

**State:** District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.  
**TOI/Sub-TOI:** H21 Health - Other/H21.000 Health - Other  
**Product Name:** DC PPO UW & HIPAA - PPACA  
**Project Name/Number:** 1830\_DC PPO UW & HIPAA - PPACA /1830

## Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.  
 Product Name: DC PPO UW & HIPAA - PPACA  
 State: District of Columbia  
 TOI: H21 Health - Other  
 Sub-TOI: H21.000 Health - Other  
 Filing Type: Rate  
 Date Submitted: 10/08/2012  
 SERFF Tr Num: CFAP-128718553  
 SERFF Status: Assigned  
 State Tr Num:  
 State Status:  
 Co Tr Num: 1830  
 Implementation: 04/01/2013  
 Date Requested:  
 Author(s): Dwayne Lucado, Anna Guloy, Todd Switzer, Brad Boban, Katheryn Barron, Shane Kontir, Cory Bream, Patrick Getts  
 Reviewer(s): Darniece Shirley (primary), Carolyn King  
 Disposition Date:  
 Disposition Status:  
 Implementation Date:  
 State Filing Description:



SERFF Tracking #: CFAP-128718553

State Tracking #: District of Columbia

Company Tracking #: 1830

1830

Group Hospitalization and Medical Services, Inc.

State: District of Columbia  
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other  
 Product Name: DC PPO UW & HIPAA - PPACA  
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Filing Company: Group Hospitalization and Medical Services, Inc.

### Rate Information

Rate data applies to filing.

Filing Method: SERFF  
 Rate Change Type: Increase  
 Overall Percentage of Last Rate Revision: -4.800%  
 Effective Date of Last Rate Revision: 01/01/2013  
 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 req'd):	Minimum % Change (where req'd):
Group Hospitalization and Medical Services, Inc.	Increase	1.900%	1.900%	\$167,211	3,036	\$8,391,632	2.100%	1.700%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		1,022			2,927			
Policy Holders:		876			2,160			

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**State Tracking #:**

**Company Tracking #:**

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**State:**

District of Columbia

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Group Hospitalization and Medical Services, Inc.

**TOI/Sub-TOI:**

H21 Health - Other/H21.000 Health - Other

**Product Name:**

DC PPO UW & HIPAA - PPACA

**Project Name/Number:**

1830\_DC PPO UW & HIPAA - PPACA /1830

## Rate Review Detail

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Group Hospitalization and Medical Services, Inc.
<b>TOI/Sub-TOI:</b>	H21 Health - Other/H21.000 Health - Other		
<b>Product Name:</b>	DC PPO UW & HIPAA - PPACA		
<b>Project Name/Number:</b>	1830_DC PPO UW & HIPAA - PPACA /1830		

**COMPANY:**

Company Name: Group Hospitalization and Medical Services, Inc.  
HHS Issuer Id: 78079  
Product Names: UW Standard, UW Saver, UW HSA, HIPAA Standard  
Trend Factors:

**FORMS:**

New Policy Forms:

Affected Forms:

Other Affected Forms: D/DP-IEA-5/95, DC/CF/IND RX3 (1/03), DC/CF/IND RX3 (R. 7/09), DC/IEA/HIPAA (10/97), PPP-A/DC-4/96, DC/CF/DB/BP (7/07), DC/GHMSI/DOL APPEAL (3/06), DC/CF/DB/ELIG HIPAA (R. 2/06), DC/CF/DB/ELIG SCH (R. 2/06), DC/CF/BP/DB/IEA HIPAA (7/08), DC/CF/BP/DB/IEA (7/08), DC/CF/BP/DOCS (7/08), DC/CF/DB/BP (R. 3/08), DC/CF/DB/ELIG HIPAA (7/08), DC/CF/DB/ELIG (7/08), DC/CF/LCRX (1/05), DC/CF/LCRX (R. 7/09), DC/DP-IEA-9/95, DC/CF/DB/SOB/LC70 (7/07), DC/CF/DB/SOB/LC100 (7/07), DC/CF/DB SAVER SOB (7/08), DC/CF/IND HSA RX3 (R. 7/09), DC/CF/HSA80 (R. 7/07), DC/CF/HSA100 (R. 7/07), DC/CF/IND HSA RX3 (R. 7/06), DC/CF/DB HSA SOB (7/08), DC/CF/DB/NGF/PPACA (9/10), DC/CF/DB/DEPENDENT AGE (9/10), and any amendments

**REQUESTED RATE CHANGE INFORMATION:**

Change Period: Quarterly  
Member Months: 39,534  
Benefit Change: Increase  
Percent Change Requested: Min: 1.7 Max: 2.1 Avg: 1.9

**PRIOR RATE:**

Total Earned Premium: 8,632,655.00  
Total Incurred Claims: 7,749,656.00  
Annual \$: Min: 176.01 Max: 165.19 Avg: 218.36

**REQUESTED RATE:**

Projected Earned Premium: 8,799,867.00  
Projected Incurred Claims: 7,899,764.00  
Annual \$: Min: 179.00 Max: 168.66 Avg: 222.59

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**TOI/Sub-TOI:**

H21 Health - Other/H21.000 Health - Other

**Product Name:**

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**Project Name/Number:**

1830\_DC PPO UW & HIPAA - PPACA /1830

## Rate/Rule Schedule

**State:** District of Columbia  
**TOI/Sub-TOI:** H21 Health - Other/H21.000 Health - Other  
**Product Name:** DC PPO UW & HIPAA - PPACA  
**Project Name/Number:** 1830\_DC PPO UW & HIPAA - PPACA /1830

**Filing Company:** Group Hospitalization and Medical Services, Inc.

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1		1830_DC PPO UW & HIPAA - PPACA - Rate Filing	D/DP-IEA-5/95, DC/CF/IND RX3 (1/03), DC/CF/IND RX3 (R. 7/09), DC/IEA/HIPAA (10/97), PPP-A/DC-4/96, DC/CF/DB/BP (7/07), DC/GHMSI/DOL APPEAL (3/06), DC/CF/DB/ELIG HIPAA (R. 2/06), DC/CF/DB/ELIG SCH (R. 2/06), DC/CF/BP/DB/IEA HIPAA (7/08), DC/CF/BP/DB/IEA (7/08), DC/CF/BP/DOCS (7/08), DC/CF/DB/BP (R. 3/08), DC/CF/DB/ELIG HIPAA (7/08), DC/CF/DB/ELIG (7/08), DC/CF/LCRX (1/05), DC/CF/LCRX (R. 7/09), DC/DP-IEA-9/95, DC/CF/DB/SOB/LC70 (7/07), DC/CF/DB/SOB/LC100 (7/07), DC/CF/DB SAVER SOB (7/08), DC/CF/IND HSA RX3 (R. 7/09), DC/CF/HSA80 (R. 7/07), DC/CF/HSA100 (R. 7/07), DC/CF/IND HSA RX3 (R. 7/06), DC/CF/DB HSA SOB (7/08), DC/CF/DB/NGF/PPACA (9/10,	Revised	<i>Previous State Filing Number:</i> CFAP-128659635 or 1819	<i>Percent Rate Change Request:</i> 1.900	1830_DC_PPO UW & HIPAA - PPACA Q2 2013 - Rate Filing.pdf

SERFF Tracking #:

CFAP-128718553

State Tracking #:

Company Tracking #:

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H21 Health - Other/H21.000 Health - Other

Product Name:

DC PPO UW & HIPAA - PPACA

Project Name/Number:

1830\_DC PPO UW & HIPAA - PPACA /1830

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
			DC/CF/DB/DEPENDENT AGE (9/10), and any amendments			



**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
PPO (BluePreferred)**

**District of Columbia**

**Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA  
Medical & Rx**

**Rate Filing # 1830  
Rate Filing**

**Effective 4/1/2013**

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
 Individual, Non-Medigap Business  
 PPO (BluePreferred)  
 District of Columbia  
 Underwritten & HIPAA  
 Standard, Saver, and HSA - PPACA  
 Rate Filing # 1830  
 Rate Filing  
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**GHMSI dba  
CareFirst BlueCross BlueShield  
INDIVIDUAL, NON-MEDIGAP  
District of Columbia  
PPO/BluePreferred  
Underwritten Standard, Saver and HSA Plans  
Form Numbers**

**Underwritten (Standard):**

D/DP-IEA-5/95  
DC/CF/IND RX3 (1/03)  
DC/CF/IND RX3 (R. 7/09)  
DC/IEA/HIPAA (10/97)  
PPP-A/DC-4/96  
DC/CF/DB/BP (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND RX3 (R. 7/09)  
DC/CF/DB/ELIG HIPAA (R. 2/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA HIPAA (7/08)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB/BP (R. 3/08)  
DC/CF/DB/ELIG HIPAA (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**Underwritten Saver:**

DC/CF/LCRX (1/05)  
DC/CF/LCRX (R. 7/09)  
DC/DP-IEA-9/95  
PPP-A/DC-4/96  
DC/CF/DB/SOB/LC70 (7/07)  
DC/CF/DB/SOB/LC100 (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB SAVER SOB (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**Underwritten Health Savings Account (HSA):**

DC/CF/IND HSA RX3 (R. 7/09)  
DC/DP-IEA-9/95  
PPP-A/DC-4/96  
DC/CF/HSA80 (R. 7/07)  
DC/CF/HSA100 (R. 7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND HSA RX3 (R. 7/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB HSA SOB (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**HIPAA (Standard):**

D/DP-IEA-5/95  
DC/CF/IND RX3 (R. 7/09)  
DC/IEA/HIPAA (10/97)  
PPP-A/DC-4/96  
DC/CF/DB/BP (7/07)  
DC/GHMSI/DOL APPEAL (3/06)  
DC/CF/IND RX3 (R. 7/09)  
DC/CF/DB/ELIG HIPAA (R. 2/06)  
DC/CF/DB/ELIG SCH (R. 2/06)  
DC/CF/BP/DB/IEA HIPAA (7/08)  
DC/CF/BP/DB/IEA (7/08)  
DC/CF/BP/DOCS (7/08)  
DC/CF/DB/BP (R. 3/08)  
DC/CF/DB/ELIG HIPAA (7/08)  
DC/CF/DB/ELIG (7/08)  
and any amendments

**PPACA:**

DC/CF/DB/NGF/PPACA (9/10)  
DC/CF/DB/DEPENDENT AGE (9/10)

**GHMSI dba CareFirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$100 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	<u>In Network</u>	<u>Out-Of-Network</u>
NO MATERNITY**	COINSURANCE	\$100	\$300
ANNUAL PHYSICALS	OUT-OF-POCKET MAXIMUM	90% / 10%	70% / 30%
		\$2,500	\$5,000

Base Rate **\$469.16**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$258.04			
6-18	\$229.89	\$464.37	\$459.78	\$625.30
19-20	\$341.08	\$688.98	\$682.16	\$927.74
21	\$341.08	\$688.98	\$682.16	\$927.74
22	\$341.08	\$688.98	\$682.16	\$927.74
23	\$341.08	\$688.98	\$682.16	\$927.74
24	\$341.08	\$688.98	\$682.16	\$927.74
25	\$341.08	\$688.98	\$682.16	\$927.74
26	\$341.08	\$688.98	\$682.16	\$927.74
27	\$341.08	\$688.98	\$682.16	\$927.74
28	\$341.08	\$688.98	\$682.16	\$927.74
29	\$341.08	\$688.98	\$682.16	\$927.74
30	\$341.08	\$688.98	\$682.16	\$927.74
31	\$341.08	\$688.98	\$682.16	\$927.74
32	\$341.08	\$688.98	\$682.16	\$927.74
33	\$349.99	\$706.99	\$699.99	\$951.98
34	\$363.60	\$734.47	\$727.20	\$988.99
35	\$377.67	\$762.90	\$755.35	\$1,027.27
36	\$392.22	\$792.28	\$784.44	\$1,066.83
37	\$407.70	\$823.55	\$815.40	\$1,108.94
38	\$423.65	\$855.78	\$847.30	\$1,152.33
39	\$440.07	\$888.95	\$880.14	\$1,197.00
40	\$457.43	\$924.01	\$914.86	\$1,244.21
41	\$475.26	\$960.02	\$950.52	\$1,292.70
42	\$494.03	\$997.93	\$988.05	\$1,343.75
43	\$513.26	\$1,036.79	\$1,026.52	\$1,396.07
44	\$533.43	\$1,077.54	\$1,066.87	\$1,450.94
45	\$554.08	\$1,119.24	\$1,108.16	\$1,507.09
46	\$575.66	\$1,162.83	\$1,151.32	\$1,565.79
47	\$598.18	\$1,208.32	\$1,196.36	\$1,627.05
48	\$621.64	\$1,255.71	\$1,243.27	\$1,690.85
49	\$646.03	\$1,304.99	\$1,292.07	\$1,757.21
50	\$671.37	\$1,356.16	\$1,342.74	\$1,826.12
51	\$697.64	\$1,409.23	\$1,395.28	\$1,897.58
52	\$724.85	\$1,464.20	\$1,449.70	\$1,971.60
53	\$753.00	\$1,521.06	\$1,506.00	\$2,048.16
54	\$782.56	\$1,580.77	\$1,565.12	\$2,128.56
55	\$813.05	\$1,642.37	\$1,626.11	\$2,211.51
56	\$844.96	\$1,706.81	\$1,689.91	\$2,298.28
57	\$877.80	\$1,773.15	\$1,755.60	\$2,387.61
58	\$912.05	\$1,842.34	\$1,824.09	\$2,480.77
59	\$947.70	\$1,914.36	\$1,895.41	\$2,577.75
60	\$984.77	\$1,989.23	\$1,969.53	\$2,678.57
61	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
62	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
63	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
64	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
65	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
>65 Non-Medicare Eligible	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21
>65 Medicare Eligible **	\$1,023.24	\$2,066.94	\$2,046.48	\$2,783.21

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$300 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$600
90% / 10%	70% / 30%
\$2,500	\$5,000

Base Rate **\$353.31**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$194.32			
6-18	\$173.12	\$349.71	\$346.24	\$470.89
19-20	\$256.86	\$518.85	\$513.71	\$698.65
21	\$256.86	\$518.85	\$513.71	\$698.65
22	\$256.86	\$518.85	\$513.71	\$698.65
23	\$256.86	\$518.85	\$513.71	\$698.65
24	\$256.86	\$518.85	\$513.71	\$698.65
25	\$256.86	\$518.85	\$513.71	\$698.65
26	\$256.86	\$518.85	\$513.71	\$698.65
27	\$256.86	\$518.85	\$513.71	\$698.65
28	\$256.86	\$518.85	\$513.71	\$698.65
29	\$256.86	\$518.85	\$513.71	\$698.65
30	\$256.86	\$518.85	\$513.71	\$698.65
31	\$256.86	\$518.85	\$513.71	\$698.65
32	\$256.86	\$518.85	\$513.71	\$698.65
33	\$263.57	\$532.41	\$527.14	\$716.91
34	\$273.82	\$553.11	\$547.63	\$744.78
35	\$284.41	\$574.52	\$568.83	\$773.61
36	\$295.37	\$596.64	\$590.73	\$803.40
37	\$307.03	\$620.19	\$614.05	\$835.11
38	\$319.04	\$644.46	\$638.08	\$867.79
39	\$331.40	\$669.44	\$662.81	\$901.42
40	\$344.48	\$695.84	\$688.95	\$936.98
41	\$357.90	\$722.96	\$715.81	\$973.50
42	\$372.04	\$751.51	\$744.07	\$1,011.94
43	\$386.52	\$780.77	\$773.04	\$1,051.34
44	\$401.71	\$811.46	\$803.43	\$1,092.66
45	\$417.26	\$842.86	\$834.52	\$1,134.94
46	\$433.51	\$875.69	\$867.02	\$1,179.15
47	\$450.47	\$909.95	\$900.94	\$1,225.28
48	\$468.14	\$945.63	\$936.27	\$1,273.33
49	\$486.51	\$982.75	\$973.02	\$1,323.30
50	\$505.59	\$1,021.28	\$1,011.17	\$1,375.20
51	\$525.37	\$1,061.25	\$1,050.74	\$1,429.01
52	\$545.86	\$1,102.65	\$1,091.73	\$1,484.75
53	\$567.06	\$1,145.47	\$1,134.13	\$1,542.41
54	\$589.32	\$1,190.43	\$1,178.64	\$1,602.95
55	\$612.29	\$1,236.82	\$1,224.57	\$1,665.42
56	\$636.31	\$1,285.35	\$1,272.62	\$1,730.77
57	\$661.04	\$1,335.31	\$1,322.09	\$1,798.04
58	\$686.83	\$1,387.41	\$1,373.67	\$1,868.19
59	\$713.69	\$1,441.65	\$1,427.37	\$1,941.23
60	\$741.60	\$1,498.03	\$1,483.20	\$2,017.15
61	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
62	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
63	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
64	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
65	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
>65 Non-Medicare Eligible	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95
>65 Medicare Eligible **	\$770.57	\$1,556.55	\$1,541.14	\$2,095.95

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

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NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$600
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate **\$293.82**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$161.60			
6-18	\$143.97	\$290.82	\$287.94	\$391.60
19-20	\$213.61	\$431.49	\$427.21	\$581.01
21	\$213.61	\$431.49	\$427.21	\$581.01
22	\$213.61	\$431.49	\$427.21	\$581.01
23	\$213.61	\$431.49	\$427.21	\$581.01
24	\$213.61	\$431.49	\$427.21	\$581.01
25	\$213.61	\$431.49	\$427.21	\$581.01
26	\$213.61	\$431.49	\$427.21	\$581.01
27	\$213.61	\$431.49	\$427.21	\$581.01
28	\$213.61	\$431.49	\$427.21	\$581.01
29	\$213.61	\$431.49	\$427.21	\$581.01
30	\$213.61	\$431.49	\$427.21	\$581.01
31	\$213.61	\$431.49	\$427.21	\$581.01
32	\$213.61	\$431.49	\$427.21	\$581.01
33	\$219.19	\$442.76	\$438.38	\$596.20
34	\$227.71	\$459.98	\$455.42	\$619.37
35	\$236.53	\$477.78	\$473.05	\$643.35
36	\$245.63	\$496.18	\$491.27	\$668.12
37	\$255.33	\$515.77	\$510.66	\$694.50
38	\$265.32	\$535.95	\$530.64	\$721.67
39	\$275.60	\$556.72	\$551.21	\$749.64
40	\$286.47	\$578.68	\$572.95	\$779.21
41	\$297.64	\$601.23	\$595.28	\$809.58
42	\$309.39	\$624.97	\$618.78	\$841.55
43	\$321.44	\$649.31	\$642.88	\$874.31
44	\$334.07	\$674.83	\$668.15	\$908.68
45	\$347.00	\$700.94	\$694.00	\$943.84
46	\$360.52	\$728.24	\$721.03	\$980.61
47	\$374.62	\$756.73	\$749.24	\$1,018.97
48	\$389.31	\$786.41	\$778.62	\$1,058.93
49	\$404.59	\$817.27	\$809.18	\$1,100.49
50	\$420.46	\$849.32	\$840.91	\$1,143.64
51	\$436.91	\$882.56	\$873.82	\$1,188.40
52	\$453.95	\$916.98	\$907.90	\$1,234.75
53	\$471.58	\$952.59	\$943.16	\$1,282.70
54	\$490.09	\$989.99	\$980.18	\$1,333.05
55	\$509.19	\$1,028.56	\$1,018.38	\$1,385.00
56	\$529.17	\$1,068.92	\$1,058.34	\$1,439.34
57	\$549.74	\$1,110.47	\$1,099.47	\$1,495.29
58	\$571.19	\$1,153.80	\$1,142.37	\$1,553.63
59	\$593.52	\$1,198.90	\$1,187.03	\$1,614.36
60	\$616.73	\$1,245.79	\$1,233.46	\$1,677.50
61	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
62	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
63	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
64	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
65	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
>65 Non-Medicare Eligible	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03
>65 Medicare Eligible **	\$640.82	\$1,294.46	\$1,281.64	\$1,743.03

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$500 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$500	\$1,000
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate **\$280.48**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$154.26			
6-18	\$137.44	\$277.62	\$274.87	\$373.82
19-20	\$203.91	\$411.90	\$407.82	\$554.63
21	\$203.91	\$411.90	\$407.82	\$554.63
22	\$203.91	\$411.90	\$407.82	\$554.63
23	\$203.91	\$411.90	\$407.82	\$554.63
24	\$203.91	\$411.90	\$407.82	\$554.63
25	\$203.91	\$411.90	\$407.82	\$554.63
26	\$203.91	\$411.90	\$407.82	\$554.63
27	\$203.91	\$411.90	\$407.82	\$554.63
28	\$203.91	\$411.90	\$407.82	\$554.63
29	\$203.91	\$411.90	\$407.82	\$554.63
30	\$203.91	\$411.90	\$407.82	\$554.63
31	\$203.91	\$411.90	\$407.82	\$554.63
32	\$203.91	\$411.90	\$407.82	\$554.63
33	\$209.24	\$422.66	\$418.48	\$569.13
34	\$217.37	\$439.09	\$434.74	\$591.25
35	\$225.79	\$456.09	\$451.57	\$614.14
36	\$234.48	\$473.65	\$468.96	\$637.79
37	\$243.74	\$492.35	\$487.47	\$662.96
38	\$253.27	\$511.61	\$506.55	\$688.90
39	\$263.09	\$531.44	\$526.18	\$715.61
40	\$273.47	\$552.41	\$546.94	\$743.83
41	\$284.13	\$573.94	\$568.25	\$772.82
42	\$295.35	\$596.60	\$590.69	\$803.34
43	\$306.85	\$619.83	\$613.69	\$834.62
44	\$318.91	\$644.19	\$637.81	\$867.42
45	\$331.25	\$669.12	\$662.49	\$900.99
46	\$344.15	\$695.18	\$688.30	\$936.09
47	\$357.61	\$722.38	\$715.22	\$972.70
48	\$371.64	\$750.70	\$743.27	\$1,010.85
49	\$386.22	\$780.17	\$772.44	\$1,050.52
50	\$401.37	\$810.76	\$802.73	\$1,091.72
51	\$417.07	\$842.49	\$834.15	\$1,134.44
52	\$433.34	\$875.35	\$866.68	\$1,178.69
53	\$450.17	\$909.34	\$900.34	\$1,224.46
54	\$467.84	\$945.04	\$935.68	\$1,272.53
55	\$486.07	\$981.87	\$972.14	\$1,322.12
56	\$505.14	\$1,020.39	\$1,010.29	\$1,373.99
57	\$524.78	\$1,060.05	\$1,049.56	\$1,427.40
58	\$545.25	\$1,101.41	\$1,090.51	\$1,483.09
59	\$566.57	\$1,144.47	\$1,133.14	\$1,541.07
60	\$588.73	\$1,189.23	\$1,177.46	\$1,601.34
61	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
62	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
63	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
64	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
65	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
>65 Non-Medicare Eligible	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90
>65 Medicare Eligible **	\$611.73	\$1,235.69	\$1,223.45	\$1,663.90

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**

Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$750 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013

**District of Columbia - PPACA**

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	<u>In Network</u>	<u>Out-Of-Network</u>
NO MATERNITY**	COINSURANCE	\$750	\$1,500
ANNUAL PHYSICALS	OUT-OF-POCKET MAXIMUM	80% / 20%	60% / 40%
		\$3,500	\$7,000

Base Rate **\$260.44**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$143.24			
6-18	\$127.62	\$257.78	\$255.23	\$347.11
19-20	\$189.34	\$382.47	\$378.68	\$515.00
21	\$189.34	\$382.47	\$378.68	\$515.00
22	\$189.34	\$382.47	\$378.68	\$515.00
23	\$189.34	\$382.47	\$378.68	\$515.00
24	\$189.34	\$382.47	\$378.68	\$515.00
25	\$189.34	\$382.47	\$378.68	\$515.00
26	\$189.34	\$382.47	\$378.68	\$515.00
27	\$189.34	\$382.47	\$378.68	\$515.00
28	\$189.34	\$382.47	\$378.68	\$515.00
29	\$189.34	\$382.47	\$378.68	\$515.00
30	\$189.34	\$382.47	\$378.68	\$515.00
31	\$189.34	\$382.47	\$378.68	\$515.00
32	\$189.34	\$382.47	\$378.68	\$515.00
33	\$194.29	\$392.46	\$388.58	\$528.46
34	\$201.84	\$407.72	\$403.68	\$549.01
35	\$209.65	\$423.50	\$419.31	\$570.26
36	\$217.73	\$439.81	\$435.46	\$592.22
37	\$226.32	\$457.17	\$452.64	\$615.60
38	\$235.18	\$475.06	\$470.35	\$639.68
39	\$244.29	\$493.47	\$488.59	\$664.48
40	\$253.93	\$512.94	\$507.86	\$690.69
41	\$263.83	\$532.93	\$527.65	\$717.61
42	\$274.24	\$553.97	\$548.49	\$745.94
43	\$284.92	\$575.54	\$569.84	\$774.99
44	\$296.12	\$598.16	\$592.24	\$805.45
45	\$307.58	\$621.31	\$615.16	\$836.62
46	\$319.56	\$645.51	\$639.12	\$869.20
47	\$332.06	\$670.76	\$664.12	\$903.21
48	\$345.08	\$697.07	\$690.17	\$938.63
49	\$358.63	\$724.42	\$717.25	\$975.46
50	\$372.69	\$752.83	\$745.38	\$1,013.72
51	\$387.27	\$782.29	\$774.55	\$1,053.39
52	\$402.38	\$812.81	\$804.76	\$1,094.47
53	\$418.01	\$844.37	\$836.01	\$1,136.98
54	\$434.41	\$877.52	\$868.83	\$1,181.61
55	\$451.34	\$911.71	\$902.69	\$1,227.65
56	\$469.05	\$947.49	\$938.10	\$1,275.82
57	\$487.28	\$984.31	\$974.57	\$1,325.41
58	\$506.30	\$1,022.72	\$1,012.59	\$1,377.12
59	\$526.09	\$1,062.70	\$1,052.18	\$1,430.96
60	\$546.66	\$1,104.26	\$1,093.33	\$1,486.92
61	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
62	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
63	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
64	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
65	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
>65 Non-Medicare Eligible	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01
>65 Medicare Eligible **	\$568.02	\$1,147.40	\$1,136.04	\$1,545.01

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales



**GHMSI dba Carefirst BlueCross BlueShield**

Individual Non-Medigap Business  
 PPO/BluePreferred - Underwritten Standard Plan - \$2500 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013

**District of Columbia - PPACA**

NO PHARMACY OR MAIL ORDER DRUGS*	DEDUCTIBLE	<u>In Network</u>	<u>Out-Of-Network</u>
NO MATERNITY**	COINSURANCE	\$2,500	\$5,000
ANNUAL PHYSICALS	OUT-OF-POCKET MAXIMUM	80% / 20%	60% / 40%
		\$5,000	\$7,500

Base Rate **\$212.04**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$116.62			
6-18	\$103.90	\$209.88	\$207.80	\$282.61
19-20	\$154.15	\$311.39	\$308.31	\$419.30
21	\$154.15	\$311.39	\$308.31	\$419.30
22	\$154.15	\$311.39	\$308.31	\$419.30
23	\$154.15	\$311.39	\$308.31	\$419.30
24	\$154.15	\$311.39	\$308.31	\$419.30
25	\$154.15	\$311.39	\$308.31	\$419.30
26	\$154.15	\$311.39	\$308.31	\$419.30
27	\$154.15	\$311.39	\$308.31	\$419.30
28	\$154.15	\$311.39	\$308.31	\$419.30
29	\$154.15	\$311.39	\$308.31	\$419.30
30	\$154.15	\$311.39	\$308.31	\$419.30
31	\$154.15	\$311.39	\$308.31	\$419.30
32	\$154.15	\$311.39	\$308.31	\$419.30
33	\$158.18	\$319.53	\$316.36	\$430.25
34	\$164.33	\$331.95	\$328.66	\$446.98
35	\$170.69	\$344.80	\$341.38	\$464.28
36	\$177.27	\$358.08	\$354.53	\$482.16
37	\$184.26	\$372.21	\$368.53	\$501.19
38	\$191.47	\$386.77	\$382.94	\$520.80
39	\$198.89	\$401.76	\$397.79	\$540.99
40	\$206.74	\$417.61	\$413.48	\$562.33
41	\$214.80	\$433.89	\$429.59	\$584.25
42	\$223.28	\$451.02	\$446.56	\$607.32
43	\$231.97	\$468.58	\$463.94	\$630.96
44	\$241.09	\$487.00	\$482.18	\$655.76
45	\$250.42	\$505.85	\$500.84	\$681.14
46	\$260.17	\$525.55	\$520.35	\$707.67
47	\$270.35	\$546.11	\$540.70	\$735.35
48	\$280.95	\$567.53	\$561.91	\$764.19
49	\$291.98	\$589.80	\$583.96	\$794.18
50	\$303.43	\$612.93	\$606.86	\$825.33
51	\$315.30	\$636.91	\$630.61	\$857.63
52	\$327.60	\$661.76	\$655.20	\$891.08
53	\$340.32	\$687.45	\$680.65	\$925.68
54	\$353.68	\$714.44	\$707.37	\$962.02
55	\$367.47	\$742.28	\$734.93	\$999.51
56	\$381.88	\$771.41	\$763.77	\$1,038.72
57	\$396.73	\$801.39	\$793.45	\$1,079.10
58	\$412.21	\$832.66	\$824.41	\$1,121.20
59	\$428.32	\$865.21	\$856.64	\$1,165.03
60	\$445.07	\$899.05	\$890.14	\$1,210.60
61	\$462.46	\$934.17	\$924.92	\$1,257.89
62	\$462.46	\$934.17	\$924.92	\$1,257.89
63	\$462.46	\$934.17	\$924.92	\$1,257.89
64	\$462.46	\$934.17	\$924.92	\$1,257.89
65	\$462.46	\$934.17	\$924.92	\$1,257.89
>65 Non-Medicare Eligible	\$462.46	\$934.17	\$924.92	\$1,257.89
>65 Medicare Eligible **	\$462.46	\$934.17	\$924.92	\$1,257.89

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - To include Maternity benefit add \$126 to the monthly premium rate

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$2500 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2013**  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$2,500	\$5,000
70% / 30%	60% / 40%
\$5,000	\$10,000

Base Rate **\$181.30**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$99.72			
6-18	\$88.84	\$179.45	\$177.67	\$241.64
19-20	\$131.81	\$266.25	\$263.61	\$358.51
21	\$131.81	\$266.25	\$263.61	\$358.51
22	\$131.81	\$266.25	\$263.61	\$358.51
23	\$131.81	\$266.25	\$263.61	\$358.51
24	\$131.81	\$266.25	\$263.61	\$358.51
25	\$131.81	\$266.25	\$263.61	\$358.51
26	\$131.81	\$266.25	\$263.61	\$358.51
27	\$131.81	\$266.25	\$263.61	\$358.51
28	\$131.81	\$266.25	\$263.61	\$358.51
29	\$131.81	\$266.25	\$263.61	\$358.51
30	\$131.81	\$266.25	\$263.61	\$358.51
31	\$131.81	\$266.25	\$263.61	\$358.51
32	\$131.81	\$266.25	\$263.61	\$358.51
33	\$135.25	\$273.20	\$270.50	\$367.88
34	\$140.51	\$283.83	\$281.02	\$382.18
35	\$145.95	\$294.81	\$291.89	\$396.97
36	\$151.57	\$306.16	\$303.13	\$412.26
37	\$157.55	\$318.25	\$315.10	\$428.54
38	\$163.71	\$330.70	\$327.43	\$445.30
39	\$170.06	\$343.52	\$340.12	\$462.56
40	\$176.77	\$357.07	\$353.54	\$480.81
41	\$183.66	\$370.99	\$367.31	\$499.55
42	\$190.91	\$385.64	\$381.82	\$519.27
43	\$198.34	\$400.65	\$396.68	\$539.49
44	\$206.14	\$416.40	\$412.28	\$560.70
45	\$214.12	\$432.51	\$428.23	\$582.39
46	\$222.46	\$449.36	\$444.91	\$605.08
47	\$231.16	\$466.94	\$462.32	\$628.75
48	\$240.22	\$485.25	\$480.45	\$653.41
49	\$249.65	\$504.29	\$499.30	\$679.05
50	\$259.44	\$524.07	\$518.88	\$705.68
51	\$269.59	\$544.58	\$539.19	\$733.29
52	\$280.11	\$565.82	\$560.22	\$761.90
53	\$290.99	\$587.79	\$581.97	\$791.48
54	\$302.41	\$610.86	\$604.82	\$822.55
55	\$314.19	\$634.67	\$628.39	\$854.60
56	\$326.52	\$659.57	\$653.04	\$888.14
57	\$339.21	\$685.21	\$678.42	\$922.66
58	\$352.45	\$711.94	\$704.89	\$958.66
59	\$366.23	\$739.78	\$732.45	\$996.13
60	\$380.55	\$768.71	\$761.10	\$1,035.09
61	\$395.42	\$798.74	\$790.83	\$1,075.53
62	\$395.42	\$798.74	\$790.83	\$1,075.53
63	\$395.42	\$798.74	\$790.83	\$1,075.53
64	\$395.42	\$798.74	\$790.83	\$1,075.53
65	\$395.42	\$798.74	\$790.83	\$1,075.53
>65 Non-Medicare Eligible	\$395.42	\$798.74	\$790.83	\$1,075.53
>65 Medicare Eligible **	\$395.42	\$798.74	\$790.83	\$1,075.53

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$5000 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2013**  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$5,000	\$10,000
100% / 0%	80% / 20%
\$5,000	\$12,500

Base Rate **\$163.94**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$90.17			
6-18	\$80.33	\$162.27	\$160.66	\$218.50
19-20	\$119.18	\$240.75	\$238.37	\$324.18
21	\$119.18	\$240.75	\$238.37	\$324.18
22	\$119.18	\$240.75	\$238.37	\$324.18
23	\$119.18	\$240.75	\$238.37	\$324.18
24	\$119.18	\$240.75	\$238.37	\$324.18
25	\$119.18	\$240.75	\$238.37	\$324.18
26	\$119.18	\$240.75	\$238.37	\$324.18
27	\$119.18	\$240.75	\$238.37	\$324.18
28	\$119.18	\$240.75	\$238.37	\$324.18
29	\$119.18	\$240.75	\$238.37	\$324.18
30	\$119.18	\$240.75	\$238.37	\$324.18
31	\$119.18	\$240.75	\$238.37	\$324.18
32	\$119.18	\$240.75	\$238.37	\$324.18
33	\$122.30	\$247.04	\$244.60	\$332.65
34	\$127.05	\$256.65	\$254.11	\$345.59
35	\$131.97	\$266.58	\$263.94	\$358.96
36	\$137.05	\$276.85	\$274.11	\$372.79
37	\$142.46	\$287.78	\$284.93	\$387.50
38	\$148.04	\$299.04	\$296.08	\$402.66
39	\$153.78	\$310.63	\$307.55	\$418.27
40	\$159.84	\$322.88	\$319.68	\$434.77
41	\$166.07	\$335.46	\$332.14	\$451.71
42	\$172.63	\$348.71	\$345.26	\$469.55
43	\$179.35	\$362.29	\$358.70	\$487.83
44	\$186.40	\$376.53	\$372.80	\$507.01
45	\$193.61	\$391.10	\$387.23	\$526.63
46	\$201.15	\$406.33	\$402.31	\$547.14
47	\$209.02	\$422.23	\$418.05	\$568.54
48	\$217.22	\$438.79	\$434.44	\$590.84
49	\$225.75	\$456.01	\$451.49	\$614.03
50	\$234.60	\$473.89	\$469.20	\$638.11
51	\$243.78	\$492.43	\$487.56	\$663.08
52	\$253.29	\$511.64	\$506.57	\$688.94
53	\$263.12	\$531.51	\$526.25	\$715.70
54	\$273.45	\$552.37	\$546.90	\$743.79
55	\$284.11	\$573.90	\$568.22	\$772.77
56	\$295.26	\$596.42	\$590.51	\$803.10
57	\$306.73	\$619.60	\$613.46	\$834.31
58	\$318.70	\$643.77	\$637.40	\$866.86
59	\$331.16	\$668.94	\$662.32	\$900.75
60	\$344.11	\$695.10	\$688.22	\$935.98
61	\$357.55	\$722.26	\$715.11	\$972.54
62	\$357.55	\$722.26	\$715.11	\$972.54
63	\$357.55	\$722.26	\$715.11	\$972.54
64	\$357.55	\$722.26	\$715.11	\$972.54
65	\$357.55	\$722.26	\$715.11	\$972.54
>65 Non-Medicare Eligible	\$357.55	\$722.26	\$715.11	\$972.54
>65 Medicare Eligible **	\$357.55	\$722.26	\$715.11	\$972.54

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
**PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan - \$10000 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2013**  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$10,000	\$12,500
100% / 0%	80% / 20%
\$10,000	\$15,000

Base Rate **\$118.32**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$65.08			
6-18	\$57.98	\$117.11	\$115.95	\$157.70
19-20	\$86.02	\$173.76	\$172.04	\$233.97
21	\$86.02	\$173.76	\$172.04	\$233.97
22	\$86.02	\$173.76	\$172.04	\$233.97
23	\$86.02	\$173.76	\$172.04	\$233.97
24	\$86.02	\$173.76	\$172.04	\$233.97
25	\$86.02	\$173.76	\$172.04	\$233.97
26	\$86.02	\$173.76	\$172.04	\$233.97
27	\$86.02	\$173.76	\$172.04	\$233.97
28	\$86.02	\$173.76	\$172.04	\$233.97
29	\$86.02	\$173.76	\$172.04	\$233.97
30	\$86.02	\$173.76	\$172.04	\$233.97
31	\$86.02	\$173.76	\$172.04	\$233.97
32	\$86.02	\$173.76	\$172.04	\$233.97
33	\$88.27	\$178.30	\$176.53	\$240.09
34	\$91.70	\$185.23	\$183.40	\$249.42
35	\$95.25	\$192.40	\$190.50	\$259.07
36	\$98.92	\$199.81	\$197.83	\$269.05
37	\$102.82	\$207.70	\$205.64	\$279.67
38	\$106.84	\$215.82	\$213.69	\$290.61
39	\$110.98	\$224.19	\$221.97	\$301.88
40	\$115.36	\$233.03	\$230.72	\$313.78
41	\$119.86	\$242.11	\$239.72	\$326.01
42	\$124.59	\$251.67	\$249.18	\$338.89
43	\$129.44	\$261.47	\$258.88	\$352.08
44	\$134.53	\$271.75	\$269.06	\$365.92
45	\$139.74	\$282.27	\$279.47	\$380.08
46	\$145.18	\$293.26	\$290.36	\$394.89
47	\$150.86	\$304.73	\$301.72	\$410.33
48	\$156.77	\$316.68	\$313.55	\$426.43
49	\$162.93	\$329.11	\$325.85	\$443.16
50	\$169.32	\$342.02	\$338.63	\$460.54
51	\$175.94	\$355.40	\$351.88	\$478.56
52	\$182.80	\$369.26	\$365.61	\$497.23
53	\$189.90	\$383.61	\$379.81	\$516.54
54	\$197.36	\$398.66	\$394.72	\$536.81
55	\$205.05	\$414.20	\$410.10	\$557.73
56	\$213.09	\$430.45	\$426.19	\$579.62
57	\$221.38	\$447.18	\$442.75	\$602.14
58	\$230.01	\$464.63	\$460.03	\$625.64
59	\$239.01	\$482.79	\$478.01	\$650.10
60	\$248.35	\$501.67	\$496.71	\$675.52
61	\$258.06	\$521.27	\$516.11	\$701.91
62	\$258.06	\$521.27	\$516.11	\$701.91
63	\$258.06	\$521.27	\$516.11	\$701.91
64	\$258.06	\$521.27	\$516.11	\$701.91
65	\$258.06	\$521.27	\$516.11	\$701.91
>65 Non-Medicare Eligible	\$258.06	\$521.27	\$516.11	\$701.91
>65 Medicare Eligible **	\$258.06	\$521.27	\$516.11	\$701.91

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\* - Maternity coverage, with Deductible and then Coinsurance, may be added to any subscriber's coverage for an additional rate of \$126 per month.

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 District of Columbia  
**PPO/BluePreferred - Underwritten HSA Plan - \$1200 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2013**  
 District of Columbia - PPACA

Rx and Medical Combined for Ded, OOP Max and Lifetime Max\*  
 MATERNITY COVERED\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$1,200	\$2,400
80% / 20%	60% / 40%
\$2,800	\$5,000

Base Rate **\$177.32**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$97.53			
6-18	\$86.89	\$175.51	\$173.77	\$236.33
19-20	\$128.91	\$260.40	\$257.82	\$350.64
21	\$128.91	\$260.40	\$257.82	\$350.64
22	\$128.91	\$260.40	\$257.82	\$350.64
23	\$128.91	\$260.40	\$257.82	\$350.64
24	\$128.91	\$260.40	\$257.82	\$350.64
25	\$128.91	\$260.40	\$257.82	\$350.64
26	\$128.91	\$260.40	\$257.82	\$350.64
27	\$128.91	\$260.40	\$257.82	\$350.64
28	\$128.91	\$260.40	\$257.82	\$350.64
29	\$128.91	\$260.40	\$257.82	\$350.64
30	\$128.91	\$260.40	\$257.82	\$350.64
31	\$128.91	\$260.40	\$257.82	\$350.64
32	\$128.91	\$260.40	\$257.82	\$350.64
33	\$132.28	\$267.21	\$264.56	\$359.80
34	\$137.42	\$277.59	\$274.85	\$373.79
35	\$142.74	\$288.34	\$285.49	\$388.26
36	\$148.24	\$299.44	\$296.48	\$403.21
37	\$154.09	\$311.26	\$308.18	\$419.13
38	\$160.12	\$323.44	\$320.24	\$435.53
39	\$166.33	\$335.98	\$332.65	\$452.41
40	\$172.89	\$349.23	\$345.77	\$470.25
41	\$179.63	\$362.84	\$359.25	\$488.58
42	\$186.72	\$377.17	\$373.44	\$507.87
43	\$193.99	\$391.86	\$387.98	\$527.65
44	\$201.61	\$407.26	\$403.23	\$548.39
45	\$209.41	\$423.02	\$418.83	\$569.61
46	\$217.57	\$439.49	\$435.14	\$591.79
47	\$226.08	\$456.69	\$452.17	\$614.95
48	\$234.95	\$474.60	\$469.90	\$639.06
49	\$244.17	\$493.22	\$488.34	\$664.14
50	\$253.74	\$512.56	\$507.49	\$690.19
51	\$263.67	\$532.62	\$527.35	\$717.20
52	\$273.96	\$553.40	\$547.92	\$745.17
53	\$284.60	\$574.89	\$569.20	\$774.11
54	\$295.77	\$597.45	\$591.54	\$804.49
55	\$307.30	\$620.74	\$614.59	\$835.84
56	\$319.35	\$645.09	\$638.71	\$868.64
57	\$331.77	\$670.17	\$663.53	\$902.40
58	\$344.71	\$696.31	\$689.42	\$937.61
59	\$358.19	\$723.54	\$716.37	\$974.27
60	\$372.19	\$751.83	\$744.39	\$1,012.37
61	\$386.73	\$781.20	\$773.47	\$1,051.92
62	\$386.73	\$781.20	\$773.47	\$1,051.92
63	\$386.73	\$781.20	\$773.47	\$1,051.92
64	\$386.73	\$781.20	\$773.47	\$1,051.92
65	\$386.73	\$781.20	\$773.47	\$1,051.92
Over 65	\$386.73	\$781.20	\$773.47	\$1,051.92

\$10 Generic, \$25 Preferred Brand  
 \$45 Non-Preferred Brand Copays  
 \$1,500 Annual Max

**\*\* - To include Maternity, with:  
 Deductible & Coinsurance  
 and no per pregnancy  
 maximum, add \$126 to the  
 monthly premium rate.  
 (Covers those maternity  
 services not mandated  
 by HB 1271, primarily  
 professional services.)**

\*\*not available to new sales

BSBS Code P803

**GHMSI dba Carefirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 District of Columbia  
**PPO/BluePreferred - Underwritten HSA Plan - \$2700 Ded**  
**Proposed Monthly Premium Rates Effective 4/1/2013**  
 District of Columbia - PPACA

Rx and Medical Combined for Ded, OOP Max and Lifetime Max\*  
 MATERNITY COVERED\*

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$2,700	\$5,400
100% / 0%	80% / 20%
\$3,200	\$6,400

Base Rate **\$141.71**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$77.94			
6-18	\$69.44	\$140.26	\$138.88	\$188.87
19-20	\$103.02	\$208.11	\$206.05	\$280.22
21	\$103.02	\$208.11	\$206.05	\$280.22
22	\$103.02	\$208.11	\$206.05	\$280.22
23	\$103.02	\$208.11	\$206.05	\$280.22
24	\$103.02	\$208.11	\$206.05	\$280.22
25	\$103.02	\$208.11	\$206.05	\$280.22
26	\$103.02	\$208.11	\$206.05	\$280.22
27	\$103.02	\$208.11	\$206.05	\$280.22
28	\$103.02	\$208.11	\$206.05	\$280.22
29	\$103.02	\$208.11	\$206.05	\$280.22
30	\$103.02	\$208.11	\$206.05	\$280.22
31	\$103.02	\$208.11	\$206.05	\$280.22
32	\$103.02	\$208.11	\$206.05	\$280.22
33	\$105.72	\$213.55	\$211.43	\$287.55
34	\$109.83	\$221.85	\$219.65	\$298.72
35	\$114.08	\$230.43	\$228.15	\$310.29
36	\$118.47	\$239.31	\$236.94	\$322.24
37	\$123.15	\$248.75	\$246.29	\$334.96
38	\$127.96	\$258.49	\$255.93	\$348.06
39	\$132.92	\$268.51	\$265.85	\$361.55
40	\$138.17	\$279.10	\$276.33	\$375.81
41	\$143.55	\$289.98	\$287.10	\$390.46
42	\$149.22	\$301.43	\$298.44	\$405.88
43	\$155.03	\$313.16	\$310.06	\$421.68
44	\$161.12	\$325.47	\$322.25	\$438.26
45	\$167.36	\$338.07	\$334.72	\$455.22
46	\$173.88	\$351.23	\$347.76	\$472.95
47	\$180.68	\$364.97	\$361.36	\$491.45
48	\$187.77	\$379.29	\$375.53	\$510.72
49	\$195.13	\$394.17	\$390.27	\$530.77
50	\$202.79	\$409.63	\$405.57	\$551.58
51	\$210.72	\$425.66	\$421.45	\$573.17
52	\$218.94	\$442.26	\$437.88	\$595.52
53	\$227.44	\$459.44	\$454.89	\$618.65
54	\$236.37	\$477.47	\$472.74	\$642.93
55	\$245.58	\$496.08	\$491.17	\$667.99
56	\$255.22	\$515.54	\$510.44	\$694.20
57	\$265.14	\$535.58	\$530.28	\$721.18
58	\$275.48	\$556.48	\$550.97	\$749.32
59	\$286.25	\$578.23	\$572.51	\$778.61
60	\$297.45	\$600.85	\$594.90	\$809.06
61	\$309.07	\$624.32	\$618.14	\$840.67
62	\$309.07	\$624.32	\$618.14	\$840.67
63	\$309.07	\$624.32	\$618.14	\$840.67
64	\$309.07	\$624.32	\$618.14	\$840.67
65	\$309.07	\$624.32	\$618.14	\$840.67
Over 65	\$309.07	\$624.32	\$618.14	\$840.67

\$10 Generic, \$25 Preferred Brand  
 \$45 Non-Preferred Brand Copays  
 \$1,500 Annual Max

**\*\* - To include Maternity, with:  
 Deductible & Coinsurance  
 and no per pregnancy  
 maximum, add \$126 to the  
 monthly premium rate.  
 (Covers those maternity  
 services not mandated  
 by HB 1271, primarily  
 professional services.)**

\*\*not available to new sales

BSBS Code P804

**GHMSI dba CareFirst BlueCross BlueShield**  
 Individual Non-Medigap Business  
 PPO/BluePreferred - HIPAA Standard Plan - \$100 Ded 90% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 FULL MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$100	\$300
90% / 10%	70% / 30%
\$2,500	\$5,000

Base Rate **\$1,288.29**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$708.56			
6-18	\$631.26	\$1,275.15	\$1,262.52	\$1,717.03
19-20	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
21	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
22	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
23	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
24	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
25	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
26	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
27	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
28	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
29	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
30	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
31	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
32	\$936.59	\$1,891.91	\$1,873.17	\$2,547.52
33	\$961.06	\$1,941.35	\$1,922.13	\$2,614.10
34	\$998.42	\$2,016.82	\$1,996.85	\$2,715.72
35	\$1,037.07	\$2,094.89	\$2,074.15	\$2,820.84
36	\$1,077.01	\$2,175.56	\$2,154.02	\$2,929.47
37	\$1,119.52	\$2,261.44	\$2,239.05	\$3,045.11
38	\$1,163.33	\$2,349.92	\$2,326.65	\$3,164.25
39	\$1,208.42	\$2,441.00	\$2,416.83	\$3,286.89
40	\$1,256.08	\$2,537.29	\$2,512.17	\$3,416.55
41	\$1,305.04	\$2,636.18	\$2,610.08	\$3,549.70
42	\$1,356.57	\$2,740.27	\$2,713.14	\$3,689.87
43	\$1,409.39	\$2,846.97	\$2,818.78	\$3,833.54
44	\$1,464.79	\$2,958.87	\$2,929.57	\$3,984.22
45	\$1,521.47	\$3,073.37	\$3,042.94	\$4,138.40
46	\$1,580.73	\$3,193.08	\$3,161.46	\$4,299.59
47	\$1,642.57	\$3,317.99	\$3,285.14	\$4,467.79
48	\$1,706.98	\$3,448.11	\$3,413.97	\$4,643.00
49	\$1,773.98	\$3,583.43	\$3,547.95	\$4,825.21
50	\$1,843.54	\$3,723.96	\$3,687.09	\$5,014.44
51	\$1,915.69	\$3,869.69	\$3,831.37	\$5,210.67
52	\$1,990.41	\$4,020.62	\$3,980.82	\$5,413.91
53	\$2,067.71	\$4,176.77	\$4,135.41	\$5,624.16
54	\$2,148.87	\$4,340.71	\$4,297.74	\$5,844.92
55	\$2,232.61	\$4,509.87	\$4,465.21	\$6,072.69
56	\$2,320.21	\$4,686.82	\$4,640.42	\$6,310.97
57	\$2,410.39	\$4,868.99	\$4,820.78	\$6,556.26
58	\$2,504.44	\$5,058.96	\$5,008.87	\$6,812.07
59	\$2,602.35	\$5,256.74	\$5,204.69	\$7,078.38
60	\$2,704.12	\$5,462.32	\$5,408.24	\$7,355.21
61	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55
62	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55
63	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55
64	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55
65	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55
Over 65	\$2,809.76	\$5,675.72	\$5,619.52	\$7,642.55

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\*not available to new sales

BSBS Code

P601

### GHMSI dba CareFirst BlueCross BlueShield

Individual Non-Medigap Business  
 PPO/BluePreferred - HIPAA Standard Plan - \$300 Ded 80% Coins  
 Proposed Monthly Premium Rates Effective 4/1/2013  
 District of Columbia - PPACA

NO PHARMACY OR MAIL ORDER DRUGS\*  
 NO MATERNITY\*\*  
 ANNUAL PHYSICALS

DEDUCTIBLE  
 COINSURANCE  
 OUT-OF-POCKET MAXIMUM

<u>In Network</u>	<u>Out-Of-Network</u>
\$300	\$500
80% / 20%	60% / 40%
\$2,500	\$5,000

Base Rate

\$827.78

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$455.28			
6-18	\$405.61	\$819.34	\$811.22	\$1,103.27
19-20	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
21	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
22	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
23	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
24	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
25	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
26	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
27	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
28	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
29	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
30	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
31	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
32	\$601.80	\$1,215.63	\$1,203.59	\$1,636.89
33	\$617.52	\$1,247.40	\$1,235.05	\$1,679.66
34	\$641.53	\$1,295.89	\$1,283.06	\$1,744.96
35	\$666.36	\$1,346.05	\$1,332.73	\$1,812.51
36	\$692.02	\$1,397.89	\$1,384.05	\$1,882.31
37	\$719.34	\$1,453.07	\$1,438.68	\$1,956.61
38	\$747.49	\$1,509.92	\$1,494.97	\$2,033.16
39	\$776.46	\$1,568.44	\$1,552.92	\$2,111.96
40	\$807.09	\$1,630.31	\$1,614.17	\$2,195.27
41	\$838.54	\$1,693.85	\$1,677.08	\$2,280.83
42	\$871.65	\$1,760.74	\$1,743.30	\$2,370.89
43	\$905.59	\$1,829.29	\$1,811.18	\$2,463.21
44	\$941.19	\$1,901.20	\$1,882.37	\$2,560.03
45	\$977.61	\$1,974.77	\$1,955.22	\$2,659.09
46	\$1,015.69	\$2,051.69	\$2,031.37	\$2,762.67
47	\$1,055.42	\$2,131.95	\$2,110.84	\$2,870.74
48	\$1,096.81	\$2,215.55	\$2,193.62	\$2,983.32
49	\$1,139.85	\$2,302.50	\$2,279.71	\$3,100.40
50	\$1,184.55	\$2,392.80	\$2,369.11	\$3,221.98
51	\$1,230.91	\$2,486.44	\$2,461.82	\$3,348.07
52	\$1,278.92	\$2,583.42	\$2,557.84	\$3,478.66
53	\$1,328.59	\$2,683.75	\$2,657.17	\$3,613.76
54	\$1,380.74	\$2,789.09	\$2,761.47	\$3,755.60
55	\$1,434.54	\$2,897.78	\$2,869.09	\$3,901.96
56	\$1,490.83	\$3,011.48	\$2,981.66	\$4,055.06
57	\$1,548.78	\$3,128.53	\$3,097.55	\$4,212.67
58	\$1,609.20	\$3,250.59	\$3,218.41	\$4,377.04
59	\$1,672.12	\$3,377.67	\$3,344.23	\$4,548.15
60	\$1,737.51	\$3,509.77	\$3,475.02	\$4,726.03
61	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66
62	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66
63	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66
64	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66
65	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66
Over 65	\$1,805.39	\$3,646.88	\$3,610.78	\$4,910.66

\* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.

\*\*not available to new sales

BSBS Code

P603



**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia - PPACA**  
**Underwritten Standard Product (open)**  
Proposed Monthly Premium Rates Effective 4/1/2013

Deductible	=	\$100
RETAIL: 30 Day Supply, Copay	=	\$10 Generic, \$25 Formulary Brand, \$45 Nonformulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Formulary Brand, \$90 Nonformulary
Annual Benefits Maximum	=	Unlimited
 Base Rate	 =	 <b>\$75.06</b>

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$41.28			
6-18	\$36.78	\$74.29	\$73.56	\$100.04
19-20	\$54.57	\$110.23	\$109.14	\$148.43
21	\$54.57	\$110.23	\$109.14	\$148.43
22	\$54.57	\$110.23	\$109.14	\$148.43
23	\$54.57	\$110.23	\$109.14	\$148.43
24	\$54.57	\$110.23	\$109.14	\$148.43
25	\$54.57	\$110.23	\$109.14	\$148.43
26	\$54.57	\$110.23	\$109.14	\$148.43
27	\$54.57	\$110.23	\$109.14	\$148.43
28	\$54.57	\$110.23	\$109.14	\$148.43
29	\$54.57	\$110.23	\$109.14	\$148.43
30	\$54.57	\$110.23	\$109.14	\$148.43
31	\$54.57	\$110.23	\$109.14	\$148.43
32	\$54.57	\$110.23	\$109.14	\$148.43
33	\$55.99	\$113.11	\$111.99	\$152.31
34	\$58.17	\$117.51	\$116.34	\$158.23
35	\$60.42	\$122.06	\$120.85	\$164.35
36	\$62.75	\$126.76	\$125.50	\$170.68
37	\$65.23	\$131.76	\$130.45	\$177.42
38	\$67.78	\$136.91	\$135.56	\$184.36
39	\$70.41	\$142.22	\$140.81	\$191.51
40	\$73.18	\$147.83	\$146.37	\$199.06
41	\$76.04	\$153.59	\$152.07	\$206.82
42	\$79.04	\$159.66	\$158.08	\$214.98
43	\$82.12	\$165.87	\$164.23	\$223.35
44	\$85.34	\$172.39	\$170.69	\$232.13
45	\$88.65	\$179.06	\$177.29	\$241.12
46	\$92.10	\$186.04	\$184.20	\$250.51
47	\$95.70	\$193.32	\$191.40	\$260.31
48	\$99.45	\$200.90	\$198.91	\$270.52
49	\$103.36	\$208.78	\$206.72	\$281.13
50	\$107.41	\$216.97	\$214.82	\$292.16
51	\$111.61	\$225.46	\$223.23	\$303.59
52	\$115.97	\$234.25	\$231.94	\$315.43
53	\$120.47	\$243.35	\$240.94	\$327.68
54	\$125.20	\$252.90	\$250.40	\$340.54
55	\$130.08	\$262.76	\$260.16	\$353.81
56	\$135.18	\$273.07	\$270.37	\$367.70
57	\$140.44	\$283.68	\$280.87	\$381.99
58	\$145.92	\$294.75	\$291.83	\$396.89
59	\$151.62	\$306.27	\$303.24	\$412.41
60	\$157.55	\$318.25	\$315.10	\$428.54
61	\$163.71	\$330.69	\$327.41	\$445.28
62	\$163.71	\$330.69	\$327.41	\$445.28
63	\$163.71	\$330.69	\$327.41	\$445.28
64	\$163.71	\$330.69	\$327.41	\$445.28
65	\$163.71	\$330.69	\$327.41	\$445.28
>65 Non-Medicare Eligible	\$163.71	\$330.69	\$327.41	\$445.28
>65 Medicare Eligible **	\$163.71	\$330.69	\$327.41	\$445.28

\*\*not available to new sales

**GHMSI dba Carefirst BlueCross BlueShield  
NAIC No. 53007  
Individual, non-Medigap Business - Prescription Drug Card Rider**

**District of Columbia - PPACA  
PPO/BluePreferred - Underwritten Saver (Low Cost Products) Plan  
PRESCRIPTION DRUG**

**Proposed Monthly Premium Rates Effective 4/1/2013**

Deductible = \$150  
 RETAIL (Acute) : 34 Day Supply, Copay = \$15 Generic, Discount on Brand  
 Annual Benefits Maximum (on Generic only) = Unlimited

Base Rate = **\$25.08**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$13.79			
6-18	\$12.29	\$24.82	\$24.58	\$33.43
19-20	\$18.23	\$36.83	\$36.47	\$49.59
21	\$18.23	\$36.83	\$36.47	\$49.59
22	\$18.23	\$36.83	\$36.47	\$49.59
23	\$18.23	\$36.83	\$36.47	\$49.59
24	\$18.23	\$36.83	\$36.47	\$49.59
25	\$18.23	\$36.83	\$36.47	\$49.59
26	\$18.23	\$36.83	\$36.47	\$49.59
27	\$18.23	\$36.83	\$36.47	\$49.59
28	\$18.23	\$36.83	\$36.47	\$49.59
29	\$18.23	\$36.83	\$36.47	\$49.59
30	\$18.23	\$36.83	\$36.47	\$49.59
31	\$18.23	\$36.83	\$36.47	\$49.59
32	\$18.23	\$36.83	\$36.47	\$49.59
33	\$18.71	\$37.79	\$37.42	\$50.89
34	\$19.44	\$39.26	\$38.87	\$52.87
35	\$20.19	\$40.78	\$40.38	\$54.92
36	\$20.97	\$42.35	\$41.93	\$57.03
37	\$21.79	\$44.02	\$43.59	\$59.28
38	\$22.65	\$45.75	\$45.29	\$61.60
39	\$23.53	\$47.52	\$47.05	\$63.99
40	\$24.45	\$49.40	\$48.91	\$66.51
41	\$25.41	\$51.32	\$50.81	\$69.10
42	\$26.41	\$53.35	\$52.82	\$71.83
43	\$27.44	\$55.42	\$54.88	\$74.63
44	\$28.52	\$57.60	\$57.03	\$77.56
45	\$29.62	\$59.83	\$59.24	\$80.56
46	\$30.77	\$62.16	\$61.55	\$83.70
47	\$31.98	\$64.59	\$63.95	\$86.98
48	\$33.23	\$67.13	\$66.46	\$90.39
49	\$34.54	\$69.76	\$69.07	\$93.94
50	\$35.89	\$72.50	\$71.78	\$97.62
51	\$37.29	\$75.33	\$74.59	\$101.44
52	\$38.75	\$78.27	\$77.50	\$105.40
53	\$40.25	\$81.31	\$80.51	\$109.49
54	\$41.83	\$84.50	\$83.67	\$113.79
55	\$43.46	\$87.80	\$86.93	\$118.22
56	\$45.17	\$91.24	\$90.34	\$122.86
57	\$46.92	\$94.79	\$93.85	\$127.64
58	\$48.76	\$98.49	\$97.51	\$132.62
59	\$50.66	\$102.34	\$101.32	\$137.80
60	\$52.64	\$106.34	\$105.29	\$143.19
61	\$54.70	\$110.49	\$109.40	\$148.78
62	\$54.70	\$110.49	\$109.40	\$148.78
63	\$54.70	\$110.49	\$109.40	\$148.78
64	\$54.70	\$110.49	\$109.40	\$148.78
65	\$54.70	\$110.49	\$109.40	\$148.78
>65 Non-Medicare Eligible	\$54.70	\$110.49	\$109.40	\$148.78
>65 Medicare Eligible **	\$54.70	\$110.49	\$109.40	\$148.78

\*\*not available to new sales

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia - PPACA**  
**HIPAA Standard Product (open)**  
Proposed Monthly Premium Rates Effective 4/1/2013

Deductible	=	\$100
Acute : 30 Day Supply, Copay	=	\$10 Generic, \$25 Formulary Brand, \$45 Nonformulary
Maintenance : 31 to 60 Day Supply, Copay	=	\$20 Generic, \$50 Formulary Brand, \$90 Nonformulary
Maintenance : 61 to 90 Day Supply, Copay	=	\$30 Generic, \$75 Formulary Brand, \$135 Nonformulary
Annual Benefits Maximum	=	Unlimited
 Base Rate	=	 <b>\$114.45</b>

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
0-5	\$62.95			
6-18	\$56.08	\$113.28	\$112.16	\$152.54
19-20	\$83.21	\$168.07	\$166.41	\$226.32
21	\$83.21	\$168.07	\$166.41	\$226.32
22	\$83.21	\$168.07	\$166.41	\$226.32
23	\$83.21	\$168.07	\$166.41	\$226.32
24	\$83.21	\$168.07	\$166.41	\$226.32
25	\$83.21	\$168.07	\$166.41	\$226.32
26	\$83.21	\$168.07	\$166.41	\$226.32
27	\$83.21	\$168.07	\$166.41	\$226.32
28	\$83.21	\$168.07	\$166.41	\$226.32
29	\$83.21	\$168.07	\$166.41	\$226.32
30	\$83.21	\$168.07	\$166.41	\$226.32
31	\$83.21	\$168.07	\$166.41	\$226.32
32	\$83.21	\$168.07	\$166.41	\$226.32
33	\$85.38	\$172.47	\$170.76	\$232.23
34	\$88.70	\$179.17	\$177.40	\$241.26
35	\$92.13	\$186.11	\$184.26	\$250.60
36	\$95.68	\$193.27	\$191.36	\$260.25
37	\$99.46	\$200.90	\$198.91	\$270.52
38	\$103.35	\$208.76	\$206.70	\$281.11
39	\$107.35	\$216.86	\$214.71	\$292.00
40	\$111.59	\$225.41	\$223.18	\$303.52
41	\$115.94	\$234.19	\$231.88	\$315.35
42	\$120.52	\$243.44	\$241.03	\$327.80
43	\$125.21	\$252.92	\$250.42	\$340.57
44	\$130.13	\$262.86	\$260.26	\$353.95
45	\$135.17	\$273.03	\$270.33	\$367.65
46	\$140.43	\$283.67	\$280.86	\$381.97
47	\$145.92	\$294.77	\$291.85	\$396.91
48	\$151.65	\$306.33	\$303.29	\$412.48
49	\$157.60	\$318.35	\$315.20	\$428.67
50	\$163.78	\$330.83	\$327.56	\$445.48
51	\$170.19	\$343.78	\$340.37	\$462.91
52	\$176.83	\$357.19	\$353.65	\$480.96
53	\$183.69	\$371.06	\$367.38	\$499.64
54	\$190.90	\$385.62	\$381.81	\$519.26
55	\$198.34	\$400.65	\$396.68	\$539.49
56	\$206.12	\$416.37	\$412.25	\$560.66
57	\$214.14	\$432.55	\$428.27	\$582.45
58	\$222.49	\$449.43	\$444.98	\$605.17
59	\$231.19	\$467.00	\$462.38	\$628.83
60	\$240.23	\$485.27	\$480.46	\$653.43
61	\$249.62	\$504.22	\$499.23	\$678.95
62	\$249.62	\$504.22	\$499.23	\$678.95
63	\$249.62	\$504.22	\$499.23	\$678.95
64	\$249.62	\$504.22	\$499.23	\$678.95
65	\$249.62	\$504.22	\$499.23	\$678.95
Over 65	\$249.62	\$504.22	\$499.23	\$678.95

\*\*not available to new sales

BSBS Code RW16

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, non-Medigap Business - PPO/BluePreferred - Prescription Drug Card Rider**  
**District of Columbia**  
**HIPAA Old Standard Product (Closed) - Grandfathered**  
Proposed Monthly Premium Rates Effective 4/1/2013

Deductible = \$100  
RETAIL (Acute) : 34 Day Supply, Copay = \$10 Generic, \$20 Brand Name  
RETAIL (Maintenance) : 35 to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name  
MAIL ORDER: Up to 102 Day Supply, Copay = \$20 Generic, \$40 Brand Name  
Annual Benefits Maximum = \$1,500 (100% member coinsurance thereafter)

Base Rate = **\$151.12**

Age	Ind	Ind & Child(ren)	Ind & Adult	Family
<21	\$109.86	\$221.93	\$219.73	\$298.83
21	\$109.86	\$221.93	\$219.73	\$298.83
22	\$109.86	\$221.93	\$219.73	\$298.83
23	\$109.86	\$221.93	\$219.73	\$298.83
24	\$109.86	\$221.93	\$219.73	\$298.83
25	\$109.86	\$221.93	\$219.73	\$298.83
26	\$109.86	\$221.93	\$219.73	\$298.83
27	\$109.86	\$221.93	\$219.73	\$298.83
28	\$109.86	\$221.93	\$219.73	\$298.83
29	\$109.86	\$221.93	\$219.73	\$298.83
30	\$109.86	\$221.93	\$219.73	\$298.83
31	\$109.86	\$221.93	\$219.73	\$298.83
32	\$109.86	\$221.93	\$219.73	\$298.83
33	\$112.74	\$227.73	\$225.47	\$306.64
34	\$117.12	\$236.58	\$234.24	\$318.56
35	\$121.65	\$245.74	\$243.30	\$330.89
36	\$126.34	\$255.20	\$252.67	\$343.63
37	\$131.32	\$265.27	\$262.65	\$357.20
38	\$136.46	\$275.65	\$272.92	\$371.17
39	\$141.75	\$286.34	\$283.50	\$385.56
40	\$147.34	\$297.63	\$294.68	\$400.77
41	\$153.08	\$309.23	\$306.17	\$416.39
42	\$159.13	\$321.44	\$318.26	\$432.83
43	\$165.33	\$333.96	\$330.65	\$449.68
44	\$171.82	\$347.08	\$343.65	\$467.36
45	\$178.47	\$360.51	\$356.95	\$485.45
46	\$185.42	\$374.56	\$370.85	\$504.35
47	\$192.68	\$389.21	\$385.36	\$524.08
48	\$200.23	\$404.47	\$400.47	\$544.64
49	\$208.09	\$420.35	\$416.18	\$566.01
50	\$216.25	\$436.83	\$432.51	\$588.21
51	\$224.72	\$453.93	\$449.43	\$611.23
52	\$233.48	\$471.63	\$466.96	\$635.07
53	\$242.55	\$489.95	\$485.10	\$659.73
54	\$252.07	\$509.18	\$504.14	\$685.63
55	\$261.89	\$529.02	\$523.78	\$712.34
56	\$272.17	\$549.78	\$544.33	\$740.29
57	\$282.75	\$571.15	\$565.49	\$769.07
58	\$293.78	\$593.43	\$587.55	\$799.07
59	\$305.26	\$616.63	\$610.52	\$830.31
60	\$317.20	\$640.75	\$634.40	\$862.79
61	\$329.59	\$665.78	\$659.19	\$896.49
62	\$329.59	\$665.78	\$659.19	\$896.49
63	\$329.59	\$665.78	\$659.19	\$896.49
64	\$329.59	\$665.78	\$659.19	\$896.49
65	\$329.59	\$665.78	\$659.19	\$896.49
Over 65	\$329.59	\$665.78	\$659.19	\$896.49

\*\*not available to new sales

BSBS Code RW13

SERFF Tracking #:

CFAP-128718553

State Tracking #:

Company Tracking #:

1830

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC PPO UW & HIPAA - PPACA

Project Name/Number:

1830\_DC PPO UW & HIPAA - PPACA /1830

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
1830_DC_PPO UW & HIPAA - PPACA Q2 2013 - Actuarial Memorandum.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	n/a		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	n/a		
Comments:			

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
PPO (BluePreferred)**

**District of Columbia**

**Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA  
Medical & Rx**

**Rate Filing # 1830  
Actuarial Memorandum**

**Effective 4/1/2013**

**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
 Individual, Non-Medigap Business  
 PPO (BluePreferred)  
 District of Columbia  
 Underwritten & HIPAA  
 Standard, Saver, and HSA - PPACA  
 Rate Filing # 1830  
 Actuarial Memorandum  
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## ACTUARIAL CERTIFICATION

I, Brad Boban, am a Pricing Actuary with CareFirst BlueCross BlueShield of which GHMSI 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.

**Brad Boban**

---

Digitally signed by Brad Boban  
DN: cn=Brad Boban, o=CareFirst BlueCross  
BlueShield, ou=Actuarial Pricing,  
email=brad.boban@carefirst.com, c=US  
Date: 2012.10.08 15:38:34 -04'00'

Brad Boban, ASA, MAAA  
Senior Actuarial Assistant, Supervisor  
GHMSI  
Mail Drop-Point 01-780  
10455 Mill Run Circle  
Owings Mills, Md. 21117



**GHMSI (NAIC No. 53007) dba CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
Rate Filing # 1830  
PPO (BluePreferred)  
Underwritten & HIPAA  
Standard, Saver, and HSA - PPACA**

The attached rate filing pertains to the individual, non-Medigap business of GHMSI dba CareFirst BlueCross BlueShield.

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently filed rates, in filing 1819. Rates included in this filing are proposed to have an effective date of 4/1/2013.

Product	Medical Rate Change (04/2013 over 01/2013 Rate Level)	Rx Rate Change (04/2013 over 01/2013 Rate Level)	Total Rate Change (04/2013 over 01/2013 Rate Level)	**Total Annual Rate Change (04/2013 over 04/2012 Rate Level) - excluding age change
UW Standard \$100 - 90%	1.7%	1.7%	1.7%	4.3%
UW Standard \$300 - 90%	1.7%	1.7%	1.7%	4.2%
UW Standard \$300 - 80%	1.7%	1.7%	1.7%	4.1%
UW Standard \$500 - 80%	1.7%	1.7%	1.7%	4.1%
UW Standard \$750 - 80% *	1.7%	1.7%	1.7%	4.1%
UW Standard \$2500 - 80%	1.7%	1.7%	1.7%	4.0%
UW Saver \$2500 - 70%	1.7%	1.7%	1.7%	9.8%
UW Saver \$5000 - 100%	1.7%	1.7%	1.7%	3.6%
UW Saver \$10000 - 100%	1.7%	1.7%	1.7%	3.4%
UW HSA \$1200 Option	2.1%	n/a	2.1%	2.3%
UW HSA \$2700 Option	2.1%	n/a	2.1%	10.1%
HIPAA Standard \$100 - 90%	1.7%	1.7%	1.7%	9.9%
HIPAA Standard \$300 - 80%	1.7%	1.7%	1.7%	9.5%
UW Standard	1.7%	1.7%	1.7%	4.1%
UW Saver	1.7%	1.7%	1.7%	7.2%
UW HSA	2.1%	n/a	2.1%	5.3%
HIPAA Standard	1.7%	1.7%	1.7%	9.6%
Composite	2.0%	1.7%	1.9%	5.9%

These rate changes will also apply to the 10%, 25% and 50% CounterOffers.

\* The 25% Counter Offer of the PPO Standard \$750 option will be used for the PPO QTC Coverage. Prior to PPACA, the PPO QTC had the same rate as the PPO OE. However, the PPO OE is now a closed, grandfathered product with different benefits than the PPO QTC product. The PPO OE rate was set equal to 125% of the equivalent Underwritten PPO Option. Using this logic, the PPO QTC rate should be maintained at the 125% of the equivalent PPO Underwritten option.

\*\*The shaded annual rate changes are weighted averages (revenue based).

As of 12/31/11, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 998% and 679% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

- We have added 3 items to our DICR to reflect additional cost associated with PPACA implementation. The Patient Centered Outcome Fee is a fixed \$2 per member per year that must be paid for all our members to fund the federal Patient Centered Outcome Research Institute (PCORI) for plan beginning after 10/1/12. The Reinsurance fee will be assessed in 2014 to all fully-insured and self-insured members to fund the \$10 billion federal reinsurance program. We've estimated the ultimate cost to be \$52 per member per year and have built in a fraction of this fee to account for the February and March renewal cohorts who will have these rates for one and two months in 2014 calendar year. The Insurer Fee tax is to fund the non-tax deductible fee that applies to fully-insured business only and will amount to \$8 billion dollars in aggregate in 2014. Our estimate for the ultimate cost of this is 1.5% of premium, and just as with the Reinsurance Fee, we have built a small portion into the DICR to cover the portion of premium that will be collected in 2014 and subject to this fee. These latter two fees will increase each filing as a greater portion of the premium reaches into the 2014 calendar year.

On 11/9/11 a conference call meeting was held between CF and the DISB. For CF, Kenny Kan, Brad Boban and Todd Switzer participated. For the DISB, Philip Barlow, Darniece Shirley and Efrén Tanheco participated. The purpose was to outline our understanding of HHS regulations related to the mechanics of testing for against the PPACA's 10% threshold for unreasonable rate review (URR) toward assent. The context was 2Q12 rate filings. A follow-up mtg was held on 11/22/11. We discussed our mutual understanding of the parameters for the PPACA 10% threshold test for determining rate actions subject to URR. Consistent with those dialogues, this filing is again submitted predicated on the understanding that the threshold test uses a weighted average of 12 months of renewals for non-grandfathered business for the "Individual non-Medigap" and small group markets. Therefore, some single month's renewals may exceed 10% and still not breach the PPACA URR 10% threshold so long as the weighted average for the twelve months ending with the last month of the projection period is below 10%. Based on this understanding, we assume that a non-grandfathered Individual or Small Group filing is not subject to unreasonable rate review if the twelve-month rolling average renewal is under 10%. (As you know, grandfathered (GF) business is not under the purview of PPACA URR. Therefore some GF renewals may exceed a 10% renewal but are not subject to URR.) Exhibits demonstrating our compliance are included in this filing.

CareFirst BlueCross BlueShield  
**Individual Non-Medigap Underwritten Rate Filing Effective 01/01/2013**  
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)  
 Experience Period: Incurred 04/01/2011 through 03/31/2011 Paid through 06/30/2012

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Proposed Rating Trend 01/01/2013	EP Claims	Prior Rating Trend 10/01/2012
<b>Medical Non-HSA</b>							
HMO - MD	107,521	89.2%	23.1%	19.5%	8.5%	\$22,594,561	8.0%
HMO - DC	15,691	10.8%	37.7%	31.5%	12.5%	\$2,747,914	12.0%
<b>Total HMO Medical</b>	<b>123,212</b>	<b>100.0%</b>	<b>24.7%</b>	<b>20.8%</b>	<b>8.9%</b>	<b>\$25,342,475</b>	<b>8.4%</b>
PPO - MD	161,361	35.7%	5.0%	6.7%	6.5%	\$22,284,584	6.5%
PPO - DC	66,403	18.7%	9.0%	5.6%	7.0%	\$11,664,089	7.0%
PPO - VA	169,785	45.7%	-0.4%	5.5%	7.5%	\$28,530,728	7.5%
<b>Total PPO Medical</b>	<b>397,549</b>	<b>100.0%</b>	<b>3.3%</b>	<b>5.9%</b>	<b>7.0%</b>	<b>\$62,479,401</b>	<b>7.0%</b>
<b>HMO &amp; PPO Medical Non-HSA Subtotal</b>	<b>520,761</b>		<b>9.5%</b>	<b>10.2%</b>	<b>7.6%</b>	<b>\$87,821,876</b>	<b>7.4%</b>
<b>Rx Non-HSA</b>							
HMO - MD	107,521	82.8%	22.2%	9.6%	8.5%	\$1,033,790	8.0%
HMO - DC	15,691	17.2%	13.8%	-23.4%	12.5%	\$214,285	12.0%
<b>Total HMO Rx</b>	<b>123,212</b>	<b>100.0%</b>	<b>20.8%</b>	<b>4.0%</b>	<b>9.2%</b>	<b>\$1,248,075</b>	<b>8.7%</b>
PPO - MD	161,361	31.9%	5.5%	7.2%	6.5%	\$3,021,361	6.5%
PPO - DC	66,403	20.5%	7.7%	-4.3%	7.0%	\$1,936,974	7.0%
PPO - VA	169,785	47.6%	0.1%	-1.1%	7.5%	\$4,511,201	7.5%
<b>Total PPO Rx</b>	<b>397,549</b>	<b>100.0%</b>	<b>3.4%</b>	<b>0.9%</b>	<b>7.1%</b>	<b>\$9,469,535</b>	<b>7.1%</b>
<b>HMO &amp; PPO Rx Non-HSA Subtotal</b>	<b>520,761</b>		<b>5.4%</b>	<b>1.3%</b>	<b>7.3%</b>	<b>\$10,717,610</b>	<b>7.3%</b>
<b>Medical &amp; Rx Non-HSA</b>							
HMO - MD			23.1%	19.1%	8.5%	\$23,628,351	8.0%
HMO - DC			35.9%	27.5%	12.5%	\$2,962,199	12.0%
PPO - MD			5.1%	6.7%	6.5%	\$25,305,945	6.5%
PPO - DC			8.8%	4.2%	7.0%	\$13,601,063	7.0%
PPO - VA			-0.3%	4.6%	7.5%	\$33,041,929	7.5%
<b>Total Non-HSA</b>			<b>9.0%</b>	<b>9.2%</b>	<b>7.6%</b>	<b>\$98,539,487</b>	<b>7.4%</b>
<b>Total CMM - MD (Includes Medical &amp; Rx)</b>	<b>643,049</b>	<b>100.0%</b>	<b>12.7%</b>	<b>13.7%</b>	<b>11.5%</b>	<b>\$112,873,731</b>	<b>11.0%</b>
<b>HSA (Includes Medical &amp; Rx)</b>							
HMO HSA - MD	141,955	26.5%	29.0%	26.1%	9.0%	\$18,815,633	9.0%
HMO HSA - DC	6,034	0.7%	13.2%	-7.3%	8.0%	\$475,248	8.0%
HMO HSA - VA	13,406	2.8%	-6.0%	-12.9%	7.5%	\$1,980,968	8.0%
PPO HSA - MD	151,226	27.5%	11.2%	10.0%	8.5%	\$19,509,985	8.5%
PPO HSA - DC	30,493	5.0%	1.3%	-5.7%	8.5%	\$3,560,857	8.5%
PPO HSA - VA	50,470	10.7%	17.5%	14.8%	9.0%	\$7,610,837	9.0%
CMM HSA	147,667	26.7%	17.4%	16.1%	14.5%	\$18,920,360	14.0%
<b>Total HSA</b>	<b>541,251</b>	<b>100.0%</b>	<b>17.3%</b>	<b>14.9%</b>	<b>10.3%</b>	<b>\$70,873,888</b>	<b>10.1%</b>
<b>Medical Total</b>	<b>1,705,061</b>		<b>12.9%</b>	<b>12.9%</b>	<b>9.9%</b>	<b>\$271,569,495</b>	<b>9.6%</b>
<b>Medical &amp; Rx Combined</b>	<b>1,705,061</b>		<b>12.6%</b>	<b>12.4%</b>	<b>9.8%</b>	<b>\$282,287,105</b>	<b>9.5%</b>

**GHMSI dba  
CareFirst BlueCross BlueShield  
Individual, Non-Medigap Business  
District of Columbia**

**Proposed PPO/BluePreferred Base Rates - PPACA  
Effective 4/1/2013**

UW Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	Proposed Counter Offers				Base Rate 4/1/2012	Base Rate Renewal Increase	
					Base Rate 1/1/2013	Base Rate 4/1/2013	% Change	\$ Change	110% 10% Load Base Rate 4/1/2013	125% 25% Load Base Rate 4/1/2013			150% 50% Load Base Rate 4/1/2013
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$461.29	\$469.16	1.7%	\$7.87	n/a	n/a	n/a	\$440.82	6.4%
2	PPO	\$300/\$500	90%/70%	\$2,500/\$5,000	\$347.38	\$353.31	1.7%	\$5.93	n/a	n/a	n/a	\$331.96	6.4%
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$288.89	\$293.82	1.7%	\$4.93	n/a	n/a	n/a	\$276.07	6.4%
4	PPO	\$500/\$750	80%/60%	\$2,500/\$4,000	\$275.78	\$280.48	1.7%	\$4.70	\$308.53	\$350.60	\$420.72	\$263.53	6.4%
5	PPO	\$750/\$1,000	80%/60%	\$3,500/\$7,000	\$256.07	\$260.44	1.7%	\$4.37	\$286.48	\$325.55	\$390.66	\$244.71	6.4%
6	PPO	\$2,500/\$5,000	80%/60%	\$5,000/\$7,500	\$208.48	\$212.04	1.7%	\$3.56	\$233.24	\$265.05	\$318.06	\$199.23	6.4%
7	PPO Saver	\$2,500/\$5,000	70%/60%	\$5,000/\$10,000	\$178.26	\$181.30	1.7%	\$3.04	\$199.43	\$226.63	\$271.95	\$161.83	12.0%
8	PPO Saver	\$5,000/\$10,000	100%/80%	\$5,000/\$12,500	\$161.19	\$163.94	1.7%	\$2.75	\$180.33	\$204.93	\$245.91	\$156.51	4.7%
9	PPO Saver	\$10,000/\$12,500	100%/80%	\$10,000/\$15,000	\$116.34	\$118.32	1.7%	\$1.98	\$130.15	\$147.90	\$177.48	\$113.44	4.3%
10	PPO H.S.A.	\$1,200/\$2,400 (Self)	80%/60% (Self)	\$2,800/\$5,000 (Self)	\$173.74	\$177.32	2.1%	\$3.58	\$195.05	\$221.65	\$265.98	\$158.16	12.1%
11	PPO H.S.A.	\$2,700/\$5,400 (Self)	100%/80% (Self)	\$3,200/\$6,400 (Self)	\$138.85	\$141.71	2.1%	\$2.86	\$155.88	\$177.14	\$212.57	\$128.79	10.0%

  

UW	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	Proposed Counter Offers				Current Base Rate 4/1/2012	% Change	
					Base Rate 1/1/2013	Base Rate 4/1/2013	% Change	\$ Change	110% 10% Load Base Rate 4/1/2013	125% 25% Load Base Rate 4/1/2013			150% 50% Load Base Rate 4/1/2013
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$73.80	\$75.06	1.7%	\$1.26	\$82.57	\$93.83	\$112.59	\$72.21	3.9%
	Saver Rx	\$100	\$15 Generic Only	Unlimited	\$24.66	\$25.08	1.7%	\$0.42	\$27.59	\$31.35	\$37.62	\$22.92	9.4%

  

HIPAA Options	Coverage Type	Deductible (In/Out)	Coinsurance (In/Out)	OOP Max (In/Out)	Current	Proposed	Proposed Counter Offers				Current Base Rate 4/1/2012	% Change	
					Base Rate 1/1/2013	Base Rate 4/1/2013	% Change	\$ Change	110% 10% Load Base Rate 4/1/2013	125% 25% Load Base Rate 4/1/2013			150% 50% Load Base Rate 4/1/2013
1	PPO	\$100/\$300	90%/70%	\$2,500/\$5,000	\$1,266.68	\$1,288.29	1.7%	\$21.61				\$1,145.36	12.5%
3	PPO	\$300/\$500	80%/60%	\$2,500/\$5,000	\$813.90	\$827.78	1.7%	\$13.88				\$735.95	12.5%

  

HIPAA	Coverage Type	Deductible	Copay	Max Annual Benefit	Current	Proposed	Proposed Counter Offers				Current Base Rate 4/1/2012	% Change	
					Base Rate 1/1/2013	Base Rate 4/1/2013	% Change	\$ Change	110% 10% Load Base Rate 4/1/2013	125% 25% Load Base Rate 4/1/2013			150% 50% Load Base Rate 4/1/2013
	Standard Rx	\$100	\$10/\$25/\$45	Unlimited	\$112.53	\$114.45	1.7%	\$1.92				\$110.12	3.9%
	Closed Rx - Non-PPACA	\$100	\$10/\$20	\$1,500	\$148.59	\$151.12	1.7%	\$2.53				\$145.41	3.9%

  

HIPAA PPO High w/ Open Rx	\$1,379.21	\$1,402.74	1.7%	HIPAA PPO High w/ Open Rx	\$1,255.48	11.7%
HIPAA PPO High w/ Closed Rx	\$1,415.27	\$1,439.41	1.7%	HIPAA PPO High w/ Closed Rx	\$1,290.77	11.5%
HIPAA PPO Low w/ Open Rx	\$926.43	\$942.23	1.7%	HIPAA PPO Low w/ Open Rx	\$846.07	11.4%
HIPAA PPO Low w/ Closed Rx	\$962.49	\$978.90	1.7%	HIPAA PPO Low w/ Closed Rx	\$881.36	11.1%

**GHMSI dba CAREFIRST BLUECROSS BLUESHIELD**  
**Individual, Non-Medigap Business**  
**PPO (BluePreferred)**  
**Underwritten & HIPAA**  
**District of Columbia**  
**Standard, Saver, and HSA - PPACA**  
**Incremental Rate Increase History**

Effective Date	Medical			Rx		Medical	Rx
	Underwritten Standard	Underwritten Saver	Underwritten H.S.A.	Underwritten Standard	Underwritten Saver	HIPAA Standard	HIPAA Standard
10/01/95							
05/01/97							
05/01/97							
01/01/98							
01/01/98						Inception	
07/01/98						4.0%	
01/01/03						18.6%	
03/01/03						0.0%	Inception
01/01/04						9.0%	9.6%
01/01/05						0.0%	0.0%
10/01/05						-6.3%	0.0%
03/01/06			Inception			0.0%	0.0%
08/01/06			-10.8%			-5.0%	-5.0%
01/01/07			0.0%			12.5%	0.0%
07/01/07			0.0%			3.7%	0.0%
01/01/08			5.0%			11.0%	1.8%
07/01/08			0.0%			4.3%	0.0%
01/01/09			0.0%			12.3%	0.0%
04/01/09			35.0%			5.7%	0.0%
07/01/09			0.0%			3.2%	0.0%
1/1/2010*			-17.8%			2.9%	0.0%
4/1/2010*			34.1%			2.4%	0.0%
07/01/10			-5.8%			7.3%	5.1%
10/01/10	Inception	Inception	7.9%	Inception	Inception	-0.5%	0.0%
01/01/11	2.4%	2.4%	-19.7%	2.4%	2.4%	0.0%	0.0%
04/01/11	2.4%	2.4%	34.1%	2.4%	2.4%	2.4%	2.4%
06/01/11	0.0%	0.0%	-13.2%	0.0%	0.0%	-14.9%	0.0%
07/01/11	0.0%	0.0%	-5.8%	0.0%	0.0%	8.5%	0.0%
10/01/11	0.0%	0.0%	9.9%	0.0%	0.0%	0.0%	0.0%
01/01/12	0.0%	0.0%	-12.2%	0.0%	0.0%	0.0%	0.0%
04/01/12	1.7%	1.7%	5.9%	1.7%	1.7%	1.7%	1.7%
07/01/12	1.7%	1.7%	0.0%	1.7%	1.7%	1.7%	1.7%
10/01/12	6.5%	6.5%	9.9%	4.0%	4.0%	6.5%	4.0%
01/01/13	-5.0%	-2.7%	-6.2%	-5.0%	0.0%	0.4%	-5.0%
<b>PROPOSED 04/01/13</b>	<b>1.7%</b>	<b>1.7%</b>	<b>2.1%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.7%</b>	<b>1.7%</b>

\* Per DC Emergency Bill capping renewals @ 12.0% (excluding changes to age band, tier and benefit)

District of Columbia GHMSI  
as of 04/01/2013 Rate Filing  
HIOS Rate Review Threshold Test

HIOS Product ID	HIOS Product	Benefit Option	Written Premium	2Q13 Incremental Increases	Contract Months	Renewal Increase by Renewal Month												Distribution of Renewal Income by Renewal Month												Weighted Average	Beneath Threshold?	
						7/1/12	8/1/12	9/1/12	10/1/12	11/1/12	12/1/12	1/1/13	2/1/13	3/1/13	4/1/13	5/1/13	6/1/13	7/1	8/1	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1			
	PPACA	Std \$100 / 90%	\$168,837	1.7%	430	3.4%	3.4%	3.4%	9.8%	9.8%	9.8%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	2.1%	4.2%	12.8%	0.0%	1.1%	11.5%	7.5%	14.8%	6.1%	15.2%	19.7%	5.1%	4.8%		
	PPACA	Std \$300 / 90%	\$167,024	1.7%	579	3.4%	3.4%	3.4%	9.7%	9.7%	9.7%	4.2%	4.2%	4.2%	4.2%	4.2%	4.2%	10.8%	12.3%	4.6%	4.6%	6.0%	11.5%	12.4%	7.7%	5.2%	9.1%	10.5%	5.4%	5.2%		
	PPACA	Std \$300 / 80%	\$195,838	1.7%	739	3.4%	3.4%	3.4%	9.6%	9.6%	9.6%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	6.8%	5.7%	5.8%	3.5%	5.4%	13.1%	18.5%	10.0%	10.6%	5.4%	8.9%	6.4%	5.2%		
	PPACA	Std \$500 / 80%	\$371,393	1.7%	1,479	3.4%	3.4%	3.4%	9.6%	9.6%	9.6%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	8.8%	6.6%	10.2%	4.2%	6.4%	9.2%	5.9%	6.4%	13.4%	9.8%	10.9%	8.3%	5.0%		
	PPACA	Std \$750 / 80%	\$188,769	1.7%	705	3.4%	3.4%	3.4%	9.6%	9.6%	9.6%	4.1%	4.1%	4.1%	4.1%	4.1%	4.1%	10.8%	4.5%	2.5%	1.6%	3.0%	6.2%	7.4%	14.9%	18.2%	9.4%	12.7%	8.8%	4.6%		
	PPACA	Std \$2500 / 80%	\$126,757	1.7%	579	3.4%	3.4%	3.4%	9.5%	9.5%	9.5%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	6.5%	6.9%	0.9%	2.8%	4.1%	7.7%	19.3%	9.0%	13.9%	9.1%	11.3%	8.6%	4.7%		
78079DC012	<b>UW Standard</b>	<b>Total</b>	<b>\$1,218,618</b>	<b>1.7%</b>	<b>4,511</b>																									<b>4.9%</b>	<b>Yes</b>	
	PPACA	Svr \$2500 / 70%	\$211,625	1.7%	1,152	3.4%	3.4%	3.4%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	7.3%	7.7%	11.9%	3.8%	5.0%	7.4%	17.4%	9.3%	6.7%	10.3%	4.1%	9.1%	8.1%		
	PPACA	Svr \$5000 / 100%	\$84,685	1.7%	512	3.4%	3.4%	3.4%	9.8%	9.8%	9.8%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	9.1%	7.5%	6.9%	5.1%	1.2%	7.7%	11.9%	16.3%	14.1%	2.0%	9.4%	9.0%	4.4%		
	PPACA	Svr \$10000 / 100%	\$62,521	1.7%	587	3.4%	3.4%	3.4%	9.7%	9.7%	9.7%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	5.4%	4.3%	23.3%	13.4%	3.3%	11.2%	11.2%	6.8%	1.2%	8.0%	3.0%	9.0%	5.2%		
78079DC013	<b>Saver</b>	<b>Total</b>	<b>\$358,832</b>	<b>1.7%</b>	<b>2,251</b>																									<b>6.7%</b>	<b>Yes</b>	
	PPACA	HSA \$1200 / 80%	\$2,907,420	2.1%	12,556	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	9.8%	2.3%	2.3%	2.3%	9.2%	5.8%	7.4%	9.8%	10.0%	6.0%	9.5%	8.9%	7.5%	9.8%	7.6%	8.6%	7.9%	
	PPACA	HSA \$2700 / 100%	\$2,099,819	2.1%	10,274	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	7.8%	7.8%	7.8%	10.1%	10.1%	10.1%	7.3%	7.7%	9.9%	10.4%	8.6%	7.0%	10.4%	10.5%	8.3%	4.8%	6.2%	9.0%	-0.2%		
78079DC003	<b>HSA</b>	<b>Total</b>	<b>\$5,007,239</b>	<b>2.1%</b>	<b>22,830</b>																									<b>4.5%</b>	<b>Yes</b>	
	PPACA	Std \$100 / 90%	\$450,812	1.7%	291	3.4%	3.4%	3.4%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	9.9%	8.1%	0.0%	9.6%	4.0%	7.5%	9.1%	4.9%	12.0%	5.1%	13.1%	13.3%	13.4%	8.7%		
	PPACA	Std \$300 / 80%	\$829,844	1.7%	840	3.4%	3.4%	3.4%	9.8%	9.8%	9.8%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	7.9%	4.9%	9.3%	12.8%	8.2%	7.9%	3.6%	8.9%	8.3%	15.6%	4.4%	8.3%	8.2%		
78079DC005	<b>HIPAA Standard</b>	<b>Total</b>	<b>\$1,280,656</b>	<b>1.7%</b>	<b>1,131</b>																									<b>8.4%</b>	<b>Yes</b>	

**CareFirst BlueCross Blue Shield**  
**Itemization of Premium Components by Product**  
**Individual non-Medigap: DC GHMSI**

	1	2	3	4	5
<b>H.S.A.</b>					
Members a/o 6/30/12		2,927			
Member to Contract Ratio		1,355			
	<b>Function</b>	<b>Composite PMPM</b>	<b>%</b>		<b>\$s</b>
1	Projected Claims (+ Capitations)	\$141.67	75.8%		\$4,976,082
2	Admin Costs	\$26.55	14.2%		\$932,546
3	Broker Commissions & Fees	\$14.57	7.8%		\$511,920
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$6)
6	Premium Tax/Community Health Investment	\$3.74	2.0%		\$131,344
7	Assessment Fees	\$0.16	0.1%		\$5,736
8	Federal Income Tax	\$0.00	0.00%		\$0
9	State Income Tax	\$0.00	0.0%		\$0
10	Patient-Centered Outcome Fee	\$0.17	0.01%		\$488
11	Reinsurance Fee	\$0.36	0.02%		\$1,040
12	Insurer Fee Tax	\$0.23	0.12%		\$6,074
13	Risk Charge	\$0.00	0.0%		\$0
14	<b>SUBTOTAL:</b>	<b>\$187</b>	<b>100.0%</b>		<b>\$6,567,224</b>
<b>Saver</b>					
Members a/o 6/30/12					
Member to Contract Ratio					
19	Projected Claims (+ Capitations)	\$117.49	73.4%		\$889,615
20	Admin Costs	\$22.72	14.2%		\$172,036
21	Broker Commissions & Fees	\$16.21	10.1%		\$122,766
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$3.20	2.0%		\$24,230
25	Assessment Fees	\$0.14	0.1%		\$1,058
26	Federal Income Tax	\$0.00	0.0%		\$0
27	State Income Tax	\$0.00	0.0%		\$0
28	Patient-Centered Outcome Fee	\$0.17	0.0%		\$105
29	Reinsurance Fee	\$0.36	0.0%		\$224
30	Insurer Fee Tax	\$0.20	0.1%		\$1,490
31	Risk Charge	\$0.00	0.0%		\$0
32	<b>SUM:</b>	<b>\$160</b>	<b>100.0%</b>		<b>\$1,211,524</b>
<b>Standard</b>					
Members a/o 6/30/12					
Member to Contract Ratio					
37	Projected Claims (+ Capitations)	\$283.70	79.3%		\$15,748,923
38	Admin Costs	\$50.78	14.2%		\$2,818,963
39	Broker Commissions & Fees	\$15.21	4.3%		\$844,431
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$19)
42	Premium Tax/Community Health Investment	\$7.15	2.0%		\$397,037
43	Assessment Fees	\$0.31	0.1%		\$17,341
44	Federal Income Tax	\$0.00	0.0%		\$0
45	State Income Tax	\$0.00	0.0%		\$0
46	Patient-Centered Outcome Fee	\$0.17	0.0%		\$771
47	Reinsurance Fee	\$0.36	0.0%		\$1,643
48	Insurer Fee Tax	\$0.44	0.1%		\$24,408
49	Risk Charge	\$0.00	0.0%		\$0
50	<b>SUM:</b>	<b>\$358</b>	<b>100.0%</b>		<b>\$19,851,855</b>
<b>TOTAL</b>					
Members a/o 6/30/12					
Member to Contract Ratio					
55	Projected Claims (+ Capitations)	\$220	78.2%		\$21,614,620
56	Admin Costs	\$39.95	14.2%		\$3,923,546
57	Broker Commissions & Fees	\$15.06	5.4%		\$1,479,117
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$27)
60	Premium Tax/Community Health Investment	\$5.63	2.0%		\$552,612
61	Assessment Fees	\$0.25	0.1%		\$24,135
62	Federal Income Tax	\$0.00	0.0%		\$0
63	State Income Tax	\$0.00	0.0%		\$0
64	Patient-Centered Outcome Fee	\$0.17	0.0%		\$1,364
65	Reinsurance Fee	\$0.36	0.0%		\$2,907
66	Insurer Fee Tax	\$0.35	0.1%		\$33,972
67	Risk Charge	\$0.00	0.0%		\$0
68	<b>SUBTOTAL:</b>	<b>\$282</b>	<b>100.0%</b>		<b>\$27,632,246</b>

**CareFirst GHMSI, Inc.**  
**Individual Non-Medigap**  
**Underwritten Products - Standard, Saver & HSA Medical & RX**  
**Rates Effective 4/1/2013**  
**Age & Tier Factors**

Standard & Saver & HSA & HIPAA Products						
Age Band	Age	Tier Factors				Age Factor
	Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change
0-5	0.550	1.00				
6-18	0.490	1.00	2.02	2.00	2.72	-10.9%
19-20	0.727	1.00	2.02	2.00	2.72	48.4%
21	0.727	1.00	2.02	2.00	2.72	0.0%
22	0.727	1.00	2.02	2.00	2.72	0.0%
23	0.727	1.00	2.02	2.00	2.72	0.0%
24	0.727	1.00	2.02	2.00	2.72	0.0%
25	0.727	1.00	2.02	2.00	2.72	0.0%
26	0.727	1.00	2.02	2.00	2.72	0.0%
27	0.727	1.00	2.02	2.00	2.72	0.0%
28	0.727	1.00	2.02	2.00	2.72	0.0%
29	0.727	1.00	2.02	2.00	2.72	0.0%
30	0.727	1.00	2.02	2.00	2.72	0.0%
31	0.727	1.00	2.02	2.00	2.72	0.0%
32	0.727	1.00	2.02	2.00	2.72	0.0%
33	0.746	1.00	2.02	2.00	2.72	2.6%
34	0.775	1.00	2.02	2.00	2.72	3.9%
35	0.805	1.00	2.02	2.00	2.72	3.9%
36	0.836	1.00	2.02	2.00	2.72	3.9%
37	0.869	1.00	2.02	2.00	2.72	3.9%
38	0.903	1.00	2.02	2.00	2.72	3.9%
39	0.938	1.00	2.02	2.00	2.72	3.9%
40	0.975	1.00	2.02	2.00	2.72	3.9%
41	1.013	1.00	2.02	2.00	2.72	3.9%
42	1.053	1.00	2.02	2.00	2.72	3.9%
43	1.094	1.00	2.02	2.00	2.72	3.9%
44	1.137	1.00	2.02	2.00	2.72	3.9%
45	1.181	1.00	2.02	2.00	2.72	3.9%
46	1.227	1.00	2.02	2.00	2.72	3.9%
47	1.275	1.00	2.02	2.00	2.72	3.9%
48	1.325	1.00	2.02	2.00	2.72	3.9%
49	1.377	1.00	2.02	2.00	2.72	3.9%
50	1.431	1.00	2.02	2.00	2.72	3.9%
51	1.487	1.00	2.02	2.00	2.72	3.9%
52	1.545	1.00	2.02	2.00	2.72	3.9%
53	1.605	1.00	2.02	2.00	2.72	3.9%
54	1.668	1.00	2.02	2.00	2.72	3.9%
55	1.733	1.00	2.02	2.00	2.72	3.9%
56	1.801	1.00	2.02	2.00	2.72	3.9%
57	1.871	1.00	2.02	2.00	2.72	3.9%
58	1.944	1.00	2.02	2.00	2.72	3.9%
59	2.020	1.00	2.02	2.00	2.72	3.9%
60	2.099	1.00	2.02	2.00	2.72	3.9%
61	2.181	1.00	2.02	2.00	2.72	3.9%
62	2.181	1.00	2.02	2.00	2.72	0.0%
63	2.181	1.00	2.02	2.00	2.72	0.0%
64	2.181	1.00	2.02	2.00	2.72	0.0%
65	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Non-Medicare Eligible	2.181	1.00	2.02	2.00	2.72	0.0%
>65 Medicare Eligible **	2.181	1.00	2.02	2.00	2.72	0.0%

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

\*\* Only for renewals; not available for new sales.

CareFirst BlueCross BlueShield (GHMSI)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 01/2013  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 06/2012  
 Rating Period : Incurred 01/2013 - 03/2014

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(a) Current Rate Level	(b)	(c)	(d) 10/2012		(e) =(e)/(f)		(f)		(g)		(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
			Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend						
			Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total	
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -													
201011	11	13	\$ 2,017	\$ 336	\$ 571	\$ 61	\$ 2,588	\$ 398	15%	17%	11%	15%	\$31	\$26	\$5	\$31							
201012	46	50	\$ 10,757	\$ 463	\$ 2,769	\$ 156	\$ 13,526	\$ 619	5%	6%	6%	6%	\$12	\$13	\$3	\$16							
201101	87	100	\$ 21,766	\$ 13,586	\$ 5,736	\$ 147	\$ 27,502	\$ 13,733	50%	42%	4%	34%	\$137	\$88	\$2	\$90							
201102	141	154	\$ 33,966	\$ 7,898	\$ 8,908	\$ 1,076	\$ 42,874	\$ 8,974	21%	33%	8%	27%	\$58	\$70	\$5	\$75							
201103	188	209	\$ 46,235	\$ 8,592	\$ 12,066	\$ 4,027	\$ 58,302	\$ 12,620	22%	27%	18%	25%	\$60	\$59	\$10	\$69							
201104	222	246	\$ 56,645	\$ 14,319	\$ 14,524	\$ 6,261	\$ 71,168	\$ 20,579	29%	26%	26%	26%	\$84	\$59	\$15	\$74							
201105	266	297	\$ 71,488	\$ 42,694	\$ 18,131	\$ 15,092	\$ 89,619	\$ 57,786	64%	36%	43%	38%	\$195	\$82	\$25	\$107							
201106	303	347	\$ 79,931	\$ 29,968	\$ 20,407	\$ 18,163	\$ 100,338	\$ 48,131	48%	37%	54%	40%	\$139	\$83	\$32	\$115							
201107	323	376	\$ 86,887	\$ 54,493	\$ 22,199	\$ 17,789	\$ 109,086	\$ 72,282	66%	42%	60%	46%	\$192	\$96	\$35	\$131							
201108	359	419	\$ 93,780	\$ 71,843	\$ 24,013	\$ 19,555	\$ 117,793	\$ 91,398	78%	49%	64%	52%	\$218	\$110	\$37	\$148							
201109	390	449	\$ 104,268	\$ 49,429	\$ 26,433	\$ 28,329	\$ 130,701	\$ 77,758	59%	48%	71%	53%	\$173	\$110	\$42	\$152							
201110	394	452	\$ 107,392	\$ 42,436	\$ 26,940	\$ 23,052	\$ 134,331	\$ 65,489	49%	47%	73%	52%	\$145	\$108	\$43	\$151							
201111	414	476	\$ 109,331	\$ 46,196	\$ 27,151	\$ 26,700	\$ 136,482	\$ 72,896	53%	46%	77%	53%	\$153	\$107	\$45	\$152	312.7%	850.3%	395.6%				
201112	430	485	\$ 116,926	\$ 36,602	\$ 29,043	\$ 34,635	\$ 145,969	\$ 71,237	49%	45%	83%	53%	\$147	\$104	\$49	\$153	721.3%	1310.2%	847.0%				
201201	450	511	\$ 122,985	\$ 58,632	\$ 30,919	\$ 22,922	\$ 153,904	\$ 81,553	53%	45%	83%	53%	\$160	\$105	\$49	\$154	18.7%	2102.3%	70.2%				
201202	466	536	\$ 130,654	\$ 74,528	\$ 32,446	\$ 25,672	\$ 163,100	\$ 100,199	61%	47%	85%	55%	\$187	\$110	\$50	\$161	56.9%	1009.5%	114.8%				
201203	494	577	\$ 138,331	\$ 64,617	\$ 34,568	\$ 37,950	\$ 172,899	\$ 102,567	59%	48%	90%	57%	\$178	\$113	\$53	\$167	93.0%	413.7%	141.2%				
201204	520	605	\$ 148,798	\$ 120,722	\$ 37,285	\$ 38,582	\$ 186,084	\$ 159,304	86%	53%	94%	61%	\$263	\$125	\$56	\$181	113.8%	267.1%	145.4%				
201205	531	615	\$ 153,145	\$ 114,535	\$ 38,216	\$ 39,623	\$ 191,361	\$ 154,158	81%	55%	95%	63%	\$251	\$131	\$57	\$188	58.9%	126.9%	74.8%				
201206	533	622	\$ 157,907	\$ 96,291	\$ 39,128	\$ 33,134	\$ 197,036	\$ 129,425	66%	56%	94%	64%	\$208	\$136	\$57	\$192	62.9%	78.9%	67.3%				

Experience Period      4,511    5,171    \$ 1,218,618    \$ 585,757    \$ 306,772    \$ 276,119    \$ 1,525,390    \$ 861,877    57%    48%    90%    57%    \$167    \$113    \$53    \$167    93.0%    413.7%    141.2%



CareFirst BlueCross BlueShield (GHMSI)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 01/2013  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 06/2012  
 Rating Period : Incurred 01/2013 - 03/2014

PPO-UW-Svr  
 PPACA

(a) Current Rate Level	(b) Contract	(c) Member	(d) 10/2012		(e) =(e)/(f)		(f)		(g)		(h)=(d)+(f)			(i)=(e)+(g)			(j)=(i)/(c)			(k)			(l)		
			Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend								
			Date	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total					
200804	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200805	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200806	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200807	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200808	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200809	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200810	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200811	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200812	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200901	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200902	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200903	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200904	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200905	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200906	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200907	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200908	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200909	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200910	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200911	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
200912	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201001	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201002	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201003	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201004	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201005	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201006	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201007	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201008	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201009	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201010	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -																	
201011	6	6	\$ 567	\$ -	\$ 91	\$ -	\$ 658	\$ -	0%	0%	0%	0%	\$0	\$0	\$0	\$0									
201012	20	23	\$ 2,520	\$ 655	\$ 407	\$ -	\$ 2,928	\$ 655	22%	21%	0%	18%	\$28	\$23	\$0	\$23									
201101	44	52	\$ 6,570	\$ 970	\$ 1,015	\$ -	\$ 7,585	\$ 970	13%	17%	0%	15%	\$19	\$20	\$0	\$20									
201102	63	71	\$ 9,443	\$ 2,446	\$ 1,415	\$ -	\$ 10,858	\$ 2,446	23%	21%	0%	18%	\$34	\$27	\$0	\$27									
201103	77	88	\$ 11,853	\$ 8,541	\$ 1,771	\$ 4	\$ 13,623	\$ 8,545	63%	41%	0%	35%	\$97	\$53	\$0	\$53									
201104	98	108	\$ 14,839	\$ 2,714	\$ 2,241	\$ 42	\$ 17,080	\$ 2,756	16%	33%	1%	29%	\$26	\$44	\$0	\$44									
201105	113	125	\$ 17,021	\$ 7,681	\$ 2,534	\$ 335	\$ 19,555	\$ 8,016	41%	37%	4%	32%	\$64	\$49	\$1	\$49									
201106	137	158	\$ 20,949	\$ 12,650	\$ 3,157	\$ 114	\$ 24,106	\$ 12,764	53%	43%	4%	38%	\$81	\$57	\$1	\$57									
201107	154	170	\$ 22,912	\$ 41,386	\$ 3,441	\$ 317	\$ 26,353	\$ 41,703	158%	72%	5%	63%	\$245	\$96	\$1	\$97									
201108	164	181	\$ 25,056	\$ 40,832	\$ 3,849	\$ 138	\$ 28,905	\$ 40,970	142%	89%	5%	78%	\$226	\$120	\$1	\$121									
201109	193	210	\$ 28,722	\$ 39,687	\$ 4,376	\$ 298	\$ 33,098	\$ 39,985	121%	98%	5%	86%	\$190	\$132	\$1	\$133									
201110	207	229	\$ 31,035	\$ 40,887	\$ 4,810	\$ 393	\$ 35,845	\$ 41,280	115%	104%	6%	91%	\$180	\$140	\$1	\$141									
201111	221	248	\$ 35,259	\$ 7,889	\$ 5,430	\$ 1,310	\$ 40,689	\$ 9,199	23%	91%	9%	80%	\$37	\$124	\$2	\$126									
201112	239	266	\$ 37,306	\$ 17,417	\$ 5,775	\$ 1,087	\$ 43,081	\$ 18,504	43%	85%	10%	76%	\$70	\$117	\$2	\$119	418.6%	428.0%							
201201	236	269	\$ 40,353	\$ 11,710	\$ 6,179	\$ 583	\$ 46,532	\$ 12,293	26%	79%	10%	70%	\$46	\$110	\$2	\$112	449.2%	460.1%							
201202	244	289	\$ 42,570	\$ 11,711	\$ 6,536	\$ 1,486	\$ 49,106	\$ 13,198	27%	74%	12%	66%	\$46	\$104	\$3	\$106	287.8%	297.5%							
201203	245	284	\$ 42,810	\$ 23,281	\$ 6,556	\$ 1,182	\$ 49,366	\$ 24,463	50%	72%	13%	64%	\$86	\$102	\$3	\$105	93.4%	18995.8%	98.8%						
201204	242	284	\$ 43,130	\$ 18,942	\$ 6,625	\$ 1,297	\$ 49,755	\$ 20,239	41%	71%	14%	63%	\$71	\$101	\$3	\$104	129.4%	2292.5%	135.8%						
201205	243	287	\$ 43,170	\$ 41,006	\$ 6,589	\$ 2,338	\$ 49,759	\$ 43,344	87%	74%	17%	67%	\$151	\$107	\$4	\$111	119.8%	355.4%	123.7%						
201206	248	290	\$ 45,175	\$ 39,663	\$ 6,905	\$ 1,885	\$ 52,080	\$ 41,548	80%	76%	18%	69%	\$143	\$111	\$4	\$115	96.8%	421.9%	101.3%						
Experience Period	2,251	2,537	\$ 358,832	\$ 257,844	\$ 54,885	\$ 7,287	\$ 413,717	\$ 265,131	64%	72%	13%	64%	\$105	\$102	\$3	\$105	93.4%	18995.8%	98.8%						

CareFirst BlueCross BlueShield (GHMSI)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 01/2013  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 06/2012  
 Rating Period : Incurred 01/2013 - 03/2014

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(a) Current Rate Level	(b)	(c)	(d) 10/2012		(e) =(e)/(f)		(g)		(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)		
			Medical	Rx	Total	Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend							
Date	Contract	Member	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Med	Rx	Total	Med	Rx	Total			
200804	425	534	\$ 57,760	\$ 25,530	\$ -	\$ 3,317	\$ 57,760	\$ 28,846	50%			\$54									
200805	463	599	\$ 66,767	\$ 15,275	\$ -	\$ 5,335	\$ 66,767	\$ 20,610	31%			\$34									
200806	469	597	\$ 67,437	\$ 162,264	\$ -	\$ 4,608	\$ 67,437	\$ 166,872	247%			\$280									
200807	498	646	\$ 74,232	\$ 27,214	\$ -	\$ 5,454	\$ 74,232	\$ 32,668	44%			\$51									
200808	516	677	\$ 76,980	\$ 92,552	\$ -	\$ 7,342	\$ 76,980	\$ 99,894	130%			\$148									
200809	511	678	\$ 78,452	\$ 64,977	\$ -	\$ 9,965	\$ 78,452	\$ 74,942	96%			\$111									
200810	530	699	\$ 80,696	\$ 98,590	\$ -	\$ 13,463	\$ 80,696	\$ 112,053	139%			\$160									
200811	576	772	\$ 90,531	\$ 127,916	\$ -	\$ 12,828	\$ 90,531	\$ 140,744	155%			\$182									
200812	589	770	\$ 93,501	\$ 52,054	\$ -	\$ 13,627	\$ 93,501	\$ 65,681	70%			\$85									
200901	648	877	\$ 102,868	\$ 55,322	\$ -	\$ 870	\$ 102,868	\$ 56,192	55%			\$64									
200902	677	908	\$ 106,420	\$ 68,384	\$ -	\$ 6,653	\$ 106,420	\$ 75,037	71%			\$83									
200903	734	978	\$ 115,384	\$ 74,093	\$ -	\$ 8,444	\$ 115,384	\$ 82,537	72%	85%	95%	\$84	\$99	\$11	\$109						
200904	788	1,052	\$ 127,724	\$ 69,314	\$ -	\$ 10,440	\$ 127,724	\$ 79,755	62%	84%	93%	\$76	\$98	\$11	\$109						
200905	814	1,086	\$ 135,125	\$ 69,995	\$ -	\$ 12,549	\$ 135,125	\$ 82,544	61%	84%	93%	\$76	\$99	\$11	\$110						
200906	844	1,132	\$ 145,935	\$ 92,263	\$ -	\$ 19,650	\$ 145,935	\$ 111,913	77%	73%	83%	\$99	\$87	\$12	\$99						
200907	856	1,146	\$ 153,027	\$ 88,156	\$ -	\$ 15,853	\$ 153,027	\$ 104,009	68%	73%	83%	\$91	\$89	\$12	\$101						
200908	870	1,150	\$ 161,005	\$ 123,568	\$ -	\$ 15,931	\$ 161,005	\$ 139,499	87%	71%	81%	\$121	\$88	\$12	\$100						
200909	885	1,184	\$ 168,578	\$ 93,452	\$ -	\$ 24,706	\$ 168,578	\$ 118,159	70%	68%	79%	\$100	\$86	\$13	\$99						
200910	946	1,256	\$ 178,234	\$ 81,752	\$ -	\$ 30,502	\$ 178,234	\$ 112,254	63%	63%	74%	\$89	\$81	\$14	\$95						
200911	965	1,278	\$ 185,846	\$ 151,182	\$ -	\$ 33,374	\$ 185,846	\$ 184,556	99%	61%	72%	\$144	\$80	\$15	\$95						
200912	959	1,276	\$ 192,907	\$ 160,673	\$ -	\$ 37,319	\$ 192,907	\$ 197,992	103%	64%	76%	\$155	\$85	\$16	\$101						
201001	979	1,309	\$ 196,647	\$ 76,173	\$ -	\$ 2,810	\$ 196,647	\$ 78,983	40%	62%	73%	\$60	\$84	\$16	\$99						
201002	988	1,328	\$ 200,840	\$ 245,884	\$ -	\$ 8,671	\$ 200,840	\$ 254,555	127%	68%	79%	\$192	\$94	\$16	\$109						
201003	992	1,337	\$ 204,477	\$ 101,638	\$ -	\$ 19,865	\$ 204,477	\$ 121,503	59%	66%	77%	\$91	\$93	\$16	\$109	-5.8%	51.5%	-0.3%			
201004	1,000	1,332	\$ 210,177	\$ 151,991	\$ -	\$ 20,173	\$ 210,177	\$ 172,164	82%	67%	79%	\$129	\$97	\$16	\$113	-1.2%	52.3%	4.1%			
201005	1,014	1,350	\$ 214,289	\$ 98,605	\$ -	\$ 28,735	\$ 214,289	\$ 127,340	59%	66%	78%	\$94	\$97	\$17	\$114	-1.7%	56.6%	4.1%			
201006	1,025	1,369	\$ 220,599	\$ 157,651	\$ -	\$ 36,942	\$ 220,599	\$ 194,593	88%	67%	79%	\$142	\$100	\$18	\$118	15.0%	52.1%	19.5%			
201007	1,037	1,396	\$ 225,524	\$ 163,255	\$ -	\$ 28,063	\$ 225,524	\$ 191,318	85%	68%	80%	\$137	\$103	\$18	\$122	16.6%	50.9%	20.7%			
201008	1,060	1,432	\$ 231,808	\$ 175,758	\$ -	\$ 25,592	\$ 231,808	\$ 201,350	87%	68%	80%	\$141	\$105	\$19	\$123	19.5%	50.2%	23.3%			
201009	1,100	1,492	\$ 241,942	\$ 133,773	\$ -	\$ 41,233	\$ 241,942	\$ 175,006	72%	68%	80%	\$117	\$105	\$19	\$125	22.0%	47.0%	25.3%			
201010	1,239	1,643	\$ 266,890	\$ 166,121	\$ -	\$ 33,581	\$ 266,890	\$ 199,702	75%	69%	81%	\$122	\$108	\$19	\$127	33.2%	36.8%	33.7%			
201011	1,321	1,744	\$ 286,531	\$ 150,463	\$ -	\$ 30,426	\$ 286,531	\$ 180,889	63%	66%	78%	\$104	\$105	\$18	\$123	31.7%	22.6%	30.3%			
201012	1,358	1,791	\$ 297,944	\$ 297,708	\$ -	\$ 53,267	\$ 297,944	\$ 350,976	118%	69%	80%	\$196	\$110	\$19	\$128	29.3%	15.8%	27.2%			
201101	1,438	1,893	\$ 313,127	\$ 90,340	\$ -	\$ 3,840	\$ 313,127	\$ 94,180	30%	66%	78%	\$50	\$107	\$18	\$125	27.8%	15.0%	25.8%			
201102	1,536	2,037	\$ 338,079	\$ 173,312	\$ -	\$ 15,378	\$ 338,079	\$ 188,690	56%	61%	72%	\$93	\$99	\$18	\$117	5.7%	15.3%	7.0%			
201103	1,638	2,164	\$ 354,117	\$ 172,401	\$ -	\$ 16,697	\$ 354,117	\$ 189,098	53%	60%	71%	\$87	\$98	\$17	\$115	5.5%	6.6%	5.7%			
201104	1,677	2,210	\$ 361,926	\$ 164,002	\$ -	\$ 23,563	\$ 361,926	\$ 187,565	52%	58%	68%	\$85	\$95	\$16	\$111	-2.4%	0.9%	-1.9%			
201105	1,724	2,287	\$ 377,599	\$ 417,942	\$ -	\$ 23,515	\$ 377,599	\$ 441,457	117%	64%	74%	\$193	\$105	\$15	\$121	8.5%	-9.4%	5.8%			
201106	1,758	2,353	\$ 390,284	\$ 257,832	\$ -	\$ 42,553	\$ 390,284	\$ 300,385	77%	64%	73%	\$128	\$105	\$15	\$120	5.3%	-16.2%	2.1%			
201107	1,821	2,460	\$ 401,327	\$ 158,452	\$ -	\$ 41,033	\$ 401,327	\$ 199,485	50%	61%	70%	\$81	\$100	\$15	\$115	-2.8%	-19.1%	-5.2%			
201108	1,872	2,510	\$ 409,789	\$ 216,738	\$ 32	\$ 48,991	\$ 409,821	\$ 265,728	65%	59%	1168986%	\$106	\$98	\$15	\$113	-6.7%	-18.7%	-8.6%			
201109	1,937	2,583	\$ 420,389	\$ 267,119	\$ (133)	\$ 48,475	\$ 420,256	\$ 315,594	75%	60%	-377542%	\$122	\$99	\$15	\$113	-6.2%	-23.4%	-8.9%			
201110	1,956	2,613	\$ 424,639	\$ 263,224	\$ (290)	\$ 51,001	\$ 424,349	\$ 314,224	74%	60%	-101979%	\$120	\$99	\$15	\$114	-8.4%	-21.8%	-10.4%			
201111	1,971	2,627	\$ 427,605	\$ 338,842	\$ (108)	\$ 57,746	\$ 427,497	\$ 396,588	93%	62%	-85382%	\$151	\$127	\$15	\$118	-2.3%	-16.0%	-4.3%			
201112	1,961	2,623	\$ 435,554	\$ 366,774	\$ -	\$ 83,679	\$ 435,554	\$ 450,453	103%	62%	-91477%	\$172	\$102	\$16	\$118	-7.0%	-14.4%	-8.1%			
201201	2,000	2,674	\$ 442,516	\$ 125,789	\$ (218)	\$ 13,575	\$ 442,298	\$ 139,364	32%	61%	-65067%	\$52	\$100	\$16	\$116	-6.1%	-12.3%	-7.0%			
201202	2,071	2,772	\$ 455,078	\$ 225,878	\$ 110	\$ 21,968	\$ 455,188	\$ 247,845	54%	61%	-77911%	\$89	\$100	\$16	\$115	0.7%	-11.7%	-1.2%			
201203	2,082	2,781	\$ 460,533	\$ 269,287	\$ 256	\$ 32,881	\$ 460,789	\$ 302,168	66%	61%	-139373%	\$109	\$101	\$16	\$117	2.5%	-5.7%	1.3%			
201204	2,119	2,841	\$ 461,598	\$ 294,729	\$ -	\$ 39,701	\$ 461,598	\$ 334,430	72%	63%	-143973%	\$118	\$103	\$16	\$119	8.7%	-1.3%	7.2%			
201205	2,151	2,898	\$ 463,023	\$ 351,958	\$ (286)	\$ 51,484	\$ 462,737	\$ 403,443	87%	60%	-83762%	\$139	\$99	\$17	\$116	-6.3%	8.5%	-4.4%			
201206	2,160	2,927	\$ 472,308	\$ 194,854	\$ (221)	\$ 51,012	\$ 472,087	\$ 245,866	52%	58%	-63189%	\$84	\$95	\$17	\$112	-9.6%	11.4%	-7.0%			
Experience Period	22,830	30,493	\$ 5,007,239	\$ 3,071,879	\$ (351)	\$ 488,978	\$ 5,006,888	\$ 3,560,857	71%	61%	-139373%	\$117	\$101	\$16	\$117	2.5%	-5.7%	1.3%			

CareFirst BlueCross BlueShield (GHMSI)  
 Experience & Development of Normalized Trends  
 DC Individual Non-Medigap Rate Filing Effective 01/2013  
 Experience Period : Incurred 04/2011 - 03/2012 & Paid Through 06/2012  
 Rating Period : Incurred 01/2013 - 03/2014

PPO-HIPAA-Std  
 PPACA

Date	Contract	Member	(d) 10/2012		(e) =(e)/(f)		(g)		(h)=(d)+(f)		(i)=(e)+(g)		(j)=(i)/(c)			(k)			(l)				
			Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Monthly Incurred PMPM	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend						
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Total	Med	Rx	Total	Total	Med	Rx	Total	Med	Rx	Total				
200804	120	144	\$ 101,148	\$ 154,238	\$ 16,852	\$ 12,448	\$ 118,000	\$ 166,686	141%				\$1,158										
200805	112	128	\$ 94,277	\$ 106,716	\$ 15,584	\$ 9,290	\$ 109,861	\$ 116,007	106%				\$906										
200806	116	138	\$ 100,265	\$ 61,252	\$ 16,332	\$ 9,587	\$ 116,597	\$ 70,840	61%				\$513										
200807	115	134	\$ 99,873	\$ 47,097	\$ 15,567	\$ 8,481	\$ 115,440	\$ 55,578	48%				\$415										
200808	119	138	\$ 99,044	\$ 131,669	\$ 15,845	\$ 7,708	\$ 114,888	\$ 139,377	121%				\$1,010										
200809	121	139	\$ 104,479	\$ 33,229	\$ 16,397	\$ 9,059	\$ 120,876	\$ 42,289	35%				\$304										
200810	118	135	\$ 103,018	\$ 64,220	\$ 16,176	\$ 9,199	\$ 119,193	\$ 73,419	62%				\$544										
200811	118	132	\$ 105,114	\$ 24,989	\$ 16,313	\$ 9,699	\$ 121,427	\$ 34,688	29%				\$263										
200812	113	127	\$ 102,736	\$ 32,727	\$ 15,644	\$ 6,856	\$ 118,380	\$ 39,582	33%				\$312										
200901	113	129	\$ 102,294	\$ 60,653	\$ 15,589	\$ 16,955	\$ 117,882	\$ 77,608	66%				\$602										
200902	108	125	\$ 99,604	\$ 33,510	\$ 14,913	\$ 12,585	\$ 114,517	\$ 46,095	40%				\$369										
200903	106	122	\$ 95,147	\$ 43,579	\$ 14,182	\$ 13,998	\$ 109,329	\$ 57,577	53%	66%	66%	66%	\$472	\$499	\$79	\$578							
200904	108	120	\$ 94,871	\$ 57,547	\$ 13,967	\$ 14,286	\$ 108,838	\$ 71,833	66%	58%	68%	59%	\$599	\$445	\$81	\$526							
200905	105	116	\$ 95,111	\$ 31,005	\$ 13,840	\$ 9,138	\$ 108,951	\$ 40,143	37%	52%	69%	54%	\$346	\$400	\$82	\$482							
200906	103	115	\$ 98,036	\$ 37,465	\$ 13,997	\$ 7,793	\$ 112,033	\$ 45,258	40%	50%	69%	52%	\$394	\$390	\$82	\$472							
200907	105	116	\$ 97,730	\$ 26,502	\$ 13,611	\$ 8,452	\$ 111,341	\$ 34,955	31%	48%	70%	51%	\$301	\$381	\$83	\$464							
200908	103	114	\$ 96,784	\$ 29,623	\$ 13,459	\$ 5,861	\$ 110,243	\$ 35,485	32%	40%	70%	44%	\$311	\$319	\$83	\$402							
200909	108	119	\$ 100,252	\$ 49,476	\$ 13,449	\$ 7,991	\$ 113,701	\$ 57,468	51%	41%	70%	45%	\$483	\$334	\$84	\$418							
200910	102	115	\$ 97,450	\$ 33,107	\$ 12,948	\$ 6,796	\$ 110,398	\$ 39,903	36%	39%	70%	43%	\$347	\$317	\$83	\$400							
200911	99	112	\$ 96,645	\$ 29,744	\$ 12,661	\$ 4,595	\$ 109,307	\$ 34,339	31%	40%	69%	43%	\$307	\$325	\$81	\$406							
200912	98	109	\$ 95,500	\$ 49,051	\$ 12,316	\$ 6,515	\$ 107,815	\$ 55,567	52%	41%	70%	45%	\$510	\$341	\$81	\$422							
201001	95	106	\$ 89,457	\$ 75,044	\$ 11,889	\$ 10,829	\$ 101,346	\$ 85,873	85%	43%	68%	46%	\$810	\$357	\$78	\$435							
201002	92	104	\$ 90,546	\$ 72,279	\$ 11,894	\$ 11,391	\$ 102,440	\$ 83,670	82%	47%	68%	49%	\$805	\$391	\$79	\$469							
201003	98	111	\$ 89,191	\$ 72,277	\$ 11,772	\$ 10,009	\$ 100,963	\$ 82,286	82%	49%	67%	51%	\$741	\$415	\$76	\$491	-16.8%	-3.4%	-15.0%				
201004	93	105	\$ 90,876	\$ 78,282	\$ 11,864	\$ 11,019	\$ 102,740	\$ 89,302	87%	51%	65%	53%	\$850	\$435	\$75	\$510	-2.2%	-8.2%	-3.1%				
201005	90	104	\$ 89,296	\$ 41,970	\$ 11,548	\$ 9,086	\$ 100,843	\$ 51,056	51%	53%	66%	54%	\$491	\$447	\$75	\$523	11.9%	-8.0%	8.5%				
201006	87	100	\$ 87,716	\$ 45,151	\$ 11,092	\$ 6,449	\$ 98,808	\$ 51,600	52%	54%	67%	55%	\$516	\$458	\$75	\$533	17.4%	-8.3%	13.0%				
201007	86	97	\$ 90,656	\$ 80,300	\$ 11,417	\$ 10,648	\$ 102,073	\$ 90,947	89%	59%	69%	60%	\$938	\$506	\$78	\$584	32.9%	-6.0%	25.9%				
201008	86	98	\$ 89,918	\$ 54,897	\$ 11,371	\$ 5,123	\$ 101,289	\$ 60,019	59%	62%	70%	62%	\$612	\$532	\$78	\$611	67.0%	-5.6%	52.0%				
201009	87	100	\$ 95,240	\$ 128,119	\$ 11,986	\$ 7,047	\$ 107,226	\$ 135,165	126%	69%	70%	69%	\$1,352	\$603	\$79	\$682	80.4%	-5.5%	63.2%				
201010	88	101	\$ 96,438	\$ 70,865	\$ 12,049	\$ 7,863	\$ 108,487	\$ 78,728	73%	72%	71%	72%	\$779	\$640	\$81	\$721	101.6%	-2.9%	80.0%				
201011	88	101	\$ 97,399	\$ 54,039	\$ 12,083	\$ 5,269	\$ 109,482	\$ 59,308	54%	75%	72%	74%	\$587	\$665	\$82	\$747	104.6%	1.6%	84.1%				
201012	91	104	\$ 99,867	\$ 53,928	\$ 12,311	\$ 5,448	\$ 112,178	\$ 59,376	53%	75%	71%	74%	\$571	\$672	\$81	\$753	97.1%	0.0%	78.4%				
201101	93	104	\$ 98,443	\$ 95,655	\$ 12,017	\$ 18,274	\$ 110,460	\$ 113,929	103%	76%	76%	76%	\$1,095	\$690	\$88	\$777	93.3%	11.8%	78.6%				
201102	88	100	\$ 99,477	\$ 56,112	\$ 12,101	\$ 18,095	\$ 111,578	\$ 74,207	67%	74%	81%	75%	\$742	\$679	\$93	\$772	73.8%	18.6%	64.5%				
201103	91	106	\$ 102,413	\$ 53,135	\$ 12,513	\$ 21,991	\$ 114,926	\$ 75,125	65%	71%	89%	73%	\$709	\$666	\$104	\$769	60.5%	35.5%	56.6%				
201104	90	105	\$ 104,889	\$ 55,077	\$ 12,837	\$ 18,740	\$ 117,726	\$ 73,817	63%	69%	94%	71%	\$703	\$647	\$110	\$757	48.7%	46.9%	48.4%				
201105	89	104	\$ 104,284	\$ 64,462	\$ 12,761	\$ 19,480	\$ 117,045	\$ 83,942	72%	70%	100%	73%	\$807	\$665	\$118	\$784	48.8%	56.9%	49.9%				
201106	90	105	\$ 104,877	\$ 94,731	\$ 13,045	\$ 26,030	\$ 117,922	\$ 120,761	102%	73%	112%	77%	\$1,150	\$703	\$134	\$837	53.5%	77.8%	56.9%				
201107	93	111	\$ 109,443	\$ 103,226	\$ 13,685	\$ 21,083	\$ 123,128	\$ 124,309	101%	74%	117%	78%	\$1,120	\$714	\$141	\$854	40.9%	80.3%	46.2%				
201108	95	113	\$ 110,719	\$ 198,514	\$ 14,004	\$ 47,590	\$ 124,724	\$ 246,104	197%	84%	143%	91%	\$2,178	\$820	\$173	\$993	53.9%	120.4%	62.5%				
201109	94	112	\$ 111,291	\$ 116,589	\$ 14,234	\$ 30,958	\$ 125,525	\$ 147,547	118%	82%	157%	90%	\$1,317	\$803	\$190	\$993	33.2%	141.1%	45.6%				
201110	95	114	\$ 111,622	\$ 86,780	\$ 14,421	\$ 37,622	\$ 126,043	\$ 124,402	99%	82%	173%	92%	\$1,091	\$807	\$212	\$1,019	26.1%	162.3%	41.4%				
201111	98	117	\$ 111,297	\$ 91,722	\$ 14,573	\$ 32,781	\$ 125,870	\$ 124,503	99%	84%	188%	96%	\$1,064	\$826	\$230	\$1,056	24.2%	181.0%	41.4%				
201112	97	113	\$ 102,952	\$ 126,325	\$ 13,754	\$ 48,534	\$ 116,706	\$ 174,859	150%	90%	213%	104%	\$1,547	\$876	\$262	\$1,138	30.4%	221.5%	51.0%				
201201	95	110	\$ 99,964	\$ 95,625	\$ 13,041	\$ 34,514	\$ 113,004	\$ 130,138	115%	90%	222%	105%	\$1,183	\$872	\$273	\$1,145	26.4%	211.6%	47.3%				
201202	98	112	\$ 101,516	\$ 206,197	\$ 13,663	\$ 38,170	\$ 115,179	\$ 244,367	212%	101%	232%	116%	\$2,182	\$978	\$286	\$1,263	44.0%	206.0%	63.6%				
201203	97	117	\$ 107,802	\$ 91,779	\$ 14,964	\$ 43,948	\$ 122,766	\$ 135,727	111%	104%	242%	120%	\$1,160	\$999	\$300	\$1,298	49.9%	189.4%	68.7%				
201204	97	112	\$ 103,193	\$ 154,201	\$ 14,147	\$ 49,565	\$ 117,341	\$ 203,766	174%	112%	259%	129%	\$1,819	\$1,067	\$321	\$1,388	65.0%	192.3%	83.5%				
201205	94	109	\$ 103,169	\$ 62,516	\$ 14,248	\$ 43,861	\$ 117,418	\$ 106,376	91%	112%	271%	130%	\$976	\$1,062	\$338	\$1,400	59.6%	185.5%	78.6%				
201206	95	110	\$ 104,964	\$ 71,543	\$ 14,351	\$ 48,464	\$ 119,314	\$ 120,007	101%	110%	282%	130%	\$1,091	\$1,041	\$353	\$1,394	48.0%	164.0%	66.6%				

Experience Period 1,131 1,333 \$ 1,280,656 \$ 1,331,026 \$ 164,982 \$ 399,449 \$ 1,445,638 \$ 1,730,475 120% 104% 242% 120% \$1,298 \$999 \$300 \$1,298 49.9% 189.4% 68.7%