	\$59.34	\$120.53	-47.9%	
201008	73	111	\$30,826	\$12,489	0.9987	\$17	\$12,506	40.6%	47.6%	\$112.66	\$125.83	-14.6%	-8.4%	1.0297	\$31,742	\$285.96	-1.1%	1.0967	\$102.73	\$117.41	-25.4%	
201009	69	105	\$29,235	\$11,209	0.9986	\$15	\$11,225	38.4%	43.5%	\$106.90	\$115.92	-51.7%	-18.8%	1.0312	\$30,147	\$287.12	0.4%	1.1011	\$97.09	\$108.04	-52.4%	
201010	66	102	\$29,043	\$15,803	0.9985	\$24	\$15,827	54.5%	44.8%	\$155.17	\$120.57	60.1%	-10.5%	1.0232	\$29,716	\$291.33	1.5%	1.1173	\$138.89	\$111.73	49.1%	
201011	64	95	\$27,287	\$18,075	0.9983	\$31	\$18,107	66.4%	43.2%	\$190.60	\$117.95	-1.9%	-14.8%	1.0059	\$27,449	\$288.94	-0.8%	1.1081	\$172.00	\$108.34	-10.6%	
201012	67	97	\$27,780	\$8,555	0.9974	\$22	\$8,577	30.9%	42.1%	\$88.43	\$115.79	-24.1%	-12.5%	1.0043	\$27,899	\$287.62	-0.5%	1.1030	\$80.17	\$106.19	-25.6%	
201101	104	167	\$52,981	\$33,345	0.9968	\$107	\$33,452	63.1%	47.0%	\$200.31	\$132.16	322.3%	0.7%	0.9676	\$51,266	\$306.98	6.7%	1.1773	\$170.14	\$119.99	291.3%	
201102	107	171	\$53,649	\$28,816	0.9959	\$119	\$28,934	53.9%	49.0%	\$169.21	\$140.44	100.3%	8.5%	0.9667	\$51,864	\$303.30	-1.2%	1.1632	\$145.47	\$126.46	86.3%	
201103	96	159	\$48,972	\$38,162	0.9947	\$204	\$38,366	78.3%	52.8%	\$241.30	\$153.28	105.7%	22.4%	0.9571	\$46,870	\$294.78	-2.8%	1.1305	\$213.44	\$137.39	94.6%	
201104	97	163	\$50,107	\$29,497	0.9928	\$215	\$29,712	59.3%	49.9%	\$182.28	\$146.45	-38.0%	4.6%	0.9568	\$47,941	\$294.11	-0.2%	1.1279	\$161.60	\$130.72	-41.2%	
201105	114	193	\$57,334	\$18,008	0.9905	\$173	\$18,181	31.7%	49.6%	\$94.20	\$146.72	68.6%	7.0%	0.9720	\$55,728	\$288.74	-1.8%	1.1074	\$85.07	\$130.71	62.9%	
201106	111	189	\$55,085	\$9,589	0.9882	\$115	\$9,703	17.6%	47.0%	\$51.34	\$139.62	-39.0%	6.2%	0.9773	\$53,832	\$284.83	-1.4%	1.0923	\$47.00	\$124.43	-40.2%	
201107	108	180	\$53,316	\$18,977	0.9843	\$302	\$19,278	36.2%	47.3%	\$107.10	\$140.80	62.7%	10.4%	0.9844	\$52,485	\$291.59	2.4%	1.1182	\$95.78	\$125.44	61.4%	
201108	114	187	\$55,067	\$33,731	0.9801	\$685	\$34,415	62.5%	49.2%	\$184.04	\$147.00	63.4%	16.8%	0.9840	\$54,188	\$289.78	-0.6%	1.1113	\$165.60	\$130.91	61.2%	
201109	129	212	\$59,667	\$63,558	0.9744	\$1,671	\$65,228	109.3%	56.1%	\$307.68	\$166.99	187.8%	44.1%	0.9921	\$59,193	\$279.21	-3.6%	1.0708	\$287.34	\$149.32	196.0%	
201110	143	243	\$69,048	\$40,547	0.9657	\$1,441	\$41,988	60.8%	56.7%	\$172.79	\$168.26	11.4%	39.6%	1.0111	\$69,812	\$287.29	2.9%	1.1018	\$156.83	\$150.71	12.9%	
201111	146	248	\$71,129	\$49,977	0.9451	\$2,903	\$52,880	74.3%	58.2%	\$213.23	\$172.35	11.9%	46.1%	1.0123	\$72,002	\$290.33	1.1%	1.1134	\$191.50	\$154.37	11.3%	
201112	206	336	\$85,862	\$79,102	0.8992	\$8,870	\$87,972	102.5%	64.6%	\$261.82	\$187.95	196.1%	62.3%	1.0204	\$87,613	\$260.75	-10.2%	1.0000	\$261.82	\$170.71	226.6%	
201201	280	470	\$114,747	\$193,576	0.8175	\$43,212	\$236,787	206.4%	85.7%	\$503.80	\$241.17	151.5%	82.5%									
201202	310	512	\$128,686	\$32,565	0.3395	\$63,349	\$95,914	74.5%	86.0%	\$187.33	\$236.23	10.7%	68.2%									
Experience Period	1,475	2,448	\$712,217	\$443,306	0.9635	\$16,804	\$460,110			\$187.95				0.9868	\$702,795	\$287.09		1.1010	\$170.71			

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 10/2012
 Development of Normalized Trends
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Med HMO HSA OA

(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) =(j)/(q)	(s)	(t)		
Current Rate Level			07/2012			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
200801	339	541	\$73,526	\$51,250	1.0000	\$0	\$51,250	69.7%		\$94.73				1.5599	\$114,690	\$212.00		1.0069	\$94.08		
200802	298	473	\$69,676	\$46,869	1.0000	\$0	\$46,869	67.3%		\$99.09				1.5427	\$107,487	\$227.25	7.2%	1.0793	\$91.81		
200803	369	592	\$98,172	\$60,879	1.0000	\$0	\$60,879	62.0%		\$102.84				1.5077	\$148,013	\$250.02	10.0%	1.1875	\$86.60		
200804	371	600	\$91,112	\$31,828	1.0000	\$0	\$31,828	34.9%		\$53.05				1.5199	\$138,478	\$230.80	-7.7%	1.0962	\$48.39		
200805	492	818	\$121,328	\$44,683	1.0000	\$0	\$44,683	36.8%		\$54.63				1.4823	\$179,846	\$219.86	-4.7%	1.0443	\$52.31		
200806	475	776	\$114,481	\$81,762	1.0000	\$0	\$81,762	71.4%		\$105.36				1.4884	\$170,389	\$219.57	-0.1%	1.0429	\$101.03		
200807	562	898	\$141,476	\$72,813	1.0000	\$0	\$72,813	51.5%		\$81.08				1.5203	\$215,093	\$239.52	9.1%	1.1377	\$71.27		
200808	559	918	\$137,656	\$99,893	1.0000	\$0	\$99,893	72.6%		\$108.82				1.4812	\$203,894	\$222.11	-7.3%	1.0549	\$103.15		
200809	515	811	\$129,509	\$86,230	1.0000	\$0	\$86,230	66.6%		\$106.33				1.4759	\$191,147	\$235.69	6.1%	1.1195	\$94.98		
200810	598	932	\$147,939	\$114,406	1.0000	\$0	\$114,406	77.3%		\$122.75				1.4449	\$213,753	\$229.35	-2.7%	1.0893	\$112.69		
200811	593	973	\$158,856	\$172,086	1.0000	\$0	\$172,086	108.3%		\$176.86				1.4079	\$223,645	\$229.85	0.2%	1.0917	\$162.00		
200812	717	1,165	\$184,092	\$198,382	1.0000	\$0	\$198,382	107.8%	72.3%	\$170.29	\$111.73			1.4207	\$261,544	\$224.50	-2.3%	1.0663	\$159.70	\$103.05	
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%	1.0459	\$132.76	\$106.65	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	\$256.27	7.3%	1.1222	\$59.50	\$101.77	-35.2%
200903	802	1,290	\$223,687	\$126,281	1.0000	\$0	\$126,281	56.5%	68.9%	\$97.89	\$109.77	-4.8%		1.3601	\$304,246	\$235.85	-0.2%	1.1202	\$87.39	\$100.97	0.9%
200904	814	1,326	\$226,572	\$122,447	1.0000	\$0	\$122,447	54.0%	68.8%	\$92.34	\$110.66	74.1%		1.3365	\$302,804	\$228.36	-3.2%	1.0846	\$85.14	\$101.85	75.9%
200905	847	1,357	\$241,835	\$190,557	1.0000	\$0	\$190,557	78.8%	71.8%	\$140.42	\$117.40	157.1%		1.2823	\$310,112	\$228.53	0.1%	1.0854	\$129.37	\$107.80	147.3%
200906	838	1,338	\$248,445	\$156,515	1.0000	\$0	\$156,515	63.0%	70.8%	\$116.98	\$118.06	11.0%		1.2596	\$312,938	\$233.89	2.3%	1.1109	\$105.30	\$107.92	4.2%
200907	736	1,235	\$233,148	\$112,502	1.0000	\$1	\$112,503	48.3%	69.7%	\$91.10	\$118.05	12.3%		1.2457	\$290,424	\$235.16	0.5%	1.1169	\$81.56	\$108.00	14.4%
200908	811	1,337	\$251,568	\$87,637	1.0000	\$2	\$87,639	34.8%	65.9%	\$65.55	\$113.68	-39.8%		1.2396	\$311,840	\$233.24	-0.8%	1.1078	\$59.17	\$103.63	-42.6%
200909	881	1,445	\$292,899	\$193,820	0.9999	\$13	\$193,832	66.2%	65.9%	\$134.14	\$116.09	26.2%		1.1638	\$340,877	\$235.90	1.1%	1.1205	\$119.72	\$105.72	26.0%
200910	874	1,414	\$274,199	\$204,459	0.9999	\$13	\$204,473	74.6%	66.2%	\$144.61	\$118.33	17.8%		1.1810	\$323,838	\$229.02	-2.9%	1.0878	\$132.94	\$107.80	18.0%
200911	859	1,347	\$270,298	\$187,156	0.9999	\$13	\$187,169	69.2%	64.1%	\$138.95	\$116.46	-21.4%		1.1544	\$312,045	\$231.66	1.2%	1.1003	\$126.29	\$106.04	-22.0%
200912	835	1,370	\$288,537	\$128,360	0.9999	\$9	\$128,370	44.5%	59.5%	\$93.70	\$110.52	-45.0%	-1.1%	1.1094	\$320,114	\$233.66	0.9%	1.1098	\$84.43	\$100.32	-47.1%
201001	808	1,387	\$295,446	\$292,955	0.9999	\$21	\$292,976	99.2%	61.7%	\$211.23	\$117.25	52.1%	1.4%	1.0752	\$317,649	\$229.02	-2.0%	1.0878	\$194.19	\$106.18	46.3%
201002	942	1,546	\$336,138	\$105,338	0.9999	\$8	\$105,345	31.3%	60.0%	\$68.14	\$116.40	2.1%	5.1%	1.0526	\$353,835	\$228.87	-0.1%	1.0871	\$62.68	\$105.70	5.4%
201003	957	1,548	\$331,950	\$135,067	0.9999	\$11	\$135,077	38.4%	57.9%	\$87.26	\$115.13	-10.9%	4.9%	1.0148	\$357,145	\$230.71	0.8%	1.0958	\$79.63	\$104.73	-8.9%
201004	891	1,454	\$333,254	\$535,210	0.9999	\$75	\$535,285	160.6%	68.2%	\$368.15	\$138.86	298.7%	25.5%	1.0031	\$334,302	\$229.92	-0.3%	1.0920	\$337.12	\$126.25	296.0%
201005	938	1,593	\$346,980	\$274,309	0.9998	\$62	\$274,371	79.1%	68.5%	\$172.24	\$141.86	22.7%	20.8%	0.9862	\$342,196	\$214.81	-6.6%	1.0203	\$168.81	\$129.72	30.5%
201006	951	1,524	\$350,165	\$132,739	0.9998	\$30	\$132,769	37.9%	65.9%	\$87.12	\$138.94	-25.5%	17.7%	0.9724	\$340,486	\$223.42	4.0%	1.0612	\$82.10	\$127.55	-22.0%
201007	887	1,439	\$339,696	\$207,810	0.9997	\$61	\$207,871	61.2%	66.6%	\$144.46	\$142.79	58.6%	21.0%	0.9578	\$325,367	\$226.11	1.2%	1.0739	\$134.51	\$131.48	64.9%
201008	875	1,451	\$347,320	\$112,234	0.9994	\$68	\$112,302	32.3%	65.6%	\$77.40	\$143.27	18.1%	26.0%	0.9501	\$329,977	\$227.41	0.6%	1.0801	\$71.65	\$132.18	21.1%
201009	942	1,598	\$387,232	\$125,502	0.9992	\$98	\$125,599	32.4%	62.3%	\$78.60	\$138.17	-41.4%	19.0%	0.9317	\$360,795	\$225.78	-0.7%	1.0724	\$73.29	\$127.95	-38.8%
201010	832	1,406	\$341,836	\$261,880	0.9992	\$222	\$262,102	76.7%	62.7%	\$186.42	\$141.50	28.9%	19.6%	0.9212	\$314,904	\$223.97	-0.8%	1.0638	\$175.24	\$131.26	31.8%
201011	903	1,508	\$359,597	\$243,705	0.9989	\$265	\$243,970	67.8%	62.7%	\$161.78	\$143.40	16.4%	23.1%	0.9146	\$328,892	\$218.10	-2.6%	1.0359	\$156.18	\$133.68	23.7%
201012	848	1,409	\$347,050	\$219,682	0.9985	\$338	\$220,020	63.4%	64.0%	\$156.15	\$148.22	66.7%	34.1%	0.8989	\$311,959	\$221.40	1.5%	1.0516	\$148.49	\$138.75	75.9%
201101	910	1,529	\$368,361	\$198,434	0.9967	\$657	\$199,091	54.0%	60.7%	\$130.21	\$141.84	-38.4%	21.0%	0.8965	\$330,246	\$215.99	-2.4%	1.0259	\$126.93	\$133.42	-34.6%
201102	892	1,518	\$369,026	\$200,878	0.9965	\$698	\$201,577	54.6%	62.5%	\$132.79	\$147.41	94.9%	26.6%	0.8899	\$328,388	\$216.33	0.2%	1.0275	\$129.24	\$139.32	106.2%
201103	854	1,454	\$350,438	\$197,144	0.9944	\$1,107	\$198,252	56.6%	64.0%	\$136.35	\$151.72	56.3%	31.8%	0.8880	\$311,199	\$214.03	-1.1%	1.0166	\$134.13	\$144.30	68.4%
201104	846	1,426	\$341,400	\$224,616	0.9927	\$1,656	\$226,272	66.3%	56.6%	\$158.68	\$134.65	-56.9%	-3.0%	0.8904	\$303,998	\$213.18	-0.4%	1.0125	\$156.71	\$128.85	-53.5%
201105	855	1,450	\$346,380	\$129,636	0.9858	\$1,862	\$131,498	38.0%	53.2%	\$90.69	\$127.67	-47.3%	-10.0%	0.8986	\$311,262	\$214.66	0.7%	1.0196	\$88.95	\$122.16	-47.3%
201106	850	1,451	\$344,037	\$140,484	0.9840	\$2,290	\$142,775	41.5%	53.5%	\$98.40	\$128.77	12.9%	-7.3%	0.9071	\$312,075	\$215.08	0.2%	1.0215	\$96.32	\$123.60	17.3%
201107	873	1,496	\$346,655	\$92,166	0.9822	\$1,666	\$93,832	27.1%	50.8%	\$62.72	\$121.91	-56.6%	-14.6%	0.9328	\$323,350	\$216.14	0.5%	1.0266	\$61.10	\$117.45	-54.6%
201108	884	1,520	\$342,808	\$150,700	0.9802	\$3,039	\$153,739	44.8%	51.8%	\$101.14	\$123.77	30.7%	-13.6%	0.9532	\$326,781	\$214.99	-0.5%	1.0211	\$99.05	\$119.81	38.2%
201109	875	1,497	\$333,948	\$168,916	0.9668	\$5,799	\$174,716	52.3%	53.6%	\$116.71	\$127.26	48.5%	-7.9%	0.9613	\$321,032	\$214.45	-0.2%	1.0186	\$114.58	\$123.76	56.3%
201110	894	1,526	\$335,676	\$132,604	0.9627	\$5,137	\$137,741	41.0%	50.7%	\$90.26	\$119.40	-51.6%	-15.6%	0.9667	\$324,511	\$212.65	-0.8%	1.0100	\$89.37	\$116.62	-49.0%
201111	893	1,528	\$332,863	\$201,435	0.9188	\$17,804	\$219,239	65.9%	50.5%	\$143.48	\$117.88	-11.3%	-17.8%	0.9680	\$322,226	\$210.88	-0.8%	1.0016	\$143.25	\$115.46	-8.3%
201112	897	1,528	\$326,919	\$248,033	0.6394	\$139,905	\$387,938	118.7%	54.8%	\$253.89	\$126.47	62.6%	-14.7%	0.9841	\$321,706	\$210.54	-0.2%	1.0000	\$253.89	\$124.38	71.0%
201201	893	1,518	\$317,273	\$159,994	0.6094	\$102,570	\$262,565	82.8%	57.0%	\$172.97	\$130.09	32.8%	-8.3%								
201202	894	1,518	\$315,737	\$39,806	0.1877	\$172,306	\$212,113	67.2%	58.0%	\$139.73	\$130.68	5.2%	-11.4%								
Experience Period	10,523	17,923	\$4,138,511	\$2,085,048	0.9199	\$181,620	\$2,266,668			\$126.47				0.9271	\$3,836,773	\$214.07		1.0168	\$124.38		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med POS HSA 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)	(r) =(i)/(g)	(s)	(t)		
Current Rate Level			07/2012				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
200801	25	54	\$10,722	\$13,589	1.0000	\$0	\$13,589	126.7%		\$251.65				1.3720	\$14,711	\$272.42		0.9501	\$264.88		
200802	12	31	\$5,440	\$8,650	1.0000	\$0	\$8,650	159.0%		\$279.02				1.3966	\$7,597	\$245.07	-10.0%	0.8547	\$326.47		
200803	21	45	\$8,650	\$4,603	1.0000	\$0	\$4,603	53.2%		\$102.30				1.3931	\$12,050	\$267.78	9.3%	0.9339	\$109.54		
200804	32	66	\$13,424	\$10,725	1.0000	\$0	\$10,725	79.9%		\$162.50				1.4183	\$19,039	\$288.46	7.7%	1.0060	\$161.54		
200805	69	127	\$25,702	\$9,448	1.0000	\$0	\$9,448	36.8%		\$74.40				1.5610	\$40,122	\$315.92	9.5%	1.1017	\$67.53		
200806	39	63	\$13,613	\$4,683	1.0000	\$0	\$4,683	34.4%		\$74.33				1.4822	\$20,177	\$320.27	1.4%	1.1169	\$66.55		
200807	68	115	\$23,199	\$6,821	1.0000	\$0	\$6,821	29.4%		\$59.31				1.4473	\$33,575	\$291.96	-8.8%	1.0182	\$58.26		
200808	55	95	\$20,145	\$15,783	1.0000	\$0	\$15,783	78.3%		\$166.14				1.4564	\$29,340	\$308.84	5.8%	1.0770	\$154.26		
200809	63	113	\$22,502	\$22,281	1.0000	\$0	\$22,281	99.0%		\$197.17				1.4549	\$32,738	\$289.72	-6.2%	1.0104	\$195.15		
200810	89	157	\$32,765	\$12,850	1.0000	\$0	\$12,850	39.2%		\$81.85				1.4131	\$46,299	\$294.90	1.8%	1.0284	\$79.58		
200811	58	112	\$24,112	\$24,409	1.0000	\$0	\$24,409	101.2%		\$217.93				1.4024	\$33,815	\$301.92	2.4%	1.0529	\$206.98		
200812	99	166	\$33,733	\$24,705	1.0000	\$0	\$24,705	73.2%	67.8%	\$148.82	\$138.59			1.4425	\$48,661	\$293.14	-2.9%	1.0223	\$145.58	\$134.46	
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%	0.9953	\$37.54	\$112.57	-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%	1.0312	\$197.74	\$120.10	-39.4%
200903	210	399	\$86,748	\$35,022	1.0000	\$0	\$35,022	40.4%	55.2%	\$87.77	\$116.64	-14.2%		1.3405	\$116,284	\$291.44	-1.4%	1.0164	\$86.36	\$113.16	-21.2%
200904	108	176	\$42,706	\$31,926	1.0000	\$0	\$31,926	74.8%	56.4%	\$181.40	\$120.91	11.6%		1.2800	\$54,664	\$310.59	6.6%	1.0832	\$167.47	\$116.68	3.7%
200905	130	256	\$60,488	\$107,332	1.0000	\$0	\$107,332	177.4%	73.6%	\$419.27	\$160.28	463.6%		1.2790	\$77,367	\$302.21	-2.7%	1.0539	\$397.81	\$154.94	489.1%
200906	187	377	\$82,621	\$36,313	1.0000	\$0	\$36,313	44.0%	70.0%	\$96.32	\$152.50	29.6%		1.2527	\$103,502	\$274.54	-9.2%	0.9574	\$100.60	\$149.48	51.2%
200907	235	505	\$112,725	\$35,779	1.0000	\$0	\$35,779	31.7%	64.5%	\$70.85	\$141.58	19.4%		1.1701	\$131,903	\$261.19	-4.9%	0.9109	\$77.78	\$141.50	33.5%
200908	200	417	\$94,482	\$38,981	1.0000	\$1	\$38,982	41.3%	60.9%	\$93.48	\$134.39	-43.7%		1.1923	\$112,652	\$270.15	3.4%	0.9421	\$99.22	\$135.70	-35.7%
200909	237	492	\$104,909	\$30,367	0.9999	\$2	\$30,369	28.9%	55.4%	\$61.73	\$122.14	-68.7%		1.1841	\$124,222	\$252.48	-6.5%	0.8805	\$70.10	\$125.36	-64.1%
200910	258	506	\$122,978	\$59,525	0.9999	\$4	\$59,529	48.4%	55.0%	\$117.65	\$123.19	43.7%		1.1331	\$139,348	\$275.39	9.1%	0.9604	\$122.50	\$126.97	53.9%
200911	214	441	\$101,101	\$100,275	0.9999	\$7	\$100,282	99.2%	58.6%	\$227.40	\$131.66	4.3%		1.1342	\$114,666	\$260.01	-5.6%	0.9068	\$250.78	\$136.96	21.2%
200912	215	436	\$107,238	\$39,436	0.9999	\$3	\$39,439	36.8%	55.8%	\$90.46	\$126.97	-39.2%	-8.4%	1.0898	\$116,871	\$268.05	3.1%	0.9348	\$96.76	\$132.76	-33.5%
201001	230	465	\$123,566	\$36,149	0.9999	\$3	\$36,151	29.3%	54.6%	\$77.74	\$126.70	108.0%	9.5%	1.0459	\$129,236	\$277.93	3.7%	0.9692	\$80.21	\$132.57	113.6%
201002	215	432	\$116,504	\$35,293	0.9999	\$3	\$35,296	30.3%	50.7%	\$81.70	\$119.63	-59.9%	-3.5%	1.0270	\$119,646	\$276.96	-0.3%	0.9659	\$84.59	\$125.45	-57.2%
201003	205	407	\$111,705	\$72,531	0.9999	\$6	\$72,537	64.9%	52.8%	\$178.22	\$127.07	103.0%	8.9%	1.0125	\$113,104	\$277.90	0.3%	0.9691	\$183.90	\$133.80	112.9%
201004	200	379	\$104,938	\$65,681	0.9999	\$9	\$65,690	62.6%	52.9%	\$173.32	\$128.63	-4.5%	6.4%	0.9898	\$103,868	\$274.06	-1.4%	0.9558	\$181.35	\$136.03	8.3%
201005	211	414	\$110,460	\$20,664	0.9998	\$5	\$20,668	18.7%	44.2%	\$49.92	\$108.33	-88.1%	-32.4%	0.9691	\$107,041	\$258.55	-5.7%	0.9017	\$55.37	\$115.63	-86.1%
201006	211	415	\$116,944	\$71,412	0.9998	\$16	\$71,428	61.1%	45.7%	\$172.12	\$114.17	78.7%	-25.1%	0.9285	\$108,579	\$261.64	1.2%	0.9124	\$188.63	\$122.30	87.5%
201007	180	361	\$105,323	\$23,904	0.9997	\$7	\$23,912	22.7%	45.0%	\$66.24	\$115.06	-6.5%	-18.7%	0.9334	\$98,310	\$272.33	4.1%	0.9497	\$69.74	\$122.81	-10.3%
201008	182	374	\$105,835	\$78,155	0.9994	\$48	\$78,202	73.9%	47.6%	\$209.10	\$123.68	123.7%	-8.0%	0.9206	\$97,431	\$260.51	-4.3%	0.9085	\$230.15	\$132.37	132.0%
201009	114	187	\$58,971	\$81,165	0.9992	\$63	\$81,229	137.7%	53.2%	\$434.38	\$142.07	603.7%	16.3%	0.9088	\$53,591	\$286.58	10.0%	0.9994	\$434.62	\$150.76	520.0%
201010	176	347	\$103,994	\$91,950	0.9992	\$78	\$92,028	88.5%	56.6%	\$265.21	\$153.90	125.4%	24.9%	0.9115	\$94,789	\$273.17	-4.7%	0.9526	\$278.39	\$163.51	127.3%
201011	175	338	\$97,927	\$57,885	0.9989	\$63	\$57,948	59.2%	53.4%	\$171.44	\$148.09	-24.6%	12.5%	0.9081	\$88,930	\$263.11	-3.7%	0.9176	\$186.85	\$157.07	-25.5%
201012	127	267	\$83,972	\$40,971	0.9985	\$63	\$41,034	48.9%	54.5%	\$153.69	\$154.15	69.9%	21.4%	0.9014	\$75,695	\$283.50	7.8%	0.9887	\$155.45	\$162.89	60.6%
201101	149	295	\$93,281	\$24,092	0.9967	\$80	\$24,171	25.9%	54.9%	\$81.94	\$157.53	5.4%	24.3%	0.8937	\$83,364	\$282.59	-0.3%	0.9855	\$83.14	\$166.42	3.7%
201102	151	293	\$94,378	\$24,563	0.9965	\$85	\$24,648	26.1%	55.0%	\$84.12	\$160.29	3.0%	34.0%	0.8933	\$84,312	\$287.75	1.8%	1.0035	\$83.83	\$168.97	-0.9%
201103	150	293	\$93,418	\$64,629	0.9944	\$363	\$64,992	69.6%	55.2%	\$221.81	\$163.00	24.5%	28.3%	0.8920	\$83,329	\$284.40	-1.2%	0.9918	\$223.64	\$171.62	21.6%
201104	154	297	\$94,129	\$36,508	0.9927	\$269	\$36,777	39.1%	53.3%	\$123.83	\$158.99	-28.6%	23.6%	0.8920	\$83,961	\$282.70	-0.6%	0.9859	\$125.60	\$167.02	-30.7%
201105	152	301	\$94,509	\$74,178	0.9858	\$1,065	\$75,243	79.6%	58.8%	\$249.98	\$178.24	400.7%	64.5%	0.9052	\$85,549	\$284.22	0.5%	0.9912	\$252.20	\$185.56	355.5%
201106	154	300	\$93,913	\$78,472	0.9840	\$1,279	\$79,751	84.9%	60.7%	\$265.84	\$186.13	54.5%	63.0%	0.9224	\$86,623	\$288.74	1.6%	1.0070	\$264.00	\$191.92	40.0%
201107	153	295	\$94,100	\$49,549	0.9822	\$895	\$50,444	53.6%	63.7%	\$171.00	\$196.95	158.2%	71.2%	0.9251	\$87,057	\$295.11	2.2%	1.0292	\$166.15	\$201.64	138.2%
201108	152	298	\$92,031	\$76,159	0.9802	\$1,536	\$77,695	84.4%	64.5%	\$260.72	\$201.07	24.7%	62.6%	0.9462	\$87,078	\$292.21	-1.0%	1.0190	\$255.85	\$203.60	11.2%
201109	151	294	\$89,384	\$65,865	0.9668	\$2,261	\$68,126	76.2%	61.6%	\$231.72	\$191.50	-46.7%	34.8%	0.9665	\$86,389	\$293.84	0.6%	1.0247	\$226.13	\$193.44	-48.0%
201110	152	291	\$88,004	\$54,854	0.9627	\$2,125	\$56,979	64.7%	59.3%	\$195.80	\$184.67	-26.2%	20.0%	0.9677	\$85,159	\$292.64	-0.4%	1.0206	\$191.86	\$185.39	-31.1%
201111	151	293	\$88,205	\$53,624	0.9188	\$4,740	\$58,363	66.2%	59.9%	\$199.19	\$187.16	16.2%	26.4%	0.9704	\$85,598	\$292.14	-0.2%	1.0188	\$195.51	\$186.12	4.6%
201112	147	287	\$83,833	\$26,384	0.6394	\$14,882	\$41,267	49.2%	59.9%	\$143.79	\$186.16	-6.4%	20.8%	0.9817	\$82,296	\$286.75	-1.8%	1.0000	\$143.79	\$184.98	-7.5%
201201	145	285	\$81,909	\$17,295	0.6094	\$11,088	\$28,383	34.7%	60.9%	\$99.59	\$187.88	21.5%	19.3%								
201202	147	287	\$81,621	\$5,608	0.1877	\$24,277	\$29,885	36.6%	62.1%	\$104.13	\$189.69	23.8%	18.3%								
Experience Period	1,816	3,537	\$1,099,185	\$628,876	0.9551	\$29,581	\$658,457			\$186.16				0.9286	\$1,020,715	\$288.58		1.0064	\$184.98		

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 10/2012
 Development of Normalized Trends
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Med HMO HRA OA

(a)		(b)	(c)		(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)		(n)		(o)	(p)	(q)		(r)	(s)	(t)
Current Rate Level		07/2012																								
		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					
200801	72	104	\$17,265	\$95,234	1.0000	\$0	\$95,234	551.6%		\$915.71					1.6293	\$28,130	\$270.49		1.1311	\$809.54						
200802	146	265	\$40,538	\$44,677	1.0000	\$0	\$44,677	110.2%		\$168.59					1.5673	\$63,536	\$239.76	-11.4%	1.0027	\$168.15						
200803	95	143	\$20,003	\$20,759	1.0000	\$0	\$20,759	103.8%		\$145.17					1.5402	\$30,808	\$215.44	-10.1%	0.9010	\$161.13						
200804	129	198	\$30,938	\$9,936	1.0000	\$0	\$9,936	32.1%		\$50.18					1.5892	\$49,168	\$248.32	15.3%	1.0385	\$48.32						
200805	126	193	\$30,653	\$88,398	1.0000	\$0	\$88,398	288.4%		\$458.02					1.5293	\$46,877	\$242.88	-2.2%	1.0157	\$450.93						
200806	104	138	\$20,295	\$38,754	1.0000	\$0	\$38,754	191.0%		\$280.83					1.5417	\$31,289	\$226.73	-6.7%	0.9482	\$296.18						
200807	146	223	\$32,749	\$98,152	1.0000	\$0	\$98,152	299.7%		\$440.14					1.5482	\$50,701	\$227.36	0.3%	0.9508	\$462.92						
200808	174	256	\$39,768	\$30,212	1.0000	\$0	\$30,212	76.0%		\$118.02					1.5304	\$60,860	\$237.73	4.6%	0.9942	\$118.71						
200809	193	289	\$41,930	\$51,733	1.0000	\$0	\$51,733	123.4%		\$179.01					1.5491	\$64,953	\$224.75	-5.5%	0.9399	\$190.45						
200810	295	419	\$59,293	\$93,243	1.0000	\$0	\$93,243	157.3%		\$222.54					1.4822	\$87,884	\$209.75	-6.7%	0.8771	\$253.71						
200811	385	571	\$90,653	\$63,336	1.0000	\$0	\$63,336	69.9%		\$110.92					1.4347	\$130,057	\$227.77	8.6%	0.9525	\$116.45						
200812	255	382	\$57,588	\$73,666	1.0000	\$0	\$73,666	127.9%	147.0%	\$192.84	\$222.60				1.4682	\$84,550	\$221.33	-2.8%	0.9256	\$208.34	\$232.33					
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%	0.9220	\$43.41	\$184.89	-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%	0.9215	\$109.47	\$176.25	-34.9%				
200903	393	573	\$93,890	\$83,933	1.0000	\$0	\$83,933	89.4%	106.4%	\$146.48	\$163.88	0.9%			1.3676	\$128,405	\$224.09	1.7%	0.9371	\$156.31	\$174.09	-3.0%				
200904	461	781	\$128,198	\$209,608	1.0000	\$0	\$209,608	163.5%	119.1%	\$268.38	\$185.19	434.8%			1.3360	\$171,273	\$219.30	-2.1%	0.9171	\$292.65	\$198.37	505.6%				
200905	463	815	\$139,717	\$89,817	1.0000	\$0	\$89,817	64.3%	104.3%	\$110.21	\$164.53	-75.9%			1.3109	\$183,156	\$224.73	2.5%	0.9398	\$117.26	\$176.62	-74.0%				
200906	428	704	\$118,434	\$112,353	1.0000	\$0	\$112,353	94.9%	101.3%	\$159.59	\$161.32	-43.2%			1.3269	\$157,149	\$223.22	-0.7%	0.9335	\$170.96	\$173.20	-42.3%				
200907	440	727	\$125,588	\$85,140	1.0000	\$1	\$85,141	67.8%	91.2%	\$117.11	\$146.98	-73.4%			1.2738	\$159,973	\$220.05	-1.4%	0.9202	\$127.27	\$158.13	-72.5%				
200908	437	726	\$125,200	\$115,272	1.0000	\$3	\$115,275	92.1%	91.8%	\$158.78	\$149.25	34.5%			1.2719	\$159,245	\$219.35	-0.3%	0.9173	\$173.10	\$161.19	45.8%				
200909	348	595	\$112,748	\$64,056	0.9999	\$4	\$64,061	56.8%	87.5%	\$107.66	\$144.72	-39.9%			1.2273	\$138,371	\$232.56	6.0%	0.9725	\$110.71	\$155.75	-41.9%				
200910	306	530	\$101,803	\$70,744	0.9999	\$5	\$70,749	69.5%	82.8%	\$133.49	\$139.55	-40.0%			1.1970	\$121,861	\$229.93	-1.1%	0.9615	\$138.83	\$149.36	-45.3%				
200911	335	565	\$111,815	\$84,486	0.9999	\$6	\$84,492	75.6%	83.1%	\$149.54	\$142.50	34.8%			1.1867	\$132,696	\$234.86	2.1%	0.9822	\$152.26	\$152.15	30.8%				
200912	325	553	\$113,494	\$86,620	0.9999	\$6	\$86,626	76.3%	80.5%	\$156.65	\$141.01	-18.8%	-36.7%		1.1416	\$129,564	\$234.29	-0.2%	0.9798	\$159.88	\$149.96	-23.3%				
201001	296	490	\$102,968	\$89,038	0.9999	\$6	\$89,044	86.5%	84.4%	\$181.72	\$150.90	354.0%	-13.9%		1.1202	\$115,348	\$235.40	0.5%	0.9844	\$184.60	\$159.78	325.2%				
201002	284	462	\$97,960	\$50,847	0.9999	\$4	\$50,851	51.9%	83.2%	\$110.07	\$151.83	9.1%	-8.4%		1.0715	\$104,961	\$227.19	-3.5%	0.9501	\$115.85	\$160.44	5.8%				
201003	305	516	\$119,474	\$20,279	0.9999	\$2	\$20,280	17.0%	77.2%	\$39.30	\$144.47	-73.2%	-11.8%		1.0182	\$121,643	\$235.74	3.8%	0.9859	\$39.87	\$152.10	-74.5%				
201004	329	529	\$123,533	\$35,241	0.9999	\$5	\$35,246	28.5%	64.9%	\$66.63	\$125.34	-75.2%	-32.3%		1.0106	\$124,838	\$235.99	0.1%	0.9869	\$67.51	\$131.10	-76.9%				
201005	351	600	\$140,822	\$54,670	0.9998	\$12	\$54,683	38.8%	62.3%	\$91.14	\$124.17	-17.3%	-24.5%		0.9796	\$137,955	\$229.93	-2.6%	0.9615	\$94.78	\$129.55	-19.2%				
201006	326	550	\$130,151	\$49,211	0.9998	\$11	\$49,223	37.8%	57.3%	\$89.50	\$117.74	-43.9%	-27.0%		0.9954	\$129,551	\$235.55	2.4%	0.9850	\$90.86	\$122.24	-46.9%				
201007	280	493	\$119,831	\$28,653	0.9997	\$8	\$28,661	23.9%	53.5%	\$58.14	\$113.36	-50.4%	-22.9%		0.9836	\$117,867	\$239.08	1.5%	0.9998	\$58.15	\$116.79	-54.3%				
201008	327	540	\$127,711	\$52,106	0.9994	\$32	\$52,138	40.8%	48.9%	\$96.55	\$106.81	-39.2%	-28.4%		0.9787	\$124,988	\$231.46	-3.2%	0.9679	\$99.75	\$109.39	-42.4%				
201009	242	443	\$107,261	\$28,804	0.9992	\$22	\$28,826	26.9%	46.6%	\$65.07	\$103.78	-39.6%	-28.3%		0.9786	\$104,969	\$236.95	2.4%	0.9909	\$65.67	\$106.14	-40.7%				
201010	224	414	\$101,838	\$107,340	0.9992	\$91	\$107,431	105.5%	49.2%	\$259.50	\$111.70	94.4%	-20.0%		0.9755	\$99,341	\$239.95	1.3%	1.0035	\$258.60	\$113.87	86.3%				
201011	239	433	\$106,548	\$21,927	0.9989	\$24	\$21,951	20.6%	44.9%	\$50.70	\$103.76	-66.1%	-27.2%		0.9561	\$101,868	\$235.26	-2.0%	0.9838	\$51.53	\$105.77	-66.2%				
201012	239	430	\$107,673	\$55,629	0.9985	\$85	\$55,715	51.7%	42.9%	\$129.57	\$100.69	-17.3%	-28.6%		0.9486	\$102,143	\$237.54	1.0%	0.9934	\$130.43	\$102.53	-18.4%				
201101	224	396	\$98,908	\$20,960	0.9967	\$69	\$21,029	21.3%	38.1%	\$53.10	\$90.60	-70.8%	-40.0%		0.9508	\$94,038	\$237.47	0.0%	0.9931	\$53.47	\$92.21	-71.0%				
201102	228	402	\$102,980	\$25,918	0.9965	\$90	\$26,008	25.3%	36.1%	\$64.70	\$87.22	-41.2%	-42.6%		0.9444	\$97,254	\$241.93	1.9%	1.0117	\$63.95	\$88.35	-44.8%				
201103	229	406	\$103,630	\$36,542	0.9944	\$205	\$36,747	35.5%	37.8%	\$90.51	\$91.85	130.3%	-36.4%		0.9469	\$98,132	\$241.70	-0.1%	1.0108	\$89.54	\$92.87	124.6%				
201104	226	399	\$101,088	\$200,676	0.9927	\$1,480	\$202,156	200.0%	50.8%	\$506.66	\$124.33	660.4%	-0.8%		0.9407	\$95,089	\$238.32	-1.4%	0.9966	\$508.37	\$125.61	653.0%				
201105	226	400	\$98,912	\$64,801	0.9858	\$931	\$65,732	66.5%	53.2%	\$164.33	\$131.10	80.3%	5.6%		0.9565	\$94,605	\$236.51	-0.8%	0.9891	\$166.14	\$132.03	75.3%				
201106	212	368	\$93,141	\$61,108	0.9840	\$996	\$62,105	66.7%	55.8%	\$168.76	\$138.27	88.6%	17.4%		0.9579	\$89,216	\$242.43	2.5%	1.0138	\$166.46	\$138.92	83.2%				
201107	206	366	\$92,707	\$26,143	0.9822	\$472	\$26,615	28.7%	56.9%	\$72.72	\$141.38	25.1%	24.7%		0.9618	\$89,162	\$243.61	0.5%	1.0188	\$71.38	\$141.86	22.8%				
201108	209	372	\$93,584	\$38,986	0.9802	\$786	\$39,772	42.5%	57.4%	\$106.91	\$143.73	10.7%	34.6%		0.9620	\$90,026	\$242.00	-0.7%	1.0120	\$105.64	\$143.60	5.9%				
201109	227	397	\$98,156	\$83,505	0.9668	\$2,867	\$86,372	88.0%	62.7%	\$217.56	\$157.15	234.3%	51.4%		0.9701	\$95,226	\$239.86	-0.9%	1.0031	\$216.89	\$156.82	230.3%				
201110	223	394	\$97,363	\$63,601	0.9627	\$2,464	\$66,065	67.9%	59.5%	\$167.68	\$149.12	-35.4%	33.5%		0.9692	\$94,366	\$239.51	-0.1%	1.0016	\$167.41	\$148.84	-35.3%				
201111	218	380	\$91,922	\$49,485	0.9188	\$4,374	\$53,859	58.6%	62.9%	\$141.73	\$157.57	179.6%	51.9%		0.9872	\$90,748	\$238.81	-0.3%	0.9987	\$141.92	\$157.05	175.4%				
201112	224	395	\$95,512	\$33,726	0.6394	\$19,023	\$52,749	55.2%	63.3%	\$133.54	\$158.12	3.1%	57.0%		0.9889	\$94,454	\$239.12	0.1%	1.0000	\$133.54	\$157.50	2.4%				
201201	224	398	\$96,420	\$36,188	0.6094	\$23,200	\$59,388	61.6%	66.7%	\$149.22	\$166.25	181.0%	83.5%													
201202	256	504	\$120,383	\$19,616	0.1877	\$84,911	\$104,527	86.8%	72.4%	\$207.40	\$179.14	220.6%	105.4%													
Experience Period	2,652	4,675	\$1,167,903	\$705,452	0.9543	\$33,758	\$739,210			\$158.12				0.9610	\$1,122,316	\$240.07		1.0039	\$157.50							

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med POS HRA OA

(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)/(q)	(s)	(t)		
Current Rate Level																	Normalized Incurred Claims				
07/2012																					
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
200801	11	19	\$4,895	\$902	1.0000	\$0	\$902	18.4%		\$47.45				1.4985	\$7,335	\$386.05		1.9818	\$23.94		
200802	8	16	\$4,409	\$5,326	1.0000	\$0	\$5,326	120.8%		\$332.90				1.5658	\$6,904	\$431.49	11.8%	2.2150	\$150.29		
200803	40	86	\$16,323	\$1,117	1.0000	\$0	\$1,117	6.8%		\$12.98				1.4961	\$24,421	\$283.97	-34.2%	1.4577	\$8.91		
200804	24	51	\$8,909	\$2,221	1.0000	\$0	\$2,221	24.9%		\$43.55				1.6213	\$14,445	\$283.23	-0.3%	1.4539	\$29.96		
200805	50	85	\$13,609	\$2,127	1.0000	\$0	\$2,127	15.6%		\$25.03				1.5545	\$21,155	\$248.89	-12.1%	1.2776	\$19.59		
200806	71	144	\$25,559	\$35,085	1.0000	\$0	\$35,085	137.3%		\$243.64				1.4862	\$37,985	\$263.79	6.0%	1.3541	\$179.92		
200807	57	98	\$17,135	\$11,858	1.0000	\$0	\$11,858	69.2%		\$121.00				1.5291	\$26,202	\$267.37	1.4%	1.3725	\$88.16		
200808	57	95	\$16,463	\$12,223	1.0000	\$0	\$12,223	74.2%		\$128.66				1.5300	\$25,189	\$265.15	-0.8%	1.3611	\$94.53		
200809	59	133	\$18,386	\$5,683	1.0000	\$0	\$5,683	30.9%		\$42.73				1.5360	\$28,241	\$212.34	-19.9%	1.0900	\$39.20		
200810	56	103	\$17,107	\$17,182	1.0000	\$0	\$17,182	100.4%		\$166.82				1.5188	\$25,983	\$252.26	18.8%	1.2950	\$128.82		
200811	75	128	\$20,343	\$5,877	1.0000	\$0	\$5,877	28.9%		\$45.92				1.4893	\$30,297	\$236.70	-6.2%	1.2151	\$37.79		
200812	65	113	\$19,043	\$5,883	1.0000	\$0	\$5,883	30.9%	57.9%	\$52.06	\$98.49			1.5083	\$28,724	\$254.19	7.4%	1.3049	\$39.90	\$74.21	
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%	1.2824	\$38.37	\$72.17	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%	1.2977	\$81.33	\$71.28	-45.9%
200903	33	28	\$4,153	\$8,979	1.0000	\$0	\$8,979	216.2%	62.0%	\$320.67	\$103.67	2369.9%		1.3568	\$5,635	\$201.24	-20.4%	1.0331	\$310.41	\$80.88	3385.2%
200904	69	94	\$17,973	\$5,527	1.0000	\$0	\$5,527	30.8%	60.9%	\$58.80	\$102.74	35.0%		1.2348	\$22,192	\$236.09	17.3%	1.2120	\$48.52	\$80.93	62.0%
200905	60	80	\$16,638	\$12,823	1.0000	\$0	\$12,823	77.1%	65.1%	\$160.29	\$111.81	540.5%		1.1786	\$19,610	\$245.12	3.8%	1.2583	\$127.38	\$88.17	550.3%
200906	57	75	\$15,666	\$33,792	1.0000	\$0	\$33,792	215.7%	67.6%	\$450.56	\$117.31	84.9%		1.2149	\$19,033	\$253.77	3.5%	1.3027	\$345.86	\$93.12	92.2%
200907	49	54	\$12,707	\$45,032	1.0000	\$1	\$45,032	354.4%	85.9%	\$833.93	\$151.45	589.2%		1.1809	\$15,006	\$277.89	9.5%	1.4265	\$584.59	\$120.39	563.1%
200908	63	95	\$17,621	\$12,160	1.0000	\$0	\$12,161	69.0%	85.4%	\$128.01	\$151.40	-0.5%		1.1977	\$21,105	\$222.16	-20.1%	1.1404	\$112.24	\$122.16	18.7%
200909	50	65	\$14,036	\$6,004	0.9999	\$0	\$6,004	42.8%	87.4%	\$92.37	\$161.46	116.2%		1.2342	\$17,323	\$266.51	20.0%	1.3681	\$67.52	\$127.53	72.2%
200910	43	58	\$12,379	\$8,609	0.9999	\$1	\$8,609	69.5%	85.1%	\$148.44	\$160.16	-11.0%		1.2155	\$15,047	\$259.43	-2.7%	1.3318	\$111.46	\$126.42	-13.5%
200911	39	54	\$11,663	\$3,054	0.9999	\$0	\$3,054	26.2%	87.6%	\$56.56	\$169.81	23.2%		1.2187	\$14,214	\$263.21	1.5%	1.3512	\$41.86	\$132.78	10.8%
200912	49	68	\$14,678	\$3,636	0.9999	\$0	\$3,636	24.8%	88.5%	\$53.47	\$175.86	2.7%	78.6%	1.1863	\$17,413	\$256.07	-2.7%	1.3145	\$40.68	\$137.58	2.0%
201001	120	247	\$45,322	\$14,577	0.9999	\$1	\$14,578	32.2%	81.4%	\$59.02	\$161.23	20.0%	70.3%	1.0625	\$48,156	\$194.96	-23.9%	1.0008	\$58.97	\$133.12	53.7%
201002	87	153	\$33,567	\$4,032	0.9999	\$0	\$4,033	12.0%	73.1%	\$26.36	\$147.74	-75.0%	59.5%	1.0695	\$35,898	\$234.63	20.3%	1.2045	\$21.88	\$122.98	-73.1%
201003	101	176	\$37,274	\$5,988	0.9999	\$0	\$5,989	16.1%	62.2%	\$34.03	\$127.35	-89.4%	22.8%	1.0561	\$39,367	\$223.68	-4.7%	1.1482	\$29.63	\$106.34	-90.5%
201004	81	149	\$33,464	\$4,226	0.9999	\$1	\$4,227	12.6%	58.1%	\$28.37	\$120.83	-51.8%	17.6%	1.0142	\$33,938	\$227.78	1.8%	1.1693	\$24.26	\$101.27	-50.0%
201005	76	150	\$31,736	\$16,605	0.9998	\$4	\$16,609	52.3%	56.3%	\$110.72	\$117.35	-30.9%	5.0%	0.9842	\$31,233	\$208.22	-8.6%	1.0689	\$103.59	\$99.84	-18.7%
201006	84	162	\$34,340	\$5,996	0.9998	\$1	\$5,998	17.5%	43.5%	\$37.02	\$90.80	-91.8%	-22.6%	0.9892	\$33,970	\$209.69	0.7%	1.0764	\$34.39	\$78.44	-90.1%
201007	82	166	\$34,891	\$7,294	0.9997	\$2	\$7,296	20.9%	28.7%	\$43.95	\$59.75	-94.7%	-60.5%	0.9947	\$34,707	\$209.08	-0.3%	1.0733	\$40.95	\$52.46	-93.0%
201008	81	166	\$34,069	\$9,677	0.9994	\$6	\$9,683	28.4%	26.6%	\$58.33	\$55.59	-54.4%	-63.3%	0.9930	\$33,831	\$203.80	-2.5%	1.0462	\$55.76	\$49.22	-50.3%
201009	81	162	\$34,051	\$20,880	0.9992	\$16	\$20,896	61.4%	29.3%	\$128.99	\$61.14	39.6%	-62.1%	0.9880	\$33,641	\$207.66	1.9%	1.0660	\$121.00	\$54.86	79.2%
201010	87	170	\$35,509	\$12,485	0.9992	\$11	\$12,496	35.2%	28.5%	\$73.50	\$59.51	-50.5%	-62.8%	0.9877	\$35,074	\$206.32	-0.6%	1.0591	\$69.40	\$53.99	-37.7%
201011	85	168	\$38,555	\$3,584	0.9989	\$4	\$3,587	9.3%	26.8%	\$21.35	\$56.29	-62.2%	-66.9%	0.9124	\$35,176	\$209.38	1.5%	1.0748	\$19.87	\$51.50	-52.5%
201012	82	168	\$33,857	\$16,729	0.9985	\$26	\$16,754	49.5%	28.6%	\$99.73	\$59.96	86.5%	-65.9%	0.8835	\$29,912	\$178.05	-15.0%	0.9140	\$109.11	\$56.00	168.3%
201101	81	164	\$36,414	\$5,497	0.9967	\$18	\$5,515	15.1%	27.1%	\$33.63	\$57.87	-43.0%	-64.1%	0.8905	\$32,426	\$197.72	11.0%	1.0150	\$33.13	\$53.84	-43.8%
201102	80	166	\$37,332	\$4,350	0.9965	\$15	\$4,365	11.7%	26.9%	\$26.30	\$57.66	-0.2%	-61.0%	0.8854	\$33,055	\$199.12	0.7%	1.0222	\$25.73	\$54.37	17.6%
201103	77	160	\$36,481	\$10,912	0.9944	\$61	\$10,974	30.1%	28.1%	\$68.58	\$60.69	101.6%	-52.3%	0.8855	\$32,305	\$201.91	1.4%	1.0365	\$66.17	\$57.77	123.3%
201104	76	157	\$35,248	\$6,776	0.9927	\$50	\$6,826	19.4%	28.6%	\$43.48	\$61.77	53.3%	-48.9%	0.8935	\$31,495	\$200.60	-0.6%	1.0298	\$42.22	\$59.40	74.0%
201105	78	159	\$35,593	\$24,801	0.9858	\$356	\$25,157	70.7%	30.4%	\$158.22	\$65.83	42.9%	-43.9%	0.8979	\$31,960	\$201.01	0.2%	1.0318	\$153.34	\$63.48	48.0%
201106	77	158	\$35,348	\$4,832	0.9840	\$79	\$4,910	13.9%	30.1%	\$31.08	\$65.41	-16.1%	-28.0%	0.8980	\$31,742	\$200.90	-0.1%	1.0313	\$30.14	\$63.30	-12.4%
201107	77	158	\$35,348	\$5,349	0.9822	\$97	\$5,446	15.4%	29.6%	\$34.47	\$64.73	-21.6%	8.3%	0.8980	\$31,742	\$200.90	0.0%	1.0313	\$33.42	\$62.86	-18.4%
201108	77	160	\$35,521	\$4,631	0.9802	\$93	\$4,725	13.3%	28.3%	\$29.53	\$62.39	-49.4%	12.2%	0.8975	\$31,880	\$199.25	-0.8%	1.0228	\$28.87	\$60.70	-48.2%
201109	78	164	\$36,715	\$5,618	0.9668	\$193	\$5,811	15.8%	24.7%	\$35.43	\$54.59	-72.5%	-10.7%	0.8918	\$32,743	\$199.65	0.2%	1.0249	\$34.57	\$53.30	-71.4%
201110	81	171	\$37,654	\$20,244	0.9627	\$784	\$21,028	55.8%	26.5%	\$122.97	\$58.93	67.3%	-1.0%	0.8877	\$33,427	\$195.48	-2.1%	1.0035	\$122.55	\$57.81	76.6%
201111	77	159	\$32,794	\$15,538	0.9188	\$1,373	\$16,911	51.6%	30.0%	\$106.36	\$66.06	398.1%	17.4%	0.9483	\$31,098	\$195.58	0.1%	1.0040	\$105.93	\$65.19	433.2%
201112	75	156	\$32,033	\$2,121	0.6394	\$1,196	\$3,317	10.4%	27.0%	\$21.26	\$59.52	-78.7%	-0.7%	0.9487	\$30,389	\$194.80	-0.4%	1.0000	\$21.26	\$58.29	-80.5%
201201	73	148	\$28,598	\$2,505	0.6094	\$1,606	\$4,111	14.4%	27.1%	\$27.78	\$59.28	-17.4%	2.4%								
201202	91	176	\$33,435	\$981	0.1877	\$4,246	\$5,227	15.6%	27.6%	\$29.70	\$59.42	12.9%	3.1%								
Experience Period	934	1,932	\$426,481	\$110,669	0.9625	\$4,316	\$114,985			\$59.52				0.9010	\$384,260	\$198.89		1.0210	\$58.29		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med BC Non-CDH

(a) Current Rate Level	(b)	(c)	(d) 07/2012										(e) Incurring Claims				(f) Revenue at Current Rate Level				(g) Normalized Incurring 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
200801	15,974	25,377	\$5,393,457	\$4,232,174	1.0000	\$0	\$4,232,174	78.5%		\$166.77				1.1120	\$5,997,469	\$236.33		0.9994	\$166.87				
200802	16,538	26,182	\$5,604,550	\$3,901,389	1.0000	\$0	\$3,901,389	69.6%		\$149.01				1.1071	\$6,204,756	\$236.99	0.3%	1.0022	\$148.68				
200803	16,186	25,611	\$5,509,981	\$4,362,183	1.0000	\$0	\$4,362,183	79.2%		\$170.32				1.1052	\$6,089,757	\$237.78	0.3%	1.0055	\$169.39				
200804	16,425	26,083	\$5,581,649	\$4,604,315	1.0000	\$0	\$4,604,315	82.5%		\$176.53				1.1076	\$6,182,419	\$237.03	-0.3%	1.0024	\$176.11				
200805	16,301	25,932	\$5,556,502	\$3,928,726	1.0000	\$0	\$3,928,726	70.7%		\$151.50				1.1049	\$6,139,254	\$236.74	-0.1%	1.0012	\$151.32				
200806	16,641	26,488	\$5,706,864	\$3,886,438	1.0000	\$0	\$3,886,438	68.1%		\$146.72				1.1042	\$6,301,536	\$237.90	0.5%	1.0061	\$145.84				
200807	16,616	26,287	\$5,672,204	\$4,236,257	1.0000	\$0	\$4,236,257	74.7%		\$161.15				1.0995	\$6,236,811	\$237.26	-0.3%	1.0033	\$160.62				
200808	16,452	25,949	\$5,636,567	\$4,665,785	1.0000	\$0	\$4,665,785	82.8%		\$179.81				1.0937	\$6,164,803	\$237.57	0.1%	1.0047	\$178.97				
200809	17,021	27,369	\$5,912,882	\$4,315,228	1.0000	\$0	\$4,315,228	73.0%		\$157.67				1.0876	\$6,430,763	\$234.97	-1.1%	0.9936	\$158.68				
200810	16,527	26,094	\$5,693,324	\$4,239,789	1.0000	\$0	\$4,239,789	74.5%		\$162.48				1.0843	\$6,173,125	\$236.97	0.7%	1.0004	\$162.41				
200811	17,107	27,101	\$5,885,852	\$3,727,864	1.0000	\$0	\$3,727,864	63.3%		\$137.55				1.0826	\$6,372,127	\$235.13	-0.6%	0.9943	\$138.34				
200812	16,350	26,039	\$5,733,384	\$4,155,893	1.0000	\$0	\$4,155,893	72.5%	74.0%	\$159.60	\$159.79			1.0753	\$6,165,285	\$236.77	0.7%	1.0013	\$159.40	\$159.61			
200901	16,795	26,585	\$5,885,271	\$4,252,463	1.0000	\$0	\$4,252,463	72.3%	73.5%	\$159.96	\$159.24	-4.1%		1.0620	\$6,249,892	\$235.09	-0.7%	0.9942	\$160.89	\$159.13	-3.6%		
200902	16,803	26,727	\$5,972,531	\$3,630,748	1.0000	\$0	\$3,630,748	60.8%	72.7%	\$135.85	\$158.11	-8.8%		1.0557	\$6,305,054	\$235.91	0.3%	0.9976	\$136.17	\$158.06	-8.4%		
200903	16,958	27,022	\$6,028,720	\$4,729,875	1.0000	\$0	\$4,729,875	78.5%	72.7%	\$175.04	\$158.57	2.8%		1.0505	\$6,332,921	\$234.36	-0.7%	0.9911	\$176.61	\$158.71	4.3%		
200904	16,159	25,538	\$5,781,692	\$4,447,052	1.0000	\$0	\$4,447,052	76.9%	72.3%	\$174.13	\$158.35	-1.4%		1.0461	\$6,048,283	\$236.83	1.1%	1.0016	\$173.87	\$158.50	-1.3%		
200905	16,243	25,947	\$5,902,489	\$4,305,901	1.0000	\$0	\$4,305,901	73.0%	72.5%	\$165.95	\$159.53	9.5%		1.0372	\$6,122,262	\$235.95	-0.4%	0.9978	\$166.31	\$159.72	9.9%		
200906	17,068	27,024	\$6,195,902	\$5,535,208	0.9999	\$628	\$5,535,836	89.3%	74.3%	\$204.85	\$164.45	39.6%		1.0312	\$6,389,248	\$236.43	0.2%	0.9998	\$204.88	\$164.74	40.5%		
200907	16,754	26,393	\$6,156,031	\$4,792,755	0.9999	\$571	\$4,793,327	77.9%	74.6%	\$181.61	\$166.15	12.7%		1.0180	\$6,266,780	\$237.44	0.4%	1.0041	\$180.87	\$166.43	12.6%		
200908	17,333	27,480	\$6,445,641	\$4,485,694	0.9999	\$619	\$4,486,313	69.6%	73.5%	\$163.26	\$164.79	-9.2%		1.0097	\$6,508,120	\$236.83	-0.3%	1.0015	\$163.01	\$165.11	-8.9%		
200909	17,335	27,478	\$6,489,573	\$4,507,275	0.9998	\$680	\$4,507,955	69.5%	73.2%	\$164.06	\$165.34	4.1%		1.0043	\$6,517,174	\$237.18	0.1%	1.0030	\$163.57	\$165.34	3.1%		
200910	17,309	27,788	\$6,576,164	\$4,769,898	0.9998	\$885	\$4,770,783	72.5%	73.0%	\$171.69	\$166.12	5.7%		0.9978	\$6,561,971	\$236.14	-0.4%	0.9986	\$171.92	\$166.33	5.9%		
200911	18,123	28,777	\$6,820,244	\$4,612,670	0.9998	\$892	\$4,613,562	67.6%	73.3%	\$160.32	\$168.00	16.6%		0.9881	\$6,739,165	\$234.19	-0.8%	0.9903	\$161.88	\$168.28	17.0%		
200912	17,492	27,926	\$6,632,973	\$4,706,352	0.9998	\$954	\$4,707,305	71.0%	73.2%	\$168.56	\$168.72	5.6%	5.6%	0.9803	\$6,502,130	\$232.83	-0.6%	0.9846	\$171.19	\$169.24	7.4%		
201001	18,197	29,005	\$7,118,615	\$4,376,878	0.9998	\$993	\$4,377,871	61.5%	72.1%	\$150.94	\$167.86	-5.6%	5.4%	0.9695	\$6,901,249	\$237.93	2.2%	1.0062	\$150.01	\$168.19	-6.8%		
201002	17,765	28,331	\$6,996,691	\$3,913,992	0.9997	\$1,171	\$3,915,163	56.0%	71.5%	\$138.19	\$167.90	1.7%	6.2%	0.9654	\$6,754,423	\$238.41	0.2%	1.0082	\$137.07	\$168.09	0.7%		
201003	18,314	29,072	\$7,163,452	\$5,989,440	0.9997	\$2,085	\$5,991,524	83.6%	72.1%	\$206.09	\$170.68	17.7%	7.6%	0.9595	\$6,873,575	\$236.43	-0.8%	0.9999	\$206.12	\$170.74	16.7%		
201004	18,661	29,895	\$7,386,502	\$4,823,059	0.9994	\$3,136	\$4,826,196	65.3%	71.1%	\$161.44	\$169.59	-7.3%	7.1%	0.9547	\$7,052,048	\$235.89	-0.2%	0.9976	\$161.83	\$169.71	-6.9%		
201005	18,083	28,789	\$7,185,615	\$4,193,474	0.9993	\$3,045	\$4,196,519	58.4%	69.9%	\$145.77	\$167.84	-12.2%	5.2%	0.9491	\$6,820,198	\$236.90	0.4%	1.0018	\$145.50	\$167.90	-12.5%		
201006	18,196	29,098	\$7,318,507	\$4,876,682	0.9989	\$5,157	\$4,881,838	66.7%	68.1%	\$167.77	\$164.89	-18.1%	0.3%	0.9415	\$6,890,461	\$236.80	0.0%	1.0014	\$167.54	\$164.93	-18.2%		
201007	17,259	27,588	\$7,145,913	\$4,495,544	0.9988	\$5,186	\$4,500,730	63.0%	67.0%	\$163.14	\$163.46	-10.2%	-1.6%	0.9313	\$6,655,300	\$241.24	1.9%	1.0202	\$159.91	\$163.28	-11.6%		
201008	17,812	27,896	\$6,991,466	\$5,303,074	0.9987	\$7,073	\$5,310,147	76.0%	67.5%	\$190.36	\$165.67	16.6%	0.5%	0.9251	\$6,467,705	\$231.85	-3.9%	0.9805	\$194.15	\$165.78	19.1%		
201009	17,767	28,717	\$7,343,105	\$4,709,983	0.9986	\$6,472	\$4,716,455	64.2%	67.1%	\$164.24	\$165.68	2.1%	0.2%	0.9196	\$6,752,934	\$235.15	1.4%	0.9944	\$165.16	\$165.90	1.0%		
201010	17,874	28,740	\$7,361,632	\$5,063,471	0.9985	\$7,793	\$5,071,264	68.9%	66.8%	\$176.45	\$166.09	2.8%	0.0%	0.9133	\$6,723,010	\$233.93	-0.5%	0.9892	\$178.37	\$166.45	3.8%		
201011	18,095	28,900	\$7,469,621	\$5,183,747	0.9983	\$9,011	\$5,192,758	69.5%	67.0%	\$179.68	\$167.72	12.1%	-0.2%	0.9075	\$6,778,531	\$234.55	0.3%	0.9919	\$181.15	\$168.06	11.9%		
201012	18,497	29,823	\$7,662,942	\$5,280,903	0.9974	\$13,685	\$5,294,589	69.1%	66.9%	\$177.53	\$168.50	5.3%	-0.1%	0.9038	\$6,926,011	\$232.24	-1.0%	0.9821	\$180.77	\$168.88	5.6%		
201101	17,582	28,188	\$7,414,022	\$4,613,793	0.9968	\$14,823	\$4,628,616	62.4%	66.9%	\$164.21	\$169.62	8.8%	1.1%	0.9069	\$6,724,042	\$238.54	2.7%	1.0088	\$162.78	\$169.98	8.5%		
201102	17,193	27,662	\$7,189,831	\$4,788,208	0.9959	\$19,702	\$4,807,909	66.9%	67.8%	\$173.81	\$172.54	25.8%	2.8%	0.9084	\$6,531,533	\$236.12	-1.0%	0.9985	\$174.07	\$173.05	27.0%		
201103	17,793	28,480	\$7,437,564	\$5,182,620	0.9947	\$27,768	\$5,210,388	70.1%	66.7%	\$182.95	\$170.57	-11.2%	-0.1%	0.9100	\$6,767,855	\$237.64	0.6%	1.0049	\$182.05	\$170.99	-11.7%		
201104	17,919	28,671	\$7,489,773	\$4,785,819	0.9928	\$34,811	\$4,820,630	64.4%	66.6%	\$168.14	\$171.16	4.1%	0.9%	0.9130	\$6,838,077	\$238.50	0.4%	1.0086	\$166.70	\$171.43	3.0%		
201105	18,078	29,026	\$7,468,151	\$4,985,077	0.9905	\$47,846	\$5,032,922	67.4%	67.4%	\$173.39	\$173.48	19.0%	0.4%	0.9234	\$6,895,726	\$237.57	-0.4%	1.0047	\$172.59	\$173.71	18.6%		
201106	18,111	29,042	\$7,384,643	\$5,217,717	0.9882	\$62,386	\$5,280,103	71.5%	67.8%	\$181.81	\$174.67	8.4%	5.9%	0.9365	\$6,915,642	\$238.13	0.2%	1.0070	\$180.54	\$174.82	7.8%		
201107	18,071	29,085	\$7,268,742	\$4,861,306	0.9843	\$77,290	\$4,938,596	67.9%	68.2%	\$169.80	\$175.19	4.1%	7.2%	0.9543	\$6,936,741	\$238.50	0.2%	1.0086	\$168.35	\$175.49	5.3%		
201108	18,173	29,206	\$7,182,335	\$5,661,698	0.9801	\$114,931	\$5,776,629	80.4%	68.5%	\$197.79	\$175.87	3.9%	6.2%	0.9700	\$6,967,201	\$238.55	0.0%	1.0088	\$196.06	\$175.77	1.0%		
201109	18,280	29,439	\$7,117,516	\$5,444,313	0.9744	\$143,108	\$5,587,421	78.5%	69.7%	\$189.80	\$178.02	15.6%	7.4%	0.9878	\$7,030,650	\$238.82	0.1%	1.0100	\$187.93	\$177.68	13.8%		
201110	18,218	29,301	\$7,018,039	\$5,276,119	0.9657	\$187,513	\$5,463,633	77.9%	70.4%	\$186.47	\$178.86	5.7%	7.7%	0.9966	\$6,994,114	\$238.70	-0.1%	1.0094	\$184.72	\$178.23	3.6%		
201111	18,358																						

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 10/2012
 Development of Normalized Trends
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Med BC CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)				
Current Rate Level		07/2012						(h)	=(h)/(f)				=(d) x (m)				=(n)/(c)				=(r)/(q)		
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		
200801	447	718	\$106,408	\$160,974	1.0000	\$0	\$160,974	151.3%		\$224.20				1.5494	\$164,866	\$229.62		1.0273	\$218.24				
200802	464	785	\$120,063	\$105,523	1.0000	\$0	\$105,523	87.9%		\$134.42				1.5452	\$185,525	\$236.34	2.9%	1.0573	\$127.13				
200803	525	866	\$143,148	\$87,358	1.0000	\$0	\$87,358	61.0%		\$100.88				1.5040	\$215,292	\$248.61	5.2%	1.1122	\$90.70				
200804	556	915	\$144,383	\$54,711	1.0000	\$0	\$54,711	37.9%		\$59.79				1.5315	\$221,130	\$241.67	-2.8%	1.0812	\$55.30				
200805	737	1,223	\$191,292	\$144,657	1.0000	\$0	\$144,657	75.6%		\$118.28				1.5056	\$288,000	\$235.49	-2.6%	1.0535	\$112.27				
200806	689	1,121	\$173,948	\$160,284	1.0000	\$0	\$160,284	92.1%		\$142.98				1.4938	\$259,840	\$231.79	-1.6%	1.0370	\$137.88				
200807	833	1,334	\$214,559	\$189,644	1.0000	\$0	\$189,644	88.4%		\$142.16				1.5174	\$325,571	\$244.06	5.3%	1.0919	\$130.20				
200808	845	1,364	\$214,032	\$158,111	1.0000	\$0	\$158,111	73.9%		\$115.92				1.4918	\$319,282	\$234.08	-4.1%	1.0472	\$110.69				
200809	830	1,346	\$212,327	\$165,927	1.0000	\$0	\$165,927	78.1%		\$123.27				1.4934	\$317,079	\$235.57	0.6%	1.0539	\$116.97				
200810	1,038	1,611	\$257,104	\$237,681	1.0000	\$0	\$237,681	92.4%		\$147.54				1.4544	\$373,919	\$232.10	-1.5%	1.0384	\$142.08				
200811	1,111	1,784	\$293,963	\$265,708	1.0000	\$0	\$265,708	90.4%		\$148.94				1.4213	\$417,815	\$234.20	0.9%	1.0478	\$142.15				
200812	1,136	1,826	\$294,456	\$302,635	1.0000	\$0	\$302,635	102.8%	85.9%	\$165.74	\$136.52			1.4382	\$423,479	\$231.92	-1.0%	1.0376	\$159.74	\$129.41			
200901	1,232	2,005	\$331,332	\$190,309	1.0000	\$0	\$190,309	57.4%	79.6%	\$94.92	\$127.48	-57.7%		1.3901	\$460,592	\$229.72	-0.9%	1.0278	\$92.35	\$121.08	-57.7%		
200902	1,316	2,055	\$353,655	\$186,164	1.0000	\$0	\$186,164	52.6%	75.9%	\$90.59	\$122.82	-32.6%		1.3879	\$490,850	\$238.86	4.0%	1.0686	\$84.77	\$116.47	-33.3%		
200903	1,438	2,290	\$408,478	\$254,215	1.0000	\$0	\$254,215	62.2%	74.8%	\$111.01	\$122.39	10.0%		1.3576	\$554,569	\$242.17	1.4%	1.0834	\$102.46	\$115.98	13.0%		
200904	1,452	2,377	\$415,449	\$369,508	1.0000	\$0	\$369,508	88.9%	78.1%	\$155.45	\$129.07	160.0%		1.3261	\$550,934	\$231.78	-4.3%	1.0369	\$149.91	\$122.69	171.1%		
200905	1,500	2,508	\$458,678	\$400,529	1.0000	\$0	\$400,529	87.3%	79.4%	\$159.70	\$133.24	35.0%		1.2668	\$590,244	\$235.34	1.5%	1.0529	\$151.68	\$126.65	35.1%		
200906	1,510	2,494	\$465,166	\$338,972	1.0000	\$0	\$338,972	72.9%	78.1%	\$135.91	\$133.05	-4.9%		1.2740	\$592,622	\$237.62	1.0%	1.0631	\$127.85	\$126.24	-7.3%		
200907	1,460	2,521	\$484,168	\$278,452	1.0000	\$3	\$278,455	57.5%	75.2%	\$110.45	\$130.19	-22.3%		1.2337	\$597,306	\$236.93	-0.3%	1.0600	\$104.20	\$123.70	-20.0%		
200908	1,511	2,575	\$488,871	\$254,050	1.0000	\$7	\$254,057	52.0%	72.7%	\$98.66	\$127.76	-14.9%		1.2372	\$604,842	\$234.89	-0.9%	1.0509	\$93.89	\$121.38	-15.2%		
200909	1,516	2,597	\$524,591	\$294,247	0.9999	\$19	\$294,266	56.1%	70.6%	\$113.31	\$126.58	-8.1%		1.1834	\$620,793	\$239.04	1.8%	1.0695	\$105.95	\$120.07	-9.4%		
200910	1,481	2,508	\$511,360	\$343,337	0.9999	\$23	\$343,359	67.1%	69.1%	\$136.91	\$126.30	-7.2%		1.1735	\$600,094	\$239.27	0.1%	1.0705	\$127.89	\$119.53	-10.0%		
200911	1,447	2,407	\$494,878	\$374,971	0.9999	\$27	\$374,998	75.8%	68.6%	\$155.79	\$127.38	4.6%		1.1591	\$573,620	\$238.31	-0.4%	1.0662	\$146.12	\$120.40	2.8%		
200912	1,424	2,427	\$523,946	\$258,052	0.9999	\$19	\$258,070	49.3%	64.9%	\$106.33	\$123.17	-35.8%	-9.8%	1.1145	\$583,962	\$240.61	1.0%	1.0765	\$98.78	\$116.11	-38.2%		
201001	1,454	2,589	\$567,302	\$432,719	0.9999	\$31	\$432,750	76.3%	66.4%	\$167.15	\$128.98	76.1%	1.2%	1.0760	\$610,389	\$235.76	-2.0%	1.0548	\$158.47	\$121.39	71.6%		
201002	1,528	2,593	\$584,169	\$195,510	0.9999	\$14	\$195,524	33.5%	64.0%	\$75.40	\$126.97	-16.8%	3.4%	1.0516	\$614,340	\$236.92	0.5%	1.0600	\$71.14	\$119.57	-16.1%		
201003	1,568	2,647	\$620,403	\$233,864	0.9999	\$18	\$233,883	37.7%	61.5%	\$88.36	\$124.80	-20.4%	2.0%	1.0175	\$631,259	\$238.48	0.7%	1.0669	\$82.81	\$117.66	-19.2%		
201004	1,501	2,511	\$595,189	\$640,358	0.9999	\$90	\$640,448	107.6%	64.0%	\$255.06	\$133.17	64.1%	3.2%	1.0030	\$596,946	\$237.73	-0.3%	1.0636	\$239.81	\$125.30	60.0%		
201005	1,576	2,757	\$629,997	\$366,248	0.9998	\$83	\$366,331	58.1%	61.8%	\$132.87	\$130.97	-16.8%	-1.7%	0.9816	\$618,426	\$224.31	-5.6%	1.0035	\$132.40	\$123.76	-12.7%		
201006	1,572	2,651	\$631,600	\$259,358	0.9998	\$59	\$259,417	41.1%	59.1%	\$97.86	\$127.72	-28.0%	-4.0%	0.9699	\$612,586	\$231.08	3.0%	1.0338	\$94.66	\$120.97	-26.0%		
201007	1,429	2,459	\$599,741	\$267,661	0.9997	\$79	\$267,740	44.6%	57.9%	\$108.88	\$127.63	-1.4%	-2.0%	0.9608	\$576,250	\$234.34	1.4%	1.0484	\$103.85	\$120.99	-0.3%		
201008	1,465	2,531	\$614,934	\$252,172	0.9994	\$153	\$252,325	41.0%	56.8%	\$99.69	\$127.75	1.0%	0.0%	0.9533	\$586,227	\$231.62	-1.2%	1.0362	\$96.21	\$121.25	2.5%		
201009	1,379	2,390	\$587,515	\$256,350	0.9992	\$200	\$256,550	43.7%	55.8%	\$107.34	\$127.38	-5.3%	0.6%	0.9412	\$552,997	\$231.38	-0.1%	1.0352	\$103.70	\$121.22	-2.1%		
201010	1,319	2,337	\$583,176	\$473,655	0.9992	\$402	\$474,057	81.3%	57.0%	\$202.85	\$132.42	48.2%	4.8%	0.9330	\$544,108	\$232.82	0.6%	1.0416	\$194.74	\$126.29	52.3%		
201011	1,402	2,447	\$602,627	\$327,101	0.9989	\$356	\$327,457	54.3%	55.5%	\$133.82	\$130.68	-14.1%	2.6%	0.9207	\$554,866	\$226.75	-2.6%	1.0145	\$131.91	\$125.12	-9.7%		
201012	1,296	2,274	\$572,552	\$333,012	0.9985	\$512	\$333,524	58.3%	56.2%	\$146.67	\$133.84	37.9%	8.7%	0.9077	\$519,708	\$228.54	0.8%	1.0225	\$143.44	\$128.67	45.2%		
201101	1,364	2,384	\$596,964	\$248,982	0.9967	\$824	\$249,806	41.8%	53.4%	\$104.78	\$128.65	-37.3%	-0.3%	0.9047	\$540,074	\$226.54	-0.9%	1.0135	\$103.39	\$124.09	-34.8%		
201102	1,351	2,379	\$603,716	\$255,709	0.9965	\$889	\$256,598	42.5%	54.1%	\$107.86	\$131.63	43.0%	3.7%	0.8994	\$543,009	\$228.25	0.8%	1.0212	\$105.62	\$127.36	48.5%		
201103	1,310	2,313	\$583,967	\$309,227	0.9944	\$1,737	\$310,964	53.3%	55.5%	\$134.44	\$135.74	52.2%	8.8%	0.8990	\$524,965	\$226.96	-0.6%	1.0154	\$132.40	\$131.90	59.9%		
201104	1,302	2,279	\$571,865	\$468,577	0.9927	\$3,455	\$472,032	82.5%	53.3%	\$207.12	\$131.05	-18.8%	-1.6%	0.8998	\$514,542	\$225.78	-0.5%	1.0101	\$205.05	\$127.90	-14.5%		
201105	1,311	2,310	\$575,394	\$293,416	0.9858	\$4,214	\$297,630	51.7%	52.8%	\$128.84	\$130.70	-3.0%	-0.2%	0.9096	\$523,376	\$226.57	0.4%	1.0137	\$127.11	\$127.41	-4.0%		
201106	1,293	2,277	\$566,439	\$284,896	0.9840	\$4,645	\$289,541	51.1%	53.7%	\$127.16	\$133.48	29.9%	4.5%	0.9174	\$519,656	\$228.22	0.7%	1.0210	\$124.54	\$130.27	31.6%		
201107	1,309	2,315	\$568,810	\$173,207	0.9822	\$3,130	\$176,337	31.0%	52.6%	\$76.17	\$130.93	-30.0%	2.6%	0.9341	\$531,310	\$229.51	0.6%	1.0268	\$74.18	\$128.01	-28.6%		
201108	1,322	2,350	\$563,944	\$270,476	0.9802	\$5,455	\$275,931	48.9%	53.3%	\$117.42	\$132.61	17.8%	3.8%	0.9500	\$535,764	\$227.98	-0.7%	1.0200	\$115.12	\$129.85	19.7%		
201109	1,331	2,352	\$558,203	\$323,905	0.9668	\$11,120	\$335,025	60.0%	54.7%	\$142.44	\$135.59	32.7%	6.4%	0.9591	\$535,390	\$227.63	-0.2%	1.0184	\$139.87	\$132.95	34.9%		
201110	1,350	2,382	\$558,697	\$271,304	0.9627	\$10,510	\$281,814	50.4%	52.1%	\$118.31	\$128.52	-41.7%	-2.9%	0.9620	\$537,463	\$225.64	-0.9%	1.0095	\$117.20	\$126.35	-39.8%		
201111	1,339	2,360	\$545,784	\$320,082	0.9188	\$28,291	\$348,372	63.8%	52.8%	\$147.62	\$129.67	10.3%	-0.8%	0.9705	\$529,670	\$224.44	-0.5%	1.0041	\$147.01	\$127.59	11.4%		
201112	1,343	2,366	\$538,297	\$310,264	0.6394	\$175,006	\$485,270	90.1%	55.3%	\$205.10	\$134.65	39.8%	0.6%	0.9824	\$528,845	\$232.52	-0.4%	1.0000	\$205.10	\$132.74	43.0%		
201201	1,335	2,349	\$524,200	\$215,983	0.6094	\$138,464	\$354,447	67.6%	57.5%	\$150.89	\$138.55	44.0%	7.7%										
201202	1,388	2,485	\$551,176	\$66,012	0.1877	\$285,740	\$351,752	63.8%	59.3%	\$141.55	\$141.41	31.2%	7.4%										
Experience Period	15,925	28,067	\$6,832,080	\$3,530,045	0.9340	\$249,276	\$3,779,320			\$134.65				0.9315	\$6,364,064	\$226.75		1.0144	\$132.74				

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med 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)/(q)	(s)	(t)			
Current Rate Level		07/2012										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	
200801	16,421	26,095	\$5,499,865	\$4,393,149	1.0000	\$0	\$4,393,149	79.9%		\$168.35				1.1205	\$6,162,335	\$236.15		1.0027	\$167.90			
200802	17,002	26,967	\$5,724,613	\$4,006,912	1.0000	\$0	\$4,006,912	70.0%		\$148.59				1.1163	\$6,390,281	\$236.97	0.3%	1.0062	\$147.68			
200803	16,711	26,477	\$5,653,129	\$4,449,541	1.0000	\$0	\$4,449,541	78.7%		\$168.05				1.1153	\$6,305,049	\$238.13	0.5%	1.0111	\$166.21			
200804	16,981	26,998	\$5,726,032	\$4,659,026	1.0000	\$0	\$4,659,026	81.4%		\$172.57				1.1183	\$6,403,549	\$237.19	-0.4%	1.0071	\$171.35			
200805	17,038	27,155	\$5,747,794	\$4,073,383	1.0000	\$0	\$4,073,383	70.9%		\$150.00				1.1182	\$6,427,254	\$236.69	-0.2%	1.0050	\$149.26			
200806	17,330	27,609	\$5,880,812	\$4,046,723	1.0000	\$0	\$4,046,723	68.8%		\$146.57				1.1157	\$6,561,376	\$237.65	0.4%	1.0091	\$145.25			
200807	17,449	27,621	\$5,886,763	\$4,425,900	1.0000	\$0	\$4,425,900	75.2%		\$160.24				1.1148	\$6,562,383	\$237.59	0.0%	1.0088	\$158.84			
200808	17,297	27,313	\$5,850,599	\$4,823,897	1.0000	\$0	\$4,823,897	82.5%		\$176.62				1.1083	\$6,484,085	\$237.40	-0.1%	1.0080	\$175.21			
200809	17,851	28,715	\$6,125,209	\$4,481,155	1.0000	\$0	\$4,481,155	73.2%		\$156.06				1.1017	\$6,747,842	\$234.99	-1.0%	0.9978	\$156.40			
200810	17,565	27,705	\$5,950,427	\$4,477,471	1.0000	\$0	\$4,477,471	75.2%		\$161.61				1.1003	\$6,547,044	\$236.31	0.6%	1.0034	\$161.07			
200811	18,218	28,885	\$6,179,815	\$3,993,572	1.0000	\$0	\$3,993,572	64.6%		\$138.26				1.0987	\$6,789,941	\$235.07	-0.5%	0.9981	\$138.52			
200812	17,486	27,865	\$6,027,840	\$4,458,529	1.0000	\$0	\$4,458,529	74.0%	74.4%	\$160.00	\$158.74			1.0931	\$6,588,764	\$236.45	0.6%	1.0040	\$159.37	\$157.95		
200901	18,027	28,590	\$6,216,603	\$4,442,773	1.0000	\$0	\$4,442,773	71.5%	73.7%	\$155.40	\$157.69	-7.7%		1.0794	\$6,710,483	\$234.71	-0.7%	0.9966	\$155.93	\$156.99	-7.1%	
200902	18,119	28,782	\$6,326,185	\$3,816,912	1.0000	\$0	\$3,816,912	60.3%	72.9%	\$132.61	\$156.27	-10.7%		1.0742	\$6,795,904	\$236.12	0.6%	1.0025	\$132.28	\$155.62	-10.4%	
200903	18,396	29,312	\$6,437,198	\$4,984,090	1.0000	\$0	\$4,984,090	77.4%	72.8%	\$170.04	\$156.54	1.2%		1.0700	\$6,887,490	\$234.97	-0.5%	0.9977	\$170.43	\$156.06	2.5%	
200904	17,611	27,915	\$6,197,141	\$4,816,560	1.0000	\$0	\$4,816,560	77.7%	72.6%	\$172.54	\$156.58	0.0%		1.0649	\$6,599,216	\$236.40	0.6%	1.0038	\$171.90	\$156.14	0.3%	
200905	17,743	28,455	\$6,361,167	\$4,706,430	1.0000	\$0	\$4,706,430	74.0%	72.8%	\$165.40	\$157.85	10.3%		1.0552	\$6,712,505	\$235.90	-0.2%	1.0016	\$165.13	\$157.45	10.6%	
200906	18,578	29,518	\$6,661,068	\$5,874,179	0.9999	\$628	\$5,874,807	88.2%	74.5%	\$199.02	\$162.33	35.8%		1.0482	\$6,981,870	\$236.53	0.3%	1.0043	\$198.17	\$161.98	36.4%	
200907	18,214	28,914	\$6,640,200	\$5,071,207	0.9999	\$575	\$5,071,782	76.4%	74.6%	\$175.41	\$163.61	9.5%		1.0337	\$6,864,086	\$237.40	0.4%	1.0080	\$174.02	\$163.26	9.6%	
200908	18,844	30,055	\$6,934,512	\$4,739,744	0.9999	\$626	\$4,740,370	68.4%	73.5%	\$157.72	\$162.06	-10.7%		1.0257	\$7,112,962	\$236.66	-0.3%	1.0049	\$156.96	\$161.76	-10.4%	
200909	18,851	30,075	\$7,014,164	\$4,801,521	0.9999	\$699	\$4,802,221	68.5%	73.0%	\$159.67	\$162.35	2.3%		1.0177	\$7,137,966	\$237.34	0.3%	1.0077	\$158.45	\$161.91	1.3%	
200910	18,790	30,296	\$7,087,524	\$5,113,235	0.9998	\$908	\$5,114,143	72.2%	72.8%	\$168.81	\$162.97	4.5%		1.0105	\$7,162,065	\$236.40	-0.4%	1.0038	\$168.17	\$162.52	4.4%	
200911	19,570	31,184	\$7,315,121	\$4,987,640	0.9998	\$919	\$4,988,559	68.2%	73.0%	\$159.97	\$164.74	15.7%		0.9997	\$7,312,785	\$234.50	-0.8%	0.9957	\$160.66	\$164.32	16.0%	
200912	18,916	30,353	\$7,156,919	\$4,964,404	0.9998	\$972	\$4,965,376	69.4%	72.6%	\$163.59	\$165.01	2.2%	4.0%	0.9901	\$7,086,092	\$233.46	-0.4%	0.9913	\$165.03	\$164.78	3.6%	
201001	19,651	31,594	\$7,685,916	\$4,809,596	0.9998	\$1,024	\$4,810,620	62.6%	71.7%	\$152.26	\$164.66	-2.0%	4.4%	0.9773	\$7,511,638	\$237.76	1.8%	1.0095	\$150.83	\$164.24	-3.3%	
201002	19,293	30,924	\$7,580,861	\$4,109,502	0.9997	\$1,185	\$4,110,687	54.2%	71.0%	\$132.93	\$164.49	0.2%	5.3%	0.9720	\$7,368,763	\$238.29	0.2%	1.0118	\$131.38	\$163.94	-0.7%	
201003	19,882	31,719	\$7,783,856	\$6,223,304	0.9997	\$2,103	\$6,225,407	80.0%	71.3%	\$196.27	\$166.83	15.4%	6.6%	0.9642	\$7,504,835	\$236.60	-0.7%	1.0046	\$195.37	\$166.18	14.6%	
201004	20,162	32,406	\$7,981,691	\$5,463,417	0.9994	\$3,226	\$5,466,644	68.5%	70.6%	\$168.69	\$166.56	-2.2%	6.4%	0.9583	\$7,648,994	\$236.04	-0.2%	1.0022	\$168.32	\$165.93	-2.1%	
201005	19,659	31,546	\$7,815,612	\$4,559,722	0.9993	\$3,128	\$4,562,850	58.4%	69.3%	\$144.64	\$164.78	-12.6%	4.4%	0.9518	\$7,438,623	\$235.80	-0.1%	1.0012	\$144.47	\$164.16	-12.5%	
201006	19,768	31,749	\$7,950,107	\$5,136,040	0.9990	\$5,215	\$5,141,255	64.7%	67.5%	\$161.93	\$161.81	-18.6%	-0.3%	0.9438	\$7,503,047	\$236.32	0.2%	1.0034	\$161.38	\$161.22	-18.6%	
201007	18,688	30,047	\$7,745,654	\$4,763,205	0.9989	\$5,265	\$4,768,470	61.6%	66.3%	\$158.70	\$160.50	-9.5%	-1.9%	0.9336	\$7,231,550	\$240.67	1.8%	1.0219	\$155.30	\$159.73	-10.8%	
201008	19,277	30,427	\$7,606,400	\$5,555,246	0.9987	\$7,226	\$5,562,472	73.1%	66.7%	\$182.81	\$162.54	15.9%	0.3%	0.9274	\$7,053,931	\$231.83	-3.7%	0.9844	\$185.72	\$162.04	18.3%	
201009	19,146	31,107	\$7,930,620	\$4,966,333	0.9987	\$6,672	\$4,973,005	62.7%	66.2%	\$159.87	\$162.55	0.1%	0.1%	0.9212	\$7,305,931	\$234.86	1.3%	0.9972	\$160.31	\$162.19	1.2%	
201010	19,193	31,077	\$7,944,808	\$5,537,126	0.9985	\$8,195	\$5,545,321	69.8%	66.1%	\$178.44	\$163.37	5.7%	0.2%	0.9147	\$7,267,119	\$233.84	-0.4%	0.9929	\$179.72	\$163.15	6.9%	
201011	19,497	31,347	\$8,072,248	\$5,510,848	0.9983	\$9,366	\$5,520,215	68.4%	66.1%	\$176.10	\$164.72	10.1%	0.0%	0.9085	\$7,333,397	\$233.94	0.0%	0.9933	\$177.28	\$164.53	10.3%	
201012	19,793	32,097	\$8,235,495	\$5,613,915	0.9975	\$14,197	\$5,628,112	68.3%	66.1%	\$175.35	\$165.71	7.2%	0.4%	0.9041	\$7,445,719	\$231.98	-0.8%	0.9850	\$178.02	\$165.62	7.9%	
201101	18,946	30,572	\$8,010,986	\$4,862,775	0.9968	\$15,647	\$4,878,422	60.9%	65.9%	\$159.57	\$166.35	4.8%	1.0%	0.9068	\$7,264,116	\$237.61	2.4%	1.0089	\$158.17	\$166.26	4.9%	
201102	18,544	30,041	\$7,793,547	\$5,043,917	0.9959	\$20,590	\$5,064,508	65.0%	66.8%	\$168.59	\$169.29	26.8%	2.9%	0.9077	\$7,074,541	\$235.50	-0.9%	0.9999	\$168.60	\$169.37	28.3%	
201103	19,103	30,793	\$8,021,531	\$5,491,848	0.9947	\$29,505	\$5,521,352	68.8%	65.9%	\$179.31	\$167.82	-8.6%	0.6%	0.9092	\$7,292,821	\$236.83	0.6%	1.0056	\$178.31	\$167.89	-8.7%	
201104	19,221	30,950	\$8,061,638	\$5,254,395	0.9928	\$38,266	\$5,292,662	65.7%	65.6%	\$171.01	\$168.01	1.4%	0.9%	0.9121	\$7,352,618	\$237.56	0.3%	1.0087	\$169.53	\$167.99	0.7%	
201105	19,389	31,336	\$8,043,545	\$5,278,493	0.9902	\$52,060	\$5,330,552	66.3%	66.3%	\$170.11	\$170.17	17.6%	3.3%	0.9224	\$7,419,103	\$236.76	-0.3%	1.0053	\$169.22	\$170.10	17.1%	
201106	19,404	31,319	\$7,951,082	\$5,502,614	0.9880	\$67,030	\$5,569,644	70.0%	66.7%	\$177.84	\$171.52	9.8%	6.0%	0.9351	\$7,435,297	\$237.41	0.3%	1.0080	\$176.42	\$171.38	9.3%	
201107	19,380	31,400	\$7,837,552	\$5,034,513	0.9843	\$80,420	\$5,114,933	65.3%	67.0%	\$162.90	\$171.83	2.6%	7.1%	0.9529	\$7,468,050	\$237.84	0.2%	1.0098	\$161.31	\$171.85	3.9%	
201108	19,495	31,556	\$7,746,279	\$5,932,174	0.9801	\$120,386	\$6,052,560	77.1%	67.4%	\$191.80	\$172.62	4.9%	6.2%	0.9686	\$7,502,965	\$237.77	0.0%	1.0096	\$189.99	\$172.28	2.3%	
201109	19,611	31,791	\$7,675,719	\$5,768,217	0.9740	\$154,229	\$5,922,446	77.2%	68.6%	\$186.29	\$174.84	16.5%	7.6%	0.9857	\$7,566,040	\$237.99	0.1%	1.0105	\$184.35	\$174.30	15.0%	
201110	19,668	31,683	\$7,576,736	\$5,547,423	0.9655	\$198,023	\$5,745,446	75.8%	69.1%	\$181.34	\$175.10	1.6%	7.2%	0.9940	\$7,531,577	\$237.72	-0.1%	1.0093	\$179.66	\$174.32	0.0%	
201111	19,697	31,850	\$7,489,897	\$6,154,419	0.9437	\$367,241	\$6,521,660	87.1%	70.6%	\$204.76	\$177.53	16.3%	7.8%	1.0050	\$7,527,234	\$236.33	-0.6%	1.0035	\$204.05	\$176.59	15.1%	
201112	19,920	32,190	\$7,449,488	\$5,336,205	0.8784	\$738,568	\$6,074,774	81.5%	71.6%	\$188.72	\$178.67	7.6%	7.8%	1.0177	\$7,581,267	\$235.52	-0.3%	1.0000	\$188.72	\$177.50	6.0%	
201201	19,941	32,236	\$7,363,836	\$4,908,024	0.8054	\$1,185,861	\$6,093,886	82.8%	73.4%	\$189.04	\$181.11	18.5%	8.9%									
201202	19,965	32,293	\$7,362,924	\$2,009,952	0.3307	\$4,067,286	\$6,077,238	82.5%	74.9%	\$188.19	\$182.70	11.6%	7.9%									
Experience Period	232,278	375,481	\$93,657,999	\$65,206,994	0.9719	\$1,881,965	\$67,088,959			\$178.67				0.9504	\$89,015,630	\$237						

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med BC HEALTHYBLUE 1.0 Non-CDH

(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)			
Current Rate Level			07/2012					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	
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201011	1	1	\$ 323	\$ 150	0.9983	\$ 0	\$ 150	46.5%	46.5%	\$150.13	\$150.13			0.9075	\$ 293	\$293.12		1.3374	\$112.25	\$112.25		
201012	8	11	\$ 3,936	\$ 85	0.9974	\$ 0	\$ 86	2.2%	5.5%	\$7.79	\$19.65			0.9038	\$ 3,557	\$323.41	10.3%	1.4756	\$5.28	\$13.42		
201101	11	22	\$ 3,734	\$ 3,895	0.9968	\$ 13	\$ 3,908	104.7%	51.8%	\$177.62	\$121.87			0.9069	\$ 3,386	\$153.93	-52.4%	0.7024	\$252.89	\$125.48		
201102	56	102	\$ 22,378	\$ 13,380	0.9959	\$ 55	\$ 13,435	60.0%	57.9%	\$131.71	\$129.25			0.9084	\$ 20,329	\$199.30	29.5%	0.9094	\$144.84	\$139.76		
201103	60	102	\$ 23,176	\$ 11,242	0.9947	\$ 60	\$ 11,302	48.8%	53.9%	\$110.80	\$121.35			0.9100	\$ 21,089	\$206.76	3.7%	0.9434	\$117.45	\$130.09		
201104	59	103	\$ 22,419	\$ 7,745	0.9928	\$ 56	\$ 7,801	34.8%	48.3%	\$75.74	\$107.57			0.9130	\$ 20,468	\$198.72	-3.9%	0.9067	\$83.53	\$116.30		
201105	68	125	\$ 30,098	\$ 21,193	0.9905	\$ 203	\$ 21,396	71.1%	54.8%	\$171.17	\$124.63			0.9234	\$ 27,791	\$222.33	11.9%	1.0144	\$168.73	\$131.34		
201106	69	121	\$ 27,804	\$ 7,706	0.9882	\$ 92	\$ 7,798	28.0%	49.2%	\$64.45	\$112.22			0.9365	\$ 26,038	\$215.19	-3.2%	0.9819	\$65.64	\$117.42		
201107	83	134	\$ 30,396	\$ 9,886	0.9843	\$ 157	\$ 10,043	33.0%	46.2%	\$74.95	\$105.30			0.9543	\$ 29,008	\$216.48	0.6%	0.9877	\$75.88	\$109.49		
201108	84	134	\$ 31,300	\$ 65,374	0.9801	\$ 1,327	\$ 66,701	213.1%	72.9%	\$497.77	\$166.81			0.9700	\$ 30,362	\$226.59	4.7%	1.0339	\$481.47	\$171.44		
201109	89	139	\$ 32,342	\$ 39,372	0.9744	\$ 1,035	\$ 40,407	124.9%	80.3%	\$290.70	\$184.13			0.9878	\$ 31,947	\$229.84	1.4%	1.0487	\$277.20	\$187.21		
201110	93	150	\$ 33,869	\$ 11,884	0.9657	\$ 422	\$ 12,307	36.3%	74.6%	\$82.04	\$170.75			0.9966	\$ 33,754	\$225.02	-2.1%	1.0267	\$79.91	\$172.61		
201111	103	163	\$ 37,094	\$ 26,103	0.9451	\$ 1,516	\$ 27,620	74.5%	74.6%	\$169.45	\$170.60	12.9%	13.6%	1.0077	\$ 37,380	\$229.32	1.9%	1.0463	\$161.94	\$171.27	44.3%	
201112	100	157	\$ 33,720	\$ 7,236	0.8992	\$ 811	\$ 8,047	23.9%	70.3%	\$51.25	\$158.93	558.3%	708.9%	1.0204	\$ 34,409	\$219.17	-4.4%	1.0000	\$51.25	\$160.07	871.3%	
201201	98	152	\$ 29,164	\$ 17,511	0.8175	\$ 3,909	\$ 21,419	73.4%	70.2%	\$140.92	\$156.94	-20.7%	28.8%									
201202	92	146	\$ 26,785	\$ 4,299	0.3395	\$ 8,363	\$ 12,661	47.3%	69.1%	\$86.72	\$152.22	-34.2%	17.8%									
Experience Period	875	1,452	\$328,330	\$225,015	0.9751	\$5,749	\$230,764	70.3%		\$158.93				0.962329756	\$315,962	\$217.60		0.9929	\$160.07			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med BC HEALTHYBLUE 1.0 HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)			
Current Rate Level	07/2012										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	
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201011	4	5	\$ 1,442	\$ 124	0.9989	\$ 0	\$ 124	8.6%	8.6%	\$24.79	\$24.79			0.9132	\$ 1,317	\$263.37		1.1875	\$20.88	\$20.88		
201012	4	5	\$ 1,442	\$ -	1.0000	\$ -	\$ -	0.0%	4.3%	\$0.00	\$12.40			0.8994	\$ 1,297	\$259.38	-1.5%	1.1695	\$0.00	\$10.52		
201101	8	9	\$ 2,258	\$ 576	0.9967	\$ 2	\$ 578	25.6%	13.6%	\$64.18	\$36.92			0.8960	\$ 2,023	\$224.78	-13.3%	1.0135	\$63.33	\$33.56		
201102	12	20	\$ 4,174	\$ 311	0.9965	\$ 1	\$ 312	7.5%	10.9%	\$15.62	\$26.00			0.8906	\$ 3,717	\$185.86	-17.3%	0.8380	\$18.64	\$26.92		
201103	13	21	\$ 4,264	\$ 461	0.9944	\$ 3	\$ 463	10.9%	10.9%	\$22.06	\$24.62			0.8889	\$ 3,790	\$180.48	-2.9%	0.8137	\$27.11	\$26.98		
201104	13	21	\$ 4,429	\$ 557	0.9927	\$ 4	\$ 561	12.7%	11.3%	\$26.73	\$25.17			0.8908	\$ 3,945	\$187.87	4.1%	0.8470	\$31.56	\$28.10		
201105	11	19	\$ 1,171	\$ 3,130	0.9858	\$ 45	\$ 3,175	271.1%	27.2%	\$167.09	\$52.13			0.9000	\$ 1,054	\$55.47	-70.5%	0.2501	\$668.09	\$67.45		
201106	17	28	\$ 6,463	\$ 6,889	0.9840	\$ 112	\$ 7,001	108.3%	47.6%	\$250.04	\$95.43			0.9104	\$ 5,884	\$210.13	278.8%	0.9474	\$263.92	\$117.65		
201107	18	29	\$ 6,512	\$ 7,540	0.9822	\$ 136	\$ 7,676	117.9%	61.9%	\$264.68	\$126.69			0.9311	\$ 6,064	\$209.09	-0.5%	0.9427	\$280.77	\$151.65		
201108	19	33	\$ 7,432	\$ 7,215	0.9802	\$ 146	\$ 7,360	99.0%	68.8%	\$223.04	\$143.42			0.9518	\$ 7,073	\$214.35	2.5%	0.9664	\$230.79	\$167.13		
201109	20	34	\$ 7,840	\$ 1,065	0.9668	\$ 37	\$ 1,101	14.0%	59.8%	\$32.39	\$126.57			0.9624	\$ 7,545	\$221.92	3.5%	1.0006	\$32.37	\$143.87		
201110	21	38	\$ 7,840	\$ 8,500	0.9627	\$ 329	\$ 8,829	112.6%	67.3%	\$232.35	\$141.91			0.9669	\$ 7,581	\$199.49	-10.1%	0.8995	\$258.32	\$160.78		
201111	19	30	\$ 6,671	\$ 817	0.9188	\$ 72	\$ 889	13.3%	62.7%	\$29.65	\$132.22	19.6%	433.3%	0.9685	\$ 6,461	\$215.37	8.0%	0.9710	\$30.53	\$149.13	46.2%	
201112	16	26	\$ 5,863	\$ 7,454	0.6394	\$ 4,205	\$ 11,659	198.9%	76.4%	\$448.41	\$161.06		1199.3%	0.9685	\$ 5,767	\$221.79	3.0%	1.0000	\$448.41	\$180.65		
201201	16	26	\$ 5,367	\$ 332	0.6094	\$ 213	\$ 545	10.2%	72.9%	\$20.96	\$152.53	-67.3%	313.1%									
201202	21	31	\$ 5,967	\$ 2,953	0.1877	\$ 12,781	\$ 15,733	263.7%	93.1%	\$507.53	\$193.43	3149.5%	644.0%									

Experience Period	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)		
187	308	\$64,917	\$44,514	0.8974	\$5,091	\$49,605	76.4%					\$161.06					0.938187923	\$60,904	\$197.74	0.8916	\$180.65

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med BC HEALTHYBLUE 1.0 Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)							
Current Rate Level			07/2012				=(e)/(f)				=(h)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)			
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					
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -											
201011	5	6	\$ 1,765	\$ 274	0.9986	\$ 0	\$ 274	15.5%	15.5%	\$45.68	\$45.68			0.9122	\$ 1,610	\$268.33		1.2222	\$37.37	\$37.37						
201012	12	16	\$ 5,378	\$ 85	0.9974	\$ 0	\$ 86	1.6%	5.0%	\$5.35	\$16.35			0.9026	\$ 4,854	\$303.40	13.1%	1.3820	\$3.87	\$12.22						
201101	19	31	\$ 5,992	\$ 4,471	0.9968	\$ 14	\$ 4,485	74.9%	36.9%	\$144.69	\$91.42			0.9028	\$ 5,410	\$174.50	-42.5%	0.7949	\$182.03	\$89.58						
201102	68	122	\$ 26,552	\$ 13,691	0.9959	\$ 56	\$ 13,747	51.8%	46.8%	\$112.68	\$106.24			0.9056	\$ 24,046	\$197.10	13.0%	0.8978	\$125.51	\$113.63						
201103	73	123	\$ 27,440	\$ 11,702	0.9947	\$ 63	\$ 11,765	42.9%	45.2%	\$95.65	\$101.87			0.9067	\$ 24,879	\$202.27	2.6%	0.9213	\$103.82	\$109.62						
201104	72	124	\$ 26,848	\$ 8,302	0.9928	\$ 60	\$ 8,362	31.1%	41.2%	\$67.44	\$91.75			0.9093	\$ 24,414	\$196.88	-2.7%	0.8968	\$75.20	\$99.76						
201105	79	144	\$ 31,269	\$ 24,322	0.9899	\$ 248	\$ 24,571	78.6%	50.5%	\$170.63	\$111.82			0.9225	\$ 28,845	\$200.31	1.7%	0.9124	\$187.01	\$121.82						
201106	86	149	\$ 34,267	\$ 14,595	0.9862	\$ 204	\$ 14,800	43.2%	49.0%	\$99.33	\$109.22			0.9316	\$ 31,922	\$214.24	7.0%	0.9759	\$101.78	\$117.44						
201107	101	163	\$ 36,908	\$ 17,425	0.9834	\$ 293	\$ 17,719	48.0%	48.8%	\$108.70	\$109.12			0.9502	\$ 35,071	\$215.16	0.4%	0.9801	\$110.92	\$116.18						
201108	103	167	\$ 38,732	\$ 72,589	0.9801	\$ 1,473	\$ 74,062	191.2%	72.2%	\$443.48	\$162.56			0.9665	\$ 37,436	\$224.17	4.2%	1.0211	\$434.33	\$170.69						
201109	109	173	\$ 40,182	\$ 40,437	0.9742	\$ 1,071	\$ 41,508	103.3%	76.8%	\$239.93	\$173.55			0.9828	\$ 39,493	\$228.28	1.8%	1.0398	\$230.74	\$179.88						
201110	114	188	\$ 41,709	\$ 20,384	0.9644	\$ 752	\$ 21,136	50.7%	73.3%	\$112.42	\$165.37			0.9910	\$ 41,334	\$219.86	-3.7%	1.0015	\$112.26	\$170.54						
201111	122	193	\$ 43,765	\$ 26,921	0.9443	\$ 1,589	\$ 28,509	65.1%	72.6%	\$147.72	\$163.68	223.4%	258.3%	1.0017	\$ 43,841	\$227.15	-3.3%	1.0347	\$142.77	\$167.61	282.0%					
201112	116	183	\$ 39,583	\$ 14,690	0.7455	\$ 5,016	\$ 19,706	49.8%	71.3%	\$107.68	\$159.30	1911.5%	874.2%	1.0017	\$ 40,176	\$219.54	-3.4%	1.0000	\$107.68	\$163.33	2679.9%					
201201	114	178	\$ 34,531	\$ 17,843	0.8123	\$ 4,122	\$ 21,964	63.6%	70.6%	\$123.39	\$156.19	-14.7%	70.9%													
201202	113	177	\$ 32,752	\$ 7,251	0.2554	\$ 21,143	\$ 28,395	86.7%	73.0%	\$160.42	\$159.27	42.4%	49.9%													

Experience Period	1,062	1,760	\$393,247	\$269,529	0.9613	\$10,840	\$280,369	71.3%		\$159.30				0.958344435	\$376,866	\$214.13		0.9754	\$163.33		
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CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC Non-CDH

(a) Current Rate Level	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(m)				(r)			(s)		
								=(h)/(c)		=(d) x (m)		=(n)/(c)		=(j)/(q)		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
200801	15,974	25,377	\$1,611,246	\$1,187,197	1.0000	\$0	\$1,187,197	73.7%		\$46.78				1.5320	\$2,468,472	\$97.27		1.1041	\$42.37		
200802	16,538	26,182	\$1,684,433	\$1,132,862	1.0000	\$0	\$1,132,862	67.3%		\$43.27				1.5091	\$2,541,933	\$97.09	-0.2%	1.1020	\$39.26		
200803	16,186	25,611	\$1,679,530	\$1,193,241	1.0000	\$0	\$1,193,241	71.0%		\$46.59				1.4908	\$2,503,869	\$97.77	0.7%	1.1097	\$41.98		
200804	16,425	26,083	\$1,727,865	\$1,186,032	1.0000	\$0	\$1,186,032	68.6%		\$45.47				1.4737	\$2,546,414	\$97.63	-0.1%	1.1082	\$41.03		
200805	16,301	25,932	\$1,732,182	\$1,282,853	1.0000	\$0	\$1,282,853	74.1%		\$49.47				1.4518	\$2,514,830	\$96.98	-0.7%	1.1008	\$44.94		
200806	16,641	26,488	\$1,810,592	\$1,165,310	1.0000	\$0	\$1,165,310	64.4%		\$43.99				1.4255	\$2,581,031	\$97.44	0.5%	1.1061	\$39.78		
200807	16,616	26,287	\$1,820,923	\$1,212,589	1.0000	\$0	\$1,212,589	66.6%		\$46.13				1.3943	\$2,538,980	\$96.59	-0.9%	1.0964	\$42.07		
200808	16,452	25,949	\$1,817,519	\$1,215,139	1.0000	\$0	\$1,215,139	68.9%		\$46.83				1.3704	\$2,490,739	\$95.99	-0.6%	1.0895	\$42.98		
200809	17,021	27,369	\$1,935,335	\$1,192,665	1.0000	\$0	\$1,192,665	61.6%		\$43.58				1.3479	\$2,608,640	\$95.31	-0.7%	1.0819	\$40.28		
200810	16,527	26,094	\$1,882,526	\$1,252,211	1.0000	\$0	\$1,252,211	66.5%		\$47.99				1.3294	\$2,502,649	\$95.91	0.6%	1.0887	\$44.08		
200811	17,107	27,101	\$1,933,008	\$1,189,651	1.0000	\$0	\$1,189,651	61.5%		\$43.90				1.3156	\$2,543,054	\$93.84	-2.2%	1.0651	\$41.21		
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			1.2898	\$2,464,909	\$94.66	0.9%	1.0745	\$46.31	\$42.17	
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%		1.2612	\$2,480,797	\$93.32	-1.4%	1.0592	\$45.57	\$42.43	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%		1.2507	\$2,485,883	\$93.01	-0.3%	1.0558	\$40.82	\$42.56	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%		1.2396	\$2,507,681	\$92.80	-0.2%	1.0534	\$47.22	\$43.00	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%		1.2353	\$2,387,501	\$93.49	0.7%	1.0612	\$50.03	\$43.72	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%		1.2264	\$2,419,837	\$93.26	-0.2%	1.0586	\$47.42	\$43.92	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%		1.2198	\$2,488,954	\$92.10	-1.2%	1.0454	\$50.52	\$44.82	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%		1.2059	\$2,428,746	\$92.02	-0.1%	1.0445	\$49.89	\$45.47	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%		1.1976	\$2,519,184	\$91.67	-0.4%	1.0406	\$48.96	\$45.97	13.9%
200909	17,335	27,478	\$2,097,438	\$1,361,453	1.0000	\$0	\$1,361,453	64.9%	65.9%	\$49.55	\$47.27	13.7%		1.1908	\$2,497,570	\$90.89	-0.9%	1.0317	\$48.02	\$46.64	19.2%
200910	17,309	27,788	\$2,130,073	\$1,470,764	1.0000	\$0	\$1,470,764	69.0%	66.2%	\$52.93	\$49.69	10.3%		1.1825	\$2,518,908	\$90.65	-0.3%	1.0289	\$51.44	\$47.27	16.7%
200911	18,123	28,777	\$2,186,514	\$1,381,523	1.0000	\$0	\$1,381,523	63.2%	66.3%	\$48.01	\$50.03	9.4%		1.1701	\$2,558,535	\$88.91	-1.9%	1.0092	\$47.57	\$47.81	15.4%
200912	17,492	27,926	\$2,110,594	\$1,445,443	1.0000	\$0	\$1,445,443	68.5%	66.3%	\$51.76	\$50.20	4.0%	8.8%	1.1602	\$2,448,686	\$87.68	-1.4%	0.9953	\$52.00	\$48.28	12.3%
201001	18,197	29,005	\$2,250,307	\$1,417,253	1.0000	\$1	\$1,417,254	63.0%	66.1%	\$48.86	\$50.24	1.2%	8.6%	1.1466	\$2,580,240	\$88.96	1.5%	1.0098	\$48.39	\$48.51	6.2%
201002	17,765	28,331	\$2,226,537	\$1,332,147	1.0000	\$1	\$1,332,148	59.8%	66.2%	\$47.02	\$50.54	9.1%	9.3%	1.1421	\$2,542,990	\$89.76	0.9%	1.0189	\$46.15	\$48.95	13.1%
201003	18,314	29,072	\$2,275,956	\$1,530,625	1.0000	\$1	\$1,530,626	67.3%	66.3%	\$52.65	\$50.79	5.8%	9.2%	1.1362	\$2,585,975	\$88.95	-0.9%	1.0097	\$52.14	\$49.37	10.4%
201004	18,661	29,895	\$2,340,624	\$1,502,881	1.0000	\$1	\$1,502,883	64.2%	65.8%	\$50.27	\$50.57	-5.3%	7.3%	1.1307	\$2,646,601	\$88.53	-0.5%	1.0049	\$50.03	\$49.38	0.0%
201005	18,083	28,789	\$2,268,034	\$1,461,228	1.0000	\$1	\$1,461,230	64.4%	65.7%	\$50.76	\$50.62	1.1%	7.3%	1.1267	\$2,555,465	\$88.77	0.3%	1.0076	\$50.37	\$49.62	6.2%
201006	18,196	29,098	\$2,309,837	\$1,487,548	1.0000	\$1	\$1,487,549	64.4%	65.2%	\$51.12	\$50.48	-3.2%	5.4%	1.1201	\$2,587,209	\$88.91	0.2%	1.0093	\$50.65	\$49.63	0.3%
201007	17,259	27,588	\$2,236,140	\$1,404,784	1.0000	\$1	\$1,404,785	62.8%	64.8%	\$50.92	\$50.39	-2.3%	4.1%	1.1113	\$2,485,095	\$90.08	1.3%	1.0225	\$49.80	\$49.63	-0.2%
201008	17,812	27,896	\$2,348,409	\$1,475,195	1.0000	\$1	\$1,475,196	62.8%	64.5%	\$52.88	\$50.55	3.8%	3.7%	1.1059	\$2,597,106	\$93.10	3.4%	1.0568	\$50.04	\$49.72	2.2%
201009	17,767	28,717	\$2,303,051	\$1,496,156	1.0000	\$1	\$1,496,157	65.0%	64.5%	\$52.10	\$50.76	5.2%	3.0%	1.1016	\$2,537,105	\$88.35	-5.1%	1.0028	\$51.95	\$50.04	8.2%
201010	17,874	28,740	\$2,291,596	\$1,433,417	1.0000	\$2	\$1,433,420	62.6%	64.0%	\$49.88	\$50.51	-5.8%	1.6%	1.0968	\$2,513,339	\$87.45	-1.0%	0.9927	\$50.24	\$49.94	-2.3%
201011	18,095	28,900	\$2,334,223	\$1,425,322	1.0000	\$2	\$1,425,325	61.1%	63.8%	\$49.32	\$50.62	2.7%	1.2%	1.0879	\$2,539,361	\$87.87	0.5%	0.9974	\$49.45	\$50.10	3.9%
201012	18,497	29,823	\$2,387,180	\$1,468,186	1.0000	\$7	\$1,468,192	61.5%	63.2%	\$49.23	\$50.41	-4.9%	0.4%	1.0829	\$2,585,024	\$86.68	-1.4%	0.9839	\$50.04	\$49.94	-3.8%
201101	17,582	28,188	\$2,364,864	\$1,517,640	1.0000	\$33	\$1,517,672	64.2%	63.3%	\$53.84	\$50.82	10.2%	1.2%	1.0632	\$2,514,334	\$89.20	2.9%	1.0125	\$53.18	\$50.34	9.9%
201102	17,193	27,662	\$2,317,263	\$1,509,051	1.0000	\$38	\$1,509,089	65.1%	63.8%	\$54.55	\$51.43	16.0%	1.8%	1.0570	\$2,449,324	\$88.54	-0.7%	1.0051	\$54.28	\$51.00	17.6%
201103	17,793	28,480	\$2,404,161	\$1,664,406	1.0000	\$77	\$1,664,483	69.2%	64.0%	\$58.44	\$51.91	11.0%	2.2%	1.0501	\$2,524,561	\$88.64	0.1%	1.0062	\$58.08	\$51.49	11.4%
201104	17,919	28,671	\$2,439,954	\$1,474,681	0.9999	\$128	\$1,474,810	60.4%	63.6%	\$51.44	\$52.02	2.3%	2.9%	1.0439	\$2,546,971	\$88.83	0.2%	1.0084	\$51.01	\$51.58	2.0%
201105	18,078	29,026	\$2,465,655	\$1,670,538	0.9999	\$171	\$1,670,709	67.8%	63.9%	\$57.56	\$52.59	13.4%	3.9%	1.0392	\$2,562,215	\$88.27	-0.6%	1.0020	\$57.44	\$52.17	14.0%
201106	18,111	29,042	\$2,484,236	\$1,553,735	0.9999	\$208	\$1,553,943	62.6%	63.8%	\$53.51	\$52.79	4.7%	4.6%	1.0338	\$2,568,177	\$88.43	0.2%	1.0038	\$53.31	\$52.40	5.2%
201107	18,071	29,085	\$2,515,129	\$1,673,916	0.9998	\$289	\$1,674,205	66.6%	64.1%	\$57.56	\$53.35	13.0%	5.9%	1.0268	\$2,582,650	\$88.80	0.4%	1.0079	\$57.11	\$53.01	14.7%
201108	18,173	29,206	\$2,527,433	\$1,865,341	0.9998	\$461	\$1,865,802	73.8%	65.0%	\$63.88	\$54.27	20.8%	7.4%	1.0268	\$2,595,129	\$88.86	0.1%	1.0086	\$63.34	\$54.14	26.6%
201109	18,280	29,439	\$2,550,824	\$1,697,553	0.9996	\$647	\$1,698,200	66.6%	65.2%	\$57.69	\$54.74	10.7%	7.8%	1.0264	\$2,618,177	\$88.94	0.1%	1.0095	\$57.14	\$54.58	10.0%
201110	18,218	29,301	\$2,549,723	\$1,751,927	0.9995	\$817	\$1,752,744	68.7%	65.7%	\$59.82	\$55.58	19.9%	10.0%	1.0194	\$2,599,258	\$88.71	-0.3%	1.0069	\$59.41	\$55.34	18.2%
201111	18,358	29,490	\$2,569,032	\$1,818,300	0.9995	\$905	\$1,819,205	70.8%	66.5%	\$61.69	\$56.62	25.1%	11.8%	1.0149	\$2,607,375	\$88.42	-0.3%	1.0036	\$61.47	\$56.35	24.3%
201112	18,577	29,824	\$2,605,708	\$1,765,878	0.9991	\$1,510	\$1,767,388	67.8%	67.0%	\$59.26	\$57.48	20.4%	14.0%	1.0083	\$2,627,429	\$88.10	-0.4%	1.0000	\$59.26	\$57.12	18.4%
201201	18,606	29,887	\$2,617,317	\$1,908,532	0.9990	\$1,886	\$1,910,418	73.0%	67.8%	\$63.92	\$58.32	18.7%	14.8%								
201202	18,577	29,808	\$2,607,692	\$1,592,086	0.8246	\$338,692	\$1,930,778	74.0%	68.5%	\$64.77	\$59.17	18.7%	15.0%								
Experience Period	216,353	347,414	\$29,793,982	\$19,962,966	0.9997	\$5,284	\$19,968,250			\$57.48				1.0336	\$30,795,602	\$88.64		1.0062	\$57.12		

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC HSA

(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) =(l)/(g)	(s)	(t)		
Current Rate Level			07/2012				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
200801	364	595	\$18,797	\$1,280	1.0000	\$0	\$1,280	6.8%		\$2.15				1.5839	\$29,773	\$50.04		0.9649	\$2.23		
200802	310	504	\$17,722	\$3,682	1.0000	\$0	\$3,682	20.8%		\$7.31				1.5540	\$27,541	\$54.65	9.2%	1.0537	\$6.93		
200803	390	637	\$21,946	\$15,348	1.0000	\$0	\$15,348	69.9%		\$24.09				1.4973	\$32,860	\$51.59	-5.6%	0.9947	\$24.22		
200804	403	666	\$23,788	\$17,288	1.0000	\$0	\$17,288	72.7%		\$25.96				1.4933	\$35,523	\$53.34	3.4%	1.0285	\$25.24		
200805	561	945	\$31,179	\$19,620	1.0000	\$0	\$19,620	62.9%		\$20.76				1.4437	\$45,015	\$47.63	-10.7%	0.9185	\$22.60		
200806	514	839	\$31,207	\$21,776	1.0000	\$0	\$21,776	69.8%		\$25.95				1.4128	\$44,091	\$52.55	10.3%	1.0134	\$25.61		
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%	1.0587	\$27.54		
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%	0.9973	\$28.36		
200809	578	924	\$37,747	\$28,720	1.0000	\$0	\$28,720	76.1%		\$31.08				1.3599	\$51,334	\$55.56	7.4%	1.0713	\$29.01		
200810	687	1,089	\$43,758	\$28,659	1.0000	\$0	\$28,659	65.5%		\$26.32				1.3190	\$57,718	\$53.00	-4.6%	1.0220	\$25.75		
200811	651	1,085	\$42,251	\$43,280	1.0000	\$0	\$43,280	102.4%		\$39.89				1.2921	\$54,592	\$50.32	-5.1%	0.9702	\$41.11		
200812	816	1,331	\$60,944	\$36,017	1.0000	\$0	\$36,017	70.7%	69.0%	\$27.06	\$25.74			1.3117	\$66,824	\$50.21	-0.2%	0.9681	\$27.95	\$25.67	
200901	814	1,351	\$68,404	\$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%	1.0557	\$16.31	\$25.68	632.0%
200902	892	1,427	\$63,419	\$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%	0.9147	\$24.80	\$26.39	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%	1.0816	\$21.78	\$25.87	-10.1%
200904	922	1,502	\$66,698	\$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%	1.0730	\$27.69	\$26.11	9.7%
200905	977	1,613	\$73,378	\$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%	1.0918	\$27.06	\$26.41	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%	1.0999	\$30.37	\$26.91	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%	1.0168	\$31.10	\$27.31	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%	1.0911	\$26.81	\$27.20	-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%		1.2145	\$102,026	\$52.67	-6.9%	1.0157	\$28.87	\$27.28	-0.5%
200910	1,132	1,920	\$88,659	\$44,167	1.0000	\$0	\$44,167	49.8%	64.3%	\$23.00	\$27.89	-12.6%		1.2270	\$108,781	\$56.66	7.6%	1.0925	\$21.06	\$26.71	-18.2%
200911	1,073	1,788	\$82,551	\$63,813	1.0000	\$0	\$63,813	77.3%	63.7%	\$35.69	\$27.93	-10.5%		1.2199	\$100,705	\$56.32	-0.6%	1.0861	\$32.86	\$26.55	-20.1%
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	\$99,226	\$54.94	-2.5%	1.0595	\$40.95	\$27.75	46.5%
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%	1.1947	\$104,192	\$56.26	2.4%	1.0849	\$13.27	\$27.17	-18.6%
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	\$110,831	\$56.03	-0.4%	1.0805	\$17.49	\$26.40	-29.5%
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%	1.1788	\$106,634	\$54.54	-2.7%	1.0518	\$25.01	\$26.64	14.8%
201004	1,091	1,833	\$86,608	\$72,707	1.0000	\$0	\$72,707	84.0%	64.1%	\$39.67	\$29.35	33.5%	10.8%	1.1699	\$101,321	\$55.28	1.3%	1.0659	\$37.21	\$27.45	34.4%
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	\$104,123	\$51.88	-6.1%	1.0004	\$53.63	\$29.70	98.2%
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	\$104,980	\$54.14	4.4%	1.0440	\$44.83	\$30.94	47.6%
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%	1.0647	\$33.17	\$31.11	6.7%
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%	1.0350	\$36.49	\$31.87	36.1%
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%	1.1312	\$96,221	\$53.91	0.4%	1.0395	\$39.48	\$32.72	36.7%
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%	1.1285	\$94,876	\$54.12	0.4%	1.0436	\$32.27	\$33.72	53.3%
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%	1.1237	\$96,043	\$52.03	-3.9%	1.0033	\$46.53	\$34.80	41.6%
201012	975	1,676	\$79,891	\$72,920	1.0000	\$0	\$72,921	91.3%	77.4%	\$43.51	\$36.43	0.3%	24.0%	1.1212	\$89,575	\$53.45	2.7%	1.0306	\$42.22	\$34.85	3.1%
201101	1,059	1,824	\$85,960	\$32,416	1.0000	\$1	\$32,417	37.7%	78.0%	\$17.77	\$36.73	23.4%	27.4%	1.1096	\$95,386	\$52.29	-2.2%	1.0084	\$17.62	\$35.35	32.8%
201102	1,043	1,811	\$87,037	\$41,057	1.0000	\$1	\$41,058	47.2%	78.8%	\$22.67	\$37.18	20.0%	31.3%	1.1017	\$95,890	\$52.95	1.3%	1.0210	\$22.21	\$35.96	27.0%
201103	1,004	1,747	\$83,950	\$49,858	1.0000	\$2	\$49,861	59.4%	79.2%	\$28.54	\$37.46	8.5%	31.4%	1.0969	\$92,089	\$52.71	-0.4%	1.0165	\$28.08	\$36.34	12.3%
201104	1,000	1,723	\$82,364	\$64,370	0.9999	\$6	\$64,376	78.2%	78.7%	\$37.36	\$37.27	-5.8%	27.0%	1.0941	\$90,111	\$52.30	-0.8%	1.0085	\$37.05	\$36.32	-0.4%
201105	1,007	1,751	\$84,557	\$69,563	0.9999	\$7	\$69,570	82.3%	75.4%	\$39.73	\$35.94	-25.9%	14.0%	1.0911	\$92,264	\$52.69	0.8%	1.0161	\$39.10	\$34.97	-27.1%
201106	1,004	1,751	\$85,203	\$56,203	0.9999	\$8	\$56,210	66.0%	72.5%	\$32.10	\$34.63	-31.4%	5.9%	1.0863	\$92,555	\$52.86	0.3%	1.0193	\$31.49	\$33.77	-29.8%
201107	1,026	1,791	\$87,428	\$62,463	0.9998	\$11	\$62,473	71.5%	72.4%	\$34.88	\$34.59	-1.2%	4.9%	1.0894	\$95,241	\$53.18	0.6%	1.0254	\$34.02	\$33.84	2.5%
201108	1,036	1,818	\$88,796	\$65,207	0.9998	\$16	\$65,223	73.5%	71.8%	\$35.88	\$34.43	-5.0%	2.3%	1.0932	\$97,068	\$53.39	0.4%	1.0296	\$34.85	\$33.70	-4.5%
201109	1,026	1,791	\$87,289	\$77,589	0.9996	\$30	\$77,619	88.9%	72.1%	\$43.34	\$34.63	5.6%	0.0%	1.0883	\$94,996	\$53.04	-0.7%	1.0228	\$42.37	\$33.94	7.3%
201110	1,046	1,817	\$87,775	\$78,463	0.9995	\$37	\$78,500	89.4%	73.7%	\$43.20	\$35.44	28.3%	-0.3%	1.0859	\$95,318	\$52.46	-1.1%	1.0116	\$42.71	\$34.82	32.3%
201111	1,044	1,821	\$87,118	\$84,560	0.9995	\$42	\$84,602	97.1%	73.5%	\$46.46	\$35.40	-0.5%	-2.9%	1.0826	\$94,317	\$51.79	-1.3%	0.9987	\$46.52	\$34.80	0.0%
201112	1,044	1,815	\$87,406	\$95,466	0.9991	\$82	\$95,547	109.3%	75.1%	\$52.64	\$36.23	21.0%	-0.6%	1.0769	\$94,124	\$51.86	0.1%	1.0000	\$52.64	\$35.70	24.7%
201201	1,038	1,803	\$86,783	\$43,637	0.9990	\$43	\$43,680	50.3%	76.2%	\$24.23	\$36.79	36.3%	0.2%								
201202	1,041	1,805	\$88,090	\$34,080	0.8246	\$7,250	\$41,330	46.9%	76.1%	\$22.90	\$36.81	1.0%	-1.0%								
Experience Period	12,339	21,460	\$1,034,883	\$777,215	0.9997	\$241	\$777,456			\$36.23				1.0913	\$1,129,358	\$52.63		1.0148	\$35.70		

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 10/2012
 Development of Normalized Trends
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Rx BC Int HRA

(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)
Current Rate Level		07/2012										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	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	
200801	49	72	\$2,667	\$277	1.0000	\$0	\$277	10.4%		\$3.85				1.5556	\$4,149	\$57.62		1.0656	\$3.62						
200802	93	172	\$4,703	\$2,863	1.0000	\$0	\$2,863	60.9%		\$16.65				1.5144	\$7,122	\$41.41	-28.1%	0.7657	\$21.74						
200803	79	157	\$6,084	\$2,700	1.0000	\$0	\$2,700	44.4%		\$17.20				1.4251	\$8,670	\$55.23	33.4%	1.0212	\$16.84						
200804	103	170	\$6,026	\$2,761	1.0000	\$0	\$2,761	45.8%		\$16.24				1.5365	\$9,259	\$54.46	-1.4%	1.0071	\$16.13						
200805	120	193	\$8,041	\$3,512	1.0000	\$0	\$3,512	43.7%		\$18.20				1.3989	\$11,249	\$58.28	7.0%	1.0778	\$16.88						
200806	130	208	\$8,100	\$3,776	1.0000	\$0	\$3,776	46.6%		\$18.15				1.3658	\$11,063	\$53.19	-8.7%	0.9836	\$18.45						
200807	152	241	\$9,227	\$6,042	1.0000	\$0	\$6,042	65.5%		\$25.07				1.3749	\$12,686	\$52.64	-1.0%	0.9734	\$25.75						
200808	143	225	\$8,633	\$6,140	1.0000	\$0	\$6,140	71.1%		\$27.29				1.3849	\$11,956	\$53.14	0.9%	0.9826	\$27.77						
200809	184	288	\$10,145	\$3,635	1.0000	\$0	\$3,635	35.8%		\$12.62				1.3890	\$14,091	\$48.93	-7.9%	0.9048	\$13.95						
200810	249	374	\$11,285	\$8,924	1.0000	\$0	\$8,924	79.1%		\$23.86				1.3126	\$14,812	\$39.60	-19.1%	0.7324	\$32.58						
200811	290	453	\$16,090	\$11,783	1.0000	\$0	\$11,783	73.2%		\$26.01				1.2986	\$20,895	\$46.13	16.5%	0.8530	\$30.50						
200812	265	398	\$14,436	\$7,655	1.0000	\$0	\$7,655	53.0%	57.0%	\$19.23	\$20.36			1.3205	\$19,063	\$47.90	3.8%	0.8857	\$21.72	\$22.40					
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%	0.8234	\$12.83	\$21.60	\$21.60	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%	0.8612	\$21.60	\$21.60	\$21.60	-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%	0.5302	\$35.85	\$22.96	\$22.96	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%	0.5473	\$32.08	\$24.24	\$24.24	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%	0.8662	\$32.79	\$25.81	\$25.81	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%	0.8146	\$32.51	\$26.98	\$26.98	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%	0.8433	\$31.64	\$27.59	\$27.59	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%	0.8256	\$32.88	\$28.17	\$28.17	18.4%			
200909	293	502	\$20,149	\$14,948	1.0000	\$0	\$14,948	74.2%	67.2%	\$29.78	\$23.06	135.9%		1.1864	\$23,906	\$47.62	6.7%	0.8806	\$33.81	\$29.41	\$29.41	142.4%			
200910	261	447	\$17,783	\$11,901	1.0000	\$0	\$11,901	66.9%	66.6%	\$26.62	\$23.26	11.6%		1.1990	\$21,322	\$47.70	0.2%	0.8821	\$30.18	\$29.30	\$29.30	-7.4%			
200911	287	475	\$19,333	\$18,999	1.0000	\$0	\$18,999	98.3%	68.8%	\$40.00	\$24.29	53.8%		1.2046	\$23,289	\$49.03	2.8%	0.9067	\$44.11	\$30.44	\$30.44	44.7%			
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%	0.8991	\$31.49	\$31.11	\$31.11	45.0%			
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%	0.9262	\$20.44	\$31.71	\$31.71	59.3%			
201002	259	416	\$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%	0.9774	\$33.72	\$32.62	\$32.62	56.1%			
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%	0.9755	\$12.17	\$30.82	\$30.82	-66.0%			
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%	0.9693	\$25.14	\$30.27	\$30.27	-21.6%			
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%	0.8733	\$8.69	\$28.21	\$28.21	-73.5%			
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%	0.9563	\$26.92	\$27.69	\$27.69	-17.2%			
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%	0.9741	\$26.38	\$27.18	\$27.18	-16.6%			
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%	0.9463	\$35.43	\$27.30	\$27.30	7.8%			
201009	223	405	\$18,189	\$14,333	1.0000	\$0	\$14,333	78.8%	60.3%	\$35.39	\$25.70	18.9%	11.5%	1.1745	\$21,363	\$52.75	3.1%	0.9754	\$36.28	\$27.43	\$27.43	7.3%			
201010	206	379	\$17,534	\$15,753	1.0000	\$0	\$15,753	89.8%	62.0%	\$41.56	\$26.75	56.1%	15.0%	1.1700	\$20,514	\$54.13	2.6%	1.0009	\$41.53	\$28.27	\$28.27	37.6%			
201011	222	401	\$18,165	\$15,559	1.0000	\$0	\$15,559	85.7%	60.8%	\$38.80	\$26.47	-3.0%	9.0%	1.1584	\$21,042	\$52.47	-3.1%	0.9703	\$39.99	\$27.82	\$27.82	-9.4%			
201012	220	396	\$18,137	\$13,013	1.0000	\$0	\$13,013	71.8%	61.0%	\$32.86	\$26.79	16.1%	7.7%	1.1585	\$21,011	\$53.06	1.1%	0.9812	\$33.49	\$27.96	\$27.96	6.4%			
201101	203	364	\$16,921	\$14,296	1.0000	\$0	\$14,296	84.5%	64.1%	\$39.28	\$28.33	107.4%	10.8%	1.1578	\$19,592	\$53.82	1.4%	0.9953	\$39.46	\$29.40	\$29.40	93.0%			
201102	206	372	\$17,942	\$11,420	1.0000	\$0	\$11,420	63.6%	63.2%	\$30.70	\$28.12	-6.8%	6.0%	1.1396	\$20,447	\$54.97	2.1%	1.0164	\$30.20	\$29.10	\$29.10	-10.4%			
201103	203	367	\$17,953	\$7,388	1.0000	\$0	\$7,388	41.2%	64.6%	\$20.13	\$28.98	69.6%	11.0%	1.1317	\$20,318	\$55.36	0.7%	1.0238	\$19.67	\$29.89	\$29.89	61.5%			
201104	202	364	\$17,729	\$4,524	0.9999	\$0	\$4,525	25.5%	62.3%	\$12.43	\$28.19	-49.0%	4.7%	1.1168	\$19,800	\$54.40	-1.7%	1.0059	\$12.36	\$28.99	\$28.99	-50.9%			
201105	204	367	\$17,751	\$7,094	0.9999	\$1	\$7,095	40.0%	64.6%	\$19.33	\$29.73	154.8%	18.3%	1.1164	\$19,816	\$54.00	-0.7%	0.9985	\$19.36	\$30.18	\$30.18	122.9%			
201106	189	333	\$16,828	\$12,067	0.9999	\$2	\$12,069	71.7%	65.6%	\$36.24	\$30.61	40.8%	22.3%	1.1185	\$18,821	\$56.52	4.7%	1.0452	\$34.68	\$30.85	\$30.85	28.8%			
201107	186	334	\$16,851	\$17,136	0.9998	\$3	\$17,139	101.7%	69.2%	\$51.31	\$32.59	99.7%	30.9%	1.1189	\$18,855	\$56.45	-0.1%	1.0439	\$49.16	\$32.66	\$32.66	86.4%			
201108	187	339	\$16,954	\$7,803	0.9998	\$2	\$7,805	46.0%	66.6%	\$23.02	\$31.76	-31.3%	25.2%	1.1186	\$18,965	\$55.95	-0.9%	1.0346	\$22.26	\$31.56	\$31.56	-37.2%			
201109	208	370	\$18,124	\$19,485	0.9996	\$7	\$19,492	107.5%	69.0%	\$52.68	\$33.19	48.9%	29.1%	1.1206	\$20,310	\$54.89	-1.9%	1.0151	\$51.90	\$32.87	\$32.87	43.0%			
201110	206	369	\$18,096	\$27,210	0.9995	\$13	\$27,222	150.4%	74.3%	\$73.77	\$35.88	77.5%	34.2%	1.1190	\$20,250	\$54.88	0.0%	1.0148	\$72.70	\$35.49	\$35.49	75.1%			
201111	199	351	\$17,062	\$21,175	0.9995	\$11	\$21,185	124.2%	77.3%	\$60.36	\$37.60	55.6%	42.0%	1.1182	\$19,079	\$54.36	-0.9%	1.0052	\$60.05	\$37.07	\$37.07	50.2%			
201112	204	364	\$17,653	\$20,452	0.9991	\$17	\$20,470	116.0%	81.1%	\$56.24	\$39.61	71.1%	47.8%	1.1150	\$19,684	\$54.08	-0.5%	1.0000	\$56.24	\$38.99	\$38.99	67.9%			
201201	204	366	\$17,703	\$21,802	0.9990	\$22	\$21,823	123.3%	84.3%	\$59.63	\$41.35	51.8%	46.0%												
201202	253	498	\$24,797	\$13,915	0.8246	\$2,960	\$16,875	68.1%	84.2%	\$33.88	\$41.40	10.4%	47.2%												
Experience Period	2,397	4,294	\$209,864	\$170,050	0.9997	\$57	\$170,107			\$39.61				1.1242	\$235,938	\$54.95		1.0161	\$38.99						

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC Non-Int HRA

(a) Current Rate Level	(b) Date	(c) Contract	(d) Member	(e) Revenue	(f) Incurred&Pd Claims	(g) Compl. Factor	(h) IBNR	(i) Estimated Incurred Claims	(j) Monthly Loss Ratio	(k) Rolling-12 Loss Ratio	(l) Incurred Claims				(m) Revenue at Current Rate Level				(n) Normalized Incurred Claims			
											(h)/(f)	(i)/(c)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
											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
200801	34	51	\$4,024	\$2,534	1.0000	\$0	\$2,534	63.0%			\$49.69				1.5320	\$6,165	\$120.88		2.4495	\$20.29		
200802	61	109	\$6,690	\$2,937	1.0000	\$0	\$2,937	43.9%			\$26.94				1.5091	\$10,096	\$92.62	-23.4%	1.8769	\$14.36		
200803	56	72	\$5,431	\$2,158	1.0000	\$0	\$2,158	39.7%			\$29.98				1.4908	\$8,097	\$112.45	21.4%	2.2787	\$13.16		
200804	50	79	\$5,502	\$3,149	1.0000	\$0	\$3,149	57.2%			\$39.86				1.4737	\$8,108	\$102.64	-8.7%	2.0799	\$19.17		
200805	56	85	\$6,298	\$1,952	1.0000	\$0	\$1,952	31.0%			\$22.96				1.4518	\$9,144	\$107.58	4.8%	2.1799	\$10.53		
200806	45	74	\$5,454	\$2,422	1.0000	\$0	\$2,422	44.4%			\$32.73				1.4255	\$7,775	\$105.06	-2.3%	2.1290	\$15.37		
200807	51	80	\$5,598	\$4,197	1.0000	\$0	\$4,197	75.0%			\$52.46				1.3943	\$7,805	\$97.57	-7.1%	1.9771	\$26.53		
200808	88	126	\$8,204	\$1,982	1.0000	\$0	\$1,982	24.2%			\$15.73				1.3704	\$11,243	\$89.23	-8.5%	1.8081	\$8.70		
200809	68	134	\$8,048	\$3,488	1.0000	\$0	\$3,488	43.3%			\$26.03				1.3479	\$10,848	\$80.95	-9.3%	1.6404	\$15.87		
200810	102	148	\$11,339	\$6,069	1.0000	\$0	\$6,069	53.5%			\$41.01				1.3294	\$15,074	\$101.85	25.8%	2.0639	\$19.87		
200811	170	246	\$18,547	\$4,706	1.0000	\$0	\$4,706	25.4%			\$19.13				1.3156	\$24,400	\$99.19	-2.6%	2.0099	\$9.52		
200812	55	97	\$7,231	\$7,549	1.0000	\$0	\$7,549	104.4%	46.7%		\$77.83	\$33.16			1.2898	\$9,327	\$96.15	-3.1%	1.9484	\$39.94	\$16.62	
200901	115	167	\$12,860	\$9,074	1.0000	\$0	\$9,074	70.6%	49.1%	\$54.33	\$35.06	9.3%		1.2612	\$16,219	\$97.12	1.0%	1.9680	\$27.61	\$17.75	36.1%	
200902	113	169	\$12,752	\$5,905	1.0000	\$0	\$5,905	46.3%	49.1%	\$34.94	\$35.65	29.7%		1.2507	\$15,949	\$94.38	-2.8%	1.9124	\$18.27	\$18.05	27.3%	
200903	70	92	\$11,468	\$10,063	1.0000	\$0	\$10,063	87.8%	53.4%	\$109.38	\$40.45	264.9%		1.2396	\$14,216	\$154.52	63.7%	3.1311	\$34.93	\$19.91	165.6%	
200904	119	195	\$10,364	\$11,436	1.0000	\$0	\$11,436	110.3%	58.3%	\$58.64	\$42.68	47.1%		1.2353	\$12,803	\$65.65	-57.5%	1.3304	\$44.08	\$21.95	130.0%	
200905	155	267	\$16,465	\$6,779	1.0000	\$0	\$6,779	41.2%	57.4%	\$25.39	\$41.04	10.6%		1.2264	\$20,193	\$75.63	15.2%	1.5325	\$16.57	\$21.92	57.3%	
200906	109	151	\$11,200	\$7,772	1.0000	\$0	\$7,772	69.4%	58.9%	\$51.47	\$42.21	57.3%		1.2198	\$13,662	\$90.48	19.6%	1.8334	\$28.07	\$22.71	82.6%	
200907	104	152	\$10,416	\$7,093	1.0000	\$0	\$7,093	68.1%	59.0%	\$46.66	\$42.14	-11.0%		1.2059	\$12,561	\$82.64	-8.7%	1.6745	\$27.87	\$22.90	5.0%	
200908	117	168	\$10,976	\$9,044	1.0000	\$0	\$9,044	82.4%	62.8%	\$53.84	\$44.80	242.2%		1.1976	\$13,144	\$78.24	-5.3%	1.5854	\$33.96	\$24.61	290.2%	
200909	105	158	\$10,256	\$6,117	1.0000	\$0	\$6,117	59.6%	63.7%	\$38.72	\$45.58	48.7%		1.1908	\$12,213	\$77.29	-1.2%	1.5663	\$24.72	\$25.15	55.8%	
200910	88	141	\$9,402	\$6,368	1.0000	\$0	\$6,368	67.7%	64.8%	\$45.16	\$45.88	10.1%		1.1825	\$11,118	\$78.85	2.0%	1.5979	\$28.27	\$25.80	42.3%	
200911	87	144	\$8,671	\$9,079	1.0000	\$0	\$9,079	104.7%	72.9%	\$63.05	\$50.65	229.6%		1.1701	\$10,147	\$70.46	-10.6%	1.4278	\$44.16	\$29.41	364.0%	
200912	101	164	\$10,119	\$11,583	1.0000	\$0	\$11,583	114.5%	74.3%	\$70.63	\$50.97	-9.2%	53.7%	1.1602	\$11,740	\$71.59	1.6%	1.4506	\$48.69	\$30.19	21.9%	
201001	165	311	\$13,029	\$9,538	1.0000	\$0	\$9,538	73.2%	74.6%	\$30.67	\$47.72	-43.6%	36.1%	1.1466	\$14,939	\$48.04	-32.9%	0.9734	\$31.51	\$30.57	14.1%	
201002	112	199	\$10,030	\$12,012	1.0000	\$0	\$12,012	119.8%	80.7%	\$60.36	\$49.90	72.7%	40.0%	1.1421	\$11,456	\$57.57	19.8%	1.1665	\$51.75	\$33.34	183.2%	
201003	141	245	\$12,898	\$9,456	1.0000	\$0	\$9,456	73.3%	79.4%	\$38.60	\$46.31	-64.7%	14.5%	1.1362	\$14,655	\$59.82	3.9%	1.2121	\$31.84	\$33.06	-8.9%	
201004	130	222	\$11,739	\$12,338	1.0000	\$0	\$12,338	105.1%	79.3%	\$55.58	\$46.16	-5.2%	8.1%	1.1307	\$13,274	\$59.79	0.0%	1.2116	\$45.87	\$33.24	4.1%	
201005	134	234	\$11,976	\$10,659	1.0000	\$0	\$10,659	89.0%	85.0%	\$45.55	\$48.52	79.4%	18.2%	1.1267	\$13,494	\$57.67	-3.6%	1.1685	\$38.98	\$35.96	135.3%	
201006	128	230	\$11,650	\$10,815	1.0000	\$0	\$10,815	92.8%	87.0%	\$47.02	\$48.19	-8.6%	14.2%	1.1201	\$13,049	\$56.73	-1.6%	1.1497	\$40.90	\$37.10	45.7%	
201007	131	238	\$11,971	\$10,008	1.0000	\$0	\$10,008	83.6%	88.2%	\$42.05	\$47.68	-9.9%	13.2%	1.1113	\$13,304	\$55.90	-1.5%	1.1327	\$37.12	\$37.86	33.2%	
201008	130	239	\$11,863	\$17,240	1.0000	\$0	\$17,240	145.3%	93.7%	\$72.13	\$49.59	34.0%	10.7%	1.1059	\$13,119	\$54.89	-1.8%	1.1123	\$64.85	\$40.52	91.0%	
201009	100	200	\$8,680	\$6,832	1.0000	\$0	\$6,832	78.7%	95.4%	\$34.16	\$49.06	-11.8%	7.6%	1.1016	\$9,562	\$47.81	-12.9%	0.9688	\$35.26	\$41.47	42.6%	
201010	105	205	\$8,830	\$7,053	1.0000	\$0	\$7,053	79.9%	96.3%	\$34.40	\$48.12	-23.8%	4.9%	1.0968	\$9,684	\$47.24	-1.2%	0.9573	\$35.94	\$42.10	27.1%	
201011	102	200	\$9,192	\$7,334	1.0000	\$0	\$7,334	79.8%	94.6%	\$36.67	\$46.47	-41.8%	-8.2%	1.0879	\$10,000	\$50.00	5.8%	1.0132	\$36.19	\$41.56	-18.0%	
201012	101	202	\$8,787	\$8,786	1.0000	\$0	\$8,786	100.0%	93.4%	\$43.50	\$44.80	-38.4%	-12.1%	1.0829	\$9,515	\$47.11	-5.8%	0.9545	\$45.57	\$41.25	-6.4%	
201101	102	196	\$9,046	\$5,816	1.0000	\$0	\$5,816	64.3%	93.4%	\$29.67	\$45.34	-3.2%	-5.0%	1.0632	\$9,618	\$49.07	4.2%	0.9943	\$29.84	\$41.50	-5.3%	
201102	102	196	\$9,165	\$7,237	1.0000	\$0	\$7,237	79.0%	90.3%	\$36.92	\$43.56	-38.8%	-12.7%	1.0570	\$9,687	\$49.43	0.7%	1.0015	\$36.87	\$40.33	-28.8%	
201103	103	199	\$9,664	\$5,923	1.0000	\$0	\$5,923	61.3%	89.8%	\$29.76	\$42.97	-22.9%	-7.2%	1.0501	\$10,148	\$50.99	3.2%	1.0333	\$28.80	\$40.39	-9.5%	
201104	100	192	\$9,362	\$7,499	0.9999	\$1	\$7,500	80.9%	87.5%	\$39.06	\$41.57	-29.7%	-9.9%	1.0439	\$9,773	\$50.90	-0.2%	1.0314	\$37.87	\$39.65	-17.4%	
201105	100	192	\$9,287	\$6,404	0.9999	\$1	\$6,405	69.0%	85.9%	\$33.36	\$40.56	-26.8%	-16.4%	1.0392	\$9,651	\$50.26	-1.2%	1.0185	\$32.75	\$39.19	-16.0%	
201106	100	193	\$9,219	\$7,433	0.9999	\$1	\$7,434	80.6%	84.8%	\$38.52	\$39.79	-18.1%	-17.4%	1.0338	\$9,531	\$49.38	-1.8%	1.0006	\$38.49	\$38.96	-5.9%	
201107	97	190	\$9,187	\$8,469	0.9998	\$1	\$8,471	92.2%	85.5%	\$44.58	\$39.95	6.0%	-16.2%	1.0268	\$9,434	\$49.65	0.5%	1.0061	\$44.31	\$39.58	19.4%	
201108	99	193	\$9,345	\$7,528	0.9998	\$2	\$7,529	80.6%	78.6%	\$39.01	\$36.61	-45.9%	-26.2%	1.0268	\$9,595	\$49.72	0.1%	1.0074	\$38.72	\$36.66	-40.3%	
201109	97	191	\$9,166	\$6,347	0.9996	\$2	\$6,350	69.3%	77.9%	\$33.24	\$36.54	-2.7%	-25.5%	1.0264	\$9,408	\$49.26	-0.9%	0.9981	\$33.31	\$36.50	-5.5%	
201110	98	196	\$9,410	\$8,462	0.9995	\$4	\$8,466	90.0%	78.7%	\$43.19	\$37.29	25.5%	-22.5%	1.0194	\$9,593	\$48.94	-0.6%	0.9918	\$43.55	\$37.13	21.2%	
201111	96	188	\$9,085	\$6,322	0.9995	\$3	\$6,326	69.6%	77.9%	\$33.65	\$37.05	-8.2%	-20.3%	1.0149	\$9,221	\$49.05	0.2%	0.9939	\$33.86	\$36.95	-6.5%	
201112	95	187	\$9,152	\$8,099	0.9991	\$7	\$8,106	88.6%	77.0%	\$43.35	\$36.99	-0.3%	-17.4%	1.0083	\$9,228	\$49.35	0.6%	1.0000	\$43.35	\$36.75	-4.9%	
201201	93	180	\$9,007	\$5,327	0.9990	\$5	\$5,332	59.2%	76.6%	\$29.62	\$37.04	-0.2%	-18.3%									
201202	94	182	\$9,129	\$8,622	0.8246	\$1,834	\$10,456	114.5%	79.5%	\$57.45	\$38.68	55.6%	-11.2%									
Experience Period	1,189	2,313	\$111,088	\$85,539	0.9997	\$23	\$85,561			\$36.99				1.0342	\$114,886	\$49.67		1.0065	\$36.75			

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 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Rx BC Total

(a) Current Rate Level	(b)	(c)	(d) 07/2012							(f)	(g)	(h) =(e)/(f)	(i) Incurred Claims				(m) Revenue at Current Rate Level				(r) Normalized Incurred Claims		
			(e)	(f)	(g)	(h)	(i)	(j)	(k)				(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)		
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		
200801	16,421	26,095	\$1,636,734	\$1,191,289	1.0000	\$0	\$1,191,289	72.8%		\$45.65				1.5327	\$2,508,559	\$96.13		1.1251	\$40.58				
200802	17,002	26,967	\$1,713,548	\$1,142,344	1.0000	\$0	\$1,142,344	66.7%		\$42.36				1.5096	\$2,586,692	\$95.92	-0.2%	1.1226	\$37.73				
200803	16,711	26,477	\$1,712,991	\$1,213,446	1.0000	\$0	\$1,213,446	70.8%		\$45.83				1.4907	\$2,553,497	\$96.44	0.5%	1.1287	\$40.60				
200804	16,981	26,998	\$1,763,181	\$1,209,230	1.0000	\$0	\$1,209,230	68.6%		\$44.79				1.4742	\$2,599,304	\$96.28	-0.2%	1.1268	\$39.75				
200805	17,038	27,155	\$1,777,700	\$1,307,938	1.0000	\$0	\$1,307,938	73.6%		\$48.17				1.4514	\$2,580,238	\$95.02	-1.3%	1.1121	\$43.31				
200806	17,330	27,609	\$1,855,353	\$1,193,284	1.0000	\$0	\$1,193,284	64.3%		\$43.22				1.4250	\$2,643,960	\$95.76	0.8%	1.1208	\$38.56				
200807	17,449	27,621	\$1,875,177	\$1,252,358	1.0000	\$0	\$1,252,358	66.8%		\$45.34				1.3946	\$2,615,089	\$94.68	-1.1%	1.1081	\$40.92				
200808	17,297	27,313	\$1,872,385	\$1,251,912	1.0000	\$0	\$1,251,912	66.9%		\$45.84				1.3706	\$2,566,330	\$93.96	-0.8%	1.0997	\$41.68				
200809	17,851	28,715	\$1,991,275	\$1,228,508	1.0000	\$0	\$1,228,508	61.7%		\$42.78				1.3483	\$2,684,913	\$93.50	-0.5%	1.0943	\$39.10				
200810	17,565	27,705	\$1,948,908	\$1,295,864	1.0000	\$0	\$1,295,864	66.5%		\$46.77				1.3291	\$2,590,253	\$93.49	0.0%	1.0942	\$42.75				
200811	18,218	28,885	\$2,009,896	\$1,249,419	1.0000	\$0	\$1,249,419	62.2%		\$43.25				1.3150	\$2,642,940	\$91.50	-2.1%	1.0709	\$40.39				
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			1.2906	\$2,560,124	\$91.88	0.4%	1.0753	\$44.96	\$40.85			
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%		1.2616	\$2,592,662	\$90.68	-1.3%	1.0613	\$43.52	\$41.09	7.3%		
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%		1.2512	\$2,590,899	\$90.02	-0.7%	1.0535	\$39.53	\$41.24	4.8%		
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%		1.2403	\$2,631,226	\$89.77	-0.3%	1.0506	\$45.58	\$41.66	12.3%		
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%		1.2356	\$2,504,007	\$89.70	-0.1%	1.0498	\$48.58	\$42.37	22.2%		
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%		1.2268	\$2,560,771	\$89.99	0.3%	1.0532	\$45.87	\$42.58	5.9%		
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%		1.2206	\$2,628,105	\$89.03	-1.1%	1.0420	\$49.06	\$43.47	27.2%		
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%		1.2068	\$2,561,740	\$88.60	-0.5%	1.0369	\$48.51	\$44.10	18.5%		
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%		1.1991	\$2,660,726	\$88.53	-0.1%	1.0361	\$47.47	\$44.58	13.9%		
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%		1.1916	\$2,635,713	\$87.64	-1.0%	1.0257	\$46.66	\$45.23	19.3%		
200910	18,790	30,296	\$2,245,917	\$1,533,201	1.0000	\$0	\$1,533,201	68.3%	66.1%	\$50.61	\$47.99	8.2%		1.1844	\$2,660,128	\$87.80	0.2%	1.0276	\$49.25	\$45.78	15.2%		
200911	19,570	31,184	\$2,297,069	\$1,473,414	1.0000	\$0	\$1,473,414	64.1%	66.2%	\$47.25	\$48.31	9.2%		1.1722	\$2,692,676	\$86.35	-1.7%	1.0106	\$46.75	\$46.32	15.7%		
200912	18,916	30,353	\$2,221,620	\$1,548,321	1.0000	\$0	\$1,548,321	69.7%	66.4%	\$51.01	\$48.54	5.5%	7.4%	1.1622	\$2,581,870	\$85.06	-1.5%	0.9955	\$51.24	\$46.84	14.0%		
201001	19,651	31,594	\$2,368,652	\$1,461,524	1.0000	\$1	\$1,461,525	61.7%	66.2%	\$46.26	\$48.53	0.1%	7.3%	1.1486	\$2,720,708	\$86.11	1.2%	1.0078	\$45.90	\$47.03	5.5%		
201002	19,293	30,924	\$2,348,435	\$1,395,239	1.0000	\$1	\$1,395,240	59.4%	66.2%	\$45.12	\$48.79	8.3%	8.0%	1.1443	\$2,687,264	\$86.90	0.9%	1.0170	\$44.36	\$47.42	12.2%		
201003	19,882	31,719	\$2,398,764	\$1,596,821	1.0000	\$1	\$1,596,823	66.6%	66.2%	\$50.34	\$49.00	5.1%	8.1%	1.1384	\$2,730,843	\$86.09	-0.9%	1.0076	\$49.96	\$47.79	9.6%		
201004	20,162	32,406	\$2,458,965	\$1,599,040	1.0000	\$1	\$1,599,042	65.0%	65.8%	\$49.34	\$48.87	-3.3%	6.6%	1.1326	\$2,785,098	\$85.94	-0.2%	1.0058	\$49.06	\$47.84	1.0%		
201005	19,659	31,546	\$2,390,695	\$1,583,483	1.0000	\$1	\$1,583,484	66.2%	65.9%	\$50.20	\$49.03	3.9%	6.9%	1.1283	\$2,697,450	\$85.51	-0.5%	1.0007	\$50.16	\$48.19	9.3%		
201006	19,768	31,749	\$2,434,543	\$1,601,527	1.0000	\$1	\$1,601,529	65.8%	65.5%	\$50.44	\$48.98	-1.3%	5.2%	1.1214	\$2,730,163	\$85.99	0.6%	1.0064	\$50.12	\$48.28	2.2%		
201007	18,688	30,047	\$2,354,146	\$1,489,185	1.0000	\$1	\$1,489,186	63.3%	65.1%	\$49.56	\$48.93	-1.5%	4.2%	1.1129	\$2,619,958	\$87.20	1.4%	1.0205	\$48.57	\$48.29	0.1%		
201008	19,277	30,427	\$2,466,590	\$1,577,014	1.0000	\$1	\$1,577,016	63.9%	64.9%	\$51.83	\$49.15	5.4%	4.0%	1.1076	\$2,732,081	\$89.79	3.0%	1.0509	\$49.32	\$48.44	3.9%		
201009	19,146	31,107	\$2,414,981	\$1,590,572	1.0000	\$1	\$1,590,573	65.9%	65.0%	\$51.13	\$49.42	6.8%	3.7%	1.1032	\$2,664,251	\$85.65	-4.6%	1.0024	\$51.01	\$48.80	9.3%		
201010	19,193	31,077	\$2,402,033	\$1,515,263	1.0000	\$3	\$1,515,265	63.1%	64.5%	\$48.76	\$49.26	-3.7%	2.7%	1.0984	\$2,638,413	\$84.90	-0.9%	0.9936	\$49.07	\$48.79	-0.4%		
201011	19,497	31,347	\$2,447,053	\$1,534,390	1.0000	\$3	\$1,534,392	62.7%	64.4%	\$48.95	\$49.41	3.6%	2.3%	1.0897	\$2,666,445	\$85.06	0.2%	0.9955	\$49.17	\$48.99	5.2%		
201012	19,793	32,097	\$2,493,995	\$1,562,906	1.0000	\$7	\$1,562,913	62.7%	63.9%	\$48.69	\$49.22	-4.5%	1.4%	1.0847	\$2,705,125	\$84.28	-0.9%	0.9864	\$49.37	\$48.84	-3.7%		
201101	18,946	30,572	\$2,476,791	\$1,570,168	1.0000	\$34	\$1,570,202	63.4%	64.0%	\$51.36	\$49.64	11.0%	2.3%	1.0655	\$2,638,929	\$86.32	2.4%	1.0102	\$50.84	\$49.25	10.8%		
201102	18,544	30,041	\$2,431,407	\$1,568,765	1.0000	\$40	\$1,568,804	64.5%	64.4%	\$52.22	\$50.22	15.7%	2.9%	1.0592	\$2,575,349	\$85.73	-0.7%	1.0033	\$52.05	\$49.88	17.3%		
201103	19,103	30,793	\$2,515,728	\$1,727,576	1.0000	\$80	\$1,727,656	68.7%	64.6%	\$56.11	\$50.70	11.4%	3.5%	1.0522	\$2,647,116	\$85.96	0.3%	1.0061	\$55.77	\$50.36	11.6%		
201104	19,221	30,950	\$2,549,409	\$1,551,075	0.9999	\$135	\$1,551,210	60.8%	64.2%	\$50.12	\$50.77	1.6%	3.9%	1.0460	\$2,666,655	\$86.16	0.2%	1.0084	\$49.70	\$50.42	1.3%		
201105	19,389	31,336	\$2,577,250	\$1,753,599	0.9999	\$179	\$1,753,778	68.0%	64.4%	\$55.97	\$51.25	11.5%	4.5%	1.0414	\$2,683,947	\$85.65	-0.6%	1.0024	\$55.83	\$50.90	11.3%		
201106	19,404	31,319	\$2,595,486	\$1,629,437	0.9999	\$218	\$1,629,656	62.8%	64.2%	\$52.03	\$51.39	3.2%	4.9%	1.0361	\$2,689,085	\$85.86	0.2%	1.0049	\$51.78	\$51.04	3.3%		
201107	19,380	31,400	\$2,628,595	\$1,761,984	0.9998	\$304	\$1,762,288	67.0%	64.5%	\$56.12	\$51.93	13.2%	6.1%	1.0295	\$2,706,179	\$86.18	0.4%	1.0087	\$55.64	\$51.63	14.6%		
201108	19,495	31,556	\$2,642,528	\$1,945,879	0.9998	\$481	\$1,946,360	73.7%	65.3%	\$61.68	\$52.77	19.0%	7.4%	1.0296	\$2,720,758	\$86.22	0.0%	1.0091	\$61.12	\$52.63	23.9%		
201109	19,611	31,791	\$2,665,403	\$1,800,974	0.9996	\$686	\$1,801,660	67.6%	65.5%	\$56.67	\$53.23	10.8%	7.7%	1.0291	\$2,742,891	\$86.28	0.1%	1.0098	\$56.12	\$53.07	10.0%		
201110	19,568	31,683	\$2,665,004	\$1,866,062	0.9995	\$870	\$1,866,932	70.1%	66.1%	\$58.93	\$54.09	20.9%	9.8%	1.0223	\$2,724,418	\$85.99	-0.3%	1.0064	\$58.55	\$53.86	19.3%		
201111	19,697	31,850	\$2,682,297	\$1,930,357	0.9995	\$961	\$1,931,318	72.0%	66.9%	\$60.64	\$55.07	23.9%	11.5%	1.0178	\$2,729,992	\$85.71	-0.3%	1.0032	\$60.45	\$54.80	22.9%		
201112	19,920	32,190	\$2,719,919	\$1,889,894	0.9991	\$1,616	\$1,891,510	69.5%	67.4%	\$58.76	\$55.93	20.7%	13.6%	1.0112	\$2,750,465	\$85.44	-0.3%	1.0000	\$58.76	\$55.60	19.0%		
201201	19,941	32,236	\$2,730,810	\$1,979,297	0.9990	\$1,956	\$1,981,253	72.6%	68.2%	\$61.46	\$56.78	19.7%	14.4%										
201202	19,965	32,293	\$2,729,708	\$1,648,703	0.8246	\$350,736	\$1,999,439	73.2%	68.9%	\$61.92	\$57.57	18.6%	14.6%										
Experience Period	232,278	375,481	\$31,149,817	\$20,995,770	0.9997	\$5,605	\$21,001,375			\$55.93				1.0361	\$32,275,783	\$85.96		1.0060	\$55.60				

CareFirst BlueCross BlueShield (BlueChoice)
 DC Small Group Rate Filing Effective 10/2012
 Development of Normalized Trends
 Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
 Rx BC HEALTHYBLUE 1.0 Non-CDH

(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)/(q)	(s)	(t)			
Current Rate Level													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	
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201011	1	1	\$ 118	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$ 0.00	\$ 0.00			1.0879	\$ 128	\$ 128.37		1.7037	\$ 0.00	\$ 0.00		
201012	8	11	\$ 1,231	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$ 0.00	\$ 0.00			1.0829	\$ 1,333	\$ 121.18	-5.6%	1.6083	\$ 0.00	\$ 0.00		
201101	11	22	\$ 1,420	\$ 338	1.0000	\$ 0	\$ 338	23.8%	12.2%	\$ 15.37	\$ 9.95			1.0632	\$ 1,510	\$ 68.63	-43.4%	0.9108	\$ 16.88	\$ 8.58		
201102	56	102	\$ 6,933	\$ 380	1.0000	\$ 0	\$ 380	5.5%	7.4%	\$ 3.72	\$ 5.28			1.0570	\$ 7,328	\$ 71.84	4.7%	0.9535	\$ 3.91	\$ 5.25		
201103	60	102	\$ 7,477	\$ 1,018	1.0000	\$ 0	\$ 1,018	13.6%	10.1%	\$ 9.98	\$ 7.29			1.0501	\$ 7,851	\$ 76.97	7.1%	1.0216	\$ 9.77	\$ 7.21		
201104	59	103	\$ 6,903	\$ 1,349	0.9999	\$ 0	\$ 1,349	19.5%	12.8%	\$ 13.10	\$ 9.05			1.0439	\$ 7,206	\$ 69.96	-9.1%	0.9285	\$ 14.11	\$ 9.17		
201105	68	125	\$ 9,787	\$ 3,306	0.9999	\$ 0	\$ 3,306	33.8%	18.9%	\$ 26.45	\$ 13.72			1.0392	\$ 10,170	\$ 81.36	16.3%	1.0798	\$ 24.49	\$ 13.56		
201106	69	121	\$ 9,031	\$ 2,514	0.9999	\$ 0	\$ 2,514	27.8%	20.8%	\$ 20.78	\$ 15.17			1.0338	\$ 9,336	\$ 77.16	-5.2%	1.0240	\$ 20.29	\$ 14.96		
201107	83	134	\$ 9,989	\$ 3,621	0.9998	\$ 1	\$ 3,621	36.3%	23.7%	\$ 27.02	\$ 17.37			1.0268	\$ 10,257	\$ 76.55	-0.8%	1.0159	\$ 26.60	\$ 17.12		
201108	84	134	\$ 10,302	\$ 5,564	0.9998	\$ 1	\$ 5,565	54.0%	28.6%	\$ 41.53	\$ 21.16			1.0268	\$ 10,578	\$ 78.94	3.1%	1.0477	\$ 39.64	\$ 20.75		
201109	89	139	\$ 10,798	\$ 3,582	0.9996	\$ 1	\$ 3,583	33.2%	29.3%	\$ 25.78	\$ 21.81			1.0264	\$ 11,083	\$ 79.73	1.0%	1.0582	\$ 24.36	\$ 21.27		
201110	93	150	\$ 11,512	\$ 5,687	0.9995	\$ 3	\$ 5,690	49.4%	32.0%	\$ 37.93	\$ 23.92			1.0194	\$ 11,736	\$ 78.24	-1.9%	1.0383	\$ 36.53	\$ 23.29		
201111	103	163	\$ 12,627	\$ 4,536	0.9995	\$ 2	\$ 4,538	35.9%	32.6%	\$ 27.84	\$ 24.43			1.0149	\$ 12,815	\$ 78.62	0.5%	1.0434	\$ 26.68	\$ 23.75		
201112	100	157	\$ 11,732	\$ 7,622	0.9991	\$ 7	\$ 7,628	65.0%	36.4%	\$ 48.59	\$ 27.23			1.0149	\$ 11,830	\$ 75.35	-4.2%	1.0000	\$ 48.59	\$ 26.67		
201201	98	152	\$ 11,009	\$ 4,076	0.9990	\$ 4	\$ 4,080	37.1%	36.6%	\$ 26.84	\$ 27.35	74.6%	175.0%									
201202	92	146	\$ 10,478	\$ 4,949	0.8246	\$ 1,053	\$ 6,002	57.3%	40.2%	\$ 41.11	\$ 30.07	1003.6%	469.5%									
Experience Period	875	1,452	\$ 108,511	\$ 39,517	0.9996	\$ 16	\$ 39,532	36.4%		\$ 27.23				1.029394591	\$ 111,701	\$ 76.93		1.0210	\$ 26.67			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx HB HSA

(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)/(q)	(s)	(t)			
Current Rate Level			07/2012					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	
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -							
201011	4	5	\$ 445	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.1237	\$ 500	\$100.01		1.1871	\$0.00	\$0.00		
201012	4	5	\$ 445	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.1212	\$ 499	\$99.79	-0.2%	1.1845	\$0.00	\$0.00		
201101	8	9	\$ 900	\$ 32	1.0000	\$ 0	\$ 32	3.5%	1.8%	\$3.52	\$1.67			1.1096	\$ 999	\$110.96	11.2%	1.3172	\$2.67	\$1.34		
201102	12	20	\$ 1,286	\$ 42	1.0000	\$ 0	\$ 42	3.3%	2.4%	\$2.12	\$1.90			1.1017	\$ 1,417	\$70.84	-36.2%	0.8409	\$2.52	\$1.83		
201103	13	21	\$ 1,314	\$ 55	1.0000	\$ 0	\$ 55	4.2%	2.9%	\$2.62	\$2.15			1.0969	\$ 1,441	\$68.64	-3.1%	0.8148	\$3.21	\$2.24		
201104	13	21	\$ 1,364	\$ 48	0.9999	\$ 0	\$ 48	3.5%	3.1%	\$2.26	\$2.18			1.0941	\$ 1,492	\$71.06	3.5%	0.8435	\$2.68	\$2.34		
201105	11	19	\$ 938	\$ 61	0.9999	\$ 0	\$ 61	6.5%	3.5%	\$3.20	\$2.37			1.0911	\$ 1,023	\$53.87	-24.2%	0.6394	\$5.00	\$2.71		
201106	17	28	\$ 2,175	\$ 60	0.9999	\$ 0	\$ 60	2.8%	3.4%	\$2.15	\$2.32			1.0863	\$ 2,363	\$84.38	56.6%	1.0016	\$2.14	\$2.57		
201107	18	29	\$ 2,190	\$ 459	0.9998	\$ 0	\$ 459	21.0%	6.8%	\$15.83	\$4.82			1.0894	\$ 2,386	\$82.27	-2.5%	0.9765	\$16.21	\$5.26		
201108	19	33	\$ 2,471	\$ 246	0.9998	\$ 0	\$ 246	10.0%	7.4%	\$7.47	\$5.28			1.0932	\$ 2,701	\$81.85	-0.5%	0.9716	\$7.69	\$5.70		
201109	20	34	\$ 2,628	\$ 423	0.9996	\$ 0	\$ 423	16.1%	8.8%	\$12.45	\$6.37			1.0883	\$ 2,860	\$84.12	2.8%	0.9985	\$12.47	\$6.80		
201110	21	38	\$ 2,628	\$ 323	0.9995	\$ 0	\$ 323	12.3%	9.3%	\$8.49	\$6.68			1.0859	\$ 2,854	\$75.10	-10.7%	0.8915	\$9.53	\$7.18		
201111	19	30	\$ 2,348	\$ 286	0.9995	\$ 0	\$ 287	12.2%	9.8%	\$9.55	\$7.09			1.0826	\$ 2,542	\$84.73	12.8%	1.0058	\$9.50	\$7.60		
201112	16	26	\$ 2,034	\$ 354	0.9991	\$ 0	\$ 354	17.4%	10.7%	\$13.61	\$7.76			1.0826	\$ 2,190	\$84.24	-0.6%	1.0000	\$13.61	\$8.30		
201201	16	26	\$ 2,106	\$ 200	0.9990	\$ 0	\$ 200	9.5%	10.9%	\$7.69	\$7.87	118.6%	372.3%									
201202	21	31	\$ 2,391	\$ 213	0.8246	\$ 45	\$ 258	10.8%	11.3%	\$8.32	\$8.25	292.6%	334.7%									
Experience Period	187	308	\$22,276	\$2,389	0.9996	\$1	\$2,390	10.7%		\$7.76				1.089444045	\$24,268	\$78.79		0.9353	\$8.30			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC HEALTHYBLUE 1.0 Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)				
Current Rate Level			07/2012					(h)/(f)	=(h)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)		
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		
200801	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200802	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200803	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200804	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200805	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200806	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200807	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200808	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200809	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200810	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200811	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200812	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200901	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200902	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200903	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200904	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200905	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200906	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200907	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200908	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200909	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200910	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200911	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
200912	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201001	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201002	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201003	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201004	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201005	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201006	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201007	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201008	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201009	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201010	0	0	\$ -	\$ -	1.0000	\$ -	\$ -								\$ -								
201011	5	6	\$ 563	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.1162	\$ 628	\$104.73		1.3671	\$0.00	\$0.00			
201012	12	16	\$ 1,676	\$ -	1.0000	\$ -	\$ -	0.0%	0.0%	\$0.00	\$0.00			1.0931	\$ 1,832	\$114.50	9.3%	1.4945	\$0.00	\$0.00			
201101	19	31	\$ 2,320	\$ 370	1.0000	\$ 0	\$ 370	15.9%	8.1%	\$11.93	\$6.98			1.0812	\$ 2,508	\$80.92	-29.3%	1.0562	\$11.30	\$5.70			
201102	68	122	\$ 8,219	\$ 422	1.0000	\$ 0	\$ 422	5.1%	6.2%	\$3.46	\$4.53			1.0640	\$ 8,745	\$71.68	-11.4%	0.9356	\$3.70	\$4.43			
201103	73	123	\$ 8,791	\$ 1,073	1.0000	\$ 0	\$ 1,073	12.2%	8.6%	\$8.72	\$6.26			1.0571	\$ 9,293	\$75.55	5.4%	0.9861	\$8.85	\$6.21			
201104	72	124	\$ 8,267	\$ 1,397	0.9999	\$ 0	\$ 1,397	16.9%	10.9%	\$11.26	\$7.73			1.0521	\$ 8,698	\$70.15	-7.2%	0.9156	\$12.30	\$7.88			
201105	79	144	\$ 10,725	\$ 3,366	0.9999	\$ 0	\$ 3,367	31.4%	16.3%	\$23.38	\$11.71			1.0437	\$ 11,194	\$77.73	10.8%	1.0146	\$23.04	\$11.84			
201106	86	149	\$ 11,206	\$ 2,574	0.9999	\$ 0	\$ 2,574	23.0%	17.8%	\$17.28	\$12.87			1.0440	\$ 11,699	\$78.52	1.0%	1.0248	\$16.86	\$12.91			
201107	101	163	\$ 12,179	\$ 4,080	0.9998	\$ 1	\$ 4,080	33.5%	20.8%	\$25.03	\$15.13			1.0381	\$ 12,643	\$77.56	-1.2%	1.0124	\$24.73	\$15.14			
201108	103	167	\$ 12,773	\$ 5,810	0.9998	\$ 1	\$ 5,811	45.5%	24.9%	\$34.80	\$18.27			1.0396	\$ 13,279	\$79.52	2.5%	1.0379	\$33.53	\$18.17			
201109	109	173	\$ 13,426	\$ 4,005	0.9996	\$ 2	\$ 4,007	29.8%	25.6%	\$23.16	\$18.97			1.0385	\$ 13,943	\$80.60	1.4%	1.0520	\$22.02	\$18.74			
201110	114	188	\$ 14,140	\$ 6,010	0.9995	\$ 3	\$ 6,013	42.5%	27.9%	\$31.98	\$20.71			1.0318	\$ 14,589	\$77.60	-3.7%	1.0129	\$31.58	\$20.45			
201111	122	193	\$ 14,975	\$ 4,822	0.9995	\$ 2	\$ 4,825	32.2%	28.6%	\$25.00	\$21.31			1.0255	\$ 15,357	\$79.57	2.5%	1.0386	\$24.07	\$21.01			
201112	116	183	\$ 13,766	\$ 7,976	0.9991	\$ 7	\$ 7,982	58.0%	32.1%	\$43.62	\$23.82			1.0255	\$ 14,020	\$76.61	-3.7%	1.0000	\$43.62	\$23.62			
201201	114	178	\$ 13,115	\$ 4,276	0.9990	\$ 4	\$ 4,280	32.6%	32.4%	\$24.05	\$24.03	101.5%	244.4%										
201202	113	177	\$ 12,869	\$ 5,162	0.8246	\$ 1,098	\$ 6,260	48.6%	35.3%	\$35.37	\$26.34	921.6%	481.8%										

Experience Period	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)		
Experience Period	1,062	1,760	\$130,787	\$41,905	0.9996	\$17	\$41,922	32.1%		\$23.82			1.039622378	\$135,969	\$77.26		1.0084	\$23.62			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)			
Current Rate Level			07/2012				=(h)/(f)				Incurring 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	
200801	27,920	48,997	\$3,335,908	\$3,342,243	1.0000	\$0	\$3,342,243	100.2%		\$68.21				1.5077	\$5,029,481	\$102.65		1.1712	\$58.24			
200802	28,271	49,791	\$3,390,204	\$3,154,365	1.0000	\$0	\$3,154,365	93.0%		\$63.35				1.4909	\$5,054,321	\$101.51	-1.1%	1.1583	\$54.70			
200803	27,974	49,366	\$3,419,003	\$3,394,698	1.0000	\$0	\$3,394,698	99.3%		\$68.77				1.4778	\$5,052,480	\$102.35	0.8%	1.1678	\$58.88			
200804	28,589	50,379	\$3,543,272	\$3,442,081	1.0000	\$0	\$3,442,081	97.1%		\$68.32				1.4545	\$5,153,771	\$102.30	0.0%	1.1673	\$58.53			
200805	28,670	50,574	\$3,566,147	\$3,446,159	1.0000	\$0	\$3,446,159	96.6%		\$68.14				1.4253	\$5,082,836	\$100.50	-1.8%	1.1468	\$59.42			
200806	29,486	51,775	\$3,711,426	\$3,443,419	1.0000	\$0	\$3,443,419	92.8%		\$66.51				1.4049	\$5,214,322	\$100.71	0.2%	1.1491	\$57.88			
200807	28,999	51,075	\$3,730,956	\$3,527,076	1.0000	\$0	\$3,527,076	94.5%		\$69.06				1.3827	\$5,158,816	\$101.00	0.3%	1.1525	\$59.92			
200808	29,240	51,424	\$3,758,010	\$3,391,707	1.0000	\$0	\$3,391,707	90.3%		\$65.96				1.3667	\$5,136,239	\$99.88	-1.1%	1.1397	\$57.87			
200809	29,164	51,590	\$3,816,987	\$3,544,565	1.0000	\$0	\$3,544,565	92.9%		\$68.71				1.3420	\$5,122,438	\$99.29	-0.6%	1.1329	\$60.64			
200810	28,784	51,078	\$3,825,765	\$3,649,070	1.0000	\$0	\$3,649,070	95.4%		\$71.44				1.3277	\$5,079,448	\$99.44	0.2%	1.1347	\$62.96			
200811	29,041	51,237	\$3,855,202	\$3,277,744	1.0000	\$0	\$3,277,744	85.0%		\$63.97				1.3117	\$5,056,738	\$98.69	-0.8%	1.1261	\$56.81			
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			1.2885	\$4,936,942	\$97.13	-1.6%	1.1082	\$68.37	\$59.50		
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%		1.2644	\$4,873,165	\$100.36	3.3%	1.1451	\$62.62	\$59.85	7.5%	
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%		1.2585	\$4,800,542	\$96.36	-4.0%	1.0995	\$59.66	\$60.27	9.1%	
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%		1.2481	\$4,853,158	\$96.37	0.0%	1.0996	\$66.69	\$60.90	13.3%	
200904	27,258	48,550	\$3,764,290	\$3,577,194	1.0000	\$0	\$3,577,194	95.0%	92.8%	\$73.68	\$69.46	7.8%		1.2400	\$4,667,806	\$96.14	-0.2%	1.0970	\$67.16	\$61.59	14.7%	
200905	26,975	48,003	\$3,766,021	\$3,588,214	1.0000	\$0	\$3,588,214	95.3%	92.7%	\$74.75	\$69.99	9.7%		1.2300	\$4,632,074	\$96.50	0.4%	1.1010	\$67.89	\$62.26	14.3%	
200906	27,574	49,576	\$3,805,580	\$3,702,140	1.0000	\$0	\$3,702,140	97.3%	93.1%	\$74.88	\$70.67	12.3%		1.2215	\$4,648,347	\$93.76	-2.8%	1.0699	\$69.80	\$63.24	20.6%	
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%		1.2123	\$4,496,727	\$94.03	0.3%	1.0729	\$72.58	\$64.26	21.1%	
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%		1.2050	\$4,566,402	\$94.28	0.3%	1.0757	\$65.10	\$64.89	12.5%	
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%		1.1989	\$4,395,042	\$94.14	-0.1%	1.0742	\$68.18	\$65.53	12.4%	
200910	26,215	47,025	\$3,685,240	\$3,620,692	1.0000	\$0	\$3,620,692	98.2%	93.8%	\$77.00	\$72.58	7.8%		1.1903	\$4,386,591	\$93.28	-0.9%	1.0644	\$72.34	\$66.29	14.9%	
200911	26,121	46,878	\$3,690,207	\$3,380,177	1.0000	\$0	\$3,380,177	91.6%	94.3%	\$72.11	\$73.30	12.7%		1.1796	\$4,352,877	\$92.86	-0.5%	1.0595	\$68.06	\$67.29	19.8%	
200912	25,117	45,332	\$3,597,203	\$3,560,412	1.0000	\$0	\$3,560,412	99.0%	94.2%	\$78.54	\$73.49	3.7%	7.8%	1.1659	\$4,194,066	\$92.52	-0.4%	1.0557	\$74.40	\$67.74	8.8%	
201001	25,340	45,365	\$3,615,866	\$3,236,949	1.0000	\$0	\$3,236,949	89.5%	94.1%	\$71.35	\$73.47	-0.5%	7.3%	1.1561	\$4,180,466	\$92.15	-0.4%	1.0515	\$67.86	\$68.21	8.4%	
201002	24,546	44,060	\$3,569,121	\$2,915,212	1.0000	\$0	\$2,915,212	81.7%	93.9%	\$66.16	\$73.60	0.9%	7.2%	1.1496	\$4,102,942	\$93.12	1.1%	1.0625	\$62.27	\$68.52	4.4%	
201003	24,761	44,463	\$3,606,302	\$3,487,556	1.0000	\$0	\$3,487,556	96.7%	94.0%	\$78.44	\$74.00	7.0%	7.2%	1.1411	\$4,115,076	\$92.55	-0.6%	1.0560	\$74.28	\$69.14	11.4%	
201004	24,544	43,920	\$3,600,712	\$3,468,235	1.0000	\$0	\$3,468,235	96.3%	94.1%	\$78.97	\$74.42	7.2%	7.1%	1.1350	\$4,086,722	\$93.05	0.5%	1.0617	\$74.38	\$69.72	10.7%	
201005	23,780	42,760	\$3,490,519	\$3,180,020	1.0000	\$0	\$3,180,020	91.1%	93.7%	\$74.37	\$74.39	-0.5%	6.3%	1.1277	\$3,936,249	\$92.05	-1.1%	1.0504	\$70.80	\$69.97	4.3%	
201006	24,410	43,762	\$3,579,262	\$3,462,851	1.0000	\$0	\$3,462,851	96.7%	93.7%	\$79.13	\$74.74	6.0%	5.8%	1.1211	\$4,012,654	\$91.69	-0.4%	1.0462	\$75.63	\$70.43	8.4%	
201007	23,342	42,129	\$3,512,775	\$3,336,316	1.0000	\$0	\$3,336,316	95.0%	93.2%	\$79.19	\$74.81	1.7%	4.8%	1.1164	\$3,921,745	\$93.09	1.5%	1.0622	\$74.56	\$70.56	2.7%	
201008	23,854	43,512	\$3,571,031	\$3,400,055	1.0000	\$2	\$3,400,058	95.2%	93.7%	\$78.14	\$75.51	11.6%	5.3%	1.1139	\$3,977,742	\$91.42	-1.8%	1.0431	\$74.91	\$71.41	15.1%	
201009	23,363	42,665	\$3,543,604	\$3,094,498	1.0000	\$2	\$3,094,500	87.3%	93.2%	\$72.53	\$75.48	-1.0%	4.6%	1.1054	\$3,916,931	\$91.81	0.4%	1.0475	\$69.24	\$71.53	1.6%	
201010	23,007	42,144	\$3,475,723	\$3,286,482	1.0000	\$2	\$3,286,484	94.6%	92.9%	\$77.98	\$75.54	1.3%	4.1%	1.1024	\$3,831,614	\$90.92	-1.0%	1.0374	\$75.17	\$71.74	3.9%	
201011	23,336	42,671	\$3,572,538	\$3,221,454	1.0000	\$9	\$3,221,463	90.2%	92.8%	\$75.50	\$75.84	4.7%	3.5%	1.0945	\$3,910,033	\$91.63	0.8%	1.0455	\$72.21	\$72.11	6.1%	
201012	23,369	43,086	\$3,570,297	\$3,368,508	1.0000	\$9	\$3,368,518	94.3%	92.4%	\$78.18	\$75.80	-0.5%	3.1%	1.0851	\$3,874,191	\$89.92	-1.9%	1.0260	\$76.20	\$72.25	2.4%	
201101	22,873	42,206	\$3,584,027	\$3,231,762	1.0000	\$20	\$3,231,783	90.2%	92.4%	\$76.57	\$76.26	7.3%	3.8%	1.0657	\$3,819,611	\$90.50	0.6%	1.0326	\$74.15	\$72.78	9.3%	
201102	22,689	41,665	\$3,548,983	\$3,102,787	1.0000	\$25	\$3,102,811	87.4%	92.9%	\$74.47	\$76.97	12.6%	4.6%	1.0597	\$3,760,814	\$90.26	-0.3%	1.0299	\$72.31	\$73.66	16.1%	
201103	22,915	42,244	\$3,595,339	\$3,491,268	1.0000	\$90	\$3,491,359	97.1%	93.0%	\$82.65	\$77.32	5.4%	4.5%	1.0507	\$3,777,802	\$89.43	-0.9%	1.0204	\$81.00	\$74.20	9.0%	
201104	22,976	42,448	\$3,610,395	\$3,298,920	1.0000	\$98	\$3,299,018	91.4%	92.5%	\$77.72	\$77.21	-1.6%	3.7%	1.0460	\$3,776,595	\$88.97	-0.5%	1.0152	\$76.56	\$74.37	2.9%	
201105	22,881	42,270	\$3,618,260	\$3,402,452	0.9999	\$282	\$3,402,734	94.0%	92.8%	\$80.50	\$77.72	8.2%	4.5%	1.0399	\$3,762,631	\$89.01	0.0%	1.0157	\$79.26	\$75.07	11.9%	
201106	22,932	42,428	\$3,657,055	\$3,608,971	0.9998	\$743	\$3,609,713	98.7%	93.0%	\$85.08	\$78.21	7.5%	4.6%	1.0350	\$3,785,225	\$89.22	0.2%	1.0180	\$83.58	\$75.72	10.5%	
201107	23,144	42,778	\$3,708,000	\$3,339,019	0.9997	\$857	\$3,339,876	90.1%	92.6%	\$78.07	\$78.12	-1.4%	4.4%	1.0306	\$3,821,559	\$89.33	0.1%	1.0193	\$76.59	\$75.90	2.7%	
201108	23,305	43,235	\$3,734,888	\$3,671,747	0.9997	\$1,013	\$3,672,760	98.3%	92.8%	\$84.95	\$78.69	8.7%	4.2%	1.0305	\$3,848,687	\$89.02	-0.4%	1.0157	\$83.63	\$76.63	11.6%	
201109	23,411	43,484	\$3,755,333	\$3,621,745	0.9997	\$1,037	\$3,622,782	96.5%	93.6%	\$83.31	\$79.60	14.9%	5.5%	1.0294	\$3,865,908	\$88.90	-0.1%	1.0144	\$82.13	\$77.73	18.6%	
201110	23,514	43,675	\$3,779,115	\$3,571,128	0.9997	\$1,048	\$3,572,175	94.5%	93.6%	\$81.79	\$79.92	4.9%	5.8%	1.0219	\$3,861,993	\$88.43	-0.5%	1.0090	\$81.06	\$78.22	7.8%	
201111	23,637	44,022	\$3,818,856	\$3,699,224	0.9997	\$1,104	\$3,700,328	96.9%	94.2%	\$84.06	\$80.64	11.3%	6.3%	1.0164	\$3,881,651	\$88.18	-0.3%	1.0061	\$83.55	\$79.18	15.7%	
201112	23,784	44,237	\$3,838,375	\$3,736,732	0.9997	\$1,219	\$3,737,952	97.4%	94.4%	\$84.50	\$81.18	8.1%	7.1%	1.0100	\$3,876,947	\$87.64	-0.6%	1.0000	\$84.50	\$79.89	10.9%	
201201	23,496	43,739	\$3,805,861	\$3,902,782	0.9997	\$1,254	\$3,904,036	102.6%	95.5%	\$89.26	\$82.24	16.6%	7.9%									
201202	23,323	43,401	\$3,784,894	\$3,080,086	0.8234	\$660,594	\$3,740,680	98.8%	96.4%	\$86.19	\$83.20	15.7%	8.1%									
Experience Period	278,061	514,692	\$44,248,625	\$41,775,756	0.9998	\$7,536	\$41,783,291			\$81.18				1.0360	\$45,839,421	\$89.06		1.0162	\$79.89			

CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC & GHMSI 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) =(l)/(g)	(s)	(t)		
Current Rate Level		07/2012										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
200801	44,341	75,092	\$4,972,642	\$4,533,532	1.0000	\$0	\$4,533,532	91.2%		\$60.37				1.5159	\$7,538,040	\$100.38		1.1576	\$52.15		
200802	45,273	76,758	\$5,103,753	\$4,296,709	1.0000	\$0	\$4,296,709	84.2%		\$55.98				1.4971	\$7,641,014	\$99.55	-0.8%	1.1480	\$48.76		
200803	44,685	75,843	\$5,131,994	\$4,608,144	1.0000	\$0	\$4,608,144	89.8%		\$60.76				1.4821	\$7,605,976	\$100.29	0.7%	1.1565	\$52.54		
200804	45,570	77,377	\$5,306,453	\$4,651,312	1.0000	\$0	\$4,651,312	87.7%		\$60.11				1.4611	\$7,753,075	\$100.20	-0.1%	1.1555	\$52.02		
200805	45,708	77,729	\$5,343,848	\$4,754,097	1.0000	\$0	\$4,754,097	89.0%		\$61.16				1.4340	\$7,663,073	\$98.59	-1.6%	1.1369	\$53.80		
200806	46,816	79,384	\$5,566,779	\$4,636,702	1.0000	\$0	\$4,636,702	83.3%		\$58.41				1.4116	\$7,858,282	\$98.99	0.4%	1.1416	\$51.17		
200807	46,448	78,696	\$5,606,133	\$4,779,435	1.0000	\$0	\$4,779,435	85.3%		\$60.73				1.3867	\$7,773,905	\$98.78	-0.2%	1.1392	\$53.31		
200808	46,537	78,737	\$5,630,395	\$4,643,619	1.0000	\$0	\$4,643,619	82.5%		\$58.98				1.3680	\$7,702,570	\$97.83	-1.0%	1.1281	\$52.28		
200809	47,015	80,305	\$5,808,262	\$4,773,073	1.0000	\$0	\$4,773,073	82.2%		\$59.44				1.3442	\$7,807,351	\$97.22	-0.6%	1.1212	\$53.01		
200810	46,349	78,783	\$5,774,673	\$4,944,934	1.0000	\$0	\$4,944,934	85.6%		\$62.77				1.3282	\$7,669,700	\$97.35	0.1%	1.1227	\$55.91		
200811	47,259	80,122	\$5,865,098	\$4,527,163	1.0000	\$0	\$4,527,163	77.2%		\$56.50				1.3128	\$7,699,678	\$96.10	-1.3%	1.1082	\$50.99		
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			1.2893	\$7,497,066	\$95.27	-0.9%	1.0986	\$60.13	\$52.99	
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%		1.2634	\$7,465,828	\$96.77	1.6%	1.1160	\$55.78	\$53.28	7.0%
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%		1.2559	\$7,391,441	\$94.04	-2.8%	1.0845	\$52.40	\$53.59	7.5%
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%		1.2453	\$7,484,385	\$93.94	-0.1%	1.0833	\$59.05	\$54.12	12.4%
200904	44,869	76,465	\$5,790,855	\$5,000,989	1.0000	\$0	\$5,000,989	86.4%	83.5%	\$65.40	\$61.02	8.8%		1.2385	\$7,171,814	\$93.79	-0.2%	1.0816	\$60.47	\$54.80	16.2%
200905	44,718	76,458	\$5,853,316	\$4,962,976	1.0000	\$0	\$4,962,976	84.8%	83.2%	\$64.91	\$61.32	6.1%		1.2288	\$7,192,845	\$94.08	0.3%	1.0849	\$59.83	\$55.28	11.2%
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%		1.2211	\$7,276,452	\$92.00	-2.2%	1.0609	\$62.10	\$56.19	21.4%
200907	44,708	76,736	\$5,832,090	\$5,178,175	1.0000	\$0	\$5,178,175	88.8%	83.8%	\$67.48	\$62.51	11.1%		1.2103	\$7,058,467	\$91.98	0.0%	1.0608	\$63.62	\$57.03	19.3%
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%		1.2028	\$7,227,128	\$92.07	0.1%	1.0618	\$58.43	\$57.55	11.8%
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%		1.1962	\$7,030,755	\$91.60	-0.5%	1.0563	\$59.92	\$58.15	13.0%
200910	45,005	77,321	\$5,931,157	\$5,153,893	1.0000	\$0	\$5,153,893	86.9%	83.9%	\$66.66	\$63.41	6.2%		1.1881	\$7,046,719	\$91.14	-0.5%	1.0510	\$63.42	\$58.77	13.4%
200911	45,691	78,062	\$5,987,277	\$4,853,590	1.0000	\$0	\$4,853,590	81.1%	84.2%	\$62.18	\$63.90	10.0%		1.1768	\$7,045,553	\$90.26	-1.0%	1.0408	\$59.74	\$59.53	17.2%
200912	44,033	75,685	\$5,818,823	\$5,108,733	1.0000	\$0	\$5,108,733	87.8%	84.1%	\$67.50	\$64.01	2.2%	6.5%	1.1645	\$6,775,936	\$89.53	-0.8%	1.0324	\$65.38	\$59.94	8.7%
201001	44,991	76,959	\$5,984,518	\$4,698,473	1.0000	\$1	\$4,698,474	78.5%	83.8%	\$61.05	\$63.91	-1.9%	6.1%	1.1532	\$6,901,174	\$89.67	0.2%	1.0341	\$59.04	\$60.23	5.8%
201002	43,839	74,984	\$5,917,557	\$4,310,451	1.0000	\$1	\$4,310,452	72.8%	83.6%	\$57.48	\$64.00	1.2%	6.1%	1.1475	\$6,790,206	\$90.56	1.0%	1.0443	\$55.05	\$60.50	5.0%
201003	44,643	76,182	\$6,005,066	\$5,084,378	1.0000	\$1	\$5,084,379	84.7%	83.5%	\$66.74	\$64.22	4.3%	6.0%	1.1400	\$6,845,919	\$89.86	-0.8%	1.0363	\$64.40	\$60.94	9.1%
201004	44,706	76,326	\$6,059,677	\$5,067,275	1.0000	\$1	\$5,067,277	83.6%	83.3%	\$66.39	\$64.31	1.5%	5.4%	1.1340	\$6,871,821	\$90.03	0.2%	1.0383	\$63.94	\$61.23	5.7%
201005	43,439	74,306	\$5,881,215	\$4,763,503	1.0000	\$1	\$4,763,504	81.0%	83.0%	\$64.11	\$64.24	-1.2%	4.8%	1.1279	\$6,633,699	\$89.28	-0.8%	1.0295	\$62.27	\$61.43	4.1%
201006	44,178	75,511	\$6,013,805	\$5,064,379	1.0000	\$1	\$5,064,380	84.2%	82.7%	\$67.07	\$64.33	1.8%	3.8%	1.1212	\$6,742,817	\$89.30	0.0%	1.0298	\$65.13	\$61.68	4.9%
201007	42,030	72,176	\$5,866,921	\$4,825,501	1.0000	\$1	\$4,825,502	82.2%	82.2%	\$66.86	\$64.26	-0.9%	2.8%	1.1150	\$6,541,703	\$90.64	1.5%	1.0452	\$63.97	\$61.69	0.6%
201008	43,131	73,939	\$6,037,621	\$4,977,070	1.0000	\$4	\$4,977,074	82.4%	82.3%	\$67.31	\$64.71	8.5%	3.1%	1.1113	\$6,709,823	\$90.75	0.1%	1.0465	\$64.32	\$62.19	10.1%
201009	42,509	73,772	\$5,958,584	\$4,685,070	1.0000	\$4	\$4,685,074	78.6%	82.0%	\$63.51	\$64.73	0.3%	2.6%	1.1045	\$6,581,182	\$89.21	-1.7%	1.0288	\$61.73	\$62.35	3.0%
201010	42,200	73,221	\$5,877,756	\$4,801,745	1.0000	\$5	\$4,801,750	81.7%	81.6%	\$65.58	\$64.63	-1.6%	1.9%	1.1008	\$6,470,027	\$88.36	-0.9%	1.0190	\$64.36	\$62.42	1.5%
201011	42,833	74,018	\$6,019,591	\$4,755,844	1.0000	\$12	\$4,755,856	79.0%	81.4%	\$64.25	\$64.81	3.3%	1.4%	1.0925	\$6,576,479	\$88.85	0.6%	1.0246	\$62.71	\$62.88	5.0%
201012	43,162	75,183	\$6,064,292	\$4,931,414	1.0000	\$16	\$4,931,431	81.3%	80.9%	\$65.59	\$64.65	-2.8%	1.0%	1.0849	\$6,579,316	\$87.51	-1.5%	1.0092	\$65.00	\$62.64	-0.6%
201101	41,819	72,778	\$6,060,818	\$4,801,930	1.0000	\$54	\$4,801,984	79.2%	80.9%	\$65.98	\$65.07	8.1%	1.8%	1.0656	\$6,458,540	\$88.74	1.4%	1.0234	\$64.47	\$63.10	9.2%
201102	41,233	71,706	\$5,980,390	\$4,671,551	1.0000	\$64	\$4,671,616	78.1%	81.3%	\$65.15	\$65.72	13.3%	2.7%	1.0595	\$6,336,162	\$88.36	-0.4%	1.0190	\$63.93	\$63.86	16.1%
201103	42,018	73,037	\$6,111,067	\$5,218,844	1.0000	\$171	\$5,219,015	85.4%	81.4%	\$71.46	\$66.10	7.1%	2.9%	1.0514	\$6,424,917	\$87.97	-0.4%	1.0144	\$70.44	\$64.34	9.4%
201104	42,197	73,398	\$6,159,804	\$4,849,995	1.0000	\$233	\$4,850,228	78.7%	81.0%	\$66.08	\$66.08	-0.5%	2.8%	1.0460	\$6,443,250	\$87.79	-0.2%	1.0123	\$65.28	\$64.46	2.1%
201105	42,270	73,606	\$6,195,510	\$5,156,051	0.9999	\$461	\$5,156,513	83.2%	81.2%	\$70.06	\$66.57	9.3%	3.6%	1.0405	\$6,446,578	\$87.58	-0.2%	1.0100	\$69.36	\$65.04	11.4%
201106	42,336	73,747	\$6,252,541	\$5,238,408	0.9998	\$961	\$5,239,369	83.8%	81.2%	\$71.05	\$66.91	5.9%	4.0%	1.0355	\$6,474,309	\$87.79	0.2%	1.0124	\$70.18	\$65.46	7.7%
201107	42,524	74,178	\$6,336,595	\$5,101,003	0.9998	\$1,161	\$5,102,164	80.5%	81.0%	\$68.78	\$67.07	2.9%	4.4%	1.0302	\$6,527,738	\$88.00	0.2%	1.0148	\$67.78	\$65.78	6.0%
201108	42,800	74,791	\$6,377,416	\$5,617,625	0.9997	\$1,494	\$5,619,119	88.1%	81.5%	\$75.13	\$67.73	11.6%	4.7%	1.0301	\$6,569,446	\$87.84	-0.2%	1.0129	\$74.17	\$66.62	15.3%
201109	43,022	75,275	\$6,420,736	\$5,422,719	0.9997	\$1,723	\$5,424,443	84.5%	82.0%	\$72.06	\$68.45	13.5%	5.8%	1.0293	\$6,608,799	\$87.80	0.0%	1.0125	\$71.18	\$67.41	15.3%
201110	43,082	75,358	\$6,444,119	\$5,437,190	0.9996	\$1,917	\$5,439,107	84.4%	82.2%	\$72.18	\$69.00	10.1%	6.8%	1.0221	\$6,586,411	\$87.40	-0.4%	1.0079	\$71.61	\$68.02	11.3%
201111	43,334	75,872	\$6,501,153	\$5,629,581	0.9996	\$2,065	\$5,631,646	86.6%	82.9%	\$74.23	\$69.84	15.5%	7.8%	1.0170	\$6,611,642	\$87.14	-0.3%	1.0049	\$73.86	\$68.96	17.8%
201112	43,704	76,427	\$6,558,294	\$5,629,462	0.9995	\$2,835	\$5,629,462	85.8%	83.3%	\$73.66	\$70.53	12.3%	9.1%	1.0105	\$6,627,411	\$86.72	-0.5%	1.0000	\$73.66	\$69.70	13.3%
201201	43,437	75,975	\$6,536,671	\$5,882,078	0.9995	\$3,210	\$5,885,288	90.0%	84.2%	\$77.46	\$71.49	17.4%	9.9%								
201202	43,288	75,694	\$6,514,602	\$4,728,789	0.8238	\$1,011,330	\$5,740,118	88.1%	85.0%	\$75.83	\$72.36	16.4%	10.1%								
Experience Period	510,339	890,173	\$75,398,443	\$62,771,525	0.9998	\$13,140	\$62,784,666			\$70.53				1.0360	\$78,115,205	\$87.75		1.0120	\$69.70		

APPENDIX

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012
Medical & Drug
Rate Change History**

Medical History

Drug History

Effective Date	HMO	HMO	HMO	HMO	HMO	HSA	HRA	HSA	HRA	BlueChoice	BlueChoice	BlueChoice	HealthyBlue 1.0	HealthyBlue 1.0	HealthyBlue 1.0	Non-CDH	HSA	HRA	HealthyBlue 1.0	HealthyBlue 1.0
	Lock-In	Open Access	Opt-Out	Opt-Out	Opt-Out Plus	Open Access	Open Access	Opt-Out Plus	Opt-Out Plus	Advantage	Advantage HSA	Advantage HRA	Non-CDH	HRA	HSA	Drug	Drug	Drug	Non-CDH	HRA
	Percentage Increase																			
07/01/94	2.4%		0.0%													0.0%				
10/01/94	2.4%		0.0%													-3.0%				
10/01/95	-3.0%		-3.0%													0.0%				
07/01/96	0.0%		0.0%													15.0%				
10/01/96	3.6%		2.9%													9.0%				
01/01/97	0.0%		0.0%													60.0%				
08/01/97	1.5%		0.0%													0.0%				
09/01/97	0.0%		0.0%													9.5%				
01/01/98	4.0%		4.0%													6.0%				
04/01/98	6.0%		6.0%													25.0%				
08/01/98	0.0%		0.0%													15.0%				
02/01/99	6.5%		6.5%													20.0%				
07/01/99	4.0%		4.0%													6.3%				
01/01/00	0.0%		0.0%													10.0%				
07/01/00	5.4%		5.4%													0.0%				
01/01/01	0.0%		1.4%													16.6%				
07/01/01	10.4%		10.4%													15.5%				
01/01/02	7.0%		8.0%													4.5%				
07/01/02	11.5%		11.5%													11.7%				
01/01/03	13.0%		13.0%													0.0%				
04/01/03	0.0%		0.0%	Inception												0.0%				
08/01/03	0.0%		0.0%	0.0%												4.8%				
01/01/04	-7.9%		0.0%	-7.9%												-20.0%				
07/01/04	-20.0%		0.0%	-20.0%												0.0%				
10/01/04	0.0%		0.0%	0.0%												14.3%				
1/1/2005**	14.3%		N/A	14.3%												0.0%				
04/01/05	0.0%	Inception	N/A	0.0%	Inception											10.2%				
07/01/05	10.2%	10.2%	N/A	10.2%	10.2%											3.7%				
01/01/06	5.0%	5.0%	N/A	5.0%	5.0%											3.8%				
04/01/06	2.9%	2.9%	N/A	2.9%	2.9%											0.0%				
07/01/06	0.0%	0.0%	N/A	0.0%	0.0%											0.0%	Inception	Inception		
09/01/06	0.0%	0.0%	N/A	0.0%	0.0%	Inception	Inception	Inception	Inception							0.0%	0.0%	0.0%		
10/01/06	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%							3.1%	3.1%	3.1%		
01/01/07	3.1%	3.1%	N/A	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%	N/A	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%	N/A	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%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	-13.0%	0.0%						8.0%	8.0%	8.0%		
04/01/08	-2.0%	-2.0%	N/A	-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%	N/A	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	0.0%						0.0%	0.0%	0.0%		
10/01/08	0.0%	0.0%	N/A	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%	N/A	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%	N/A	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%	N/A	3.0%	3.0%	5.7%	11.0%	5.7%	11.0%	3.0%						1.0%	1.0%	1.0%		
10/01/09	0.0%	0.0%	N/A	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%	N/A	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%	N/A	4.2%	4.2%	7.4%	7.4%	7.4%	7.4%	4.2%						0.0%	-2.0%	-2.0%		
08/01/10	0.0%	0.0%	N/A	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%	N/A	0.0%	0.0%	6.5%	11.5%	6.5%	11.5%	0.0%						0.0%	0.0%	0.0%	Inception	Inception
11/1/10***	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			Inception	Inception	Inception	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2011****	-7.0%	-7.0%	N/A	-7.0%	-7.0%	-8.5%	-8.5%	-8.5%	-8.5%	2.9%						0.0%	0.0%	0.0%	0.0%	0.0%
04/01/11	0.0%	0.0%	N/A	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%						-8.5%	-8.5%	-8.5%	0.0%	2.3%
05/01/11	-10.7%	-10.7%	N/A	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%	-10.7%						-1.4%	-1.4%	-1.4%	-1.4%	-1.4%
08/01/11	-5.0%	-5.0%	N/A	-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%	N/A	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%	N/A	5.1%	5.1%	0.0%	0.0%	0.0%	0.0%	5.1%	Inception					5.1%	5.1%	5.1%	5.1%	5.1%
04/01/12	7.5%	7.5%	N/A	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%
07/01/12	-1.5%	-1.5%	N/A	-1.5%	-1.5%	0.0%	0.0%	0.0%	0.0%	-1.5%	0.0%					0.7%	0.7%	-6.0%	0.0%	0.7%
Proposed 10/2012	0.0%	0.0%	N/A	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%

** 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

**CareFirst BlueCross BlueShield (BlueChoice)
DC Small Group Rate Filing Effective 10/2012**

**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	\$257	\$166	\$1	\$424
1/1/2012	\$270	\$174	\$1	\$445
4/1/2012	\$290	\$187	\$1	\$478
7/1/2012	\$286	\$176	\$1	\$463
10/1/2012	\$286	\$176	\$1	\$463

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-11	\$480	Jan-12	\$445	-7.27%	
Feb-11	\$480	Feb-12	\$445	-7.27%	
Mar-11	\$480	Mar-12	\$445	-7.27%	
Apr-11	\$480	Apr-12	\$478	-0.34%	
May-11	\$446	May-12	\$478	7.26%	
Jun-11	\$446	Jun-12	\$478	7.26%	
Jul-11	\$446	Jul-12	\$463	3.81%	
Aug-11	\$423	Aug-12	\$463	9.46%	
Sep-11	\$423	Sep-12	\$463	9.46%	
Oct-11	\$424	Oct-12	\$463	9.20%	
Nov-11	\$424	Nov-12	\$463	9.20%	
Dec-11	\$424	Dec-12	\$463	9.20%	

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
10/1/2012	\$301	\$176	\$1	\$478

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$438	Oct-12	\$478	9.13%	
Nov-11	\$438	Nov-12	\$478	9.13%	
Dec-11	\$438	Dec-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 10/2012**

**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
10/1/2012	\$319	\$176	\$1	\$496

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$453	Oct-12	\$496	9.49%	
Nov-11	\$453	Nov-12	\$496	9.49%	
Dec-11	\$453	Dec-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
10/1/2012	\$334	\$176	\$1	\$511

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$467	Oct-12	\$511	9.42%	
Nov-11	\$467	Nov-12	\$511	9.42%	
Dec-11	\$467	Dec-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 10/2012**

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
10/1/2012	\$252	\$58	\$1	\$311

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$286	Oct-12	\$311	8.74%	
Nov-11	\$286	Nov-12	\$311	8.74%	
Dec-11	\$286	Dec-12	\$311	8.74%	

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	\$250	\$50	\$1	\$301
1/1/2012	\$250	\$53	\$1	\$304
4/1/2012	\$250	\$57	\$1	\$308
7/1/2012	\$269	\$57	\$1	\$327
10/1/2012	\$269	\$57	\$1	\$327

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-11	\$349	Jan-12	\$304	-12.89%	
Feb-11	\$349	Feb-12	\$304	-12.89%	
Mar-11	\$349	Mar-12	\$304	-12.89%	
Apr-11	\$349	Apr-12	\$308	-11.75%	
May-11	\$316	May-12	\$308	-2.53%	
Jun-11	\$316	Jun-12	\$308	-2.53%	
Jul-11	\$316	Jul-12	\$327	3.40%	
Aug-11	\$300	Aug-12	\$327	8.92%	
Sep-11	\$300	Sep-12	\$327	8.92%	
Oct-11	\$301	Oct-12	\$327	8.55%	
Nov-11	\$301	Nov-12	\$327	8.55%	
Dec-11	\$301	Dec-12	\$327	8.55%	

* 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 10/2012**

**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
10/1/2012	\$291	\$78	\$1	\$370

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$341	Oct-12	\$370	8.50%	
Nov-11	\$341	Nov-12	\$370	8.50%	
Dec-11	\$341	Dec-12	\$370	8.50%	

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
10/1/2012	\$309	\$78	\$1	\$388

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
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%	
Oct-11	\$357	Oct-12	\$388	8.68%	
Nov-11	\$357	Nov-12	\$388	8.68%	
Dec-11	\$357	Dec-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 10/2012
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
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 10/2012

	1	2	3	4	5	6	7	8							
	Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change								
1	HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$286		\$112	\$398									
2	HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$301	5.2%	\$112	\$413	3.8%								
3	HMO Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$319	6.0%	\$112	\$431	4.4%								
4	POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$334	4.7%	\$112	\$446	3.5%								
5	BC Advantage \$10/10, 100/70%, \$0/250 Ded	\$10/\$25/\$45	\$358	7.2%	\$112	\$470	5.4%								
6	PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$493	37.7%	\$112	\$605	28.7%								
	TOTAL:			72.4%			52.0%								
A	HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$284		\$113	\$397									
B	POS OPEN ACCESS \$20/\$30, \$300 OON Ded	\$0/\$25/\$45	\$319		\$113	\$432									
C	PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$493		\$113	\$606									
D	PPO \$0/\$300, 90/70%	\$0/\$25/\$45	\$457		\$113	\$570									
	H.S.A. WITH INTEGRATED RX														
									vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A	HMO OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$252		\$58	\$310			-49%	-22%				-22%	-11%
2	HMO OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$217		\$41	\$258	-16.8%		-57%	-35%	-17%	\$ 1,300	\$ (624)		
	HMO OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$186		\$35	\$221	-14.3%		-63%	-44%	-29%	\$ 2,800	\$ (1,068)		
1 B	OOP OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$291		\$78	\$369			-39%	-7%				-15%	-9%
2	OOP OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$252		\$57	\$309	-16.3%		-49%	-22%	-16%	\$ 1,300	\$ (720)		
	OOP OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$215		\$42	\$257	-16.8%		-58%	-35%	-30%	\$ 2,800	\$ (1,344)		
1 C	PPO H.S.A., \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$363		\$94	\$457			-24%	15%				-25%	-26%
2 D	PPO H.S.A., \$1,200 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$343		\$94	\$437	-4.4%		-28%	10%	-4%	\$ -	\$ (240)	-23%	-25%
3 C	PPO H.S.A., \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$324		\$81	\$405	-7.3%		-33%	2%	-11%	\$ 800	\$ (624)	-33%	-34%
4 C	PPO H.S.A., \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$298		\$70	\$368	-15.8%		-39%	-8%	-19%	\$ 1,500	\$ (1,068)	-39%	-40%
	H.R.A. WITH INTEGRATED RX														
1 A	HMO OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$269		\$57	\$326			-46%	-18%				-18%	-5%
2	HMO OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$227		\$42	\$269	-17.5%		-56%	-32%	-17%	\$ 1,300	\$ (684)	-32%	-20%
	HMO OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$198		\$35	\$233	-13.4%		-61%	-41%	-29%	\$ 2,800	\$ (1,116)	-41%	-30%
1 B	OOP OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$309		\$78	\$387			-36%	-3%				-10%	-3%
2	OOP OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$263		\$57	\$320	-17.3%		-47%	-20%	-17%	\$ 1,300	\$ (804)	-26%	-18%
	OOP OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$226		\$42	\$268	-16.3%		-56%	-33%	-31%	\$ 2,800	\$ (1,428)	-38%	-29%
1 C	PPO H.R.A., \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$370		\$99	\$469			-22%	18%				-23%	-25%
2 D	PPO H.R.A., \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$347		\$99	\$446	-4.9%		-26%	12%	-5%	\$ -	\$ (276)	-22%	-24%
3 C	PPO H.R.A., \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$322		\$73	\$395	-11.4%		-35%	-1%	-16%	\$ 1,000	\$ (888)	-35%	-35%
4 C	PPO H.R.A., \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$283		\$57	\$340	-13.9%		-44%	-15%	-28%	\$ 2,000	\$ (1,548)	-44%	-43%
C	PPO H.R.A., \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$243		\$41	\$284	-16.5%		-53%	-29%	-39%	\$ 4,000	\$ (2,220)	-53%	-51%