

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.
Product Name: DC GHMSI Small Group Eff 201401
State: District of Columbia
TOI: H21 Health - Other
Sub-TOI: H21.000 Health - Other
Filing Type: Rate
Date Submitted: 09/20/2013
SERFF Tr Num: CFAP-129212274
SERFF Status: Pending State Action
State Tr Num:
State Status:
Co Tr Num: 1924
Implementation: 01/01/2014
Date Requested:
Author(s): Dwayne Lucado, Anna Guloy, Todd Switzer, Katheryn Barron, Patrick Getts, Britney Gladhill, Scott Cremens
Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu
Disposition Date:
Disposition Status:
Implementation Date:
State Filing Description:

State: District of Columbia
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
 Product Name: DC GHMSI Small Group Eff 201401
 Project Name/Number: /1924

Filing Company: Group Hospitalization and Medical Services, Inc.

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number: 1924	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Group Market Type: Employer	Overall Rate Impact: 5.497%
Filing Status Changed: 10/22/2013	
State Status Changed:	Deemer Date:
Created By: Scott Cremens	Submitted By: Britney Gladhill
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 GHMSI, dba CareFirst BlueCross BlueShield for Small Group (2-50 contracts) Medical and Rx coverages for Grandfathered business, with an effective date of 1/1/2014.

Company and Contact

Filing Contact Information

Patrick Getts, Actuarial Analyst	patrick.getts@carefirst.com
10455 Mill Run Circle	410-998-7470 [Phone]
Owings Mills, MD 21117	410-998-7704 [FAX]

Filing Company Information

Group Hospitalization and Medical Services, Inc.	CoCode: 53007	State of Domicile: District of Columbia
840 First Street NE	Group Code:	Company Type: Hospital, Medical & Dental Service or Indemnity
Washington, DC 20065	Group Name:	State ID Number:
(410) 581-3000 ext. [Phone]	FEIN Number: 53-0078070	

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:

CFAP-129212274

State Tracking #:

Company Tracking #:

1924

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC GHMSI Small Group Eff 201401

Project Name/Number:

/1924

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	10/17/2013	10/17/2013

Response Letters

Responded By	Created On	Date Submitted
Patrick Getts	10/22/2013	10/22/2013

State: District of Columbia **Filing Company:** Group Hospitalization and Medical Services, Inc.
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/17/2013
Submitted Date	10/17/2013
Respond By Date	11/07/2013

Dear Patrick Getts,

Introduction:

Thank you for your recent filing. Please see below for additional information requested to continue review of the rate filing.

Objection 1

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)

Comments: The number of policyholders and covered lives shown in the rate filing is significantly lower (apx. 85% lower) than both the 7/1/2013 and 1/1/2013 filing. Please explain.

Objection 2

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: There is a line item in the DICR noting WebMD. There are no costs associated with but curious as to what it applies. Please explain.

Objection 3

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Overall Administrative costs are flat (when compared to the prior quarters rate filing (7/1/2013) as well as the 1/1/2013 rate filing) but by line of business, there are large swings. Please explain and provide justification.

Objection 4

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: A cumulative review of quarter over quarter rate changes produces a cumulative annual rate change higher than shown on the Rate Filing Summary. Please explain and justify.

Conclusion:

Sincerely,
Darniece Shirley

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Filing Company: Group Hospitalization and Medical Services, Inc.

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/22/2013
Submitted Date	10/22/2013

Dear Darniece Shirley,

Introduction:

Response 1

Comments:

Both the 7/2013 and 1/2013 filings contained the experience of our entire book of business, non-grandfathered and grandfathered. This filing only contains data for the grandfathered business which is approximately 15% of our total small group business.

Related Objection 1

Applies To:

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)

Comments: The number of policyholders and covered lives shown in the rate filing is significantly lower (apx. 85% lower) than both the 7/1/2013 and 1/1/2013 filing. Please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

This line was a typo in our original filing. As a result it has been removed from the DICR page in our actuarial memorandum.

Related Objection 2

Applies To:

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

SERFF Tracking #:

CFAP-129212274

State Tracking #:

Company Tracking #:

1924

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other

Product Name: DC GHMSI Small Group Eff 201401

Project Name/Number: /1924

Comments: There is a line item in the DICR noting WebMD. There are no costs associated with but curious as to what it applies. Please explain.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum</i>
Comments:	
Attachment(s):	<i>File 1924 GHMSI_DC_GF_Actuarial Memo.pdf</i>

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Certifications</i>
Comments:	
Attachment(s):	<i>File 1924 GHMSI_DC_GF_Actuarial Memo.pdf</i>

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other

Product Name: DC GHMSI Small Group Eff 201401

Project Name/Number: /1924

Supporting Document Schedule Item Changes**Satisfied - Item:** Actuarial Memorandum**Comments:****Attachment(s):** File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf*Previous Version***Satisfied - Item:** Actuarial Memorandum**Comments:****Attachment(s):** File 1924 GHMSI_DC_GF_Actuarial Memo.pdf**Satisfied - Item:** Actuarial Memorandum and Certifications**Comments:****Attachment(s):** File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf*Previous Version***Satisfied - Item:** Actuarial Memorandum and Certifications**Comments:****Attachment(s):** File 1924 GHMSI_DC_GF_Actuarial Memo.pdf*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Response 3****Comments:**

As in past filings we are using a flat PCPM administration expense for each product grouping (NonCDH, HSA, HRA). This PCPM as a percentage does vary between the groupings based on the expected revenue. The high HRA percentage is being driven by the low expected revenue PCPM in HRA products. This is due to the very small amount of grandfathered business captured in this product group.

Related Objection 3

Applies To:

- Actuarial Memorandum (Supporting Document)

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Filing Company: Group Hospitalization and Medical Services, Inc.

- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: Overall Administrative costs are flat (when compared to the prior quarters rate filing (7/1/2013) as well as the 1/1/2013 rate filing) but by line of business, there are large swings. Please explain and provide justification.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

We are having difficulty locating this issue. From past filings we see the following quarterly rate changes and annual change (calculated by apply the quarterly changes multiplicatively):

	Non-CDH	HSA	HRA	
2Q13	6.7%		6.0%	0.5%
3Q13	-1.7%		-1.2%	1.7%
4Q13	5.5%		5.7%	8.3%
1Q14	0.0%		0.0%	0.0%
Annual	10.7%	10.7%	10.7%	

Related Objection 4

Applies To:

- Actuarial Memorandum (Supporting Document)
- Actuarial Justification (Supporting Document)
- Actuarial Memorandum and Certifications (Supporting Document)

Comments: A cumulative review of quarter over quarter rate changes produces a cumulative annual rate change higher than shown on the Rate Filing Summary. Please explain and justify.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:

CFAP-129212274

State Tracking #:

Company Tracking #:

1924

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC GHMSI Small Group Eff 201401

Project Name/Number:

/1924

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Patrick Getts

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Filing Company: Group Hospitalization and Medical Services, Inc.

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: -1.600%
Effective Date of Last Rate Revision: 07/01/2013
Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Group Hospitalization and Medical Services, Inc.	Increase	5.512%	5.497%	\$2,438,689	3,666	\$37,823,899	8.323%	5.206%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		6,365			464	18	43	
Policy Holders:		3,395			233	12	26	

State: District of Columbia Filing Company: Group Hospitalization and Medical Services, Inc.
 TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
 Product Name: DC GHMSI Small Group Eff 201401
 Project Name/Number: /1924

Rate Review Detail

COMPANY:

Company Name: Group Hospitalization and Medical Services, Inc.
 HHS Issuer Id: 78079
 Product Names: PPO, PPO HSA, PPO HRA, Indemnity, Non-CDH Drug, HSA Drug, HRA Drug
 Trend Factors:

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: DC/CF/GC (R. 10/11), DC/GHMSI/DOL APPEAL (R. 11/11), DC/CF/BP/DOCS (7/08), DC/CF/BP/SOB (7/08), DC/CF/RX3 (R. 7/11), DC/CF/RX3 (R. 8/12), DC/CF/BP/EOC (R. 11/09), DC/CF/SOB HDHP (R. 7/08), GC-A/DC-6/95, GPS-DC-6/95, DC/CERT-9/96, DC/DOCS-8/96, DC/CF/ATTC (R. 1/10), DC/CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (R. 10/11), and any amendments

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly
 Member Months: 82,170
 Benefit Change: None
 Percent Change Requested: Min: 5.206 Max: 8.323 Avg: 5.497

PRIOR RATE:

Total Earned Premium: 44,361,136.00
 Total Incurred Claims: 36,241,654.00
 Annual \$: Min: 450.67 Max: 563.58 Avg: 539.87

REQUESTED RATE:

Projected Earned Premium: 46,799,825.00
 Projected Incurred Claims: 37,916,262.00
 Annual \$: Min: 477.23 Max: 592.92 Avg: 569.55

State: District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other

Product Name: DC GHMSI Small Group Eff 201401

Project Name/Number: /1924

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Filing 1924	DC/CF/GC (R. 10/11), DC/GHMSI/DOL APPEAL (R. 11/11), DC/CF/BP/DOCS (7/08), DC/CF/BP/SOB (7/08), DC/CF/RX3 (R. 7/11), DC/CF/RX3 (R. 8/12), DC/CF/BP/EOC (R. 11/09), DC/CF/SOB HDHP (R. 7/08), GC-A/DC-6/95, GPS-DC-6/95, DC/CERT-9/96, DC/DOCS-8/96, DC/CF/ATTC (R. 1/10), DC/CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (R. 10/11), and any amendments	Revised	Previous State Filing Number: File 1860 or CFAP-129007558 Percent Rate Change Request: 5.5	File 1924 GHMSI_DC_GF_Rates.pdf,

***CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1924
Medical & Drug Rates, and Rating Factors
Premium Rates Effective 01/2014***

GHMSI DC Small Group Medical and Drug Form Numbers – 01/2014

BluePreferred (PPO)

DC/CF/GC (R. 10/11); DC/CF/BP/EOC (R. 11/09); DC/GHMSI/DOL APPEAL (R. 11/11);
DC/CF/BP/DOCS (7/08); DC/CF/BP/SOB (7/08); DC/CF/ATTC (R. 1/10); DC/CF/RX3 (R. 7/11);
DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12); and any
amendments

BluePreferred CDH (PPO HSA, PPO HDHP & PPO HRA)

DC/CF/GC (R. 10/11); DC/CF/BP/EOC (R. 11/09); DC/GHMSI/DOL APPEAL (R. 11/11);
DC/CF/BP/DOCS (7/08); DC/CF/SOB HDHP (R. 7/08); DC/CF/ATTC (R. 1/10); DC/CF/RX3 (R. 7/11);
DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12); and any
amendments

Indemnity

GC-A/DC-6/95; GPS-DC-6/95; DC/CERT-9/96; DC/CF/GC (R. 10/11); DC/DOCS-8/96;
DC/GHMSI/DOL APPEAL (R. 11/11); DC/CF/ATTC (R. 1/10); DC/CF/RX3 (R. 7/11);
DC/CF/NGF/PPACA (9/10); DC/CF/DEPENDENT AGE (R. 10/11); DC/CF/RX3 (R. 8/12); and any
amendments

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Table of Contents
Filing 1924**

Rate Filing Cover Page	1
Form Numbers	2
Table of Contents	3
BluePreferred Medical Rates Effective January 1, 2014	4
BluePreferred HSA, HDHP and HRA Medical & Rx Rates Effective January 1, 2014	5
Indemnity Medical Rates Effective January 1, 2014	6
Drug Rates Effective January 1, 2014	7 - 8
Age Factors	9
Tier Factors	10
SIC Factors	11
POE Factors	12
HIPAA Factors	13

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premiums Effective 01/2014
PPO Benefits**

Policy Type	Option	Deductible Carryover	Integrated Rx Benefit	In-Network					Out of Network			Vision Core*	01/2014	10/2013	Rate Change 01/2014 over 10/2013
				PCP Copay	Specialist Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max		Individual Rate	Individual Rate	
PPO	1	No	0	\$10	\$10	\$0	100%	\$1,000	\$300	80%	\$2,000	Yes	\$604	\$571	5.8%
PPO	6	No	0	\$20	\$20	\$0	100%	\$1,500	\$500	80%	\$3,000	Yes	\$582	\$550	5.8%
PPO	7	No	0	\$10	\$10	\$250	100%	\$1,500	\$500	80%	\$3,000	Yes	\$560	\$529	5.9%
PPO	9	No	0	\$10	\$10	\$500	100%	\$1,500	\$1,000	80%	\$3,000	Yes	\$525	\$496	5.8%
PPO	14	No	0	\$20	\$20	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$397	\$375	5.9%
PPO	15	No	0	\$20	\$20	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$370	\$350	5.7%
PPO	16	No	0	\$20	\$20	\$1,000	80%	\$3,500	\$2,000	60%	\$7,000	Yes	\$345	\$326	5.8%
PPO	17	No	0	\$20	\$20	\$2,000	100%	\$7,500	\$4,000	80%	\$15,000	Yes	\$341	\$322	5.9%
PPO	18	No	0	\$20	\$20	\$3,000	100%	\$15,000	\$6,000	80%	\$15,000	Yes	\$303	\$286	5.9%
PPO	19	No	0	\$20	\$20	\$5,000	100%	\$20,000	\$10,000	80%	\$20,000	Yes	\$256	\$242	5.8%
PPO	7A	Yes	0	\$10	\$10	\$250	100%	\$1,500	\$500	80%	\$3,000	Yes	\$567	\$536	5.8%
PPO	9A	Yes	0	\$10	\$10	\$500	100%	\$1,500	\$1,000	80%	\$3,000	Yes	\$536	\$507	5.7%
PPO	14A	Yes	0	\$20	\$20	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$405	\$383	5.7%
PPO	15A	Yes	0	\$20	\$20	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$379	\$358	5.9%
PPO	16A	Yes	0	\$20	\$20	\$1,000	80%	\$3,500	\$2,000	60%	\$7,000	Yes	\$353	\$334	5.7%
PPO	17A	Yes	0	\$20	\$20	\$2,000	100%	\$7,500	\$4,000	80%	\$15,000	Yes	\$353	\$334	5.7%
PPO	18A	Yes	0	\$20	\$20	\$3,000	100%	\$15,000	\$6,000	80%	\$15,000	Yes	\$317	\$300	5.7%
PPO	19A	Yes	0	\$20	\$20	\$5,000	100%	\$20,000	\$10,000	80%	\$20,000	Yes	\$272	\$257	5.8%

* Note: The core vision rate is not included in the medical rates shown.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premiums Effective 01/2014
HSA PPO, and HRA PPO Benefits

Policy Type	Option	Deductible Carryover	Integrated Rx Benefit	In-Network			Out of Network			Vision Core*	01/2014 Individual Rate			10/2013 Individual Rate			Rate Change 01/2014 over 10/2013		
				PCP Copay	Specialist Copay	Deductible	Coinsurance	OOP Max	Deductible		Coinsurance	OOP Max	Medical	Drug	Total	Medical		Drug	Total
PPO HRA	1			\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$450	\$450	\$411	\$411	9.5%		
PPO HRA	2			\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$422	\$422	\$385	\$385	9.6%		
PPO HRA	3			\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$392	\$392	\$358	\$358	9.5%		
PPO HRA	4			\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$345	\$345	\$315	\$315	9.5%		
PPO HRA	5			\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$296	\$296	\$270	\$270	9.6%		
PPO HRA	1	\$10/\$25/\$45		\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$450	\$113	\$563	\$411	\$103	\$514	9.5%
PPO HRA	2	\$10/\$25/\$45		\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$422	\$113	\$535	\$385	\$103	\$488	9.6%
PPO HRA	3	\$10/\$25/\$45		\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$392	\$83	\$475	\$358	\$76	\$434	9.4%
PPO HRA	4	\$10/\$25/\$45		\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$345	\$64	\$409	\$315	\$58	\$373	9.7%
PPO HRA	5	\$10/\$25/\$45		\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$296	\$47	\$343	\$270	\$43	\$313	9.6%
PPO HDHP**	1	\$10/\$25/\$45		\$0	\$0	\$1,200	100%	\$2,400	\$2,400	80%	\$4,800	Yes	\$440	\$112	\$552	\$416	\$106	\$522	5.7%
PPO HDHP**	2	\$10/\$25/\$45		\$0	\$0	\$1,200	90%	\$2,400	\$2,400	70%	\$4,800	Yes	\$415	\$112	\$527	\$393	\$106	\$499	5.6%
PPO HSA	3	\$10/\$25/\$45		\$0	\$0	\$2,000	100%	\$4,000	\$4,000	80%	\$8,000	Yes	\$392	\$92	\$484	\$371	\$87	\$458	5.7%
PPO HSA	4	\$10/\$25/\$45		\$0	\$0	\$2,700	100%	\$5,000	\$5,400	80%	\$10,000	Yes	\$361	\$78	\$439	\$342	\$74	\$416	5.5%
PPO HRA	1	\$0/\$25/\$45		\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$450	\$118	\$568	\$411	\$108	\$519	9.4%
PPO HRA	2	\$0/\$25/\$45		\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$422	\$118	\$540	\$385	\$108	\$493	9.5%
PPO HRA	3	\$0/\$25/\$45		\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$392	\$87	\$479	\$358	\$79	\$437	9.6%
PPO HRA	4	\$0/\$25/\$45		\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$345	\$68	\$413	\$315	\$62	\$377	9.5%
PPO HRA	5	\$0/\$25/\$45		\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$296	\$48	\$344	\$270	\$44	\$314	9.6%
PPO HDHP**	1	\$0/\$25/\$45		\$0	\$0	\$1,200	100%	\$2,400	\$2,400	80%	\$4,800	Yes	\$440	\$114	\$554	\$416	\$108	\$524	5.7%
PPO HDHP**	2	\$0/\$25/\$45		\$0	\$0	\$1,200	90%	\$2,400	\$2,400	70%	\$4,800	Yes	\$415	\$114	\$529	\$393	\$108	\$501	5.6%
PPO HSA	3	\$0/\$25/\$45		\$0	\$0	\$2,000	100%	\$4,000	\$4,000	80%	\$8,000	Yes	\$392	\$98	\$490	\$371	\$93	\$464	5.6%
PPO HSA	4	\$0/\$25/\$45		\$0	\$0	\$2,700	100%	\$5,000	\$5,400	80%	\$10,000	Yes	\$361	\$86	\$447	\$342	\$81	\$423	5.7%
PPO HSA	6	\$0/\$25/\$45		\$0	\$0	\$1,300	100%	\$2,600	\$2,600	80%	\$5,200	Yes	\$435	\$113	\$548	\$412	\$107	\$519	5.6%
PPO HSA	7	\$0/\$25/\$45		\$0	\$0	\$1,300	90%	\$2,600	\$2,600	70%	\$5,200	Yes	\$410	\$113	\$523	\$388	\$107	\$495	5.7%
PPO HSA	6	\$10/\$25/\$45		\$0	\$0	\$1,300	100%	\$2,600	\$2,600	80%	\$5,200	Yes	\$435	\$111	\$546	\$412	\$105	\$517	5.6%
PPO HSA	7	\$10/\$25/\$45		\$0	\$0	\$1,300	90%	\$2,600	\$2,600	70%	\$5,200	Yes	\$410	\$111	\$521	\$388	\$105	\$493	5.7%
PPO HSA	8	\$0/\$25/\$45		\$0	\$0	\$1,500	100%	\$3,000	\$3,000	80%	\$6,000	Yes	\$427	\$110	\$537	\$404	\$104	\$508	5.7%
PPO HSA	9	\$0/\$25/\$45		\$0	\$0	\$1,500	90%	\$3,000	\$3,000	70%	\$6,000	Yes	\$402	\$110	\$512	\$380	\$104	\$484	5.8%
PPO HRA	8	\$0/\$25/\$45		\$0	\$0	\$1,500	100%	\$3,000	\$3,000	80%	\$6,000	Yes	\$429	\$110	\$539	\$391	\$100	\$491	9.8%
PPO HRA	9	\$0/\$25/\$45		\$0	\$0	\$1,500	90%	\$3,000	\$3,000	70%	\$6,000	Yes	\$407	\$110	\$517	\$371	\$100	\$471	9.8%

Note: The separate Medical and Drug rates are hypothetical and for illustration purposes only. The corresponding Drug products are core to the HSA and HRA benefits.

* Note: The core vision rate is not included in the medical rates shown.

** Previously HSA Options 1 or 2. These options are closed to new sales as of 1/1/2013. Existing groups may renew into the option as a high deductible health plan, but the benefit is no longer HSA-eligible as of 1/1/2013.

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premiums Effective 01/2014
COMPREHENSIVE MAJOR MEDICAL Benefits**

Policy Type	Deductible	Stop-Loss	Coinsurance	01/2014 Individual Rate	10/2013 Individual Rate	Rate Change 01/2014 over 10/2013
Renewing Business	\$1,000	\$4,000	80%	\$396	\$374	5.9%

Policy Type	Deductible	Out Of Pocket	Coinsurance	01/2014 Individual Rate	10/2013 Individual Rate	Rate Change 01/2014 over 10/2013
Traditional; 180 days/admission	\$100	\$625	80%	\$378	\$357	5.9%

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premiums Effective 01/2014
RX Benefits**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	01/2014	Individual Rate With Deductible CarryOver	10/2013
					Individual Rate		Prior Filing Individual Rate
Options Below Include an Unlimited Max							
4	\$8	\$15	\$30	\$0	\$172	N/A	\$165
7	\$10	\$20	\$35	\$0	\$145	N/A	\$139
1	\$0	\$25	\$45	\$0	\$127	N/A	\$122
2	\$0	\$25	\$45	\$100	\$109	\$110	\$105

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premiums Effective 01/2014
RX Benefits**

Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	01/2014	Individual Rate With Deductible CarryOver	10/2013
					Individual Rate		Prior Filing Individual Rate
Options Below Include an Unlimited Max							
12	\$10	\$25	\$45	\$0	\$126	N/A	\$121
15	\$10	\$25	\$45	\$100	\$108	\$109	\$104
18	\$10	\$25	\$45	\$200	\$94	\$95	\$90
21	\$15	\$35	\$60	\$0	\$102	N/A	\$98
24	\$15	\$35	\$60	\$100	\$89	\$90	\$85
27	\$15	\$35	\$60	\$200	\$71	\$72	\$68
Options Below Have a 30% Coinsurance and Unlimited Max							
29*	\$10	\$25	\$45	\$0			
29**	\$30	\$75	\$135	\$0	\$121	N/A	\$116
31*	\$10	\$25	\$45	\$100			
31**	\$30	\$75	\$135	\$100	\$101	\$102	\$97

* Minimum

** Maxminimum

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
 AGE FACTORS EFFECTIVE May 1, 2011

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

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
TIER FACTORS - EFFECTIVE JANUARY 1, 2005**

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

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

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014

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

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

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
POE Factors - Effective August 1, 2006**

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

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
 HIPAA Loads for DC/VA Groups as of November 1, 2011

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

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

State: District of Columbia
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201401
Project Name/Number: /1924

Filing Company: Group Hospitalization and Medical Services, Inc.

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see the Actuarial Memorandum for these items.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	This filing is being submitted directly by the insurer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	This information can be found in the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P&C filing.
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-129212274

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

1924

State:

District of Columbia

Filing Company:

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI:

H21 Health - Other/H21.000 Health - Other

Product Name:

DC GHMSI Small Group Eff 201401

Project Name/Number:

/1924

Bypass Reason:	This is not a P&C filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consumer Disclosure Form
Bypass Reason:	Since this is the initial filing submission, the required documentation is not yet available.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	File 1924 GHMSI_DC_GF_Actuarial Memo - 10.21.13.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	This is a grandfathered filing so URRT does not apply.
Attachment(s):	
Item Status:	
Status Date:	

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1924
Actuarial Memorandum
GRANDFATHERED BUSINESS

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Table of Contents
Filing 1924**

Actuarial Memorandum Cover Page	1
Table of Contents	2
Actuarial Certification	3
Summary	4
Pricing Page	5
Trends Page	6
DICR Derivation (GHMSI)	7
Normalized Trend by Product	8 - 11
Normalized Total Medical Trend (excluding CDH Medical)	12
Normalized Medical Trend (CDH Medical Only)	13
Normalized Total Medical Trend	14
Normalized Drug Trend by Product	15 - 18
Normalized Total Drug Trend	19 - 21
APPENDIX	
Small Group Rate History	A
Renewal Increase Exhibit: PPO and PPO HDHP	B
Renewal Increase Exhibit: PPO HRA	C
History of Renewal Cap/Floor and New Business Discount	D
Product Portfolio (BC & GHMSI)	E

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am an Associate Actuary of Actuarial Pricing with CareFirst BlueCross BlueShield of which CareFirst GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles, that are consistent with applicable Actuarial Standards of Practice, including ASOP No. 8, for the legal entity in the aggregate.

Dwayne Lucado

Digitally signed by Dwayne Lucado
DN: cn=Dwayne Lucado, o=CareFirst BlueCross BlueShield,
ou=Actuarial Pricing Department, email=dwayne.
lucado@carefirst.com, c=US
Date: 2013.10.22 10:51:51 -04'00'

Dwayne Lucado, FSA, MAAA
Associate Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Rate Filing Summary (Filing 1924)
Grandfathered**

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

Product	Proposed Rate Change (01/2014 over 10/2013 Rate Level)	Proposed Renewals (01/2014 over 01/2013 based on proposed)
PPO	5.8%	12.4%
PPO HSA*	5.7%	10.7%
PPO HRA	9.6%	12.7%
Indemnity	5.8%	12.4%
Non-CDH Drug	4.2%	4.2%
HSA Drug*	5.7%	10.7%
HRA Drug (Integrated)**	9.6%	10.3%
PPO Med & Rx	5.5%	10.7%
Indemnity Med & Rx	5.2%	9.3%
Non-CDH Medical & Drug		
	5.5%	10.7%
HSA Medical & Drug		
	5.7%	10.7%
HRA Medical & Drug		
	8.3%	10.7%

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

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.

* Includes PPO \$1200 High Deductible Health Plan (no longer HSA - eligible as of 1/1/2013).

** Non-Integrated HRA Drug has the same rate change as Non-CDH Drug.

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

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Proposed Rate Change Derivation
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Projection Period: 01/01/2014 through 11/30/2015
 Grandfathered Business

	GHMSI Non-CDH Medical			GHMSI CDH Medical			GHMSI Medical	GHMSI Drug					GHMSI Total					
	Med PPO	Med Indemnity	Med GHMSI Non-CDH	Med PPO HSA	Med PPO HRA	Med GHMSI CDH	Med GHMSI Total	Rx GHMSI Non-CDH	Rx GHMSI HSA	Rx GHMSI Int HRA	Rx GHMSI Non-Int HRA	Rx GHMSI CDH	Rx GHMSI Total	Total GHMSI Non-CDH	Total PPO HSA	Total PPO HRA	Total GHMSI CDH	Total GHMSI Total
Enrollment																		
Contract Month	40,561	292	40,853	2,960	135	3,095	43,948	40,853	2,960	0	135	3,095	43,948	40,853	2,960	135	3,095	43,948
Member Month	75,551	502	76,053	5,866	251	6,117	82,170	76,053	5,866	0	251	6,117	82,170	76,053	5,866	251	6,117	82,170
Adjust Revenue to Current Rate Level (10/2013)																		
Revenue	\$27,555,155	\$148,166	\$27,703,321	\$1,813,036	\$80,016	\$1,893,052	\$29,596,373	\$7,735,180	\$467,626	\$0	\$24,720	\$492,346	\$8,227,526	\$35,438,502	\$2,280,661	\$104,736	\$2,385,397	\$37,823,899
Income Adjustment Factor to Current Rate Level	1.1982	1.2006	1.1983	1.1613	1.0793	1.1578	1.1957	1.0864	1.1613	1.0000	1.0822	1.1573	1.0907	1.1739	1.1613	1.0800	1.1577	1.1728
Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Adjustment for Grandfathered Experience	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Final Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Experience Period Incurred Claims																		
Experience Period Incurred and Paid Claims	\$22,412,112	\$33,815	\$22,445,927	\$2,179,999	\$50,066	\$2,230,065	\$24,675,992	\$7,070,054	\$372,863	\$0	\$9,973	\$382,836	\$7,452,890	\$29,515,981	\$2,552,862	\$60,039	\$2,612,901	\$32,128,881
Completion Factors	0.9866	0.9834	0.9866	0.9929	0.9866	0.9928	0.9872	0.9999	0.9999	1.0000	0.9999	0.9999	0.9999	0.9998	0.9938	0.9901	0.9938	0.9901
IBNR	\$303,648	\$570	\$304,219	\$15,578	\$679	\$16,257	\$320,475	\$816	\$40	\$0	\$1	\$41	\$857	\$305,035	\$15,618	\$680	\$16,299	\$321,333
Estimated Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$7,070,870	\$372,903	\$0	\$9,974	\$382,877	\$7,453,747	\$29,821,015	\$2,568,480	\$60,719	\$2,629,199	\$32,450,214
Experience Period Incurred Claims Adjustments																		
Experience Period Rx Rebates								(\$535,821)	(\$41,974)		(\$1,123)	(\$43,096)	(\$578,917)	(\$535,821)	(\$41,974)	(\$1,123)	(\$43,096)	(\$578,917)
Experience Period Adjusted Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$6,535,050	\$330,929	\$0	\$8,851	\$339,780	\$6,874,830	\$29,285,195	\$2,526,506	\$59,596	\$2,586,102	\$31,871,297
Rating Period Projected Capitations																		
Experience Period Capitations	\$81,095	\$539	\$81,634	\$6,298	\$270	\$6,568	\$88,202	\$0	\$0	\$0	\$0	\$0	\$0	\$81,634	\$6,298	\$270	\$6,568	\$88,202
Trend Factor	1.0285	1.0286	1.0285	1.0283	1.0283	1.0282	1.0284	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0285	1.0283	1.0283	1.0282	1.0284
Rating Period Projected Capitations	\$83,404	\$554	\$83,958	\$6,476	\$277	\$6,753	\$90,711	\$0	\$0	\$0	\$0	\$0	\$0	\$83,958	\$6,476	\$277	\$6,753	\$90,711
Rating Period Projected Incurred Claims																		
Pricing Trend	1.0730	1.0730	1.0730	1.0850	1.0850	1.0850	1.0741	1.1050	1.0850	1.1050	1.0855	1.1041	1.0803	1.0850	1.0880	1.0851	1.0851	1.0806
Months of Trend	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5
Trend Factor	1.1684	1.1684	1.1684	1.1974	1.1974	1.1974	1.1710	1.2467	1.1974	1.2467	1.1987	1.2443	1.1859	1.1974	1.2047	1.1976	1.1976	1.1858
Rating Period Projected Incurred Claims	\$26,624,497	\$40,730	\$26,665,227	\$2,635,460	\$61,039	\$2,696,499	\$29,361,726	\$8,147,246	\$396,255	\$0	\$11,035	\$407,289	\$8,554,536	\$34,812,474	\$3,031,714	\$72,074	\$3,103,789	\$37,916,262
Loss Ratios																		
Experience Period Loss Ratios	82.7%	23.6%	82.4%	121.4%	63.8%	119.0%	84.8%	84.5%	70.8%	0.0%	35.8%	69.0%	83.6%	82.9%	111.1%	57.2%	108.7%	84.5%
Rating Period Loss Ratios (without rate change)	80.6%	22.9%	80.3%	125.2%	70.7%	123.0%	83.0%	96.9%	73.0%	0.0%	41.2%	71.5%	95.3%	83.7%	114.5%	63.7%	112.4%	85.5%
Retention																		
Admin Costs	7.6%	7.6%	7.6%	6.4%	11.3%	6.5%	7.5%	7.6%	6.4%	11.3%	11.3%	6.6%	7.5%	7.6%	6.4%	11.3%	6.5%	7.5%
CDH Expenses	0.0%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%
Broker Commissions	4.3%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%
Contribution to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Invest Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
ACA Fees (Reins, PCO & Gen Ins Tax)	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Retention	19.1%	19.1%	19.1%	17.8%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	18.0%	19.0%
Desired Incurred Claims Ratio	80.9%	80.9%	80.9%	82.2%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	82.0%	81.0%
Required Revenue	\$32,902,150	\$50,334	\$32,952,484	\$3,207,526	\$81,041	\$3,288,567	\$36,241,051	\$10,068,243	\$482,268	\$0	\$14,650	\$496,918	\$10,565,162	\$43,020,727	\$3,689,794	\$95,691	\$3,785,485	\$46,806,213
Derived Rate Change (01/2014 over 10/2013 Rate Level)	-0.4%	-71.7%	-0.7%	52.3%	-6.2%	50.0%	2.4%	19.8%	-11.2%	0.0%	-45.2%	-12.8%	17.7%	3.4%	39.3%	-15.4%	37.1%	5.5%
Proposed Rate Change (01/2014 over 10/2013 Rate Level)	5.8%	5.8%	5.8%	5.7%	9.6%	5.9%	5.8%	4.2%	5.7%	9.6%	4.2%	5.6%	4.3%	5.5%	5.7%	8.3%	5.8%	5.5%
Rate Change based on pricing trend (04/2014 over 01/2014 Rate Level)	1.8%	1.8%	1.8%	2.1%	2.1%	2.1%	1.8%	2.5%	2.1%	2.1%	2.5%	2.1%	2.5%	1.9%	2.1%	2.2%	2.1%	2.0%
Proposed Rate Change (04/2014 over 01/2014 Rate Level)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Derived Renewals (01/2014 over 01/2013 based on Derived Incrementals)	5.8%	-69.9%	5.4%	59.5%	-3.5%	57.0%	8.7%	19.8%	-7.0%	0.6%	-45.2%	-8.9%	18.1%	8.6%	45.9%	-13.6%	43.4%	10.7%

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Experience Period Observed, Normalized, and Proposed Rating Paid Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	Weights by Incurred Claims	Rolling-12 Observed Paid Trend	Rolling-12 Normalized Paid Trend	Proposed Rating Paid Trend	EP Claims	Proposed Rating Paid Trend (Last Filing)
Medical						
HMO	31.3%	-0.2%	-0.1%	9.5%	\$2,886,987	9.5%
HMO OA	13.1%	18.4%	15.5%	9.5%	\$1,207,884	9.5%
OO OA	35.1%	7.3%	5.1%	9.5%	\$3,239,383	9.5%
POS OA	15.7%	-5.8%	-1.2%	9.5%	\$1,453,604	9.5%
BC Adv	1.0%	-51.4%	-53.5%	9.5%	\$90,357	9.5%
HB1	0.0%	-65.5%		9.5%	\$1,949	9.5%
HB2	0.9%			9.5%	\$80,439	9.5%
HBAdv	0.0%			9.5%	\$0	9.5%
HMO HSA OA	1.0%	19.3%	16.6%	9.0%	\$95,579	9.0%
HMO HRA OA	1.6%	64.4%	52.2%	9.0%	\$146,422	9.0%
POS HSA OA	0.4%	71.5%	70.2%	9.0%	\$33,452	9.0%
POS HRA OA	0.0%	-94.3%	-96.8%	9.0%	\$140	9.0%
BC Adv HSA	0.0%			9.0%	\$0	9.0%
BC Adv HRA	0.0%			9.0%	\$0	9.0%
HB2 HSA	0.0%			9.0%	\$0	9.0%
HB2 Int HRA	0.0%			9.0%	\$0	9.0%
HBAdv HSA	0.0%			9.0%	\$0	9.0%
HBAdv Int HRA	0.0%			9.0%	\$0	9.0%
BC Non-CDH	97.0%	2.7%	3.0%	9.5%	\$8,960,604	9.5%
BC CDH	3.0%	31.4%	25.7%	9.0%	\$275,593	9.0%
BC Total	100.0%	4.1%	3.8%	9.5%	\$9,236,197	9.5%
PPO	90.9%	0.7%	1.0%	7.3%	\$22,715,760	7.3%
Indemnity	0.1%	-69.8%	-67.6%	7.3%	\$34,385	7.3%
PPO HSA	8.8%	67.5%	64.3%	8.5%	\$2,195,577	8.5%
PPO HRA	0.2%	14.4%	-7.6%	8.5%	\$50,745	8.5%
GHMSI CDH	9.0%	68.3%	61.2%	8.5%	\$2,246,322	8.5%
GHMSI Total	100.0%	4.3%	4.2%	7.4%	\$24,996,467	7.4%
Med BC & GHMSI Total		4.0%	4.1%	8.0%	\$34,232,664	8.1%
Rx						
BC Non-CDH	26.9%	4.3%	5.2%	10.5%	\$2,773,249	10.5%
BC HSA	0.7%	9.9%	4.8%	8.5%	\$71,153	8.5%
BC HRA	0.3%	-16.3%	-22.8%	10.4%	\$27,943	9.0%
GHMSI Non-CDH	68.5%	6.3%	7.1%	10.5%	\$7,070,870	10.5%
GHMSI HSA	3.6%	22.5%	20.6%	8.5%	\$372,903	8.5%
GHMSI HRA	0.1%	-43.6%	-50.2%	10.5%	\$9,974	10.1%
BC CDH	1.0%	-1.3%	-5.9%	9.1%	\$99,095	8.6%
GHMSI CDH	3.7%	15.9%	13.3%	8.6%	\$382,877	8.9%
BC Total	27.8%	4.6%	4.7%	10.5%	\$2,872,344	10.4%
GHMSI Total	72.2%	6.9%	7.4%	10.4%	\$7,453,747	10.4%
Non-CDH Total	95.3%	5.5%	6.4%	10.5%	\$9,844,119	10.5%
CDH Total	4.7%	12.7%	8.7%	8.6%	\$481,972	8.8%
Rx BC & GHMSI Total	100.0%	6.1%	6.5%	10.4%	\$10,326,091	10.4%
Medical & Rx						
BC Non-CDH	26.3%	3.1%	3.5%	9.7%	\$11,733,853	9.7%
BC HSA	0.4%	22.2%	17.7%	8.8%	\$200,183	8.9%
BC HRA	0.4%	39.3%	29.5%	9.2%	\$174,505	9.0%
GHMSI Non-CDH	66.9%	1.7%	2.1%	8.0%	\$29,821,015	8.0%
GHMSI HSA	5.8%	59.0%	56.1%	8.5%	\$2,568,480	8.5%
GHMSI HRA	0.1%	-2.1%	-19.3%	8.8%	\$60,719	8.9%
BC CDH	0.8%	20.8%	15.5%	9.0%	\$374,688	8.9%
GHMSI CDH	5.9%	57.9%	51.9%	8.5%	\$2,629,199	8.6%
BC Total	27.2%	4.2%	4.0%	9.7%	\$12,108,541	9.7%
GHMSI Total	72.8%	4.9%	4.9%	8.1%	\$32,450,214	8.1%
Non-CDH Total	93.3%	1.9%	2.4%	8.5%	\$41,554,869	8.6%
CDH Total	6.7%	54.0%	46.8%	8.6%	\$3,003,887	8.6%
All Medical & Rx	100.0%	4.5%	4.6%	8.5%	\$44,558,755	8.6%
Δ Trend "Margin":				3.9%		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DICR Derivation
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

1	2	3	4	5	6	7	8	9	10	
H.S.A.										
Contracts a/o 06/2013	237									
Member to Contract Ratio	2.02									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s	
1	Projected Claims (+ Capitations)						\$1,024	82.2%	\$2,912,904	
2	Admin Costs						\$79.88	6.4%	\$227,171	
3	Broker Commissions & Fees						\$49.42	4.0%	\$140,559	
4	Contrib to Reserve						\$19.94	1.6%	\$56,723	
5	Invst Income Credit						(\$0.00)	0.0%	(\$3)	
6	Premium Taxes						\$24.93	2.0%	\$70,904	
7	Assessment Fees						\$1.43	0.1%	\$4,076	
8	Federal Income Tax						\$4.99	0.4%	\$14,181	
9	State Income Tax						\$0.00	0.0%	\$0	
10	Risk Charge						\$0.00	0.0%	\$0	
11	ACA Fees (Reins, PCO & Gen Ins Tax)						\$37.17	3.0%	\$105,717	
12	SUBTOTAL:						\$1,242	99.6%	\$3,532,232	
13										
14	CDH Expenses									
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	55.6%	\$1.67	\$3.00	\$2.46	0.2%	\$7,007
16		Banking Custodian	ACS w/ Mellon	\$2.55	55.6%	\$1.42	\$2.55	\$2.09	0.2%	\$5,956
17	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
18	CDH SUBTOTAL:						\$4.56	0.4%	\$12,962	
19	SUM:						\$1,247	100.0%	\$3,545,194	

H.R.A.										
Contracts a/o 06/2013	15									
Member to Contract Ratio	1.47									
20	Projected Claims (+ Capitations)						\$534	75.3%	\$96,099	
21	Admin Costs						\$79.88	11.3%	\$14,378	
22	Broker Commissions & Fees						\$35.87	5.1%	\$6,456	
23	Contrib to Reserve						\$11.34	1.6%	\$2,041	
24	Invst Income Credit						(\$0.00)	0.0%	(\$0)	
25	Premium Taxes						\$14.18	2.0%	\$2,552	
26	Assessment Fees						\$0.81	0.1%	\$147	
27	Federal Income Tax						\$2.84	0.4%	\$510	
28	State Income Tax						\$0.00	0.0%	\$0	
29	Risk Charge						\$0.00	0.0%	\$0	
30	ACA Fees (Reins, PCO & Gen Ins Tax)						\$22.56	3.2%	\$4,060	
31	SUBTOTAL:						\$701	98.9%	\$126,243	
32										
33	CDH Expenses									
34	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	60.5%	\$2.72	\$4.50	\$6.41	0.9%	\$1,153
35		Debit Card	Evolution	\$0.75	60.5%	\$0.45	\$0.75	\$1.07	0.2%	\$192
36	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
37	CDH SUBTOTAL:						\$7.47	1.1%	\$1,345	
38	SUM:						\$709	100.0%	\$127,588	

non-CDH									
Contracts a/o 06/2013	3,421								
Member to Contract Ratio	1.86								
39	Projected Claims (+ Capitations)						\$852	80.9%	\$34,982,049
40	Admin Costs						\$79.88	7.6%	\$3,279,121
41	Broker Commissions & Fees						\$45.60	4.3%	\$1,872,169
42	Contrib to Reserve						\$16.85	1.6%	\$691,685
43	Invst Income Credit						(\$0.00)	0.0%	(\$42)
44	Premium Taxes						\$21.06	2.0%	\$864,606
45	Assessment Fees						\$1.21	0.1%	\$49,703
46	Federal Income Tax						\$4.21	0.4%	\$172,921
47	State Income Tax						\$0.00	0.0%	\$0
48	Risk Charge						\$0.00	0.0%	\$0
49	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.11	3.0%	\$1,318,074
50	SUM:						\$1,053	100.0%	\$43,230,287

TOTAL										
Contracts a/o 06/2013	3,673									
Member to Contract Ratio	1.87									
51	Projected Claims (+ Capitations)						\$862	81.0%	\$37,991,052	
52	Admin Costs						\$79.88	7.5%	\$3,520,670	
53	Broker Commissions & Fees						\$45.81	4.3%	\$2,019,185	
54	Contrib to Reserve						\$17.03	1.6%	\$750,449	
55	Invst Income Credit						(\$0.00)	0.0%	(\$46)	
56	Premium Taxes						\$21.28	2.0%	\$938,061	
57	Assessment Fees						\$1.22	0.1%	\$53,926	
58	Federal Income Tax						\$4.26	0.4%	\$187,612	
59	State Income Tax						\$0.00	0.0%	\$0	
60	Risk Charge						\$0.00	0.0%	\$0	
61	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.40	3.0%	\$1,427,851	
62	SUBTOTAL:						\$1,064	100.0%	\$46,888,761	
63										
64	CDH Expenses									
65	H.S.A.	Fund Administrator	FlexAmerica				\$0.16	0.0%	\$7,007	
66		Banking Custodian	ACS w/ Mellon				\$0.14	0.0%	\$5,956	
67	H.R.A.	Fund Administrator	FlexAmerica				\$0.03	0.0%	\$1,153	
68		Debit Card	Evolution				\$0.00	0.0%	\$192	
69	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
70	CDH SUBTOTAL:						\$0.32	0.0%	\$14,308	
71	SUM:						\$1,064	100.0%	\$46,903,069	

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Med PPO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2013				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	3,735	6,608	\$2,127,367	\$1,637,037	1.0000	\$0	\$1,637,037	77.0%		\$247.74				1.3362	\$2,842,600	\$430.18		0.9873	\$250.93							
200905	3,668	6,498	\$2,129,695	\$1,368,924	1.0000	\$0	\$1,368,924	64.3%		\$210.67				1.3361	\$2,845,492	\$437.90	1.8%	1.0050	\$209.62							
200906	3,676	6,498	\$2,146,508	\$1,501,638	1.0000	\$0	\$1,501,638	70.0%		\$231.09				1.3252	\$2,844,484	\$437.75	0.0%	1.0047	\$230.02							
200907	3,663	6,438	\$2,162,264	\$1,264,179	1.0000	\$0	\$1,264,179	58.5%		\$196.36				1.2987	\$2,808,096	\$436.18	-0.4%	1.0011	\$196.15							
200908	3,531	6,260	\$2,128,136	\$1,448,777	1.0000	\$0	\$1,448,777	68.1%		\$231.43				1.2824	\$2,729,173	\$435.97	0.0%	1.0006	\$231.30							
200909	3,505	6,211	\$2,143,808	\$1,470,461	1.0000	\$0	\$1,470,461	68.6%		\$236.75				1.2629	\$2,707,360	\$435.90	0.0%	1.0004	\$236.65							
200910	3,503	6,163	\$2,164,926	\$1,519,742	1.0000	\$0	\$1,519,742	70.2%		\$246.59				1.2363	\$2,676,495	\$434.28	-0.4%	0.9967	\$247.40							
200911	3,486	6,124	\$2,204,491	\$1,378,270	1.0000	\$0	\$1,378,270	62.5%		\$225.06				1.2232	\$2,696,515	\$440.32	1.4%	1.0106	\$222.71							
200912	3,477	6,156	\$2,195,114	\$1,409,167	1.0000	\$0	\$1,409,167	64.2%		\$228.91				1.2036	\$2,642,112	\$429.19	-2.5%	0.9850	\$232.39							
201001	3,542	6,272	\$2,278,584	\$1,277,004	1.0000	\$0	\$1,277,004	56.0%		\$203.60				1.1900	\$2,711,521	\$432.32	0.7%	0.9922	\$205.20							
201002	3,509	6,248	\$2,281,178	\$1,498,409	1.0000	\$0	\$1,498,409	65.7%		\$239.82				1.1784	\$2,688,140	\$430.24	-0.5%	0.9874	\$242.87							
201003	3,460	6,154	\$2,272,118	\$1,543,644	1.0000	\$0	\$1,543,644	67.9%	66.0%	\$250.84	\$228.97			1.1711	\$2,660,881	\$432.38	0.5%	0.9924	\$252.77	\$229.67						
201004	3,462	6,130	\$2,270,899	\$1,382,956	1.0000	\$0	\$1,382,956	60.9%	64.7%	\$225.60	\$227.05	-8.9%		1.1686	\$2,653,772	\$432.92	0.1%	0.9936	\$227.06	\$227.61	-9.5%					
201005	3,453	6,112	\$2,280,931	\$1,530,578	1.0000	\$0	\$1,530,578	67.1%	64.9%	\$250.42	\$230.38	18.9%		1.1651	\$2,657,570	\$434.81	0.4%	0.9979	\$250.94	\$231.10	19.7%					
201006	3,441	6,151	\$2,301,867	\$1,459,133	1.0000	\$0	\$1,459,133	63.4%	64.4%	\$237.22	\$230.89	2.7%		1.1601	\$2,670,340	\$434.13	-0.2%	0.9964	\$238.08	\$231.77	3.5%					
201007	3,424	6,160	\$2,312,374	\$1,511,055	1.0000	\$0	\$1,511,055	65.3%	65.0%	\$245.30	\$235.08	24.9%		1.1545	\$2,669,537	\$433.37	-0.2%	0.9946	\$246.63	\$236.11	25.7%					
201008	3,397	6,138	\$2,290,616	\$1,561,572	1.0000	\$0	\$1,561,572	68.2%	65.0%	\$254.41	\$236.99	9.9%		1.1441	\$2,620,782	\$426.98	-1.5%	0.9799	\$259.62	\$238.44	12.2%					
201009	3,425	6,175	\$2,294,401	\$1,483,629	1.0000	\$0	\$1,483,629	64.7%	64.7%	\$240.26	\$237.29	1.5%		1.1392	\$2,613,676	\$423.27	-0.9%	0.9714	\$247.33	\$239.32	4.5%					
201010	3,361	6,120	\$2,319,374	\$2,246,544	1.0000	\$0	\$2,246,544	96.9%	67.0%	\$367.08	\$247.25	48.9%		1.1353	\$2,633,080	\$430.24	1.6%	0.9874	\$371.75	\$249.57	50.3%					
201011	3,334	6,105	\$2,349,253	\$1,583,012	1.0000	\$3	\$1,583,015	67.4%	67.4%	\$259.30	\$250.09	15.2%		1.1291	\$2,652,646	\$434.50	1.0%	0.9972	\$260.02	\$252.71	16.8%					
201012	3,342	6,121	\$2,358,568	\$1,748,621	1.0000	\$12	\$1,748,634	74.1%	68.2%	\$285.68	\$254.80	24.8%		1.1245	\$2,652,115	\$433.28	-0.3%	0.9944	\$287.28	\$257.27	23.6%					
201101	3,328	6,114	\$2,398,802	\$1,660,623	1.0000	\$13	\$1,660,637	69.2%	69.3%	\$271.61	\$260.55	33.4%		1.1107	\$2,664,329	\$435.78	0.6%	1.0001	\$271.57	\$262.90	32.3%					
201102	3,349	6,146	\$2,428,862	\$1,908,815	1.0000	\$20	\$1,908,835	78.6%	70.4%	\$310.58	\$266.49	29.5%		1.1038	\$2,680,892	\$436.20	0.1%	1.0011	\$310.24	\$268.58	27.7%					
201103	3,365	6,197	\$2,435,375	\$2,217,951	1.0000	\$45	\$2,217,995	91.1%	72.4%	\$357.91	\$275.48	42.7%	20.3%	1.0988	\$2,676,089	\$431.84	-1.0%	0.9911	\$361.13	\$277.68	42.9%	20.9%				
201104	3,370	6,234	\$2,455,743	\$1,674,487	0.9999	\$218	\$1,674,705	68.2%	72.9%	\$268.64	\$279.05	19.1%	22.9%	1.0979	\$2,696,125	\$432.49	0.2%	0.9926	\$270.64	\$281.30	19.2%	23.6%				
201105	3,365	6,229	\$2,433,295	\$1,736,404	0.9997	\$454	\$1,736,858	71.4%	73.3%	\$278.83	\$281.40	11.3%	22.1%	1.1084	\$2,697,167	\$433.00	0.1%	0.9938	\$280.58	\$283.76	11.8%	22.8%				
201106	3,333	6,163	\$2,412,202	\$1,450,495	0.9997	\$426	\$1,450,920	60.1%	73.0%	\$235.42	\$281.24	-0.8%	21.8%	1.1129	\$2,684,423	\$435.57	0.6%	0.9997	\$235.50	\$283.53	-1.1%	22.3%				
201107	3,337	6,167	\$2,412,651	\$1,683,227	0.9996	\$616	\$1,683,843	69.8%	73.3%	\$273.04	\$283.55	11.3%	20.6%	1.1263	\$2,717,316	\$440.62	1.2%	1.0113	\$270.00	\$285.46	9.5%	20.9%				
201108	3,363	6,225	\$2,410,968	\$2,495,308	0.9996	\$993	\$2,496,301	103.5%	76.3%	\$401.01	\$295.85	57.6%	24.8%	1.1354	\$2,737,415	\$439.75	-0.2%	1.0093	\$397.34	\$297.10	53.0%	24.6%				
201109	3,373	6,257	\$2,401,244	\$2,255,665	0.9995	\$1,110	\$2,256,776	94.0%	78.7%	\$360.68	\$305.96	50.1%	28.9%	1.1443	\$2,747,785	\$439.15	-0.1%	1.0079	\$357.86	\$306.32	44.7%	28.0%				
201110	3,404	6,290	\$2,386,992	\$2,004,287	0.9995	\$987	\$2,005,274	84.0%	77.6%	\$318.80	\$302.01	-13.2%	22.1%	1.1606	\$2,770,299	\$440.43	0.3%	1.0108	\$315.39	\$301.77	-15.2%	20.9%				
201111	3,401	6,308	\$2,353,200	\$1,966,115	0.9995	\$1,006	\$1,967,122	83.6%	79.0%	\$311.85	\$306.35	20.3%	22.5%	1.1784	\$2,773,063	\$439.61	-0.2%	1.0089	\$309.08	\$305.80	18.9%	21.0%				
201112	3,388	6,285	\$2,324,326	\$1,566,315	0.9994	\$936	\$1,567,251	67.4%	78.4%	\$249.36	\$303.24	-12.7%	19.0%	1.1945	\$2,776,508	\$441.77	0.5%	1.0139	\$245.95	\$302.22	-14.4%	17.5%				
201201	3,327	6,159	\$2,210,138	\$1,739,750	0.9994	\$1,075	\$1,740,824	78.8%	79.2%	\$282.65	\$304.13	4.1%	16.7%	1.2224	\$2,701,720	\$438.66	-0.7%	1.0068	\$280.75	\$302.94	3.4%	15.2%				
201202	3,306	6,108	\$2,158,549	\$1,592,575	0.9987	\$2,008	\$1,594,583	73.9%	78.9%	\$261.06	\$300.08	-15.9%	12.6%	1.2383	\$2,672,878	\$437.60	-0.2%	1.0043	\$259.94	\$298.82	-16.2%	11.3%				
201203	3,316	6,138	\$2,155,191	\$2,084,221	0.9987	\$2,785	\$2,087,006	96.8%	79.2%	\$340.01	\$298.56	-5.0%	8.4%	1.2502	\$2,694,355	\$438.96	0.3%	1.0075	\$337.50	\$296.91	-6.5%	6.9%				
201204	3,336	6,195	\$2,173,628	\$1,845,652	0.9980	\$3,760	\$1,849,412	85.1%	80.6%	\$298.53	\$301.06	11.1%	7.9%	1.2525	\$2,722,560	\$439.48	0.1%	1.0086	\$295.98	\$298.99	9.4%	6.3%				
201205	3,371	6,249	\$2,205,605	\$2,065,550	0.9974	\$5,424	\$2,070,974	93.9%	82.5%	\$331.41	\$305.46	18.9%	8.6%	1.2440	\$2,743,684	\$439.06	-0.1%	1.0077	\$328.88	\$303.02	17.2%	6.8%				
201206	3,372	6,261	\$2,214,499	\$1,717,432	0.9966	\$5,908	\$1,723,340	77.8%	84.1%	\$275.25	\$308.71	16.9%	9.8%	1.2390	\$2,743,781	\$438.23	-0.2%	1.0058	\$273.67	\$306.09	16.2%	8.0%				
201207	3,369	6,250	\$2,234,156	\$2,294,241	0.9954	\$10,584	\$2,304,825	103.2%	86.9%	\$368.77	\$316.68	35.1%	11.7%	1.2308	\$2,749,820	\$439.97	0.4%	1.0098	\$365.20	\$314.02	35.3%	10.0%				
201208	3,392	6,310	\$2,246,759	\$1,887,861	0.9940	\$11,358	\$1,899,219	84.5%	85.2%	\$300.99	\$308.34	-24.9%	4.2%	1.2235	\$2,748,924	\$435.65	-1.0%	0.9998	\$301.03	\$305.99	-24.2%	3.0%				
201209	3,371	6,290	\$2,268,404	\$1,892,439	0.9921	\$15,113	\$1,907,552	84.1%	84.4%	\$303.27	\$303.53	-15.9%	-0.8%	1.2174	\$2,761,513	\$439.03	0.8%	1.0076	\$300.98	\$301.23	-15.9%	-1.7%				
201210	3,384	6,321	\$2,285,335	\$1,616,741	0.9910	\$14,626	\$1,631,367	71.4%	83.3%	\$258.09	\$298.41	-19.0%	-1.2%	1.2047	\$2,753,237	\$435.57	-0.8%	0.9997	\$258.17	\$296.43	-18.1%	-1.8%				
201211	3,390	6,342	\$2,317,235	\$1,649,076	0.9868	\$22,062	\$1,671,138	72.1%	82.3%	\$263.50	\$294.33	-15.5%	-3.9%	1.1909	\$2,759,582	\$435.13	-0.1%	0.9987	\$263.86	\$292.62	-14.6%	-4.3%				
201212	3,376	6,299	\$2,337,637	\$1,718,104	0.9831	\$29,462	\$1,747,566	74.8%	82.9%	\$277.44	\$296.68	11.3%	-2.2%	1.1785	\$2,754,884	\$437.35	0.5%	1.0038	\$276.40	\$295.21	12.4%	-2.3%				
201301	3,382	6,314	\$2,389,355	\$2,181,104	0.9789	\$46,916	\$2,228,020	93.2%	84.2%	\$352.87	\$302.56	24.8%	-0.5%	1.1488	\$2,745,003	\$434.75	-0.6%	0.9978	\$353.65	\$301.28	26.0%	-0.5%				
201302	3,399	6,349	\$2,423,370	\$1,613,224	0.9670	\$55,109	\$1,668,333	68.8%	83.6%	\$262.77	\$302.57	0.7%	0.8%	1.1384	\$2,758,848	\$434.53	0.0%	0.9973	\$263.49	\$301.47	1.4%	0.9%				
201303	3,419	6,371	\$2,459,173	\$1,930,687	0.9586	\$83,327	\$2,014,014	81.9%	82.4%	\$316.12	\$300.67	-7.0%	0.7%	1.1288	\$2,775,935	\$435.71	0.3%	1.0000	\$316.12	\$299.77	-6.3%	1.0%				
201304	3,450	6,458	\$2,494,515	\$2,114,206	0.9392	\$136,754	\$2,250,960	90.2%	82.9%	\$348.55	\$304.92	16.8%	1.3%													
201305	3,395	6,365	\$2,499,773	\$1,796,863	0.8466	\$325,645	\$2,122,508	84.9%	82.2%	\$333.47	\$305.13															

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med Indemnity

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level			10/2013				Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200904	30	53	\$18,915	\$6,655	1.0000	\$0	\$6,655	35.2%		\$125.56				1.2453	\$23,556	\$444.44		1.2003	\$104.61					
200905	30	53	\$18,915	\$15,843	1.0000	\$0	\$15,843	83.8%		\$298.92				1.1891	\$22,493	\$424.39	-4.5%	1.1461	\$260.80					
200906	29	52	\$18,513	\$22,617	1.0000	\$0	\$22,617	122.2%		\$434.94				1.1902	\$22,034	\$423.73	-0.2%	1.1444	\$380.07					
200907	29	52	\$18,704	\$26,499	1.0000	\$0	\$26,499	141.7%		\$509.59				1.1739	\$21,957	\$422.26	-0.3%	1.1404	\$446.86					
200908	28	52	\$18,465	\$4,073	1.0000	\$0	\$4,073	22.1%		\$78.32				1.1736	\$21,670	\$416.73	-1.3%	1.1255	\$69.59					
200909	28	54	\$18,642	\$8,581	1.0000	\$0	\$8,581	46.0%		\$158.91				1.1719	\$21,847	\$404.58	-2.9%	1.0926	\$145.44					
200910	27	51	\$17,628	\$21,011	1.0000	\$0	\$21,011	119.2%		\$411.98				1.1814	\$20,826	\$408.36	0.9%	1.1028	\$373.57					
200911	27	51	\$17,628	\$8,993	1.0000	\$0	\$8,993	51.0%		\$176.33				1.1814	\$20,826	\$408.36	0.0%	1.1028	\$159.89					
200912	27	51	\$18,021	\$9,578	1.0000	\$0	\$9,578	53.1%		\$187.80				1.1022	\$19,863	\$389.46	-4.6%	1.0518	\$178.55					
201001	28	52	\$18,383	\$4,759	1.0000	\$0	\$4,759	25.9%		\$91.52				1.1003	\$20,227	\$388.97	-0.1%	1.0505	\$87.12					
201002	28	52	\$18,383	\$7,389	1.0000	\$0	\$7,389	40.2%		\$142.10				1.1003	\$20,227	\$388.97	0.0%	1.0505	\$135.27					
201003	28	52	\$18,728	\$5,960	1.0000	\$0	\$5,960	31.8%	64.3%	\$114.61	\$227.13			1.1007	\$20,613	\$396.41	1.9%	1.0706	\$107.05	\$205.21				
201004	27	51	\$18,348	\$10,867	1.0000	\$0	\$10,867	59.2%		\$213.07	\$234.62	69.7%		1.1020	\$20,220	\$396.47	0.0%	1.0707	\$198.99	\$214.09	90.2%			
201005	29	53	\$19,226	\$2,529	1.0000	\$0	\$2,529	13.2%	60.2%	\$47.73	\$213.25	-84.0%		1.1011	\$21,170	\$399.44	0.7%	1.0787	\$44.24	\$195.61	-83.0%			
201006	27	49	\$17,221	\$4,685	1.0000	\$0	\$4,685	27.2%	52.4%	\$95.61	\$185.36	-78.0%		1.1024	\$18,984	\$387.43	-3.0%	1.0463	\$91.38	\$171.29	-76.0%			
201007	27	52	\$18,209	\$2,358	1.0000	\$0	\$2,358	13.0%	41.5%	\$45.35	\$146.42	-91.1%		1.1005	\$20,039	\$385.37	-0.5%	1.0408	\$43.58	\$136.36	-90.2%			
201008	27	52	\$18,209	\$6,760	1.0000	\$0	\$6,760	37.1%	42.8%	\$130.00	\$150.76	66.0%		1.0999	\$20,027	\$385.14	-0.1%	1.0401	\$124.99	\$141.34	79.6%			
201009	25	51	\$17,087	\$2,995	1.0000	\$0	\$2,995	17.5%	40.5%	\$58.72	\$142.44	-63.0%		1.0940	\$18,694	\$366.54	-4.8%	0.9899	\$59.32	\$134.63	-59.2%			
201010	25	51	\$17,759	\$4,743	1.0000	\$0	\$4,743	26.7%	33.0%	\$93.01	\$116.07	-77.4%		1.0956	\$19,457	\$381.52	4.1%	1.0304	\$90.27	\$110.33	-75.8%			
201011	26	52	\$18,120	\$4,914	1.0000	\$0	\$4,914	27.1%	31.0%	\$94.50	\$109.28	-46.4%		1.0938	\$19,820	\$381.15	-0.1%	1.0294	\$91.80	\$104.48	-42.6%			
201012	26	52	\$18,396	\$5,519	1.0000	\$0	\$5,519	30.0%	29.1%	\$106.14	\$102.55	-43.5%		1.0773	\$19,818	\$381.12	0.0%	1.0293	\$103.12	\$98.22	-42.2%			
201101	27	53	\$18,927	\$3,105	1.0000	\$0	\$3,105	16.4%	28.3%	\$58.59	\$99.72	-36.0%		1.0782	\$20,406	\$385.03	1.0%	1.0398	\$56.34	\$95.59	-35.3%			
201102	27	53	\$18,927	\$6,285	1.0000	\$0	\$6,285	33.2%	27.7%	\$118.59	\$97.78	-16.5%		1.0782	\$20,406	\$385.03	0.0%	1.0398	\$114.05	\$93.82	-15.7%			
201103	25	44	\$16,804	\$4,905	1.0000	\$0	\$4,905	29.2%	27.5%	\$111.48	\$97.34	-2.7%	-57.1%	1.0737	\$18,042	\$410.05	6.5%	1.1074	\$100.66	\$93.19	-6.0%	-54.6%		
201104	25	44	\$16,210	\$12,608	0.9999	\$2	\$12,610	77.8%	28.5%	\$286.58	\$101.34	34.5%	-56.8%	1.0655	\$17,272	\$392.54	-4.3%	1.0601	\$270.33	\$97.12	35.8%	-54.6%		
201105	25	44	\$15,558	\$4,489	0.9997	\$1	\$4,490	28.9%	30.0%	\$102.05	\$106.15	113.8%	-50.2%	1.0637	\$16,549	\$376.12	-4.2%	1.0158	\$100.47	\$102.23	127.1%	-47.7%		
201106	25	44	\$15,558	\$6,648	0.9997	\$2	\$6,650	42.7%	31.1%	\$151.13	\$110.36	58.1%	-40.5%	1.0637	\$16,549	\$376.12	0.0%	1.0158	\$148.78	\$106.53	62.8%	-37.8%		
201107	25	44	\$15,406	\$2,344	0.9996	\$1	\$2,345	15.2%	31.6%	\$53.28	\$111.85	17.5%	-23.6%	1.0940	\$16,855	\$383.06	1.8%	1.0345	\$51.51	\$108.03	18.2%	-20.8%		
201108	25	44	\$15,406	\$7,322	0.9996	\$3	\$7,325	47.5%	32.3%	\$166.47	\$114.38	28.0%	-24.1%	1.0940	\$16,855	\$383.06	0.0%	1.0345	\$160.91	\$110.53	28.7%	-21.8%		
201109	25	44	\$15,371	\$1,583	0.9995	\$1	\$1,584	10.3%	31.8%	\$36.00	\$113.31	-38.7%	-20.4%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$34.78	\$109.07	-41.4%	-19.0%		
201110	25	44	\$15,371	\$16,627	0.9995	\$8	\$16,635	108.2%	38.2%	\$378.06	\$135.88	306.5%	17.1%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$365.31	\$130.73	304.7%	18.5%		
201111	25	44	\$15,371	\$5,540	0.9995	\$3	\$5,543	36.1%	39.0%	\$125.97	\$138.98	33.3%	27.2%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$121.72	\$133.64	32.6%	27.9%		
201112	25	44	\$14,232	\$7,707	0.9994	\$5	\$7,711	54.2%	41.0%	\$175.26	\$145.03	65.1%	41.4%	1.1795	\$16,786	\$381.50	-0.4%	1.0303	\$170.10	\$139.42	64.9%	41.9%		
201201	26	45	\$14,549	\$18,880	0.9994	\$12	\$18,892	129.8%	50.3%	\$419.82	\$176.53	616.6%	77.0%	1.1768	\$17,122	\$380.49	-0.3%	1.0276	\$408.56	\$169.87	625.1%	77.7%		
201202	26	45	\$14,635	\$14,325	0.9987	\$18	\$14,344	98.0%	55.9%	\$318.74	\$194.40	168.8%	98.8%	1.1760	\$17,211	\$382.46	0.5%	1.0329	\$308.59	\$187.17	170.6%	99.5%		
201203	25	44	\$13,277	\$22,173	0.9987	\$30	\$22,202	167.2%	66.5%	\$504.60	\$227.04	352.7%	133.3%	1.2011	\$15,948	\$362.45	-5.2%	0.9789	\$515.50	\$220.87	412.1%	137.0%		
201204	25	44	\$12,706	\$2,014	0.9980	\$4	\$2,018	15.9%	61.8%	\$45.87	\$207.05	-84.0%	104.3%	1.2293	\$15,620	\$354.99	-2.1%	0.9587	\$47.84	\$203.09	-82.3%	109.1%		
201205	25	44	\$12,706	\$1,415	0.9974	\$4	\$1,419	11.2%	61.1%	\$32.24	\$201.26	-68.4%	89.6%	1.2293	\$15,620	\$354.99	0.0%	0.9587	\$33.63	\$198.33	-66.5%	94.0%		
201206	26	45	\$13,160	\$2,735	0.9966	\$9	\$2,745	20.9%	59.7%	\$60.99	\$193.52	-59.6%	75.4%	1.2312	\$16,203	\$360.06	1.4%	0.9724	\$62.72	\$191.40	-57.8%	79.7%		
201207	24	41	\$11,598	\$1,351	0.9954	\$6	\$1,357	11.7%	60.4%	\$33.09	\$192.75	-37.9%	72.3%	1.2237	\$14,193	\$346.17	-3.9%	0.9349	\$35.40	\$192.13	-31.3%	77.9%		
201208	24	41	\$11,598	\$1,980	0.9940	\$12	\$1,992	17.2%	58.6%	\$48.58	\$183.70	-70.8%	60.6%	1.2237	\$14,193	\$346.17	0.0%	0.9349	\$51.96	\$184.57	-67.7%	67.0%		
201209	24	41	\$11,635	\$1,631	0.9921	\$13	\$1,644	14.1%	60.0%	\$40.10	\$184.87	11.4%	63.1%	1.2207	\$14,203	\$346.42	0.1%	0.9356	\$42.86	\$187.26	23.2%	71.7%		
201210	24	41	\$11,635	\$6,688	0.9910	\$61	\$6,748	58.0%	55.1%	\$164.59	\$166.89	-56.5%	22.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$175.93	\$170.45	-51.8%	30.4%		
201211	24	41	\$11,635	\$1,208	0.9868	\$16	\$1,224	10.5%	53.7%	\$29.85	\$159.49	-76.3%	14.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$31.91	\$164.27	-73.8%	22.9%		
201212	24	41	\$12,736	\$2,629	0.9831	\$45	\$2,674	21.0%	50.9%	\$65.23	\$150.60	-62.8%	3.8%	1.1588	\$14,759	\$359.97	3.9%	0.9722	\$67.10	\$155.92	-60.6%	11.8%		
201301	24	41	\$12,736	\$2,646	0.9789	\$57	\$2,703	21.2%	40.7%	\$65.93	\$119.98	-84.3%	-32.0%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$67.82	\$124.85	-83.4%	-26.5%		
201302	24	41	\$12,736	\$7,514	0.9670	\$257	\$7,770	61.0%	36.8%	\$189.52	\$107.91	-40.5%	-44.5%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$194.95	\$112.94	-36.8%	-39.7%		
201303	24	41	\$13,285	\$2,005	0.9586	\$87	\$2,091	15.7%	23.2%	\$51.01	\$68.50	-89.9%	-69.8%	1.1427	\$15,181	\$370.28	2.9%	1.0000	\$51.01	\$71.57	-90.1%	-67.6%		
201304	25	42	\$14,486	\$2,125	0.9392	\$137	\$2,262	15.6%	23.1%	\$53.86	\$69.26	17.4%	-66.6%											
201305	26	43	\$15,028	\$3,883	0.8466	\$704	\$4,587	30.5%	24.8%	\$106.67	\$75.75	230.8%	-62.4%											
201306	26	43	\$15,028	\$1,059	0.3779	\$1,743	\$2,802	18.6%	24.6%	\$65.16	\$76.17	6.8%	-60.6%											
Experience Period	292	502	\$148,166	\$33,815	0.9834	\$570	\$34,385			\$68.50				1.2006	\$177,894	\$354.37		0.9570	\$71.57					

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 Med PPO HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	164	340	\$76,323	\$33,695	1.0000	\$0	\$33,695	44.1%		\$99.10				1.4592	\$111,368	\$327.55		0.9199	\$107.73			
200905	167	344	\$76,955	\$49,547	1.0000	\$0	\$49,547	64.4%		\$144.03				1.4851	\$114,283	\$332.22	1.4%	0.9330	\$154.38			
200906	169	351	\$77,958	\$156,933	1.0000	\$0	\$156,933	201.3%		\$447.10				1.4830	\$115,614	\$329.38	-0.9%	0.9250	\$483.34			
200907	168	349	\$82,724	\$61,184	1.0000	\$0	\$61,184	74.0%		\$175.31				1.4101	\$116,649	\$334.24	1.5%	0.9386	\$186.77			
200908	169	357	\$85,526	\$32,473	1.0000	\$0	\$32,473	38.0%		\$90.96				1.4309	\$122,382	\$342.81	2.6%	0.9627	\$94.48			
200909	181	386	\$101,005	\$36,193	1.0000	\$0	\$36,193	35.8%		\$93.76				1.3451	\$135,863	\$351.98	2.7%	0.9885	\$94.86			
200910	182	391	\$103,101	\$49,093	1.0000	\$0	\$49,093	47.6%		\$125.56				1.3089	\$134,954	\$345.15	-1.9%	0.9693	\$129.53			
200911	181	377	\$100,914	\$36,549	1.0000	\$0	\$36,549	36.2%		\$96.95				1.3208	\$133,291	\$353.56	2.4%	0.9929	\$97.64			
200912	180	372	\$106,331	\$62,546	1.0000	\$0	\$62,546	58.8%		\$168.13				1.2553	\$133,481	\$358.82	1.5%	1.0077	\$166.85			
201001	172	338	\$106,081	\$22,143	1.0000	\$0	\$22,143	20.9%		\$65.51				1.2224	\$129,678	\$383.66	6.9%	1.0775	\$60.80			
201002	216	415	\$124,288	\$54,015	1.0000	\$0	\$54,015	43.5%		\$130.16				1.2192	\$151,532	\$365.14	-4.8%	1.0254	\$126.93			
201003	217	413	\$121,438	\$113,445	1.0000	\$0	\$113,445	93.4%	60.9%	\$274.69	\$159.67			1.2106	\$147,019	\$355.98	-2.5%	0.9997	\$274.77	\$163.02		
201004	208	405	\$123,618	\$99,322	1.0000	\$0	\$99,322	80.3%	63.9%	\$245.24	\$171.95	147.5%		1.1917	\$147,316	\$363.74	2.2%	1.0215	\$240.07	\$174.08	122.8%	
201005	211	412	\$124,474	\$73,996	1.0000	\$0	\$73,996	59.4%	63.5%	\$179.60	\$174.75	24.7%		1.1880	\$147,878	\$358.93	-1.3%	1.0080	\$178.18	\$175.85	15.4%	
201006	215	420	\$125,866	\$65,831	1.0000	\$0	\$65,831	52.3%	54.1%	\$156.74	\$152.49	-64.9%		1.1879	\$149,520	\$356.00	-0.8%	0.9998	\$156.78	\$152.57	-67.6%	
201007	213	414	\$126,095	\$100,644	1.0000	\$0	\$100,644	79.8%	55.3%	\$243.10	\$158.78	38.7%		1.1589	\$146,136	\$352.99	-0.8%	0.9913	\$245.23	\$158.26	31.3%	
201008	218	427	\$124,515	\$131,903	1.0000	\$0	\$131,903	105.9%	60.9%	\$308.91	\$177.29	239.6%		1.1459	\$142,677	\$334.14	-5.3%	0.9384	\$329.20	\$177.20	248.4%	
201009	205	404	\$122,465	\$51,585	1.0000	\$0	\$51,585	42.1%	61.1%	\$127.69	\$179.84	36.2%		1.1187	\$136,999	\$339.11	1.5%	0.9523	\$134.08	\$180.31	41.3%	
201010	205	411	\$123,541	\$74,955	1.0000	\$0	\$74,955	60.7%	62.0%	\$182.37	\$184.47	45.3%		1.1053	\$136,545	\$332.23	-2.0%	0.9330	\$195.47	\$185.55	50.9%	
201011	204	407	\$122,849	\$60,459	1.0000	\$0	\$60,459	49.2%	62.7%	\$148.55	\$188.27	53.2%		1.1045	\$135,681	\$333.37	0.3%	0.9362	\$158.67	\$190.29	62.5%	
201012	208	412	\$127,157	\$69,026	1.0000	\$0	\$69,026	54.3%	62.3%	\$167.54	\$188.05	-0.4%		1.1243	\$142,966	\$347.01	4.1%	0.9745	\$171.92	\$190.58	3.0%	
201101	228	452	\$133,391	\$55,489	1.0000	\$0	\$55,489	41.6%	63.4%	\$122.76	\$190.44	87.4%		1.1143	\$148,641	\$328.85	-5.2%	0.9235	\$132.93	\$195.35	118.6%	
201102	239	485	\$153,382	\$42,706	1.0000	\$0	\$42,706	27.8%	61.4%	\$88.05	\$185.57	-32.3%		1.0987	\$168,519	\$347.46	5.7%	0.9758	\$90.24	\$191.15	-28.9%	
201103	236	481	\$155,402	\$53,925	1.0000	\$0	\$53,925	34.7%	56.3%	\$112.11	\$171.51	-59.2%	7.4%	1.0917	\$169,649	\$352.70	1.5%	0.9905	\$113.19	\$176.75	-58.8%	8.4%
201104	238	479	\$153,992	\$59,083	1.0000	\$0	\$59,083	38.4%	52.7%	\$123.35	\$161.34	-49.7%	-6.2%	1.0835	\$166,854	\$348.34	-1.2%	0.9783	\$126.09	\$166.83	-47.5%	-4.2%
201105	237	476	\$152,242	\$139,490	1.0000	\$0	\$139,490	91.6%	55.8%	\$293.05	\$171.81	63.2%	-1.7%	1.0842	\$165,054	\$346.75	-0.5%	0.9738	\$300.93	\$178.14	68.9%	1.3%
201106	238	480	\$153,160	\$90,720	1.0000	\$2	\$90,723	59.2%	56.4%	\$189.01	\$174.55	20.6%	14.5%	1.0836	\$165,964	\$345.76	-0.3%	0.9710	\$194.65	\$181.39	24.2%	18.9%
201107	240	480	\$152,191	\$78,340	1.0000	\$2	\$78,342	51.5%	54.2%	\$163.21	\$168.28	-32.9%	6.0%	1.0921	\$166,208	\$346.27	0.1%	0.9724	\$167.84	\$175.11	-31.6%	10.6%
201108	238	479	\$147,223	\$79,709	1.0000	\$2	\$79,711	54.1%	50.4%	\$166.41	\$157.09	-46.1%	-11.4%	1.1190	\$164,747	\$343.94	-0.7%	0.9659	\$172.29	\$163.09	-47.7%	-8.0%
201109	239	484	\$143,892	\$60,544	1.0000	\$2	\$60,545	42.1%	50.3%	\$125.09	\$156.43	-2.0%	-13.0%	1.1416	\$164,264	\$339.39	-1.3%	0.9531	\$131.25	\$162.43	-2.1%	-9.9%
201110	235	469	\$140,081	\$98,786	1.0000	\$3	\$98,789	70.5%	51.2%	\$210.64	\$159.08	15.5%	-13.8%	1.1544	\$161,705	\$344.79	1.6%	0.9683	\$217.54	\$164.72	11.3%	-11.2%
201111	233	468	\$141,681	\$141,777	1.0000	\$5	\$141,782	100.1%	55.3%	\$302.95	\$171.76	103.9%	-8.8%	1.1549	\$163,625	\$349.63	1.4%	0.9819	\$308.55	\$177.22	94.5%	-6.9%
201112	234	469	\$140,931	\$118,370	1.0000	\$4	\$118,374	84.0%	57.6%	\$252.40	\$178.70	50.7%	-5.0%	1.1684	\$164,661	\$351.09	0.4%	0.9860	\$255.99	\$184.19	48.9%	-3.4%
201201	224	456	\$142,331	\$164,561	1.0000	\$7	\$164,568	115.6%	63.5%	\$360.90	\$197.69	194.0%	3.8%	1.1814	\$168,150	\$368.75	5.0%	1.0356	\$348.50	\$201.91	162.2%	3.4%
201202	232	469	\$146,418	\$140,548	1.0000	\$6	\$140,554	96.0%	69.3%	\$299.69	\$215.45	240.3%	16.1%	1.1879	\$173,932	\$370.86	0.6%	1.0415	\$287.75	\$182.83	218.9%	14.5%
201203	230	464	\$144,971	\$96,059	0.9999	\$8	\$96,066	66.3%	72.1%	\$207.04	\$223.52	84.7%	30.3%	1.1924	\$172,859	\$372.54	0.5%	1.0462	\$197.89	\$225.98	74.8%	27.9%
201204	230	460	\$142,068	\$111,585	0.9997	\$32	\$111,617	78.6%	75.6%	\$242.65	\$233.56	96.7%	44.8%	1.2013	\$170,661	\$371.00	-0.4%	1.0419	\$232.89	\$234.90	84.7%	40.8%
201205	230	460	\$140,734	\$160,215	0.9997	\$53	\$160,268	113.9%	77.3%	\$348.41	\$237.91	18.9%	38.5%	1.2012	\$169,046	\$367.49	-0.9%	1.0320	\$337.59	\$238.12	12.2%	33.7%
201206	229	459	\$141,078	\$88,771	0.9992	\$67	\$88,838	63.0%	77.7%	\$193.55	\$238.46	2.4%	36.6%	1.2012	\$169,457	\$369.19	0.5%	1.0368	\$186.68	\$237.37	-4.1%	30.9%
201207	239	472	\$142,653	\$222,632	0.9988	\$268	\$222,901	156.3%	86.6%	\$472.25	\$264.58	189.3%	57.2%	1.1993	\$171,086	\$362.47	-1.8%	1.0179	\$463.93	\$262.35	176.4%	49.8%
201208	260	516	\$145,280	\$432,060	0.9973	\$1,149	\$433,209	298.2%	107.3%	\$839.55	\$325.45	404.5%	107.2%	1.1857	\$172,252	\$333.82	-7.9%	0.9375	\$895.54	\$323.64	419.8%	98.4%
201209	261	518	\$157,363	\$251,439	0.9969	\$776	\$252,215	160.3%	117.6%	\$486.90	\$357.25	289.2%	128.4%	1.1719	\$184,420	\$356.02	6.7%	0.9998	\$486.98	\$353.87	271.0%	117.9%
201210	263	519	\$158,566	\$264,302	0.9962	\$1,003	\$265,306	167.3%	125.9%	\$511.19	\$383.19	142.7%	140.9%	1.1667	\$184,998	\$356.45	0.1%	1.0010	\$510.66	\$378.59	134.7%	129.8%
201211	266	522	\$159,721	\$123,321	0.9949	\$633	\$123,954	77.6%	123.6%	\$237.46	\$376.53	-21.6%	119.2%	1.1662	\$186,273	\$356.84	0.1%	1.0021	\$236.95	\$371.45	-23.2%	109.6%
201212	263	518	\$159,643	\$114,423	0.9897	\$1,192	\$115,615	72.4%	122.1%	\$223.20	\$372.90	-11.6%	108.7%	1.1649	\$185,969	\$359.01	0.6%	1.0082	\$221.37	\$367.23	-13.5%	99.4%
201301	244	485	\$155,732	\$126,925	0.9846	\$1,981	\$128,906	82.8%	119.2%	\$265.79	\$364.97	-26.4%	84.6%	1.1124	\$173,236	\$357.19	-0.5%	1.0031	\$264.96	\$360.34	-24.0%	78.5%
201302	238	469	\$157,087	\$134,636	0.9809	\$2,619	\$137,255	87.4%	118.4%	\$292.66	\$364.41	-2.3%	69.1%	1.0910	\$171,387	\$365.43	2.3%	1.0263	\$285.17	\$360.21	-0.9%	64.6%
201303	237	468	\$153,111	\$149,690	0.9827	\$5,804	\$155,494	101.6%	121.1%	\$332.25	\$374.29	60.5%	67.5%	1.0884	\$166,647	\$356.08	-2.6%	1.0000	\$332.25	\$371.33	67.9%	64.3%
201304	236	469	\$154,164	\$74,319	0.9305	\$5,550	\$79,869	51.8%	118.6%	\$170.30	\$368.31	-29.8%	57.7%									
201305	233	464	\$155,563	\$82,324	0.8440	\$15,219	\$97,543	62.7%	114.2%	\$210.22	\$357.39	-39.7%	50.2%									
201306	237	479	\$155,171	\$25,112	0.3888	\$39,475	\$64,587	41.6%	112.0%	\$134.84	\$352.07	-30.3%	47.6%									
Experience Period	2,960	5,866	\$1,813,036	\$2,179,999	0.9929	\$15,578	\$2,195,577			\$374.29				1.1613	\$2,105,431	\$358.92		1.0080	\$371.33			

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(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	40	51	\$15,924	\$18,639	1.0000	\$0	\$18,639	117.1%		\$365.47	\$148.60			1.4176	\$22,573	\$442.61		1.0681	\$342.19			
200905	36	47	\$15,582	\$4,379	1.0000	\$0	\$4,379	28.1%		\$93.16	\$148.60	-19.7%		1.6027	\$24,974	\$531.36	20.1%	1.2822	\$72.66			
200906	21	30	\$12,251	\$1,302	1.0000	\$0	\$1,302	10.6%		\$43.39	\$172.21	61.7%		1.3287	\$16,278	\$542.60	2.1%	1.3093	\$33.14			
200907	22	31	\$12,784	\$8,885	1.0000	\$0	\$8,885	69.5%		\$286.61	\$182.30	41.8%		1.3648	\$17,448	\$562.84	3.7%	1.3582	\$211.03			
200908	38	49	\$12,021	\$3,799	1.0000	\$0	\$3,799	31.6%		\$77.52	\$210.18	426.2%		1.3665	\$16,427	\$335.24	-40.4%	0.8090	\$95.83			
200909	38	49	\$12,021	\$5,794	1.0000	\$0	\$5,794	48.2%		\$118.24	\$220.96	99.0%		1.3665	\$16,427	\$335.24	0.0%	0.8090	\$146.16			
200910	34	45	\$11,831	\$4,729	1.0000	\$0	\$4,729	40.0%		\$105.10	\$210.18	426.2%		1.3929	\$16,480	\$366.21	9.2%	0.8837	\$118.93			
200911	37	48	\$12,268	\$4,322	1.0000	\$0	\$4,322	35.2%		\$90.05	\$172.21	61.7%		1.2473	\$15,302	\$318.79	-12.9%	0.7693	\$117.05			
200912	37	48	\$12,554	\$4,748	1.0000	\$0	\$4,748	37.8%		\$98.91	\$182.30	41.8%		1.1825	\$14,845	\$309.27	-3.0%	0.7463	\$132.53			
201001	34	45	\$11,803	\$14,163	1.0000	\$0	\$14,163	120.0%		\$314.74	\$210.18	426.2%		1.1651	\$13,752	\$305.60	-1.2%	0.7374	\$426.80			
201002	33	41	\$11,346	\$3,210	1.0000	\$0	\$3,210	28.3%		\$78.28	\$210.18	426.2%		1.1769	\$13,354	\$325.70	6.6%	0.7859	\$99.61			
201003	35	44	\$11,843	\$9,461	1.0000	\$0	\$9,461	79.9%	54.8%	\$215.02	\$158.01			1.1967	\$14,173	\$322.10	-1.1%	0.7773	\$276.64	\$171.13		
201004	33	42	\$13,209	\$12,332	1.0000	\$0	\$12,332	93.4%		\$293.61	\$148.60	-19.7%		1.0951	\$14,466	\$344.42	6.9%	0.8311	\$353.28	\$164.81	3.2%	
201005	33	43	\$13,490	\$16,060	1.0000	\$0	\$16,060	119.1%		\$373.49	\$172.43	300.9%		1.0924	\$14,736	\$342.70	-0.5%	0.8270	\$451.64	\$200.35	521.6%	
201006	30	39	\$11,800	\$2,737	1.0000	\$0	\$2,737	23.2%		\$70.18	\$172.21	61.7%		1.0468	\$12,353	\$316.74	-7.6%	0.7643	\$91.82	\$208.03	177.1%	
201007	29	38	\$11,152	\$15,445	1.0000	\$0	\$15,445	138.5%		\$406.45	\$182.30	41.8%		1.0517	\$11,728	\$308.64	-2.6%	0.7448	\$545.74	\$230.49	158.6%	
201008	31	42	\$12,771	\$17,134	1.0000	\$0	\$17,134	134.2%		\$407.95	\$210.18	426.2%		1.0480	\$13,384	\$318.67	3.3%	0.7690	\$530.51	\$266.91	453.6%	
201009	32	43	\$12,987	\$10,117	1.0000	\$0	\$10,117	77.9%		\$235.28	\$220.96	99.0%		1.0466	\$13,592	\$316.10	-0.8%	0.7628	\$308.45	\$282.06	111.0%	
201010	32	43	\$12,987	\$19,914	1.0000	\$0	\$19,914	153.3%		\$463.12	\$251.25	340.7%		1.0466	\$13,592	\$316.10	0.0%	0.7628	\$607.15	\$325.06	410.5%	
201011	18	26	\$13,584	\$9,569	1.0000	\$0	\$9,569	70.4%		\$368.04	\$273.06	308.7%		1.0240	\$13,910	\$355.00	69.2%	1.2910	\$285.08	\$341.09	143.6%	
201012	31	45	\$13,584	\$7,021	1.0000	\$0	\$7,021	51.7%		\$156.02	\$279.35	57.7%		1.0240	\$13,910	\$309.11	-42.2%	0.7459	\$209.17	\$348.83	57.8%	
201101	32	46	\$13,484	\$3,496	1.0000	\$0	\$3,496	25.9%		\$76.01	\$257.11	-75.9%		1.0212	\$13,770	\$299.35	-3.2%	0.7223	\$105.23	\$321.67	-75.3%	
201102	32	46	\$13,724	\$19,980	1.0000	\$0	\$19,980	145.6%		\$434.34	\$288.26	454.8%		1.0191	\$13,987	\$304.06	1.6%	0.7337	\$591.98	\$362.90	494.3%	
201103	32	46	\$13,724	\$9,334	1.0000	\$0	\$9,334	68.0%		\$202.91	\$286.85	-5.6%	81.5%	1.0191	\$13,987	\$304.06	0.0%	0.7337	\$276.55	\$362.99	0.0%	112.1%
201104	32	46	\$13,368	\$3,580	1.0000	\$0	\$3,580	26.8%		\$77.82	\$267.17	-73.5%	79.8%	0.9655	\$12,907	\$280.59	-7.7%	0.6771	\$114.94	\$344.08	-67.5%	108.8%
201105	47	76	\$20,250	\$18,417	1.0000	\$0	\$18,417	91.0%		\$242.33	\$255.12	-35.1%	48.0%	0.9754	\$19,752	\$259.90	-7.4%	0.6272	\$386.40	\$339.59	-14.4%	69.5%
201106	47	75	\$19,816	\$15,136	1.0000	\$0	\$15,137	76.4%		\$201.82	\$260.74	187.6%	51.4%	0.9719	\$19,260	\$256.80	-1.2%	0.6197	\$325.69	\$355.66	254.7%	71.0%
201107	48	77	\$20,207	\$4,549	1.0000	\$0	\$4,549	22.5%		\$59.08	\$226.27	-85.5%	24.1%	0.9721	\$19,643	\$255.11	-0.7%	0.6156	\$95.97	\$315.32	-82.4%	36.8%
201108	46	74	\$19,763	\$10,223	1.0000	\$0	\$10,223	51.7%		\$138.15	\$204.26	-66.1%	-2.8%	0.9737	\$19,242	\$260.03	1.9%	0.6275	\$220.17	\$290.20	-58.5%	8.7%
201109	45	73	\$19,447	\$11,753	1.0000	\$0	\$11,754	60.4%		\$161.01	\$197.58	-31.6%	-10.6%	0.9732	\$18,926	\$259.26	-0.3%	0.6256	\$257.36	\$285.69	-16.6%	1.3%
201110	46	74	\$19,447	\$6,689	1.0000	\$0	\$6,689	34.4%		\$90.39	\$170.10	-80.5%	-32.3%	0.9732	\$18,926	\$255.76	-1.4%	0.6172	\$146.46	\$250.35	-75.9%	-23.0%
201111	30	50	\$14,271	\$22,906	1.0000	\$1	\$22,907	160.5%		\$458.14	\$182.81	24.5%	-33.1%	0.9998	\$14,268	\$285.37	11.6%	0.6886	\$665.30	\$277.74	133.4%	-18.6%
201112	26	44	\$13,740	\$11,426	1.0000	\$0	\$11,426	83.2%		\$259.68	\$189.12	66.4%	-32.3%	0.9998	\$13,737	\$312.21	9.4%	0.7534	\$344.69	\$287.18	64.8%	-17.7%
201201	27	47	\$13,740	\$7,630	1.0000	\$0	\$7,630	55.5%		\$162.34	\$194.54	113.6%	-24.3%	0.9998	\$13,737	\$292.28	-6.4%	0.7053	\$230.17	\$295.86	118.7%	-8.0%
201202	28	47	\$13,740	\$5,298	1.0000	\$0	\$5,299	38.6%		\$112.74	\$174.13	-74.0%	-39.6%	0.9998	\$13,737	\$292.28	0.0%	0.7053	\$159.85	\$265.53	-73.0%	-26.8%
201203	25	44	\$13,740	\$10,815	0.9999	\$1	\$10,816	78.7%		\$245.81	\$176.65	21.1%	-38.4%	0.9998	\$13,737	\$312.21	6.8%	0.7534	\$326.28	\$268.96	18.0%	-25.9%
201204	0	0	\$1,606	\$0	1.0000	\$0	\$0	0.0%	65.8%	\$183.33			-31.4%	1.0793	\$1,733			1.3943	\$20.44	\$264.40	-94.7%	-22.1%
201205	3	3	\$1,606	\$85	0.9997	\$0	\$85	5.3%		\$28.49	\$175.19	-88.2%	-31.3%	1.0793	\$1,733	\$577.81		1.3943	\$126.32	\$261.76	-144.9%	-26.4%
201206	14	30	(\$1,795)	\$684	0.9992	\$1	\$684	-38.1%		\$22.80	\$163.52	-88.7%	-37.3%	1.0793	(\$1,937)	-\$64.58	-111.2%	(0.1558)	-\$146.32	\$261.76	-144.9%	-26.4%
201207	11	27	\$10,041	\$1,300	0.9988	\$2	\$1,302	13.0%		\$48.21	\$173.13	-18.4%	-23.5%	1.0793	\$10,838	\$401.40	-721.5%	0.9686	\$49.77	\$268.76	-48.1%	-14.8%
201208	14	30	\$10,041	\$1,879	0.9973	\$5	\$1,884	18.8%		\$62.80	\$171.59	-54.5%	-16.0%	1.0793	\$10,838	\$361.26	-10.0%	0.8717	\$72.04	\$259.45	-67.3%	-10.6%
201209	14	30	\$8,881	\$699	0.9969	\$2	\$701	7.9%		\$23.38	\$162.96	-85.5%	-17.5%	1.0793	\$9,586	\$319.52	-11.6%	0.7710	\$30.32	\$241.36	-88.2%	-15.5%
201210	11	27	\$8,798	\$2,268	0.9962	\$9	\$2,277	25.9%		\$84.32	\$171.53	-6.7%	0.8%	1.0793	\$9,496	\$351.71	10.1%	0.8487	\$99.35	\$245.43	-32.2%	-2.0%
201211	14	22	\$8,798	\$1,114	0.9949	\$6	\$1,120	12.7%		\$50.91	\$123.14	-88.9%	-32.6%	1.0793	\$9,496	\$431.64	22.7%	1.0416	\$48.88	\$170.60	-92.7%	-38.6%
201212	15	23	\$8,665	\$1,311	0.9897	\$14	\$1,324	15.3%		\$57.58	\$100.37	-77.8%	-46.9%	1.0793	\$9,353	\$406.63	-5.8%	0.9812	\$58.68	\$136.42	-83.0%	-52.5%
201301	14	22	\$8,665	\$40,279	0.9846	\$629	\$40,908	472.1%		\$1,859.45	\$217.70	1045.4%	11.9%	1.0793	\$9,353	\$425.12	4.5%	1.0258	\$1,812.62	\$285.95	687.5%	-3.3%
201302	13	19	\$7,799	\$205	0.9809	\$4	\$209	2.7%		\$11.01	\$221.34	-90.2%	27.1%	1.0793	\$8,418	\$443.04	4.2%	1.0691	\$10.30	\$279.48	-93.6%	5.3%
201303	12	18	\$6,911	\$241	0.9627	\$9	\$251	3.6%		\$13.92	\$202.17	-94.3%	14.4%	1.0793	\$7,459	\$414.41	-6.5%	1.0000	\$13.92	\$248.48	-95.7%	-7.6%
201304	12	18	\$7,467	\$157	0.9305	\$12	\$168	2.3%		\$9.36	\$189.27		3.2%									
201305	12	18	\$7,467	\$642	0.8440	\$119	\$761	10.2%		\$42.26	\$181.65	48.3%	3.7%									
201306	15	22	\$7,377	\$1	0.3888	\$1	\$2	0.0%		\$0.11	\$184.45	-99.5%	12.8%									
Experience Period	135	251	\$80,016	\$50,066	0.9866	\$679	\$50,745			\$202.17				1.0793	\$86,365	\$344.08		0.8303	\$243.49			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,765	6,661	\$2,146,282	\$1,643,692	1.0000	\$0	\$1,643,692	76.6%		\$246.76				1.3354	\$2,866,155	\$430.29		0.9885	\$249.63			
200905	3,698	6,551	\$2,148,610	\$1,384,766	1.0000	\$0	\$1,384,766	64.4%		\$211.38				1.3348	\$2,867,984	\$437.79	1.7%	1.0057	\$210.18			
200906	3,705	6,550	\$2,165,021	\$1,524,255	1.0000	\$0	\$1,524,255	70.4%		\$232.71				1.3240	\$2,866,518	\$437.64	0.0%	1.0054	\$231.47			
200907	3,692	6,490	\$2,180,968	\$1,290,678	1.0000	\$0	\$1,290,678	59.2%		\$198.87				1.2976	\$2,830,053	\$436.06	-0.4%	1.0018	\$198.52			
200908	3,559	6,312	\$2,146,601	\$1,452,850	1.0000	\$0	\$1,452,850	67.7%		\$230.17				1.2815	\$2,750,843	\$435.81	-0.1%	1.0012	\$229.90			
200909	3,533	6,265	\$2,162,450	\$1,479,043	1.0000	\$0	\$1,479,043	68.4%		\$236.08				1.2621	\$2,729,208	\$435.63	0.0%	1.0008	\$235.90			
200910	3,530	6,214	\$2,182,554	\$1,540,754	1.0000	\$0	\$1,540,754	70.6%		\$247.95				1.2359	\$2,697,322	\$434.07	-0.4%	0.9972	\$248.65			
200911	3,513	6,175	\$2,222,119	\$1,387,262	1.0000	\$0	\$1,387,262	62.4%		\$224.66				1.2229	\$2,717,341	\$440.06	1.4%	1.0109	\$222.23			
200912	3,504	6,207	\$2,213,135	\$1,418,745	1.0000	\$0	\$1,418,745	64.1%		\$228.57				1.2028	\$2,661,974	\$428.87	-2.5%	0.9852	\$232.00			
201001	3,570	6,324	\$2,296,967	\$1,281,763	1.0000	\$0	\$1,281,763	55.8%		\$202.68				1.1893	\$2,731,748	\$431.97	0.7%	0.9923	\$204.25			
201002	3,537	6,300	\$2,299,561	\$1,505,799	1.0000	\$0	\$1,505,799	65.5%		\$239.02				1.1778	\$2,708,366	\$429.90	-0.5%	0.9876	\$242.02			
201003	3,488	6,206	\$2,290,846	\$1,549,604	1.0000	\$0	\$1,549,604	67.6%	66.0%	\$249.69	\$228.96			1.1705	\$2,681,494	\$432.08	0.5%	0.9926	\$251.55	\$229.54		
201004	3,489	6,181	\$2,289,247	\$1,393,822	1.0000	\$0	\$1,393,822	60.9%	64.7%	\$225.50	\$227.11	-8.6%		1.1681	\$2,673,993	\$432.61	0.1%	0.9938	\$226.90	\$227.58	-9.1%	
201005	3,482	6,165	\$2,300,157	\$1,533,107	1.0000	\$0	\$1,533,107	66.7%	64.9%	\$248.68	\$230.24	17.6%		1.1646	\$2,678,740	\$434.51	0.4%	0.9982	\$249.13	\$230.87	18.5%	
201006	3,468	6,200	\$2,319,088	\$1,463,818	1.0000	\$0	\$1,463,818	63.1%	64.3%	\$236.10	\$230.51	1.5%		1.1596	\$2,689,324	\$433.76	-0.2%	0.9965	\$236.93	\$231.32	2.4%	
201007	3,451	6,212	\$2,330,583	\$1,513,413	1.0000	\$0	\$1,513,413	64.9%	64.8%	\$243.63	\$234.35	22.5%		1.1540	\$2,689,576	\$432.96	-0.2%	0.9946	\$244.94	\$235.31	23.4%	
201008	3,424	6,190	\$2,308,825	\$1,568,333	1.0000	\$0	\$1,568,333	67.9%	64.8%	\$253.37	\$236.28	10.1%		1.1438	\$2,640,809	\$426.63	-1.5%	0.9801	\$258.51	\$237.67	12.4%	
201009	3,450	6,226	\$2,311,488	\$1,486,624	1.0000	\$0	\$1,486,624	64.3%	64.5%	\$238.78	\$236.50	1.1%		1.1388	\$2,632,370	\$422.80	-0.9%	0.9713	\$245.83	\$238.48	4.2%	
201010	3,386	6,171	\$2,337,133	\$2,251,287	1.0000	\$0	\$2,251,287	96.3%	66.7%	\$364.82	\$246.17	47.1%		1.1350	\$2,652,537	\$429.84	1.7%	0.9875	\$369.45	\$248.43	48.6%	
201011	3,360	6,157	\$2,367,373	\$1,587,925	1.0000	\$3	\$1,587,929	67.1%	67.1%	\$257.91	\$248.92	14.8%		1.1289	\$2,672,466	\$434.05	1.0%	0.9971	\$258.64	\$251.50	16.4%	
201012	3,368	6,173	\$2,376,964	\$1,754,141	1.0000	\$12	\$1,754,153	73.8%	67.9%	\$284.17	\$253.54	24.3%		1.1241	\$2,671,933	\$432.84	-0.3%	0.9944	\$285.78	\$255.97	23.2%	
201101	3,355	6,167	\$2,417,729	\$1,663,728	1.0000	\$13	\$1,663,742	68.8%	69.0%	\$269.78	\$259.21	33.1%		1.1104	\$2,684,735	\$435.34	0.6%	1.0001	\$269.75	\$261.53	32.1%	
201102	3,376	6,199	\$2,447,789	\$1,915,100	1.0000	\$20	\$1,915,120	78.2%	70.0%	\$308.94	\$265.07	29.3%		1.1036	\$2,701,298	\$435.76	0.1%	1.0011	\$308.61	\$267.14	27.5%	
201103	3,390	6,241	\$2,452,179	\$2,222,855	1.0000	\$45	\$2,222,900	90.6%	72.0%	\$356.18	\$274.01	42.6%	19.7%	1.0987	\$2,694,132	\$431.68	-0.9%	0.9917	\$359.16	\$276.17	42.8%	20.3%
201104	3,395	6,278	\$2,471,953	\$1,687,095	0.9999	\$220	\$1,687,315	68.3%	72.6%	\$268.77	\$277.60	19.2%	22.2%	1.0977	\$2,713,397	\$432.21	0.1%	0.9929	\$270.69	\$279.81	19.3%	23.0%
201105	3,390	6,273	\$2,448,853	\$1,740,893	0.9997	\$455	\$1,741,348	71.1%	72.9%	\$277.59	\$279.99	11.6%	21.6%	1.1082	\$2,713,716	\$432.60	0.1%	0.9938	\$279.32	\$282.32	12.1%	22.3%
201106	3,358	6,207	\$2,427,760	\$1,457,142	0.9997	\$428	\$1,457,570	60.0%	72.7%	\$234.83	\$278.88	-0.5%	21.4%	1.1125	\$2,700,972	\$435.15	0.6%	0.9997	\$234.91	\$282.14	-0.9%	22.0%
201107	3,362	6,211	\$2,428,057	\$1,685,570	0.9996	\$617	\$1,686,187	69.4%	73.0%	\$271.48	\$282.21	11.4%	20.4%	1.1261	\$2,734,170	\$440.21	1.2%	1.0113	\$268.45	\$284.08	9.6%	20.7%
201108	3,388	6,269	\$2,426,374	\$2,502,630	0.9996	\$996	\$2,503,626	103.2%	75.9%	\$399.37	\$294.45	57.6%	24.6%	1.1351	\$2,754,270	\$439.35	-0.2%	1.0093	\$395.68	\$295.68	53.1%	24.4%
201109	3,398	6,301	\$2,416,615	\$2,257,248	0.9995	\$1,111	\$2,258,360	93.5%	78.3%	\$358.41	\$304.49	50.1%	28.7%	1.1440	\$2,764,646	\$438.76	-0.1%	1.0080	\$355.58	\$304.82	44.6%	27.8%
201110	3,429	6,334	\$2,402,363	\$2,020,913	0.9995	\$995	\$2,021,908	84.2%	77.4%	\$319.22	\$300.76	-12.5%	22.2%	1.1602	\$2,787,160	\$440.03	0.3%	1.0109	\$315.78	\$300.50	-14.5%	21.0%
201111	3,426	6,352	\$2,368,571	\$1,971,655	0.9995	\$1,009	\$1,972,665	83.3%	78.7%	\$310.56	\$305.11	20.4%	22.6%	1.1779	\$2,789,924	\$439.22	-0.2%	1.0090	\$307.78	\$304.54	19.0%	21.1%
201112	3,413	6,329	\$2,338,558	\$1,574,022	0.9994	\$941	\$1,574,963	67.3%	78.2%	\$248.85	\$302.09	-12.4%	19.2%	1.1945	\$2,793,294	\$441.35	0.5%	1.0139	\$245.44	\$301.04	-14.1%	17.6%
201201	3,353	6,204	\$2,224,887	\$1,758,630	0.9994	\$1,086	\$1,759,716	79.1%	79.0%	\$283.64	\$303.22	5.1%	17.0%	1.2221	\$2,718,842	\$438.24	-0.7%	1.0068	\$281.74	\$302.00	4.4%	15.5%
201202	3,332	6,153	\$2,173,184	\$1,606,900	0.9987	\$2,026	\$1,608,927	74.0%	78.7%	\$261.49	\$299.33	-15.4%	12.9%	1.2379	\$2,690,089	\$437.20	-0.2%	1.0044	\$260.35	\$298.05	-15.6%	11.6%
201203	3,341	6,182	\$2,168,468	\$2,106,394	0.9987	\$2,814	\$2,109,209	97.3%	79.1%	\$341.19	\$298.05	-4.2%	8.8%	1.2499	\$2,710,303	\$438.42	0.3%	1.0072	\$338.76	\$296.39	-5.7%	7.3%
201204	3,361	6,239	\$2,186,334	\$1,847,666	0.9980	\$3,764	\$1,851,430	84.7%	80.5%	\$296.75	\$300.40	10.4%	8.2%	1.2524	\$2,738,180	\$438.88	0.1%	1.0082	\$294.33	\$298.34	8.7%	6.6%
201205	3,396	6,293	\$2,218,311	\$2,066,965	0.9974	\$5,428	\$2,072,393	93.4%	82.4%	\$329.32	\$304.73	18.6%	8.8%	1.2439	\$2,759,303	\$438.47	-0.1%	1.0073	\$326.93	\$302.30	17.0%	7.1%
201206	3,398	6,306	\$2,227,659	\$1,720,167	0.9966	\$5,917	\$1,726,085	77.5%	83.9%	\$273.72	\$307.90	16.6%	10.0%	1.2390	\$2,759,984	\$437.68	-0.2%	1.0055	\$272.23	\$303.31	15.9%	8.2%
201207	3,393	6,291	\$2,245,754	\$2,295,592	0.9954	\$10,590	\$2,306,182	102.7%	86.7%	\$366.58	\$315.81	35.0%	11.9%	1.2308	\$2,764,013	\$439.36	0.4%	1.0093	\$363.19	\$313.20	35.3%	10.2%
201208	3,416	6,351	\$2,258,357	\$1,889,841	0.9940	\$11,370	\$1,901,211	84.2%	85.1%	\$299.36	\$307.47	-25.0%	4.4%	1.2235	\$2,763,117	\$435.07	-1.0%	0.9995	\$299.51	\$305.18	-24.3%	3.2%
201209	3,395	6,331	\$2,280,039	\$1,894,070	0.9921	\$15,126	\$1,909,196	83.7%	84.2%	\$301.56	\$302.71	-15.9%	-0.6%	1.2174	\$2,775,716	\$438.43	0.8%	1.0072	\$299.41	\$300.48	-15.8%	-1.4%
201210	3,408	6,362	\$2,296,970	\$1,623,429	0.9910	\$14,686	\$1,638,115	71.3%	83.1%	\$257.48	\$297.51	-19.3%	-1.1%	1.2048	\$2,767,440	\$435.00	-0.8%	0.9993	\$257.66	\$295.60	-18.4%	-1.6%
201211	3,414	6,383	\$2,328,870	\$1,650,283	0.9868	\$22,078	\$1,672,362	71.8%	82.1%	\$262.00	\$293.41	-15.6%	-3.8%	1.1910	\$2,773,786	\$434.56	-0.1%	0.9983	\$262.45	\$291.78	-14.7%	-4.2%
201212	3,400	6,340	\$2,350,373	\$1,720,734	0.9831	\$29,507	\$1,750,240	74.5%	82.7%	\$276.06	\$295.69	10.9%	-2.1%	1.1784	\$2,769,642	\$436.85	0.5%	1.0036	\$275.08	\$294.31	12.1%	-2.2%
201301	3,406	6,355	\$2,402,091	\$2,183,750	0.9789	\$46,973	\$2,230,723	92.9%	83.9%	\$351.02	\$301.33	23.8%	-0.6%	1.1489	\$2,759,762	\$434.27	-0.6%	0.9976	\$351.85	\$300.15	24.9%	-0.6%
201302	3,423	6,390	\$2,436,106	\$1,620,737	0.9670	\$55,366	\$1,676,103	68.8%	83.4%	\$262.30	\$301.27	0.3%	0.6%	1.1385	\$2,773,607	\$434.05	0.0%	0.9971	\$263.05	\$300.28	1.0%	0.7%
201303	3,443	6,412	\$2,472,458	\$1,932,692	0.9586	\$83,414	\$2,016,106	81.5%	82.1%	\$314.43	\$299.14	-7.8%	0.4%	1.1289	\$2,791,116	\$435.30	0.3%	1.0000	\$314.43	\$298.32	-7.2%	0.7%
201304	3,475	6,500	\$2,509,001	\$2,116,331	0.9392	\$136,891	\$2,253,222	89.8%	82.6%	\$346.65	\$303.38	16.8%	1.0%									
201305	3,421	6,408	\$2,514,801	\$1,800,746	0.8466	\$326,349	\$2,127,095	84.6%	81.9%	\$331.94	\$303.64	0.8%	-0.4%</									

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		10/2013				Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	204	391	\$92,247	\$52,334	1.0000	\$0	\$52,334	56.7%		\$133.85				1.4520	\$133,941	\$342.56		0.9562	\$139.97			
200905	203	391	\$92,537	\$53,926	1.0000	\$0	\$53,926	58.3%		\$137.92				1.5049	\$139,257	\$356.16	4.0%	0.9942	\$138.73			
200906	190	381	\$90,210	\$158,235	1.0000	\$0	\$158,235	175.4%		\$415.31				1.4621	\$131,892	\$346.17	-2.8%	0.9663	\$429.79			
200907	190	380	\$95,508	\$70,069	1.0000	\$0	\$70,069	73.4%		\$184.39				1.4040	\$134,097	\$352.89	1.9%	0.9850	\$187.19			
200908	207	406	\$97,547	\$36,272	1.0000	\$0	\$36,272	37.2%		\$89.34				1.4230	\$138,809	\$341.89	-3.1%	0.9544	\$93.61			
200909	219	435	\$113,026	\$41,987	1.0000	\$0	\$41,987	37.1%		\$96.52				1.3474	\$152,290	\$350.09	2.4%	0.9772	\$98.77			
200910	216	436	\$114,932	\$53,822	1.0000	\$0	\$53,822	46.8%		\$123.45				1.3176	\$151,434	\$347.32	-0.8%	0.9695	\$127.33			
200911	218	425	\$113,182	\$40,872	1.0000	\$0	\$40,872	36.1%		\$96.17				1.3129	\$148,593	\$349.63	0.7%	0.9760	\$98.54			
200912	217	420	\$118,885	\$67,293	1.0000	\$0	\$67,293	56.6%		\$160.22				1.2476	\$148,325	\$353.16	1.0%	0.9858	\$162.53			
201001	206	383	\$117,884	\$36,306	1.0000	\$0	\$36,306	30.8%		\$94.79				1.2167	\$143,430	\$374.49	6.0%	1.0454	\$90.68			
201002	249	456	\$135,634	\$57,225	1.0000	\$0	\$57,225	42.2%		\$125.49				1.2157	\$164,886	\$361.59	-3.4%	1.0093	\$124.33			
201003	252	457	\$133,281	\$122,906	1.0000	\$0	\$122,906	92.2%	60.2%	\$268.94	\$159.49			1.2094	\$161,192	\$352.72	-2.5%	0.9846	\$273.15	\$162.15		
201004	241	447	\$136,827	\$111,654	1.0000	\$0	\$111,654	81.6%	62.6%	\$249.79	\$169.54	86.6%		1.1824	\$161,782	\$361.93	2.6%	1.0103	\$247.24	\$171.57	76.6%	
201005	244	455	\$137,964	\$90,056	1.0000	\$0	\$90,056	65.3%	63.1%	\$197.93	\$174.51	43.5%		1.1787	\$162,614	\$357.39	-1.3%	0.9976	\$198.40	\$176.54	43.0%	
201006	245	459	\$137,666	\$68,568	1.0000	\$0	\$68,568	49.8%	54.9%	\$149.39	\$154.49	-64.0%		1.1758	\$161,872	\$352.66	-1.3%	0.9844	\$151.75	\$156.09	-64.7%	
201007	242	452	\$137,247	\$116,089	1.0000	\$0	\$116,089	84.6%	56.4%	\$256.83	\$161.16	39.3%		1.1502	\$157,865	\$349.26	-1.0%	0.9749	\$263.44	\$162.98	40.7%	
201008	249	469	\$137,286	\$149,037	1.0000	\$0	\$149,037	108.6%	62.3%	\$317.78	\$180.55	255.7%		1.1368	\$156,061	\$332.75	-4.7%	0.9288	\$342.12	\$183.08	265.5%	
201009	237	447	\$135,452	\$61,703	1.0000	\$0	\$61,703	45.6%	62.7%	\$138.04	\$183.85	43.0%		1.1118	\$150,591	\$336.89	1.2%	0.9404	\$146.78	\$187.02	48.6%	
201010	237	454	\$136,528	\$94,869	1.0000	\$0	\$94,869	69.5%	64.4%	\$208.96	\$190.94	69.3%		1.0997	\$150,137	\$330.70	-1.8%	0.9231	\$226.37	\$195.03	77.8%	
201011	222	433	\$136,433	\$70,028	1.0000	\$0	\$70,028	51.3%	65.3%	\$161.73	\$196.12	68.2%		1.0964	\$149,591	\$345.47	4.5%	0.9644	\$167.71	\$200.51	70.2%	
201012	239	457	\$140,741	\$76,046	1.0000	\$0	\$76,046	54.0%	65.0%	\$166.40	\$196.40	3.9%		1.1146	\$156,876	\$343.27	-0.6%	0.9582	\$173.66	\$201.27	6.8%	
201101	260	498	\$146,875	\$58,985	1.0000	\$0	\$58,985	40.2%	65.2%	\$118.44	\$196.42	24.9%		1.1058	\$162,411	\$326.13	-5.0%	0.9104	\$130.11	\$203.54	43.5%	
201102	271	531	\$167,106	\$62,686	1.0000	\$0	\$62,686	37.5%	64.3%	\$118.05	\$194.75	-5.9%		1.0921	\$182,505	\$343.70	5.4%	0.9594	\$123.05	\$202.69	-1.0%	
201103	268	527	\$169,126	\$63,259	1.0000	\$0	\$63,259	37.4%	59.5%	\$120.04	\$181.73	-55.4%	13.9%	1.0858	\$183,635	\$348.45	1.4%	0.9727	\$123.41	\$189.30	-54.8%	16.7%
201104	270	525	\$167,360	\$62,663	1.0000	\$0	\$62,663	37.4%	55.7%	\$119.36	\$170.67	-52.2%	0.7%	1.0741	\$179,761	\$342.40	-1.7%	0.9558	\$124.88	\$178.58	-49.5%	4.1%
201105	284	552	\$172,492	\$157,907	1.0000	\$0	\$157,907	91.5%	58.4%	\$286.06	\$179.50	44.5%	2.9%	1.0714	\$184,806	\$334.79	-2.2%	0.9345	\$306.10	\$188.87	54.3%	7.0%
201106	285	555	\$172,977	\$105,856	1.0000	\$3	\$105,859	61.2%	59.3%	\$190.74	\$182.90	27.7%	18.4%	1.0708	\$185,224	\$333.74	-0.3%	0.9316	\$204.74	\$193.35	34.9%	23.9%
201107	288	557	\$172,398	\$82,889	1.0000	\$2	\$82,891	48.1%	56.4%	\$148.82	\$174.18	-42.1%	8.1%	1.0780	\$185,851	\$333.67	0.0%	0.9314	\$159.78	\$184.81	-39.3%	13.4%
201108	284	553	\$166,986	\$89,932	1.0000	\$2	\$89,934	53.9%	52.4%	\$162.63	\$162.07	-48.8%	-10.2%	1.1018	\$183,989	\$332.71	-0.3%	0.9287	\$175.11	\$172.00	-48.8%	-6.0%
201109	284	557	\$163,339	\$72,297	1.0000	\$2	\$72,299	44.3%	52.2%	\$129.80	\$160.90	-6.0%	-12.5%	1.1215	\$183,190	\$328.89	-1.1%	0.9181	\$141.39	\$171.13	-3.7%	-8.5%
201110	281	543	\$159,528	\$105,475	1.0000	\$3	\$105,478	66.1%	52.1%	\$194.25	\$160.31	-7.0%	-16.0%	1.1323	\$180,631	\$332.65	1.1%	0.9286	\$209.19	\$170.46	-7.6%	-12.6%
201111	263	518	\$155,952	\$164,683	1.0000	\$6	\$164,689	105.6%	56.4%	\$317.93	\$173.03	96.6%	-11.8%	1.1407	\$177,894	\$343.42	3.2%	0.9586	\$331.65	\$184.01	97.8%	-8.2%
201112	260	513	\$154,671	\$129,796	1.0000	\$4	\$129,800	83.9%	58.7%	\$253.02	\$179.88	52.1%	-8.4%	1.1534	\$178,398	\$347.75	1.3%	0.9707	\$260.65	\$191.07	50.1%	-5.1%
201201	251	503	\$156,071	\$172,191	1.0000	\$7	\$172,198	110.3%	64.2%	\$342.34	\$197.34	189.0%	0.5%	1.1654	\$181,887	\$361.60	4.0%	1.0094	\$339.16	\$207.90	160.7%	2.1%
201202	260	516	\$160,158	\$145,847	1.0000	\$6	\$145,853	91.1%	68.6%	\$282.66	\$210.75	139.4%	8.2%	1.1718	\$187,669	\$363.70	0.6%	1.0152	\$278.42	\$221.00	126.3%	9.0%
201203	255	508	\$158,711	\$106,873	0.9999	\$9	\$106,882	67.3%	71.2%	\$210.40	\$218.20	75.3%	20.1%	1.1757	\$186,596	\$367.31	1.0%	1.0253	\$205.20	\$227.82	66.3%	20.3%
201204	230	460	\$143,674	\$111,585	0.9997	\$32	\$111,617	77.7%	74.6%	\$242.65	\$228.16	103.3%	33.7%	1.1999	\$172,395	\$374.77	2.0%	1.0461	\$231.94	\$236.60	85.7%	32.5%
201205	233	463	\$142,340	\$160,300	0.9997	\$53	\$160,353	112.7%	75.9%	\$346.34	\$231.80	21.1%	29.1%	1.1998	\$170,780	\$368.85	-1.6%	1.0296	\$336.37	\$238.53	9.9%	26.3%
201206	243	489	\$139,283	\$89,454	0.9992	\$68	\$89,522	64.3%	76.4%	\$183.07	\$231.64	-4.0%	26.6%	1.2027	\$167,520	\$342.58	-7.1%	0.9563	\$191.44	\$237.77	-6.5%	23.0%
201207	250	499	\$152,694	\$223,932	0.9988	\$270	\$224,202	146.8%	84.9%	\$449.30	\$256.91	201.9%	47.5%	1.1914	\$181,923	\$364.58	6.4%	1.0177	\$441.50	\$261.72	176.3%	41.6%
201208	274	546	\$155,321	\$433,939	0.9973	\$1,154	\$435,093	280.1%	104.1%	\$796.87	\$313.65	390.0%	93.5%	1.1788	\$183,090	\$335.33	-8.0%	0.9360	\$851.32	\$319.29	386.2%	85.6%
201209	275	548	\$166,244	\$252,138	0.9969	\$778	\$252,916	152.1%	113.8%	\$461.53	\$343.70	255.6%	113.8%	1.1670	\$194,005	\$354.02	5.6%	0.9882	\$467.03	\$347.61	230.3%	103.1%
201210	274	546	\$167,364	\$266,570	0.9962	\$1,012	\$267,582	159.9%	122.0%	\$490.08	\$370.06	152.3%	130.8%	1.1621	\$194,494	\$356.22	0.6%	0.9943	\$492.86	\$372.08	135.6%	118.3%
201211	280	544	\$168,519	\$124,435	0.9949	\$638	\$125,074	74.2%	119.1%	\$229.91	\$362.04	-27.7%	109.2%	1.1617	\$195,769	\$359.87	1.0%	1.0045	\$228.88	\$362.58	-31.0%	97.0%
201212	278	541	\$168,308	\$115,734	0.9897	\$1,206	\$116,939	69.5%	117.5%	\$216.15	\$358.30	-14.6%	99.2%	1.1605	\$195,321	\$361.04	0.3%	1.0078	\$214.48	\$357.72	-17.7%	87.2%
201301	258	507	\$164,397	\$167,205	0.9846	\$2,609	\$169,814	103.3%	116.9%	\$334.94	\$357.69	-2.2%	81.3%	1.1107	\$182,589	\$360.14	-0.2%	1.0053	\$333.18	\$357.22	-1.8%	71.8%
201302	251	488	\$164,886	\$134,841	0.9809	\$2,623	\$137,465	83.4%	116.2%	\$281.69	\$357.95	-0.3%	69.8%	1.0905	\$179,804	\$368.45	2.3%	1.0285	\$273.88	\$357.13	-1.6%	61.6%
201303	249	486	\$160,022	\$149,931	0.9627	\$5,814	\$155,745	97.3%	118.7%	\$320.46	\$367.23	52.3%	68.3%	1.0880	\$174,106	\$358.24	-2.8%	1.0000	\$320.46	\$367.15	56.2%	61.2%
201304	248	487	\$161,631	\$74,476	0.9305	\$5,562	\$80,338	49.5%	115.9%	\$164.35	\$360.47	-32.3%	58.0%									
201305	245	482	\$163,030	\$82,966	0.8440	\$15,338	\$98,304	60.3%	111.4%	\$203.95	\$349.29	-41.1%	50.7%									
201306	252	501	\$162,548	\$25,113	0.3888	\$39,476	\$64,590	39.7%	108.8%	\$128.92	\$344.58	-29.6%	48.8%									

Experience Period	3,095	6,117	\$1,893,052	\$2,230,065	0.9928	\$16,257	\$2,246,322			\$367.23				1.1578	\$2,191,796	\$358.31		1.0002	\$367.15			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$2,238,529	\$1,696,025	1.0000	\$0	\$1,696,025	75.8%		\$240.50				1.3402	\$3,000,096	\$425.42		0.9897	\$243.01			
200905	3,901	6,942	\$2,241,147	\$1,438,692	1.0000	\$0	\$1,438,692	64.2%		\$207.24				1.3418	\$3,007,241	\$433.20	1.8%	1.0077	\$205.65			
200906	3,895	6,931	\$2,255,231	\$1,682,490	1.0000	\$0	\$1,682,490	74.6%		\$242.75				1.3295	\$2,998,410	\$432.61	-0.1%	1.0064	\$241.21			
200907	3,882	6,870	\$2,276,476	\$1,360,747	1.0000	\$0	\$1,360,747	59.8%		\$198.07				1.3021	\$2,964,150	\$431.46	-0.3%	1.0037	\$197.34			
200908	3,766	6,718	\$2,244,148	\$1,489,121	1.0000	\$0	\$1,489,121	66.4%		\$221.66				1.2876	\$2,889,652	\$430.14	-0.3%	1.0006	\$221.52			
200909	3,752	6,700	\$2,275,476	\$1,521,029	1.0000	\$0	\$1,521,029	66.8%		\$227.02				1.2663	\$2,881,497	\$430.07	0.0%	1.0005	\$226.91			
200910	3,746	6,650	\$2,297,486	\$1,594,576	1.0000	\$0	\$1,594,576	69.4%		\$239.79				1.2399	\$2,848,755	\$428.38	-0.4%	0.9966	\$240.62			
200911	3,731	6,600	\$2,335,301	\$1,428,134	1.0000	\$0	\$1,428,134	61.2%		\$216.38				1.2272	\$2,865,935	\$434.23	1.4%	1.0102	\$214.21			
200912	3,721	6,627	\$2,332,020	\$1,486,038	1.0000	\$0	\$1,486,038	63.7%		\$224.24				1.2051	\$2,810,300	\$424.07	-2.3%	0.9865	\$227.31			
201001	3,776	6,707	\$2,414,852	\$1,318,070	1.0000	\$0	\$1,318,070	54.6%		\$196.52				1.1906	\$2,875,178	\$428.68	1.1%	0.9972	\$197.06			
201002	3,786	6,756	\$2,435,195	\$1,563,024	1.0000	\$0	\$1,563,024	64.2%		\$231.35				1.1799	\$2,873,252	\$425.29	-0.8%	0.9894	\$233.84			
201003	3,740	6,663	\$2,424,128	\$1,672,510	1.0000	\$0	\$1,672,510	69.0%	65.7%	\$251.01	\$224.72			1.1727	\$2,842,686	\$426.64	0.3%	0.9925	\$252.91	\$225.07		
201004	3,730	6,628	\$2,426,074	\$1,505,477	1.0000	\$0	\$1,505,477	62.1%	64.6%	\$227.14	\$223.54	-5.6%		1.1689	\$2,835,774	\$427.85	0.3%	0.9953	\$228.21	\$223.77	-6.1%	
201005	3,726	6,620	\$2,438,121	\$1,623,164	1.0000	\$0	\$1,623,164	66.6%	64.8%	\$245.19	\$226.72	18.3%		1.1654	\$2,841,354	\$429.21	0.3%	0.9985	\$245.57	\$227.15	19.4%	
201006	3,713	6,659	\$2,456,754	\$1,532,386	1.0000	\$0	\$1,532,386	62.4%	63.8%	\$230.12	\$225.62	-5.2%		1.1606	\$2,851,196	\$428.17	-0.2%	0.9961	\$231.03	\$226.24	-4.2%	
201007	3,693	6,664	\$2,467,830	\$1,629,502	1.0000	\$0	\$1,629,502	66.0%	64.3%	\$244.52	\$229.56	23.5%		1.1538	\$2,847,441	\$427.29	-0.2%	0.9940	\$246.00	\$230.38	24.7%	
201008	3,673	6,659	\$2,446,111	\$1,717,370	1.0000	\$0	\$1,717,370	70.2%	64.7%	\$257.90	\$232.59	16.3%		1.1434	\$2,796,870	\$420.01	-1.7%	0.9771	\$263.95	\$233.88	19.2%	
201009	3,687	6,673	\$2,446,940	\$1,548,326	1.0000	\$0	\$1,548,326	63.3%	64.4%	\$232.03	\$233.01	2.2%		1.1373	\$2,782,961	\$417.05	-0.7%	0.9702	\$239.16	\$234.90	5.4%	
201010	3,623	6,625	\$2,473,661	\$2,346,156	1.0000	\$0	\$2,346,156	66.6%	66.6%	\$354.14	\$242.49	47.7%		1.1330	\$2,802,674	\$423.05	1.4%	0.9841	\$359.85	\$244.72	49.6%	
201011	3,582	6,590	\$2,503,806	\$1,657,954	1.0000	\$3	\$1,657,954	66.2%	67.0%	\$251.59	\$245.40	16.3%		1.1271	\$2,822,056	\$428.23	1.2%	0.9962	\$252.55	\$247.94	17.9%	
201012	3,607	6,630	\$2,517,705	\$1,830,187	1.0000	\$12	\$1,830,200	72.7%	67.7%	\$276.05	\$249.70	23.1%		1.1236	\$2,828,809	\$426.67	-0.4%	0.9926	\$278.12	\$252.15	22.4%	
201101	3,615	6,665	\$2,564,604	\$1,722,713	1.0000	\$13	\$1,722,727	67.2%	68.7%	\$258.47	\$254.90	31.5%		1.1102	\$2,847,147	\$427.18	0.1%	0.9937	\$260.10	\$257.48	32.0%	
201102	3,647	6,730	\$2,614,895	\$1,977,786	1.0000	\$20	\$1,977,807	75.6%	69.7%	\$293.88	\$260.18	27.0%		1.1028	\$2,883,803	\$428.50	0.3%	0.9968	\$294.82	\$262.65	26.1%	
201103	3,658	6,768	\$2,621,305	\$2,286,114	1.0000	\$45	\$2,286,159	87.2%	71.3%	\$337.79	\$267.51	34.6%	19.0%	1.0978	\$2,877,767	\$425.20	-0.8%	0.9891	\$341.50	\$270.13	35.0%	20.0%
201104	3,665	6,803	\$2,639,313	\$1,749,758	0.9999	\$220	\$1,749,978	66.3%	71.6%	\$257.24	\$269.98	13.3%	20.8%	1.0962	\$2,893,159	\$425.28	0.0%	0.9893	\$260.01	\$272.76	13.9%	21.9%
201105	3,674	6,825	\$2,621,345	\$1,898,801	0.9998	\$455	\$1,899,255	72.5%	72.1%	\$278.28	\$272.73	13.5%	20.3%	1.1057	\$2,898,522	\$424.69	-0.1%	0.9880	\$281.67	\$275.78	14.7%	21.4%
201106	3,643	6,762	\$2,600,737	\$1,562,999	0.9997	\$430	\$1,563,429	60.1%	71.9%	\$321.21	\$272.77	0.5%	20.9%	1.1098	\$2,886,196	\$426.83	0.5%	0.9929	\$322.86	\$275.89	0.8%	21.9%
201107	3,650	6,768	\$2,600,455	\$1,768,459	0.9997	\$619	\$1,769,078	68.0%	72.0%	\$261.39	\$274.15	6.9%	19.4%	1.1229	\$2,920,022	\$431.45	1.1%	1.0037	\$260.43	\$277.06	5.9%	20.3%
201108	3,672	6,822	\$2,593,360	\$2,592,562	0.9996	\$998	\$2,593,560	100.0%	74.5%	\$380.18	\$284.46	47.4%	22.3%	1.1330	\$2,938,259	\$430.70	-0.2%	1.0019	\$379.44	\$286.87	43.8%	22.7%
201109	3,682	6,858	\$2,579,954	\$2,329,545	0.9995	\$1,113	\$2,330,658	90.3%	76.7%	\$339.85	\$293.48	46.5%	26.0%	1.1426	\$2,947,837	\$429.84	-0.2%	0.9999	\$339.87	\$295.24	42.1%	25.7%
201110	3,710	6,877	\$2,561,891	\$2,126,389	0.9995	\$998	\$2,127,386	83.0%	75.8%	\$309.35	\$289.87	-12.6%	19.5%	1.1584	\$2,967,791	\$431.55	0.4%	1.0039	\$308.14	\$291.13	-14.4%	19.0%
201111	3,689	6,870	\$2,524,524	\$2,136,339	0.9995	\$1,015	\$2,137,353	84.7%	77.3%	\$311.11	\$294.77	23.7%	20.1%	1.1756	\$2,967,817	\$432.00	0.1%	1.0050	\$309.58	\$295.82	22.6%	19.3%
201112	3,673	6,842	\$2,493,229	\$1,703,817	0.9994	\$945	\$1,704,763	68.4%	76.9%	\$249.16	\$292.46	-9.7%	17.1%	1.1919	\$2,971,692	\$434.33	0.5%	1.0104	\$246.60	\$293.07	-11.3%	16.2%
201201	3,604	6,707	\$2,380,758	\$1,930,821	0.9994	\$1,094	\$1,931,914	81.1%	78.1%	\$288.04	\$294.88	11.4%	15.7%	1.2184	\$2,900,729	\$432.49	-0.4%	1.0061	\$286.30	\$295.19	10.1%	14.6%
201202	3,592	6,669	\$2,333,342	\$1,752,747	0.9988	\$2,032	\$1,754,779	75.2%	78.1%	\$263.12	\$292.36	-10.5%	12.4%	1.2333	\$2,877,758	\$431.51	-0.2%	1.0038	\$262.12	\$292.51	-11.1%	11.4%
201203	3,596	6,690	\$2,327,179	\$2,213,267	0.9987	\$2,823	\$2,216,091	95.2%	78.6%	\$331.25	\$291.78	-1.9%	9.1%	1.2448	\$2,896,899	\$433.02	0.3%	1.0073	\$328.84	\$291.49	-3.7%	7.9%
201204	3,591	6,699	\$2,330,008	\$1,959,251	0.9981	\$3,796	\$1,963,047	84.3%	80.1%	\$293.04	\$294.77	13.9%	9.2%	1.2492	\$2,910,575	\$434.48	0.3%	1.0107	\$289.93	\$293.95	11.5%	7.8%
201205	3,629	6,756	\$2,360,651	\$2,227,265	0.9975	\$5,480	\$2,232,746	94.6%	81.9%	\$330.48	\$299.12	18.8%	9.7%	1.2412	\$2,930,083	\$433.70	-0.2%	1.0089	\$327.56	\$297.77	16.3%	8.0%
201206	3,641	6,795	\$2,366,942	\$1,809,622	0.9967	\$5,985	\$1,815,607	76.7%	83.4%	\$267.20	\$302.10	15.6%	10.8%	1.2368	\$2,927,504	\$430.83	-0.7%	1.0022	\$366.60	\$300.50	14.5%	8.9%
201207	3,643	6,790	\$2,398,448	\$2,519,525	0.9957	\$10,860	\$2,530,385	105.5%	86.6%	\$372.66	\$311.38	42.6%	13.6%	1.2283	\$2,945,936	\$433.86	0.7%	1.0093	\$369.23	\$309.59	41.8%	11.7%
201208	3,690	6,897	\$2,413,678	\$2,323,779	0.9946	\$12,524	\$2,336,304	96.8%	86.3%	\$338.74	\$307.93	-10.9%	8.3%	1.2206	\$2,946,207	\$427.17	-1.5%	0.9937	\$340.88	\$306.37	-10.2%	6.8%
201209	3,670	6,879	\$2,446,283	\$2,146,208	0.9926	\$15,904	\$2,162,112	88.4%	86.1%	\$314.31	\$305.78	-7.5%	4.2%	1.2140	\$2,969,721	\$431.71	1.1%	1.0043	\$312.97	\$304.12	-7.9%	3.0%
201210	3,682	6,908	\$2,464,334	\$1,889,999	0.9918	\$15,698	\$1,905,697	77.3%	85.6%	\$275.87	\$302.95	-10.8%	4.5%	1.2019	\$2,961,934	\$428.77	-0.7%	0.9974	\$276.57	\$301.47	-10.2%	3.6%
201211	3,694	6,927	\$2,497,389	\$1,774,719	0.9874	\$22,717	\$1,797,435	72.0%	84.5%	\$259.48	\$298.57	-16.6%	1.3%	1.1891	\$2,969,555	\$428.69	0.0%	0.9973	\$260.19	\$297.30	-16.0%	0.5%
201212	3,678	6,881	\$2,518,681	\$1,836,467	0.9836	\$30,713	\$1,867,180	74.1%	85.0%	\$271.35	\$300.42	8.9%	2.7%	1.1772	\$2,964,964	\$430.89	0.5%	1.0024	\$270.71	\$299.34	9.8%	2.1%
201301	3,664	6,862	\$2,566,487	\$2,350,955	0.9793	\$49,582	\$2,400,537	93.5%	86.1%	\$349.83	\$305.58	21.5%	3.6%	1.1465	\$2,942,350	\$428.79	-0.5%	0.9975	\$350.71	\$304.71	22.5%	3.2%
201302	3,674	6,878	\$2,600,992	\$1,755,578	0.9680	\$57,989	\$1,813,568	69.7%	85.5%	\$263.68	\$305.52	0.2%	4.5%	1.1355	\$2,953,411	\$429.40	0.1%	0.9989	\$263.96	\$304.77	0.7%	4.2%
201303	3,692	6,898	\$2,632,480	\$2,082,623	0.9589	\$89,227	\$2,171,850	82.5%	84.5%	\$314.85	\$304.20	-5.0%	4.3%	1.1264	\$2,965,222	\$429.87	0.1%	1.0000	\$314.85	\$303.64	-4.3%	4.2%
201304	3,723	6,987	\$2,670,632	\$2,190,807	0.9389	\$142,454	\$2,333,260	87.4%	84.7%	\$333.94	\$307.63	14.0%	4.4%									
201305	3,666	6,890	\$2,677,831	\$1,883,712	0.8465	\$341,687	\$2,225,399	83.1%	83.8%	\$322.99	\$307.04	-2.3%	2.6%		</							

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)			(n)			(o)			(p)			(q)			(r)			(s)			(t)			(u)
Current Rate Level		10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																							
200904	3,765	6,661	\$569,630	\$549,902	1.0000	\$0	\$549,902	96.5%		\$82.56				1.3041	\$742,871	\$111.53		1.0181	\$81.09																										
200905	3,698	6,551	\$549,135	\$498,718	1.0000	\$0	\$498,718	90.8%		\$76.13				1.3108	\$719,829	\$109.88	-1.5%	1.0031	\$75.90																										
200906	3,705	6,550	\$549,687	\$515,892	1.0000	\$0	\$515,892	93.9%		\$78.76				1.3082	\$719,082	\$109.78	-0.1%	1.0022	\$78.59																										
200907	3,692	6,490	\$552,771	\$526,905	1.0000	\$0	\$526,905	95.3%		\$81.19				1.2957	\$716,238	\$110.36	0.5%	1.0074	\$80.59																										
200908	3,559	6,312	\$543,496	\$481,323	1.0000	\$0	\$481,323	88.6%		\$76.26				1.2857	\$698,752	\$110.70	0.3%	1.0106	\$75.46																										
200909	3,533	6,265	\$545,107	\$494,041	1.0000	\$0	\$494,041	90.6%		\$78.86				1.2772	\$696,203	\$111.13	0.4%	1.0144	\$77.74																										
200910	3,530	6,214	\$549,029	\$503,186	1.0000	\$0	\$503,186	91.7%		\$80.98				1.2546	\$688,832	\$110.85	-0.2%	1.0119	\$80.02																										
200911	3,513	6,175	\$554,636	\$504,302	1.0000	(\$0)	\$504,302	90.9%		\$81.67				1.2467	\$691,480	\$111.98	1.0%	1.0222	\$79.89																										
200912	3,504	6,207	\$553,184	\$511,311	1.0000	\$0	\$511,311	92.4%		\$82.38				1.2306	\$680,731	\$109.67	-2.1%	1.0012	\$82.28																										
201001	3,570	6,324	\$569,616	\$517,652	1.0000	\$0	\$517,652	90.9%		\$81.86				1.2228	\$696,544	\$110.14	0.4%	1.0055	\$81.41																										
201002	3,537	6,300	\$572,614	\$438,566	1.0000	\$0	\$438,566	76.6%		\$69.61				1.2134	\$694,817	\$110.29	0.1%	1.0068	\$69.14																										
201003	3,488	6,206	\$565,430	\$511,521	1.0000	\$0	\$511,521	90.5%	90.7%	\$82.42	\$79.38			1.2078	\$682,938	\$110.04	-0.2%	1.0046	\$82.05	\$78.68																									
201004	3,489	6,181	\$567,530	\$537,444	1.0000	\$0	\$537,444	94.7%	90.5%	\$86.95	\$79.72	5.3%		1.2046	\$683,658	\$110.61	0.5%	1.0097	\$86.12	\$79.07	6.2%																								
201005	3,482	6,165	\$570,087	\$457,470	1.0000	\$0	\$457,470	80.2%	89.6%	\$74.20	\$79.58	-2.5%		1.2003	\$684,304	\$111.00	0.4%	1.0133	\$73.23	\$78.86	-3.5%																								
201006	3,468	6,200	\$575,549	\$512,028	1.0000	\$0	\$512,028	89.0%	89.2%	\$82.59	\$79.90	4.9%		1.1938	\$687,088	\$110.82	-0.2%	1.0116	\$81.63	\$79.12	3.9%																								
201007	3,451	6,212	\$577,966	\$493,230	1.0000	\$0	\$493,230	85.3%	88.4%	\$79.40	\$79.75	-2.2%		1.1887	\$687,044	\$110.60	-0.2%	1.0096	\$78.64	\$78.95	-2.4%																								
201008	3,424	6,190	\$573,693	\$545,561	1.0000	\$0	\$545,561	95.1%	89.0%	\$88.14	\$80.74	15.6%		1.1795	\$676,698	\$109.32	-1.2%	0.9980	\$88.32	\$80.01	17.0%																								
201009	3,450	6,226	\$574,711	\$442,831	1.0000	\$0	\$442,831	77.1%	87.8%	\$71.13	\$80.10	-9.8%		1.1754	\$675,511	\$108.50	-0.8%	0.9905	\$71.81	\$79.53	-7.6%																								
201010	3,386	6,171	\$577,818	\$482,006	1.0000	\$0	\$482,006	83.4%	87.1%	\$78.11	\$79.86	-3.5%		1.1731	\$677,831	\$109.84	1.2%	1.0027	\$77.90	\$79.36	-2.7%																								
201011	3,360	6,157	\$583,665	\$491,899	1.0000	\$0	\$491,899	84.3%	86.6%	\$79.89	\$79.71	-2.2%		1.1630	\$678,778	\$110.24	0.4%	1.0064	\$79.39	\$79.32	-0.6%																								
201012	3,368	6,173	\$587,643	\$481,625	1.0000	\$0	\$481,625	82.0%	85.7%	\$78.02	\$79.35	-5.3%		1.1556	\$679,077	\$110.01	-0.2%	1.0042	\$77.69	\$78.94	-5.6%																								
201101	3,355	6,167	\$600,455	\$522,785	1.0000	\$0	\$522,785	87.1%	85.4%	\$84.77	\$79.58	3.6%		1.1393	\$684,099	\$110.93	0.8%	1.0126	\$83.71	\$79.12	2.8%																								
201102	3,376	6,199	\$608,690	\$472,252	1.0000	\$0	\$472,252	77.6%	85.5%	\$76.18	\$80.15	9.4%		1.1304	\$688,034	\$110.99	0.1%	1.0132	\$75.19	\$79.64	8.7%																								
201103	3,390	6,241	\$610,517	\$569,172	1.0000	\$0	\$569,172	93.2%	85.7%	\$91.20	\$80.89	10.6%	1.9%	1.1241	\$686,310	\$109.97	-0.9%	1.0039	\$90.85	\$80.38	10.7%	2.2%																							
201104	3,395	6,278	\$615,611	\$531,033	1.0000	\$0	\$531,033	86.3%	85.1%	\$84.59	\$80.69	-2.7%	1.2%	1.1222	\$690,843	\$110.04	0.1%	1.0045	\$84.20	\$80.22	-2.2%	1.5%																							
201105	3,390	6,273	\$616,858	\$512,944	1.0000	\$0	\$512,944	83.2%	85.3%	\$81.77	\$81.32	10.2%	2.2%	1.1202	\$690,986	\$110.15	0.1%	1.0056	\$81.32	\$80.90	11.0%	2.6%																							
201106	3,358	6,207	\$616,706	\$570,272	1.0000	\$0	\$570,272	92.5%	85.6%	\$91.88	\$82.10	11.2%	2.7%	1.1146	\$687,409	\$110.75	0.5%	1.0110	\$90.88	\$81.67	11.3%	3.2%																							
201107	3,362	6,211	\$628,499	\$482,241	1.0000	\$0	\$482,241	76.7%	84.8%	\$77.64	\$81.95	-2.2%	2.8%	1.1095	\$697,319	\$112.27	1.4%	1.0249	\$75.76	\$81.42	-3.7%	3.1%																							
201108	3,388	6,269	\$631,471	\$538,607	1.0000	\$0	\$538,607	85.3%	84.1%	\$85.92	\$81.77	-2.5%	1.3%	1.1102	\$701,084	\$111.83	-0.4%	1.0209	\$84.16	\$81.09	-4.7%	1.3%																							
201109	3,398	6,301	\$630,916	\$559,331	1.0000	\$0	\$559,331	88.7%	85.0%	\$88.77	\$83.25	24.8%	3.9%	1.1104	\$700,547	\$111.18	-0.6%	1.0149	\$87.46	\$82.39	21.8%	3.6%																							
201110	3,429	6,334	\$635,212	\$549,890	1.0000	\$0	\$549,890	86.6%	85.3%	\$86.82	\$83.97	11.1%	5.2%	1.1123	\$706,526	\$111.55	0.3%	1.0183	\$85.26	\$83.00	9.5%	4.6%																							
201111	3,426	6,352	\$636,403	\$582,128	1.0000	\$0	\$582,128	91.5%	85.9%	\$91.64	\$84.96	14.7%	6.6%	1.1162	\$710,342	\$111.83	0.3%	1.0209	\$89.77	\$83.87	13.1%	5.7%																							
201112	3,413	6,329	\$634,344	\$541,546	1.0000	\$0	\$541,546	85.4%	86.2%	\$85.57	\$85.58	9.7%	7.9%	1.1208	\$710,951	\$112.33	0.4%	1.0254	\$83.44	\$84.34	7.4%	6.8%																							
201201	3,353	6,204	\$618,601	\$561,929	1.0000	\$0	\$561,929	90.8%	86.5%	\$90.58	\$86.06	6.8%	8.1%	1.1185	\$691,909	\$111.53	-0.7%	1.0181	\$88.97	\$84.77	6.3%	7.1%																							
201202	3,332	6,153	\$610,947	\$560,569	1.0000	\$1	\$560,571	91.8%	87.6%	\$91.11	\$87.29	19.6%	8.9%	1.1201	\$684,294	\$111.21	-0.3%	1.0152	\$89.74	\$85.97	19.4%	7.9%																							
201203	3,341	6,182	\$614,890	\$578,412	1.0000	\$1	\$578,413	94.1%	87.7%	\$93.56	\$87.48	2.6%	8.1%	1.1203	\$688,890	\$111.43	0.2%	1.0173	\$91.98	\$86.06	1.2%	7.1%																							
201204	3,361	6,239	\$622,092	\$614,861	1.0000	\$9	\$614,871	98.8%	88.7%	\$98.55	\$88.64	16.5%	9.8%	1.1173	\$695,043	\$111.40	0.0%	1.0170	\$96.91	\$87.12	15.1%	8.6%																							
201205	3,396	6,293	\$631,579	\$566,679	1.0000	\$11	\$566,690	89.7%	89.3%	\$90.05	\$89.33	10.1%	9.9%	1.1100	\$701,027	\$111.40	0.0%	1.0169	\$88.55	\$87.72	8.9%	8.4%																							
201206	3,398	6,306	\$634,482	\$597,005	1.0000	\$15	\$597,020	94.1%	89.4%	\$94.67	\$89.57	3.0%	9.1%	1.1055	\$701,389	\$111.23	-0.2%	1.0153	\$93.24	\$87.92	2.6%	7.6%																							
201207	3,393	6,291	\$635,811	\$544,827	0.9999	\$30	\$544,858	85.7%	90.2%	\$86.61	\$90.31	11.5%	10.2%	1.1038	\$701,778	\$111.55	0.3%	1.0183	\$85.05	\$88.69	12.3%	8.9%																							
201208	3,416	6,351	\$636,057	\$631,052	0.9999	\$40	\$631,092	99.2%	91.3%	\$99.37	\$91.44	15.7%	11.8%	1.1002	\$699,770	\$110.18	-1.2%	1.0058	\$88.79	\$89.91	17.4%	10.9%																							
201209	3,395	6,331	\$640,040	\$539,225	0.9999	\$44	\$539,268	84.3%	91.0%	\$85.18	\$91.13	-4.0%	9.5%	1.0974	\$702,348	\$110.94	0.7%	1.0127	\$84.11	\$89.63	-3.8%	8.8%																							
201210	3,408	6,362	\$643,660	\$571,739	0.9999	\$64	\$571,803	88.8%	91.2%	\$89.88	\$91.39	3.5%	8.8%	1.0896	\$701,359	\$110.24	-0.6%	1.0064	\$89.31	\$89.97	4.8%	8.4%																							
201211	3,414	6,383	\$649,195	\$598,583	0.9999	\$84	\$598,667	92.2%	91.2%	\$93.79	\$91.57	2.3%	7.8%	1.0826	\$702,829	\$110.11	-0.1%	1.0052	\$93.31	\$90.27	3.9%	7.6%																							
201212	3,400	6,340	\$651,636	\$563,680	0.9998	\$92	\$563,772	86.5%	91.3%	\$88.92	\$91.85	3.9%	7.3%	1.0752	\$700,654	\$110.51	0.4%	1.0088	\$88.14	\$90.67	5.6%	7.5%																							
201301	3,406	6,355	\$657,286	\$665,862	0.9998	\$116	\$665,978	101.3%	92.2%	\$104.80	\$93.05	15.7%	8.1%	1.0592	\$696,198	\$109.55	-0.9%	1.0001	\$104.79	\$91.98	17.8%	8.5%																							
201302	3,423	6,390	\$663,543	\$564,566	0.9998	\$140	\$564,707	85.1%	91.6%	\$88.37	\$92.81	-3.0%	6.3%	1.0535	\$699,071	\$109.40	-0.1%	0.9987	\$88.49	\$91.88	-1.4%	6.9%																							
201303	3,443	6,412	\$669,800	\$611,975	0.9997	\$170	\$612,145	91.4%	91.4%	\$95.47	\$92.97	2.0%	6.3%	1.0487	\$702,399	\$109.54	0.1%	1.0000	\$95.47	\$92.17	3.8%	7.1%																							
201304	3,475	6,500	\$673,330	\$644,160	0.9996	\$284	\$644,444	95.7%	91.2%	\$99.15	\$93.04	0.6%	5.0%																																
201305	3,421	6,408	\$671,216	\$570,280	0.9995	\$291	\$570,570	85.0%	90.8%	\$89.04	\$92.95	-1.1%	4.1%																																
201306	3,421	6,380	\$666,839	\$521,058	0.8493	\$92,460	\$613,518	92.0%	90.6%	\$99.16	\$93.08	1.6%	3.9%																																
Experience Period	40,853	76,053	\$7,735,180	\$7,070,054	0.9999	\$816	\$7,070,870			\$92.97				1.0864	\$8,403,865	\$110.50		1.0087	\$92.17																										

CareFirst BlueCross BlueShield (GHMSI)
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Rx GHMSI HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)		(n)	(o)	(p)	(q)	(r)				(s)	(t)	(u)
Current Rate Level			10/2013				=(h)/(f)				=(h)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)										
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend											
200904	164	340	\$20,593	\$9,411	1.0000	\$0	\$9,411	45.7%		\$27.68				1.3817	\$28,453	\$83.69		0.9130	\$30.31														
200905	167	344	\$20,777	\$9,002	1.0000	\$0	\$9,002	43.3%		\$26.17				1.4054	\$29,201	\$84.89	1.4%	0.9261	\$28.26														
200906	169	351	\$21,035	\$11,981	1.0000	\$0	\$11,981	57.0%		\$34.13				1.4048	\$29,549	\$84.19	-0.8%	0.9185	\$37.16														
200907	168	349	\$21,293	\$10,824	1.0000	\$0	\$10,824	50.8%		\$31.01				1.3867	\$29,526	\$84.60	0.5%	0.9230	\$33.60														
200908	169	357	\$21,291	\$8,682	1.0000	\$0	\$8,682	40.8%		\$24.32				1.4211	\$30,257	\$84.75	0.2%	0.9247	\$26.30														
200909	181	386	\$20,582	\$12,209	1.0000	\$0	\$12,209	59.3%		\$31.63				1.4103	\$29,028	\$75.20	-11.3%	0.8205	\$38.55														
200910	182	391	\$24,462	\$11,981	1.0000	\$0	\$11,981	49.0%		\$30.64				1.3743	\$33,618	\$85.98	14.3%	0.9381	\$32.66														
200911	181	377	\$23,879	\$15,499	1.0000	\$0	\$15,499	64.9%		\$41.11				1.3881	\$33,146	\$87.92	2.3%	0.9592	\$42.86														
200912	180	372	\$24,252	\$15,357	1.0000	\$0	\$15,357	63.3%		\$41.28				1.3634	\$33,064	\$88.88	1.1%	0.9697	\$42.57														
201001	172	338	\$20,900	\$7,982	1.0000	\$0	\$7,982	38.2%		\$23.61				1.3710	\$28,655	\$84.78	-4.6%	0.9249	\$25.53														
201002	216	415	\$28,757	\$10,902	1.0000	\$0	\$10,902	37.9%		\$26.27				1.3554	\$38,978	\$93.92	10.8%	1.0247	\$25.64														
201003	217	413	\$28,934	\$15,032	1.0000	\$0	\$15,032	52.0%	50.2%	\$36.40	\$31.32			1.3501	\$39,063	\$94.58	0.7%	1.0319	\$35.27	\$33.27													
201004	208	405	\$29,213	\$18,512	1.0000	\$0	\$18,512	63.4%	51.8%	\$45.71	\$32.89	65.1%		1.3417	\$39,194	\$96.78	2.3%	1.0559	\$43.29	\$34.48	42.8%												
201005	211	412	\$29,410	\$14,925	1.0000	\$0	\$14,925	50.7%	52.3%	\$36.23	\$33.70	38.4%		1.3393	\$39,389	\$95.60	-1.2%	1.0431	\$34.73	\$34.96	22.9%												
201006	215	420	\$29,746	\$16,368	1.0000	\$0	\$16,368	55.0%	52.3%	\$38.97	\$34.15	14.2%		1.3393	\$39,839	\$94.85	-0.8%	1.0349	\$37.66	\$35.06	1.3%												
201007	213	414	\$29,501	\$14,067	1.0000	\$0	\$14,067	47.7%	51.9%	\$33.98	\$34.36	9.6%		1.3164	\$38,834	\$93.80	-1.1%	1.0234	\$33.20	\$34.99	-1.2%												
201008	218	427	\$28,950	\$30,883	1.0000	\$0	\$30,883	106.7%	57.7%	\$72.32	\$38.51	197.4%		1.3111	\$37,957	\$88.89	-5.2%	0.9698	\$74.57	\$39.09	183.6%												
201009	205	404	\$27,913	\$14,829	1.0000	\$0	\$14,829	53.1%	57.2%	\$36.71	\$38.92	16.0%		1.3015	\$36,329	\$89.92	1.2%	0.9811	\$37.41	\$38.99	-3.0%												
201010	205	411	\$28,041	\$13,605	1.0000	\$0	\$13,605	48.5%	57.0%	\$33.10	\$39.09	8.0%		1.2907	\$36,192	\$88.06	-2.1%	0.9608	\$34.46	\$39.10	5.5%												
201011	204	407	\$27,986	\$21,706	1.0000	\$0	\$21,706	77.6%	58.2%	\$53.33	\$40.13	29.7%		1.2906	\$36,120	\$88.75	0.8%	0.9682	\$55.08	\$40.12	28.5%												
201012	208	412	\$28,720	\$33,263	1.0000	\$0	\$33,263	115.8%	62.7%	\$80.74	\$43.48	95.6%		1.2728	\$36,554	\$88.72	0.0%	0.9680	\$83.40	\$43.48	95.9%												
201101	228	452	\$30,506	\$11,081	1.0000	\$0	\$11,081	36.3%	61.9%	\$24.52	\$43.10	3.8%		1.2582	\$38,383	\$84.92	-4.3%	0.9265	\$26.46	\$43.17	3.6%												
201102	239	485	\$35,867	\$18,406	1.0000	\$0	\$18,406	51.3%	62.8%	\$37.95	\$43.99	44.5%		1.2261	\$43,975	\$90.67	6.8%	0.9892	\$38.36	\$44.19	49.6%												
201103	236	481	\$36,489	\$17,547	1.0000	\$0	\$17,547	48.1%	62.1%	\$36.48	\$43.90	0.2%	40.1%	1.2143	\$44,308	\$92.12	1.6%	1.0050	\$36.30	\$44.19	2.9%	32.8%											
201104	238	479	\$36,215	\$27,627	1.0000	\$0	\$27,627	76.3%	63.4%	\$57.68	\$45.02	26.2%	36.9%	1.2040	\$43,602	\$91.03	-1.2%	0.9931	\$58.07	\$45.55	34.1%	32.1%											
201105	237	476	\$35,844	\$19,771	1.0000	\$0	\$19,771	55.2%	63.6%	\$41.53	\$45.40	14.7%	34.7%	1.2036	\$43,143	\$90.64	-0.4%	0.9889	\$42.00	\$46.12	20.9%	31.9%											
201106	238	480	\$36,018	\$24,558	1.0000	\$0	\$24,558	68.2%	64.7%	\$51.16	\$46.42	31.3%	36.0%	1.2040	\$43,366	\$90.34	-0.3%	0.9857	\$51.91	\$47.35	37.8%	35.1%											
201107	240	480	\$35,853	\$25,059	1.0000	\$0	\$25,059	69.9%	66.5%	\$52.21	\$47.89	53.6%	39.4%	1.2011	\$43,064	\$89.72	-0.7%	0.9788	\$53.33	\$49.02	60.6%	40.1%											
201108	238	479	\$35,515	\$25,895	1.0000	\$0	\$25,895	72.9%	64.1%	\$54.06	\$46.52	-25.3%	20.8%	1.2019	\$42,686	\$89.11	-0.7%	0.9723	\$55.60	\$47.61	-25.4%	21.8%											
201109	239	484	\$35,531	\$18,360	1.0000	\$0	\$18,360	51.7%	63.8%	\$37.93	\$46.49	3.3%	19.4%	1.1976	\$42,553	\$87.92	-1.3%	0.9592	\$39.55	\$47.67	5.7%	22.3%											
201110	235	469	\$34,955	\$27,919	1.0000	\$0	\$27,919	79.9%	66.2%	\$59.53	\$48.57	79.8%	24.2%	1.1968	\$41,835	\$89.20	1.5%	0.9732	\$61.17	\$49.75	77.5%	27.3%											
201111	233	468	\$35,267	\$21,818	1.0000	\$0	\$21,818	61.9%	65.1%	\$46.62	\$48.06	-12.6%	19.8%	1.1978	\$42,243	\$90.26	1.2%	0.9848	\$47.34	\$49.17	-14.1%	22.6%											
201112	234	469	\$35,439	\$43,164	1.0000	\$0	\$43,164	121.8%	66.4%	\$92.03	\$49.32	14.0%	13.4%	1.1999	\$42,525	\$90.67	0.5%	0.9893	\$93.03	\$50.37	11.5%	15.9%											
201201	224	456	\$35,415	\$22,361	1.0000	\$0	\$22,361	63.1%	68.3%	\$49.04	\$51.26	100.0%	18.9%	1.2074	\$42,762	\$93.78	3.4%	1.0231	\$47.93	\$51.95	81.1%	20.3%											
201202	232	469	\$36,695	\$14,029	1.0000	\$0	\$14,029	38.2%	67.1%	\$29.91	\$50.63	-21.2%	15.1%	1.2081	\$44,332	\$94.52	0.8%	1.0313	\$29.00	\$51.13	-24.4%	15.7%											
201203	230	464	\$36,783	\$23,738	1.0000	\$0	\$23,738	64.5%	68.5%	\$51.16	\$51.88	40.2%	18.2%	1.2125	\$44,601	\$96.12	1.7%	1.0487	\$48.78	\$52.20	34.4%	18.1%											
201204	230	460	\$36,630	\$21,146	1.0000	\$0	\$21,146	57.7%	66.9%	\$45.97	\$50.91	-20.3%	13.1%	1.2010	\$43,994	\$95.64	-0.5%	1.0435	\$44.06	\$51.02	-24.1%	12.0%											
201205	230	460	\$36,282	\$27,945	1.0000	\$1	\$27,946	77.0%	68.8%	\$60.75	\$52.50	46.3%	15.6%	1.2009	\$43,573	\$94.72	-1.0%	1.0335	\$58.78	\$52.42	40.0%	13.7%											
201206	229	459	\$36,379	\$37,729	1.0000	\$1	\$37,730	103.7%	71.8%	\$82.20	\$55.04	60.7%	18.6%	1.2009	\$43,689	\$95.18	0.5%	1.0385	\$79.15	\$54.72	52.5%	15.6%											
201207	239	472	\$36,963	\$57,905	0.9999	\$3	\$57,909	156.7%	79.2%	\$122.69	\$60.98	135.0%	27.3%	1.1987	\$44,309	\$93.87	-1.4%	1.0242	\$119.79	\$60.39	124.6%	23.2%											
201208	260	516	\$37,631	\$20,009	0.9999	\$1	\$20,010	53.2%	77.5%	\$38.78	\$59.53	-28.3%	28.0%	1.1850	\$44,594	\$86.42	-7.9%	0.9429	\$41.13	\$59.13	-26.0%	24.2%											
201209	261	518	\$40,679	\$17,856	0.9999	\$1	\$17,857	43.9%	76.4%	\$34.47	\$59.09	-9.1%	27.1%	1.1713	\$47,648	\$91.99	6.4%	1.0036	\$34.35	\$58.47	-13.1%	22.7%											
201210	263	519	\$40,958	\$40,593	0.9999	\$5	\$40,598	99.1%	78.2%	\$78.22	\$60.79	31.4%	25.2%	1.1661	\$47,761	\$92.03	0.0%	1.0040	\$77.91	\$60.00	27.4%	20.6%											
201211	266	522	\$41,256	\$27,074	0.9999	\$4	\$27,078	65.6%	78.4%	\$51.87	\$61.13	11.3%	27.2%	1.1657	\$48,091	\$92.13	0.1%	1.0051	\$51.61	\$60.25	9.0%	22.5%											
201212	263	518	\$41,047	\$65,367	0.9998	\$11	\$65,377	159.3%	82.3%	\$126.21	\$64.42	37.1%	30.6%	1.1649	\$47,817	\$92.31	0.2%	1.0071	\$125.32	\$63.41	34.7%	25.9%											
201301	244	485	\$39,951	\$20,689	0.9998	\$5	\$20,693	51.8%	81.1%	\$42.67	\$63.82	-13.0%	24.5%	1.1138	\$44,498	\$91.75	-0.6%	1.0010	\$42.62	\$62.93	-11.1%	21.1%											
201302	238	469	\$40,432	\$18,122	0.9998	\$5	\$18,126	44.8%	81.3%	\$38.65	\$64.52	29.2%	27.4%	1.0929	\$44,188	\$94.22	2.7%	1.0279	\$37.60	\$63.63	29.6%	24.4%											
201303	237	468	\$39,418	\$18,429	0.9997	\$5	\$18,434	46.8%	79.7%	\$39.39	\$63.57	-23.0%	22.5%	1.0882	\$42,895	\$91.66	-2.7%	1.0000	\$39.39	\$62.94	-19.3%	20.6%											
201304	236	469	\$39,034	\$22,037	0.9996	\$10	\$22,047	56.5%	79.5%	\$47.01	\$63.63	2.3%	25.0%																				
201305	233	464	\$39,393	\$19,925	0.9995	\$10	\$19,935	50.6%	77.3%	\$42.96	\$62.22	-29.3%	18.5%																				
201306	237	479	\$39,288	\$39,418	0.8493	\$6,995	\$46,412	118.1%	78.7%	\$96.89	\$63.48	17.9%	15.3%																				
Experience Period	2,960	5,866	\$467,626	\$372,863	0.9999	\$40	\$372,903			\$63.57				1.1613	\$543,055	\$92.58		1.0100	\$62.94														

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Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)		(i) (j) (k) (l) =(h)/(c)				(m) (n) (o) (p) =(d) x (m) = (n)/(c)				(q)	(r) (s) (t) (u) =(i)/(g)					
Current Rate Level			10/2013				Incurred Claims								Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200904	33	44	\$2,853	\$1,241	1.0000	\$0	\$1,241	43.5%		\$28.21				1.2764	\$3,642	\$82.76							
200905	32	43	\$2,757	\$766	1.0000	\$0	\$766	27.8%		\$17.81				1.4448	\$3,983	\$92.62	11.9%						
200906	10	18	\$1,223	\$174	1.0000	\$0	\$174	14.2%		\$9.66				1.2859	\$1,572	\$87.35	-5.7%						
200907	11	19	\$1,260	\$659	1.0000	\$0	\$659	52.3%		\$34.71				1.2859	\$1,620	\$85.28	-2.4%						
200908	11	18	\$1,169	\$957	1.0000	\$0	\$957	81.9%		\$53.19				1.2859	\$1,503	\$83.51	-2.1%						
200909	11	18	\$1,169	\$1,574	1.0000	\$0	\$1,574	134.6%		\$77.42				1.2859	\$1,503	\$83.51	0.0%						
200910	11	18	\$1,169	\$2,604	1.0000	\$0	\$2,604	222.7%		\$144.65				1.2859	\$1,503	\$83.51	0.0%						
200911	11	18	\$1,169	\$1,143	1.0000	\$0	\$1,143	97.8%		\$63.51				1.2859	\$1,503	\$83.51	0.0%						
200912	12	19	\$1,239	\$1,563	1.0000	\$0	\$1,563	126.2%		\$82.28				1.2859	\$1,593	\$83.86	0.4%						
201001	12	19	\$1,203	\$1,385	1.0000	\$0	\$1,385	115.1%		\$72.88				1.2859	\$1,547	\$81.41	-2.9%						
201002	12	19	\$1,239	\$1,540	1.0000	\$0	\$1,540	124.3%		\$81.05				1.2859	\$1,593	\$83.86	3.0%						
201003	13	20	\$1,239	\$1,368	1.0000	\$0	\$1,368	110.4%	84.7%	\$68.40	\$54.85			1.2859	\$1,593	\$79.66	-5.0%						
201004	13	20	\$1,576	\$91	1.0000	\$0	\$91	5.8%	84.2%	\$4.57	\$55.52	-83.8%		1.1434	\$1,802	\$90.10	13.1%						
201005	13	20	\$1,576	\$894	1.0000	\$0	\$894	56.7%	91.6%	\$44.71	\$61.74	151.1%		1.1434	\$1,802	\$90.10	0.0%						
201006	14	21	\$1,576	\$1,484	1.0000	\$0	\$1,484	94.1%	97.9%	\$70.65	\$66.65	631.2%		1.1434	\$1,802	\$85.81	-4.8%						
201007	14	21	\$1,576	\$982	1.0000	\$0	\$982	62.3%	98.0%	\$46.75	\$67.47	34.7%		1.1434	\$1,802	\$85.81	0.0%						
201008	16	24	\$1,840	\$1,758	1.0000	\$0	\$1,758	95.5%	98.9%	\$73.25	\$69.14	37.7%		1.1434	\$2,104	\$87.66	2.2%						
201009	16	24	\$1,840	\$945	1.0000	\$0	\$945	51.3%	91.4%	\$39.36	\$64.84	-55.0%		1.1434	\$2,104	\$87.66	0.0%						
201010	16	24	\$1,840	\$1,358	1.0000	\$0	\$1,358	73.8%	81.0%	\$56.58	\$58.27	-60.9%		1.1434	\$2,104	\$87.66	0.0%						
201011	15	23	\$1,840	\$1,662	1.0000	\$0	\$1,662	90.3%	80.9%	\$72.28	\$59.17	13.8%		1.1434	\$2,104	\$91.47	4.3%						
201012	16	24	\$1,840	\$996	1.0000	\$0	\$996	54.1%	75.4%	\$41.49	\$55.84	-49.6%		1.1434	\$2,104	\$87.66	-4.2%						
201101	16	24	\$1,760	\$1,864	1.0000	\$0	\$1,864	105.9%	75.7%	\$77.68	\$56.60	6.6%		1.1434	\$2,012	\$83.85	-4.3%						
201102	15	23	\$1,760	\$1,350	1.0000	\$0	\$1,350	76.7%	72.8%	\$58.69	\$55.04	-27.6%		1.1434	\$2,012	\$87.50	4.3%						
201103	15	23	\$1,760	\$1,492	1.0000	\$0	\$1,492	84.8%	71.6%	\$64.85	\$54.89	-5.2%	0.1%	1.1434	\$2,012	\$87.50	0.0%						
201104	15	23	\$1,625	\$0	1.0000	\$0	\$0	0.0%	71.0%	\$0.00	\$53.96	-100.0%	-2.8%	1.1177	\$1,816	\$78.94	-9.8%						
201105	29	48	\$3,151	\$317	1.0000	\$0	\$317	10.0%	63.4%	\$6.60	\$47.04	-85.2%	-23.8%	1.1177	\$3,522	\$73.37	-7.1%						
201106	27	45	\$2,907	\$1,647	1.0000	\$0	\$1,647	56.7%	60.5%	\$36.61	\$44.08	-48.2%	-33.9%	1.1177	\$3,249	\$72.20	-1.6%						
201107	28	46	\$2,981	\$7,221	1.0000	\$0	\$7,221	242.2%	82.0%	\$156.99	\$58.72	235.8%	-13.0%	1.1177	\$3,332	\$72.43	0.3%						
201108	27	45	\$2,981	\$3,371	1.0000	\$0	\$3,371	113.1%	84.5%	\$74.91	\$59.74	2.3%	-13.6%	1.1177	\$3,332	\$74.04	2.2%						
201109	27	45	\$2,907	\$3,044	1.0000	\$0	\$3,044	104.7%	88.9%	\$67.65	\$61.89	71.9%	-4.6%	1.1177	\$3,249	\$72.20	-2.5%						
201110	27	45	\$2,907	\$7,349	1.0000	\$0	\$7,349	252.8%	106.7%	\$163.31	\$73.22	188.6%	25.6%	1.1177	\$3,249	\$72.20	0.0%						
201111	27	47	\$2,943	\$3,358	1.0000	\$0	\$3,358	114.1%	108.4%	\$71.46	\$73.08	-1.1%	23.5%	1.1177	\$3,289	\$69.98	-3.1%						
201112	23	41	\$2,818	\$3,678	1.0000	\$0	\$3,678	130.5%	113.7%	\$89.70	\$76.24	116.2%	36.5%	1.1177	\$3,150	\$76.82	9.8%						
201201	24	44	\$2,818	\$8,517	1.0000	\$0	\$8,517	302.2%	131.0%	\$193.58	\$87.04	149.2%	53.8%	1.1177	\$3,150	\$71.58	-6.8%						
201202	25	44	\$2,818	\$2,814	1.0000	\$0	\$2,814	99.9%	131.3%	\$63.95	\$86.31	9.0%	56.8%	1.1177	\$3,150	\$71.58	0.0%						
201203	25	44	\$2,818	\$5,345	1.0000	\$0	\$5,345	189.7%	138.6%	\$121.48	\$90.25	87.3%	64.4%	1.1177	\$3,150	\$71.58	0.0%						
201204	0	0	\$0	\$0	1.0000	\$0	\$0		145.6%	\$0	\$94.46		75.1%	1.0000	\$0	\$0							
201205	0	0	\$0	\$0	1.0000	\$0	\$0		160.4%	\$0	\$103.91		120.9%	1.0000	\$0	\$0							
201206	0	0	\$0	\$0	1.0000	\$0	\$0		172.0%	\$0	\$111.47		152.9%	1.0000	\$0	\$0							
201207	0	0	\$0	\$0	1.0000	\$0	\$0		162.9%	\$0	\$105.57		79.8%	1.0000	\$0	\$0							
201208	0	0	\$0	\$0	1.0000	\$0	\$0		170.3%	\$0	\$110.02		84.2%	1.0000	\$0	\$0							
201209	0	0	\$0	\$0	1.0000	\$0	\$0		181.4%	\$0	\$117.21		89.4%	1.0000	\$0	\$0							
201210	0	0	\$0	\$0	1.0000	\$0	\$0		166.8%	\$0	\$107.78		47.2%	1.0000	\$0	\$0							
201211	0	0	\$0	\$0	1.0000	\$0	\$0		180.6%	\$0	\$117.65		61.0%	1.0000	\$0	\$0							
201212	0	0	\$0	\$0	1.0000	\$0	\$0		197.3%	\$0	\$126.34		65.7%	1.0000	\$0	\$0							
201301	0	0	\$0	\$0	1.0000	\$0	\$0		144.8%	\$0	\$92.72		6.5%	1.0000	\$0	\$0							
201302	0	0	\$0	\$0	1.0000	\$0	\$0		189.7%	\$0	\$121.48		40.8%	1.0000	\$0	\$0							
201303	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0			1.0000	\$0	\$0							
201304	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0												
201305	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0												
201306	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0												
Experience Period	-	-	\$0	\$0	#DIV/0!	\$0	\$0			#DIV/0!	#DIV/0!			#DIV/0!	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	7	7	\$672	\$3	1.0000	\$0	\$3	0.5%		\$0.49				1.3041	\$876	\$125.20		1.0032	\$0.48			
200905	4	4	\$672	\$47	1.0000	\$0	\$47	7.0%		\$11.74				1.3108	\$881	\$220.22	75.9%	1.7647	\$6.65			
200906	11	12	\$860	\$633	1.0000	\$0	\$633	73.6%		\$52.76				1.3082	\$1,125	\$93.75	-57.4%	0.7513	\$70.23			
200907	11	12	\$1,128	\$102	1.0000	\$0	\$102	9.1%		\$8.53				1.2957	\$1,462	\$121.80	29.9%	0.9760	\$8.74			
200908	27	31	\$987	\$128	1.0000	\$0	\$128	13.0%		\$4.13				1.2857	\$1,269	\$40.93	-66.4%	0.3280	\$12.60			
200909	27	31	\$987	\$836	1.0000	\$0	\$836	84.7%		\$26.97				1.2772	\$1,261	\$40.66	-0.7%	0.3259	\$82.76			
200910	23	27	\$2,340	\$1,055	1.0000	\$0	\$1,055	45.1%		\$39.09				1.2546	\$2,936	\$108.74	167.4%	0.8713	\$44.86			
200911	26	30	\$2,357	\$552	1.0000	\$0	\$552	23.4%		\$18.40				1.2467	\$2,939	\$97.95	-9.9%	0.7849	\$23.44			
200912	25	29	\$2,357	\$528	1.0000	\$0	\$528	22.4%		\$18.20				1.2306	\$2,900	\$100.02	2.1%	0.8015	\$22.71			
201001	22	26	\$2,162	\$914	1.0000	\$0	\$914	42.3%		\$35.14				1.2228	\$2,644	\$101.68	1.7%	0.8148	\$43.12			
201002	21	22	\$1,946	\$583	1.0000	\$0	\$583	29.9%		\$26.48				1.2134	\$2,361	\$107.33	5.6%	0.8601	\$30.78			
201003	22	24	\$2,123	\$396	1.0000	\$0	\$396	18.7%	31.1%	\$16.51	\$22.66			1.2078	\$2,564	\$106.84	-0.5%	0.8562	\$19.28	\$31.05		
201004	20	22	\$1,998	\$265	1.0000	\$0	\$265	13.2%	30.3%	\$12.03	\$22.37	2377.3%		1.2046	\$2,407	\$109.40	2.4%	0.8767	\$13.73	\$30.45	2735.0%	
201005	20	23	\$2,098	\$1,176	1.0000	\$0	\$1,176	56.1%	33.6%	\$51.13	\$24.80	335.6%		1.2003	\$2,518	\$109.49	0.1%	0.8774	\$58.28	\$33.90	776.0%	
201006	16	18	\$1,719	\$302	1.0000	\$0	\$302	17.5%	30.8%	\$16.76	\$23.17	-68.2%		1.1938	\$2,052	\$114.01	4.1%	0.9136	\$18.34	\$31.24	-73.9%	
201007	15	17	\$1,488	\$157	1.0000	\$0	\$157	10.5%	30.5%	\$9.21	\$22.97	8.0%		1.1887	\$1,769	\$104.05	-8.7%	0.8338	\$11.04	\$31.13	26.4%	
201008	15	18	\$1,665	\$307	1.0000	\$0	\$307	18.4%	30.4%	\$17.04	\$24.63	312.3%		1.1795	\$1,964	\$109.11	4.9%	0.8743	\$19.49	\$31.16	54.7%	
201009	16	19	\$1,742	\$130	1.0000	\$0	\$130	7.5%	26.5%	\$6.83	\$23.14	-74.7%		1.1754	\$2,048	\$107.76	-1.2%	0.8636	\$7.91	\$27.29	-90.4%	
201010	16	19	\$1,742	\$427	1.0000	\$0	\$427	24.5%	24.5%	\$22.49	\$21.48	-42.5%		1.1731	\$2,044	\$107.55	-0.2%	0.8619	\$26.09	\$25.37	-41.8%	
201011	3	3	\$1,964	\$139	1.0000	\$0	\$139	7.1%	23.1%	\$46.44	\$22.18	152.4%		1.1630	\$2,284	\$761.35	607.9%	6.1010	\$7.61	\$24.10	-67.5%	
201012	15	21	\$1,964	\$125	1.0000	\$0	\$125	6.3%	21.8%	\$5.94	\$21.20	-67.4%		1.1556	\$2,270	\$108.08	-85.8%	0.8660	\$6.86	\$22.80	-69.8%	
201011	16	22	\$2,050	\$298	1.0000	\$0	\$298	14.5%	19.1%	\$13.54	\$18.87	-61.5%		1.1393	\$2,336	\$106.16	-1.8%	0.8507	\$15.91	\$20.18	-63.1%	
201102	17	23	\$2,136	\$134	1.0000	\$0	\$134	6.3%	17.0%	\$5.83	\$16.83	-78.0%		1.1304	\$2,414	\$104.98	-1.1%	0.8412	\$6.93	\$18.04	-77.5%	
201103	17	23	\$2,136	\$353	1.0000	\$0	\$353	16.5%	16.8%	\$15.35	\$16.72	-7.0%	-26.2%	1.1241	\$2,401	\$104.40	-0.5%	0.8366	\$18.35	\$17.95	-4.9%	-42.2%
201104	17	23	\$2,425	\$536	1.0000	\$0	\$536	22.1%	17.7%	\$23.29	\$17.83	93.5%		1.1222	\$2,721	\$118.32	13.3%	0.9481	\$24.56	\$19.00	78.9%	-37.6%
201105	18	28	\$2,554	\$530	1.0000	\$0	\$530	20.7%	14.6%	\$18.92	\$14.68	-63.0%	-40.8%	1.1202	\$2,861	\$102.18	-13.6%	0.8188	\$23.10	\$15.79	-60.4%	-53.4%
201106	20	30	\$2,772	\$241	1.0000	\$0	\$241	8.7%	13.7%	\$8.02	\$13.72	-52.1%	-40.8%	1.1146	\$3,090	\$103.00	0.8%	0.8254	\$9.72	\$14.94	-47.0%	-52.2%
201107	20	31	\$2,799	\$158	1.0000	\$0	\$158	5.6%	13.0%	\$5.10	\$12.99	-44.6%	-43.5%	1.1095	\$3,105	\$100.18	-2.7%	0.8028	\$6.35	\$14.27	-42.5%	-54.2%
201108	19	29	\$2,640	\$482	1.0000	\$0	\$482	18.3%	13.2%	\$16.62	\$13.11	-2.5%	-46.8%	1.1102	\$2,931	\$101.07	0.9%	0.8099	\$20.52	\$14.53	5.3%	-53.4%
201109	18	28	\$2,640	\$398	1.0000	\$0	\$398	15.1%	13.7%	\$14.20	\$13.64	107.8%	-41.0%	1.1104	\$2,931	\$104.69	3.6%	0.8389	\$16.93	\$15.19	113.9%	-44.3%
201110	19	29	\$2,640	\$1,755	1.0000	\$0	\$1,755	66.5%	17.9%	\$60.52	\$17.75	169.1%	-17.4%	1.1123	\$2,936	\$101.25	-3.3%	0.8114	\$74.59	\$19.90	185.9%	-21.6%
201111	3	3	\$2,528	\$180	1.0000	\$0	\$180	7.1%	17.7%	\$59.89	\$17.89	29.0%	-19.3%	1.1162	\$2,822	\$940.57	828.9%	7.5371	\$7.95	\$19.73	4.4%	-18.2%
201112	3	3	\$2,366	\$0	1.0000	\$0	\$0	0.0%	17.1%	\$0.00	\$18.62	-100.0%	-12.2%	1.1208	\$2,652	\$883.91	-6.0%	7.0831	\$0.00	\$19.03	-100.0%	-16.5%
201201	3	3	\$730	\$276	1.0000	\$0	\$276	37.8%	17.8%	\$91.91	\$19.93	579.0%	5.6%	1.1185	\$817	\$272.17	-69.2%	2.1810	\$42.14	\$19.86	164.8%	-1.6%
201202	3	3	\$730	\$0	1.0000	\$0	\$0	0.0%	18.2%	\$0.00	\$21.06	-100.0%	25.1%	1.1201	\$818	\$272.55	0.1%	2.1840	\$0.00	\$20.36	-100.0%	12.8%
201203	0	0	\$730	\$0	1.0000	\$0	\$0	0.0%	17.8%	\$0.00	\$21.69	29.7%		1.1203	\$818				\$20.53			14.4%
201204	0	0	\$780	\$0	1.0000	\$0	\$0	0.0%	16.8%	\$0.00	\$21.49	20.5%		1.1173	\$871				\$20.09			5.8%
201205	3	3	\$780	\$0	1.0000	\$0	\$0	0.0%	15.8%	\$0.00	\$21.54	-100.0%	46.7%	1.1100	\$866	\$288.59		2.3126	\$0.00	\$18.96	-100.0%	20.1%
201206	14	30	(\$325)	\$828	1.0000	\$0	\$828	-254.7%	21.4%	\$27.59	\$25.16	244.0%	83.4%	1.1055	(\$359)	-\$11.98	-104.1%	(0.0960)	-\$287.48	\$26.06	-\$3058.9%	74.5%
201207	11	27	\$2,945	\$1,059	0.9999	\$0	\$1,059	36.0%	25.9%	\$39.24	\$31.50	669.3%	142.6%	1.1038	\$3,251	\$120.39	-1105.3%	0.9647	\$40.68	\$31.59	540.2%	121.4%
201208	14	30	\$2,945	\$759	0.9999	\$0	\$759	25.8%	27.0%	\$25.29	\$33.05	52.2%	152.1%	1.1002	\$3,240	\$108.00	-10.3%	0.8654	\$29.23	\$32.83	42.4%	125.9%
201209	14	30	\$2,647	\$1,921	0.9999	\$0	\$1,921	72.6%	34.8%	\$64.05	\$42.10	350.9%	208.6%	1.0974	\$2,905	\$96.83	-10.3%	0.7760	\$82.55	\$42.41	387.5%	179.2%
201210	11	27	\$2,626	\$1,303	0.9999	\$0	\$1,303	49.6%	32.5%	\$48.25	\$39.78	-20.3%	124.1%	1.0896	\$2,861	\$105.98	9.4%	0.8492	\$56.82	\$39.73	-23.8%	99.6%
201211	14	22	\$2,626	\$971	0.9999	\$0	\$971	37.0%	36.3%	\$44.14	\$39.98	-26.3%	123.5%	1.0826	\$2,843	\$129.22	21.9%	1.0355	\$42.63	\$44.65	436.4%	126.3%
201212	15	23	\$2,592	\$1,390	0.9998	\$0	\$1,390	53.6%	43.0%	\$60.45	\$42.97		130.8%	1.0752	\$2,787	\$121.17	-6.2%	0.9710	\$62.26	\$53.01		178.5%
201301	14	22	\$2,592	\$714	0.9998	\$0	\$714	27.6%	41.3%	\$32.47	\$41.23	-64.7%	106.9%	1.0592	\$2,745	\$124.79	3.0%	1.0000	\$32.46	\$50.85	-23.0%	156.1%
201302	13	19	\$2,370	\$92	0.9998	\$0	\$92	3.9%	38.8%	\$4.84	\$38.79		84.2%	1.0535	\$2,497	\$131.42	5.3%	1.0531	\$4.59	\$47.72		134.4%
201303	12	18	\$2,142	\$935	0.9997	\$0	\$935	43.7%	40.3%	\$51.98	\$39.74		83.2%	1.0487	\$2,246	\$124.79	-5.0%	1.0000	\$51.98	\$48.09		134.2%
201304	12	18	\$2,272	\$211	0.9996	\$0	\$211	9.3%	38.9%	\$11.74	\$37.86		76.2%									
201305	12	18	\$2,272	\$353	0.9995	\$0	\$353	15.6%	38.0%	\$19.64	\$37.11		72.3%									
201306	15	22	\$2,169	\$503	0.8493	\$89	\$593	27.3%	34.1%	\$26.94	\$37.33	-2.4%	48.4%									
Experience Period	135	251	\$24,720	\$9,973	0.9999	\$1	\$9,974			\$39.74				1.0822	\$26,753	\$106.59		0.8541	\$46.52			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level	10/2013										Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200904	3,969	7,052	\$593,748	\$560,558	1.0000	\$0	\$560,558	94.4%		\$79.49				1.3067	\$775,842	\$110.02		1.0152	\$78.30				
200905	3,901	6,942	\$573,341	\$508,532	1.0000	\$0	\$508,532	88.7%		\$73.25				1.3149	\$753,894	\$108.60	-1.3%	1.0021	\$73.10				
200906	3,895	6,931	\$572,805	\$528,680	1.0000	\$0	\$528,680	92.3%		\$76.28				1.3117	\$751,329	\$108.40	-0.2%	1.0003	\$76.26				
200907	3,882	6,870	\$576,452	\$538,490	1.0000	\$0	\$538,490	93.4%		\$78.38				1.2991	\$748,846	\$109.00	0.6%	1.0058	\$77.93				
200908	3,766	6,718	\$566,943	\$491,090	1.0000	\$0	\$491,090	86.6%		\$73.10				1.2907	\$731,781	\$108.93	-0.1%	1.0051	\$72.73				
200909	3,752	6,700	\$567,845	\$508,659	1.0000	\$0	\$508,659	89.6%		\$75.92				1.2820	\$727,994	\$108.66	-0.3%	1.0026	\$75.72				
200910	3,746	6,650	\$577,000	\$518,826	1.0000	\$0	\$518,826	89.9%		\$78.02				1.2598	\$726,890	\$109.31	0.6%	1.0086	\$77.35				
200911	3,731	6,600	\$582,041	\$521,495	1.0000	(\$0)	\$521,495	89.6%		\$79.01				1.2526	\$729,067	\$110.46	1.1%	1.0193	\$77.52				
200912	3,721	6,627	\$581,032	\$528,759	1.0000	\$0	\$528,759	91.0%		\$79.79				1.2362	\$718,289	\$108.39	-1.9%	1.0002	\$79.78				
201001	3,776	6,707	\$593,881	\$527,932	1.0000	\$0	\$527,932	88.9%		\$78.71				1.2282	\$729,390	\$108.75	0.3%	1.0035	\$78.44				
201002	3,786	6,756	\$604,556	\$451,590	1.0000	\$0	\$451,590	74.7%		\$66.84				1.2203	\$737,750	\$109.20	0.4%	1.0076	\$66.34				
201003	3,740	6,663	\$597,726	\$528,316	1.0000	\$0	\$528,316	88.4%		\$79.29	\$76.50			1.2149	\$726,159	\$108.98	-0.2%	1.0057	\$78.84	\$76.02			
201004	3,730	6,628	\$600,317	\$556,312	1.0000	\$0	\$556,312	92.7%		\$83.93	\$76.85	5.6%		1.2111	\$727,062	\$109.70	0.7%	1.0122	\$82.92	\$76.39	5.9%		
201005	3,726	6,620	\$603,171	\$474,466	1.0000	\$0	\$474,466	78.7%		\$71.67	\$76.73	-2.2%		1.2070	\$728,013	\$109.97	0.3%	1.0148	\$70.63	\$76.19	-3.4%		
201006	3,713	6,659	\$608,590	\$530,181	1.0000	\$0	\$530,181	87.1%		\$79.62	\$77.01	4.4%		1.2008	\$730,781	\$109.74	-0.2%	1.0127	\$78.62	\$76.39	3.1%		
201007	3,693	6,664	\$610,531	\$508,436	1.0000	\$0	\$508,436	83.3%		\$76.30	\$76.83	-2.7%		1.1948	\$729,449	\$109.46	-0.3%	1.0101	\$75.54	\$76.18	-3.1%		
201008	3,673	6,659	\$606,148	\$578,508	1.0000	\$0	\$578,508	95.4%		\$86.88	\$77.98	18.8%		1.1857	\$718,723	\$107.93	-1.4%	0.9960	\$87.23	\$77.38	19.9%		
201009	3,687	6,673	\$606,206	\$458,734	1.0000	\$0	\$458,734	75.7%		\$68.74	\$77.39	-9.5%		1.1811	\$715,991	\$107.30	-0.6%	0.9901	\$69.43	\$76.87	-8.3%		
201010	3,623	6,625	\$609,441	\$497,397	1.0000	\$0	\$497,397	81.6%		\$75.08	\$77.14	-3.8%		1.1784	\$718,171	\$108.40	1.0%	1.0003	\$75.06	\$76.68	-3.0%		
201011	3,582	6,590	\$615,455	\$515,407	1.0000	\$0	\$515,407	83.7%		\$78.21	\$77.07	-1.0%		1.1687	\$719,286	\$109.15	0.7%	1.0072	\$77.65	\$76.69	0.2%		
201012	3,607	6,630	\$620,167	\$516,009	1.0000	\$0	\$516,009	83.2%		\$77.83	\$76.91	-2.5%		1.1610	\$720,005	\$108.60	-0.5%	1.0021	\$77.67	\$76.52	-2.6%		
201101	3,615	6,665	\$634,771	\$536,028	1.0000	\$0	\$536,028	84.4%		\$80.42	\$77.05	2.2%		1.1450	\$726,830	\$109.05	0.4%	1.0063	\$79.92	\$76.64	1.9%		
201102	3,647	6,730	\$648,452	\$492,142	1.0000	\$0	\$492,142	75.9%		\$73.13	\$77.59	9.4%		1.1357	\$736,436	\$109.43	0.3%	1.0097	\$72.42	\$77.16	9.2%		
201103	3,658	6,768	\$650,902	\$588,564	1.0000	\$0	\$588,564	90.4%		\$86.96	\$78.24	9.7%	2.3%	1.1293	\$735,032	\$108.60	-0.8%	1.0022	\$86.78	\$77.83	10.1%	2.4%	
201104	3,665	6,803	\$655,875	\$559,196	1.0000	\$0	\$559,196	85.3%		\$82.20	\$78.10	-2.1%	1.6%	1.1267	\$738,982	\$108.63	0.0%	1.0024	\$82.01	\$77.76	-1.1%	1.8%	
201105	3,674	6,825	\$658,407	\$533,561	1.0000	\$0	\$533,561	81.0%		\$78.18	\$78.64	9.1%	2.5%	1.1247	\$740,512	\$108.50	-0.1%	1.0012	\$78.08	\$78.38	10.6%	2.9%	
201106	3,643	6,762	\$658,402	\$596,718	1.0000	\$0	\$596,718	90.6%		\$88.25	\$79.37	10.8%	3.1%	1.1195	\$737,114	\$109.01	0.5%	1.0059	\$87.73	\$79.15	11.6%	3.6%	
201107	3,650	6,768	\$670,132	\$514,679	1.0000	\$0	\$514,679	76.8%		\$76.05	\$79.34	-0.3%	3.3%	1.1144	\$746,820	\$110.35	1.2%	1.0182	\$74.68	\$79.07	-1.1%	3.8%	
201108	3,672	6,822	\$672,607	\$568,354	1.0000	\$0	\$568,354	84.5%		\$83.31	\$79.06	-4.1%	1.4%	1.1151	\$750,033	\$109.94	-0.4%	1.0145	\$82.12	\$78.66	-5.9%	1.7%	
201109	3,682	6,858	\$671,994	\$581,133	1.0000	\$0	\$581,133	86.5%		\$84.74	\$80.39	23.3%	3.9%	1.1150	\$749,281	\$109.26	-0.6%	1.0082	\$84.05	\$79.87	21.1%	3.9%	
201110	3,710	6,877	\$675,714	\$586,912	1.0000	\$0	\$586,912	86.9%		\$85.34	\$81.24	13.7%	5.3%	1.1167	\$754,547	\$109.72	0.4%	1.0125	\$84.29	\$80.64	12.3%	5.2%	
201111	3,689	6,870	\$677,141	\$607,484	1.0000	\$0	\$607,484	89.7%		\$88.43	\$82.10	13.1%	6.5%	1.1204	\$758,696	\$110.44	0.7%	1.0191	\$86.77	\$81.40	11.7%	6.1%	
201112	3,673	6,842	\$674,967	\$588,387	1.0000	\$0	\$588,387	87.2%		\$86.00	\$82.77	10.5%	7.6%	1.1249	\$759,277	\$110.97	0.5%	1.0240	\$83.98	\$81.92	8.1%	7.1%	
201201	3,604	6,707	\$657,564	\$593,083	1.0000	\$0	\$593,083	90.2%		\$88.43	\$83.43	10.0%	8.3%	1.1233	\$738,637	\$110.13	-0.8%	1.0162	\$87.02	\$82.50	8.9%	7.7%	
201202	3,592	6,669	\$651,190	\$577,412	1.0000	\$1	\$577,413	88.7%		\$86.58	\$84.53	18.4%	9.0%	1.1250	\$732,593	\$109.85	-0.3%	1.0137	\$85.42	\$83.57	17.9%	8.3%	
201203	3,596	6,690	\$655,221	\$607,495	1.0000	\$1	\$607,497	92.7%		\$90.81	\$84.85	4.4%	8.4%	1.1255	\$737,458	\$110.23	0.3%	1.0172	\$89.27	\$83.78	2.9%	7.6%	
201204	3,591	6,699	\$659,502	\$636,007	1.0000	\$10	\$636,017	96.4%		\$94.94	\$85.90	15.5%	10.0%	1.1219	\$739,908	\$110.45	0.2%	1.0192	\$93.15	\$84.70	13.6%	8.9%	
201205	3,629	6,756	\$668,641	\$594,624	1.0000	\$12	\$594,635	88.9%		\$88.02	\$86.72	12.6%	10.3%	1.1149	\$745,466	\$110.34	-0.1%	1.0182	\$86.44	\$85.39	10.7%	8.9%	
201206	3,641	6,795	\$670,536	\$635,561	1.0000	\$16	\$635,577	94.8%		\$93.54	\$87.17	6.0%	9.8%	1.1106	\$744,719	\$109.60	-0.7%	1.0113	\$92.49	\$85.79	5.4%	8.4%	
201207	3,643	6,790	\$675,719	\$603,792	0.9999	\$34	\$603,826	89.4%		\$88.93	\$88.24	16.9%	11.2%	1.1089	\$749,337	\$110.36	0.7%	1.0183	\$87.33	\$86.85	16.9%	9.8%	
201208	3,690	6,897	\$676,633	\$651,820	0.9999	\$41	\$651,861	96.3%		\$94.51	\$89.18	13.4%	12.8%	1.1049	\$747,604	\$108.40	-1.8%	1.0002	\$94.49	\$87.88	15.1%	11.7%	
201209	3,670	6,879	\$683,366	\$559,002	0.9999	\$45	\$559,047	81.8%		\$81.27	\$88.89	-4.1%	10.6%	1.1018	\$752,902	\$109.45	1.0%	1.0100	\$80.47	\$87.58	-4.3%	9.7%	
201210	3,682	6,908	\$687,244	\$613,634	0.9999	\$69	\$613,704	89.3%		\$88.84	\$89.18	4.1%	9.8%	1.0942	\$751,981	\$108.86	-0.5%	1.0045	\$88.44	\$87.93	4.9%	9.0%	
201211	3,694	6,927	\$693,078	\$626,628	0.9999	\$87	\$626,716	90.4%		\$90.47	\$89.36	2.3%	8.8%	1.0876	\$753,763	\$108.82	0.0%	1.0041	\$90.10	\$88.21	3.8%	8.4%	
201212	3,678	6,881	\$695,275	\$630,437	0.9998	\$103	\$630,540	90.7%		\$91.63	\$90.83	6.6%	8.5%	1.0805	\$751,257	\$109.18	0.3%	1.0075	\$90.96	\$88.80	8.3%	8.4%	
201301	3,664	6,862	\$699,828	\$687,265	0.9998	\$120	\$687,385	98.2%		\$100.17	\$90.81	13.3%	8.9%	1.0623	\$743,441	\$108.34	-0.8%	0.9997	\$100.20	\$89.89	15.2%	9.0%	
201302	3,674	6,878	\$706,345	\$582,780	0.9998	\$145	\$582,925	82.5%		\$84.75	\$90.65	-2.1%	7.2%	1.0558	\$745,756	\$108.43	0.1%	1.0005	\$84.71	\$89.83	-0.8%	7.5%	
201303	3,692	6,898	\$711,360	\$631,339	0.9997	\$175	\$631,514	88.8%		\$91.55	\$90.71	0.8%	6.9%	1.0509	\$747,540	\$108.37	-0.1%	1.0000	\$91.55	\$90.02	2.6%	7.4%	
201304	3,723	6,987	\$714,636	\$666,408	0.9996	\$294	\$666,702	93.3%		\$95.42	\$90.77	0.5%	5.7%										
201305	3,666	6,890	\$712,881	\$590,558	0.9995	\$301	\$590,859	82.9%		\$85.76	\$90.57	-2.6%	4.4%										
201306	3,673	6,881	\$708,296	\$560,979	0.8493	\$99,543	\$660,522	93.3%		\$95.99	\$90.78	2.6%	4.1%										

Experience Period	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Experience Period	43,948	82,170	\$8,227,526	\$7,452,890	0.9999	\$857	\$7,453,747			\$90.71				1.0907	\$8,973,674	\$109.21		1.0077	\$90.02			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		10/2013								Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	1,920	3,080	\$238,325	\$138,562	1.0000	\$0	\$138,562	58.1%		\$44.99				1.2890	\$307,199	\$99.74		1.0189	\$44.15			
200905	1,927	3,095	\$239,013	\$147,175	1.0000	\$0	\$147,175	61.6%		\$47.55				1.2949	\$309,505	\$100.00	0.3%	1.0216	\$46.55			
200906	1,986	3,173	\$246,536	\$146,570	1.0000	\$0	\$146,570	59.5%		\$46.19				1.2940	\$319,017	\$100.54	0.5%	1.0271	\$44.98			
200907	2,040	3,240	\$252,802	\$152,095	1.0000	\$0	\$152,095	60.2%		\$46.94				1.2741	\$322,100	\$99.41	-1.1%	1.0155	\$46.22			
200908	2,018	3,224	\$254,615	\$167,222	1.0000	\$0	\$167,222	65.7%		\$51.87				1.2729	\$324,105	\$100.53	1.1%	1.0269	\$50.51			
200909	2,082	3,327	\$259,618	\$153,421	1.0000	\$0	\$153,421	59.1%		\$46.11				1.2650	\$328,411	\$98.71	-1.8%	1.0084	\$45.73			
200910	2,085	3,352	\$262,053	\$175,395	1.0000	\$0	\$175,395	66.9%		\$52.33				1.2534	\$328,463	\$97.99	-0.7%	1.0010	\$52.27			
200911	2,129	3,398	\$269,083	\$179,168	1.0000	\$0	\$179,168	66.6%		\$52.73				1.2414	\$334,047	\$98.31	0.3%	1.0042	\$52.50			
200912	2,165	3,429	\$274,101	\$167,592	1.0000	\$0	\$167,592	61.1%		\$48.87				1.2297	\$337,055	\$98.30	0.0%	1.0041	\$48.67			
201001	2,259	3,578	\$289,502	\$172,767	1.0000	\$0	\$172,767	59.7%		\$48.29				1.2162	\$352,079	\$98.40	0.1%	1.0052	\$48.04			
201002	2,288	3,641	\$295,099	\$177,154	1.0000	\$0	\$177,154	60.0%		\$48.66				1.2101	\$357,089	\$98.07	-0.3%	1.0019	\$48.56			
201003	2,288	3,637	\$293,904	\$186,463	1.0000	\$0	\$186,463	63.4%	61.9%	\$51.27	\$48.88			1.2021	\$353,299	\$97.14	-1.0%	0.9923	\$51.66	\$48.39		
201004	2,295	3,657	\$294,561	\$189,273	1.0000	\$0	\$189,273	64.3%	62.3%	\$51.76	\$49.43	15.0%		1.1993	\$353,255	\$96.60	-0.6%	0.9868	\$52.45	\$49.07	18.8%	
201005	2,276	3,643	\$293,114	\$172,678	1.0000	\$0	\$172,678	58.9%	62.1%	\$47.40	\$49.39	-0.3%		1.1966	\$350,726	\$96.27	-0.3%	0.9835	\$48.20	\$49.19	3.5%	
201006	2,317	3,711	\$300,215	\$180,315	1.0000	\$0	\$180,315	60.1%	62.1%	\$48.59	\$49.56	5.2%		1.1913	\$357,653	\$96.38	0.1%	0.9845	\$49.35	\$49.53	9.7%	
201007	2,287	3,672	\$297,277	\$190,062	1.0000	\$0	\$190,062	63.9%	62.4%	\$51.76	\$49.95	10.3%		1.1790	\$350,483	\$95.45	-1.0%	0.9750	\$53.09	\$50.09	14.8%	
201008	2,272	3,651	\$294,961	\$185,948	1.0000	\$0	\$185,948	63.0%	62.2%	\$50.93	\$49.89	-1.8%		1.1717	\$345,600	\$94.66	-0.8%	0.9670	\$52.67	\$50.27	4.3%	
201009	2,328	3,710	\$300,701	\$178,661	1.0000	\$0	\$178,661	59.4%	62.2%	\$48.16	\$50.04	4.4%		1.1672	\$350,981	\$94.60	-0.1%	0.9664	\$49.83	\$50.59	9.0%	
201010	2,325	3,723	\$302,961	\$177,962	1.0000	\$0	\$177,962	58.7%	61.6%	\$47.80	\$49.67	-8.6%		1.1663	\$353,343	\$94.91	0.3%	0.9695	\$49.30	\$50.35	-5.7%	
201011	2,331	3,730	\$303,037	\$194,714	1.0000	\$0	\$194,714	64.3%	61.4%	\$52.20	\$49.65	-1.0%		1.1582	\$350,988	\$94.10	-0.9%	0.9613	\$54.31	\$50.51	3.4%	
201012	2,339	3,743	\$306,567	\$173,221	1.0000	\$0	\$173,221	56.5%	61.0%	\$46.28	\$49.42	-5.3%		1.1496	\$352,430	\$94.16	0.1%	0.9618	\$48.11	\$50.46	-1.2%	
201101	2,390	3,803	\$323,139	\$215,602	1.0000	\$0	\$215,602	66.7%	61.6%	\$56.69	\$50.14	17.4%		1.1300	\$365,157	\$96.02	2.0%	0.9809	\$57.80	\$51.29	20.3%	
201102	2,390	3,793	\$326,509	\$179,987	1.0000	\$0	\$179,987	55.1%	61.2%	\$47.45	\$50.03	-2.5%		1.1218	\$366,270	\$96.56	0.6%	0.9864	\$48.10	\$51.24	-0.9%	
201103	2,378	3,782	\$329,021	\$223,256	1.0000	\$0	\$223,256	67.9%	61.6%	\$59.03	\$50.69	15.1%	3.7%	1.1147	\$366,760	\$96.98	0.4%	0.9906	\$59.59	\$51.93	15.3%	7.3%
201104	2,390	3,790	\$328,654	\$184,053	1.0000	\$0	\$184,053	56.0%	60.9%	\$48.56	\$50.42	-6.2%	2.0%	1.1124	\$365,595	\$96.46	-0.5%	0.9854	\$49.28	\$51.66	-6.0%	5.3%
201105	2,388	3,800	\$328,435	\$221,368	1.0000	\$0	\$221,368	67.4%	61.6%	\$58.25	\$51.33	22.9%	3.9%	1.1108	\$364,818	\$96.00	-0.5%	0.9807	\$59.40	\$52.60	23.2%	6.9%
201106	2,401	3,820	\$333,165	\$198,698	1.0000	\$0	\$198,698	59.6%	61.6%	\$52.02	\$51.61	7.1%	4.1%	1.1072	\$368,879	\$96.57	0.6%	0.9864	\$52.73	\$52.88	6.8%	6.8%
201107	2,378	3,784	\$339,908	\$224,101	1.0000	\$0	\$224,101	65.9%	61.8%	\$59.22	\$52.24	14.4%	4.6%	1.0999	\$373,866	\$98.80	2.3%	1.0093	\$58.68	\$53.36	10.5%	6.5%
201108	2,391	3,809	\$338,547	\$222,644	1.0000	\$0	\$222,644	65.8%	62.0%	\$58.45	\$52.87	14.8%	6.0%	1.1012	\$372,796	\$97.87	-0.9%	0.9998	\$58.46	\$53.86	11.0%	7.1%
201109	2,408	3,821	\$337,427	\$217,420	1.0000	\$0	\$217,420	64.4%	62.4%	\$56.90	\$53.59	18.2%	7.1%	1.1019	\$371,811	\$97.31	-0.6%	0.9940	\$57.24	\$54.47	14.9%	7.7%
201110	2,436	3,880	\$343,361	\$207,009	1.0000	\$1	\$207,010	60.3%	62.5%	\$53.35	\$54.05	11.6%	8.8%	1.1015	\$378,201	\$97.47	0.2%	0.9957	\$53.58	\$54.81	8.7%	8.8%
201111	2,446	3,895	\$342,741	\$221,521	1.0000	\$1	\$221,522	64.6%	62.6%	\$56.87	\$54.44	8.9%	9.7%	1.1046	\$378,604	\$97.20	-0.3%	0.9930	\$57.28	\$55.06	5.5%	9.0%
201112	2,498	3,971	\$353,922	\$227,021	1.0000	\$1	\$227,022	64.1%	63.2%	\$57.17	\$55.34	23.5%	12.0%	1.1062	\$391,510	\$98.59	1.4%	1.0072	\$56.76	\$55.76	18.0%	10.5%
201201	2,371	3,753	\$340,890	\$242,957	1.0000	\$1	\$242,958	71.3%	63.6%	\$64.74	\$55.99	14.2%	11.7%	1.1101	\$378,410	\$100.83	2.3%	1.0300	\$62.85	\$56.19	8.7%	9.6%
201202	2,429	3,883	\$339,659	\$236,338	1.0000	\$1	\$236,339	69.6%	64.8%	\$60.87	\$57.11	28.3%	14.2%	1.1129	\$378,006	\$97.35	-3.5%	0.9945	\$61.20	\$57.27	27.2%	11.8%
201203	2,424	3,880	\$340,954	\$266,003	1.0000	\$1	\$266,005	78.0%	65.6%	\$68.56	\$57.92	16.1%	14.3%	1.1148	\$380,099	\$97.96	0.6%	1.0007	\$68.51	\$58.03	15.0%	11.8%
201204	2,403	3,876	\$343,062	\$234,621	1.0000	\$3	\$234,624	68.4%	66.6%	\$60.53	\$58.90	24.6%	16.8%	1.1128	\$381,770	\$98.50	0.5%	1.0062	\$60.16	\$58.92	22.1%	14.1%
201205	2,383	3,860	\$342,522	\$247,951	1.0000	\$6	\$247,958	72.4%	67.0%	\$64.24	\$59.40	10.3%	15.7%	1.1098	\$380,116	\$98.48	0.0%	1.0060	\$63.86	\$59.29	7.5%	12.7%
201206	2,414	3,893	\$346,196	\$208,569	1.0000	\$5	\$208,574	60.2%	67.1%	\$53.58	\$59.52	3.0%	15.3%	1.1031	\$381,879	\$98.09	-0.4%	1.0021	\$53.47	\$59.34	1.4%	12.2%
201207	2,457	3,959	\$349,161	\$224,458	1.0000	\$6	\$224,464	64.3%	66.9%	\$56.70	\$59.31	-4.3%	13.5%	1.1012	\$384,510	\$97.12	-1.0%	0.9921	\$57.15	\$59.21	-2.6%	10.9%
201208	2,457	3,971	\$350,068	\$252,318	0.9999	\$13	\$252,331	72.1%	67.5%	\$63.54	\$59.74	8.7%	13.0%	1.0974	\$384,157	\$96.74	-0.4%	0.9882	\$64.30	\$59.69	10.0%	10.8%
201209	2,457	3,978	\$353,040	\$230,915	0.9999	\$16	\$230,931	65.4%	67.5%	\$58.05	\$59.82	2.0%	11.6%	1.0926	\$385,715	\$96.96	0.2%	0.9905	\$58.61	\$59.80	2.4%	9.8%
201210	2,448	3,961	\$354,656	\$219,243	0.9999	\$15	\$219,258	61.8%	67.6%	\$55.35	\$59.98	3.8%	11.0%	1.0887	\$386,132	\$97.48	0.5%	0.9958	\$55.59	\$59.96	3.7%	9.4%
201211	2,459	3,995	\$358,359	\$239,109	0.9999	\$16	\$239,126	67.8%	67.8%	\$59.86	\$60.23	5.2%	10.6%	1.0824	\$387,895	\$97.10	-0.4%	0.9919	\$60.35	\$60.21	5.4%	9.4%
201212	2,438	3,993	\$359,165	\$229,606	0.9999	\$17	\$229,622	63.9%	67.8%	\$57.51	\$60.26	0.6%	8.9%	1.0774	\$386,966	\$96.91	-0.2%	0.9900	\$58.09	\$60.33	2.3%	8.2%
201301	2,414	3,993	\$368,123	\$266,876	0.9999	\$21	\$266,897	72.5%	67.9%	\$66.84	\$60.46	3.3%	8.0%	1.0561	\$388,757	\$97.36	0.5%	0.9946	\$67.21	\$60.70	6.9%	8.0%
201302	2,413	3,959	\$373,027	\$274,454	0.9999	\$25	\$274,479	73.6%	68.3%	\$69.33	\$61.17	13.9%	7.1%	1.0487	\$391,203	\$98.81	1.5%	1.0094	\$68.68	\$61.34	12.2%	7.1%
201303	2,428	3,976	\$372,560	\$244,056	0.9999	\$24	\$244,080	65.5%	67.3%	\$61.39	\$60.58	-10.5%	4.6%	1.0447	\$389,217	\$97.89	-0.9%	1.0000	\$61.39	\$60.75	-10.4%	4.7%
201304	2,411	3,939	\$374,484	\$248,875	0.9994	\$139	\$249,014	66.5%	67.1%	\$63.22	\$60.80	4.4%	3.2%									
201305	2,383	3,909	\$368,908	\$293,417	0.9993	\$192	\$293,609	79.6%	67.8%	\$75.11	\$61.70	16.9%	3.9%									
201306	2,403	3,927	\$367,766	\$202,704	0.8161	\$45,681	\$248,384	67.5%	68.3%	\$63.25	\$62.49	18.1%	5.0%									
Experience Period	29,171	47,414	\$4,269,938	\$2,872,177	0.9999	\$167	\$2,872,344			\$60.58				1.0839	\$4,628,317	\$97.61		0.9972	\$60.75			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200904	5,889	10,132	\$832,073	\$699,120	1.0000	\$0	\$699,120	84.0%		\$69.00				1.3016	\$1,083,041	\$106.89			1.0225	\$67.48			
200905	5,828	10,037	\$812,354	\$655,707	1.0000	\$0	\$655,707	80.7%		\$65.33				1.3090	\$1,063,399	\$105.95	-0.9%	1.0135	\$64.46				
200906	5,881	10,104	\$819,341	\$675,250	1.0000	\$0	\$675,250	82.4%		\$66.83				1.3064	\$1,070,346	\$105.93	0.0%	1.0133	\$65.95				
200907	5,922	10,110	\$829,254	\$690,585	1.0000	\$0	\$690,585	83.3%		\$68.31				1.2915	\$1,070,946	\$105.93	0.0%	1.0133	\$67.41				
200908	5,784	9,942	\$821,558	\$658,312	1.0000	\$0	\$658,312	80.1%		\$66.22				1.2852	\$1,055,886	\$106.20	0.3%	1.0159	\$65.18				
200909	5,834	10,027	\$827,464	\$662,081	1.0000	\$0	\$662,081	80.0%		\$66.03				1.2767	\$1,056,406	\$105.36	-0.8%	1.0078	\$65.52				
200910	5,831	10,002	\$839,053	\$694,221	1.0000	\$0	\$694,221	82.7%		\$69.41				1.2578	\$1,055,352	\$105.51	0.1%	1.0093	\$68.77				
200911	5,860	9,998	\$851,123	\$700,663	1.0000	\$0	\$700,663	82.3%		\$70.08				1.2491	\$1,063,114	\$106.33	0.8%	1.0172	\$68.90				
200912	5,886	10,056	\$855,133	\$696,351	1.0000	\$0	\$696,351	81.4%		\$69.25				1.2341	\$1,055,344	\$104.95	-1.3%	1.0039	\$68.98				
201001	6,035	10,285	\$883,382	\$700,700	1.0000	\$0	\$700,700	79.3%		\$68.13				1.2242	\$1,081,469	\$105.15	0.2%	1.0058	\$67.73				
201002	6,074	10,397	\$899,655	\$628,744	1.0000	\$0	\$628,744	69.9%		\$60.47				1.2170	\$1,094,838	\$105.30	0.1%	1.0073	\$60.03				
201003	6,028	10,300	\$891,630	\$714,779	1.0000	\$0	\$714,779	80.2%		\$69.40	\$67.36			1.2107	\$1,079,458	\$104.80	-0.5%	1.0025	\$69.22	\$66.62			
201004	6,025	10,285	\$894,878	\$745,585	1.0000	\$0	\$745,585	83.3%	80.4%	\$72.49	\$67.65	5.1%		1.2072	\$1,080,317	\$105.04	0.2%	1.0048	\$72.15	\$67.02	6.9%		
201005	6,002	10,263	\$896,285	\$647,144	1.0000	\$0	\$647,144	72.2%	79.7%	\$63.06	\$67.46	-3.5%		1.2036	\$1,078,739	\$105.11	0.1%	1.0055	\$62.71	\$66.87	-2.7%		
201006	6,030	10,370	\$908,805	\$710,496	1.0000	\$0	\$710,496	78.2%	79.3%	\$68.51	\$67.60	2.5%		1.1977	\$1,088,434	\$104.96	-0.1%	1.0040	\$68.24	\$67.06	3.5%		
201007	5,980	10,336	\$907,808	\$698,497	1.0000	\$0	\$698,497	76.9%	78.8%	\$67.58	\$67.54	-1.1%		1.1896	\$1,079,932	\$104.48	-0.5%	0.9995	\$67.62	\$67.08	0.3%		
201008	5,945	10,310	\$901,109	\$764,456	1.0000	\$0	\$764,456	84.8%	79.2%	\$74.15	\$68.20	12.0%		1.1811	\$1,064,323	\$103.23	-1.2%	0.9875	\$75.09	\$67.90	15.2%		
201009	6,015	10,383	\$906,906	\$637,395	1.0000	\$0	\$637,395	70.3%	78.4%	\$61.39	\$67.81	-7.0%		1.1765	\$1,066,972	\$102.76	-0.5%	0.9830	\$62.45	\$67.64	-4.7%		
201010	5,948	10,348	\$912,402	\$675,359	1.0000	\$0	\$675,359	74.0%	77.7%	\$65.26	\$67.46	-6.0%		1.1744	\$1,071,514	\$103.55	0.8%	0.9905	\$65.89	\$67.40	-4.2%		
201011	5,913	10,320	\$918,492	\$710,121	1.0000	\$0	\$710,121	77.3%	77.3%	\$68.81	\$67.36	-1.8%		1.1653	\$1,070,274	\$103.71	0.2%	0.9921	\$69.36	\$67.44	0.7%		
201012	5,946	10,373	\$926,734	\$689,230	1.0000	\$0	\$689,230	74.4%	76.7%	\$66.44	\$67.13	-4.0%		1.1572	\$1,072,435	\$103.39	-0.3%	0.9890	\$67.18	\$67.29	-2.6%		
201101	6,005	10,468	\$957,910	\$751,630	1.0000	\$0	\$751,630	78.5%	76.7%	\$71.80	\$67.44	5.4%		1.1400	\$1,091,986	\$104.32	0.9%	0.9979	\$71.96	\$67.65	6.2%		
201102	6,037	10,523	\$974,962	\$672,129	1.0000	\$0	\$672,129	68.9%	76.5%	\$63.87	\$67.73	5.6%		1.1310	\$1,102,706	\$104.79	0.5%	1.0024	\$63.72	\$67.96	6.1%		
201103	6,036	10,550	\$979,923	\$811,820	1.0000	\$0	\$811,821	82.8%	76.8%	\$76.95	\$68.37	10.9%	1.5%	1.1244	\$1,101,792	\$104.44	-0.3%	0.9990	\$77.03	\$68.63	11.3%	3.0%	
201104	6,055	10,593	\$984,529	\$743,248	1.0000	\$0	\$743,248	75.5%	76.2%	\$70.16	\$68.18	-3.2%	0.8%	1.1219	\$1,104,577	\$104.27	-0.2%	0.9975	\$70.34	\$68.48	-2.5%	2.2%	
201105	6,062	10,625	\$986,842	\$754,929	1.0000	\$0	\$754,930	76.5%	76.5%	\$71.05	\$68.84	12.7%	2.1%	1.1201	\$1,105,330	\$104.03	-0.2%	0.9951	\$71.40	\$69.20	13.8%	3.5%	
201106	6,044	10,582	\$991,567	\$795,416	1.0000	\$0	\$795,417	80.2%	76.7%	\$75.17	\$69.41	9.7%	2.7%	1.1154	\$1,105,993	\$104.52	0.5%	0.9998	\$75.18	\$69.79	10.2%	4.1%	
201107	6,028	10,552	\$1,010,039	\$738,780	1.0000	\$0	\$738,780	73.1%	76.4%	\$70.01	\$69.61	3.6%	3.1%	1.1095	\$1,120,686	\$106.21	1.6%	1.0159	\$68.91	\$69.90	1.9%	4.2%	
201108	6,063	10,631	\$1,011,154	\$790,998	1.0000	\$0	\$790,998	78.2%	75.9%	\$74.40	\$69.64	0.3%	2.1%	1.1104	\$1,122,829	\$105.62	-0.6%	1.0103	\$73.64	\$69.80	-1.9%	2.8%	
201109	6,090	10,679	\$1,009,421	\$798,553	1.0000	\$0	\$798,553	79.1%	76.6%	\$74.78	\$70.75	21.8%	4.3%	1.1106	\$1,121,091	\$104.98	-0.6%	1.0042	\$74.46	\$70.79	19.2%	4.7%	
201110	6,146	10,757	\$1,019,075	\$793,922	1.0000	\$1	\$793,922	77.9%	76.9%	\$73.81	\$71.46	13.1%	5.9%	1.1115	\$1,132,748	\$105.30	0.3%	1.0073	\$73.27	\$71.40	11.2%	5.9%	
201111	6,135	10,765	\$1,019,881	\$829,005	1.0000	\$1	\$829,006	81.3%	77.2%	\$77.01	\$72.15	11.9%	7.1%	1.1151	\$1,137,299	\$105.65	0.3%	1.0106	\$76.20	\$71.97	9.9%	6.7%	
201112	6,171	10,813	\$1,028,889	\$815,409	1.0000	\$1	\$815,409	79.3%	77.6%	\$75.41	\$72.89	13.5%	8.6%	1.1185	\$1,150,787	\$106.43	0.7%	1.0181	\$74.07	\$72.53	10.3%	7.8%	
201201	5,975	10,460	\$998,454	\$836,039	1.0000	\$1	\$836,040	83.7%	78.1%	\$79.93	\$73.55	11.3%	9.1%	1.1188	\$1,117,047	\$106.79	0.3%	1.0216	\$78.24	\$73.05	8.7%	8.0%	
201202	6,021	10,552	\$990,849	\$813,750	1.0000	\$3	\$813,753	82.1%	79.1%	\$77.12	\$74.65	20.7%	10.2%	1.1209	\$1,110,599	\$105.25	-1.4%	1.0068	\$76.60	\$74.11	20.2%	9.1%	
201203	6,020	10,570	\$996,175	\$873,499	1.0000	\$3	\$873,502	87.7%	79.6%	\$82.64	\$75.12	7.4%	9.9%	1.1218	\$1,117,558	\$105.73	0.5%	1.0114	\$81.71	\$74.51	6.1%	8.6%	
201204	5,994	10,575	\$1,002,563	\$870,628	1.0000	\$13	\$870,641	86.8%	80.5%	\$82.33	\$76.13	17.3%	11.7%	1.1188	\$1,121,679	\$106.07	0.3%	1.0146	\$81.14	\$75.40	15.4%	10.1%	
201205	6,012	10,616	\$1,011,164	\$842,575	1.0000	\$18	\$842,593	83.3%	81.1%	\$79.37	\$76.82	11.7%	11.6%	1.1132	\$1,125,581	\$106.03	0.0%	1.0142	\$78.26	\$75.97	9.6%	9.8%	
201206	6,055	10,688	\$1,016,732	\$844,130	1.0000	\$22	\$844,152	83.0%	81.3%	\$78.98	\$77.14	5.1%	11.1%	1.1081	\$1,126,598	\$105.41	-0.6%	1.0083	\$78.33	\$76.23	4.2%	9.2%	
201207	6,100	10,749	\$1,024,880	\$828,250	1.0000	\$40	\$828,290	80.8%	81.9%	\$77.06	\$77.72	10.1%	11.7%	1.1063	\$1,133,846	\$105.48	0.1%	1.0090	\$76.37	\$76.85	10.8%	9.9%	
201208	6,147	10,868	\$1,026,701	\$904,138	0.9999	\$54	\$904,192	88.1%	82.8%	\$83.20	\$78.46	11.8%	12.7%	1.1023	\$1,131,761	\$104.14	-1.3%	0.9962	\$83.52	\$77.67	13.4%	11.3%	
201209	6,127	10,857	\$1,036,406	\$789,917	0.9999	\$61	\$789,978	76.2%	82.5%	\$72.76	\$78.28	-2.7%	10.6%	1.0986	\$1,138,617	\$104.87	0.7%	1.0032	\$72.53	\$77.50	-2.4%	9.5%	
201210	6,130	10,869	\$1,041,900	\$832,878	0.9999	\$84	\$832,962	79.9%	82.7%	\$76.64	\$78.52	3.8%	9.9%	1.0923	\$1,138,113	\$104.71	-0.2%	1.0017	\$76.51	\$77.77	4.4%	8.9%	
201211	6,153	10,922	\$1,051,436	\$865,737	0.9999	\$104	\$865,841	82.3%	82.8%	\$79.27	\$78.71	2.9%	9.1%	1.0858	\$1,141,658	\$104.53	-0.2%	0.9999	\$79.28	\$78.03	4.0%	8.4%	
201212	6,116	10,874	\$1,054,439	\$860,043	0.9999	\$120	\$860,163	81.6%	82.9%	\$79.10	\$79.02	4.9%	8.4%	1.0795	\$1,138,223	\$104.67	0.1%	1.0013	\$79.00	\$78.45	6.7%	8.2%	
201301	6,078	10,855	\$1,067,951	\$954,141	0.9999	\$141	\$954,282	89.4%	83.4%	\$87.91	\$79.70	10.0%	8.4%	1.0602	\$1,132,199	\$104.30	-0.4%	0.9977					

APPENDIX

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Medical & Drug
Rate Change History**

Effective Date	PPO BluePreferred	PPO HRA	PPO HSA***	CMM Indemnity	Non-CDH Drug	Integrated HRA Drug	HSA Drug ***
	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase
07/01/94	0.0%			0.0%	0.0%		
10/01/94	0.0%			0.0%	0.0%		
10/01/95	-3.0%			-3.0%	-3.0%		
07/01/96	0.0%			0.0%	0.0%		
10/01/96	0.0%			0.0%	15.0%		
01/01/97	0.0%			0.0%	9.0%		
08/01/97	0.0%			0.0%	60.0%		
09/01/97	0.0%			0.0%	0.0%		
01/01/98	0.0%			0.0%	9.5%		
04/01/98	6.0%			6.0%	6.0%		
08/01/98	0.0%			0.0%	25.0%		
02/01/99	0.0%			20.0%	15.0%		
07/01/99	2.0%			0.0%	20.0%		
01/01/00	2.9%			2.9%	11.7%		
07/01/00	8.0%			0.0%	10.0%		
01/01/01	4.7%			20.0%	0.0%		
07/01/01	8.8%			8.8%	16.6%		
01/01/02	6.2%			0.0%	15.5%		
07/01/02	12.8%			0.0%	4.5%		
01/01/03	13.5%			0.0%	11.7%		
08/01/03	0.0%			0.0%	0.0%		
10/01/03	4.1%			0.0%	4.8%		
01/01/04	-5.7%			-5.7%	4.1%		
07/01/04	-20.0%			-20.0%	-20.0%		
01/01/05 *	14.3%			14.3%	14.3%		
06/01/05	0.0%	Inception	Inception	0.0%	0.0%	Inception	Inception
7/1/2005	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
1/1/2006	5.0%	0.0%	0.0%	5.0%	3.7%	0.0%	0.0%
4/1/2006	2.9%	-9.4%	-10.2%	2.9%	3.8%	-9.8%	-9.8%
7/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2007	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
4/1/2007	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	2.2%
7/1/2007	2.0%	5.0%	5.0%	2.0%	7.5%	7.5%	7.5%
10/1/2007	0.0%	0.0%	0.0%	0.0%	3.6%	3.6%	3.6%
1/1/2008	3.5%	0.0%	0.0%	3.5%	8.0%	8.0%	8.0%
4/1/2008	4.9%	0.0%	0.0%	4.9%	7.0%	7.0%	7.0%
7/1/2008	0.8%	0.8%	0.8%	0.8%	2.4%	2.4%	2.4%
10/1/2008	4.6%	7.0%	7.0%	0.0%	0.0%	0.0%	0.0%
1/1/2009	6.5%	7.5%	7.5%	6.5%	4.0%	4.0%	4.0%
4/1/2009	7.2%	16.7%	16.7%	7.2%	2.0%	2.0%	2.0%
7/1/2009	0.5%	15.4%	6.5%	0.5%	3.0%	3.0%	3.0%
10/1/2009	0.0%	6.0%	6.0%	0.0%	1.0%	1.0%	1.0%
1/1/2010	1.3%	-21.3%	-14.2%	1.3%	0.0%	0.0%	0.0%
4/1/2010	2.6%	16.7%	16.3%	2.6%	2.0%	2.0%	2.0%
6/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7/1/2010	0.0%	16.2%	7.5%	0.0%	0.0%	0.0%	0.0%
11/1/2010**	0.0%	0.0%	4.1%	0.0%	4.9%	4.1%	0.0%
1/1/2011	5.2%	-19.3%	-15.9%	5.2%	2.3%	2.3%	2.3%
4/1/2011	0.0%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
5/1/2011	-13.7%	-13.7%	-13.7%	-13.7%	-1.4%	-1.4%	-1.4%
8/1/2011	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
10/1/2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2012	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
4/1/2012	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
7/1/2012	-1.8%	-2.6%	-2.8%	-1.8%	-6.0%	-2.6%	-2.8%
10/1/2012	0.0%	-0.2%	-0.6%	0.0%	0.0%	-0.2%	-0.6%
1/1/2013	9.0%	8.0%	9.3%	9.0%	8.0%	8.0%	9.3%
4/1/2013	8.5%	0.6%	6.0%	8.5%	0.0%	0.6%	6.0%
7/1/2013	-2.1%	2.2%	-1.2%	-2.1%	0.0%	0.0%	-1.2%
10/1/2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 01/2014	5.8%	9.6%	5.7%	5.8%	4.2%	9.6%	5.7%

* Includes revenue neutrality adjustment of 0.72%

** Increases were approved for 10/1/10 effective date, but implementation was delayed due to approval date

*** Includes PPO HDHP (\$1200 deductible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)**

Expected Renewal Increases for BluePreferred (PPO) and BluePreferred HDHP (PPO HDHP)

PPO \$10 Copay, \$300 OON Ded 80% OON Coins & Rx \$8/\$15/\$30**

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$302	\$92	\$1	\$395
7/1/2005	\$333	\$101	\$1	\$435
1/1/2006	\$350	\$105	\$1	\$456
4/1/2006	\$360	\$109	\$1	\$470
7/1/2006	\$360	\$109	\$1	\$470
9/1/2006	\$360	\$109	\$1	\$470
10/1/2006	\$360	\$109	\$1	\$470
1/1/2007	\$371	\$112	\$1	\$484
4/1/2007	\$371	\$112	\$1	\$484
7/1/2007	\$378	\$120	\$1	\$499
10/1/2007	\$378	\$124	\$1	\$503
1/1/2008	\$391	\$134	\$1	\$526
4/1/2008	\$410	\$143	\$1	\$554
7/1/2008	\$413	\$146	\$1	\$560
10/1/2008	\$432	\$146	\$1	\$579
1/1/2009	\$460	\$152	\$1	\$613
4/1/2009	\$493	\$155	\$1	\$649
7/1/2009	\$495	\$160	\$1	\$656
10/1/2009	\$495	\$162	\$1	\$658
1/1/2010	\$501	\$162	\$1	\$664
4/1/2010	\$514	\$165	\$1	\$680
6/1/2010	\$514	\$165	\$1	\$680
7/1/2010	\$514	\$165	\$1	\$680
11/1/2010	\$514	\$173	\$1	\$688
1/1/2011	\$541	\$177	\$1	\$719
4/1/2011	\$541	\$177	\$1	\$719
5/1/2011	\$467	\$175	\$1	\$643
8/1/2011	\$444	\$166	\$1	\$611
10/1/2011	\$444	\$166	\$1	\$611
1/1/2012	\$467	\$174	\$1	\$642
4/1/2012	\$502	\$187	\$1	\$690
7/1/2012	\$493	\$176	\$1	\$670
10/1/2012	\$493	\$176	\$1	\$670
1/1/2013	\$537	\$165	\$1	\$703
4/1/2013	\$583	\$165	\$1	\$749
7/1/2013	\$571	\$165	\$1	\$737
10/1/2013	\$571	\$165	\$1	\$737
1/1/2014	\$604	\$172	\$1	\$777
4/1/2014	\$604	\$172	\$1	\$777
7/1/2014	\$604	\$172	\$1	\$777
10/1/2014	\$604	\$172	\$1	\$777

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$690	Apr-13	\$749	8.55%	
May-12	\$690	May-13	\$749	8.55%	
Jun-12	\$690	Jun-13	\$749	8.55%	
Jul-12	\$670	Jul-13	\$737	10.00%	
Aug-12	\$670	Aug-13	\$737	10.00%	
Sep-12	\$670	Sep-13	\$737	10.00%	
Oct-12	\$670	Oct-13	\$737	10.00%	
Nov-12	\$670	Nov-13	\$737	10.00%	
Dec-12	\$670	Dec-13	\$737	10.00%	
Jan-13	\$703	Jan-14	\$777	10.53%	
Feb-13	\$703	Feb-14	\$777	10.53%	
Mar-13	\$703	Mar-14	\$777	10.53%	
Apr-13	\$749	Apr-14	\$777	3.74%	
May-13	\$749	May-14	\$777	3.74%	
Jun-13	\$749	Jun-14	\$777	3.74%	
Jul-13	\$737	Jul-14	\$777	5.43%	
Aug-13	\$737	Aug-14	\$777	5.43%	
Sep-13	\$737	Sep-14	\$777	5.43%	
Oct-13	\$737	Oct-14	\$777	5.43%	
Nov-13	\$737	Nov-14	\$777	5.43%	
Dec-13	\$737	Dec-14	\$777	5.43%	

PPO HDHP \$1200 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45***

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
6/1/2005	\$229	\$57		\$286
7/1/2005	\$252	\$63		\$315
1/1/2006	\$252	\$63		\$315
4/1/2006	\$227	\$56		\$283
7/1/2006	\$227	\$56		\$283
9/1/2006	\$227	\$56		\$283
10/1/2006	\$227	\$56		\$283
1/1/2007	\$234	\$58		\$292
4/1/2007	\$239	\$59		\$298
7/1/2007	\$251	\$63		\$314
10/1/2007	\$251	\$65		\$316
1/1/2008	\$251	\$70		\$321
4/1/2008	\$251	\$75		\$326
7/1/2008	\$253	\$77		\$330
10/1/2008	\$271	\$77		\$348
1/1/2009	\$291	\$80		\$371
4/1/2009	\$340	\$82		\$422
7/1/2009	\$362	\$84		\$446
10/1/2009	\$384	\$85		\$469
1/1/2010	\$329	\$85		\$414
4/1/2010	\$383	\$87		\$470
6/1/2010	\$383	\$87		\$470
7/1/2010	\$412	\$87		\$499
11/1/2010	\$429	\$91		\$520
1/1/2011	\$361	\$93		\$454
4/1/2011	\$404	\$93		\$497
5/1/2011	\$349	\$92		\$441
8/1/2011	\$332	\$87		\$419
10/1/2011	\$332	\$87	\$1	\$420
1/1/2012	\$349	\$91	\$1	\$441
4/1/2012	\$375	\$98	\$1	\$474
7/1/2012	\$365	\$95	\$1	\$461
10/1/2012	\$363	\$94	\$1	\$458
1/1/2013	\$397	\$103	\$1	\$501
4/1/2013	\$421	\$109	\$1	\$531
7/1/2013	\$416	\$108	\$1	\$525
10/1/2013	\$416	\$108	\$1	\$525
1/1/2014	\$440	\$114	\$1	\$555
4/1/2014	\$440	\$114	\$1	\$555
7/1/2014	\$440	\$114	\$1	\$555
10/1/2014	\$440	\$114	\$1	\$555

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$474	Apr-13	\$531	12.03%	
May-12	\$474	May-13	\$531	12.03%	
Jun-12	\$474	Jun-13	\$531	12.03%	
Jul-12	\$461	Jul-13	\$525	13.88%	
Aug-12	\$461	Aug-13	\$525	13.88%	
Sep-12	\$461	Sep-13	\$525	13.88%	
Oct-12	\$458	Oct-13	\$525	14.63%	
Nov-12	\$458	Nov-13	\$525	14.63%	
Dec-12	\$458	Dec-13	\$525	14.63%	
Jan-13	\$501	Jan-14	\$555	10.78%	
Feb-13	\$501	Feb-14	\$555	10.78%	
Mar-13	\$501	Mar-14	\$555	10.78%	
Apr-13	\$531	Apr-14	\$555	4.52%	
May-13	\$531	May-14	\$555	4.52%	
Jun-13	\$531	Jun-14	\$555	4.52%	
Jul-13	\$525	Jul-14	\$555	5.71%	
Aug-13	\$525	Aug-14	\$555	5.71%	
Sep-13	\$525	Sep-14	\$555	5.71%	
Oct-13	\$525	Oct-14	\$555	5.71%	
Nov-13	\$525	Nov-14	\$555	5.71%	
Dec-13	\$525	Dec-14	\$555	5.71%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.
 ** Was previously \$5/\$10/\$25 Rx plan. This plan was removed from our product portfolio for new and renewing business effective 12/1/2012. The recommended alternate Rx plan w
 *** Option was HSA until 1/1/2013 (changed to HDHP since no longer HSA-eligible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)
Expected Renewal Increases for BluePreferred HRA (PPO HRA)**

PPO HRA \$1000 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45				
Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$233	\$57	\$1	\$291
7/1/2005	\$257	\$63	\$1	\$321
1/1/2006	\$257	\$63	\$1	\$321
4/1/2006	\$233	\$57	\$1	\$291
7/1/2006	\$233	\$57	\$1	\$291
9/1/2006	\$233	\$57	\$1	\$291
10/1/2006	\$233	\$57	\$1	\$291
1/1/2007	\$240	\$59	\$1	\$300
4/1/2007	\$245	\$61	\$1	\$307
7/1/2007	\$257	\$66	\$1	\$324
10/1/2007	\$257	\$68	\$1	\$326
1/1/2008	\$257	\$73	\$1	\$331
4/1/2008	\$257	\$78	\$1	\$336
7/1/2008	\$259	\$80	\$1	\$340
10/1/2008	\$277	\$80	\$1	\$358
1/1/2009	\$298	\$83	\$1	\$382
4/1/2009	\$348	\$85	\$1	\$434
7/1/2009	\$402	\$88	\$1	\$491
10/1/2009	\$426	\$89	\$1	\$516
1/1/2010	\$335	\$89	\$1	\$425
4/1/2010	\$391	\$91	\$1	\$483
6/1/2010	\$391	\$91	\$1	\$483
7/1/2010	\$455	\$91	\$1	\$547
11/1/2010	\$455	\$91	\$1	\$547
1/1/2011	\$367	\$96	\$1	\$464
4/1/2011	\$411	\$96	\$1	\$508
5/1/2011	\$355	\$95	\$1	\$451
8/1/2011	\$337	\$90	\$1	\$428
10/1/2011	\$337	\$90	\$1	\$428
1/1/2012	\$354	\$95	\$1	\$450
4/1/2012	\$381	\$102	\$1	\$484
7/1/2012	\$371	\$99	\$1	\$471
10/1/2012	\$370	\$99	\$1	\$470
1/1/2013	\$400	\$107	\$1	\$508
4/1/2013	\$402	\$108	\$1	\$511
7/1/2013	\$411	\$108	\$1	\$520
10/1/2013	\$411	\$108	\$1	\$520
1/1/2014	\$450	\$118	\$1	\$569
4/1/2014	\$450	\$118	\$1	\$569
7/1/2014	\$450	\$118	\$1	\$569
10/1/2014	\$450	\$118	\$1	\$569
Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase *
Apr-12	\$484	Apr-13	\$511	5.58%
May-12	\$484	May-13	\$511	5.58%
Jun-12	\$484	Jun-13	\$511	5.58%
Jul-12	\$471	Jul-13	\$520	10.40%
Aug-12	\$471	Aug-13	\$520	10.40%
Sep-12	\$471	Sep-13	\$520	10.40%
Oct-12	\$470	Oct-13	\$520	10.64%
Nov-12	\$470	Nov-13	\$520	10.64%
Dec-12	\$470	Dec-13	\$520	10.64%
Jan-13	\$508	Jan-14	\$569	12.01%
Feb-13	\$508	Feb-14	\$569	12.01%
Mar-13	\$508	Mar-14	\$569	12.01%
Apr-13	\$511	Apr-14	\$569	11.35%
May-13	\$511	May-14	\$569	11.35%
Jun-13	\$511	Jun-14	\$569	11.35%
Jul-13	\$520	Jul-14	\$569	9.42%
Aug-13	\$520	Aug-14	\$569	9.42%
Sep-13	\$520	Sep-14	\$569	9.42%
Oct-13	\$520	Oct-14	\$569	9.42%
Nov-13	\$520	Nov-14	\$569	9.42%
Dec-13	\$520	Dec-14	\$569	9.42%

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
08/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2014	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 01/2014

	1	2	3	4	5	6	7	8					
Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1 HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$347		\$126	\$473								
2 HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$364	4.9%	\$126	\$490	3.6%							
3 Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$386	6.0%	\$126	\$512	4.5%							
4 POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$404	4.7%	\$126	\$530	3.5%							
5 BC Advantage \$30/30, 100/70%, \$0/500 Ded	\$10/\$25/\$45	\$414	2.5%	\$126	\$540	1.9%							
6 PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$604	45.9%	\$126	\$730	35.2%							
TOTAL:			74.1%			54.3%							
A HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$345		\$127	\$472								
B POS OPEN ACCESS \$10/\$20, \$300 OON Ded	\$0/\$25/\$45	\$404		\$127	\$531								
C PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$604		\$127	\$731								
H.S.A. WITH INTEGRATED RX							vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A HMO OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$274		\$63	\$337		-54%	-29%				-29%	-21%
2 HMO OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$236		\$45	\$281	-16.6%	-62%	-41%	-17%	\$ 1,300	\$ (672)		
3 HMO OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$202		\$38	\$240	-14.6%	-67%	-49%	-29%	\$ 2,800	\$ (1,164)		
1 B OOP OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$317		\$85	\$402		-45%	-15%				-24%	-22%
2 OOP OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$274		\$62	\$336	-16.4%	-54%	-29%	-16%	\$ 1,300	\$ (792)		
3 OOP OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$234		\$46	\$280	-16.7%	-62%	-41%	-30%	\$ 2,800	\$ (1,464)		
1 C PPO HDHP*, \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$440		\$114	\$554		-24%	17%				-24%	-27%
2 C PPO HDHP*, \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$415		\$114	\$529	-4.5%	-28%	12%	-5%	\$ -	\$ (300)	317%	-31%
3 C PPO HSA, \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$392		\$98	\$490	-7.4%	-33%	4%	-12%	\$ 800	\$ (768)	-33%	-35%
4 C PPO HSA, \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$361		\$86	\$447	-15.5%	-39%	-5%	-19%	\$ 1,500	\$ (1,284)	-39%	-40%
H.R.A. WITH INTEGRATED RX													
1 A HMO OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$295		\$62	\$357		-51%	-25%				-24%	-14%
2 HMO OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$249		\$46	\$295	-17.4%	-60%	-38%	-17%	\$ 1,300	\$ (744)		
3 HMO OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$217		\$38	\$255	-13.6%	-65%	-46%	-29%	\$ 2,800	\$ (1,224)		
1 B OOP OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$341		\$85	\$426		-42%	-10%				-20%	-16%
2 OOP OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$291		\$62	\$353	-17.1%	-52%	-25%	-17%	\$ 1,300	\$ (876)		
3 OOP OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$250		\$46	\$296	-16.1%	-59%	-37%	-31%	\$ 2,800	\$ (1,560)		
1 C PPO HRA, \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$450		\$118	\$568		-22%	20%				-22%	-25%
2 C PPO HRA, \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$422		\$118	\$540	-4.9%	-26%	14%	-5%	\$ -	\$ (336)	325%	-30%
3 C PPO HRA, \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$392		\$87	\$479	-11.3%	-34%	1%	-16%	\$ 1,000	\$ (1,068)	-34%	-35%
4 C PPO HRA, \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$345		\$68	\$413	-13.8%	-43%	-13%	-27%	\$ 2,000	\$ (1,860)	-44%	-43%
5 C PPO HRA, \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$296		\$48	\$344	-16.7%	-53%	-27%	-39%	\$ 4,000	\$ (2,688)	-53%	-51%

* Option was HSA until 1/1/2013. (Changed to HDHP since no longer HSA-eligible)

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1924
Actuarial Memorandum
GRANDFATHERED BUSINESS

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Table of Contents
Filing 1924**

Actuarial Memorandum Cover Page	1
Table of Contents	2
Actuarial Certification	3
Summary	4
Pricing Page	5
Trends Page	6
DICR Derivation (GHMSI)	7
Normalized Trend by Product	8 - 11
Normalized Total Medical Trend (excluding CDH Medical)	12
Normalized Medical Trend (CDH Medical Only)	13
Normalized Total Medical Trend	14
Normalized Drug Trend by Product	15 - 18
Normalized Total Drug Trend	19 - 21
APPENDIX	
Small Group Rate History	A
Renewal Increase Exhibit: PPO and PPO HDHP	B
Renewal Increase Exhibit: PPO HRA	C
History of Renewal Cap/Floor and New Business Discount	D
Product Portfolio (BC & GHMSI)	E

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am an Associate Actuary of Actuarial Pricing with CareFirst BlueCross BlueShield of which CareFirst GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles, that are consistent with applicable Actuarial Standards of Practice, including ASOP No. 8, for the legal entity in the aggregate.

Dwayne Lucado

Digitally signed by Dwayne Lucado
DN: cn=Dwayne Lucado, o=CareFirst BlueCross BlueShield,
ou=Actuarial Pricing Department, email=dwayne.
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Dwayne Lucado, FSA, MAAA
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CareFirst BlueCross BlueShield
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Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Rate Filing Summary (Filing 1924)
Grandfathered**

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

Product	Proposed Rate Change (01/2014 over 10/2013 Rate Level)	Proposed Renewals (01/2014 over 01/2013 based on proposed)
PPO	5.8%	12.4%
PPO HSA*	5.7%	10.7%
PPO HRA	9.6%	12.7%
Indemnity	5.8%	12.4%
Non-CDH Drug	4.2%	4.2%
HSA Drug*	5.7%	10.7%
HRA Drug (Integrated)**	9.6%	10.3%
PPO Med & Rx	5.5%	10.7%
Indemnity Med & Rx	5.2%	9.3%
Non-CDH Medical & Drug		
	5.5%	10.7%
HSA Medical & Drug		
	5.7%	10.7%
HRA Medical & Drug		
	8.3%	10.7%

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

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.

* Includes PPO \$1200 High Deductible Health Plan (no longer HSA - eligible as of 1/1/2013).

** Non-Integrated HRA Drug has the same rate change as Non-CDH Drug.

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

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Proposed Rate Change Derivation
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Projection Period: 01/01/2014 through 11/30/2015
 Grandfathered Business

	GHMSI Non-CDH Medical			GHMSI CDH Medical			GHMSI Medical	GHMSI Drug					GHMSI Total					
	Med PPO	Med Indemnity	Med GHMSI Non-CDH	Med PPO HSA	Med PPO HRA	Med GHMSI CDH	Med GHMSI Total	Rx GHMSI Non-CDH	Rx GHMSI HSA	Rx GHMSI Int HRA	Rx GHMSI Non-Int HRA	Rx GHMSI CDH	Rx GHMSI Total	Total GHMSI Non-CDH	Total PPO HSA	Total PPO HRA	Total GHMSI CDH	Total GHMSI Total
Enrollment																		
Contract Month	40,561	292	40,853	2,960	135	3,095	43,948	40,853	2,960	0	135	3,095	43,948	40,853	2,960	135	3,095	43,948
Member Month	75,551	502	76,053	5,866	251	6,117	82,170	76,053	5,866	0	251	6,117	82,170	76,053	5,866	251	6,117	82,170
Adjust Revenue to Current Rate Level (10/2013)																		
Revenue	\$27,555,155	\$148,166	\$27,703,321	\$1,813,036	\$80,016	\$1,893,052	\$29,596,373	\$7,735,180	\$467,626	\$0	\$24,720	\$492,346	\$8,227,526	\$35,438,502	\$2,280,661	\$104,736	\$2,385,397	\$37,823,899
Income Adjustment Factor to Current Rate Level	1.1982	1.2006	1.1983	1.1613	1.0793	1.1578	1.1957	1.0864	1.1613	1.0000	1.0822	1.1573	1.0907	1.1739	1.1613	1.0800	1.1577	1.1728
Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Adjustment for Grandfathered Experience	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Final Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Experience Period Incurred Claims																		
Experience Period Incurred and Paid Claims	\$22,412,112	\$33,815	\$22,445,927	\$2,179,999	\$50,066	\$2,230,065	\$24,675,992	\$7,070,054	\$372,863	\$0	\$9,973	\$382,836	\$7,452,890	\$29,515,981	\$2,552,862	\$60,039	\$2,612,901	\$32,128,881
Completion Factors	0.9866	0.9834	0.9866	0.9929	0.9866	0.9928	0.9872	0.9999	0.9999	1.0000	0.9999	0.9999	0.9999	0.9998	0.9938	0.9901	0.9938	0.9901
IBNR	\$303,648	\$570	\$304,219	\$15,578	\$679	\$16,257	\$320,475	\$816	\$40	\$0	\$1	\$41	\$857	\$305,035	\$15,618	\$680	\$16,299	\$321,333
Estimated Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$7,070,870	\$372,903	\$0	\$9,974	\$382,877	\$7,453,747	\$29,821,015	\$2,568,480	\$60,719	\$2,629,199	\$32,450,214
Experience Period Incurred Claims Adjustments																		
Experience Period Rx Rebates								(\$535,821)	(\$41,974)		(\$1,123)	(\$43,096)	(\$578,917)	(\$535,821)	(\$41,974)	(\$1,123)	(\$43,096)	(\$578,917)
Experience Period Adjusted Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$6,535,050	\$330,929	\$0	\$8,851	\$339,780	\$6,874,830	\$29,285,195	\$2,526,506	\$59,596	\$2,586,102	\$31,871,297
Rating Period Projected Capitulations																		
Experience Period Capitulations	\$81,095	\$539	\$81,634	\$6,298	\$270	\$6,568	\$88,202	\$0	\$0	\$0	\$0	\$0	\$0	\$81,634	\$6,298	\$270	\$6,568	\$88,202
Trend Factor	1.0285	1.0286	1.0285	1.0283	1.0283	1.0282	1.0284	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0285	1.0283	1.0283	1.0282	1.0284
Rating Period Projected Capitulations	\$83,404	\$554	\$83,958	\$6,476	\$277	\$6,753	\$90,711	\$0	\$0	\$0	\$0	\$0	\$0	\$83,958	\$6,476	\$277	\$6,753	\$90,711
Rating Period Projected Incurred Claims																		
Pricing Trend	1.0730	1.0730	1.0730	1.0850	1.0850	1.0850	1.0741	1.1050	1.0850	1.1050	1.0855	1.1041	1.0803	1.0850	1.0880	1.0851	1.0851	1.0806
Months of Trend	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5
Trend Factor	1.1684	1.1684	1.1684	1.1974	1.1974	1.1974	1.1710	1.2467	1.1974	1.2467	1.1987	1.2443	1.1859	1.1974	1.2047	1.1976	1.1976	1.1858
Rating Period Projected Incurred Claims	\$26,624,497	\$40,730	\$26,665,227	\$2,635,460	\$61,039	\$2,696,499	\$29,361,726	\$8,147,246	\$396,255	\$0	\$11,035	\$407,289	\$8,554,536	\$34,812,474	\$3,031,714	\$72,074	\$3,103,789	\$37,916,262
Loss Ratios																		
Experience Period Loss Ratios	82.7%	23.6%	82.4%	121.4%	63.8%	119.0%	84.8%	84.5%	70.8%	0.0%	35.8%	69.0%	83.6%	82.9%	111.1%	57.2%	108.7%	84.5%
Rating Period Loss Ratios (without rate change)	80.6%	22.9%	80.3%	125.2%	70.7%	123.0%	83.0%	96.9%	73.0%	0.0%	41.2%	71.5%	95.3%	83.7%	114.5%	63.7%	112.4%	85.5%
Retention																		
Admin Costs	7.6%	7.6%	7.6%	6.4%	11.3%	6.5%	7.5%	7.6%	6.4%	11.3%	11.3%	6.6%	7.5%	7.6%	6.4%	11.3%	6.5%	7.5%
CDH Expenses	0.0%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%
Broker Commissions	4.3%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%
Contribution to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Invest Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
ACA Fees (Reins, PCO & Gen Ins Tax)	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Retention	19.1%	19.1%	19.1%	17.8%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	18.0%	19.0%
Desired Incurred Claims Ratio	80.9%	80.9%	80.9%	82.2%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	82.0%	81.0%
Required Revenue	\$32,902,150	\$50,334	\$32,952,484	\$3,207,526	\$81,041	\$3,288,567	\$36,241,051	\$10,068,243	\$482,268	\$0	\$14,650	\$496,918	\$10,565,162	\$43,020,727	\$3,689,794	\$95,691	\$3,785,485	\$46,806,213
Derived Rate Change (01/2014 over 10/2013 Rate Level)	-0.4%	-71.7%	-0.7%	52.3%	-6.2%	50.0%	2.4%	19.8%	-11.2%	0.0%	-45.2%	-12.8%	17.7%	3.4%	39.3%	-15.4%	37.1%	5.5%
Proposed Rate Change (01/2014 over 10/2013 Rate Level)	5.8%	5.8%	5.8%	5.7%	9.6%	5.9%	5.8%	4.2%	5.7%	9.6%	4.2%	5.6%	4.3%	5.5%	5.7%	8.3%	5.8%	5.5%
Rate Change based on pricing trend (04/2014 over 01/2014 Rate Level)	1.8%	1.8%	1.8%	2.1%	2.1%	2.1%	1.8%	2.5%	2.1%	2.1%	2.5%	2.1%	2.5%	1.9%	2.1%	2.2%	2.1%	2.0%
Proposed Rate Change (04/2014 over 01/2014 Rate Level)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Derived Renewals (01/2014 over 01/2013 based on Derived Incrementals)	5.8%	-69.9%	5.4%	59.5%	-3.5%	57.0%	8.7%	19.8%	-7.0%	0.6%	-45.2%	-8.9%	18.1%	8.6%	45.9%	-13.6%	43.4%	10.7%

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Experience Period Observed, Normalized, and Proposed Rating Paid Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	Weights by Incurred Claims	Rolling-12 Observed Paid Trend	Rolling-12 Normalized Paid Trend	Proposed Rating Paid Trend	EP Claims	Proposed Rating Paid Trend (Last Filing)
Medical						
HMO	31.3%	-0.2%	-0.1%	9.5%	\$2,886,987	9.5%
HMO OA	13.1%	18.4%	15.5%	9.5%	\$1,207,884	9.5%
OO OA	35.1%	7.3%	5.1%	9.5%	\$3,239,383	9.5%
POS OA	15.7%	-5.8%	-1.2%	9.5%	\$1,453,604	9.5%
BC Adv	1.0%	-51.4%	-53.5%	9.5%	\$90,357	9.5%
HB1	0.0%	-65.5%		9.5%	\$1,949	9.5%
HB2	0.9%			9.5%	\$80,439	9.5%
HBAdv	0.0%			9.5%	\$0	9.5%
HMO HSA OA	1.0%	19.3%	16.6%	9.0%	\$95,579	9.0%
HMO HRA OA	1.6%	64.4%	52.2%	9.0%	\$146,422	9.0%
POS HSA OA	0.4%	71.5%	70.2%	9.0%	\$33,452	9.0%
POS HRA OA	0.0%	-94.3%	-96.8%	9.0%	\$140	9.0%
BC Adv HSA	0.0%			9.0%	\$0	9.0%
BC Adv HRA	0.0%			9.0%	\$0	9.0%
HB2 HSA	0.0%			9.0%	\$0	9.0%
HB2 Int HRA	0.0%			9.0%	\$0	9.0%
HBAdv HSA	0.0%			9.0%	\$0	9.0%
HBAdv Int HRA	0.0%			9.0%	\$0	9.0%
BC Non-CDH	97.0%	2.7%	3.0%	9.5%	\$8,960,604	9.5%
BC CDH	3.0%	31.4%	25.7%	9.0%	\$275,593	9.0%
BC Total	100.0%	4.1%	3.8%	9.5%	\$9,236,197	9.5%
PPO	90.9%	0.7%	1.0%	7.3%	\$22,715,760	7.3%
Indemnity	0.1%	-69.8%	-67.6%	7.3%	\$34,385	7.3%
PPO HSA	8.8%	67.5%	64.3%	8.5%	\$2,195,577	8.5%
PPO HRA	0.2%	14.4%	-7.6%	8.5%	\$50,745	8.5%
GHMSI CDH	9.0%	68.3%	61.2%	8.5%	\$2,246,322	8.5%
GHMSI Total	100.0%	4.3%	4.2%	7.4%	\$24,996,467	7.4%
Med BC & GHMSI Total		4.0%	4.1%	8.0%	\$34,232,664	8.1%
Rx						
BC Non-CDH	26.9%	4.3%	5.2%	10.5%	\$2,773,249	10.5%
BC HSA	0.7%	9.9%	4.8%	8.5%	\$71,153	8.5%
BC HRA	0.3%	-16.3%	-22.8%	10.4%	\$27,943	9.0%
GHMSI Non-CDH	68.5%	6.3%	7.1%	10.5%	\$7,070,870	10.5%
GHMSI HSA	3.6%	22.5%	20.6%	8.5%	\$372,903	8.5%
GHMSI HRA	0.1%	-43.6%	-50.2%	10.5%	\$9,974	10.1%
BC CDH	1.0%	-1.3%	-5.9%	9.1%	\$99,095	8.6%
GHMSI CDH	3.7%	15.9%	13.3%	8.6%	\$382,877	8.9%
BC Total	27.8%	4.6%	4.7%	10.5%	\$2,872,344	10.4%
GHMSI Total	72.2%	6.9%	7.4%	10.4%	\$7,453,747	10.4%
Non-CDH Total	95.3%	5.5%	6.4%	10.5%	\$9,844,119	10.5%
CDH Total	4.7%	12.7%	8.7%	8.6%	\$481,972	8.8%
Rx BC & GHMSI Total	100.0%	6.1%	6.5%	10.4%	\$10,326,091	10.4%
Medical & Rx						
BC Non-CDH	26.3%	3.1%	3.5%	9.7%	\$11,733,853	9.7%
BC HSA	0.4%	22.2%	17.7%	8.8%	\$200,183	8.9%
BC HRA	0.4%	39.3%	29.5%	9.2%	\$174,505	9.0%
GHMSI Non-CDH	66.9%	1.7%	2.1%	8.0%	\$29,821,015	8.0%
GHMSI HSA	5.8%	59.0%	56.1%	8.5%	\$2,568,480	8.5%
GHMSI HRA	0.1%	-2.1%	-19.3%	8.8%	\$60,719	8.9%
BC CDH	0.8%	20.8%	15.5%	9.0%	\$374,688	8.9%
GHMSI CDH	5.9%	57.9%	51.9%	8.5%	\$2,629,199	8.6%
BC Total	27.2%	4.2%	4.0%	9.7%	\$12,108,541	9.7%
GHMSI Total	72.8%	4.9%	4.9%	8.1%	\$32,450,214	8.1%
Non-CDH Total	93.3%	1.9%	2.4%	8.5%	\$41,554,869	8.6%
CDH Total	6.7%	54.0%	46.8%	8.6%	\$3,003,887	8.6%
All Medical & Rx	100.0%	4.5%	4.6%	8.5%	\$44,558,755	8.6%
Δ Trend "Margin":				3.9%		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DICR Derivation
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	1	2	3	4	5	6	7	8	9	10
H.S.A.										
Contracts a/o 06/2013		237								
Member to Contract Ratio		2.02								
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s	
1	Projected Claims (+ Capitations)						\$1,024	82.2%	\$2,912,904	
2	Admin Costs						\$79.88	6.4%	\$227,171	
3	Broker Commissions & Fees						\$49.42	4.0%	\$140,559	
4	Contrib to Reserve						\$19.94	1.6%	\$56,723	
5	Invst Income Credit						(\$0.00)	0.0%	(\$3)	
6	Premium Taxes						\$24.93	2.0%	\$70,904	
7	Assessment Fees						\$1.43	0.1%	\$4,076	
8	Federal Income Tax						\$4.99	0.4%	\$14,181	
9	State Income Tax						\$0.00	0.0%	\$0	
10	Risk Charge						\$0.00	0.0%	\$0	
11	ACA Fees (Reins, PCO & Gen Ins Tax)						\$37.17	3.0%	\$105,717	
12	SUBTOTAL:						\$1,242	99.6%	\$3,532,232	
13										
14	CDH Expenses									
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	55.6%	\$1.67	\$3.00	\$2.46	0.2%	\$7,007
16		Banking Custodian	ACS w/ Mellon	\$2.55	55.6%	\$1.42	\$2.55	\$2.09	0.2%	\$5,956
17	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
18	CDH SUBTOTAL:						\$4.56	0.4%	\$12,962	
19	SUM:						\$1,247	100.0%	\$3,545,194	
H.R.A.										
Contracts a/o 06/2013		15								
Member to Contract Ratio		1.47								
20	Projected Claims (+ Capitations)						\$534	75.3%	\$96,099	
21	Admin Costs						\$79.88	11.3%	\$14,378	
22	Broker Commissions & Fees						\$35.87	5.1%	\$6,456	
23	Contrib to Reserve						\$11.34	1.6%	\$2,041	
24	Invst Income Credit						(\$0.00)	0.0%	(\$0)	
25	Premium Taxes						\$14.18	2.0%	\$2,552	
26	Assessment Fees						\$0.81	0.1%	\$147	
27	Federal Income Tax						\$2.84	0.4%	\$510	
28	State Income Tax						\$0.00	0.0%	\$0	
29	Risk Charge						\$0.00	0.0%	\$0	
30	ACA Fees (Reins, PCO & Gen Ins Tax)						\$22.56	3.2%	\$4,060	
31	SUBTOTAL:						\$701	98.9%	\$126,243	
32										
33	CDH Expenses									
34	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	60.5%	\$2.72	\$4.50	\$6.41	0.9%	\$1,153
35		Debit Card	Evolution	\$0.75	60.5%	\$0.45	\$0.75	\$1.07	0.2%	\$192
36	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
37	CDH SUBTOTAL:						\$7.47	1.1%	\$1,345	
38	SUM:						\$709	100.0%	\$127,588	
non-CDH										
Contracts a/o 06/2013		3,421								
Member to Contract Ratio		1.86								
39	Projected Claims (+ Capitations)						\$852	80.9%	\$34,982,049	
40	Admin Costs						\$79.88	7.6%	\$3,279,121	
41	Broker Commissions & Fees						\$45.60	4.3%	\$1,872,169	
42	Contrib to Reserve						\$16.85	1.6%	\$691,685	
43	Invst Income Credit						(\$0.00)	0.0%	(\$42)	
44	Premium Taxes						\$21.06	2.0%	\$864,606	
45	Assessment Fees						\$1.21	0.1%	\$49,703	
46	Federal Income Tax						\$4.21	0.4%	\$172,921	
47	State Income Tax						\$0.00	0.0%	\$0	
48	Risk Charge						\$0.00	0.0%	\$0	
49	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.11	3.0%	\$1,318,074	
50	SUM:						\$1,053	100.0%	\$43,230,287	
TOTAL										
Contracts a/o 06/2013		3,673								
Member to Contract Ratio		1.87								
51	Projected Claims (+ Capitations)						\$862	81.0%	\$37,991,052	
52	Admin Costs						\$79.88	7.5%	\$3,520,670	
53	Broker Commissions & Fees						\$45.81	4.3%	\$2,019,185	
54	Contrib to Reserve						\$17.03	1.6%	\$750,449	
55	Invst Income Credit						(\$0.00)	0.0%	(\$46)	
56	Premium Taxes						\$21.28	2.0%	\$938,061	
57	Assessment Fees						\$1.22	0.1%	\$53,926	
58	Federal Income Tax						\$4.26	0.4%	\$187,612	
59	State Income Tax						\$0.00	0.0%	\$0	
60	Risk Charge						\$0.00	0.0%	\$0	
61	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.40	3.0%	\$1,427,851	
62	SUBTOTAL:						\$1,064	100.0%	\$46,888,761	
63										
64	CDH Expenses									
65	H.S.A.	Fund Administrator	FlexAmerica				\$0.16	0.0%	\$7,007	
66		Banking Custodian	ACS w/ Mellon				\$0.14	0.0%	\$5,956	
67	H.R.A.	Fund Administrator	FlexAmerica				\$0.03	0.0%	\$1,153	
68		Debit Card	Evolution				\$0.00	0.0%	\$192	
69	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0	
70	CDH SUBTOTAL:						\$0.32	0.0%	\$14,308	
71	SUM:						\$1,064	100.0%	\$46,903,069	

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med PPO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2013				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	3,735	6,608	\$2,127,367	\$1,637,037	1.0000	\$0	\$1,637,037	77.0%		\$247.74				1.3362	\$2,842,600	\$430.18		0.9873	\$250.93							
200905	3,668	6,498	\$2,129,695	\$1,368,924	1.0000	\$0	\$1,368,924	64.3%		\$210.67				1.3361	\$2,845,492	\$437.90	1.8%	1.0050	\$209.62							
200906	3,676	6,498	\$2,146,508	\$1,501,638	1.0000	\$0	\$1,501,638	70.0%		\$231.09				1.3252	\$2,844,484	\$437.75	0.0%	1.0047	\$230.02							
200907	3,663	6,438	\$2,162,264	\$1,264,179	1.0000	\$0	\$1,264,179	58.5%		\$196.36				1.2987	\$2,808,096	\$436.18	-0.4%	1.0011	\$196.15							
200908	3,531	6,260	\$2,128,136	\$1,448,777	1.0000	\$0	\$1,448,777	68.1%		\$231.43				1.2824	\$2,729,173	\$435.97	0.0%	1.0006	\$231.30							
200909	3,505	6,211	\$2,143,808	\$1,470,461	1.0000	\$0	\$1,470,461	68.6%		\$236.75				1.2629	\$2,707,360	\$435.90	0.0%	1.0004	\$236.65							
200910	3,503	6,163	\$2,164,926	\$1,519,742	1.0000	\$0	\$1,519,742	70.2%		\$246.59				1.2363	\$2,676,495	\$434.28	-0.4%	0.9967	\$247.40							
200911	3,486	6,124	\$2,204,491	\$1,378,270	1.0000	\$0	\$1,378,270	62.5%		\$225.06				1.2232	\$2,696,515	\$440.32	1.4%	1.0106	\$222.71							
200912	3,477	6,156	\$2,195,114	\$1,409,167	1.0000	\$0	\$1,409,167	64.2%		\$228.91				1.2036	\$2,642,112	\$429.19	-2.5%	0.9850	\$232.39							
201001	3,542	6,272	\$2,278,584	\$1,277,004	1.0000	\$0	\$1,277,004	56.0%		\$203.60				1.1900	\$2,711,521	\$432.32	0.7%	0.9922	\$205.20							
201002	3,509	6,248	\$2,281,178	\$1,498,409	1.0000	\$0	\$1,498,409	65.7%		\$239.82				1.1784	\$2,688,140	\$430.24	-0.5%	0.9874	\$242.87							
201003	3,460	6,154	\$2,272,118	\$1,543,644	1.0000	\$0	\$1,543,644	67.9%	66.0%	\$250.84	\$228.97			1.1711	\$2,660,881	\$432.38	0.5%	0.9924	\$252.77	\$229.67						
201004	3,462	6,130	\$2,270,899	\$1,382,956	1.0000	\$0	\$1,382,956	60.9%	64.7%	\$225.60	\$227.05	-8.9%		1.1686	\$2,653,772	\$432.92	0.1%	0.9936	\$227.06	\$227.61	-9.5%					
201005	3,453	6,112	\$2,280,931	\$1,530,578	1.0000	\$0	\$1,530,578	67.1%	64.9%	\$250.42	\$230.38	18.9%		1.1651	\$2,657,570	\$434.81	0.4%	0.9979	\$250.94	\$231.10	19.7%					
201006	3,441	6,151	\$2,301,867	\$1,459,133	1.0000	\$0	\$1,459,133	63.4%	64.4%	\$237.22	\$230.89	2.7%		1.1601	\$2,670,340	\$434.13	-0.2%	0.9964	\$238.08	\$231.77	3.5%					
201007	3,424	6,160	\$2,312,374	\$1,511,055	1.0000	\$0	\$1,511,055	65.3%	65.0%	\$245.30	\$235.08	24.9%		1.1545	\$2,669,537	\$433.37	-0.2%	0.9946	\$246.63	\$236.11	25.7%					
201008	3,397	6,138	\$2,290,616	\$1,561,572	1.0000	\$0	\$1,561,572	68.2%	65.0%	\$254.41	\$236.99	9.9%		1.1441	\$2,620,782	\$426.98	-1.5%	0.9799	\$259.62	\$238.44	12.2%					
201009	3,425	6,175	\$2,294,401	\$1,483,629	1.0000	\$0	\$1,483,629	64.7%	64.7%	\$240.26	\$237.29	1.5%		1.1392	\$2,613,676	\$423.27	-0.9%	0.9714	\$247.33	\$239.32	4.5%					
201010	3,361	6,120	\$2,319,374	\$2,246,544	1.0000	\$0	\$2,246,544	96.9%	67.0%	\$367.08	\$247.25	48.9%		1.1353	\$2,633,080	\$430.24	1.6%	0.9874	\$371.75	\$249.57	50.3%					
201011	3,334	6,105	\$2,349,253	\$1,583,012	1.0000	\$3	\$1,583,015	67.4%	67.4%	\$259.30	\$250.09	15.2%		1.1291	\$2,652,646	\$434.50	1.0%	0.9972	\$260.02	\$252.71	16.8%					
201012	3,342	6,121	\$2,358,568	\$1,748,621	1.0000	\$12	\$1,748,634	74.1%	68.2%	\$285.68	\$254.80	24.8%		1.1245	\$2,652,115	\$433.28	-0.3%	0.9944	\$287.28	\$257.27	23.6%					
201101	3,328	6,114	\$2,398,802	\$1,660,623	1.0000	\$13	\$1,660,637	69.2%	69.3%	\$271.61	\$260.55	33.4%		1.1107	\$2,664,329	\$435.78	0.6%	1.0001	\$271.57	\$262.90	32.3%					
201102	3,349	6,146	\$2,428,862	\$1,908,815	1.0000	\$20	\$1,908,835	78.6%	70.4%	\$310.58	\$266.49	29.5%		1.1038	\$2,680,892	\$436.20	0.1%	1.0011	\$310.24	\$268.58	27.7%					
201103	3,365	6,197	\$2,435,375	\$2,217,951	1.0000	\$45	\$2,217,995	91.1%	72.4%	\$357.91	\$275.48	42.7%	20.3%	1.0988	\$2,676,089	\$431.84	-1.0%	0.9911	\$361.13	\$277.68	42.9%	20.9%				
201104	3,370	6,234	\$2,455,743	\$1,674,487	0.9999	\$218	\$1,674,705	68.2%	72.9%	\$268.64	\$279.05	19.1%	22.9%	1.0979	\$2,696,125	\$432.49	0.2%	0.9926	\$270.64	\$281.30	19.2%	23.6%				
201105	3,365	6,229	\$2,433,295	\$1,736,404	0.9997	\$454	\$1,736,858	71.4%	73.3%	\$278.83	\$281.40	11.3%	22.1%	1.1084	\$2,697,167	\$433.00	0.1%	0.9938	\$280.58	\$283.76	11.8%	22.8%				
201106	3,333	6,163	\$2,412,202	\$1,450,495	0.9997	\$426	\$1,450,920	60.1%	73.0%	\$235.42	\$281.24	-0.8%	21.8%	1.1129	\$2,684,423	\$435.57	0.6%	0.9997	\$235.50	\$283.53	-1.1%	22.3%				
201107	3,337	6,167	\$2,412,651	\$1,683,227	0.9996	\$616	\$1,683,843	69.8%	73.3%	\$273.04	\$283.55	11.3%	20.6%	1.1263	\$2,717,316	\$440.62	1.2%	1.0113	\$270.00	\$285.46	9.5%	20.9%				
201108	3,363	6,225	\$2,410,968	\$2,495,308	0.9996	\$993	\$2,496,301	103.5%	76.3%	\$401.01	\$295.85	57.6%	24.8%	1.1354	\$2,737,415	\$439.75	-0.2%	1.0093	\$397.34	\$297.10	53.0%	24.6%				
201109	3,373	6,257	\$2,401,244	\$2,255,665	0.9995	\$1,110	\$2,256,716	94.0%	78.7%	\$360.68	\$305.96	50.1%	28.9%	1.1443	\$2,747,785	\$439.15	-0.1%	1.0079	\$357.86	\$306.32	44.7%	28.0%				
201110	3,404	6,290	\$2,386,992	\$2,004,287	0.9995	\$987	\$2,005,274	84.0%	77.6%	\$318.80	\$302.01	-13.2%	22.1%	1.1606	\$2,770,299	\$440.43	0.3%	1.0108	\$315.39	\$301.77	-15.2%	20.9%				
201111	3,401	6,308	\$2,353,200	\$1,966,115	0.9995	\$1,006	\$1,967,122	83.6%	79.0%	\$311.85	\$306.35	20.3%	22.5%	1.1784	\$2,773,063	\$439.61	-0.2%	1.0089	\$309.08	\$305.80	18.9%	21.0%				
201112	3,388	6,285	\$2,324,326	\$1,566,315	0.9994	\$936	\$1,567,251	67.4%	78.4%	\$249.36	\$303.24	-12.7%	19.0%	1.1945	\$2,776,508	\$441.77	0.5%	1.0139	\$245.95	\$302.22	-14.4%	17.5%				
201201	3,327	6,159	\$2,210,138	\$1,739,750	0.9994	\$1,075	\$1,740,824	78.8%	79.2%	\$282.65	\$304.13	4.1%	16.7%	1.2224	\$2,701,720	\$438.66	-0.7%	1.0068	\$280.75	\$302.94	3.4%	15.2%				
201202	3,306	6,108	\$2,158,549	\$1,592,575	0.9987	\$2,008	\$1,594,583	73.9%	78.9%	\$261.06	\$300.08	-15.9%	12.6%	1.2383	\$2,672,878	\$437.60	-0.2%	1.0043	\$259.94	\$298.82	-16.2%	11.3%				
201203	3,316	6,138	\$2,155,191	\$2,084,221	0.9987	\$2,785	\$2,087,006	96.8%	79.2%	\$340.01	\$298.56	-5.0%	8.4%	1.2502	\$2,694,355	\$438.96	0.3%	1.0075	\$337.50	\$296.91	-6.5%	6.9%				
201204	3,336	6,195	\$2,173,628	\$1,845,652	0.9980	\$3,760	\$1,849,412	85.1%	80.6%	\$298.53	\$301.06	11.1%	7.9%	1.2525	\$2,722,560	\$439.48	0.1%	1.0086	\$295.98	\$298.99	9.4%	6.3%				
201205	3,371	6,249	\$2,205,605	\$2,065,550	0.9974	\$5,424	\$2,070,974	93.9%	82.5%	\$331.41	\$305.46	18.9%	8.6%	1.2440	\$2,743,684	\$439.06	-0.1%	1.0077	\$328.88	\$303.02	17.2%	6.8%				
201206	3,372	6,261	\$2,214,499	\$1,717,432	0.9966	\$5,908	\$1,723,340	77.8%	84.1%	\$275.25	\$308.71	16.9%	9.8%	1.2390	\$2,743,781	\$438.23	-0.2%	1.0058	\$273.67	\$306.09	16.2%	8.0%				
201207	3,369	6,250	\$2,234,156	\$2,294,241	0.9954	\$10,584	\$2,304,825	103.2%	86.9%	\$368.77	\$316.68	35.1%	11.7%	1.2308	\$2,749,820	\$439.97	0.4%	1.0098	\$365.20	\$314.02	35.3%	10.0%				
201208	3,392	6,310	\$2,246,759	\$1,887,861	0.9940	\$11,358	\$1,899,219	84.5%	85.2%	\$300.99	\$308.34	-24.9%	4.2%	1.2235	\$2,748,924	\$435.65	-1.0%	0.9998	\$301.03	\$305.99	-24.2%	3.0%				
201209	3,371	6,290	\$2,268,404	\$1,892,439	0.9921	\$15,113	\$1,907,552	84.1%	84.4%	\$303.27	\$303.53	-15.9%	-0.8%	1.2174	\$2,761,513	\$439.03	0.8%	1.0076	\$300.98	\$301.23	-15.9%	-1.7%				
201210	3,384	6,321	\$2,285,335	\$1,616,741	0.9910	\$14,626	\$1,631,367	71.4%	83.3%	\$258.09	\$298.41	-19.0%	-1.2%	1.2047	\$2,753,237	\$435.57	-0.8%	0.9997	\$258.17	\$296.43	-18.1%	-1.8%				
201211	3,390	6,342	\$2,317,235	\$1,649,076	0.9868	\$22,062	\$1,671,138	72.1%	82.3%	\$263.50	\$294.33	-15.5%	-3.9%	1.1909	\$2,759,582	\$435.13	-0.1%	0.9987	\$263.86	\$292.62	-14.6%	-4.3%				
201212	3,376	6,299	\$2,337,637	\$1,718,104	0.9831	\$29,462	\$1,747,566	74.8%	82.9%	\$277.44	\$296.68	11.3%	-2.2%	1.1785	\$2,754,884	\$437.35	0.5%	1.0038	\$276.40	\$295.21	12.4%	-2.3%				
201301	3,382	6,314	\$2,389,355	\$2,181,104	0.9789	\$46,916	\$2,228,020	93.2%	84.2%	\$352.87	\$302.56	24.8%	-0.5%	1.1488	\$2,745,003	\$434.75	-0.6%	0.9978	\$353.65	\$301.28	26.0%	-0.5%				
201302	3,399	6,349	\$2,423,370	\$1,613,224	0.9670	\$55,109	\$1,668,333	68.8%	83.6%	\$262.77	\$302.57	0.7%	0.8%	1.1384	\$2,758,848	\$434.53	0.0%	0.9973	\$263.49	\$301.47	1.4%	0.9%				
201303	3,419	6,371	\$2,459,173	\$1,930,687	0.9586	\$83,327	\$2,014,014	81.9%	82.4%	\$316.12	\$300.67	-7.0%	0.7%	1.1288	\$2,775,935	\$435.71	0.3%	1.0000	\$316.12	\$299.77	-6.3%	1.0%				
201304	3,450	6,458	\$2,494,515	\$2,114,206	0.9392	\$136,754	\$2,250,960	90.2%	82.9%	\$348.55	\$304.92	16.8%	1.3%													
201305	3,395	6,365	\$2,499,773	\$1,796,863	0.8466	\$325,645	\$2,122,508	84.9%	82.2%	\$333.47	\$30															

CareFirst BlueCross BlueShield (GHMSI)
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 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med Indemnity

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level			10/2013				Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200904	30	53	\$18,915	\$6,655	1.0000	\$0	\$6,655	35.2%		\$125.56				1.2453	\$23,556	\$444.44		1.2003	\$104.61					
200905	30	53	\$18,915	\$15,843	1.0000	\$0	\$15,843	83.8%		\$298.92				1.1891	\$22,493	\$424.39	-4.5%	1.1461	\$260.80					
200906	29	52	\$18,513	\$22,617	1.0000	\$0	\$22,617	122.2%		\$434.94				1.1902	\$22,034	\$423.73	-0.2%	1.1444	\$380.07					
200907	29	52	\$18,704	\$26,499	1.0000	\$0	\$26,499	141.7%		\$509.59				1.1739	\$21,957	\$422.26	-0.3%	1.1404	\$446.86					
200908	28	52	\$18,465	\$4,073	1.0000	\$0	\$4,073	22.1%		\$78.32				1.1736	\$21,670	\$416.73	-1.3%	1.1255	\$69.59					
200909	28	54	\$18,642	\$8,581	1.0000	\$0	\$8,581	46.0%		\$158.91				1.1719	\$21,847	\$404.58	-2.9%	1.0926	\$145.44					
200910	27	51	\$17,628	\$21,011	1.0000	\$0	\$21,011	119.2%		\$411.98				1.1814	\$20,826	\$408.36	0.9%	1.1028	\$373.57					
200911	27	51	\$17,628	\$8,993	1.0000	\$0	\$8,993	51.0%		\$176.33				1.1814	\$20,826	\$408.36	0.0%	1.1028	\$159.89					
200912	27	51	\$18,021	\$9,578	1.0000	\$0	\$9,578	53.1%		\$187.80				1.1022	\$19,863	\$389.46	-4.6%	1.0518	\$178.55					
201001	28	52	\$18,383	\$4,759	1.0000	\$0	\$4,759	25.9%		\$91.52				1.1003	\$20,227	\$388.97	-0.1%	1.0505	\$87.12					
201002	28	52	\$18,383	\$7,389	1.0000	\$0	\$7,389	40.2%		\$142.10				1.1003	\$20,227	\$388.97	0.0%	1.0505	\$135.27					
201003	28	52	\$18,728	\$5,960	1.0000	\$0	\$5,960	31.8%	64.3%	\$114.61	\$227.13			1.1007	\$20,613	\$396.41	1.9%	1.0706	\$107.05	\$205.21				
201004	27	51	\$18,348	\$10,867	1.0000	\$0	\$10,867	59.2%		\$213.07	\$234.62	69.7%		1.1020	\$20,220	\$396.47	0.0%	1.0707	\$198.99	\$214.09	90.2%			
201005	29	53	\$19,226	\$2,529	1.0000	\$0	\$2,529	13.2%	60.2%	\$47.73	\$213.25	-84.0%		1.1011	\$21,170	\$399.44	0.7%	1.0787	\$44.24	\$195.61	-83.0%			
201006	27	49	\$17,221	\$4,685	1.0000	\$0	\$4,685	27.2%	52.4%	\$95.61	\$185.36	-78.0%		1.1024	\$18,984	\$387.43	-3.0%	1.0463	\$91.38	\$171.29	-76.0%			
201007	27	52	\$18,209	\$2,358	1.0000	\$0	\$2,358	13.0%	41.5%	\$45.35	\$146.42	-91.1%		1.1005	\$20,039	\$385.37	-0.5%	1.0408	\$43.58	\$136.36	-90.2%			
201008	27	52	\$18,209	\$6,760	1.0000	\$0	\$6,760	37.1%	42.8%	\$130.00	\$150.76	66.0%		1.0999	\$20,027	\$385.14	-0.1%	1.0401	\$124.99	\$141.34	79.6%			
201009	25	51	\$17,087	\$2,995	1.0000	\$0	\$2,995	17.5%	40.5%	\$58.72	\$142.44	-63.0%		1.0940	\$18,694	\$366.54	-4.8%	0.9899	\$59.32	\$134.63	-59.2%			
201010	25	51	\$17,759	\$4,743	1.0000	\$0	\$4,743	26.7%	33.0%	\$93.01	\$116.07	-77.4%		1.0956	\$19,457	\$381.52	4.1%	1.0304	\$90.27	\$110.33	-75.8%			
201011	26	52	\$18,120	\$4,914	1.0000	\$0	\$4,914	27.1%	31.0%	\$94.50	\$109.28	-46.4%		1.0938	\$19,820	\$381.15	-0.1%	1.0294	\$91.80	\$104.48	-42.6%			
201012	26	52	\$18,396	\$5,519	1.0000	\$0	\$5,519	30.0%	29.1%	\$106.14	\$102.55	-43.5%		1.0773	\$19,818	\$381.12	0.0%	1.0293	\$103.12	\$98.22	-42.2%			
201101	27	53	\$18,927	\$3,105	1.0000	\$0	\$3,105	16.4%	28.3%	\$58.59	\$99.72	-36.0%		1.0782	\$20,406	\$385.03	1.0%	1.0398	\$56.34	\$95.59	-35.3%			
201102	27	53	\$18,927	\$6,285	1.0000	\$0	\$6,285	33.2%	27.7%	\$118.59	\$97.78	-16.5%		1.0782	\$20,406	\$385.03	0.0%	1.0398	\$114.05	\$93.82	-15.7%			
201103	25	44	\$16,804	\$4,905	1.0000	\$0	\$4,905	29.2%	27.5%	\$111.48	\$97.34	-2.7%	-57.1%	1.0737	\$18,042	\$410.05	6.5%	1.1074	\$100.66	\$93.19	-6.0%	-54.6%		
201104	25	44	\$16,210	\$12,608	0.9999	\$2	\$12,610	77.8%	28.5%	\$286.58	\$101.34	34.5%	-56.8%	1.0655	\$17,272	\$392.54	-4.3%	1.0601	\$270.33	\$97.12	35.8%	-54.6%		
201105	25	44	\$15,558	\$4,489	0.9997	\$1	\$4,490	28.9%	30.0%	\$102.05	\$106.15	113.8%	-50.2%	1.0637	\$16,549	\$376.12	-4.2%	1.0158	\$100.47	\$102.23	127.1%	-47.7%		
201106	25	44	\$15,558	\$6,648	0.9997	\$2	\$6,650	42.7%	31.1%	\$151.13	\$110.36	58.1%	-40.5%	1.0637	\$16,549	\$376.12	0.0%	1.0158	\$148.78	\$106.53	62.8%	-37.8%		
201107	25	44	\$15,406	\$2,344	0.9996	\$1	\$2,345	15.2%	31.6%	\$53.28	\$111.85	17.5%	-23.6%	1.0940	\$16,855	\$383.06	1.8%	1.0345	\$51.51	\$108.03	18.2%	-20.8%		
201108	25	44	\$15,406	\$7,322	0.9996	\$3	\$7,325	47.5%	32.3%	\$166.47	\$114.38	28.0%	-24.1%	1.0940	\$16,855	\$383.06	0.0%	1.0345	\$160.91	\$110.53	28.7%	-21.8%		
201109	25	44	\$15,371	\$1,583	0.9995	\$1	\$1,584	10.3%	31.8%	\$36.00	\$113.31	-38.7%	-20.4%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$34.78	\$109.07	-41.4%	-19.0%		
201110	25	44	\$15,371	\$16,627	0.9995	\$8	\$16,635	108.2%	38.2%	\$378.06	\$135.88	306.5%	17.1%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$365.31	\$130.73	304.7%	18.5%		
201111	25	44	\$15,371	\$5,540	0.9995	\$3	\$5,543	36.1%	39.0%	\$125.97	\$138.98	33.3%	27.2%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$121.72	\$133.64	32.6%	27.9%		
201112	25	44	\$14,232	\$7,707	0.9994	\$5	\$7,711	54.2%	41.0%	\$175.26	\$145.03	65.1%	41.4%	1.1795	\$16,786	\$381.50	-0.4%	1.0303	\$170.10	\$139.42	64.9%	41.9%		
201201	26	45	\$14,549	\$18,880	0.9994	\$12	\$18,892	129.8%	50.3%	\$419.82	\$176.53	616.6%	77.0%	1.1768	\$17,122	\$380.49	-0.3%	1.0276	\$408.56	\$169.87	625.1%	77.7%		
201202	26	45	\$14,635	\$14,325	0.9987	\$18	\$14,344	98.0%	55.9%	\$318.74	\$194.40	168.8%	98.8%	1.1760	\$17,211	\$382.46	0.5%	1.0329	\$308.59	\$187.17	170.6%	99.5%		
201203	25	44	\$13,277	\$22,173	0.9987	\$30	\$22,202	167.2%	66.5%	\$504.60	\$227.04	352.7%	133.3%	1.2011	\$15,948	\$362.45	-5.2%	0.9789	\$515.50	\$220.87	412.1%	137.0%		
201204	25	44	\$12,706	\$2,014	0.9980	\$4	\$2,018	15.9%	61.8%	\$45.87	\$207.05	-84.0%	104.3%	1.2293	\$15,620	\$354.99	-2.1%	0.9587	\$47.84	\$203.09	-82.3%	109.1%		
201205	25	44	\$12,706	\$1,415	0.9974	\$4	\$1,419	11.2%	61.1%	\$32.24	\$201.26	-68.4%	89.6%	1.2293	\$15,620	\$354.99	0.0%	0.9587	\$33.63	\$198.33	-66.5%	94.0%		
201206	26	45	\$13,160	\$2,735	0.9966	\$9	\$2,745	20.9%	59.7%	\$60.99	\$193.52	-59.6%	75.4%	1.2312	\$16,203	\$360.06	1.4%	0.9724	\$62.72	\$191.40	-57.8%	79.7%		
201207	24	41	\$11,598	\$1,351	0.9954	\$6	\$1,357	11.7%	60.4%	\$33.09	\$192.75	-37.9%	72.3%	1.2237	\$14,193	\$346.17	-3.9%	0.9349	\$35.40	\$192.13	-31.3%	77.9%		
201208	24	41	\$11,598	\$1,980	0.9940	\$12	\$1,992	17.2%	58.6%	\$48.58	\$183.70	-70.8%	60.6%	1.2237	\$14,193	\$346.17	0.0%	0.9349	\$51.96	\$184.57	-67.7%	67.0%		
201209	24	41	\$11,635	\$1,631	0.9921	\$13	\$1,644	14.1%	60.0%	\$40.10	\$184.87	11.4%	63.1%	1.2207	\$14,203	\$346.42	0.1%	0.9356	\$42.86	\$187.26	23.2%	71.7%		
201210	24	41	\$11,635	\$6,688	0.9910	\$61	\$6,748	58.0%	55.1%	\$164.59	\$166.89	-56.5%	22.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$175.93	\$170.45	-51.8%	30.4%		
201211	24	41	\$11,635	\$1,208	0.9868	\$16	\$1,224	10.5%	53.7%	\$29.85	\$159.49	-76.3%	14.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$31.91	\$164.27	-73.8%	22.9%		
201212	24	41	\$12,736	\$2,629	0.9831	\$45	\$2,674	21.0%	50.9%	\$65.23	\$150.60	-62.8%	3.8%	1.1588	\$14,759	\$359.97	3.9%	0.9722	\$67.10	\$155.92	-60.6%	11.8%		
201301	24	41	\$12,736	\$2,646	0.9789	\$57	\$2,703	21.2%	40.7%	\$65.93	\$119.98	-84.3%	-32.0%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$67.82	\$124.85	-83.4%	-26.5%		
201302	24	41	\$12,736	\$7,514	0.9670	\$257	\$7,770	61.0%	36.8%	\$189.52	\$107.91	-40.5%	-44.5%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$194.95	\$112.94	-36.8%	-39.7%		
201303	24	41	\$13,285	\$2,005	0.9586	\$87	\$2,091	15.7%	23.2%	\$51.01	\$68.50	-89.9%	-69.8%	1.1427	\$15,181	\$370.28	2.9%	1.0000	\$51.01	\$71.57	-90.1%	-67.6%		
201304	25	42	\$14,486	\$2,125	0.9392	\$137	\$2,262	15.6%	23.1%	\$53.86	\$69.26	17.4%	-66.6%											
201305	26	43	\$15,028	\$3,883	0.8466	\$704	\$4,587	30.5%	24.8%	\$106.67	\$75.75	230.8%	-62.4%											
201306	26	43	\$15,028	\$1,059	0.3779	\$1,743	\$2,802	18.6%	24.6%	\$65.16	\$76.17	6.8%	-60.6%											
Experience Period	292	502	\$148,166	\$33,815	0.9834	\$570	\$34,385			\$68.50				1.2006	\$177,894	\$354.37		0.9570	\$71.57					

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 Med PPO HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	164	340	\$76,323	\$33,695	1.0000	\$0	\$33,695	44.1%		\$99.10				1.4592	\$111,368	\$327.55		0.9199	\$107.73			
200905	167	344	\$76,955	\$49,547	1.0000	\$0	\$49,547	64.4%		\$144.03				1.4851	\$114,283	\$332.22	1.4%	0.9330	\$154.38			
200906	169	351	\$77,958	\$156,933	1.0000	\$0	\$156,933	201.3%		\$447.10				1.4830	\$115,614	\$329.38	-0.9%	0.9250	\$483.34			
200907	168	349	\$82,724	\$61,184	1.0000	\$0	\$61,184	74.0%		\$175.31				1.4101	\$116,649	\$334.24	1.5%	0.9386	\$186.77			
200908	169	357	\$85,526	\$32,473	1.0000	\$0	\$32,473	38.0%		\$90.96				1.4309	\$122,382	\$342.81	2.6%	0.9627	\$94.48			
200909	181	386	\$101,005	\$36,193	1.0000	\$0	\$36,193	35.8%		\$93.76				1.3451	\$135,863	\$351.98	2.7%	0.9885	\$94.86			
200910	182	391	\$103,101	\$49,093	1.0000	\$0	\$49,093	47.6%		\$125.56				1.3089	\$134,954	\$345.15	-1.9%	0.9693	\$129.53			
200911	181	377	\$100,914	\$36,549	1.0000	\$0	\$36,549	36.2%		\$96.95				1.3208	\$133,291	\$353.56	2.4%	0.9929	\$97.64			
200912	180	372	\$106,331	\$62,546	1.0000	\$0	\$62,546	58.8%		\$168.13				1.2553	\$133,481	\$358.82	1.5%	1.0077	\$166.85			
201001	172	338	\$106,081	\$22,143	1.0000	\$0	\$22,143	20.9%		\$65.51				1.2224	\$129,678	\$383.66	6.9%	1.0775	\$60.80			
201002	216	415	\$124,288	\$54,015	1.0000	\$0	\$54,015	43.5%		\$130.16				1.2192	\$151,532	\$365.14	-4.8%	1.0254	\$126.93			
201003	217	413	\$121,438	\$113,445	1.0000	\$0	\$113,445	93.4%	60.9%	\$274.69	\$159.67			1.2106	\$147,019	\$355.98	-2.5%	0.9997	\$274.77	\$163.02		
201004	208	405	\$123,618	\$99,322	1.0000	\$0	\$99,322	80.3%	63.9%	\$245.24	\$171.95	147.5%		1.1917	\$147,316	\$363.74	2.2%	1.0215	\$240.07	\$174.08	122.8%	
201005	211	412	\$124,474	\$73,996	1.0000	\$0	\$73,996	59.4%	63.5%	\$179.60	\$174.75	24.7%		1.1880	\$147,878	\$358.93	-1.3%	1.0080	\$178.18	\$175.85	15.4%	
201006	215	420	\$125,866	\$65,831	1.0000	\$0	\$65,831	52.3%	54.1%	\$156.74	\$152.49	-64.9%		1.1879	\$149,520	\$356.00	-0.8%	0.9998	\$156.78	\$152.57	-67.6%	
201007	213	414	\$126,095	\$100,644	1.0000	\$0	\$100,644	79.8%	55.3%	\$243.10	\$158.78	38.7%		1.1589	\$146,136	\$352.99	-0.8%	0.9913	\$245.23	\$158.26	31.3%	
201008	218	427	\$124,515	\$131,903	1.0000	\$0	\$131,903	105.9%	60.9%	\$308.91	\$177.29	239.6%		1.1459	\$142,677	\$334.14	-5.3%	0.9384	\$329.20	\$177.20	248.4%	
201009	205	404	\$122,465	\$51,585	1.0000	\$0	\$51,585	42.1%	61.1%	\$127.69	\$179.84	36.2%		1.1187	\$136,999	\$339.11	1.5%	0.9523	\$134.08	\$180.31	41.3%	
201010	205	411	\$123,541	\$74,955	1.0000	\$0	\$74,955	60.7%	62.0%	\$182.37	\$184.47	45.3%		1.1053	\$136,545	\$332.23	-2.0%	0.9330	\$195.47	\$185.55	50.9%	
201011	204	407	\$122,849	\$60,459	1.0000	\$0	\$60,459	49.2%	62.7%	\$148.55	\$188.27	53.2%		1.1045	\$135,681	\$333.37	0.3%	0.9362	\$158.67	\$190.29	62.5%	
201012	208	412	\$127,157	\$69,026	1.0000	\$0	\$69,026	54.3%	62.3%	\$167.54	\$188.05	-0.4%		1.1243	\$142,966	\$347.01	4.1%	0.9745	\$171.92	\$190.58	3.0%	
201101	228	452	\$133,391	\$55,489	1.0000	\$0	\$55,489	41.6%	63.4%	\$122.76	\$190.44	87.4%		1.1143	\$148,641	\$328.85	-5.2%	0.9235	\$132.93	\$195.35	118.6%	
201102	239	485	\$153,382	\$42,706	1.0000	\$0	\$42,706	27.8%	61.4%	\$88.05	\$185.57	-32.3%		1.0987	\$168,519	\$347.46	5.7%	0.9758	\$90.24	\$191.15	-28.9%	
201103	236	481	\$155,402	\$53,925	1.0000	\$0	\$53,925	34.7%	56.3%	\$112.11	\$171.51	-59.2%	7.4%	1.0917	\$169,649	\$352.70	1.5%	0.9905	\$113.19	\$176.75	-58.8%	8.4%
201104	238	479	\$153,992	\$59,083	1.0000	\$0	\$59,083	38.4%	52.7%	\$123.35	\$161.34	-49.7%	-6.2%	1.0835	\$166,854	\$348.34	-1.2%	0.9783	\$126.09	\$166.83	-47.5%	-4.2%
201105	237	476	\$152,242	\$139,490	1.0000	\$0	\$139,490	91.6%	55.8%	\$293.05	\$171.81	63.2%	-1.7%	1.0842	\$165,054	\$346.75	-0.5%	0.9738	\$300.93	\$178.14	68.9%	1.3%
201106	238	480	\$153,160	\$90,720	1.0000	\$2	\$90,723	59.2%	56.4%	\$189.01	\$174.55	20.6%	14.5%	1.0836	\$165,964	\$345.76	-0.3%	0.9710	\$194.65	\$181.39	24.2%	18.9%
201107	240	480	\$152,191	\$78,340	1.0000	\$2	\$78,342	51.5%	54.2%	\$163.21	\$168.28	-32.9%	6.0%	1.0921	\$166,208	\$346.27	0.1%	0.9724	\$167.84	\$175.11	-31.6%	10.6%
201108	238	479	\$147,223	\$79,709	1.0000	\$2	\$79,711	54.1%	50.4%	\$166.41	\$157.09	-46.1%	-11.4%	1.1190	\$164,747	\$343.94	-0.7%	0.9659	\$172.29	\$163.09	-47.7%	-8.0%
201109	239	484	\$143,892	\$60,544	1.0000	\$2	\$60,545	42.1%	50.3%	\$125.09	\$156.43	-2.0%	-13.0%	1.1416	\$164,264	\$339.39	-1.3%	0.9531	\$131.25	\$162.43	-2.1%	-9.9%
201110	235	469	\$140,081	\$98,786	1.0000	\$3	\$98,789	70.5%	51.2%	\$210.64	\$159.08	15.5%	-13.8%	1.1544	\$161,705	\$344.79	1.6%	0.9683	\$217.54	\$164.72	11.3%	-11.2%
201111	233	468	\$141,681	\$141,777	1.0000	\$5	\$141,782	100.1%	55.3%	\$302.95	\$171.76	103.9%	-8.8%	1.1549	\$163,625	\$349.63	1.4%	0.9819	\$308.55	\$177.22	94.5%	-6.9%
201112	234	469	\$140,931	\$118,370	1.0000	\$4	\$118,374	84.0%	57.6%	\$252.40	\$178.70	50.7%	-5.0%	1.1684	\$164,661	\$351.09	0.4%	0.9860	\$255.99	\$184.19	48.9%	-3.4%
201201	224	456	\$142,331	\$164,561	1.0000	\$7	\$164,568	115.6%	63.5%	\$360.90	\$197.69	194.0%	3.8%	1.1814	\$168,150	\$368.75	5.0%	1.0356	\$348.50	\$201.91	162.2%	3.4%
201202	232	469	\$146,418	\$140,548	1.0000	\$6	\$140,554	96.0%	69.3%	\$299.69	\$215.45	240.3%	16.1%	1.1879	\$173,932	\$370.86	0.6%	1.0415	\$287.75	\$218.83	218.9%	14.5%
201203	230	464	\$144,971	\$96,059	0.9999	\$8	\$96,066	66.3%	72.1%	\$207.04	\$223.52	84.7%	30.3%	1.1924	\$172,859	\$372.54	0.5%	1.0462	\$197.89	\$225.98	74.8%	27.9%
201204	230	460	\$142,068	\$111,585	0.9997	\$32	\$111,617	78.6%	75.6%	\$242.65	\$233.56	96.7%	44.8%	1.2013	\$170,661	\$371.00	-0.4%	1.0419	\$232.89	\$234.90	84.7%	40.8%
201205	230	460	\$140,734	\$160,215	0.9997	\$53	\$160,268	113.9%	77.3%	\$348.41	\$237.91	18.9%	38.5%	1.2012	\$169,046	\$367.49	-0.9%	1.0320	\$337.59	\$238.12	12.2%	33.7%
201206	229	459	\$141,078	\$88,771	0.9992	\$67	\$88,838	63.0%	77.7%	\$193.55	\$238.46	2.4%	36.6%	1.2012	\$169,457	\$369.19	0.5%	1.0368	\$186.68	\$237.37	-4.1%	30.9%
201207	239	472	\$142,653	\$222,632	0.9988	\$268	\$222,901	156.3%	86.6%	\$472.25	\$264.58	189.3%	57.2%	1.1993	\$171,086	\$362.47	-1.8%	1.0179	\$463.93	\$262.35	176.4%	49.8%
201208	260	516	\$145,280	\$432,060	0.9973	\$1,149	\$433,209	298.2%	107.3%	\$839.55	\$325.45	404.5%	107.2%	1.1857	\$172,252	\$333.82	-7.9%	0.9375	\$895.54	\$323.64	419.8%	98.4%
201209	261	518	\$157,363	\$251,439	0.9969	\$776	\$252,215	160.3%	117.6%	\$486.90	\$357.25	289.2%	128.4%	1.1719	\$184,420	\$356.02	6.7%	0.9998	\$486.98	\$353.87	271.0%	117.9%
201210	263	519	\$158,566	\$264,302	0.9962	\$1,003	\$265,306	167.3%	125.9%	\$511.19	\$383.19	142.7%	140.9%	1.1667	\$184,998	\$356.45	0.1%	1.0010	\$510.66	\$378.59	134.7%	129.8%
201211	266	522	\$159,721	\$123,321	0.9949	\$633	\$123,954	77.6%	123.6%	\$237.46	\$376.53	-21.6%	119.2%	1.1662	\$186,273	\$356.84	0.1%	1.0021	\$236.95	\$371.45	-23.2%	109.6%
201212	263	518	\$159,643	\$114,423	0.9897	\$1,192	\$115,615	72.4%	122.1%	\$223.20	\$372.90	-11.6%	108.7%	1.1649	\$185,969	\$359.01	0.6%	1.0082	\$221.37	\$367.23	-13.5%	99.4%
201301	244	485	\$155,732	\$126,925	0.9846	\$1,981	\$128,906	82.8%	119.2%	\$265.79	\$364.97	-26.4%	84.6%	1.1124	\$173,236	\$357.19	-0.5%	1.0031	\$264.96	\$360.34	-24.0%	78.5%
201302	238	469	\$157,087	\$134,636	0.9809	\$2,619	\$137,255	87.4%	118.4%	\$292.66	\$364.41	-2.3%	69.1%	1.0910	\$171,387	\$365.43	2.3%	1.0263	\$285.17	\$360.21	-0.9%	64.6%
201303	237	468	\$153,111	\$149,690	0.9827	\$5,804	\$155,494	101.6%	121.1%	\$332.25	\$374.29	60.5%	67.5%	1.0884	\$166,647	\$356.08	-2.6%	1.0000	\$332.25	\$371.33	67.9%	64.3%
201304	236	469	\$154,164	\$74,319	0.9305	\$5,550	\$79,869	51.8%	118.6%	\$170.30	\$368.31	-29.8%	57.7%									
201305	233	464	\$155,563	\$82,324	0.8440	\$15,219	\$97,543	62.7%	114.2%	\$210.22	\$357.39	-39.7%	50.2%									
201306	237	479	\$155,171	\$25,112	0.3888	\$39,475	\$64,587	41.6%	112.0%	\$134.84	\$352.07	-30.3%	47.6%									
Experience Period	2,960	5,866	\$1,813,036	\$2,179,999	0.9929	\$15,578	\$2,195,577			\$374.29				1.1613	\$2,105,431	\$358.92		1.0080	\$371.33			

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Med PPO HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	40	51	\$15,924	\$18,639	1.0000	\$0	\$18,639	117.1%		\$365.47	\$148.60			1.4176	\$22,573	\$442.61		1.0681	\$342.19			
200905	36	47	\$15,582	\$4,379	1.0000	\$0	\$4,379	28.1%		\$93.16	\$148.60	-19.7%		1.6027	\$24,974	\$531.36	20.1%	1.2822	\$72.66			
200906	21	30	\$12,251	\$1,302	1.0000	\$0	\$1,302	10.6%		\$43.39	\$172.21	61.7%		1.3287	\$16,278	\$542.60	2.1%	1.3093	\$33.14			
200907	22	31	\$12,784	\$8,885	1.0000	\$0	\$8,885	69.5%		\$286.61	\$182.30	41.8%		1.3648	\$17,448	\$562.84	3.7%	1.3582	\$211.03			
200908	38	49	\$12,021	\$3,799	1.0000	\$0	\$3,799	31.6%		\$77.52	\$210.18	426.2%		1.3665	\$16,427	\$335.24	-40.4%	0.8090	\$95.83			
200909	38	49	\$12,021	\$5,794	1.0000	\$0	\$5,794	48.2%		\$118.24	\$220.96	99.0%		1.3665	\$16,427	\$335.24	0.0%	0.8090	\$146.16			
200910	34	45	\$11,831	\$4,729	1.0000	\$0	\$4,729	40.0%		\$105.10	\$210.18	426.2%		1.3929	\$16,480	\$366.21	9.2%	0.8837	\$118.93			
200911	37	48	\$12,268	\$4,322	1.0000	\$0	\$4,322	35.2%		\$90.05	\$172.21	61.7%		1.2473	\$15,302	\$318.79	-12.9%	0.7693	\$117.05			
200912	37	48	\$12,554	\$4,748	1.0000	\$0	\$4,748	37.8%		\$98.91	\$182.30	41.8%		1.1825	\$14,845	\$309.27	-3.0%	0.7463	\$132.53			
201001	34	45	\$11,803	\$14,163	1.0000	\$0	\$14,163	120.0%		\$314.74	\$210.18	426.2%		1.1651	\$13,752	\$305.60	-1.2%	0.7374	\$426.80			
201002	33	41	\$11,346	\$3,210	1.0000	\$0	\$3,210	28.3%		\$78.28	\$210.18	426.2%		1.1769	\$13,354	\$325.70	6.6%	0.7859	\$99.61			
201003	35	44	\$11,843	\$9,461	1.0000	\$0	\$9,461	79.9%	54.8%	\$215.02	\$158.01			1.1967	\$14,173	\$322.10	-1.1%	0.7773	\$276.64	\$171.13		
201004	33	42	\$13,209	\$12,332	1.0000	\$0	\$12,332	93.4%		\$293.61	\$148.60	-19.7%		1.0951	\$14,466	\$344.42	6.9%	0.8311	\$353.28	\$164.81	3.2%	
201005	33	43	\$13,490	\$16,060	1.0000	\$0	\$16,060	119.1%		\$373.49	\$172.43	300.9%		1.0924	\$14,736	\$342.70	-0.5%	0.8270	\$451.64	\$200.35	521.6%	
201006	30	39	\$11,800	\$2,737	1.0000	\$0	\$2,737	23.2%		\$70.18	\$172.21	61.7%		1.0468	\$12,353	\$316.74	-7.6%	0.7643	\$91.82	\$208.03	177.1%	
201007	29	38	\$11,152	\$15,445	1.0000	\$0	\$15,445	138.5%		\$406.45	\$182.30	41.8%		1.0517	\$11,728	\$308.64	-2.6%	0.7448	\$545.74	\$230.49	158.6%	
201008	31	42	\$12,771	\$17,134	1.0000	\$0	\$17,134	134.2%		\$407.95	\$210.18	426.2%		1.0480	\$13,384	\$318.67	3.3%	0.7690	\$530.51	\$266.91	453.6%	
201009	32	43	\$12,987	\$10,117	1.0000	\$0	\$10,117	77.9%		\$235.28	\$220.96	99.0%		1.0466	\$13,592	\$316.10	-0.8%	0.7628	\$308.45	\$282.06	111.0%	
201010	32	43	\$12,987	\$19,914	1.0000	\$0	\$19,914	153.3%		\$463.12	\$251.25	340.7%		1.0466	\$13,592	\$316.10	0.0%	0.7628	\$607.15	\$325.06	410.5%	
201011	18	26	\$13,584	\$9,569	1.0000	\$0	\$9,569	70.4%		\$368.04	\$273.06	308.7%		1.0240	\$13,910	\$355.00	69.2%	1.2910	\$285.08	\$341.09	143.6%	
201012	31	45	\$13,584	\$7,021	1.0000	\$0	\$7,021	51.7%		\$156.02	\$279.35	57.7%		1.0240	\$13,910	\$309.11	-42.2%	0.7459	\$209.17	\$348.83	57.8%	
201101	32	46	\$13,484	\$3,496	1.0000	\$0	\$3,496	25.9%		\$76.01	\$257.11	-75.9%		1.0212	\$13,770	\$299.35	-3.2%	0.7223	\$105.23	\$321.67	-75.3%	
201102	32	46	\$13,724	\$19,980	1.0000	\$0	\$19,980	145.6%		\$434.34	\$288.26	454.8%		1.0191	\$13,987	\$304.06	1.6%	0.7337	\$591.98	\$362.90	494.3%	
201103	32	46	\$13,724	\$9,334	1.0000	\$0	\$9,334	68.0%		\$202.91	\$286.85	-5.6%	81.5%	1.0191	\$13,987	\$304.06	0.0%	0.7337	\$276.55	\$362.99	0.0%	112.1%
201104	32	46	\$13,368	\$3,580	1.0000	\$0	\$3,580	26.8%		\$77.82	\$267.17	-73.5%	79.8%	0.9655	\$12,907	\$280.59	-7.7%	0.6771	\$114.94	\$344.08	-67.5%	108.8%
201105	47	76	\$20,250	\$18,417	1.0000	\$0	\$18,417	91.0%		\$242.33	\$255.12	-35.1%	48.0%	0.9754	\$19,752	\$259.90	-7.4%	0.6272	\$386.40	\$339.59	-14.4%	69.5%
201106	47	75	\$19,816	\$15,136	1.0000	\$0	\$15,137	76.4%		\$201.82	\$260.74	187.6%	51.4%	0.9719	\$19,260	\$256.80	-1.2%	0.6197	\$325.69	\$355.66	254.7%	71.0%
201107	48	77	\$20,207	\$4,549	1.0000	\$0	\$4,549	22.5%		\$59.08	\$226.27	-85.5%	24.1%	0.9721	\$19,643	\$255.11	-0.7%	0.6156	\$95.97	\$315.32	-82.4%	36.8%
201108	46	74	\$19,763	\$10,223	1.0000	\$0	\$10,223	51.7%		\$138.15	\$204.26	-66.1%	-2.8%	0.9737	\$19,242	\$260.03	1.9%	0.6275	\$220.17	\$290.20	-58.5%	8.7%
201109	45	73	\$19,447	\$11,753	1.0000	\$0	\$11,754	60.4%		\$161.01	\$197.58	-31.6%	-10.6%	0.9732	\$18,926	\$259.26	-0.3%	0.6256	\$257.36	\$285.69	-16.6%	1.3%
201110	46	74	\$19,447	\$6,689	1.0000	\$0	\$6,689	34.4%		\$90.39	\$170.10	-80.5%	-32.3%	0.9732	\$18,926	\$255.76	-1.4%	0.6172	\$146.46	\$250.35	-75.9%	-23.0%
201111	30	50	\$14,271	\$22,906	1.0000	\$1	\$22,907	160.5%		\$458.14	\$182.81	24.5%	-33.1%	0.9998	\$14,268	\$285.37	11.6%	0.6886	\$665.30	\$277.74	133.4%	-18.6%
201112	26	44	\$13,740	\$11,426	1.0000	\$0	\$11,426	83.2%		\$259.68	\$189.12	66.4%	-32.3%	0.9998	\$13,737	\$312.21	9.4%	0.7534	\$344.69	\$287.18	64.8%	-17.7%
201201	27	47	\$13,740	\$7,630	1.0000	\$0	\$7,630	55.5%		\$162.34	\$194.54	113.6%	-24.3%	0.9998	\$13,737	\$292.28	-6.4%	0.7053	\$230.17	\$295.86	118.7%	-8.0%
201202	28	47	\$13,740	\$5,298	1.0000	\$0	\$5,299	38.6%		\$112.74	\$174.13	-74.0%	-39.6%	0.9998	\$13,737	\$292.28	0.0%	0.7053	\$159.85	\$265.53	-73.0%	-26.8%
201203	25	44	\$13,740	\$10,815	0.9999	\$1	\$10,816	78.7%		\$245.81	\$176.65	21.1%	-38.4%	0.9998	\$13,737	\$312.21	6.8%	0.7534	\$326.28	\$268.96	18.0%	-25.9%
201204	0	0	\$1,606	\$0	1.0000	\$0	\$0	0.0%	65.8%	\$183.33			-31.4%	1.0793	\$1,733			1.3943	\$20.44	\$264.40	-94.7%	-22.1%
201205	3	3	\$1,606	\$85	0.9997	\$0	\$85	5.3%	62.2%	\$28.49	\$175.19	-88.2%	-31.3%	1.0793	\$1,733	\$577.81		1.3943	\$146.32	\$261.76	-144.9%	-26.4%
201206	14	30	(\$1,795)	\$684	0.9992	\$1	\$684	-38.1%	61.6%	\$22.80	\$163.52	-88.7%	-37.3%	1.0793	(\$1,937)	-\$64.58	-111.2%	(0.1558)	-\$146.32	\$261.76	-144.9%	-26.4%
201207	11	27	\$10,041	\$1,300	0.9988	\$2	\$1,302	13.0%	63.7%	\$48.21	\$173.13	-18.4%	-23.5%	1.0793	\$10,838	\$401.40	-721.5%	0.9686	\$49.77	\$268.76	-48.1%	-14.8%
201208	14	30	\$10,041	\$1,879	0.9973	\$5	\$1,884	18.8%	62.1%	\$62.80	\$171.59	-54.5%	-16.0%	1.0793	\$10,838	\$361.26	-10.0%	0.8717	\$72.04	\$259.45	-67.3%	-10.6%
201209	14	30	\$8,881	\$699	0.9969	\$2	\$701	7.9%	58.3%	\$23.38	\$162.96	-85.5%	-17.5%	1.0793	\$9,586	\$319.52	-11.6%	0.7710	\$30.32	\$241.36	-88.2%	-15.5%
201210	11	27	\$8,798	\$2,268	0.9962	\$9	\$2,277	25.9%	60.0%	\$84.32	\$171.53	-6.7%	0.8%	1.0793	\$9,496	\$351.71	10.1%	0.8487	\$99.35	\$245.43	-32.2%	-2.0%
201211	14	22	\$8,798	\$1,114	0.9949	\$6	\$1,120	12.7%	42.0%	\$50.91	\$123.14	-88.9%	-32.6%	1.0793	\$9,496	\$431.64	22.7%	1.0416	\$48.88	\$170.60	-92.7%	-38.6%
201212	15	23	\$8,665	\$1,311	0.9897	\$14	\$1,324	15.3%	33.8%	\$57.58	\$100.37	-77.8%	-46.9%	1.0793	\$9,353	\$406.63	-5.8%	0.9812	\$58.68	\$136.42	-83.0%	-52.5%
201301	14	22	\$8,665	\$40,279	0.9846	\$629	\$40,908	472.1%	71.6%	\$1,859.45	\$217.70	1045.4%	11.9%	1.0793	\$9,353	\$425.12	4.5%	1.0258	\$1,812.62	\$285.95	687.5%	-3.3%
201302	13	19	\$7,799	\$205	0.9809	\$4	\$209	2.7%	70.6%	\$11.01	\$221.34	-90.2%	27.1%	1.0793	\$8,418	\$443.04	4.2%	1.0691	\$10.30	\$279.48	-93.6%	5.3%
201303	12	18	\$6,911	\$241	0.9627	\$9	\$251	3.6%	63.4%	\$13.92	\$202.17	-94.3%	14.4%	1.0793	\$7,459	\$414.41	-6.5%	1.0000	\$13.92	\$248.48	-95.7%	-7.6%
201304	12	18	\$7,467	\$157	0.9305	\$12	\$168	2.3%	59.3%	\$9.36	\$189.27		3.2%									
201305	12	18	\$7,467	\$642	0.8440	\$119	\$761	10.2%	56.2%	\$42.26	\$181.65	48.3%	3.7%									
201306	15	22	\$7,377	\$1	0.3888	\$1	\$2	0.0%	50.4%	\$0.11	\$184.45	-99.5%	12.8%									
Experience Period	135	251	\$80,016	\$50,066	0.9866	\$679	\$50,745			\$202.17				1.0793	\$86,365	\$344.08		0.8303	\$243.49			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,765	6,661	\$2,146,282	\$1,643,692	1.0000	\$0	\$1,643,692	76.6%		\$246.76				1.3354	\$2,866,155	\$430.29		0.9885	\$249.63			
200905	3,698	6,551	\$2,148,610	\$1,384,766	1.0000	\$0	\$1,384,766	64.4%		\$211.38				1.3348	\$2,867,984	\$437.79	1.7%	1.0057	\$210.18			
200906	3,705	6,550	\$2,165,021	\$1,524,255	1.0000	\$0	\$1,524,255	70.4%		\$232.71				1.3240	\$2,866,518	\$437.64	0.0%	1.0054	\$231.47			
200907	3,692	6,490	\$2,180,968	\$1,290,678	1.0000	\$0	\$1,290,678	59.2%		\$198.87				1.2976	\$2,830,053	\$436.06	-0.4%	1.0018	\$198.52			
200908	3,559	6,312	\$2,146,601	\$1,452,850	1.0000	\$0	\$1,452,850	67.7%		\$230.17				1.2815	\$2,750,843	\$435.81	-0.1%	1.0012	\$229.90			
200909	3,533	6,265	\$2,162,450	\$1,479,043	1.0000	\$0	\$1,479,043	68.4%		\$236.08				1.2621	\$2,729,208	\$435.63	0.0%	1.0008	\$235.90			
200910	3,530	6,214	\$2,182,554	\$1,540,754	1.0000	\$0	\$1,540,754	70.6%		\$247.95				1.2359	\$2,697,322	\$434.07	-0.4%	0.9972	\$248.65			
200911	3,513	6,175	\$2,222,119	\$1,387,262	1.0000	\$0	\$1,387,262	62.4%		\$224.66				1.2229	\$2,717,341	\$440.06	1.4%	1.0109	\$222.23			
200912	3,504	6,207	\$2,213,135	\$1,418,745	1.0000	\$0	\$1,418,745	64.1%		\$228.57				1.2028	\$2,661,974	\$428.87	-2.5%	0.9852	\$232.00			
201001	3,570	6,324	\$2,296,967	\$1,281,763	1.0000	\$0	\$1,281,763	55.8%		\$202.68				1.1893	\$2,731,748	\$431.97	0.7%	0.9923	\$204.25			
201002	3,537	6,300	\$2,299,561	\$1,505,799	1.0000	\$0	\$1,505,799	65.5%		\$239.02				1.1778	\$2,708,366	\$429.90	-0.5%	0.9876	\$242.02			
201003	3,488	6,206	\$2,290,846	\$1,549,604	1.0000	\$0	\$1,549,604	67.6%	66.0%	\$249.69	\$228.96			1.1705	\$2,681,494	\$432.08	0.5%	0.9926	\$251.55	\$229.54		
201004	3,489	6,181	\$2,289,247	\$1,393,822	1.0000	\$0	\$1,393,822	60.9%	64.7%	\$225.50	\$227.11	-8.6%		1.1681	\$2,673,993	\$432.61	0.1%	0.9938	\$226.90	\$227.58	-9.1%	
201005	3,482	6,165	\$2,300,157	\$1,533,107	1.0000	\$0	\$1,533,107	66.7%	64.9%	\$248.68	\$230.24	17.6%		1.1646	\$2,678,740	\$434.51	0.4%	0.9982	\$249.13	\$230.87	18.5%	
201006	3,468	6,200	\$2,319,088	\$1,463,818	1.0000	\$0	\$1,463,818	63.1%	64.3%	\$236.10	\$230.51	1.5%		1.1596	\$2,689,324	\$433.76	-0.2%	0.9965	\$236.93	\$231.32	2.4%	
201007	3,451	6,212	\$2,330,583	\$1,513,413	1.0000	\$0	\$1,513,413	64.9%	64.8%	\$243.63	\$234.35	22.5%		1.1540	\$2,689,576	\$432.96	-0.2%	0.9946	\$244.94	\$235.31	23.4%	
201008	3,424	6,190	\$2,308,825	\$1,568,333	1.0000	\$0	\$1,568,333	67.9%	64.8%	\$253.37	\$236.28	10.1%		1.1438	\$2,640,809	\$426.63	-1.5%	0.9801	\$258.51	\$237.67	12.4%	
201009	3,450	6,226	\$2,311,488	\$1,486,624	1.0000	\$0	\$1,486,624	64.3%	64.5%	\$238.78	\$236.50	1.1%		1.1388	\$2,632,370	\$422.80	-0.9%	0.9713	\$245.83	\$238.48	4.2%	
201010	3,386	6,171	\$2,337,133	\$2,251,287	1.0000	\$0	\$2,251,287	96.3%	66.7%	\$364.82	\$246.17	47.1%		1.1350	\$2,652,537	\$429.84	1.7%	0.9875	\$369.45	\$248.43	48.6%	
201011	3,360	6,157	\$2,367,373	\$1,587,925	1.0000	\$3	\$1,587,929	67.1%	67.1%	\$257.91	\$248.92	14.8%		1.1289	\$2,672,466	\$434.05	1.0%	0.9971	\$258.64	\$251.50	16.4%	
201012	3,368	6,173	\$2,376,964	\$1,754,141	1.0000	\$12	\$1,754,153	73.8%	67.9%	\$284.17	\$253.54	24.3%		1.1241	\$2,671,933	\$432.84	-0.3%	0.9944	\$285.78	\$255.97	23.2%	
201101	3,355	6,167	\$2,417,729	\$1,663,728	1.0000	\$13	\$1,663,742	68.8%	69.0%	\$269.78	\$259.21	33.1%		1.1104	\$2,684,735	\$435.34	0.6%	1.0001	\$269.75	\$261.53	32.1%	
201102	3,376	6,199	\$2,447,789	\$1,915,100	1.0000	\$20	\$1,915,120	78.2%	70.0%	\$308.94	\$265.07	29.3%		1.1036	\$2,701,298	\$435.76	0.1%	1.0011	\$308.61	\$267.14	27.5%	
201103	3,390	6,241	\$2,452,179	\$2,222,855	1.0000	\$45	\$2,222,900	90.6%	72.0%	\$356.18	\$274.01	42.6%	19.7%	1.0987	\$2,694,132	\$431.68	-0.9%	0.9917	\$359.16	\$276.17	42.8%	20.3%
201104	3,395	6,278	\$2,471,953	\$1,687,095	0.9999	\$220	\$1,687,315	68.3%	72.6%	\$268.77	\$277.60	19.2%	22.2%	1.0977	\$2,713,397	\$432.21	0.1%	0.9929	\$270.69	\$279.81	19.3%	23.0%
201105	3,390	6,273	\$2,448,853	\$1,740,893	0.9997	\$455	\$1,741,348	71.1%	72.9%	\$277.59	\$279.99	11.6%	21.6%	1.1082	\$2,713,716	\$432.60	0.1%	0.9938	\$279.32	\$282.32	12.1%	22.3%
201106	3,358	6,207	\$2,427,760	\$1,457,142	0.9997	\$428	\$1,457,570	60.0%	72.7%	\$234.83	\$278.88	-0.5%	21.4%	1.1125	\$2,700,972	\$435.15	0.6%	0.9997	\$234.91	\$282.14	-0.9%	22.0%
201107	3,362	6,211	\$2,428,057	\$1,685,570	0.9996	\$617	\$1,686,187	69.4%	73.0%	\$271.48	\$282.21	11.4%	20.4%	1.1261	\$2,734,170	\$440.21	1.2%	1.0113	\$268.45	\$284.08	9.6%	20.7%
201108	3,388	6,269	\$2,426,374	\$2,502,630	0.9996	\$996	\$2,503,626	103.2%	75.9%	\$399.37	\$294.45	57.6%	24.6%	1.1351	\$2,754,270	\$439.35	-0.2%	1.0093	\$395.68	\$295.68	53.1%	24.4%
201109	3,398	6,301	\$2,416,615	\$2,257,248	0.9995	\$1,111	\$2,258,360	93.5%	78.3%	\$358.41	\$304.49	50.1%	28.7%	1.1440	\$2,764,646	\$438.76	-0.1%	1.0080	\$355.58	\$304.82	44.6%	27.8%
201110	3,429	6,334	\$2,402,363	\$2,020,913	0.9995	\$995	\$2,021,908	84.2%	77.4%	\$319.22	\$300.76	-12.5%	22.2%	1.1602	\$2,787,160	\$440.03	0.3%	1.0109	\$315.78	\$300.50	-14.5%	21.0%
201111	3,426	6,352	\$2,368,571	\$1,971,655	0.9995	\$1,009	\$1,972,665	83.3%	78.7%	\$310.56	\$305.11	20.4%	22.6%	1.1779	\$2,789,924	\$439.22	-0.2%	1.0090	\$307.78	\$304.54	19.0%	21.1%
201112	3,413	6,329	\$2,338,558	\$1,574,022	0.9994	\$941	\$1,574,963	67.3%	78.2%	\$248.85	\$302.09	-12.4%	19.2%	1.1945	\$2,793,294	\$441.35	0.5%	1.0139	\$245.44	\$301.04	-14.1%	17.6%
201201	3,353	6,204	\$2,224,887	\$1,758,630	0.9994	\$1,086	\$1,759,716	79.1%	79.0%	\$283.64	\$303.22	5.1%	17.0%	1.2221	\$2,718,842	\$438.24	-0.7%	1.0068	\$281.74	\$302.00	4.4%	15.5%
201202	3,332	6,153	\$2,173,184	\$1,606,900	0.9987	\$2,026	\$1,608,927	74.0%	78.7%	\$261.49	\$299.33	-15.4%	12.9%	1.2379	\$2,690,089	\$437.20	-0.2%	1.0044	\$260.35	\$298.05	-15.6%	11.6%
201203	3,341	6,182	\$2,168,468	\$2,106,394	0.9987	\$2,814	\$2,109,209	97.3%	79.1%	\$341.19	\$298.05	-4.2%	8.8%	1.2499	\$2,710,303	\$438.42	0.3%	1.0072	\$338.76	\$296.39	-5.7%	7.3%
201204	3,361	6,239	\$2,186,334	\$1,847,666	0.9980	\$3,764	\$1,851,430	84.7%	80.5%	\$296.75	\$300.40	10.4%	8.2%	1.2524	\$2,738,180	\$438.88	0.1%	1.0082	\$294.33	\$298.34	8.7%	6.6%
201205	3,396	6,293	\$2,218,311	\$2,066,965	0.9974	\$5,428	\$2,072,393	93.4%	82.4%	\$329.32	\$304.73	18.6%	8.8%	1.2439	\$2,759,303	\$438.47	-0.1%	1.0073	\$326.93	\$302.30	17.0%	7.1%
201206	3,398	6,306	\$2,227,659	\$1,720,167	0.9966	\$5,917	\$1,726,085	77.5%	83.9%	\$273.72	\$307.90	16.6%	10.0%	1.2390	\$2,759,984	\$437.68	-0.2%	1.0055	\$272.23	\$303.31	15.9%	8.2%
201207	3,393	6,291	\$2,245,754	\$2,295,592	0.9954	\$10,590	\$2,306,182	102.7%	86.7%	\$366.58	\$315.81	35.0%	11.9%	1.2308	\$2,764,013	\$439.36	0.4%	1.0093	\$363.19	\$313.20	35.3%	10.2%
201208	3,416	6,351	\$2,258,357	\$1,889,841	0.9940	\$11,370	\$1,901,211	84.2%	85.1%	\$299.36	\$307.47	-25.0%	4.4%	1.2235	\$2,763,117	\$435.07	-1.0%	0.9995	\$299.51	\$305.18	-24.3%	3.2%
201209	3,395	6,331	\$2,280,039	\$1,894,070	0.9921	\$15,126	\$1,909,196	83.7%	84.2%	\$301.56	\$302.71	-15.9%	-0.6%	1.2174	\$2,775,716	\$438.43	0.8%	1.0072	\$299.41	\$300.48	-15.8%	-1.4%
201210	3,408	6,362	\$2,296,970	\$1,623,429	0.9910	\$14,686	\$1,638,115	71.3%	83.1%	\$257.48	\$297.51	-19.3%	-1.1%	1.2048	\$2,767,440	\$435.00	-0.8%	0.9993	\$257.66	\$295.60	-18.4%	-1.6%
201211	3,414	6,383	\$2,328,870	\$1,650,283	0.9868	\$22,078	\$1,672,362	71.8%	82.1%	\$262.00	\$293.41	-15.6%	-3.8%	1.1910	\$2,773,786	\$434.56	-0.1%	0.9983	\$262.45	\$291.78	-14.7%	-4.2%
201212	3,400	6,340	\$2,350,373	\$1,720,734	0.9831	\$29,507	\$1,750,240	74.5%	82.7%	\$276.06	\$295.69	10.9%	-2.1%	1.1784	\$2,769,642	\$436.85	0.5%	1.0036	\$275.08	\$294.31	12.1%	-2.2%
201301	3,406	6,355	\$2,402,091	\$2,183,750	0.9789	\$46,973	\$2,230,723	92.9%	83.9%	\$351.02	\$301.33	23.8%	-0.6%	1.1489	\$2,759,762	\$434.27	-0.6%	0.9976	\$351.85	\$300.15	24.9%	-0.6%
201302	3,423	6,390	\$2,436,106	\$1,620,737	0.9670	\$55,366	\$1,676,103	68.8%	83.4%	\$262.30	\$301.27	0.3%	0.6%	1.1385	\$2,773,607	\$434.05	0.0%	0.9971	\$263.05	\$300.28	1.0%	0.7%
201303	3,443	6,412	\$2,472,458	\$1,932,692	0.9586	\$83,414	\$2,016,106	81.5%	82.1%	\$314.43	\$299.14	-7.8%	0.4%	1.1289	\$2,791,116	\$435.30	0.3%	1.0000	\$314.43	\$298.32	-7.2%	0.7%
201304	3,475	6,500	\$2,509,001	\$2,116,331	0.9392	\$136,891	\$2,253,222	89.8%	82.6%	\$346.65	\$303.38	16.8%	1.0%									
201305	3,421	6,408	\$2,514,801	\$1,800,746	0.8466	\$326,349	\$2,127,095	84.6%	81.9%	\$331.94	\$303.64	0.8%	-0.4%</									

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 Med GHMSI CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		10/2013				Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	204	391	\$92,247	\$52,334	1.0000	\$0	\$52,334	56.7%		\$133.85				1.4520	\$133,941	\$342.56		0.9562	\$139.97			
200905	203	391	\$92,537	\$53,926	1.0000	\$0	\$53,926	58.3%		\$137.92				1.5049	\$139,257	\$356.16	4.0%	0.9942	\$138.73			
200906	190	381	\$90,210	\$158,235	1.0000	\$0	\$158,235	175.4%		\$415.31				1.4621	\$131,892	\$346.17	-2.8%	0.9663	\$429.79			
200907	190	380	\$95,508	\$70,069	1.0000	\$0	\$70,069	73.4%		\$184.39				1.4040	\$134,097	\$352.89	1.9%	0.9850	\$187.19			
200908	207	406	\$97,547	\$36,272	1.0000	\$0	\$36,272	37.2%		\$89.34				1.4230	\$138,809	\$341.89	-3.1%	0.9544	\$93.61			
200909	219	435	\$113,026	\$41,987	1.0000	\$0	\$41,987	37.1%		\$96.52				1.3474	\$152,290	\$350.09	2.4%	0.9772	\$98.77			
200910	216	436	\$114,932	\$53,822	1.0000	\$0	\$53,822	46.8%		\$123.45				1.3176	\$151,434	\$347.32	-0.8%	0.9695	\$127.33			
200911	218	425	\$113,182	\$40,872	1.0000	\$0	\$40,872	36.1%		\$96.17				1.3129	\$148,593	\$349.63	0.7%	0.9760	\$98.54			
200912	217	420	\$118,885	\$67,293	1.0000	\$0	\$67,293	56.6%		\$160.22				1.2476	\$148,325	\$353.16	1.0%	0.9858	\$162.53			
201001	206	383	\$117,884	\$36,306	1.0000	\$0	\$36,306	30.8%		\$94.79				1.2167	\$143,430	\$374.49	6.0%	1.0454	\$90.68			
201002	249	456	\$135,634	\$57,225	1.0000	\$0	\$57,225	42.2%		\$125.49				1.2157	\$164,886	\$361.59	-3.4%	1.0093	\$124.33			
201003	252	457	\$133,281	\$122,906	1.0000	\$0	\$122,906	92.2%	60.2%	\$268.94	\$159.49			1.2094	\$161,192	\$352.72	-2.5%	0.9846	\$273.15	\$162.15		
201004	241	447	\$136,827	\$111,654	1.0000	\$0	\$111,654	81.6%	62.6%	\$249.79	\$169.54	86.6%		1.1824	\$161,782	\$361.93	2.6%	1.0103	\$247.24	\$171.57	76.6%	
201005	244	455	\$137,964	\$90,056	1.0000	\$0	\$90,056	65.3%	63.1%	\$197.93	\$174.51	43.5%		1.1787	\$162,614	\$357.39	-1.3%	0.9976	\$198.40	\$176.54	43.0%	
201006	245	459	\$137,666	\$68,568	1.0000	\$0	\$68,568	49.8%	54.9%	\$149.39	\$154.49	-64.0%		1.1758	\$161,872	\$352.66	-1.3%	0.9844	\$151.75	\$156.09	-64.7%	
201007	242	452	\$137,247	\$116,089	1.0000	\$0	\$116,089	84.6%	56.4%	\$256.83	\$161.16	39.3%		1.1502	\$157,865	\$349.26	-1.0%	0.9749	\$263.44	\$162.98	40.7%	
201008	249	469	\$137,286	\$149,037	1.0000	\$0	\$149,037	108.6%	62.3%	\$317.78	\$180.55	255.7%		1.1368	\$156,061	\$332.75	-4.7%	0.9288	\$342.12	\$183.08	265.5%	
201009	237	447	\$135,452	\$61,703	1.0000	\$0	\$61,703	45.6%	62.7%	\$138.04	\$183.85	43.0%		1.1118	\$150,591	\$336.89	1.2%	0.9404	\$146.78	\$187.02	48.6%	
201010	237	454	\$136,528	\$94,869	1.0000	\$0	\$94,869	69.5%	64.4%	\$208.96	\$190.94	69.3%		1.0997	\$150,137	\$330.70	-1.8%	0.9231	\$226.37	\$195.03	77.8%	
201011	222	433	\$136,433	\$70,028	1.0000	\$0	\$70,028	51.3%	65.3%	\$161.73	\$196.12	68.2%		1.0964	\$149,591	\$345.47	4.5%	0.9644	\$167.71	\$200.51	70.2%	
201012	239	457	\$140,741	\$76,046	1.0000	\$0	\$76,046	54.0%	65.0%	\$166.40	\$196.40	3.9%		1.1146	\$156,876	\$343.27	-0.6%	0.9582	\$173.66	\$201.27	6.8%	
201101	260	498	\$146,875	\$58,985	1.0000	\$0	\$58,985	40.2%	65.2%	\$118.44	\$196.42	24.9%		1.1058	\$162,411	\$326.13	-5.0%	0.9104	\$130.11	\$203.54	43.5%	
201102	271	531	\$167,106	\$62,686	1.0000	\$0	\$62,686	37.5%	64.3%	\$118.05	\$194.75	-5.9%		1.0921	\$182,505	\$343.70	5.4%	0.9594	\$123.05	\$202.69	-1.0%	
201103	268	527	\$169,126	\$63,259	1.0000	\$0	\$63,259	37.4%	59.5%	\$120.04	\$181.73	-55.4%	13.9%	1.0858	\$183,635	\$348.45	1.4%	0.9727	\$123.41	\$189.30	-54.8%	16.7%
201104	270	525	\$167,360	\$62,663	1.0000	\$0	\$62,663	37.4%	55.7%	\$119.36	\$170.67	-52.2%	0.7%	1.0741	\$179,761	\$342.40	-1.7%	0.9558	\$124.88	\$178.58	-49.5%	4.1%
201105	284	552	\$172,492	\$157,907	1.0000	\$0	\$157,907	91.5%	58.4%	\$286.06	\$179.50	44.5%	2.9%	1.0714	\$184,806	\$334.79	-2.2%	0.9345	\$306.10	\$188.87	54.3%	7.0%
201106	285	555	\$172,977	\$105,856	1.0000	\$3	\$105,859	61.2%	59.3%	\$190.74	\$182.90	27.7%	18.4%	1.0708	\$185,224	\$333.74	-0.3%	0.9316	\$204.74	\$193.35	34.9%	23.9%
201107	288	557	\$172,398	\$82,889	1.0000	\$2	\$82,891	48.1%	56.4%	\$148.82	\$174.18	-42.1%	8.1%	1.0780	\$185,851	\$333.67	0.0%	0.9314	\$159.78	\$184.81	-39.3%	13.4%
201108	284	553	\$166,986	\$89,932	1.0000	\$2	\$89,934	53.9%	52.4%	\$162.63	\$162.07	-48.8%	-10.2%	1.1018	\$183,989	\$332.71	-0.3%	0.9287	\$175.11	\$172.00	-48.8%	-6.0%
201109	284	557	\$163,339	\$72,297	1.0000	\$2	\$72,299	44.3%	52.2%	\$129.80	\$160.90	-6.0%	-12.5%	1.1215	\$183,190	\$328.89	-1.1%	0.9181	\$141.39	\$171.13	-3.7%	-8.5%
201110	281	543	\$159,528	\$105,475	1.0000	\$3	\$105,478	66.1%	52.1%	\$194.25	\$160.31	-7.0%	-16.0%	1.1323	\$180,631	\$332.65	1.1%	0.9286	\$209.19	\$170.46	-7.6%	-12.6%
201111	263	518	\$155,952	\$164,683	1.0000	\$6	\$164,689	105.6%	56.4%	\$317.93	\$173.03	96.6%	-11.8%	1.1407	\$177,894	\$343.42	3.2%	0.9586	\$331.65	\$184.01	97.8%	-8.2%
201112	260	513	\$154,671	\$129,796	1.0000	\$4	\$129,800	83.9%	58.7%	\$253.02	\$179.88	52.1%	-8.4%	1.1534	\$178,398	\$347.75	1.3%	0.9707	\$260.65	\$191.07	50.1%	-5.1%
201201	251	503	\$156,071	\$172,191	1.0000	\$7	\$172,198	110.3%	64.2%	\$342.34	\$197.34	189.0%	0.5%	1.1654	\$181,887	\$361.60	4.0%	1.0094	\$339.16	\$207.90	160.7%	2.1%
201202	260	516	\$160,158	\$145,847	1.0000	\$6	\$145,853	91.1%	68.6%	\$282.66	\$210.75	139.4%	8.2%	1.1718	\$187,669	\$363.70	0.6%	1.0152	\$278.42	\$221.00	126.3%	9.0%
201203	255	508	\$158,711	\$106,873	0.9999	\$9	\$106,882	67.3%	71.2%	\$210.40	\$218.20	75.3%	20.1%	1.1757	\$186,596	\$367.31	1.0%	1.0253	\$205.20	\$227.82	66.3%	20.3%
201204	230	460	\$143,674	\$111,585	0.9997	\$32	\$111,617	77.7%	74.6%	\$242.65	\$228.16	103.3%	33.7%	1.1999	\$172,395	\$374.77	2.0%	1.0461	\$231.94	\$236.60	85.7%	32.5%
201205	233	463	\$142,340	\$160,300	0.9997	\$53	\$160,353	112.7%	75.9%	\$346.34	\$231.80	21.1%	29.1%	1.1998	\$170,780	\$368.85	-1.6%	1.0296	\$336.37	\$238.53	9.9%	26.3%
201206	243	489	\$139,283	\$89,454	0.9992	\$68	\$89,522	64.3%	76.4%	\$183.07	\$231.64	-4.0%	26.6%	1.2027	\$167,520	\$342.58	-7.1%	0.9563	\$191.44	\$237.77	-6.5%	23.0%
201207	250	499	\$152,694	\$223,932	0.9988	\$270	\$224,202	146.8%	84.9%	\$449.30	\$256.91	201.9%	47.5%	1.1914	\$181,923	\$364.58	6.4%	1.0177	\$441.50	\$261.72	176.3%	41.6%
201208	274	546	\$155,321	\$433,939	0.9973	\$1,154	\$435,093	280.1%	104.1%	\$796.87	\$313.65	390.0%	93.5%	1.1788	\$183,090	\$335.33	-8.0%	0.9360	\$851.32	\$319.29	386.2%	85.6%
201209	275	548	\$166,244	\$252,138	0.9969	\$778	\$252,916	152.1%	113.8%	\$461.53	\$343.70	255.6%	113.8%	1.1670	\$194,005	\$354.02	5.6%	0.9882	\$467.03	\$347.61	230.3%	103.1%
201210	274	546	\$167,364	\$266,570	0.9962	\$1,012	\$267,582	159.9%	122.0%	\$490.08	\$370.06	152.3%	130.8%	1.1621	\$194,494	\$356.22	0.6%	0.9943	\$492.86	\$372.08	135.6%	118.3%
201211	280	544	\$168,519	\$124,435	0.9949	\$638	\$125,074	74.2%	119.1%	\$229.91	\$362.04	-27.7%	109.2%	1.1617	\$195,769	\$359.87	1.0%	1.0045	\$228.88	\$362.58	-31.0%	97.0%
201212	278	541	\$168,308	\$115,734	0.9897	\$1,206	\$116,939	69.5%	117.5%	\$216.15	\$358.30	-14.6%	99.2%	1.1605	\$195,321	\$361.04	0.3%	1.0078	\$214.48	\$357.72	-17.7%	87.2%
201301	258	507	\$164,397	\$167,205	0.9846	\$2,609	\$169,814	103.3%	116.9%	\$334.94	\$357.69	-2.2%	81.3%	1.1107	\$182,589	\$360.14	-0.2%	1.0053	\$333.18	\$357.22	-1.8%	71.8%
201302	251	488	\$164,886	\$134,841	0.9809	\$2,623	\$137,465	83.4%	116.2%	\$281.69	\$357.95	-0.3%	69.8%	1.0905	\$179,804	\$368.45	2.3%	1.0285	\$273.88	\$357.13	-1.6%	61.6%
201303	249	486	\$160,022	\$149,931	0.9627	\$5,814	\$155,745	97.3%	118.7%	\$320.46	\$367.23	52.3%	68.3%	1.0880	\$174,106	\$358.24	-2.8%	1.0000	\$320.46	\$367.15	56.2%	61.2%
201304	248	487	\$161,631	\$74,476	0.9305	\$5,562	\$80,308	49.5%	115.9%	\$164.35	\$360.47	-32.3%	58.0%									
201305	245	482	\$163,030	\$82,966	0.8440	\$15,338	\$98,304	60.3%	111.4%	\$203.95	\$349.29	-41.1%	50.7%									
201306	252	501	\$162,548	\$25,113	0.3888	\$39,476	\$64,590	39.7%	108.8%	\$128.92	\$344.58	-29.6%	48.8%									

Experience Period	3,095	6,117	\$1,893,052	\$2,230,065	0.9928	\$16,257	\$2,246,322			\$367.23				1.1578	\$2,191,796	\$358.31		1.0002	\$367.15			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$2,238,529	\$1,696,025	1.0000	\$0	\$1,696,025	75.8%		\$240.50				1.3402	\$3,000,096	\$425.42		0.9897	\$243.01			
200905	3,901	6,942	\$2,241,147	\$1,438,692	1.0000	\$0	\$1,438,692	64.2%		\$207.24				1.3418	\$3,007,241	\$433.20	1.8%	1.0077	\$205.65			
200906	3,895	6,931	\$2,255,231	\$1,682,490	1.0000	\$0	\$1,682,490	74.6%		\$242.75				1.3295	\$2,998,410	\$432.61	-0.1%	1.0064	\$241.21			
200907	3,882	6,870	\$2,276,476	\$1,360,747	1.0000	\$0	\$1,360,747	59.8%		\$198.07				1.3021	\$2,964,150	\$431.46	-0.3%	1.0037	\$197.34			
200908	3,766	6,718	\$2,244,148	\$1,489,121	1.0000	\$0	\$1,489,121	66.4%		\$221.66				1.2876	\$2,889,652	\$430.14	-0.3%	1.0006	\$221.52			
200909	3,752	6,700	\$2,275,476	\$1,521,029	1.0000	\$0	\$1,521,029	66.8%		\$227.02				1.2663	\$2,881,497	\$430.07	0.0%	1.0005	\$226.91			
200910	3,746	6,650	\$2,297,486	\$1,594,576	1.0000	\$0	\$1,594,576	69.4%		\$239.79				1.2399	\$2,848,755	\$428.38	-0.4%	0.9966	\$240.62			
200911	3,731	6,600	\$2,335,301	\$1,428,134	1.0000	\$0	\$1,428,134	61.2%		\$216.38				1.2272	\$2,865,935	\$434.23	1.4%	1.0102	\$214.21			
200912	3,721	6,627	\$2,332,020	\$1,486,038	1.0000	\$0	\$1,486,038	63.7%		\$224.24				1.2051	\$2,810,300	\$424.07	-2.3%	0.9865	\$227.31			
201001	3,776	6,707	\$2,414,852	\$1,318,070	1.0000	\$0	\$1,318,070	54.6%		\$196.52				1.1906	\$2,875,178	\$428.68	1.1%	0.9972	\$197.06			
201002	3,786	6,756	\$2,435,195	\$1,563,024	1.0000	\$0	\$1,563,024	64.2%		\$231.35				1.1799	\$2,873,252	\$425.29	-0.8%	0.9894	\$233.84			
201003	3,740	6,663	\$2,424,128	\$1,672,510	1.0000	\$0	\$1,672,510	69.0%	65.7%	\$251.01	\$224.72			1.1727	\$2,842,686	\$426.64	0.3%	0.9925	\$252.91	\$225.07		
201004	3,730	6,628	\$2,426,074	\$1,505,477	1.0000	\$0	\$1,505,477	62.1%	64.6%	\$227.14	\$223.54	-5.6%		1.1689	\$2,835,774	\$427.85	0.3%	0.9953	\$228.21	\$223.77	-6.1%	
201005	3,726	6,620	\$2,438,121	\$1,623,164	1.0000	\$0	\$1,623,164	66.6%	64.8%	\$245.19	\$226.72	18.3%		1.1654	\$2,841,354	\$429.21	0.3%	0.9985	\$245.57	\$227.15	19.4%	
201006	3,713	6,659	\$2,456,754	\$1,532,386	1.0000	\$0	\$1,532,386	62.4%	63.8%	\$230.12	\$225.62	-5.2%		1.1606	\$2,851,196	\$428.17	-0.2%	0.9961	\$231.03	\$226.24	-4.2%	
201007	3,693	6,664	\$2,467,830	\$1,629,502	1.0000	\$0	\$1,629,502	66.0%	64.3%	\$244.52	\$229.56	23.5%		1.1538	\$2,847,441	\$427.29	-0.2%	0.9940	\$246.00	\$230.38	24.7%	
201008	3,673	6,659	\$2,446,111	\$1,717,370	1.0000	\$0	\$1,717,370	70.2%	64.7%	\$257.90	\$232.59	16.3%		1.1434	\$2,796,870	\$420.01	-1.7%	0.9771	\$263.95	\$233.88	19.2%	
201009	3,687	6,673	\$2,446,940	\$1,548,326	1.0000	\$0	\$1,548,326	63.3%	64.4%	\$232.03	\$233.01	2.2%		1.1373	\$2,782,961	\$417.05	-0.7%	0.9702	\$239.16	\$234.90	5.4%	
201010	3,623	6,625	\$2,473,661	\$2,346,156	1.0000	\$0	\$2,346,156	94.8%	66.6%	\$354.14	\$242.49	47.7%		1.1330	\$2,802,674	\$423.05	1.4%	0.9841	\$359.85	\$244.72	49.6%	
201011	3,582	6,590	\$2,503,806	\$1,657,954	1.0000	\$3	\$1,657,954	66.2%	67.0%	\$251.59	\$245.40	16.3%		1.1271	\$2,822,056	\$428.23	1.2%	0.9962	\$252.55	\$247.94	17.9%	
201012	3,607	6,630	\$2,517,705	\$1,830,187	1.0000	\$12	\$1,830,200	72.7%	67.7%	\$276.05	\$249.70	23.1%		1.1236	\$2,828,809	\$426.67	-0.4%	0.9926	\$278.12	\$252.15	22.4%	
201101	3,615	6,665	\$2,564,604	\$1,722,713	1.0000	\$13	\$1,722,727	67.2%	68.7%	\$258.47	\$254.90	31.5%		1.1102	\$2,847,147	\$427.18	0.1%	0.9937	\$260.10	\$257.48	32.0%	
201102	3,647	6,730	\$2,614,895	\$1,977,786	1.0000	\$20	\$1,977,807	75.6%	69.7%	\$293.88	\$260.18	27.0%		1.1028	\$2,883,803	\$428.50	0.3%	0.9968	\$294.82	\$262.65	26.1%	
201103	3,658	6,768	\$2,621,305	\$2,286,114	1.0000	\$45	\$2,286,159	87.2%	71.3%	\$337.79	\$267.51	34.6%	19.0%	1.0978	\$2,877,767	\$425.20	-0.8%	0.9891	\$341.50	\$270.13	35.0%	20.0%
201104	3,665	6,803	\$2,639,313	\$1,749,758	0.9999	\$220	\$1,749,978	66.3%	71.6%	\$257.24	\$269.98	13.3%	20.8%	1.0962	\$2,893,159	\$425.28	0.0%	0.9893	\$260.01	\$272.76	13.9%	21.9%
201105	3,674	6,825	\$2,621,345	\$1,898,801	0.9998	\$455	\$1,899,255	72.5%	72.1%	\$278.28	\$272.73	13.5%	20.3%	1.1057	\$2,898,522	\$424.69	-0.1%	0.9880	\$281.67	\$275.78	14.7%	21.4%
201106	3,643	6,762	\$2,600,737	\$1,562,999	0.9997	\$430	\$1,563,429	60.1%	71.9%	\$321.21	\$272.77	0.5%	20.9%	1.1098	\$2,886,196	\$426.83	0.5%	0.9929	\$322.86	\$275.89	0.8%	21.9%
201107	3,650	6,768	\$2,600,455	\$1,768,459	0.9997	\$619	\$1,769,078	68.0%	72.0%	\$261.39	\$274.15	6.9%	19.4%	1.1229	\$2,920,022	\$431.45	1.1%	1.0037	\$260.43	\$277.06	5.9%	20.3%
201108	3,672	6,822	\$2,593,360	\$2,592,562	0.9996	\$998	\$2,593,560	100.0%	74.5%	\$380.18	\$284.46	47.4%	22.3%	1.1330	\$2,938,259	\$430.70	-0.2%	1.0019	\$379.44	\$286.87	43.8%	22.7%
201109	3,682	6,858	\$2,579,954	\$2,329,545	0.9995	\$1,113	\$2,330,658	90.3%	76.7%	\$339.85	\$293.48	46.5%	26.0%	1.1426	\$2,947,837	\$429.84	-0.2%	0.9999	\$339.87	\$295.24	42.1%	25.7%
201110	3,710	6,877	\$2,561,891	\$2,126,389	0.9995	\$998	\$2,127,386	83.0%	75.8%	\$309.35	\$289.87	-12.6%	19.5%	1.1584	\$2,967,791	\$431.55	0.4%	1.0039	\$308.14	\$291.13	-14.4%	19.0%
201111	3,689	6,870	\$2,524,524	\$2,136,339	0.9995	\$1,015	\$2,137,353	84.7%	77.3%	\$311.11	\$294.77	23.7%	20.1%	1.1756	\$2,967,817	\$432.00	0.1%	1.0050	\$309.58	\$295.82	22.6%	19.3%
201112	3,673	6,842	\$2,493,229	\$1,703,817	0.9994	\$945	\$1,704,763	68.4%	76.9%	\$249.16	\$292.46	-9.7%	17.1%	1.1919	\$2,971,692	\$434.33	0.5%	1.0104	\$246.60	\$293.07	-11.3%	16.2%
201201	3,604	6,707	\$2,380,758	\$1,930,821	0.9994	\$1,094	\$1,931,914	81.1%	78.1%	\$288.04	\$294.88	11.4%	15.7%	1.2184	\$2,900,729	\$432.49	-0.4%	1.0061	\$286.30	\$295.19	10.1%	14.6%
201202	3,592	6,669	\$2,333,342	\$1,752,747	0.9988	\$2,032	\$1,754,779	75.2%	78.1%	\$263.12	\$292.36	-10.5%	12.4%	1.2333	\$2,877,758	\$431.51	-0.2%	1.0038	\$262.12	\$292.51	-11.1%	11.4%
201203	3,596	6,690	\$2,327,179	\$2,213,267	0.9987	\$2,823	\$2,216,091	95.2%	78.6%	\$331.25	\$291.78	-1.9%	9.1%	1.2448	\$2,896,899	\$433.02	0.3%	1.0073	\$328.84	\$291.49	-3.7%	7.9%
201204	3,591	6,699	\$2,330,008	\$1,959,251	0.9981	\$3,796	\$1,963,047	84.3%	80.1%	\$293.04	\$294.77	13.9%	9.2%	1.2492	\$2,910,575	\$434.48	0.3%	1.0107	\$289.93	\$293.95	11.5%	7.8%
201205	3,629	6,756	\$2,360,651	\$2,227,265	0.9975	\$5,480	\$2,232,746	94.6%	81.9%	\$330.48	\$299.12	18.8%	9.7%	1.2412	\$2,930,083	\$433.70	-0.2%	1.0089	\$327.56	\$297.77	16.3%	8.0%
201206	3,641	6,795	\$2,366,942	\$1,809,622	0.9967	\$5,985	\$1,815,607	76.7%	83.4%	\$267.20	\$302.10	15.6%	10.8%	1.2368	\$2,927,504	\$430.83	-0.7%	1.0022	\$366.60	\$300.50	14.5%	8.9%
201207	3,643	6,790	\$2,398,448	\$2,519,525	0.9957	\$10,860	\$2,530,385	105.5%	86.6%	\$372.66	\$311.38	42.6%	13.6%	1.2283	\$2,945,936	\$433.86	0.7%	1.0093	\$369.23	\$309.59	41.8%	11.7%
201208	3,690	6,897	\$2,413,678	\$2,323,779	0.9946	\$12,524	\$2,336,304	96.8%	86.3%	\$338.74	\$307.93	-10.9%	8.3%	1.2206	\$2,946,207	\$427.17	-1.5%	0.9937	\$340.88	\$306.37	-10.2%	6.8%
201209	3,670	6,879	\$2,446,283	\$2,146,208	0.9926	\$15,904	\$2,162,112	88.4%	86.1%	\$314.31	\$305.78	-7.5%	4.2%	1.2140	\$2,969,721	\$431.71	1.1%	1.0043	\$312.97	\$304.12	-7.9%	3.0%
201210	3,682	6,908	\$2,464,334	\$1,889,999	0.9918	\$15,698	\$1,905,697	77.3%	85.6%	\$275.87	\$302.95	-10.8%	4.5%	1.2019	\$2,961,934	\$428.77	-0.7%	0.9974	\$276.57	\$301.47	-10.2%	3.6%
201211	3,694	6,927	\$2,497,389	\$1,774,719	0.9874	\$22,717	\$1,797,435	72.0%	84.5%	\$259.48	\$298.57	-16.6%	1.3%	1.1891	\$2,969,555	\$428.69	0.0%	0.9973	\$260.19	\$297.30	-16.0%	0.5%
201212	3,678	6,881	\$2,518,681	\$1,836,467	0.9836	\$30,713	\$1,867,180	74.1%	85.0%	\$271.35	\$300.42	8.9%	2.7%	1.1772	\$2,964,964	\$430.89	0.5%	1.0024	\$270.71	\$299.34	9.8%	2.1%
201301	3,664	6,862	\$2,566,487	\$2,350,955	0.9793	\$49,582	\$2,400,537	93.5%	86.1%	\$349.83	\$305.58	21.5%	3.6%	1.1465	\$2,942,350	\$428.79	-0.5%	0.9975	\$350.71	\$304.71	22.5%	3.2%
201302	3,674	6,878	\$2,600,992	\$1,755,578	0.9680	\$57,989	\$1,813,568	69.7%	85.5%	\$263.68	\$305.52	0.2%	4.5%	1.1355	\$2,953,411	\$429.40	0.1%	0.9989	\$263.96	\$304.77	0.7%	4.2%
201303	3,692	6,898	\$2,632,480	\$2,082,623	0.9589	\$89,227	\$2,171,850	82.5%	84.5%	\$314.85	\$304.20	-5.0%	4.3%	1.1264	\$2,965,222	\$429.87	0.1%	1.0000	\$314.85	\$303.64	-4.3%	4.2%
201304	3,723	6,987	\$2,670,632	\$2,190,807	0.9389	\$142,454	\$2,333,260	87.4%	84.7%	\$333.94	\$307.63	14.0%	4.4%									
201305	3,666	6,890	\$2,677,831	\$1,883,712	0.8465	\$341,687	\$2,225,399	83.1%	83.8%	\$322.99	\$307.04	-2.3%	2.6%		</							

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)			(n)			(o)			(p)			(q)			(r)			(s)			(t)			(u)
Current Rate Level		10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																							
200904	3,765	6,661	\$569,630	\$549,902	1.0000	\$0	\$549,902	96.5%		\$82.56				1.3041	\$742,871	\$111.53		1.0181	\$81.09																										
200905	3,698	6,551	\$549,135	\$498,718	1.0000	\$0	\$498,718	90.8%		\$76.13				1.3108	\$719,829	\$109.88	-1.5%	1.0031	\$75.90																										
200906	3,705	6,550	\$549,687	\$515,892	1.0000	\$0	\$515,892	93.9%		\$78.76				1.3082	\$719,082	\$109.78	-0.1%	1.0022	\$78.59																										
200907	3,692	6,490	\$552,771	\$526,905	1.0000	\$0	\$526,905	95.3%		\$81.19				1.2957	\$716,238	\$110.36	0.5%	1.0074	\$80.59																										
200908	3,559	6,312	\$543,496	\$481,323	1.0000	\$0	\$481,323	88.6%		\$76.26				1.2857	\$698,752	\$110.70	0.3%	1.0106	\$75.46																										
200909	3,533	6,265	\$545,107	\$494,041	1.0000	\$0	\$494,041	90.6%		\$78.86				1.2772	\$696,203	\$111.13	0.4%	1.0144	\$77.74																										
200910	3,530	6,214	\$549,029	\$503,186	1.0000	\$0	\$503,186	91.7%		\$80.98				1.2546	\$688,832	\$110.85	-0.2%	1.0119	\$80.02																										
200911	3,513	6,175	\$554,636	\$504,302	1.0000	(\$0)	\$504,302	90.9%		\$81.67				1.2467	\$691,480	\$111.98	1.0%	1.0222	\$79.89																										
200912	3,504	6,207	\$553,184	\$511,311	1.0000	\$0	\$511,311	92.4%		\$82.38				1.2306	\$680,731	\$109.67	-2.1%	1.0012	\$82.28																										
201001	3,570	6,324	\$569,616	\$517,652	1.0000	\$0	\$517,652	90.9%		\$81.86				1.2228	\$696,544	\$110.14	0.4%	1.0055	\$81.41																										
201002	3,537	6,300	\$572,614	\$438,566	1.0000	\$0	\$438,566	76.6%		\$69.61				1.2134	\$694,817	\$110.29	0.1%	1.0068	\$69.14																										
201003	3,488	6,206	\$565,430	\$511,521	1.0000	\$0	\$511,521	90.5%	90.7%	\$82.42	\$79.38			1.2078	\$682,938	\$110.04	-0.2%	1.0046	\$82.05	\$78.68																									
201004	3,489	6,181	\$567,530	\$537,444	1.0000	\$0	\$537,444	94.7%	90.5%	\$86.95	\$79.72	5.3%		1.2046	\$683,658	\$110.61	0.5%	1.0097	\$86.12	\$79.07	6.2%																								
201005	3,482	6,165	\$570,087	\$457,470	1.0000	\$0	\$457,470	80.2%	89.6%	\$74.20	\$79.58	-2.5%		1.2003	\$684,304	\$111.00	0.4%	1.0133	\$73.23	\$78.86	-3.5%																								
201006	3,468	6,200	\$575,549	\$512,028	1.0000	\$0	\$512,028	89.0%	89.2%	\$82.59	\$79.90	4.9%		1.1938	\$687,088	\$110.82	-0.2%	1.0116	\$81.63	\$79.12	3.9%																								
201007	3,451	6,212	\$577,966	\$493,230	1.0000	\$0	\$493,230	88.4%	88.4%	\$79.40	\$79.75	-2.2%		1.1887	\$687,044	\$110.60	-0.2%	1.0096	\$78.64	\$78.95	-2.4%																								
201008	3,424	6,190	\$573,693	\$545,561	1.0000	\$0	\$545,561	95.1%	89.0%	\$88.14	\$80.74	15.6%		1.1795	\$676,698	\$109.32	-1.2%	0.9980	\$88.32	\$80.01	17.0%																								
201009	3,450	6,226	\$574,711	\$442,831	1.0000	\$0	\$442,831	77.1%	87.8%	\$71.13	\$80.10	-9.8%		1.1754	\$675,511	\$108.50	-0.8%	0.9905	\$71.81	\$79.53	-7.6%																								
201010	3,386	6,171	\$577,818	\$482,006	1.0000	\$0	\$482,006	83.4%	87.1%	\$78.11	\$79.86	-3.5%		1.1731	\$677,831	\$109.84	1.2%	1.0027	\$77.90	\$79.36	-2.7%																								
201011	3,360	6,157	\$583,665	\$491,899	1.0000	\$0	\$491,899	84.3%	86.6%	\$79.89	\$79.71	-2.2%		1.1630	\$678,778	\$110.24	0.4%	1.0064	\$79.39	\$79.32	-0.6%																								
201012	3,368	6,173	\$587,643	\$481,625	1.0000	\$0	\$481,625	82.0%	85.7%	\$78.02	\$79.35	-5.3%		1.1556	\$679,077	\$110.01	-0.2%	1.0042	\$77.69	\$78.94	-5.6%																								
201101	3,355	6,167	\$600,455	\$522,785	1.0000	\$0	\$522,785	87.1%	85.4%	\$84.77	\$79.58	3.6%		1.1393	\$684,099	\$110.93	0.8%	1.0126	\$83.71	\$79.12	2.8%																								
201102	3,376	6,199	\$608,690	\$472,252	1.0000	\$0	\$472,252	77.6%	85.5%	\$76.18	\$80.15	9.4%		1.1304	\$688,034	\$110.99	0.1%	1.0132	\$75.19	\$79.64	8.7%																								
201103	3,390	6,241	\$610,517	\$569,172	1.0000	\$0	\$569,172	93.2%	85.7%	\$91.20	\$80.89	10.6%	1.9%	1.1241	\$686,310	\$109.97	-0.9%	1.0039	\$90.85	\$80.38	10.7%	2.2%																							
201104	3,395	6,278	\$615,611	\$531,033	1.0000	\$0	\$531,033	86.3%	85.1%	\$84.59	\$80.69	-2.7%	1.2%	1.1222	\$690,843	\$110.04	0.1%	1.0045	\$84.20	\$80.22	-2.2%	1.5%																							
201105	3,390	6,273	\$616,858	\$512,944	1.0000	\$0	\$512,944	83.2%	85.3%	\$81.77	\$81.32	10.2%	2.2%	1.1202	\$690,986	\$110.15	0.1%	1.0056	\$81.32	\$80.90	11.0%	2.6%																							
201106	3,358	6,207	\$616,706	\$570,272	1.0000	\$0	\$570,272	92.5%	85.6%	\$91.88	\$82.10	11.2%	2.7%	1.1146	\$687,409	\$110.75	0.5%	1.0110	\$90.88	\$81.67	11.3%	3.2%																							
201107	3,362	6,211	\$628,499	\$482,241	1.0000	\$0	\$482,241	76.7%	84.8%	\$77.64	\$81.95	-2.2%	2.8%	1.1095	\$697,319	\$112.27	1.4%	1.0249	\$75.76	\$81.42	-3.7%	3.1%																							
201108	3,388	6,269	\$631,471	\$538,607	1.0000	\$0	\$538,607	85.3%	84.1%	\$85.92	\$81.77	-2.5%	1.3%	1.1102	\$701,084	\$111.83	-0.4%	1.0209	\$84.16	\$81.09	-4.7%	1.3%																							
201109	3,398	6,301	\$630,916	\$559,331	1.0000	\$0	\$559,331	88.7%	85.0%	\$88.77	\$83.25	24.8%	3.9%	1.1104	\$700,547	\$111.18	-0.6%	1.0149	\$87.46	\$82.39	21.8%	3.6%																							
201110	3,429	6,334	\$635,212	\$549,890	1.0000	\$0	\$549,890	86.6%	85.3%	\$86.82	\$83.97	11.1%	5.2%	1.1123	\$706,526	\$111.55	0.3%	1.0183	\$85.26	\$83.00	9.5%	4.6%																							
201111	3,426	6,352	\$636,403	\$582,128	1.0000	\$0	\$582,128	91.5%	85.9%	\$91.64	\$84.96	14.7%	6.6%	1.1162	\$710,342	\$111.83	0.3%	1.0209	\$89.77	\$83.87	13.1%	5.7%																							
201112	3,413	6,329	\$634,344	\$541,546	1.0000	\$0	\$541,546	85.4%	86.2%	\$85.57	\$85.58	9.7%	7.9%	1.1208	\$710,951	\$112.33	0.4%	1.0254	\$83.44	\$84.34	7.4%	6.8%																							
201201	3,353	6,204	\$618,601	\$561,929	1.0000	\$0	\$561,929	90.8%	86.5%	\$90.58	\$86.06	6.8%	8.1%	1.1185	\$691,909	\$111.53	-0.7%	1.0181	\$88.97	\$84.77	6.3%	7.1%																							
201202	3,332	6,153	\$610,947	\$560,569	1.0000	\$1	\$560,571	91.8%	87.6%	\$91.11	\$87.29	19.6%	8.9%	1.1201	\$684,294	\$111.21	-0.3%	1.0152	\$89.74	\$85.97	19.4%	7.9%																							
201203	3,341	6,182	\$614,890	\$578,412	1.0000	\$1	\$578,413	94.1%	87.7%	\$93.56	\$87.48	2.6%	8.1%	1.1203	\$688,890	\$111.43	0.2%	1.0173	\$91.98	\$86.06	1.2%	7.1%																							
201204	3,361	6,239	\$622,092	\$614,861	1.0000	\$9	\$614,871	98.8%	88.7%	\$98.55	\$88.64	16.5%	9.8%	1.1173	\$695,043	\$111.40	0.0%	1.0170	\$96.91	\$87.12	15.1%	8.6%																							
201205	3,396	6,293	\$631,579	\$566,679	1.0000	\$11	\$566,690	89.7%	89.3%	\$90.05	\$89.33	10.1%	9.9%	1.1100	\$701,027	\$111.40	0.0%	1.0169	\$88.55	\$87.72	8.9%	8.4%																							
201206	3,398	6,306	\$634,482	\$597,005	1.0000	\$15	\$597,020	94.1%	89.4%	\$94.67	\$89.57	3.0%	9.1%	1.1055	\$701,389	\$111.23	-0.2%	1.0153	\$93.24	\$87.92	2.6%	7.6%																							
201207	3,393	6,291	\$635,811	\$544,827	0.9999	\$30	\$544,858	85.7%	90.2%	\$86.61	\$90.31	11.5%	10.2%	1.1038	\$701,778	\$111.55	0.3%	1.0183	\$85.05	\$88.69	12.3%	8.9%																							
201208	3,416	6,351	\$636,057	\$631,052	0.9999	\$40	\$631,092	99.2%	91.3%	\$99.37	\$91.44	15.7%	11.8%	1.1002	\$699,770	\$110.18	-1.2%	1.0058	\$88.79	\$89.91	17.4%	10.9%																							
201209	3,395	6,331	\$640,040	\$539,225	0.9999	\$44	\$539,268	84.3%	91.0%	\$85.18	\$91.13	-4.0%	9.5%	1.0974	\$702,348	\$110.94	0.7%	1.0127	\$84.11	\$89.63	-3.8%	8.8%																							
201210	3,408	6,362	\$643,660	\$571,739	0.9999	\$64	\$571,803	88.8%	91.2%	\$89.88	\$91.39	3.5%	8.8%	1.0896	\$701,359	\$110.24	-0.6%	1.0064	\$89.31	\$89.97	4.8%	8.4%																							
201211	3,414	6,383	\$649,195	\$598,583	0.9999	\$84	\$598,667	92.2%	91.2%	\$93.79	\$91.57	2.3%	7.8%	1.0826	\$702,829	\$110.11	-0.1%	1.0052	\$93.31	\$90.27	3.9%	7.6%																							
201212	3,400	6,340	\$651,636	\$563,680	0.9998	\$92	\$563,772	86.5%	91.3%	\$88.92	\$91.85	3.9%	7.3%	1.0752	\$700,654	\$110.51	0.4%	1.0088	\$88.14	\$90.67	5.6%	7.5%																							
201301	3,406	6,355	\$657,286	\$665,862	0.9998	\$116	\$665,978	101.3%	92.2%	\$104.80	\$93.05	15.7%	8.1%	1.0592	\$696,198	\$109.55	-0.9%	1.0001	\$104.79	\$91.98	17.8%	8.5%																							
201302	3,423	6,390	\$663,543	\$564,566	0.9998	\$140	\$564,707	85.1%	91.6%	\$88.37	\$92.81	-3.0%	6.3%	1.0535	\$699,071	\$109.40	-0.1%	0.9987	\$88.49	\$91.88	-1.4%	6.9%																							
201303	3,443	6,412	\$669,800	\$611,975	0.9997	\$170	\$612,145	91.4%	91.4%	\$95.47	\$92.97	2.0%	6.3%	1.0487	\$702,399	\$109.54	0.1%	1.0000	\$95.47	\$92.17	3.8%	7.1%																							
201304	3,475	6,500	\$673,330	\$644,160	0.9996	\$284	\$644,444	95.7%	91.2%	\$99.15	\$93.04	0.6%	5.0%																																
201305	3,421	6,408	\$671,216	\$570,280	0.9995	\$291	\$570,570	85.0%	90.8%	\$89.04	\$92.95	-1.1%	4.1%																																
201306	3,421	6,380	\$666,839	\$521,058	0.8493	\$92,460	\$613,518	92.0%	90.6%	\$99.16	\$93.08	1.6%	3.9%																																
Experience Period	40,853	76,053	\$7,735,180	\$7,070,054	0.9999	\$816	\$7,070,870			\$92.97				1.0864	\$8,403,865	\$110.50		1.0087	\$92.17																										

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(j)				(k)				(l)	(m)		(n)	(o)	(p)	(q)	(r)				(s)	(t)	(u)
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																		
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend											
200904	164	340	\$20,593	\$9,411	1.0000	\$0	\$9,411	45.7%		\$27.68				1.3817	\$28,453	\$83.69		0.9130	\$30.31														
200905	167	344	\$20,777	\$9,002	1.0000	\$0	\$9,002	43.3%		\$26.17				1.4054	\$29,201	\$84.89	1.4%	0.9261	\$28.26														
200906	169	351	\$21,035	\$11,981	1.0000	\$0	\$11,981	57.0%		\$34.13				1.4048	\$29,549	\$84.19	-0.8%	0.9185	\$37.16														
200907	168	349	\$21,293	\$10,824	1.0000	\$0	\$10,824	50.8%		\$31.01				1.3867	\$29,526	\$84.60	0.5%	0.9230	\$33.60														
200908	169	357	\$21,291	\$8,682	1.0000	\$0	\$8,682	40.8%		\$24.32				1.4211	\$30,257	\$84.75	0.2%	0.9247	\$26.30														
200909	181	386	\$20,582	\$12,209	1.0000	\$0	\$12,209	59.3%		\$31.63				1.4103	\$29,028	\$75.20	-11.3%	0.8205	\$38.55														
200910	182	391	\$24,462	\$11,981	1.0000	\$0	\$11,981	49.0%		\$30.64				1.3743	\$33,618	\$85.98	14.3%	0.9381	\$32.66														
200911	181	377	\$23,879	\$15,499	1.0000	\$0	\$15,499	64.9%		\$41.11				1.3881	\$33,146	\$87.92	2.3%	0.9592	\$42.86														
200912	180	372	\$24,252	\$15,357	1.0000	\$0	\$15,357	63.3%		\$41.28				1.3634	\$33,064	\$88.88	1.1%	0.9697	\$42.57														
201001	172	338	\$20,900	\$7,982	1.0000	\$0	\$7,982	38.2%		\$23.61				1.3710	\$28,655	\$84.78	-4.6%	0.9249	\$25.53														
201002	216	415	\$28,757	\$10,902	1.0000	\$0	\$10,902	37.9%		\$26.27				1.3554	\$38,978	\$93.92	10.8%	1.0247	\$25.64														
201003	217	413	\$28,934	\$15,032	1.0000	\$0	\$15,032	52.0%	50.2%	\$36.40	\$31.32			1.3501	\$39,063	\$94.58	0.7%	1.0319	\$35.27	\$33.27													
201004	208	405	\$29,213	\$18,512	1.0000	\$0	\$18,512	63.4%	51.8%	\$45.71	\$32.89	65.1%		1.3417	\$39,194	\$96.78	2.3%	1.0559	\$43.29	\$34.48	42.8%												
201005	211	412	\$29,410	\$14,925	1.0000	\$0	\$14,925	50.7%	52.3%	\$36.23	\$33.70	38.4%		1.3393	\$39,389	\$95.60	-1.2%	1.0431	\$34.73	\$34.96	22.9%												
201006	215	420	\$29,746	\$16,368	1.0000	\$0	\$16,368	55.0%	52.3%	\$38.97	\$34.15	14.2%		1.3393	\$39,839	\$94.85	-0.8%	1.0349	\$37.66	\$35.06	1.3%												
201007	213	414	\$29,501	\$14,067	1.0000	\$0	\$14,067	47.7%	51.9%	\$33.98	\$34.36	9.6%		1.3164	\$38,834	\$93.80	-1.1%	1.0234	\$33.20	\$34.99	-1.2%												
201008	218	427	\$28,950	\$30,883	1.0000	\$0	\$30,883	106.7%	57.7%	\$72.32	\$38.51	197.4%		1.3111	\$37,957	\$88.89	-5.2%	0.9698	\$74.57	\$39.09	183.6%												
201009	205	404	\$27,913	\$14,829	1.0000	\$0	\$14,829	53.1%	57.2%	\$36.71	\$38.92	16.0%		1.3015	\$36,329	\$89.92	1.2%	0.9811	\$37.41	\$38.99	-3.0%												
201010	205	411	\$28,041	\$13,605	1.0000	\$0	\$13,605	48.5%	57.0%	\$33.10	\$39.09	8.0%		1.2907	\$36,192	\$88.06	-2.1%	0.9608	\$34.46	\$39.10	5.5%												
201011	204	407	\$27,986	\$21,706	1.0000	\$0	\$21,706	77.6%	58.2%	\$53.33	\$40.13	29.7%		1.2906	\$36,120	\$88.75	0.8%	0.9682	\$55.08	\$40.12	28.5%												
201012	208	412	\$28,720	\$33,263	1.0000	\$0	\$33,263	115.8%	62.7%	\$80.74	\$43.48	95.6%		1.2728	\$36,554	\$88.72	0.0%	0.9680	\$83.40	\$43.48	95.9%												
201101	228	452	\$30,506	\$11,081	1.0000	\$0	\$11,081	36.3%	61.9%	\$24.52	\$43.10	3.8%		1.2582	\$38,383	\$84.92	-4.3%	0.9265	\$26.46	\$43.17	3.6%												
201102	239	485	\$35,867	\$18,406	1.0000	\$0	\$18,406	51.3%	62.8%	\$37.95	\$43.99	44.5%		1.2261	\$43,975	\$90.67	6.8%	0.9892	\$38.36	\$44.19	49.6%												
201103	236	481	\$36,489	\$17,547	1.0000	\$0	\$17,547	48.1%	62.1%	\$36.48	\$43.90	0.2%	40.1%	1.2143	\$44,308	\$92.12	1.6%	1.0050	\$36.30	\$44.19	2.9%	32.8%											
201104	238	479	\$36,215	\$27,627	1.0000	\$0	\$27,627	76.3%	63.4%	\$57.68	\$45.02	26.2%	36.9%	1.2040	\$43,602	\$91.03	-1.2%	0.9931	\$58.07	\$45.55	34.1%	32.1%											
201105	237	476	\$35,844	\$19,771	1.0000	\$0	\$19,771	55.2%	63.6%	\$41.53	\$45.40	14.7%	34.7%	1.2036	\$43,143	\$90.64	-0.4%	0.9889	\$42.00	\$46.12	20.9%	31.9%											
201106	238	480	\$36,018	\$24,558	1.0000	\$0	\$24,558	68.2%	64.7%	\$51.16	\$46.42	31.3%	36.0%	1.2040	\$43,366	\$90.34	-0.3%	0.9857	\$51.91	\$47.35	37.8%	35.1%											
201107	240	480	\$35,853	\$25,059	1.0000	\$0	\$25,059	69.9%	66.5%	\$52.21	\$47.89	53.6%	39.4%	1.2011	\$43,064	\$89.72	-0.7%	0.9788	\$53.33	\$49.02	60.6%	40.1%											
201108	238	479	\$35,515	\$25,895	1.0000	\$0	\$25,895	72.9%	64.1%	\$54.06	\$46.52	-25.3%	20.8%	1.2019	\$42,686	\$89.11	-0.7%	0.9723	\$55.60	\$47.61	-25.4%	21.8%											
201109	239	484	\$35,531	\$18,360	1.0000	\$0	\$18,360	51.7%	63.8%	\$37.93	\$46.49	3.3%	19.4%	1.1976	\$42,553	\$87.92	-1.3%	0.9592	\$39.55	\$47.67	5.7%	22.3%											
201110	235	469	\$34,955	\$27,919	1.0000	\$0	\$27,919	79.9%	66.2%	\$59.53	\$48.57	79.8%	24.2%	1.1968	\$41,835	\$89.20	1.5%	0.9732	\$61.17	\$49.75	77.5%	27.3%											
201111	233	468	\$35,267	\$21,818	1.0000	\$0	\$21,818	61.9%	65.1%	\$46.62	\$48.06	-12.6%	19.8%	1.1978	\$42,243	\$90.26	1.2%	0.9848	\$47.34	\$49.17	-14.1%	22.6%											
201112	234	469	\$35,439	\$43,164	1.0000	\$0	\$43,164	121.8%	66.4%	\$92.03	\$49.32	14.0%	13.4%	1.1999	\$42,525	\$90.67	0.5%	0.9893	\$93.03	\$50.37	11.5%	15.9%											
201201	224	456	\$35,415	\$22,361	1.0000	\$0	\$22,361	63.1%	68.3%	\$49.04	\$51.26	100.0%	18.9%	1.2074	\$42,762	\$93.78	3.4%	1.0231	\$47.93	\$51.95	81.1%	20.3%											
201202	232	469	\$36,695	\$14,029	1.0000	\$0	\$14,029	38.2%	67.1%	\$29.91	\$50.63	-21.2%	15.1%	1.2081	\$44,332	\$94.52	0.8%	1.0313	\$29.00	\$51.13	-24.4%	15.7%											
201203	230	464	\$36,783	\$23,738	1.0000	\$0	\$23,738	64.5%	68.5%	\$51.16	\$51.88	40.2%	18.2%	1.2125	\$44,601	\$96.12	1.7%	1.0487	\$48.78	\$52.20	34.4%	18.1%											
201204	230	460	\$36,630	\$21,146	1.0000	\$0	\$21,146	57.7%	66.9%	\$45.97	\$50.91	-20.3%	13.1%	1.2010	\$43,994	\$95.64	-0.5%	1.0435	\$44.06	\$51.02	-24.1%	12.0%											
201205	230	460	\$36,282	\$27,945	1.0000	\$1	\$27,946	77.0%	68.8%	\$60.75	\$52.50	46.3%	15.6%	1.2009	\$43,573	\$94.72	-1.0%	1.0335	\$58.78	\$52.42	40.0%	13.7%											
201206	229	459	\$36,379	\$37,729	1.0000	\$1	\$37,730	103.7%	71.8%	\$82.20	\$55.04	60.7%	18.6%	1.2009	\$43,689	\$95.18	0.5%	1.0385	\$79.15	\$54.72	52.5%	15.6%											
201207	239	472	\$36,963	\$57,905	0.9999	\$3	\$57,909	156.7%	79.2%	\$122.69	\$60.98	135.0%	27.3%	1.1987	\$44,309	\$93.87	-1.4%	1.0242	\$119.79	\$60.39	124.6%	23.2%											
201208	260	516	\$37,631	\$20,009	0.9999	\$1	\$20,010	53.2%	77.5%	\$38.78	\$59.53	-28.3%	28.0%	1.1850	\$44,594	\$86.42	-7.9%	0.9429	\$41.13	\$59.13	-26.0%	24.2%											
201209	261	518	\$40,679	\$17,856	0.9999	\$1	\$17,857	43.9%	76.4%	\$34.47	\$59.09	-9.1%	27.1%	1.1713	\$47,648	\$91.99	6.4%	1.0036	\$34.35	\$58.47	-13.1%	22.7%											
201210	263	519	\$40,958	\$40,593	0.9999	\$5	\$40,598	99.1%	78.2%	\$78.22	\$60.79	31.4%	25.2%	1.1661	\$47,761	\$92.03	0.0%	1.0040	\$77.91	\$60.00	27.4%	20.6%											
201211	266	522	\$41,256	\$27,074	0.9999	\$4	\$27,078	65.6%	78.4%	\$51.87	\$61.13	11.3%	27.2%	1.1657	\$48,091	\$92.13	0.1%	1.0051	\$51.61	\$60.25	9.0%	22.5%											
201212	263	518	\$41,047	\$65,367	0.9998	\$11	\$65,377	159.3%	82.3%	\$126.21	\$64.42	37.1%	30.6%	1.1649	\$47,817	\$92.31	0.2%	1.0071	\$125.32	\$63.41	34.7%	25.9%											
201301	244	485	\$39,951	\$20,689	0.9998	\$5	\$20,693	51.8%	81.1%	\$42.67	\$63.82	-13.0%	24.5%	1.1138	\$44,498	\$91.75	-0.6%	1.0010	\$42.62	\$62.93	-11.1%	21.1%											
201302	238	469	\$40,432	\$18,122	0.9998	\$5	\$18,126	44.8%	81.3%	\$38.65	\$64.52	29.2%	27.4%	1.0929	\$44,188	\$94.22	2.7%	1.0279	\$37.60	\$63.63	29.6%	24.4%											
201303	237	468	\$39,418	\$18,429	0.9997	\$5	\$18,434	46.8%	79.7%	\$39.39	\$63.57	-23.0%	22.5%	1.0882	\$42,895	\$91.66	-2.7%	1.0000	\$39.39	\$62.94	-19.3%	20.6%											
201304	236	469	\$39,034	\$22,037	0.9996	\$10	\$22,047	56.5%	79.5%	\$47.01	\$63.63	2.3%	25.0%																				
201305	233	464	\$39,393	\$19,925	0.9995	\$10	\$19,935	50.6%	77.3%	\$42.96	\$62.22	-29.3%	18.5%																				
201306	237	479	\$39,288	\$39,418	0.8493	\$6,995	\$46,412	118.1%	78.7%	\$96.89	\$63.48	17.9%	15.3%																				
Experience Period	2,960	5,866	\$467,626	\$372,863	0.9999	\$40	\$372,903			\$63.57				1.1613	\$543,055	\$92.58		1.0100	\$62.94														

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Rx GHMSI Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)		(i) =(h)/(c)				(j) =(n)/(c)				(m)	(n)	(o)	(p)	(q)	(r) =(i)/(g)				(s)	(t)	(u)
Current Rate Level			10/2013		Incurred Claims														Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend						
200904	33	44	\$2,853	\$1,241	1.0000	\$0	\$1,241	43.5%		\$28.21				1.2764	\$3,642	\$82.76												
200905	32	43	\$2,757	\$766	1.0000	\$0	\$766	27.8%		\$17.81				1.4448	\$3,983	\$92.62	11.9%											
200906	10	18	\$1,223	\$174	1.0000	\$0	\$174	14.2%		\$9.66				1.2859	\$1,572	\$87.35	-5.7%											
200907	11	19	\$1,260	\$659	1.0000	\$0	\$659	52.3%		\$34.71				1.2859	\$1,620	\$85.28	-2.4%											
200908	11	18	\$1,169	\$957	1.0000	\$0	\$957	81.9%		\$53.19				1.2859	\$1,503	\$83.51	-2.1%											
200909	11	18	\$1,169	\$1,574	1.0000	\$0	\$1,574	134.6%		\$77.42				1.2859	\$1,503	\$83.51	0.0%											
200910	11	18	\$1,169	\$2,604	1.0000	\$0	\$2,604	222.7%		\$144.65				1.2859	\$1,503	\$83.51	0.0%											
200911	11	18	\$1,169	\$1,143	1.0000	\$0	\$1,143	97.8%		\$63.51				1.2859	\$1,503	\$83.51	0.0%											
200912	12	19	\$1,239	\$1,563	1.0000	\$0	\$1,563	126.2%		\$82.28				1.2859	\$1,593	\$83.86	0.4%											
201001	12	19	\$1,203	\$1,385	1.0000	\$0	\$1,385	115.1%		\$72.88				1.2859	\$1,547	\$81.41	-2.9%											
201002	12	19	\$1,239	\$1,540	1.0000	\$0	\$1,540	124.3%		\$81.05				1.2859	\$1,593	\$83.86	3.0%											
201003	13	20	\$1,239	\$1,368	1.0000	\$0	\$1,368	110.4%	84.7%	\$68.40	\$54.85			1.2859	\$1,593	\$79.66	-5.0%											
201004	13	20	\$1,576	\$91	1.0000	\$0	\$91	5.8%	84.2%	\$4.57	\$55.52	-83.8%		1.1434	\$1,802	\$90.10	13.1%											
201005	13	20	\$1,576	\$894	1.0000	\$0	\$894	56.7%	91.6%	\$44.71	\$61.74	151.1%		1.1434	\$1,802	\$90.10	0.0%											
201006	14	21	\$1,576	\$1,484	1.0000	\$0	\$1,484	94.1%	97.9%	\$70.65	\$66.65	631.2%		1.1434	\$1,802	\$85.81	-4.8%											
201007	14	21	\$1,576	\$982	1.0000	\$0	\$982	62.3%	98.0%	\$46.75	\$67.47	34.7%		1.1434	\$1,802	\$85.81	0.0%											
201008	16	24	\$1,840	\$1,758	1.0000	\$0	\$1,758	95.5%	98.9%	\$73.25	\$69.14	37.7%		1.1434	\$2,104	\$87.66	2.2%											
201009	16	24	\$1,840	\$945	1.0000	\$0	\$945	51.3%	91.4%	\$39.36	\$64.84	-55.0%		1.1434	\$2,104	\$87.66	0.0%											
201010	16	24	\$1,840	\$1,358	1.0000	\$0	\$1,358	73.8%	81.0%	\$56.58	\$58.27	-60.9%		1.1434	\$2,104	\$87.66	0.0%											
201011	15	23	\$1,840	\$1,662	1.0000	\$0	\$1,662	90.3%	80.9%	\$72.28	\$59.17	13.8%		1.1434	\$2,104	\$91.47	4.3%											
201012	16	24	\$1,840	\$996	1.0000	\$0	\$996	54.1%	75.4%	\$41.49	\$55.84	-49.6%		1.1434	\$2,104	\$87.66	-4.2%											
201101	16	24	\$1,760	\$1,864	1.0000	\$0	\$1,864	105.9%	75.7%	\$77.68	\$56.60	6.6%		1.1434	\$2,012	\$83.85	-4.3%											
201102	15	23	\$1,760	\$1,350	1.0000	\$0	\$1,350	76.7%	72.8%	\$58.69	\$55.04	-27.6%		1.1434	\$2,012	\$87.50	4.3%											
201103	15	23	\$1,760	\$1,492	1.0000	\$0	\$1,492	84.8%	71.6%	\$64.85	\$54.89	-5.2%	0.1%	1.1434	\$2,012	\$87.50	0.0%											
201104	15	23	\$1,625	\$0	1.0000	\$0	\$0	0.0%	71.0%	\$0.00	\$53.96	-100.0%	-2.8%	1.1177	\$1,816	\$78.94	-9.8%											
201105	29	48	\$3,151	\$317	1.0000	\$0	\$317	10.0%	63.4%	\$6.60	\$47.04	-85.2%	-23.8%	1.1177	\$3,522	\$73.37	-7.1%											
201106	27	45	\$2,907	\$1,647	1.0000	\$0	\$1,647	56.7%	60.5%	\$36.61	\$44.08	-48.2%	-33.9%	1.1177	\$3,249	\$72.20	-1.6%											
201107	28	46	\$2,981	\$7,221	1.0000	\$0	\$7,221	242.2%	82.0%	\$156.99	\$58.72	235.8%	-13.0%	1.1177	\$3,332	\$72.43	0.3%											
201108	27	45	\$2,981	\$3,371	1.0000	\$0	\$3,371	113.1%	84.5%	\$74.91	\$59.74	2.3%	-13.6%	1.1177	\$3,332	\$74.04	2.2%											
201109	27	45	\$2,907	\$3,044	1.0000	\$0	\$3,044	104.7%	88.9%	\$67.65	\$61.89	71.9%	-4.6%	1.1177	\$3,249	\$72.20	-2.5%											
201110	27	45	\$2,907	\$7,349	1.0000	\$0	\$7,349	252.8%	106.7%	\$163.31	\$73.22	188.6%	25.6%	1.1177	\$3,249	\$72.20	0.0%											
201111	27	47	\$2,943	\$3,358	1.0000	\$0	\$3,358	114.1%	108.4%	\$71.46	\$73.08	-1.1%	23.5%	1.1177	\$3,289	\$69.98	-3.1%											
201112	23	41	\$2,818	\$3,678	1.0000	\$0	\$3,678	130.5%	113.7%	\$89.70	\$76.24	116.2%	36.5%	1.1177	\$3,150	\$76.82	9.8%											
201201	24	44	\$2,818	\$8,517	1.0000	\$0	\$8,517	302.2%	131.0%	\$193.58	\$87.04	149.2%	53.8%	1.1177	\$3,150	\$71.58	-6.8%											
201202	25	44	\$2,818	\$2,814	1.0000	\$0	\$2,814	99.9%	131.3%	\$63.95	\$86.31	9.0%	56.8%	1.1177	\$3,150	\$71.58	0.0%											
201203	25	44	\$2,818	\$5,345	1.0000	\$0	\$5,345	189.7%	138.6%	\$121.48	\$90.25	87.3%	64.4%	1.1177	\$3,150	\$71.58	0.0%											
201204	0	0	\$0	\$0	1.0000	\$0	\$0		145.6%	\$94.46				1.0000	\$0	\$0	75.1%											
201205	0	0	\$0	\$0	1.0000	\$0	\$0		160.4%	\$103.91				1.0000	\$0	\$0	120.9%											
201206	0	0	\$0	\$0	1.0000	\$0	\$0		172.0%	\$111.47				1.0000	\$0	\$0	152.9%											
201207	0	0	\$0	\$0	1.0000	\$0	\$0		162.9%	\$105.57				1.0000	\$0	\$0	79.8%											
201208	0	0	\$0	\$0	1.0000	\$0	\$0		170.3%	\$110.02				1.0000	\$0	\$0	84.2%											
201209	0	0	\$0	\$0	1.0000	\$0	\$0		181.4%	\$117.21				1.0000	\$0	\$0	89.4%											
201210	0	0	\$0	\$0	1.0000	\$0	\$0		166.8%	\$107.78				1.0000	\$0	\$0	47.2%											
201211	0	0	\$0	\$0	1.0000	\$0	\$0		180.6%	\$117.65				1.0000	\$0	\$0	61.0%											
201212	0	0	\$0	\$0	1.0000	\$0	\$0		197.3%	\$126.34				1.0000	\$0	\$0	65.7%											
201301	0	0	\$0	\$0	1.0000	\$0	\$0		144.8%	\$92.72				1.0000	\$0	\$0	6.5%											
201302	0	0	\$0	\$0	1.0000	\$0	\$0		189.7%	\$121.48				1.0000	\$0	\$0												
201303	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0	\$0												
201304	0	0	\$0	\$0	1.0000	\$0	\$0																					
201305	0	0	\$0	\$0	1.0000	\$0	\$0																					
201306	0	0	\$0	\$0	1.0000	\$0	\$0																					
Experience Period	-	-	\$0	\$0	#DIV/0!	\$0	\$0			#DIV/0!				#DIV/0!	\$0	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	7	7	\$672	\$3	1.0000	\$0	\$3	0.5%		\$0.49				1.3041	\$876	\$125.20		1.0032	\$0.48			
200905	4	4	\$672	\$47	1.0000	\$0	\$47	7.0%		\$11.74				1.3108	\$881	\$220.22	75.9%	1.7647	\$6.65			
200906	11	12	\$860	\$633	1.0000	\$0	\$633	73.6%		\$52.76				1.3082	\$1,125	\$93.75	-57.4%	0.7513	\$70.23			
200907	11	12	\$1,128	\$102	1.0000	\$0	\$102	9.1%		\$8.53				1.2957	\$1,462	\$121.80	29.9%	0.9760	\$8.74			
200908	27	31	\$987	\$128	1.0000	\$0	\$128	13.0%		\$4.13				1.2857	\$1,269	\$40.93	-66.4%	0.3280	\$12.60			
200909	27	31	\$987	\$836	1.0000	\$0	\$836	84.7%		\$26.97				1.2772	\$1,261	\$40.66	-0.7%	0.3259	\$82.76			
200910	23	27	\$2,340	\$1,055	1.0000	\$0	\$1,055	45.1%		\$39.09				1.2546	\$2,936	\$108.74	167.4%	0.8713	\$44.86			
200911	26	30	\$2,357	\$552	1.0000	\$0	\$552	23.4%		\$18.40				1.2467	\$2,939	\$97.95	-9.9%	0.7849	\$23.44			
200912	25	29	\$2,357	\$528	1.0000	\$0	\$528	22.4%		\$18.20				1.2306	\$2,900	\$100.02	2.1%	0.8015	\$22.71			
201001	22	26	\$2,162	\$914	1.0000	\$0	\$914	42.3%		\$35.14				1.2228	\$2,644	\$101.68	1.7%	0.8148	\$43.12			
201002	21	22	\$1,946	\$583	1.0000	\$0	\$583	29.9%		\$26.48				1.2134	\$2,361	\$107.33	5.6%	0.8601	\$30.78			
201003	22	24	\$2,123	\$396	1.0000	\$0	\$396	18.7%	31.1%	\$16.51	\$22.66			1.2078	\$2,564	\$106.84	-0.5%	0.8562	\$19.28	\$31.05		
201004	20	22	\$1,998	\$265	1.0000	\$0	\$265	13.2%	30.3%	\$12.03	\$22.37	2377.3%		1.2046	\$2,407	\$109.40	2.4%	0.8767	\$13.73	\$30.45	2735.0%	
201005	20	23	\$2,098	\$1,176	1.0000	\$0	\$1,176	56.1%	33.6%	\$51.13	\$24.80	335.6%		1.2003	\$2,518	\$109.49	0.1%	0.8774	\$58.28	\$33.90	776.0%	
201006	16	18	\$1,719	\$302	1.0000	\$0	\$302	17.5%	30.8%	\$16.76	\$23.17	-68.2%		1.1938	\$2,052	\$114.01	4.1%	0.9136	\$18.34	\$31.24	-73.9%	
201007	15	17	\$1,488	\$157	1.0000	\$0	\$157	10.5%	30.5%	\$9.21	\$22.97	8.0%		1.1887	\$1,769	\$104.05	-8.7%	0.8338	\$11.04	\$31.13	26.4%	
201008	15	18	\$1,665	\$307	1.0000	\$0	\$307	18.4%	30.4%	\$17.04	\$24.63	312.3%		1.1795	\$1,964	\$109.11	4.9%	0.8743	\$19.49	\$31.16	54.7%	
201009	16	19	\$1,742	\$130	1.0000	\$0	\$130	7.5%	26.5%	\$6.83	\$23.14	-74.7%		1.1754	\$2,048	\$107.76	-1.2%	0.8636	\$7.91	\$27.29	-90.4%	
201010	16	19	\$1,742	\$427	1.0000	\$0	\$427	24.5%	24.5%	\$22.49	\$21.48	-42.5%		1.1731	\$2,044	\$107.55	-0.2%	0.8619	\$26.09	\$25.37	-41.8%	
201011	3	3	\$1,964	\$139	1.0000	\$0	\$139	7.1%	23.1%	\$46.44	\$22.18	152.4%		1.1630	\$2,284	\$761.35	607.9%	6.1010	\$7.61	\$24.10	-67.5%	
201012	15	21	\$1,964	\$125	1.0000	\$0	\$125	6.3%	21.8%	\$5.94	\$21.20	-67.4%		1.1556	\$2,270	\$108.08	-85.8%	0.8660	\$6.86	\$22.80	-69.8%	
201011	16	22	\$2,050	\$298	1.0000	\$0	\$298	14.5%	19.1%	\$13.54	\$18.87	-61.5%		1.1393	\$2,336	\$106.16	-1.8%	0.8507	\$15.91	\$20.18	-63.1%	
201102	17	23	\$2,136	\$134	1.0000	\$0	\$134	6.3%	17.0%	\$5.83	\$16.83	-78.0%		1.1304	\$2,414	\$104.98	-1.1%	0.8412	\$6.93	\$18.04	-77.5%	
201103	17	23	\$2,136	\$353	1.0000	\$0	\$353	16.5%	16.8%	\$15.35	\$16.72	-7.0%	-26.2%	1.1241	\$2,401	\$104.40	-0.5%	0.8366	\$18.35	\$17.95	-4.9%	-42.2%
201104	17	23	\$2,425	\$536	1.0000	\$0	\$536	22.1%	17.7%	\$23.29	\$17.83	93.5%		1.1222	\$2,721	\$118.32	13.3%	0.9481	\$24.56	\$19.00	78.9%	-37.6%
201105	18	28	\$2,554	\$530	1.0000	\$0	\$530	20.7%	14.6%	\$18.92	\$14.68	-63.0%	-40.8%	1.1202	\$2,861	\$102.18	-13.6%	0.8188	\$23.10	\$15.79	-60.4%	-53.4%
201106	20	30	\$2,772	\$241	1.0000	\$0	\$241	8.7%	13.7%	\$8.02	\$13.72	-52.1%	-40.8%	1.1146	\$3,090	\$103.00	0.8%	0.8254	\$9.72	\$14.94	-47.0%	-52.2%
201107	20	31	\$2,799	\$158	1.0000	\$0	\$158	5.6%	13.0%	\$5.10	\$12.99	-44.6%	-43.5%	1.1095	\$3,105	\$100.18	-2.7%	0.8028	\$6.35	\$14.27	-42.5%	-54.2%
201108	19	29	\$2,640	\$482	1.0000	\$0	\$482	18.3%	13.2%	\$16.62	\$13.11	-2.5%	-46.8%	1.1102	\$2,931	\$101.07	0.9%	0.8099	\$20.52	\$14.53	5.3%	-53.4%
201109	18	28	\$2,640	\$398	1.0000	\$0	\$398	15.1%	13.7%	\$14.20	\$13.64	107.8%	-41.0%	1.1104	\$2,931	\$104.69	3.6%	0.8389	\$16.93	\$15.19	113.9%	-44.3%
201110	19	29	\$2,640	\$1,755	1.0000	\$0	\$1,755	66.5%	17.9%	\$60.52	\$17.75	169.1%	-17.4%	1.1123	\$2,936	\$101.25	-3.3%	0.8114	\$74.59	\$19.90	185.9%	-21.6%
201111	3	3	\$2,528	\$180	1.0000	\$0	\$180	7.1%	17.7%	\$59.89	\$17.89	29.0%	-19.3%	1.1162	\$2,822	\$940.57	828.9%	7.5371	\$7.95	\$19.73	4.4%	-18.2%
201112	3	3	\$2,366	\$0	1.0000	\$0	\$0	0.0%	17.1%	\$0.00	\$18.62	-100.0%	-12.2%	1.1208	\$2,652	\$883.91	-6.0%	7.0831	\$0.00	\$19.03	-100.0%	-16.5%
201201	3	3	\$730	\$276	1.0000	\$0	\$276	37.8%	17.8%	\$91.91	\$19.93	579.0%	5.6%	1.1185	\$817	\$272.17	-69.2%	2.1810	\$42.14	\$19.86	164.8%	-1.6%
201202	3	3	\$730	\$0	1.0000	\$0	\$0	0.0%	18.2%	\$0.00	\$21.06	-100.0%	25.1%	1.1201	\$818	\$272.55	0.1%	2.1840	\$0.00	\$20.36	-100.0%	12.8%
201203	0	0	\$730	\$0	1.0000	\$0	\$0	0.0%	17.8%	\$0.00	\$21.69	29.7%		1.1203	\$818				\$20.53			14.4%
201204	0	0	\$780	\$0	1.0000	\$0	\$0	0.0%	16.8%	\$0.00	\$21.49	20.5%		1.1173	\$871				\$20.09			5.8%
201205	3	3	\$780	\$0	1.0000	\$0	\$0	0.0%	15.8%	\$0.00	\$21.54	-100.0%	46.7%	1.1100	\$866	\$288.59		2.3126	\$0.00	\$18.96	-100.0%	20.1%
201206	14	30	(\$325)	\$828	1.0000	\$0	\$828	-254.7%	21.4%	\$27.59	\$25.16	244.0%	83.4%	1.1055	(\$359)	-\$11.98	-104.1%	(0.0960)	-\$287.48	\$26.06	-\$3058.9%	74.5%
201207	11	27	\$2,945	\$1,059	0.9999	\$0	\$1,059	36.0%	25.9%	\$39.24	\$31.50	669.3%	142.6%	1.1038	\$3,251	\$120.39	-1105.3%	0.9647	\$40.68	\$31.59	540.2%	121.4%
201208	14	30	\$2,945	\$759	0.9999	\$0	\$759	25.8%	27.0%	\$25.29	\$33.05	52.2%	152.1%	1.1002	\$3,240	\$108.00	-10.3%	0.8654	\$29.23	\$32.83	42.4%	125.9%
201209	14	30	\$2,647	\$1,921	0.9999	\$0	\$1,921	72.6%	34.8%	\$64.05	\$42.10	350.9%	208.6%	1.0974	\$2,905	\$96.83	-10.3%	0.7760	\$82.55	\$42.41	387.5%	179.2%
201210	11	27	\$2,626	\$1,303	0.9999	\$0	\$1,303	49.6%	32.5%	\$48.25	\$39.78	-20.3%	124.1%	1.0896	\$2,861	\$105.98	9.4%	0.8492	\$56.82	\$39.73	-23.8%	99.6%
201211	14	22	\$2,626	\$971	0.9999	\$0	\$971	37.0%	36.3%	\$44.14	\$39.98	-26.3%	123.5%	1.0826	\$2,843	\$129.22	21.9%	1.0355	\$42.63	\$44.65	436.4%	126.3%
201212	15	23	\$2,592	\$1,390	0.9998	\$0	\$1,390	53.6%	43.0%	\$60.45	\$42.97		130.8%	1.0752	\$2,787	\$121.17	-6.2%	0.9710	\$62.26	\$53.01		178.5%
201301	14	22	\$2,592	\$714	0.9998	\$0	\$714	27.6%	41.3%	\$32.47	\$41.23	-64.7%	106.9%	1.0592	\$2,745	\$124.79	3.0%	1.0000	\$32.46	\$50.85	-23.0%	156.1%
201302	13	19	\$2,370	\$92	0.9998	\$0	\$92	3.9%	38.8%	\$4.84	\$38.79		84.2%	1.0535	\$2,497	\$131.42	5.3%	1.0531	\$4.59	\$47.72		134.4%
201303	12	18	\$2,142	\$935	0.9997	\$0	\$935	43.7%	40.3%	\$51.98	\$39.74		83.2%	1.0487	\$2,246	\$124.79	-5.0%	1.0000	\$51.98	\$48.09		134.2%
201304	12	18	\$2,272	\$211	0.9996	\$0	\$211	9.3%	38.9%	\$11.74	\$37.86		76.2%									
201305	12	18	\$2,272	\$353	0.9995	\$0	\$353	15.6%	38.0%	\$19.64	\$37.11		72.3%									
201306	15	22	\$2,169	\$503	0.8493	\$89	\$593	27.3%	34.1%	\$26.94	\$37.33	-2.4%	48.4%									
Experience Period	135	251	\$24,720	\$9,973	0.9999	\$1	\$9,974			\$39.74				1.0822	\$26,753	\$106.59		0.8541	\$46.52			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$593,748	\$560,558	1.0000	\$0	\$560,558	94.4%		\$79.49				1.3067	\$775,842	\$110.02		1.0152	\$78.30			
200905	3,901	6,942	\$573,341	\$508,532	1.0000	\$0	\$508,532	88.7%		\$73.25				1.3149	\$753,894	\$108.60	-1.3%	1.0021	\$73.10			
200906	3,895	6,931	\$572,805	\$528,680	1.0000	\$0	\$528,680	92.3%		\$76.28				1.3117	\$751,329	\$108.40	-0.2%	1.0003	\$76.26			
200907	3,882	6,870	\$576,452	\$538,490	1.0000	\$0	\$538,490	93.4%		\$78.38				1.2991	\$748,846	\$109.00	0.6%	1.0058	\$77.93			
200908	3,766	6,718	\$566,943	\$491,090	1.0000	\$0	\$491,090	86.6%		\$73.10				1.2907	\$731,781	\$108.93	-0.1%	1.0051	\$72.73			
200909	3,752	6,700	\$567,845	\$508,659	1.0000	\$0	\$508,659	89.6%		\$75.92				1.2820	\$727,994	\$108.66	-0.3%	1.0026	\$75.72			
200910	3,746	6,650	\$577,000	\$518,826	1.0000	\$0	\$518,826	89.9%		\$78.02				1.2598	\$726,890	\$109.31	0.6%	1.0086	\$77.35			
200911	3,731	6,600	\$582,041	\$521,495	1.0000	(\$0)	\$521,495	89.6%		\$79.01				1.2526	\$729,067	\$110.46	1.1%	1.0193	\$77.52			
200912	3,721	6,627	\$581,032	\$528,759	1.0000	\$0	\$528,759	91.0%		\$79.79				1.2362	\$718,289	\$108.39	-1.9%	1.0002	\$79.78			
201001	3,776	6,707	\$593,881	\$527,932	1.0000	\$0	\$527,932	88.9%		\$78.71				1.2282	\$729,390	\$108.75	0.3%	1.0035	\$78.44			
201002	3,786	6,756	\$604,556	\$451,590	1.0000	\$0	\$451,590	74.7%		\$66.84				1.2203	\$737,750	\$109.20	0.4%	1.0076	\$66.34			
201003	3,740	6,663	\$597,726	\$528,316	1.0000	\$0	\$528,316	88.4%		\$79.29	\$76.50			1.2149	\$726,159	\$108.98	-0.2%	1.0057	\$78.84	\$76.02		
201004	3,730	6,628	\$600,317	\$556,312	1.0000	\$0	\$556,312	92.7%		\$83.93	\$76.85	5.6%		1.2111	\$727,062	\$109.70	0.7%	1.0122	\$82.92	\$76.39	5.9%	
201005	3,726	6,620	\$603,171	\$474,466	1.0000	\$0	\$474,466	78.7%		\$71.67	\$76.73	-2.2%		1.2070	\$728,013	\$109.97	0.3%	1.0148	\$70.63	\$76.19	-3.4%	
201006	3,713	6,659	\$608,590	\$530,181	1.0000	\$0	\$530,181	87.1%		\$79.62	\$77.01	4.4%		1.2008	\$730,781	\$109.74	-0.2%	1.0127	\$78.62	\$76.39	3.1%	
201007	3,693	6,664	\$610,531	\$508,436	1.0000	\$0	\$508,436	83.3%		\$76.30	\$76.83	-2.7%		1.1948	\$729,449	\$109.46	-0.3%	1.0101	\$75.54	\$76.18	-3.1%	
201008	3,673	6,659	\$606,148	\$578,508	1.0000	\$0	\$578,508	95.4%		\$86.88	\$77.98	18.8%		1.1857	\$718,723	\$107.93	-1.4%	0.9960	\$87.23	\$77.38	19.9%	
201009	3,687	6,673	\$606,206	\$458,734	1.0000	\$0	\$458,734	75.7%		\$68.74	\$77.39	-9.5%		1.1811	\$715,991	\$107.30	-0.6%	0.9901	\$69.43	\$76.87	-8.3%	
201010	3,623	6,625	\$609,441	\$497,397	1.0000	\$0	\$497,397	81.6%		\$75.08	\$77.14	-3.8%		1.1784	\$718,171	\$108.40	1.0%	1.0003	\$75.06	\$76.68	-3.0%	
201011	3,582	6,590	\$615,455	\$515,407	1.0000	\$0	\$515,407	83.7%		\$78.21	\$77.07	-1.0%		1.1687	\$719,286	\$109.15	0.7%	1.0072	\$77.65	\$76.69	0.2%	
201012	3,607	6,630	\$620,167	\$516,009	1.0000	\$0	\$516,009	83.2%		\$77.83	\$76.91	-2.5%		1.1610	\$720,005	\$108.60	-0.5%	1.0021	\$77.67	\$76.52	-2.6%	
201101	3,615	6,665	\$634,771	\$536,028	1.0000	\$0	\$536,028	84.4%		\$80.42	\$77.05	2.2%		1.1450	\$726,830	\$109.05	0.4%	1.0063	\$79.92	\$76.64	1.9%	
201102	3,647	6,730	\$648,452	\$492,142	1.0000	\$0	\$492,142	75.9%		\$73.13	\$77.59	9.4%		1.1357	\$736,436	\$109.43	0.3%	1.0097	\$72.42	\$77.16	9.2%	
201103	3,658	6,768	\$650,902	\$588,564	1.0000	\$0	\$588,564	90.4%		\$86.96	\$78.24	9.7%	2.3%	1.1293	\$735,032	\$108.60	-0.8%	1.0022	\$86.78	\$77.83	10.1%	2.4%
201104	3,665	6,803	\$655,875	\$559,196	1.0000	\$0	\$559,196	85.3%		\$82.20	\$78.10	-2.1%	1.6%	1.1267	\$738,982	\$108.63	0.0%	1.0024	\$82.01	\$77.76	-1.1%	1.8%
201105	3,674	6,825	\$658,407	\$533,561	1.0000	\$0	\$533,561	81.0%		\$78.18	\$78.64	9.1%	2.5%	1.1247	\$740,512	\$108.50	-0.1%	1.0012	\$78.08	\$78.38	10.6%	2.9%
201106	3,643	6,762	\$658,402	\$596,718	1.0000	\$0	\$596,718	90.6%		\$88.25	\$79.37	10.8%	3.1%	1.1195	\$737,114	\$109.01	0.5%	1.0059	\$87.73	\$79.15	11.6%	3.6%
201107	3,650	6,768	\$670,132	\$514,679	1.0000	\$0	\$514,679	76.8%		\$76.05	\$79.34	-0.3%	3.3%	1.1144	\$746,820	\$110.35	1.2%	1.0182	\$74.68	\$79.07	-1.1%	3.8%
201108	3,672	6,822	\$672,607	\$568,354	1.0000	\$0	\$568,354	84.5%		\$83.31	\$79.06	-4.1%	1.4%	1.1151	\$750,033	\$109.94	-0.4%	1.0145	\$82.12	\$78.66	-5.9%	1.7%
201109	3,682	6,858	\$671,994	\$581,133	1.0000	\$0	\$581,133	86.5%		\$84.74	\$80.39	23.3%	3.9%	1.1150	\$749,281	\$109.26	-0.6%	1.0082	\$84.05	\$79.87	21.1%	3.9%
201110	3,710	6,877	\$675,714	\$586,912	1.0000	\$0	\$586,912	86.9%		\$85.34	\$81.24	13.7%	5.3%	1.1167	\$754,547	\$109.72	0.4%	1.0125	\$84.29	\$80.64	12.3%	5.2%
201111	3,689	6,870	\$677,141	\$607,484	1.0000	\$0	\$607,484	89.7%		\$88.43	\$82.10	13.1%	6.5%	1.1204	\$758,696	\$110.44	0.7%	1.0191	\$86.77	\$81.40	11.7%	6.1%
201112	3,673	6,842	\$674,967	\$588,387	1.0000	\$0	\$588,387	87.2%		\$86.00	\$82.77	10.5%	7.6%	1.1249	\$759,277	\$110.97	0.5%	1.0240	\$83.98	\$81.92	8.1%	7.1%
201201	3,604	6,707	\$657,564	\$593,083	1.0000	\$0	\$593,083	90.2%		\$88.43	\$83.43	10.0%	8.3%	1.1233	\$738,637	\$110.13	-0.8%	1.0162	\$87.02	\$82.50	8.9%	7.7%
201202	3,592	6,669	\$651,190	\$577,412	1.0000	\$1	\$577,413	88.7%		\$86.58	\$84.53	18.4%	9.0%	1.1250	\$732,593	\$109.85	-0.3%	1.0137	\$85.42	\$83.57	17.9%	8.3%
201203	3,596	6,690	\$655,221	\$607,495	1.0000	\$1	\$607,497	92.7%		\$90.81	\$84.85	4.4%	8.4%	1.1255	\$737,458	\$110.23	0.3%	1.0172	\$89.27	\$83.78	2.9%	7.6%
201204	3,591	6,699	\$659,502	\$636,007	1.0000	\$10	\$636,017	96.4%		\$94.94	\$85.90	15.5%	10.0%	1.1219	\$739,908	\$110.45	0.2%	1.0192	\$93.15	\$84.70	13.6%	8.9%
201205	3,629	6,756	\$668,641	\$594,624	1.0000	\$12	\$594,635	88.9%		\$88.02	\$86.72	12.6%	10.3%	1.1149	\$745,466	\$110.34	-0.1%	1.0182	\$86.44	\$85.39	10.7%	8.9%
201206	3,641	6,795	\$670,536	\$635,561	1.0000	\$16	\$635,577	94.8%		\$93.54	\$87.17	6.0%	9.8%	1.1106	\$744,719	\$109.60	-0.7%	1.0113	\$92.49	\$85.79	5.4%	8.4%
201207	3,643	6,790	\$675,719	\$603,792	0.9999	\$34	\$603,826	89.4%		\$88.93	\$88.24	16.9%	11.2%	1.1089	\$749,337	\$110.36	0.7%	1.0183	\$87.33	\$86.85	16.9%	9.8%
201208	3,690	6,897	\$676,633	\$651,820	0.9999	\$41	\$651,861	96.3%		\$94.51	\$89.18	13.4%	12.8%	1.1049	\$747,604	\$108.40	-1.8%	1.0002	\$94.49	\$87.88	15.1%	11.7%
201209	3,670	6,879	\$683,366	\$559,002	0.9999	\$45	\$559,047	81.8%		\$81.27	\$88.89	-4.1%	10.6%	1.1018	\$752,902	\$109.45	1.0%	1.0100	\$80.47	\$87.58	-4.3%	9.7%
201210	3,682	6,908	\$687,244	\$613,634	0.9999	\$69	\$613,704	89.3%		\$88.84	\$89.18	4.1%	9.8%	1.0942	\$751,981	\$108.86	-0.5%	1.0045	\$88.44	\$87.93	4.9%	9.0%
201211	3,694	6,927	\$693,078	\$626,628	0.9999	\$87	\$626,716	90.4%		\$90.47	\$89.36	2.3%	8.8%	1.0876	\$753,763	\$108.82	0.0%	1.0041	\$90.10	\$88.21	3.8%	8.4%
201212	3,678	6,881	\$695,275	\$630,437	0.9998	\$103	\$630,540	90.7%		\$91.63	\$90.83	6.6%	8.5%	1.0805	\$751,257	\$109.18	0.3%	1.0075	\$90.96	\$88.80	8.3%	8.4%
201301	3,664	6,862	\$699,828	\$687,265	0.9998	\$120	\$687,385	98.2%		\$100.17	\$90.81	13.3%	8.9%	1.0623	\$743,441	\$108.34	-0.8%	0.9997	\$100.20	\$89.89	15.2%	9.0%
201302	3,674	6,878	\$706,345	\$582,780	0.9998	\$145	\$582,925	82.5%		\$84.75	\$90.65	-2.1%	7.2%	1.0558	\$745,756	\$108.43	0.1%	1.0005	\$84.71	\$89.83	-0.8%	7.5%
201303	3,692	6,898	\$711,360	\$631,339	0.9997	\$175	\$631,514	88.8%		\$91.55	\$90.71	0.8%	6.9%	1.0509	\$747,540	\$108.37	-0.1%	1.0000	\$91.55	\$90.02	2.6%	7.4%
201304	3,723	6,987	\$714,636	\$666,408	0.9996	\$294	\$666,702	93.3%		\$95.42	\$90.77	0.5%	5.7%									
201305	3,666	6,890	\$712,881	\$590,558	0.9995	\$301	\$590,859	82.9%		\$85.76	\$90.57	-2.6%	4.4%									
201306	3,673	6,881	\$708,296	\$560,979	0.8493	\$99,543	\$660,522	93.3%		\$95.99	\$90.78	2.6%	4.1%									

Experience Period	43,948	82,170	\$8,227,526	\$7,452,890	0.9999	\$857	\$7,453,747			\$90.71				1.0907	\$8,973,674	\$109.21		1.0077	\$90.02			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		10/2013								Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	1,920	3,080	\$238,325	\$138,562	1.0000	\$0	\$138,562	58.1%		\$44.99				1.2890	\$307,199	\$99.74		1.0189	\$44.15			
200905	1,927	3,095	\$239,013	\$147,175	1.0000	\$0	\$147,175	61.6%		\$47.55				1.2949	\$309,505	\$100.00	0.3%	1.0216	\$46.55			
200906	1,986	3,173	\$246,536	\$146,570	1.0000	\$0	\$146,570	59.5%		\$46.19				1.2940	\$319,017	\$100.54	0.5%	1.0271	\$44.98			
200907	2,040	3,240	\$252,802	\$152,095	1.0000	\$0	\$152,095	60.2%		\$46.94				1.2741	\$322,100	\$99.41	-1.1%	1.0155	\$46.22			
200908	2,018	3,224	\$254,615	\$167,222	1.0000	\$0	\$167,222	65.7%		\$51.87				1.2729	\$324,105	\$100.53	1.1%	1.0269	\$50.51			
200909	2,082	3,327	\$259,618	\$153,421	1.0000	\$0	\$153,421	59.1%		\$46.11				1.2650	\$328,411	\$98.71	-1.8%	1.0084	\$45.73			
200910	2,085	3,352	\$262,053	\$175,395	1.0000	\$0	\$175,395	66.9%		\$52.33				1.2534	\$328,463	\$97.99	-0.7%	1.0010	\$52.27			
200911	2,129	3,398	\$269,083	\$179,168	1.0000	\$0	\$179,168	66.6%		\$52.73				1.2414	\$334,047	\$98.31	0.3%	1.0042	\$52.50			
200912	2,165	3,429	\$274,101	\$167,592	1.0000	\$0	\$167,592	61.1%		\$48.87				1.2297	\$337,055	\$98.30	0.0%	1.0041	\$48.67			
201001	2,259	3,578	\$289,502	\$172,767	1.0000	\$0	\$172,767	59.7%		\$48.29				1.2162	\$352,079	\$98.40	0.1%	1.0052	\$48.04			
201002	2,288	3,641	\$295,099	\$177,154	1.0000	\$0	\$177,154	60.0%		\$48.66				1.2101	\$357,089	\$98.07	-0.3%	1.0019	\$48.56			
201003	2,288	3,637	\$293,904	\$186,463	1.0000	\$0	\$186,463	63.4%	61.9%	\$51.27	\$48.88			1.2021	\$353,299	\$97.14	-1.0%	0.9923	\$51.66	\$48.39		
201004	2,295	3,657	\$294,561	\$189,273	1.0000	\$0	\$189,273	64.3%	62.3%	\$51.76	\$49.43	15.0%		1.1993	\$353,255	\$96.60	-0.6%	0.9868	\$52.45	\$49.07	18.8%	
201005	2,276	3,643	\$293,114	\$172,678	1.0000	\$0	\$172,678	58.9%	62.1%	\$47.40	\$49.39	-0.3%		1.1966	\$350,726	\$96.27	-0.3%	0.9835	\$48.20	\$49.19	3.5%	
201006	2,317	3,711	\$300,215	\$180,315	1.0000	\$0	\$180,315	60.1%	62.1%	\$48.59	\$49.56	5.2%		1.1913	\$357,653	\$96.38	0.1%	0.9845	\$49.35	\$49.53	9.7%	
201007	2,287	3,672	\$297,277	\$190,062	1.0000	\$0	\$190,062	63.9%	62.4%	\$51.76	\$49.95	10.3%		1.1790	\$350,483	\$95.45	-1.0%	0.9750	\$53.09	\$50.09	14.8%	
201008	2,272	3,651	\$294,961	\$185,948	1.0000	\$0	\$185,948	63.0%	62.2%	\$50.93	\$49.89	-1.8%		1.1717	\$345,600	\$94.66	-0.8%	0.9670	\$52.67	\$50.27	4.3%	
201009	2,328	3,710	\$300,701	\$178,661	1.0000	\$0	\$178,661	59.4%	62.2%	\$48.16	\$50.04	4.4%		1.1672	\$350,981	\$94.60	-0.1%	0.9664	\$49.83	\$50.59	9.0%	
201010	2,325	3,723	\$302,961	\$177,962	1.0000	\$0	\$177,962	58.7%	61.6%	\$47.80	\$49.67	-8.6%		1.1663	\$353,343	\$94.91	0.3%	0.9695	\$49.30	\$50.35	-5.7%	
201011	2,331	3,730	\$303,037	\$194,714	1.0000	\$0	\$194,714	64.3%	61.4%	\$52.20	\$49.65	-1.0%		1.1582	\$350,988	\$94.10	-0.9%	0.9613	\$54.31	\$50.51	3.4%	
201012	2,339	3,743	\$306,567	\$173,221	1.0000	\$0	\$173,221	56.5%	61.0%	\$46.28	\$49.42	-5.3%		1.1496	\$352,430	\$94.16	0.1%	0.9618	\$48.11	\$50.46	-1.2%	
201101	2,390	3,803	\$323,139	\$215,602	1.0000	\$0	\$215,602	66.7%	61.6%	\$56.69	\$50.14	17.4%		1.1300	\$365,157	\$96.02	2.0%	0.9809	\$57.80	\$51.29	20.3%	
201102	2,390	3,793	\$326,509	\$179,987	1.0000	\$0	\$179,987	55.1%	61.2%	\$47.45	\$50.03	-2.5%		1.1218	\$366,270	\$96.56	0.6%	0.9864	\$48.10	\$51.24	-0.9%	
201103	2,378	3,782	\$329,021	\$223,256	1.0000	\$0	\$223,256	67.9%	61.6%	\$59.03	\$50.69	15.1%	3.7%	1.1147	\$366,760	\$96.98	0.4%	0.9906	\$59.59	\$51.93	15.3%	7.3%
201104	2,390	3,790	\$328,654	\$184,053	1.0000	\$0	\$184,053	56.0%	60.9%	\$48.56	\$50.42	-6.2%	2.0%	1.1124	\$365,595	\$96.46	-0.5%	0.9854	\$49.28	\$51.66	-6.0%	5.3%
201105	2,388	3,800	\$328,435	\$221,368	1.0000	\$0	\$221,368	67.4%	61.6%	\$58.25	\$51.33	22.9%	3.9%	1.1108	\$364,818	\$96.00	-0.5%	0.9807	\$59.40	\$52.60	23.2%	6.9%
201106	2,401	3,820	\$333,165	\$198,698	1.0000	\$0	\$198,698	59.6%	61.6%	\$52.02	\$51.61	7.1%	4.1%	1.1072	\$368,879	\$96.57	0.6%	0.9864	\$52.73	\$52.88	6.8%	6.8%
201107	2,378	3,784	\$339,908	\$224,101	1.0000	\$0	\$224,101	65.9%	61.8%	\$59.22	\$52.24	14.4%	4.6%	1.0999	\$373,866	\$98.80	2.3%	1.0093	\$58.68	\$53.36	10.5%	6.5%
201108	2,391	3,809	\$338,547	\$222,644	1.0000	\$0	\$222,644	65.8%	62.0%	\$58.45	\$52.87	14.8%	6.0%	1.1012	\$372,796	\$97.87	-0.9%	0.9998	\$58.46	\$53.86	11.0%	7.1%
201109	2,408	3,821	\$337,427	\$217,420	1.0000	\$0	\$217,420	64.4%	62.4%	\$56.90	\$53.59	18.2%	7.1%	1.1019	\$371,811	\$97.31	-0.6%	0.9940	\$57.24	\$54.47	14.9%	7.7%
201110	2,436	3,880	\$343,361	\$207,009	1.0000	\$1	\$207,010	60.3%	62.5%	\$53.35	\$54.05	11.6%	8.8%	1.1015	\$378,201	\$97.47	0.2%	0.9957	\$53.58	\$54.81	8.7%	8.8%
201111	2,446	3,895	\$342,741	\$221,521	1.0000	\$1	\$221,522	64.6%	62.6%	\$56.87	\$54.44	8.9%	9.7%	1.1046	\$378,604	\$97.20	-0.3%	0.9930	\$57.28	\$55.06	5.5%	9.0%
201112	2,498	3,971	\$353,922	\$227,021	1.0000	\$1	\$227,022	64.1%	63.2%	\$57.17	\$55.34	23.5%	12.0%	1.1062	\$391,510	\$98.59	1.4%	1.0072	\$56.76	\$55.76	18.0%	10.5%
201201	2,371	3,753	\$340,890	\$242,957	1.0000	\$1	\$242,958	71.3%	63.6%	\$64.74	\$55.99	14.2%	11.7%	1.1101	\$378,410	\$100.83	2.3%	1.0300	\$62.85	\$56.19	8.7%	9.6%
201202	2,429	3,883	\$339,659	\$236,338	1.0000	\$1	\$236,339	69.6%	64.8%	\$60.87	\$57.11	28.3%	14.2%	1.1129	\$378,006	\$97.35	-3.5%	0.9945	\$61.20	\$57.27	27.2%	11.8%
201203	2,424	3,880	\$340,954	\$266,003	1.0000	\$1	\$266,005	78.0%	65.6%	\$68.56	\$57.92	16.1%	14.3%	1.1148	\$380,099	\$97.96	0.6%	1.0007	\$68.51	\$58.03	15.0%	11.8%
201204	2,403	3,876	\$343,062	\$234,621	1.0000	\$3	\$234,624	68.4%	66.6%	\$60.53	\$58.90	24.6%	16.8%	1.1128	\$381,770	\$98.50	0.5%	1.0062	\$60.16	\$58.92	22.1%	14.1%
201205	2,383	3,860	\$342,522	\$247,951	1.0000	\$6	\$247,958	72.4%	67.0%	\$64.24	\$59.40	10.3%	15.7%	1.1098	\$380,116	\$98.48	0.0%	1.0060	\$63.86	\$59.29	7.5%	12.7%
201206	2,414	3,893	\$346,196	\$208,569	1.0000	\$5	\$208,574	60.2%	67.1%	\$53.58	\$59.52	3.0%	15.3%	1.1031	\$381,879	\$98.09	-0.4%	1.0021	\$53.47	\$59.34	1.4%	12.2%
201207	2,457	3,959	\$349,161	\$224,458	1.0000	\$6	\$224,464	64.3%	66.9%	\$56.70	\$59.31	-4.3%	13.5%	1.1012	\$384,510	\$97.12	-1.0%	0.9921	\$57.15	\$59.21	-2.6%	10.9%
201208	2,457	3,971	\$350,068	\$252,318	0.9999	\$13	\$252,331	72.1%	67.5%	\$63.54	\$59.74	8.7%	13.0%	1.0974	\$384,157	\$96.74	-0.4%	0.9882	\$64.30	\$59.69	10.0%	10.8%
201209	2,457	3,978	\$353,040	\$230,915	0.9999	\$16	\$230,931	65.4%	67.5%	\$58.05	\$59.82	2.0%	11.6%	1.0926	\$385,715	\$96.96	0.2%	0.9905	\$58.61	\$59.80	2.4%	9.8%
201210	2,448	3,961	\$354,656	\$219,243	0.9999	\$15	\$219,258	61.8%	67.6%	\$55.35	\$59.98	3.8%	11.0%	1.0887	\$386,132	\$97.48	0.5%	0.9958	\$55.59	\$59.96	3.7%	9.4%
201211	2,459	3,995	\$358,359	\$239,109	0.9999	\$16	\$239,126	67.8%	67.8%	\$59.86	\$60.23	5.2%	10.6%	1.0824	\$387,895	\$97.10	-0.4%	0.9919	\$60.35	\$60.21	5.4%	9.4%
201212	2,438	3,993	\$359,165	\$229,606	0.9999	\$17	\$229,622	63.9%	67.8%	\$57.51	\$60.26	0.6%	8.9%	1.0774	\$386,966	\$96.91	-0.2%	0.9900	\$58.09	\$60.33	2.3%	8.2%
201301	2,414	3,993	\$368,123	\$266,876	0.9999	\$21	\$266,897	72.5%	67.9%	\$66.84	\$60.46	3.3%	8.0%	1.0561	\$388,757	\$97.36	0.5%	0.9946	\$67.21	\$60.70	6.9%	8.0%
201302	2,413	3,959	\$373,027	\$274,454	0.9999	\$25	\$274,479	73.6%	68.3%	\$69.33	\$61.17	13.9%	7.1%	1.0487	\$391,203	\$98.81	1.5%	1.0094	\$68.68	\$61.34	12.2%	7.1%
201303	2,428	3,976	\$372,560	\$244,056	0.9999	\$24	\$244,080	65.5%	67.3%	\$61.39	\$60.58	-10.5%	4.6%	1.0447	\$389,217	\$97.89	-0.9%	1.0000	\$61.39	\$60.75	-10.4%	4.7%
201304	2,411	3,939	\$374,484	\$248,875	0.9994	\$139	\$249,014	66.5%	67.1%	\$63.22	\$60.80	4.4%	3.2%									
201305	2,383	3,909	\$368,908	\$293,417	0.9993	\$192	\$293,609	79.6%	67.8%	\$75.11	\$61.70	16.9%	3.9%									
201306	2,403	3,927	\$367,766	\$202,704	0.8161	\$45,681	\$248,384	67.5%	68.3%	\$63.25	\$62.49	18.1%	5.0%									
Experience Period	29,171	47,414	\$4,269,938	\$2,872,177	0.9999	\$167	\$2,872,344			\$60.58				1.0839	\$4,628,317	\$97.61		0.9972	\$60.75			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC & GHMSI Total

(a)		(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level		10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200904	5,889	10,132	\$832,073	\$699,120	1.0000	\$0	\$699,120	84.0%		\$69.00				1.3016	\$1,083,041	\$106.89			1.0225	\$67.48					
200905	5,828	10,037	\$812,354	\$655,707	1.0000	\$0	\$655,707	80.7%		\$65.33				1.3090	\$1,063,399	\$105.95	-0.9%	1.0135	\$64.46						
200906	5,881	10,104	\$819,341	\$675,250	1.0000	\$0	\$675,250	82.4%		\$66.83				1.3064	\$1,070,346	\$105.93	0.0%	1.0133	\$65.95						
200907	5,922	10,110	\$829,254	\$690,585	1.0000	\$0	\$690,585	83.3%		\$68.31				1.2915	\$1,070,946	\$105.93	0.0%	1.0133	\$67.41						
200908	5,784	9,942	\$821,558	\$658,312	1.0000	\$0	\$658,312	80.1%		\$66.22				1.2852	\$1,055,886	\$106.20	0.3%	1.0159	\$65.18						
200909	5,834	10,027	\$827,464	\$662,081	1.0000	\$0	\$662,081	80.0%		\$66.03				1.2767	\$1,056,406	\$105.36	-0.8%	1.0078	\$65.52						
200910	5,831	10,002	\$839,053	\$694,221	1.0000	\$0	\$694,221	82.7%		\$69.41				1.2578	\$1,055,352	\$105.51	0.1%	1.0093	\$68.77						
200911	5,860	9,998	\$851,123	\$700,663	1.0000	\$0	\$700,663	82.3%		\$70.08				1.2491	\$1,063,114	\$106.33	0.8%	1.0172	\$68.90						
200912	5,886	10,056	\$855,133	\$696,351	1.0000	\$0	\$696,351	81.4%		\$69.25				1.2341	\$1,055,344	\$104.95	-1.3%	1.0039	\$68.98						
201001	6,035	10,285	\$883,382	\$700,700	1.0000	\$0	\$700,700	79.3%		\$68.13				1.2242	\$1,081,469	\$105.15	0.2%	1.0058	\$67.73						
201002	6,074	10,397	\$899,655	\$628,744	1.0000	\$0	\$628,744	69.9%		\$60.47				1.2170	\$1,094,838	\$105.30	0.1%	1.0073	\$60.03						
201003	6,028	10,300	\$891,630	\$714,779	1.0000	\$0	\$714,779	80.2%		\$69.40	\$67.36			1.2107	\$1,079,458	\$104.80	-0.5%	1.0025	\$69.22	\$66.62					
201004	6,025	10,285	\$894,878	\$745,585	1.0000	\$0	\$745,585	83.3%	80.4%	\$72.49	\$67.65	5.1%		1.2072	\$1,080,317	\$105.04	0.2%	1.0048	\$72.15	\$67.02	6.9%				
201005	6,002	10,263	\$896,285	\$647,144	1.0000	\$0	\$647,144	72.2%	79.7%	\$63.06	\$67.46	-3.5%		1.2036	\$1,078,739	\$105.11	0.1%	1.0055	\$62.71	\$66.87	-2.7%				
201006	6,030	10,370	\$908,805	\$710,496	1.0000	\$0	\$710,496	78.2%	79.3%	\$68.51	\$67.60	2.5%		1.1977	\$1,088,434	\$104.96	-0.1%	1.0040	\$68.24	\$67.06	3.5%				
201007	5,980	10,336	\$907,808	\$698,497	1.0000	\$0	\$698,497	76.9%	78.8%	\$67.58	\$67.54	-1.1%		1.1896	\$1,079,932	\$104.48	-0.5%	0.9995	\$67.62	\$67.08	0.3%				
201008	5,945	10,310	\$901,109	\$764,456	1.0000	\$0	\$764,456	84.8%	79.2%	\$74.15	\$68.20	12.0%		1.1811	\$1,064,323	\$103.23	-1.2%	0.9875	\$75.09	\$67.90	15.2%				
201009	6,015	10,383	\$906,906	\$637,395	1.0000	\$0	\$637,395	70.3%	78.4%	\$61.39	\$67.81	-7.0%		1.1765	\$1,066,972	\$102.76	-0.5%	0.9830	\$62.45	\$67.64	-4.7%				
201010	5,948	10,348	\$912,402	\$675,359	1.0000	\$0	\$675,359	74.0%	77.7%	\$65.26	\$67.46	-6.0%		1.1744	\$1,071,514	\$103.55	0.8%	0.9905	\$65.89	\$67.40	-4.2%				
201011	5,913	10,320	\$918,492	\$710,121	1.0000	\$0	\$710,121	77.3%	77.3%	\$68.81	\$67.36	-1.8%		1.1653	\$1,070,274	\$103.71	0.2%	0.9921	\$69.36	\$67.44	0.7%				
201012	5,946	10,373	\$926,734	\$689,230	1.0000	\$0	\$689,230	74.4%	76.7%	\$66.44	\$67.13	-4.0%		1.1572	\$1,072,435	\$103.39	-0.3%	0.9890	\$67.18	\$67.29	-2.6%				
201101	6,005	10,468	\$957,910	\$751,630	1.0000	\$0	\$751,630	78.5%	76.7%	\$71.80	\$67.44	5.4%		1.1400	\$1,091,986	\$104.32	0.9%	0.9979	\$71.96	\$67.65	6.2%				
201102	6,037	10,523	\$974,962	\$672,129	1.0000	\$0	\$672,129	68.9%	76.5%	\$63.87	\$67.73	5.6%		1.1310	\$1,102,706	\$104.79	0.5%	1.0024	\$63.72	\$67.96	6.1%				
201103	6,036	10,550	\$979,923	\$811,820	1.0000	\$0	\$811,821	82.8%	76.8%	\$76.95	\$68.37	10.9%	1.5%	1.1244	\$1,101,792	\$104.44	-0.3%	0.9990	\$77.03	\$68.63	11.3%	3.0%			
201104	6,055	10,593	\$984,529	\$743,248	1.0000	\$0	\$743,248	75.5%	76.2%	\$70.16	\$68.18	-3.2%	0.8%	1.1219	\$1,104,577	\$104.27	-0.2%	0.9975	\$70.34	\$68.48	-2.5%	2.2%			
201105	6,062	10,625	\$986,842	\$754,929	1.0000	\$0	\$754,930	76.5%	76.5%	\$71.05	\$68.84	12.7%	2.1%	1.1201	\$1,105,330	\$104.03	-0.2%	0.9951	\$71.40	\$69.20	13.8%	3.5%			
201106	6,044	10,582	\$991,567	\$795,416	1.0000	\$0	\$795,417	80.2%	76.7%	\$75.17	\$69.41	9.7%	2.7%	1.1154	\$1,105,993	\$104.52	0.5%	0.9998	\$75.18	\$69.79	10.2%	4.1%			
201107	6,028	10,552	\$1,010,039	\$738,780	1.0000	\$0	\$738,780	73.1%	76.4%	\$70.01	\$69.61	3.6%	3.1%	1.1095	\$1,120,686	\$106.21	1.6%	1.0159	\$68.91	\$69.90	1.9%	4.2%			
201108	6,063	10,631	\$1,011,154	\$790,998	1.0000	\$0	\$790,998	78.2%	75.9%	\$74.40	\$69.64	0.3%	2.1%	1.1104	\$1,122,829	\$105.62	-0.6%	1.0103	\$73.64	\$69.80	-1.9%	2.8%			
201109	6,090	10,679	\$1,009,421	\$798,553	1.0000	\$0	\$798,553	79.1%	76.6%	\$74.78	\$70.75	21.8%	4.3%	1.1106	\$1,121,091	\$104.98	-0.6%	1.0042	\$74.46	\$70.79	19.2%	4.7%			
201110	6,146	10,757	\$1,019,075	\$793,922	1.0000	\$1	\$793,922	77.9%	76.9%	\$73.81	\$71.46	13.1%	5.9%	1.1115	\$1,132,748	\$105.30	0.3%	1.0073	\$73.27	\$71.40	11.2%	5.9%			
201111	6,135	10,765	\$1,019,881	\$829,005	1.0000	\$1	\$829,006	81.3%	77.2%	\$77.01	\$72.15	11.9%	7.1%	1.1151	\$1,137,299	\$105.65	0.3%	1.0106	\$76.20	\$71.97	9.9%	6.7%			
201112	6,171	10,813	\$1,028,889	\$815,409	1.0000	\$1	\$815,409	79.3%	77.6%	\$75.41	\$72.89	13.5%	8.6%	1.1185	\$1,150,787	\$106.43	0.7%	1.0181	\$74.07	\$72.53	10.3%	7.8%			
201201	5,975	10,460	\$998,454	\$836,039	1.0000	\$1	\$836,040	83.7%	78.1%	\$79.93	\$73.55	11.3%	9.1%	1.1188	\$1,117,047	\$106.79	0.3%	1.0216	\$78.24	\$73.05	8.7%	8.0%			
201202	6,021	10,552	\$990,849	\$813,750	1.0000	\$3	\$813,753	82.1%	79.1%	\$77.12	\$74.65	20.7%	10.2%	1.1209	\$1,110,599	\$105.25	-1.4%	1.0068	\$76.60	\$74.11	20.2%	9.1%			
201203	6,020	10,570	\$996,175	\$873,499	1.0000	\$3	\$873,502	87.7%	79.6%	\$82.64	\$75.12	7.4%	9.9%	1.1218	\$1,117,558	\$105.73	0.5%	1.0114	\$81.71	\$74.51	6.1%	8.6%			
201204	5,994	10,575	\$1,002,563	\$870,628	1.0000	\$13	\$870,641	86.8%	80.5%	\$82.33	\$76.13	17.3%	11.7%	1.1188	\$1,121,679	\$106.07	0.3%	1.0146	\$81.14	\$75.40	15.4%	10.1%			
201205	6,012	10,616	\$1,011,164	\$842,575	1.0000	\$18	\$842,593	83.3%	81.1%	\$79.37	\$76.82	11.7%	11.6%	1.1132	\$1,125,581	\$106.03	0.0%	1.0142	\$78.26	\$75.97	9.6%	9.8%			
201206	6,055	10,688	\$1,016,732	\$844,130	1.0000	\$22	\$844,152	83.0%	81.3%	\$78.98	\$77.14	5.1%	11.1%	1.1081	\$1,126,598	\$105.41	-0.6%	1.0083	\$78.33	\$76.23	4.2%	9.2%			
201207	6,100	10,749	\$1,024,880	\$828,250	1.0000	\$40	\$828,290	80.8%	81.9%	\$77.06	\$77.72	10.1%	11.7%	1.1063	\$1,133,846	\$105.48	0.1%	1.0090	\$76.37	\$76.85	10.8%	9.9%			
201208	6,147	10,868	\$1,026,701	\$904,138	0.9999	\$54	\$904,192	88.1%	82.8%	\$83.20	\$78.46	11.8%	12.7%	1.1023	\$1,131,761	\$104.14	-1.3%	0.9962	\$83.52	\$77.67	13.4%	11.3%			
201209	6,127	10,857	\$1,036,406	\$789,917	0.9999	\$61	\$789,978	76.2%	82.5%	\$72.76	\$78.28	-2.7%	10.6%	1.0986	\$1,138,617	\$104.87	0.7%	1.0032	\$72.53	\$77.50	-2.6%	9.5%			
201210	6,130	10,869	\$1,041,900	\$832,878	0.9999	\$84	\$832,962	79.9%	82.7%	\$76.64	\$78.52	3.8%	9.9%	1.0923	\$1,138,113	\$104.71	-0.2%	1.0017	\$76.51	\$77.77	4.4%	8.9%			
201211	6,153	10,922	\$1,051,436	\$865,737	0.9999	\$104	\$865,841	82.3%	82.8%	\$79.27	\$78.71	2.9%	9.1%	1.0858	\$1,141,658	\$104.53	-0.2%	0.9999	\$79.28	\$78.03	4.0%	8.4%			
201212	6,116	10,874	\$1,054,439	\$860,043	0.9999	\$120	\$860,163	81.6%	82.9%	\$79.10	\$79.02	4.9%	8.4%	1.0795	\$1,138,223	\$104.67	0.1%	1.0013	\$79.00	\$78.45	6.7%	8.2%			
201301	6,078	10,855	\$1,067,951	\$954,141	0.9999	\$141	\$954,282	89.4%	83.4%	\$87.91	\$79.70	10.0%	8.4%	1.0602	\$1,132,199	\$104.30	-0.4%	0.9977	\$88.11	\$79.28	12.6%	8.5%			
201302	6,087	10,837	\$1,079,373	\$857,234	0.9998	\$169	\$857,403	79.4%	83.2%	\$79.12	\$79.86	2.6%	7.0%	1.0534	\$1,136,958	\$104.91	0.6%	1.0036	\$78.84	\$79.46	2.9%	7.2%			
201303	6,120	10,874	\$1,083,920	\$875,395	0.9998	\$200	\$875,594	80.8%	82.6%	\$80.52	\$79.69	-2.6%	6.1%	1.0487	\$1,136,758	\$104.54	-0.4%	1.0000	\$80.52	\$79.36	-1.5%	6.5%			
201304	6,134	10,926	\$1,089,120	\$915,284	0.9995	\$432	\$915,716	84.1%	82.4%	\$83.81	\$79.82	1.8%	4.8%												
201305	6,049	10,799	\$1,081,789	\$883,975	0.9994	\$493	\$884,468	81.8%	82.3%	\$81.90	\$80.03	3.2%	4.2%												
201306	6,076	10,808	\$1,076,062	\$763,682	0.8402																				

APPENDIX

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Medical & Drug
Rate Change History**

Effective Date	PPO BluePreferred	PPO HRA	PPO HSA***	CMM Indemnity	Non-CDH Drug	Integrated HRA Drug	HSA Drug ***
	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase
07/01/94	0.0%			0.0%	0.0%		
10/01/94	0.0%			0.0%	0.0%		
10/01/95	-3.0%			-3.0%	-3.0%		
07/01/96	0.0%			0.0%	0.0%		
10/01/96	0.0%			0.0%	15.0%		
01/01/97	0.0%			0.0%	9.0%		
08/01/97	0.0%			0.0%	60.0%		
09/01/97	0.0%			0.0%	0.0%		
01/01/98	0.0%			0.0%	9.5%		
04/01/98	6.0%			6.0%	6.0%		
08/01/98	0.0%			0.0%	25.0%		
02/01/99	0.0%			20.0%	15.0%		
07/01/99	2.0%			0.0%	20.0%		
01/01/00	2.9%			2.9%	11.7%		
07/01/00	8.0%			0.0%	10.0%		
01/01/01	4.7%			20.0%	0.0%		
07/01/01	8.8%			8.8%	16.6%		
01/01/02	6.2%			0.0%	15.5%		
07/01/02	12.8%			0.0%	4.5%		
01/01/03	13.5%			0.0%	11.7%		
08/01/03	0.0%			0.0%	0.0%		
10/01/03	4.1%			0.0%	4.8%		
01/01/04	-5.7%			-5.7%	4.1%		
07/01/04	-20.0%			-20.0%	-20.0%		
01/01/05 *	14.3%			14.3%	14.3%		
06/01/05	0.0%	Inception	Inception	0.0%	0.0%	Inception	Inception
7/1/2005	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
1/1/2006	5.0%	0.0%	0.0%	5.0%	3.7%	0.0%	0.0%
4/1/2006	2.9%	-9.4%	-10.2%	2.9%	3.8%	-9.8%	-9.8%
7/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2007	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
4/1/2007	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	2.2%
7/1/2007	2.0%	5.0%	5.0%	2.0%	7.5%	7.5%	7.5%
10/1/2007	0.0%	0.0%	0.0%	0.0%	3.6%	3.6%	3.6%
1/1/2008	3.5%	0.0%	0.0%	3.5%	8.0%	8.0%	8.0%
4/1/2008	4.9%	0.0%	0.0%	4.9%	7.0%	7.0%	7.0%
7/1/2008	0.8%	0.8%	0.8%	0.8%	2.4%	2.4%	2.4%
10/1/2008	4.6%	7.0%	7.0%	0.0%	0.0%	0.0%	0.0%
1/1/2009	6.5%	7.5%	7.5%	6.5%	4.0%	4.0%	4.0%
4/1/2009	7.2%	16.7%	16.7%	7.2%	2.0%	2.0%	2.0%
7/1/2009	0.5%	15.4%	6.5%	0.5%	3.0%	3.0%	3.0%
10/1/2009	0.0%	6.0%	6.0%	0.0%	1.0%	1.0%	1.0%
1/1/2010	1.3%	-21.3%	-14.2%	1.3%	0.0%	0.0%	0.0%
4/1/2010	2.6%	16.7%	16.3%	2.6%	2.0%	2.0%	2.0%
6/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7/1/2010	0.0%	16.2%	7.5%	0.0%	0.0%	0.0%	0.0%
11/1/2010**	0.0%	0.0%	4.1%	0.0%	4.9%	4.1%	0.0%
1/1/2011	5.2%	-19.3%	-15.9%	5.2%	2.3%	2.3%	2.3%
4/1/2011	0.0%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
5/1/2011	-13.7%	-13.7%	-13.7%	-13.7%	-1.4%	-1.4%	-1.4%
8/1/2011	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
10/1/2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2012	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
4/1/2012	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
7/1/2012	-1.8%	-2.6%	-2.8%	-1.8%	-6.0%	-2.6%	-2.8%
10/1/2012	0.0%	-0.2%	-0.6%	0.0%	0.0%	-0.2%	-0.6%
1/1/2013	9.0%	8.0%	9.3%	9.0%	8.0%	8.0%	9.3%
4/1/2013	8.5%	0.6%	6.0%	8.5%	0.0%	0.6%	6.0%
7/1/2013	-2.1%	2.2%	-1.2%	-2.1%	0.0%	0.0%	-1.2%
10/1/2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 01/2014	5.8%	9.6%	5.7%	5.8%	4.2%	9.6%	5.7%

* Includes revenue neutrality adjustment of 0.72%

** Increases were approved for 10/1/10 effective date, but implementation was delayed due to approval date

*** Includes PPO HDHP (\$1200 deductible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)**

Expected Renewal Increases for BluePreferred (PPO) and BluePreferred HDHP (PPO HDHP)

PPO \$10 Copay, \$300 OON Ded 80% OON Coins & Rx \$8/\$15/\$30**

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$302	\$92	\$1	\$395
7/1/2005	\$333	\$101	\$1	\$435
1/1/2006	\$350	\$105	\$1	\$456
4/1/2006	\$360	\$109	\$1	\$470
7/1/2006	\$360	\$109	\$1	\$470
9/1/2006	\$360	\$109	\$1	\$470
10/1/2006	\$360	\$109	\$1	\$470
1/1/2007	\$371	\$112	\$1	\$484
4/1/2007	\$371	\$112	\$1	\$484
7/1/2007	\$378	\$120	\$1	\$499
10/1/2007	\$378	\$124	\$1	\$503
1/1/2008	\$391	\$134	\$1	\$526
4/1/2008	\$410	\$143	\$1	\$554
7/1/2008	\$413	\$146	\$1	\$560
10/1/2008	\$432	\$146	\$1	\$579
1/1/2009	\$460	\$152	\$1	\$613
4/1/2009	\$493	\$155	\$1	\$649
7/1/2009	\$495	\$160	\$1	\$656
10/1/2009	\$495	\$162	\$1	\$658
1/1/2010	\$501	\$162	\$1	\$664
4/1/2010	\$514	\$165	\$1	\$680
6/1/2010	\$514	\$165	\$1	\$680
7/1/2010	\$514	\$165	\$1	\$680
11/1/2010	\$514	\$173	\$1	\$688
1/1/2011	\$541	\$177	\$1	\$719
4/1/2011	\$541	\$177	\$1	\$719
5/1/2011	\$467	\$175	\$1	\$643
8/1/2011	\$444	\$166	\$1	\$611
10/1/2011	\$444	\$166	\$1	\$611
1/1/2012	\$467	\$174	\$1	\$642
4/1/2012	\$502	\$187	\$1	\$690
7/1/2012	\$493	\$176	\$1	\$670
10/1/2012	\$493	\$176	\$1	\$670
1/1/2013	\$537	\$165	\$1	\$703
4/1/2013	\$583	\$165	\$1	\$749
7/1/2013	\$571	\$165	\$1	\$737
10/1/2013	\$571	\$165	\$1	\$737
1/1/2014	\$604	\$172	\$1	\$777
4/1/2014	\$604	\$172	\$1	\$777
7/1/2014	\$604	\$172	\$1	\$777
10/1/2014	\$604	\$172	\$1	\$777

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$690	Apr-13	\$749	8.55%	
May-12	\$690	May-13	\$749	8.55%	
Jun-12	\$690	Jun-13	\$749	8.55%	
Jul-12	\$670	Jul-13	\$737	10.00%	
Aug-12	\$670	Aug-13	\$737	10.00%	
Sep-12	\$670	Sep-13	\$737	10.00%	
Oct-12	\$670	Oct-13	\$737	10.00%	
Nov-12	\$670	Nov-13	\$737	10.00%	
Dec-12	\$670	Dec-13	\$737	10.00%	
Jan-13	\$703	Jan-14	\$777	10.53%	
Feb-13	\$703	Feb-14	\$777	10.53%	
Mar-13	\$703	Mar-14	\$777	10.53%	
Apr-13	\$749	Apr-14	\$777	3.74%	
May-13	\$749	May-14	\$777	3.74%	
Jun-13	\$749	Jun-14	\$777	3.74%	
Jul-13	\$737	Jul-14	\$777	5.43%	
Aug-13	\$737	Aug-14	\$777	5.43%	
Sep-13	\$737	Sep-14	\$777	5.43%	
Oct-13	\$737	Oct-14	\$777	5.43%	
Nov-13	\$737	Nov-14	\$777	5.43%	
Dec-13	\$737	Dec-14	\$777	5.43%	

PPO HDHP \$1200 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45***

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
6/1/2005	\$229	\$57		\$286
7/1/2005	\$252	\$63		\$315
1/1/2006	\$252	\$63		\$315
4/1/2006	\$227	\$56		\$283
7/1/2006	\$227	\$56		\$283
9/1/2006	\$227	\$56		\$283
10/1/2006	\$227	\$56		\$283
1/1/2007	\$234	\$58		\$292
4/1/2007	\$239	\$59		\$298
7/1/2007	\$251	\$63		\$314
10/1/2007	\$251	\$65		\$316
1/1/2008	\$251	\$70		\$321
4/1/2008	\$251	\$75		\$326
7/1/2008	\$253	\$77		\$330
10/1/2008	\$271	\$77		\$348
1/1/2009	\$291	\$80		\$371
4/1/2009	\$340	\$82		\$422
7/1/2009	\$362	\$84		\$446
10/1/2009	\$384	\$85		\$469
1/1/2010	\$329	\$85		\$414
4/1/2010	\$383	\$87		\$470
6/1/2010	\$383	\$87		\$470
7/1/2010	\$412	\$87		\$499
11/1/2010	\$429	\$91		\$520
1/1/2011	\$361	\$93		\$454
4/1/2011	\$404	\$93		\$497
5/1/2011	\$349	\$92		\$441
8/1/2011	\$332	\$87		\$419
10/1/2011	\$332	\$87	\$1	\$420
1/1/2012	\$349	\$91	\$1	\$441
4/1/2012	\$375	\$98	\$1	\$474
7/1/2012	\$365	\$95	\$1	\$461
10/1/2012	\$363	\$94	\$1	\$458
1/1/2013	\$397	\$103	\$1	\$501
4/1/2013	\$421	\$109	\$1	\$531
7/1/2013	\$416	\$108	\$1	\$525
10/1/2013	\$416	\$108	\$1	\$525
1/1/2014	\$440	\$114	\$1	\$555
4/1/2014	\$440	\$114	\$1	\$555
7/1/2014	\$440	\$114	\$1	\$555
10/1/2014	\$440	\$114	\$1	\$555

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$474	Apr-13	\$531	12.03%	
May-12	\$474	May-13	\$531	12.03%	
Jun-12	\$474	Jun-13	\$531	12.03%	
Jul-12	\$461	Jul-13	\$525	13.88%	
Aug-12	\$461	Aug-13	\$525	13.88%	
Sep-12	\$461	Sep-13	\$525	13.88%	
Oct-12	\$458	Oct-13	\$525	14.63%	
Nov-12	\$458	Nov-13	\$525	14.63%	
Dec-12	\$458	Dec-13	\$525	14.63%	
Jan-13	\$501	Jan-14	\$555	10.78%	
Feb-13	\$501	Feb-14	\$555	10.78%	
Mar-13	\$501	Mar-14	\$555	10.78%	
Apr-13	\$531	Apr-14	\$555	4.52%	
May-13	\$531	May-14	\$555	4.52%	
Jun-13	\$531	Jun-14	\$555	4.52%	
Jul-13	\$525	Jul-14	\$555	5.71%	
Aug-13	\$525	Aug-14	\$555	5.71%	
Sep-13	\$525	Sep-14	\$555	5.71%	
Oct-13	\$525	Oct-14	\$555	5.71%	
Nov-13	\$525	Nov-14	\$555	5.71%	
Dec-13	\$525	Dec-14	\$555	5.71%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.
 ** Was previously \$5/\$10/\$25 Rx plan. This plan was removed from our product portfolio for new and renewing business effective 12/1/2012. The recommended alternate Rx plan w
 *** Option was HSA until 1/1/2013 (changed to HDHP since no longer HSA-eligible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)
Expected Renewal Increases for BluePreferred HRA (PPO HRA)**

PPO HRA \$1000 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45				
Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$233	\$57	\$1	\$291
7/1/2005	\$257	\$63	\$1	\$321
1/1/2006	\$257	\$63	\$1	\$321
4/1/2006	\$233	\$57	\$1	\$291
7/1/2006	\$233	\$57	\$1	\$291
9/1/2006	\$233	\$57	\$1	\$291
10/1/2006	\$233	\$57	\$1	\$291
1/1/2007	\$240	\$59	\$1	\$300
4/1/2007	\$245	\$61	\$1	\$307
7/1/2007	\$257	\$66	\$1	\$324
10/1/2007	\$257	\$68	\$1	\$326
1/1/2008	\$257	\$73	\$1	\$331
4/1/2008	\$257	\$78	\$1	\$336
7/1/2008	\$259	\$80	\$1	\$340
10/1/2008	\$277	\$80	\$1	\$358
1/1/2009	\$298	\$83	\$1	\$382
4/1/2009	\$348	\$85	\$1	\$434
7/1/2009	\$402	\$88	\$1	\$491
10/1/2009	\$426	\$89	\$1	\$516
1/1/2010	\$335	\$89	\$1	\$425
4/1/2010	\$391	\$91	\$1	\$483
6/1/2010	\$391	\$91	\$1	\$483
7/1/2010	\$455	\$91	\$1	\$547
11/1/2010	\$455	\$91	\$1	\$547
1/1/2011	\$367	\$96	\$1	\$464
4/1/2011	\$411	\$96	\$1	\$508
5/1/2011	\$355	\$95	\$1	\$451
8/1/2011	\$337	\$90	\$1	\$428
10/1/2011	\$337	\$90	\$1	\$428
1/1/2012	\$354	\$95	\$1	\$450
4/1/2012	\$381	\$102	\$1	\$484
7/1/2012	\$371	\$99	\$1	\$471
10/1/2012	\$370	\$99	\$1	\$470
1/1/2013	\$400	\$107	\$1	\$508
4/1/2013	\$402	\$108	\$1	\$511
7/1/2013	\$411	\$108	\$1	\$520
10/1/2013	\$411	\$108	\$1	\$520
1/1/2014	\$450	\$118	\$1	\$569
4/1/2014	\$450	\$118	\$1	\$569
7/1/2014	\$450	\$118	\$1	\$569
10/1/2014	\$450	\$118	\$1	\$569
Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase *
Apr-12	\$484	Apr-13	\$511	5.58%
May-12	\$484	May-13	\$511	5.58%
Jun-12	\$484	Jun-13	\$511	5.58%
Jul-12	\$471	Jul-13	\$520	10.40%
Aug-12	\$471	Aug-13	\$520	10.40%
Sep-12	\$471	Sep-13	\$520	10.40%
Oct-12	\$470	Oct-13	\$520	10.64%
Nov-12	\$470	Nov-13	\$520	10.64%
Dec-12	\$470	Dec-13	\$520	10.64%
Jan-13	\$508	Jan-14	\$569	12.01%
Feb-13	\$508	Feb-14	\$569	12.01%
Mar-13	\$508	Mar-14	\$569	12.01%
Apr-13	\$511	Apr-14	\$569	11.35%
May-13	\$511	May-14	\$569	11.35%
Jun-13	\$511	Jun-14	\$569	11.35%
Jul-13	\$520	Jul-14	\$569	9.42%
Aug-13	\$520	Aug-14	\$569	9.42%
Sep-13	\$520	Sep-14	\$569	9.42%
Oct-13	\$520	Oct-14	\$569	9.42%
Nov-13	\$520	Nov-14	\$569	9.42%
Dec-13	\$520	Dec-14	\$569	9.42%

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
08/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2014	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 01/2014

	1	2	3	4	5	6	7	8					
Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1 HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$347		\$126	\$473								
2 HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$364	4.9%	\$126	\$490	3.6%							
3 Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$386	6.0%	\$126	\$512	4.5%							
4 POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$404	4.7%	\$126	\$530	3.5%							
5 BC Advantage \$30/30, 100/70%, \$0/500 Ded	\$10/\$25/\$45	\$414	2.5%	\$126	\$540	1.9%							
6 PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$604	45.9%	\$126	\$730	35.2%							
TOTAL:			74.1%			54.3%							
A HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$345		\$127	\$472								
B POS OPEN ACCESS \$10/\$20, \$300 OON Ded	\$0/\$25/\$45	\$404		\$127	\$531								
C PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$604		\$127	\$731								
H.S.A. WITH INTEGRATED RX							vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A HMO OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$274		\$63	\$337		-54%	-29%				-29%	-21%
2 HMO OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$236		\$45	\$281	-16.6%	-62%	-41%	-17%	\$ 1,300	\$ (672)		
3 HMO OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$202		\$38	\$240	-14.6%	-67%	-49%	-29%	\$ 2,800	\$ (1,164)		
1 B OOP OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$317		\$85	\$402		-45%	-15%				-24%	-22%
2 OOP OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$274		\$62	\$336	-16.4%	-54%	-29%	-16%	\$ 1,300	\$ (792)		
3 OOP OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$234		\$46	\$280	-16.7%	-62%	-41%	-30%	\$ 2,800	\$ (1,464)		
1 C PPO HDHP*, \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$440		\$114	\$554		-24%	17%				-24%	-27%
2 C PPO HDHP*, \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$415		\$114	\$529	-4.5%	-28%	12%	-5%	\$ -	\$ (300)	317%	-31%
3 C PPO HSA, \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$392		\$98	\$490	-7.4%	-33%	4%	-12%	\$ 800	\$ (768)	-33%	-35%
4 C PPO HSA, \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$361		\$86	\$447	-15.5%	-39%	-5%	-19%	\$ 1,500	\$ (1,284)	-39%	-40%
H.R.A. WITH INTEGRATED RX													
1 A HMO OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$295		\$62	\$357		-51%	-25%				-24%	-14%
2 HMO OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$249		\$46	\$295	-17.4%	-60%	-38%	-17%	\$ 1,300	\$ (744)		
3 HMO OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$217		\$38	\$255	-13.6%	-65%	-46%	-29%	\$ 2,800	\$ (1,224)		
1 B OOP OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$341		\$85	\$426		-42%	-10%				-20%	-16%
2 OOP OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$291		\$62	\$353	-17.1%	-52%	-25%	-17%	\$ 1,300	\$ (876)		
3 OOP OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$250		\$46	\$296	-16.1%	-59%	-37%	-31%	\$ 2,800	\$ (1,560)		
1 C PPO HRA, \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$450		\$118	\$568		-22%	20%				-22%	-25%
2 C PPO HRA, \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$422		\$118	\$540	-4.9%	-26%	14%	-5%	\$ -	\$ (336)	325%	-30%
3 C PPO HRA, \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$392		\$87	\$479	-11.3%	-34%	1%	-16%	\$ 1,000	\$ (1,068)	-34%	-35%
4 C PPO HRA, \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$345		\$68	\$413	-13.8%	-43%	-13%	-27%	\$ 2,000	\$ (1,860)	-44%	-43%
5 C PPO HRA, \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$296		\$48	\$344	-16.7%	-53%	-27%	-39%	\$ 4,000	\$ (2,688)	-53%	-51%

* Option was HSA until 1/1/2013. (Changed to HDHP since no longer HSA-eligible)

State: District of Columbia**Filing Company:**

Group Hospitalization and Medical Services, Inc.

TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other**Product Name:** DC GHMSI Small Group Eff 201401**Project Name/Number:** /1924

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/19/2013		Supporting Document	Actuarial Memorandum	10/22/2013	File 1924 GHMSI_DC_GF_Actuarial Memo.pdf (Superseded)
09/19/2013		Supporting Document	Actuarial Memorandum and Certifications	10/22/2013	File 1924 GHMSI_DC_GF_Actuarial Memo.pdf (Superseded)

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1924
Actuarial Memorandum
GRANDFATHERED BUSINESS

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Table of Contents
Filing 1924**

Actuarial Memorandum Cover Page	1
Table of Contents	2
Actuarial Certification	3
Summary	4
Pricing Page	5
Trends Page	6
DICR Derivation (GHMSI)	7
Normalized Trend by Product	8 - 11
Normalized Total Medical Trend (excluding CDH Medical)	12
Normalized Medical Trend (CDH Medical Only)	13
Normalized Total Medical Trend	14
Normalized Drug Trend by Product	15 - 18
Normalized Total Drug Trend	19 - 21
APPENDIX	
Small Group Rate History	A
Renewal Increase Exhibit: PPO and PPO HDHP	B
Renewal Increase Exhibit: PPO HRA	C
History of Renewal Cap/Floor and New Business Discount	D
Product Portfolio (BC & GHMSI)	E

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am an Associate Actuary of Actuarial Pricing with CareFirst BlueCross BlueShield of which CareFirst GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles, that are consistent with applicable Actuarial Standards of Practice, including ASOP No. 8, for the legal entity in the aggregate.

**Dwayne
Lucado**

Digitally signed by Dwayne Lucado
DN: cn=Dwayne Lucado,
o=CareFirst BlueCross BlueShield,
ou=Actuarial Pricing Department,
email=dwayne.lucado@carefirst.co
m, c=US
Date: 2013.09.20 14:29:52 -04'00'

Dwayne Lucado, FSA, MAAA
Associate Actuary
CareFirst BlueCross BlueShield
Mail Drop-Point 01-780
10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Rate Filing Summary (Filing 1924)
Grandfathered**

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

Product	Proposed Rate Change (01/2014 over 10/2013 Rate Level)	Proposed Renewals (01/2014 over 01/2013 based on proposed)
PPO	5.8%	12.4%
PPO HSA*	5.7%	10.7%
PPO HRA	9.6%	12.7%
Indemnity	5.8%	12.4%
Non-CDH Drug	4.2%	4.2%
HSA Drug*	5.7%	10.7%
HRA Drug (Integrated) **	9.6%	10.3%
PPO Med & Rx	5.5%	10.7%
Indemnity Med & Rx	5.2%	9.3%
<hr/>		
Non-CDH Medical & Drug	5.5%	10.7%
HSA Medical & Drug	5.7%	10.7%
HRA Medical & Drug	8.3%	10.7%

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

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.

* Includes PPO \$1200 High Deductible Health Plan (no longer HSA - eligible as of 1/1/2013).

** Non-Integrated HRA Drug has the same rate change as Non-CDH Drug.

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

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Proposed Rate Change Derivation
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Projection Period: 01/01/2014 through 11/30/2015
 Grandfathered Business

	GHMSI Non-CDH Medical			GHMSI CDH Medical			GHMSI Medical	GHMSI Drug						GHMSI Total					
	Med PPO	Med Indemnity	Med GHMSI Non-CDH	Med PPO HSA	Med PPO HRA	Med GHMSI CDH	Med GHMSI Total	Rx GHMSI Non-CDH	Rx GHMSI HSA	Rx GHMSI Int HRA	Rx GHMSI Non-Int HRA	Rx GHMSI CDH	Rx GHMSI Total	Total GHMSI Non-CDH	Total PPO HSA	Total PPO HRA	Total GHMSI CDH	Total GHMSI Total	
Enrollment																			
Contract Month	40,561	292	40,853	2,960	135	3,095	43,948	40,853	2,960	0	135	3,095	43,948	40,853	2,960	135	3,095	43,948	
Member Month	75,551	502	76,053	5,866	251	6,117	82,170	76,053	5,866	0	251	6,117	82,170	76,053	5,866	251	6,117	82,170	
Adjust Revenue to Current Rate Level (10/2013)																			
Revenue	\$27,555,155	\$148,166	\$27,703,321	\$1,813,036	\$80,016	\$1,893,052	\$29,596,373	\$7,735,180	\$467,626	\$0	\$24,720	\$492,346	\$8,227,526	\$35,438,502	\$2,280,661	\$104,736	\$2,385,397	\$37,823,899	
Income Adjustment Factor to Current Rate Level	1.1982	1.2006	1.1983	1.1613	1.0793	1.1578	1.1957	1.0864	1.1613	1.0000	1.0822	1.1573	1.0907	1.1739	1.1613	1.0800	1.1577	1.1728	
Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136	
Adjustment for Grandfathered Experience	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Final Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136	
Experience Period Incurred Claims																			
Experience Period Incurred and Paid Claims	\$22,412,112	\$33,815	\$22,445,927	\$2,179,999	\$50,066	\$2,230,065	\$24,675,992	\$7,070,054	\$372,863	\$0	\$9,973	\$382,836	\$7,452,890	\$29,515,981	\$2,552,862	\$60,039	\$2,612,901	\$32,128,881	
Completion Factors	0.9866	0.9834	0.9866	0.9929	0.9866	0.9928	0.9872	0.9999	0.9999	1.0000	0.9999	0.9999	0.9999	0.9998	0.9938	0.9901	0.9938	0.9901	
IBNR	\$303,648	\$570	\$304,219	\$15,578	\$679	\$16,257	\$320,475	\$816	\$40	\$0	\$1	\$41	\$857	\$305,035	\$15,618	\$680	\$16,299	\$321,333	
Estimated Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$7,070,870	\$372,903	\$0	\$9,974	\$382,877	\$7,453,747	\$29,821,015	\$2,568,480	\$60,719	\$2,629,199	\$32,450,214	
Experience Period Incurred Claims Adjustments																			
Experience Period Rx Rebates								(\$535,821)	(\$41,974)	\$0	(\$1,123)	(\$43,096)	(\$578,917)	(\$535,821)	(\$41,974)	(\$1,123)	(\$43,096)	(\$578,917)	
Experience Period Adjusted Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$6,535,050	\$330,929	\$0	\$8,851	\$339,780	\$6,874,830	\$29,285,195	\$2,526,506	\$59,596	\$2,586,102	\$31,871,297	
Rating Period Projected Capitulations																			
Experience Period Capitulations	\$81,095	\$539	\$81,634	\$6,298	\$270	\$6,568	\$88,202	\$0	\$0	\$0	\$0	\$0	\$0	\$81,634	\$6,298	\$270	\$6,568	\$88,202	
Trend Factor	1.0285	1.0286	1.0285	1.0283	1.0283	1.0282	1.0284	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0285	1.0283	1.0283	1.0282	1.0284	
Rating Period Projected Capitulations	\$83,404	\$554	\$83,958	\$6,476	\$277	\$6,753	\$90,711	\$0	\$0	\$0	\$0	\$0	\$0	\$83,958	\$6,476	\$277	\$6,753	\$90,711	
Rating Period Projected Incurred Claims																			
Pricing Trend	1.0730	1.0730	1.0730	1.0850	1.0850	1.0850	1.0741	1.1050	1.0850	1.0850	1.1050	1.0855	1.1041	1.0803	1.0850	1.0880	1.0851	1.0806	
Months of Trend	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	
Trend Factor	1.1684	1.1684	1.1684	1.1974	1.1974	1.1974	1.1710	1.2467	1.1974	1.2467	1.1987	1.2443	1.1859	1.1974	1.2047	1.1976	1.1976	1.1858	
Rating Period Projected Incurred Claims	\$26,624,497	\$40,730	\$26,665,227	\$2,635,460	\$61,039	\$2,696,499	\$29,361,726	\$8,147,246	\$396,255	\$0	\$11,035	\$407,289	\$8,554,536	\$34,812,474	\$3,031,714	\$72,074	\$3,103,789	\$37,916,262	
Loss Ratios																			
Experience Period Loss Ratios	82.7%	23.6%	82.4%	121.4%	63.8%	119.0%	84.8%	84.5%	70.8%	0.0%	35.8%	69.0%	83.6%	82.9%	111.1%	57.2%	108.7%	84.5%	
Rating Period Loss Ratios (without rate change)	80.6%	22.9%	80.3%	125.2%	70.7%	123.0%	83.0%	96.9%	73.0%	0.0%	41.2%	71.5%	95.3%	83.7%	114.5%	63.7%	112.4%	85.5%	
Retention																			
Admin Costs	7.6%	7.6%	7.6%	6.4%	11.3%	6.5%	7.5%	7.6%	6.4%	11.3%	11.3%	6.6%	7.5%	7.6%	6.4%	11.3%	6.5%	7.5%	
CDH Expenses	0.0%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%	
Broker Commissions	4.3%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%	
Contribution to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	
Invest Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
ACA Fees (Reins, PCO & Gen Ins Tax)	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%	
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Total Retention	19.1%	19.1%	19.1%	17.8%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	18.0%	19.0%	
Desired Incurred Claims Ratio	80.9%	80.9%	80.9%	82.2%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	82.0%	81.0%	
Required Revenue	\$32,902,150	\$50,334	\$32,952,484	\$3,207,526	\$81,041	\$3,288,567	\$36,241,051	\$10,068,243	\$482,268	\$0	\$14,650	\$496,918	\$10,565,162	\$43,020,727	\$3,689,794	\$95,691	\$3,785,485	\$46,806,213	
Derived Rate Change (01/2014 over 10/2013 Rate Level)	-0.4%	-71.7%	-0.7%	52.3%	-6.2%	50.0%	2.4%	19.8%	-11.2%	0.0%	-45.2%	-12.8%	17.7%	3.4%	39.3%	-15.4%	37.1%	5.5%	
Proposed Rate Change (01/2014 over 10/2013 Rate Level)	5.8%	5.8%	5.8%	5.7%	9.6%	5.9%	5.8%	4.2%	5.7%	9.6%	4.2%	5.6%	4.3%	5.5%	5.7%	8.3%	5.8%	5.5%	
Rate Change based on pricing trend (04/2014 over 01/2014 Rate Level)	1.8%	1.8%	1.8%	2.1%	2.1%	2.1%	1.8%	2.5%	2.1%	2.1%	2.5%	2.1%	2.5%	1.9%	2.1%	2.2%	2.1%	2.0%	
Proposed Rate Change (04/2014 over 01/2014 Rate Level)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Derived Renewals (01/2014 over 01/2013 based on Derived Incrementals)	5.8%	-69.9%	5.4%	59.5%	-3.5%	57.0%	8.7%	19.8%	-7.0%	0.6%	-45.2%	-8.9%	18.1%	8.6%	45.9%	-13.6%	43.4%	10.7%	

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Experience Period Observed, Normalized, and Proposed Rating Paid Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	Weights by Incurred Claims	Rolling-12 Observed Paid Trend	Rolling-12 Normalized Paid Trend	Proposed Rating Paid Trend	EP Claims	Proposed Rating Paid Trend (Last Filing)
Medical						
HMO	31.3%	-0.2%	-0.1%	9.5%	\$2,886,987	9.5%
HMO OA	13.1%	18.4%	15.5%	9.5%	\$1,207,884	9.5%
OO OA	35.1%	7.3%	5.1%	9.5%	\$3,239,383	9.5%
POS OA	15.7%	-5.8%	-1.2%	9.5%	\$1,453,604	9.5%
BC Adv	1.0%	-51.4%	-53.5%	9.5%	\$90,357	9.5%
HB1	0.0%	-65.5%		9.5%	\$1,949	9.5%
HB2	0.9%			9.5%	\$80,439	9.5%
HBAdv	0.0%			9.5%	\$0	9.5%
HMO HSA OA	1.0%	19.3%	16.6%	9.0%	\$95,579	9.0%
HMO HRA OA	1.6%	64.4%	52.2%	9.0%	\$146,422	9.0%
POS HSA OA	0.4%	71.5%	70.2%	9.0%	\$33,452	9.0%
POS HRA OA	0.0%	-94.3%	-96.8%	9.0%	\$140	9.0%
BC Adv HSA	0.0%			9.0%	\$0	9.0%
BC Adv HRA	0.0%			9.0%	\$0	9.0%
HB2 HSA	0.0%			9.0%	\$0	9.0%
HB2 Int HRA	0.0%			9.0%	\$0	9.0%
HBAdv HSA	0.0%			9.0%	\$0	9.0%
HBAdv Int HRA	0.0%			9.0%	\$0	9.0%
BC Non-CDH	97.0%	2.7%	3.0%	9.5%	\$8,960,604	9.5%
BC CDH	3.0%	31.4%	25.7%	9.0%	\$275,593	9.0%
BC Total	100.0%	4.1%	3.8%	9.5%	\$9,236,197	9.5%
PPO	90.9%	0.7%	1.0%	7.3%	\$22,715,760	7.3%
Indemnity	0.1%	-69.8%	-67.6%	7.3%	\$34,385	7.3%
PPO HSA	8.8%	67.5%	64.3%	8.5%	\$2,195,577	8.5%
PPO HRA	0.2%	14.4%	-7.6%	8.5%	\$50,745	8.5%
GHMSI CDH	9.0%	68.3%	61.2%	8.5%	\$2,246,322	8.5%
GHMSI Total	100.0%	4.3%	4.2%	7.4%	\$24,996,467	7.4%
Med BC & GHMSI Total		4.0%	4.1%	8.0%	\$34,232,664	8.1%
Rx						
BC Non-CDH	26.9%	4.3%	5.2%	10.5%	\$2,773,249	10.5%
BC HSA	0.7%	9.9%	4.8%	8.5%	\$71,153	8.5%
BC HRA	0.3%	-16.3%	-22.8%	10.4%	\$27,943	9.0%
GHMSI Non-CDH	68.5%	6.3%	7.1%	10.5%	\$7,070,870	10.5%
GHMSI HSA	3.6%	22.5%	20.6%	8.5%	\$372,903	8.5%
GHMSI HRA	0.1%	-43.6%	-50.2%	10.5%	\$9,974	10.1%
BC CDH	1.0%	-1.3%	-5.9%	9.1%	\$99,095	8.6%
GHMSI CDH	3.7%	15.9%	13.3%	8.6%	\$382,877	8.9%
BC Total	27.8%	4.6%	4.7%	10.5%	\$2,872,344	10.4%
GHMSI Total	72.2%	6.9%	7.4%	10.4%	\$7,453,747	10.4%
Non-CDH Total	95.3%	5.5%	6.4%	10.5%	\$9,844,119	10.5%
CDH Total	4.7%	12.7%	8.7%	8.6%	\$481,972	8.8%
Rx BC & GHMSI Total	100.0%	6.1%	6.5%	10.4%	\$10,326,091	10.4%
Medical & Rx						
BC Non-CDH	26.3%	3.1%	3.5%	9.7%	\$11,733,853	9.7%
BC HSA	0.4%	22.2%	17.7%	8.8%	\$200,183	8.9%
BC HRA	0.4%	39.3%	29.5%	9.2%	\$174,505	9.0%
GHMSI Non-CDH	66.9%	1.7%	2.1%	8.0%	\$29,821,015	8.0%
GHMSI HSA	5.8%	59.0%	56.1%	8.5%	\$2,568,480	8.5%
GHMSI HRA	0.1%	-2.1%	-19.3%	8.8%	\$60,719	8.9%
BC CDH	0.8%	20.8%	15.5%	9.0%	\$374,688	8.9%
GHMSI CDH	5.9%	57.9%	51.9%	8.5%	\$2,629,199	8.6%
BC Total	27.2%	4.2%	4.0%	9.7%	\$12,108,541	9.7%
GHMSI Total	72.8%	4.9%	4.9%	8.1%	\$32,450,214	8.1%
Non-CDH Total	93.3%	1.9%	2.4%	8.5%	\$41,554,869	8.6%
CDH Total	6.7%	54.0%	46.8%	8.6%	\$3,003,887	8.6%
All Medical & Rx	100.0%	4.5%	4.6%	8.5%	\$44,558,755	8.6%
Δ Trend "Margin":				3.9%		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DICR Derivation
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	1	2	3	4	5	6	7	8	9	10	
H.S.A.											
Contracts a/o 06/2013		237									
Member to Contract Ratio		2.02									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%		\$s	
1	Projected Claims (+ Capitations)						\$1,024	82.2%		\$2,912,904	
2	Admin Costs						\$79.88	6.4%		\$227,171	
3	Broker Commissions & Fees						\$49.42	4.0%		\$140,559	
4	Contrib to Reserve						\$19.94	1.6%		\$56,723	
5	Invst Income Credit						(\$0.00)	0.0%		(\$3)	
6	Premium Taxes						\$24.93	2.0%		\$70,904	
7	Assessment Fees						\$1.43	0.1%		\$4,076	
8	Federal Income Tax						\$4.99	0.4%		\$14,181	
9	State Income Tax						\$0.00	0.0%		\$0	
10	Risk Charge						\$0.00	0.0%		\$0	
11	ACA Fees (Reins, PCO & Gen Ins Tax)						\$37.17	3.0%		\$105,717	
12	SUBTOTAL:						\$1,242	99.6%		\$3,532,232	
13											
14	CDH Expenses										
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	55.6%	\$1.67	\$3.00	\$2.46	0.2%	\$7,007	
16		Banking Custodian	ACS w/ Mellon	\$2.55	55.6%	\$1.42	\$2.55	\$2.09	0.2%	\$5,956	
17	WebMD						\$0.00	0.0%		\$0	
18	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
19	CDH SUBTOTAL:						\$4.56	0.4%		\$12,962	
20	SUM:						\$1,247	100.0%		\$3,545,194	
H.R.A.											
Contracts a/o 06/2013		15									
Member to Contract Ratio		1.47									
21	Projected Claims (+ Capitations)						\$534	75.3%		\$96,099	
22	Admin Costs						\$79.88	11.3%		\$14,378	
23	Broker Commissions & Fees						\$35.87	5.1%		\$6,456	
24	Contrib to Reserve						\$11.34	1.6%		\$2,041	
25	Invst Income Credit						(\$0.00)	0.0%		(\$0)	
26	Premium Taxes						\$14.18	2.0%		\$2,552	
27	Assessment Fees						\$0.81	0.1%		\$147	
28	Federal Income Tax						\$2.84	0.4%		\$510	
29	State Income Tax						\$0.00	0.0%		\$0	
30	Risk Charge						\$0.00	0.0%		\$0	
31	ACA Fees (Reins, PCO & Gen Ins Tax)						\$22.56	3.2%		\$4,060	
32	SUBTOTAL:						\$701	98.9%		\$126,243	
33											
34	CDH Expenses										
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	60.5%	\$2.72	\$4.50	\$6.41	0.9%	\$1,153	
36		Debit Card	Evolution	\$0.75	60.5%	\$0.45	\$0.75	\$1.07	0.2%	\$192	
37	WebMD						\$0.00	0.0%		\$0	
38	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
39	CDH SUBTOTAL:						\$7.47	1.1%		\$1,345	
40	SUM:						\$709	100.0%		\$127,588	
non-CDH											
Contracts a/o 06/2013		3,421									
Member to Contract Ratio		1.86									
41	Projected Claims (+ Capitations)						\$852	80.9%		\$34,982,049	
42	Admin Costs						\$79.88	7.6%		\$3,279,121	
43	Broker Commissions & Fees						\$45.60	4.3%		\$1,872,169	
44	Contrib to Reserve						\$16.85	1.6%		\$691,685	
45	Invst Income Credit						(\$0.00)	0.0%		(\$42)	
46	Premium Taxes						\$21.06	2.0%		\$864,606	
47	Assessment Fees						\$1.21	0.1%		\$49,703	
48	Federal Income Tax						\$4.21	0.4%		\$172,921	
49	State Income Tax						\$0.00	0.0%		\$0	
50	Risk Charge						\$0.00	0.0%		\$0	
51	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.11	3.0%		\$1,318,074	
52	SUM:						\$1,053	100.0%		\$43,230,287	
TOTAL											
Contracts a/o 06/2013		3,673									
Member to Contract Ratio		1.87									
53	Projected Claims (+ Capitations)						\$862	81.0%		\$37,991,052	
54	Admin Costs						\$79.88	7.5%		\$3,520,670	
55	Broker Commissions & Fees						\$45.81	4.3%		\$2,019,185	
56	Contrib to Reserve						\$17.03	1.6%		\$750,449	
57	Invst Income Credit						(\$0.00)	0.0%		(\$46)	
58	Premium Taxes						\$21.28	2.0%		\$938,061	
59	Assessment Fees						\$1.22	0.1%		\$53,926	
60	Federal Income Tax						\$4.26	0.4%		\$187,612	
61	State Income Tax						\$0.00	0.0%		\$0	
62	Risk Charge						\$0.00	0.0%		\$0	
63	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.40	3.0%		\$1,427,851	
64	SUBTOTAL:						\$1,064	100.0%		\$46,888,761	
65											
66	CDH Expenses										
67	H.S.A.	Fund Administrator	FlexAmerica				\$0.16	0.0%		\$7,007	
68		Banking Custodian	ACS w/ Mellon				\$0.14	0.0%		\$5,956	
69	H.R.A.	Fund Administrator	FlexAmerica				\$0.03	0.0%		\$1,153	
70		Debit Card	Evolution				\$0.00	0.0%		\$192	
71	WebMD						\$0.00	0.0%		\$0	
72	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0	
73	CDH SUBTOTAL:						\$0.32	0.0%		\$14,308	
74	SUM:						\$1,064	100.0%		\$46,903,069	

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med PPO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2013				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	3,735	6,608	\$2,127,367	\$1,637,037	1.0000	\$0	\$1,637,037	77.0%		\$247.74				1.3362	\$2,842,600	\$430.18		0.9873	\$250.93							
200905	3,668	6,498	\$2,129,695	\$1,368,924	1.0000	\$0	\$1,368,924	64.3%		\$210.67				1.3361	\$2,845,492	\$437.90	1.8%	1.0050	\$209.62							
200906	3,676	6,498	\$2,146,508	\$1,501,638	1.0000	\$0	\$1,501,638	70.0%		\$231.09				1.3252	\$2,844,484	\$437.75	0.0%	1.0047	\$230.02							
200907	3,663	6,438	\$2,162,264	\$1,264,179	1.0000	\$0	\$1,264,179	58.5%		\$196.36				1.2987	\$2,808,096	\$436.18	-0.4%	1.0011	\$196.15							
200908	3,531	6,260	\$2,128,136	\$1,448,777	1.0000	\$0	\$1,448,777	68.1%		\$231.43				1.2824	\$2,729,173	\$435.97	0.0%	1.0006	\$231.30							
200909	3,505	6,211	\$2,143,808	\$1,470,461	1.0000	\$0	\$1,470,461	68.6%		\$237.75				1.2629	\$2,707,360	\$435.90	0.0%	1.0004	\$236.65							
200910	3,503	6,163	\$2,164,926	\$1,519,742	1.0000	\$0	\$1,519,742	70.2%		\$246.59				1.2363	\$2,676,495	\$434.28	-0.4%	0.9967	\$247.40							
200911	3,486	6,124	\$2,204,491	\$1,378,270	1.0000	\$0	\$1,378,270	62.5%		\$225.06				1.2232	\$2,696,515	\$440.32	1.4%	1.0106	\$222.71							
200912	3,477	6,156	\$2,195,114	\$1,409,167	1.0000	\$0	\$1,409,167	64.2%		\$228.91				1.2036	\$2,642,112	\$429.19	-2.5%	0.9850	\$232.39							
201001	3,542	6,272	\$2,278,584	\$1,277,004	1.0000	\$0	\$1,277,004	56.0%		\$203.60				1.1900	\$2,711,521	\$432.32	0.7%	0.9922	\$205.20							
201002	3,509	6,248	\$2,281,178	\$1,498,409	1.0000	\$0	\$1,498,409	65.7%		\$239.82				1.1784	\$2,688,140	\$430.24	-0.5%	0.9874	\$242.87							
201003	3,460	6,154	\$2,272,118	\$1,543,644	1.0000	\$0	\$1,543,644	67.9%	66.0%	\$250.84	\$228.97			1.1711	\$2,660,881	\$432.38	0.5%	0.9924	\$252.77	\$229.67						
201004	3,462	6,130	\$2,270,899	\$1,382,956	1.0000	\$0	\$1,382,956	60.9%	64.7%	\$225.60	\$227.05	-8.9%		1.1686	\$2,653,772	\$432.92	0.1%	0.9936	\$227.06	\$227.61	-9.5%					
201005	3,453	6,112	\$2,280,931	\$1,530,578	1.0000	\$0	\$1,530,578	67.1%	64.9%	\$250.42	\$230.38	18.9%		1.1651	\$2,657,570	\$434.81	0.4%	0.9979	\$250.94	\$231.10	19.7%					
201006	3,441	6,151	\$2,301,867	\$1,459,133	1.0000	\$0	\$1,459,133	63.4%	64.4%	\$237.22	\$230.89	2.7%		1.1601	\$2,670,340	\$434.13	-0.2%	0.9964	\$238.08	\$231.77	3.5%					
201007	3,424	6,160	\$2,312,374	\$1,511,055	1.0000	\$0	\$1,511,055	65.3%	65.0%	\$245.30	\$235.08	24.9%		1.1545	\$2,669,537	\$433.37	-0.2%	0.9946	\$246.63	\$236.11	25.7%					
201008	3,397	6,138	\$2,290,616	\$1,561,572	1.0000	\$0	\$1,561,572	68.2%	65.0%	\$254.41	\$236.99	9.9%		1.1441	\$2,620,782	\$426.98	-1.5%	0.9799	\$259.62	\$238.44	12.2%					
201009	3,425	6,175	\$2,294,401	\$1,483,629	1.0000	\$0	\$1,483,629	64.7%	64.7%	\$240.26	\$237.29	1.5%		1.1392	\$2,613,676	\$423.27	-0.9%	0.9714	\$247.33	\$239.32	4.5%					
201010	3,361	6,120	\$2,319,374	\$2,246,544	1.0000	\$0	\$2,246,544	96.9%	67.0%	\$367.08	\$247.25	48.9%		1.1353	\$2,633,080	\$430.24	1.6%	0.9874	\$371.75	\$249.57	50.3%					
201011	3,334	6,105	\$2,349,253	\$1,583,012	1.0000	\$3	\$1,583,015	67.4%	67.4%	\$259.30	\$250.09	15.2%		1.1291	\$2,652,646	\$434.50	1.0%	0.9972	\$260.02	\$252.71	16.8%					
201012	3,342	6,121	\$2,358,568	\$1,748,621	1.0000	\$12	\$1,748,634	74.1%	68.2%	\$285.68	\$254.80	24.8%		1.1245	\$2,652,115	\$433.28	-0.3%	0.9944	\$287.28	\$257.27	23.6%					
201101	3,328	6,114	\$2,398,802	\$1,660,623	1.0000	\$13	\$1,660,637	69.2%	69.3%	\$271.61	\$260.55	33.4%		1.1107	\$2,664,329	\$435.78	0.6%	1.0001	\$271.57	\$262.90	32.3%					
201102	3,349	6,146	\$2,428,862	\$1,908,815	1.0000	\$20	\$1,908,835	78.6%	70.4%	\$310.58	\$266.49	29.5%		1.1038	\$2,680,892	\$436.20	0.1%	1.0011	\$310.24	\$268.58	27.7%					
201103	3,365	6,197	\$2,435,375	\$2,217,951	1.0000	\$45	\$2,217,995	91.1%	72.4%	\$357.91	\$275.48	42.7%	20.3%	1.0988	\$2,676,089	\$431.84	-1.0%	0.9911	\$361.13	\$277.68	42.9%	20.9%				
201104	3,370	6,234	\$2,455,743	\$1,674,487	0.9999	\$218	\$1,674,705	68.2%	72.9%	\$268.64	\$279.05	19.1%	22.9%	1.0979	\$2,696,125	\$432.49	0.2%	0.9926	\$270.64	\$281.30	19.2%	23.6%				
201105	3,365	6,229	\$2,433,295	\$1,736,404	0.9997	\$454	\$1,736,858	71.4%	73.3%	\$278.83	\$281.40	11.3%	22.1%	1.1084	\$2,697,167	\$433.00	0.1%	0.9938	\$280.58	\$283.76	11.8%	22.8%				
201106	3,333	6,163	\$2,412,202	\$1,450,495	0.9997	\$426	\$1,450,920	60.1%	73.0%	\$235.42	\$281.24	-0.8%	21.8%	1.1129	\$2,684,423	\$435.57	0.6%	0.9997	\$235.50	\$283.53	-1.1%	22.3%				
201107	3,337	6,167	\$2,412,651	\$1,683,227	0.9996	\$616	\$1,683,843	69.8%	73.3%	\$273.04	\$283.55	11.3%	20.6%	1.1263	\$2,717,316	\$440.62	1.2%	1.0113	\$270.00	\$285.46	9.5%	20.9%				
201108	3,363	6,225	\$2,410,968	\$2,495,308	0.9996	\$993	\$2,496,301	103.5%	76.3%	\$401.01	\$295.85	57.6%	24.8%	1.1354	\$2,737,415	\$439.75	-0.2%	1.0093	\$397.34	\$297.10	53.0%	24.6%				
201109	3,373	6,257	\$2,401,244	\$2,255,665	0.9995	\$1,110	\$2,256,776	94.0%	78.7%	\$360.68	\$305.96	50.1%	28.9%	1.1443	\$2,747,785	\$439.15	-0.1%	1.0079	\$357.86	\$306.32	44.7%	28.0%				
201110	3,404	6,290	\$2,386,992	\$2,004,287	0.9995	\$987	\$2,005,274	84.0%	77.6%	\$318.80	\$302.01	-13.2%	22.1%	1.1606	\$2,770,299	\$440.43	0.3%	1.0108	\$315.39	\$301.77	-15.2%	20.9%				
201111	3,401	6,308	\$2,353,200	\$1,966,115	0.9995	\$1,006	\$1,967,122	83.6%	79.0%	\$311.85	\$306.35	20.3%	22.5%	1.1784	\$2,773,063	\$439.61	-0.2%	1.0089	\$309.08	\$305.80	18.9%	21.0%				
201112	3,388	6,285	\$2,324,326	\$1,566,315	0.9994	\$936	\$1,567,251	67.4%	78.4%	\$249.36	\$303.24	-12.7%	19.0%	1.1945	\$2,776,508	\$441.77	0.5%	1.0139	\$245.95	\$302.22	-14.4%	17.5%				
201201	3,327	6,159	\$2,210,138	\$1,739,750	0.9994	\$1,075	\$1,740,824	78.8%	79.2%	\$282.65	\$304.13	4.1%	16.7%	1.2224	\$2,701,720	\$438.66	-0.7%	1.0068	\$280.75	\$302.94	3.4%	15.2%				
201202	3,306	6,108	\$2,158,549	\$1,592,575	0.9987	\$2,008	\$1,594,583	73.9%	78.9%	\$261.06	\$300.08	-15.9%	12.6%	1.2383	\$2,672,878	\$437.60	-0.2%	1.0043	\$259.94	\$298.82	-16.2%	11.3%				
201203	3,316	6,138	\$2,155,191	\$2,084,221	0.9987	\$2,785	\$2,087,006	96.8%	79.2%	\$340.01	\$298.56	-5.0%	8.4%	1.2502	\$2,694,355	\$438.96	0.3%	1.0075	\$337.50	\$296.91	-6.5%	6.9%				
201204	3,336	6,195	\$2,173,628	\$1,845,652	0.9980	\$3,760	\$1,849,412	85.1%	80.6%	\$298.53	\$301.06	11.1%	7.9%	1.2525	\$2,722,560	\$439.48	0.1%	1.0086	\$295.98	\$298.99	9.4%	6.3%				
201205	3,371	6,249	\$2,205,605	\$2,065,550	0.9974	\$5,424	\$2,070,974	93.9%	82.5%	\$331.41	\$305.46	18.9%	8.6%	1.2440	\$2,743,684	\$439.06	-0.1%	1.0077	\$328.88	\$303.02	17.2%	6.8%				
201206	3,372	6,261	\$2,214,499	\$1,717,432	0.9966	\$5,908	\$1,723,340	77.8%	84.1%	\$275.25	\$308.71	16.9%	9.8%	1.2390	\$2,743,781	\$438.23	-0.2%	1.0058	\$273.67	\$306.09	16.2%	8.0%				
201207	3,369	6,250	\$2,234,156	\$2,294,241	0.9954	\$10,584	\$2,304,825	103.2%	86.9%	\$368.77	\$316.68	35.1%	11.7%	1.2308	\$2,749,820	\$439.97	0.4%	1.0098	\$365.20	\$314.02	35.3%	10.0%				
201208	3,392	6,310	\$2,246,759	\$1,887,861	0.9940	\$11,358	\$1,899,219	84.5%	85.2%	\$300.99	\$308.34	-24.9%	4.2%	1.2235	\$2,748,924	\$435.65	-1.0%	0.9998	\$301.03	\$305.99	-24.2%	3.0%				
201209	3,371	6,290	\$2,268,404	\$1,892,439	0.9921	\$15,113	\$1,907,552	84.1%	84.4%	\$303.27	\$303.53	-15.9%	-0.8%	1.2174	\$2,761,513	\$439.03	0.8%	1.0076	\$300.98	\$301.23	-15.9%	-1.7%				
201210	3,384	6,321	\$2,285,335	\$1,616,741	0.9910	\$14,626	\$1,631,367	71.4%	83.3%	\$258.09	\$298.41	-19.0%	-1.2%	1.2047	\$2,753,237	\$435.57	-0.8%	0.9997	\$258.17	\$296.43	-18.1%	-1.8%				
201211	3,390	6,342	\$2,317,235	\$1,649,076	0.9868	\$22,062	\$1,671,138	72.1%	82.3%	\$263.50	\$294.33	-15.5%	-3.9%	1.1909	\$2,759,582	\$435.13	-0.1%	0.9987	\$263.86	\$292.62	-14.6%	-4.3%				
201212	3,376	6,299	\$2,337,637	\$1,718,104	0.9831	\$29,462	\$1,747,566	74.8%	82.9%	\$277.44	\$296.68	11.3%	-2.2%	1.1785	\$2,754,884	\$437.35	0.5%	1.0038	\$276.40	\$295.21	12.4%	-2.3%				
201301	3,382	6,314	\$2,389,355	\$2,181,104	0.9789	\$46,916	\$2,228,020	93.2%	84.2%	\$352.87	\$302.56	24.8%	-0.5%	1.1488	\$2,745,003	\$434.75	-0.6%	0.9978	\$353.65	\$301.28	26.0%	-0.5%				
201302	3,399	6,349	\$2,423,370	\$1,613,224	0.9670	\$55,109	\$1,668,333	68.8%	83.6%	\$262.77	\$302.57	0.7%	0.8%	1.1384	\$2,758,848	\$434.53	0.0%	0.9973	\$263.49	\$301.47	1.4%	0.9%				
201303	3,419	6,371	\$2,459,173	\$1,930,687	0.9586	\$83,327	\$2,014,014	81.9%	82.4%	\$316.12	\$300.67	-7.0%	0.7%	1.1288	\$2,775,935	\$435.71	0.3%	1.0000	\$316.12	\$299.77	-6.3%	1.0%				
201304	3,450	6,458	\$2,494,515	\$2,114,206	0.9392	\$136,754	\$2,250,960	90.2%	82.9%	\$348.55	\$304.92	16.8%	1.3%													
201305	3,395	6,365	\$2,499,773	\$1,796,863	0.8466	\$325,645	\$2,122,508	84.9%	82.2%	\$333.47	\$30															

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med Indemnity

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)		(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level			10/2013			=(e)/(f)		=(h)/(f)		=(i)/(c)		=(j)/(c)		=(k)/(c)		=(d) x (m)		=(n)/(c)		=(p)/(q)		=(r)/(g)		=(s)/(g)	
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend			
200904	30	53	\$18,915	\$6,655	1.0000	\$0	\$6,655	35.2%		\$125.56				1.2453	\$23,556	\$444.44		1.2003	\$104.61						
200905	30	53	\$18,915	\$15,843	1.0000	\$0	\$15,843	83.8%		\$298.92				1.1891	\$22,493	\$424.39	-4.5%	1.1461	\$260.80						
200906	29	52	\$18,513	\$22,617	1.0000	\$0	\$22,617	122.2%		\$434.94				1.1902	\$22,034	\$423.73	-0.2%	1.1444	\$380.07						
200907	29	52	\$18,704	\$26,499	1.0000	\$0	\$26,499	141.7%		\$509.59				1.1739	\$21,957	\$422.26	-0.3%	1.1404	\$446.86						
200908	28	52	\$18,465	\$4,073	1.0000	\$0	\$4,073	22.1%		\$78.32				1.1736	\$21,670	\$416.73	-1.3%	1.1255	\$69.59						
200909	28	54	\$18,642	\$8,581	1.0000	\$0	\$8,581	46.0%		\$158.91				1.1719	\$21,847	\$404.58	-2.9%	1.0926	\$145.44						
200910	27	51	\$17,628	\$21,011	1.0000	\$0	\$21,011	119.2%		\$411.98				1.1814	\$20,826	\$408.36	0.9%	1.1028	\$373.57						
200911	27	51	\$17,628	\$8,993	1.0000	\$0	\$8,993	51.0%		\$176.33				1.1814	\$20,826	\$408.36	0.0%	1.1028	\$159.89						
200912	27	51	\$18,021	\$9,578	1.0000	\$0	\$9,578	53.1%		\$187.80				1.1022	\$19,863	\$389.46	-4.6%	1.0518	\$178.55						
201001	28	52	\$18,383	\$4,759	1.0000	\$0	\$4,759	25.9%		\$91.52				1.1003	\$20,227	\$388.97	-0.1%	1.0505	\$87.12						
201002	28	52	\$18,383	\$7,389	1.0000	\$0	\$7,389	40.2%		\$142.10				1.1003	\$20,227	\$388.97	0.0%	1.0505	\$135.27						
201003	28	52	\$18,728	\$5,960	1.0000	\$0	\$5,960	31.8%	64.3%	\$114.61	\$227.13			1.1007	\$20,613	\$396.41	1.9%	1.0706	\$107.05	\$205.21					
201004	27	51	\$18,348	\$10,867	1.0000	\$0	\$10,867	59.2%		\$213.07	\$234.62	69.7%		1.1020	\$20,220	\$396.47	0.0%	1.0707	\$198.99	\$214.09	90.2%				
201005	29	53	\$19,226	\$2,529	1.0000	\$0	\$2,529	13.2%	60.2%	\$47.73	\$213.25	-84.0%		1.1011	\$21,170	\$399.44	0.7%	1.0787	\$44.24	\$195.61	-83.0%				
201006	27	49	\$17,221	\$4,685	1.0000	\$0	\$4,685	27.2%	52.4%	\$95.61	\$185.36	-78.0%		1.1024	\$18,984	\$387.43	-3.0%	1.0463	\$91.38	\$171.29	-76.0%				
201007	27	52	\$18,209	\$2,358	1.0000	\$0	\$2,358	13.0%	41.5%	\$45.35	\$146.42	-91.1%		1.1005	\$20,039	\$385.37	-0.5%	1.0408	\$43.58	\$136.36	-90.2%				
201008	27	52	\$18,209	\$6,760	1.0000	\$0	\$6,760	37.1%	42.8%	\$130.00	\$150.76	66.0%		1.0999	\$20,027	\$385.14	-0.1%	1.0401	\$124.99	\$141.34	79.6%				
201009	25	51	\$17,087	\$2,995	1.0000	\$0	\$2,995	17.5%	40.5%	\$58.72	\$142.44	-63.0%		1.0940	\$18,694	\$366.54	-4.8%	0.9899	\$59.32	\$134.63	-59.2%				
201010	25	51	\$17,759	\$4,743	1.0000	\$0	\$4,743	26.7%	33.0%	\$93.01	\$116.07	-77.4%		1.0956	\$19,457	\$381.52	4.1%	1.0304	\$90.27	\$110.33	-75.8%				
201011	26	52	\$18,120	\$4,914	1.0000	\$0	\$4,914	27.1%	31.0%	\$94.50	\$109.28	-46.4%		1.0938	\$19,820	\$381.15	-0.1%	1.0294	\$91.80	\$104.48	-42.6%				
201012	26	52	\$18,396	\$5,519	1.0000	\$0	\$5,519	30.0%	29.1%	\$106.14	\$102.55	-43.5%		1.0773	\$19,818	\$381.12	0.0%	1.0293	\$103.12	\$98.22	-42.2%				
201101	27	53	\$18,927	\$3,105	1.0000	\$0	\$3,105	16.4%	28.3%	\$58.59	\$99.72	-36.0%		1.0782	\$20,406	\$385.03	1.0%	1.0398	\$56.34	\$95.59	-35.3%				
201102	27	53	\$18,927	\$6,285	1.0000	\$0	\$6,285	33.2%	27.7%	\$118.59	\$97.78	-16.5%		1.0782	\$20,406	\$385.03	0.0%	1.0398	\$114.05	\$93.82	-15.7%				
201103	25	44	\$16,804	\$4,905	1.0000	\$0	\$4,905	29.2%	27.5%	\$111.48	\$97.34	-2.7%	-57.1%	1.0737	\$18,042	\$410.05	6.5%	1.1074	\$100.66	\$93.19	-6.0%	-54.6%			
201104	25	44	\$16,210	\$12,608	0.9999	\$2	\$12,610	77.8%	28.5%	\$286.58	\$101.34	34.5%	-56.8%	1.0655	\$17,272	\$392.54	-4.3%	1.0601	\$270.33	\$97.12	35.8%	-54.6%			
201105	25	44	\$15,558	\$4,489	0.9997	\$1	\$4,490	28.9%	30.0%	\$102.05	\$106.15	113.8%	-50.2%	1.0637	\$16,549	\$376.12	-4.2%	1.0158	\$100.47	\$102.23	127.1%	-47.7%			
201106	25	44	\$15,558	\$6,648	0.9997	\$2	\$6,650	42.7%	31.1%	\$151.13	\$110.36	58.1%	-40.5%	1.0637	\$16,549	\$376.12	0.0%	1.0158	\$148.78	\$106.53	62.8%	-37.8%			
201107	25	44	\$15,406	\$2,344	0.9996	\$1	\$2,345	15.2%	31.6%	\$53.28	\$111.85	17.5%	-23.6%	1.0940	\$16,855	\$383.06	1.8%	1.0345	\$51.51	\$108.03	18.2%	-20.8%			
201108	25	44	\$15,406	\$7,322	0.9996	\$3	\$7,325	47.5%	32.3%	\$166.47	\$114.38	28.0%	-24.1%	1.0940	\$16,855	\$383.06	0.0%	1.0345	\$160.91	\$110.53	28.7%	-21.8%			
201109	25	44	\$15,371	\$1,583	0.9995	\$1	\$1,584	10.3%	31.8%	\$36.00	\$113.31	-38.7%	-20.4%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$34.78	\$109.07	-41.4%	-19.0%			
201110	25	44	\$15,371	\$16,627	0.9995	\$8	\$16,635	108.2%	38.2%	\$378.06	\$135.88	306.5%	17.1%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$365.31	\$130.73	304.7%	18.5%			
201111	25	44	\$15,371	\$5,540	0.9995	\$3	\$5,543	36.1%	39.0%	\$125.97	\$138.98	33.3%	27.2%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$121.72	\$133.64	32.6%	27.9%			
201112	25	44	\$14,232	\$7,707	0.9994	\$5	\$7,711	54.2%	41.0%	\$175.26	\$145.03	65.1%	41.4%	1.1795	\$16,786	\$381.50	-0.4%	1.0303	\$170.10	\$139.42	64.9%	41.9%			
201201	26	45	\$14,549	\$18,880	0.9994	\$12	\$18,892	129.8%	50.3%	\$419.82	\$176.53	616.6%	77.0%	1.1768	\$17,122	\$380.49	-0.3%	1.0276	\$408.56	\$169.87	625.1%	77.7%			
201202	26	45	\$14,635	\$14,325	0.9987	\$18	\$14,344	98.0%	55.9%	\$318.74	\$194.40	168.8%	98.8%	1.1760	\$17,211	\$382.46	0.5%	1.0329	\$308.59	\$187.17	170.6%	99.5%			
201203	25	44	\$13,277	\$22,173	0.9987	\$30	\$22,202	167.2%	66.5%	\$504.60	\$227.04	352.7%	133.3%	1.2011	\$15,948	\$362.45	-5.2%	0.9789	\$515.50	\$220.87	412.1%	137.0%			
201204	25	44	\$12,706	\$2,014	0.9980	\$4	\$2,018	15.9%	61.8%	\$45.87	\$207.05	-84.0%	104.3%	1.2293	\$15,620	\$354.99	-2.1%	0.9587	\$47.84	\$203.09	-82.3%	109.1%			
201205	25	44	\$12,706	\$1,415	0.9974	\$4	\$1,419	11.2%	61.1%	\$32.24	\$201.26	-68.4%	89.6%	1.2293	\$15,620	\$354.99	0.0%	0.9587	\$33.63	\$198.33	-66.5%	94.0%			
201206	26	45	\$13,160	\$2,735	0.9966	\$9	\$2,745	20.9%	59.7%	\$60.99	\$193.52	-59.6%	75.4%	1.2312	\$16,203	\$360.06	1.4%	0.9724	\$62.72	\$191.40	-57.8%	79.7%			
201207	24	41	\$11,598	\$1,351	0.9954	\$6	\$1,357	11.7%	60.4%	\$33.09	\$192.75	-37.9%	72.3%	1.2237	\$14,193	\$346.17	-3.9%	0.9349	\$35.40	\$192.13	-31.3%	77.9%			
201208	24	41	\$11,598	\$1,980	0.9940	\$12	\$1,992	17.2%	58.6%	\$48.58	\$183.70	-70.8%	60.6%	1.2237	\$14,193	\$346.17	0.0%	0.9349	\$51.96	\$184.57	-67.7%	67.0%			
201209	24	41	\$11,635	\$1,631	0.9921	\$13	\$1,644	14.1%	60.0%	\$40.10	\$184.87	11.4%	63.1%	1.2207	\$14,203	\$346.42	0.1%	0.9356	\$42.86	\$187.26	23.2%	71.7%			
201210	24	41	\$11,635	\$6,688	0.9910	\$61	\$6,748	58.0%	55.1%	\$164.59	\$166.89	-56.5%	22.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$175.93	\$170.45	-51.8%	30.4%			
201211	24	41	\$11,635	\$1,208	0.9868	\$16	\$1,224	10.5%	53.7%	\$29.85	\$159.49	-76.3%	14.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$31.91	\$164.27	-73.8%	22.9%			
201212	24	41	\$12,736	\$2,629	0.9831	\$45	\$2,674	21.0%	50.9%	\$65.23	\$150.60	-62.8%	3.8%	1.1588	\$14,759	\$359.97	3.9%	0.9722	\$67.10	\$155.92	-60.6%	11.8%			
201301	24	41	\$12,736	\$2,646	0.9789	\$57	\$2,703	21.2%	40.7%	\$65.93	\$119.98	-84.3%	-32.0%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$67.82	\$124.85	-83.4%	-26.5%			
201302	24	41	\$12,736	\$7,514	0.9670	\$257	\$7,770	61.0%	36.8%	\$189.52	\$107.91	-40.5%	-44.5%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$194.95	\$112.94	-36.8%	-39.7%			
201303	24	41	\$13,285	\$2,005	0.9586	\$87	\$2,091	15.7%	23.2%	\$51.01	\$68.50	-89.9%	-69.8%	1.1427	\$15,181	\$370.28	2.9%	1.0000	\$51.01	\$71.57	-90.1%	-67.6%			
201304	25	42	\$14,486	\$2,125	0.9392	\$137	\$2,262	15.6%	23.1%	\$53.86	\$69.26	17.4%	-66.6%												
201305	26	43	\$15,028	\$3,883	0.8466	\$704	\$4,587	30.5%	24.8%	\$106.67	\$75.75	230.8%	-62.4%												
201306	26	43	\$15,028	\$1,059	0.3779	\$1,743	\$2,802	18.6%	24.6%	\$65.16	\$76.17	6.8%	-60.6%												
Experience Period	292	502	\$148,166	\$33,815	0.9834	\$570	\$34,385			\$68.50				1.2006	\$177,894	\$354.37		0.9570	\$71.57						

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 Med PPO HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	164	340	\$76,323	\$33,695	1.0000	\$0	\$33,695	44.1%		\$99.10				1.4592	\$111,368	\$327.55		0.9199	\$107.73			
200905	167	344	\$76,955	\$49,547	1.0000	\$0	\$49,547	64.4%		\$144.03				1.4851	\$114,283	\$332.22	1.4%	0.9330	\$154.38			
200906	169	351	\$77,958	\$156,933	1.0000	\$0	\$156,933	201.3%		\$447.10				1.4830	\$115,614	\$329.38	-0.9%	0.9250	\$483.34			
200907	168	349	\$82,724	\$61,184	1.0000	\$0	\$61,184	74.0%		\$175.31				1.4101	\$116,649	\$334.24	1.5%	0.9386	\$186.77			
200908	169	357	\$85,526	\$32,473	1.0000	\$0	\$32,473	38.0%		\$90.96				1.4309	\$122,382	\$342.81	2.6%	0.9627	\$94.48			
200909	181	386	\$101,005	\$36,193	1.0000	\$0	\$36,193	35.8%		\$93.76				1.3451	\$135,863	\$351.98	2.7%	0.9885	\$94.86			
200910	182	391	\$103,101	\$49,093	1.0000	\$0	\$49,093	47.6%		\$125.56				1.3089	\$134,954	\$345.15	-1.9%	0.9693	\$129.53			
200911	181	377	\$100,914	\$36,549	1.0000	\$0	\$36,549	36.2%		\$96.95				1.3208	\$133,291	\$353.56	2.4%	0.9929	\$97.64			
200912	180	372	\$106,331	\$62,546	1.0000	\$0	\$62,546	58.8%		\$168.13				1.2553	\$133,481	\$358.82	1.5%	1.0077	\$166.85			
201001	172	338	\$106,081	\$22,143	1.0000	\$0	\$22,143	20.9%		\$65.51				1.2224	\$129,678	\$383.66	6.9%	1.0775	\$60.80			
201002	216	415	\$124,288	\$54,015	1.0000	\$0	\$54,015	43.5%		\$130.16				1.2192	\$151,532	\$365.14	-4.8%	1.0254	\$126.93			
201003	217	413	\$121,438	\$113,445	1.0000	\$0	\$113,445	93.4%	60.9%	\$274.69	\$159.67			1.2106	\$147,019	\$355.98	-2.5%	0.9997	\$274.77	\$163.02		
201004	208	405	\$123,618	\$99,322	1.0000	\$0	\$99,322	80.3%	63.9%	\$245.24	\$171.95	147.5%		1.1917	\$147,316	\$363.74	2.2%	1.0215	\$240.07	\$174.08	122.8%	
201005	211	412	\$124,474	\$73,996	1.0000	\$0	\$73,996	59.4%	63.5%	\$179.60	\$174.75	24.7%		1.1880	\$147,878	\$358.93	-1.3%	1.0080	\$178.18	\$175.85	15.4%	
201006	215	420	\$125,866	\$65,831	1.0000	\$0	\$65,831	52.3%	54.1%	\$156.74	\$152.49	-64.9%		1.1879	\$149,520	\$356.00	-0.8%	0.9998	\$156.78	\$152.57	-67.6%	
201007	213	414	\$126,095	\$100,644	1.0000	\$0	\$100,644	79.8%	55.3%	\$243.10	\$158.78	38.7%		1.1589	\$146,136	\$352.99	-0.8%	0.9913	\$245.23	\$158.26	31.3%	
201008	218	427	\$124,515	\$131,903	1.0000	\$0	\$131,903	105.9%	60.9%	\$308.91	\$177.29	239.6%		1.1459	\$142,677	\$334.14	-5.3%	0.9384	\$329.20	\$177.20	248.4%	
201009	205	404	\$122,465	\$51,585	1.0000	\$0	\$51,585	42.1%	61.1%	\$127.69	\$179.84	36.2%		1.1187	\$136,999	\$339.11	1.5%	0.9523	\$134.08	\$180.31	41.3%	
201010	205	411	\$123,541	\$74,955	1.0000	\$0	\$74,955	60.7%	62.0%	\$182.37	\$184.47	45.3%		1.1053	\$136,545	\$332.23	-2.0%	0.9330	\$195.47	\$185.55	50.9%	
201011	204	407	\$122,849	\$60,459	1.0000	\$0	\$60,459	49.2%	62.7%	\$148.55	\$188.27	53.2%		1.1045	\$135,681	\$333.37	0.3%	0.9362	\$158.67	\$190.29	62.5%	
201012	208	412	\$127,157	\$69,026	1.0000	\$0	\$69,026	54.3%	62.3%	\$167.54	\$188.05	-0.4%		1.1243	\$142,966	\$347.01	4.1%	0.9745	\$171.92	\$190.58	3.0%	
201101	228	452	\$133,391	\$55,489	1.0000	\$0	\$55,489	41.6%	63.4%	\$122.76	\$190.44	87.4%		1.1143	\$148,641	\$328.85	-5.2%	0.9235	\$132.93	\$195.35	118.6%	
201102	239	485	\$153,382	\$42,706	1.0000	\$0	\$42,706	27.8%	61.4%	\$88.05	\$185.57	-32.3%		1.0987	\$168,519	\$347.46	5.7%	0.9758	\$90.24	\$191.15	-28.9%	
201103	236	481	\$155,402	\$53,925	1.0000	\$0	\$53,925	34.7%	56.3%	\$112.11	\$171.51	-59.2%	7.4%	1.0917	\$169,649	\$352.70	1.5%	0.9905	\$113.19	\$176.75	-58.8%	8.4%
201104	238	479	\$153,992	\$59,083	1.0000	\$0	\$59,083	38.4%	52.7%	\$123.35	\$161.34	-49.7%	-6.2%	1.0835	\$166,854	\$348.34	-1.2%	0.9783	\$126.09	\$166.83	-47.5%	-4.2%
201105	237	476	\$152,242	\$139,490	1.0000	\$0	\$139,490	91.6%	55.8%	\$293.05	\$171.81	63.2%	-1.7%	1.0842	\$165,054	\$346.75	-0.5%	0.9738	\$300.93	\$178.14	68.9%	1.3%
201106	238	480	\$153,160	\$90,720	1.0000	\$2	\$90,723	59.2%	56.4%	\$189.01	\$174.55	20.6%	14.5%	1.0836	\$165,964	\$345.76	-0.3%	0.9710	\$194.65	\$181.39	24.2%	18.9%
201107	240	480	\$152,191	\$78,340	1.0000	\$2	\$78,342	51.5%	54.2%	\$163.21	\$168.28	-32.9%	6.0%	1.0921	\$166,208	\$346.27	0.1%	0.9724	\$167.84	\$175.11	-31.6%	10.6%
201108	238	479	\$147,223	\$79,709	1.0000	\$2	\$79,711	54.1%	50.4%	\$166.41	\$157.09	-46.1%	-11.4%	1.1190	\$164,747	\$343.94	-0.7%	0.9659	\$172.29	\$163.09	-47.7%	-8.0%
201109	239	484	\$143,892	\$60,544	1.0000	\$2	\$60,545	42.1%	50.3%	\$125.09	\$156.43	-2.0%	-13.0%	1.1416	\$164,264	\$339.39	-1.3%	0.9531	\$131.25	\$162.43	-2.1%	-9.9%
201110	235	469	\$140,081	\$98,786	1.0000	\$3	\$98,789	70.5%	51.2%	\$210.64	\$159.08	15.5%	-13.8%	1.1544	\$161,705	\$344.79	1.6%	0.9683	\$217.54	\$164.72	11.3%	-11.2%
201111	233	468	\$141,681	\$141,777	1.0000	\$5	\$141,782	100.1%	55.3%	\$302.95	\$171.76	103.9%	-8.8%	1.1549	\$163,625	\$349.63	1.4%	0.9819	\$308.55	\$177.22	94.5%	-6.9%
201112	234	469	\$140,931	\$118,370	1.0000	\$4	\$118,374	84.0%	57.6%	\$252.40	\$178.70	50.7%	-5.0%	1.1684	\$164,661	\$351.09	0.4%	0.9860	\$255.99	\$184.19	48.9%	-3.4%
201201	224	456	\$142,331	\$164,561	1.0000	\$7	\$164,568	115.6%	63.5%	\$360.90	\$197.69	194.0%	3.8%	1.1814	\$168,150	\$368.75	5.0%	1.0356	\$348.50	\$201.91	162.2%	3.4%
201202	232	469	\$146,418	\$140,548	1.0000	\$6	\$140,554	96.0%	69.3%	\$299.69	\$215.45	240.3%	16.1%	1.1879	\$173,932	\$370.86	0.6%	1.0415	\$287.75	\$182.83	218.9%	14.5%
201203	230	464	\$144,971	\$96,059	0.9999	\$8	\$96,066	66.3%	72.1%	\$207.04	\$223.52	84.7%	30.3%	1.1924	\$172,859	\$372.54	0.5%	1.0462	\$197.89	\$225.98	74.8%	27.9%
201204	230	460	\$142,068	\$111,585	0.9997	\$32	\$111,617	78.6%	75.6%	\$242.65	\$233.56	96.7%	44.8%	1.2013	\$170,661	\$371.00	-0.4%	1.0419	\$232.89	\$234.90	84.7%	40.8%
201205	230	460	\$140,734	\$160,215	0.9997	\$53	\$160,268	113.9%	77.3%	\$348.41	\$237.91	18.9%	38.5%	1.2012	\$169,046	\$367.49	-0.9%	1.0320	\$337.59	\$238.12	12.2%	33.7%
201206	229	459	\$141,078	\$88,771	0.9992	\$67	\$88,838	63.0%	77.7%	\$193.55	\$238.46	2.4%	36.6%	1.2012	\$169,457	\$369.19	0.5%	1.0368	\$186.68	\$237.37	-4.1%	30.9%
201207	239	472	\$142,653	\$222,632	0.9988	\$268	\$222,901	156.3%	86.6%	\$472.25	\$264.58	189.3%	57.2%	1.1993	\$171,086	\$362.47	-1.8%	1.0179	\$463.93	\$262.35	176.4%	49.8%
201208	260	516	\$145,280	\$432,060	0.9973	\$1,149	\$433,209	298.2%	107.3%	\$839.55	\$325.45	404.5%	107.2%	1.1857	\$172,252	\$333.82	-7.9%	0.9375	\$895.54	\$323.64	419.8%	98.4%
201209	261	518	\$157,363	\$251,439	0.9969	\$776	\$252,215	160.3%	117.6%	\$486.90	\$357.25	289.2%	128.4%	1.1719	\$184,420	\$356.02	6.7%	0.9998	\$486.98	\$353.87	271.0%	117.9%
201210	263	519	\$158,566	\$264,302	0.9962	\$1,003	\$265,306	167.3%	125.9%	\$511.19	\$383.19	142.7%	140.9%	1.1667	\$184,998	\$356.45	0.1%	1.0010	\$510.66	\$378.59	134.7%	129.8%
201211	266	522	\$159,721	\$123,321	0.9949	\$633	\$123,954	77.6%	123.6%	\$237.46	\$376.53	-21.6%	119.2%	1.1662	\$186,273	\$356.84	0.1%	1.0021	\$236.95	\$371.45	-23.2%	109.6%
201212	263	518	\$159,643	\$114,423	0.9897	\$1,192	\$115,615	72.4%	122.1%	\$223.20	\$372.90	-11.6%	108.7%	1.1649	\$185,969	\$359.01	0.6%	1.0082	\$221.37	\$367.23	-13.5%	99.4%
201301	244	485	\$155,732	\$126,925	0.9846	\$1,981	\$128,906	82.8%	119.2%	\$265.79	\$364.97	-26.4%	84.6%	1.1124	\$173,236	\$357.19	-0.5%	1.0031	\$264.96	\$360.34	-24.0%	78.5%
201302	238	469	\$157,087	\$134,636	0.9809	\$2,619	\$137,255	87.4%	118.4%	\$292.66	\$364.41	-2.3%	69.1%	1.0910	\$171,387	\$365.43	2.3%	1.0263	\$285.17	\$360.21	-0.9%	64.6%
201303	237	468	\$153,111	\$149,690	0.9827	\$5,804	\$155,494	101.6%	121.1%	\$332.25	\$374.29	60.5%	67.5%	1.0884	\$166,647	\$356.08	-2.6%	1.0000	\$332.25	\$371.33	67.9%	64.3%
201304	236	469	\$154,164	\$74,319	0.9305	\$5,550	\$79,869	51.8%	118.6%	\$170.30	\$368.31	-29.8%	57.7%									
201305	233	464	\$155,563	\$82,324	0.8440	\$15,219	\$97,543	62.7%	114.2%	\$210.22	\$357.39	-39.7%	50.2%									
201306	237	479	\$155,171	\$25,112	0.3888	\$39,475	\$64,587	41.6%	112.0%	\$134.84	\$352.07	-30.3%	47.6%									
Experience Period	2,960	5,866	\$1,813,036	\$2,179,999	0.9929	\$15,578	\$2,195,577			\$374.29				1.1613	\$2,105,431	\$358.92		1.0080	\$371.33			

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Med PPO HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)	(i) =(h)/(c)	(j) =(i)/(c)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	40	51	\$15,924	\$18,639	1.0000	\$0	\$18,639	117.1%		\$365.47	\$148.60			1.4176	\$22,573	\$442.61		1.0681	\$342.19			
200905	36	47	\$15,582	\$4,379	1.0000	\$0	\$4,379	28.1%		\$93.16	\$148.60	-19.7%		1.6027	\$24,974	\$531.36	20.1%	1.2822	\$72.66			
200906	21	30	\$12,251	\$1,302	1.0000	\$0	\$1,302	10.6%		\$43.39	\$172.21	61.7%		1.3287	\$16,278	\$542.60	2.1%	1.3093	\$33.14			
200907	22	31	\$12,784	\$8,885	1.0000	\$0	\$8,885	69.5%		\$286.61	\$182.30	41.8%		1.3648	\$17,448	\$562.84	3.7%	1.3582	\$211.03			
200908	38	49	\$12,021	\$3,799	1.0000	\$0	\$3,799	31.6%		\$77.52	\$210.18	426.2%		1.3665	\$16,427	\$335.24	-40.4%	0.8090	\$95.83			
200909	38	49	\$12,021	\$5,794	1.0000	\$0	\$5,794	48.2%		\$118.24	\$220.96	99.0%		1.3665	\$16,427	\$335.24	0.0%	0.8090	\$146.16			
200910	34	45	\$11,831	\$4,729	1.0000	\$0	\$4,729	40.0%		\$105.10	\$210.18	426.2%		1.3929	\$16,480	\$366.21	9.2%	0.8837	\$118.93			
200911	37	48	\$12,268	\$4,322	1.0000	\$0	\$4,322	35.2%		\$90.05	\$172.21	61.7%		1.2473	\$15,302	\$318.79	-12.9%	0.7693	\$117.05			
200912	37	48	\$12,554	\$4,748	1.0000	\$0	\$4,748	37.8%		\$98.91	\$182.30	41.8%		1.1825	\$14,845	\$309.27	-3.0%	0.7463	\$132.53			
201001	34	45	\$11,803	\$14,163	1.0000	\$0	\$14,163	120.0%		\$314.74	\$210.18	426.2%		1.1651	\$13,752	\$305.60	-1.2%	0.7374	\$426.80			
201002	33	41	\$11,346	\$3,210	1.0000	\$0	\$3,210	28.3%		\$78.28	\$210.18	426.2%		1.1769	\$13,354	\$325.70	6.6%	0.7859	\$99.61			
201003	35	44	\$11,843	\$9,461	1.0000	\$0	\$9,461	79.9%	54.8%	\$215.02	\$158.01			1.1967	\$14,173	\$322.10	-1.1%	0.7773	\$276.64	\$171.13		
201004	33	42	\$13,209	\$12,332	1.0000	\$0	\$12,332	93.4%		\$293.61	\$148.60	-19.7%		1.0951	\$14,466	\$344.42	6.9%	0.8311	\$353.28	\$164.81	3.2%	
201005	33	43	\$13,490	\$16,060	1.0000	\$0	\$16,060	119.1%		\$373.49	\$172.43	300.9%		1.0924	\$14,736	\$342.70	-0.5%	0.8270	\$451.64	\$200.35	521.6%	
201006	30	39	\$11,800	\$2,737	1.0000	\$0	\$2,737	23.2%		\$70.18	\$172.21	61.7%		1.0468	\$12,353	\$316.74	-7.6%	0.7643	\$91.82	\$208.03	177.1%	
201007	29	38	\$11,152	\$15,445	1.0000	\$0	\$15,445	138.5%		\$406.45	\$182.30	41.8%		1.0517	\$11,728	\$308.64	-2.6%	0.7448	\$545.74	\$230.49	158.6%	
201008	31	42	\$12,771	\$17,134	1.0000	\$0	\$17,134	134.2%		\$407.95	\$210.18	426.2%		1.0480	\$13,384	\$318.67	3.3%	0.7690	\$530.51	\$266.91	453.6%	
201009	32	43	\$12,987	\$10,117	1.0000	\$0	\$10,117	77.9%		\$235.28	\$220.96	99.0%		1.0466	\$13,592	\$316.10	-0.8%	0.7628	\$308.45	\$282.06	111.0%	
201010	32	43	\$12,987	\$19,914	1.0000	\$0	\$19,914	153.3%		\$463.12	\$251.25	340.7%		1.0466	\$13,592	\$316.10	0.0%	0.7628	\$607.15	\$325.06	410.5%	
201011	18	26	\$13,584	\$9,569	1.0000	\$0	\$9,569	70.4%		\$368.04	\$273.06	308.7%		1.0240	\$13,910	\$355.00	69.2%	1.2910	\$285.08	\$341.09	143.6%	
201012	31	45	\$13,584	\$7,021	1.0000	\$0	\$7,021	51.7%		\$156.02	\$279.35	57.7%		1.0240	\$13,910	\$309.11	-42.2%	0.7459	\$209.17	\$348.83	57.8%	
201101	32	46	\$13,484	\$3,496	1.0000	\$0	\$3,496	25.9%		\$76.01	\$257.11	-75.9%		1.0212	\$13,770	\$299.35	-3.2%	0.7223	\$105.23	\$321.67	-75.3%	
201102	32	46	\$13,724	\$19,980	1.0000	\$0	\$19,980	145.6%		\$434.34	\$288.26	454.8%		1.0191	\$13,987	\$304.06	1.6%	0.7337	\$591.98	\$362.90	494.3%	
201103	32	46	\$13,724	\$9,334	1.0000	\$0	\$9,334	68.0%		\$202.91	\$286.85	-5.6%	81.5%	1.0191	\$13,987	\$304.06	0.0%	0.7337	\$276.55	\$362.99	0.0%	112.1%
201104	32	46	\$13,368	\$3,580	1.0000	\$0	\$3,580	26.8%		\$77.82	\$267.17	-73.5%	79.8%	0.9655	\$12,907	\$280.59	-7.7%	0.6771	\$114.94	\$344.08	-67.5%	108.8%
201105	47	76	\$20,250	\$18,417	1.0000	\$0	\$18,417	91.0%		\$242.33	\$255.12	-35.1%	48.0%	0.9754	\$19,752	\$259.90	-7.4%	0.6272	\$386.40	\$339.59	-14.4%	69.5%
201106	47	75	\$19,816	\$15,136	1.0000	\$0	\$15,137	76.4%		\$201.82	\$260.74	187.6%	51.4%	0.9719	\$19,260	\$256.80	-1.2%	0.6197	\$325.69	\$355.66	254.7%	71.0%
201107	48	77	\$20,207	\$4,549	1.0000	\$0	\$4,549	22.5%		\$59.08	\$226.27	-85.5%	24.1%	0.9721	\$19,643	\$255.11	-0.7%	0.6156	\$95.97	\$315.32	-82.4%	36.8%
201108	46	74	\$19,763	\$10,223	1.0000	\$0	\$10,223	51.7%		\$138.15	\$204.26	-66.1%	-2.8%	0.9737	\$19,242	\$260.03	1.9%	0.6275	\$220.17	\$290.20	-58.5%	8.7%
201109	45	73	\$19,447	\$11,753	1.0000	\$0	\$11,754	60.4%		\$161.01	\$197.58	-31.6%	-10.6%	0.9732	\$18,926	\$259.26	-0.3%	0.6256	\$257.36	\$285.69	-16.6%	1.3%
201110	46	74	\$19,447	\$6,689	1.0000	\$0	\$6,689	34.4%		\$90.39	\$170.10	-80.5%	-32.3%	0.9732	\$18,926	\$255.76	-1.4%	0.6172	\$146.46	\$250.35	-75.9%	-23.0%
201111	30	50	\$14,271	\$22,906	1.0000	\$1	\$22,907	160.5%		\$458.14	\$182.81	24.5%	-33.1%	0.9998	\$14,268	\$285.37	11.6%	0.6886	\$665.30	\$277.74	133.4%	-18.6%
201112	26	44	\$13,740	\$11,426	1.0000	\$0	\$11,426	83.2%		\$259.68	\$189.12	66.4%	-32.3%	0.9998	\$13,737	\$312.21	9.4%	0.7534	\$344.69	\$287.18	64.8%	-17.7%
201201	27	47	\$13,740	\$7,630	1.0000	\$0	\$7,630	55.5%		\$162.34	\$194.54	113.6%	-24.3%	0.9998	\$13,737	\$292.28	-6.4%	0.7053	\$230.17	\$295.86	118.7%	-8.0%
201202	28	47	\$13,740	\$5,298	1.0000	\$0	\$5,299	38.6%		\$112.74	\$174.13	-74.0%	-39.6%	0.9998	\$13,737	\$292.28	0.0%	0.7053	\$159.85	\$265.53	-73.0%	-26.8%
201203	25	44	\$13,740	\$10,815	0.9999	\$1	\$10,816	78.7%		\$245.81	\$176.65	21.1%	-38.4%	0.9998	\$13,737	\$312.21	6.8%	0.7534	\$326.28	\$268.96	18.0%	-25.9%
201204	0	0	\$1,606	\$0	1.0000	\$0	\$0	0.0%	65.8%	\$183.33			-31.4%	1.0793	\$1,733				\$279.71			-18.7%
201205	3	3	\$1,606	\$85	0.9997	\$0	\$85	5.3%		\$28.49	\$175.19	-88.2%	-31.3%	1.0793	\$1,733	\$577.81		1.3943	\$20.44	\$264.40	-94.7%	-22.1%
201206	14	30	(\$1,795)	\$684	0.9992	\$1	\$684	-38.1%		\$22.80	\$163.52	-88.7%	-37.3%	1.0793	(\$1,937)	-\$64.58	-111.2%	(0.1558)	-\$146.32	\$261.76	-144.9%	-26.4%
201207	11	27	\$10,041	\$1,300	0.9988	\$2	\$1,302	13.0%		\$48.21	\$173.13	-18.4%	-23.5%	1.0793	\$10,838	\$401.40	-721.5%	0.9686	\$49.77	\$268.76	-48.1%	-14.8%
201208	14	30	\$10,041	\$1,879	0.9973	\$5	\$1,884	18.8%		\$62.80	\$171.59	-54.5%	-16.0%	1.0793	\$10,838	\$361.26	-10.0%	0.8717	\$72.04	\$259.45	-67.3%	-10.6%
201209	14	30	\$8,881	\$699	0.9969	\$2	\$701	7.9%		\$23.38	\$162.96	-85.5%	-17.5%	1.0793	\$9,586	\$319.52	-11.6%	0.7710	\$30.32	\$241.36	-88.2%	-15.5%
201210	11	27	\$8,798	\$2,268	0.9962	\$9	\$2,277	25.9%		\$84.32	\$171.53	-6.7%	0.8%	1.0793	\$9,496	\$351.71	10.1%	0.8487	\$99.35	\$245.43	-32.2%	-2.0%
201211	14	22	\$8,798	\$1,114	0.9949	\$6	\$1,120	12.7%		\$50.91	\$123.14	-88.9%	-32.6%	1.0793	\$9,496	\$431.64	22.7%	1.0416	\$48.88	\$170.60	-92.7%	-38.6%
201212	15	23	\$8,665	\$1,311	0.9897	\$14	\$1,324	15.3%		\$57.58	\$100.37	-77.8%	-46.9%	1.0793	\$9,353	\$406.63	-5.8%	0.9812	\$58.68	\$136.42	-83.0%	-52.5%
201301	14	22	\$8,665	\$40,279	0.9846	\$629	\$40,908	472.1%		\$1,859.45	\$217.70	1045.4%	11.9%	1.0793	\$9,353	\$425.12	4.5%	1.0258	\$1,812.62	\$285.95	687.5%	-3.3%
201302	13	19	\$7,799	\$205	0.9809	\$4	\$209	2.7%		\$11.01	\$221.34	-90.2%	27.1%	1.0793	\$8,418	\$443.04	4.2%	1.0691	\$10.30	\$279.48	-93.6%	5.3%
201303	12	18	\$6,911	\$241	0.9627	\$9	\$251	3.6%		\$13.92	\$202.17	-94.3%	14.4%	1.0793	\$7,459	\$414.41	-6.5%	1.0000	\$13.92	\$248.48	-95.7%	-7.6%
201304	12	18	\$7,467	\$157	0.9305	\$12	\$168	2.3%		\$9.36	\$189.27		3.2%									
201305	12	18	\$7,467	\$642	0.8440	\$119	\$761	10.2%		\$42.26	\$181.65	48.3%	3.7%									
201306	15	22	\$7,377	\$1	0.3888	\$1	\$2	0.0%		\$0.11	\$184.45	-99.5%	12.8%									
Experience Period	135	251	\$80,016	\$50,066	0.9866	\$679	\$50,745			\$202.17				1.0793	\$86,365	\$344.08		0.8303	\$243.49			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,765	6,661	\$2,146,282	\$1,643,692	1.0000	\$0	\$1,643,692	76.6%		\$246.76				1.3354	\$2,866,155	\$430.29		0.9885	\$249.63			
200905	3,698	6,551	\$2,148,610	\$1,384,766	1.0000	\$0	\$1,384,766	64.4%		\$211.38				1.3348	\$2,867,984	\$437.79	1.7%	1.0057	\$210.18			
200906	3,705	6,550	\$2,165,021	\$1,524,255	1.0000	\$0	\$1,524,255	70.4%		\$232.71				1.3240	\$2,866,518	\$437.64	0.0%	1.0054	\$231.47			
200907	3,692	6,490	\$2,180,968	\$1,290,678	1.0000	\$0	\$1,290,678	59.2%		\$198.87				1.2976	\$2,830,053	\$436.06	-0.4%	1.0018	\$198.52			
200908	3,559	6,312	\$2,146,601	\$1,452,850	1.0000	\$0	\$1,452,850	67.7%		\$230.17				1.2815	\$2,750,843	\$435.81	-0.1%	1.0012	\$229.90			
200909	3,533	6,265	\$2,162,450	\$1,479,043	1.0000	\$0	\$1,479,043	68.4%		\$236.08				1.2621	\$2,729,208	\$435.63	0.0%	1.0008	\$235.90			
200910	3,530	6,214	\$2,182,554	\$1,540,754	1.0000	\$0	\$1,540,754	70.6%		\$247.95				1.2359	\$2,697,322	\$434.07	-0.4%	0.9972	\$248.65			
200911	3,513	6,175	\$2,222,119	\$1,387,262	1.0000	\$0	\$1,387,262	62.4%		\$224.66				1.2229	\$2,717,341	\$440.06	1.4%	1.0109	\$222.23			
200912	3,504	6,207	\$2,213,135	\$1,418,745	1.0000	\$0	\$1,418,745	64.1%		\$228.57				1.2028	\$2,661,974	\$428.87	-2.5%	0.9852	\$232.00			
201001	3,570	6,324	\$2,296,967	\$1,281,763	1.0000	\$0	\$1,281,763	55.8%		\$202.68				1.1893	\$2,731,748	\$431.97	0.7%	0.9923	\$204.25			
201002	3,537	6,300	\$2,299,561	\$1,505,799	1.0000	\$0	\$1,505,799	65.5%		\$239.02				1.1778	\$2,708,366	\$429.90	-0.5%	0.9876	\$242.02			
201003	3,488	6,206	\$2,290,846	\$1,549,604	1.0000	\$0	\$1,549,604	67.6%	66.0%	\$249.69	\$228.96			1.1705	\$2,681,494	\$432.08	0.5%	0.9926	\$251.55	\$229.54		
201004	3,489	6,181	\$2,289,247	\$1,393,822	1.0000	\$0	\$1,393,822	60.9%	64.7%	\$225.50	\$227.11	-8.6%		1.1681	\$2,673,993	\$432.61	0.1%	0.9938	\$226.90	\$227.58	-9.1%	
201005	3,482	6,165	\$2,300,157	\$1,533,107	1.0000	\$0	\$1,533,107	66.7%	64.9%	\$248.68	\$230.24	17.6%		1.1646	\$2,678,740	\$434.51	0.4%	0.9982	\$249.13	\$230.87	18.5%	
201006	3,468	6,200	\$2,319,088	\$1,463,818	1.0000	\$0	\$1,463,818	63.1%	64.3%	\$236.10	\$230.51	1.5%		1.1596	\$2,689,324	\$433.76	-0.2%	0.9965	\$236.93	\$231.32	2.4%	
201007	3,451	6,212	\$2,330,583	\$1,513,413	1.0000	\$0	\$1,513,413	64.9%	64.8%	\$243.63	\$234.35	22.5%		1.1540	\$2,689,576	\$432.96	-0.2%	0.9946	\$244.94	\$235.31	23.4%	
201008	3,424	6,190	\$2,308,825	\$1,568,333	1.0000	\$0	\$1,568,333	67.9%	64.8%	\$253.37	\$236.28	10.1%		1.1438	\$2,640,809	\$426.63	-1.5%	0.9801	\$258.51	\$237.67	12.4%	
201009	3,450	6,226	\$2,311,488	\$1,486,624	1.0000	\$0	\$1,486,624	64.3%	64.5%	\$238.78	\$236.50	1.1%		1.1388	\$2,632,370	\$422.80	-0.9%	0.9713	\$245.83	\$238.48	4.2%	
201010	3,386	6,171	\$2,337,133	\$2,251,287	1.0000	\$0	\$2,251,287	96.3%	66.7%	\$364.82	\$246.17	47.1%		1.1350	\$2,652,537	\$429.84	1.7%	0.9875	\$369.45	\$248.43	48.6%	
201011	3,360	6,157	\$2,367,373	\$1,587,925	1.0000	\$3	\$1,587,925	67.1%	67.1%	\$257.91	\$248.92	14.8%		1.1289	\$2,672,466	\$434.05	1.0%	0.9971	\$258.64	\$251.50	16.4%	
201012	3,368	6,173	\$2,376,964	\$1,754,141	1.0000	\$12	\$1,754,153	73.8%	67.9%	\$284.17	\$253.54	24.3%		1.1241	\$2,671,933	\$432.84	-0.3%	0.9944	\$285.78	\$255.97	23.2%	
201101	3,355	6,167	\$2,417,729	\$1,663,728	1.0000	\$13	\$1,663,742	68.8%	69.0%	\$269.78	\$259.21	33.1%		1.1104	\$2,684,735	\$435.34	0.6%	1.0001	\$269.75	\$261.53	32.1%	
201102	3,376	6,199	\$2,447,789	\$1,915,100	1.0000	\$20	\$1,915,120	78.2%	70.0%	\$308.94	\$265.07	29.3%		1.1036	\$2,701,298	\$435.76	0.1%	1.0011	\$308.61	\$267.14	27.5%	
201103	3,390	6,241	\$2,452,179	\$2,222,855	1.0000	\$45	\$2,222,900	90.6%	72.0%	\$356.18	\$274.01	42.6%	19.7%	1.0987	\$2,694,132	\$431.68	-0.9%	0.9917	\$359.16	\$276.17	42.8%	20.3%
201104	3,395	6,278	\$2,471,953	\$1,687,095	0.9999	\$220	\$1,687,315	68.3%	72.6%	\$268.77	\$277.60	19.2%	22.2%	1.0977	\$2,713,397	\$432.21	0.1%	0.9929	\$270.69	\$279.81	19.3%	23.0%
201105	3,390	6,273	\$2,448,853	\$1,740,893	0.9997	\$455	\$1,741,348	71.1%	72.9%	\$277.59	\$279.99	11.6%	21.6%	1.1082	\$2,713,716	\$432.60	0.1%	0.9938	\$279.32	\$282.32	12.1%	22.3%
201106	3,358	6,207	\$2,427,760	\$1,457,142	0.9997	\$428	\$1,457,570	60.0%	72.7%	\$234.83	\$278.88	-0.5%	21.4%	1.1125	\$2,700,972	\$435.15	0.6%	0.9997	\$234.91	\$282.14	-0.9%	22.0%
201107	3,362	6,211	\$2,428,057	\$1,685,570	0.9996	\$617	\$1,686,187	69.4%	73.0%	\$271.48	\$282.21	11.4%	20.4%	1.1261	\$2,734,170	\$440.21	1.2%	1.0113	\$268.45	\$284.08	9.6%	20.7%
201108	3,388	6,269	\$2,426,374	\$2,502,630	0.9996	\$996	\$2,503,626	103.2%	75.9%	\$399.37	\$294.45	57.6%	24.6%	1.1351	\$2,754,270	\$439.35	-0.2%	1.0093	\$395.68	\$295.68	53.1%	24.4%
201109	3,398	6,301	\$2,416,615	\$2,257,248	0.9995	\$1,111	\$2,258,360	93.5%	78.3%	\$358.41	\$304.49	50.1%	28.7%	1.1440	\$2,764,646	\$438.76	-0.1%	1.0080	\$355.58	\$304.82	44.6%	27.8%
201110	3,429	6,334	\$2,402,363	\$2,020,913	0.9995	\$995	\$2,021,908	84.2%	77.4%	\$319.22	\$300.76	-12.5%	22.2%	1.1602	\$2,787,160	\$440.03	0.3%	1.0109	\$315.78	\$300.50	-14.5%	21.0%
201111	3,426	6,352	\$2,368,571	\$1,971,655	0.9995	\$1,009	\$1,972,665	83.3%	78.7%	\$310.56	\$305.11	20.4%	22.6%	1.1779	\$2,789,924	\$439.22	-0.2%	1.0090	\$307.78	\$304.54	19.0%	21.1%
201112	3,413	6,329	\$2,338,558	\$1,574,022	0.9994	\$941	\$1,574,963	67.3%	78.2%	\$248.85	\$302.09	-12.4%	19.2%	1.1945	\$2,793,294	\$441.35	0.5%	1.0139	\$245.44	\$301.04	-14.1%	17.6%
201201	3,353	6,204	\$2,224,887	\$1,758,630	0.9994	\$1,086	\$1,759,716	79.1%	79.0%	\$283.64	\$303.22	5.1%	17.0%	1.2221	\$2,718,842	\$438.24	-0.7%	1.0068	\$281.74	\$302.00	4.4%	15.5%
201202	3,332	6,153	\$2,173,184	\$1,606,900	0.9987	\$2,026	\$1,608,927	74.0%	78.7%	\$261.49	\$299.33	-15.4%	12.9%	1.2379	\$2,690,089	\$437.20	-0.2%	1.0044	\$260.35	\$298.05	-15.6%	11.6%
201203	3,341	6,182	\$2,168,468	\$2,106,394	0.9987	\$2,814	\$2,109,209	97.3%	79.1%	\$341.19	\$298.05	-4.2%	8.8%	1.2499	\$2,710,303	\$438.42	0.3%	1.0072	\$338.76	\$296.39	-5.7%	7.3%
201204	3,361	6,239	\$2,186,334	\$1,847,666	0.9980	\$3,764	\$1,851,430	84.7%	80.5%	\$296.75	\$300.40	10.4%	8.2%	1.2524	\$2,738,180	\$438.88	0.1%	1.0082	\$294.33	\$298.34	8.7%	6.6%
201205	3,396	6,293	\$2,218,311	\$2,066,965	0.9974	\$5,428	\$2,072,393	93.4%	82.4%	\$329.32	\$304.73	18.6%	8.8%	1.2439	\$2,759,303	\$438.47	-0.1%	1.0073	\$326.93	\$302.30	17.0%	7.1%
201206	3,398	6,306	\$2,227,659	\$1,720,167	0.9966	\$5,917	\$1,726,085	77.5%	83.9%	\$273.72	\$307.90	16.6%	10.0%	1.2390	\$2,759,984	\$437.68	-0.2%	1.0055	\$272.23	\$303.31	15.9%	8.2%
201207	3,393	6,291	\$2,245,754	\$2,295,592	0.9954	\$10,590	\$2,306,182	102.7%	86.7%	\$366.58	\$315.81	35.0%	11.9%	1.2308	\$2,764,013	\$439.36	0.4%	1.0093	\$363.19	\$313.20	35.3%	10.2%
201208	3,416	6,351	\$2,258,357	\$1,889,841	0.9940	\$11,370	\$1,901,211	84.2%	85.1%	\$299.36	\$307.47	-25.0%	4.4%	1.2235	\$2,763,117	\$435.07	-1.0%	0.9995	\$299.51	\$305.18	-24.3%	3.2%
201209	3,395	6,331	\$2,280,039	\$1,894,070	0.9921	\$15,126	\$1,909,196	83.7%	84.2%	\$301.56	\$302.71	-15.9%	-0.6%	1.2174	\$2,775,716	\$438.43	0.8%	1.0072	\$299.41	\$300.48	-15.8%	-1.4%
201210	3,408	6,362	\$2,296,970	\$1,623,429	0.9910	\$14,686	\$1,638,115	71.3%	83.1%	\$257.48	\$297.51	-19.3%	-1.1%	1.2048	\$2,767,440	\$435.00	-0.8%	0.9993	\$257.66	\$295.60	-18.4%	-1.6%
201211	3,414	6,383	\$2,328,870	\$1,650,283	0.9868	\$22,078	\$1,672,362	71.8%	82.1%	\$262.00	\$293.41	-15.6%	-3.8%	1.1910	\$2,773,786	\$434.56	-0.1%	0.9983	\$262.45	\$291.78	-14.7%	-4.2%
201212	3,400	6,340	\$2,350,373	\$1,720,734	0.9831	\$29,507	\$1,750,240	74.5%	82.7%	\$276.06	\$295.69	10.9%	-2.1%	1.1784	\$2,769,642	\$436.85	0.5%	1.0036	\$275.08	\$294.31	12.1%	-2.2%
201301	3,406	6,355	\$2,402,091	\$2,183,750	0.9789	\$46,973	\$2,230,723	92.9%	83.9%	\$351.02	\$301.33	23.8%	-0.6%	1.1489	\$2,759,762	\$434.27	-0.6%	0.9976	\$351.85	\$300.15	24.9%	-0.6%
201302	3,423	6,390	\$2,436,106	\$1,620,737	0.9670	\$55,366	\$1,676,103	68.8%	83.4%	\$262.30	\$301.27	0.3%	0.6%	1.1385	\$2,773,607	\$434.05	0.0%	0.9971	\$263.05	\$300.28	1.0%	0.7%
201303	3,443	6,412	\$2,472,458	\$1,932,692	0.9586	\$83,414	\$2,016,106	81.5%	82.1%	\$314.43	\$299.14	-7.8%	0.4%	1.1289	\$2,791,116	\$435.30	0.3%	1.0000	\$314.43	\$298.32	-7.2%	0.7%
201304	3,475	6,500	\$2,509,001	\$2,116,331	0.9392	\$136,891	\$2,253,222	89.8%	82.6%	\$346.65	\$303.38	16.8%	1.0%									
201305	3,421	6,408	\$2,514,801	\$1,800,746	0.8466	\$326,349	\$2,127,095	84.6%	81.9%	\$331.94	\$303.64	0.8%	-0.4%</									

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 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)	(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level			10/2013			Incurred Claims						Revenue at Current Rate Level					Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200904	204	391	\$92,247	\$52,334	1.0000	\$0	\$52,334	56.7%		\$133.85				1.4520	\$133,941	\$342.56		0.9562	\$139.97				
200905	203	391	\$92,537	\$53,926	1.0000	\$0	\$53,926	58.3%		\$137.92				1.5049	\$139,257	\$356.16	4.0%	0.9942	\$138.73				
200906	190	381	\$90,210	\$158,235	1.0000	\$0	\$158,235	175.4%		\$415.31				1.4621	\$131,892	\$346.17	-2.8%	0.9663	\$429.79				
200907	190	380	\$95,508	\$70,069	1.0000	\$0	\$70,069	73.4%		\$184.39				1.4040	\$134,097	\$352.89	1.9%	0.9850	\$187.19				
200908	207	406	\$97,547	\$36,272	1.0000	\$0	\$36,272	37.2%		\$89.34				1.4230	\$138,809	\$341.89	-3.1%	0.9544	\$93.61				
200909	219	435	\$113,026	\$41,987	1.0000	\$0	\$41,987	37.1%		\$96.52				1.3474	\$152,290	\$350.09	2.4%	0.9772	\$98.77				
200910	216	436	\$114,932	\$53,822	1.0000	\$0	\$53,822	46.8%		\$123.45				1.3176	\$151,434	\$347.32	-0.8%	0.9695	\$127.33				
200911	218	425	\$113,182	\$40,872	1.0000	\$0	\$40,872	36.1%		\$96.17				1.3129	\$148,593	\$349.63	0.7%	0.9760	\$98.54				
200912	217	420	\$118,885	\$67,293	1.0000	\$0	\$67,293	56.6%		\$160.22				1.2476	\$148,325	\$353.16	1.0%	0.9858	\$162.53				
201001	206	383	\$117,884	\$36,306	1.0000	\$0	\$36,306	30.8%		\$94.79				1.2167	\$143,430	\$374.49	6.0%	1.0454	\$90.68				
201002	249	456	\$135,634	\$57,225	1.0000	\$0	\$57,225	42.2%		\$125.49				1.2157	\$164,886	\$361.59	-3.4%	1.0093	\$124.33				
201003	252	457	\$133,281	\$122,906	1.0000	\$0	\$122,906	92.2%	60.2%	\$268.94	\$159.49			1.2094	\$161,192	\$352.72	-2.5%	0.9846	\$273.15	\$162.15			
201004	241	447	\$136,827	\$111,654	1.0000	\$0	\$111,654	81.6%	62.6%	\$249.79	\$169.54	86.6%		1.1824	\$161,782	\$361.93	2.6%	1.0103	\$247.24	\$171.57	76.6%		
201005	244	455	\$137,964	\$90,056	1.0000	\$0	\$90,056	65.3%	63.1%	\$197.93	\$174.51	43.5%		1.1787	\$162,614	\$357.39	-1.3%	0.9976	\$198.40	\$176.54	43.0%		
201006	245	459	\$137,666	\$68,568	1.0000	\$0	\$68,568	49.8%	54.9%	\$149.39	\$154.49	-64.0%		1.1758	\$161,872	\$352.66	-1.3%	0.9844	\$151.75	\$156.09	-64.7%		
201007	242	452	\$137,247	\$116,089	1.0000	\$0	\$116,089	84.6%	56.4%	\$256.83	\$161.16	39.3%		1.1502	\$157,865	\$349.26	-1.0%	0.9749	\$263.44	\$162.98	40.7%		
201008	249	469	\$137,286	\$149,037	1.0000	\$0	\$149,037	108.6%	62.3%	\$317.78	\$180.55	255.7%		1.1368	\$156,061	\$332.75	-4.7%	0.9288	\$342.12	\$183.08	265.5%		
201009	237	447	\$135,452	\$61,703	1.0000	\$0	\$61,703	45.6%	62.7%	\$138.04	\$183.85	43.0%		1.1118	\$150,591	\$336.89	1.2%	0.9404	\$146.78	\$187.02	48.6%		
201010	237	454	\$136,528	\$94,869	1.0000	\$0	\$94,869	69.5%	64.4%	\$208.96	\$190.94	69.3%		1.0997	\$150,137	\$330.70	-1.8%	0.9231	\$226.37	\$195.03	77.8%		
201011	222	433	\$136,433	\$70,028	1.0000	\$0	\$70,028	51.3%	65.3%	\$161.73	\$196.12	68.2%		1.0964	\$149,591	\$345.47	4.5%	0.9644	\$167.71	\$200.51	70.2%		
201012	239	457	\$140,741	\$76,046	1.0000	\$0	\$76,046	54.0%	65.0%	\$166.40	\$196.40	3.9%		1.1146	\$156,876	\$343.27	-0.6%	0.9582	\$173.66	\$201.27	6.8%		
201101	260	498	\$146,875	\$58,985	1.0000	\$0	\$58,985	40.2%	65.2%	\$118.44	\$196.42	24.9%		1.1058	\$162,411	\$326.13	-5.0%	0.9104	\$130.11	\$203.54	43.5%		
201102	271	531	\$167,106	\$62,686	1.0000	\$0	\$62,686	37.5%	64.3%	\$118.05	\$194.75	-5.9%		1.0921	\$182,505	\$343.70	5.4%	0.9594	\$123.05	\$202.69	-1.0%		
201103	268	527	\$169,126	\$63,259	1.0000	\$0	\$63,259	37.4%	59.5%	\$120.04	\$181.73	-55.4%	13.9%	1.0858	\$183,635	\$348.45	1.4%	0.9727	\$123.41	\$189.30	-54.8%	16.7%	
201104	270	525	\$167,360	\$62,663	1.0000	\$0	\$62,663	37.4%	55.7%	\$119.36	\$170.67	-52.2%	0.7%	1.0741	\$179,761	\$342.40	-1.7%	0.9558	\$124.88	\$178.58	-49.5%	4.1%	
201105	284	552	\$172,492	\$157,907	1.0000	\$0	\$157,907	91.5%	58.4%	\$286.06	\$179.50	44.5%	2.9%	1.0714	\$184,806	\$334.79	-2.2%	0.9345	\$306.10	\$188.87	54.3%	7.0%	
201106	285	555	\$172,977	\$105,856	1.0000	\$3	\$105,859	61.2%	59.3%	\$190.74	\$182.90	27.7%	18.4%	1.0708	\$185,224	\$333.74	-0.3%	0.9316	\$204.74	\$193.35	34.9%	23.9%	
201107	288	557	\$172,398	\$82,889	1.0000	\$2	\$82,891	48.1%	56.4%	\$148.82	\$174.18	-42.1%	8.1%	1.0780	\$185,851	\$333.67	0.0%	0.9314	\$159.78	\$184.81	-39.3%	13.4%	
201108	284	553	\$166,986	\$89,932	1.0000	\$2	\$89,934	53.9%	52.4%	\$162.63	\$162.07	-48.8%	-10.2%	1.1018	\$183,989	\$332.71	-0.3%	0.9287	\$175.11	\$172.00	-48.8%	-6.0%	
201109	284	557	\$163,339	\$72,297	1.0000	\$2	\$72,299	44.3%	52.2%	\$129.80	\$160.90	-6.0%	-12.5%	1.1215	\$183,190	\$328.89	-1.1%	0.9181	\$141.39	\$171.13	-3.7%	-8.5%	
201110	281	543	\$159,528	\$105,475	1.0000	\$3	\$105,478	66.1%	52.1%	\$194.25	\$160.31	-7.0%	-16.0%	1.1323	\$180,631	\$332.65	1.1%	0.9286	\$209.19	\$170.46	-7.6%	-12.6%	
201111	263	518	\$155,952	\$164,683	1.0000	\$6	\$164,689	105.6%	56.4%	\$317.93	\$173.03	96.6%	-11.8%	1.1407	\$177,894	\$343.42	3.2%	0.9586	\$331.65	\$184.01	97.8%	-8.2%	
201112	260	513	\$154,671	\$129,796	1.0000	\$4	\$129,800	83.9%	58.7%	\$253.02	\$179.88	52.1%	-8.4%	1.1534	\$178,398	\$347.75	1.3%	0.9707	\$260.65	\$191.07	50.1%	-5.1%	
201201	251	503	\$156,071	\$172,191	1.0000	\$7	\$172,198	110.3%	64.2%	\$342.34	\$197.34	189.0%	0.5%	1.1654	\$181,887	\$361.60	4.0%	1.0094	\$339.16	\$207.90	160.7%	2.1%	
201202	260	516	\$160,158	\$145,847	1.0000	\$6	\$145,853	91.1%	68.6%	\$282.66	\$210.75	139.4%	8.2%	1.1718	\$187,669	\$363.70	0.6%	1.0152	\$278.42	\$221.00	126.3%	9.0%	
201203	255	508	\$158,711	\$106,873	0.9999	\$9	\$106,882	67.3%	71.2%	\$210.40	\$218.20	75.3%	20.1%	1.1757	\$186,596	\$367.31	1.0%	1.0253	\$205.20	\$227.82	66.3%	20.3%	
201204	230	460	\$143,674	\$111,585	0.9997	\$32	\$111,617	77.7%	74.6%	\$242.65	\$228.16	103.3%	33.7%	1.1999	\$172,395	\$374.77	2.0%	1.0461	\$231.94	\$236.60	85.7%	32.5%	
201205	233	463	\$142,340	\$160,300	0.9997	\$53	\$160,353	112.7%	75.9%	\$346.34	\$231.80	21.1%	29.1%	1.1998	\$170,780	\$368.85	-1.6%	1.0296	\$336.37	\$238.53	9.9%	26.3%	
201206	243	489	\$139,283	\$89,454	0.9992	\$68	\$89,522	64.3%	76.4%	\$183.07	\$231.64	-4.0%	26.6%	1.2027	\$167,520	\$342.58	-7.1%	0.9563	\$191.44	\$237.77	-6.5%	23.0%	
201207	250	499	\$152,694	\$223,932	0.9988	\$270	\$224,202	146.8%	84.9%	\$449.30	\$256.91	201.9%	47.5%	1.1914	\$181,923	\$364.58	6.4%	1.0177	\$441.50	\$261.72	176.3%	41.6%	
201208	274	546	\$155,321	\$433,939	0.9973	\$1,154	\$435,093	280.1%	104.1%	\$796.87	\$313.65	390.0%	93.5%	1.1788	\$183,090	\$355.33	-8.0%	0.9360	\$851.32	\$319.29	386.2%	85.6%	
201209	275	548	\$166,244	\$252,138	0.9969	\$778	\$252,916	152.1%	113.8%	\$461.53	\$343.70	255.6%	113.8%	1.1670	\$194,005	\$354.02	5.6%	0.9882	\$467.03	\$347.61	230.3%	103.1%	
201210	274	546	\$167,364	\$266,570	0.9962	\$1,012	\$267,582	159.9%	122.0%	\$490.08	\$370.06	152.3%	130.8%	1.1621	\$194,494	\$356.22	0.6%	0.9943	\$492.86	\$372.08	135.6%	118.3%	
201211	280	544	\$168,519	\$124,435	0.9949	\$638	\$125,074	74.2%	119.1%	\$229.91	\$362.04	-27.7%	109.2%	1.1617	\$195,769	\$359.87	1.0%	1.0045	\$228.88	\$362.58	-31.0%	97.0%	
201212	278	541	\$168,308	\$115,734	0.9897	\$1,206	\$116,939	69.5%	117.5%	\$216.15	\$358.30	-14.6%	99.2%	1.1605	\$195,321	\$361.04	0.3%	1.0078	\$214.48	\$357.72	-17.7%	87.2%	
201301	258	507	\$164,397	\$167,205	0.9846	\$2,609	\$169,814	103.3%	116.9%	\$334.94	\$357.69	-2.2%	81.3%	1.1107	\$182,589	\$360.14	-0.2%	1.0053	\$333.18	\$357.22	-1.8%	71.8%	
201302	251	488	\$164,886	\$134,841	0.9809	\$2,623	\$137,465	83.4%	116.2%	\$281.69	\$357.95	-0.3%	69.8%	1.0905	\$179,804	\$368.45	2.3%	1.0285	\$273.88	\$357.13	-1.6%	61.6%	
201303	249	486	\$160,022	\$149,931	0.9627	\$5,814	\$155,745	97.3%	118.7%	\$320.46	\$367.23	52.3%	68.3%	1.0880	\$174,106	\$358.24	-2.8%	1.0000	\$320.46	\$367.15	56.2%	61.2%	
201304	248	487	\$161,631	\$74,476	0.9305	\$5,562	\$80,308	49.5%	115.9%	\$164.35	\$360.47	-32.3%	58.0%										
201305	245	482	\$163,030	\$82,966	0.8440	\$15,338	\$98,304	60.3%	111.4%	\$203.95	\$349.29	-41.1%	50.7%										
201306	252	501	\$162,548	\$25,113	0.3888	\$39,476	\$64,590	39.7%	108.8%	\$128.92	\$344.58	-29.6%	48.8%										

Experience Period	3,095	6,117	\$1,893,052	\$2,230,065	0.9928	\$16,257	\$2,246,322			\$367.23				1.1578	\$2,191,796	\$358.31		1.0002	\$367.15			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$2,238,529	\$1,696,025	1.0000	\$0	\$1,696,025	75.8%		\$240.50				1.3402	\$3,000,096	\$425.42		0.9897	\$243.01			
200905	3,901	6,942	\$2,241,147	\$1,438,692	1.0000	\$0	\$1,438,692	64.2%		\$207.24				1.3418	\$3,007,241	\$433.20	1.8%	1.0077	\$205.65			
200906	3,895	6,931	\$2,255,231	\$1,682,490	1.0000	\$0	\$1,682,490	74.6%		\$242.75				1.3295	\$2,998,410	\$432.61	-0.1%	1.0064	\$241.21			
200907	3,882	6,870	\$2,276,476	\$1,360,747	1.0000	\$0	\$1,360,747	59.8%		\$198.07				1.3021	\$2,964,150	\$431.46	-0.3%	1.0037	\$197.34			
200908	3,766	6,718	\$2,244,148	\$1,489,121	1.0000	\$0	\$1,489,121	66.4%		\$221.66				1.2876	\$2,889,652	\$430.14	-0.3%	1.0006	\$221.52			
200909	3,752	6,700	\$2,275,476	\$1,521,029	1.0000	\$0	\$1,521,029	66.8%		\$227.02				1.2663	\$2,881,497	\$430.07	0.0%	1.0005	\$226.91			
200910	3,746	6,650	\$2,297,486	\$1,594,576	1.0000	\$0	\$1,594,576	69.4%		\$239.79				1.2399	\$2,848,755	\$428.38	-0.4%	0.9966	\$240.62			
200911	3,731	6,600	\$2,335,301	\$1,428,134	1.0000	\$0	\$1,428,134	61.2%		\$216.38				1.2272	\$2,865,935	\$434.23	1.4%	1.0102	\$214.21			
200912	3,721	6,627	\$2,332,020	\$1,486,038	1.0000	\$0	\$1,486,038	63.7%		\$224.24				1.2051	\$2,810,300	\$424.07	-2.3%	0.9865	\$227.31			
201001	3,776	6,707	\$2,414,852	\$1,318,070	1.0000	\$0	\$1,318,070	54.6%		\$196.52				1.1906	\$2,875,178	\$428.68	1.1%	0.9972	\$197.06			
201002	3,786	6,756	\$2,435,195	\$1,563,024	1.0000	\$0	\$1,563,024	64.2%		\$231.35				1.1799	\$2,873,252	\$425.29	-0.8%	0.9894	\$233.84			
201003	3,740	6,663	\$2,424,128	\$1,672,510	1.0000	\$0	\$1,672,510	69.0%	65.7%	\$251.01	\$224.72			1.1727	\$2,842,686	\$426.64	0.3%	0.9925	\$252.91	\$225.07		
201004	3,730	6,628	\$2,426,074	\$1,505,477	1.0000	\$0	\$1,505,477	62.1%	64.6%	\$227.14	\$223.54	-5.6%		1.1689	\$2,835,774	\$427.85	0.3%	0.9953	\$228.21	\$223.77	-6.1%	
201005	3,726	6,620	\$2,438,121	\$1,623,164	1.0000	\$0	\$1,623,164	66.6%	64.8%	\$245.19	\$226.72	18.3%		1.1654	\$2,841,354	\$429.21	0.3%	0.9985	\$245.57	\$227.15	19.4%	
201006	3,713	6,659	\$2,456,754	\$1,532,386	1.0000	\$0	\$1,532,386	62.4%	63.8%	\$230.12	\$225.62	-5.2%		1.1606	\$2,851,196	\$428.17	-0.2%	0.9961	\$231.03	\$226.24	-4.2%	
201007	3,693	6,664	\$2,467,830	\$1,629,502	1.0000	\$0	\$1,629,502	66.0%	64.3%	\$244.52	\$229.56	23.5%		1.1538	\$2,847,441	\$427.29	-0.2%	0.9940	\$246.00	\$230.38	24.7%	
201008	3,673	6,659	\$2,446,111	\$1,717,370	1.0000	\$0	\$1,717,370	70.2%	64.7%	\$257.90	\$232.59	16.3%		1.1434	\$2,796,870	\$420.01	-1.7%	0.9771	\$263.95	\$233.88	19.2%	
201009	3,687	6,673	\$2,446,940	\$1,548,326	1.0000	\$0	\$1,548,326	63.3%	64.4%	\$232.03	\$233.01	2.2%		1.1373	\$2,782,961	\$417.05	-0.7%	0.9702	\$239.16	\$234.90	5.4%	
201010	3,623	6,625	\$2,473,661	\$2,346,156	1.0000	\$0	\$2,346,156	66.6%	66.6%	\$354.14	\$242.49	47.7%		1.1330	\$2,802,674	\$423.05	1.4%	0.9841	\$359.85	\$244.72	49.6%	
201011	3,582	6,590	\$2,503,806	\$1,657,954	1.0000	\$3	\$1,657,954	66.2%	67.0%	\$251.59	\$245.40	16.3%		1.1271	\$2,822,056	\$428.23	1.2%	0.9962	\$252.55	\$247.94	17.9%	
201012	3,607	6,630	\$2,517,705	\$1,830,187	1.0000	\$12	\$1,830,200	72.7%	67.7%	\$276.05	\$249.70	23.1%		1.1236	\$2,828,809	\$426.67	-0.4%	0.9926	\$278.12	\$252.15	22.4%	
201101	3,615	6,665	\$2,564,604	\$1,722,713	1.0000	\$13	\$1,722,727	67.2%	68.7%	\$258.47	\$254.90	31.5%		1.1102	\$2,847,147	\$427.18	0.1%	0.9937	\$260.10	\$257.48	32.0%	
201102	3,647	6,730	\$2,614,895	\$1,977,786	1.0000	\$20	\$1,977,807	75.6%	69.7%	\$293.88	\$260.18	27.0%		1.1028	\$2,883,803	\$428.50	0.3%	0.9968	\$294.82	\$262.65	26.1%	
201103	3,658	6,768	\$2,621,305	\$2,286,114	1.0000	\$45	\$2,286,159	87.2%	71.3%	\$337.79	\$267.51	34.6%	19.0%	1.0978	\$2,877,767	\$425.20	-0.8%	0.9891	\$341.50	\$270.13	35.0%	20.0%
201104	3,665	6,803	\$2,639,313	\$1,749,758	0.9999	\$220	\$1,749,978	66.3%	71.6%	\$257.24	\$269.98	13.3%	20.8%	1.0962	\$2,893,159	\$425.28	0.0%	0.9893	\$260.01	\$272.76	13.9%	21.9%
201105	3,674	6,825	\$2,621,345	\$1,898,801	0.9998	\$455	\$1,899,255	72.5%	72.1%	\$278.28	\$272.73	13.5%	20.3%	1.1057	\$2,898,522	\$424.69	-0.1%	0.9880	\$281.67	\$275.78	14.7%	21.4%
201106	3,643	6,762	\$2,600,737	\$1,562,999	0.9997	\$430	\$1,563,429	60.1%	71.9%	\$321.21	\$272.77	0.5%	20.9%	1.1098	\$2,886,196	\$426.83	0.5%	0.9929	\$232.86	\$275.89	0.8%	21.9%
201107	3,650	6,768	\$2,600,455	\$1,768,459	0.9997	\$619	\$1,769,078	68.0%	72.0%	\$261.39	\$274.15	6.9%	19.4%	1.1229	\$2,920,022	\$431.45	1.1%	1.0037	\$260.43	\$277.06	5.9%	20.3%
201108	3,672	6,822	\$2,593,360	\$2,592,562	0.9996	\$998	\$2,593,560	100.0%	74.5%	\$380.18	\$284.46	47.4%	22.3%	1.1330	\$2,938,259	\$430.70	-0.2%	1.0019	\$379.44	\$286.87	43.8%	22.7%
201109	3,682	6,858	\$2,579,954	\$2,329,545	0.9995	\$1,113	\$2,330,658	90.3%	76.7%	\$339.85	\$293.48	46.5%	26.0%	1.1426	\$2,947,837	\$429.84	-0.2%	0.9999	\$339.87	\$295.24	42.1%	25.7%
201110	3,710	6,877	\$2,561,891	\$2,126,389	0.9995	\$998	\$2,127,386	83.0%	75.8%	\$309.35	\$289.87	-12.6%	19.5%	1.1584	\$2,967,791	\$431.55	0.4%	1.0039	\$308.14	\$291.13	-14.4%	19.0%
201111	3,689	6,870	\$2,524,524	\$2,136,339	0.9995	\$1,015	\$2,137,353	84.7%	77.3%	\$311.11	\$294.77	23.7%	20.1%	1.1756	\$2,967,817	\$432.00	0.1%	1.0050	\$309.58	\$295.82	22.6%	19.3%
201112	3,673	6,842	\$2,493,229	\$1,703,817	0.9994	\$945	\$1,704,763	68.4%	76.9%	\$249.16	\$292.46	-9.7%	17.1%	1.1919	\$2,971,692	\$434.33	0.5%	1.0104	\$246.60	\$293.07	-11.3%	16.2%
201201	3,604	6,707	\$2,380,758	\$1,930,821	0.9994	\$1,094	\$1,931,914	81.1%	78.1%	\$288.04	\$294.88	11.4%	15.7%	1.2184	\$2,900,729	\$432.49	-0.4%	1.0061	\$286.30	\$295.19	10.1%	14.6%
201202	3,592	6,669	\$2,333,342	\$1,752,747	0.9988	\$2,032	\$1,754,779	75.2%	78.1%	\$263.12	\$292.36	-10.5%	12.4%	1.2333	\$2,877,758	\$431.51	-0.2%	1.0038	\$262.12	\$292.51	-11.1%	11.4%
201203	3,596	6,690	\$2,327,179	\$2,213,267	0.9987	\$2,823	\$2,216,091	95.2%	78.6%	\$331.25	\$291.78	-1.9%	9.1%	1.2448	\$2,896,899	\$433.02	0.3%	1.0073	\$328.84	\$291.49	-3.7%	7.9%
201204	3,591	6,699	\$2,330,008	\$1,959,251	0.9981	\$3,796	\$1,963,047	84.3%	80.1%	\$293.04	\$294.77	13.9%	9.2%	1.2492	\$2,910,575	\$434.48	0.3%	1.0107	\$289.93	\$293.95	11.5%	7.8%
201205	3,629	6,756	\$2,360,651	\$2,227,265	0.9975	\$5,480	\$2,232,746	94.6%	81.9%	\$330.48	\$299.12	18.8%	9.7%	1.2412	\$2,930,083	\$433.70	-0.2%	1.0089	\$327.56	\$297.77	16.3%	8.0%
201206	3,641	6,795	\$2,366,942	\$1,809,622	0.9967	\$5,985	\$1,815,607	76.7%	83.4%	\$267.20	\$302.10	15.6%	10.8%	1.2368	\$2,927,504	\$430.83	-0.7%	1.0022	\$366.60	\$300.50	14.5%	8.9%
201207	3,643	6,790	\$2,398,448	\$2,519,525	0.9957	\$10,860	\$2,530,385	105.5%	86.6%	\$372.66	\$311.38	42.6%	13.6%	1.2283	\$2,945,936	\$433.86	0.7%	1.0093	\$369.23	\$309.59	41.8%	11.7%
201208	3,690	6,897	\$2,413,678	\$2,323,779	0.9946	\$12,524	\$2,336,304	96.8%	86.3%	\$338.74	\$307.93	-10.9%	8.3%	1.2206	\$2,946,207	\$427.17	-1.5%	0.9937	\$340.88	\$306.37	-10.2%	6.8%
201209	3,670	6,879	\$2,446,283	\$2,146,208	0.9926	\$15,904	\$2,162,112	88.4%	86.1%	\$314.31	\$305.78	-7.5%	4.2%	1.2140	\$2,969,721	\$431.71	1.1%	1.0043	\$312.97	\$304.12	-7.9%	3.0%
201210	3,682	6,908	\$2,464,334	\$1,889,999	0.9918	\$15,698	\$1,905,697	77.3%	85.6%	\$275.87	\$302.95	-10.8%	4.5%	1.2019	\$2,961,934	\$428.77	-0.7%	0.9974	\$276.57	\$301.47	-10.2%	3.6%
201211	3,694	6,927	\$2,497,389	\$1,774,719	0.9874	\$22,717	\$1,797,435	72.0%	84.5%	\$259.48	\$298.57	-16.6%	1.3%	1.1891	\$2,969,555	\$428.69	0.0%	0.9973	\$260.19	\$297.30	-16.0%	0.5%
201212	3,678	6,881	\$2,518,681	\$1,836,467	0.9836	\$30,713	\$1,867,180	74.1%	85.0%	\$271.35	\$300.42	8.9%	2.7%	1.1772	\$2,964,964	\$430.89	0.5%	1.0024	\$270.71	\$299.34	9.8%	2.1%
201301	3,664	6,862	\$2,566,487	\$2,350,955	0.9793	\$49,582	\$2,400,537	93.5%	86.1%	\$349.83	\$305.58	21.5%	3.6%	1.1465	\$2,942,350	\$428.79	-0.5%	0.9975	\$350.71	\$304.71	22.5%	3.2%
201302	3,674	6,878	\$2,600,992	\$1,755,578	0.9680	\$57,989	\$1,813,568	69.7%	85.5%	\$263.68	\$305.52	0.2%	4.5%	1.1355	\$2,953,411	\$429.40	0.1%	0.9989	\$263.96	\$304.77	0.7%	4.2%
201303	3,692	6,898	\$2,632,480	\$2,082,623	0.9589	\$89,227	\$2,171,850	82.5%	84.5%	\$314.85	\$304.20	-5.0%	4.3%	1.1264	\$2,965,222	\$429.87	0.1%	1.0000	\$314.85	\$303.64	-4.3%	4.2%
201304	3,723	6,987	\$2,670,632	\$2,190,807	0.9389	\$142,454	\$2,333,260	87.4%	84.7%	\$333.94	\$307.63	14.0%	4.1%									
201305	3,666	6,890	\$2,677,831	\$1,883,712	0.8465	\$341,687	\$2,225,399	83.1%	83.8%	\$322.99	\$307.04	-2.3%	2.6%		</							

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)			(n)			(o)			(p)			(q)			(r)			(s)			(t)			(u)
Current Rate Level										10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																	
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																							
200904	3,765	6,661	\$569,630	\$549,902	1.0000	\$0	\$549,902	96.5%		\$82.56				1.3041	\$742,871	\$111.53		1.0181	\$81.09																										
200905	3,698	6,551	\$549,135	\$498,718	1.0000	\$0	\$498,718	90.8%		\$76.13				1.3108	\$719,829	\$109.88	-1.5%	1.0031	\$75.90																										
200906	3,705	6,550	\$549,687	\$515,892	1.0000	\$0	\$515,892	93.9%		\$78.76				1.3082	\$719,082	\$109.78	-0.1%	1.0022	\$78.59																										
200907	3,692	6,490	\$552,771	\$526,905	1.0000	\$0	\$526,905	95.3%		\$81.19				1.2957	\$716,238	\$110.36	0.5%	1.0074	\$80.59																										
200908	3,559	6,312	\$543,496	\$481,323	1.0000	\$0	\$481,323	88.6%		\$76.26				1.2857	\$698,752	\$110.70	0.3%	1.0106	\$75.46																										
200909	3,533	6,265	\$545,107	\$494,041	1.0000	\$0	\$494,041	90.6%		\$78.86				1.2772	\$696,203	\$111.13	0.4%	1.0144	\$77.74																										
200910	3,530	6,214	\$549,029	\$503,186	1.0000	\$0	\$503,186	91.7%		\$80.98				1.2546	\$688,832	\$110.85	-0.2%	1.0119	\$80.02																										
200911	3,513	6,175	\$554,636	\$504,302	1.0000	(\$0)	\$504,302	90.9%		\$81.67				1.2467	\$691,480	\$111.98	1.0%	1.0222	\$79.89																										
200912	3,504	6,207	\$553,184	\$511,311	1.0000	\$0	\$511,311	92.4%		\$82.38				1.2306	\$680,731	\$109.67	-2.1%	1.0012	\$82.28																										
201001	3,570	6,324	\$569,616	\$517,652	1.0000	\$0	\$517,652	90.9%		\$81.86				1.2228	\$696,544	\$110.14	0.4%	1.0055	\$81.41																										
201002	3,537	6,300	\$572,614	\$438,566	1.0000	\$0	\$438,566	76.6%		\$69.61				1.2134	\$694,817	\$110.29	0.1%	1.0068	\$69.14																										
201003	3,488	6,206	\$565,430	\$511,521	1.0000	\$0	\$511,521	90.5%	90.7%	\$82.42	\$79.38			1.2078	\$682,938	\$110.04	-0.2%	1.0046	\$82.05	\$78.68																									
201004	3,489	6,181	\$567,530	\$537,444	1.0000	\$0	\$537,444	94.7%	90.5%	\$86.95	\$79.72	5.3%		1.2046	\$683,658	\$110.61	0.5%	1.0097	\$86.12	\$79.07	6.2%																								
201005	3,482	6,165	\$570,087	\$457,470	1.0000	\$0	\$457,470	80.2%	89.6%	\$74.20	\$79.58	-2.5%		1.2003	\$684,304	\$111.00	0.4%	1.0133	\$73.23	\$78.86	-3.5%																								
201006	3,468	6,200	\$575,549	\$512,028	1.0000	\$0	\$512,028	89.0%	89.2%	\$82.59	\$79.90	4.9%		1.1938	\$687,088	\$110.82	-0.2%	1.0116	\$81.63	\$79.12	3.9%																								
201007	3,451	6,212	\$577,966	\$493,230	1.0000	\$0	\$493,230	85.3%	88.4%	\$79.40	\$79.75	-2.2%		1.1887	\$687,044	\$110.60	-0.2%	1.0096	\$78.64	\$78.95	-2.4%																								
201008	3,424	6,190	\$573,693	\$545,561	1.0000	\$0	\$545,561	95.1%	89.0%	\$88.14	\$80.74	15.6%		1.1795	\$676,698	\$109.32	-1.2%	0.9980	\$88.32	\$80.01	17.0%																								
201009	3,450	6,226	\$574,711	\$442,831	1.0000	\$0	\$442,831	77.1%	87.8%	\$71.13	\$80.10	-9.8%		1.1754	\$675,511	\$108.50	-0.8%	0.9905	\$71.81	\$79.53	-7.6%																								
201010	3,386	6,171	\$577,818	\$482,006	1.0000	\$0	\$482,006	83.4%	87.1%	\$78.11	\$79.86	-3.5%		1.1731	\$677,831	\$109.84	1.2%	1.0027	\$77.90	\$79.36	-2.7%																								
201011	3,360	6,157	\$583,665	\$491,899	1.0000	\$0	\$491,899	84.3%	86.6%	\$79.89	\$79.71	-2.2%		1.1630	\$678,778	\$110.24	0.4%	1.0064	\$79.39	\$79.32	-0.6%																								
201012	3,368	6,173	\$587,643	\$481,625	1.0000	\$0	\$481,625	82.0%	85.7%	\$78.02	\$79.35	-5.3%		1.1556	\$679,077	\$110.01	-0.2%	1.0042	\$77.69	\$78.94	-5.6%																								
201101	3,355	6,167	\$600,455	\$522,785	1.0000	\$0	\$522,785	87.1%	85.4%	\$84.77	\$79.58	3.6%		1.1393	\$684,099	\$110.93	0.8%	1.0126	\$83.71	\$79.12	2.8%																								
201102	3,376	6,199	\$608,690	\$472,252	1.0000	\$0	\$472,252	77.6%	85.5%	\$76.18	\$80.15	9.4%		1.1304	\$688,034	\$110.99	0.1%	1.0132	\$75.19	\$79.64	8.7%																								
201103	3,390	6,241	\$610,517	\$569,172	1.0000	\$0	\$569,172	93.2%	85.7%	\$91.20	\$80.89	10.6%	1.9%	1.1241	\$686,310	\$109.97	-0.9%	1.0039	\$90.85	\$80.38	10.7%	2.2%																							
201104	3,395	6,278	\$615,611	\$531,033	1.0000	\$0	\$531,033	86.3%	85.1%	\$84.59	\$80.69	-2.7%	1.2%	1.1222	\$690,843	\$110.04	0.1%	1.0045	\$84.20	\$80.22	-2.2%	1.5%																							
201105	3,390	6,273	\$616,858	\$512,944	1.0000	\$0	\$512,944	83.2%	85.3%	\$81.77	\$81.32	10.2%	2.2%	1.1202	\$690,986	\$110.15	0.1%	1.0056	\$81.32	\$80.90	11.0%	2.6%																							
201106	3,358	6,207	\$616,706	\$570,272	1.0000	\$0	\$570,272	92.5%	85.6%	\$91.88	\$82.10	11.2%	2.7%	1.1146	\$687,409	\$110.75	0.5%	1.0110	\$90.88	\$81.67	11.3%	3.2%																							
201107	3,362	6,211	\$628,499	\$482,241	1.0000	\$0	\$482,241	76.7%	84.8%	\$77.64	\$81.95	-2.2%	2.8%	1.1095	\$697,319	\$112.27	1.4%	1.0249	\$75.76	\$81.42	-3.7%	3.1%																							
201108	3,388	6,269	\$631,471	\$538,607	1.0000	\$0	\$538,607	85.3%	84.1%	\$85.92	\$81.77	-2.5%	1.3%	1.1102	\$701,084	\$111.83	-0.4%	1.0209	\$84.16	\$81.09	-4.7%	1.3%																							
201109	3,398	6,301	\$630,916	\$559,331	1.0000	\$0	\$559,331	88.7%	85.0%	\$88.77	\$83.25	24.8%	3.9%	1.1104	\$700,547	\$111.18	-0.6%	1.0149	\$87.46	\$82.39	21.8%	3.6%																							
201110	3,429	6,334	\$635,212	\$549,890	1.0000	\$0	\$549,890	86.6%	85.3%	\$86.82	\$83.97	11.1%	5.2%	1.1123	\$706,526	\$111.55	0.3%	1.0183	\$85.26	\$83.00	9.5%	4.6%																							
201111	3,426	6,352	\$636,403	\$582,128	1.0000	\$0	\$582,128	91.5%	85.9%	\$91.64	\$84.96	14.7%	6.6%	1.1162	\$710,342	\$111.83	0.3%	1.0209	\$89.77	\$83.87	13.1%	5.7%																							
201112	3,413	6,329	\$634,344	\$541,546	1.0000	\$0	\$541,546	85.4%	86.2%	\$85.57	\$85.58	9.7%	7.9%	1.1208	\$710,951	\$112.33	0.4%	1.0254	\$83.44	\$84.34	7.4%	6.8%																							
201201	3,353	6,204	\$618,601	\$561,929	1.0000	\$0	\$561,929	90.8%	86.5%	\$90.58	\$86.06	6.8%	8.1%	1.1185	\$691,909	\$111.53	-0.7%	1.0181	\$88.97	\$84.77	6.3%	7.1%																							
201202	3,332	6,153	\$610,947	\$560,569	1.0000	\$1	\$560,571	91.8%	87.6%	\$91.11	\$87.29	19.6%	8.9%	1.1201	\$684,294	\$111.21	-0.3%	1.0152	\$89.74	\$85.97	19.4%	7.9%																							
201203	3,341	6,182	\$614,890	\$578,412	1.0000	\$1	\$578,413	94.1%	87.7%	\$93.56	\$87.48	2.6%	8.1%	1.1203	\$688,890	\$111.43	0.2%	1.0173	\$91.98	\$86.06	1.2%	7.1%																							
201204	3,361	6,239	\$622,092	\$614,861	1.0000	\$9	\$614,871	98.8%	88.7%	\$98.55	\$88.64	16.5%	9.8%	1.1173	\$695,043	\$111.40	0.0%	1.0170	\$96.91	\$87.12	15.1%	8.6%																							
201205	3,396	6,293	\$631,579	\$566,679	1.0000	\$11	\$566,690	89.7%	89.3%	\$90.05	\$89.33	10.1%	9.9%	1.1100	\$701,027	\$111.40	0.0%	1.0169	\$88.55	\$87.72	8.9%	8.4%																							
201206	3,398	6,306	\$634,482	\$597,005	1.0000	\$15	\$597,020	94.1%	89.4%	\$94.67	\$89.57	3.0%	9.1%	1.1055	\$701,389	\$111.23	-0.2%	1.0153	\$93.24	\$87.92	2.6%	7.6%																							
201207	3,393	6,291	\$635,811	\$544,827	0.9999	\$30	\$544,858	85.7%	90.2%	\$86.61	\$90.31	11.5%	10.2%	1.1038	\$701,778	\$111.55	0.3%	1.0183	\$85.05	\$88.69	12.3%	8.9%																							
201208	3,416	6,351	\$636,057	\$631,052	0.9999	\$40	\$631,092	99.2%	91.3%	\$99.37	\$91.44	15.7%	11.8%	1.1002	\$699,770	\$110.18	-1.2%	1.0058	\$88.79	\$89.91	17.4%	10.9%																							
201209	3,395	6,331	\$640,040	\$539,225	0.9999	\$44	\$539,268	84.3%	91.0%	\$85.18	\$91.13	-4.0%	9.5%	1.0974	\$702,348	\$110.94	0.7%	1.0127	\$84.11	\$89.63	-3.8%	8.8%																							
201210	3,408	6,362	\$643,660	\$571,739	0.9999	\$64	\$571,803	88.8%	91.2%	\$89.88	\$91.39	3.5%	8.8%	1.0896	\$701,359	\$110.24	-0.6%	1.0064	\$89.31	\$89.97	4.8%	8.4%																							
201211	3,414	6,383	\$649,195	\$598,583	0.9999	\$84	\$598,667	92.2%	91.2%	\$93.79	\$91.57	2.3%	7.8%	1.0826	\$702,829	\$110.11	-0.1%	1.0052	\$93.31	\$90.27	3.9%	7.6%																							
201212	3,400	6,340	\$651,636	\$563,680	0.9998	\$92	\$563,772	86.5%	91.3%	\$88.92	\$91.85	3.9%	7.3%	1.0752	\$700,654	\$110.51	0.4%	1.0088	\$88.14	\$90.67	5.6%	7.5%																							
201301	3,406	6,355	\$657,286	\$665,862	0.9998	\$116	\$665,978	101.3%	92.2%	\$104.80	\$93.05	15.7%	8.1%	1.0592	\$696,198	\$109.55	-0.9%	1.0001	\$104.79	\$91.98	17.8%	8.5%																							
201302	3,423	6,390	\$663,543	\$564,566	0.9998	\$140	\$564,707	85.1%	91.6%	\$88.37	\$92.81	-3.0%	6.3%	1.0535	\$699,071	\$109.40	-0.1%	0.9987	\$88.49	\$91.88	-1.4%	6.9%																							
201303	3,443	6,412	\$669,800	\$611,975	0.9997	\$170	\$612,145	91.4%	91.4%	\$95.47	\$92.97	2.0%	6.3%	1.0487	\$702,399	\$109.54	0.1%	1.0000	\$95.47	\$92.17	3.8%	7.1%																							
201304	3,475	6,500	\$673,330	\$644,160	0.9996	\$284	\$644,444	95.7%	91.2%	\$99.15	\$93.04	0.6%	5.0%																																
201305	3,421	6,408	\$671,216	\$570,280	0.9995	\$291	\$570,570	85.0%	90.8%	\$89.04	\$92.95	-1.1%	4.1%																																
201306	3,421	6,380	\$666,839	\$521,058	0.8493	\$92,460	\$613,518	92.0%	90.6%	\$99.16	\$93.08	1.6%	3.9%																																
Experience Period	40,853	76,053	\$7,735,180	\$7,070,054	0.9999	\$816	\$7,070,870			\$92.97				1.0864	\$8,403,865	\$110.50		1.0087	\$92.17																										

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(j)				(k)				(l)	(m)		(n)	(o)	(p)	(q)	(r)				(s)	(t)	(u)
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																		
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend											
200904	164	340	\$20,593	\$9,411	1.0000	\$0	\$9,411	45.7%		\$27.68				1.3817	\$28,453	\$83.69		0.9130	\$30.31														
200905	167	344	\$20,777	\$9,002	1.0000	\$0	\$9,002	43.3%		\$26.17				1.4054	\$29,201	\$84.89	1.4%	0.9261	\$28.26														
200906	169	351	\$21,035	\$11,981	1.0000	\$0	\$11,981	57.0%		\$34.13				1.4048	\$29,549	\$84.19	-0.8%	0.9185	\$37.16														
200907	168	349	\$21,293	\$10,824	1.0000	\$0	\$10,824	50.8%		\$31.01				1.3867	\$29,526	\$84.60	0.5%	0.9230	\$33.60														
200908	169	357	\$21,291	\$8,682	1.0000	\$0	\$8,682	40.8%		\$24.32				1.4211	\$30,257	\$84.75	0.2%	0.9247	\$26.30														
200909	181	386	\$20,582	\$12,209	1.0000	\$0	\$12,209	59.3%		\$31.63				1.4103	\$29,028	\$75.20	-11.3%	0.8205	\$38.55														
200910	182	391	\$24,462	\$11,981	1.0000	\$0	\$11,981	49.0%		\$30.64				1.3743	\$33,618	\$85.98	14.3%	0.9381	\$32.66														
200911	181	377	\$23,879	\$15,499	1.0000	\$0	\$15,499	64.9%		\$41.11				1.3881	\$33,146	\$87.92	2.3%	0.9592	\$42.86														
200912	180	372	\$24,252	\$15,357	1.0000	\$0	\$15,357	63.3%		\$41.28				1.3634	\$33,064	\$88.88	1.1%	0.9697	\$42.57														
201001	172	338	\$20,900	\$7,982	1.0000	\$0	\$7,982	38.2%		\$23.61				1.3710	\$28,655	\$84.78	-4.6%	0.9249	\$25.53														
201002	216	415	\$28,757	\$10,902	1.0000	\$0	\$10,902	37.9%		\$26.27				1.3554	\$38,978	\$93.92	10.8%	1.0247	\$25.64														
201003	217	413	\$28,934	\$15,032	1.0000	\$0	\$15,032	52.0%	50.2%	\$36.40	\$31.32			1.3501	\$39,063	\$94.58	0.7%	1.0319	\$35.27	\$33.27													
201004	208	405	\$29,213	\$18,512	1.0000	\$0	\$18,512	63.4%	51.8%	\$45.71	\$32.89	65.1%		1.3417	\$39,194	\$96.78	2.3%	1.0559	\$43.29	\$34.48	42.8%												
201005	211	412	\$29,410	\$14,925	1.0000	\$0	\$14,925	50.7%	52.3%	\$36.23	\$33.70	38.4%		1.3393	\$39,389	\$95.60	-1.2%	1.0431	\$34.73	\$34.96	22.9%												
201006	215	420	\$29,746	\$16,368	1.0000	\$0	\$16,368	55.0%	52.3%	\$38.97	\$34.15	14.2%		1.3393	\$39,839	\$94.85	-0.8%	1.0349	\$37.66	\$35.06	1.3%												
201007	213	414	\$29,501	\$14,067	1.0000	\$0	\$14,067	47.7%	51.9%	\$33.98	\$34.36	9.6%		1.3164	\$38,834	\$93.80	-1.1%	1.0234	\$33.20	\$34.99	-1.2%												
201008	218	427	\$28,950	\$30,883	1.0000	\$0	\$30,883	106.7%	57.7%	\$72.32	\$38.51	197.4%		1.3111	\$37,957	\$88.89	-5.2%	0.9698	\$74.57	\$39.09	183.6%												
201009	205	404	\$27,913	\$14,829	1.0000	\$0	\$14,829	53.1%	57.2%	\$36.71	\$38.92	16.0%		1.3015	\$36,329	\$89.92	1.2%	0.9811	\$37.41	\$38.99	-3.0%												
201010	205	411	\$28,041	\$13,605	1.0000	\$0	\$13,605	48.5%	57.0%	\$33.10	\$39.09	8.0%		1.2907	\$36,192	\$88.06	-2.1%	0.9608	\$34.46	\$39.10	5.5%												
201011	204	407	\$27,986	\$21,706	1.0000	\$0	\$21,706	77.6%	58.2%	\$53.33	\$40.13	29.7%		1.2906	\$36,120	\$88.75	0.8%	0.9682	\$55.08	\$40.12	28.5%												
201012	208	412	\$28,720	\$33,263	1.0000	\$0	\$33,263	115.8%	62.7%	\$80.74	\$43.48	95.6%		1.2728	\$36,554	\$88.72	0.0%	0.9680	\$83.40	\$43.48	95.9%												
201101	228	452	\$30,506	\$11,081	1.0000	\$0	\$11,081	36.3%	61.9%	\$24.52	\$43.10	3.8%		1.2582	\$38,383	\$84.92	-4.3%	0.9265	\$26.46	\$43.17	3.6%												
201102	239	485	\$35,867	\$18,406	1.0000	\$0	\$18,406	51.3%	62.8%	\$37.95	\$43.99	44.5%		1.2261	\$43,975	\$90.67	6.8%	0.9892	\$38.36	\$44.19	49.6%												
201103	236	481	\$36,489	\$17,547	1.0000	\$0	\$17,547	48.1%	62.1%	\$36.48	\$43.90	0.2%	40.1%	1.2143	\$44,308	\$92.12	1.6%	1.0050	\$36.30	\$44.19	2.9%	32.8%											
201104	238	479	\$36,215	\$27,627	1.0000	\$0	\$27,627	76.3%	63.4%	\$57.68	\$45.02	26.2%	36.9%	1.2040	\$43,602	\$91.03	-1.2%	0.9931	\$58.07	\$45.55	34.1%	32.1%											
201105	237	476	\$35,844	\$19,771	1.0000	\$0	\$19,771	55.2%	63.6%	\$41.53	\$45.40	14.7%	34.7%	1.2036	\$43,143	\$90.64	-0.4%	0.9889	\$42.00	\$46.12	20.9%	31.9%											
201106	238	480	\$36,018	\$24,558	1.0000	\$0	\$24,558	68.2%	64.7%	\$51.16	\$46.42	31.3%	36.0%	1.2040	\$43,366	\$90.34	-0.3%	0.9857	\$51.91	\$47.35	37.8%	35.1%											
201107	240	480	\$35,853	\$25,059	1.0000	\$0	\$25,059	69.9%	66.5%	\$52.21	\$47.89	53.6%	39.4%	1.2011	\$43,064	\$89.72	-0.7%	0.9788	\$53.33	\$49.02	60.6%	40.1%											
201108	238	479	\$35,515	\$25,895	1.0000	\$0	\$25,895	72.9%	64.1%	\$54.06	\$46.52	-25.3%	20.8%	1.2019	\$42,686	\$89.11	-0.7%	0.9723	\$55.60	\$47.61	-25.4%	21.8%											
201109	239	484	\$35,531	\$18,360	1.0000	\$0	\$18,360	51.7%	63.8%	\$37.93	\$46.49	3.3%	19.4%	1.1976	\$42,553	\$87.92	-1.3%	0.9592	\$39.55	\$47.67	5.7%	22.3%											
201110	235	469	\$34,955	\$27,919	1.0000	\$0	\$27,919	79.9%	66.2%	\$59.53	\$48.57	79.8%	24.2%	1.1968	\$41,835	\$89.20	1.5%	0.9732	\$61.17	\$49.75	77.5%	27.3%											
201111	233	468	\$35,267	\$21,818	1.0000	\$0	\$21,818	61.9%	65.1%	\$46.62	\$48.06	-12.6%	19.8%	1.1978	\$42,243	\$90.26	1.2%	0.9848	\$47.34	\$49.17	-14.1%	22.6%											
201112	234	469	\$35,439	\$43,164	1.0000	\$0	\$43,164	121.8%	66.4%	\$92.03	\$49.32	14.0%	13.4%	1.1999	\$42,525	\$90.67	0.5%	0.9893	\$93.03	\$50.37	11.5%	15.9%											
201201	224	456	\$35,415	\$22,361	1.0000	\$0	\$22,361	63.1%	68.3%	\$49.04	\$51.26	100.0%	18.9%	1.2074	\$42,762	\$93.78	3.4%	1.0231	\$47.93	\$51.95	81.1%	20.3%											
201202	232	469	\$36,695	\$14,029	1.0000	\$0	\$14,029	38.2%	67.1%	\$29.91	\$50.63	-21.2%	15.1%	1.2081	\$44,332	\$94.52	0.8%	1.0313	\$29.00	\$51.13	-24.4%	15.7%											
201203	230	464	\$36,783	\$23,738	1.0000	\$0	\$23,738	64.5%	68.5%	\$51.16	\$51.88	40.2%	18.2%	1.2125	\$44,601	\$96.12	1.7%	1.0487	\$48.78	\$52.20	34.4%	18.1%											
201204	230	460	\$36,630	\$21,146	1.0000	\$0	\$21,146	57.7%	66.9%	\$45.97	\$50.91	-20.3%	13.1%	1.2010	\$43,994	\$95.64	-0.5%	1.0435	\$44.06	\$51.02	-24.1%	12.0%											
201205	230	460	\$36,282	\$27,945	1.0000	\$1	\$27,946	77.0%	68.8%	\$60.75	\$52.50	46.3%	15.6%	1.2009	\$43,573	\$94.72	-1.0%	1.0335	\$58.78	\$52.42	40.0%	13.7%											
201206	229	459	\$36,379	\$37,729	1.0000	\$1	\$37,730	103.7%	71.8%	\$82.20	\$55.04	60.7%	18.6%	1.2009	\$43,689	\$95.18	0.5%	1.0385	\$79.15	\$54.72	52.5%	15.6%											
201207	239	472	\$36,963	\$57,905	0.9999	\$3	\$57,909	156.7%	79.2%	\$122.69	\$60.98	135.0%	27.3%	1.1987	\$44,309	\$93.87	-1.4%	1.0242	\$119.79	\$60.39	124.6%	23.2%											
201208	260	516	\$37,631	\$20,009	0.9999	\$1	\$20,010	53.2%	77.5%	\$38.78	\$59.53	-28.3%	28.0%	1.1850	\$44,594	\$86.42	-7.9%	0.9429	\$41.13	\$59.13	-26.0%	24.2%											
201209	261	518	\$40,679	\$17,856	0.9999	\$1	\$17,857	43.9%	76.4%	\$34.47	\$59.09	-9.1%	27.1%	1.1713	\$47,648	\$91.99	6.4%	1.0036	\$34.35	\$58.47	-13.1%	22.7%											
201210	263	519	\$40,958	\$40,593	0.9999	\$5	\$40,598	99.1%	78.2%	\$78.22	\$60.79	31.4%	25.2%	1.1661	\$47,761	\$92.03	0.0%	1.0040	\$77.91	\$60.00	27.4%	20.6%											
201211	266	522	\$41,256	\$27,074	0.9999	\$4	\$27,078	65.6%	78.4%	\$51.87	\$61.13	11.3%	27.2%	1.1657	\$48,091	\$92.13	0.1%	1.0051	\$51.61	\$60.25	9.0%	22.5%											
201212	263	518	\$41,047	\$65,367	0.9998	\$11	\$65,377	159.3%	82.3%	\$126.21	\$64.42	37.1%	30.6%	1.1649	\$47,817	\$92.31	0.2%	1.0071	\$125.32	\$63.41	34.7%	25.9%											
201301	244	485	\$39,951	\$20,689	0.9998	\$4	\$20,693	51.8%	81.1%	\$42.67	\$63.82	-13.0%	24.5%	1.1138	\$44,498	\$91.75	-0.6%	1.0010	\$42.62	\$62.93	-11.1%	21.1%											
201302	238	469	\$40,432	\$18,122	0.9998	\$5	\$18,126	44.8%	81.3%	\$38.65	\$64.52	29.2%	27.4%	1.0929	\$44,188	\$94.22	2.7%	1.0279	\$37.60	\$63.63	29.6%	24.4%											
201303	237	468	\$39,418	\$18,429	0.9997	\$5	\$18,434	46.8%	79.7%	\$39.39	\$63.57	-23.0%	22.5%	1.0882	\$42,895	\$91.66	-2.7%	1.0000	\$39.39	\$62.94	-19.3%	20.6%											
201304	236	469	\$39,034	\$22,037	0.9996	\$10	\$22,047	56.5%	79.5%	\$47.01	\$63.63	2.3%	25.0%																				
201305	233	464	\$39,393	\$19,925	0.9995	\$10	\$19,935	50.6%	77.3%	\$42.96	\$62.22	-29.3%	18.5%																				
201306	237	479	\$39,288	\$39,418	0.8493	\$6,995	\$46,412	118.1%	78.7%	\$96.89	\$63.48	17.9%	15.3%																				
Experience Period	2,960	5,866	\$467,626	\$372,863	0.9999	\$40	\$372,903			\$63.57				1.1613	\$543,055	\$92.58		1.0100	\$62.94														

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)		(i) =(h)/(c)				(j) =(d) x (m)				(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)				(s)	(t)	(u)
Current Rate Level			10/2013		Incurred Claims														Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	33	44	\$2,853	\$1,241	1.0000	\$0	\$1,241	43.5%		\$28.21				1.2764	\$3,642	\$82.76										
200905	32	43	\$2,757	\$766	1.0000	\$0	\$766	27.8%		\$17.81				1.4448	\$3,983	\$92.62	11.9%									
200906	10	18	\$1,223	\$174	1.0000	\$0	\$174	14.2%		\$9.66				1.2859	\$1,572	\$87.35	-5.7%									
200907	11	19	\$1,260	\$659	1.0000	\$0	\$659	52.3%		\$34.71				1.2859	\$1,620	\$85.28	-2.4%									
200908	11	18	\$1,169	\$957	1.0000	\$0	\$957	81.9%		\$53.19				1.2859	\$1,503	\$83.51	-2.1%									
200909	11	18	\$1,169	\$1,574	1.0000	\$0	\$1,574	134.6%		\$77.42				1.2859	\$1,503	\$83.51	0.0%									
200910	11	18	\$1,169	\$2,604	1.0000	\$0	\$2,604	222.7%		\$144.65				1.2859	\$1,503	\$83.51	0.0%									
200911	11	18	\$1,169	\$1,143	1.0000	\$0	\$1,143	97.8%		\$63.51				1.2859	\$1,503	\$83.51	0.0%									
200912	12	19	\$1,239	\$1,563	1.0000	\$0	\$1,563	126.2%		\$82.28				1.2859	\$1,593	\$83.86	0.4%									
201001	12	19	\$1,203	\$1,385	1.0000	\$0	\$1,385	115.1%		\$72.88				1.2859	\$1,547	\$81.41	-2.9%									
201002	12	19	\$1,239	\$1,540	1.0000	\$0	\$1,540	124.3%		\$81.05				1.2859	\$1,593	\$83.86	3.0%									
201003	13	20	\$1,239	\$1,368	1.0000	\$0	\$1,368	110.4%	84.7%	\$68.40	\$54.85			1.2859	\$1,593	\$79.66	-5.0%									
201004	13	20	\$1,576	\$91	1.0000	\$0	\$91	5.8%	84.2%	\$4.57	\$55.52	-83.8%		1.1434	\$1,802	\$90.10	13.1%									
201005	13	20	\$1,576	\$894	1.0000	\$0	\$894	56.7%	91.6%	\$44.71	\$61.74	151.1%		1.1434	\$1,802	\$90.10	0.0%									
201006	14	21	\$1,576	\$1,484	1.0000	\$0	\$1,484	94.1%	97.9%	\$70.65	\$66.65	631.2%		1.1434	\$1,802	\$85.81	-4.8%									
201007	14	21	\$1,576	\$982	1.0000	\$0	\$982	62.3%	98.0%	\$46.75	\$67.47	34.7%		1.1434	\$1,802	\$85.81	0.0%									
201008	16	24	\$1,840	\$1,758	1.0000	\$0	\$1,758	95.5%	98.9%	\$73.25	\$69.14	37.7%		1.1434	\$2,104	\$87.66	2.2%									
201009	16	24	\$1,840	\$945	1.0000	\$0	\$945	51.3%	91.4%	\$39.36	\$64.84	-55.0%		1.1434	\$2,104	\$87.66	0.0%									
201010	16	24	\$1,840	\$1,358	1.0000	\$0	\$1,358	73.8%	81.0%	\$56.58	\$58.27	-60.9%		1.1434	\$2,104	\$87.66	0.0%									
201011	15	23	\$1,840	\$1,662	1.0000	\$0	\$1,662	90.3%	80.9%	\$72.28	\$59.17	13.8%		1.1434	\$2,104	\$91.47	4.3%									
201012	16	24	\$1,840	\$996	1.0000	\$0	\$996	54.1%	75.4%	\$41.49	\$55.84	-49.6%		1.1434	\$2,104	\$87.66	-4.2%									
201101	16	24	\$1,760	\$1,864	1.0000	\$0	\$1,864	105.9%	75.7%	\$77.68	\$56.60	6.6%		1.1434	\$2,012	\$83.85	-4.3%									
201102	15	23	\$1,760	\$1,350	1.0000	\$0	\$1,350	76.7%	72.8%	\$58.69	\$55.04	-27.6%		1.1434	\$2,012	\$87.50	4.3%									
201103	15	23	\$1,760	\$1,492	1.0000	\$0	\$1,492	84.8%	71.6%	\$64.85	\$54.89	-5.2%	0.1%	1.1434	\$2,012	\$87.50	0.0%									
201104	15	23	\$1,625	\$0	1.0000	\$0	\$0	0.0%	71.0%	\$0.00	\$53.96	-100.0%	-2.8%	1.1177	\$1,816	\$78.94	-9.8%									
201105	29	48	\$3,151	\$317	1.0000	\$0	\$317	10.0%	63.4%	\$6.60	\$47.04	-85.2%	-23.8%	1.1177	\$3,522	\$73.37	-7.1%									
201106	27	45	\$2,907	\$1,647	1.0000	\$0	\$1,647	56.7%	60.5%	\$36.61	\$44.08	-48.2%	-33.9%	1.1177	\$3,249	\$72.20	-1.6%									
201107	28	46	\$2,981	\$7,221	1.0000	\$0	\$7,221	242.2%	82.0%	\$156.99	\$58.72	235.8%	-13.0%	1.1177	\$3,332	\$72.43	0.3%									
201108	27	45	\$2,981	\$3,371	1.0000	\$0	\$3,371	113.1%	84.5%	\$74.91	\$59.74	2.3%	-13.6%	1.1177	\$3,332	\$74.04	2.2%									
201109	27	45	\$2,907	\$3,044	1.0000	\$0	\$3,044	104.7%	88.9%	\$67.65	\$61.89	71.9%	-4.6%	1.1177	\$3,249	\$72.20	-2.5%									
201110	27	45	\$2,907	\$7,349	1.0000	\$0	\$7,349	252.8%	106.7%	\$163.31	\$73.22	188.6%	25.6%	1.1177	\$3,249	\$72.20	0.0%									
201111	27	47	\$2,943	\$3,358	1.0000	\$0	\$3,358	114.1%	108.4%	\$71.46	\$73.08	-1.1%	23.5%	1.1177	\$3,289	\$69.98	-3.1%									
201112	23	41	\$2,818	\$3,678	1.0000	\$0	\$3,678	130.5%	113.7%	\$89.70	\$76.24	116.2%	36.5%	1.1177	\$3,150	\$76.82	9.8%									
201201	24	44	\$2,818	\$8,517	1.0000	\$0	\$8,517	302.2%	131.0%	\$193.58	\$87.04	149.2%	53.8%	1.1177	\$3,150	\$71.58	-6.8%									
201202	25	44	\$2,818	\$2,814	1.0000	\$0	\$2,814	99.9%	131.3%	\$63.95	\$86.31	9.0%	56.8%	1.1177	\$3,150	\$71.58	0.0%									
201203	25	44	\$2,818	\$5,345	1.0000	\$0	\$5,345	189.7%	138.6%	\$121.48	\$90.25	87.3%	64.4%	1.1177	\$3,150	\$71.58	0.0%									
201204	0	0	\$0	\$0	1.0000	\$0	\$0		145.6%	\$94.46				1.0000	\$0	\$0	75.1%									
201205	0	0	\$0	\$0	1.0000	\$0	\$0		160.4%	\$103.91				1.0000	\$0	\$0	120.9%									
201206	0	0	\$0	\$0	1.0000	\$0	\$0		172.0%	\$111.47				1.0000	\$0	\$0	152.9%									
201207	0	0	\$0	\$0	1.0000	\$0	\$0		162.9%	\$105.57				1.0000	\$0	\$0	79.8%									
201208	0	0	\$0	\$0	1.0000	\$0	\$0		170.3%	\$110.02				1.0000	\$0	\$0	84.2%									
201209	0	0	\$0	\$0	1.0000	\$0	\$0		181.4%	\$117.21				1.0000	\$0	\$0	89.4%									
201210	0	0	\$0	\$0	1.0000	\$0	\$0		166.8%	\$107.78				1.0000	\$0	\$0	47.2%									
201211	0	0	\$0	\$0	1.0000	\$0	\$0		180.6%	\$117.65				1.0000	\$0	\$0	61.0%									
201212	0	0	\$0	\$0	1.0000	\$0	\$0		197.3%	\$126.34				1.0000	\$0	\$0	65.7%									
201301	0	0	\$0	\$0	1.0000	\$0	\$0		144.8%	\$92.72				1.0000	\$0	\$0	6.5%									
201302	0	0	\$0	\$0	1.0000	\$0	\$0		189.7%	\$121.48				1.0000	\$0	\$0										
201303	0	0	\$0	\$0	1.0000	\$0	\$0							1.0000	\$0	\$0										
201304	0	0	\$0	\$0	1.0000	\$0	\$0																			
201305	0	0	\$0	\$0	1.0000	\$0	\$0																			
201306	0	0	\$0	\$0	1.0000	\$0	\$0																			
Experience Period	-	-	\$0	\$0	#DIV/0!	\$0	\$0			#DIV/0!				#DIV/0!	\$0	#DIV/0!		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	7	7	\$672	\$3	1.0000	\$0	\$3	0.5%		\$0.49				1.3041	\$876	\$125.20		1.0032	\$0.48			
200905	4	4	\$672	\$47	1.0000	\$0	\$47	7.0%		\$11.74				1.3108	\$881	\$220.22	75.9%	1.7647	\$6.65			
200906	11	12	\$860	\$633	1.0000	\$0	\$633	73.6%		\$52.76				1.3082	\$1,125	\$93.75	-57.4%	0.7513	\$70.23			
200907	11	12	\$1,128	\$102	1.0000	\$0	\$102	9.1%		\$8.53				1.2957	\$1,462	\$121.80	29.9%	0.9760	\$8.74			
200908	27	31	\$987	\$128	1.0000	\$0	\$128	13.0%		\$4.13				1.2857	\$1,269	\$40.93	-66.4%	0.3280	\$12.60			
200909	27	31	\$987	\$836	1.0000	\$0	\$836	84.7%		\$26.97				1.2772	\$1,261	\$40.66	-0.7%	0.3259	\$82.76			
200910	23	27	\$2,340	\$1,055	1.0000	\$0	\$1,055	45.1%		\$39.09				1.2546	\$2,936	\$108.74	167.4%	0.8713	\$44.86			
200911	26	30	\$2,357	\$552	1.0000	\$0	\$552	23.4%		\$18.40				1.2467	\$2,939	\$97.95	-9.9%	0.7849	\$23.44			
200912	25	29	\$2,357	\$528	1.0000	\$0	\$528	22.4%		\$18.20				1.2306	\$2,900	\$100.02	2.1%	0.8015	\$22.71			
201001	22	26	\$2,162	\$914	1.0000	\$0	\$914	42.3%		\$35.14				1.2228	\$2,644	\$101.68	1.7%	0.8148	\$43.12			
201002	21	22	\$1,946	\$583	1.0000	\$0	\$583	29.9%		\$26.48				1.2134	\$2,361	\$107.33	5.6%	0.8601	\$30.78			
201003	22	24	\$2,123	\$396	1.0000	\$0	\$396	18.7%	31.1%	\$16.51	\$22.66			1.2078	\$2,564	\$106.84	-0.5%	0.8562	\$19.28	\$31.05		
201004	20	22	\$1,998	\$265	1.0000	\$0	\$265	13.2%	30.3%	\$12.03	\$22.37	2377.3%		1.2046	\$2,407	\$109.40	2.4%	0.8767	\$13.73	\$30.45	2735.0%	
201005	20	23	\$2,098	\$1,176	1.0000	\$0	\$1,176	56.1%	33.6%	\$51.13	\$24.80	335.6%		1.2003	\$2,518	\$109.49	0.1%	0.8774	\$58.28	\$33.90	776.0%	
201006	16	18	\$1,719	\$302	1.0000	\$0	\$302	17.5%	30.8%	\$16.76	\$23.17	-68.2%		1.1938	\$2,052	\$114.01	4.1%	0.9136	\$18.34	\$31.24	-73.9%	
201007	15	17	\$1,488	\$157	1.0000	\$0	\$157	10.5%	30.5%	\$9.21	\$22.97	8.0%		1.1887	\$1,769	\$104.05	-8.7%	0.8338	\$11.04	\$31.13	26.4%	
201008	15	18	\$1,665	\$307	1.0000	\$0	\$307	18.4%	30.4%	\$17.04	\$24.63	312.3%		1.1795	\$1,964	\$109.11	4.9%	0.8743	\$19.49	\$31.16	54.7%	
201009	16	19	\$1,742	\$130	1.0000	\$0	\$130	7.5%	26.5%	\$6.83	\$23.14	-74.7%		1.1754	\$2,048	\$107.76	-1.2%	0.8636	\$7.91	\$27.29	-90.4%	
201010	16	19	\$1,742	\$427	1.0000	\$0	\$427	24.5%	24.5%	\$22.49	\$21.48	-42.5%		1.1731	\$2,044	\$107.55	-0.2%	0.8619	\$26.09	\$25.37	-41.8%	
201011	3	3	\$1,964	\$139	1.0000	\$0	\$139	7.1%	23.1%	\$46.44	\$22.18	152.4%		1.1630	\$2,284	\$761.35	607.9%	6.1010	\$7.61	\$24.10	-67.5%	
201012	15	21	\$1,964	\$125	1.0000	\$0	\$125	6.3%	21.8%	\$5.94	\$21.20	-67.4%		1.1556	\$2,270	\$108.08	-85.8%	0.8660	\$6.86	\$22.80	-69.8%	
201011	16	22	\$2,050	\$298	1.0000	\$0	\$298	14.5%	19.1%	\$13.54	\$18.87	-61.5%		1.1393	\$2,336	\$106.16	-1.8%	0.8507	\$15.91	\$20.18	-63.1%	
201102	17	23	\$2,136	\$134	1.0000	\$0	\$134	6.3%	17.0%	\$5.83	\$16.83	-78.0%		1.1304	\$2,414	\$104.98	-1.1%	0.8412	\$6.93	\$18.04	-77.5%	
201103	17	23	\$2,136	\$353	1.0000	\$0	\$353	16.5%	16.8%	\$15.35	\$16.72	-7.0%	-26.2%	1.1241	\$2,401	\$104.40	-0.5%	0.8366	\$18.35	\$17.95	-4.9%	-42.2%
201104	17	23	\$2,425	\$536	1.0000	\$0	\$536	22.1%	17.7%	\$23.29	\$17.83	93.5%		1.1222	\$2,721	\$118.32	13.3%	0.9481	\$24.56	\$19.00	78.9%	-37.6%
201105	18	28	\$2,554	\$530	1.0000	\$0	\$530	20.7%	14.6%	\$18.92	\$14.68	-63.0%	-40.8%	1.1202	\$2,861	\$102.18	-13.6%	0.8188	\$23.10	\$15.79	-60.4%	-53.4%
201106	20	30	\$2,772	\$241	1.0000	\$0	\$241	8.7%	13.7%	\$8.02	\$13.72	-52.1%	-40.8%	1.1146	\$3,090	\$103.00	0.8%	0.8254	\$9.72	\$14.94	-47.0%	-52.2%
201107	20	31	\$2,799	\$158	1.0000	\$0	\$158	5.6%	13.0%	\$5.10	\$12.99	-44.6%	-43.5%	1.1095	\$3,105	\$100.18	-2.7%	0.8028	\$6.35	\$14.27	-42.5%	-54.2%
201108	19	29	\$2,640	\$482	1.0000	\$0	\$482	18.3%	13.2%	\$16.62	\$13.11	-2.5%	-46.8%	1.1102	\$2,931	\$101.07	0.9%	0.8099	\$20.52	\$14.53	5.3%	-53.4%
201109	18	28	\$2,640	\$398	1.0000	\$0	\$398	15.1%	13.7%	\$14.20	\$13.64	107.8%	-41.0%	1.1104	\$2,931	\$104.69	3.6%	0.8389	\$16.93	\$15.19	113.9%	-44.3%
201110	19	29	\$2,640	\$1,755	1.0000	\$0	\$1,755	66.5%	17.9%	\$60.52	\$17.75	169.1%	-17.4%	1.1123	\$2,936	\$101.25	-3.3%	0.8114	\$74.59	\$19.90	185.9%	-21.6%
201111	3	3	\$2,528	\$180	1.0000	\$0	\$180	7.1%	17.7%	\$59.89	\$17.89	29.0%	-19.3%	1.1162	\$2,822	\$940.57	828.9%	7.5371	\$7.95	\$19.73	4.4%	-18.2%
201112	3	3	\$2,366	\$0	1.0000	\$0	\$0	0.0%	17.1%	\$0.00	\$18.62	-100.0%	-12.2%	1.1208	\$2,652	\$883.91	-6.0%	7.0831	\$0.00	\$19.03	-100.0%	-16.5%
201201	3	3	\$730	\$276	1.0000	\$0	\$276	37.8%	17.8%	\$91.91	\$19.93	579.0%	5.6%	1.1185	\$817	\$272.17	-69.2%	2.1810	\$42.14	\$19.86	164.8%	-1.6%
201202	3	3	\$730	\$0	1.0000	\$0	\$0	0.0%	18.2%	\$0.00	\$21.06	-100.0%	25.1%	1.1201	\$818	\$272.55	0.1%	2.1840	\$0.00	\$20.36	-100.0%	12.8%
201203	0	0	\$730	\$0	1.0000	\$0	\$0	0.0%	17.8%	\$0.00	\$21.69	29.7%		1.1203	\$818				\$20.53			14.4%
201204	0	0	\$780	\$0	1.0000	\$0	\$0	0.0%	16.8%	\$0.00	\$21.49	20.5%		1.1173	\$871				\$20.09			5.8%
201205	3	3	\$780	\$0	1.0000	\$0	\$0	0.0%	15.8%	\$0.00	\$21.54	-100.0%	46.7%	1.1100	\$866	\$288.59		2.3126	\$0.00	\$18.96	-100.0%	20.1%
201206	14	30	(\$325)	\$828	1.0000	\$0	\$828	-254.7%	21.4%	\$27.59	\$25.16	244.0%	83.4%	1.1055	(\$359)	-\$11.98	-104.1%	(0.0960)	-\$287.48	\$26.06	-\$3058.9%	74.5%
201207	11	27	\$2,945	\$1,059	0.9999	\$0	\$1,059	36.0%	25.9%	\$39.24	\$31.50	669.3%	142.6%	1.1038	\$3,251	\$120.39	-1105.3%	0.9647	\$40.68	\$31.59	540.2%	121.4%
201208	14	30	\$2,945	\$759	0.9999	\$0	\$759	25.8%	27.0%	\$25.29	\$33.05	52.2%	152.1%	1.1002	\$3,240	\$108.00	-10.3%	0.8654	\$29.23	\$32.83	42.4%	125.9%
201209	14	30	\$2,647	\$1,921	0.9999	\$0	\$1,921	72.6%	34.8%	\$64.05	\$42.10	350.9%	208.6%	1.0974	\$2,905	\$96.83	-10.3%	0.7760	\$82.55	\$42.41	387.5%	179.2%
201210	11	27	\$2,626	\$1,303	0.9999	\$0	\$1,303	49.6%	32.5%	\$48.25	\$39.78	-20.3%	124.1%	1.0896	\$2,861	\$105.98	9.4%	0.8492	\$56.82	\$39.73	-23.8%	99.6%
201211	14	22	\$2,626	\$971	0.9999	\$0	\$971	37.0%	36.3%	\$44.14	\$39.98	-26.3%	123.5%	1.0826	\$2,843	\$129.22	21.9%	1.0355	\$42.63	\$44.65	436.4%	126.3%
201212	15	23	\$2,592	\$1,390	0.9998	\$0	\$1,390	53.6%	43.0%	\$60.45	\$42.97		130.8%	1.0752	\$2,787	\$121.17	-6.2%	0.9710	\$62.26	\$53.01		178.5%
201301	14	22	\$2,592	\$714	0.9998	\$0	\$714	27.6%	41.3%	\$32.47	\$41.23	-64.7%	106.9%	1.0592	\$2,745	\$124.79	3.0%	1.0000	\$32.46	\$50.85	-23.0%	156.1%
201302	13	19	\$2,370	\$92	0.9998	\$0	\$92	3.9%	38.8%	\$4.84	\$38.79		84.2%	1.0535	\$2,497	\$131.42	5.3%	1.0531	\$4.59	\$47.72		134.4%
201303	12	18	\$2,142	\$935	0.9997	\$0	\$935	43.7%	40.3%	\$51.98	\$39.74		83.2%	1.0487	\$2,246	\$124.79	-5.0%	1.0000	\$51.98	\$48.09		134.2%
201304	12	18	\$2,272	\$211	0.9996	\$0	\$211	9.3%	38.9%	\$11.74	\$37.86		76.2%									
201305	12	18	\$2,272	\$353	0.9995	\$0	\$353	15.6%	38.0%	\$19.64	\$37.11		72.3%									
201306	15	22	\$2,169	\$503	0.8493	\$89	\$593	27.3%	34.1%	\$26.94	\$37.33	-2.4%	48.4%									
Experience Period	135	251	\$24,720	\$9,973	0.9999	\$1	\$9,974			\$39.74				1.0822	\$26,753	\$106.59		0.8541	\$46.52			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$593,748	\$560,558	1.0000	\$0	\$560,558	94.4%		\$79.49				1.3067	\$775,842	\$110.02		1.0152	\$78.30			
200905	3,901	6,942	\$573,341	\$508,532	1.0000	\$0	\$508,532	88.7%		\$73.25				1.3149	\$753,894	\$108.60	-1.3%	1.0021	\$73.10			
200906	3,895	6,931	\$572,805	\$528,680	1.0000	\$0	\$528,680	92.3%		\$76.28				1.3117	\$751,329	\$108.40	-0.2%	1.0003	\$76.26			
200907	3,882	6,870	\$576,452	\$538,490	1.0000	\$0	\$538,490	93.4%		\$78.38				1.2991	\$748,846	\$109.00	0.6%	1.0058	\$77.93			
200908	3,766	6,718	\$566,943	\$491,090	1.0000	\$0	\$491,090	86.6%		\$73.10				1.2907	\$731,781	\$108.93	-0.1%	1.0051	\$72.73			
200909	3,752	6,700	\$567,845	\$508,659	1.0000	\$0	\$508,659	89.6%		\$75.92				1.2820	\$727,994	\$108.66	-0.3%	1.0026	\$75.72			
200910	3,746	6,650	\$577,000	\$518,826	1.0000	\$0	\$518,826	89.9%		\$78.02				1.2598	\$726,890	\$109.31	0.6%	1.0086	\$77.35			
200911	3,731	6,600	\$582,041	\$521,495	1.0000	(\$0)	\$521,495	89.6%		\$79.01				1.2526	\$729,067	\$110.46	1.1%	1.0193	\$77.52			
200912	3,721	6,627	\$581,032	\$528,759	1.0000	\$0	\$528,759	91.0%		\$79.79				1.2362	\$718,289	\$108.39	-1.9%	1.0002	\$79.78			
201001	3,776	6,707	\$593,881	\$527,932	1.0000	\$0	\$527,932	88.9%		\$78.71				1.2282	\$729,390	\$108.75	0.3%	1.0035	\$78.44			
201002	3,786	6,756	\$604,556	\$451,590	1.0000	\$0	\$451,590	74.7%		\$66.84				1.2203	\$737,750	\$109.20	0.4%	1.0076	\$66.34			
201003	3,740	6,663	\$597,726	\$528,316	1.0000	\$0	\$528,316	88.4%		\$79.29	\$76.50			1.2149	\$726,159	\$108.98	-0.2%	1.0057	\$78.84	\$76.02		
201004	3,730	6,628	\$600,317	\$556,312	1.0000	\$0	\$556,312	92.7%		\$83.93	\$76.85	5.6%		1.2111	\$727,062	\$109.70	0.7%	1.0122	\$82.92	\$76.39	5.9%	
201005	3,726	6,620	\$603,171	\$474,466	1.0000	\$0	\$474,466	78.7%		\$71.67	\$76.73	-2.2%		1.2070	\$728,013	\$109.97	0.3%	1.0148	\$70.63	\$76.19	-3.4%	
201006	3,713	6,659	\$608,590	\$530,181	1.0000	\$0	\$530,181	87.1%		\$79.62	\$77.01	4.4%		1.2008	\$730,781	\$109.74	-0.2%	1.0127	\$78.62	\$76.39	3.1%	
201007	3,693	6,664	\$610,531	\$508,436	1.0000	\$0	\$508,436	83.3%		\$76.30	\$76.83	-2.7%		1.1948	\$729,449	\$109.46	-0.3%	1.0101	\$75.54	\$76.18	-3.1%	
201008	3,673	6,659	\$606,148	\$578,508	1.0000	\$0	\$578,508	95.4%		\$86.88	\$77.98	18.8%		1.1857	\$718,723	\$107.93	-1.4%	0.9960	\$87.23	\$77.38	19.9%	
201009	3,687	6,673	\$606,206	\$458,734	1.0000	\$0	\$458,734	75.7%		\$68.74	\$77.39	-9.5%		1.1811	\$715,991	\$107.30	-0.6%	0.9901	\$69.43	\$76.87	-8.3%	
201010	3,623	6,625	\$609,441	\$497,397	1.0000	\$0	\$497,397	81.6%		\$75.08	\$77.14	-3.8%		1.1784	\$718,171	\$108.40	1.0%	1.0003	\$75.06	\$76.68	-3.0%	
201011	3,582	6,590	\$615,455	\$515,407	1.0000	\$0	\$515,407	83.7%		\$78.21	\$77.07	-1.0%		1.1687	\$719,286	\$109.15	0.7%	1.0072	\$77.65	\$76.69	0.2%	
201012	3,607	6,630	\$620,167	\$516,009	1.0000	\$0	\$516,009	83.2%		\$77.83	\$76.91	-2.5%		1.1610	\$720,005	\$108.60	-0.5%	1.0021	\$77.67	\$76.52	-2.6%	
201101	3,615	6,665	\$634,771	\$536,028	1.0000	\$0	\$536,028	84.4%		\$80.42	\$77.05	2.2%		1.1450	\$726,830	\$109.05	0.4%	1.0063	\$79.92	\$76.64	1.9%	
201102	3,647	6,730	\$648,452	\$492,142	1.0000	\$0	\$492,142	75.9%		\$73.13	\$77.59	9.4%		1.1357	\$736,436	\$109.43	0.3%	1.0097	\$72.42	\$77.16	9.2%	
201103	3,658	6,768	\$650,902	\$588,564	1.0000	\$0	\$588,564	90.4%		\$86.96	\$78.24	9.7%	2.3%	1.1293	\$735,032	\$108.60	-0.8%	1.0022	\$86.78	\$77.83	10.1%	2.4%
201104	3,665	6,803	\$655,875	\$559,196	1.0000	\$0	\$559,196	85.3%		\$82.20	\$78.10	-2.1%	1.6%	1.1267	\$738,982	\$108.63	0.0%	1.0024	\$82.01	\$77.76	-1.1%	1.8%
201105	3,674	6,825	\$658,407	\$533,561	1.0000	\$0	\$533,561	81.0%		\$78.18	\$78.64	9.1%	2.5%	1.1247	\$740,512	\$108.50	-0.1%	1.0012	\$78.08	\$78.38	10.6%	2.9%
201106	3,643	6,762	\$658,402	\$596,718	1.0000	\$0	\$596,718	90.6%		\$88.25	\$79.37	10.8%	3.1%	1.1195	\$737,114	\$109.01	0.5%	1.0059	\$87.73	\$79.15	11.6%	3.6%
201107	3,650	6,768	\$670,132	\$514,679	1.0000	\$0	\$514,679	76.8%		\$76.05	\$79.34	-0.3%	3.3%	1.1144	\$746,820	\$110.35	1.2%	1.0182	\$74.68	\$79.07	-1.1%	3.8%
201108	3,672	6,822	\$672,607	\$568,354	1.0000	\$0	\$568,354	84.5%		\$83.31	\$79.06	-4.1%	1.4%	1.1151	\$750,033	\$109.94	-0.4%	1.0145	\$82.12	\$78.66	-5.9%	1.7%
201109	3,682	6,858	\$671,994	\$581,133	1.0000	\$0	\$581,133	86.5%		\$84.74	\$80.39	23.3%	3.9%	1.1150	\$749,281	\$109.26	-0.6%	1.0082	\$84.05	\$79.87	21.1%	3.9%
201110	3,710	6,877	\$675,714	\$586,912	1.0000	\$0	\$586,912	86.9%		\$85.34	\$81.24	13.7%	5.3%	1.1167	\$754,547	\$109.72	0.4%	1.0125	\$84.29	\$80.64	12.3%	5.2%
201111	3,689	6,870	\$677,141	\$607,484	1.0000	\$0	\$607,484	89.7%		\$88.43	\$82.10	13.1%	6.5%	1.1204	\$758,696	\$110.44	0.7%	1.0191	\$86.77	\$81.40	11.7%	6.1%
201112	3,673	6,842	\$674,967	\$588,387	1.0000	\$0	\$588,387	87.2%		\$86.00	\$82.77	10.5%	7.6%	1.1249	\$759,277	\$110.97	0.5%	1.0240	\$83.98	\$81.92	8.1%	7.1%
201201	3,604	6,707	\$657,564	\$593,083	1.0000	\$0	\$593,083	90.2%		\$88.43	\$83.43	10.0%	8.3%	1.1233	\$738,637	\$110.13	-0.8%	1.0162	\$87.02	\$82.50	8.9%	7.7%
201202	3,592	6,669	\$651,190	\$577,412	1.0000	\$1	\$577,413	88.7%		\$86.58	\$84.53	18.4%	9.0%	1.1250	\$732,593	\$109.85	-0.3%	1.0137	\$85.42	\$83.57	17.9%	8.3%
201203	3,596	6,690	\$655,221	\$607,495	1.0000	\$1	\$607,497	92.7%		\$90.81	\$84.85	4.4%	8.4%	1.1255	\$737,458	\$110.23	0.3%	1.0172	\$89.27	\$83.78	2.9%	7.6%
201204	3,591	6,699	\$659,502	\$636,007	1.0000	\$10	\$636,017	96.4%		\$94.94	\$85.90	15.5%	10.0%	1.1219	\$739,908	\$110.45	0.2%	1.0192	\$93.15	\$84.70	13.6%	8.9%
201205	3,629	6,756	\$668,641	\$594,624	1.0000	\$12	\$594,635	88.9%		\$88.02	\$86.72	12.6%	10.3%	1.1149	\$745,466	\$110.34	-0.1%	1.0182	\$86.44	\$85.39	10.7%	8.9%
201206	3,641	6,795	\$670,536	\$635,561	1.0000	\$16	\$635,577	94.8%		\$93.54	\$87.17	6.0%	9.8%	1.1106	\$744,719	\$109.60	-0.7%	1.0113	\$92.49	\$85.79	5.4%	8.4%
201207	3,643	6,790	\$675,719	\$603,792	0.9999	\$34	\$603,826	89.4%		\$88.93	\$88.24	16.9%	11.2%	1.1089	\$749,337	\$110.36	0.7%	1.0183	\$87.33	\$86.85	16.9%	9.8%
201208	3,690	6,897	\$676,633	\$651,820	0.9999	\$41	\$651,861	96.3%		\$94.51	\$89.18	13.4%	12.8%	1.1049	\$747,604	\$108.40	-1.8%	1.0002	\$94.49	\$87.88	15.1%	11.7%
201209	3,670	6,879	\$683,366	\$559,002	0.9999	\$45	\$559,047	81.8%		\$81.27	\$88.89	-4.1%	10.6%	1.1018	\$752,902	\$109.45	1.0%	1.0100	\$80.47	\$87.58	-4.3%	9.7%
201210	3,682	6,908	\$687,244	\$613,634	0.9999	\$69	\$613,704	89.3%		\$88.84	\$89.18	4.1%	9.8%	1.0942	\$751,981	\$108.86	-0.5%	1.0045	\$88.44	\$87.93	4.9%	9.0%
201211	3,694	6,927	\$693,078	\$626,628	0.9999	\$87	\$626,716	90.4%		\$90.47	\$89.36	2.3%	8.8%	1.0876	\$753,763	\$108.82	0.0%	1.0041	\$90.10	\$88.21	3.8%	8.4%
201212	3,678	6,881	\$695,275	\$630,437	0.9998	\$103	\$630,540	90.7%		\$91.63	\$89.83	6.6%	8.5%	1.0805	\$751,257	\$109.18	0.3%	1.0075	\$90.96	\$88.80	8.3%	8.4%
201301	3,664	6,862	\$699,828	\$687,265	0.9998	\$120	\$687,385	98.2%		\$100.17	\$90.81	13.3%	8.9%	1.0623	\$743,441	\$108.34	-0.8%	0.9997	\$100.20	\$89.89	15.2%	9.0%
201302	3,674	6,878	\$706,345	\$582,780	0.9998	\$145	\$582,925	82.5%		\$84.75	\$90.65	-2.1%	7.2%	1.0558	\$745,756	\$108.43	0.1%	1.0005	\$84.71	\$89.83	-0.8%	7.5%
201303	3,692	6,898	\$711,360	\$631,339	0.9997	\$175	\$631,514	88.8%		\$91.55	\$90.71	0.8%	6.9%	1.0509	\$747,540	\$108.37	-0.1%	1.0000	\$91.55	\$90.02	2.6%	7.4%
201304	3,723	6,987	\$714,636	\$666,408	0.9996	\$294	\$666,702	93.3%		\$95.42	\$90.77	0.5%	5.7%									
201305	3,666	6,890	\$712,881	\$590,558	0.9995	\$301	\$590,859	82.9%		\$85.76	\$90.57	-2.6%	4.4%									
201306	3,673	6,881	\$708,296	\$560,979	0.8493	\$99,543	\$660,522	93.3%		\$95.99	\$90.78	2.6%	4.1%									

Experience Period	43,948	82,170	\$8,227,526	\$7,452,890	0.9999	\$857	\$7,453,747			\$90.71				1.0907	\$8,973,674	\$109.21		1.0077	\$90.02			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	1,920	3,080	\$238,325	\$138,562	1.0000	\$0	\$138,562	58.1%		\$44.99				1.2890	\$307,199	\$99.74		1.0189	\$44.15			
200905	1,927	3,095	\$239,013	\$147,175	1.0000	\$0	\$147,175	61.6%		\$47.55				1.2949	\$309,505	\$100.00	0.3%	1.0216	\$46.55			
200906	1,986	3,173	\$246,536	\$146,570	1.0000	\$0	\$146,570	59.5%		\$46.19				1.2940	\$319,017	\$100.54	0.5%	1.0271	\$44.98			
200907	2,040	3,240	\$252,802	\$152,095	1.0000	\$0	\$152,095	60.2%		\$46.94				1.2741	\$322,100	\$99.41	-1.1%	1.0155	\$46.22			
200908	2,018	3,224	\$254,615	\$167,222	1.0000	\$0	\$167,222	65.7%		\$51.87				1.2729	\$324,105	\$100.53	1.1%	1.0269	\$50.51			
200909	2,082	3,327	\$259,618	\$153,421	1.0000	\$0	\$153,421	59.1%		\$46.11				1.2650	\$328,411	\$98.71	-1.8%	1.0084	\$45.73			
200910	2,085	3,352	\$262,053	\$175,395	1.0000	\$0	\$175,395	66.9%		\$52.33				1.2534	\$328,463	\$97.99	-0.7%	1.0010	\$52.27			
200911	2,129	3,398	\$269,083	\$179,168	1.0000	\$0	\$179,168	66.6%		\$52.73				1.2414	\$334,047	\$98.31	0.3%	1.0042	\$52.50			
200912	2,165	3,429	\$274,101	\$167,592	1.0000	\$0	\$167,592	61.1%		\$48.87				1.2297	\$337,055	\$98.30	0.0%	1.0041	\$48.67			
201001	2,259	3,578	\$289,502	\$172,767	1.0000	\$0	\$172,767	59.7%		\$48.29				1.2162	\$352,079	\$98.40	0.1%	1.0052	\$48.04			
201002	2,288	3,641	\$295,099	\$177,154	1.0000	\$0	\$177,154	60.0%		\$48.66				1.2101	\$357,089	\$98.07	-0.3%	1.0019	\$48.56			
201003	2,288	3,637	\$293,904	\$186,463	1.0000	\$0	\$186,463	63.4%	61.9%	\$51.27	\$48.88			1.2021	\$353,299	\$97.14	-1.0%	0.9923	\$51.66	\$48.39		
201004	2,295	3,657	\$294,561	\$189,273	1.0000	\$0	\$189,273	64.3%	62.3%	\$51.76	\$49.43	15.0%		1.1993	\$353,255	\$96.60	-0.6%	0.9868	\$52.45	\$49.07	18.8%	
201005	2,276	3,643	\$293,114	\$172,678	1.0000	\$0	\$172,678	58.9%	62.1%	\$47.40	\$49.39	-0.3%		1.1966	\$350,726	\$96.27	-0.3%	0.9835	\$48.20	\$49.19	3.5%	
201006	2,317	3,711	\$300,215	\$180,315	1.0000	\$0	\$180,315	60.1%	62.1%	\$48.59	\$49.56	5.2%		1.1913	\$357,653	\$96.38	0.1%	0.9845	\$49.35	\$49.53	9.7%	
201007	2,287	3,672	\$297,277	\$190,062	1.0000	\$0	\$190,062	63.9%	62.4%	\$51.76	\$49.95	10.3%		1.1790	\$350,483	\$95.45	-1.0%	0.9750	\$53.09	\$50.09	14.8%	
201008	2,272	3,651	\$294,961	\$185,948	1.0000	\$0	\$185,948	63.0%	62.2%	\$50.93	\$49.89	-1.8%		1.1717	\$345,600	\$94.66	-0.8%	0.9670	\$52.67	\$50.27	4.3%	
201009	2,328	3,710	\$300,701	\$178,661	1.0000	\$0	\$178,661	59.4%	62.2%	\$48.16	\$50.04	4.4%		1.1672	\$350,981	\$94.60	-0.1%	0.9664	\$49.83	\$50.59	9.0%	
201010	2,325	3,723	\$302,961	\$177,962	1.0000	\$0	\$177,962	58.7%	61.6%	\$47.80	\$49.67	-8.6%		1.1663	\$353,343	\$94.91	0.3%	0.9695	\$49.30	\$50.35	-5.7%	
201011	2,331	3,730	\$303,037	\$194,714	1.0000	\$0	\$194,714	64.3%	61.4%	\$52.20	\$49.65	-1.0%		1.1582	\$350,988	\$94.10	-0.9%	0.9613	\$54.31	\$50.51	3.4%	
201012	2,339	3,743	\$306,567	\$173,221	1.0000	\$0	\$173,221	56.5%	61.0%	\$46.28	\$49.42	-5.3%		1.1496	\$352,430	\$94.16	0.1%	0.9618	\$48.11	\$50.46	-1.2%	
201101	2,390	3,803	\$323,139	\$215,602	1.0000	\$0	\$215,602	66.7%	61.6%	\$56.69	\$50.14	17.4%		1.1300	\$365,157	\$96.02	2.0%	0.9809	\$57.80	\$51.29	20.3%	
201102	2,390	3,793	\$326,509	\$179,987	1.0000	\$0	\$179,987	55.1%	61.2%	\$47.45	\$50.03	-2.5%		1.1218	\$366,270	\$96.56	0.6%	0.9864	\$48.10	\$51.24	-0.9%	
201103	2,378	3,782	\$329,021	\$223,256	1.0000	\$0	\$223,256	67.9%	61.6%	\$59.03	\$50.69	15.1%	3.7%	1.1147	\$366,760	\$96.98	0.4%	0.9906	\$59.59	\$51.93	15.3%	7.3%
201104	2,390	3,790	\$328,654	\$184,053	1.0000	\$0	\$184,053	56.0%	60.9%	\$48.56	\$50.42	-6.2%	2.0%	1.1124	\$365,595	\$96.46	-0.5%	0.9854	\$49.28	\$51.66	-6.0%	5.3%
201105	2,388	3,800	\$328,435	\$221,368	1.0000	\$0	\$221,368	67.4%	61.6%	\$58.25	\$51.33	22.9%	3.9%	1.1108	\$364,818	\$96.00	-0.5%	0.9807	\$59.40	\$52.60	23.2%	6.9%
201106	2,401	3,820	\$333,165	\$198,698	1.0000	\$0	\$198,698	59.6%	61.6%	\$52.02	\$51.61	7.1%	4.1%	1.1072	\$368,879	\$96.57	0.6%	0.9864	\$52.73	\$52.88	6.8%	6.8%
201107	2,378	3,784	\$339,908	\$224,101	1.0000	\$0	\$224,101	65.9%	61.8%	\$59.22	\$52.24	14.4%	4.6%	1.0999	\$373,866	\$98.80	2.3%	1.0093	\$58.68	\$53.36	10.5%	6.5%
201108	2,391	3,809	\$338,547	\$222,644	1.0000	\$0	\$222,644	65.8%	62.0%	\$58.45	\$52.87	14.8%	6.0%	1.1012	\$372,796	\$97.87	-0.9%	0.9998	\$58.46	\$53.86	11.0%	7.1%
201109	2,408	3,821	\$337,427	\$217,420	1.0000	\$0	\$217,420	64.4%	62.4%	\$56.90	\$53.59	18.2%	7.1%	1.1019	\$371,811	\$97.31	-0.6%	0.9940	\$57.24	\$54.47	14.9%	7.7%
201110	2,436	3,880	\$343,361	\$207,009	1.0000	\$1	\$207,010	60.3%	62.5%	\$53.35	\$54.05	11.6%	8.8%	1.1015	\$378,201	\$97.47	0.2%	0.9957	\$53.58	\$54.81	8.7%	8.8%
201111	2,446	3,895	\$342,741	\$221,521	1.0000	\$1	\$221,522	64.6%	62.6%	\$56.87	\$54.44	8.9%	9.7%	1.1046	\$378,604	\$97.20	-0.3%	0.9930	\$57.28	\$55.06	5.5%	9.0%
201112	2,498	3,971	\$353,922	\$227,021	1.0000	\$1	\$227,022	64.1%	63.2%	\$57.17	\$55.34	23.5%	12.0%	1.1062	\$391,510	\$98.59	1.4%	1.0072	\$56.76	\$55.76	18.0%	10.5%
201201	2,371	3,753	\$340,890	\$242,957	1.0000	\$1	\$242,958	71.3%	63.6%	\$64.74	\$55.99	14.2%	11.7%	1.1101	\$378,410	\$100.83	2.3%	1.0300	\$62.85	\$56.19	8.7%	9.6%
201202	2,429	3,883	\$339,659	\$236,338	1.0000	\$1	\$236,339	59.6%	64.8%	\$60.87	\$57.11	28.3%	14.2%	1.1129	\$378,006	\$97.35	-3.5%	0.9945	\$61.20	\$57.27	27.2%	11.8%
201203	2,424	3,880	\$340,954	\$266,003	1.0000	\$1	\$266,005	78.0%	65.6%	\$68.56	\$57.92	16.1%	14.3%	1.1148	\$380,099	\$97.96	0.6%	1.0007	\$68.51	\$58.03	15.0%	11.8%
201204	2,403	3,876	\$343,062	\$234,621	1.0000	\$3	\$234,624	68.4%	66.6%	\$60.53	\$58.90	24.6%	16.8%	1.1128	\$381,770	\$98.50	0.5%	1.0062	\$60.16	\$58.92	22.1%	14.1%
201205	2,383	3,860	\$342,522	\$247,951	1.0000	\$6	\$247,958	72.4%	67.0%	\$64.24	\$59.40	10.3%	15.7%	1.1098	\$380,116	\$98.48	0.0%	1.0060	\$63.86	\$59.29	7.5%	12.7%
201206	2,414	3,893	\$346,196	\$208,569	1.0000	\$5	\$208,574	60.2%	67.1%	\$53.58	\$59.52	3.0%	15.3%	1.1031	\$381,879	\$98.09	-0.4%	1.0021	\$53.47	\$59.34	1.4%	12.2%
201207	2,457	3,959	\$349,161	\$224,458	1.0000	\$6	\$224,464	64.3%	66.9%	\$56.70	\$59.31	-4.3%	13.5%	1.1012	\$384,510	\$97.12	-1.0%	0.9921	\$57.15	\$59.21	-2.6%	10.9%
201208	2,457	3,971	\$350,068	\$252,318	0.9999	\$13	\$252,331	72.1%	67.5%	\$63.54	\$59.74	8.7%	13.0%	1.0974	\$384,157	\$96.74	-0.4%	0.9882	\$64.30	\$59.69	10.0%	10.8%
201209	2,457	3,978	\$353,040	\$230,915	0.9999	\$16	\$230,931	65.4%	67.5%	\$58.05	\$59.82	2.0%	11.6%	1.0926	\$385,715	\$96.96	0.2%	0.9905	\$58.61	\$59.80	2.4%	9.8%
201210	2,448	3,961	\$354,656	\$219,243	0.9999	\$15	\$219,258	61.8%	67.6%	\$55.35	\$59.98	3.8%	11.0%	1.0887	\$386,132	\$97.48	0.5%	0.9958	\$55.59	\$59.96	3.7%	9.4%
201211	2,459	3,995	\$358,359	\$239,109	0.9999	\$16	\$239,126	67.8%	67.8%	\$59.86	\$60.23	5.2%	10.6%	1.0824	\$387,895	\$97.10	-0.4%	0.9919	\$60.35	\$60.21	5.4%	9.4%
201212	2,438	3,993	\$359,165	\$229,606	0.9999	\$17	\$229,622	63.9%	67.8%	\$57.51	\$60.26	0.6%	8.9%	1.0774	\$386,966	\$96.91	-0.2%	0.9900	\$58.09	\$60.33	2.3%	8.2%
201301	2,414	3,993	\$368,123	\$266,876	0.9999	\$21	\$266,897	72.5%	67.9%	\$66.84	\$60.46	3.3%	8.0%	1.0561	\$388,757	\$97.36	0.5%	0.9946	\$67.21	\$60.70	6.9%	8.0%
201302	2,413	3,959	\$373,027	\$274,454	0.9999	\$25	\$274,479	73.6%	68.3%	\$69.33	\$61.17	13.9%	7.1%	1.0487	\$391,203	\$98.81	1.5%	1.0094	\$68.68	\$61.34	12.2%	7.1%
201303	2,428	3,976	\$372,560	\$244,056	0.9999	\$24	\$244,080	65.5%	67.3%	\$61.39	\$60.58	-10.5%	4.6%	1.0447	\$389,217	\$97.89	-0.9%	1.0000	\$61.39	\$60.75	-10.4%	4.7%
201304	2,411	3,939	\$374,484	\$248,875	0.9994	\$139	\$249,014	66.5%	67.1%	\$63.22	\$60.80	4.4%	3.2%									
201305	2,383	3,909	\$368,908	\$293,417	0.9993	\$192	\$293,609	79.6%	67.8%	\$75.11	\$61.70	16.9%	3.9%									
201306	2,403	3,927	\$367,766	\$202,704	0.8161	\$45,681	\$248,384	67.5%	68.3%	\$63.25	\$62.49	18.1%	5.0%									

Experience Period	29,171	47,414	\$4,269,938	\$2,872,177	0.9999	\$167	\$2,872,344			\$60.58				1.0839	\$4,628,317	\$97.61		0.9972	\$60.75			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	
200904	5,889	10,132	\$832,073	\$699,120	1.0000	\$0	\$699,120	84.0%		\$69.00				1.3016	\$1,083,041	\$106.89			1.0225	\$67.48			
200905	5,828	10,037	\$812,354	\$655,707	1.0000	\$0	\$655,707	80.7%		\$65.33				1.3090	\$1,063,399	\$105.95	-0.9%	1.0135	\$64.46				
200906	5,881	10,104	\$819,341	\$675,250	1.0000	\$0	\$675,250	82.4%		\$66.83				1.3064	\$1,070,346	\$105.93	0.0%	1.0133	\$65.95				
200907	5,922	10,110	\$829,254	\$690,585	1.0000	\$0	\$690,585	83.3%		\$68.31				1.2915	\$1,070,946	\$105.93	0.0%	1.0133	\$67.41				
200908	5,784	9,942	\$821,558	\$658,312	1.0000	\$0	\$658,312	80.1%		\$66.22				1.2852	\$1,055,886	\$106.20	0.3%	1.0159	\$65.18				
200909	5,834	10,027	\$827,464	\$662,081	1.0000	\$0	\$662,081	80.0%		\$66.03				1.2767	\$1,056,406	\$105.36	-0.8%	1.0078	\$65.52				
200910	5,831	10,002	\$839,053	\$694,221	1.0000	\$0	\$694,221	82.7%		\$69.41				1.2578	\$1,055,352	\$105.51	0.1%	1.0093	\$68.77				
200911	5,860	9,998	\$851,123	\$700,663	1.0000	\$0	\$700,663	82.3%		\$70.08				1.2491	\$1,063,114	\$106.33	0.8%	1.0172	\$68.90				
200912	5,886	10,056	\$855,133	\$696,351	1.0000	\$0	\$696,351	81.4%		\$69.25				1.2341	\$1,055,344	\$104.95	-1.3%	1.0039	\$68.98				
201001	6,035	10,285	\$883,382	\$700,700	1.0000	\$0	\$700,700	79.3%		\$68.13				1.2242	\$1,081,469	\$105.15	0.2%	1.0058	\$67.73				
201002	6,074	10,397	\$899,655	\$628,744	1.0000	\$0	\$628,744	69.9%		\$60.47				1.2170	\$1,094,838	\$105.30	0.1%	1.0073	\$60.03				
201003	6,028	10,300	\$891,630	\$714,779	1.0000	\$0	\$714,779	80.2%		\$69.40	\$67.36			1.2107	\$1,079,458	\$104.80	-0.5%	1.0025	\$69.22	\$66.62			
201004	6,025	10,285	\$894,878	\$745,585	1.0000	\$0	\$745,585	83.3%	80.4%	\$72.49	\$67.65	5.1%		1.2072	\$1,080,317	\$105.04	0.2%	1.0048	\$72.15	\$67.02	6.9%		
201005	6,002	10,263	\$896,285	\$647,144	1.0000	\$0	\$647,144	72.2%	79.7%	\$63.06	\$67.46	-3.5%		1.2036	\$1,078,739	\$105.11	0.1%	1.0055	\$62.71	\$66.87	-2.7%		
201006	6,030	10,370	\$908,805	\$710,496	1.0000	\$0	\$710,496	78.2%	79.3%	\$68.51	\$67.60	2.5%		1.1977	\$1,088,434	\$104.96	-0.1%	1.0040	\$68.24	\$67.06	3.5%		
201007	5,980	10,336	\$907,808	\$698,497	1.0000	\$0	\$698,497	76.9%	78.8%	\$67.58	\$67.54	-1.1%		1.1896	\$1,079,932	\$104.48	-0.5%	0.9995	\$67.62	\$67.08	0.3%		
201008	5,945	10,310	\$901,109	\$764,456	1.0000	\$0	\$764,456	84.8%	79.2%	\$74.15	\$68.20	12.0%		1.1811	\$1,064,323	\$103.23	-1.2%	0.9875	\$75.09	\$67.90	15.2%		
201009	6,015	10,383	\$906,906	\$637,395	1.0000	\$0	\$637,395	70.3%	78.4%	\$61.39	\$67.81	-7.0%		1.1765	\$1,066,972	\$102.76	-0.5%	0.9830	\$62.45	\$67.64	-4.7%		
201010	5,948	10,348	\$912,402	\$675,359	1.0000	\$0	\$675,359	74.0%	77.7%	\$65.26	\$67.46	-6.0%		1.1744	\$1,071,514	\$103.55	0.8%	0.9905	\$65.89	\$67.40	-4.2%		
201011	5,913	10,320	\$918,492	\$710,121	1.0000	\$0	\$710,121	77.3%	77.3%	\$68.81	\$67.36	-1.8%		1.1653	\$1,070,274	\$103.71	0.2%	0.9921	\$69.36	\$67.44	0.7%		
201012	5,946	10,373	\$926,734	\$689,230	1.0000	\$0	\$689,230	74.4%	76.7%	\$66.44	\$67.13	-4.0%		1.1572	\$1,072,435	\$103.39	-0.3%	0.9890	\$67.18	\$67.29	-2.6%		
201101	6,005	10,468	\$957,910	\$751,630	1.0000	\$0	\$751,630	78.5%	76.7%	\$71.80	\$67.44	5.4%		1.1400	\$1,091,986	\$104.32	0.9%	0.9979	\$71.96	\$67.65	6.2%		
201102	6,037	10,523	\$974,962	\$672,129	1.0000	\$0	\$672,129	68.9%	76.5%	\$63.87	\$67.73	5.6%		1.1310	\$1,102,706	\$104.79	0.5%	1.0024	\$63.72	\$67.96	6.1%		
201103	6,036	10,550	\$979,923	\$811,820	1.0000	\$0	\$811,821	82.8%	76.8%	\$76.95	\$68.37	10.9%	1.5%	1.1244	\$1,101,792	\$104.44	-0.3%	0.9990	\$77.03	\$68.63	11.3%	3.0%	
201104	6,055	10,593	\$984,529	\$743,248	1.0000	\$0	\$743,248	75.5%	76.2%	\$70.16	\$68.18	-3.2%	0.8%	1.1219	\$1,104,577	\$104.27	-0.2%	0.9975	\$70.34	\$68.48	-2.5%	2.2%	
201105	6,062	10,625	\$986,842	\$754,929	1.0000	\$0	\$754,930	76.5%	76.5%	\$71.05	\$68.84	12.7%	2.1%	1.1201	\$1,105,330	\$104.03	-0.2%	0.9951	\$71.40	\$69.20	13.8%	3.5%	
201106	6,044	10,582	\$991,567	\$795,416	1.0000	\$0	\$795,417	80.2%	76.7%	\$75.17	\$69.41	9.7%	2.7%	1.1154	\$1,105,993	\$104.52	0.5%	0.9998	\$75.18	\$69.79	10.2%	4.1%	
201107	6,028	10,552	\$1,010,039	\$738,780	1.0000	\$0	\$738,780	73.1%	76.4%	\$70.01	\$69.61	3.6%	3.1%	1.1095	\$1,120,686	\$106.21	1.6%	1.0159	\$68.91	\$69.90	1.9%	4.2%	
201108	6,063	10,631	\$1,011,154	\$790,998	1.0000	\$0	\$790,998	78.2%	75.9%	\$74.40	\$69.64	0.3%	2.1%	1.1104	\$1,122,829	\$105.62	-0.6%	1.0103	\$73.64	\$69.80	-1.9%	2.8%	
201109	6,090	10,679	\$1,009,421	\$798,553	1.0000	\$0	\$798,553	79.1%	76.6%	\$74.78	\$70.75	21.8%	4.3%	1.1106	\$1,121,091	\$104.98	-0.6%	1.0042	\$74.46	\$70.79	19.2%	4.7%	
201110	6,146	10,757	\$1,019,075	\$793,922	1.0000	\$1	\$793,922	77.9%	76.9%	\$73.81	\$71.46	13.1%	5.9%	1.1115	\$1,132,748	\$105.30	0.3%	1.0073	\$73.27	\$71.40	11.2%	5.9%	
201111	6,135	10,765	\$1,019,881	\$829,005	1.0000	\$1	\$829,006	81.3%	77.2%	\$77.01	\$72.15	11.9%	7.1%	1.1151	\$1,137,299	\$105.65	0.3%	1.0106	\$76.20	\$71.97	9.9%	6.7%	
201112	6,171	10,813	\$1,028,889	\$815,409	1.0000	\$1	\$815,409	79.3%	77.6%	\$75.41	\$72.89	13.5%	8.6%	1.1185	\$1,150,787	\$106.43	0.7%	1.0181	\$74.07	\$72.53	10.3%	7.8%	
201201	5,975	10,460	\$998,454	\$836,039	1.0000	\$1	\$836,040	83.7%	78.1%	\$79.93	\$73.55	11.3%	9.1%	1.1188	\$1,117,047	\$106.79	0.3%	1.0216	\$78.24	\$73.05	8.7%	8.0%	
201202	6,021	10,552	\$990,849	\$813,750	1.0000	\$3	\$813,753	82.1%	79.1%	\$77.12	\$74.65	20.7%	10.2%	1.1209	\$1,110,599	\$105.25	-1.4%	1.0068	\$76.60	\$74.11	20.2%	9.1%	
201203	6,020	10,570	\$996,175	\$873,499	1.0000	\$3	\$873,502	87.7%	79.6%	\$82.64	\$75.12	7.4%	9.9%	1.1218	\$1,117,558	\$105.73	0.5%	1.0114	\$81.71	\$74.51	6.1%	8.6%	
201204	5,994	10,575	\$1,002,563	\$870,628	1.0000	\$13	\$870,641	86.8%	80.5%	\$82.33	\$76.13	17.3%	11.7%	1.1188	\$1,121,679	\$106.07	0.3%	1.0146	\$81.14	\$75.40	15.4%	10.1%	
201205	6,012	10,616	\$1,011,164	\$842,575	1.0000	\$18	\$842,593	83.3%	81.1%	\$79.37	\$76.82	11.7%	11.6%	1.1132	\$1,125,581	\$106.03	0.0%	1.0142	\$78.26	\$75.97	9.6%	9.8%	
201206	6,055	10,688	\$1,016,732	\$844,130	1.0000	\$22	\$844,152	83.0%	81.3%	\$78.98	\$77.14	5.1%	11.1%	1.1081	\$1,126,598	\$105.41	-0.6%	1.0083	\$78.33	\$76.23	4.2%	9.2%	
201207	6,100	10,749	\$1,024,880	\$828,250	1.0000	\$40	\$828,290	80.8%	81.9%	\$77.06	\$77.72	10.1%	11.7%	1.1063	\$1,133,846	\$105.48	0.1%	1.0090	\$76.37	\$76.85	10.8%	9.9%	
201208	6,147	10,868	\$1,026,701	\$904,138	0.9999	\$54	\$904,192	88.1%	82.8%	\$83.20	\$78.46	11.8%	12.7%	1.1023	\$1,131,761	\$104.14	-1.3%	0.9962	\$83.52	\$77.67	13.4%	11.3%	
201209	6,127	10,857	\$1,036,406	\$789,917	0.9999	\$61	\$789,978	76.2%	82.5%	\$72.76	\$78.28	-2.7%	10.6%	1.0986	\$1,138,617	\$104.87	0.7%	1.0032	\$72.53	\$77.50	-2.6%	9.5%	
201210	6,130	10,869	\$1,041,900	\$832,878	0.9999	\$84	\$832,962	79.9%	82.7%	\$76.64	\$78.52	3.8%	9.9%	1.0923	\$1,138,113	\$104.71	-0.2%	1.0017	\$76.51	\$77.77	4.4%	8.9%	
201211	6,153	10,922	\$1,051,436	\$865,737	0.9999	\$104	\$865,841	82.3%	82.8%	\$79.27	\$78.71	2.9%	9.1%	1.0858	\$1,141,658	\$104.53	-0.2%	0.9999	\$79.28	\$78.03	4.0%	8.4%	
201212	6,116	10,874	\$1,054,439	\$860,043	0.9999	\$120	\$860,163	81.6%	82.9%	\$79.10	\$79.02	4.9%	8.4%	1.0795	\$1,138,223	\$104.67	0.1%	1.0013	\$79.00	\$78.45	6.7%	8.2%	
201301	6,078	10,855	\$1,067,951	\$954,141	0.9999	\$141	\$954,282	89.4%	83.4%	\$87.91	\$79.70	10.0%	8.4%	1.0602	\$1,132,199	\$104.30	-0.4%	0.9977					

APPENDIX

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Medical & Drug
Rate Change History**

Effective Date	PPO BluePreferred	PPO HRA	PPO HSA***	CMM Indemnity	Non-CDH Drug	Integrated HRA Drug	HSA Drug ***
	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase
07/01/94	0.0%			0.0%	0.0%		
10/01/94	0.0%			0.0%	0.0%		
10/01/95	-3.0%			-3.0%	-3.0%		
07/01/96	0.0%			0.0%	0.0%		
10/01/96	0.0%			0.0%	15.0%		
01/01/97	0.0%			0.0%	9.0%		
08/01/97	0.0%			0.0%	60.0%		
09/01/97	0.0%			0.0%	0.0%		
01/01/98	0.0%			0.0%	9.5%		
04/01/98	6.0%			6.0%	6.0%		
08/01/98	0.0%			0.0%	25.0%		
02/01/99	0.0%			20.0%	15.0%		
07/01/99	2.0%			0.0%	20.0%		
01/01/00	2.9%			2.9%	11.7%		
07/01/00	8.0%			0.0%	10.0%		
01/01/01	4.7%			20.0%	0.0%		
07/01/01	8.8%			8.8%	16.6%		
01/01/02	6.2%			0.0%	15.5%		
07/01/02	12.8%			0.0%	4.5%		
01/01/03	13.5%			0.0%	11.7%		
08/01/03	0.0%			0.0%	0.0%		
10/01/03	4.1%			0.0%	4.8%		
01/01/04	-5.7%			-5.7%	4.1%		
07/01/04	-20.0%			-20.0%	-20.0%		
01/01/05 *	14.3%			14.3%	14.3%		
06/01/05	0.0%	Inception	Inception	0.0%	0.0%	Inception	Inception
7/1/2005	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
1/1/2006	5.0%	0.0%	0.0%	5.0%	3.7%	0.0%	0.0%
4/1/2006	2.9%	-9.4%	-10.2%	2.9%	3.8%	-9.8%	-9.8%
7/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2007	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
4/1/2007	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	2.2%
7/1/2007	2.0%	5.0%	5.0%	2.0%	7.5%	7.5%	7.5%
10/1/2007	0.0%	0.0%	0.0%	0.0%	3.6%	3.6%	3.6%
1/1/2008	3.5%	0.0%	0.0%	3.5%	8.0%	8.0%	8.0%
4/1/2008	4.9%	0.0%	0.0%	4.9%	7.0%	7.0%	7.0%
7/1/2008	0.8%	0.8%	0.8%	0.8%	2.4%	2.4%	2.4%
10/1/2008	4.6%	7.0%	7.0%	0.0%	0.0%	0.0%	0.0%
1/1/2009	6.5%	7.5%	7.5%	6.5%	4.0%	4.0%	4.0%
4/1/2009	7.2%	16.7%	16.7%	7.2%	2.0%	2.0%	2.0%
7/1/2009	0.5%	15.4%	6.5%	0.5%	3.0%	3.0%	3.0%
10/1/2009	0.0%	6.0%	6.0%	0.0%	1.0%	1.0%	1.0%
1/1/2010	1.3%	-21.3%	-14.2%	1.3%	0.0%	0.0%	0.0%
4/1/2010	2.6%	16.7%	16.3%	2.6%	2.0%	2.0%	2.0%
6/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7/1/2010	0.0%	16.2%	7.5%	0.0%	0.0%	0.0%	0.0%
11/1/2010**	0.0%	0.0%	4.1%	0.0%	4.9%	4.1%	0.0%
1/1/2011	5.2%	-19.3%	-15.9%	5.2%	2.3%	2.3%	2.3%
4/1/2011	0.0%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
5/1/2011	-13.7%	-13.7%	-13.7%	-13.7%	-1.4%	-1.4%	-1.4%
8/1/2011	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
10/1/2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2012	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
4/1/2012	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
7/1/2012	-1.8%	-2.6%	-2.8%	-1.8%	-6.0%	-2.6%	-2.8%
10/1/2012	0.0%	-0.2%	-0.6%	0.0%	0.0%	-0.2%	-0.6%
1/1/2013	9.0%	8.0%	9.3%	9.0%	8.0%	8.0%	9.3%
4/1/2013	8.5%	0.6%	6.0%	8.5%	0.0%	0.6%	6.0%
7/1/2013	-2.1%	2.2%	-1.2%	-2.1%	0.0%	0.0%	-1.2%
10/1/2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 01/2014	5.8%	9.6%	5.7%	5.8%	4.2%	9.6%	5.7%

* Includes revenue neutrality adjustment of 0.72%

** Increases were approved for 10/1/10 effective date, but implementation was delayed due to approval date

*** Includes PPO HDHP (\$1200 deductible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)**

Expected Renewal Increases for BluePreferred (PPO) and BluePreferred HDHP (PPO HDHP)

PPO \$10 Copay, \$300 OON Ded 80% OON Coins & Rx \$8/\$15/\$30**

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$302	\$92	\$1	\$395
7/1/2005	\$333	\$101	\$1	\$435
1/1/2006	\$350	\$105	\$1	\$456
4/1/2006	\$360	\$109	\$1	\$470
7/1/2006	\$360	\$109	\$1	\$470
9/1/2006	\$360	\$109	\$1	\$470
10/1/2006	\$360	\$109	\$1	\$470
1/1/2007	\$371	\$112	\$1	\$484
4/1/2007	\$371	\$112	\$1	\$484
7/1/2007	\$378	\$120	\$1	\$499
10/1/2007	\$378	\$124	\$1	\$503
1/1/2008	\$391	\$134	\$1	\$526
4/1/2008	\$410	\$143	\$1	\$554
7/1/2008	\$413	\$146	\$1	\$560
10/1/2008	\$432	\$146	\$1	\$579
1/1/2009	\$460	\$152	\$1	\$613
4/1/2009	\$493	\$155	\$1	\$649
7/1/2009	\$495	\$160	\$1	\$656
10/1/2009	\$495	\$162	\$1	\$658
1/1/2010	\$501	\$162	\$1	\$664
4/1/2010	\$514	\$165	\$1	\$680
6/1/2010	\$514	\$165	\$1	\$680
7/1/2010	\$514	\$165	\$1	\$680
11/1/2010	\$514	\$173	\$1	\$688
1/1/2011	\$541	\$177	\$1	\$719
4/1/2011	\$541	\$177	\$1	\$719
5/1/2011	\$467	\$175	\$1	\$643
8/1/2011	\$444	\$166	\$1	\$611
10/1/2011	\$444	\$166	\$1	\$611
1/1/2012	\$467	\$174	\$1	\$642
4/1/2012	\$502	\$187	\$1	\$690
7/1/2012	\$493	\$176	\$1	\$670
10/1/2012	\$493	\$176	\$1	\$670
1/1/2013	\$537	\$165	\$1	\$703
4/1/2013	\$583	\$165	\$1	\$749
7/1/2013	\$571	\$165	\$1	\$737
10/1/2013	\$571	\$165	\$1	\$737
1/1/2014	\$604	\$172	\$1	\$777
4/1/2014	\$604	\$172	\$1	\$777
7/1/2014	\$604	\$172	\$1	\$777
10/1/2014	\$604	\$172	\$1	\$777

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$690	Apr-13	\$749	8.55%	
May-12	\$690	May-13	\$749	8.55%	
Jun-12	\$690	Jun-13	\$749	8.55%	
Jul-12	\$670	Jul-13	\$737	10.00%	
Aug-12	\$670	Aug-13	\$737	10.00%	
Sep-12	\$670	Sep-13	\$737	10.00%	
Oct-12	\$670	Oct-13	\$737	10.00%	
Nov-12	\$670	Nov-13	\$737	10.00%	
Dec-12	\$670	Dec-13	\$737	10.00%	
Jan-13	\$703	Jan-14	\$777	10.53%	
Feb-13	\$703	Feb-14	\$777	10.53%	
Mar-13	\$703	Mar-14	\$777	10.53%	
Apr-13	\$749	Apr-14	\$777	3.74%	
May-13	\$749	May-14	\$777	3.74%	
Jun-13	\$749	Jun-14	\$777	3.74%	
Jul-13	\$737	Jul-14	\$777	5.43%	
Aug-13	\$737	Aug-14	\$777	5.43%	
Sep-13	\$737	Sep-14	\$777	5.43%	
Oct-13	\$737	Oct-14	\$777	5.43%	
Nov-13	\$737	Nov-14	\$777	5.43%	
Dec-13	\$737	Dec-14	\$777	5.43%	

PPO HDHP \$1200 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45***

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
6/1/2005	\$229	\$57		\$286
7/1/2005	\$252	\$63		\$315
1/1/2006	\$252	\$63		\$315
4/1/2006	\$227	\$56		\$283
7/1/2006	\$227	\$56		\$283
9/1/2006	\$227	\$56		\$283
10/1/2006	\$227	\$56		\$283
1/1/2007	\$234	\$58		\$292
4/1/2007	\$239	\$59		\$298
7/1/2007	\$251	\$63		\$314
10/1/2007	\$251	\$65		\$316
1/1/2008	\$251	\$70		\$321
4/1/2008	\$251	\$75		\$326
7/1/2008	\$253	\$77		\$330
10/1/2008	\$271	\$77		\$348
1/1/2009	\$291	\$80		\$371
4/1/2009	\$340	\$82		\$422
7/1/2009	\$362	\$84		\$446
10/1/2009	\$384	\$85		\$469
1/1/2010	\$329	\$85		\$414
4/1/2010	\$383	\$87		\$470
6/1/2010	\$383	\$87		\$470
7/1/2010	\$412	\$87		\$499
11/1/2010	\$429	\$91		\$520
1/1/2011	\$361	\$93		\$454
4/1/2011	\$404	\$93		\$497
5/1/2011	\$349	\$92		\$441
8/1/2011	\$332	\$87		\$419
10/1/2011	\$332	\$87	\$1	\$420
1/1/2012	\$349	\$91	\$1	\$441
4/1/2012	\$375	\$98	\$1	\$474
7/1/2012	\$365	\$95	\$1	\$461
10/1/2012	\$363	\$94	\$1	\$458
1/1/2013	\$397	\$103	\$1	\$501
4/1/2013	\$421	\$109	\$1	\$531
7/1/2013	\$416	\$108	\$1	\$525
10/1/2013	\$416	\$108	\$1	\$525
1/1/2014	\$440	\$114	\$1	\$555
4/1/2014	\$440	\$114	\$1	\$555
7/1/2014	\$440	\$114	\$1	\$555
10/1/2014	\$440	\$114	\$1	\$555

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$474	Apr-13	\$531	12.03%	
May-12	\$474	May-13	\$531	12.03%	
Jun-12	\$474	Jun-13	\$531	12.03%	
Jul-12	\$461	Jul-13	\$525	13.88%	
Aug-12	\$461	Aug-13	\$525	13.88%	
Sep-12	\$461	Sep-13	\$525	13.88%	
Oct-12	\$458	Oct-13	\$525	14.63%	
Nov-12	\$458	Nov-13	\$525	14.63%	
Dec-12	\$458	Dec-13	\$525	14.63%	
Jan-13	\$501	Jan-14	\$555	10.78%	
Feb-13	\$501	Feb-14	\$555	10.78%	
Mar-13	\$501	Mar-14	\$555	10.78%	
Apr-13	\$531	Apr-14	\$555	4.52%	
May-13	\$531	May-14	\$555	4.52%	
Jun-13	\$531	Jun-14	\$555	4.52%	
Jul-13	\$525	Jul-14	\$555	5.71%	
Aug-13	\$525	Aug-14	\$555	5.71%	
Sep-13	\$525	Sep-14	\$555	5.71%	
Oct-13	\$525	Oct-14	\$555	5.71%	
Nov-13	\$525	Nov-14	\$555	5.71%	
Dec-13	\$525	Dec-14	\$555	5.71%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

** Was previously \$5/\$10/\$25 Rx plan. This plan was removed from our product portfolio for new and renewing business effective 12/1/2012. The recommended alternate Rx plan w

*** Option was HSA until 1/1/2013 (changed to HDHP since no longer HSA-eligible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)
Expected Renewal Increases for BluePreferred HRA (PPO HRA)**

PPO HRA \$1000 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45				
Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$233	\$57	\$1	\$291
7/1/2005	\$257	\$63	\$1	\$321
1/1/2006	\$257	\$63	\$1	\$321
4/1/2006	\$233	\$57	\$1	\$291
7/1/2006	\$233	\$57	\$1	\$291
9/1/2006	\$233	\$57	\$1	\$291
10/1/2006	\$233	\$57	\$1	\$291
1/1/2007	\$240	\$59	\$1	\$300
4/1/2007	\$245	\$61	\$1	\$307
7/1/2007	\$257	\$66	\$1	\$324
10/1/2007	\$257	\$68	\$1	\$326
1/1/2008	\$257	\$73	\$1	\$331
4/1/2008	\$257	\$78	\$1	\$336
7/1/2008	\$259	\$80	\$1	\$340
10/1/2008	\$277	\$80	\$1	\$358
1/1/2009	\$298	\$83	\$1	\$382
4/1/2009	\$348	\$85	\$1	\$434
7/1/2009	\$402	\$88	\$1	\$491
10/1/2009	\$426	\$89	\$1	\$516
1/1/2010	\$335	\$89	\$1	\$425
4/1/2010	\$391	\$91	\$1	\$483
6/1/2010	\$391	\$91	\$1	\$483
7/1/2010	\$455	\$91	\$1	\$547
11/1/2010	\$455	\$91	\$1	\$547
1/1/2011	\$367	\$96	\$1	\$464
4/1/2011	\$411	\$96	\$1	\$508
5/1/2011	\$355	\$95	\$1	\$451
8/1/2011	\$337	\$90	\$1	\$428
10/1/2011	\$337	\$90	\$1	\$428
1/1/2012	\$354	\$95	\$1	\$450
4/1/2012	\$381	\$102	\$1	\$484
7/1/2012	\$371	\$99	\$1	\$471
10/1/2012	\$370	\$99	\$1	\$470
1/1/2013	\$400	\$107	\$1	\$508
4/1/2013	\$402	\$108	\$1	\$511
7/1/2013	\$411	\$108	\$1	\$520
10/1/2013	\$411	\$108	\$1	\$520
1/1/2014	\$450	\$118	\$1	\$569
4/1/2014	\$450	\$118	\$1	\$569
7/1/2014	\$450	\$118	\$1	\$569
10/1/2014	\$450	\$118	\$1	\$569
Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase *
Apr-12	\$484	Apr-13	\$511	5.58%
May-12	\$484	May-13	\$511	5.58%
Jun-12	\$484	Jun-13	\$511	5.58%
Jul-12	\$471	Jul-13	\$520	10.40%
Aug-12	\$471	Aug-13	\$520	10.40%
Sep-12	\$471	Sep-13	\$520	10.40%
Oct-12	\$470	Oct-13	\$520	10.64%
Nov-12	\$470	Nov-13	\$520	10.64%
Dec-12	\$470	Dec-13	\$520	10.64%
Jan-13	\$508	Jan-14	\$569	12.01%
Feb-13	\$508	Feb-14	\$569	12.01%
Mar-13	\$508	Mar-14	\$569	12.01%
Apr-13	\$511	Apr-14	\$569	11.35%
May-13	\$511	May-14	\$569	11.35%
Jun-13	\$511	Jun-14	\$569	11.35%
Jul-13	\$520	Jul-14	\$569	9.42%
Aug-13	\$520	Aug-14	\$569	9.42%
Sep-13	\$520	Sep-14	\$569	9.42%
Oct-13	\$520	Oct-14	\$569	9.42%
Nov-13	\$520	Nov-14	\$569	9.42%
Dec-13	\$520	Dec-14	\$569	9.42%

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
08/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2014	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 01/2014

	1	2	3	4	5	6	7	8					
Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1 HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$347		\$126	\$473								
2 HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$364	4.9%	\$126	\$490	3.6%							
3 Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$386	6.0%	\$126	\$512	4.5%							
4 POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$404	4.7%	\$126	\$530	3.5%							
5 BC Advantage \$30/30, 100/70%, \$0/500 Ded	\$10/\$25/\$45	\$414	2.5%	\$126	\$540	1.9%							
6 PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$604	45.9%	\$126	\$730	35.2%							
TOTAL:			74.1%			54.3%							
A HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$345		\$127	\$472								
B POS OPEN ACCESS \$10/\$20, \$300 OON Ded	\$0/\$25/\$45	\$404		\$127	\$531								
C PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$604		\$127	\$731								
H.S.A. WITH INTEGRATED RX							vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A HMO OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$274		\$63	\$337		-54%	-29%				-29%	-21%
2 HMO OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$236		\$45	\$281	-16.6%	-62%	-41%	-17%	\$ 1,300	\$ (672)		
3 HMO OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$202		\$38	\$240	-14.6%	-67%	-49%	-29%	\$ 2,800	\$ (1,164)		
1 B OOP OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$317		\$85	\$402		-45%	-15%				-24%	-22%
2 OOP OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$274		\$62	\$336	-16.4%	-54%	-29%	-16%	\$ 1,300	\$ (792)		
3 OOP OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$234		\$46	\$280	-16.7%	-62%	-41%	-30%	\$ 2,800	\$ (1,464)		
1 C PPO HDHP*, \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$440		\$114	\$554		-24%	17%				-24%	-27%
2 C PPO HDHP*, \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$415		\$114	\$529	-4.5%	-28%	12%	-5%	\$ -	\$ (300)	317%	-31%
3 C PPO HSA, \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$392		\$98	\$490	-7.4%	-33%	4%	-12%	\$ 800	\$ (768)	-33%	-35%
4 C PPO HSA, \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$361		\$86	\$447	-15.5%	-39%	-5%	-19%	\$ 1,500	\$ (1,284)	-39%	-40%
H.R.A. WITH INTEGRATED RX													
1 A HMO OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$295		\$62	\$357		-51%	-25%				-24%	-14%
2 HMO OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$249		\$46	\$295	-17.4%	-60%	-38%	-17%	\$ 1,300	\$ (744)		
3 HMO OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$217		\$38	\$255	-13.6%	-65%	-46%	-29%	\$ 2,800	\$ (1,224)		
1 B OOP OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$341		\$85	\$426		-42%	-10%				-20%	-16%
2 OOP OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$291		\$62	\$353	-17.1%	-52%	-25%	-17%	\$ 1,300	\$ (876)		
3 OOP OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$250		\$46	\$296	-16.1%	-59%	-37%	-31%	\$ 2,800	\$ (1,560)		
1 C PPO HRA, \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$450		\$118	\$568		-22%	20%				-22%	-25%
2 C PPO HRA, \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$422		\$118	\$540	-4.9%	-26%	14%	-5%	\$ -	\$ (336)	325%	-30%
3 C PPO HRA, \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$392		\$87	\$479	-11.3%	-34%	1%	-16%	\$ 1,000	\$ (1,068)	-34%	-35%
4 C PPO HRA, \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$345		\$68	\$413	-13.8%	-43%	-13%	-27%	\$ 2,000	\$ (1,860)	-44%	-43%
5 C PPO HRA, \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$296		\$48	\$344	-16.7%	-53%	-27%	-39%	\$ 4,000	\$ (2,688)	-53%	-51%

* Option was HSA until 1/1/2013. (Changed to HDHP since no longer HSA-eligible)

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1924
Actuarial Memorandum
GRANDFATHERED BUSINESS

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Table of Contents
Filing 1924**

Actuarial Memorandum Cover Page	1
Table of Contents	2
Actuarial Certification	3
Summary	4
Pricing Page	5
Trends Page	6
DICR Derivation (GHMSI)	7
Normalized Trend by Product	8 - 11
Normalized Total Medical Trend (excluding CDH Medical)	12
Normalized Medical Trend (CDH Medical Only)	13
Normalized Total Medical Trend	14
Normalized Drug Trend by Product	15 - 18
Normalized Total Drug Trend	19 - 21
APPENDIX	
Small Group Rate History	A
Renewal Increase Exhibit: PPO and PPO HDHP	B
Renewal Increase Exhibit: PPO HRA	C
History of Renewal Cap/Floor and New Business Discount	D
Product Portfolio (BC & GHMSI)	E

ACTUARIAL CERTIFICATION

I, Dwayne Lucado, am an Associate Actuary of Actuarial Pricing with CareFirst BlueCross BlueShield of which CareFirst GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles, that are consistent with applicable Actuarial Standards of Practice, including ASOP No. 8, for the legal entity in the aggregate.

**Dwayne
Lucado**

Digitally signed by Dwayne Lucado
DN: cn=Dwayne Lucado,
o=CareFirst BlueCross BlueShield,
ou=Actuarial Pricing Department,
email=dwayne.lucado@carefirst.co
m, c=US
Date: 2013.09.20 14:29:52 -04'00'

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**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Rate Filing Summary (Filing 1924)
Grandfathered**

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

Product	Proposed Rate Change (01/2014 over 10/2013 Rate Level)	Proposed Renewals (01/2014 over 01/2013 based on proposed)
PPO	5.8%	12.4%
PPO HSA*	5.7%	10.7%
PPO HRA	9.6%	12.7%
Indemnity	5.8%	12.4%
Non-CDH Drug	4.2%	4.2%
HSA Drug*	5.7%	10.7%
HRA Drug (Integrated) **	9.6%	10.3%
PPO Med & Rx	5.5%	10.7%
Indemnity Med & Rx	5.2%	9.3%
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Non-CDH Medical & Drug	5.5%	10.7%
HSA Medical & Drug	5.7%	10.7%
HRA Medical & Drug	8.3%	10.7%

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

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.

* Includes PPO \$1200 High Deductible Health Plan (no longer HSA - eligible as of 1/1/2013).

** Non-Integrated HRA Drug has the same rate change as Non-CDH Drug.

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

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Proposed Rate Change Derivation
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Projection Period: 01/01/2014 through 11/30/2015
 Grandfathered Business

	GHMSI Non-CDH Medical			GHMSI CDH Medical			GHMSI Medical	GHMSI Drug					GHMSI Total					
	Med PPO	Med Indemnity	Med GHMSI Non-CDH	Med PPO HSA	Med PPO HRA	Med GHMSI CDH	Med GHMSI Total	Rx GHMSI Non-CDH	Rx GHMSI HSA	Rx GHMSI Int HRA	Rx GHMSI Non-Int HRA	Rx GHMSI CDH	Rx GHMSI Total	Total GHMSI Non-CDH	Total PPO HSA	Total PPO HRA	Total GHMSI CDH	Total GHMSI Total
Enrollment																		
Contract Month	40,561	292	40,853	2,960	135	3,095	43,948	40,853	2,960	0	135	3,095	43,948	40,853	2,960	135	3,095	43,948
Member Month	75,551	502	76,053	5,866	251	6,117	82,170	76,053	5,866	0	251	6,117	82,170	76,053	5,866	251	6,117	82,170
Adjust Revenue to Current Rate Level (10/2013)																		
Revenue	\$27,555,155	\$148,166	\$27,703,321	\$1,813,036	\$80,016	\$1,893,052	\$29,596,373	\$7,735,180	\$467,626	\$0	\$24,720	\$492,346	\$8,227,526	\$35,438,502	\$2,280,661	\$104,736	\$2,385,397	\$37,823,899
Income Adjustment Factor to Current Rate Level	1.1982	1.2006	1.1983	1.1613	1.0793	1.1578	1.1957	1.0864	1.1613	1.0000	1.0822	1.1573	1.0907	1.1739	1.1613	1.0800	1.1577	1.1728
Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Adjustment for Grandfathered Experience	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Final Adjusted Revenue at Current Rate Level (10/2013)	\$33,017,771	\$177,894	\$33,195,665	\$2,105,431	\$86,365	\$2,191,796	\$35,387,462	\$8,403,865	\$543,055	\$0	\$26,753	\$569,808	\$8,973,674	\$41,599,531	\$2,648,486	\$113,119	\$2,761,605	\$44,361,136
Experience Period Incurred Claims																		
Experience Period Incurred and Paid Claims	\$22,412,112	\$33,815	\$22,445,927	\$2,179,999	\$50,066	\$2,230,065	\$24,675,992	\$7,070,054	\$372,863	\$0	\$9,973	\$382,836	\$7,452,890	\$29,515,981	\$2,552,862	\$60,039	\$2,612,901	\$32,128,881
Completion Factors	0.9866	0.9834	0.9866	0.9929	0.9866	0.9928	0.9872	0.9999	0.9999	1.0000	0.9999	0.9999	0.9999	0.9998	0.9938	0.9901	0.9938	0.9901
IBNR	\$303,648	\$570	\$304,219	\$15,578	\$679	\$16,257	\$320,475	\$816	\$40	\$0	\$1	\$41	\$857	\$305,035	\$15,618	\$680	\$16,299	\$321,333
Estimated Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$7,070,870	\$372,903	\$0	\$9,974	\$382,877	\$7,453,747	\$29,821,015	\$2,568,480	\$60,719	\$2,629,199	\$32,450,214
Experience Period Incurred Claims Adjustments																		
Experience Period Rx Rebates								(\$535,821)	(\$41,974)		(\$1,123)	(\$43,096)	(\$578,917)	(\$535,821)	(\$41,974)	(\$1,123)	(\$43,096)	(\$578,917)
Experience Period Adjusted Incurred Claims	\$22,715,760	\$34,385	\$22,750,145	\$2,195,577	\$50,745	\$2,246,322	\$24,996,467	\$6,535,050	\$330,929	\$0	\$8,851	\$339,780	\$6,874,830	\$29,285,195	\$2,526,506	\$59,596	\$2,586,102	\$31,871,297
Rating Period Projected Capitulations																		
Experience Period Capitulations	\$81,095	\$539	\$81,634	\$6,298	\$270	\$6,568	\$88,202	\$0	\$0	\$0	\$0	\$0	\$0	\$81,634	\$6,298	\$270	\$6,568	\$88,202
Trend Factor	1.0285	1.0286	1.0285	1.0283	1.0283	1.0282	1.0284	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0285	1.0283	1.0283	1.0282	1.0284
Rating Period Projected Capitulations	\$83,404	\$554	\$83,958	\$6,476	\$277	\$6,753	\$90,711	\$0	\$0	\$0	\$0	\$0	\$0	\$83,958	\$6,476	\$277	\$6,753	\$90,711
Rating Period Projected Incurred Claims																		
Pricing Trend	1.0730	1.0730	1.0730	1.0850	1.0850	1.0850	1.0741	1.1050	1.0850	1.0850	1.1050	1.0855	1.1041	1.0803	1.0850	1.0880	1.0851	1.0806
Months of Trend	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5
Trend Factor	1.1684	1.1684	1.1684	1.1974	1.1974	1.1974	1.1710	1.2467	1.1974	1.2467	1.1987	1.2443	1.1859	1.1974	1.2047	1.1976	1.1976	1.1858
Rating Period Projected Incurred Claims	\$26,624,497	\$40,730	\$26,665,227	\$2,635,460	\$61,039	\$2,696,499	\$29,361,726	\$8,147,246	\$396,255	\$0	\$11,035	\$407,289	\$8,554,536	\$34,812,474	\$3,031,714	\$72,074	\$3,103,789	\$37,916,262
Loss Ratios																		
Experience Period Loss Ratios	82.7%	23.6%	82.4%	121.4%	63.8%	119.0%	84.8%	84.5%	70.8%	0.0%	35.8%	69.0%	83.6%	82.9%	111.1%	57.2%	108.7%	84.5%
Rating Period Loss Ratios (without rate change)	80.6%	22.9%	80.3%	125.2%	70.7%	123.0%	83.0%	96.9%	73.0%	0.0%	41.2%	71.5%	95.3%	83.7%	114.5%	63.7%	112.4%	85.5%
Retention																		
Admin Costs	7.6%	7.6%	7.6%	6.4%	11.3%	6.5%	7.5%	7.6%	6.4%	11.3%	11.3%	6.6%	7.5%	7.6%	6.4%	11.3%	6.5%	7.5%
CDH Expenses	0.0%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	1.1%	0.4%	0.0%	0.0%	0.4%	1.1%	0.4%	0.0%
Broker Commissions	4.3%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	5.1%	4.0%	4.3%	4.3%	4.0%	5.1%	4.0%	4.3%
Contribution to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Invest Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
ACA Fees (Reins, PCO & Gen Ins Tax)	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	3.0%	3.0%	3.0%	3.0%	3.2%	3.0%	3.0%
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Retention	19.1%	19.1%	19.1%	17.8%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	24.7%	18.0%	19.0%	19.1%	17.8%	24.7%	18.0%	19.0%
Desired Incurred Claims Ratio	80.9%	80.9%	80.9%	82.2%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	75.3%	82.0%	81.0%	80.9%	82.2%	75.3%	82.0%	81.0%
Required Revenue	\$32,902,150	\$50,334	\$32,952,484	\$3,207,526	\$81,041	\$3,288,567	\$36,241,051	\$10,068,243	\$482,268	\$0	\$14,650	\$496,918	\$10,565,162	\$43,020,727	\$3,689,794	\$95,691	\$3,785,485	\$46,806,213
Derived Rate Change (01/2014 over 10/2013 Rate Level)	-0.4%	-71.7%	-0.7%	52.3%	-6.2%	50.0%	2.4%	19.8%	-11.2%	0.0%	-45.2%	-12.8%	17.7%	3.4%	39.3%	-15.4%	37.1%	5.5%
Proposed Rate Change (01/2014 over 10/2013 Rate Level)	5.8%	5.8%	5.8%	5.7%	9.6%	5.9%	5.8%	4.2%	5.7%	9.6%	4.2%	5.6%	4.3%	5.5%	5.7%	8.3%	5.8%	5.5%
Rate Change based on pricing trend (04/2014 over 01/2014 Rate Level)	1.8%	1.8%	1.8%	2.1%	2.1%	2.1%	1.8%	2.5%	2.1%	2.1%	2.5%	2.1%	2.5%	1.9%	2.1%	2.2%	2.1%	2.0%
Proposed Rate Change (04/2014 over 01/2014 Rate Level)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Derived Renewals (01/2014 over 01/2013 based on Derived Incrementals)	5.8%	-69.9%	5.4%	59.5%	-3.5%	57.0%	8.7%	19.8%	-7.0%	0.6%	-45.2%	-8.9%	18.1%	8.6%	45.9%	-13.6%	43.4%	10.7%

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Experience Period Observed, Normalized, and Proposed Rating Paid Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	Weights by Incurred Claims	Rolling-12 Observed Paid Trend	Rolling-12 Normalized Paid Trend	Proposed Rating Paid Trend	EP Claims	Proposed Rating Paid Trend (Last Filing)
Medical						
HMO	31.3%	-0.2%	-0.1%	9.5%	\$2,886,987	9.5%
HMO OA	13.1%	18.4%	15.5%	9.5%	\$1,207,884	9.5%
OO OA	35.1%	7.3%	5.1%	9.5%	\$3,239,383	9.5%
POS OA	15.7%	-5.8%	-1.2%	9.5%	\$1,453,604	9.5%
BC Adv	1.0%	-51.4%	-53.5%	9.5%	\$90,357	9.5%
HB1	0.0%	-65.5%		9.5%	\$1,949	9.5%
HB2	0.9%			9.5%	\$80,439	9.5%
HBAdv	0.0%			9.5%	\$0	9.5%
HMO HSA OA	1.0%	19.3%	16.6%	9.0%	\$95,579	9.0%
HMO HRA OA	1.6%	64.4%	52.2%	9.0%	\$146,422	9.0%
POS HSA OA	0.4%	71.5%	70.2%	9.0%	\$33,452	9.0%
POS HRA OA	0.0%	-94.3%	-96.8%	9.0%	\$140	9.0%
BC Adv HSA	0.0%			9.0%	\$0	9.0%
BC Adv HRA	0.0%			9.0%	\$0	9.0%
HB2 HSA	0.0%			9.0%	\$0	9.0%
HB2 Int HRA	0.0%			9.0%	\$0	9.0%
HBAdv HSA	0.0%			9.0%	\$0	9.0%
HBAdv Int HRA	0.0%			9.0%	\$0	9.0%
BC Non-CDH	97.0%	2.7%	3.0%	9.5%	\$8,960,604	9.5%
BC CDH	3.0%	31.4%	25.7%	9.0%	\$275,593	9.0%
BC Total	100.0%	4.1%	3.8%	9.5%	\$9,236,197	9.5%
PPO	90.9%	0.7%	1.0%	7.3%	\$22,715,760	7.3%
Indemnity	0.1%	-69.8%	-67.6%	7.3%	\$34,385	7.3%
PPO HSA	8.8%	67.5%	64.3%	8.5%	\$2,195,577	8.5%
PPO HRA	0.2%	14.4%	-7.6%	8.5%	\$50,745	8.5%
GHMSI CDH	9.0%	68.3%	61.2%	8.5%	\$2,246,322	8.5%
GHMSI Total	100.0%	4.3%	4.2%	7.4%	\$24,996,467	7.4%
Med BC & GHMSI Total		4.0%	4.1%	8.0%	\$34,232,664	8.1%
Rx						
BC Non-CDH	26.9%	4.3%	5.2%	10.5%	\$2,773,249	10.5%
BC HSA	0.7%	9.9%	4.8%	8.5%	\$71,153	8.5%
BC HRA	0.3%	-16.3%	-22.8%	10.4%	\$27,943	9.0%
GHMSI Non-CDH	68.5%	6.3%	7.1%	10.5%	\$7,070,870	10.5%
GHMSI HSA	3.6%	22.5%	20.6%	8.5%	\$372,903	8.5%
GHMSI HRA	0.1%	-43.6%	-50.2%	10.5%	\$9,974	10.1%
BC CDH	1.0%	-1.3%	-5.9%	9.1%	\$99,095	8.6%
GHMSI CDH	3.7%	15.9%	13.3%	8.6%	\$382,877	8.9%
BC Total	27.8%	4.6%	4.7%	10.5%	\$2,872,344	10.4%
GHMSI Total	72.2%	6.9%	7.4%	10.4%	\$7,453,747	10.4%
Non-CDH Total	95.3%	5.5%	6.4%	10.5%	\$9,844,119	10.5%
CDH Total	4.7%	12.7%	8.7%	8.6%	\$481,972	8.8%
Rx BC & GHMSI Total	100.0%	6.1%	6.5%	10.4%	\$10,326,091	10.4%
Medical & Rx						
BC Non-CDH	26.3%	3.1%	3.5%	9.7%	\$11,733,853	9.7%
BC HSA	0.4%	22.2%	17.7%	8.8%	\$200,183	8.9%
BC HRA	0.4%	39.3%	29.5%	9.2%	\$174,505	9.0%
GHMSI Non-CDH	66.9%	1.7%	2.1%	8.0%	\$29,821,015	8.0%
GHMSI HSA	5.8%	59.0%	56.1%	8.5%	\$2,568,480	8.5%
GHMSI HRA	0.1%	-2.1%	-19.3%	8.8%	\$60,719	8.9%
BC CDH	0.8%	20.8%	15.5%	9.0%	\$374,688	8.9%
GHMSI CDH	5.9%	57.9%	51.9%	8.5%	\$2,629,199	8.6%
BC Total	27.2%	4.2%	4.0%	9.7%	\$12,108,541	9.7%
GHMSI Total	72.8%	4.9%	4.9%	8.1%	\$32,450,214	8.1%
Non-CDH Total	93.3%	1.9%	2.4%	8.5%	\$41,554,869	8.6%
CDH Total	6.7%	54.0%	46.8%	8.6%	\$3,003,887	8.6%
All Medical & Rx	100.0%	4.5%	4.6%	8.5%	\$44,558,755	8.6%
Δ Trend "Margin":				3.9%		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DICR Derivation
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013

	1	2	3	4	5	6	7	8	9	10	
H.S.A.											
	Contracts a/o 06/2013	237									
	Member to Contract Ratio	2.02									
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%	\$s		
1	Projected Claims (+ Capitations)						\$1,024	82.2%	\$2,912,904		
2	Admin Costs						\$79.88	6.4%	\$227,171		
3	Broker Commissions & Fees						\$49.42	4.0%	\$140,559		
4	Contrib to Reserve						\$19.94	1.6%	\$56,723		
5	Invst Income Credit						(\$0.00)	0.0%	(\$3)		
6	Premium Taxes						\$24.93	2.0%	\$70,904		
7	Assessment Fees						\$1.43	0.1%	\$4,076		
8	Federal Income Tax						\$4.99	0.4%	\$14,181		
9	State Income Tax						\$0.00	0.0%	\$0		
10	Risk Charge						\$0.00	0.0%	\$0		
11	ACA Fees (Reins, PCO & Gen Ins Tax)						\$37.17	3.0%	\$105,717		
12	SUBTOTAL:						\$1,242	99.6%	\$3,532,232		
13											
14	CDH Expenses										
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	55.6%	\$1.67	\$3.00	\$2.46	0.2%	\$7,007	
16		Banking Custodian	ACS w/ Mellon	\$2.55	55.6%	\$1.42	\$2.55	\$2.09	0.2%	\$5,956	
17	WebMD						\$0.00	0.0%	\$0		
18	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0		
19	CDH SUBTOTAL:						\$4.56	0.4%	\$12,962		
20	SUM:						\$1,247	100.0%	\$3,545,194		
H.R.A.											
	Contracts a/o 06/2013	15									
	Member to Contract Ratio	1.47									
21	Projected Claims (+ Capitations)						\$534	75.3%	\$96,099		
22	Admin Costs						\$79.88	11.3%	\$14,378		
23	Broker Commissions & Fees						\$35.87	5.1%	\$6,456		
24	Contrib to Reserve						\$11.34	1.6%	\$2,041		
25	Invst Income Credit						(\$0.00)	0.0%	(\$0)		
26	Premium Taxes						\$14.18	2.0%	\$2,552		
27	Assessment Fees						\$0.81	0.1%	\$147		
28	Federal Income Tax						\$2.84	0.4%	\$510		
29	State Income Tax						\$0.00	0.0%	\$0		
30	Risk Charge						\$0.00	0.0%	\$0		
31	ACA Fees (Reins, PCO & Gen Ins Tax)						\$22.56	3.2%	\$4,060		
32	SUBTOTAL:						\$701	98.9%	\$126,243		
33											
34	CDH Expenses										
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	60.5%	\$2.72	\$4.50	\$6.41	0.9%	\$1,153	
36		Debit Card	Evolution	\$0.75	60.5%	\$0.45	\$0.75	\$1.07	0.2%	\$192	
37	WebMD						\$0.00	0.0%	\$0		
38	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0		
39	CDH SUBTOTAL:						\$7.47	1.1%	\$1,345		
40	SUM:						\$709	100.0%	\$127,588		
non-CDH											
	Contracts a/o 06/2013	3,421									
	Member to Contract Ratio	1.86									
41	Projected Claims (+ Capitations)						\$852	80.9%	\$34,982,049		
42	Admin Costs						\$79.88	7.6%	\$3,279,121		
43	Broker Commissions & Fees						\$45.60	4.3%	\$1,872,169		
44	Contrib to Reserve						\$16.85	1.6%	\$691,685		
45	Invst Income Credit						(\$0.00)	0.0%	(\$42)		
46	Premium Taxes						\$21.06	2.0%	\$864,606		
47	Assessment Fees						\$1.21	0.1%	\$49,703		
48	Federal Income Tax						\$4.21	0.4%	\$172,921		
49	State Income Tax						\$0.00	0.0%	\$0		
50	Risk Charge						\$0.00	0.0%	\$0		
51	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.11	3.0%	\$1,318,074		
52	SUM:						\$1,053	100.0%	\$43,230,287		
TOTAL											
	Contracts a/o 06/2013	3,673									
	Member to Contract Ratio	1.87									
53	Projected Claims (+ Capitations)						\$862	81.0%	\$37,991,052		
54	Admin Costs						\$79.88	7.5%	\$3,520,670		
55	Broker Commissions & Fees						\$45.81	4.3%	\$2,019,185		
56	Contrib to Reserve						\$17.03	1.6%	\$750,449		
57	Invst Income Credit						(\$0.00)	0.0%	(\$46)		
58	Premium Taxes						\$21.28	2.0%	\$938,061		
59	Assessment Fees						\$1.22	0.1%	\$53,926		
60	Federal Income Tax						\$4.26	0.4%	\$187,612		
61	State Income Tax						\$0.00	0.0%	\$0		
62	Risk Charge						\$0.00	0.0%	\$0		
63	ACA Fees (Reins, PCO & Gen Ins Tax)						\$32.40	3.0%	\$1,427,851		
64	SUBTOTAL:						\$1,064	100.0%	\$46,888,761		
65											
66	CDH Expenses										
67	H.S.A.	Fund Administrator	FlexAmerica				\$0.16	0.0%	\$7,007		
68		Banking Custodian	ACS w/ Mellon				\$0.14	0.0%	\$5,956		
69	H.R.A.	Fund Administrator	FlexAmerica				\$0.03	0.0%	\$1,153		
70		Debit Card	Evolution				\$0.00	0.0%	\$192		
71	WebMD						\$0.00	0.0%	\$0		
72	NASCO Fee (Not Applicable)						\$0.00	0.0%	\$0		
73	CDH SUBTOTAL:						\$0.32	0.0%	\$14,308		
74	SUM:						\$1,064	100.0%	\$46,903,069		

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med PPO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2013				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(i)/(q)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	3,735	6,608	\$2,127,367	\$1,637,037	1.0000	\$0	\$1,637,037	77.0%		\$247.74				1.3362	\$2,842,600	\$430.18		0.9873	\$250.93							
200905	3,668	6,498	\$2,129,695	\$1,368,924	1.0000	\$0	\$1,368,924	64.3%		\$210.67				1.3361	\$2,845,492	\$437.90	1.8%	1.0050	\$209.62							
200906	3,676	6,498	\$2,146,508	\$1,501,638	1.0000	\$0	\$1,501,638	70.0%		\$231.09				1.3252	\$2,844,484	\$437.75	0.0%	1.0047	\$230.02							
200907	3,663	6,438	\$2,162,264	\$1,264,179	1.0000	\$0	\$1,264,179	58.5%		\$196.36				1.2987	\$2,808,096	\$436.18	-0.4%	1.0011	\$196.15							
200908	3,531	6,260	\$2,128,136	\$1,448,777	1.0000	\$0	\$1,448,777	68.1%		\$231.43				1.2824	\$2,729,173	\$435.97	0.0%	1.0006	\$231.30							
200909	3,505	6,211	\$2,143,808	\$1,470,461	1.0000	\$0	\$1,470,461	68.6%		\$237.75				1.2629	\$2,707,360	\$435.90	0.0%	1.0004	\$236.65							
200910	3,503	6,163	\$2,164,926	\$1,519,742	1.0000	\$0	\$1,519,742	70.2%		\$246.59				1.2363	\$2,676,495	\$434.28	-0.4%	0.9967	\$247.40							
200911	3,486	6,124	\$2,204,491	\$1,378,270	1.0000	\$0	\$1,378,270	62.5%		\$225.06				1.2232	\$2,696,515	\$440.32	1.4%	1.0106	\$222.71							
200912	3,477	6,156	\$2,195,114	\$1,409,167	1.0000	\$0	\$1,409,167	64.2%		\$228.91				1.2036	\$2,642,112	\$429.19	-2.5%	0.9850	\$232.39							
201001	3,542	6,272	\$2,278,584	\$1,277,004	1.0000	\$0	\$1,277,004	56.0%		\$203.60				1.1900	\$2,711,521	\$432.32	0.7%	0.9922	\$205.20							
201002	3,509	6,248	\$2,281,178	\$1,498,409	1.0000	\$0	\$1,498,409	65.7%		\$239.82				1.1784	\$2,688,140	\$430.24	-0.5%	0.9874	\$242.87							
201003	3,460	6,154	\$2,272,118	\$1,543,644	1.0000	\$0	\$1,543,644	67.9%	66.0%	\$250.84	\$228.97			1.1711	\$2,660,881	\$432.38	0.5%	0.9924	\$252.77	\$229.67						
201004	3,462	6,130	\$2,270,899	\$1,382,956	1.0000	\$0	\$1,382,956	60.9%	64.7%	\$225.60	\$227.05	-8.9%		1.1686	\$2,653,772	\$432.92	0.1%	0.9936	\$227.06	\$227.61	-9.5%					
201005	3,453	6,112	\$2,280,931	\$1,530,578	1.0000	\$0	\$1,530,578	67.1%	64.9%	\$250.42	\$230.38	18.9%		1.1651	\$2,657,570	\$434.81	0.4%	0.9979	\$250.94	\$231.10	19.7%					
201006	3,441	6,151	\$2,301,867	\$1,459,133	1.0000	\$0	\$1,459,133	63.4%	64.4%	\$237.22	\$230.89	2.7%		1.1601	\$2,670,340	\$434.13	-0.2%	0.9964	\$238.08	\$231.77	3.5%					
201007	3,424	6,160	\$2,312,374	\$1,511,055	1.0000	\$0	\$1,511,055	65.3%	65.0%	\$245.30	\$235.08	24.9%		1.1545	\$2,669,537	\$433.37	-0.2%	0.9946	\$246.63	\$236.11	25.7%					
201008	3,397	6,138	\$2,290,616	\$1,561,572	1.0000	\$0	\$1,561,572	68.2%	65.0%	\$254.41	\$236.99	9.9%		1.1441	\$2,620,782	\$426.98	-1.5%	0.9799	\$259.62	\$238.44	12.2%					
201009	3,425	6,175	\$2,294,401	\$1,483,629	1.0000	\$0	\$1,483,629	64.7%	64.7%	\$240.26	\$237.29	1.5%		1.1392	\$2,613,676	\$423.27	-0.9%	0.9714	\$247.33	\$239.32	4.5%					
201010	3,361	6,120	\$2,319,374	\$2,246,544	1.0000	\$0	\$2,246,544	96.9%	67.0%	\$367.08	\$247.25	48.9%		1.1353	\$2,633,080	\$430.24	1.6%	0.9874	\$371.75	\$249.57	50.3%					
201011	3,334	6,105	\$2,349,253	\$1,583,012	1.0000	\$3	\$1,583,015	67.4%	67.4%	\$259.30	\$250.09	15.2%		1.1291	\$2,652,646	\$434.50	1.0%	0.9972	\$260.02	\$252.71	16.8%					
201012	3,342	6,121	\$2,358,568	\$1,748,621	1.0000	\$12	\$1,748,634	74.1%	68.2%	\$285.68	\$254.80	24.8%		1.1245	\$2,652,115	\$433.28	-0.3%	0.9944	\$287.28	\$257.27	23.6%					
201101	3,328	6,114	\$2,398,802	\$1,660,623	1.0000	\$13	\$1,660,637	69.2%	69.3%	\$271.61	\$260.55	33.4%		1.1107	\$2,664,329	\$435.78	0.6%	1.0001	\$271.57	\$262.90	32.3%					
201102	3,349	6,146	\$2,428,862	\$1,908,815	1.0000	\$20	\$1,908,835	78.6%	70.4%	\$310.58	\$266.49	29.5%		1.1038	\$2,680,892	\$436.20	0.1%	1.0011	\$310.24	\$268.58	27.7%					
201103	3,365	6,197	\$2,435,375	\$2,217,951	1.0000	\$45	\$2,217,995	91.1%	72.4%	\$357.91	\$275.48	42.7%	20.3%	1.0988	\$2,676,089	\$431.84	-1.0%	0.9911	\$361.13	\$277.68	42.9%	20.9%				
201104	3,370	6,234	\$2,455,743	\$1,674,487	0.9999	\$218	\$1,674,705	68.2%	72.9%	\$268.64	\$279.05	19.1%	22.9%	1.0979	\$2,696,125	\$432.49	0.2%	0.9926	\$270.64	\$281.30	19.2%	23.6%				
201105	3,365	6,229	\$2,433,295	\$1,736,404	0.9997	\$454	\$1,736,858	71.4%	73.3%	\$278.83	\$281.40	11.3%	22.1%	1.1084	\$2,697,167	\$433.00	0.1%	0.9938	\$280.58	\$283.76	11.8%	22.8%				
201106	3,333	6,163	\$2,412,202	\$1,450,495	0.9997	\$426	\$1,450,920	60.1%	73.0%	\$235.42	\$281.24	-0.8%	21.8%	1.1129	\$2,684,423	\$435.57	0.6%	0.9997	\$235.50	\$283.53	-1.1%	22.3%				
201107	3,337	6,167	\$2,412,651	\$1,683,227	0.9996	\$616	\$1,683,843	69.8%	73.3%	\$273.04	\$283.55	11.3%	20.6%	1.1263	\$2,717,316	\$440.62	1.2%	1.0113	\$270.00	\$285.46	9.5%	20.9%				
201108	3,363	6,225	\$2,410,968	\$2,495,308	0.9996	\$993	\$2,496,301	103.5%	76.3%	\$401.01	\$295.85	57.6%	24.8%	1.1354	\$2,737,415	\$439.75	-0.2%	1.0093	\$397.34	\$297.10	53.0%	24.6%				
201109	3,373	6,257	\$2,401,244	\$2,255,665	0.9995	\$1,110	\$2,256,776	94.0%	78.7%	\$360.68	\$305.96	50.1%	28.9%	1.1443	\$2,747,785	\$439.15	-0.1%	1.0079	\$357.86	\$306.32	44.7%	28.0%				
201110	3,404	6,290	\$2,386,992	\$2,004,287	0.9995	\$987	\$2,005,274	84.0%	77.6%	\$318.80	\$302.01	-13.2%	22.1%	1.1606	\$2,770,299	\$440.43	0.3%	1.0108	\$315.39	\$301.77	-15.2%	20.9%				
201111	3,401	6,308	\$2,353,200	\$1,966,115	0.9995	\$1,006	\$1,967,122	83.6%	79.0%	\$311.85	\$306.35	20.3%	22.5%	1.1784	\$2,773,063	\$439.61	-0.2%	1.0089	\$309.08	\$305.80	18.9%	21.0%				
201112	3,388	6,285	\$2,324,326	\$1,566,315	0.9994	\$936	\$1,567,251	67.4%	78.4%	\$249.36	\$303.24	-12.7%	19.0%	1.1945	\$2,776,508	\$441.77	0.5%	1.0139	\$245.95	\$302.22	-14.4%	17.5%				
201201	3,327	6,159	\$2,210,138	\$1,739,750	0.9994	\$1,075	\$1,740,824	78.8%	79.2%	\$282.65	\$304.13	4.1%	16.7%	1.2224	\$2,701,720	\$438.66	-0.7%	1.0068	\$280.75	\$302.94	3.4%	15.2%				
201202	3,306	6,108	\$2,158,549	\$1,592,575	0.9987	\$2,008	\$1,594,583	73.9%	78.9%	\$261.06	\$300.08	-15.9%	12.6%	1.2383	\$2,672,878	\$437.60	-0.2%	1.0043	\$259.94	\$298.82	-16.2%	11.3%				
201203	3,316	6,138	\$2,155,191	\$2,084,221	0.9987	\$2,785	\$2,087,006	96.8%	79.2%	\$340.01	\$298.56	-5.0%	8.4%	1.2502	\$2,694,355	\$438.96	0.3%	1.0075	\$337.50	\$296.91	-6.5%	6.9%				
201204	3,336	6,195	\$2,173,628	\$1,845,652	0.9980	\$3,760	\$1,849,412	85.1%	80.6%	\$298.53	\$301.06	11.1%	7.9%	1.2525	\$2,722,560	\$439.48	0.1%	1.0086	\$295.98	\$298.99	9.4%	6.3%				
201205	3,371	6,249	\$2,205,605	\$2,065,550	0.9974	\$5,424	\$2,070,974	93.9%	82.5%	\$331.41	\$305.46	18.9%	8.6%	1.2440	\$2,743,684	\$439.06	-0.1%	1.0077	\$328.88	\$303.02	17.2%	6.8%				
201206	3,372	6,261	\$2,214,499	\$1,717,432	0.9966	\$5,908	\$1,723,340	77.8%	84.1%	\$275.25	\$308.71	16.9%	9.8%	1.2390	\$2,743,781	\$438.23	-0.2%	1.0058	\$273.67	\$306.09	16.2%	8.0%				
201207	3,369	6,250	\$2,234,156	\$2,294,241	0.9954	\$10,584	\$2,304,825	103.2%	86.9%	\$368.77	\$316.68	35.1%	11.7%	1.2308	\$2,749,820	\$439.97	0.4%	1.0098	\$365.20	\$314.02	35.3%	10.0%				
201208	3,392	6,310	\$2,246,759	\$1,887,861	0.9940	\$11,358	\$1,899,219	84.5%	85.2%	\$300.99	\$308.34	-24.9%	4.2%	1.2235	\$2,748,924	\$435.65	-1.0%	0.9998	\$301.03	\$305.99	-24.2%	3.0%				
201209	3,371	6,290	\$2,268,404	\$1,892,439	0.9921	\$15,113	\$1,907,552	84.1%	84.4%	\$303.27	\$303.53	-15.9%	-0.8%	1.2174	\$2,761,513	\$439.03	0.8%	1.0076	\$300.98	\$301.23	-15.9%	-1.7%				
201210	3,384	6,321	\$2,285,335	\$1,616,741	0.9910	\$14,626	\$1,631,367	71.4%	83.3%	\$258.09	\$298.41	-19.0%	-1.2%	1.2047	\$2,753,237	\$435.57	-0.8%	0.9997	\$258.17	\$296.43	-18.1%	-1.8%				
201211	3,390	6,342	\$2,317,235	\$1,649,076	0.9868	\$22,062	\$1,671,138	72.1%	82.3%	\$263.50	\$294.33	-15.5%	-3.9%	1.1909	\$2,759,582	\$435.13	-0.1%	0.9987	\$263.86	\$292.62	-14.6%	-4.3%				
201212	3,376	6,299	\$2,337,637	\$1,718,104	0.9831	\$29,462	\$1,747,566	74.8%	82.9%	\$277.44	\$296.68	11.3%	-2.2%	1.1785	\$2,754,884	\$437.35	0.5%	1.0038	\$276.40	\$295.21	12.4%	-2.3%				
201301	3,382	6,314	\$2,389,355	\$2,181,104	0.9789	\$46,916	\$2,228,020	93.2%	84.2%	\$352.87	\$302.56	24.8%	-0.5%	1.1488	\$2,745,003	\$434.75	-0.6%	0.9978	\$353.65	\$301.28	26.0%	-0.5%				
201302	3,399	6,349	\$2,423,370	\$1,613,224	0.9670	\$55,109	\$1,668,333	68.8%	83.6%	\$262.77	\$302.57	0.7%	0.8%	1.1384	\$2,758,848	\$434.53	0.0%	0.9973	\$263.49	\$301.47	1.4%	0.9%				
201303	3,419	6,371	\$2,459,173	\$1,930,687	0.9586	\$83,327	\$2,014,014	81.9%	82.4%	\$316.12	\$300.67	-7.0%	0.7%	1.1288	\$2,775,935	\$435.71	0.3%	1.0000	\$316.12	\$299.77	-6.3%	1.0%				
201304	3,450	6,458	\$2,494,515	\$2,114,206	0.9392	\$136,754	\$2,250,960	90.2%	82.9%	\$348.55	\$304.92	16.8%	1.3%													
201305	3,395	6,365	\$2,499,773	\$1,796,863	0.8466	\$325,645	\$2,122,508	84.9%	82.2%	\$333.47	\$30															

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med Indemnity

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)		(i)		(j)	(k)	(l)	(m)	(n)		(o)	(p)	(q)	(r)		(s)	(t)	(u)
Current Rate Level			10/2013			=(e)/(f)		=(h)/(f)		Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend		
200904	30	53	\$18,915	\$6,655	1.0000	\$0	\$6,655	35.2%		\$125.56				1.2453	\$23,556	\$444.44		1.2003	\$104.61					
200905	30	53	\$18,915	\$15,843	1.0000	\$0	\$15,843	83.8%		\$298.92				1.1891	\$22,493	\$424.39	-4.5%	1.1461	\$260.80					
200906	29	52	\$18,513	\$22,617	1.0000	\$0	\$22,617	122.2%		\$434.94				1.1902	\$22,034	\$423.73	-0.2%	1.1444	\$380.07					
200907	29	52	\$18,704	\$26,499	1.0000	\$0	\$26,499	141.7%		\$509.59				1.1739	\$21,957	\$422.26	-0.3%	1.1404	\$446.86					
200908	28	52	\$18,465	\$4,073	1.0000	\$0	\$4,073	22.1%		\$78.32				1.1736	\$21,670	\$416.73	-1.3%	1.1255	\$69.59					
200909	28	54	\$18,642	\$8,581	1.0000	\$0	\$8,581	46.0%		\$158.91				1.1719	\$21,847	\$404.58	-2.9%	1.0926	\$145.44					
200910	27	51	\$17,628	\$21,011	1.0000	\$0	\$21,011	119.2%		\$411.98				1.1814	\$20,826	\$408.36	0.9%	1.1028	\$373.57					
200911	27	51	\$17,628	\$8,993	1.0000	\$0	\$8,993	51.0%		\$176.33				1.1814	\$20,826	\$408.36	0.0%	1.1028	\$159.89					
200912	27	51	\$18,021	\$9,578	1.0000	\$0	\$9,578	53.1%		\$187.80				1.1022	\$19,863	\$389.46	-4.6%	1.0518	\$178.55					
201001	28	52	\$18,383	\$4,759	1.0000	\$0	\$4,759	25.9%		\$91.52				1.1003	\$20,227	\$388.97	-0.1%	1.0505	\$87.12					
201002	28	52	\$18,383	\$7,389	1.0000	\$0	\$7,389	40.2%		\$142.10				1.1003	\$20,227	\$388.97	0.0%	1.0505	\$135.27					
201003	28	52	\$18,728	\$5,960	1.0000	\$0	\$5,960	31.8%	64.3%	\$114.61	\$227.13			1.1007	\$20,613	\$396.41	1.9%	1.0706	\$107.05	\$205.21				
201004	27	51	\$18,348	\$10,867	1.0000	\$0	\$10,867	59.2%		\$213.07	\$234.62	69.7%		1.1020	\$20,220	\$396.47	0.0%	1.0707	\$198.99	\$214.09	90.2%			
201005	29	53	\$19,226	\$2,529	1.0000	\$0	\$2,529	13.2%	60.2%	\$47.73	\$213.25	-84.0%		1.1011	\$21,170	\$399.44	0.7%	1.0787	\$44.24	\$195.61	-83.0%			
201006	27	49	\$17,221	\$4,685	1.0000	\$0	\$4,685	27.2%	52.4%	\$95.61	\$185.36	-78.0%		1.1024	\$18,984	\$387.43	-3.0%	1.0463	\$91.38	\$171.29	-76.0%			
201007	27	52	\$18,209	\$2,358	1.0000	\$0	\$2,358	13.0%	41.5%	\$45.35	\$146.42	-91.1%		1.1005	\$20,039	\$385.37	-0.5%	1.0408	\$43.58	\$136.36	-90.2%			
201008	27	52	\$18,209	\$6,760	1.0000	\$0	\$6,760	37.1%	42.8%	\$130.00	\$150.76	66.0%		1.0999	\$20,027	\$385.14	-0.1%	1.0401	\$124.99	\$141.34	79.6%			
201009	25	51	\$17,087	\$2,995	1.0000	\$0	\$2,995	17.5%	40.5%	\$58.72	\$142.44	-63.0%		1.0940	\$18,694	\$366.54	-4.8%	0.9899	\$59.32	\$134.63	-59.2%			
201010	25	51	\$17,759	\$4,743	1.0000	\$0	\$4,743	26.7%	33.0%	\$93.01	\$116.07	-77.4%		1.0956	\$19,457	\$381.52	4.1%	1.0304	\$90.27	\$110.33	-75.8%			
201011	26	52	\$18,120	\$4,914	1.0000	\$0	\$4,914	27.1%	31.0%	\$94.50	\$109.28	-46.4%		1.0938	\$19,820	\$381.15	-0.1%	1.0294	\$91.80	\$104.48	-42.6%			
201012	26	52	\$18,396	\$5,519	1.0000	\$0	\$5,519	30.0%	29.1%	\$106.14	\$102.55	-43.5%		1.0773	\$19,818	\$381.12	0.0%	1.0293	\$103.12	\$98.22	-42.2%			
201101	27	53	\$18,927	\$3,105	1.0000	\$0	\$3,105	16.4%	28.3%	\$58.59	\$99.72	-36.0%		1.0782	\$20,406	\$385.03	1.0%	1.0398	\$56.34	\$95.59	-35.3%			
201102	27	53	\$18,927	\$6,285	1.0000	\$0	\$6,285	33.2%	27.7%	\$118.59	\$97.78	-16.5%		1.0782	\$20,406	\$385.03	0.0%	1.0398	\$114.05	\$93.82	-15.7%			
201103	25	44	\$16,804	\$4,905	1.0000	\$0	\$4,905	29.2%	27.5%	\$111.48	\$97.34	-2.7%	-57.1%	1.0737	\$18,042	\$410.05	6.5%	1.1074	\$100.66	\$93.19	-6.0%	-54.6%		
201104	25	44	\$16,210	\$12,608	0.9999	\$2	\$12,610	77.8%	28.5%	\$286.58	\$101.34	34.5%	-56.8%	1.0655	\$17,272	\$392.54	-4.3%	1.0601	\$270.33	\$97.12	35.8%	-54.6%		
201105	25	44	\$15,558	\$4,489	0.9997	\$1	\$4,490	28.9%	30.0%	\$102.05	\$106.15	113.8%	-50.2%	1.0637	\$16,549	\$376.12	-4.2%	1.0158	\$100.47	\$102.23	127.1%	-47.7%		
201106	25	44	\$15,558	\$6,648	0.9997	\$2	\$6,650	42.7%	31.1%	\$151.13	\$110.36	58.1%	-40.5%	1.0637	\$16,549	\$376.12	0.0%	1.0158	\$148.78	\$106.53	62.8%	-37.8%		
201107	25	44	\$15,406	\$2,344	0.9996	\$1	\$2,345	15.2%	31.6%	\$53.28	\$111.85	17.5%	-23.6%	1.0940	\$16,855	\$383.06	1.8%	1.0345	\$51.51	\$108.03	18.2%	-20.8%		
201108	25	44	\$15,406	\$7,322	0.9996	\$3	\$7,325	47.5%	32.3%	\$166.47	\$114.38	28.0%	-24.1%	1.0940	\$16,855	\$383.06	0.0%	1.0345	\$160.91	\$110.53	28.7%	-21.8%		
201109	25	44	\$15,371	\$1,583	0.9995	\$1	\$1,584	10.3%	31.8%	\$36.00	\$113.31	-38.7%	-20.4%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$34.78	\$109.07	-41.4%	-19.0%		
201110	25	44	\$15,371	\$16,627	0.9995	\$8	\$16,635	108.2%	38.2%	\$378.06	\$135.88	306.5%	17.1%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$365.31	\$130.73	304.7%	18.5%		
201111	25	44	\$15,371	\$5,540	0.9995	\$3	\$5,543	36.1%	39.0%	\$125.97	\$138.98	33.3%	27.2%	1.0969	\$16,861	\$383.20	0.0%	1.0349	\$121.72	\$133.64	32.6%	27.9%		
201112	25	44	\$14,232	\$7,707	0.9994	\$5	\$7,711	54.2%	41.0%	\$175.26	\$145.03	65.1%	41.4%	1.1795	\$16,786	\$381.50	-0.4%	1.0303	\$170.10	\$139.42	64.9%	41.9%		
201201	26	45	\$14,549	\$18,880	0.9994	\$12	\$18,892	129.8%	50.3%	\$419.82	\$176.53	616.6%	77.0%	1.1768	\$17,122	\$380.49	-0.3%	1.0276	\$408.56	\$169.87	625.1%	77.7%		
201202	26	45	\$14,635	\$14,325	0.9987	\$18	\$14,344	98.0%	55.9%	\$318.74	\$194.40	168.8%	98.8%	1.1760	\$17,211	\$382.46	0.5%	1.0329	\$308.59	\$187.17	170.6%	99.5%		
201203	25	44	\$13,277	\$22,173	0.9987	\$30	\$22,202	167.2%	66.5%	\$504.60	\$227.04	352.7%	133.3%	1.2011	\$15,948	\$362.45	-5.2%	0.9789	\$515.50	\$220.87	412.1%	137.0%		
201204	25	44	\$12,706	\$2,014	0.9980	\$4	\$2,018	15.9%	61.8%	\$45.87	\$207.05	-84.0%	104.3%	1.2293	\$15,620	\$354.99	-2.1%	0.9587	\$47.84	\$203.09	-82.3%	109.1%		
201205	25	44	\$12,706	\$1,415	0.9974	\$4	\$1,419	11.2%	61.1%	\$32.24	\$201.26	-68.4%	89.6%	1.2293	\$15,620	\$354.99	0.0%	0.9587	\$33.63	\$198.33	-66.5%	94.0%		
201206	26	45	\$13,160	\$2,735	0.9966	\$9	\$2,745	20.9%	59.7%	\$60.99	\$193.52	-59.6%	75.4%	1.2312	\$16,203	\$360.06	1.4%	0.9724	\$62.72	\$191.40	-57.8%	79.7%		
201207	24	41	\$11,598	\$1,351	0.9954	\$6	\$1,357	11.7%	60.4%	\$33.09	\$192.75	-37.9%	72.3%	1.2237	\$14,193	\$346.17	-3.9%	0.9349	\$35.40	\$192.13	-31.3%	77.9%		
201208	24	41	\$11,598	\$1,980	0.9940	\$12	\$1,992	17.2%	58.6%	\$48.58	\$183.70	-70.8%	60.6%	1.2237	\$14,193	\$346.17	0.0%	0.9349	\$51.96	\$184.57	-67.7%	67.0%		
201209	24	41	\$11,635	\$1,631	0.9921	\$13	\$1,644	14.1%	60.0%	\$40.10	\$184.87	11.4%	63.1%	1.2207	\$14,203	\$346.42	0.1%	0.9356	\$42.86	\$187.26	23.2%	71.7%		
201210	24	41	\$11,635	\$6,688	0.9910	\$61	\$6,748	58.0%	55.1%	\$164.59	\$166.89	-56.5%	22.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$175.93	\$170.45	-51.8%	30.4%		
201211	24	41	\$11,635	\$1,208	0.9868	\$16	\$1,224	10.5%	53.7%	\$29.85	\$159.49	-76.3%	14.8%	1.2207	\$14,203	\$346.42	0.0%	0.9356	\$31.91	\$164.27	-73.8%	22.9%		
201212	24	41	\$12,736	\$2,629	0.9831	\$45	\$2,674	21.0%	50.9%	\$65.23	\$150.60	-62.8%	3.8%	1.1588	\$14,759	\$359.97	3.9%	0.9722	\$67.10	\$155.92	-60.6%	11.8%		
201301	24	41	\$12,736	\$2,646	0.9789	\$57	\$2,703	21.2%	40.7%	\$65.93	\$119.98	-84.3%	-32.0%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$67.82	\$124.85	-83.4%	-26.5%		
201302	24	41	\$12,736	\$7,514	0.9670	\$257	\$7,770	61.0%	36.8%	\$189.52	\$107.91	-40.5%	-44.5%	1.1588	\$14,759	\$359.97	0.0%	0.9722	\$194.95	\$112.94	-36.8%	-39.7%		
201303	24	41	\$13,285	\$2,005	0.9586	\$87	\$2,091	15.7%	23.2%	\$51.01	\$68.50	-89.9%	-69.8%	1.1427	\$15,181	\$370.28	2.9%	1.0000	\$51.01	\$71.57	-90.1%	-67.6%		
201304	25	42	\$14,486	\$2,125	0.9392	\$137	\$2,262	15.6%	23.1%	\$53.86	\$69.26	17.4%	-66.6%											
201305	26	43	\$15,028	\$3,883	0.8466	\$704	\$4,587	30.5%	24.8%	\$106.67	\$75.75	230.8%	-62.4%											
201306	26	43	\$15,028	\$1,059	0.3779	\$1,743	\$2,802	18.6%	24.6%	\$65.16	\$76.17	6.8%	-60.6%											
Experience Period	292	502	\$148,166	\$33,815	0.9834	\$570	\$34,385			\$68.50				1.2006	\$177,894	\$354.37		0.9570	\$71.57					

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med PPO HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	164	340	\$76,323	\$33,695	1.0000	\$0	\$33,695	44.1%		\$99.10				1.4592	\$111,368	\$327.55		0.9199	\$107.73			
200905	167	344	\$76,955	\$49,547	1.0000	\$0	\$49,547	64.4%		\$144.03				1.4851	\$114,283	\$332.22	1.4%	0.9330	\$154.38			
200906	169	351	\$77,958	\$156,933	1.0000	\$0	\$156,933	201.3%		\$447.10				1.4830	\$115,614	\$329.38	-0.9%	0.9250	\$483.34			
200907	168	349	\$82,724	\$61,184	1.0000	\$0	\$61,184	74.0%		\$175.31				1.4101	\$116,649	\$334.24	1.5%	0.9386	\$186.77			
200908	169	357	\$85,526	\$32,473	1.0000	\$0	\$32,473	38.0%		\$90.96				1.4309	\$122,382	\$342.81	2.6%	0.9627	\$94.48			
200909	181	386	\$101,005	\$36,193	1.0000	\$0	\$36,193	35.8%		\$93.76				1.3451	\$135,863	\$351.98	2.7%	0.9885	\$94.86			
200910	182	391	\$103,101	\$49,093	1.0000	\$0	\$49,093	47.6%		\$125.56				1.3089	\$134,954	\$345.15	-1.9%	0.9693	\$129.53			
200911	181	377	\$100,914	\$36,549	1.0000	\$0	\$36,549	36.2%		\$96.95				1.3208	\$133,291	\$353.56	2.4%	0.9929	\$97.64			
200912	180	372	\$106,331	\$62,546	1.0000	\$0	\$62,546	58.8%		\$168.13				1.2553	\$133,481	\$358.82	1.5%	1.0077	\$166.85			
201001	172	338	\$106,081	\$22,143	1.0000	\$0	\$22,143	20.9%		\$65.51				1.2224	\$129,678	\$383.66	6.9%	1.0775	\$60.80			
201002	216	415	\$124,288	\$54,015	1.0000	\$0	\$54,015	43.5%		\$130.16				1.2192	\$151,532	\$365.14	-4.8%	1.0254	\$126.93			
201003	217	413	\$121,438	\$113,445	1.0000	\$0	\$113,445	93.4%	60.9%	\$274.69	\$159.67			1.2106	\$147,019	\$355.98	-2.5%	0.9997	\$274.77	\$163.02		
201004	208	405	\$123,618	\$99,322	1.0000	\$0	\$99,322	80.3%	63.9%	\$245.24	\$171.95	147.5%		1.1917	\$147,316	\$363.74	2.2%	1.0215	\$240.07	\$174.08	122.8%	
201005	211	412	\$124,474	\$73,996	1.0000	\$0	\$73,996	59.4%	63.5%	\$179.60	\$174.75	24.7%		1.1880	\$147,878	\$358.93	-1.3%	1.0080	\$178.18	\$175.85	15.4%	
201006	215	420	\$125,866	\$65,831	1.0000	\$0	\$65,831	52.3%	54.1%	\$156.74	\$152.49	-64.9%		1.1879	\$149,520	\$356.00	-0.8%	0.9998	\$156.78	\$152.57	-67.6%	
201007	213	414	\$126,095	\$100,644	1.0000	\$0	\$100,644	79.8%	55.3%	\$243.10	\$158.78	38.7%		1.1589	\$146,136	\$352.99	-0.8%	0.9913	\$245.23	\$158.26	31.3%	
201008	218	427	\$124,515	\$131,903	1.0000	\$0	\$131,903	105.9%	60.9%	\$308.91	\$177.29	239.6%		1.1459	\$142,677	\$334.14	-5.3%	0.9384	\$329.20	\$177.20	248.4%	
201009	205	404	\$122,465	\$51,585	1.0000	\$0	\$51,585	42.1%	61.1%	\$127.69	\$179.84	36.2%		1.1187	\$136,999	\$339.11	1.5%	0.9523	\$134.08	\$180.31	41.3%	
201010	205	411	\$123,541	\$74,955	1.0000	\$0	\$74,955	60.7%	62.0%	\$182.37	\$184.47	45.3%		1.1053	\$136,545	\$332.23	-2.0%	0.9330	\$195.47	\$185.55	50.9%	
201011	204	407	\$122,849	\$60,459	1.0000	\$0	\$60,459	49.2%	62.7%	\$148.55	\$188.27	53.2%		1.1045	\$135,681	\$333.37	0.3%	0.9362	\$158.67	\$190.29	62.5%	
201012	208	412	\$127,157	\$69,026	1.0000	\$0	\$69,026	54.3%	62.3%	\$167.54	\$188.05	-0.4%		1.1243	\$142,966	\$347.01	4.1%	0.9745	\$171.92	\$190.58	3.0%	
201101	228	452	\$133,391	\$55,489	1.0000	\$0	\$55,489	41.6%	63.4%	\$122.76	\$190.44	87.4%		1.1143	\$148,641	\$328.85	-5.2%	0.9235	\$132.93	\$195.35	118.6%	
201102	239	485	\$153,382	\$42,706	1.0000	\$0	\$42,706	27.8%	61.4%	\$88.05	\$185.57	-32.3%		1.0987	\$168,519	\$347.46	5.7%	0.9758	\$90.24	\$191.15	-28.9%	
201103	236	481	\$155,402	\$53,925	1.0000	\$0	\$53,925	34.7%	56.3%	\$112.11	\$171.51	-59.2%	7.4%	1.0917	\$169,649	\$352.70	1.5%	0.9905	\$113.19	\$176.75	-58.8%	8.4%
201104	238	479	\$153,992	\$59,083	1.0000	\$0	\$59,083	38.4%	52.7%	\$123.35	\$161.34	-49.7%	-6.2%	1.0835	\$166,854	\$348.34	-1.2%	0.9783	\$126.09	\$166.83	-47.5%	-4.2%
201105	237	476	\$152,242	\$139,490	1.0000	\$0	\$139,490	91.6%	55.8%	\$293.05	\$171.81	63.2%	-1.7%	1.0842	\$165,054	\$346.75	-0.5%	0.9738	\$300.93	\$178.14	68.9%	1.3%
201106	238	480	\$153,160	\$90,720	1.0000	\$2	\$90,723	59.2%	56.4%	\$189.01	\$174.55	20.6%	14.5%	1.0836	\$165,964	\$345.76	-0.3%	0.9710	\$194.65	\$181.39	24.2%	18.9%
201107	240	480	\$152,191	\$78,340	1.0000	\$2	\$78,342	51.5%	54.2%	\$163.21	\$168.28	-32.9%	6.0%	1.0921	\$166,208	\$346.27	0.1%	0.9724	\$167.84	\$175.11	-31.6%	10.6%
201108	238	479	\$147,223	\$79,709	1.0000	\$2	\$79,711	54.1%	50.4%	\$166.41	\$157.09	-46.1%	-11.4%	1.1190	\$164,747	\$343.94	-0.7%	0.9659	\$172.29	\$163.09	-47.7%	-8.0%
201109	239	484	\$143,892	\$60,544	1.0000	\$2	\$60,545	42.1%	50.3%	\$125.09	\$156.43	-2.0%	-13.0%	1.1416	\$164,264	\$339.39	-1.3%	0.9531	\$131.25	\$162.43	-2.1%	-9.9%
201110	235	469	\$140,081	\$98,786	1.0000	\$3	\$98,789	70.5%	51.2%	\$210.64	\$159.08	15.5%	-13.8%	1.1544	\$161,705	\$344.79	1.6%	0.9683	\$217.54	\$164.72	11.3%	-11.2%
201111	233	468	\$141,681	\$141,777	1.0000	\$5	\$141,782	100.1%	55.3%	\$302.95	\$171.76	103.9%	-8.8%	1.1549	\$163,625	\$349.63	1.4%	0.9819	\$308.55	\$177.22	94.5%	-6.9%
201112	234	469	\$140,931	\$118,370	1.0000	\$4	\$118,374	84.0%	57.6%	\$252.40	\$178.70	50.7%	-5.0%	1.1684	\$164,661	\$351.09	0.4%	0.9860	\$255.99	\$184.19	48.9%	-3.4%
201201	224	456	\$142,331	\$164,561	1.0000	\$7	\$164,568	115.6%	63.5%	\$360.90	\$197.69	194.0%	3.8%	1.1814	\$168,150	\$368.75	5.0%	1.0356	\$348.50	\$201.91	162.2%	3.4%
201202	232	469	\$146,418	\$140,548	1.0000	\$6	\$140,554	96.0%	69.3%	\$299.69	\$215.45	240.3%	16.1%	1.1879	\$173,932	\$370.86	0.6%	1.0415	\$287.75	\$182.83	218.9%	14.5%
201203	230	464	\$144,971	\$96,059	0.9999	\$8	\$96,066	66.3%	72.1%	\$207.04	\$223.52	84.7%	30.3%	1.1924	\$172,859	\$372.54	0.5%	1.0462	\$197.89	\$225.98	74.8%	27.9%
201204	230	460	\$142,068	\$111,585	0.9997	\$32	\$111,617	78.6%	75.6%	\$242.65	\$233.56	96.7%	44.8%	1.2013	\$170,661	\$371.00	-0.4%	1.0419	\$232.89	\$234.90	84.7%	40.8%
201205	230	460	\$140,734	\$160,215	0.9997	\$53	\$160,268	113.9%	77.3%	\$348.41	\$237.91	18.9%	38.5%	1.2012	\$169,046	\$367.49	-0.9%	1.0320	\$337.59	\$238.12	12.2%	33.7%
201206	229	459	\$141,078	\$88,771	0.9992	\$67	\$88,838	63.0%	77.7%	\$193.55	\$238.46	2.4%	36.6%	1.2012	\$169,457	\$369.19	0.5%	1.0368	\$186.68	\$237.37	-4.1%	30.9%
201207	239	472	\$142,653	\$222,632	0.9988	\$268	\$222,901	156.3%	86.6%	\$472.25	\$264.58	189.3%	57.2%	1.1993	\$171,086	\$362.47	-1.8%	1.0179	\$463.93	\$262.35	176.4%	49.8%
201208	260	516	\$145,280	\$432,060	0.9973	\$1,149	\$433,209	298.2%	107.3%	\$839.55	\$325.45	404.5%	107.2%	1.1857	\$172,252	\$333.82	-7.9%	0.9375	\$895.54	\$323.64	419.8%	98.4%
201209	261	518	\$157,363	\$251,439	0.9969	\$776	\$252,215	160.3%	117.6%	\$486.90	\$357.25	289.2%	128.4%	1.1719	\$184,420	\$356.02	6.7%	0.9998	\$486.98	\$353.87	271.0%	117.9%
201210	263	519	\$158,566	\$264,302	0.9962	\$1,003	\$265,306	167.3%	125.9%	\$511.19	\$383.19	142.7%	140.9%	1.1667	\$184,998	\$356.45	0.1%	1.0010	\$510.66	\$378.59	134.7%	129.8%
201211	266	522	\$159,721	\$123,321	0.9949	\$633	\$123,954	77.6%	123.6%	\$237.46	\$376.53	-21.6%	119.2%	1.1662	\$186,273	\$356.84	0.1%	1.0021	\$236.95	\$371.45	-23.2%	109.6%
201212	263	518	\$159,643	\$114,423	0.9897	\$1,192	\$115,615	72.4%	122.1%	\$223.20	\$372.90	-11.6%	108.7%	1.1649	\$185,969	\$359.01	0.6%	1.0082	\$221.37	\$367.23	-13.5%	99.4%
201301	244	485	\$155,732	\$126,925	0.9846	\$1,981	\$128,906	82.8%	119.2%	\$265.79	\$364.97	-26.4%	84.6%	1.1124	\$173,236	\$357.19	-0.5%	1.0031	\$264.96	\$360.34	-24.0%	78.5%
201302	238	469	\$157,087	\$134,636	0.9809	\$2,619	\$137,255	87.4%	118.4%	\$292.66	\$364.41	-2.3%	69.1%	1.0910	\$171,387	\$365.43	2.3%	1.0263	\$285.17	\$360.21	-0.9%	64.6%
201303	237	468	\$153,111	\$149,690	0.9827	\$5,804	\$155,494	101.6%	121.1%	\$332.25	\$374.29	60.5%	67.5%	1.0884	\$166,647	\$356.08	-2.6%	1.0000	\$332.25	\$371.33	67.9%	64.3%
201304	236	469	\$154,164	\$74,319	0.9305	\$5,550	\$79,869	51.8%	118.6%	\$170.30	\$368.31	-29.8%	57.7%									
201305	233	464	\$155,563	\$82,324	0.8440	\$15,219	\$97,543	62.7%	114.2%	\$210.22	\$357.39	-39.7%	50.2%									
201306	237	479	\$155,171	\$25,112	0.3888	\$39,475	\$64,587	41.6%	112.0%	\$134.84	\$352.07	-30.3%	47.6%									
Experience Period	2,960	5,866	\$1,813,036	\$2,179,999	0.9929	\$15,578	\$2,195,577			\$374.29				1.1613	\$2,105,431	\$358.92		1.0080	\$371.33			

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Med PPO HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims							
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	40	51	\$15,924	\$18,639	1.0000	\$0	\$18,639	117.1%		\$365.47	\$148.60			1.4176	\$22,573	\$442.61		1.0681	\$342.19			
200905	36	47	\$15,582	\$4,379	1.0000	\$0	\$4,379	28.1%		\$93.16	\$148.60			1.6027	\$24,974	\$531.36	20.1%	1.2822	\$72.66			
200906	21	30	\$12,251	\$1,302	1.0000	\$0	\$1,302	10.6%		\$43.39	\$148.60			1.3287	\$16,278	\$542.60	2.1%	1.3093	\$33.14			
200907	22	31	\$12,784	\$8,885	1.0000	\$0	\$8,885	69.5%		\$286.61	\$148.60			1.3648	\$17,448	\$562.84	3.7%	1.3582	\$211.03			
200908	38	49	\$12,021	\$3,799	1.0000	\$0	\$3,799	31.6%		\$77.52	\$148.60			1.3665	\$16,427	\$335.24	-40.4%	0.8090	\$95.83			
200909	38	49	\$12,021	\$5,794	1.0000	\$0	\$5,794	48.2%		\$118.24	\$148.60			1.3665	\$16,427	\$335.24	0.0%	0.8090	\$146.16			
200910	34	45	\$11,831	\$4,729	1.0000	\$0	\$4,729	40.0%		\$105.10	\$148.60			1.3929	\$16,480	\$366.21	9.2%	0.8837	\$118.93			
200911	37	48	\$12,268	\$4,322	1.0000	\$0	\$4,322	35.2%		\$90.05	\$148.60			1.2473	\$15,302	\$318.79	-12.9%	0.7693	\$117.05			
200912	37	48	\$12,554	\$4,748	1.0000	\$0	\$4,748	37.8%		\$98.91	\$148.60			1.1825	\$14,845	\$309.27	-3.0%	0.7463	\$132.53			
201001	34	45	\$11,803	\$14,163	1.0000	\$0	\$14,163	120.0%		\$314.74	\$148.60			1.1651	\$13,752	\$305.60	-1.2%	0.7374	\$426.80			
201002	33	41	\$11,346	\$3,210	1.0000	\$0	\$3,210	28.3%		\$78.28	\$148.60			1.1769	\$13,354	\$325.70	6.6%	0.7859	\$99.61			
201003	35	44	\$11,843	\$9,461	1.0000	\$0	\$9,461	79.9%	54.8%	\$215.02	\$158.01			1.1967	\$14,173	\$322.10	-1.1%	0.7773	\$276.64	\$171.13		
201004	33	42	\$13,209	\$12,332	1.0000	\$0	\$12,332	93.4%	93.4%	\$293.61	\$148.60	-19.7%		1.0951	\$14,466	\$344.42	6.9%	0.8311	\$353.28	\$164.81	3.2%	
201005	33	43	\$13,490	\$16,060	1.0000	\$0	\$16,060	119.1%	60.2%	\$373.49	\$172.43	300.9%		1.0924	\$14,736	\$342.70	-0.5%	0.8270	\$451.64	\$200.35	521.6%	
201006	30	39	\$11,800	\$2,737	1.0000	\$0	\$2,737	23.2%	61.4%	\$70.18	\$172.21	61.7%		1.0468	\$12,353	\$316.74	-7.6%	0.7643	\$91.82	\$208.03	177.1%	
201007	29	38	\$11,152	\$15,445	1.0000	\$0	\$15,445	138.5%	66.6%	\$406.45	\$182.30	41.8%		1.0517	\$11,728	\$308.64	-2.6%	0.7448	\$545.74	\$230.49	158.6%	
201008	31	42	\$12,771	\$17,134	1.0000	\$0	\$17,134	134.2%	75.4%	\$407.95	\$210.18	426.2%		1.0480	\$13,384	\$318.67	3.3%	0.7690	\$530.51	\$266.91	453.6%	
201009	32	43	\$12,987	\$10,117	1.0000	\$0	\$10,117	77.9%	77.8%	\$235.28	\$220.96	99.0%		1.0466	\$13,592	\$316.10	-0.8%	0.7628	\$308.45	\$282.06	111.0%	
201010	32	43	\$12,987	\$19,914	1.0000	\$0	\$19,914	153.3%	87.5%	\$463.12	\$251.25	340.7%		1.0466	\$13,592	\$316.10	0.0%	0.7628	\$607.15	\$325.06	410.5%	
201011	18	26	\$13,584	\$9,569	1.0000	\$0	\$9,569	70.4%	90.2%	\$368.04	\$273.06	308.7%		1.0240	\$13,910	\$355.00	69.2%	1.2910	\$285.08	\$341.09	143.6%	
201012	31	45	\$13,584	\$7,021	1.0000	\$0	\$7,021	51.7%	91.1%	\$156.02	\$279.35	57.7%		1.0240	\$13,910	\$309.11	-42.2%	0.7459	\$209.17	\$348.83	57.8%	
201101	32	46	\$13,484	\$3,496	1.0000	\$0	\$3,496	25.9%	83.1%	\$76.01	\$257.11	-75.9%		1.0212	\$13,770	\$299.35	-3.2%	0.7223	\$105.23	\$321.67	-75.3%	
201102	32	46	\$13,724	\$19,980	1.0000	\$0	\$19,980	145.6%	92.7%	\$434.34	\$288.26	454.8%		1.0191	\$13,987	\$304.06	1.6%	0.7337	\$591.98	\$362.90	494.3%	
201103	32	46	\$13,724	\$9,334	1.0000	\$0	\$9,334	68.0%	91.5%	\$202.91	\$286.85	-5.6%	81.5%	1.0191	\$13,987	\$304.06	0.0%	0.7337	\$276.55	\$362.99	0.0%	112.1%
201104	32	46	\$13,368	\$3,580	1.0000	\$0	\$3,580	26.8%	85.8%	\$77.82	\$267.17	-73.5%	79.8%	0.9655	\$12,907	\$280.59	-7.7%	0.6771	\$114.94	\$344.08	-67.5%	108.8%
201105	47	76	\$20,250	\$18,417	1.0000	\$0	\$18,417	91.0%	83.7%	\$242.33	\$255.12	-35.1%	48.0%	0.9754	\$19,752	\$259.90	-7.4%	0.6272	\$386.40	\$339.59	-14.4%	69.5%
201106	47	75	\$19,816	\$15,136	1.0000	\$0	\$15,137	76.4%	87.0%	\$201.82	\$260.74	187.6%	51.4%	0.9719	\$19,260	\$256.80	-1.2%	0.6197	\$325.69	\$355.66	254.7%	71.0%
201107	48	77	\$20,207	\$4,549	1.0000	\$0	\$4,549	22.5%	76.6%	\$59.08	\$226.27	-85.5%	24.1%	0.9721	\$19,643	\$255.11	-0.7%	0.6156	\$95.97	\$315.32	-82.4%	36.8%
201108	46	74	\$19,763	\$10,223	1.0000	\$0	\$10,223	51.7%	70.1%	\$138.15	\$204.26	-66.1%	-2.8%	0.9737	\$19,242	\$260.03	1.9%	0.6275	\$220.17	\$290.20	-58.5%	8.7%
201109	45	73	\$19,447	\$11,753	1.0000	\$0	\$11,754	60.4%	68.6%	\$161.01	\$197.58	-31.6%	-10.6%	0.9732	\$18,926	\$259.26	-0.3%	0.6256	\$257.36	\$285.69	-16.6%	1.3%
201110	46	74	\$19,447	\$6,689	1.0000	\$0	\$6,689	34.4%	59.8%	\$90.39	\$170.10	-80.5%	-32.3%	0.9732	\$18,926	\$255.76	-1.4%	0.6172	\$146.46	\$250.35	-75.9%	-23.0%
201111	30	50	\$14,271	\$22,906	1.0000	\$1	\$22,907	160.5%	66.2%	\$458.14	\$182.81	24.5%	-33.1%	0.9998	\$14,268	\$285.37	11.6%	0.6886	\$665.30	\$277.74	133.4%	-18.6%
201112	26	44	\$13,740	\$11,426	1.0000	\$0	\$11,426	83.2%	68.3%	\$259.68	\$189.12	66.4%	-32.3%	0.9998	\$13,737	\$312.21	9.4%	0.7534	\$344.69	\$287.18	64.8%	-17.7%
201201	27	47	\$13,740	\$7,630	1.0000	\$0	\$7,630	55.5%	70.3%	\$162.34	\$194.54	113.6%	-24.3%	0.9998	\$13,737	\$292.28	-6.4%	0.7053	\$230.17	\$295.86	118.7%	-8.0%
201202	28	47	\$13,740	\$5,298	1.0000	\$0	\$5,299	38.6%	63.0%	\$112.74	\$174.13	-74.0%	-39.6%	0.9998	\$13,737	\$292.28	0.0%	0.7053	\$159.85	\$265.53	-73.0%	-26.8%
201203	25	44	\$13,740	\$10,815	0.9999	\$1	\$10,816	78.7%	63.7%	\$245.81	\$176.65	21.1%	-38.4%	0.9998	\$13,737	\$312.21	6.8%	0.7534	\$326.28	\$268.96	18.0%	-25.9%
201204	0	0	\$1,606	\$0	1.0000	\$0	\$0	0.0%	65.8%	\$183.33			-31.4%	1.0793	\$1,733				\$279.71			-18.7%
201205	3	3	\$1,606	\$85	0.9997	\$0	\$85	5.3%	62.2%	\$28.49	\$175.19	-88.2%	-31.3%	1.0793	\$1,733	\$577.81		1.3943	\$20.44	\$264.40	-94.7%	-22.1%
201206	14	30	(\$1,795)	\$684	0.9992	\$1	\$684	-38.1%	61.6%	\$22.80	\$163.52	-88.7%	-37.3%	1.0793	(\$1,937)	-\$64.58	-111.2%	(0.1558)	-\$146.32	\$261.76	-144.9%	-26.4%
201207	11	27	\$10,041	\$1,300	0.9988	\$2	\$1,302	13.0%	63.7%	\$48.21	\$173.13	-18.4%	-23.5%	1.0793	\$10,838	\$401.40	-721.5%	0.9686	\$49.77	\$268.76	-48.1%	-14.8%
201208	14	30	\$10,041	\$1,879	0.9973	\$5	\$1,884	18.8%	62.1%	\$62.80	\$171.59	-54.5%	-16.0%	1.0793	\$10,838	\$361.26	-10.0%	0.8717	\$72.04	\$259.45	-67.3%	-10.6%
201209	14	30	\$8,881	\$699	0.9969	\$2	\$701	7.9%	58.3%	\$23.38	\$162.96	-85.5%	-17.5%	1.0793	\$9,586	\$319.52	-11.6%	0.7710	\$30.32	\$241.36	-88.2%	-15.5%
201210	11	27	\$8,798	\$2,268	0.9962	\$9	\$2,277	25.9%	60.0%	\$84.32	\$171.53	-6.7%	0.8%	1.0793	\$9,496	\$351.71	10.1%	0.8487	\$99.35	\$245.43	-32.2%	-2.0%
201211	14	22	\$8,798	\$1,114	0.9949	\$6	\$1,120	12.7%	42.0%	\$50.91	\$123.14	-88.9%	-32.6%	1.0793	\$9,496	\$431.64	22.7%	1.0416	\$48.88	\$170.60	-92.7%	-38.6%
201212	15	23	\$8,665	\$1,311	0.9897	\$14	\$1,324	15.3%	33.8%	\$57.58	\$100.37	-77.8%	-46.9%	1.0793	\$9,353	\$406.63	-5.8%	0.9812	\$58.68	\$136.42	-83.0%	-52.5%
201301	14	22	\$8,665	\$40,279	0.9846	\$629	\$40,908	472.1%	71.6%	\$1,859.45	\$217.70	1045.4%	11.9%	1.0793	\$9,353	\$425.12	4.5%	1.0258	\$1,812.62	\$285.95	687.5%	-3.3%
201302	13	19	\$7,799	\$205	0.9809	\$4	\$209	2.7%	70.6%	\$11.01	\$221.34	-90.2%	27.1%	1.0793	\$8,418	\$443.04	4.2%	1.0691	\$10.30	\$279.48	-93.6%	5.3%
201303	12	18	\$6,911	\$241	0.9627	\$9	\$251	3.6%	63.4%	\$13.92	\$202.17	-94.3%	14.4%	1.0793	\$7,459	\$414.41	-6.5%	1.0000	\$13.92	\$248.48	-95.7%	-7.6%
201304	12	18	\$7,467	\$157	0.9305	\$12	\$168	2.3%	59.3%	\$9.36	\$189.27		3.2%									
201305	12	18	\$7,467	\$642	0.8440	\$119	\$761	10.2%	56.2%	\$42.26	\$181.65	48.3%	3.7%									
201306	15	22	\$7,377	\$1	0.3888	\$1	\$2	0.0%	50.4%	\$0.11	\$184.45	-99.5%	12.8%									
Experience Period	135	251	\$80,016	\$50,066	0.9866	\$679	\$50,745			\$202.17				1.0793	\$86,365	\$344.08		0.8303	\$243.49			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013			Incurred Claims					Revenue at Current Rate Level					Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,765	6,661	\$2,146,282	\$1,643,692	1.0000	\$0	\$1,643,692	76.6%		\$246.76				1.3354	\$2,866,155	\$430.29		0.9885	\$249.63			
200905	3,698	6,551	\$2,148,610	\$1,384,766	1.0000	\$0	\$1,384,766	64.4%		\$211.38				1.3348	\$2,867,984	\$437.79	1.7%	1.0057	\$210.18			
200906	3,705	6,550	\$2,165,021	\$1,524,255	1.0000	\$0	\$1,524,255	70.4%		\$232.71				1.3240	\$2,866,518	\$437.64	0.0%	1.0054	\$231.47			
200907	3,692	6,490	\$2,180,968	\$1,290,678	1.0000	\$0	\$1,290,678	59.2%		\$198.87				1.2976	\$2,830,053	\$436.06	-0.4%	1.0018	\$198.52			
200908	3,559	6,312	\$2,146,601	\$1,452,850	1.0000	\$0	\$1,452,850	67.7%		\$230.17				1.2815	\$2,750,843	\$435.81	-0.1%	1.0012	\$229.90			
200909	3,533	6,265	\$2,162,450	\$1,479,043	1.0000	\$0	\$1,479,043	68.4%		\$236.08				1.2621	\$2,729,208	\$435.63	0.0%	1.0008	\$235.90			
200910	3,530	6,214	\$2,182,554	\$1,540,754	1.0000	\$0	\$1,540,754	70.6%		\$247.95				1.2359	\$2,697,322	\$434.07	-0.4%	0.9972	\$248.65			
200911	3,513	6,175	\$2,222,119	\$1,387,262	1.0000	\$0	\$1,387,262	62.4%		\$224.66				1.2229	\$2,717,341	\$440.06	1.4%	1.0109	\$222.23			
200912	3,504	6,207	\$2,213,135	\$1,418,745	1.0000	\$0	\$1,418,745	64.1%		\$228.57				1.2028	\$2,661,974	\$428.87	-2.5%	0.9852	\$232.00			
201001	3,570	6,324	\$2,296,967	\$1,281,763	1.0000	\$0	\$1,281,763	55.8%		\$202.68				1.1893	\$2,731,748	\$431.97	0.7%	0.9923	\$204.25			
201002	3,537	6,300	\$2,299,561	\$1,505,799	1.0000	\$0	\$1,505,799	65.5%		\$239.02				1.1778	\$2,708,366	\$429.90	-0.5%	0.9876	\$242.02			
201003	3,488	6,206	\$2,290,846	\$1,549,604	1.0000	\$0	\$1,549,604	67.6%	66.0%	\$249.69	\$228.96			1.1705	\$2,681,494	\$432.08	0.5%	0.9926	\$251.55	\$229.54		
201004	3,489	6,181	\$2,289,247	\$1,393,822	1.0000	\$0	\$1,393,822	60.9%	64.7%	\$225.50	\$227.11	-8.6%		1.1681	\$2,673,993	\$432.61	0.1%	0.9938	\$226.90	\$227.58	-9.1%	
201005	3,482	6,165	\$2,300,157	\$1,533,107	1.0000	\$0	\$1,533,107	66.7%	64.9%	\$248.68	\$230.24	17.6%		1.1646	\$2,678,740	\$434.51	0.4%	0.9982	\$249.13	\$230.87	18.5%	
201006	3,468	6,200	\$2,319,088	\$1,463,818	1.0000	\$0	\$1,463,818	63.1%	64.3%	\$236.10	\$230.51	1.5%		1.1596	\$2,689,324	\$433.76	-0.2%	0.9965	\$236.93	\$231.32	2.4%	
201007	3,451	6,212	\$2,330,583	\$1,513,413	1.0000	\$0	\$1,513,413	64.9%	64.8%	\$243.63	\$234.35	22.5%		1.1540	\$2,689,576	\$432.96	-0.2%	0.9946	\$244.94	\$235.31	23.4%	
201008	3,424	6,190	\$2,308,825	\$1,568,333	1.0000	\$0	\$1,568,333	67.9%	64.8%	\$253.37	\$236.28	10.1%		1.1438	\$2,640,809	\$426.63	-1.5%	0.9801	\$258.51	\$237.67	12.4%	
201009	3,450	6,226	\$2,311,488	\$1,486,624	1.0000	\$0	\$1,486,624	64.3%	64.5%	\$238.78	\$236.50	1.1%		1.1388	\$2,632,370	\$422.80	-0.9%	0.9713	\$245.83	\$238.48	4.2%	
201010	3,386	6,171	\$2,337,133	\$2,251,287	1.0000	\$0	\$2,251,287	96.3%	66.7%	\$364.82	\$246.17	47.1%		1.1350	\$2,652,537	\$429.84	1.7%	0.9875	\$369.45	\$248.43	48.6%	
201011	3,360	6,157	\$2,367,373	\$1,587,925	1.0000	\$3	\$1,587,925	67.1%	67.1%	\$257.91	\$248.92	14.8%		1.1289	\$2,672,466	\$434.05	1.0%	0.9971	\$258.64	\$251.50	16.4%	
201012	3,368	6,173	\$2,376,964	\$1,754,141	1.0000	\$12	\$1,754,153	73.8%	67.9%	\$284.17	\$253.54	24.3%		1.1241	\$2,671,933	\$432.84	-0.3%	0.9944	\$285.78	\$255.97	23.2%	
201101	3,355	6,167	\$2,417,729	\$1,663,728	1.0000	\$13	\$1,663,742	68.8%	69.0%	\$269.78	\$259.21	33.1%		1.1104	\$2,684,735	\$435.34	0.6%	1.0001	\$269.75	\$261.53	32.1%	
201102	3,376	6,199	\$2,447,789	\$1,915,100	1.0000	\$20	\$1,915,120	78.2%	70.0%	\$308.94	\$265.07	29.3%		1.1036	\$2,701,298	\$435.76	0.1%	1.0011	\$308.61	\$267.14	27.5%	
201103	3,390	6,241	\$2,452,179	\$2,222,855	1.0000	\$45	\$2,222,900	90.6%	72.0%	\$356.18	\$274.01	42.6%	19.7%	1.0987	\$2,694,132	\$431.68	-0.9%	0.9917	\$359.16	\$276.17	42.8%	20.3%
201104	3,395	6,278	\$2,471,953	\$1,687,095	0.9999	\$220	\$1,687,315	68.3%	72.6%	\$268.77	\$277.60	19.2%	22.2%	1.0977	\$2,713,397	\$432.21	0.1%	0.9929	\$270.69	\$279.81	19.3%	23.0%
201105	3,390	6,273	\$2,448,853	\$1,740,893	0.9997	\$455	\$1,741,348	71.1%	72.9%	\$277.59	\$279.99	11.6%	21.6%	1.1082	\$2,713,716	\$432.60	0.1%	0.9938	\$279.32	\$282.32	12.1%	22.3%
201106	3,358	6,207	\$2,427,760	\$1,457,142	0.9997	\$428	\$1,457,570	60.0%	72.7%	\$234.83	\$278.88	-0.5%	21.4%	1.1125	\$2,700,972	\$435.15	0.6%	0.9997	\$234.91	\$282.14	-0.9%	22.0%
201107	3,362	6,211	\$2,428,057	\$1,685,570	0.9996	\$617	\$1,686,187	69.4%	73.0%	\$271.48	\$282.21	11.4%	20.4%	1.1261	\$2,734,170	\$440.21	1.2%	1.0113	\$268.45	\$284.08	9.6%	20.7%
201108	3,388	6,269	\$2,426,374	\$2,502,630	0.9996	\$996	\$2,503,626	103.2%	75.9%	\$399.37	\$294.45	57.6%	24.6%	1.1351	\$2,754,270	\$439.35	-0.2%	1.0093	\$395.68	\$295.68	53.1%	24.4%
201109	3,398	6,301	\$2,416,615	\$2,257,248	0.9995	\$1,111	\$2,258,360	93.5%	78.3%	\$358.41	\$304.49	50.1%	28.7%	1.1440	\$2,764,646	\$438.76	-0.1%	1.0080	\$355.58	\$304.82	44.6%	27.8%
201110	3,429	6,334	\$2,402,363	\$2,020,913	0.9995	\$995	\$2,021,908	84.2%	77.4%	\$319.22	\$300.76	-12.5%	22.2%	1.1602	\$2,787,160	\$440.03	0.3%	1.0109	\$315.78	\$300.50	-14.5%	21.0%
201111	3,426	6,352	\$2,368,571	\$1,971,655	0.9995	\$1,009	\$1,972,665	83.3%	78.7%	\$310.56	\$305.11	20.4%	22.6%	1.1779	\$2,789,924	\$439.22	-0.2%	1.0090	\$307.78	\$304.54	19.0%	21.1%
201112	3,413	6,329	\$2,338,558	\$1,574,022	0.9994	\$941	\$1,574,963	67.3%	78.2%	\$248.85	\$302.09	-12.4%	19.2%	1.1945	\$2,793,294	\$441.35	0.5%	1.0139	\$245.44	\$301.04	-14.1%	17.6%
201201	3,353	6,204	\$2,224,887	\$1,758,630	0.9994	\$1,086	\$1,759,716	79.1%	79.0%	\$283.64	\$303.22	5.1%	17.0%	1.2221	\$2,718,842	\$438.24	-0.7%	1.0068	\$281.74	\$302.00	4.4%	15.5%
201202	3,332	6,153	\$2,173,184	\$1,606,900	0.9987	\$2,026	\$1,608,927	74.0%	78.7%	\$261.49	\$299.33	-15.4%	12.9%	1.2379	\$2,690,089	\$437.20	-0.2%	1.0044	\$260.35	\$298.05	-15.6%	11.6%
201203	3,341	6,182	\$2,168,468	\$2,106,394	0.9987	\$2,814	\$2,109,209	97.3%	79.1%	\$341.19	\$298.05	-4.2%	8.8%	1.2499	\$2,710,303	\$438.42	0.3%	1.0072	\$338.76	\$296.39	-5.7%	7.3%
201204	3,361	6,239	\$2,186,334	\$1,847,666	0.9980	\$3,764	\$1,851,430	84.7%	80.5%	\$296.75	\$300.40	10.4%	8.2%	1.2524	\$2,738,180	\$438.88	0.1%	1.0082	\$294.33	\$298.34	8.7%	6.6%
201205	3,396	6,293	\$2,218,311	\$2,066,965	0.9974	\$5,428	\$2,072,393	93.4%	82.4%	\$329.32	\$304.73	18.6%	8.8%	1.2439	\$2,759,303	\$438.47	-0.1%	1.0073	\$326.93	\$302.30	17.0%	7.1%
201206	3,398	6,306	\$2,227,659	\$1,720,167	0.9966	\$5,917	\$1,726,085	77.5%	83.9%	\$273.72	\$307.90	16.6%	10.0%	1.2390	\$2,759,984	\$437.68	-0.2%	1.0055	\$272.23	\$303.31	15.9%	8.2%
201207	3,393	6,291	\$2,245,754	\$2,295,592	0.9954	\$10,590	\$2,306,182	102.7%	86.7%	\$366.58	\$315.81	35.0%	11.9%	1.2308	\$2,764,013	\$439.36	0.4%	1.0093	\$363.19	\$313.20	35.3%	10.2%
201208	3,416	6,351	\$2,258,357	\$1,889,841	0.9940	\$11,370	\$1,901,211	84.2%	85.1%	\$299.36	\$307.47	-25.0%	4.4%	1.2235	\$2,763,117	\$435.07	-1.0%	0.9995	\$299.51	\$305.18	-24.3%	3.2%
201209	3,395	6,331	\$2,280,039	\$1,894,070	0.9921	\$15,126	\$1,909,196	83.7%	84.2%	\$301.56	\$302.71	-15.9%	-0.6%	1.2174	\$2,775,716	\$438.43	0.8%	1.0072	\$299.41	\$300.48	-15.8%	-1.4%
201210	3,408	6,362	\$2,296,970	\$1,623,429	0.9910	\$14,686	\$1,638,115	71.3%	83.1%	\$257.48	\$297.51	-19.3%	-1.1%	1.2048	\$2,767,440	\$435.00	-0.8%	0.9993	\$257.66	\$295.60	-18.4%	-1.6%
201211	3,414	6,383	\$2,328,870	\$1,650,283	0.9868	\$22,078	\$1,672,362	71.8%	82.1%	\$262.00	\$293.41	-15.6%	-3.8%	1.1910	\$2,773,786	\$434.56	-0.1%	0.9983	\$262.45	\$291.78	-14.7%	-4.2%
201212	3,400	6,340	\$2,350,373	\$1,720,734	0.9831	\$29,507	\$1,750,240	74.5%	82.7%	\$276.06	\$295.69	10.9%	-2.1%	1.1784	\$2,769,642	\$436.85	0.5%	1.0036	\$275.08	\$294.31	12.1%	-2.2%
201301	3,406	6,355	\$2,402,091	\$2,183,750	0.9789	\$46,973	\$2,230,723	92.9%	83.9%	\$351.02	\$301.33	23.8%	-0.6%	1.1489	\$2,759,762	\$434.27	-0.6%	0.9976	\$351.85	\$300.15	24.9%	-0.6%
201302	3,423	6,390	\$2,436,106	\$1,620,737	0.9670	\$55,366	\$1,676,103	68.8%	83.4%	\$262.30	\$301.27	0.3%	0.6%	1.1385	\$2,773,607	\$434.05	0.0%	0.9971	\$263.05	\$300.28	1.0%	0.7%
201303	3,443	6,412	\$2,472,458	\$1,932,692	0.9586	\$83,414	\$2,016,106	81.5%	82.1%	\$314.43	\$299.14	-7.8%	0.4%	1.1289	\$2,791,116	\$435.30	0.3%	1.0000	\$314.43	\$298.32	-7.2%	0.7%
201304	3,475	6,500	\$2,509,001	\$2,116,331	0.9392	\$136,891	\$2,253,222	89.8%	82.6%	\$346.65	\$303.38	16.8%	1.0%									
201305	3,421	6,408	\$2,514,801	\$1,800,746	0.8466	\$326,349	\$2,127,095	84.6%	81.9%	\$331.94	\$303.64	0.8%	-0.4%</									

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level		10/2013				Incurred Claims						Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	204	391	\$92,247	\$52,334	1.0000	\$0	\$52,334	56.7%		\$133.85				1.4520	\$133,941	\$342.56		0.9562	\$139.97			
200905	203	391	\$92,537	\$53,926	1.0000	\$0	\$53,926	58.3%		\$137.92				1.5049	\$139,257	\$356.16	4.0%	0.9942	\$138.73			
200906	190	381	\$90,210	\$158,235	1.0000	\$0	\$158,235	175.4%		\$415.31				1.4621	\$131,892	\$346.17	-2.8%	0.9663	\$429.79			
200907	190	380	\$95,508	\$70,069	1.0000	\$0	\$70,069	73.4%		\$184.39				1.4040	\$134,097	\$352.89	1.9%	0.9850	\$187.19			
200908	207	406	\$97,547	\$36,272	1.0000	\$0	\$36,272	37.2%		\$89.34				1.4230	\$138,809	\$341.89	-3.1%	0.9544	\$93.61			
200909	219	435	\$113,026	\$41,987	1.0000	\$0	\$41,987	37.1%		\$96.52				1.3474	\$152,290	\$350.09	2.4%	0.9772	\$98.77			
200910	216	436	\$114,932	\$53,822	1.0000	\$0	\$53,822	46.8%		\$123.45				1.3176	\$151,434	\$347.32	-0.8%	0.9695	\$127.33			
200911	218	425	\$113,182	\$40,872	1.0000	\$0	\$40,872	36.1%		\$96.17				1.3129	\$148,593	\$349.63	0.7%	0.9760	\$98.54			
200912	217	420	\$118,885	\$67,293	1.0000	\$0	\$67,293	56.6%		\$160.22				1.2476	\$148,325	\$353.16	1.0%	0.9858	\$162.53			
201001	206	383	\$117,884	\$36,306	1.0000	\$0	\$36,306	30.8%		\$94.79				1.2167	\$143,430	\$374.49	6.0%	1.0454	\$90.68			
201002	249	456	\$135,634	\$57,225	1.0000	\$0	\$57,225	42.2%		\$125.49				1.2157	\$164,886	\$361.59	-3.4%	1.0093	\$124.33			
201003	252	457	\$133,281	\$122,906	1.0000	\$0	\$122,906	92.2%	60.2%	\$268.94	\$159.49			1.2094	\$161,192	\$352.72	-2.5%	0.9846	\$273.15	\$162.15		
201004	241	447	\$136,827	\$111,654	1.0000	\$0	\$111,654	81.6%	62.6%	\$249.79	\$169.54	86.6%		1.1824	\$161,782	\$361.93	2.6%	1.0103	\$247.24	\$171.57	76.6%	
201005	244	455	\$137,964	\$90,056	1.0000	\$0	\$90,056	65.3%	63.1%	\$197.93	\$174.51	43.5%		1.1787	\$162,614	\$357.39	-1.3%	0.9976	\$198.40	\$176.54	43.0%	
201006	245	459	\$137,666	\$68,568	1.0000	\$0	\$68,568	49.8%	54.9%	\$149.39	\$154.49	-64.0%		1.1758	\$161,872	\$352.66	-1.3%	0.9844	\$151.75	\$156.09	-64.7%	
201007	242	452	\$137,247	\$116,089	1.0000	\$0	\$116,089	84.6%	56.4%	\$256.83	\$161.16	39.3%		1.1502	\$157,865	\$349.26	-1.0%	0.9749	\$263.44	\$162.98	40.7%	
201008	249	469	\$137,286	\$149,037	1.0000	\$0	\$149,037	108.6%	62.3%	\$317.78	\$180.55	255.7%		1.1368	\$156,061	\$332.75	-4.7%	0.9288	\$342.12	\$183.08	265.5%	
201009	237	447	\$135,452	\$61,703	1.0000	\$0	\$61,703	45.6%	62.7%	\$138.04	\$183.85	43.0%		1.1118	\$150,591	\$336.89	1.2%	0.9404	\$146.78	\$187.02	48.6%	
201010	237	454	\$136,528	\$94,869	1.0000	\$0	\$94,869	69.5%	64.4%	\$208.96	\$190.94	69.3%		1.0997	\$150,137	\$330.70	-1.8%	0.9231	\$226.37	\$195.03	77.8%	
201011	222	433	\$136,433	\$70,028	1.0000	\$0	\$70,028	51.3%	65.3%	\$161.73	\$196.12	68.2%		1.0964	\$149,591	\$345.47	4.5%	0.9644	\$167.71	\$200.51	70.2%	
201012	239	457	\$140,741	\$76,046	1.0000	\$0	\$76,046	54.0%	65.0%	\$166.40	\$196.40	3.9%		1.1146	\$156,876	\$343.27	-0.6%	0.9582	\$173.66	\$201.27	6.8%	
201101	260	498	\$146,875	\$58,985	1.0000	\$0	\$58,985	40.2%	65.2%	\$118.44	\$196.42	24.9%		1.1058	\$162,411	\$326.13	-5.0%	0.9104	\$130.11	\$203.54	43.5%	
201102	271	531	\$167,106	\$62,686	1.0000	\$0	\$62,686	37.5%	64.3%	\$118.05	\$194.75	-5.9%		1.0921	\$182,505	\$343.70	5.4%	0.9594	\$123.05	\$202.69	-1.0%	
201103	268	527	\$169,126	\$63,259	1.0000	\$0	\$63,259	37.4%	59.5%	\$120.04	\$181.73	-55.4%	13.9%	1.0858	\$183,635	\$348.45	1.4%	0.9727	\$123.41	\$189.30	-54.8%	16.7%
201104	270	525	\$167,360	\$62,663	1.0000	\$0	\$62,663	37.4%	55.7%	\$119.36	\$170.67	-52.2%	0.7%	1.0741	\$179,761	\$342.40	-1.7%	0.9558	\$124.88	\$178.58	-49.5%	4.1%
201105	284	552	\$172,492	\$157,907	1.0000	\$0	\$157,907	91.5%	58.4%	\$286.06	\$179.50	44.5%	2.9%	1.0714	\$184,806	\$334.79	-2.2%	0.9345	\$306.10	\$188.87	54.3%	7.0%
201106	285	555	\$172,977	\$105,856	1.0000	\$3	\$105,859	61.2%	59.3%	\$190.74	\$182.90	27.7%	18.4%	1.0708	\$185,224	\$333.74	-0.3%	0.9316	\$204.74	\$193.35	34.9%	23.9%
201107	288	557	\$172,398	\$82,889	1.0000	\$2	\$82,891	48.1%	56.4%	\$148.82	\$174.18	-42.1%	8.1%	1.0780	\$185,851	\$333.67	0.0%	0.9314	\$159.78	\$184.81	-39.3%	13.4%
201108	284	553	\$166,986	\$89,932	1.0000	\$2	\$89,934	53.9%	52.4%	\$162.63	\$162.07	-48.8%	-10.2%	1.1018	\$183,989	\$332.71	-0.3%	0.9287	\$175.11	\$172.00	-48.8%	-6.0%
201109	284	557	\$163,339	\$72,297	1.0000	\$2	\$72,299	44.3%	52.2%	\$129.80	\$160.90	-6.0%	-12.5%	1.1215	\$183,190	\$328.89	-1.1%	0.9181	\$141.39	\$171.13	-3.7%	-8.5%
201110	281	543	\$159,528	\$105,475	1.0000	\$3	\$105,478	66.1%	52.1%	\$194.25	\$160.31	-7.0%	-16.0%	1.1323	\$180,631	\$332.65	1.1%	0.9286	\$209.19	\$170.46	-7.6%	-12.6%
201111	263	518	\$155,952	\$164,683	1.0000	\$6	\$164,689	105.6%	56.4%	\$317.93	\$173.03	96.6%	-11.8%	1.1407	\$177,894	\$343.42	3.2%	0.9586	\$331.65	\$184.01	97.8%	-8.2%
201112	260	513	\$154,671	\$129,796	1.0000	\$4	\$129,800	83.9%	58.7%	\$253.02	\$179.88	52.1%	-8.4%	1.1534	\$178,398	\$347.75	1.3%	0.9707	\$260.65	\$191.07	50.1%	-5.1%
201201	251	503	\$156,071	\$172,191	1.0000	\$7	\$172,198	110.3%	64.2%	\$342.34	\$197.34	189.0%	0.5%	1.1654	\$181,887	\$361.60	4.0%	1.0094	\$339.16	\$207.90	160.7%	2.1%
201202	260	516	\$160,158	\$145,847	1.0000	\$6	\$145,853	91.1%	68.6%	\$282.66	\$210.75	139.4%	8.2%	1.1718	\$187,669	\$363.70	0.6%	1.0152	\$278.42	\$221.00	126.3%	9.0%
201203	255	508	\$158,711	\$106,873	0.9999	\$9	\$106,882	67.3%	71.2%	\$210.40	\$218.20	75.3%	20.1%	1.1757	\$186,596	\$367.31	1.0%	1.0253	\$205.20	\$227.82	66.3%	20.3%
201204	230	460	\$143,674	\$111,585	0.9997	\$32	\$111,617	77.7%	74.6%	\$242.65	\$228.16	103.3%	33.7%	1.1999	\$172,395	\$374.77	2.0%	1.0461	\$231.94	\$236.60	85.7%	32.5%
201205	233	463	\$142,340	\$160,300	0.9997	\$53	\$160,353	112.7%	75.9%	\$346.34	\$231.80	21.1%	29.1%	1.1998	\$170,780	\$368.85	-1.6%	1.0296	\$336.37	\$238.53	9.9%	26.3%
201206	243	489	\$139,283	\$89,454	0.9992	\$68	\$89,522	64.3%	76.4%	\$183.07	\$231.64	-4.0%	26.6%	1.2027	\$167,520	\$342.58	-7.1%	0.9563	\$191.44	\$237.77	-6.5%	23.0%
201207	250	499	\$152,694	\$223,932	0.9988	\$270	\$224,202	146.8%	84.9%	\$449.30	\$256.91	201.9%	47.5%	1.1914	\$181,923	\$364.58	6.4%	1.0177	\$441.50	\$261.72	176.3%	41.6%
201208	274	546	\$155,321	\$433,939	0.9973	\$1,154	\$435,093	280.1%	104.1%	\$796.87	\$313.65	390.0%	93.5%	1.1788	\$183,090	\$355.33	-8.0%	0.9360	\$851.32	\$319.29	386.2%	85.6%
201209	275	548	\$166,244	\$252,138	0.9969	\$778	\$252,916	152.1%	113.8%	\$461.53	\$343.70	255.6%	113.8%	1.1670	\$194,005	\$354.02	5.6%	0.9882	\$467.03	\$347.61	230.3%	103.1%
201210	274	546	\$167,364	\$266,570	0.9962	\$1,012	\$267,582	159.9%	122.0%	\$490.08	\$370.06	152.3%	130.8%	1.1621	\$194,494	\$356.22	0.6%	0.9943	\$492.86	\$372.08	135.6%	118.3%
201211	280	544	\$168,519	\$124,435	0.9949	\$638	\$125,074	74.2%	119.1%	\$229.91	\$362.04	-27.7%	109.2%	1.1617	\$195,769	\$359.87	1.0%	1.0045	\$228.88	\$362.58	-31.0%	97.0%
201212	278	541	\$168,308	\$115,734	0.9897	\$1,206	\$116,939	69.5%	117.5%	\$216.15	\$358.30	-14.6%	99.2%	1.1605	\$195,321	\$361.04	0.3%	1.0078	\$214.48	\$357.72	-17.7%	87.2%
201301	258	507	\$164,397	\$167,205	0.9846	\$2,609	\$169,814	103.3%	116.9%	\$334.94	\$357.69	-2.2%	81.3%	1.1107	\$182,589	\$360.14	-0.2%	1.0053	\$333.18	\$357.22	-1.8%	71.8%
201302	251	488	\$164,886	\$134,841	0.9809	\$2,623	\$137,465	83.4%	116.2%	\$281.69	\$357.95	-0.3%	69.8%	1.0905	\$179,804	\$368.45	2.3%	1.0285	\$273.88	\$357.13	-1.6%	61.6%
201303	249	486	\$160,022	\$149,931	0.9627	\$5,814	\$155,745	97.3%	118.7%	\$320.46	\$367.23	52.3%	68.3%	1.0880	\$174,106	\$358.24	-2.8%	1.0000	\$320.46	\$367.15	56.2%	61.2%
201304	248	487	\$161,631	\$74,476	0.9305	\$5,562	\$80,308	49.5%	115.9%	\$164.35	\$360.47	-32.3%	58.0%									
201305	245	482	\$163,030	\$82,966	0.8440	\$15,338	\$98,304	60.3%	111.4%	\$203.95	\$349.29	-41.1%	50.7%									
201306	252	501	\$162,548	\$25,113	0.3888	\$39,476	\$64,590	39.7%	108.8%	\$128.92	\$344.58	-29.6%	48.8%									

Experience Period	3,095	6,117	\$1,893,052	\$2,230,065	0.9928	\$16,257	\$2,246,322			\$367.23				1.1578	\$2,191,796	\$358.31		1.0002	\$367.15			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Med GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjst. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$2,238,529	\$1,696,025	1.0000	\$0	\$1,696,025	75.8%		\$240.50				1.3402	\$3,000,096	\$425.42		0.9897	\$243.01			
200905	3,901	6,942	\$2,241,147	\$1,438,692	1.0000	\$0	\$1,438,692	64.2%		\$207.24				1.3418	\$3,007,241	\$433.20	1.8%	1.0077	\$205.65			
200906	3,895	6,931	\$2,255,231	\$1,682,490	1.0000	\$0	\$1,682,490	74.6%		\$242.75				1.3295	\$2,998,410	\$432.61	-0.1%	1.0064	\$241.21			
200907	3,882	6,870	\$2,276,476	\$1,360,747	1.0000	\$0	\$1,360,747	59.8%		\$198.07				1.3021	\$2,964,150	\$431.46	-0.3%	1.0037	\$197.34			
200908	3,766	6,718	\$2,244,148	\$1,489,121	1.0000	\$0	\$1,489,121	66.4%		\$221.66				1.2876	\$2,889,652	\$430.14	-0.3%	1.0006	\$221.52			
200909	3,752	6,700	\$2,275,476	\$1,521,029	1.0000	\$0	\$1,521,029	66.8%		\$227.02				1.2663	\$2,881,497	\$430.07	0.0%	1.0005	\$226.91			
200910	3,746	6,650	\$2,297,486	\$1,594,576	1.0000	\$0	\$1,594,576	69.4%		\$239.79				1.2399	\$2,848,755	\$428.38	-0.4%	0.9966	\$240.62			
200911	3,731	6,600	\$2,335,301	\$1,428,134	1.0000	\$0	\$1,428,134	61.2%		\$216.38				1.2272	\$2,865,935	\$434.23	1.4%	1.0102	\$214.21			
200912	3,721	6,627	\$2,332,020	\$1,486,038	1.0000	\$0	\$1,486,038	63.7%		\$224.24				1.2051	\$2,810,300	\$424.07	-2.3%	0.9865	\$227.31			
201001	3,776	6,707	\$2,414,852	\$1,318,070	1.0000	\$0	\$1,318,070	54.6%		\$196.52				1.1906	\$2,875,178	\$428.68	1.1%	0.9972	\$197.06			
201002	3,786	6,756	\$2,435,195	\$1,563,024	1.0000	\$0	\$1,563,024	64.2%		\$231.35				1.1799	\$2,873,252	\$425.29	-0.8%	0.9894	\$233.84			
201003	3,740	6,663	\$2,424,128	\$1,672,510	1.0000	\$0	\$1,672,510	69.0%	65.7%	\$251.01	\$224.72			1.1727	\$2,842,686	\$426.64	0.3%	0.9925	\$252.91	\$225.07		
201004	3,730	6,628	\$2,426,074	\$1,505,477	1.0000	\$0	\$1,505,477	62.1%	64.6%	\$227.14	\$223.54	-5.6%		1.1689	\$2,835,774	\$427.85	0.3%	0.9953	\$228.21	\$223.77	-6.1%	
201005	3,726	6,620	\$2,438,121	\$1,623,164	1.0000	\$0	\$1,623,164	66.6%	64.8%	\$245.19	\$226.72	18.3%		1.1654	\$2,841,354	\$429.21	0.3%	0.9985	\$245.57	\$227.15	19.4%	
201006	3,713	6,659	\$2,456,754	\$1,532,386	1.0000	\$0	\$1,532,386	62.4%	63.8%	\$230.12	\$225.62	-5.2%		1.1606	\$2,851,196	\$428.17	-0.2%	0.9961	\$231.03	\$226.24	-4.2%	
201007	3,693	6,664	\$2,467,830	\$1,629,502	1.0000	\$0	\$1,629,502	66.0%	64.3%	\$244.52	\$229.56	23.5%		1.1538	\$2,847,441	\$427.29	-0.2%	0.9940	\$246.00	\$230.38	24.7%	
201008	3,673	6,659	\$2,446,111	\$1,717,370	1.0000	\$0	\$1,717,370	70.2%	64.7%	\$257.90	\$232.59	16.3%		1.1434	\$2,796,870	\$420.01	-1.7%	0.9771	\$263.95	\$233.88	19.2%	
201009	3,687	6,673	\$2,446,940	\$1,548,326	1.0000	\$0	\$1,548,326	63.3%	64.4%	\$232.03	\$233.01	2.2%		1.1373	\$2,782,961	\$417.05	-0.7%	0.9702	\$239.16	\$234.90	5.4%	
201010	3,623	6,625	\$2,473,661	\$2,346,156	1.0000	\$0	\$2,346,156	66.6%	66.6%	\$354.14	\$242.49	47.7%		1.1330	\$2,802,674	\$423.05	1.4%	0.9841	\$359.85	\$244.72	49.6%	
201011	3,582	6,590	\$2,503,806	\$1,657,954	1.0000	\$3	\$1,657,954	66.2%	67.0%	\$251.59	\$245.40	16.3%		1.1271	\$2,822,056	\$428.23	1.2%	0.9962	\$252.55	\$247.94	17.9%	
201012	3,607	6,630	\$2,517,705	\$1,830,187	1.0000	\$12	\$1,830,200	72.7%	67.7%	\$276.05	\$249.70	23.1%		1.1236	\$2,828,809	\$426.67	-0.4%	0.9926	\$278.12	\$252.15	22.4%	
201101	3,615	6,665	\$2,564,604	\$1,722,713	1.0000	\$13	\$1,722,727	67.2%	68.7%	\$258.47	\$254.90	31.5%		1.1102	\$2,847,147	\$427.18	0.1%	0.9937	\$260.10	\$257.48	32.0%	
201102	3,647	6,730	\$2,614,895	\$1,977,786	1.0000	\$20	\$1,977,807	75.6%	69.7%	\$293.88	\$260.18	27.0%		1.1028	\$2,883,803	\$428.50	0.3%	0.9968	\$294.82	\$262.65	26.1%	
201103	3,658	6,768	\$2,621,305	\$2,286,114	1.0000	\$45	\$2,286,159	87.2%	71.3%	\$337.79	\$267.51	34.6%	19.0%	1.0978	\$2,877,767	\$425.20	-0.8%	0.9891	\$341.50	\$270.13	35.0%	20.0%
201104	3,665	6,803	\$2,639,313	\$1,749,758	0.9999	\$220	\$1,749,978	66.3%	71.6%	\$257.24	\$269.98	13.3%	20.8%	1.0962	\$2,893,159	\$425.28	0.0%	0.9893	\$260.01	\$272.76	13.9%	21.9%
201105	3,674	6,825	\$2,621,345	\$1,898,801	0.9998	\$455	\$1,899,255	72.5%	72.1%	\$278.28	\$272.73	13.5%	20.3%	1.1057	\$2,898,522	\$424.69	-0.1%	0.9880	\$281.67	\$275.78	14.7%	21.4%
201106	3,643	6,762	\$2,600,737	\$1,562,999	0.9997	\$430	\$1,563,429	60.1%	71.9%	\$321.21	\$272.77	0.5%	20.9%	1.1098	\$2,886,196	\$426.83	0.5%	0.9929	\$232.86	\$275.89	0.8%	21.9%
201107	3,650	6,768	\$2,600,455	\$1,768,459	0.9997	\$619	\$1,769,078	68.0%	72.0%	\$261.39	\$274.15	6.9%	19.4%	1.1229	\$2,920,022	\$431.45	1.1%	1.0037	\$260.43	\$277.06	5.9%	20.3%
201108	3,672	6,822	\$2,593,360	\$2,592,562	0.9996	\$998	\$2,593,560	100.0%	74.5%	\$380.18	\$284.46	47.4%	22.3%	1.1330	\$2,938,259	\$430.70	-0.2%	1.0019	\$379.44	\$286.87	43.8%	22.7%
201109	3,682	6,858	\$2,579,954	\$2,329,545	0.9995	\$1,113	\$2,330,658	90.3%	76.7%	\$339.85	\$293.48	46.5%	26.0%	1.1426	\$2,947,837	\$429.84	-0.2%	0.9999	\$339.87	\$295.24	42.1%	25.7%
201110	3,710	6,877	\$2,561,891	\$2,126,389	0.9995	\$998	\$2,127,386	83.0%	75.8%	\$309.35	\$289.87	-12.6%	19.5%	1.1584	\$2,967,791	\$431.55	0.4%	1.0039	\$308.14	\$291.13	-14.4%	19.0%
201111	3,689	6,870	\$2,524,524	\$2,136,339	0.9995	\$1,015	\$2,137,353	84.7%	77.3%	\$311.11	\$294.77	23.7%	20.1%	1.1756	\$2,967,817	\$432.00	0.1%	1.0050	\$309.58	\$295.82	22.6%	19.3%
201112	3,673	6,842	\$2,493,229	\$1,703,817	0.9994	\$945	\$1,704,763	68.4%	76.9%	\$249.16	\$292.46	-9.7%	17.1%	1.1919	\$2,971,692	\$434.33	0.5%	1.0104	\$246.60	\$293.07	-11.3%	16.2%
201201	3,604	6,707	\$2,380,758	\$1,930,821	0.9994	\$1,094	\$1,931,914	81.1%	78.1%	\$288.04	\$294.88	11.4%	15.7%	1.2184	\$2,900,729	\$432.49	-0.4%	1.0061	\$286.30	\$295.19	10.1%	14.6%
201202	3,592	6,669	\$2,333,342	\$1,752,747	0.9988	\$2,032	\$1,754,779	75.2%	78.1%	\$263.12	\$292.36	-10.5%	12.4%	1.2333	\$2,877,758	\$431.51	-0.2%	1.0038	\$262.12	\$292.51	-11.1%	11.4%
201203	3,596	6,690	\$2,327,179	\$2,213,267	0.9987	\$2,823	\$2,216,091	95.2%	78.6%	\$331.25	\$291.78	-1.9%	9.1%	1.2448	\$2,896,899	\$433.02	0.3%	1.0073	\$328.84	\$291.49	-3.7%	7.9%
201204	3,591	6,699	\$2,330,008	\$1,959,251	0.9981	\$3,796	\$1,963,047	84.3%	80.1%	\$293.04	\$294.77	13.9%	9.2%	1.2492	\$2,910,575	\$434.48	0.3%	1.0107	\$289.93	\$293.95	11.5%	7.8%
201205	3,629	6,756	\$2,360,651	\$2,227,265	0.9975	\$5,480	\$2,232,746	94.6%	81.9%	\$330.48	\$299.12	18.8%	9.7%	1.2412	\$2,930,083	\$433.70	-0.2%	1.0089	\$327.56	\$297.77	16.3%	8.0%
201206	3,641	6,795	\$2,366,942	\$1,809,622	0.9967	\$5,985	\$1,815,607	76.7%	83.4%	\$267.20	\$302.10	15.6%	10.8%	1.2368	\$2,927,504	\$430.83	-0.7%	1.0022	\$366.60	\$300.50	14.5%	8.9%
201207	3,643	6,790	\$2,398,448	\$2,519,525	0.9957	\$10,860	\$2,530,385	105.5%	86.6%	\$372.66	\$311.38	42.6%	13.6%	1.2283	\$2,945,936	\$433.86	0.7%	1.0093	\$369.23	\$309.59	41.8%	11.7%
201208	3,690	6,897	\$2,413,678	\$2,323,779	0.9946	\$12,524	\$2,336,304	96.8%	86.3%	\$338.74	\$307.93	-10.9%	8.3%	1.2206	\$2,946,207	\$427.17	-1.5%	0.9937	\$340.88	\$306.37	-10.2%	6.8%
201209	3,670	6,879	\$2,446,283	\$2,146,208	0.9926	\$15,904	\$2,162,112	88.4%	86.1%	\$314.31	\$305.78	-7.5%	4.2%	1.2140	\$2,969,721	\$431.71	1.1%	1.0043	\$312.97	\$304.12	-7.9%	3.0%
201210	3,682	6,908	\$2,464,334	\$1,889,999	0.9918	\$15,698	\$1,905,697	77.3%	85.6%	\$275.87	\$302.95	-10.8%	4.5%	1.2019	\$2,961,934	\$428.77	-0.7%	0.9974	\$276.57	\$301.47	-10.2%	3.6%
201211	3,694	6,927	\$2,497,389	\$1,774,719	0.9874	\$22,717	\$1,797,435	72.0%	84.5%	\$259.48	\$298.57	-16.6%	1.3%	1.1891	\$2,969,555	\$428.69	0.0%	0.9973	\$260.19	\$297.30	-16.0%	0.5%
201212	3,678	6,881	\$2,518,681	\$1,836,467	0.9836	\$30,713	\$1,867,180	74.1%	85.0%	\$271.35	\$300.42	8.9%	2.7%	1.1772	\$2,964,964	\$430.89	0.5%	1.0024	\$270.71	\$299.34	9.8%	2.1%
201301	3,664	6,862	\$2,566,487	\$2,350,955	0.9793	\$49,582	\$2,400,537	93.5%	86.1%	\$349.83	\$305.58	21.5%	3.6%	1.1465	\$2,942,350	\$428.79	-0.5%	0.9975	\$350.71	\$304.71	22.5%	3.2%
201302	3,674	6,878	\$2,600,992	\$1,755,578	0.9680	\$57,989	\$1,813,568	69.7%	85.5%	\$263.68	\$305.52	0.2%	4.5%	1.1355	\$2,953,411	\$429.40	0.1%	0.9989	\$263.96	\$304.77	0.7%	4.2%
201303	3,692	6,898	\$2,632,480	\$2,082,623	0.9589	\$89,227	\$2,171,850	82.5%	84.5%	\$314.85	\$304.20	-5.0%	4.3%	1.1264	\$2,965,222	\$429.87	0.1%	1.0000	\$314.85	\$303.64	-4.3%	4.2%
201304	3,723	6,987	\$2,670,632	\$2,190,807	0.9389	\$142,454	\$2,333,260	87.4%	84.7%	\$333.94	\$307.63	14.0%	4.4%									
201305	3,666	6,890	\$2,677,831	\$1,883,712	0.8465	\$341,687	\$2,225,399	83.1%	83.8%	\$322.99	\$307.04	-2.3%	2.6%									

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)				(j)				(k)				(l)	(m)			(n)			(o)			(p)			(q)			(r)			(s)			(t)			(u)				
Current Rate Level										10/2013										Incurred Claims										Revenue at Current Rate Level										Normalized Incurred Claims									
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend																											
200904	3,765	6,661	\$569,630	\$549,902	1.0000	\$0	\$549,902	96.5%		\$82.56				1.3041	\$742,871	\$111.53		1.0181	\$81.09																														
200905	3,698	6,551	\$549,135	\$498,718	1.0000	\$0	\$498,718	90.8%		\$76.13				1.3108	\$719,829	\$109.88	-1.5%	1.0031	\$75.90																														
200906	3,705	6,550	\$549,687	\$515,892	1.0000	\$0	\$515,892	93.9%		\$78.76				1.3082	\$719,082	\$109.78	-0.1%	1.0022	\$78.59																														
200907	3,692	6,490	\$552,771	\$526,905	1.0000	\$0	\$526,905	95.3%		\$81.19				1.2957	\$716,238	\$110.36	0.5%	1.0074	\$80.59																														
200908	3,559	6,312	\$543,496	\$481,323	1.0000	\$0	\$481,323	88.6%		\$76.26				1.2857	\$698,752	\$110.70	0.3%	1.0106	\$75.46																														
200909	3,533	6,265	\$545,107	\$494,041	1.0000	\$0	\$494,041	90.6%		\$78.86				1.2772	\$696,203	\$111.13	0.4%	1.0144	\$77.74																														
200910	3,530	6,214	\$549,029	\$503,186	1.0000	\$0	\$503,186	91.7%		\$80.98				1.2546	\$688,832	\$110.85	-0.2%	1.0119	\$80.02																														
200911	3,513	6,175	\$554,636	\$504,302	1.0000	(\$0)	\$504,302	90.9%		\$81.67				1.2467	\$691,480	\$111.98	1.0%	1.0222	\$79.89																														
200912	3,504	6,207	\$553,184	\$511,311	1.0000	\$0	\$511,311	92.4%		\$82.38				1.2306	\$680,731	\$109.67	-2.1%	1.0012	\$82.28																														
201001	3,570	6,324	\$569,616	\$517,652	1.0000	\$0	\$517,652	90.9%		\$81.86				1.2228	\$696,544	\$110.14	0.4%	1.0055	\$81.41																														
201002	3,537	6,300	\$572,614	\$438,566	1.0000	\$0	\$438,566	76.6%		\$69.61				1.2134	\$694,817	\$110.29	0.1%	1.0068	\$69.14																														
201003	3,488	6,206	\$565,430	\$511,521	1.0000	\$0	\$511,521	90.5%	90.7%	\$82.42	\$79.38			1.2078	\$682,938	\$110.04	-0.2%	1.0046	\$82.05	\$78.68																													
201004	3,489	6,181	\$567,530	\$537,444	1.0000	\$0	\$537,444	94.7%	90.5%	\$86.95	\$79.72	5.3%		1.2046	\$683,658	\$110.61	0.5%	1.0097	\$86.12	\$79.07	6.2%																												
201005	3,482	6,165	\$570,087	\$457,470	1.0000	\$0	\$457,470	80.2%	89.6%	\$74.20	\$79.58	-2.5%		1.2003	\$684,304	\$111.00	0.4%	1.0133	\$73.23	\$78.86	-3.5%																												
201006	3,468	6,200	\$575,549	\$512,028	1.0000	\$0	\$512,028	89.0%	89.2%	\$82.59	\$79.90	4.9%		1.1938	\$687,088	\$110.82	-0.2%	1.0116	\$81.63	\$79.12	3.9%																												
201007	3,451	6,212	\$577,966	\$493,230	1.0000	\$0	\$493,230	85.3%	88.4%	\$79.40	\$79.75	-2.2%		1.1887	\$687,044	\$110.60	-0.2%	1.0096	\$78.64	\$78.95	-2.4%																												
201008	3,424	6,190	\$573,693	\$545,561	1.0000	\$0	\$545,561	95.1%	89.0%	\$88.14	\$80.74	15.6%		1.1795	\$676,698	\$109.32	-1.2%	0.9980	\$88.32	\$80.01	17.0%																												
201009	3,450	6,226	\$574,711	\$442,831	1.0000	\$0	\$442,831	77.1%	87.8%	\$71.13	\$80.10	-9.8%		1.1754	\$675,511	\$108.50	-0.8%	0.9905	\$71.81	\$79.53	-7.6%																												
201010	3,386	6,171	\$577,818	\$482,006	1.0000	\$0	\$482,006	83.4%	87.1%	\$78.11	\$79.86	-3.5%		1.1731	\$677,831	\$109.84	1.2%	1.0027	\$77.90	\$79.36	-2.7%																												
201011	3,360	6,157	\$583,665	\$491,899	1.0000	\$0	\$491,899	84.3%	86.6%	\$79.89	\$79.71	-2.2%		1.1630	\$678,778	\$110.24	0.4%	1.0064	\$79.39	\$79.32	-0.6%																												
201012	3,368	6,173	\$587,643	\$481,625	1.0000	\$0	\$481,625	82.0%	85.7%	\$78.02	\$79.35	-5.3%		1.1556	\$679,077	\$110.01	-0.2%	1.0042	\$77.69	\$78.94	-5.6%																												
201101	3,355	6,167	\$600,455	\$522,785	1.0000	\$0	\$522,785	87.1%	85.4%	\$84.77	\$79.58	3.6%		1.1393	\$684,099	\$110.93	0.8%	1.0126	\$83.71	\$79.12	2.8%																												
201102	3,376	6,199	\$608,690	\$472,252	1.0000	\$0	\$472,252	77.6%	85.5%	\$76.18	\$80.15	9.4%		1.1304	\$688,034	\$110.99	0.1%	1.0132	\$75.19	\$79.64	8.7%																												
201103	3,390	6,241	\$610,517	\$569,172	1.0000	\$0	\$569,172	93.2%	85.7%	\$91.20	\$80.89	10.6%	1.9%	1.1241	\$686,310	\$109.97	-0.9%	1.0039	\$90.85	\$80.38	10.7%	2.2%																											
201104	3,395	6,278	\$615,611	\$531,033	1.0000	\$0	\$531,033	86.3%	85.1%	\$84.59	\$80.69	-2.7%	1.2%	1.1222	\$690,843	\$110.04	0.1%	1.0045	\$84.20	\$80.22	-2.2%	1.5%																											
201105	3,390	6,273	\$616,858	\$512,944	1.0000	\$0	\$512,944	83.2%	85.3%	\$81.77	\$81.32	10.2%	2.2%	1.1202	\$690,986	\$110.15	0.1%	1.0056	\$81.32	\$80.90	11.0%	2.6%																											
201106	3,358	6,207	\$616,706	\$570,272	1.0000	\$0	\$570,272	92.5%	85.6%	\$91.88	\$82.10	11.2%	2.7%	1.1146	\$687,409	\$110.75	0.5%	1.0110	\$90.88	\$81.67	11.3%	3.2%																											
201107	3,362	6,211	\$628,499	\$482,241	1.0000	\$0	\$482,241	76.7%	84.8%	\$77.64	\$81.95	-2.2%	2.8%	1.1095	\$697,319	\$112.27	1.4%	1.0249	\$75.76	\$81.42	-3.7%	3.1%																											
201108	3,388	6,269	\$631,471	\$538,607	1.0000	\$0	\$538,607	85.3%	84.1%	\$85.92	\$81.77	-2.5%	1.3%	1.1102	\$701,084	\$111.83	-0.4%	1.0209	\$84.16	\$81.09	-4.7%	1.3%																											
201109	3,398	6,301	\$630,916	\$559,331	1.0000	\$0	\$559,331	88.7%	85.0%	\$88.77	\$83.25	24.8%	3.9%	1.1104	\$700,547	\$111.18	-0.6%	1.0149	\$87.46	\$82.39	21.8%	3.6%																											
201110	3,429	6,334	\$635,212	\$549,890	1.0000	\$0	\$549,890	86.6%	85.3%	\$86.82	\$83.97	11.1%	5.2%	1.1123	\$706,526	\$111.55	0.3%	1.0183	\$85.26	\$83.00	9.5%	4.6%																											
201111	3,426	6,352	\$636,403	\$582,128	1.0000	\$0	\$582,128	91.5%	85.9%	\$91.64	\$84.96	14.7%	6.6%	1.1162	\$710,342	\$111.83	0.3%	1.0209	\$89.77	\$83.87	13.1%	5.7%																											
201112	3,413	6,329	\$634,344	\$541,546	1.0000	\$0	\$541,546	85.4%	86.2%	\$85.57	\$85.58	9.7%	7.9%	1.1208	\$710,951	\$112.33	0.4%	1.0254	\$83.44	\$84.34	7.4%	6.8%																											
201201	3,353	6,204	\$618,601	\$561,929	1.0000	\$0	\$561,929	90.8%	86.5%	\$90.58	\$86.06	6.8%	8.1%	1.1185	\$691,909	\$111.53	-0.7%	1.0181	\$88.97	\$84.77	6.3%	7.1%																											
201202	3,332	6,153	\$610,947	\$560,569	1.0000	\$1	\$560,571	91.8%	87.6%	\$91.11	\$87.29	19.6%	8.9%	1.1201	\$684,294	\$111.21	-0.3%	1.0152	\$89.74	\$85.97	19.4%	7.9%																											
201203	3,341	6,182	\$614,890	\$578,412	1.0000	\$1	\$578,413	94.1%	87.7%	\$93.56	\$87.48	2.6%	8.1%	1.1203	\$688,890	\$111.43	0.2%	1.0173	\$91.98	\$86.06	1.2%	7.1%																											
201204	3,361	6,239	\$622,092	\$614,861	1.0000	\$9	\$614,871	98.8%	88.7%	\$98.55	\$88.64	16.5%	9.8%	1.1173	\$695,043	\$111.40	0.0%	1.0170	\$96.91	\$87.12	15.1%	8.6%																											
201205	3,396	6,293	\$631,579	\$566,679	1.0000	\$11	\$566,690	89.7%	89.3%	\$90.05	\$89.33	10.1%	9.9%	1.1100	\$701,027	\$111.40	0.0%	1.0169	\$88.55	\$87.72	8.9%	8.4%																											
201206	3,398	6,306	\$634,482	\$597,005	1.0000	\$15	\$597,020	94.1%	89.4%	\$94.67	\$89.57	3.0%	9.1%	1.1055	\$701,389	\$111.23	-0.2%	1.0153	\$93.24	\$87.92	2.6%	7.6%																											
201207	3,393	6,291	\$635,811	\$544,827	0.9999	\$30	\$544,858	85.7%	90.2%	\$86.61	\$90.31	11.5%	10.2%	1.1038	\$701,778	\$111.55	0.3%	1.0183	\$85.05	\$88.69	12.3%	8.9%																											
201208	3,416	6,351	\$636,057	\$631,052	0.9999	\$40	\$631,092	99.2%	91.3%	\$99.37	\$91.44	15.7%	11.8%	1.1002	\$699,770	\$110.18	-1.2%	1.0058	\$88.79	\$89.91	17.4%	10.9%																											
201209	3,395	6,331	\$640,040	\$539,225	0.9999	\$44	\$539,268	84.3%	91.0%	\$85.18	\$91.13	-4.0%	9.5%	1.0974	\$702,348	\$110.94	0.7%	1.0127	\$84.11	\$89.63	-3.8%	8.8%																											
201210	3,408	6,362	\$643,660	\$571,739	0.9999	\$64	\$571,803	88.8%	91.2%	\$89.88	\$91.39	3.5%	8.8%	1.0896	\$701,359	\$110.24	-0.6%	1.0064	\$89.31	\$89.97	4.8%	8.4%																											
201211	3,414	6,383	\$649,195	\$598,583	0.9999	\$84	\$598,667	92.2%	91.2%	\$93.79	\$91.57	2.3%	7.8%	1.0826	\$702,829	\$110.11	-0.1%	1.0052	\$93.31	\$90.27	3.9%	7.6%																											
201212	3,400	6,340	\$651,636	\$563,680	0.9998	\$92	\$563,772	86.5%	91.3%	\$88.92	\$91.85	3.9%	7.3%	1.0752	\$700,654	\$110.51	0.4%	1.0088	\$88.14	\$90.67	5.6%	7.5%																											
201301	3,406	6,355	\$657,286	\$665,862	0.9998	\$116	\$665,978	101.3%	92.2%	\$104.80	\$93.05	15.7%	8.1%	1.0592	\$696,198	\$109.55	-0.9%	1.0001	\$104.79	\$91.98	17.8%	8.5%																											
201302	3,423	6,390	\$663,543	\$564,566	0.9998	\$140	\$564,707	85.1%	91.6%	\$88.37	\$92.81	-3.0%	6.3%	1.0535	\$699,071	\$109.40	-0.1%	0.9987	\$88.49	\$91.88	-1.4%	6.9%																											
201303	3,443	6,412	\$669,800	\$611,975	0.9997	\$170	\$612,145	91.4%	91.4%	\$95.47	\$92.97	2.0%	6.3%	1.0487	\$702,399	\$109.54	0.1%	1.0000	\$95.47	\$92.17	3.8%	7.1%																											
201304	3,475	6,500	\$673,330	\$644,160	0.9996	\$284	\$644,444	95.7%	91.2%	\$99.15	\$93.04	0.6%	5.0%																																				
201305	3,421	6,408	\$671,216	\$570,280	0.9995	\$291	\$570,570	85.0%	90.8%	\$89.04	\$92.95	-1.1%	4.1%																																				
201306	3,421	6,380	\$666,839	\$521,058	0.8493	\$92,460	\$613,518	92.0%	90.6%	\$99.16	\$93.08	1.6%	3.9%																																				
Experience Period	40,853	76,053	\$7,735,180	\$7,070,054	0.9999	\$816	\$7,070,870			\$92.97				1.0864	\$8,403,865	\$110.50		1.0087	\$92.17																														

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(h)/(f)	(i)				(j)				(k)		(l)	(m)		(n)	(o)	(p)	(q)	(r)				(s)	(t)	(u)
Current Rate Level			10/2013				Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims																
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend									
200904	164	340	\$20,593	\$9,411	1.0000	\$0	\$9,411	45.7%		\$27.68				1.3817	\$28,453	\$83.69		0.9130	\$30.31												
200905	167	344	\$20,777	\$9,002	1.0000	\$0	\$9,002	43.3%		\$26.17				1.4054	\$29,201	\$84.89	1.4%	0.9261	\$28.26												
200906	169	351	\$21,035	\$11,981	1.0000	\$0	\$11,981	57.0%		\$34.13				1.4048	\$29,549	\$84.19	-0.8%	0.9185	\$37.16												
200907	168	349	\$21,293	\$10,824	1.0000	\$0	\$10,824	50.8%		\$31.01				1.3867	\$29,526	\$84.60	0.5%	0.9230	\$33.60												
200908	169	357	\$21,291	\$8,682	1.0000	\$0	\$8,682	40.8%		\$24.32				1.4211	\$30,257	\$84.75	0.2%	0.9247	\$26.30												
200909	181	386	\$20,582	\$12,209	1.0000	\$0	\$12,209	59.3%		\$31.63				1.4103	\$29,028	\$75.20	-11.3%	0.8205	\$38.55												
200910	182	391	\$24,462	\$11,981	1.0000	\$0	\$11,981	49.0%		\$30.64				1.3743	\$33,618	\$85.98	14.3%	0.9381	\$32.66												
200911	181	377	\$23,879	\$15,499	1.0000	\$0	\$15,499	64.9%		\$41.11				1.3881	\$33,146	\$87.92	2.3%	0.9592	\$42.86												
200912	180	372	\$24,252	\$15,357	1.0000	\$0	\$15,357	63.3%		\$41.28				1.3634	\$33,064	\$88.88	1.1%	0.9697	\$42.57												
201001	172	338	\$20,900	\$7,982	1.0000	\$0	\$7,982	38.2%		\$23.61				1.3710	\$28,655	\$84.78	-4.6%	0.9249	\$25.53												
201002	216	415	\$28,757	\$10,902	1.0000	\$0	\$10,902	37.9%		\$26.27				1.3554	\$38,978	\$93.92	10.8%	1.0247	\$25.64												
201003	217	413	\$28,934	\$15,032	1.0000	\$0	\$15,032	52.0%	50.2%	\$36.40	\$31.32			1.3501	\$39,063	\$94.58	0.7%	1.0319	\$35.27	\$33.27											
201004	208	405	\$29,213	\$18,512	1.0000	\$0	\$18,512	63.4%	51.8%	\$45.71	\$32.89	65.1%		1.3417	\$39,194	\$96.78	2.3%	1.0559	\$43.29	\$34.48	42.8%										
201005	211	412	\$29,410	\$14,925	1.0000	\$0	\$14,925	50.7%	52.3%	\$36.23	\$33.70	38.4%		1.3393	\$39,389	\$95.60	-1.2%	1.0431	\$34.73	\$34.96	22.9%										
201006	215	420	\$29,746	\$16,368	1.0000	\$0	\$16,368	55.0%	52.3%	\$38.97	\$34.15	14.2%		1.3393	\$39,839	\$94.85	-0.8%	1.0349	\$37.66	\$35.06	1.3%										
201007	213	414	\$29,501	\$14,067	1.0000	\$0	\$14,067	47.7%	51.9%	\$33.98	\$34.36	9.6%		1.3164	\$38,834	\$93.80	-1.1%	1.0234	\$33.20	\$34.99	-1.2%										
201008	218	427	\$28,950	\$30,883	1.0000	\$0	\$30,883	106.7%	57.7%	\$72.32	\$38.51	197.4%		1.3111	\$37,957	\$88.89	-5.2%	0.9698	\$74.57	\$39.09	183.6%										
201009	205	404	\$27,913	\$14,829	1.0000	\$0	\$14,829	53.1%	57.2%	\$36.71	\$38.92	16.0%		1.3015	\$36,329	\$89.92	1.2%	0.9811	\$37.41	\$38.99	-3.0%										
201010	205	411	\$28,041	\$13,605	1.0000	\$0	\$13,605	48.5%	57.0%	\$33.10	\$39.09	8.0%		1.2907	\$36,192	\$88.06	-2.1%	0.9608	\$34.46	\$39.10	5.5%										
201011	204	407	\$27,986	\$21,706	1.0000	\$0	\$21,706	77.6%	58.2%	\$53.33	\$40.13	29.7%		1.2906	\$36,120	\$88.75	0.8%	0.9682	\$55.08	\$40.12	28.5%										
201012	208	412	\$28,720	\$33,263	1.0000	\$0	\$33,263	115.8%	62.7%	\$80.74	\$43.48	95.6%		1.2728	\$36,554	\$88.72	0.0%	0.9680	\$83.40	\$43.48	95.9%										
201101	228	452	\$30,506	\$11,081	1.0000	\$0	\$11,081	36.3%	61.9%	\$24.52	\$43.10	3.8%		1.2582	\$38,383	\$84.92	-4.3%	0.9265	\$26.46	\$43.17	3.6%										
201102	239	485	\$35,867	\$18,406	1.0000	\$0	\$18,406	51.3%	62.8%	\$37.95	\$43.99	44.5%		1.2261	\$43,975	\$90.67	6.8%	0.9892	\$38.36	\$44.19	49.6%										
201103	236	481	\$36,489	\$17,547	1.0000	\$0	\$17,547	48.1%	62.1%	\$36.48	\$43.90	0.2%	40.1%	1.2143	\$44,308	\$92.12	1.6%	1.0050	\$36.30	\$44.19	2.9%	32.8%									
201104	238	479	\$36,215	\$27,627	1.0000	\$0	\$27,627	76.3%	63.4%	\$57.68	\$45.02	26.2%	36.9%	1.2040	\$43,602	\$91.03	-1.2%	0.9931	\$58.07	\$45.55	34.1%	32.1%									
201105	237	476	\$35,844	\$19,771	1.0000	\$0	\$19,771	55.2%	63.6%	\$41.53	\$45.40	14.7%	34.7%	1.2036	\$43,143	\$90.64	-0.4%	0.9889	\$42.00	\$46.12	20.9%	31.9%									
201106	238	480	\$36,018	\$24,558	1.0000	\$0	\$24,558	68.2%	64.7%	\$51.16	\$46.42	31.3%	36.0%	1.2040	\$43,366	\$90.34	-0.3%	0.9857	\$51.91	\$47.35	37.8%	35.1%									
201107	240	480	\$35,853	\$25,059	1.0000	\$0	\$25,059	69.9%	66.5%	\$52.21	\$47.89	53.6%	39.4%	1.2011	\$43,064	\$89.72	-0.7%	0.9788	\$53.33	\$49.02	60.6%	40.1%									
201108	238	479	\$35,515	\$25,895	1.0000	\$0	\$25,895	72.9%	64.1%	\$54.06	\$46.52	-25.3%	20.8%	1.2019	\$42,686	\$89.11	-0.7%	0.9723	\$55.60	\$47.61	-25.4%	21.8%									
201109	239	484	\$35,531	\$18,360	1.0000	\$0	\$18,360	51.7%	63.8%	\$37.93	\$46.49	3.3%	19.4%	1.1976	\$42,553	\$87.92	-1.3%	0.9592	\$39.55	\$47.67	5.7%	22.3%									
201110	235	469	\$34,955	\$27,919	1.0000	\$0	\$27,919	79.9%	66.2%	\$59.53	\$48.57	79.8%	24.2%	1.1968	\$41,835	\$89.20	1.5%	0.9732	\$61.17	\$49.75	77.5%	27.3%									
201111	233	468	\$35,267	\$21,818	1.0000	\$0	\$21,818	61.9%	65.1%	\$46.62	\$48.06	-12.6%	19.8%	1.1978	\$42,243	\$90.26	1.2%	0.9848	\$47.34	\$49.17	-14.1%	22.6%									
201112	234	469	\$35,439	\$43,164	1.0000	\$0	\$43,164	121.8%	66.4%	\$92.03	\$49.32	14.0%	13.4%	1.1999	\$42,525	\$90.67	0.5%	0.9893	\$93.03	\$50.37	11.5%	15.9%									
201201	224	456	\$35,415	\$22,361	1.0000	\$0	\$22,361	63.1%	68.3%	\$49.04	\$51.26	100.0%	18.9%	1.2074	\$42,762	\$93.78	3.4%	1.0231	\$47.93	\$51.95	81.1%	20.3%									
201202	232	469	\$36,695	\$14,029	1.0000	\$0	\$14,029	38.2%	67.1%	\$29.91	\$50.63	-21.2%	15.1%	1.2081	\$44,332	\$94.52	0.8%	1.0313	\$29.00	\$51.13	-24.4%	15.7%									
201203	230	464	\$36,783	\$23,738	1.0000	\$0	\$23,738	64.5%	68.5%	\$51.16	\$51.88	40.2%	18.2%	1.2125	\$44,601	\$96.12	1.7%	1.0487	\$48.78	\$52.20	34.4%	18.1%									
201204	230	460	\$36,630	\$21,146	1.0000	\$0	\$21,146	57.7%	66.9%	\$45.97	\$50.91	-20.3%	13.1%	1.2010	\$43,994	\$95.64	-0.5%	1.0435	\$44.06	\$51.02	-24.1%	12.0%									
201205	230	460	\$36,282	\$27,945	1.0000	\$1	\$27,946	77.0%	68.8%	\$60.75	\$52.50	46.3%	15.6%	1.2009	\$43,573	\$94.72	-1.0%	1.0335	\$58.78	\$52.42	40.0%	13.7%									
201206	229	459	\$36,379	\$37,729	1.0000	\$1	\$37,730	103.7%	71.8%	\$82.20	\$55.04	60.7%	18.6%	1.2009	\$43,689	\$95.18	0.5%	1.0385	\$79.15	\$54.72	52.5%	15.6%									
201207	239	472	\$36,963	\$57,905	0.9999	\$3	\$57,909	156.7%	79.2%	\$122.69	\$60.98	135.0%	27.3%	1.1987	\$44,309	\$93.87	-1.4%	1.0242	\$119.79	\$60.39	124.6%	23.2%									
201208	260	516	\$37,631	\$20,009	0.9999	\$1	\$20,010	53.2%	77.5%	\$38.78	\$59.53	-28.3%	28.0%	1.1850	\$44,594	\$86.42	-7.9%	0.9429	\$41.13	\$59.13	-26.0%	24.2%									
201209	261	518	\$40,679	\$17,856	0.9999	\$1	\$17,857	43.9%	76.4%	\$34.47	\$59.09	-9.1%	27.1%	1.1713	\$47,648	\$91.99	6.4%	1.0036	\$34.35	\$58.47	-13.1%	22.7%									
201210	263	519	\$40,958	\$40,593	0.9999	\$5	\$40,598	99.1%	78.2%	\$78.22	\$60.79	31.4%	25.2%	1.1661	\$47,761	\$92.03	0.0%	1.0040	\$77.91	\$60.00	27.4%	20.6%									
201211	266	522	\$41,256	\$27,074	0.9999	\$4	\$27,078	65.6%	78.4%	\$51.87	\$61.13	11.3%	27.2%	1.1657	\$48,091	\$92.13	0.1%	1.0051	\$51.61	\$60.25	9.0%	22.5%									
201212	263	518	\$41,047	\$65,367	0.9998	\$11	\$65,377	159.3%	82.3%	\$126.21	\$64.42	37.1%	30.6%	1.1649	\$47,817	\$92.31	0.2%	1.0071	\$125.32	\$63.41	34.7%	25.9%									
201301	244	485	\$39,951	\$20,689	0.9998	\$4	\$20,693	51.8%	81.1%	\$42.67	\$63.82	-13.0%	24.5%	1.1138	\$44,498	\$91.75	-0.6%	1.0010	\$42.62	\$62.93	-11.1%	21.1%									
201302	238	469	\$40,432	\$18,122	0.9998	\$5	\$18,126	44.8%	81.3%	\$38.65	\$64.52	29.2%	27.4%	1.0929	\$44,188	\$94.22	2.7%	1.0279	\$37.60	\$63.63	29.6%	24.4%									
201303	237	468	\$39,418	\$18,429	0.9997	\$5	\$18,434	46.8%	79.7%	\$39.39	\$63.57	-23.0%	22.5%	1.0882	\$42,895	\$91.66	-2.7%	1.0000	\$39.39	\$62.94	-19.3%	20.6%									
201304	236	469	\$39,034	\$22,037	0.9996	\$10	\$22,047	56.5%	79.5%	\$47.01	\$63.63	2.3%	25.0%																		
201305	233	464	\$39,393	\$19,925	0.9995	\$10	\$19,935	50.6%	77.3%	\$42.96	\$62.22	-29.3%	18.5%																		
201306	237	479	\$39,288	\$39,418	0.8493	\$6,995	\$46,412	118.1%	78.7%	\$96.89	\$63.48	17.9%	15.3%																		
Experience Period	2,960	5,866	\$467,626	\$372,863	0.9999	\$40	\$372,903			\$63.57				1.1613	\$543,055	\$92.58		1.0100	\$62.94												

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)		(i) =(h)/(c)				(j) =(d) x (m)				(o) =(n)/(c)	(p)	(q)	(r) =(i)/(g)				(s)	(t)	(u)
Current Rate Level			10/2013		Incurred Claims														Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	33	44	\$2,853	\$1,241	1.0000	\$0	\$1,241	43.5%		\$28.21				1.2764	\$3,642	\$82.76										
200905	32	43	\$2,757	\$766	1.0000	\$0	\$766	27.8%		\$17.81				1.4448	\$3,983	\$92.62	11.9%									
200906	10	18	\$1,223	\$174	1.0000	\$0	\$174	14.2%		\$9.66				1.2859	\$1,572	\$87.35	-5.7%									
200907	11	19	\$1,260	\$659	1.0000	\$0	\$659	52.3%		\$34.71				1.2859	\$1,620	\$85.28	-2.4%									
200908	11	18	\$1,169	\$957	1.0000	\$0	\$957	81.9%		\$53.19				1.2859	\$1,503	\$83.51	-2.1%									
200909	11	18	\$1,169	\$1,574	1.0000	\$0	\$1,574	134.6%		\$77.42				1.2859	\$1,503	\$83.51	0.0%									
200910	11	18	\$1,169	\$2,604	1.0000	\$0	\$2,604	222.7%		\$144.65				1.2859	\$1,503	\$83.51	0.0%									
200911	11	18	\$1,169	\$1,143	1.0000	\$0	\$1,143	97.8%		\$63.51				1.2859	\$1,503	\$83.51	0.0%									
200912	12	19	\$1,239	\$1,563	1.0000	\$0	\$1,563	126.2%		\$82.28				1.2859	\$1,593	\$83.86	0.4%									
201001	12	19	\$1,203	\$1,385	1.0000	\$0	\$1,385	115.1%		\$72.88				1.2859	\$1,547	\$81.41	-2.9%									
201002	12	19	\$1,239	\$1,540	1.0000	\$0	\$1,540	124.3%		\$81.05				1.2859	\$1,593	\$83.86	3.0%									
201003	13	20	\$1,239	\$1,368	1.0000	\$0	\$1,368	110.4%	84.7%	\$68.40	\$54.85			1.2859	\$1,593	\$79.66	-5.0%									
201004	13	20	\$1,576	\$91	1.0000	\$0	\$91	5.8%	84.2%	\$4.57	\$55.52	-83.8%		1.1434	\$1,802	\$90.10	13.1%									
201005	13	20	\$1,576	\$894	1.0000	\$0	\$894	56.7%	91.6%	\$44.71	\$61.74	151.1%		1.1434	\$1,802	\$90.10	0.0%									
201006	14	21	\$1,576	\$1,484	1.0000	\$0	\$1,484	94.1%	97.9%	\$70.65	\$66.65	631.2%		1.1434	\$1,802	\$85.81	-4.8%									
201007	14	21	\$1,576	\$982	1.0000	\$0	\$982	62.3%	98.0%	\$46.75	\$67.47	34.7%		1.1434	\$1,802	\$85.81	0.0%									
201008	16	24	\$1,840	\$1,758	1.0000	\$0	\$1,758	95.5%	98.9%	\$73.25	\$69.14	37.7%		1.1434	\$2,104	\$87.66	2.2%									
201009	16	24	\$1,840	\$945	1.0000	\$0	\$945	51.3%	91.4%	\$39.36	\$64.84	-55.0%		1.1434	\$2,104	\$87.66	0.0%									
201010	16	24	\$1,840	\$1,358	1.0000	\$0	\$1,358	73.8%	81.0%	\$56.58	\$58.27	-60.9%		1.1434	\$2,104	\$87.66	0.0%									
201011	15	23	\$1,840	\$1,662	1.0000	\$0	\$1,662	90.3%	80.9%	\$72.28	\$59.17	13.8%		1.1434	\$2,104	\$91.47	4.3%									
201012	16	24	\$1,840	\$996	1.0000	\$0	\$996	54.1%	75.4%	\$41.49	\$55.84	-49.6%		1.1434	\$2,104	\$87.66	-4.2%									
201101	16	24	\$1,760	\$1,864	1.0000	\$0	\$1,864	105.9%	75.7%	\$77.68	\$56.60	6.6%		1.1434	\$2,012	\$83.85	-4.3%									
201102	15	23	\$1,760	\$1,350	1.0000	\$0	\$1,350	76.7%	72.8%	\$58.69	\$55.04	-27.6%		1.1434	\$2,012	\$87.50	4.3%									
201103	15	23	\$1,760	\$1,492	1.0000	\$0	\$1,492	84.8%	71.6%	\$64.85	\$54.89	-5.2%	0.1%	1.1434	\$2,012	\$87.50	0.0%									
201104	15	23	\$1,625	\$0	1.0000	\$0	\$0	0.0%	71.0%	\$0.00	\$53.96	-100.0%	-2.8%	1.1177	\$1,816	\$78.94	-9.8%									
201105	29	48	\$3,151	\$317	1.0000	\$0	\$317	10.0%	63.4%	\$6.60	\$47.04	-85.2%	-23.8%	1.1177	\$3,522	\$73.37	-7.1%									
201106	27	45	\$2,907	\$1,647	1.0000	\$0	\$1,647	56.7%	60.5%	\$36.61	\$44.08	-48.2%	-33.9%	1.1177	\$3,249	\$72.20	-1.6%									
201107	28	46	\$2,981	\$7,221	1.0000	\$0	\$7,221	242.2%	82.0%	\$156.99	\$58.72	235.8%	-13.0%	1.1177	\$3,332	\$72.43	0.3%									
201108	27	45	\$2,981	\$3,371	1.0000	\$0	\$3,371	113.1%	84.5%	\$74.91	\$59.74	2.3%	-13.6%	1.1177	\$3,332	\$74.04	2.2%									
201109	27	45	\$2,907	\$3,044	1.0000	\$0	\$3,044	104.7%	88.9%	\$67.65	\$61.89	71.9%	-4.6%	1.1177	\$3,249	\$72.20	-2.5%									
201110	27	45	\$2,907	\$7,349	1.0000	\$0	\$7,349	252.8%	106.7%	\$163.31	\$73.22	188.6%	25.6%	1.1177	\$3,249	\$72.20	0.0%									
201111	27	47	\$2,943	\$3,358	1.0000	\$0	\$3,358	114.1%	108.4%	\$71.46	\$73.08	-1.1%	23.5%	1.1177	\$3,289	\$69.98	-3.1%									
201112	23	41	\$2,818	\$3,678	1.0000	\$0	\$3,678	130.5%	113.7%	\$89.70	\$76.24	116.2%	36.5%	1.1177	\$3,150	\$76.82	9.8%									
201201	24	44	\$2,818	\$8,517	1.0000	\$0	\$8,517	302.2%	131.0%	\$193.58	\$87.04	149.2%	53.8%	1.1177	\$3,150	\$71.58	-6.8%									
201202	25	44	\$2,818	\$2,814	1.0000	\$0	\$2,814	99.9%	131.3%	\$63.95	\$86.31	9.0%	56.8%	1.1177	\$3,150	\$71.58	0.0%									
201203	25	44	\$2,818	\$5,345	1.0000	\$0	\$5,345	189.7%	138.6%	\$121.48	\$90.25	87.3%	64.4%	1.1177	\$3,150	\$71.58	0.0%									
201204	0	0	\$0	\$0	1.0000	\$0	\$0		145.6%	\$0	\$94.46		75.1%	1.0000	\$0	\$0										
201205	0	0	\$0	\$0	1.0000	\$0	\$0		160.4%	\$0	\$103.91		120.9%	1.0000	\$0	\$0										
201206	0	0	\$0	\$0	1.0000	\$0	\$0		172.0%	\$0	\$111.47		152.9%	1.0000	\$0	\$0										
201207	0	0	\$0	\$0	1.0000	\$0	\$0		162.9%	\$0	\$105.57		79.8%	1.0000	\$0	\$0										
201208	0	0	\$0	\$0	1.0000	\$0	\$0		170.3%	\$0	\$110.02		84.2%	1.0000	\$0	\$0										
201209	0	0	\$0	\$0	1.0000	\$0	\$0		181.4%	\$0	\$117.21		89.4%	1.0000	\$0	\$0										
201210	0	0	\$0	\$0	1.0000	\$0	\$0		166.8%	\$0	\$107.78		47.2%	1.0000	\$0	\$0										
201211	0	0	\$0	\$0	1.0000	\$0	\$0		180.6%	\$0	\$117.65		61.0%	1.0000	\$0	\$0										
201212	0	0	\$0	\$0	1.0000	\$0	\$0		197.3%	\$0	\$126.34		65.7%	1.0000	\$0	\$0										
201301	0	0	\$0	\$0	1.0000	\$0	\$0		144.8%	\$0	\$92.72		6.5%	1.0000	\$0	\$0										
201302	0	0	\$0	\$0	1.0000	\$0	\$0		189.7%	\$0	\$121.48		40.8%	1.0000	\$0	\$0										
201303	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0			1.0000	\$0	\$0										
201304	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0															
201305	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0															
201306	0	0	\$0	\$0	1.0000	\$0	\$0			\$0	\$0															
Experience Period	-	-	\$0	\$0	#DIV/0!	\$0	\$0			#DIV/0!	#DIV/0!			#DIV/0!	\$0	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Development of Normalized Trends
Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
Rx GHMSI Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			10/2013				Incurred Claims					Revenue at Current Rate Level				Normalized Incurred Claims						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	7	7	\$672	\$3	1.0000	\$0	\$3	0.5%		\$0.49				1.3041	\$876	\$125.20		1.0032	\$0.48			
200905	4	4	\$672	\$47	1.0000	\$0	\$47	7.0%		\$11.74				1.3108	\$881	\$220.22	75.9%	1.7647	\$6.65			
200906	11	12	\$860	\$633	1.0000	\$0	\$633	73.6%		\$52.76				1.3082	\$1,125	\$93.75	-57.4%	0.7513	\$70.23			
200907	11	12	\$1,128	\$102	1.0000	\$0	\$102	9.1%		\$8.53				1.2957	\$1,462	\$121.80	29.9%	0.9760	\$8.74			
200908	27	31	\$987	\$128	1.0000	\$0	\$128	13.0%		\$4.13				1.2857	\$1,269	\$40.93	-66.4%	0.3280	\$12.60			
200909	27	31	\$987	\$836	1.0000	\$0	\$836	84.7%		\$26.97				1.2772	\$1,261	\$40.66	-0.7%	0.3259	\$82.76			
200910	23	27	\$2,340	\$1,055	1.0000	\$0	\$1,055	45.1%		\$39.09				1.2546	\$2,936	\$108.74	167.4%	0.8713	\$44.86			
200911	26	30	\$2,357	\$552	1.0000	\$0	\$552	23.4%		\$18.40				1.2467	\$2,939	\$97.95	-9.9%	0.7849	\$23.44			
200912	25	29	\$2,357	\$528	1.0000	\$0	\$528	22.4%		\$18.20				1.2306	\$2,900	\$100.02	2.1%	0.8015	\$22.71			
201001	22	26	\$2,162	\$914	1.0000	\$0	\$914	42.3%		\$35.14				1.2228	\$2,644	\$101.68	1.7%	0.8148	\$43.12			
201002	21	22	\$1,946	\$583	1.0000	\$0	\$583	29.9%		\$26.48				1.2134	\$2,361	\$107.33	5.6%	0.8601	\$30.78			
201003	22	24	\$2,123	\$396	1.0000	\$0	\$396	18.7%	31.1%	\$16.51	\$22.66			1.2078	\$2,564	\$106.84	-0.5%	0.8562	\$19.28	\$31.05		
201004	20	22	\$1,998	\$265	1.0000	\$0	\$265	13.2%	30.3%	\$12.03	\$22.37	2377.3%		1.2046	\$2,407	\$109.40	2.4%	0.8767	\$13.73	\$30.45	2735.0%	
201005	20	23	\$2,098	\$1,176	1.0000	\$0	\$1,176	56.1%	33.6%	\$51.13	\$24.80	335.6%		1.2003	\$2,518	\$109.49	0.1%	0.8774	\$58.28	\$33.90	776.0%	
201006	16	18	\$1,719	\$302	1.0000	\$0	\$302	17.5%	30.8%	\$16.76	\$23.17	-68.2%		1.1938	\$2,052	\$114.01	4.1%	0.9136	\$18.34	\$31.24	-73.9%	
201007	15	17	\$1,488	\$157	1.0000	\$0	\$157	10.5%	30.5%	\$9.21	\$22.97	8.0%		1.1887	\$1,769	\$104.05	-8.7%	0.8338	\$11.04	\$31.13	26.4%	
201008	15	18	\$1,665	\$307	1.0000	\$0	\$307	18.4%	30.4%	\$17.04	\$24.63	312.3%		1.1795	\$1,964	\$109.11	4.9%	0.8743	\$19.49	\$31.16	54.7%	
201009	16	19	\$1,742	\$130	1.0000	\$0	\$130	7.5%	26.5%	\$6.83	\$23.14	-74.7%		1.1754	\$2,048	\$107.76	-1.2%	0.8636	\$7.91	\$27.29	-90.4%	
201010	16	19	\$1,742	\$427	1.0000	\$0	\$427	24.5%	24.5%	\$22.49	\$21.48	-42.5%		1.1731	\$2,044	\$107.55	-0.2%	0.8619	\$26.09	\$25.37	-41.8%	
201011	3	3	\$1,964	\$139	1.0000	\$0	\$139	7.1%	23.1%	\$46.44	\$22.18	152.4%		1.1630	\$2,284	\$761.35	607.9%	6.1010	\$7.61	\$24.10	-67.5%	
201012	15	21	\$1,964	\$125	1.0000	\$0	\$125	6.3%	21.8%	\$5.94	\$21.20	-67.4%		1.1556	\$2,270	\$108.08	-85.8%	0.8660	\$6.86	\$22.80	-69.8%	
201101	16	22	\$2,050	\$298	1.0000	\$0	\$298	14.5%	19.1%	\$13.54	\$18.87	-61.5%		1.1393	\$2,336	\$106.16	-1.8%	0.8507	\$15.91	\$20.18	-63.1%	
201102	17	23	\$2,136	\$134	1.0000	\$0	\$134	6.3%	17.0%	\$5.83	\$16.83	-78.0%		1.1304	\$2,414	\$104.98	-1.1%	0.8412	\$6.93	\$18.04	-77.5%	
201103	17	23	\$2,136	\$353	1.0000	\$0	\$353	16.5%	16.8%	\$15.35	\$16.72	-7.0%	-26.2%	1.1241	\$2,401	\$104.40	-0.5%	0.8366	\$18.35	\$17.95	-4.9%	-42.2%
201104	17	23	\$2,425	\$536	1.0000	\$0	\$536	22.1%	17.7%	\$23.29	\$17.83	93.5%		1.1222	\$2,721	\$118.32	13.3%	0.9481	\$24.56	\$19.00	78.9%	-37.6%
201105	18	28	\$2,554	\$530	1.0000	\$0	\$530	20.7%	14.6%	\$18.92	\$14.68	-63.0%	-40.8%	1.1202	\$2,861	\$102.18	-13.6%	0.8188	\$23.10	\$15.79	-60.4%	-53.4%
201106	20	30	\$2,772	\$241	1.0000	\$0	\$241	8.7%	13.7%	\$8.02	\$13.72	-52.1%	-40.8%	1.1146	\$3,090	\$103.00	0.8%	0.8254	\$9.72	\$14.94	-47.0%	-52.2%
201107	20	31	\$2,799	\$158	1.0000	\$0	\$158	5.6%	13.0%	\$5.10	\$12.99	-44.6%	-43.5%	1.1095	\$3,105	\$100.18	-2.7%	0.8028	\$6.35	\$14.27	-42.5%	-54.2%
201108	19	29	\$2,640	\$482	1.0000	\$0	\$482	18.3%	13.2%	\$16.62	\$13.11	-2.5%	-46.8%	1.1102	\$2,931	\$101.07	0.9%	0.8099	\$20.52	\$14.53	5.3%	-53.4%
201109	18	28	\$2,640	\$398	1.0000	\$0	\$398	15.1%	13.7%	\$14.20	\$13.64	107.8%	-41.0%	1.1104	\$2,931	\$104.69	3.6%	0.8389	\$16.93	\$15.19	113.9%	-44.3%
201110	19	29	\$2,640	\$1,755	1.0000	\$0	\$1,755	66.5%	17.9%	\$60.52	\$17.75	169.1%	-17.4%	1.1123	\$2,936	\$101.25	-3.3%	0.8114	\$74.59	\$19.90	185.9%	-21.6%
201111	3	3	\$2,528	\$180	1.0000	\$0	\$180	7.1%	17.7%	\$59.89	\$17.89	29.0%	-19.3%	1.1162	\$2,822	\$940.57	828.9%	7.5371	\$7.95	\$19.73	4.4%	-18.2%
201112	3	3	\$2,366	\$0	1.0000	\$0	\$0	0.0%	17.1%	\$0.00	\$18.62	-100.0%	-12.2%	1.1208	\$2,652	\$883.91	-6.0%	7.0831	\$0.00	\$19.03	-100.0%	-16.5%
201201	3	3	\$730	\$276	1.0000	\$0	\$276	37.8%	17.8%	\$91.91	\$19.93	579.0%	5.6%	1.1185	\$817	\$272.17	-69.2%	2.1810	\$42.14	\$19.86	164.8%	-1.6%
201202	3	3	\$730	\$0	1.0000	\$0	\$0	0.0%	18.2%	\$0.00	\$21.06	-100.0%	25.1%	1.1201	\$818	\$272.55	0.1%	2.1840	\$0.00	\$20.36	-100.0%	12.8%
201203	0	0	\$730	\$0	1.0000	\$0	\$0	0.0%	17.8%	\$0.00	\$21.69	29.7%		1.1203	\$818				\$20.53			14.4%
201204	0	0	\$780	\$0	1.0000	\$0	\$0	0.0%	16.8%	\$0.00	\$21.49	20.5%		1.1173	\$871				\$20.09			5.8%
201205	3	3	\$780	\$0	1.0000	\$0	\$0	0.0%	15.8%	\$0.00	\$21.54	-100.0%	46.7%	1.1100	\$866	\$288.59		2.3126	\$0.00	\$18.96	-100.0%	20.1%
201206	14	30	(\$325)	\$828	1.0000	\$0	\$828	-254.7%	21.4%	\$27.59	\$25.16	244.0%	83.4%	1.1055	(\$359)	-\$11.98	-104.1%	(0.0960)	-\$287.48	\$26.06	-\$3058.9%	74.5%
201207	11	27	\$2,945	\$1,059	0.9999	\$0	\$1,059	36.0%	25.9%	\$39.24	\$31.50	669.3%	142.6%	1.1038	\$3,251	\$120.39	-1105.3%	0.9647	\$40.68	\$31.59	540.2%	121.4%
201208	14	30	\$2,945	\$759	0.9999	\$0	\$759	25.8%	27.0%	\$25.29	\$33.05	52.2%	152.1%	1.1002	\$3,240	\$108.00	-10.3%	0.8654	\$29.23	\$32.83	42.4%	125.9%
201209	14	30	\$2,647	\$1,921	0.9999	\$0	\$1,921	72.6%	34.8%	\$64.05	\$42.10	350.9%	208.6%	1.0974	\$2,905	\$96.83	-10.3%	0.7760	\$82.55	\$42.41	387.5%	179.2%
201210	11	27	\$2,626	\$1,303	0.9999	\$0	\$1,303	49.6%	32.5%	\$48.25	\$39.78	-20.3%	124.1%	1.0896	\$2,861	\$105.98	9.4%	0.8492	\$56.82	\$39.73	-23.8%	99.6%
201211	14	22	\$2,626	\$971	0.9999	\$0	\$971	37.0%	36.3%	\$44.14	\$39.98	-26.3%	123.5%	1.0826	\$2,843	\$129.22	21.9%	1.0355	\$42.63	\$44.65	436.4%	126.3%
201212	15	23	\$2,592	\$1,390	0.9998	\$0	\$1,390	53.6%	43.0%	\$60.45	\$42.97		130.8%	1.0752	\$2,787	\$121.17	-6.2%	0.9710	\$62.26	\$53.01		178.5%
201301	14	22	\$2,592	\$714	0.9998	\$0	\$714	27.6%	41.3%	\$32.47	\$41.23	-64.7%	106.9%	1.0592	\$2,745	\$124.79	3.0%	1.0000	\$32.46	\$50.85	-23.0%	156.1%
201302	13	19	\$2,370	\$92	0.9998	\$0	\$92	3.9%	38.8%	\$4.84	\$38.79		84.2%	1.0535	\$2,497	\$131.42	5.3%	1.0531	\$4.59	\$47.72		134.4%
201303	12	18	\$2,142	\$935	0.9997	\$0	\$935	43.7%	40.3%	\$51.98	\$39.74		83.2%	1.0487	\$2,246	\$124.79	-5.0%	1.0000	\$51.98	\$48.09		134.2%
201304	12	18	\$2,272	\$211	0.9996	\$0	\$211	9.3%	38.9%	\$11.74	\$37.86		76.2%									
201305	12	18	\$2,272	\$353	0.9995	\$0	\$353	15.6%	38.0%	\$19.64	\$37.11		72.3%									
201306	15	22	\$2,169	\$503	0.8493	\$89	\$593	27.3%	34.1%	\$26.94	\$37.33	-2.4%	48.4%									
Experience Period	135	251	\$24,720	\$9,973	0.9999	\$1	\$9,974			\$39.74				1.0822	\$26,753	\$106.59		0.8541	\$46.52			

CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	3,969	7,052	\$593,748	\$560,558	1.0000	\$0	\$560,558	94.4%		\$79.49				1.3067	\$775,842	\$110.02		1.0152	\$78.30			
200905	3,901	6,942	\$573,341	\$508,532	1.0000	\$0	\$508,532	88.7%		\$73.25				1.3149	\$753,894	\$108.60	-1.3%	1.0021	\$73.10			
200906	3,895	6,931	\$572,805	\$528,680	1.0000	\$0	\$528,680	92.3%		\$76.28				1.3117	\$751,329	\$108.40	-0.2%	1.0003	\$76.26			
200907	3,882	6,870	\$576,452	\$538,490	1.0000	\$0	\$538,490	93.4%		\$78.38				1.2991	\$748,846	\$109.00	0.6%	1.0058	\$77.93			
200908	3,766	6,718	\$566,943	\$491,090	1.0000	\$0	\$491,090	86.6%		\$73.10				1.2907	\$731,781	\$108.93	-0.1%	1.0051	\$72.73			
200909	3,752	6,700	\$567,845	\$508,659	1.0000	\$0	\$508,659	89.6%		\$75.92				1.2820	\$727,994	\$108.66	-0.3%	1.0026	\$75.72			
200910	3,746	6,650	\$577,000	\$518,826	1.0000	\$0	\$518,826	89.9%		\$78.02				1.2598	\$726,890	\$109.31	0.6%	1.0086	\$77.35			
200911	3,731	6,600	\$582,041	\$521,495	1.0000	(\$0)	\$521,495	89.6%		\$79.01				1.2526	\$729,067	\$110.46	1.1%	1.0193	\$77.52			
200912	3,721	6,627	\$581,032	\$528,759	1.0000	\$0	\$528,759	91.0%		\$79.79				1.2362	\$718,289	\$108.39	-1.9%	1.0002	\$79.78			
201001	3,776	6,707	\$593,881	\$527,932	1.0000	\$0	\$527,932	88.9%		\$78.71				1.2282	\$729,390	\$108.75	0.3%	1.0035	\$78.44			
201002	3,786	6,756	\$604,556	\$451,590	1.0000	\$0	\$451,590	74.7%		\$66.84				1.2203	\$737,750	\$109.20	0.4%	1.0076	\$66.34			
201003	3,740	6,663	\$597,726	\$528,316	1.0000	\$0	\$528,316	88.4%		\$79.29	\$76.50			1.2149	\$726,159	\$108.98	-0.2%	1.0057	\$78.84	\$76.02		
201004	3,730	6,628	\$600,317	\$556,312	1.0000	\$0	\$556,312	92.7%		\$83.93	\$76.85	5.6%		1.2111	\$727,062	\$109.70	0.7%	1.0122	\$82.92	\$76.39	5.9%	
201005	3,726	6,620	\$603,171	\$474,466	1.0000	\$0	\$474,466	78.7%		\$71.67	\$76.73	-2.2%		1.2070	\$728,013	\$109.97	0.3%	1.0148	\$70.63	\$76.19	-3.4%	
201006	3,713	6,659	\$608,590	\$530,181	1.0000	\$0	\$530,181	87.1%		\$79.62	\$77.01	4.4%		1.2008	\$730,781	\$109.74	-0.2%	1.0127	\$78.62	\$76.39	3.1%	
201007	3,693	6,664	\$610,531	\$508,436	1.0000	\$0	\$508,436	83.3%		\$76.30	\$76.83	-2.7%		1.1948	\$729,449	\$109.46	-0.3%	1.0101	\$75.54	\$76.18	-3.1%	
201008	3,673	6,659	\$606,148	\$578,508	1.0000	\$0	\$578,508	95.4%		\$86.88	\$77.98	18.8%		1.1857	\$718,723	\$107.93	-1.4%	0.9960	\$87.23	\$77.38	19.9%	
201009	3,687	6,673	\$606,206	\$458,734	1.0000	\$0	\$458,734	75.7%		\$68.74	\$77.39	-9.5%		1.1811	\$715,991	\$107.30	-0.6%	0.9901	\$69.43	\$76.87	-8.3%	
201010	3,623	6,625	\$609,441	\$497,397	1.0000	\$0	\$497,397	81.6%		\$75.08	\$77.14	-3.8%		1.1784	\$718,171	\$108.40	1.0%	1.0003	\$75.06	\$76.68	-3.0%	
201011	3,582	6,590	\$615,455	\$515,407	1.0000	\$0	\$515,407	83.7%		\$78.21	\$77.07	-1.0%		1.1687	\$719,286	\$109.15	0.7%	1.0072	\$77.65	\$76.69	0.2%	
201012	3,607	6,630	\$620,167	\$516,009	1.0000	\$0	\$516,009	83.2%		\$77.83	\$76.91	-2.5%		1.1610	\$720,005	\$108.60	-0.5%	1.0021	\$77.67	\$76.52	-2.6%	
201101	3,615	6,665	\$634,771	\$536,028	1.0000	\$0	\$536,028	84.4%		\$80.42	\$77.05	2.2%		1.1450	\$726,830	\$109.05	0.4%	1.0063	\$79.92	\$76.64	1.9%	
201102	3,647	6,730	\$648,452	\$492,142	1.0000	\$0	\$492,142	75.9%		\$73.13	\$77.59	9.4%		1.1357	\$736,436	\$109.43	0.3%	1.0097	\$72.42	\$77.16	9.2%	
201103	3,658	6,768	\$650,902	\$588,564	1.0000	\$0	\$588,564	90.4%		\$86.96	\$78.24	9.7%	2.3%	1.1293	\$735,032	\$108.60	-0.8%	1.0022	\$86.78	\$77.83	10.1%	2.4%
201104	3,665	6,803	\$655,875	\$559,196	1.0000	\$0	\$559,196	85.3%		\$82.20	\$78.10	-2.1%	1.6%	1.1267	\$738,982	\$108.63	0.0%	1.0024	\$82.01	\$77.76	-1.1%	1.8%
201105	3,674	6,825	\$658,407	\$533,561	1.0000	\$0	\$533,561	81.0%		\$78.18	\$78.64	9.1%	2.5%	1.1247	\$740,512	\$108.50	-0.1%	1.0012	\$78.08	\$78.38	10.6%	2.9%
201106	3,643	6,762	\$658,402	\$596,718	1.0000	\$0	\$596,718	90.6%		\$88.25	\$79.37	10.8%	3.1%	1.1195	\$737,114	\$109.01	0.5%	1.0059	\$87.73	\$79.15	11.6%	3.6%
201107	3,650	6,768	\$670,132	\$514,679	1.0000	\$0	\$514,679	76.8%		\$76.05	\$79.34	-0.3%	3.3%	1.1144	\$746,820	\$110.35	1.2%	1.0182	\$74.68	\$79.07	-1.1%	3.8%
201108	3,672	6,822	\$672,607	\$568,354	1.0000	\$0	\$568,354	84.5%		\$83.31	\$79.06	-4.1%	1.4%	1.1151	\$750,033	\$109.94	-0.4%	1.0145	\$82.12	\$78.66	-5.9%	1.7%
201109	3,682	6,858	\$671,994	\$581,133	1.0000	\$0	\$581,133	86.5%		\$84.74	\$80.39	23.3%	3.9%	1.1150	\$749,281	\$109.26	-0.6%	1.0082	\$84.05	\$79.87	21.1%	3.9%
201110	3,710	6,877	\$675,714	\$586,912	1.0000	\$0	\$586,912	86.9%		\$85.34	\$81.24	13.7%	5.3%	1.1167	\$754,547	\$109.72	0.4%	1.0125	\$84.29	\$80.64	12.3%	5.2%
201111	3,689	6,870	\$677,141	\$607,484	1.0000	\$0	\$607,484	89.7%		\$88.43	\$82.10	13.1%	6.5%	1.1204	\$758,696	\$110.44	0.7%	1.0191	\$86.77	\$81.40	11.7%	6.1%
201112	3,673	6,842	\$674,967	\$588,387	1.0000	\$0	\$588,387	87.2%		\$86.00	\$82.77	10.5%	7.6%	1.1249	\$759,277	\$110.97	0.5%	1.0240	\$83.98	\$81.92	8.1%	7.1%
201201	3,604	6,707	\$657,564	\$593,083	1.0000	\$0	\$593,083	90.2%		\$88.43	\$83.43	10.0%	8.3%	1.1233	\$738,637	\$110.13	-0.8%	1.0162	\$87.02	\$82.50	8.9%	7.7%
201202	3,592	6,669	\$651,190	\$577,412	1.0000	\$1	\$577,413	88.7%		\$86.58	\$84.53	18.4%	9.0%	1.1250	\$732,593	\$109.85	-0.3%	1.0137	\$85.42	\$83.57	17.9%	8.3%
201203	3,596	6,690	\$655,221	\$607,495	1.0000	\$1	\$607,497	92.7%		\$90.81	\$84.85	4.4%	8.4%	1.1255	\$737,458	\$110.23	0.3%	1.0172	\$89.27	\$83.78	2.9%	7.6%
201204	3,591	6,699	\$659,502	\$636,007	1.0000	\$10	\$636,017	96.4%		\$94.94	\$85.90	15.5%	10.0%	1.1219	\$739,908	\$110.45	0.2%	1.0192	\$93.15	\$84.70	13.6%	8.9%
201205	3,629	6,756	\$668,641	\$594,624	1.0000	\$12	\$594,635	88.9%		\$88.02	\$86.72	12.6%	10.3%	1.1149	\$745,466	\$110.34	-0.1%	1.0182	\$86.44	\$85.39	10.7%	8.9%
201206	3,641	6,795	\$670,536	\$635,561	1.0000	\$16	\$635,577	94.8%		\$93.54	\$87.17	6.0%	9.8%	1.1106	\$744,719	\$109.60	-0.7%	1.0113	\$92.49	\$85.79	5.4%	8.4%
201207	3,643	6,790	\$675,719	\$603,792	0.9999	\$34	\$603,826	89.4%		\$88.93	\$88.24	16.9%	11.2%	1.1089	\$749,337	\$110.36	0.7%	1.0183	\$87.33	\$86.85	16.9%	9.8%
201208	3,690	6,897	\$676,633	\$651,820	0.9999	\$41	\$651,861	96.3%		\$94.51	\$89.18	13.4%	12.8%	1.1049	\$747,604	\$108.40	-1.8%	1.0002	\$94.49	\$87.88	15.1%	11.7%
201209	3,670	6,879	\$683,366	\$559,002	0.9999	\$45	\$559,047	81.8%		\$81.27	\$88.89	-4.1%	10.6%	1.1018	\$752,902	\$109.45	1.0%	1.0100	\$80.47	\$87.58	-4.3%	9.7%
201210	3,682	6,908	\$687,244	\$613,634	0.9999	\$69	\$613,704	89.3%		\$88.84	\$89.18	4.1%	9.8%	1.0942	\$751,981	\$108.86	-0.5%	1.0045	\$88.44	\$87.93	4.9%	9.0%
201211	3,694	6,927	\$693,078	\$626,628	0.9999	\$87	\$626,716	90.4%		\$90.47	\$89.36	2.3%	8.8%	1.0876	\$753,763	\$108.82	0.0%	1.0041	\$90.10	\$88.21	3.8%	8.4%
201212	3,678	6,881	\$695,275	\$630,437	0.9998	\$103	\$630,540	90.7%		\$91.63	\$89.83	6.6%	8.5%	1.0805	\$751,257	\$109.18	0.3%	1.0075	\$90.96	\$88.80	8.3%	8.4%
201301	3,664	6,862	\$699,828	\$687,265	0.9998	\$120	\$687,385	98.2%		\$100.17	\$90.81	13.3%	8.9%	1.0623	\$743,441	\$108.34	-0.8%	0.9997	\$100.20	\$89.89	15.2%	9.0%
201302	3,674	6,878	\$706,345	\$582,780	0.9998	\$145	\$582,925	82.5%		\$84.75	\$90.65	-2.1%	7.2%	1.0558	\$745,756	\$108.43	0.1%	1.0005	\$84.71	\$89.83	-0.8%	7.5%
201303	3,692	6,898	\$711,360	\$631,339	0.9997	\$175	\$631,514	88.8%		\$91.55	\$90.71	0.8%	6.9%	1.0509	\$747,540	\$108.37	-0.1%	1.0000	\$91.55	\$90.02	2.6%	7.4%
201304	3,723	6,987	\$714,636	\$666,408	0.9996	\$294	\$666,702	93.3%		\$95.42	\$90.77	0.5%	5.7%									
201305	3,666	6,890	\$712,881	\$590,558	0.9995	\$301	\$590,859	82.9%		\$85.76	\$90.57	-2.6%	4.4%									
201306	3,673	6,881	\$708,296	\$560,979	0.8493	\$99,543	\$660,522	93.3%		\$95.99	\$90.78	2.6%	4.1%									

Experience Period	43,948	82,170	\$8,227,526	\$7,452,890	0.9999	\$857	\$7,453,747			\$90.71				1.0907	\$8,973,674	\$109.21		1.0077	\$90.02			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level	10/2013										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200904	1,920	3,080	\$238,325	\$138,562	1.0000	\$0	\$138,562	58.1%		\$44.99				1.2890	\$307,199	\$99.74		1.0189	\$44.15			
200905	1,927	3,095	\$239,013	\$147,175	1.0000	\$0	\$147,175	61.6%		\$47.55				1.2949	\$309,505	\$100.00	0.3%	1.0216	\$46.55			
200906	1,986	3,173	\$246,536	\$146,570	1.0000	\$0	\$146,570	59.5%		\$46.19				1.2940	\$319,017	\$100.54	0.5%	1.0271	\$44.98			
200907	2,040	3,240	\$252,802	\$152,095	1.0000	\$0	\$152,095	60.2%		\$46.94				1.2741	\$322,100	\$99.41	-1.1%	1.0155	\$46.22			
200908	2,018	3,224	\$254,615	\$167,222	1.0000	\$0	\$167,222	65.7%		\$51.87				1.2729	\$324,105	\$100.53	1.1%	1.0269	\$50.51			
200909	2,082	3,327	\$259,618	\$153,421	1.0000	\$0	\$153,421	59.1%		\$46.11				1.2650	\$328,411	\$98.71	-1.8%	1.0084	\$45.73			
200910	2,085	3,352	\$262,053	\$175,395	1.0000	\$0	\$175,395	66.9%		\$52.33				1.2534	\$328,463	\$97.99	-0.7%	1.0010	\$52.27			
200911	2,129	3,398	\$269,083	\$179,168	1.0000	\$0	\$179,168	66.6%		\$52.73				1.2414	\$334,047	\$98.31	0.3%	1.0042	\$52.50			
200912	2,165	3,429	\$274,101	\$167,592	1.0000	\$0	\$167,592	61.1%		\$48.87				1.2297	\$337,055	\$98.30	0.0%	1.0041	\$48.67			
201001	2,259	3,578	\$289,502	\$172,767	1.0000	\$0	\$172,767	59.7%		\$48.29				1.2162	\$352,079	\$98.40	0.1%	1.0052	\$48.04			
201002	2,288	3,641	\$295,099	\$177,154	1.0000	\$0	\$177,154	60.0%		\$48.66				1.2101	\$357,089	\$98.07	-0.3%	1.0019	\$48.56			
201003	2,288	3,637	\$293,904	\$186,463	1.0000	\$0	\$186,463	63.4%	61.9%	\$51.27	\$48.88			1.2021	\$353,299	\$97.14	-1.0%	0.9923	\$51.66	\$48.39		
201004	2,295	3,657	\$294,561	\$189,273	1.0000	\$0	\$189,273	64.3%	62.3%	\$51.76	\$49.43	15.0%		1.1993	\$353,255	\$96.60	-0.6%	0.9868	\$52.45	\$49.07	18.8%	
201005	2,276	3,643	\$293,114	\$172,678	1.0000	\$0	\$172,678	58.9%	62.1%	\$47.40	\$49.39	-0.3%		1.1966	\$350,726	\$96.27	-0.3%	0.9835	\$48.20	\$49.19	3.5%	
201006	2,317	3,711	\$300,215	\$180,315	1.0000	\$0	\$180,315	60.1%	62.1%	\$48.59	\$49.56	5.2%		1.1913	\$357,653	\$96.38	0.1%	0.9845	\$49.35	\$49.53	9.7%	
201007	2,287	3,672	\$297,277	\$190,062	1.0000	\$0	\$190,062	63.9%	62.4%	\$51.76	\$49.95	10.3%		1.1790	\$350,483	\$95.45	-1.0%	0.9750	\$53.09	\$50.09	14.8%	
201008	2,272	3,651	\$294,961	\$185,948	1.0000	\$0	\$185,948	63.0%	62.2%	\$50.93	\$49.89	-1.8%		1.1717	\$345,600	\$94.66	-0.8%	0.9670	\$52.67	\$50.27	4.3%	
201009	2,328	3,710	\$300,701	\$178,661	1.0000	\$0	\$178,661	59.4%	62.2%	\$48.16	\$50.04	4.4%		1.1672	\$350,981	\$94.60	-0.1%	0.9664	\$49.83	\$50.59	9.0%	
201010	2,325	3,723	\$302,961	\$177,962	1.0000	\$0	\$177,962	58.7%	61.6%	\$47.80	\$49.67	-8.6%		1.1663	\$353,343	\$94.91	0.3%	0.9695	\$49.30	\$50.35	-5.7%	
201011	2,331	3,730	\$303,037	\$194,714	1.0000	\$0	\$194,714	64.3%	61.4%	\$52.20	\$49.65	-1.0%		1.1582	\$350,988	\$94.10	-0.9%	0.9613	\$54.31	\$50.51	3.4%	
201012	2,339	3,743	\$306,567	\$173,221	1.0000	\$0	\$173,221	56.5%	61.0%	\$46.28	\$49.42	-5.3%		1.1496	\$352,430	\$94.16	0.1%	0.9618	\$48.11	\$50.46	-1.2%	
201101	2,390	3,803	\$323,139	\$215,602	1.0000	\$0	\$215,602	66.7%	61.6%	\$56.69	\$50.14	17.4%		1.1300	\$365,157	\$96.02	2.0%	0.9809	\$57.80	\$51.29	20.3%	
201102	2,390	3,793	\$326,509	\$179,987	1.0000	\$0	\$179,987	55.1%	61.2%	\$47.45	\$50.03	-2.5%		1.1218	\$366,270	\$96.56	0.6%	0.9864	\$48.10	\$51.24	-0.9%	
201103	2,378	3,782	\$329,021	\$223,256	1.0000	\$0	\$223,256	67.9%	61.6%	\$59.03	\$50.69	15.1%	3.7%	1.1147	\$366,760	\$96.98	0.4%	0.9906	\$59.59	\$51.93	15.3%	7.3%
201104	2,390	3,790	\$328,654	\$184,053	1.0000	\$0	\$184,053	56.0%	60.9%	\$48.56	\$50.42	-6.2%	2.0%	1.1124	\$365,595	\$96.46	-0.5%	0.9854	\$49.28	\$51.66	-6.0%	5.3%
201105	2,388	3,800	\$328,435	\$221,368	1.0000	\$0	\$221,368	67.4%	61.6%	\$58.25	\$51.33	22.9%	3.9%	1.1108	\$364,818	\$96.00	-0.5%	0.9807	\$59.40	\$52.60	23.2%	6.9%
201106	2,401	3,820	\$333,165	\$198,698	1.0000	\$0	\$198,698	59.6%	61.6%	\$52.02	\$51.61	7.1%	4.1%	1.1072	\$368,879	\$96.57	0.6%	0.9864	\$52.73	\$52.88	6.8%	6.8%
201107	2,378	3,784	\$339,908	\$224,101	1.0000	\$0	\$224,101	65.9%	61.8%	\$59.22	\$52.24	14.4%	4.6%	1.0999	\$373,866	\$98.80	2.3%	1.0093	\$58.68	\$53.36	10.5%	6.5%
201108	2,391	3,809	\$338,547	\$222,644	1.0000	\$0	\$222,644	65.8%	62.0%	\$58.45	\$52.87	14.8%	6.0%	1.1012	\$372,796	\$97.87	-0.9%	0.9998	\$58.46	\$53.86	11.0%	7.1%
201109	2,408	3,821	\$337,427	\$217,420	1.0000	\$0	\$217,420	64.4%	62.4%	\$56.90	\$53.59	18.2%	7.1%	1.1019	\$371,811	\$97.31	-0.6%	0.9940	\$57.24	\$54.47	14.9%	7.7%
201110	2,436	3,880	\$343,361	\$207,009	1.0000	\$1	\$207,010	60.3%	62.5%	\$53.35	\$54.05	11.6%	8.8%	1.1015	\$378,201	\$97.47	0.2%	0.9957	\$53.58	\$54.81	8.7%	8.8%
201111	2,446	3,895	\$342,741	\$221,521	1.0000	\$1	\$221,522	64.6%	62.6%	\$56.87	\$54.44	8.9%	9.7%	1.1046	\$378,604	\$97.20	-0.3%	0.9930	\$57.28	\$55.06	5.5%	9.0%
201112	2,498	3,971	\$353,922	\$227,021	1.0000	\$1	\$227,022	64.1%	63.2%	\$57.17	\$55.34	23.5%	12.0%	1.1062	\$391,510	\$98.59	1.4%	1.0072	\$56.76	\$55.76	18.0%	10.5%
201201	2,371	3,753	\$340,890	\$242,957	1.0000	\$1	\$242,958	71.3%	63.6%	\$64.74	\$55.99	14.2%	11.7%	1.1101	\$378,410	\$100.83	2.3%	1.0300	\$62.85	\$56.19	8.7%	9.6%
201202	2,429	3,883	\$339,659	\$236,338	1.0000	\$1	\$236,339	59.6%	64.8%	\$60.87	\$57.11	28.3%	14.2%	1.1129	\$378,006	\$97.35	-3.5%	0.9945	\$61.20	\$57.27	27.2%	11.8%
201203	2,424	3,880	\$340,954	\$266,003	1.0000	\$1	\$266,005	78.0%	65.6%	\$68.56	\$57.92	16.1%	14.3%	1.1148	\$380,099	\$97.96	0.6%	1.0007	\$68.51	\$58.03	15.0%	11.8%
201204	2,403	3,876	\$343,062	\$234,621	1.0000	\$3	\$234,624	68.4%	66.6%	\$60.53	\$58.90	24.6%	16.8%	1.1128	\$381,770	\$98.50	0.5%	1.0062	\$60.16	\$58.92	22.1%	14.1%
201205	2,383	3,860	\$342,522	\$247,951	1.0000	\$6	\$247,958	72.4%	67.0%	\$64.24	\$59.40	10.3%	15.7%	1.1098	\$380,116	\$98.48	0.0%	1.0060	\$63.86	\$59.29	7.5%	12.7%
201206	2,414	3,893	\$346,196	\$208,569	1.0000	\$5	\$208,574	60.2%	67.1%	\$53.58	\$59.52	3.0%	15.3%	1.1031	\$381,879	\$98.09	-0.4%	1.0021	\$53.47	\$59.34	1.4%	12.2%
201207	2,457	3,959	\$349,161	\$224,458	1.0000	\$6	\$224,464	64.3%	66.9%	\$56.70	\$59.31	-4.3%	13.5%	1.1012	\$384,510	\$97.12	-1.0%	0.9921	\$57.15	\$59.21	-2.6%	10.9%
201208	2,457	3,971	\$350,068	\$252,318	0.9999	\$13	\$252,331	72.1%	67.5%	\$63.54	\$59.74	8.7%	13.0%	1.0974	\$384,157	\$96.74	-0.4%	0.9882	\$64.30	\$59.69	10.0%	10.8%
201209	2,457	3,978	\$353,040	\$230,915	0.9999	\$16	\$230,931	65.4%	67.5%	\$58.05	\$59.82	2.0%	11.6%	1.0926	\$385,715	\$96.96	0.2%	0.9905	\$58.61	\$59.80	2.4%	9.8%
201210	2,448	3,961	\$354,656	\$219,243	0.9999	\$15	\$219,258	61.8%	67.6%	\$55.35	\$59.98	3.8%	11.0%	1.0887	\$386,132	\$97.48	0.5%	0.9958	\$55.59	\$59.96	3.7%	9.4%
201211	2,459	3,995	\$358,359	\$239,109	0.9999	\$16	\$239,126	67.8%	67.8%	\$59.86	\$60.23	5.2%	10.6%	1.0824	\$387,895	\$97.10	-0.4%	0.9919	\$60.35	\$60.21	5.4%	9.4%
201212	2,438	3,993	\$359,165	\$229,606	0.9999	\$17	\$229,622	63.9%	67.8%	\$57.51	\$60.26	0.6%	8.9%	1.0774	\$386,966	\$96.91	-0.2%	0.9900	\$58.09	\$60.33	2.3%	8.2%
201301	2,414	3,993	\$368,123	\$266,876	0.9999	\$21	\$266,897	72.5%	67.9%	\$66.84	\$60.46	3.3%	8.0%	1.0561	\$388,757	\$97.36	0.5%	0.9946	\$67.21	\$60.70	6.9%	8.0%
201302	2,413	3,959	\$373,027	\$274,454	0.9999	\$25	\$274,479	73.6%	68.3%	\$69.33	\$61.17	13.9%	7.1%	1.0487	\$391,203	\$98.81	1.5%	1.0094	\$68.68	\$61.34	12.2%	7.1%
201303	2,428	3,976	\$372,560	\$244,056	0.9999	\$24	\$244,080	65.5%	67.3%	\$61.39	\$60.58	-10.5%	4.6%	1.0447	\$389,217	\$97.89	-0.9%	1.0000	\$61.39	\$60.75	-10.4%	4.7%
201304	2,411	3,939	\$374,484	\$248,875	0.9994	\$139	\$249,014	66.5%	67.1%	\$63.22	\$60.80	4.4%	3.2%									
201305	2,383	3,909	\$368,908	\$293,417	0.9993	\$192	\$293,609	79.6%	67.8%	\$75.11	\$61.70	16.9%	3.9%									
201306	2,403	3,927	\$367,766	\$202,704	0.8161	\$45,681	\$248,384	67.5%	68.3%	\$63.25	\$62.49	18.1%	5.0%									

Experience Period	29,171	47,414	\$4,269,938	\$2,872,177	0.9999	\$167	\$2,872,344			\$60.58				1.0839	\$4,628,317	\$97.61		0.9972	\$60.75			
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CareFirst BlueCross BlueShield (GHMSI)
 DC Small Group Rate Filing Effective 01/2014
 Development of Normalized Trends
 Experience Period : Incurred 04/2012 - 03/2013 & Paid Through 06/2013
 Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)						
Current Rate Level			10/2013				=(h)/(f)				=(i)/(c)				=(d) x (m)				=(n)/(c)				=(j)/(g)			
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend				
200904	5,889	10,132	\$832,073	\$699,120	1.0000	\$0	\$699,120	84.0%		\$69.00				1.3016	\$1,083,041	\$106.89			1.0225	\$67.48						
200905	5,828	10,037	\$812,354	\$655,707	1.0000	\$0	\$655,707	80.7%		\$65.33				1.3090	\$1,063,399	\$105.95	-0.9%	1.0135	\$64.46							
200906	5,881	10,104	\$819,341	\$675,250	1.0000	\$0	\$675,250	82.4%		\$66.83				1.3064	\$1,070,346	\$105.93	0.0%	1.0133	\$65.95							
200907	5,922	10,110	\$829,254	\$690,585	1.0000	\$0	\$690,585	83.3%		\$68.31				1.2915	\$1,070,946	\$105.93	0.0%	1.0133	\$67.41							
200908	5,784	9,942	\$821,558	\$658,312	1.0000	\$0	\$658,312	80.1%		\$66.22				1.2852	\$1,055,886	\$106.20	0.3%	1.0159	\$65.18							
200909	5,834	10,027	\$827,464	\$662,081	1.0000	\$0	\$662,081	80.0%		\$66.03				1.2767	\$1,056,406	\$105.36	-0.8%	1.0078	\$65.52							
200910	5,831	10,002	\$839,053	\$694,221	1.0000	\$0	\$694,221	82.7%		\$69.41				1.2578	\$1,055,352	\$105.51	0.1%	1.0093	\$68.77							
200911	5,860	9,998	\$851,123	\$700,663	1.0000	\$0	\$700,663	82.3%		\$70.08				1.2491	\$1,063,114	\$106.33	0.8%	1.0172	\$68.90							
200912	5,886	10,056	\$855,133	\$696,351	1.0000	\$0	\$696,351	81.4%		\$69.25				1.2341	\$1,055,344	\$104.95	-1.3%	1.0039	\$68.98							
201001	6,035	10,285	\$883,382	\$700,700	1.0000	\$0	\$700,700	79.3%		\$68.13				1.2242	\$1,081,469	\$105.15	0.2%	1.0058	\$67.73							
201002	6,074	10,397	\$899,655	\$628,744	1.0000	\$0	\$628,744	69.9%		\$60.47				1.2170	\$1,094,838	\$105.30	0.1%	1.0073	\$60.03							
201003	6,028	10,300	\$891,630	\$714,779	1.0000	\$0	\$714,779	80.2%		\$69.40	\$67.36			1.2107	\$1,079,458	\$104.80	-0.5%	1.0025	\$69.22	\$66.62						
201004	6,025	10,285	\$894,878	\$745,585	1.0000	\$0	\$745,585	83.3%	80.4%	\$72.49	\$67.65	5.1%		1.2072	\$1,080,317	\$105.04	0.2%	1.0048	\$72.15	\$67.02	6.9%					
201005	6,002	10,263	\$896,285	\$647,144	1.0000	\$0	\$647,144	72.2%	79.7%	\$63.06	\$67.46	-3.5%		1.2036	\$1,078,739	\$105.11	0.1%	1.0055	\$62.71	\$66.87	-2.7%					
201006	6,030	10,370	\$908,805	\$710,496	1.0000	\$0	\$710,496	78.2%	79.3%	\$68.51	\$67.60	2.5%		1.1977	\$1,088,434	\$104.96	-0.1%	1.0040	\$68.24	\$67.06	3.5%					
201007	5,980	10,336	\$907,808	\$698,497	1.0000	\$0	\$698,497	76.9%	78.8%	\$67.58	\$67.54	-1.1%		1.1896	\$1,079,932	\$104.48	-0.5%	0.9995	\$67.62	\$67.08	0.3%					
201008	5,945	10,310	\$901,109	\$764,456	1.0000	\$0	\$764,456	84.8%	79.2%	\$74.15	\$68.20	12.0%		1.1811	\$1,064,323	\$103.23	-1.2%	0.9875	\$75.09	\$67.90	15.2%					
201009	6,015	10,383	\$906,906	\$637,395	1.0000	\$0	\$637,395	70.3%	78.4%	\$61.39	\$67.81	-7.0%		1.1765	\$1,066,972	\$102.76	-0.5%	0.9830	\$62.45	\$67.64	-4.7%					
201010	5,948	10,348	\$912,402	\$675,359	1.0000	\$0	\$675,359	74.0%	77.7%	\$65.26	\$67.46	-6.0%		1.1744	\$1,071,514	\$103.55	0.8%	0.9905	\$65.89	\$67.40	-4.2%					
201011	5,913	10,320	\$918,492	\$710,121	1.0000	\$0	\$710,121	77.3%	77.3%	\$68.81	\$67.36	-1.8%		1.1653	\$1,070,274	\$103.71	0.2%	0.9921	\$69.36	\$67.44	0.7%					
201012	5,946	10,373	\$926,734	\$689,230	1.0000	\$0	\$689,230	74.4%	76.7%	\$66.44	\$67.13	-4.0%		1.1572	\$1,072,435	\$103.39	-0.3%	0.9890	\$67.18	\$67.29	-2.6%					
201101	6,005	10,468	\$957,910	\$751,630	1.0000	\$0	\$751,630	78.5%	76.7%	\$71.80	\$67.44	5.4%		1.1400	\$1,091,986	\$104.32	0.9%	0.9979	\$71.96	\$67.65	6.2%					
201102	6,037	10,523	\$974,962	\$672,129	1.0000	\$0	\$672,129	68.9%	76.5%	\$63.87	\$67.73	5.6%		1.1310	\$1,102,706	\$104.79	0.5%	1.0024	\$63.72	\$67.96	6.1%					
201103	6,036	10,550	\$979,923	\$811,820	1.0000	\$0	\$811,821	82.8%	76.8%	\$76.95	\$68.37	10.9%	1.5%	1.1244	\$1,101,792	\$104.44	-0.3%	0.9990	\$77.03	\$68.63	11.3%					
201104	6,055	10,593	\$984,529	\$743,248	1.0000	\$0	\$743,248	75.5%	76.2%	\$70.16	\$68.18	-3.2%	0.8%	1.1219	\$1,104,577	\$104.27	-0.2%	0.9975	\$70.34	\$68.48	-2.5%					
201105	6,062	10,625	\$986,842	\$754,929	1.0000	\$0	\$754,930	76.5%	76.5%	\$71.05	\$68.84	12.7%	2.1%	1.1201	\$1,105,330	\$104.03	-0.2%	0.9951	\$71.40	\$69.20	13.8%					
201106	6,044	10,582	\$991,567	\$795,416	1.0000	\$0	\$795,417	80.2%	76.7%	\$75.17	\$69.41	9.7%	2.7%	1.1154	\$1,105,993	\$104.52	0.5%	0.9998	\$75.18	\$69.79	10.2%					
201107	6,028	10,552	\$1,010,039	\$738,780	1.0000	\$0	\$738,780	73.1%	76.4%	\$70.01	\$69.61	3.6%	3.1%	1.1095	\$1,120,686	\$106.21	1.6%	1.0159	\$68.91	\$69.90	1.9%					
201108	6,063	10,631	\$1,011,154	\$790,998	1.0000	\$0	\$790,998	78.2%	75.9%	\$74.40	\$69.64	0.3%	2.1%	1.1104	\$1,122,829	\$105.62	-0.6%	1.0103	\$73.64	\$69.80	-1.9%					
201109	6,090	10,679	\$1,009,421	\$798,553	1.0000	\$0	\$798,553	79.1%	76.6%	\$74.78	\$70.75	21.8%	4.3%	1.1106	\$1,121,091	\$104.98	-0.6%	1.0042	\$74.46	\$70.79	19.2%					
201110	6,146	10,757	\$1,019,075	\$793,922	1.0000	\$1	\$793,922	77.9%	76.9%	\$73.81	\$71.46	13.1%	5.9%	1.1115	\$1,132,748	\$105.30	0.3%	1.0073	\$73.27	\$71.40	11.2%					
201111	6,135	10,765	\$1,019,881	\$829,005	1.0000	\$1	\$829,006	81.3%	77.2%	\$77.01	\$72.15	11.9%	7.1%	1.1151	\$1,137,299	\$105.65	0.3%	1.0106	\$76.20	\$71.97	9.9%					
201112	6,171	10,813	\$1,028,889	\$815,409	1.0000	\$1	\$815,409	79.3%	77.6%	\$75.41	\$72.89	13.5%	8.6%	1.1185	\$1,150,787	\$106.43	0.7%	1.0181	\$74.07	\$72.53	10.3%					
201201	5,975	10,460	\$998,454	\$836,039	1.0000	\$1	\$836,040	83.7%	78.1%	\$79.93	\$73.55	11.3%	9.1%	1.1188	\$1,117,047	\$106.79	0.3%	1.0216	\$78.24	\$73.05	8.7%					
201202	6,021	10,552	\$990,849	\$813,750	1.0000	\$3	\$813,753	82.1%	79.1%	\$77.12	\$74.65	20.7%	10.2%	1.1209	\$1,110,599	\$105.25	-1.4%	1.0068	\$76.60	\$74.11	20.2%					
201203	6,020	10,570	\$996,175	\$873,499	1.0000	\$3	\$873,502	87.7%	79.6%	\$82.64	\$75.12	7.4%	9.9%	1.1218	\$1,117,558	\$105.73	0.5%	1.0114	\$81.71	\$74.51	6.1%					
201204	5,994	10,575	\$1,002,563	\$870,628	1.0000	\$13	\$870,641	86.8%	80.5%	\$82.33	\$76.13	17.3%	11.7%	1.1188	\$1,121,679	\$106.07	0.3%	1.0146	\$81.14	\$75.40	15.4%					
201205	6,012	10,616	\$1,011,164	\$842,575	1.0000	\$18	\$842,593	83.3%	81.1%	\$79.37	\$76.82	11.7%	11.6%	1.1132	\$1,125,581	\$106.03	0.0%	1.0142	\$78.26	\$75.97	9.6%					
201206	6,055	10,688	\$1,016,732	\$844,130	1.0000	\$22	\$844,152	83.0%	81.3%	\$78.98	\$77.14	5.1%	11.1%	1.1081	\$1,126,598	\$105.41	-0.6%	1.0083	\$78.33	\$76.23	4.2%					
201207	6,100	10,749	\$1,024,880	\$828,250	1.0000	\$40	\$828,290	80.8%	81.9%	\$77.06	\$77.72	10.1%	11.7%	1.1063	\$1,133,846	\$105.48	0.1%	1.0090	\$76.37	\$76.85	10.8%					
201208	6,147	10,868	\$1,026,701	\$904,138	0.9999	\$54	\$904,192	88.1%	82.8%	\$83.20	\$78.46	11.8%	12.7%	1.1023	\$1,131,761	\$104.14	-1.3%	0.9962	\$83.52	\$77.67	13.4%					
201209	6,127	10,857	\$1,036,406	\$789,917	0.9999	\$61	\$789,978	76.2%	82.5%	\$72.76	\$78.28	-2.7%	10.6%	1.0986	\$1,138,617	\$104.87	0.7%	1.0032	\$72.53	\$77.50	-9.6%					
201210	6,130	10,869	\$1,041,900	\$832,878	0.9999	\$84	\$832,962	79.9%	82.7%	\$76.64	\$78.52	3.8%	9.9%	1.0923	\$1,138,113	\$104.71	-0.2%	1.0017	\$76.51	\$77.77	4.4%					
201211	6,153	10,922	\$1,051,436	\$865,737	0.9999	\$104	\$865,841	82.3%	82.8%	\$79.27	\$78.71	2.9%	9.1%	1.0858	\$1,141,658	\$104.53	-0.2%	0.9999	\$79.28	\$78.03	4.0%					
201212	6,116	10,874	\$1,054,439	\$860,043	0.9999	\$120	\$860,163	81.6%	82.9%	\$79.10	\$79.02	4.9%	8.4%	1.0795	\$1,138,223	\$104.67	0.1%	1.0013	\$79.00	\$78.45	6.7%					
201301	6,078	10,855	\$1,067,951	\$954,141	0.9999	\$141	\$954,282	89.4%	83.4%	\$87.91	\$79.70	10.0%	8.4%	1.0602	\$1,132,199	\$104.30	-0.4%	0.9977	\$88.11	\$79.28	12.6%					
201302	6,087	10,837	\$1,079,373	\$857,234	0.9998	\$169	\$857,403	79.4%	83.2%	\$79.12	\$79.86	2.6%	7.0%	1.0534	\$1,136,958	\$104.91	0.6%	1.0036	\$78.84	\$79.46	2.9%					
201303	6,120	10,874	\$1,083,920	\$875,395	0.9998	\$200	\$875,594	80.8%	82.6%	\$80.52	\$79.69	-2.6%	6.1%	1.0487	\$1,136,758	\$104.54	-0.4%	1.0000	\$80.52	\$79.36	-1.5%					
201304	6,134	10,926	\$1,089,120	\$915,284	0.9995	\$432	\$915,716	84.1%	82.4%	\$83.81	\$79.82	1.8%	4.8%													
201305	6,049	10,799	\$1,081,789	\$883,975	0.9994	\$493	\$884,468	81.8%	82.3%	\$81.90	\$80.03	3.2%	4.2%													
201306	6,076	10,808	\$1,076,062	\$763,682	0.8402	\$145,224	\$908,906	84.5%	82.4%	\$84.10	\$80.45	6.5%	4.3%													

Experience Period	73,119	129,584	\$12,497,464	\$10,325,067	0.9999	\$1,025	\$10,326,091			\$79.69				1.0884	\$13,601,991	\$104.97		1.0041	\$79.36			
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APPENDIX

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Medical & Drug
Rate Change History**

Effective Date	PPO BluePreferred	PPO HRA	PPO HSA***	CMM Indemnity	Non-CDH Drug	Integrated HRA Drug	HSA Drug ***
	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase	Percentage Increase
07/01/94	0.0%			0.0%	0.0%		
10/01/94	0.0%			0.0%	0.0%		
10/01/95	-3.0%			-3.0%	-3.0%		
07/01/96	0.0%			0.0%	0.0%		
10/01/96	0.0%			0.0%	15.0%		
01/01/97	0.0%			0.0%	9.0%		
08/01/97	0.0%			0.0%	60.0%		
09/01/97	0.0%			0.0%	0.0%		
01/01/98	0.0%			0.0%	9.5%		
04/01/98	6.0%			6.0%	6.0%		
08/01/98	0.0%			0.0%	25.0%		
02/01/99	0.0%			20.0%	15.0%		
07/01/99	2.0%			0.0%	20.0%		
01/01/00	2.9%			2.9%	11.7%		
07/01/00	8.0%			0.0%	10.0%		
01/01/01	4.7%			20.0%	0.0%		
07/01/01	8.8%			8.8%	16.6%		
01/01/02	6.2%			0.0%	15.5%		
07/01/02	12.8%			0.0%	4.5%		
01/01/03	13.5%			0.0%	11.7%		
08/01/03	0.0%			0.0%	0.0%		
10/01/03	4.1%			0.0%	4.8%		
01/01/04	-5.7%			-5.7%	4.1%		
07/01/04	-20.0%			-20.0%	-20.0%		
01/01/05 *	14.3%			14.3%	14.3%		
06/01/05	0.0%	Inception	Inception	0.0%	0.0%	Inception	Inception
7/1/2005	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
1/1/2006	5.0%	0.0%	0.0%	5.0%	3.7%	0.0%	0.0%
4/1/2006	2.9%	-9.4%	-10.2%	2.9%	3.8%	-9.8%	-9.8%
7/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2007	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
4/1/2007	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	2.2%
7/1/2007	2.0%	5.0%	5.0%	2.0%	7.5%	7.5%	7.5%
10/1/2007	0.0%	0.0%	0.0%	0.0%	3.6%	3.6%	3.6%
1/1/2008	3.5%	0.0%	0.0%	3.5%	8.0%	8.0%	8.0%
4/1/2008	4.9%	0.0%	0.0%	4.9%	7.0%	7.0%	7.0%
7/1/2008	0.8%	0.8%	0.8%	0.8%	2.4%	2.4%	2.4%
10/1/2008	4.6%	7.0%	7.0%	0.0%	0.0%	0.0%	0.0%
1/1/2009	6.5%	7.5%	7.5%	6.5%	4.0%	4.0%	4.0%
4/1/2009	7.2%	16.7%	16.7%	7.2%	2.0%	2.0%	2.0%
7/1/2009	0.5%	15.4%	6.5%	0.5%	3.0%	3.0%	3.0%
10/1/2009	0.0%	6.0%	6.0%	0.0%	1.0%	1.0%	1.0%
1/1/2010	1.3%	-21.3%	-14.2%	1.3%	0.0%	0.0%	0.0%
4/1/2010	2.6%	16.7%	16.3%	2.6%	2.0%	2.0%	2.0%
6/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7/1/2010	0.0%	16.2%	7.5%	0.0%	0.0%	0.0%	0.0%
11/1/2010**	0.0%	0.0%	4.1%	0.0%	4.9%	4.1%	0.0%
1/1/2011	5.2%	-19.3%	-15.9%	5.2%	2.3%	2.3%	2.3%
4/1/2011	0.0%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
5/1/2011	-13.7%	-13.7%	-13.7%	-13.7%	-1.4%	-1.4%	-1.4%
8/1/2011	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
10/1/2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2012	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
4/1/2012	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
7/1/2012	-1.8%	-2.6%	-2.8%	-1.8%	-6.0%	-2.6%	-2.8%
10/1/2012	0.0%	-0.2%	-0.6%	0.0%	0.0%	-0.2%	-0.6%
1/1/2013	9.0%	8.0%	9.3%	9.0%	8.0%	8.0%	9.3%
4/1/2013	8.5%	0.6%	6.0%	8.5%	0.0%	0.6%	6.0%
7/1/2013	-2.1%	2.2%	-1.2%	-2.1%	0.0%	0.0%	-1.2%
10/1/2013	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Proposed 01/2014	5.8%	9.6%	5.7%	5.8%	4.2%	9.6%	5.7%

* Includes revenue neutrality adjustment of 0.72%

** Increases were approved for 10/1/10 effective date, but implementation was delayed due to approval date

*** Includes PPO HDHP (\$1200 deductible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)**

Expected Renewal Increases for BluePreferred (PPO) and BluePreferred HDHP (PPO HDHP)

PPO \$10 Copay, \$300 OON Ded 80% OON Coins & Rx \$8/\$15/\$30**

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$302	\$92	\$1	\$395
7/1/2005	\$333	\$101	\$1	\$435
1/1/2006	\$350	\$105	\$1	\$456
4/1/2006	\$360	\$109	\$1	\$470
7/1/2006	\$360	\$109	\$1	\$470
9/1/2006	\$360	\$109	\$1	\$470
10/1/2006	\$360	\$109	\$1	\$470
1/1/2007	\$371	\$112	\$1	\$484
4/1/2007	\$371	\$112	\$1	\$484
7/1/2007	\$378	\$120	\$1	\$499
10/1/2007	\$378	\$124	\$1	\$503
1/1/2008	\$391	\$134	\$1	\$526
4/1/2008	\$410	\$143	\$1	\$554
7/1/2008	\$413	\$146	\$1	\$560
10/1/2008	\$432	\$146	\$1	\$579
1/1/2009	\$460	\$152	\$1	\$613
4/1/2009	\$493	\$155	\$1	\$649
7/1/2009	\$495	\$160	\$1	\$656
10/1/2009	\$495	\$162	\$1	\$658
1/1/2010	\$501	\$162	\$1	\$664
4/1/2010	\$514	\$165	\$1	\$680
6/1/2010	\$514	\$165	\$1	\$680
7/1/2010	\$514	\$165	\$1	\$680
11/1/2010	\$514	\$173	\$1	\$688
1/1/2011	\$541	\$177	\$1	\$719
4/1/2011	\$541	\$177	\$1	\$719
5/1/2011	\$467	\$175	\$1	\$643
8/1/2011	\$444	\$166	\$1	\$611
10/1/2011	\$444	\$166	\$1	\$611
1/1/2012	\$467	\$174	\$1	\$642
4/1/2012	\$502	\$187	\$1	\$690
7/1/2012	\$493	\$176	\$1	\$670
10/1/2012	\$493	\$176	\$1	\$670
1/1/2013	\$537	\$165	\$1	\$703
4/1/2013	\$583	\$165	\$1	\$749
7/1/2013	\$571	\$165	\$1	\$737
10/1/2013	\$571	\$165	\$1	\$737
1/1/2014	\$604	\$172	\$1	\$777
4/1/2014	\$604	\$172	\$1	\$777
7/1/2014	\$604	\$172	\$1	\$777
10/1/2014	\$604	\$172	\$1	\$777

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$690	Apr-13	\$749	8.55%	
May-12	\$690	May-13	\$749	8.55%	
Jun-12	\$690	Jun-13	\$749	8.55%	
Jul-12	\$670	Jul-13	\$737	10.00%	
Aug-12	\$670	Aug-13	\$737	10.00%	
Sep-12	\$670	Sep-13	\$737	10.00%	
Oct-12	\$670	Oct-13	\$737	10.00%	
Nov-12	\$670	Nov-13	\$737	10.00%	
Dec-12	\$670	Dec-13	\$737	10.00%	
Jan-13	\$703	Jan-14	\$777	10.53%	
Feb-13	\$703	Feb-14	\$777	10.53%	
Mar-13	\$703	Mar-14	\$777	10.53%	
Apr-13	\$749	Apr-14	\$777	3.74%	
May-13	\$749	May-14	\$777	3.74%	
Jun-13	\$749	Jun-14	\$777	3.74%	
Jul-13	\$737	Jul-14	\$777	5.43%	
Aug-13	\$737	Aug-14	\$777	5.43%	
Sep-13	\$737	Sep-14	\$777	5.43%	
Oct-13	\$737	Oct-14	\$777	5.43%	
Nov-13	\$737	Nov-14	\$777	5.43%	
Dec-13	\$737	Dec-14	\$777	5.43%	

PPO HDHP \$1200 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45***

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
6/1/2005	\$229	\$57		\$286
7/1/2005	\$252	\$63		\$315
1/1/2006	\$252	\$63		\$315
4/1/2006	\$227	\$56		\$283
7/1/2006	\$227	\$56		\$283
9/1/2006	\$227	\$56		\$283
10/1/2006	\$227	\$56		\$283
1/1/2007	\$234	\$58		\$292
4/1/2007	\$239	\$59		\$298
7/1/2007	\$251	\$63		\$314
10/1/2007	\$251	\$65		\$316
1/1/2008	\$251	\$70		\$321
4/1/2008	\$251	\$75		\$326
7/1/2008	\$253	\$77		\$330
10/1/2008	\$271	\$77		\$348
1/1/2009	\$291	\$80		\$371
4/1/2009	\$340	\$82		\$422
7/1/2009	\$362	\$84		\$446
10/1/2009	\$384	\$85		\$469
1/1/2010	\$329	\$85		\$414
4/1/2010	\$383	\$87		\$470
6/1/2010	\$383	\$87		\$470
7/1/2010	\$412	\$87		\$499
11/1/2010	\$429	\$91		\$520
1/1/2011	\$361	\$93		\$454
4/1/2011	\$404	\$93		\$497
5/1/2011	\$349	\$92		\$441
8/1/2011	\$332	\$87		\$419
10/1/2011	\$332	\$87	\$1	\$420
1/1/2012	\$349	\$91	\$1	\$441
4/1/2012	\$375	\$98	\$1	\$474
7/1/2012	\$365	\$95	\$1	\$461
10/1/2012	\$363	\$94	\$1	\$458
1/1/2013	\$397	\$103	\$1	\$501
4/1/2013	\$421	\$109	\$1	\$531
7/1/2013	\$416	\$108	\$1	\$525
10/1/2013	\$416	\$108	\$1	\$525
1/1/2014	\$440	\$114	\$1	\$555
4/1/2014	\$440	\$114	\$1	\$555
7/1/2014	\$440	\$114	\$1	\$555
10/1/2014	\$440	\$114	\$1	\$555

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Apr-12	\$474	Apr-13	\$531	12.03%	
May-12	\$474	May-13	\$531	12.03%	
Jun-12	\$474	Jun-13	\$531	12.03%	
Jul-12	\$461	Jul-13	\$525	13.88%	
Aug-12	\$461	Aug-13	\$525	13.88%	
Sep-12	\$461	Sep-13	\$525	13.88%	
Oct-12	\$458	Oct-13	\$525	14.63%	
Nov-12	\$458	Nov-13	\$525	14.63%	
Dec-12	\$458	Dec-13	\$525	14.63%	
Jan-13	\$501	Jan-14	\$555	10.78%	
Feb-13	\$501	Feb-14	\$555	10.78%	
Mar-13	\$501	Mar-14	\$555	10.78%	
Apr-13	\$531	Apr-14	\$555	4.52%	
May-13	\$531	May-14	\$555	4.52%	
Jun-13	\$531	Jun-14	\$555	4.52%	
Jul-13	\$525	Jul-14	\$555	5.71%	
Aug-13	\$525	Aug-14	\$555	5.71%	
Sep-13	\$525	Sep-14	\$555	5.71%	
Oct-13	\$525	Oct-14	\$555	5.71%	
Nov-13	\$525	Nov-14	\$555	5.71%	
Dec-13	\$525	Dec-14	\$555	5.71%	

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.
 ** Was previously \$5/\$10/\$25 Rx plan. This plan was removed from our product portfolio for new and renewing business effective 12/1/2012. The recommended alternate Rx plan w
 *** Option was HSA until 1/1/2013 (changed to HDHP since no longer HSA-eligible)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
Premium History (Base Rate)
Expected Renewal Increases for BluePreferred HRA (PPO HRA)**

PPO HRA \$1000 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45				
Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$233	\$57	\$1	\$291
7/1/2005	\$257	\$63	\$1	\$321
1/1/2006	\$257	\$63	\$1	\$321
4/1/2006	\$233	\$57	\$1	\$291
7/1/2006	\$233	\$57	\$1	\$291
9/1/2006	\$233	\$57	\$1	\$291
10/1/2006	\$233	\$57	\$1	\$291
1/1/2007	\$240	\$59	\$1	\$300
4/1/2007	\$245	\$61	\$1	\$307
7/1/2007	\$257	\$66	\$1	\$324
10/1/2007	\$257	\$68	\$1	\$326
1/1/2008	\$257	\$73	\$1	\$331
4/1/2008	\$257	\$78	\$1	\$336
7/1/2008	\$259	\$80	\$1	\$340
10/1/2008	\$277	\$80	\$1	\$358
1/1/2009	\$298	\$83	\$1	\$382
4/1/2009	\$348	\$85	\$1	\$434
7/1/2009	\$402	\$88	\$1	\$491
10/1/2009	\$426	\$89	\$1	\$516
1/1/2010	\$335	\$89	\$1	\$425
4/1/2010	\$391	\$91	\$1	\$483
6/1/2010	\$391	\$91	\$1	\$483
7/1/2010	\$455	\$91	\$1	\$547
11/1/2010	\$455	\$91	\$1	\$547
1/1/2011	\$367	\$96	\$1	\$464
4/1/2011	\$411	\$96	\$1	\$508
5/1/2011	\$355	\$95	\$1	\$451
8/1/2011	\$337	\$90	\$1	\$428
10/1/2011	\$337	\$90	\$1	\$428
1/1/2012	\$354	\$95	\$1	\$450
4/1/2012	\$381	\$102	\$1	\$484
7/1/2012	\$371	\$99	\$1	\$471
10/1/2012	\$370	\$99	\$1	\$470
1/1/2013	\$400	\$107	\$1	\$508
4/1/2013	\$402	\$108	\$1	\$511
7/1/2013	\$411	\$108	\$1	\$520
10/1/2013	\$411	\$108	\$1	\$520
1/1/2014	\$450	\$118	\$1	\$569
4/1/2014	\$450	\$118	\$1	\$569
7/1/2014	\$450	\$118	\$1	\$569
10/1/2014	\$450	\$118	\$1	\$569
Premium Percentage change for renewals				
Date	Rate	Date	Rate	Increase *
Apr-12	\$484	Apr-13	\$511	5.58%
May-12	\$484	May-13	\$511	5.58%
Jun-12	\$484	Jun-13	\$511	5.58%
Jul-12	\$471	Jul-13	\$520	10.40%
Aug-12	\$471	Aug-13	\$520	10.40%
Sep-12	\$471	Sep-13	\$520	10.40%
Oct-12	\$470	Oct-13	\$520	10.64%
Nov-12	\$470	Nov-13	\$520	10.64%
Dec-12	\$470	Dec-13	\$520	10.64%
Jan-13	\$508	Jan-14	\$569	12.01%
Feb-13	\$508	Feb-14	\$569	12.01%
Mar-13	\$508	Mar-14	\$569	12.01%
Apr-13	\$511	Apr-14	\$569	11.35%
May-13	\$511	May-14	\$569	11.35%
Jun-13	\$511	Jun-14	\$569	11.35%
Jul-13	\$520	Jul-14	\$569	9.42%
Aug-13	\$520	Aug-14	\$569	9.42%
Sep-13	\$520	Sep-14	\$569	9.42%
Oct-13	\$520	Oct-14	\$569	9.42%
Nov-13	\$520	Nov-14	\$569	9.42%
Dec-13	\$520	Dec-14	\$569	9.42%

* There is a cap on renewal increases of 25% as of July 2008, 34.5% as of April 2009.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 01/2014
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
08/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2013	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2014	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 01/2014

	1	2	3	4	5	6	7	8					
Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1 HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$347		\$126	\$473								
2 HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$364	4.9%	\$126	\$490	3.6%							
3 Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$386	6.0%	\$126	\$512	4.5%							
4 POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$404	4.7%	\$126	\$530	3.5%							
5 BC Advantage \$30/30, 100/70%, \$0/500 Ded	\$10/\$25/\$45	\$414	2.5%	\$126	\$540	1.9%							
6 PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$604	45.9%	\$126	\$730	35.2%							
TOTAL:			74.1%			54.3%							
A HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$345		\$127	\$472								
B POS OPEN ACCESS \$10/\$20, \$300 OON Ded	\$0/\$25/\$45	\$404		\$127	\$531								
C PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$604		\$127	\$731								
H.S.A. WITH INTEGRATED RX							vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1 A HMO OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$274		\$63	\$337		-54%	-29%				-29%	-21%
2 HMO OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$236		\$45	\$281	-16.6%	-62%	-41%	-17%	\$ 1,300	\$ (672)		
3 HMO OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$202		\$38	\$240	-14.6%	-67%	-49%	-29%	\$ 2,800	\$ (1,164)		
1 B OOP OA HDHP*, \$1,200 Deductible	\$0/\$25/\$45	\$317		\$85	\$402		-45%	-15%				-24%	-22%
2 OOP OA HSA, \$2,500 Deductible	\$0/\$25/\$45	\$274		\$62	\$336	-16.4%	-54%	-29%	-16%	\$ 1,300	\$ (792)		
3 OOP OA HSA, \$4,000 Deductible	\$0/\$25/\$45	\$234		\$46	\$280	-16.7%	-62%	-41%	-30%	\$ 2,800	\$ (1,464)		
1 C PPO HDHP*, \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$440		\$114	\$554		-24%	17%				-24%	-27%
2 C PPO HDHP*, \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$415		\$114	\$529	-4.5%	-28%	12%	-5%	\$ -	\$ (300)	317%	-31%
3 C PPO HSA, \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$392		\$98	\$490	-7.4%	-33%	4%	-12%	\$ 800	\$ (768)	-33%	-35%
4 C PPO HSA, \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$361		\$86	\$447	-15.5%	-39%	-5%	-19%	\$ 1,500	\$ (1,284)	-39%	-40%
H.R.A. WITH INTEGRATED RX													
1 A HMO OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$295		\$62	\$357		-51%	-25%				-24%	-14%
2 HMO OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$249		\$46	\$295	-17.4%	-60%	-38%	-17%	\$ 1,300	\$ (744)		
3 HMO OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$217		\$38	\$255	-13.6%	-65%	-46%	-29%	\$ 2,800	\$ (1,224)		
1 B OOP OA HRA, \$1,200 Deductible	\$0/\$25/\$45	\$341		\$85	\$426		-42%	-10%				-20%	-16%
2 OOP OA HRA, \$2,500 Deductible	\$0/\$25/\$45	\$291		\$62	\$353	-17.1%	-52%	-25%	-17%	\$ 1,300	\$ (876)		
3 OOP OA HRA, \$4,000 Deductible	\$0/\$25/\$45	\$250		\$46	\$296	-16.1%	-59%	-37%	-31%	\$ 2,800	\$ (1,560)		
1 C PPO HRA, \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$450		\$118	\$568		-22%	20%				-22%	-25%
2 C PPO HRA, \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$422		\$118	\$540	-4.9%	-26%	14%	-5%	\$ -	\$ (336)	325%	-30%
3 C PPO HRA, \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$392		\$87	\$479	-11.3%	-34%	1%	-16%	\$ 1,000	\$ (1,068)	-34%	-35%
4 C PPO HRA, \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$345		\$68	\$413	-13.8%	-43%	-13%	-27%	\$ 2,000	\$ (1,860)	-44%	-43%
5 C PPO HRA, \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$296		\$48	\$344	-16.7%	-53%	-27%	-39%	\$ 4,000	\$ (2,688)	-53%	-51%

* Option was HSA until 1/1/2013. (Changed to HDHP since no longer HSA-eligible)