

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)/HOrg02I.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

Filing at a Glance

Company: CareFirst BlueChoice, Inc.
Product Name: DC HMO UW & HIPAA - GF
State: District of Columbia
TOI: HOrg02I Individual Health Organizations - Health Maintenance (HMO)
Sub-TOI: HOrg02I.005D Individual - HMO
Filing Type: Rate
Date Submitted: 09/13/2013
SERFF Tr Num: CFAP-129197716
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: 1918
Implementation: 01/01/2014
Date Requested:
Author(s): Todd Switzer, Brad Boban, Shane Kontir, Cory Bream, Michaela Berry, Donald Brandenburg
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

General Information

Project Name: 1918_DC HMO UW & HIPAA - GF	Status of Filing in Domicile:
Project Number: 1918	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact: 8.2%	Filing Status Changed: 09/18/2013
	State Status Changed:
Deemer Date:	Created By: Cory Bream
Submitted By: Cory Bream	Corresponding Filing Tracking Number:
	PPACA: Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:

This filing contains the rate proposal for the Grandfathered products of BlueChoice, Inc. dba CareFirst BlueCross BlueShield, for the Individual, Non-Medigap HMO Underwritten & HIPAA Standard, Saver and HSA Medical & Rx Coverages, with an effective date of 01/01/2014.

Company and Contact

Filing Contact Information

Brad Boban, Senior Actuarial Assistant	brad.boban@carefirst.com
10455 Mill Run Circle	410-998-6230 [Phone]
Owings Mills, MD 21117	410-998-7704 [FAX]

Filing Company Information

CareFirst BlueChoice, Inc.	CoCode: 96202	State of Domicile: District of Columbia
840 First Street NE	Group Code:	Company Type: Health Maintenance Organization
Washington, DC 20065	Group Name:	State ID Number:
(410) 581-3000 ext. [Phone]	FEIN Number: 52-1358219	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: District of Columbia

Filing Company: CareFirst BlueChoice, Inc.

TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name: DC HMO UW & HIPAA - GF

Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 6.600%
Effective Date of Last Rate Revision: 08/01/2013
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):
CareFirst BlueChoice, Inc.	Increase	8.200%	8.200%	\$271,205	740	\$3,310,732	13.900%	-11.600%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	773				239			
Policy Holders:	563				177			

State: District of Columbia Filing Company: CareFirst BlueChoice, Inc.
 TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
 Product Name: DC HMO UW & HIPAA - GF
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Rate Review Detail

COMPANY:

Company Name: CareFirst BlueChoice, Inc.
 HHS Issuer Id: 86052
 Product Names: UW Standard, UW Saver, UW HSA, HIPAA Standard, Open Enrollment, Group Conversion
 Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/IEA OE (2/10), DC/CFBC/DB/DOCS OE (2/10), DC/CFBC/DB/SOB OE (2/10), DC/CFBC/DB/ELIG OE (2/10), DC/CFBC/DB/RX OE (2/10), DC/CFBC/DB/DENTAL (2/10), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DB/NGF/PPACA (9/10), DC/CFBC/DB/DEPENDENT AGE (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07) , DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CC/Plan C Schedule (3/01), DC/CC/GC EOC (8/01), DC/CFBC/DB/ADD SERV AMEND (1/09), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 13,712
 Benefit Change: Increase
 Percent Change Requested: Min: -11.6 Max: 13.9 Avg: 8.2

PRIOR RATE:

Total Earned Premium: 3,310,732.00
 Total Incurred Claims: 2,392,830.00
 Annual \$: Min: 125.73 Max: 994.56 Avg: 241.45

REQUESTED RATE:

Projected Earned Premium: 3,581,937.00
 Projected Incurred Claims: 2,753,009.00
 Annual \$: Min: 143.15 Max: 1,023.83 Avg: 261.23

SERFF Tracking #:

CFAP-129197716

State Tracking #:

Company Tracking #:

1918

State:

District of Columbia

Filing Company:

CareFirst BlueChoice, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

DC HMO UW & HIPAA - GF

Project Name/Number:

1918_DC HMO UW & HIPAA - GF/1918

Rate/Rule Schedule

SERFF Tracking #:

CFAP-129197716

State Tracking #:

Company Tracking #:

1918

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
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State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

1	1918_DC HMO UW & HIPAA - GF - Rate Filing	DC/CFBC/DB/A RX (7/09), DC/CFBC/DB/B RX (7/09), DC/CFBC/DB/C RX (7/09), DC/CFBC/DB/D RX (7/09), DC/CC/UW EOC (3/01), DC/CFBC/PLAN A Schedule (R. 7/07), DC/CFBC/PLAN B Schedule (R. 7/07), DC/CFBC/PLAN C Schedule (R. 7/07), DC/CFBC/PLAN D Schedule (R. 7/07), DC/CFBC/DOL APPEAL (3/06), DC/CC/IND Drug (11/04), DC/CFBC/DB/GF/PPACA (9/10), DC/CFBC/DB/IEA OE (2/10), DC/CFBC/DB/DOCS OE (2/10), DC/CFBC/DB/SOB OE (2/10), DC/CFBC/DB/ELIG OE (2/10), DC/CFBC/DB/RX OE (2/10), DC/CFBC/DB/DENTAL (2/10), DC/BC-OOP/VISION (R. 6/04), DC/CFBC/DB/NGF/PPACA (9/10), DC/CFBC/DB/DEPENDENT AGE (9/10), DC/CFBC/DB/HSA 30-40 (R. 7/07), DC/CFBC/DB/HSA RX (R. 7/09), DC/CFBC/DB HSA RX (11/06), DC/CC/Plan C	Revised	Previous State Filing Number: CFAP-128922743 or 1868 Percent Rate Change Request: 8.2	1918_DC_BC UW - GF - Rate Filing.pdf,
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SERFF Tracking #:

CFAP-129197716

State Tracking #:

Company Tracking #:

1918

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

			Schedule (3/01), DC/CC/GC EOC (8/01), DC/CFBC/DB/ADD SERV AMEND (1/09), and any amendments			
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CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO

District of Columbia

Underwritten, HIPAA, OE & GC
Standard, Saver, and HSA - Grandfathered
Medical & Rx

Rate Filing # 1918
Rate Filing

Effective 1/1/2014

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten, HIPAA, OE & GC
Standard, Saver, and HSA - Grandfathered
Medical & Rx
Rate Filing # 1918
Actuarial Memorandum
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CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO Product
UNDERWRITTEN & HIPAA

DISTRICT OF COLUMBIA

Form Numbers

UNDERWRITTEN (STANDARD) & HIPAA:

DC/CFBC/DB/A RX (7/09)
DC/CFBC/DB/B RX (7/09)
DC/CFBC/DB/C RX (7/09)
DC/CFBC/DB/D RX (7/09)
DC/CC/UW EOC (3/01)
DC/CFBC/PLAN A Schedule (R. 7/07)
DC/CFBC/PLAN B Schedule (R. 7/07)
DC/CFBC/PLAN C Schedule (R. 7/07)
DC/CFBC/PLAN D Schedule (R. 7/07)
DC/CFBC/DOL APPEAL (3/06)
DC/CC/IND Drug (11/04)
DC/CFBC/DB/GF/PPACA (9/10)
and any amendments

UNDERWRITTEN SAVER:

DC/CFBC/DB/A RX (7/09)
DC/CFBC/DB/B RX (7/09)
DC/CFBC/DB/C RX (7/09)
DC/CFBC/DB/D RX (7/09)
DC/CC/UW EOC (3/01)
DC/CFBC/PLAN A Schedule (R. 7/07)
DC/CFBC/PLAN B Schedule (R. 7/07)
DC/CFBC/PLAN C Schedule (R. 7/07)
DC/CFBC/PLAN D Schedule (R. 7/07)
DC/CFBC/DOL APPEAL (3/06)
DC/CC/IND Drug (11/04)
DC/CFBC/DB/GF/PPACA (9/10)
and any amendments

Open Enrollment (OE):

DC/CFBC/DB/IEA OE (2/10)
DC/CFBC/DB/DOCS OE (2/10)
DC/CFBC/DB/SOB OE (2/10)
DC/CFBC/DB/ELIG OE (2/10)
DC/CFBC/DB/RX OE (2/10)
DC/CFBC/DB/DENTAL (2/10)
DC/BC-OOP/VISION (R. 6/04)
DC/CFBC/DOL APPEAL (3/06)
DC/CFBC/DB/NGF/PPACA (9/10)
DC/CFBC/DB/DEPENDENT AGE (9/10)
and any amendments

UNDERWRITTEN HEALTH SAVINGS ACCOUNT (HSA):

DC/CFBC/DB/HSA 30-40 (R. 7/07)
DC/CFBC/DB/HSA RX (R. 7/09)
DC/CC/UW EOC (3/01)
DC/CFBC/DOL APPEAL (3/06)
DC/CFBC/DB HSA RX (11/06)
DC/CFBC/DB/GF/PPACA (9/10)
and any amendments

Group Conversion (GC):

DC/CC/Plan C Schedule (3/01)
DC/CC/GC EOC (8/01)
DC/CFBC/DB/ADD SERV AMEND (1/09)

CareFirst BlueChoice, Inc. (NAIC No. 96202)

**Individual, Non-Medigap
HMO Underwritten High Option
Grandfathered**

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay	\$10	Inpatient Care	\$250 per Admission
Specialist Copay	\$20	Outpatient Care	\$50 copay
Annual Maximum Out-of-Pocket:			
IND	\$2,000	S&S	\$4,000
S&C	\$3,200	FAMILY	\$6,000

Base Rate **\$301.34**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$139	-	-	-
6-17	\$124	\$241	\$247	\$330
18-20	\$181	\$353	\$362	\$483
21	\$184	\$358	\$368	\$491
22	\$187	\$364	\$374	\$499
23	\$193	\$376	\$386	\$515
24	\$196	\$382	\$392	\$523
25	\$199	\$388	\$398	\$531
26	\$205	\$400	\$410	\$547
27	\$208	\$405	\$416	\$555
28	\$211	\$411	\$422	\$563
29	\$217	\$423	\$434	\$579
30	\$220	\$429	\$440	\$587
31	\$226	\$441	\$452	\$603
32	\$229	\$447	\$458	\$611
33	\$235	\$458	\$470	\$628
34	\$238	\$464	\$476	\$636
35	\$244	\$476	\$488	\$652
36	\$247	\$482	\$494	\$660
37	\$253	\$494	\$506	\$676
38	\$259	\$505	\$518	\$692
39	\$262	\$511	\$524	\$700
40	\$268	\$523	\$536	\$716
41	\$280	\$546	\$560	\$748
42	\$295	\$576	\$591	\$788
43	\$307	\$599	\$615	\$821
44	\$322	\$629	\$645	\$861
45	\$338	\$658	\$675	\$901
46	\$353	\$688	\$705	\$941
47	\$368	\$717	\$735	\$982
48	\$386	\$752	\$771	\$1,030
49	\$404	\$787	\$808	\$1,078
50	\$422	\$823	\$844	\$1,126
51	\$440	\$858	\$880	\$1,175
52	\$461	\$899	\$922	\$1,231
53	\$482	\$940	\$964	\$1,287
54	\$503	\$981	\$1,006	\$1,344
55	\$527	\$1,028	\$1,055	\$1,408
56	\$551	\$1,075	\$1,103	\$1,472
57	\$579	\$1,128	\$1,157	\$1,545
58	\$603	\$1,175	\$1,205	\$1,609
59	\$633	\$1,234	\$1,266	\$1,690
60	\$660	\$1,287	\$1,320	\$1,762
61	\$690	\$1,346	\$1,380	\$1,842
62	\$723	\$1,410	\$1,446	\$1,931
63	\$756	\$1,475	\$1,513	\$2,019
64	\$790	\$1,540	\$1,579	\$2,108
65	\$826	\$1,610	\$1,651	\$2,205
65+	\$865	\$1,686	\$1,730	\$2,309

* Maternity is offered as rider at \$126.00

BSBS Code: H404

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten Medium Option
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay	\$15	Inpatient Care	\$500 per Admission
Specialist Copay	\$25	Outpatient Care	\$50 copay
Annual Maximum Out-of-Pocket:			
IND	\$3,000	S&S	\$6,000
S&C	\$4,800	FAMILY	\$9,000

Base Rate **\$279.07**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$128	-	-	-
6-17	\$114	\$223	\$229	\$305
18-20	\$167	\$327	\$335	\$447
21	\$170	\$332	\$340	\$455
22	\$173	\$337	\$346	\$462
23	\$179	\$348	\$357	\$477
24	\$181	\$354	\$363	\$484
25	\$184	\$359	\$368	\$492
26	\$190	\$370	\$380	\$507
27	\$193	\$375	\$385	\$514
28	\$195	\$381	\$391	\$522
29	\$201	\$392	\$402	\$536
30	\$204	\$397	\$407	\$544
31	\$209	\$408	\$419	\$559
32	\$212	\$414	\$424	\$566
33	\$218	\$424	\$435	\$581
34	\$220	\$430	\$441	\$589
35	\$226	\$441	\$452	\$604
36	\$229	\$446	\$458	\$611
37	\$234	\$457	\$469	\$626
38	\$240	\$468	\$480	\$641
39	\$243	\$473	\$486	\$648
40	\$248	\$484	\$497	\$663
41	\$260	\$506	\$519	\$693
42	\$273	\$533	\$547	\$730
43	\$285	\$555	\$569	\$760
44	\$299	\$582	\$597	\$797
45	\$313	\$609	\$625	\$835
46	\$327	\$637	\$653	\$872
47	\$340	\$664	\$681	\$909
48	\$357	\$697	\$714	\$954
49	\$374	\$729	\$748	\$998
50	\$391	\$762	\$781	\$1,043
51	\$407	\$795	\$815	\$1,088
52	\$427	\$833	\$854	\$1,140
53	\$447	\$871	\$893	\$1,192
54	\$466	\$909	\$932	\$1,244
55	\$488	\$952	\$977	\$1,304
56	\$511	\$996	\$1,021	\$1,364
57	\$536	\$1,045	\$1,072	\$1,431
58	\$558	\$1,088	\$1,116	\$1,490
59	\$586	\$1,143	\$1,172	\$1,565
60	\$611	\$1,192	\$1,222	\$1,632
61	\$639	\$1,246	\$1,278	\$1,706
62	\$670	\$1,306	\$1,340	\$1,788
63	\$700	\$1,366	\$1,401	\$1,870
64	\$731	\$1,426	\$1,462	\$1,952
65	\$765	\$1,491	\$1,529	\$2,042
65+	\$801	\$1,562	\$1,602	\$2,138

* Maternity is offered as rider at \$126.00

BSBS Code: H405

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Underwritten Low Option
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay	\$20	Inpatient Care	\$700 per Admission
Specialist Copay	\$30	Outpatient Care	\$50 copay
Annual Maximum Out-of-Pocket:			
IND	\$3,600	S&S	\$7,300
S&C	\$5,900	FAMILY	\$11,000

Base Rate **\$250.09**

* Prescription Drug: priced separately

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$115	-	-	-
6-17	\$103	\$200	\$205	\$274
18-20	\$150	\$293	\$300	\$401
21	\$153	\$297	\$305	\$407
22	\$155	\$302	\$310	\$414
23	\$160	\$312	\$320	\$427
24	\$163	\$317	\$325	\$434
25	\$165	\$322	\$330	\$441
26	\$170	\$332	\$340	\$454
27	\$173	\$336	\$345	\$461
28	\$175	\$341	\$350	\$467
29	\$180	\$351	\$360	\$481
30	\$183	\$356	\$365	\$487
31	\$188	\$366	\$375	\$501
32	\$190	\$371	\$380	\$507
33	\$195	\$380	\$390	\$521
34	\$198	\$385	\$395	\$528
35	\$203	\$395	\$405	\$541
36	\$205	\$400	\$410	\$548
37	\$210	\$410	\$420	\$561
38	\$215	\$419	\$430	\$574
39	\$218	\$424	\$435	\$581
40	\$223	\$434	\$445	\$594
41	\$233	\$454	\$465	\$621
42	\$245	\$478	\$490	\$654
43	\$255	\$497	\$510	\$681
44	\$268	\$522	\$535	\$714
45	\$280	\$546	\$560	\$748
46	\$293	\$571	\$585	\$781
47	\$305	\$595	\$610	\$815
48	\$320	\$624	\$640	\$855
49	\$335	\$653	\$670	\$895
50	\$350	\$683	\$700	\$935
51	\$365	\$712	\$730	\$975
52	\$383	\$746	\$765	\$1,022
53	\$400	\$780	\$800	\$1,068
54	\$418	\$814	\$835	\$1,115
55	\$438	\$853	\$875	\$1,169
56	\$458	\$892	\$915	\$1,222
57	\$480	\$936	\$960	\$1,282
58	\$500	\$975	\$1,000	\$1,335
59	\$525	\$1,024	\$1,050	\$1,402
60	\$548	\$1,068	\$1,095	\$1,462
61	\$573	\$1,117	\$1,145	\$1,529
62	\$600	\$1,170	\$1,200	\$1,603
63	\$628	\$1,224	\$1,255	\$1,676
64	\$655	\$1,278	\$1,310	\$1,749
65	\$685	\$1,336	\$1,370	\$1,830
65+	\$718	\$1,400	\$1,436	\$1,916

* Maternity is offered as rider at \$126.00

BSBS Code: H406

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
Underwritten Saver Product
Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay \$30

Specialist Copay \$40

* Prescription Drug: priced separately

** No Maternity

Base Rate

\$236.54

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$109	-	-	-
6-17	\$97	\$189	\$194	\$259
18-20	\$142	\$277	\$284	\$379
21	\$144	\$281	\$289	\$385
22	\$147	\$286	\$293	\$392
23	\$151	\$295	\$303	\$404
24	\$154	\$300	\$308	\$411
25	\$156	\$304	\$312	\$417
26	\$161	\$314	\$322	\$429
27	\$163	\$318	\$326	\$436
28	\$166	\$323	\$331	\$442
29	\$170	\$332	\$341	\$455
30	\$173	\$337	\$345	\$461
31	\$177	\$346	\$355	\$474
32	\$180	\$351	\$360	\$480
33	\$185	\$360	\$369	\$493
34	\$187	\$364	\$374	\$499
35	\$192	\$374	\$383	\$512
36	\$194	\$378	\$388	\$518
37	\$199	\$387	\$397	\$531
38	\$203	\$397	\$407	\$543
39	\$206	\$401	\$412	\$549
40	\$211	\$411	\$421	\$562
41	\$220	\$429	\$440	\$587
42	\$232	\$452	\$464	\$619
43	\$241	\$470	\$483	\$644
44	\$253	\$494	\$506	\$676
45	\$265	\$517	\$530	\$707
46	\$277	\$540	\$554	\$739
47	\$289	\$563	\$577	\$771
48	\$303	\$590	\$606	\$808
49	\$317	\$618	\$634	\$846
50	\$331	\$646	\$662	\$884
51	\$345	\$673	\$691	\$922
52	\$362	\$706	\$724	\$966
53	\$378	\$738	\$757	\$1,010
54	\$395	\$770	\$790	\$1,055
55	\$414	\$807	\$828	\$1,105
56	\$433	\$844	\$866	\$1,156
57	\$454	\$886	\$908	\$1,213
58	\$473	\$923	\$946	\$1,263
59	\$497	\$969	\$993	\$1,326
60	\$518	\$1,010	\$1,036	\$1,383
61	\$542	\$1,056	\$1,083	\$1,446
62	\$568	\$1,107	\$1,135	\$1,516
63	\$594	\$1,158	\$1,187	\$1,585
64	\$620	\$1,208	\$1,239	\$1,655
65	\$648	\$1,264	\$1,296	\$1,730
>65	\$679	\$1,324	\$1,358	\$1,813

**
**To include Maternity,
add \$126 added to the
monthly premium rate**

BSBS Code: H422

CareFirst BlueChoice, Inc. (NAIC No. 96202)

Individual, Non-Medigap
HMO Underwritten H.S.A. Option 2

Grandfathered

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

Medical
Copays PCP/Spc \$30/40 **Inpatient Hosp Copay** \$600/day IP copay after Ded
Deductible
 IND \$2,700 **Rx Copays** \$5/25/45
Annual Maximum Out-of-Pocket:
 IND \$5,250

 Base Rate **\$88.25**

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$41	-	-	-
6-17	\$36	\$71	\$72	\$97
18-20	\$51	\$100	\$102	\$137
21	\$52	\$102	\$104	\$139
22	\$53	\$103	\$106	\$141
23	\$54	\$105	\$108	\$144
24	\$55	\$107	\$109	\$146
25	\$56	\$108	\$111	\$148
26	\$56	\$110	\$113	\$151
27	\$57	\$112	\$115	\$153
28	\$58	\$114	\$116	\$156
29	\$59	\$115	\$118	\$158
30	\$61	\$119	\$122	\$163
31	\$63	\$122	\$125	\$167
32	\$64	\$126	\$129	\$172
33	\$66	\$129	\$132	\$177
34	\$68	\$133	\$136	\$181
35	\$70	\$136	\$139	\$186
36	\$71	\$139	\$143	\$191
37	\$73	\$143	\$146	\$196
38	\$75	\$146	\$150	\$200
39	\$77	\$150	\$154	\$205
40	\$79	\$153	\$157	\$210
41	\$82	\$160	\$164	\$219
42	\$86	\$169	\$173	\$231
43	\$90	\$176	\$180	\$240
44	\$94	\$184	\$189	\$252
45	\$99	\$193	\$198	\$264
46	\$103	\$201	\$207	\$276
47	\$108	\$210	\$215	\$287
48	\$113	\$220	\$226	\$302
49	\$118	\$231	\$237	\$316
50	\$124	\$241	\$247	\$330
51	\$129	\$251	\$258	\$344
52	\$135	\$263	\$270	\$361
53	\$141	\$275	\$282	\$377
54	\$147	\$287	\$295	\$393
55	\$154	\$301	\$309	\$412
56	\$161	\$315	\$323	\$431
57	\$169	\$330	\$339	\$452
58	\$177	\$344	\$353	\$471
59	\$185	\$361	\$371	\$495
60	\$193	\$377	\$387	\$516
61	\$202	\$394	\$404	\$540
62	\$212	\$413	\$424	\$566
63	\$222	\$432	\$443	\$591
64	\$231	\$451	\$462	\$617
65	\$242	\$472	\$484	\$646
65+	\$253	\$494	\$507	\$676

BSBS Code: **H802**

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Product HIPAA High Option
Grandfathered
JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay	\$10	Inpatient Care	\$250 per Admission
Specialist Copay	\$20	Outpatient Care	\$50 copay
Annual Maximum Out-of-Pocket:			
IND	\$2,000	S&S	\$4,000
S&C	\$3,200	FAMILY	\$6,000

Base Rate **\$601.14**

* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$330.63			
6-18	\$294.56	\$595.01	\$589.12	\$801.20
19-20	\$437.03	\$882.80	\$874.06	\$1,188.72
21	\$437.03	\$882.80	\$874.06	\$1,188.72
22	\$437.03	\$882.80	\$874.06	\$1,188.72
23	\$437.03	\$882.80	\$874.06	\$1,188.72
24	\$437.03	\$882.80	\$874.06	\$1,188.72
25	\$437.03	\$882.80	\$874.06	\$1,188.72
26	\$437.03	\$882.80	\$874.06	\$1,188.72
27	\$437.03	\$882.80	\$874.06	\$1,188.72
28	\$437.03	\$882.80	\$874.06	\$1,188.72
29	\$437.03	\$882.80	\$874.06	\$1,188.72
30	\$437.03	\$882.80	\$874.06	\$1,188.72
31	\$437.03	\$882.80	\$874.06	\$1,188.72
32	\$437.03	\$882.80	\$874.06	\$1,188.72
33	\$448.45	\$905.87	\$896.90	\$1,219.79
34	\$465.88	\$941.08	\$931.77	\$1,267.20
35	\$483.92	\$977.51	\$967.84	\$1,316.26
36	\$502.55	\$1,015.16	\$1,005.11	\$1,366.94
37	\$522.39	\$1,055.23	\$1,044.78	\$1,420.90
38	\$542.83	\$1,096.52	\$1,085.66	\$1,476.50
39	\$563.87	\$1,139.02	\$1,127.74	\$1,533.72
40	\$586.11	\$1,183.95	\$1,172.22	\$1,594.22
41	\$608.95	\$1,230.09	\$1,217.91	\$1,656.36
42	\$633.00	\$1,278.66	\$1,266.00	\$1,721.76
43	\$657.65	\$1,328.45	\$1,315.29	\$1,788.80
44	\$683.50	\$1,380.66	\$1,366.99	\$1,859.11
45	\$709.95	\$1,434.09	\$1,419.89	\$1,931.05
46	\$737.60	\$1,489.95	\$1,475.20	\$2,006.27
47	\$766.45	\$1,548.24	\$1,532.91	\$2,084.75
48	\$796.51	\$1,608.95	\$1,593.02	\$2,166.51
49	\$827.77	\$1,672.09	\$1,655.54	\$2,251.53
50	\$860.23	\$1,737.67	\$1,720.46	\$2,339.83
51	\$893.90	\$1,805.67	\$1,787.79	\$2,431.39
52	\$928.76	\$1,876.10	\$1,857.52	\$2,526.23
53	\$964.83	\$1,948.96	\$1,929.66	\$2,624.34
54	\$1,002.70	\$2,025.46	\$2,005.40	\$2,727.35
55	\$1,041.78	\$2,104.39	\$2,083.55	\$2,833.63
56	\$1,082.65	\$2,186.96	\$2,165.31	\$2,944.82
57	\$1,124.73	\$2,271.96	\$2,249.47	\$3,059.27
58	\$1,168.62	\$2,360.60	\$2,337.23	\$3,178.64
59	\$1,214.30	\$2,452.89	\$2,428.61	\$3,302.90
60	\$1,261.79	\$2,548.82	\$2,523.59	\$3,432.08
61	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15
62	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15
63	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15
64	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15
65	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15
65+	\$1,311.09	\$2,648.39	\$2,622.17	\$3,566.15

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Product HIPAA Low Option
Grandfathered
 JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay	\$20	Inpatient Care	\$700 per Admission
Specialist Copay	\$30	Outpatient Care	\$50 copay
Annual Maximum Out-of-Pocket:			
IND	\$3,600	S&S	\$7,300
S&C	\$5,900	FAMILY	\$11,000

Base Rate **\$537.06**

* Prescription Drug: priced separately

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$295.38			
6-18	\$263.16	\$531.58	\$526.32	\$715.79
19-20	\$390.44	\$788.69	\$780.89	\$1,062.00
21	\$390.44	\$788.69	\$780.89	\$1,062.00
22	\$390.44	\$788.69	\$780.89	\$1,062.00
23	\$390.44	\$788.69	\$780.89	\$1,062.00
24	\$390.44	\$788.69	\$780.89	\$1,062.00
25	\$390.44	\$788.69	\$780.89	\$1,062.00
26	\$390.44	\$788.69	\$780.89	\$1,062.00
27	\$390.44	\$788.69	\$780.89	\$1,062.00
28	\$390.44	\$788.69	\$780.89	\$1,062.00
29	\$390.44	\$788.69	\$780.89	\$1,062.00
30	\$390.44	\$788.69	\$780.89	\$1,062.00
31	\$390.44	\$788.69	\$780.89	\$1,062.00
32	\$390.44	\$788.69	\$780.89	\$1,062.00
33	\$400.65	\$809.31	\$801.29	\$1,089.76
34	\$416.22	\$840.77	\$832.44	\$1,132.12
35	\$432.33	\$873.31	\$864.67	\$1,175.95
36	\$448.98	\$906.94	\$897.96	\$1,221.23
37	\$466.71	\$942.74	\$933.41	\$1,269.44
38	\$484.97	\$979.63	\$969.93	\$1,319.11
39	\$503.76	\$1,017.60	\$1,007.52	\$1,370.23
40	\$523.63	\$1,057.74	\$1,047.27	\$1,424.28
41	\$544.04	\$1,098.96	\$1,088.08	\$1,479.79
42	\$565.52	\$1,142.36	\$1,131.05	\$1,538.23
43	\$587.54	\$1,186.84	\$1,175.09	\$1,598.12
44	\$610.64	\$1,233.49	\$1,221.27	\$1,660.93
45	\$634.27	\$1,281.22	\$1,268.54	\$1,725.21
46	\$658.97	\$1,331.12	\$1,317.95	\$1,792.41
47	\$684.75	\$1,383.20	\$1,369.50	\$1,862.52
48	\$711.60	\$1,437.44	\$1,423.21	\$1,935.56
49	\$739.53	\$1,493.85	\$1,479.06	\$2,011.53
50	\$768.53	\$1,552.44	\$1,537.07	\$2,090.41
51	\$798.61	\$1,613.19	\$1,597.22	\$2,172.21
52	\$829.76	\$1,676.11	\$1,659.52	\$2,256.94
53	\$861.98	\$1,741.20	\$1,723.96	\$2,344.59
54	\$895.82	\$1,809.55	\$1,791.63	\$2,436.62
55	\$930.72	\$1,880.06	\$1,861.45	\$2,531.57
56	\$967.25	\$1,953.84	\$1,934.49	\$2,630.91
57	\$1,004.84	\$2,029.78	\$2,009.68	\$2,733.16
58	\$1,044.04	\$2,108.97	\$2,088.09	\$2,839.80
59	\$1,084.86	\$2,191.42	\$2,169.72	\$2,950.82
60	\$1,127.29	\$2,277.12	\$2,254.58	\$3,066.23
61	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01
62	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01
63	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01
64	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01
65	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01
65+	\$1,171.33	\$2,366.08	\$2,342.66	\$3,186.01

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/A RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN COVERAGE (High Option)

Effective 1/1/2014

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$52.00

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$24			
6-17	\$21	\$42	\$43	\$57
18-20	\$31	\$61	\$62	\$83
21	\$32	\$62	\$63	\$85
22	\$32	\$63	\$64	\$86
23	\$33	\$65	\$67	\$89
24	\$34	\$66	\$68	\$90
25	\$34	\$67	\$69	\$92
26	\$35	\$69	\$71	\$94
27	\$36	\$70	\$72	\$96
28	\$36	\$71	\$73	\$97
29	\$37	\$73	\$75	\$100
30	\$38	\$74	\$76	\$101
31	\$39	\$76	\$78	\$104
32	\$40	\$77	\$79	\$106
33	\$41	\$79	\$81	\$108
34	\$41	\$80	\$82	\$110
35	\$42	\$82	\$84	\$112
36	\$43	\$83	\$85	\$114
37	\$44	\$85	\$87	\$117
38	\$45	\$87	\$89	\$119
39	\$45	\$88	\$90	\$121
40	\$46	\$90	\$93	\$124
41	\$48	\$94	\$97	\$129
42	\$51	\$99	\$102	\$136
43	\$53	\$103	\$106	\$142
44	\$56	\$108	\$111	\$149
45	\$58	\$114	\$116	\$156
46	\$61	\$119	\$122	\$162
47	\$63	\$124	\$127	\$169
48	\$67	\$130	\$133	\$178
49	\$70	\$136	\$139	\$186
50	\$73	\$142	\$146	\$194
51	\$76	\$148	\$152	\$203
52	\$80	\$155	\$159	\$212
53	\$83	\$162	\$166	\$222
54	\$87	\$169	\$174	\$232
55	\$91	\$177	\$182	\$243
56	\$95	\$186	\$190	\$254
57	\$100	\$195	\$200	\$267
58	\$104	\$203	\$208	\$278
59	\$109	\$213	\$218	\$292
60	\$114	\$222	\$228	\$304
61	\$119	\$232	\$238	\$318
62	\$125	\$243	\$250	\$333
63	\$131	\$255	\$261	\$348
64	\$136	\$266	\$272	\$364
65	\$142	\$278	\$285	\$380
>65	\$149	\$291	\$298	\$398

BSBS Code: RJ04

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
 Form Numbers: DC/CFBC/DB/B RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN COVERAGE (Medium Option)

Effective 1/1/2014

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$1,000 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$45.85

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$21			
6-17	\$19	\$37	\$38	\$50
18-20	\$28	\$54	\$55	\$73
21	\$28	\$55	\$56	\$75
22	\$28	\$55	\$57	\$76
23	\$29	\$57	\$59	\$78
24	\$30	\$58	\$60	\$80
25	\$30	\$59	\$61	\$81
26	\$31	\$61	\$62	\$83
27	\$32	\$62	\$63	\$84
28	\$32	\$63	\$64	\$86
29	\$33	\$64	\$66	\$88
30	\$33	\$65	\$67	\$89
31	\$34	\$67	\$69	\$92
32	\$35	\$68	\$70	\$93
33	\$36	\$70	\$72	\$95
34	\$36	\$71	\$72	\$97
35	\$37	\$72	\$74	\$99
36	\$38	\$73	\$75	\$100
37	\$39	\$75	\$77	\$103
38	\$39	\$77	\$79	\$105
39	\$40	\$78	\$80	\$107
40	\$41	\$80	\$82	\$109
41	\$43	\$83	\$85	\$114
42	\$45	\$88	\$90	\$120
43	\$47	\$91	\$94	\$125
44	\$49	\$96	\$98	\$131
45	\$51	\$100	\$103	\$137
46	\$54	\$105	\$107	\$143
47	\$56	\$109	\$112	\$149
48	\$59	\$114	\$117	\$157
49	\$61	\$120	\$123	\$164
50	\$64	\$125	\$128	\$171
51	\$67	\$131	\$134	\$179
52	\$70	\$137	\$140	\$187
53	\$73	\$143	\$147	\$196
54	\$77	\$149	\$153	\$204
55	\$80	\$156	\$160	\$214
56	\$84	\$164	\$168	\$224
57	\$88	\$172	\$176	\$235
58	\$92	\$179	\$183	\$245
59	\$96	\$188	\$193	\$257
60	\$100	\$196	\$201	\$268
61	\$105	\$205	\$210	\$280
62	\$110	\$215	\$220	\$294
63	\$115	\$224	\$230	\$307
64	\$120	\$234	\$240	\$321
65	\$126	\$245	\$251	\$335
>65	\$132	\$257	\$263	\$351

BSBS Code: RJ05

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/C RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN COVERAGE (Low Option)

Effective 1/1/2014

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	\$500 (100% member coinsurance thereafter)
 Average Individual Premium	 =	 \$35.84

<u>Age</u>	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>
1-5	\$16			
6-17	\$15	\$29	\$29	\$39
18-20	\$22	\$42	\$43	\$57
21	\$22	\$43	\$44	\$58
22	\$22	\$43	\$44	\$59
23	\$23	\$45	\$46	\$61
24	\$23	\$45	\$47	\$62
25	\$24	\$46	\$47	\$63
26	\$24	\$48	\$49	\$65
27	\$25	\$48	\$49	\$66
28	\$25	\$49	\$50	\$67
29	\$26	\$50	\$52	\$69
30	\$26	\$51	\$52	\$70
31	\$27	\$52	\$54	\$72
32	\$27	\$53	\$54	\$73
33	\$28	\$55	\$56	\$75
34	\$28	\$55	\$57	\$76
35	\$29	\$57	\$58	\$78
36	\$29	\$57	\$59	\$78
37	\$30	\$59	\$60	\$80
38	\$31	\$60	\$62	\$82
39	\$31	\$61	\$62	\$83
40	\$32	\$62	\$64	\$85
41	\$33	\$65	\$67	\$89
42	\$35	\$68	\$70	\$94
43	\$37	\$71	\$73	\$98
44	\$38	\$75	\$77	\$102
45	\$40	\$78	\$80	\$107
46	\$42	\$82	\$84	\$112
47	\$44	\$85	\$87	\$117
48	\$46	\$89	\$92	\$122
49	\$48	\$94	\$96	\$128
50	\$50	\$98	\$100	\$134
51	\$52	\$102	\$105	\$140
52	\$55	\$107	\$110	\$146
53	\$57	\$112	\$115	\$153
54	\$60	\$117	\$120	\$160
55	\$63	\$122	\$125	\$167
56	\$66	\$128	\$131	\$175
57	\$69	\$134	\$138	\$184
58	\$72	\$140	\$143	\$191
59	\$75	\$147	\$151	\$201
60	\$78	\$153	\$157	\$210
61	\$82	\$160	\$164	\$219
62	\$86	\$168	\$172	\$230
63	\$90	\$175	\$180	\$240
64	\$94	\$183	\$188	\$251
65	\$98	\$191	\$196	\$262
>65	\$103	\$201	\$206	\$275

BSBS Code: RJ06

CareFirst BlueChoice Inc.
NAIC No. 96202
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/D RX (7/09)
District of Columbia - Grandfathered
UNDERWRITTEN Saver Product
PRESCRIPTION DRUG

Effective 1/1/2014

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$15 Generic, Discount on Brand
Annual Benefits Maximum	=	\$1500 (100% member coinsurance thereafter)
 Average Individual Premium	=	 \$17.54

<u>Age</u>	<u>Individual</u>	<u>Individual & Child(ren)</u>	<u>Individual & Adult</u>	<u>Family</u>
1-5	\$8			
6-17	\$7	\$14	\$14	\$19
18-20	\$11	\$21	\$21	\$28
21	\$11	\$21	\$21	\$29
22	\$11	\$21	\$22	\$29
23	\$11	\$22	\$22	\$30
24	\$11	\$22	\$23	\$30
25	\$12	\$23	\$23	\$31
26	\$12	\$23	\$24	\$32
27	\$12	\$24	\$24	\$32
28	\$12	\$24	\$25	\$33
29	\$13	\$25	\$25	\$34
30	\$13	\$25	\$26	\$34
31	\$13	\$26	\$26	\$35
32	\$13	\$26	\$27	\$36
33	\$14	\$27	\$27	\$37
34	\$14	\$27	\$28	\$37
35	\$14	\$28	\$28	\$38
36	\$14	\$28	\$29	\$38
37	\$15	\$29	\$29	\$39
38	\$15	\$29	\$30	\$40
39	\$15	\$30	\$31	\$41
40	\$16	\$30	\$31	\$42
41	\$16	\$32	\$33	\$44
42	\$17	\$34	\$34	\$46
43	\$18	\$35	\$36	\$48
44	\$19	\$37	\$38	\$50
45	\$20	\$38	\$39	\$52
46	\$21	\$40	\$41	\$55
47	\$21	\$42	\$43	\$57
48	\$22	\$44	\$45	\$60
49	\$24	\$46	\$47	\$63
50	\$25	\$48	\$49	\$66
51	\$26	\$50	\$51	\$68
52	\$27	\$52	\$54	\$72
53	\$28	\$55	\$56	\$75
54	\$29	\$57	\$59	\$78
55	\$31	\$60	\$61	\$82
56	\$32	\$63	\$64	\$86
57	\$34	\$66	\$67	\$90
58	\$35	\$68	\$70	\$94
59	\$37	\$72	\$74	\$98
60	\$38	\$75	\$77	\$103
61	\$40	\$78	\$80	\$107
62	\$42	\$82	\$84	\$112
63	\$44	\$86	\$88	\$118
64	\$46	\$90	\$92	\$123
65	\$48	\$94	\$96	\$128
>65	\$50	\$98	\$101	\$134

BSBS Code: RJ11

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/A RX (7/09)
District of Columbia - Grandfathered
HIPAA COVERAGE (High Option)

Effective 1/1/2014

Deductible	=	\$50
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$156.93**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$86.31			
6-18	\$76.90	\$155.33	\$153.79	\$209.16
19-20	\$114.09	\$230.46	\$228.18	\$310.32
21	\$114.09	\$230.46	\$228.18	\$310.32
22	\$114.09	\$230.46	\$228.18	\$310.32
23	\$114.09	\$230.46	\$228.18	\$310.32
24	\$114.09	\$230.46	\$228.18	\$310.32
25	\$114.09	\$230.46	\$228.18	\$310.32
26	\$114.09	\$230.46	\$228.18	\$310.32
27	\$114.09	\$230.46	\$228.18	\$310.32
28	\$114.09	\$230.46	\$228.18	\$310.32
29	\$114.09	\$230.46	\$228.18	\$310.32
30	\$114.09	\$230.46	\$228.18	\$310.32
31	\$114.09	\$230.46	\$228.18	\$310.32
32	\$114.09	\$230.46	\$228.18	\$310.32
33	\$117.07	\$236.48	\$234.14	\$318.43
34	\$121.62	\$245.67	\$243.24	\$330.81
35	\$126.33	\$255.18	\$252.66	\$343.61
36	\$131.19	\$265.01	\$262.39	\$356.85
37	\$136.37	\$275.47	\$272.74	\$370.93
38	\$141.71	\$286.25	\$283.42	\$385.45
39	\$147.20	\$297.34	\$294.40	\$400.38
40	\$153.01	\$309.07	\$306.01	\$416.18
41	\$158.97	\$321.12	\$317.94	\$432.40
42	\$165.25	\$333.80	\$330.49	\$449.47
43	\$171.68	\$346.80	\$343.36	\$466.97
44	\$178.43	\$360.43	\$356.86	\$485.33
45	\$185.33	\$374.38	\$370.67	\$504.11
46	\$192.55	\$388.96	\$385.11	\$523.74
47	\$200.09	\$404.17	\$400.17	\$544.23
48	\$207.93	\$420.02	\$415.86	\$565.58
49	\$216.09	\$436.51	\$432.19	\$587.77
50	\$224.57	\$453.62	\$449.13	\$610.82
51	\$233.35	\$471.38	\$466.71	\$634.73
52	\$242.46	\$489.76	\$484.91	\$659.48
53	\$251.87	\$508.78	\$503.75	\$685.09
54	\$261.76	\$528.75	\$523.52	\$711.99
55	\$271.96	\$549.36	\$543.92	\$739.73
56	\$282.63	\$570.91	\$565.26	\$768.76
57	\$293.62	\$593.10	\$587.23	\$798.64
58	\$305.07	\$616.25	\$610.14	\$829.80
59	\$317.00	\$640.34	\$634.00	\$862.24
60	\$329.40	\$665.38	\$658.79	\$895.96
61	\$342.26	\$691.37	\$684.53	\$930.96
62	\$342.26	\$691.37	\$684.53	\$930.96
63	\$342.26	\$691.37	\$684.53	\$930.96
64	\$342.26	\$691.37	\$684.53	\$930.96
65	\$342.26	\$691.37	\$684.53	\$930.96
>65	\$342.26	\$691.37	\$684.53	\$930.96

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider
Form Numbers: DC/CFBC/DB/C RX (7/09)
District of Columbia - Grandfathered
HIPAA COVERAGE (Low Option)

Effective 1/1/2014

Deductible	=	\$150
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$25 Brand Formulary, \$40 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$50 Brand Formulary, \$80 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$91.75**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$50.46			
6-18	\$44.96	\$90.81	\$89.92	\$122.28
19-20	\$66.70	\$134.74	\$133.40	\$181.43
21	\$66.70	\$134.74	\$133.40	\$181.43
22	\$66.70	\$134.74	\$133.40	\$181.43
23	\$66.70	\$134.74	\$133.40	\$181.43
24	\$66.70	\$134.74	\$133.40	\$181.43
25	\$66.70	\$134.74	\$133.40	\$181.43
26	\$66.70	\$134.74	\$133.40	\$181.43
27	\$66.70	\$134.74	\$133.40	\$181.43
28	\$66.70	\$134.74	\$133.40	\$181.43
29	\$66.70	\$134.74	\$133.40	\$181.43
30	\$66.70	\$134.74	\$133.40	\$181.43
31	\$66.70	\$134.74	\$133.40	\$181.43
32	\$66.70	\$134.74	\$133.40	\$181.43
33	\$68.45	\$138.26	\$136.89	\$186.17
34	\$71.11	\$143.63	\$142.21	\$193.41
35	\$73.86	\$149.19	\$147.72	\$200.90
36	\$76.70	\$154.94	\$153.41	\$208.63
37	\$79.73	\$161.06	\$159.46	\$216.87
38	\$82.85	\$167.36	\$165.70	\$225.35
39	\$86.06	\$173.84	\$172.12	\$234.09
40	\$89.46	\$180.70	\$178.91	\$243.32
41	\$92.94	\$187.74	\$185.89	\$252.80
42	\$96.61	\$195.16	\$193.23	\$262.79
43	\$100.37	\$202.76	\$200.75	\$273.02
44	\$104.32	\$210.73	\$208.64	\$283.75
45	\$108.36	\$218.88	\$216.71	\$294.73
46	\$112.58	\$227.41	\$225.15	\$306.21
47	\$116.98	\$236.30	\$233.96	\$318.19
48	\$121.57	\$245.57	\$243.14	\$330.67
49	\$126.34	\$255.21	\$252.68	\$343.64
50	\$131.29	\$265.21	\$262.59	\$357.12
51	\$136.43	\$275.59	\$272.86	\$371.10
52	\$141.75	\$286.34	\$283.51	\$385.57
53	\$147.26	\$297.46	\$294.52	\$400.54
54	\$153.04	\$309.14	\$306.08	\$416.27
55	\$159.00	\$321.19	\$318.01	\$432.49
56	\$165.24	\$333.79	\$330.48	\$449.46
57	\$171.66	\$346.76	\$343.33	\$466.93
58	\$178.36	\$360.29	\$356.72	\$485.14
59	\$185.34	\$374.38	\$370.67	\$504.11
60	\$192.58	\$389.02	\$385.17	\$523.83
61	\$200.11	\$404.22	\$400.21	\$544.29
62	\$200.11	\$404.22	\$400.21	\$544.29
63	\$200.11	\$404.22	\$400.21	\$544.29
64	\$200.11	\$404.22	\$400.21	\$544.29
65	\$200.11	\$404.22	\$400.21	\$544.29
>65	\$200.11	\$404.22	\$400.21	\$544.29

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Open Enrollment High Option

JURISDICTION: DISTRICT OF COLUMBIA

Effective 1/1/2014

PCP Copay \$10 Inpatient Care \$500 per Admission
 Specialist Copay \$20
 Annual Maximum Out-of-Pocket:
 IND \$2,500

* Prescription Drug: priced separately

Base Rate **\$223.66**

Age	Individual	Individual & Child(ren)	Individual & Adult	Family
0-5	\$123.01			
6-18	\$109.59	\$186.31	\$219.19	\$292.61
19-20	\$162.60	\$276.42	\$325.20	\$434.14
21	\$162.60	\$276.42	\$325.20	\$434.14
22	\$162.60	\$276.42	\$325.20	\$434.14
23	\$162.60	\$276.42	\$325.20	\$434.14
24	\$162.60	\$276.42	\$325.20	\$434.14
25	\$162.60	\$276.42	\$325.20	\$434.14
26	\$162.60	\$276.42	\$325.20	\$434.14
27	\$162.60	\$276.42	\$325.20	\$434.14
28	\$162.60	\$276.42	\$325.20	\$434.14
29	\$162.60	\$276.42	\$325.20	\$434.14
30	\$162.60	\$276.42	\$325.20	\$434.14
31	\$162.60	\$276.42	\$325.20	\$434.14
32	\$162.60	\$276.42	\$325.20	\$434.14
33	\$166.85	\$283.65	\$333.70	\$445.49
34	\$173.34	\$294.67	\$346.67	\$462.81
35	\$180.05	\$306.08	\$360.09	\$480.72
36	\$186.98	\$317.87	\$373.96	\$499.24
37	\$194.36	\$330.41	\$388.72	\$518.94
38	\$201.96	\$343.34	\$403.93	\$539.25
39	\$209.79	\$356.65	\$419.59	\$560.15
40	\$218.07	\$370.72	\$436.14	\$582.24
41	\$226.57	\$385.16	\$453.14	\$604.94
42	\$235.51	\$400.37	\$471.03	\$628.82
43	\$244.68	\$415.96	\$489.37	\$653.31
44	\$254.30	\$432.31	\$508.60	\$678.98
45	\$264.14	\$449.04	\$528.28	\$705.26
46	\$274.43	\$466.53	\$548.86	\$732.73
47	\$285.17	\$484.78	\$570.33	\$761.39
48	\$296.35	\$503.79	\$592.70	\$791.25
49	\$307.98	\$523.57	\$615.96	\$822.31
50	\$320.06	\$544.10	\$640.11	\$854.55
51	\$332.58	\$565.39	\$665.16	\$888.00
52	\$345.55	\$587.44	\$691.11	\$922.63
53	\$358.97	\$610.26	\$717.95	\$958.46
54	\$373.06	\$634.21	\$746.13	\$996.08
55	\$387.60	\$658.92	\$775.21	\$1,034.90
56	\$402.81	\$684.78	\$805.62	\$1,075.51
57	\$418.47	\$711.40	\$836.94	\$1,117.31
58	\$434.80	\$739.15	\$869.59	\$1,160.90
59	\$451.79	\$768.05	\$903.59	\$1,206.29
60	\$469.46	\$798.09	\$938.92	\$1,253.46
61	\$487.80	\$829.26	\$975.60	\$1,302.43
62	\$487.80	\$829.26	\$975.60	\$1,302.43
63	\$487.80	\$829.26	\$975.60	\$1,302.43
64	\$487.80	\$829.26	\$975.60	\$1,302.43
65	\$487.80	\$829.26	\$975.60	\$1,302.43
65+	\$487.80	\$829.26	\$975.60	\$1,302.43

CareFirst BlueChoice, Inc.
Individual, non-Medigap Business - Prescription Drug Card Rider

District of Columbia
Open Enrollment Coverage (High Option)

Effective 1/1/2014

Deductible	=	\$100
RETAIL (Acute) : 34 Day Supply, Copay	=	\$10 Generic, \$60 Brand Formulary, \$80 Brand Non-Formulary
MAIL ORDER: 90 Day Supply, Copay	=	\$20 Generic, \$120 Brand Formulary, \$160 Brand Non-Formulary
Annual Benefits Maximum	=	Unlimited

Average Individual Premium = **\$36.12**

Age	Individual	Ind & Child(ren)	Ind & Adult	Family
0-5	\$19.87			
6-18	\$17.70	\$30.09	\$35.40	\$47.26
19-20	\$26.26	\$44.64	\$52.52	\$70.11
21	\$26.26	\$44.64	\$52.52	\$70.11
22	\$26.26	\$44.64	\$52.52	\$70.11
23	\$26.26	\$44.64	\$52.52	\$70.11
24	\$26.26	\$44.64	\$52.52	\$70.11
25	\$26.26	\$44.64	\$52.52	\$70.11
26	\$26.26	\$44.64	\$52.52	\$70.11
27	\$26.26	\$44.64	\$52.52	\$70.11
28	\$26.26	\$44.64	\$52.52	\$70.11
29	\$26.26	\$44.64	\$52.52	\$70.11
30	\$26.26	\$44.64	\$52.52	\$70.11
31	\$26.26	\$44.64	\$52.52	\$70.11
32	\$26.26	\$44.64	\$52.52	\$70.11
33	\$26.95	\$45.81	\$53.89	\$71.94
34	\$27.99	\$47.59	\$55.99	\$74.74
35	\$29.08	\$49.43	\$58.15	\$77.63
36	\$30.20	\$51.33	\$60.39	\$80.62
37	\$31.39	\$53.36	\$62.78	\$83.81
38	\$32.62	\$55.45	\$65.23	\$87.09
39	\$33.88	\$57.60	\$67.76	\$90.46
40	\$35.22	\$59.87	\$70.43	\$94.03
41	\$36.59	\$62.20	\$73.18	\$97.69
42	\$38.03	\$64.66	\$76.07	\$101.55
43	\$39.52	\$67.18	\$79.03	\$105.51
44	\$41.07	\$69.82	\$82.14	\$109.65
45	\$42.66	\$72.52	\$85.32	\$113.90
46	\$44.32	\$75.34	\$88.64	\$118.33
47	\$46.05	\$78.29	\$92.11	\$122.96
48	\$47.86	\$81.36	\$95.72	\$127.78
49	\$49.74	\$84.55	\$99.47	\$132.80
50	\$51.69	\$87.87	\$103.38	\$138.01
51	\$53.71	\$91.31	\$107.42	\$143.41
52	\$55.81	\$94.87	\$111.61	\$149.00
53	\$57.97	\$98.55	\$115.95	\$154.79
54	\$60.25	\$102.42	\$120.50	\$160.86
55	\$62.60	\$106.41	\$125.19	\$167.13
56	\$65.05	\$110.59	\$130.10	\$173.69
57	\$67.58	\$114.89	\$135.16	\$180.44
58	\$70.22	\$119.37	\$140.43	\$187.48
59	\$72.96	\$124.04	\$145.92	\$194.81
60	\$75.82	\$128.89	\$151.63	\$202.43
61	\$78.78	\$133.92	\$157.56	\$210.34
62	\$78.78	\$133.92	\$157.56	\$210.34
63	\$78.78	\$133.92	\$157.56	\$210.34
64	\$78.78	\$133.92	\$157.56	\$210.34
65	\$78.78	\$133.92	\$157.56	\$210.34
>65	\$78.78	\$133.92	\$157.56	\$210.34

BlueChoice, Inc. (NAIC No. 96202)
CareFirst BlueCross BlueShield
HMO Product Group Conversion - Open Product
Form Numbers: DC/CC/Plan C Schedule (3/01), DC/CC/GC EOC (8/01), DC/CFBC/DB/ADD SERV AMEND (1/09)

Monthly Premium Rates - Effective 1/1/2014

PCP Copay \$20
Specialist Copay \$30

Inpatient Care \$700 per Admission
Outpatient Care \$50 copay
Annual Maximum Out-of-Pocket: \$3600 Individual/ \$7200 Family

\$473.80

	<u>Individual</u>	<u>Ind & Child(ren)</u>	<u>Ind & Adult</u>	<u>Family</u>	
0-5	\$260.59				* - Pharmacy Prescriptions covered by Prescription Drug Card Rider (not optional), priced separately.
6-18	\$232.16	\$464.32	\$464.32	\$626.84	
19-20	\$344.45	\$688.91	\$688.91	\$930.02	
21	\$344.45	\$688.91	\$688.91	\$930.02	
22	\$344.45	\$688.91	\$688.91	\$930.02	
23	\$344.45	\$688.91	\$688.91	\$930.02	
24	\$344.45	\$688.91	\$688.91	\$930.02	
25	\$344.45	\$688.91	\$688.91	\$930.02	
26	\$344.45	\$688.91	\$688.91	\$930.02	
27	\$344.45	\$688.91	\$688.91	\$930.02	
28	\$344.45	\$688.91	\$688.91	\$930.02	
29	\$344.45	\$688.91	\$688.91	\$930.02	
30	\$344.45	\$688.91	\$688.91	\$930.02	
31	\$344.45	\$688.91	\$688.91	\$930.02	
32	\$344.45	\$688.91	\$688.91	\$930.02	
33	\$353.45	\$706.91	\$706.91	\$954.33	
34	\$367.20	\$734.39	\$734.39	\$991.43	
35	\$381.41	\$762.82	\$762.82	\$1,029.80	
36	\$396.10	\$792.19	\$792.19	\$1,069.46	
37	\$411.73	\$823.46	\$823.46	\$1,111.68	
38	\$427.84	\$855.68	\$855.68	\$1,155.17	
39	\$444.42	\$888.85	\$888.85	\$1,199.95	
40	\$461.96	\$923.91	\$923.91	\$1,247.28	
41	\$479.96	\$959.92	\$959.92	\$1,295.89	
42	\$498.91	\$997.82	\$997.82	\$1,347.06	
43	\$518.34	\$1,036.67	\$1,036.67	\$1,399.51	
44	\$538.71	\$1,077.42	\$1,077.42	\$1,454.52	
45	\$559.56	\$1,119.12	\$1,119.12	\$1,510.81	
46	\$581.35	\$1,162.71	\$1,162.71	\$1,569.65	
47	\$604.10	\$1,208.19	\$1,208.19	\$1,631.06	
48	\$627.79	\$1,255.57	\$1,255.57	\$1,695.02	
49	\$652.42	\$1,304.85	\$1,304.85	\$1,761.54	
50	\$678.01	\$1,356.02	\$1,356.02	\$1,830.62	
51	\$704.54	\$1,409.08	\$1,409.08	\$1,902.26	
52	\$732.02	\$1,464.04	\$1,464.04	\$1,976.46	
53	\$760.45	\$1,520.90	\$1,520.90	\$2,053.21	
54	\$790.30	\$1,580.60	\$1,580.60	\$2,133.81	
55	\$821.10	\$1,642.19	\$1,642.19	\$2,216.96	
56	\$853.31	\$1,706.63	\$1,706.63	\$2,303.95	
57	\$886.48	\$1,772.96	\$1,772.96	\$2,393.50	
58	\$921.07	\$1,842.13	\$1,842.13	\$2,486.88	
59	\$957.08	\$1,914.15	\$1,914.15	\$2,584.11	
60	\$994.51	\$1,989.01	\$1,989.01	\$2,685.17	
61	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	
62	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	
63	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	
64	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	
65	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	
>65	\$1,033.36	\$2,066.72	\$2,066.72	\$2,790.07	

**CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap
HMO Product Group Conversion**

(Formerly CapitalCare - Group Conversion*)

Monthly Premium Rates - Effective 1/1/2014

Age Band	Ind	Family
0 - 120	\$300.99	\$812.67

*This is a closed product.

Benefit:	Deductible: \$0	Inpatient Care: \$300 per admission
	PCP Copay: \$10	Outpatient Care: \$50 copay
	Specialist Copay: \$20	

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	1918 Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	Filing made by insurer
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	1918_DC_BC UW - GF - Actuarial Memorandum.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Please refer to the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

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

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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SERFF Tracking #:

CFAP-129197716

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

1918

State: District of Columbia **Filing Company:** CareFirst BlueChoice, Inc.
TOI/Sub-TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO
Product Name: DC HMO UW & HIPAA - GF
Project Name/Number: 1918_DC HMO UW & HIPAA - GF/1918

Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	Please see Page 3 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1918
District of Columbia
Standard, Saver, and HSA - Grandfathered

The attached rate filing #1918 pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

Rates included in this filing are proposed to have an effective date of 1/1/2014, and are for Grandfathered products only (no new business). In this filing, we are recommending an overall incremental increase of 8.2%, based on our pricing projection which shows a 17.9% needed increase to reach our desired loss ratio.

The proposed renewal is uniform across all products for the entire block.
A detailed summary of the benefit changes can be seen below.

Product	GF Rate			
	Medical Rate Change (01/2014 over 10/2013 Rate Level)	Rx Rate Change (01/2014 over 10/2013 Rate Level)	Total Rate Change (01/2014 over 10/2013 Rate Level)	Total Annual Rate Change (01/2014 over 01/2013 Rate Level) - excluding age change
UW Standard High Option	17.6%	0.0%	14.7%	6.0%
UW Standard Medium Option	9.1%	0.0%	7.8%	6.0%
UW Standard Low Option	14.0%	0.0%	12.1%	6.0%
UW Saver Option	-0.6%	0.0%	-0.6%	6.0%
UW HSA \$1200 Option	13.7%	n/a	13.7%	6.0%
UW HSA \$2700 Option	14.5%	n/a	14.5%	6.0%
HIPAA Standard High Option	-0.3%	17.6%	2.9%	6.0%
HIPAA Standard Low Option	0.8%	17.6%	2.9%	6.0%
UW Standard	13.5%	0.0%	11.5%	6.0%
UW Saver	-0.6%	0.0%	-0.6%	6.0%
UW HSA	13.9%	n/a	13.9%	6.0%
HIPAA Standard	0.7%	17.6%	2.9%	6.0%
Open Enrollment	-11.6%	-11.6%	-11.6%	6.0%
Group Conversion	-3.55%	n/a	-3.55%	6.0%
Total	9.2%	0.3%	8.2%	6.0%

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: 2013.09.13 12:32:00 -04'00'

Brad Boban, ASA, MAAA
Actuarial Associate

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
HMO

District of Columbia

Underwritten, HIPAA, OE & GC
Standard, Saver, and HSA - Grandfathered
Medical & Rx

Rate Filing # 1918
Actuarial Memorandum

Effective 1/1/2014

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
District of Columbia
Underwritten, HIPAA, OE & GC
Standard, Saver, and HSA - Grandfathered
Medical & Rx
Rate Filing # 1918
Actuarial Memorandum
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ACTUARIAL CERTIFICATION

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

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

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: 2013.09.13 12:31:17 -04'00'

Brad Boban, ASA, MAAA
Actuarial Associate
CareFirst BlueChoice, Incorporated
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

CareFirst BlueChoice, Inc. (NAIC No. 96202)
Individual, Non-Medigap Business
Rate Filing # 1918
District of Columbia
Standard, Saver, and HSA - Grandfathered

The attached rate filing pertains to the individual, non-Medigap business of CareFirst BlueChoice, Inc. (CFBC).

The following is a summary of proposed rate changes included in the filing. The changes are over the most recently approved rates, in filings 1867 & 1868 & 1831. Rates included in this filing are proposed to have an effective date of 1/1/2014, and are for Grandfathered products only (no new business).

The proposed renewal is uniform across all products for the entire block.

These renewal changes do not include the impact of changes in age factors.

Product	GF Rate			
	Medical Rate Change (01/2014 over 10/2013 Rate Level)	Rx Rate Change (01/2014 over 10/2013 Rate Level)	Total Rate Change (01/2014 over 10/2013 Rate Level)	Total Annual Rate Change (01/2014 over 01/2013 Rate Level) - excluding age change
UW Standard High Option	17.6%	0.0%	14.7%	6.0%
UW Standard Medium Option	9.1%	0.0%	7.8%	6.0%
UW Standard Low Option	14.0%	0.0%	12.1%	6.0%
UW Saver Option	-0.6%	0.0%	-0.6%	6.0%
UW HSA \$1200 Option	13.7%	n/a	13.7%	6.0%
UW HSA \$2700 Option	14.5%	n/a	14.5%	6.0%
HIPAA Standard High Option	-0.3%	17.6%	2.9%	6.0%
HIPAA Standard Low Option	0.8%	17.6%	2.9%	6.0%
UW Standard	13.5%	0.0%	11.5%	6.0%
UW Saver	-0.6%	0.0%	-0.6%	6.0%
UW HSA	13.9%	n/a	13.9%	6.0%
HIPAA Standard	0.7%	17.6%	2.9%	6.0%
Open Enrollment	-11.6%	-11.6%	-11.6%	6.0%
Group Conversion	-3.55%	n/a	-3.55%	6.0%
Total	9.2%	0.3%	8.2%	6.0%

These rate changes will also apply to the 25% and 50% counteroffers.

This product's subscribers receive their rate change on their renewal month; basically, they do not see a rate change for a year. The company's billing system does not allow for a rate change until the subscribers' renewal date, including changing age bands. The rate renewal page shows the renewal increases as a consequence of rate actions that were implemented, excluding change in age band, for all options. An additional 4 to 5 points is expected for aging.

We have updated the 3 ACA-related fees to reflect the 2014 & 2015 estimates as well as the anticipated portion of member months that will extend into 2015. Our calculations are shown on pages 8-9.

As of 12/31/12, the "Risk-Based Capital" (RBC) percentages for GHMSI and CFMI were 921% and 682% 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.

CareFirst BlueCross BlueShield (BlueChoice)
Individual, Non-Medicaid Business
Pricing Analysis
BlueChoice Underwritten and HIPAA business - Grandfathered
District of Columbia

Experience Period:	Start 4/1/2012 Incurred thru 3/31/2013 Paid thru 5/31/2013 Midpt 9/30/2012	Projection Period:	Start 1/1/2014 Thru 3/31/2014 Spans Thru 2/28/2015 Midpt 7/31/2014 Trend Mos 22.0 Current Rate Level 10/1/2013	TARGET LOSS RATIO =	H.S.A. & HB Standard Saver	60.1% 67.6% 68.3%	
Rx Rebates	-7.5%	Capitations Trend	1.9%	Non-CDH Trend	8.0%	CDH Trend	8.0%

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Exp Pd Member Months	Contracts 05/2013	Members 05/2013	Distributi on	Incurred Claims	Capitations	Rebates	Incurred + Capitations + Rebates	Income	Loss Ratio	Trend Assumed	Trend Factor	Capitations Factor	Projected Claims + Capitations + Rebates	Required Income	IAF	Income at Current 10/2013 Level	Proj LR at Current Rate Level	Incremental Rate Increase: 01/2014 Over 10/2013 Derived	Proposed	Generated Income	Proposed - Needed Income	LR w/ Proposed Increase	Renewal Rate Increase: 01/2014 Over 01/2013 Derived	Proposed
Medical Experience																											
Underwritten																											
Standard																											
High 1,513 77 111 10.9% \$242,507 \$2,282 \$0 \$244,790 \$305,215 80.2% 8.0% 1.1515 1.0347 \$281,617 \$416,498 1.1860 \$361,997 77.8% 15.1% 17.6% \$425,709 \$9,211 66.2% 4.8% 7.1%																											
Medium 1,743 81 124 11.5% \$344,715 \$2,629 \$0 \$347,345 \$341,960 101.6% 8.0% 1.1515 1.0346 \$399,672 \$591,095 1.2757 \$436,249 91.6% 35.5% 9.1% \$475,947 (\$115,148) 84.0% 32.9% 7.0%																											
Low 3,999 210 304 29.8% \$543,199 \$6,033 \$0 \$549,231 \$731,050 75.1% 8.0% 1.1515 1.0347 \$631,754 \$934,333 1.2118 \$885,522 71.3% 5.5% 14.0% \$1,009,591 \$75,618 62.6% -1.1% 6.9%																											
Saver																											
Saver 30/40 2,593 150 178 21.3% \$539,410 \$3,911 \$0 \$543,321 \$504,535 107.7% 8.0% 1.1515 1.0346 \$625,195 \$914,797 1.2094 \$610,197 102.5% 49.9% -0.6% \$606,536 (\$308,291) 103.1% 58.9% 5.3%																											
HSA 1200 2,431 125 68 17.8% \$197,476 \$3,867 (\$5,590) \$195,563 \$340,933 57.4% 8.0% 1.1515 1.0346 \$224,769 \$374,172 0.9843 \$335,572 67.0% 11.5% 13.7% \$381,546 \$7,374 58.9% 3.9% 6.0%																											
HSA 2700 874 52 68 7.4% \$49,927 \$1,318 (\$45) \$51,201 \$99,192 51.6% 8.0% 1.1515 1.0348 \$58,805 \$97,893 0.8063 \$97,982 73.5% 22.4% 14.5% \$91,579 (\$6,314) 64.2% 13.3% 6.0%																											
UW Total 13,153 695 956 98.7% \$1,917,235 \$19,840 (\$5,625) \$1,931,450 \$2,322,884 83.1% 8.0% 1.1515 1.0347 \$2,221,812 \$3,328,787 1.1666 \$2,709,919 82.0% 22.8% 10.4% \$2,991,267 (\$337,520) 74.3% 18.5% 6.5%																											
HIPAA																											
Standard																											
High 12 1 1 0.1% \$449 \$18 \$0 \$467 \$10,249 4.6% 8.0% 1.1515 1.0348 \$535 \$792 1.0285 \$1,041 5.1% -92.5% -0.3% \$10,509 \$9,718 5.1% -92.3% 2.7%																											
Low 96 8 8 1.1% \$25,135 \$145 \$0 \$25,280 \$78,732 32.1% 8.0% 1.1515 1.0348 \$29,094 \$43,029 1.0476 \$82,483 35.3% -47.8% 0.8% \$83,143 \$40,114 35.0% -46.3% 3.8%																											
HIPAA Total 108 9 9 1.3% \$25,584 \$163 \$0 \$25,747 \$88,981 28.9% 8.0% 1.1515 1.0348 \$29,629 \$43,820 1.0454 \$93,024 31.9% -52.9% 0.7% \$93,652 \$49,832 31.6% -51.5% 3.7%																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total 13,261 704 965 100.0% \$1,942,819 \$20,003 (\$5,625) \$1,957,197 \$2,411,866 81.1% 8.0% 1.1515 1.0347 \$2,251,441 \$3,372,607 1.1621 \$2,802,942 80.3% 20.3% 10.1% \$3,084,920 (\$287,688) 73.0% 16.3% 6.4%																											
Rx Experience																											
Underwritten																											
Standard																											
High 1,513 77 111 14.6% \$37,011 \$0 (\$2,768) \$34,243 \$84,996 40.3% 8.0% 1.1515 1.0000 \$39,432 \$58,318 0.8408 \$71,462 55.2% -18.4% 0.0% \$71,462 \$13,144 55.2% -18.4% 0.0%																											
Medium 1,743 81 124 15.4% \$40,235 \$0 (\$3,009) \$37,226 \$89,998 41.4% 8.0% 1.1515 1.0000 \$44,867 \$63,399 0.8429 \$75,858 56.5% -16.4% 0.0% \$75,858 \$12,459 56.5% -16.4% 0.0%																											
Low 3,999 210 304 39.8% \$38,131 \$0 (\$2,852) \$35,280 \$166,751 21.2% 8.0% 1.1515 1.0000 \$40,626 \$60,084 0.8431 \$140,580 28.9% -57.3% 0.0% \$140,580 \$80,497 28.9% -57.3% 0.0%																											
Saver																											
Saver 30/40 2,593 150 178 29.5% \$58,909 \$0 (\$4,405) \$54,504 \$37,709 144.6% 8.0% 1.1515 1.0000 \$62,763 \$91,836 1.1702 \$44,115 142.3% 198.2% 0.9% \$44,115 (\$47,721) 142.3% 140.9% 15.7%																											
UW Total 9,848 518 717 98.3% \$174,287 \$0 (\$13,034) \$161,253 \$379,445 42.5% 8.0% 1.1515 1.0000 \$185,688 \$273,637 0.8750 \$332,014 55.9% -17.6% 0.0% \$332,014 \$58,378 55.9% -15.9% 2.1%																											
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Standard																											
High 12 1 1 0.2% \$3,938 \$0 (\$2,95) \$3,644 \$2,160 168.7% 8.0% 1.1515 1.0000 \$4,196 \$6,206 0.7811 \$2,329 180.2% 166.5% 17.6% \$2,739 (\$3,467) 153.2% 174.5% 21.1%																											
Low 96 8 8 1.5% \$2,848 \$0 (\$2,13) \$2,635 \$11,004 23.9% 8.0% 1.1515 1.0000 \$3,034 \$4,488 1.0960 \$12,060 25.2% -62.8% 17.6% \$14,183 \$9,695 21.4% -61.7% 21.1%																											
HIPAA Total 108 9 9 1.7% \$6,786 \$0 (\$508) \$6,279 \$13,164 47.7% 8.0% 1.1515 1.0000 \$7,230 \$10,693 1.0931 \$14,389 50.2% -25.7% 17.6% \$16,922 \$6,228 42.7% -23.5% 21.1%																											
Rx - Underwritten & HIPAA																											
UW & HIPAA Total 9,956 527 726 100.0% \$181,073 \$0 (\$13,541) \$167,532 \$392,609 42.7% 8.0% 1.1515 1.0347 \$192,919 \$284,330 0.8823 \$346,404 55.7% -17.9% 0.7% \$346,936 \$64,606 55.3% -16.2% 2.9%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
High 1,513 77 111 10.9% \$279,518 \$2,282 (\$2,768) \$279,032 \$390,211 71.5% 8.0% 1.1515 1.0347 \$321,049 \$474,815 1.1108 \$433,459 74.1% 9.5% 14.7% \$497,170 \$22,355 64.6% 1.3% 6.0%																											
Medium 1,743 81 124 11.5% \$384,951 \$2,629 (\$3,009) \$384,571 \$431,958 89.0% 8.0% 1.1515 1.0346 \$442,539 \$654,494 1.1855 \$612,106 86.4% 27.8% 7.8% \$551,805 (\$102,689) 80.2% 25.7% 6.0%																											
Low 3,999 210 304 29.8% \$581,330 \$6,033 (\$2,852) \$584,511 \$897,801 65.1% 8.0% 1.1515 1.0347 \$672,380 \$994,417 1.1434 \$1,026,502 65.5% -3.1% 12.1% \$1,150,531 \$156,115 58.4% -8.4% 6.0%																											
Saver																											
Saver 30/40 2,593 150 178 21.3% \$598,320 \$3,911 (\$4,405) \$597,825 \$542,235 110.3% 8.0% 1.1515 1.0346 \$687,958 \$1,066,633 1.2067 \$654,312 105.1% 53.8% -0.6% \$650,650 (\$355,983) 105.7% 64.0% 6.0%																											
HSA																											
HSA 1200 2,431 125 17.1% \$197,476 \$3,867 (\$5,580) \$195,563 \$340,933 57.4% 8.0% 1.1515 1.0346 \$224,769 \$374,172 0.9843 \$335,572 67.0% 11.5% 13.7% \$381,546 \$7,374 58.9% 3.9% 6.0%																											
HSA 2700 874 52 68 7.4% \$49,927 \$1,318 (\$45) \$51,201 \$99,192 51.6% 8.0% 1.1515 1.0348 \$58,805 \$97,893 0.8063 \$97,982 73.5% 22.4% 14.5% \$91,579 (\$6,314) 64.2% 13.3% 6.0%																											
UW Total 13,153 695 956 98.7% \$2,091,522 \$19,840 (\$18,658) \$2,092,703 \$2,702,329 77.4% 8.0% 1.1515 1.0347 \$2,407,500 \$3,602,424 1.1257 \$3,041,933 79.1% 18.4% 9.3% \$3,323,282 (\$279,142) 72.4% 14.9% 6.0%																											
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Standard																											
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Low 96 8 8 1.1% \$27,983 \$145 (\$2,13) \$27,915 \$89,736 31.1% 8.0% 1.1515 1.0348 \$32,128 \$47,516 1.0536 \$94,543 34.0% -49.7% 2.9% \$97,325 \$49,809 33.0% -48.2% 6.0%																											
HIPAA Total 108 9 9 1.3% \$32,370 \$163 (\$508) \$32,026 \$102,145 31.4% 8.0% 1.1515 1.0347 \$36,860 \$54,514 1.0516 \$107,413 34.3% -49.2% 2.9% \$110,574 \$56,060 33.3% -47.7% 6.0%																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total 13,261 704 965 100.0% \$2,123,892 \$20,003 (\$19,166) \$2,124,729 \$2,804,475 75.8% 8.0% 1.1515 1.0347 \$2,444,360 \$3,656,937 1.1230 \$3,149,346 77.6% 16.1% 9.0% \$3,433,856 (\$223,082) 71.2% 12.9% 6.0%																											
Medical & Rx Experience COMBINED																											
Underwritten																											
Standard																											
7,255 368 539 52.3% \$1,245,799 \$10,944 (\$8,628) \$1,248,115 \$1,719,970 72.6% 8.0% 1.1515 1.0347 \$1,435,968 \$2,123,726 1.1466 \$1,972,067 72.8% 7.7% 11.5% \$2,199,507 \$75,780 65.3% 2.3% 6.0%																											
Saver																											
HSA (incl Rx) 3,305 177 239 25.1% \$247,403 \$4,985 (\$5,625) \$246,783 \$440,125 56.1% 8.0% 1.1515 1.0347 \$283,574 \$472,065 0.9442 \$415,554 68.2% 13.6% 13.9% \$473,125 \$1,060 59.9% 5.7% 6.0%																											
UW Total 13,153 695 956 98.7% \$2,091,522 \$19,840 (\$18,658) \$2,092,703 \$2,702,329 77.4% 8.0% 1.1515 1.0347 \$2,407,500 \$3,602,424 1.1257 \$3,041,933 79.1% 18.4% 9.3% \$3,323,282 (\$279,142) 72.4% 16.1% 6.0%																											
HIPAA																											
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108 9 9 98.7% \$32,370 \$163 (\$508) \$32,026 \$102,145 31.4% 8.0% 1.1515 1.0347 \$36,860 \$54,514 1.0516 \$107,413 34.3% -49.2% 2.9% \$110,574 \$56,060 33.3% -47.7% 6.0%																											
HIPAA Total 108 9 9 197.4% \$32,370 \$163 (\$508) \$32,026 \$102,145 31.4% 8.0% 1.1515 1.0347 \$36,860 \$54,514 1.0516 \$107,413 34.3% -49.2% 2.9% \$110,574 \$56,060 33.3% -47.7% 6.0%																											
Medical - Underwritten & HIPAA																											
UW & HIPAA Total 13,261 704 965 296.2% \$2,123,892 \$20,003 (\$19,166) \$2,124,729 \$2,804,475 75.8% 8.0% 1.1515 1.0347 \$2,444,360 \$3,656,937 1.1230 \$3,149,346 77.6% 16.1% 9.0% \$3,433,856 (\$223,082) 71.2% 12.9% 6.0%																											
Group Conversion																											
Standard																											
132 6 11 66.7% \$42,314 \$199 \$0 \$42,513 \$50,997 83.4% 8.0% 1.1515 1.0348 \$48,932 \$72,368 1.0990 \$56,046 87.3% 29.1% -3.55% \$54,056 (\$18,312) 90.5% 41.9% 6.0%																											
CapCare																											
36 3 3 33.3% \$2,111 \$54 \$0 \$2,165 \$10,224 21.2% 8.0% 1.1515 1.0348 \$2,487 \$3,678 1.0990 \$11,236 22.1% -67.3% -3.55% \$10,837 \$7,160 22.9% -64.0% 6.0%																											
GC Medical Total 168 9 14 100.0% \$44,424 \$254 \$0 \$44,678 \$61,221 73.0% 8.0% 1.1515 1.0348 \$51,419 \$76,045 1.0990 \$67,282 76.4% 13.0% -3.55% \$64,893 (\$11,152) 79.2% 24.2% 6.0%																											
Open Enrollment																											
Standard																											
Medical																											
283 27 33 100.0% \$152,907 \$428 \$0 \$153,334 \$63,688 240.8% 8.0% 1.1515 1.0356 \$176,520 \$117,680 1.2722 \$81,027 217.9% 45.2% -11.6% \$71,628 (\$46,053) 246.4% 74.1% 6.0%																											
Rx																											
283 27 33 100.0% \$75,755 \$0 (\$5,665) \$70,089 \$10,279 681.9% 8.0% 1.1515 1.0000 \$80,710 \$53,807 1.2723 \$13,077 617.2% 311.5% -11.6% \$11,560 (\$42,247) 698.2% 393.3% 6.0%																											
OE Medical & Rx Total 283 27 33 100.0% \$228,661 \$428 (\$5,665) \$223,424 \$73,967 302.1% 8.0% 1.1515 1.0356 \$257,231 \$171,487 1.2722 \$94,104 273.3% 82.2% -11.6% \$83,188 (\$88,299) 308.2% 118.5% 6.0%																											
Grand Total (incl OE)																											
13,544 731 998 0.0% \$2,352,553 \$20,430 (\$24,831) \$2,348,153 \$2,878,441 81.6% 8.5% 1.1604 0.0217 \$2,701,591 \$3,828,425 1.1268 \$3,243,450 83.3% 18.0% 8.4% \$3,517,043 (\$311,381) 78.8% 15.4% 6.0%																											
Grand Total (incl GC&OE)																											
13,712 740 1,012 0.0% \$2,396,978 \$20,684 (\$24,831) \$2,392,830 \$2,939,662 81.4% 8.4% 1.1603 0.0341 \$2,753,009 \$3,904,470 1.1262 \$3,310,732 83.2% 17.9% 8.2% \$3,581,937 (\$322,533) 76.9% 15.5% 6.0%																											

CareFirst BlueCross BlueShield
Individual Non-Medigap Underwritten Rate Filing Effective 01/01/2014
 Experience Period Incurred Claims Trends and Proposed Rating Trends (with separate HSA)
 Experience Period: Incurred 04/01/2012 through 03/31/2013 Paid through 05/31/2013

	Member Months	Weights by Incurred Claims	Rolling-12 Observed Claims Trend	Rolling-12 Normalized Trend	Exponential Regression	Proposed Rating Trend 01/01/2014	EP Claims	Prior Rating Trend 10/01/2013
Medical Non-HSA								
HMO - MD	69,778	89.4%	-2.3%	-4.8%	8.5%	8.0%	\$14,070,108	9.0%
HMO - DC	9,848	10.6%	-1.2%	-5.9%	11.4%	8.0%	\$1,669,832	9.0%
Total HMO Medical	79,626	100.0%	-2.2%	-4.9%	8.8%	8.0%	\$15,739,940	9.0%
PPO - MD	82,486	30.1%	8.2%	7.8%	8.2%	7.5%	\$14,151,819	7.5%
PPO - DC	44,464	23.1%	28.6%	23.1%	17.6%	8.5%	\$10,829,196	7.5%
PPO - VA	100,112	46.8%	15.0%	12.7%	9.2%	7.0%	\$21,975,530	6.0%
Total PPO Medical	227,062	100.0%	16.1%	13.6%	10.8%	7.5%	\$46,956,545	6.8%
HMO & PPO Medical Non-HSA Subtotal	306,688		11.5%	9.0%	10.3%	7.6%	\$62,696,485	7.4%
Rx Non-HSA								
HMO - MD	69,778	81.4%	14.2%	9.3%	20.3%	8.0%	\$762,209	9.0%
HMO - DC	9,848	18.6%	35.1%	12.0%	18.2%	8.0%	\$174,287	9.0%
Total HMO Rx	79,626	100.0%	18.1%	9.8%	19.9%	8.0%	\$936,495	9.0%
PPO - MD	82,486	27.5%	-6.3%	-4.7%	14.3%	7.5%	\$1,825,919	7.5%
PPO - DC	44,464	21.7%	7.3%	-4.4%	0.5%	8.5%	\$1,442,244	7.5%
PPO - VA	100,112	50.9%	0.5%	-1.8%	16.1%	7.0%	\$3,381,897	6.0%
Total PPO Rx	227,062	100.0%	0.1%	-3.2%	12.2%	7.5%	\$6,650,060	6.7%
HMO & PPO Rx Non-HSA Subtotal	306,688		2.3%	-1.6%	13.2%	7.5%	\$7,586,555	7.0%
Medical & Rx Non-HSA								
HMO - MD			-1.5%	-4.0%	8.7%	8.0%	\$14,832,317	9.0%
HMO - DC			2.2%	-4.2%	10.2%	8.0%	\$1,844,118	9.0%
PPO - MD			6.6%	6.4%	8.2%	7.5%	\$15,977,738	7.5%
PPO - DC			26.1%	19.9%	14.5%	8.5%	\$12,271,439	7.5%
PPO - VA			13.1%	10.8%	9.3%	7.0%	\$25,357,428	6.0%
Total Non-HSA			10.5%	7.8%	9.9%	7.6%	\$70,283,041	7.3%
Total CMM - MD (Includes Medical & Rx)	478,044	100.0%	6.5%	6.8%	9.4%	9.0%	\$90,137,821	10.0%
HSA (Includes Medical & Rx)								
HMO HSA - MD	80,126	30.2%	14.9%	10.3%	18.0%	10.5%	\$12,454,698	10.0%
HMO HSA - DC	3,305	0.6%	0.8%	-7.6%	-8.6%	8.0%	\$247,403	9.0%
HMO HSA - VA	6,890	2.1%	-7.9%	-10.3%	-16.1%	6.5%	\$882,166	7.5%
PPO HSA - MD	49,100	17.4%	6.9%	5.1%	2.8%	6.5%	\$7,187,923	7.5%
PPO HSA - DC	9,764	4.0%	-18.5%	-20.2%	-7.3%	7.5%	\$1,642,041	8.0%
PPO HSA - VA	27,411	11.8%	3.0%	1.4%	10.4%	8.5%	\$4,848,508	8.5%
CMM HSA	102,790	33.9%	9.6%	9.4%	7.4%	9.0%	\$13,961,199	10.0%
Total HSA	279,386	100.0%	8.4%	6.3%	9.0%	8.8%	\$41,223,940	9.2%
Medical Total	1,064,118		8.5%	7.4%	3.3%	8.5%	\$194,058,247	9.0%
Medical & Rx Combined	1,064,118		8.3%	7.1%	13.7%	8.5%	\$201,644,802	8.9%

CareFirst BlueCross Blue Shield
DICR (Desired Incurred Claims Ratio Derivation)
Itemization of Premium Components by Product
Individual non-Medigap: DC BlueChoice

	1	2	3	4	5
H.S.A. & HB & HB2					
Members a/o 5/31/13		239			
Member to Contract Ratio		1.350			
		Composite			
	Function	PMPM	%		\$s
1	Projected Claims (+ Capitations)	\$85.80	60.1%		\$246,079
2	Admin Costs	\$30.79	21.6%		\$88,302
3	Broker Commissions & Fees	\$14.63	10.2%		\$41,949
4	Contrib to Reserve	\$0.00	0.00%		\$0
5	Invst Income Credit	(\$0.00)	0.0%		(\$0)
6	Premium Tax/Community Health Investment	\$2.86	2.0%		\$8,193
7	Assessment Fees	\$0.12	0.1%		\$358
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	0.12%		\$478
11	Reinsurance Fee	\$5.07	3.55%		\$14,547
12	Insurer Fee Tax	\$3.40	2.38%		\$9,741
13	Risk Charge	\$0.00	0.0%		\$0
14	SUBTOTAL:	\$143	100.0%		\$409,646
15					
Saver					
17	Members a/o 5/31/13				
18	Member to Contract Ratio				
19	Projected Claims (+ Capitations)	\$265.31	68.3%		\$566,710
20	Admin Costs	\$83.68	21.6%		\$178,744
21	Broker Commissions & Fees	\$16.64	4.3%		\$35,550
22	Contrib to Reserve	\$0.00	0.0%		\$0
23	Invst Income Credit	(\$0.00)	0.00%		(\$1)
24	Premium Tax/Community Health Investment	\$7.76	2.0%		\$16,584
25	Assessment Fees	\$0.34	0.1%		\$724
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%		\$356
29	Reinsurance Fee	\$5.07	1.3%		\$10,834
30	Insurer Fee Tax	\$9.23	2.4%		\$19,718
31	Risk Charge	\$0.00	0.0%		\$0
32	SUM:	\$388	100.0%		\$829,220
33					
Standard					
35	Members a/o 5/31/13				
36	Member to Contract Ratio				
37	Projected Claims (+ Capitations)	\$200.03	67.6%		\$1,315,403
38	Admin Costs	\$63.77	21.6%		\$419,348
39	Broker Commissions & Fees	\$13.59	4.6%		\$89,349
40	Contrib to Reserve	\$0.00	0.0%		\$0
41	Invst Income Credit	(\$0.00)	0.00%		(\$2)
42	Premium Tax/Community Health Investment	\$5.92	2.0%		\$38,908
43	Assessment Fees	\$0.26	0.1%		\$1,699
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	0.1%		\$1,096
47	Reinsurance Fee	\$5.07	1.7%		\$33,355
48	Insurer Fee Tax	\$7.03	2.4%		\$46,260
49	Risk Charge	\$0.00	0.0%		\$0
50	SUM:	\$296	100.0%		\$1,945,417
51					
TOTAL					
53	Members a/o 5/31/13				
54	Member to Contract Ratio				
55	Projected Claims (+ Capitations)	\$183.78	66.8%		\$2,128,192
56	Admin Costs	\$59.27	21.6%		\$686,395
57	Broker Commissions & Fees	\$14.41	5.2%		\$166,848
58	Contrib to Reserve	\$0.00	0.0%		\$0
59	Invst Income Credit	(\$0.00)	0.00%		(\$3)
60	Premium Tax/Community Health Investment	\$5.50	2.0%		\$63,686
61	Assessment Fees	\$0.24	0.1%		\$2,781
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	0.1%		\$1,930
65	Reinsurance Fee	\$5.07	1.8%		\$58,737
66	Insurer Fee Tax	\$6.54	2.4%		\$75,718
67	Risk Charge	\$0.00	0.0%		\$0
68	SUBTOTAL:	\$275	100.0%		\$3,184,284

CareFirst BlueChoice, Inc.
NAIC No. 96202
Individual, Non-Medigap Business
District of Columbia

Insurer Fee Tax

GF_PPACA	GF
Jur	D
Org	BlueChoice
Incurral Mth	(Multiple Items)

Values	Blend each renewal Cohort Method:			Projecting Periods:	
	% of premium in renewal month	# of months in 2014	# of months in 2015		
Sum of 01	\$204,576	32.4%	12	0	1/1/2014
Sum of 02	\$211,564	33.5%	11	1	2/1/2014
Sum of 03	\$214,507	34.0%	10	2	3/1/2014
		0.0%	9	3	4/1/2014
		0.0%	8	4	5/1/2014
		0.0%	7	5	6/1/2014
		0.0%	6	6	7/1/2014
		0.0%	5	7	8/1/2014
		0.0%	4	8	9/1/2014
		0.0%	3	9	10/1/2014
		0.0%	2	10	11/1/2014
		0.0%	1	11	12/1/2014
Total	\$630,647				
			2014	2015	Blended 2014/2015
		Avg Months	11.0	1.0	12
		Annual Fee	91.5%	8.5%	
			2.3%	3.2%	2.4%

CareFirst BlueChoice, Inc.
NAIC No. 96202
Individual, Non-Medigap Business
District of Columbia

Reinsurance Fee

GF_PPACA	GF
Jur	D
Org	BlueChoice
Incurral Mth	(Multiple Items)

Values	Blend each renewal Cohort Method:			Projecting Periods:	
	% of premium in renewal month	# of months in 2014	# of months in 2015		
Sum of 01	\$204,576	32.4%	12	0	1/1/2014
Sum of 02	\$211,564	33.5%	11	1	2/1/2014
Sum of 03	\$214,507	34.0%	10	2	3/1/2014
		0.0%	9	3	4/1/2014
		0.0%	8	4	5/1/2014
		0.0%	7	5	6/1/2014
		0.0%	6	6	7/1/2014
		0.0%	5	7	8/1/2014
		0.0%	4	8	9/1/2014
		0.0%	3	9	10/1/2014
		0.0%	2	10	11/1/2014
		0.0%	1	11	12/1/2014
Total	\$630,647				
			2014	2015	Blended 2014/2015
		Avg Months	11.0	1.0	12
			91.5%	8.5%	
		Annual Fee	\$ 5.25	\$ 3.15	\$ 5.07

CareFirst BlueChoice, Inc.
NAIC No. 96202
Individual, Non-Medigap Business
District of Columbia
Standard, Saver, and HSA - Grandfathered
Proposed Base Rates

Grandfathered

Medical	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten	10/1/2013	1/1/2014	% Change	Base Rate	1.25	1.5
1 High	\$256.24	\$301.34	17.6%	\$45.10	NA	NA
2 Medium	\$255.79	\$279.07	9.1%	\$23.28	\$348.84	\$418.61
3 Low	\$219.38	\$250.09	14.0%	\$30.71	\$312.61	\$375.14
4 Saver	\$237.97	\$236.54	-0.6%	-\$1.43	\$295.68	\$354.81
5 HSA1	\$128.31	\$145.89	13.7%	\$17.58	\$182.36	\$218.84
6 HSA2	\$77.07	\$88.25	14.5%	\$11.18	\$110.31	\$132.38

HIPAA Load:

1 High	\$602.95	\$601.14	-0.3%	-\$1.81	NA	NA
3 Low	\$532.80	\$537.06	0.8%	\$4.26	NA	NA

OE High	\$253.01	\$223.66	-11.6%	-\$29.35	NA	NA
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GC Standard (Open)	\$491.24	\$473.80	-3.55%	-\$17.44	NA	NA
CapitalCare (Closed)	\$312.07	\$300.99	-3.55%	-\$11.08	NA	NA

Rx	Prior Base Rate	Proposed Base Rate	Proposed from Pricing Page	Proposed \$ Change to Base Rate	CounterOffer (25% Load)	CounterOffer (50% Load)
Underwritten	10/1/2013	1/1/2014	% Change	Base Rate	1.25	1.5
1 High	\$52.00	\$52.00	0.0%	\$0.00	NA	NA
2 Medium	\$45.85	\$45.85	0.0%	\$0.00	\$57.31	\$68.78
3 Low	\$35.84	\$35.84	0.0%	\$0.00	\$44.80	\$53.76
4 Saver	\$17.54	\$17.54	0.0%	\$0.00	\$21.93	\$26.31

HIPAA Load:

1 High	\$133.44	\$156.93	17.6%	\$23.49	NA	NA
3 Low	\$78.02	\$91.75	17.6%	\$13.73	NA	NA

OE High	\$40.86	\$36.12	-11.6%	-\$4.74	NA	NA
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CareFirst BlueChoice, Inc.
NAIC No. 96202

Individual, Non-Medigap Business
Standard, Saver, and HSA - Grandfathered
District of Columbia
BlueChoice
Incremental Rate Increase History

Grandfathered

Effective Date	Medical					Rx			
	Underwritten Standard	SAVER	H.S.A	HIPAA Standard	Open Enrollment	Underwritten Standard	SAVER	HIPAA Standard	Open Enrollment
7/1/2000 (Inception Date)	Inception			Inception		Inception		Inception	
03/01/01	4.0%			4.0%		11.2%		11.2%	
01/01/02	8.1%			8.1%		14.7%		14.7%	
01/01/03 (Incl Δs in Age&Tier)	19.5%			19.5%		22.0%		22.0%	
01/01/04 (Incl Δs in Age&Tier)	5.0%	Inception		5.0%		5.0%		5.0%	
01/01/05	0.0%	0.0%		0.0%		-10.0%	Inception	-10.0%	
10/01/05 (Incl Δs in Age&Tier)	-6.0%	-6.0%		-6.0%		0.0%	0.0%	0.0%	
08/01/06	0.0%	-5.0%		-5.0%		-5.0%	-5.0%	-5.0%	
11/01/06	0.0%	0.0%	Inception	0.0%		0.0%	0.0%	0.0%	
01/01/08	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
07/01/08	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
01/01/09	8.5%	15.7%	0.0%	8.5%		0.0%	0.0%	0.0%	
04/01/09	3.0%	3.0%	3.0%	3.0%		0.0%	0.0%	0.0%	
07/01/09	7.1%	15.3%	30.6%	7.1%		0.0%	0.0%	0.0%	
10/01/09	5.9%	0.0%	0.0%	5.9%		0.0%	0.0%	0.0%	
1/1/2010 *	-3.3%	-5.4%	-17.7%	-3.3%	Inception **	0.0%	0.0%	0.0%	Inception **
4/1/2010 *	2.8%	2.9%	3.1%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/10	2.4%	15.8%	32.0%	2.4%	0.0%	0.0%	0.0%	0.0%	0.0%
10/01/10	7.4%	0.0%	0.0%	7.9%	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/11	-2.7%	-7.6%	-19.6%	-9.0%	0.0%	0.0%	0.0%	35.5%	0.0%
04/01/11	-1.2%	1.4%	3.4%	0.6%	0.0%	31.5%	31.0%	0.0%	0.0%
06/01/11	-21.9%	-19.6%	-17.9%	-15.8%	-11.4%	0.0%	0.0%	0.0%	0.0%
07/01/11	2.6%	16.4%	32.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/01/11	8.0%	10.5%	9.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
01/01/12	8.5%	-6.0%	-18.7%	0.0%	0.0%	8.5%	-6.0%	0.0%	0.0%
04/01/12	-7.5%	-7.9%	-6.8%	2.4%	9.9%	-7.5%	-7.9%	2.4%	9.9%
07/01/12	3.9%	16.0%	24.0%	2.9%	0.0%	0.0%	12.1%	2.9%	0.0%
10/01/12	7.8%	10.4%	0.0%	2.9%	0.0%	0.0%	0.0%	2.9%	0.0%
01/01/13	20.1%	-1.7%	-6.7%	-4.4%	0.0%	-15.0%	-1.7%	0.0%	0.0%
04/01/13	-8.8%	-8.4%	-6.9%	3.0%	19.9%	0.0%	0.0%	3.0%	19.9%
08/01/13	3.3%	15.7%	0.0%	0.0%	0.0%	0.0%	15.7%	0.0%	0.0%
Proposed 01/01/14	13.5%	-0.6%	13.9%	0.7%	-11.6%	0.0%	0.0%	17.6%	-11.6%

* Per DC Emergency Bill capping renewals @ 9.5% (excluding changes to age band, tier and benefit)

**Open Enrollment has an inception date of 2/1/2010.

CareFirst BlueChoice, Inc.
NAIC No. 96202

Individual, Non-Medigap Business

DISTRICT OF COLUMBIA

RATE INCREASE HISTORY
OPEN HMO GROUP CONVERSION

Effective Date	Base Rate	Rate Increase %
07/01/2000	\$330.11	
02/01/2001	\$343.40	4.0%
01/01/2007	\$374.31	9.0%
04/01/2008	\$445.43	19.0%
04/01/2009	\$496.65	11.5%
10/01/2010	\$496.65	0.0%
06/01/2011	\$446.99	-10.0%
04/01/2013	\$491.24	9.9%
Proposed 01/01/2014	\$473.80	-3.55%

CareFirst BlueChoice, Inc.
NAIC No. 96202

Individual, Non-Medigap Business

DISTRICT OF COLUMBIA

RATE INCREASE HISTORY
CLOSED HMO GROUP CONVERSION
(Formerly CapitalCare Group Conversion)

Effective Date	Base Rate	Rate Increase %
Prior to 04/01/2008	\$237.79	
04/01/08	\$282.97	19.0%
04/01/2009	\$315.51	11.5%
10/01/2010	\$315.51	0.0%
06/01/2011	\$283.96	-10.0%
04/01/13	\$312.07	9.9%
Proposed 01/01/2014	\$300.99	-3.55%

CareFirst BlueChoice, Inc.
Individual Non-Medigap
Underwritten & HIPAA Products - Medical & RX - Grandfathered
Effective 1/1/2014
Age & Tier Factors

UW Standard & Saver Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.60	1.00	1.95	2.00	2.67	46.3%
21	0.61	1.00	1.95	2.00	2.67	1.7%
22	0.62	1.00	1.95	2.00	2.67	1.6%
23	0.64	1.00	1.95	2.00	2.67	3.2%
24	0.65	1.00	1.95	2.00	2.67	1.6%
25	0.66	1.00	1.95	2.00	2.67	1.5%
26	0.68	1.00	1.95	2.00	2.67	3.0%
27	0.69	1.00	1.95	2.00	2.67	1.5%
28	0.70	1.00	1.95	2.00	2.67	1.4%
29	0.72	1.00	1.95	2.00	2.67	2.9%
30	0.73	1.00	1.95	2.00	2.67	1.4%
31	0.75	1.00	1.95	2.00	2.67	2.7%
32	0.76	1.00	1.95	2.00	2.67	1.3%
33	0.78	1.00	1.95	2.00	2.67	2.6%
34	0.79	1.00	1.95	2.00	2.67	1.3%
35	0.81	1.00	1.95	2.00	2.67	2.6%
36	0.82	1.00	1.95	2.00	2.67	1.2%
37	0.84	1.00	1.95	2.00	2.67	2.4%
38	0.86	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	1.2%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.96	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%
Rx						
>65 Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Aes 18 - 65
 Min 1.2%
 Max 5.4%
 Average 3.5%

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

UW HSA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
1-5	0.46	1.00				
6-17	0.41	1.00	1.95	2.00	2.67	-10.9%
18-20	0.58	1.00	1.95	2.00	2.67	41.5%
21	0.59	1.00	1.95	2.00	2.67	1.7%
22	0.60	1.00	1.95	2.00	2.67	1.7%
23	0.61	1.00	1.95	2.00	2.67	1.7%
24	0.62	1.00	1.95	2.00	2.67	1.6%
25	0.63	1.00	1.95	2.00	2.67	1.6%
26	0.64	1.00	1.95	2.00	2.67	1.6%
27	0.65	1.00	1.95	2.00	2.67	1.6%
28	0.66	1.00	1.95	2.00	2.67	1.5%
29	0.67	1.00	1.95	2.00	2.67	1.5%
30	0.69	1.00	1.95	2.00	2.67	3.0%
31	0.71	1.00	1.95	2.00	2.67	2.9%
32	0.73	1.00	1.95	2.00	2.67	2.8%
33	0.75	1.00	1.95	2.00	2.67	2.7%
34	0.77	1.00	1.95	2.00	2.67	2.7%
35	0.79	1.00	1.95	2.00	2.67	2.8%
36	0.81	1.00	1.95	2.00	2.67	2.5%
37	0.83	1.00	1.95	2.00	2.67	2.5%
38	0.85	1.00	1.95	2.00	2.67	2.4%
39	0.87	1.00	1.95	2.00	2.67	2.4%
40	0.89	1.00	1.95	2.00	2.67	2.3%
41	0.93	1.00	1.95	2.00	2.67	4.5%
42	0.96	1.00	1.95	2.00	2.67	5.4%
43	1.02	1.00	1.95	2.00	2.67	4.1%
44	1.07	1.00	1.95	2.00	2.67	4.9%
45	1.12	1.00	1.95	2.00	2.67	4.7%
46	1.17	1.00	1.95	2.00	2.67	4.5%
47	1.22	1.00	1.95	2.00	2.67	4.3%
48	1.28	1.00	1.95	2.00	2.67	4.9%
49	1.34	1.00	1.95	2.00	2.67	4.7%
50	1.40	1.00	1.95	2.00	2.67	4.5%
51	1.46	1.00	1.95	2.00	2.67	4.3%
52	1.53	1.00	1.95	2.00	2.67	4.8%
53	1.60	1.00	1.95	2.00	2.67	4.6%
54	1.67	1.00	1.95	2.00	2.67	4.4%
55	1.75	1.00	1.95	2.00	2.67	4.8%
56	1.83	1.00	1.95	2.00	2.67	4.6%
57	1.92	1.00	1.95	2.00	2.67	4.9%
58	2.00	1.00	1.95	2.00	2.67	4.2%
59	2.10	1.00	1.95	2.00	2.67	5.0%
60	2.19	1.00	1.95	2.00	2.67	4.3%
61	2.29	1.00	1.95	2.00	2.67	4.6%
62	2.40	1.00	1.95	2.00	2.67	4.8%
63	2.51	1.00	1.95	2.00	2.67	4.6%
64	2.62	1.00	1.95	2.00	2.67	4.4%
65	2.74	1.00	1.95	2.00	2.67	4.6%
>65 Non-Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%
>65 Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%
Rx						
>65 Medicare Eligible **	2.87	1.00	1.95	2.00	2.67	4.7%

Impact of age change upon renewal Aes 18 - 65
 Min 1.5%
 Max 5.4%
 Average 3.5%

HIPAA Products						
Age Band	Age Factor	Tier Factors				Age Factor Incremental Change
		Ind	Ind & Child(ren)	Ind & Adult	Family	
0-5	0.55	1.00				
6-18	0.49	1.00	2.02	2.00	2.72	-10.9%
19-20	0.73	1.00	2.02	2.00	2.72	48.4%
21	0.73	1.00	2.02	2.00	2.72	0.0%
22	0.73	1.00	2.02	2.00	2.72	0.0%
23	0.73	1.00	2.02	2.00	2.72	0.0%
24	0.73	1.00	2.02	2.00	2.72	0.0%
25	0.73	1.00	2.02	2.00	2.72	0.0%
26	0.73	1.00	2.02	2.00	2.72	0.0%
27	0.73	1.00	2.02	2.00	2.72	0.0%
28	0.73	1.00	2.02	2.00	2.72	0.0%
29	0.73	1.00	2.02	2.00	2.72	0.0%
30	0.73	1.00	2.02	2.00	2.72	0.0%
31	0.73	1.00	2.02	2.00	2.72	0.0%
32	0.73	1.00	2.02	2.00	2.72	0.0%
33	0.75	1.00	2.02	2.00	2.72	2.6%
34	0.78	1.00	2.02	2.00	2.72	3.9%
35	0.81	1.00	2.02	2.00	2.72	3.9%
36	0.84	1.00	2.02	2.00	2.72	3.9%
37	0.87	1.00	2.02	2.00	2.72	3.9%
38	0.90	1.00	2.02	2.00	2.72	3.9%
39	0.94	1.00	2.02	2.00	2.72	3.9%
40	0.98	1.00	2.02	2.00	2.72	3.9%
41	1.01	1.00	2.02	2.00	2.72	3.9%
42	1.05	1.00	2.02	2.00	2.72	3.9%
43	1.09	1.00	2.02	2.00	2.72	3.9%
44	1.14	1.00	2.02	2.00	2.72	3.9%
45	1.18	1.00	2.02	2.00	2.72	3.9%
46	1.23	1.00	2.02	2.00	2.72	3.9%
47	1.28	1.00	2.02	2.00	2.72	3.9%
48	1.33	1.00	2.02	2.00	2.72	3.9%
49	1.38	1.00	2.02	2.00	2.72	3.9%
50	1.43	1.00	2.02	2.00	2.72	3.9%
51	1.49	1.00	2.02	2.00	2.72	3.9%
52	1.55	1.00	2.02	2.00	2.72	3.9%
53	1.61	1.00	2.02	2.00	2.72	3.9%
54	1.67	1.00	2.02	2.00	2.72	3.9%
55	1.73	1.00	2.02	2.00	2.72	3.9%
56	1.80	1.00	2.02	2.00	2.72	3.9%
57	1.87	1.00	2.02	2.00	2.72	3.9%
58	1.94	1.00	2.02	2.00	2.72	3.9%
59	2.02	1.00	2.02	2.00	2.72	3.9%
60	2.10	1.00	2.02	2.00	2.72	3.9%
61	2.18	1.00	2.02	2.00	2.72	3.9%
62	2.18	1.00	2.02	2.00	2.72	0.0%
63	2.18	1.00	2.02	2.00	2.72	0.0%
64	2.18	1.00	2.02	2.00	2.72	0.0%
65	2.18	1.00	2.02	2.00	2.72	0.0%
>65 Non-Medicare Eligible **	2.18	1.00	2.02	2.00	2.72	0.0%
>65 Medicare Eligible **	2.18	1.00	2.02	2.00	2.72	0.0%
Rx						
>65 Medicare Eligible **	2.18	1.00	2.02	2.00	2.72	0.0%

Impact of age change upon renewal Aes 18 - 65
 Min 0.0%
 Max 3.9%
 Average 2.4%

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

CareFirst BlueChoice, Inc.
Individual Non-Medigap
BlueChoice Group Conversion & Open Enrollment
Effective 1/1/2014
Age & Tier Factors

Group Conversion						
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	2.00	2.00	2.70	-10.9%
19-20	0.727	1.00	2.00	2.00	2.70	48.4%
21	0.727	1.00	2.00	2.00	2.70	0.0%
22	0.727	1.00	2.00	2.00	2.70	0.0%
23	0.727	1.00	2.00	2.00	2.70	0.0%
24	0.727	1.00	2.00	2.00	2.70	0.0%
25	0.727	1.00	2.00	2.00	2.70	0.0%
26	0.727	1.00	2.00	2.00	2.70	0.0%
27	0.727	1.00	2.00	2.00	2.70	0.0%
28	0.727	1.00	2.00	2.00	2.70	0.0%
29	0.727	1.00	2.00	2.00	2.70	0.0%
30	0.727	1.00	2.00	2.00	2.70	0.0%
31	0.727	1.00	2.00	2.00	2.70	0.0%
32	0.727	1.00	2.00	2.00	2.70	0.0%
33	0.746	1.00	2.00	2.00	2.70	2.6%
34	0.775	1.00	2.00	2.00	2.70	3.9%
35	0.805	1.00	2.00	2.00	2.70	3.9%
36	0.836	1.00	2.00	2.00	2.70	3.9%
37	0.869	1.00	2.00	2.00	2.70	3.9%
38	0.903	1.00	2.00	2.00	2.70	3.9%
39	0.938	1.00	2.00	2.00	2.70	3.9%
40	0.975	1.00	2.00	2.00	2.70	3.9%
41	1.013	1.00	2.00	2.00	2.70	3.9%
42	1.053	1.00	2.00	2.00	2.70	3.9%
43	1.094	1.00	2.00	2.00	2.70	3.9%
44	1.137	1.00	2.00	2.00	2.70	3.9%
45	1.181	1.00	2.00	2.00	2.70	3.9%
46	1.227	1.00	2.00	2.00	2.70	3.9%
47	1.275	1.00	2.00	2.00	2.70	3.9%
48	1.325	1.00	2.00	2.00	2.70	3.9%
49	1.377	1.00	2.00	2.00	2.70	3.9%
50	1.431	1.00	2.00	2.00	2.70	3.9%
51	1.487	1.00	2.00	2.00	2.70	3.9%
52	1.545	1.00	2.00	2.00	2.70	3.9%
53	1.605	1.00	2.00	2.00	2.70	3.9%
54	1.668	1.00	2.00	2.00	2.70	3.9%
55	1.733	1.00	2.00	2.00	2.70	3.9%
56	1.801	1.00	2.00	2.00	2.70	3.9%
57	1.871	1.00	2.00	2.00	2.70	3.9%
58	1.944	1.00	2.00	2.00	2.70	3.9%
59	2.020	1.00	2.00	2.00	2.70	3.9%
60	2.099	1.00	2.00	2.00	2.70	3.9%
61	2.181	1.00	2.00	2.00	2.70	3.9%
62	2.181	1.00	2.00	2.00	2.70	0.0%
63	2.181	1.00	2.00	2.00	2.70	0.0%
64	2.181	1.00	2.00	2.00	2.70	0.0%
65	2.181	1.00	2.00	2.00	2.70	0.0%
>65 Non-Medicare Eligible	2.181	1.00	2.00	2.00	2.70	0.0%
>65 Medicare Eligible **	2.181	1.00	2.00	2.00	2.70	0.0%

OE Product						
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	1.70	2.00	2.67	-10.9%
19-20	0.727	1.00	1.70	2.00	2.67	48.4%
21	0.727	1.00	1.70	2.00	2.67	0.0%
22	0.727	1.00	1.70	2.00	2.67	0.0%
23	0.727	1.00	1.70	2.00	2.67	0.0%
24	0.727	1.00	1.70	2.00	2.67	0.0%
25	0.727	1.00	1.70	2.00	2.67	0.0%
26	0.727	1.00	1.70	2.00	2.67	0.0%
27	0.727	1.00	1.70	2.00	2.67	0.0%
28	0.727	1.00	1.70	2.00	2.67	0.0%
29	0.727	1.00	1.70	2.00	2.67	0.0%
30	0.727	1.00	1.70	2.00	2.67	0.0%
31	0.727	1.00	1.70	2.00	2.67	0.0%
32	0.727	1.00	1.70	2.00	2.67	0.0%
33	0.746	1.00	1.70	2.00	2.67	2.6%
34	0.775	1.00	1.70	2.00	2.67	3.9%
35	0.805	1.00	1.70	2.00	2.67	3.9%
36	0.836	1.00	1.70	2.00	2.67	3.9%
37	0.869	1.00	1.70	2.00	2.67	3.9%
38	0.903	1.00	1.70	2.00	2.67	3.9%
39	0.938	1.00	1.70	2.00	2.67	3.9%
40	0.975	1.00	1.70	2.00	2.67	3.9%
41	1.013	1.00	1.70	2.00	2.67	3.9%
42	1.053	1.00	1.70	2.00	2.67	3.9%
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50	1.431	1.00	1.70	2.00	2.67	3.9%
51	1.487	1.00	1.70	2.00	2.67	3.9%
52	1.545	1.00	1.70	2.00	2.67	3.9%
53	1.605	1.00	1.70	2.00	2.67	3.9%
54	1.668	1.00	1.70	2.00	2.67	3.9%
55	1.733	1.00	1.70	2.00	2.67	3.9%
56	1.801	1.00	1.70	2.00	2.67	3.9%
57	1.871	1.00	1.70	2.00	2.67	3.9%
58	1.944	1.00	1.70	2.00	2.67	3.9%
59	2.020	1.00	1.70	2.00	2.67	3.9%
60	2.099	1.00	1.70	2.00	2.67	3.9%
61	2.181	1.00	1.70	2.00	2.67	3.9%
62	2.181	1.00	1.70	2.00	2.67	0.0%
63	2.181	1.00	1.70	2.00	2.67	0.0%
64	2.181	1.00	1.70	2.00	2.67	0.0%
65	2.181	1.00	1.70	2.00	2.67	0.0%
>65 Non-Medicare Eligible **	2.181	1.00	1.70	2.00	2.67	0.0%
>65 Medicare Eligible **	2.181	1.00	1.70	2.00	2.67	0.0%

Rx						
Age Band	Age	Tier Factors				Age Factor
Factor	Ind	Ind & Child(ren)	Ind & Adult	Family	Incremental Change	
>65 Medicare Eligible **	2.181	1.00	1.70	2.00	2.67	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.

Impact of age change upon renewal Ages 18 - 65

Min	0.0%
Max	3.9%
Average	2.4%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-UW-Std
 Grandfathered

(a) Current Rate Level	(b)	(c)	(d) 10/2013		(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
200904	1,040	1,357	\$ 195,877	\$ 119,888	\$ 42,234	\$ 21,384	\$ 238,111	\$ 141,273	59%				\$104										
200905	1,044	1,361	\$ 196,787	\$ 125,784	\$ 41,972	\$ 23,394	\$ 238,759	\$ 149,178	62%				\$110										
200906	1,059	1,382	\$ 201,437	\$ 224,848	\$ 42,280	\$ 22,328	\$ 243,716	\$ 247,176	101%				\$179										
200907	1,042	1,358	\$ 203,975	\$ 102,892	\$ 42,127	\$ 17,581	\$ 246,101	\$ 120,473	49%				\$89										
200908	1,046	1,353	\$ 202,080	\$ 131,182	\$ 41,053	\$ 17,166	\$ 243,134	\$ 148,348	61%				\$110										
200909	1,027	1,326	\$ 202,423	\$ 104,430	\$ 40,547	\$ 20,099	\$ 242,970	\$ 124,529	51%				\$94										
200910	1,032	1,328	\$ 205,168	\$ 145,101	\$ 40,023	\$ 16,777	\$ 245,191	\$ 161,879	66%				\$122										
200911	1,013	1,292	\$ 205,280	\$ 132,611	\$ 39,142	\$ 16,275	\$ 244,422	\$ 148,886	61%				\$115										
200912	985	1,248	\$ 205,909	\$ 99,699	\$ 38,646	\$ 15,851	\$ 244,555	\$ 115,550	47%				\$93										
201001	954	1,211	\$ 198,029	\$ 92,622	\$ 37,092	\$ 12,063	\$ 235,122	\$ 104,685	45%				\$86										
201002	926	1,173	\$ 199,874	\$ 97,609	\$ 37,270	\$ 14,027	\$ 237,144	\$ 111,636	47%				\$95										
201003	923	1,163	\$ 199,066	\$ 134,786	\$ 36,841	\$ 17,664	\$ 235,907	\$ 152,450	65%	63%	45%	60%	\$131	\$97	\$14	\$111							
201004	915	1,157	\$ 199,208	\$ 149,270	\$ 36,459	\$ 28,790	\$ 235,667	\$ 178,060	76%	64%	47%	61%	\$154	\$100	\$14	\$115							
201005	903	1,141	\$ 200,893	\$ 128,760	\$ 36,531	\$ 19,710	\$ 237,424	\$ 148,469	63%	64%	47%	61%	\$130	\$102	\$14	\$116							
201006	898	1,132	\$ 204,271	\$ 133,356	\$ 36,682	\$ 17,802	\$ 240,953	\$ 151,158	63%	60%	46%	58%	\$134	\$98	\$14	\$112							
201007	894	1,134	\$ 201,466	\$ 133,503	\$ 35,754	\$ 19,632	\$ 237,221	\$ 153,136	65%	61%	47%	59%	\$135	\$101	\$15	\$116							
201008	899	1,143	\$ 202,532	\$ 90,282	\$ 35,564	\$ 20,924	\$ 238,097	\$ 111,205	47%	59%	49%	58%	\$97	\$100	\$15	\$115							
201009	922	1,170	\$ 208,417	\$ 109,503	\$ 36,154	\$ 17,324	\$ 244,570	\$ 126,827	52%	60%	49%	58%	\$108	\$101	\$15	\$116							
201010	884	1,126	\$ 203,752	\$ 132,101	\$ 35,219	\$ 15,011	\$ 238,970	\$ 147,112	62%	59%	49%	57%	\$131	\$102	\$15	\$117							
201011	850	1,086	\$ 198,126	\$ 130,680	\$ 34,078	\$ 12,295	\$ 232,204	\$ 142,975	62%	59%	48%	58%	\$132	\$103	\$15	\$118							
201012	810	1,045	\$ 195,919	\$ 100,725	\$ 33,473	\$ 12,407	\$ 229,392	\$ 113,132	49%	59%	48%	58%	\$108	\$105	\$15	\$120							
201101	796	1,025	\$ 188,998	\$ 100,783	\$ 32,193	\$ 11,523	\$ 221,191	\$ 112,307	51%	60%	49%	58%	\$110	\$107	\$15	\$122							
201102	747	965	\$ 184,486	\$ 130,343	\$ 31,280	\$ 12,941	\$ 215,766	\$ 143,284	66%	62%	49%	60%	\$148	\$111	\$16	\$126							
201103	735	960	\$ 183,200	\$ 216,537	\$ 30,938	\$ 15,542	\$ 214,138	\$ 232,079	108%	66%	49%	63%	\$242	\$119	\$16	\$134	22.4%	12.9%	21.2%				
201104	705	926	\$ 177,414	\$ 97,264	\$ 30,605	\$ 13,935	\$ 208,019	\$ 111,198	53%	64%	46%	61%	\$120	\$117	\$15	\$132	16.6%	1.7%	14.7%				
201105	678	892	\$ 173,602	\$ 155,755	\$ 30,574	\$ 13,937	\$ 204,176	\$ 169,692	83%	66%	46%	63%	\$190	\$121	\$15	\$136	19.0%	0.8%	16.8%				
201106	654	865	\$ 165,490	\$ 189,443	\$ 30,661	\$ 11,635	\$ 196,151	\$ 201,078	103%	69%	45%	66%	\$232	\$129	\$14	\$143	31.8%	-0.1%	27.7%				
201107	624	830	\$ 158,955	\$ 76,367	\$ 30,907	\$ 7,126	\$ 189,862	\$ 87,629	46%	68%	43%	65%	\$106	\$127	\$14	\$141	25.7%	-4.8%	21.8%				
201108	582	786	\$ 150,352	\$ 231,630	\$ 30,558	\$ 11,072	\$ 180,911	\$ 242,701	134%	76%	41%	71%	\$309	\$143	\$14	\$157	43.4%	-10.5%	36.3%				
201109	529	727	\$ 138,654	\$ 119,074	\$ 29,283	\$ 8,599	\$ 167,937	\$ 127,673	76%	79%	40%	73%	\$176	\$150	\$13	\$163	47.8%	-11.9%	40.0%				
201110	515	706	\$ 135,228	\$ 134,602	\$ 29,589	\$ 7,101	\$ 164,817	\$ 141,703	86%	82%	38%	75%	\$201	\$156	\$13	\$169	52.9%	-13.8%	44.2%				
201111	506	702	\$ 130,394	\$ 85,410	\$ 29,536	\$ 9,063	\$ 159,930	\$ 94,472	59%	83%	38%	76%	\$135	\$157	\$13	\$170	52.3%	-12.3%	44.0%				
201112	498	689	\$ 126,682	\$ 98,075	\$ 29,567	\$ 5,478	\$ 156,249	\$ 103,553	66%	85%	36%	78%	\$150	\$162	\$13	\$175	55.0%	-13.6%	46.3%				
201201	491	679	\$ 123,368	\$ 142,851	\$ 29,552	\$ 9,544	\$ 152,920	\$ 152,395	100%	91%	36%	82%	\$224	\$172	\$13	\$186	61.5%	-12.8%	52.1%				
201202	483	671	\$ 122,969	\$ 76,286	\$ 30,567	\$ 10,476	\$ 153,536	\$ 86,762	57%	91%	35%	81%	\$129	\$172	\$14	\$186	55.1%	-12.7%	46.8%				
201203	469	652	\$ 120,538	\$ 146,774	\$ 30,854	\$ 14,666	\$ 151,392	\$ 161,440	107%	90%	35%	81%	\$248	\$170	\$14	\$184	43.2%	-10.9%	36.9%				
201204	468	657	\$ 118,037	\$ 86,334	\$ 30,618	\$ 13,779	\$ 148,655	\$ 100,112	67%	93%	35%	82%	\$152	\$174	\$14	\$188	48.9%	-2.8%	43.1%				
201205	458	644	\$ 114,365	\$ 111,423	\$ 30,008	\$ 11,664	\$ 144,373	\$ 123,087	85%	93%	34%	83%	\$191	\$174	\$14	\$189	43.3%	-0.7%	38.6%				
201206	447	631	\$ 115,282	\$ 145,613	\$ 29,883	\$ 11,661	\$ 145,165	\$ 157,274	108%	94%	34%	82%	\$249	\$174	\$15	\$189	35.0%	3.5%	31.9%				
201207	443	628	\$ 115,810	\$ 82,841	\$ 29,707	\$ 10,192	\$ 145,517	\$ 93,033	64%	97%	34%	85%	\$148	\$179	\$15	\$194	40.6%	7.6%	37.3%				
201208	438	621	\$ 115,663	\$ 164,406	\$ 29,396	\$ 11,582	\$ 145,059	\$ 175,988	121%	94%	35%	83%	\$283	\$174	\$15	\$190	21.6%	13.6%	20.9%				
201209	429	612	\$ 115,150	\$ 116,629	\$ 29,084	\$ 6,505	\$ 144,234	\$ 123,134	85%	96%	34%	84%	\$201	\$176	\$15	\$192	17.8%	15.4%	17.6%				
201210	419	601	\$ 115,617	\$ 97,621	\$ 28,891	\$ 7,461	\$ 144,508	\$ 105,082	73%	94%	34%	82%	\$175	\$174	\$16	\$190	11.7%	19.2%	12.3%				
201211	412	594	\$ 113,350	\$ 75,016	\$ 28,064	\$ 5,319	\$ 141,414	\$ 80,335	57%	95%	33%	82%	\$135	\$175	\$15	\$190	11.4%	15.6%	11.8%				
201212	402	578	\$ 112,943	\$ 70,699	\$ 27,773	\$ 7,642	\$ 140,716	\$ 78,341	56%	94%	34%	82%	\$136	\$174	\$16	\$190	7.2%	21.4%	8.2%				
201301	390	568	\$ 112,902	\$ 59,291	\$ 26,831	\$ 10,197	\$ 139,733	\$ 69,488	50%	89%	34%	78%	\$122	\$165	\$16	\$182	-4.1%	21.5%	-2.3%				
201302	390	569	\$ 113,719	\$ 41,901	\$ 26,023	\$ 8,695	\$ 139,741	\$ 50,596	36%	87%	34%	76%	\$89	\$163	\$16	\$179	-5.3%	19.9%	-3.5%				
201303	379	552	\$ 115,387	\$ 78,647	\$ 25,467	\$ 10,681	\$ 140,854	\$ 89,328	63%	82%	34%	72%	\$162	\$156	\$16	\$172	-8.5%	14.5%	-6.7%				
201304	375	551	\$ 117,591	\$ 80,814	\$ 24,936	\$ 9,638	\$ 142,527	\$ 90,452	63%	82%	33%	72%	\$164	\$157	\$16	\$173	-9.7%	8.8%	-8.3%				
201305	368	539	\$ 118,574	\$ 82,263	\$ 24,336	\$ 12,587	\$ 142,910	\$ 94,849	66%	79%	34%	71%	\$176	\$156	\$16	\$171	-10.6%	10.2%	-9.0%				
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		75%	33%	67%		\$148	\$16	\$164	-14.7%	5.5%	-13.1%				
Experience Period	5,075	7,255	\$ 1,378,225	\$ 1,130,421	\$ 341,745	\$ 115,377	\$ 1,719,970	\$ 1,245,799	0%	82%	34%	72%	\$172	\$156	\$16	\$172	-8.5%	14.5%	-6.7%				

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-UW-Svr
 Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 10/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)	(i)=(e)+(g)	(j)=(i)/(c)			(k)	(l)			
Date	Contract	Member	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
200904	632	688	\$ 85,059	\$ 62,862	\$ 6,835	\$ 848	\$ 91,894	\$ 63,710	69%				\$93						
200905	643	697	\$ 87,533	\$ 157,548	\$ 6,935	\$ 1,334	\$ 94,469	\$ 158,882	168%				\$228						
200906	666	725	\$ 89,732	\$ 34,065	\$ 6,990	\$ 1,008	\$ 96,722	\$ 35,074	36%				\$48						
200907	669	730	\$ 94,974	\$ 70,245	\$ 7,183	\$ 1,881	\$ 102,158	\$ 72,126	71%				\$99						
200908	666	734	\$ 96,262	\$ 134,544	\$ 7,105	\$ 1,436	\$ 103,367	\$ 135,980	132%				\$185						
200909	645	707	\$ 94,520	\$ 73,914	\$ 6,852	\$ 1,878	\$ 101,372	\$ 75,792	75%				\$107						
200910	669	724	\$ 97,415	\$ 70,172	\$ 6,843	\$ 2,652	\$ 104,257	\$ 72,824	70%				\$101						
200911	653	718	\$ 99,813	\$ 46,771	\$ 6,815	\$ 1,497	\$ 106,627	\$ 48,269	45%				\$67						
200912	650	722	\$ 100,787	\$ 57,571	\$ 6,747	\$ 2,527	\$ 107,534	\$ 60,098	56%				\$83						
201001	612	674	\$ 96,891	\$ 74,413	\$ 6,453	\$ 329	\$ 103,344	\$ 74,742	72%				\$111						
201002	569	625	\$ 93,056	\$ 36,217	\$ 6,137	\$ 192	\$ 99,193	\$ 36,409	37%				\$58						
201003	558	617	\$ 91,989	\$ 66,505	\$ 6,031	\$ 1,129	\$ 98,020	\$ 67,635	69%	78%	21%	75%	\$110	\$106	\$2	\$108			
201004	533	593	\$ 90,290	\$ 74,702	\$ 5,853	\$ 1,195	\$ 96,143	\$ 75,897	79%	79%	21%	75%	\$128	\$108	\$2	\$111			
201005	535	601	\$ 92,441	\$ 53,733	\$ 5,939	\$ 1,276	\$ 98,380	\$ 55,009	56%	70%	22%	67%	\$92	\$97	\$2	\$99			
201006	530	597	\$ 93,097	\$ 44,461	\$ 5,924	\$ 1,064	\$ 99,021	\$ 45,525	46%	70%	22%	67%	\$76	\$100	\$2	\$102			
201007	515	576	\$ 92,571	\$ 80,903	\$ 5,821	\$ 1,425	\$ 98,391	\$ 82,328	84%	71%	22%	68%	\$143	\$103	\$2	\$105			
201008	500	559	\$ 92,027	\$ 79,839	\$ 5,720	\$ 2,710	\$ 97,746	\$ 82,549	84%	67%	24%	64%	\$148	\$98	\$2	\$101			
201009	495	562	\$ 90,567	\$ 84,749	\$ 5,576	\$ 906	\$ 96,142	\$ 85,656	89%	68%	23%	65%	\$152	\$102	\$2	\$104			
201010	458	523	\$ 88,862	\$ 49,403	\$ 5,394	\$ 1,209	\$ 94,256	\$ 50,612	54%	67%	21%	64%	\$97	\$102	\$2	\$104			
201011	435	494	\$ 85,431	\$ 206,843	\$ 5,131	\$ 2,837	\$ 90,561	\$ 209,680	232%	82%	24%	79%	\$424	\$127	\$2	\$130			
201012	410	470	\$ 84,740	\$ 65,980	\$ 5,046	\$ 2,691	\$ 89,786	\$ 68,671	76%	84%	25%	81%	\$146	\$133	\$2	\$136			
201101	404	458	\$ 81,094	\$ 92,211	\$ 4,809	\$ 3,955	\$ 85,903	\$ 96,166	112%	87%	31%	84%	\$210	\$140	\$3	\$143			
201102	380	436	\$ 80,067	\$ 42,641	\$ 4,711	\$ 3,380	\$ 84,778	\$ 46,021	54%	89%	36%	86%	\$106	\$145	\$4	\$149			
201103	366	424	\$ 77,930	\$ 44,659	\$ 4,563	\$ 4,311	\$ 82,494	\$ 48,970	59%	88%	42%	85%	\$115	\$146	\$4	\$150	38.2%	114.3%	39.6%
201104	357	415	\$ 75,609	\$ 38,924	\$ 4,530	\$ 4,404	\$ 80,139	\$ 43,328	54%	85%	48%	83%	\$104	\$145	\$5	\$150	33.3%	139.0%	35.3%
201105	337	388	\$ 71,167	\$ 44,910	\$ 4,319	\$ 1,688	\$ 75,486	\$ 46,599	62%	86%	50%	84%	\$120	\$148	\$5	\$154	52.9%	149.0%	54.9%
201106	305	353	\$ 67,512	\$ 92,347	\$ 4,240	\$ 1,529	\$ 71,752	\$ 93,877	131%	94%	52%	91%	\$266	\$163	\$5	\$169	63.4%	158.7%	65.4%
201107	292	338	\$ 62,450	\$ 62,015	\$ 4,030	\$ 1,485	\$ 66,480	\$ 63,499	96%	94%	54%	92%	\$188	\$167	\$6	\$173	61.7%	172.7%	64.0%
201108	281	329	\$ 59,503	\$ 107,104	\$ 3,960	\$ 1,149	\$ 63,462	\$ 108,253	171%	101%	52%	98%	\$329	\$180	\$6	\$185	82.4%	145.6%	83.9%
201109	265	307	\$ 56,095	\$ 41,216	\$ 3,872	\$ 4,025	\$ 59,967	\$ 45,241	75%	100%	60%	97%	\$147	\$180	\$7	\$187	76.9%	196.3%	79.5%
201110	259	301	\$ 55,119	\$ 40,751	\$ 3,945	\$ 927	\$ 59,064	\$ 41,678	71%	103%	61%	100%	\$138	\$187	\$7	\$194	83.5%	227.4%	86.4%
201111	254	296	\$ 53,574	\$ 40,680	\$ 3,829	\$ 3,593	\$ 57,403	\$ 44,273	77%	86%	64%	85%	\$150	\$158	\$7	\$165	24.1%	212.1%	27.5%
201112	240	282	\$ 52,537	\$ 34,021	\$ 3,968	\$ 4,120	\$ 56,505	\$ 38,141	68%	86%	68%	85%	\$135	\$157	\$8	\$165	18.3%	224.5%	22.0%
201201	235	277	\$ 50,483	\$ 54,741	\$ 3,878	\$ 3,193	\$ 54,361	\$ 57,934	107%	85%	68%	83%	\$209	\$155	\$8	\$163	10.8%	164.3%	14.1%
201202	224	260	\$ 48,708	\$ 68,627	\$ 3,821	\$ 9,026	\$ 52,529	\$ 77,654	148%	92%	81%	91%	\$299	\$169	\$10	\$179	16.2%	171.1%	20.0%
201203	219	251	\$ 47,233	\$ 38,853	\$ 3,759	\$ 7,390	\$ 50,992	\$ 46,242	91%	95%	88%	94%	\$184	\$175	\$11	\$186	19.6%	161.5%	23.7%
201204	212	248	\$ 45,900	\$ 62,279	\$ 3,645	\$ 8,349	\$ 49,545	\$ 70,628	143%	103%	98%	102%	\$285	\$189	\$13	\$202	31.0%	159.5%	35.2%
201205	204	240	\$ 44,284	\$ 84,709	\$ 3,504	\$ 8,508	\$ 47,788	\$ 93,218	195%	113%	115%	113%	\$388	\$209	\$15	\$224	40.8%	195.4%	46.0%
201206	202	238	\$ 43,936	\$ 70,788	\$ 3,387	\$ 1,672	\$ 47,323	\$ 72,460	153%	114%	117%	114%	\$304	\$210	\$16	\$225	28.4%	189.2%	33.7%
201207	196	232	\$ 43,758	\$ 31,272	\$ 3,353	\$ 843	\$ 47,111	\$ 32,115	68%	112%	118%	113%	\$138	\$207	\$16	\$223	24.0%	182.1%	29.3%
201208	191	226	\$ 43,336	\$ 29,048	\$ 3,278	\$ 782	\$ 46,614	\$ 29,830	64%	102%	119%	103%	\$132	\$189	\$17	\$206	5.3%	191.6%	11.0%
201209	186	221	\$ 42,765	\$ 59,442	\$ 3,208	\$ 1,070	\$ 45,973	\$ 60,511	132%	108%	114%	108%	\$274	\$200	\$16	\$216	11.3%	143.3%	15.9%
201210	180	215	\$ 41,932	\$ 41,951	\$ 3,103	\$ 9,254	\$ 45,035	\$ 51,205	114%	110%	135%	112%	\$238	\$206	\$19	\$226	10.6%	181.7%	16.7%
201211	174	209	\$ 41,064	\$ 41,305	\$ 2,995	\$ 7,805	\$ 44,059	\$ 49,110	111%	113%	148%	116%	\$235	\$213	\$21	\$234	34.7%	191.4%	41.7%
201212	171	201	\$ 40,814	\$ 27,178	\$ 2,946	\$ 8,268	\$ 43,760	\$ 35,446	81%	114%	162%	118%	\$176	\$217	\$23	\$240	37.5%	193.9%	45.0%
201301	161	191	\$ 39,093	\$ 46,817	\$ 2,800	\$ 459	\$ 41,893	\$ 47,277	113%	115%	159%	118%	\$248	\$220	\$23	\$244	41.9%	184.7%	49.0%
201302	161	191	\$ 39,029	\$ 21,424	\$ 2,764	\$ 455	\$ 41,793	\$ 21,879	52%	108%	142%	111%	\$115	\$208	\$21	\$229	23.5%	107.3%	28.2%
201303	152	181	\$ 38,624	\$ 23,197	\$ 2,717	\$ 11,445	\$ 41,341	\$ 34,642	84%	107%	156%	110%	\$191	\$208	\$23	\$231	18.9%	102.8%	24.0%
201304	150	179	\$ 39,973	\$ 62,459	\$ 2,766	\$ 11,757	\$ 42,739	\$ 74,216	174%	108%	169%	112%	\$415	\$214	\$25	\$238	12.9%	92.8%	17.9%
201305	150	178	\$ 39,385	\$ 21,668	\$ 2,702	\$ 611	\$ 42,087	\$ 22,279	53%	97%	151%	100%	\$125	\$194	\$22	\$216	-7.3%	44.4%	-3.8%
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	90%	162%	95%		\$182	\$24	\$206	-13.0%	49.4%	-8.6%
Experience Period	2,190	2,593	\$ 504,535	\$ 539,410	\$ 37,700	\$ 58,909	\$ 542,235	\$ 598,320	0%	107%	156%	110%	\$231	\$208	\$23	\$231	18.9%	102.8%	24.0%

CareFirst BlueCross BlueShield (BlueChoice)
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 HMO-UW-HSA
 Grandfathered

(a) Current Rate Level		(b)	(c)	(d) 10/2013		(e) =(e)/(f)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Date	Contract	Member	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		Med	Rx	Total		Total	Med	Rx	Total	Med	Rx	Total		
200904	327	429	\$ 33,937	\$ 69,046	\$ -	\$ 9,976	\$ 33,937	\$ 79,022	233%				\$184									
200905	358	462	\$ 36,372	\$ 31,004	\$ -	\$ 868	\$ 36,372	\$ 31,872	88%				\$69									
200906	414	541	\$ 41,958	\$ 49,603	\$ -	\$ 1,826	\$ 41,958	\$ 51,429	123%				\$95									
200907	428	537	\$ 44,879	\$ 59,617	\$ -	\$ 12,410	\$ 44,879	\$ 72,028	160%				\$134									
200908	431	531	\$ 46,950	\$ 29,801	\$ -	\$ 3,065	\$ 46,950	\$ 32,867	70%				\$62									
200909	424	520	\$ 48,764	\$ 36,450	\$ -	\$ 2,376	\$ 48,764	\$ 38,826	80%				\$75									
200910	477	591	\$ 54,848	\$ 30,409	\$ -	\$ 2,852	\$ 54,848	\$ 33,261	61%				\$56									
200911	472	590	\$ 56,996	\$ 32,067	\$ -	\$ 6,640	\$ 56,996	\$ 38,707	68%				\$66									
200912	471	591	\$ 59,325	\$ 48,266	\$ -	\$ 10,354	\$ 59,325	\$ 58,620	99%				\$99									
201001	487	617	\$ 62,117	\$ 42,183	\$ -	\$ 2,218	\$ 62,117	\$ 44,401	71%				\$72									
201002	505	648	\$ 63,825	\$ 62,988	\$ -	\$ 5,590	\$ 63,825	\$ 68,578	107%				\$106									
201003	531	677	\$ 66,929	\$ 52,584	\$ -	\$ 6,437	\$ 66,929	\$ 59,020	88%	88%	99%		\$87	\$81	\$10	\$90						
201004	540	694	\$ 69,365	\$ 78,017	\$ -	\$ 6,798	\$ 69,365	\$ 84,815	122%	85%	94%		\$122	\$79	\$9	\$88						
201005	538	691	\$ 70,798	\$ 37,762	\$ -	\$ 9,027	\$ 70,798	\$ 46,789	66%	82%	92%		\$68	\$77	\$10	\$87						
201006	552	706	\$ 72,904	\$ 38,897	\$ -	\$ 4,684	\$ 72,904	\$ 43,581	60%	77%	87%		\$62	\$74	\$10	\$84						
201007	562	712	\$ 76,522	\$ 56,947	\$ -	\$ 5,298	\$ 76,522	\$ 62,245	81%	73%	82%		\$87	\$72	\$9	\$81						
201008	563	730	\$ 78,990	\$ 25,028	\$ -	\$ 8,012	\$ 78,990	\$ 33,040	42%	69%	78%		\$45	\$70	\$9	\$79						
201009	572	732	\$ 80,482	\$ 45,461	\$ -	\$ 3,369	\$ 80,482	\$ 48,830	61%	68%	76%		\$67	\$69	\$9	\$78						
201010	524	672	\$ 78,306	\$ 79,575	\$ -	\$ 4,970	\$ 78,306	\$ 84,545	108%	72%	80%		\$126	\$74	\$9	\$84						
201011	508	650	\$ 76,821	\$ 30,231	\$ -	\$ 8,204	\$ 76,821	\$ 38,435	50%	70%	79%		\$59	\$74	\$9	\$83						
201012	497	635	\$ 74,943	\$ 20,432	\$ -	\$ 8,817	\$ 74,943	\$ 29,249	39%	65%	74%		\$46	\$70	\$9	\$79						
201101	473	603	\$ 71,575	\$ 15,240	\$ -	\$ 761	\$ 71,575	\$ 16,001	22%	62%	70%		\$27	\$67	\$9	\$75						
201102	445	561	\$ 69,746	\$ 29,603	\$ -	\$ 5,187	\$ 69,746	\$ 34,789	50%	57%	66%		\$62	\$63	\$9	\$72						
201103	434	548	\$ 68,302	\$ 26,583	\$ -	\$ 6,823	\$ 68,302	\$ 33,406	49%	54%	63%		\$61	\$61	\$9	\$70	-24.5%	-5.5%	-22.5%			
201104	412	529	\$ 65,861	\$ 12,041	\$ -	\$ 6,220	\$ 65,861	\$ 18,261	28%	47%	55%		\$35	\$54	\$9	\$63	-31.9%	4.7%	-28.3%			
201105	396	513	\$ 63,842	\$ 10,815	\$ -	\$ 4,127	\$ 63,842	\$ 14,942	23%	45%	52%		\$29	\$51	\$9	\$60	-33.5%	-9.1%	-30.8%			
201106	365	473	\$ 59,722	\$ 80,445	\$ -	\$ 8,716	\$ 59,722	\$ 89,160	149%	50%	58%		\$188	\$59	\$10	\$68	-20.9%	-2.2%	-18.7%			
201107	328	422	\$ 55,216	\$ 58,074	\$ -	\$ 6,083	\$ 55,216	\$ 64,158	116%	51%	60%		\$152	\$61	\$10	\$71	-15.0%	16.8%	-11.6%			
201108	309	402	\$ 52,347	\$ 29,616	\$ -	\$ 5,458	\$ 52,347	\$ 35,073	67%	54%	62%		\$87	\$65	\$10	\$75	-6.8%	12.7%	-4.5%			
201109	283	371	\$ 47,342	\$ 17,141	\$ -	\$ 3,125	\$ 47,342	\$ 20,267	43%	52%	61%		\$55	\$64	\$11	\$75	-6.9%	20.2%	-3.8%			
201110	279	363	\$ 46,826	\$ 10,459	\$ -	\$ 5,086	\$ 46,826	\$ 15,545	33%	45%	54%		\$43	\$56	\$11	\$67	-24.6%	24.1%	-19.3%			
201111	270	351	\$ 44,714	\$ 5,944	\$ -	\$ 13,947	\$ 44,714	\$ 19,891	44%	44%	54%		\$57	\$55	\$13	\$68	-25.5%	39.6%	-18.3%			
201112	256	336	\$ 44,288	\$ 32,928	\$ -	\$ 8,308	\$ 44,288	\$ 41,236	93%	48%	58%		\$123	\$60	\$13	\$74	-13.9%	50.0%	-6.6%			
201201	253	333	\$ 43,420	\$ 4,466	\$ -	\$ 1,041	\$ 43,420	\$ 5,507	13%	48%	59%		\$17	\$61	\$14	\$75	-8.2%	61.4%	-0.1%			
201202	247	322	\$ 42,351	\$ 3,602	\$ -	\$ 4,671	\$ 42,351	\$ 8,273	20%	46%	58%		\$26	\$59	\$15	\$74	-6.9%	67.1%	2.2%			
201203	238	310	\$ 41,537	\$ 11,626	\$ -	\$ 7,120	\$ 41,537	\$ 18,747	45%	46%	58%		\$60	\$59	\$16	\$74	-3.8%	72.5%	6.1%			
201204	237	309	\$ 40,423	\$ 9,923	\$ -	\$ 6,759	\$ 40,423	\$ 16,682	41%	47%	60%		\$54	\$61	\$17	\$78	13.5%	79.9%	23.2%			
201205	231	299	\$ 39,452	\$ 15,207	\$ -	\$ 2,914	\$ 39,452	\$ 18,121	46%	50%	63%		\$61	\$65	\$17	\$82	26.5%	94.9%	36.4%			
201206	226	293	\$ 38,781	\$ 27,628	\$ -	\$ 7,576	\$ 38,781	\$ 35,205	91%	42%	56%		\$120	\$55	\$18	\$73	-6.2%	83.0%	6.3%			
201207	217	285	\$ 38,503	\$ 12,978	\$ -	\$ 6,002	\$ 38,503	\$ 18,980	49%	35%	49%		\$67	\$46	\$18	\$64	-25.5%	79.7%	-10.7%			
201208	217	285	\$ 37,861	\$ 6,185	\$ -	\$ 6,389	\$ 37,861	\$ 12,573	33%	31%	46%		\$44	\$41	\$19	\$60	-36.9%	85.4%	-20.3%			
201209	210	279	\$ 36,880	\$ 18,636	\$ -	\$ 8,247	\$ 36,880	\$ 26,883	73%	32%	48%		\$96	\$42	\$21	\$63	-34.0%	93.1%	-15.8%			
201210	208	278	\$ 36,205	\$ 8,600	\$ -	\$ 6,874	\$ 36,205	\$ 15,474	43%	33%	49%		\$56	\$43	\$22	\$65	-23.6%	92.0%	-4.3%			
201211	200	267	\$ 35,427	\$ 12,313	\$ -	\$ 10,580	\$ 35,427	\$ 22,894	65%	35%	51%		\$86	\$46	\$21	\$67	-16.8%	65.1%	-1.2%			
201212	193	261	\$ 34,868	\$ 22,904	\$ -	\$ 6,346	\$ 34,868	\$ 29,250	84%	33%	49%		\$112	\$44	\$21	\$65	-27.2%	56.8%	-11.8%			
201301	186	247	\$ 34,322	\$ 3,381	\$ -	\$ 859	\$ 34,322	\$ 4,240	12%	34%	50%		\$17	\$45	\$22	\$66	-27.2%	51.9%	-12.2%			
201302	185	253	\$ 33,978	\$ 26,017	\$ -	\$ 1	\$ 33,978	\$ 26,018	77%	39%	55%		\$103	\$52	\$21	\$73	-11.5%	39.6%	-1.2%			
201303	182	249	\$ 33,424	\$ 8,417	\$ -	\$ 12,666	\$ 33,424	\$ 21,083	63%	39%	56%		\$85	\$52	\$23	\$75	-11.2%	45.5%	0.8%			
201304	177	239	\$ 33,368	\$ 8,871	\$ -	\$ 4,767	\$ 33,368	\$ 13,638	41%	40%	56%		\$57	\$53	\$23	\$76	-13.3%	37.0%	-2.6%			
201305	177	239	\$ 33,963	\$ 18,562	\$ -	\$ 5,935	\$ 33,963	\$ 24,497	72%	41%	59%		\$102	\$55	\$24	\$79	-15.6%	40.7%	-3.9%			
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		38%	55%			\$51	\$24	\$75	-7.6%	35.9%	2.9%			
Experience Period	2,492	3,305	\$ 440,125	\$ 172,189	\$ -	\$ 75,214	\$ 440,125	\$ 247,403	0%	39%	56%		\$75	\$52	\$23	\$75	-11.2%	45.5%	0.8%			

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-HIPAA-Std
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Current Rate Level				10/2013		=(e)/(f)							Monthly Loss Ratio			Monthly Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	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		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total		
200904	6	6	\$ 4,724	\$ 322	\$ 525	\$ 5	\$ 5,249	\$ 327	6%				\$54								
200905	7	7	\$ 4,968	\$ 99	\$ 533	\$ 5	\$ 5,501	\$ 103	2%				\$15								
200906	8	8	\$ 5,522	\$ 15,600	\$ 586	\$ 346	\$ 6,108	\$ 15,946	261%				\$1,993								
200907	8	8	\$ 5,522	\$ 1,720	\$ 586	\$ 102	\$ 6,108	\$ 1,822	30%				\$228								
200908	8	8	\$ 5,522	\$ 798	\$ 586	\$ 280	\$ 6,108	\$ 1,078	18%				\$135								
200909	8	8	\$ 5,522	\$ 825	\$ 586	\$ 258	\$ 6,108	\$ 1,083	18%				\$135								
200910	8	8	\$ 5,522	\$ 20,954	\$ 586	\$ 1,091	\$ 6,108	\$ 22,046	361%				\$2,756								
200911	8	8	\$ 5,736	\$ 5,860	\$ 592	\$ 471	\$ 6,328	\$ 6,331	100%				\$791								
200912	8	8	\$ 5,736	\$ 644	\$ 592	\$ 551	\$ 6,328	\$ 1,195	19%				\$149								
201001	8	8	\$ 5,797	\$ 2,094	\$ 592	\$ 1,806	\$ 6,389	\$ 3,899	61%				\$487								
201002	9	9	\$ 6,930	\$ 475	\$ 692	\$ 97	\$ 7,622	\$ 572	8%				\$64								
201003	9	9	\$ 7,073	\$ 528	\$ 695	\$ 1,076	\$ 7,768	\$ 1,604	21%	73%	85%	74%	\$178	\$525	\$64	\$590					
201004	9	9	\$ 7,328	\$ 511	\$ 701	\$ 270	\$ 8,029	\$ 781	10%	70%	87%	72%	\$87	\$511	\$65	\$576					
201005	9	9	\$ 7,620	\$ 667	\$ 707	\$ 18	\$ 8,327	\$ 685	8%	69%	85%	70%	\$76	\$507	\$64	\$570					
201006	8	8	\$ 7,719	\$ 1,119	\$ 710	\$ 454	\$ 8,429	\$ 1,573	19%	48%	85%	51%	\$197	\$362	\$65	\$427					
201007	9	9	\$ 7,719	\$ 508	\$ 710	\$ 474	\$ 8,429	\$ 982	12%	45%	88%	49%	\$109	\$346	\$68	\$414					
201008	9	9	\$ 7,719	\$ 1,698	\$ 710	\$ 695	\$ 8,429	\$ 2,393	28%	45%	92%	49%	\$266	\$352	\$71	\$423					
201009	9	9	\$ 7,719	\$ 775	\$ 710	\$ 296	\$ 8,429	\$ 1,071	13%	43%	91%	48%	\$119	\$348	\$71	\$419					
201010	9	9	\$ 7,719	\$ 965	\$ 710	\$ 306	\$ 8,429	\$ 1,271	15%	19%	80%	24%	\$141	\$152	\$63	\$215					
201011	9	9	\$ 7,783	\$ 556	\$ 715	\$ 84	\$ 8,498	\$ 640	8%	12%	74%	18%	\$71	\$100	\$58	\$159					
201012	8	8	\$ 7,783	\$ 2,608	\$ 715	\$ 259	\$ 8,498	\$ 2,867	34%	14%	70%	19%	\$358	\$119	\$56	\$175					
201101	9	9	\$ 7,813	\$ 2,229	\$ 734	\$ 318	\$ 8,547	\$ 2,548	30%	14%	51%	17%	\$283	\$119	\$41	\$160					
201102	9	9	\$ 7,914	\$ 2,878	\$ 781	\$ 1,313	\$ 8,695	\$ 4,192	48%	16%	65%	21%	\$466	\$142	\$52	\$194					
201103	9	9	\$ 7,996	\$ 715	\$ 820	\$ 2,095	\$ 8,816	\$ 2,809	32%	16%	75%	21%	\$312	\$144	\$62	\$206	-72.7%	-3.1%	-65.1%		
201104	9	9	\$ 8,087	\$ 472	\$ 887	\$ 451	\$ 8,974	\$ 923	10%	16%	76%	21%	\$103	\$143	\$64	\$207	-72.0%	-1.6%	-64.1%		
201105	9	9	\$ 8,193	\$ 191	\$ 965	\$ 122	\$ 9,158	\$ 313	3%	16%	75%	21%	\$35	\$139	\$65	\$204	-72.6%	1.8%	-64.3%		
201106	9	9	\$ 8,155	\$ 619	\$ 995	\$ 2,701	\$ 9,150	\$ 3,321	36%	15%	96%	22%	\$369	\$133	\$85	\$218	-63.3%	31.6%	-48.9%		
201107	9	9	\$ 8,155	\$ 604	\$ 995	\$ 233	\$ 9,150	\$ 838	9%	15%	91%	22%	\$93	\$134	\$83	\$217	-61.4%	22.3%	-47.7%		
201108	9	9	\$ 8,155	\$ 1,139	\$ 995	\$ 913	\$ 9,150	\$ 2,052	22%	14%	91%	22%	\$228	\$129	\$85	\$213	-63.5%	19.4%	-49.5%		
201109	9	9	\$ 8,155	\$ 1,282	\$ 995	\$ 689	\$ 9,150	\$ 1,971	22%	15%	92%	22%	\$219	\$133	\$89	\$222	-61.7%	25.1%	-47.0%		
201110	9	9	\$ 8,155	\$ 1,233	\$ 995	\$ 809	\$ 9,150	\$ 2,042	22%	15%	94%	23%	\$227	\$136	\$93	\$229	-10.9%	49.0%	6.6%		
201111	9	9	\$ 8,038	\$ 1,415	\$ 1,043	\$ 1,059	\$ 9,081	\$ 2,474	27%	16%	100%	25%	\$275	\$144	\$102	\$246	43.3%	75.6%	55.1%		
201112	9	9	\$ 8,038	\$ 763	\$ 1,043	\$ 180	\$ 9,081	\$ 943	10%	14%	97%	23%	\$105	\$125	\$101	\$226	5.3%	81.3%	29.5%		
201201	9	9	\$ 8,020	\$ 614	\$ 1,052	\$ 632	\$ 9,072	\$ 1,246	14%	12%	97%	21%	\$138	\$110	\$104	\$214	-7.4%	152.7%	33.6%		
201202	9	9	\$ 7,835	\$ 630	\$ 1,052	\$ 735	\$ 8,887	\$ 1,365	15%	10%	90%	19%	\$152	\$90	\$98	\$188	-36.9%	87.3%	-3.3%		
201203	9	9	\$ 7,706	\$ 2,322	\$ 1,056	\$ 334	\$ 8,762	\$ 2,656	30%	12%	73%	19%	\$295	\$104	\$82	\$187	-27.3%	32.1%	-9.4%		
201204	9	9	\$ 7,558	\$ 783	\$ 1,072	\$ 118	\$ 8,629	\$ 900	10%	12%	70%	19%	\$100	\$107	\$79	\$186	-25.1%	23.7%	-10.1%		
201205	9	9	\$ 7,288	\$ 700	\$ 1,078	\$ 1,279	\$ 8,366	\$ 1,979	24%	13%	78%	20%	\$220	\$112	\$90	\$202	-19.3%	38.4%	-0.9%		
201206	9	9	\$ 7,326	\$ 540	\$ 1,083	\$ 148	\$ 8,409	\$ 688	8%	13%	57%	18%	\$76	\$111	\$66	\$177	-16.2%	-22.5%	-18.7%		
201207	9	9	\$ 7,326	\$ 5,051	\$ 1,083	\$ 680	\$ 8,409	\$ 5,731	68%	18%	60%	23%	\$637	\$153	\$70	\$223	14.0%	-15.4%	2.8%		
201208	9	9	\$ 7,326	\$ 4,185	\$ 1,083	\$ 156	\$ 8,409	\$ 4,341	52%	21%	54%	25%	\$482	\$181	\$63	\$244	40.6%	-25.7%	14.2%		
201209	9	9	\$ 7,326	\$ 2,961	\$ 1,083	\$ 1,010	\$ 8,409	\$ 3,972	47%	23%	56%	27%	\$441	\$196	\$66	\$262	47.3%	-25.4%	18.2%		
201210	9	9	\$ 7,326	\$ 2,153	\$ 1,083	\$ 689	\$ 8,409	\$ 2,843	34%	24%	55%	28%	\$316	\$205	\$65	\$270	50.8%	-30.4%	17.8%		
201211	9	9	\$ 7,430	\$ 743	\$ 1,104	\$ 771	\$ 8,534	\$ 1,514	18%	24%	52%	27%	\$168	\$199	\$62	\$261	38.1%	-39.1%	5.9%		
201212	9	9	\$ 7,430	\$ 1,047	\$ 1,104	\$ 207	\$ 8,534	\$ 1,254	15%	24%	52%	28%	\$139	\$201	\$63	\$264	60.5%	-37.9%	16.6%		
201301	9	9	\$ 7,470	\$ 2,594	\$ 1,113	\$ 267	\$ 8,584	\$ 2,861	33%	27%	49%	29%	\$318	\$220	\$59	\$279	98.8%	-42.9%	30.2%		
201302	9	9	\$ 7,552	\$ 3,687	\$ 1,131	\$ 1,461	\$ 8,683	\$ 5,148	59%	30%	54%	33%	\$572	\$248	\$66	\$314	176.6%	-32.9%	67.0%		
201303	9	9	\$ 7,622	\$ 1,139	\$ 1,147	\$ -	\$ 8,770	\$ 1,139	13%	29%	52%	32%	\$127	\$237	\$63	\$300	126.7%	-23.4%	60.7%		
201304	9	9	\$ 7,758	\$ 1,211	\$ 1,177	\$ 188	\$ 8,936	\$ 1,399	16%	29%	52%	32%	\$155	\$241	\$63	\$304	124.3%	-19.6%	63.4%		
201305	9	9	\$ 7,864	\$ -	\$ 1,204	\$ 406	\$ 9,068	\$ 406	4%	28%	45%	30%	\$45	\$234	\$55	\$290	109.1%	-38.2%	43.7%		
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	30%	47%	32%	\$250	\$59	\$309	\$309	124.7%	-10.7%	74.3%		
Experience Period	108	108	\$ 88,981	\$ 25,584	\$ 13,164	\$ 6,786	\$ 102,145	\$ 32,370	0%	29%	52%	32%	\$300	\$237	\$63	\$300	126.7%	-23.4%	60.7%		

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-OE-Std-High-10
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				10/2013		=(e)/(f)																
Date	Contract	Member	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		Med	Rx	Total		Total	Med	Rx	Total	Med	Rx	Total		
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	10	12	\$ 2,495	\$ 77	\$ 359	\$ 413	\$ 2,854	\$ 490	17%	3%	115%	17%	\$41	\$6	\$34	\$41						
201004	10	12	\$ 2,495	\$ 1,739	\$ 359	\$ 24	\$ 2,854	\$ 1,763	62%	36%	61%	39%	\$147	\$76	\$18	\$94						
201005	11	13	\$ 2,653	\$ 998	\$ 382	\$ 573	\$ 3,035	\$ 1,571	52%	37%	92%	44%	\$121	\$76	\$27	\$103						
201006	10	12	\$ 2,653	\$ 792	\$ 382	\$ 513	\$ 3,035	\$ 1,305	43%	35%	103%	44%	\$109	\$74	\$31	\$105						
201007	11	13	\$ 2,653	\$ 824	\$ 382	\$ 363	\$ 3,035	\$ 884	29%	32%	101%	41%	\$68	\$67	\$30	\$97						
201008	11	13	\$ 2,653	\$ 982	\$ 382	\$ 1,589	\$ 3,035	\$ 2,571	85%	33%	155%	48%	\$198	\$68	\$46	\$114						
201009	11	13	\$ 2,653	\$ 245	\$ 382	\$ 127	\$ 3,035	\$ 371	12%	29%	137%	43%	\$29	\$61	\$41	\$102						
201010	11	13	\$ 2,653	\$ 724	\$ 382	\$ 1,053	\$ 3,035	\$ 1,776	59%	29%	155%	45%	\$137	\$60	\$46	\$106						
201011	11	13	\$ 2,653	\$ 1,179	\$ 382	\$ 421	\$ 3,035	\$ 1,600	53%	31%	150%	46%	\$123	\$64	\$45	\$108						
201012	11	13	\$ 2,653	\$ 3,061	\$ 382	\$ 2,530	\$ 3,035	\$ 5,592	184%	39%	202%	60%	\$430	\$81	\$60	\$141						
201101	13	15	\$ 3,317	\$ 775	\$ 477	\$ 746	\$ 3,794	\$ 1,521	40%	38%	196%	58%	\$101	\$78	\$59	\$137						
201102	14	16	\$ 3,638	\$ 1,267	\$ 522	\$ 1,521	\$ 4,160	\$ 2,788	67%	37%	207%	59%	\$174	\$78	\$62	\$141						
201103	14	16	\$ 3,722	\$ 3,246	\$ 532	\$ 2,041	\$ 4,254	\$ 5,287	124%	45%	233%	69%	\$330	\$96	\$71	\$167	1388.2%	106.5%	308.7%			
201104	14	16	\$ 3,722	\$ 1,603	\$ 532	\$ 2,934	\$ 4,254	\$ 4,537	107%	43%	282%	73%	\$284	\$93	\$87	\$180	22.5%	376.7%	91.2%			
201105	14	16	\$ 3,722	\$ 2,518	\$ 532	\$ 1,901	\$ 4,254	\$ 4,419	104%	46%	299%	78%	\$276	\$100	\$93	\$193	31.6%	241.1%	86.9%			
201106	14	16	\$ 3,722	\$ 488	\$ 532	\$ 1,582	\$ 4,254	\$ 2,069	49%	44%	310%	77%	\$129	\$96	\$97	\$193	30.5%	212.6%	84.5%			
201107	14	16	\$ 3,722	\$ 429	\$ 532	\$ 2,462	\$ 4,254	\$ 2,891	68%	43%	339%	80%	\$181	\$94	\$107	\$201	41.0%	253.0%	107.5%			
201108	14	16	\$ 3,722	\$ 266	\$ 532	\$ 2,976	\$ 4,254	\$ 3,242	76%	40%	355%	79%	\$203	\$88	\$113	\$202	29.6%	144.7%	76.2%			
201109	14	16	\$ 3,722	\$ 628	\$ 532	\$ 2,664	\$ 4,254	\$ 3,291	77%	40%	389%	83%	\$206	\$89	\$125	\$214	46.2%	206.5%	110.7%			
201110	14	16	\$ 3,722	\$ 854	\$ 532	\$ 3,430	\$ 4,254	\$ 4,285	101%	39%	419%	86%	\$268	\$88	\$136	\$224	46.6%	195.7%	111.2%			
201111	14	16	\$ 3,704	\$ 3,967	\$ 535	\$ 2,992	\$ 4,239	\$ 6,959	164%	44%	450%	95%	\$435	\$102	\$148	\$249	59.6%	231.9%	130.5%			
201112	14	16	\$ 3,704	\$ 11,699	\$ 535	\$ 4,496	\$ 4,239	\$ 16,195	382%	63%	470%	114%	\$1,012	\$145	\$156	\$301	78.8%	160.0%	113.3%			
201201	14	16	\$ 3,647	\$ 841	\$ 538	\$ 4,009	\$ 4,185	\$ 4,850	116%	63%	517%	120%	\$303	\$145	\$172	\$317	85.4%	192.3%	131.3%			
201202	14	16	\$ 3,624	\$ 3,335	\$ 538	\$ 5,486	\$ 4,162	\$ 8,821	212%	67%	578%	131%	\$551	\$156	\$193	\$348	98.9%	208.2%	147.4%			
201203	15	17	\$ 3,804	\$ 1,311	\$ 614	\$ 5,076	\$ 4,418	\$ 6,386	145%	63%	617%	133%	\$376	\$145	\$207	\$352	51.0%	192.0%	111.0%			
201204	15	17	\$ 3,804	\$ 1,671	\$ 614	\$ 5,432	\$ 4,418	\$ 7,103	161%	63%	647%	138%	\$418	\$144	\$219	\$363	55.7%	152.4%	102.4%			
201205	17	19	\$ 3,779	\$ 2,928	\$ 616	\$ 10,896	\$ 4,395	\$ 13,824	315%	64%	774%	156%	\$728	\$144	\$261	\$406	44.1%	180.7%	110.0%			
201206	17	19	\$ 4,323	\$ 8,597	\$ 698	\$ 2,437	\$ 5,021	\$ 11,035	220%	81%	768%	171%	\$581	\$183	\$262	\$444	90.2%	169.5%	130.1%			
201207	17	19	\$ 4,323	\$ 12,774	\$ 698	\$ 2,752	\$ 5,021	\$ 15,526	309%	107%	754%	192%	\$817	\$241	\$259	\$500	156.5%	141.4%	148.5%			
201208	17	19	\$ 4,323	\$ 1,049	\$ 698	\$ 9,917	\$ 5,021	\$ 10,965	218%	107%	834%	204%	\$577	\$241	\$289	\$530	173.1%	155.2%	163.0%			
201209	18	20	\$ 4,660	\$ 1,572	\$ 752	\$ 6,399	\$ 5,412	\$ 7,971	147%	107%	859%	208%	\$399	\$241	\$302	\$542	171.0%	140.4%	153.1%			
201210	20	22	\$ 4,631	\$ 14,490	\$ 738	\$ 5,482	\$ 5,369	\$ 19,971	372%	133%	863%	232%	\$908	\$297	\$303	\$600	237.2%	122.1%	167.3%			
201211	21	23	\$ 5,301	\$ 1,854	\$ 856	\$ 9,728	\$ 6,157	\$ 11,581	188%	124%	913%	232%	\$504	\$279	\$323	\$602	174.2%	118.8%	141.4%			
201212	23	26	\$ 6,313	\$ 7,623	\$ 1,019	\$ 6,458	\$ 7,332	\$ 14,081	192%	110%	884%	217%	\$542	\$249	\$318	\$567	71.5%	104.1%	88.4%			
201301	25	31	\$ 7,098	\$ 43,030	\$ 1,146	\$ 5,904	\$ 8,244	\$ 48,935	594%	179%	845%	271%	\$1,579	\$404	\$306	\$710	179.1%	78.2%	124.3%			
201302	28	34	\$ 7,610	\$ 42,564	\$ 1,228	\$ 10,696	\$ 8,838	\$ 53,260	603%	233%	839%	317%	\$1,566	\$524	\$305	\$829	237.0%	58.5%	138.2%			
201303	28	34	\$ 7,524	\$ 14,755	\$ 1,215	\$ (346)	\$ 8,739	\$ 14,408	165%	240%	737%	309%	\$424	\$540	\$268	\$808	273.3%	29.1%	129.5%			
201304	26	32	\$ 7,170	\$ 23,354	\$ 1,158	\$ 4,976	\$ 8,328	\$ 28,330	340%	260%	696%	321%	\$885	\$586	\$253	\$839	305.8%	15.3%	130.7%			
201305	27	33	\$ 7,189	\$ 4,183	\$ 1,161	\$ 13,796	\$ 8,350	\$ 17,979	215%	250%	688%	310%	\$545	\$564	\$251	\$814	290.7%	-4.1%	100.7%			
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		253%	710%	316%		\$571	\$259	\$829	212.6%	-1.2%	86.6%			
Experience Period	246	283	\$ 63,688	\$ 152,907	\$ 10,279	\$ 75,755	\$ 73,967	\$ 228,661	0%	240%	737%	309%	\$808	\$540	\$268	\$808	273.3%	29.1%	129.5%			

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-GC-Std-20
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)			
Current Rate Level				10/2013		=(e)/(f)							Monthly Incurred PMPM			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend			
Date	Contract	Member	Medical		Rx		Total		Monthly Loss Ratio	Rolling-12 Loss Ratio			Total	Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend					
			Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims	Revenue	Estimated Incurred Claims		Med	Rx	Total		Med	Rx	Total	Med	Rx	Total			
200904	3	3	\$ 3,045	\$ 1,565	\$ -	\$ -	\$ 3,045	\$ 1,565	51%				\$522									
200905	3	3	\$ 3,045	\$ 700	\$ -	\$ -	\$ 3,045	\$ 700	23%				\$233									
200906	3	3	\$ 3,045	\$ 1,485	\$ -	\$ -	\$ 3,045	\$ 1,485	49%				\$495									
200907	4	9	\$ 3,072	\$ 882	\$ -	\$ -	\$ 3,072	\$ 882	29%				\$98									
200908	4	9	\$ 3,072	\$ 1,226	\$ -	\$ -	\$ 3,072	\$ 1,226	40%				\$136									
200909	4	9	\$ 3,072	\$ 3,275	\$ -	\$ -	\$ 3,072	\$ 3,275	107%				\$364									
200910	4	9	\$ 3,072	\$ 1,924	\$ -	\$ -	\$ 3,072	\$ 1,924	63%				\$214									
200911	4	9	\$ 3,072	\$ 3,620	\$ -	\$ -	\$ 3,072	\$ 3,620	118%				\$402									
200912	4	9	\$ 3,072	\$ 1,725	\$ -	\$ -	\$ 3,072	\$ 1,725	56%				\$192									
201001	4	9	\$ 3,072	\$ 799	\$ -	\$ -	\$ 3,072	\$ 799	26%				\$89									
201002	4	9	\$ 3,072	\$ 865	\$ -	\$ -	\$ 3,072	\$ 865	28%				\$96									
201003	3	8	\$ 3,072	\$ 945	\$ -	\$ -	\$ 3,072	\$ 945	31%	52%		52%	\$118	\$214	\$0	\$214						
201004	4	9	\$ 3,072	\$ 1,365	\$ -	\$ -	\$ 3,072	\$ 1,365	44%	51%		51%	\$152	\$198	\$0	\$198						
201005	4	9	\$ 3,072	\$ 1,750	\$ -	\$ -	\$ 3,072	\$ 1,750	57%	54%		54%	\$194	\$197	\$0	\$197						
201006	4	9	\$ 3,072	\$ 603	\$ -	\$ -	\$ 3,072	\$ 603	20%	51%		51%	\$67	\$177	\$0	\$177						
201007	4	9	\$ 3,232	\$ 1,752	\$ -	\$ -	\$ 3,232	\$ 1,752	54%	54%		54%	\$195	\$185	\$0	\$185						
201008	4	8	\$ 3,232	\$ 755	\$ -	\$ -	\$ 3,232	\$ 755	23%	52%		52%	\$94	\$183	\$0	\$183						
201009	4	9	\$ 3,232	\$ 646	\$ -	\$ -	\$ 3,232	\$ 646	20%	45%		45%	\$72	\$158	\$0	\$158						
201010	4	9	\$ 3,232	\$ 1,095	\$ -	\$ -	\$ 3,232	\$ 1,095	34%	42%		42%	\$122	\$150	\$0	\$150						
201011	4	9	\$ 3,232	\$ 1,093	\$ -	\$ -	\$ 3,232	\$ 1,093	34%	36%		36%	\$121	\$126	\$0	\$126						
201012	4	9	\$ 3,232	\$ 1,036	\$ -	\$ -	\$ 3,232	\$ 1,036	32%	34%		34%	\$115	\$120	\$0	\$120						
201101	4	9	\$ 3,232	\$ 7,291	\$ -	\$ -	\$ 3,232	\$ 7,291	226%	51%		51%	\$810	\$181	\$0	\$181						
201102	3	8	\$ 3,232	\$ 910	\$ -	\$ -	\$ 3,232	\$ 910	28%	50%		50%	\$114	\$183	\$0	\$183						
201103	4	9	\$ 3,232	\$ 641	\$ -	\$ -	\$ 3,232	\$ 641	20%	49%		49%	\$71	\$179	\$0	\$179	-16.4%					-16.4%
201104	4	9	\$ 3,232	\$ 1,293	\$ -	\$ -	\$ 3,232	\$ 1,293	40%	49%		49%	\$144	\$178	\$0	\$178	-10.1%					-10.1%
201105	4	9	\$ 3,232	\$ 1,079	\$ -	\$ -	\$ 3,232	\$ 1,079	33%	47%		47%	\$120	\$172	\$0	\$172	-12.7%					-12.7%
201106	4	9	\$ 3,232	\$ 1,394	\$ -	\$ -	\$ 3,232	\$ 1,394	43%	49%		49%	\$155	\$179	\$0	\$179	1.0%					1.0%
201107	4	9	\$ 3,576	\$ 704	\$ -	\$ -	\$ 3,576	\$ 704	20%	46%		46%	\$78	\$169	\$0	\$169	-8.8%					-8.8%
201108	5	10	\$ 3,576	\$ 1,106	\$ -	\$ -	\$ 3,576	\$ 1,106	31%	46%		46%	\$111	\$169	\$0	\$169	-7.4%					-7.4%
201109	5	10	\$ 3,576	\$ 2,814	\$ -	\$ -	\$ 3,576	\$ 2,814	79%	51%		51%	\$281	\$188	\$0	\$188	18.8%					18.8%
201110	5	10	\$ 3,576	\$ 3,318	\$ -	\$ -	\$ 3,576	\$ 3,318	93%	56%		56%	\$332	\$206	\$0	\$206	37.3%					37.3%
201111	5	10	\$ 3,576	\$ 743	\$ -	\$ -	\$ 3,576	\$ 743	21%	55%		55%	\$74	\$201	\$0	\$201	59.2%					59.2%
201112	5	10	\$ 3,576	\$ 4,452	\$ -	\$ -	\$ 3,576	\$ 4,452	125%	63%		63%	\$445	\$230	\$0	\$230	91.8%					91.8%
201201	6	11	\$ 4,324	\$ 1,039	\$ -	\$ -	\$ 4,324	\$ 1,039	24%	46%		46%	\$94	\$171	\$0	\$171	-5.6%					-5.6%
201202	6	11	\$ 4,324	\$ 733	\$ -	\$ -	\$ 4,324	\$ 733	17%	45%		45%	\$67	\$165	\$0	\$165	-9.9%					-9.9%
201203	6	11	\$ 4,324	\$ 958	\$ -	\$ -	\$ 4,324	\$ 958	22%	44%		44%	\$87	\$165	\$0	\$165	-7.6%					-7.6%
201204	6	11	\$ 4,216	\$ 1,465	\$ -	\$ -	\$ 4,216	\$ 1,465	35%	44%		44%	\$133	\$164	\$0	\$164	-8.0%					-8.0%
201205	6	11	\$ 4,216	\$ 841	\$ -	\$ -	\$ 4,216	\$ 841	20%	42%		42%	\$76	\$159	\$0	\$159	-7.3%					-7.3%
201206	6	11	\$ 4,216	\$ 1,354	\$ -	\$ -	\$ 4,216	\$ 1,354	32%	41%		41%	\$123	\$156	\$0	\$156	-12.8%					-12.8%
201207	6	11	\$ 4,252	\$ 1,012	\$ -	\$ -	\$ 4,252	\$ 1,012	24%	42%		42%	\$92	\$156	\$0	\$156	-7.7%					-7.7%
201208	6	11	\$ 4,252	\$ 1,741	\$ -	\$ -	\$ 4,252	\$ 1,741	41%	42%		42%	\$158	\$160	\$0	\$160	-5.6%					-5.6%
201209	6	11	\$ 4,252	\$ 703	\$ -	\$ -	\$ 4,252	\$ 703	17%	37%		37%	\$64	\$142	\$0	\$142	-24.2%					-24.2%
201210	6	11	\$ 4,252	\$ 1,203	\$ -	\$ -	\$ 4,252	\$ 1,203	28%	33%		33%	\$109	\$125	\$0	\$125	-39.4%					-39.4%
201211	6	11	\$ 4,252	\$ 1,750	\$ -	\$ -	\$ 4,252	\$ 1,750	41%	34%		34%	\$159	\$132	\$0	\$132	-34.5%					-34.5%
201212	6	11	\$ 4,252	\$ 16,821	\$ -	\$ -	\$ 4,252	\$ 16,821	396%	58%		58%	\$1,529	\$224	\$0	\$224	-2.4%					-2.4%
201301	6	11	\$ 4,279	\$ 1,129	\$ -	\$ -	\$ 4,279	\$ 1,129	26%	58%		58%	\$103	\$225	\$0	\$225	31.6%					31.6%
201302	6	11	\$ 4,279	\$ 9,535	\$ -	\$ -	\$ 4,279	\$ 9,535	223%	75%		75%	\$867	\$292	\$0	\$292	76.7%					76.7%
201303	6	11	\$ 4,279	\$ 4,759	\$ -	\$ -	\$ 4,279	\$ 4,759	111%	83%		83%	\$433	\$321	\$0	\$321	94.3%					94.3%
201304	6	11	\$ 4,600	\$ 3,531	\$ -	\$ -	\$ 4,600	\$ 3,531	77%	86%		86%	\$321	\$336	\$0	\$336	105.4%					105.4%
201305	6	11	\$ 4,600	\$ 1,291	\$ -	\$ -	\$ 4,600	\$ 1,291	28%	87%		87%	\$117	\$340	\$0	\$340	113.5%					113.5%
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		91%		91%		\$359	\$0	\$359	130.0%					130.0%
Experience Period	72	132	\$ 50,997	\$ 42,314	\$ -	\$ -	\$ 50,997	\$ 42,314	0%	83%		83%	\$321	\$321	\$0	\$321	94.3%					94.3%

CareFirst BlueCross BlueShield (BlueChoice)
 Experience & Development of Normalized Trends
 D Individual Non-Medigap Rate Filing Effective 01/2014
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 05/2013
 Rating Period : Incurred 01/2014 - 03/2015
 HMO-GC-CC-10
 Grandfathered

(a)		(b)	(c)	(d)		(e)		(f)	(g)	(h)=(d)+(f)		(i)=(e)+(g)	(j)=(i)/(c)			(k)			(l)		
Current Rate Level				10/2013		=(e)/(f)							Rolling-12 Loss Ratio			Rolling-12 Incurred PMPM			Observed Rolling 12 Month Trend		
Date	Contract	Member	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		Med	Rx	Total		Total	Med	Rx	Total	Med	Rx	Total	
200904	3	3	\$ 888	\$ 46	\$ -	\$ -	\$ 888	\$ 46	5%				\$15								
200905	3	3	\$ 888	\$ 1,933	\$ -	\$ -	\$ 888	\$ 1,933	218%				\$644								
200906	3	3	\$ 888	\$ -	\$ -	\$ -	\$ 888	\$ -	0%				\$0								
200907	3	3	\$ 888	\$ -	\$ -	\$ -	\$ 888	\$ -	0%				\$0								
200908	3	3	\$ 888	\$ 68	\$ -	\$ -	\$ 888	\$ 68	8%				\$23								
200909	3	3	\$ 888	\$ 297	\$ -	\$ -	\$ 888	\$ 297	33%				\$99								
200910	3	3	\$ 888	\$ 293	\$ -	\$ -	\$ 888	\$ 293	33%				\$98								
200911	3	3	\$ 888	\$ 1,248	\$ -	\$ -	\$ 888	\$ 1,248	141%				\$416								
200912	3	3	\$ 888	\$ 509	\$ -	\$ -	\$ 888	\$ 509	57%				\$170								
201001	3	3	\$ 921	\$ 189	\$ -	\$ -	\$ 921	\$ 189	21%				\$63								
201002	3	3	\$ 921	\$ 80	\$ -	\$ -	\$ 921	\$ 80	9%				\$27								
201003	3	3	\$ 921	\$ 46	\$ -	\$ -	\$ 921	\$ 46	5%	44%		44%	\$15	\$131	\$0	\$131					
201004	3	3	\$ 921	\$ 470	\$ -	\$ -	\$ 921	\$ 470	51%	48%		48%	\$157	\$143	\$0	\$143					
201005	3	3	\$ 921	\$ 157	\$ -	\$ -	\$ 921	\$ 157	17%	31%		31%	\$52	\$93	\$0	\$93					
201006	3	3	\$ 921	\$ -	\$ -	\$ -	\$ 921	\$ -	0%	31%		31%	\$0	\$93	\$0	\$93					
201007	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	31%		31%	\$0	\$93	\$0	\$93					
201008	3	3	\$ 954	\$ 46	\$ -	\$ -	\$ 954	\$ 46	5%	30%		30%	\$15	\$93	\$0	\$93					
201009	3	3	\$ 954	\$ 68	\$ -	\$ -	\$ 954	\$ 68	7%	28%		28%	\$23	\$86	\$0	\$86					
201010	3	3	\$ 954	\$ 224	\$ -	\$ -	\$ 954	\$ 224	24%	27%		27%	\$75	\$84	\$0	\$84					
201011	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	16%		16%	\$0	\$50	\$0	\$50					
201012	3	3	\$ 954	\$ 200	\$ -	\$ -	\$ 954	\$ 200	21%	13%		13%	\$67	\$41	\$0	\$41					
201101	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	11%		11%	\$0	\$36	\$0	\$36					
201102	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	11%		11%	\$0	\$34	\$0	\$34					
201103	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	10%		10%	\$0	\$32	\$0	\$32					
201104	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	6%		6%	\$0	\$19	\$0	\$19					
201105	3	3	\$ 954	\$ 75	\$ -	\$ -	\$ 954	\$ 75	8%	5%		5%	\$25	\$17	\$0	\$17					
201106	3	3	\$ 954	\$ -	\$ -	\$ -	\$ 954	\$ -	0%	5%		5%	\$0	\$17	\$0	\$17					
201107	3	3	\$ 920	\$ 992	\$ -	\$ -	\$ 920	\$ 992	108%	14%		14%	\$331	\$45	\$0	\$45					
201108	3	3	\$ 920	\$ 44,075	\$ -	\$ -	\$ 920	\$ 44,075	4791%	401%		401%	\$14,692	\$1,268	\$0	\$1,268					
201109	3	3	\$ 920	\$ -	\$ -	\$ -	\$ 920	\$ -	0%	402%		402%	\$0	\$1,266	\$0	\$1,266					
201110	3	3	\$ 920	\$ -	\$ -	\$ -	\$ 920	\$ -	0%	401%		401%	\$0	\$1,259	\$0	\$1,259					
201111	3	3	\$ 920	\$ 13,363	\$ -	\$ -	\$ 920	\$ 13,363	1452%	521%		521%	\$4,454	\$1,631	\$0	\$1,631					
201112	3	3	\$ 920	\$ 78	\$ -	\$ -	\$ 920	\$ 78	8%	521%		521%	\$26	\$1,627	\$0	\$1,627					
201201	3	3	\$ 886	\$ -	\$ -	\$ -	\$ 886	\$ -	0%	524%		524%	\$0	\$1,627	\$0	\$1,627					
201202	3	3	\$ 886	\$ -	\$ -	\$ -	\$ 886	\$ -	0%	527%		527%	\$0	\$1,627	\$0	\$1,627					
201203	3	3	\$ 886	\$ -	\$ -	\$ -	\$ 886	\$ -	0%	531%		531%	\$0	\$1,627	\$0	\$1,627					
201204	3	3	\$ 852	\$ 99	\$ -	\$ -	\$ 852	\$ 99	12%	536%		536%	\$33	\$1,630	\$0	\$1,630					
201205	3	3	\$ 852	\$ -	\$ -	\$ -	\$ 852	\$ -	0%	541%		541%	\$0	\$1,628	\$0	\$1,628					
201206	3	3	\$ 852	\$ 98	\$ -	\$ -	\$ 852	\$ 98	12%	547%		547%	\$33	\$1,631	\$0	\$1,631					
201207	3	3	\$ 852	\$ 237	\$ -	\$ -	\$ 852	\$ 237	28%	543%		543%	\$79	\$1,610	\$0	\$1,610					
201208	3	3	\$ 852	\$ -	\$ -	\$ -	\$ 852	\$ -	0%	131%		131%	\$0	\$385	\$0	\$385					
201209	3	3	\$ 852	\$ 43	\$ -	\$ -	\$ 852	\$ 43	5%	132%		132%	\$14	\$387	\$0	\$387					
201210	3	3	\$ 852	\$ 1,154	\$ -	\$ -	\$ 852	\$ 1,154	135%	144%		144%	\$385	\$419	\$0	\$419					
201211	3	3	\$ 852	\$ 244	\$ -	\$ -	\$ 852	\$ 244	29%	19%		19%	\$81	\$54	\$0	\$54					
201212	3	3	\$ 852	\$ 48	\$ -	\$ -	\$ 852	\$ 48	6%	19%		19%	\$16	\$53	\$0	\$53					
201301	3	3	\$ 852	\$ -	\$ -	\$ -	\$ 852	\$ -	0%	19%		19%	\$0	\$53	\$0	\$53					
201302	3	3	\$ 852	\$ -	\$ -	\$ -	\$ 852	\$ -	0%	19%		19%	\$0	\$53	\$0	\$53					
201303	3	3	\$ 852	\$ 187	\$ -	\$ -	\$ 852	\$ 187	22%	21%		21%	\$62	\$59	\$0	\$59					
201304	3	3	\$ 880	\$ -	\$ -	\$ -	\$ 880	\$ -	0%	20%		20%	\$0	\$56	\$0	\$56					
201305	3	3	\$ 880	\$ -	\$ -	\$ -	\$ 880	\$ -	0%	20%		20%	\$0	\$56	\$0	\$56					
201306	0	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		20%		20%	\$58	\$0	\$58						
Experience Period	36	36	\$ 10,224	\$ 2,111	\$ -	\$ -	\$ 10,224	\$ 2,111	0%	21%		21%	\$59	\$59	\$0	\$59					