

**State:** District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

**Product Name:** DC Individual Grandfathered Business

**Project Name/Number:** /

### Filing at a Glance

Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

Product Name: DC Individual Grandfathered Business

State: District of Columbia

TOI: HOrg021 Individual Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg021.005D Individual - HMO

Filing Type: Rate

Date Submitted: 08/16/2013

SERFF Tr Num: KPMA-129165813

SERFF Status: Pending Industry Response

State Tr Num:

State Status:

Co Tr Num:

Implementation 02/01/2014

Date Requested:

Author(s): Gina Harrison, Lynn Robinson, JeanClaude Kilo, Danielle Meadows, Brent Plemons, Tony Weatherspoon, jeanclaud kilo

Reviewer(s): Darniece Shirley (primary), Alula Selassie, Donghan Xu

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

**State:** District of Columbia **Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** DC Individual Grandfathered Business  
**Project Name/Number:** /

**General Information**

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual
Overall Rate Impact: 3.5%	Filing Status Changed: 09/05/2013
	State Status Changed:
Deemer Date:	Created By: Brent Plemons
Submitted By: Brent Plemons	Corresponding Filing Tracking Number:
	PPACA: Not PPACA-Related
PPACA Notes: null	
Include Exchange Intentions:	No

Filing Description:  
2014 DC Individual Grandfathered Rate Filing

**Company and Contact**

**Filing Contact Information**

Catherine Reifert, Manager	catherine.l.reifert@kp.org
2101 E. Jefferson	301-816-7346 [Phone]
Rockville, MD 20852	301-816-7346 [FAX]

**Filing Company Information**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	CoCode: 95639	State of Domicile: Maryland
2101 E Jefferson St.	Group Code:	Company Type: Health Maintenance Organization
Rockville, MD 20852	Group Name:	State ID Number:
(301) 816-6867 ext. [Phone]	FEIN Number: 52-0954463	

**Filing Fees**

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:

KPMA-129165813

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Product Name: DC Individual Grandfathered Business

Project Name/Number: /

## Correspondence Summary

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Darniece Shirley	09/05/2013	09/05/2013

#### Response Letters

Responded By	Created On	Date Submitted
--------------	------------	----------------

State: District of Columbia Filing Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Product Name: DC Individual Grandfathered Business

Project Name/Number: /

**Objection Letter**

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/05/2013
Submitted Date	09/05/2013
Respond By Date	09/26/2013

Dear Catherine Reifert,

**Introduction:**

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

**Objection 1**

Comments: Please provide the currently approved rate filing SERFF Tracking#.

**Objection 2**

Comments: The Annual \$ average change minimum and maximum (Prior Rate and Requested Rate) in the Rate Review Detail do not correlate with the Percentage change requested minimum and maximum. Please review for accuracy. If a post submission change is necessary, the State will accept.

**Conclusion:**

Sincerely,  
Darniece Shirley

**State:** District of Columbia

**Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

**Product Name:** DC Individual Grandfathered Business

**Project Name/Number:** /

## Rate Information

Rate data applies to filing.

**Filing Method:** SERFF  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 6.000%  
**Effective Date of Last Rate Revision:** 02/01/2013  
**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):
Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	Increase	3.500%	4.100%	\$83,615	383	\$2,388,995	19.600%	3.300%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	480							
Policy Holders:	383							

State: District of Columbia Filing Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Product Name: DC Individual Grandfathered Business

Project Name/Number: /

## Rate Review Detail

### COMPANY:

Company Name: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

HHS Issuer Id: 94506

Product Names: HMO, DHMO, HDHP

Trend Factors:

### FORMS:

New Policy Forms: DC-DP-KPIF-APPXB1(01-14), DC-DP-KPIF-APPXB3(01-14)

Affected Forms:

Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual

Member Months: 6,518

Benefit Change: None

Percent Change Requested: Min: 3.3 Max: 19.6 Avg: 4.1

### PRIOR RATE:

Total Earned Premium: 2,388,995.00

Total Incurred Claims: 2,089,626.00

Annual \$: Min: 78.00 Max: 4,429.00 Avg: 366.52

### REQUESTED RATE:

Projected Earned Premium: 2,486,944.00

Projected Incurred Claims: 2,026,859.00

Annual \$: Min: 87.00 Max: 4,584.00 Avg: 381.55

SERFF Tracking #:

KPMA-129165813

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company: Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Product Name: DC Individual Grandfathered Business

Project Name/Number: /

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC 2014 KPIF Rate Exhibits		New		DC 2014 KPIF Rate Exhibits.pdf,

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7a - Closed Old Pool Plan Rates  
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$314	\$281	\$238	\$264	\$237	\$207	\$220	\$215	\$195	\$152	\$140	\$121
19	Single	\$320	\$287	\$242	\$269	\$241	\$211	\$224	\$219	\$199	\$155	\$143	\$123
20	Single	\$326	\$292	\$247	\$275	\$246	\$215	\$228	\$223	\$203	\$158	\$146	\$125
21	Single	\$332	\$298	\$252	\$280	\$251	\$219	\$233	\$227	\$207	\$161	\$148	\$128
22	Single	\$339	\$303	\$257	\$285	\$255	\$223	\$237	\$232	\$211	\$164	\$151	\$130
23	Single	\$345	\$309	\$262	\$291	\$260	\$227	\$242	\$236	\$215	\$167	\$154	\$133
24	Single	\$352	\$316	\$267	\$297	\$266	\$232	\$247	\$241	\$219	\$170	\$157	\$135
25	Single	\$359	\$322	\$272	\$302	\$271	\$236	\$252	\$246	\$224	\$174	\$160	\$138
26	Single	\$366	\$328	\$278	\$308	\$276	\$241	\$257	\$251	\$228	\$177	\$164	\$141
27	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
28	Single	\$379	\$340	\$287	\$319	\$286	\$250	\$266	\$260	\$236	\$184	\$169	\$146
29	Single	\$385	\$345	\$292	\$324	\$290	\$254	\$270	\$264	\$240	\$186	\$172	\$148
30	Single	\$391	\$351	\$296	\$329	\$295	\$258	\$274	\$268	\$244	\$189	\$175	\$150
31	Single	\$397	\$356	\$301	\$335	\$300	\$261	\$278	\$272	\$247	\$192	\$177	\$153
32	Single	\$404	\$361	\$306	\$340	\$304	\$266	\$283	\$276	\$251	\$195	\$180	\$155
33	Single	\$412	\$369	\$312	\$347	\$311	\$271	\$289	\$282	\$257	\$199	\$184	\$158
34	Single	\$421	\$377	\$319	\$354	\$317	\$277	\$295	\$288	\$262	\$204	\$188	\$162
35	Single	\$430	\$385	\$326	\$362	\$324	\$283	\$301	\$294	\$268	\$208	\$192	\$165
36	Single	\$439	\$393	\$333	\$370	\$331	\$289	\$307	\$300	\$273	\$212	\$196	\$169
37	Single	\$448	\$402	\$340	\$377	\$338	\$295	\$314	\$307	\$279	\$217	\$200	\$172
38	Single	\$460	\$412	\$348	\$387	\$347	\$303	\$322	\$314	\$286	\$222	\$205	\$177
39	Single	\$471	\$422	\$357	\$397	\$355	\$310	\$330	\$322	\$293	\$228	\$210	\$181
40	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
41	Single	\$496	\$444	\$375	\$417	\$374	\$326	\$347	\$339	\$309	\$240	\$221	\$190
42	Single	\$508	\$455	\$385	\$428	\$383	\$334	\$356	\$348	\$316	\$246	\$227	\$195
43	Single	\$523	\$469	\$396	\$440	\$394	\$344	\$366	\$358	\$326	\$253	\$234	\$201
44	Single	\$539	\$483	\$408	\$453	\$406	\$354	\$377	\$368	\$335	\$261	\$240	\$207
45	Single	\$555	\$497	\$420	\$467	\$418	\$365	\$388	\$379	\$345	\$268	\$248	\$213
46	Single	\$571	\$511	\$433	\$481	\$430	\$376	\$400	\$391	\$355	\$276	\$255	\$219
47	Single	\$588	\$527	\$445	\$495	\$443	\$387	\$412	\$402	\$366	\$284	\$262	\$226
48	Single	\$601	\$539	\$455	\$506	\$453	\$396	\$421	\$411	\$374	\$291	\$268	\$231
49	Single	\$615	\$551	\$466	\$518	\$464	\$405	\$430	\$421	\$383	\$297	\$274	\$236
50	Single	\$629	\$563	\$476	\$529	\$474	\$414	\$440	\$430	\$391	\$304	\$281	\$242
51	Single	\$643	\$576	\$487	\$541	\$485	\$423	\$450	\$440	\$400	\$311	\$287	\$247
52	Single	\$658	\$589	\$498	\$554	\$496	\$433	\$460	\$450	\$409	\$318	\$294	\$253
53	Single	\$682	\$611	\$516	\$574	\$514	\$449	\$477	\$466	\$424	\$330	\$304	\$262
54	Single	\$707	\$633	\$535	\$595	\$533	\$465	\$495	\$483	\$440	\$342	\$315	\$271
55	Single	\$733	\$656	\$555	\$617	\$552	\$482	\$513	\$501	\$456	\$354	\$327	\$281
56	Single	\$759	\$680	\$575	\$639	\$572	\$500	\$532	\$519	\$473	\$367	\$339	\$292
57	Single	\$787	\$705	\$596	\$663	\$593	\$518	\$551	\$538	\$490	\$381	\$351	\$302
58	Single	\$797	\$714	\$604	\$671	\$601	\$524	\$558	\$545	\$496	\$385	\$356	\$306
59	Single	\$807	\$722	\$611	\$679	\$608	\$531	\$565	\$552	\$502	\$390	\$360	\$310
60	Single	\$816	\$731	\$618	\$687	\$615	\$537	\$572	\$558	\$508	\$395	\$364	\$314
61	Single	\$826	\$740	\$626	\$696	\$623	\$544	\$579	\$565	\$514	\$400	\$369	\$317
62	Single	\$836	\$749	\$634	\$704	\$631	\$550	\$586	\$572	\$521	\$405	\$373	\$321
63	Single	\$847	\$758	\$641	\$713	\$638	\$557	\$593	\$579	\$527	\$409	\$378	\$325
64	Single	\$857	\$768	\$649	\$721	\$646	\$564	\$600	\$586	\$533	\$414	\$382	\$329
65	Single	\$867	\$777	\$657	\$730	\$654	\$571	\$607	\$593	\$540	\$419	\$387	\$333
66	Single	\$878	\$786	\$665	\$739	\$662	\$578	\$615	\$601	\$547	\$425	\$392	\$337
67	Single	\$889	\$796	\$673	\$748	\$670	\$585	\$622	\$608	\$553	\$430	\$397	\$341
68	Single	\$900	\$806	\$681	\$757	\$678	\$592	\$630	\$615	\$560	\$435	\$401	\$346
69	Single	\$911	\$816	\$690	\$767	\$686	\$599	\$638	\$623	\$567	\$440	\$406	\$350
70+	Single	\$922	\$826	\$698	\$776	\$695	\$607	\$645	\$630	\$574	\$446	\$411	\$354

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7a - Closed Old Pool Plan Rates**  
**Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$1,000	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 20%	\$1,250 Ded /	\$1,750 Ded /	\$2,500 Ded /	\$4,500 Ded /	\$8,000 Ded /	
					(With Rx)	(w/o Rx) Plan	30% Plan	20/30 - 20%	20/30 - 20%	20/30 - 20%	0%/20% Plan	0% Plan	
Attained Age	Tier												
18	Two-Party	\$628	\$562	\$476	\$528	\$473	\$413	\$439	\$429	\$391	\$304	\$280	\$241
19	Two-Party	\$640	\$573	\$485	\$539	\$482	\$421	\$448	\$438	\$398	\$309	\$286	\$246
20	Two-Party	\$652	\$584	\$494	\$549	\$492	\$429	\$457	\$446	\$406	\$315	\$291	\$251
21	Two-Party	\$665	\$595	\$504	\$560	\$501	\$437	\$465	\$455	\$414	\$321	\$297	\$255
22	Two-Party	\$678	\$607	\$513	\$570	\$511	\$446	\$474	\$463	\$422	\$328	\$302	\$260
23	Two-Party	\$691	\$619	\$523	\$582	\$521	\$455	\$484	\$473	\$430	\$334	\$308	\$265
24	Two-Party	\$705	\$631	\$534	\$593	\$531	\$464	\$493	\$482	\$439	\$341	\$314	\$271
25	Two-Party	\$719	\$644	\$544	\$605	\$542	\$473	\$503	\$492	\$447	\$348	\$321	\$276
26	Two-Party	\$733	\$656	\$555	\$617	\$552	\$482	\$513	\$501	\$456	\$354	\$327	\$281
27	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$334	\$287
28	Two-Party	\$759	\$680	\$575	\$639	\$572	\$499	\$531	\$519	\$472	\$367	\$339	\$292
29	Two-Party	\$771	\$690	\$584	\$649	\$581	\$507	\$540	\$527	\$480	\$373	\$344	\$296
30	Two-Party	\$783	\$701	\$593	\$659	\$590	\$515	\$548	\$535	\$487	\$378	\$349	\$301
31	Two-Party	\$795	\$712	\$602	\$669	\$599	\$523	\$556	\$544	\$495	\$384	\$355	\$305
32	Two-Party	\$807	\$723	\$611	\$679	\$608	\$531	\$565	\$552	\$502	\$390	\$360	\$310
33	Two-Party	\$824	\$738	\$624	\$694	\$621	\$542	\$577	\$564	\$513	\$399	\$368	\$317
34	Two-Party	\$842	\$754	\$638	\$709	\$635	\$554	\$589	\$576	\$524	\$407	\$376	\$323
35	Two-Party	\$860	\$770	\$651	\$724	\$648	\$566	\$602	\$588	\$535	\$416	\$384	\$330
36	Two-Party	\$878	\$787	\$665	\$739	\$662	\$578	\$615	\$601	\$547	\$425	\$392	\$337
37	Two-Party	\$897	\$803	\$679	\$755	\$676	\$590	\$628	\$613	\$558	\$434	\$400	\$344
38	Two-Party	\$920	\$824	\$697	\$774	\$693	\$605	\$644	\$629	\$572	\$445	\$410	\$353
39	Two-Party	\$943	\$845	\$714	\$794	\$711	\$620	\$660	\$645	\$587	\$456	\$421	\$362
40	Two-Party	\$967	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$468	\$431	\$371
41	Two-Party	\$991	\$888	\$751	\$834	\$747	\$652	\$694	\$678	\$617	\$479	\$442	\$381
42	Two-Party	\$1,016	\$910	\$770	\$856	\$766	\$669	\$712	\$695	\$633	\$492	\$454	\$390
43	Two-Party	\$1,046	\$937	\$793	\$881	\$789	\$689	\$733	\$716	\$651	\$506	\$467	\$402
44	Two-Party	\$1,077	\$965	\$816	\$907	\$812	\$709	\$754	\$737	\$671	\$521	\$481	\$414
45	Two-Party	\$1,109	\$994	\$840	\$934	\$836	\$730	\$777	\$759	\$691	\$536	\$495	\$426
46	Two-Party	\$1,142	\$1,023	\$865	\$961	\$861	\$751	\$800	\$781	\$711	\$552	\$510	\$439
47	Two-Party	\$1,176	\$1,053	\$891	\$990	\$886	\$774	\$823	\$804	\$732	\$569	\$525	\$452
48	Two-Party	\$1,202	\$1,077	\$911	\$1,012	\$906	\$791	\$842	\$822	\$749	\$582	\$537	\$462
49	Two-Party	\$1,230	\$1,101	\$932	\$1,035	\$927	\$809	\$861	\$841	\$766	\$595	\$549	\$472
50	Two-Party	\$1,258	\$1,126	\$953	\$1,059	\$948	\$828	\$880	\$860	\$783	\$608	\$561	\$483
51	Two-Party	\$1,286	\$1,152	\$974	\$1,083	\$970	\$846	\$900	\$880	\$801	\$622	\$574	\$494
52	Two-Party	\$1,315	\$1,178	\$996	\$1,107	\$992	\$866	\$921	\$900	\$819	\$636	\$587	\$505
53	Two-Party	\$1,363	\$1,221	\$1,033	\$1,148	\$1,028	\$897	\$955	\$933	\$849	\$659	\$609	\$524
54	Two-Party	\$1,413	\$1,266	\$1,071	\$1,190	\$1,065	\$930	\$990	\$967	\$880	\$684	\$631	\$543
55	Two-Party	\$1,465	\$1,312	\$1,110	\$1,233	\$1,104	\$964	\$1,026	\$1,002	\$912	\$709	\$654	\$563
56	Two-Party	\$1,519	\$1,360	\$1,150	\$1,279	\$1,145	\$999	\$1,063	\$1,039	\$945	\$734	\$678	\$583
57	Two-Party	\$1,574	\$1,410	\$1,193	\$1,325	\$1,187	\$1,036	\$1,102	\$1,077	\$980	\$761	\$703	\$605
58	Two-Party	\$1,594	\$1,427	\$1,207	\$1,342	\$1,201	\$1,049	\$1,116	\$1,090	\$992	\$771	\$711	\$612
59	Two-Party	\$1,613	\$1,445	\$1,222	\$1,358	\$1,216	\$1,061	\$1,129	\$1,103	\$1,004	\$780	\$720	\$620
60	Two-Party	\$1,633	\$1,462	\$1,237	\$1,375	\$1,231	\$1,074	\$1,143	\$1,117	\$1,016	\$790	\$729	\$627
61	Two-Party	\$1,653	\$1,480	\$1,252	\$1,391	\$1,246	\$1,088	\$1,157	\$1,130	\$1,029	\$799	\$738	\$635
62	Two-Party	\$1,673	\$1,498	\$1,267	\$1,408	\$1,261	\$1,101	\$1,171	\$1,144	\$1,041	\$809	\$747	\$643
63	Two-Party	\$1,693	\$1,517	\$1,283	\$1,425	\$1,276	\$1,114	\$1,185	\$1,158	\$1,054	\$819	\$756	\$650
64	Two-Party	\$1,714	\$1,535	\$1,298	\$1,443	\$1,292	\$1,128	\$1,200	\$1,172	\$1,067	\$829	\$765	\$658
65	Two-Party	\$1,735	\$1,554	\$1,314	\$1,461	\$1,308	\$1,142	\$1,215	\$1,187	\$1,080	\$839	\$774	\$666
66	Two-Party	\$1,756	\$1,573	\$1,330	\$1,478	\$1,324	\$1,156	\$1,229	\$1,201	\$1,093	\$849	\$784	\$675
67	Two-Party	\$1,778	\$1,592	\$1,346	\$1,496	\$1,340	\$1,170	\$1,244	\$1,216	\$1,107	\$860	\$793	\$683
68	Two-Party	\$1,799	\$1,612	\$1,363	\$1,515	\$1,356	\$1,184	\$1,260	\$1,231	\$1,120	\$870	\$803	\$691
69	Two-Party	\$1,821	\$1,631	\$1,380	\$1,533	\$1,373	\$1,198	\$1,275	\$1,246	\$1,134	\$881	\$813	\$700
70+	Two-Party	\$1,843	\$1,651	\$1,396	\$1,552	\$1,390	\$1,213	\$1,291	\$1,261	\$1,148	\$891	\$823	\$708

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7a - Closed Old Pool Plan Rates  
Grandfathered Non-Gender-Rated Plans**

		Closed Old Pool Plan Rates											
		Base HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 (With Rx) Ded / 20% Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$910	\$815	\$690	\$766	\$686	\$599	\$637	\$623	\$567	\$440	\$406	\$350
19	Family	\$928	\$831	\$703	\$781	\$699	\$611	\$650	\$635	\$578	\$449	\$414	\$356
20	Family	\$946	\$847	\$716	\$796	\$713	\$622	\$662	\$647	\$589	\$457	\$422	\$363
21	Family	\$964	\$863	\$730	\$811	\$727	\$634	\$675	\$659	\$600	\$466	\$430	\$370
22	Family	\$983	\$880	\$744	\$827	\$741	\$647	\$688	\$672	\$612	\$475	\$438	\$377
23	Family	\$1,002	\$897	\$759	\$843	\$755	\$659	\$701	\$685	\$624	\$485	\$447	\$385
24	Family	\$1,022	\$915	\$774	\$860	\$770	\$672	\$715	\$699	\$636	\$494	\$456	\$392
25	Family	\$1,042	\$933	\$789	\$877	\$785	\$686	\$729	\$713	\$649	\$504	\$465	\$400
26	Family	\$1,063	\$952	\$805	\$895	\$801	\$699	\$744	\$727	\$661	\$514	\$474	\$408
27	Family	\$1,084	\$971	\$821	\$912	\$817	\$713	\$759	\$741	\$675	\$524	\$484	\$416
28	Family	\$1,100	\$986	\$834	\$926	\$830	\$724	\$770	\$753	\$685	\$532	\$491	\$423
29	Family	\$1,118	\$1,001	\$847	\$941	\$842	\$735	\$782	\$764	\$696	\$540	\$499	\$429
30	Family	\$1,135	\$1,016	\$860	\$955	\$855	\$747	\$795	\$776	\$706	\$549	\$506	\$436
31	Family	\$1,152	\$1,032	\$873	\$970	\$869	\$758	\$807	\$788	\$717	\$557	\$514	\$443
32	Family	\$1,170	\$1,048	\$887	\$985	\$882	\$770	\$819	\$801	\$729	\$566	\$522	\$450
33	Family	\$1,195	\$1,071	\$905	\$1,006	\$901	\$786	\$837	\$818	\$744	\$578	\$533	\$459
34	Family	\$1,221	\$1,093	\$925	\$1,028	\$920	\$803	\$855	\$835	\$760	\$590	\$545	\$469
35	Family	\$1,247	\$1,117	\$944	\$1,050	\$940	\$820	\$873	\$853	\$776	\$603	\$556	\$479
36	Family	\$1,273	\$1,140	\$964	\$1,072	\$960	\$838	\$891	\$871	\$793	\$616	\$568	\$489
37	Family	\$1,300	\$1,165	\$985	\$1,095	\$980	\$856	\$910	\$889	\$809	\$629	\$580	\$499
38	Family	\$1,333	\$1,194	\$1,010	\$1,122	\$1,005	\$877	\$933	\$912	\$830	\$645	\$595	\$512
39	Family	\$1,367	\$1,225	\$1,036	\$1,151	\$1,031	\$900	\$957	\$935	\$851	\$661	\$610	\$525
40	Family	\$1,402	\$1,256	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$873	\$678	\$626	\$538
41	Family	\$1,437	\$1,287	\$1,089	\$1,210	\$1,083	\$946	\$1,006	\$983	\$895	\$695	\$641	\$552
42	Family	\$1,474	\$1,320	\$1,116	\$1,241	\$1,111	\$970	\$1,032	\$1,008	\$917	\$713	\$658	\$566
43	Family	\$1,517	\$1,359	\$1,149	\$1,277	\$1,144	\$998	\$1,062	\$1,038	\$945	\$734	\$677	\$583
44	Family	\$1,562	\$1,399	\$1,183	\$1,315	\$1,178	\$1,028	\$1,094	\$1,069	\$972	\$755	\$697	\$600
45	Family	\$1,608	\$1,441	\$1,218	\$1,354	\$1,212	\$1,058	\$1,126	\$1,100	\$1,001	\$778	\$718	\$618
46	Family	\$1,656	\$1,483	\$1,254	\$1,394	\$1,248	\$1,090	\$1,159	\$1,133	\$1,031	\$801	\$739	\$636
47	Family	\$1,705	\$1,527	\$1,291	\$1,435	\$1,285	\$1,122	\$1,194	\$1,166	\$1,061	\$825	\$761	\$655
48	Family	\$1,744	\$1,562	\$1,321	\$1,468	\$1,314	\$1,147	\$1,221	\$1,193	\$1,085	\$843	\$778	\$670
49	Family	\$1,783	\$1,597	\$1,351	\$1,501	\$1,344	\$1,173	\$1,248	\$1,220	\$1,110	\$862	\$796	\$685
50	Family	\$1,824	\$1,633	\$1,381	\$1,535	\$1,375	\$1,200	\$1,277	\$1,247	\$1,135	\$882	\$814	\$700
51	Family	\$1,865	\$1,670	\$1,413	\$1,570	\$1,406	\$1,227	\$1,306	\$1,276	\$1,161	\$902	\$832	\$716
52	Family	\$1,907	\$1,708	\$1,445	\$1,606	\$1,438	\$1,255	\$1,335	\$1,305	\$1,187	\$922	\$851	\$733
53	Family	\$1,977	\$1,771	\$1,498	\$1,664	\$1,490	\$1,301	\$1,384	\$1,352	\$1,231	\$956	\$882	\$759
54	Family	\$2,049	\$1,836	\$1,552	\$1,725	\$1,545	\$1,349	\$1,435	\$1,402	\$1,276	\$991	\$915	\$787
55	Family	\$2,124	\$1,903	\$1,609	\$1,788	\$1,601	\$1,398	\$1,487	\$1,453	\$1,322	\$1,027	\$948	\$816
56	Family	\$2,202	\$1,973	\$1,668	\$1,854	\$1,660	\$1,449	\$1,542	\$1,506	\$1,371	\$1,065	\$983	\$846
57	Family	\$2,283	\$2,045	\$1,729	\$1,922	\$1,721	\$1,502	\$1,598	\$1,561	\$1,421	\$1,104	\$1,019	\$877
58	Family	\$2,311	\$2,070	\$1,750	\$1,945	\$1,742	\$1,521	\$1,618	\$1,581	\$1,438	\$1,117	\$1,031	\$888
59	Family	\$2,339	\$2,095	\$1,772	\$1,969	\$1,763	\$1,539	\$1,637	\$1,600	\$1,456	\$1,131	\$1,044	\$898
60	Family	\$2,368	\$2,121	\$1,793	\$1,993	\$1,785	\$1,558	\$1,657	\$1,619	\$1,474	\$1,145	\$1,057	\$909
61	Family	\$2,396	\$2,146	\$1,815	\$2,017	\$1,806	\$1,577	\$1,678	\$1,639	\$1,492	\$1,159	\$1,070	\$920
62	Family	\$2,426	\$2,173	\$1,837	\$2,042	\$1,829	\$1,596	\$1,698	\$1,659	\$1,510	\$1,173	\$1,083	\$932
63	Family	\$2,455	\$2,199	\$1,860	\$2,067	\$1,851	\$1,616	\$1,719	\$1,679	\$1,528	\$1,187	\$1,096	\$943
64	Family	\$2,485	\$2,226	\$1,883	\$2,092	\$1,873	\$1,635	\$1,740	\$1,700	\$1,547	\$1,202	\$1,109	\$955
65	Family	\$2,516	\$2,253	\$1,906	\$2,118	\$1,896	\$1,655	\$1,761	\$1,721	\$1,566	\$1,217	\$1,123	\$966
66	Family	\$2,546	\$2,281	\$1,929	\$2,144	\$1,919	\$1,676	\$1,783	\$1,742	\$1,585	\$1,231	\$1,136	\$978
67	Family	\$2,577	\$2,309	\$1,952	\$2,170	\$1,943	\$1,696	\$1,804	\$1,763	\$1,604	\$1,246	\$1,150	\$990
68	Family	\$2,609	\$2,337	\$1,976	\$2,196	\$1,967	\$1,717	\$1,826	\$1,784	\$1,624	\$1,262	\$1,164	\$1,002
69	Family	\$2,641	\$2,365	\$2,000	\$2,223	\$1,991	\$1,738	\$1,849	\$1,806	\$1,644	\$1,277	\$1,179	\$1,014
70+	Family	\$2,673	\$2,394	\$2,025	\$2,250	\$2,015	\$1,759	\$1,871	\$1,828	\$1,664	\$1,293	\$1,193	\$1,027

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7b - Closed New Pool Plan Rates**  
**Grandfathered Non-Gender-Rated Plans**

		<b>Closed New Pool Plan Rates</b>											
<u>Attained Age</u>	<u>Tier</u>	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$259	\$232	\$196	\$218	\$195	\$170	\$181	\$177	\$161	\$125	\$116	\$100
19	Single	\$266	\$238	\$202	\$224	\$201	\$175	\$186	\$182	\$166	\$129	\$119	\$102
20	Single	\$274	\$245	\$207	\$230	\$206	\$180	\$192	\$187	\$170	\$132	\$122	\$105
21	Single	\$281	\$252	\$213	\$237	\$212	\$185	\$197	\$192	\$175	\$136	\$125	\$108
22	Single	\$289	\$259	\$219	\$243	\$218	\$190	\$202	\$198	\$180	\$140	\$129	\$111
23	Single	\$294	\$263	\$223	\$247	\$221	\$193	\$206	\$201	\$183	\$142	\$131	\$113
24	Single	\$299	\$268	\$226	\$251	\$225	\$197	\$209	\$204	\$186	\$144	\$133	\$115
25	Single	\$304	\$272	\$230	\$256	\$229	\$200	\$213	\$208	\$189	\$147	\$136	\$117
26	Single	\$309	\$277	\$234	\$260	\$233	\$203	\$216	\$211	\$192	\$149	\$138	\$119
27	Single	\$314	\$281	\$238	\$264	\$237	\$207	\$220	\$215	\$195	\$152	\$140	\$121
28	Single	\$320	\$286	\$242	\$269	\$241	\$210	\$224	\$219	\$199	\$155	\$143	\$123
29	Single	\$326	\$292	\$247	\$274	\$245	\$214	\$228	\$223	\$203	\$157	\$145	\$125
30	Single	\$331	\$297	\$251	\$279	\$250	\$218	\$232	\$227	\$206	\$160	\$148	\$127
31	Single	\$338	\$302	\$256	\$284	\$254	\$222	\$236	\$231	\$210	\$163	\$151	\$130
32	Single	\$344	\$308	\$260	\$289	\$259	\$226	\$241	\$235	\$214	\$166	\$153	\$132
33	Single	\$350	\$313	\$265	\$294	\$264	\$230	\$245	\$239	\$218	\$169	\$156	\$134
34	Single	\$355	\$318	\$269	\$299	\$268	\$234	\$249	\$243	\$221	\$172	\$159	\$137
35	Single	\$361	\$324	\$274	\$304	\$272	\$238	\$253	\$247	\$225	\$175	\$161	\$139
36	Single	\$367	\$329	\$278	\$309	\$277	\$242	\$257	\$251	\$229	\$178	\$164	\$141
37	Single	\$374	\$335	\$283	\$315	\$282	\$246	\$262	\$256	\$233	\$181	\$167	\$144
38	Single	\$389	\$349	\$295	\$328	\$293	\$256	\$273	\$266	\$242	\$188	\$174	\$150
39	Single	\$405	\$363	\$307	\$341	\$306	\$267	\$284	\$277	\$252	\$196	\$181	\$156
40	Single	\$422	\$378	\$320	\$356	\$318	\$278	\$296	\$289	\$263	\$204	\$189	\$162
41	Single	\$440	\$394	\$333	\$370	\$332	\$290	\$308	\$301	\$274	\$213	\$196	\$169
42	Single	\$458	\$411	\$347	\$386	\$346	\$302	\$321	\$314	\$285	\$222	\$205	\$176
43	Single	\$483	\$433	\$366	\$407	\$364	\$318	\$338	\$331	\$301	\$234	\$216	\$186
44	Single	\$510	\$457	\$386	\$429	\$384	\$335	\$357	\$349	\$317	\$247	\$228	\$196
45	Single	\$538	\$482	\$407	\$453	\$405	\$354	\$376	\$368	\$335	\$260	\$240	\$206
46	Single	\$567	\$508	\$429	\$477	\$427	\$373	\$397	\$388	\$353	\$274	\$253	\$218
47	Single	\$598	\$536	\$453	\$503	\$451	\$393	\$419	\$409	\$372	\$289	\$267	\$230
48	Single	\$623	\$558	\$472	\$525	\$470	\$410	\$436	\$426	\$388	\$302	\$278	\$239
49	Single	\$650	\$582	\$493	\$547	\$490	\$428	\$455	\$445	\$405	\$314	\$290	\$250
50	Single	\$678	\$607	\$514	\$571	\$511	\$446	\$475	\$464	\$422	\$328	\$303	\$260
51	Single	\$707	\$633	\$536	\$595	\$533	\$465	\$495	\$484	\$440	\$342	\$316	\$272
52	Single	\$737	\$660	\$559	\$621	\$556	\$485	\$516	\$504	\$459	\$357	\$329	\$283
53	Single	\$771	\$691	\$584	\$649	\$581	\$507	\$540	\$527	\$480	\$373	\$344	\$296
54	Single	\$806	\$722	\$611	\$679	\$608	\$531	\$564	\$551	\$502	\$390	\$360	\$310
55	Single	\$843	\$755	\$639	\$710	\$635	\$555	\$590	\$577	\$525	\$408	\$376	\$324
56	Single	\$881	\$790	\$668	\$742	\$664	\$580	\$617	\$603	\$549	\$426	\$393	\$339
57	Single	\$922	\$826	\$698	\$776	\$695	\$607	\$645	\$630	\$574	\$446	\$411	\$354
58	Single	\$939	\$841	\$711	\$790	\$708	\$618	\$657	\$642	\$584	\$454	\$419	\$361
59	Single	\$956	\$857	\$724	\$805	\$721	\$629	\$669	\$654	\$595	\$462	\$427	\$367
60	Single	\$974	\$872	\$738	\$820	\$734	\$641	\$682	\$666	\$606	\$471	\$435	\$374
61	Single	\$992	\$889	\$752	\$835	\$748	\$653	\$695	\$679	\$618	\$480	\$443	\$381
62	Single	\$1,011	\$905	\$765	\$851	\$762	\$665	\$707	\$691	\$629	\$489	\$451	\$388
63	Single	\$1,029	\$922	\$780	\$867	\$776	\$677	\$721	\$704	\$641	\$498	\$459	\$395
64	Single	\$1,048	\$939	\$794	\$883	\$790	\$690	\$734	\$717	\$653	\$507	\$468	\$403
65	Single	\$1,068	\$957	\$809	\$899	\$805	\$703	\$748	\$730	\$665	\$516	\$477	\$410
66	Single	\$1,088	\$974	\$824	\$916	\$820	\$716	\$762	\$744	\$677	\$526	\$485	\$418
67	Single	\$1,108	\$992	\$839	\$933	\$835	\$729	\$776	\$758	\$690	\$536	\$494	\$426
68	Single	\$1,129	\$1,011	\$855	\$950	\$851	\$743	\$790	\$772	\$703	\$546	\$504	\$433
69	Single	\$1,149	\$1,030	\$871	\$968	\$867	\$756	\$805	\$786	\$716	\$556	\$513	\$442
70+	Single	\$1,171	\$1,049	\$887	\$986	\$883	\$770	\$820	\$801	\$729	\$566	\$523	\$450

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - Closed New Pool Plan Rates  
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rates											
		Base HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Two-Party	\$518	\$464	\$393	\$436	\$391	\$341	\$363	\$354	\$323	\$251	\$231	\$199
19	Two-Party	\$532	\$477	\$403	\$448	\$401	\$350	\$373	\$364	\$331	\$258	\$238	\$205
20	Two-Party	\$547	\$490	\$415	\$461	\$413	\$360	\$383	\$374	\$341	\$265	\$244	\$210
21	Two-Party	\$562	\$504	\$426	\$473	\$424	\$370	\$394	\$385	\$350	\$272	\$251	\$216
22	Two-Party	\$578	\$518	\$438	\$487	\$436	\$380	\$405	\$395	\$360	\$279	\$258	\$222
23	Two-Party	\$588	\$526	\$445	\$495	\$443	\$387	\$411	\$402	\$366	\$284	\$262	\$226
24	Two-Party	\$597	\$535	\$453	\$503	\$450	\$393	\$418	\$409	\$372	\$289	\$267	\$229
25	Two-Party	\$607	\$544	\$460	\$511	\$458	\$400	\$425	\$415	\$378	\$294	\$271	\$233
26	Two-Party	\$617	\$553	\$468	\$520	\$465	\$406	\$432	\$422	\$384	\$299	\$276	\$237
27	Two-Party	\$628	\$562	\$476	\$528	\$473	\$413	\$439	\$429	\$391	\$304	\$280	\$241
28	Two-Party	\$639	\$573	\$484	\$538	\$482	\$421	\$448	\$437	\$398	\$309	\$285	\$246
29	Two-Party	\$651	\$583	\$493	\$548	\$491	\$428	\$456	\$445	\$405	\$315	\$291	\$250
30	Two-Party	\$663	\$594	\$502	\$558	\$500	\$436	\$464	\$453	\$413	\$321	\$296	\$255
31	Two-Party	\$675	\$605	\$511	\$568	\$509	\$444	\$473	\$462	\$420	\$327	\$301	\$259
32	Two-Party	\$688	\$616	\$521	\$579	\$518	\$452	\$481	\$470	\$428	\$332	\$307	\$264
33	Two-Party	\$699	\$626	\$530	\$589	\$527	\$460	\$489	\$478	\$435	\$338	\$312	\$269
34	Two-Party	\$711	\$637	\$538	\$598	\$536	\$468	\$498	\$486	\$443	\$344	\$317	\$273
35	Two-Party	\$723	\$647	\$548	\$609	\$545	\$476	\$506	\$494	\$450	\$350	\$323	\$278
36	Two-Party	\$735	\$658	\$557	\$619	\$554	\$484	\$515	\$503	\$458	\$355	\$328	\$282
37	Two-Party	\$747	\$669	\$566	\$629	\$563	\$492	\$523	\$511	\$465	\$361	\$334	\$287
38	Two-Party	\$779	\$697	\$590	\$655	\$587	\$512	\$545	\$532	\$485	\$376	\$347	\$299
39	Two-Party	\$811	\$726	\$614	\$683	\$611	\$534	\$568	\$555	\$505	\$392	\$362	\$311
40	Two-Party	\$845	\$757	\$640	\$711	\$637	\$556	\$591	\$578	\$526	\$409	\$377	\$324
41	Two-Party	\$880	\$788	\$667	\$741	\$663	\$579	\$616	\$602	\$548	\$426	\$393	\$338
42	Two-Party	\$917	\$821	\$694	\$772	\$691	\$603	\$642	\$627	\$571	\$443	\$409	\$352
43	Two-Party	\$967	\$866	\$732	\$814	\$729	\$636	\$677	\$661	\$602	\$468	\$431	\$371
44	Two-Party	\$1,020	\$913	\$772	\$858	\$769	\$671	\$714	\$697	\$635	\$493	\$455	\$392
45	Two-Party	\$1,075	\$963	\$814	\$905	\$810	\$707	\$753	\$735	\$669	\$520	\$480	\$413
46	Two-Party	\$1,134	\$1,016	\$859	\$955	\$855	\$746	\$794	\$776	\$706	\$548	\$506	\$436
47	Two-Party	\$1,196	\$1,071	\$906	\$1,007	\$901	\$787	\$837	\$818	\$744	\$578	\$534	\$459
48	Two-Party	\$1,247	\$1,117	\$945	\$1,050	\$940	\$821	\$873	\$853	\$776	\$603	\$557	\$479
49	Two-Party	\$1,300	\$1,165	\$985	\$1,095	\$980	\$856	\$910	\$889	\$809	\$629	\$580	\$499
50	Two-Party	\$1,356	\$1,215	\$1,027	\$1,142	\$1,022	\$892	\$949	\$928	\$844	\$656	\$605	\$521
51	Two-Party	\$1,414	\$1,267	\$1,071	\$1,191	\$1,066	\$931	\$990	\$967	\$880	\$684	\$631	\$543
52	Two-Party	\$1,475	\$1,321	\$1,117	\$1,242	\$1,112	\$970	\$1,032	\$1,009	\$918	\$713	\$658	\$566
53	Two-Party	\$1,542	\$1,381	\$1,168	\$1,298	\$1,162	\$1,015	\$1,080	\$1,055	\$960	\$746	\$688	\$592
54	Two-Party	\$1,612	\$1,444	\$1,221	\$1,357	\$1,215	\$1,061	\$1,129	\$1,103	\$1,004	\$780	\$720	\$619
55	Two-Party	\$1,686	\$1,510	\$1,277	\$1,419	\$1,271	\$1,109	\$1,180	\$1,153	\$1,050	\$815	\$752	\$648
56	Two-Party	\$1,763	\$1,579	\$1,335	\$1,484	\$1,329	\$1,160	\$1,234	\$1,206	\$1,097	\$853	\$787	\$677
57	Two-Party	\$1,843	\$1,651	\$1,396	\$1,552	\$1,390	\$1,213	\$1,291	\$1,261	\$1,148	\$891	\$823	\$708
58	Two-Party	\$1,878	\$1,682	\$1,422	\$1,581	\$1,415	\$1,236	\$1,315	\$1,284	\$1,169	\$908	\$838	\$721
59	Two-Party	\$1,913	\$1,713	\$1,449	\$1,610	\$1,442	\$1,258	\$1,339	\$1,308	\$1,191	\$925	\$854	\$735
60	Two-Party	\$1,948	\$1,745	\$1,476	\$1,640	\$1,468	\$1,282	\$1,364	\$1,332	\$1,213	\$942	\$869	\$748
61	Two-Party	\$1,984	\$1,777	\$1,503	\$1,670	\$1,496	\$1,306	\$1,389	\$1,357	\$1,235	\$960	\$886	\$762
62	Two-Party	\$2,021	\$1,810	\$1,531	\$1,701	\$1,524	\$1,330	\$1,415	\$1,382	\$1,258	\$977	\$902	\$776
63	Two-Party	\$2,059	\$1,844	\$1,559	\$1,733	\$1,552	\$1,355	\$1,441	\$1,408	\$1,282	\$996	\$919	\$791
64	Two-Party	\$2,097	\$1,878	\$1,588	\$1,765	\$1,581	\$1,380	\$1,468	\$1,434	\$1,305	\$1,014	\$936	\$805
65	Two-Party	\$2,136	\$1,913	\$1,618	\$1,798	\$1,610	\$1,405	\$1,495	\$1,461	\$1,330	\$1,033	\$953	\$820
66	Two-Party	\$2,175	\$1,949	\$1,648	\$1,831	\$1,640	\$1,432	\$1,523	\$1,488	\$1,354	\$1,052	\$971	\$836
67	Two-Party	\$2,216	\$1,985	\$1,679	\$1,865	\$1,670	\$1,458	\$1,551	\$1,516	\$1,379	\$1,072	\$989	\$851
68	Two-Party	\$2,257	\$2,022	\$1,710	\$1,900	\$1,701	\$1,485	\$1,580	\$1,544	\$1,405	\$1,092	\$1,007	\$867
69	Two-Party	\$2,299	\$2,059	\$1,741	\$1,935	\$1,733	\$1,513	\$1,609	\$1,572	\$1,431	\$1,112	\$1,026	\$883
70+	Two-Party	\$2,342	\$2,097	\$1,774	\$1,971	\$1,765	\$1,541	\$1,639	\$1,602	\$1,458	\$1,132	\$1,045	\$899

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7b - Closed New Pool Plan Rates  
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rates											
		Base HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 (With Rx) Ded / 20% Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$751	\$673	\$569	\$632	\$566	\$494	\$526	\$514	\$468	\$363	\$335	\$289
19	Family	\$772	\$692	\$585	\$650	\$582	\$508	\$541	\$528	\$481	\$373	\$345	\$297
20	Family	\$793	\$711	\$601	\$668	\$598	\$522	\$556	\$543	\$494	\$384	\$354	\$305
21	Family	\$815	\$730	\$618	\$686	\$615	\$537	\$571	\$558	\$508	\$394	\$364	\$313
22	Family	\$838	\$751	\$635	\$705	\$632	\$551	\$587	\$573	\$522	\$405	\$374	\$322
23	Family	\$852	\$763	\$645	\$717	\$642	\$561	\$596	\$583	\$530	\$412	\$380	\$327
24	Family	\$866	\$776	\$656	\$729	\$653	\$570	\$606	\$592	\$539	\$419	\$387	\$333
25	Family	\$881	\$789	\$667	\$741	\$664	\$579	\$617	\$602	\$548	\$426	\$393	\$338
26	Family	\$895	\$802	\$678	\$754	\$675	\$589	\$627	\$612	\$557	\$433	\$400	\$344
27	Family	\$910	\$815	\$690	\$766	\$686	\$599	\$637	\$623	\$567	\$440	\$406	\$350
28	Family	\$927	\$830	\$702	\$780	\$699	\$610	\$649	\$634	\$577	\$448	\$414	\$356
29	Family	\$944	\$846	\$715	\$795	\$712	\$621	\$661	\$646	\$588	\$457	\$421	\$363
30	Family	\$961	\$861	\$728	\$809	\$725	\$633	\$673	\$658	\$598	\$465	\$429	\$369
31	Family	\$979	\$877	\$742	\$824	\$738	\$644	\$685	\$670	\$609	\$473	\$437	\$376
32	Family	\$997	\$893	\$755	\$839	\$752	\$656	\$698	\$682	\$621	\$482	\$445	\$383
33	Family	\$1,014	\$908	\$768	\$853	\$764	\$667	\$710	\$693	\$631	\$490	\$452	\$389
34	Family	\$1,031	\$923	\$781	\$868	\$777	\$678	\$722	\$705	\$642	\$498	\$460	\$396
35	Family	\$1,048	\$939	\$794	\$882	\$790	\$690	\$734	\$717	\$652	\$507	\$468	\$403
36	Family	\$1,066	\$955	\$807	\$897	\$803	\$701	\$746	\$729	\$663	\$515	\$476	\$409
37	Family	\$1,084	\$971	\$821	\$912	\$817	\$713	\$759	\$741	\$675	\$524	\$484	\$416
38	Family	\$1,129	\$1,011	\$855	\$950	\$851	\$743	\$790	\$772	\$703	\$546	\$504	\$434
39	Family	\$1,176	\$1,053	\$891	\$990	\$886	\$774	\$823	\$804	\$732	\$569	\$525	\$452
40	Family	\$1,225	\$1,097	\$928	\$1,031	\$923	\$806	\$858	\$838	\$763	\$592	\$547	\$471
41	Family	\$1,276	\$1,143	\$967	\$1,074	\$962	\$840	\$893	\$873	\$794	\$617	\$569	\$490
42	Family	\$1,329	\$1,191	\$1,007	\$1,119	\$1,002	\$875	\$931	\$909	\$827	\$643	\$593	\$511
43	Family	\$1,402	\$1,256	\$1,062	\$1,180	\$1,057	\$922	\$981	\$959	\$873	\$678	\$626	\$538
44	Family	\$1,478	\$1,324	\$1,120	\$1,245	\$1,114	\$973	\$1,035	\$1,011	\$920	\$715	\$660	\$568
45	Family	\$1,559	\$1,396	\$1,181	\$1,312	\$1,175	\$1,026	\$1,091	\$1,066	\$970	\$754	\$696	\$599
46	Family	\$1,644	\$1,473	\$1,245	\$1,384	\$1,239	\$1,082	\$1,151	\$1,125	\$1,023	\$795	\$734	\$631
47	Family	\$1,734	\$1,553	\$1,313	\$1,460	\$1,307	\$1,141	\$1,214	\$1,186	\$1,079	\$838	\$774	\$666
48	Family	\$1,808	\$1,620	\$1,370	\$1,522	\$1,363	\$1,190	\$1,266	\$1,237	\$1,126	\$874	\$807	\$694
49	Family	\$1,886	\$1,689	\$1,428	\$1,587	\$1,421	\$1,241	\$1,320	\$1,290	\$1,174	\$912	\$842	\$724
50	Family	\$1,966	\$1,761	\$1,489	\$1,655	\$1,482	\$1,294	\$1,377	\$1,345	\$1,224	\$951	\$878	\$755
51	Family	\$2,051	\$1,837	\$1,553	\$1,726	\$1,546	\$1,349	\$1,436	\$1,403	\$1,276	\$992	\$915	\$788
52	Family	\$2,138	\$1,915	\$1,620	\$1,800	\$1,612	\$1,407	\$1,497	\$1,463	\$1,331	\$1,034	\$954	\$821
53	Family	\$2,236	\$2,003	\$1,694	\$1,882	\$1,686	\$1,471	\$1,565	\$1,529	\$1,392	\$1,081	\$998	\$859
54	Family	\$2,338	\$2,094	\$1,771	\$1,968	\$1,762	\$1,538	\$1,637	\$1,599	\$1,455	\$1,131	\$1,043	\$898
55	Family	\$2,445	\$2,190	\$1,852	\$2,058	\$1,843	\$1,609	\$1,712	\$1,672	\$1,522	\$1,182	\$1,091	\$939
56	Family	\$2,556	\$2,290	\$1,936	\$2,152	\$1,927	\$1,682	\$1,790	\$1,749	\$1,591	\$1,236	\$1,141	\$982
57	Family	\$2,673	\$2,394	\$2,025	\$2,250	\$2,015	\$1,759	\$1,871	\$1,828	\$1,664	\$1,293	\$1,193	\$1,027
58	Family	\$2,723	\$2,439	\$2,062	\$2,292	\$2,052	\$1,792	\$1,906	\$1,862	\$1,695	\$1,317	\$1,215	\$1,046
59	Family	\$2,773	\$2,484	\$2,101	\$2,335	\$2,090	\$1,825	\$1,941	\$1,897	\$1,726	\$1,341	\$1,238	\$1,065
60	Family	\$2,825	\$2,530	\$2,140	\$2,378	\$2,129	\$1,859	\$1,978	\$1,932	\$1,758	\$1,366	\$1,261	\$1,085
61	Family	\$2,877	\$2,577	\$2,179	\$2,422	\$2,169	\$1,893	\$2,014	\$1,968	\$1,791	\$1,391	\$1,284	\$1,105
62	Family	\$2,931	\$2,625	\$2,220	\$2,467	\$2,209	\$1,928	\$2,052	\$2,005	\$1,824	\$1,417	\$1,308	\$1,126
63	Family	\$2,985	\$2,674	\$2,261	\$2,513	\$2,250	\$1,964	\$2,090	\$2,042	\$1,858	\$1,444	\$1,332	\$1,147
64	Family	\$3,040	\$2,723	\$2,303	\$2,560	\$2,292	\$2,001	\$2,129	\$2,080	\$1,893	\$1,470	\$1,357	\$1,168
65	Family	\$3,097	\$2,774	\$2,346	\$2,607	\$2,335	\$2,038	\$2,168	\$2,118	\$1,928	\$1,498	\$1,382	\$1,190
66	Family	\$3,154	\$2,825	\$2,389	\$2,656	\$2,378	\$2,076	\$2,208	\$2,158	\$1,964	\$1,525	\$1,408	\$1,212
67	Family	\$3,213	\$2,878	\$2,434	\$2,705	\$2,422	\$2,114	\$2,249	\$2,198	\$2,000	\$1,554	\$1,434	\$1,234
68	Family	\$3,273	\$2,931	\$2,479	\$2,755	\$2,467	\$2,154	\$2,291	\$2,239	\$2,037	\$1,583	\$1,461	\$1,257
69	Family	\$3,333	\$2,986	\$2,525	\$2,806	\$2,513	\$2,193	\$2,334	\$2,280	\$2,075	\$1,612	\$1,488	\$1,280
70+	Family	\$3,395	\$3,041	\$2,572	\$2,858	\$2,560	\$2,234	\$2,377	\$2,322	\$2,114	\$1,642	\$1,515	\$1,304

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$350	\$313	\$265	\$294	\$264	\$230	\$245	\$239	\$218	\$169	\$156	\$134
19	Single	\$359	\$322	\$272	\$303	\$271	\$237	\$252	\$246	\$224	\$174	\$160	\$138
20	Single	\$369	\$331	\$280	\$311	\$278	\$243	\$259	\$253	\$230	\$179	\$165	\$142
21	Single	\$380	\$340	\$288	\$320	\$286	\$250	\$266	\$260	\$236	\$184	\$169	\$146
22	Single	\$390	\$349	\$296	\$328	\$294	\$257	\$273	\$267	\$243	\$189	\$174	\$150
23	Single	\$397	\$355	\$300	\$334	\$299	\$261	\$278	\$271	\$247	\$192	\$177	\$152
24	Single	\$403	\$361	\$305	\$339	\$304	\$265	\$282	\$276	\$251	\$195	\$180	\$155
25	Single	\$410	\$367	\$311	\$345	\$309	\$270	\$287	\$280	\$255	\$198	\$183	\$157
26	Single	\$417	\$373	\$316	\$351	\$314	\$274	\$292	\$285	\$259	\$202	\$186	\$160
27	Single	\$424	\$380	\$321	\$357	\$319	\$279	\$297	\$290	\$264	\$205	\$189	\$163
28	Single	\$432	\$387	\$327	\$363	\$325	\$284	\$302	\$295	\$269	\$209	\$193	\$166
29	Single	\$439	\$394	\$333	\$370	\$331	\$289	\$308	\$301	\$274	\$213	\$196	\$169
30	Single	\$448	\$401	\$339	\$377	\$337	\$294	\$313	\$306	\$279	\$216	\$200	\$172
31	Single	\$456	\$408	\$345	\$384	\$344	\$300	\$319	\$312	\$284	\$220	\$203	\$175
32	Single	\$464	\$416	\$352	\$391	\$350	\$305	\$325	\$317	\$289	\$224	\$207	\$178
33	Single	\$472	\$423	\$357	\$397	\$356	\$311	\$330	\$323	\$294	\$228	\$211	\$181
34	Single	\$480	\$430	\$363	\$404	\$362	\$316	\$336	\$328	\$299	\$232	\$214	\$184
35	Single	\$488	\$437	\$370	\$411	\$368	\$321	\$342	\$334	\$304	\$236	\$218	\$187
36	Single	\$496	\$444	\$376	\$418	\$374	\$326	\$347	\$339	\$309	\$240	\$221	\$191
37	Single	\$504	\$452	\$382	\$425	\$380	\$332	\$353	\$345	\$314	\$244	\$225	\$194
38	Single	\$525	\$471	\$398	\$442	\$396	\$346	\$368	\$359	\$327	\$254	\$235	\$202
39	Single	\$547	\$490	\$415	\$461	\$413	\$360	\$383	\$374	\$341	\$265	\$244	\$210
40	Single	\$570	\$511	\$432	\$480	\$430	\$375	\$399	\$390	\$355	\$276	\$254	\$219
41	Single	\$594	\$532	\$450	\$500	\$448	\$391	\$416	\$406	\$370	\$287	\$265	\$228
42	Single	\$619	\$554	\$469	\$521	\$466	\$407	\$433	\$423	\$385	\$299	\$276	\$238
43	Single	\$653	\$585	\$494	\$549	\$492	\$429	\$457	\$446	\$406	\$316	\$291	\$251
44	Single	\$688	\$616	\$521	\$579	\$519	\$453	\$482	\$471	\$428	\$333	\$307	\$264
45	Single	\$726	\$650	\$550	\$611	\$547	\$478	\$508	\$496	\$452	\$351	\$324	\$279
46	Single	\$765	\$686	\$580	\$644	\$577	\$504	\$536	\$524	\$476	\$370	\$342	\$294
47	Single	\$807	\$723	\$611	\$679	\$608	\$531	\$565	\$552	\$502	\$390	\$360	\$310
48	Single	\$842	\$754	\$638	\$709	\$634	\$554	\$589	\$576	\$524	\$407	\$376	\$323
49	Single	\$878	\$786	\$665	\$739	\$662	\$578	\$615	\$600	\$546	\$424	\$392	\$337
50	Single	\$915	\$820	\$693	\$771	\$690	\$602	\$641	\$626	\$570	\$443	\$409	\$352
51	Single	\$955	\$855	\$723	\$804	\$720	\$628	\$668	\$653	\$594	\$462	\$426	\$367
52	Single	\$995	\$892	\$754	\$838	\$750	\$655	\$697	\$681	\$620	\$481	\$444	\$382
53	Single	\$1,041	\$932	\$788	\$876	\$785	\$685	\$729	\$712	\$648	\$503	\$465	\$400
54	Single	\$1,088	\$975	\$824	\$916	\$820	\$716	\$762	\$744	\$678	\$526	\$486	\$418
55	Single	\$1,138	\$1,019	\$862	\$958	\$858	\$749	\$797	\$778	\$708	\$550	\$508	\$437
56	Single	\$1,190	\$1,066	\$901	\$1,002	\$897	\$783	\$833	\$814	\$741	\$575	\$531	\$457
57	Single	\$1,244	\$1,115	\$943	\$1,048	\$938	\$819	\$871	\$851	\$775	\$602	\$555	\$478
58	Single	\$1,267	\$1,135	\$960	\$1,067	\$955	\$834	\$887	\$867	\$789	\$613	\$566	\$487
59	Single	\$1,291	\$1,156	\$978	\$1,087	\$973	\$849	\$904	\$883	\$804	\$624	\$576	\$496
60	Single	\$1,315	\$1,178	\$996	\$1,107	\$991	\$865	\$921	\$899	\$819	\$636	\$587	\$505
61	Single	\$1,339	\$1,200	\$1,015	\$1,128	\$1,010	\$881	\$938	\$916	\$834	\$648	\$598	\$514
62	Single	\$1,364	\$1,222	\$1,033	\$1,148	\$1,028	\$898	\$955	\$933	\$849	\$660	\$609	\$524
63	Single	\$1,390	\$1,245	\$1,053	\$1,170	\$1,047	\$914	\$973	\$950	\$865	\$672	\$620	\$534
64	Single	\$1,415	\$1,268	\$1,072	\$1,192	\$1,067	\$931	\$991	\$968	\$881	\$684	\$632	\$544
65	Single	\$1,442	\$1,291	\$1,092	\$1,214	\$1,087	\$949	\$1,009	\$986	\$897	\$697	\$643	\$554
66	Single	\$1,468	\$1,315	\$1,112	\$1,236	\$1,107	\$966	\$1,028	\$1,004	\$914	\$710	\$655	\$564
67	Single	\$1,496	\$1,340	\$1,133	\$1,259	\$1,128	\$984	\$1,047	\$1,023	\$931	\$723	\$668	\$575
68	Single	\$1,524	\$1,365	\$1,154	\$1,283	\$1,148	\$1,002	\$1,067	\$1,042	\$948	\$737	\$680	\$585
69	Single	\$1,552	\$1,390	\$1,175	\$1,306	\$1,170	\$1,021	\$1,086	\$1,061	\$966	\$750	\$693	\$596
70+	Single	\$1,581	\$1,416	\$1,197	\$1,331	\$1,192	\$1,040	\$1,107	\$1,081	\$984	\$764	\$705	\$607

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)**  
**Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
		Base HMO	HMO 20/30	HMO 30/40	DHMO \$500	DHMO \$750	DHMO \$1,000	HDHP	HDHP	HDHP	HDHP	HDHP	
		10/20 Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 30%	1,250 Ded / 20/30 - 20%	1,750 Ded / 20/30 - 20%	2,500 Ded / 20/30 - 20%	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan	
Attained Age	Tier					(With Rx)	(w/o Rx) Plan	Plan	Plan	Plan	Plan	Plan	
18	Two-Party	\$700	\$627	\$530	\$589	\$527	\$460	\$490	\$478	\$435	\$338	\$312	\$269
19	Two-Party	\$719	\$644	\$545	\$605	\$542	\$473	\$503	\$492	\$447	\$348	\$321	\$276
20	Two-Party	\$739	\$662	\$560	\$622	\$557	\$486	\$517	\$505	\$460	\$357	\$330	\$284
21	Two-Party	\$759	\$680	\$575	\$639	\$572	\$500	\$532	\$519	\$473	\$367	\$339	\$292
22	Two-Party	\$780	\$699	\$591	\$657	\$588	\$513	\$546	\$534	\$486	\$377	\$348	\$300
23	Two-Party	\$793	\$710	\$601	\$668	\$598	\$522	\$555	\$543	\$494	\$384	\$354	\$305
24	Two-Party	\$806	\$722	\$611	\$679	\$608	\$531	\$565	\$552	\$502	\$390	\$360	\$310
25	Two-Party	\$820	\$734	\$621	\$690	\$618	\$540	\$574	\$561	\$510	\$397	\$366	\$315
26	Two-Party	\$834	\$747	\$631	\$702	\$628	\$549	\$584	\$570	\$519	\$403	\$372	\$320
27	Two-Party	\$847	\$759	\$642	\$713	\$639	\$558	\$593	\$580	\$528	\$410	\$378	\$326
28	Two-Party	\$863	\$773	\$654	\$727	\$651	\$568	\$604	\$590	\$537	\$417	\$385	\$331
29	Two-Party	\$879	\$787	\$666	\$740	\$663	\$578	\$615	\$601	\$547	\$425	\$392	\$338
30	Two-Party	\$895	\$802	\$678	\$753	\$675	\$589	\$627	\$612	\$557	\$433	\$399	\$344
31	Two-Party	\$911	\$816	\$690	\$767	\$687	\$600	\$638	\$623	\$567	\$441	\$407	\$350
32	Two-Party	\$928	\$831	\$703	\$781	\$700	\$611	\$650	\$635	\$578	\$449	\$414	\$357
33	Two-Party	\$944	\$845	\$715	\$795	\$711	\$621	\$661	\$646	\$588	\$456	\$421	\$363
34	Two-Party	\$960	\$860	\$727	\$808	\$723	\$631	\$672	\$656	\$597	\$464	\$428	\$369
35	Two-Party	\$976	\$874	\$739	\$821	\$736	\$642	\$683	\$667	\$607	\$472	\$436	\$375
36	Two-Party	\$992	\$889	\$752	\$835	\$748	\$653	\$695	\$679	\$618	\$480	\$443	\$381
37	Two-Party	\$1,009	\$904	\$764	\$849	\$761	\$664	\$706	\$690	\$628	\$488	\$450	\$388
38	Two-Party	\$1,051	\$941	\$796	\$885	\$792	\$692	\$736	\$719	\$654	\$508	\$469	\$404
39	Two-Party	\$1,095	\$981	\$829	\$922	\$825	\$720	\$766	\$749	\$682	\$529	\$489	\$421
40	Two-Party	\$1,140	\$1,022	\$864	\$960	\$860	\$750	\$798	\$780	\$710	\$552	\$509	\$438
41	Two-Party	\$1,188	\$1,064	\$900	\$1,000	\$896	\$782	\$832	\$813	\$740	\$575	\$530	\$456
42	Two-Party	\$1,238	\$1,109	\$937	\$1,042	\$933	\$814	\$866	\$847	\$770	\$598	\$552	\$475
43	Two-Party	\$1,305	\$1,169	\$989	\$1,099	\$984	\$859	\$914	\$893	\$812	\$631	\$582	\$501
44	Two-Party	\$1,376	\$1,233	\$1,043	\$1,159	\$1,038	\$906	\$964	\$941	\$857	\$666	\$614	\$529
45	Two-Party	\$1,451	\$1,300	\$1,100	\$1,222	\$1,094	\$955	\$1,016	\$993	\$904	\$702	\$648	\$558
46	Two-Party	\$1,531	\$1,371	\$1,160	\$1,289	\$1,154	\$1,007	\$1,072	\$1,047	\$953	\$740	\$683	\$588
47	Two-Party	\$1,614	\$1,446	\$1,223	\$1,359	\$1,217	\$1,062	\$1,130	\$1,104	\$1,005	\$781	\$720	\$620
48	Two-Party	\$1,683	\$1,508	\$1,275	\$1,417	\$1,269	\$1,108	\$1,179	\$1,151	\$1,048	\$814	\$751	\$647
49	Two-Party	\$1,756	\$1,572	\$1,330	\$1,478	\$1,323	\$1,155	\$1,229	\$1,201	\$1,093	\$849	\$783	\$674
50	Two-Party	\$1,831	\$1,640	\$1,387	\$1,541	\$1,380	\$1,205	\$1,282	\$1,252	\$1,140	\$885	\$817	\$703
51	Two-Party	\$1,909	\$1,710	\$1,446	\$1,607	\$1,439	\$1,256	\$1,337	\$1,306	\$1,188	\$923	\$852	\$733
52	Two-Party	\$1,991	\$1,783	\$1,508	\$1,676	\$1,501	\$1,310	\$1,394	\$1,362	\$1,239	\$963	\$889	\$765
53	Two-Party	\$2,082	\$1,865	\$1,577	\$1,753	\$1,569	\$1,370	\$1,457	\$1,424	\$1,296	\$1,007	\$929	\$800
54	Two-Party	\$2,177	\$1,950	\$1,649	\$1,833	\$1,641	\$1,432	\$1,524	\$1,489	\$1,355	\$1,053	\$971	\$836
55	Two-Party	\$2,276	\$2,039	\$1,724	\$1,916	\$1,716	\$1,498	\$1,594	\$1,557	\$1,417	\$1,101	\$1,016	\$874
56	Two-Party	\$2,380	\$2,132	\$1,803	\$2,004	\$1,794	\$1,566	\$1,666	\$1,628	\$1,482	\$1,151	\$1,062	\$914
57	Two-Party	\$2,489	\$2,229	\$1,885	\$2,095	\$1,876	\$1,638	\$1,742	\$1,702	\$1,549	\$1,204	\$1,111	\$956
58	Two-Party	\$2,535	\$2,270	\$1,920	\$2,134	\$1,911	\$1,668	\$1,775	\$1,734	\$1,578	\$1,226	\$1,131	\$974
59	Two-Party	\$2,582	\$2,313	\$1,956	\$2,174	\$1,946	\$1,699	\$1,808	\$1,766	\$1,607	\$1,249	\$1,152	\$992
60	Two-Party	\$2,630	\$2,356	\$1,992	\$2,214	\$1,982	\$1,731	\$1,841	\$1,799	\$1,637	\$1,272	\$1,174	\$1,010
61	Two-Party	\$2,679	\$2,399	\$2,029	\$2,255	\$2,019	\$1,763	\$1,875	\$1,832	\$1,668	\$1,295	\$1,196	\$1,029
62	Two-Party	\$2,728	\$2,444	\$2,067	\$2,297	\$2,057	\$1,795	\$1,910	\$1,866	\$1,698	\$1,319	\$1,218	\$1,048
63	Two-Party	\$2,779	\$2,489	\$2,105	\$2,340	\$2,095	\$1,829	\$1,946	\$1,901	\$1,730	\$1,344	\$1,240	\$1,067
64	Two-Party	\$2,831	\$2,536	\$2,144	\$2,383	\$2,134	\$1,863	\$1,982	\$1,936	\$1,762	\$1,369	\$1,263	\$1,087
65	Two-Party	\$2,883	\$2,583	\$2,184	\$2,427	\$2,174	\$1,897	\$2,019	\$1,972	\$1,795	\$1,394	\$1,287	\$1,107
66	Two-Party	\$2,937	\$2,631	\$2,225	\$2,472	\$2,214	\$1,933	\$2,056	\$2,009	\$1,828	\$1,420	\$1,311	\$1,128
67	Two-Party	\$2,991	\$2,679	\$2,266	\$2,518	\$2,255	\$1,968	\$2,094	\$2,046	\$1,862	\$1,447	\$1,335	\$1,149
68	Two-Party	\$3,047	\$2,729	\$2,308	\$2,565	\$2,297	\$2,005	\$2,133	\$2,084	\$1,897	\$1,474	\$1,360	\$1,170
69	Two-Party	\$3,104	\$2,780	\$2,351	\$2,613	\$2,340	\$2,042	\$2,173	\$2,123	\$1,932	\$1,501	\$1,385	\$1,192
70+	Two-Party	\$3,161	\$2,832	\$2,395	\$2,661	\$2,383	\$2,080	\$2,213	\$2,162	\$1,968	\$1,529	\$1,411	\$1,214

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 7c - Closed New Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered Non-Gender-Rated Plans**

		Closed New Pool Plan Rate-Up Rates											
		Base HMO 10/20 Plan	HMO 20/30 Plan	HMO 30/40 Plan	DHMO \$500 Ded / 20% Plan	DHMO \$750 Ded / 20% (With Rx) Plan	DHMO \$750 Ded / 20% (w/o Rx) Plan	DHMO \$1,000 Ded / 30% Plan	HDHP \$1,250 Ded / 20/30 - 20% Plan	HDHP \$1,750 Ded / 20/30 - 20% Plan	HDHP \$2,500 Ded / 20/30 - 20% Plan	HDHP \$4,500 Ded / 0%/20% Plan	HDHP \$8,000 Ded / 0% Plan
Attained Age	Tier												
18	Family	\$1,014	\$908	\$768	\$854	\$765	\$667	\$710	\$694	\$631	\$491	\$453	\$390
19	Family	\$1,042	\$934	\$790	\$878	\$786	\$686	\$730	\$713	\$649	\$504	\$465	\$400
20	Family	\$1,071	\$959	\$811	\$902	\$807	\$705	\$750	\$733	\$667	\$518	\$478	\$411
21	Family	\$1,101	\$986	\$834	\$927	\$830	\$724	\$771	\$753	\$685	\$532	\$491	\$423
22	Family	\$1,131	\$1,013	\$857	\$952	\$853	\$744	\$792	\$774	\$704	\$547	\$505	\$435
23	Family	\$1,150	\$1,030	\$871	\$968	\$867	\$757	\$805	\$787	\$716	\$556	\$513	\$442
24	Family	\$1,169	\$1,047	\$886	\$984	\$881	\$769	\$819	\$800	\$728	\$566	\$522	\$449
25	Family	\$1,189	\$1,065	\$901	\$1,001	\$896	\$782	\$832	\$813	\$740	\$575	\$531	\$457
26	Family	\$1,209	\$1,083	\$916	\$1,018	\$911	\$795	\$846	\$827	\$752	\$585	\$539	\$464
27	Family	\$1,229	\$1,101	\$931	\$1,034	\$926	\$809	\$860	\$841	\$765	\$594	\$548	\$472
28	Family	\$1,251	\$1,121	\$948	\$1,053	\$943	\$823	\$876	\$856	\$779	\$605	\$559	\$481
29	Family	\$1,274	\$1,141	\$965	\$1,073	\$961	\$839	\$892	\$872	\$793	\$616	\$569	\$489
30	Family	\$1,298	\$1,162	\$983	\$1,093	\$978	\$854	\$909	\$888	\$808	\$628	\$579	\$498
31	Family	\$1,322	\$1,184	\$1,001	\$1,113	\$996	\$870	\$925	\$904	\$823	\$639	\$590	\$508
32	Family	\$1,346	\$1,206	\$1,020	\$1,133	\$1,015	\$886	\$942	\$921	\$838	\$651	\$601	\$517
33	Family	\$1,369	\$1,226	\$1,037	\$1,152	\$1,032	\$901	\$958	\$936	\$852	\$662	\$611	\$526
34	Family	\$1,392	\$1,246	\$1,054	\$1,171	\$1,049	\$916	\$974	\$952	\$866	\$673	\$621	\$534
35	Family	\$1,415	\$1,267	\$1,072	\$1,191	\$1,067	\$931	\$991	\$968	\$881	\$684	\$631	\$543
36	Family	\$1,439	\$1,289	\$1,090	\$1,211	\$1,085	\$947	\$1,007	\$984	\$896	\$696	\$642	\$553
37	Family	\$1,463	\$1,310	\$1,108	\$1,232	\$1,103	\$963	\$1,024	\$1,001	\$911	\$707	\$653	\$562
38	Family	\$1,524	\$1,365	\$1,154	\$1,283	\$1,149	\$1,003	\$1,067	\$1,042	\$949	\$737	\$680	\$585
39	Family	\$1,587	\$1,422	\$1,203	\$1,336	\$1,197	\$1,045	\$1,111	\$1,086	\$988	\$768	\$708	\$610
40	Family	\$1,654	\$1,481	\$1,253	\$1,392	\$1,247	\$1,088	\$1,158	\$1,131	\$1,029	\$800	\$738	\$635
41	Family	\$1,723	\$1,543	\$1,305	\$1,450	\$1,299	\$1,134	\$1,206	\$1,178	\$1,072	\$833	\$769	\$662
42	Family	\$1,795	\$1,607	\$1,359	\$1,511	\$1,353	\$1,181	\$1,256	\$1,227	\$1,117	\$868	\$801	\$689
43	Family	\$1,892	\$1,695	\$1,434	\$1,593	\$1,427	\$1,245	\$1,325	\$1,294	\$1,178	\$915	\$845	\$727
44	Family	\$1,996	\$1,788	\$1,512	\$1,680	\$1,504	\$1,313	\$1,397	\$1,365	\$1,242	\$965	\$891	\$767
45	Family	\$2,105	\$1,885	\$1,594	\$1,772	\$1,587	\$1,385	\$1,473	\$1,440	\$1,310	\$1,018	\$939	\$808
46	Family	\$2,220	\$1,988	\$1,681	\$1,868	\$1,673	\$1,460	\$1,554	\$1,518	\$1,382	\$1,073	\$991	\$853
47	Family	\$2,341	\$2,097	\$1,773	\$1,970	\$1,764	\$1,540	\$1,639	\$1,601	\$1,457	\$1,132	\$1,045	\$899
48	Family	\$2,441	\$2,186	\$1,849	\$2,055	\$1,840	\$1,606	\$1,709	\$1,670	\$1,519	\$1,180	\$1,089	\$938
49	Family	\$2,545	\$2,280	\$1,928	\$2,143	\$1,919	\$1,675	\$1,782	\$1,741	\$1,585	\$1,231	\$1,136	\$978
50	Family	\$2,655	\$2,378	\$2,011	\$2,235	\$2,001	\$1,747	\$1,858	\$1,816	\$1,652	\$1,284	\$1,185	\$1,020
51	Family	\$2,768	\$2,480	\$2,097	\$2,330	\$2,087	\$1,822	\$1,938	\$1,893	\$1,723	\$1,339	\$1,235	\$1,063
52	Family	\$2,887	\$2,586	\$2,187	\$2,430	\$2,176	\$1,900	\$2,021	\$1,975	\$1,797	\$1,396	\$1,288	\$1,109
53	Family	\$3,019	\$2,704	\$2,287	\$2,541	\$2,275	\$1,986	\$2,113	\$2,065	\$1,879	\$1,460	\$1,347	\$1,159
54	Family	\$3,156	\$2,827	\$2,391	\$2,657	\$2,379	\$2,077	\$2,210	\$2,159	\$1,965	\$1,526	\$1,409	\$1,212
55	Family	\$3,300	\$2,956	\$2,500	\$2,778	\$2,488	\$2,172	\$2,311	\$2,257	\$2,054	\$1,596	\$1,473	\$1,268
56	Family	\$3,451	\$3,091	\$2,614	\$2,905	\$2,601	\$2,271	\$2,416	\$2,360	\$2,148	\$1,669	\$1,540	\$1,326
57	Family	\$3,609	\$3,232	\$2,733	\$3,038	\$2,720	\$2,374	\$2,526	\$2,468	\$2,246	\$1,745	\$1,610	\$1,386
58	Family	\$3,676	\$3,292	\$2,784	\$3,094	\$2,771	\$2,419	\$2,573	\$2,514	\$2,288	\$1,777	\$1,640	\$1,412
59	Family	\$3,744	\$3,353	\$2,836	\$3,152	\$2,822	\$2,463	\$2,621	\$2,561	\$2,331	\$1,811	\$1,671	\$1,438
60	Family	\$3,813	\$3,416	\$2,889	\$3,210	\$2,875	\$2,509	\$2,670	\$2,608	\$2,374	\$1,844	\$1,702	\$1,465
61	Family	\$3,884	\$3,479	\$2,942	\$3,270	\$2,928	\$2,556	\$2,719	\$2,657	\$2,418	\$1,878	\$1,734	\$1,492
62	Family	\$3,956	\$3,544	\$2,997	\$3,331	\$2,982	\$2,603	\$2,770	\$2,706	\$2,463	\$1,913	\$1,766	\$1,520
63	Family	\$4,030	\$3,609	\$3,053	\$3,392	\$3,038	\$2,652	\$2,821	\$2,756	\$2,509	\$1,949	\$1,798	\$1,548
64	Family	\$4,105	\$3,677	\$3,109	\$3,455	\$3,094	\$2,701	\$2,874	\$2,808	\$2,555	\$1,985	\$1,832	\$1,577
65	Family	\$4,181	\$3,745	\$3,167	\$3,520	\$3,152	\$2,751	\$2,927	\$2,860	\$2,603	\$2,022	\$1,866	\$1,606
66	Family	\$4,259	\$3,814	\$3,226	\$3,585	\$3,210	\$2,802	\$2,981	\$2,913	\$2,651	\$2,059	\$1,901	\$1,636
67	Family	\$4,338	\$3,885	\$3,286	\$3,652	\$3,270	\$2,854	\$3,037	\$2,967	\$2,700	\$2,098	\$1,936	\$1,666
68	Family	\$4,418	\$3,957	\$3,347	\$3,719	\$3,331	\$2,907	\$3,093	\$3,022	\$2,750	\$2,137	\$1,972	\$1,697
69	Family	\$4,500	\$4,031	\$3,409	\$3,788	\$3,392	\$2,961	\$3,151	\$3,078	\$2,801	\$2,176	\$2,008	\$1,729
70+	Family	\$4,584	\$4,106	\$3,472	\$3,859	\$3,455	\$3,016	\$3,209	\$3,135	\$2,853	\$2,217	\$2,046	\$1,761

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10a - Closed Gender Pool Plan Rates**  
**Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$256	\$234	\$207	\$197	\$192	\$177	\$158	\$155	\$152	\$137	\$114	\$106	\$87
19	Single	\$259	\$236	\$210	\$200	\$194	\$179	\$159	\$157	\$153	\$139	\$115	\$107	\$88
20	Single	\$262	\$239	\$212	\$202	\$196	\$181	\$161	\$159	\$155	\$140	\$116	\$108	\$89
21	Single	\$265	\$242	\$215	\$204	\$199	\$183	\$163	\$161	\$157	\$142	\$118	\$110	\$90
22	Single	\$268	\$245	\$217	\$207	\$201	\$186	\$165	\$163	\$159	\$144	\$119	\$111	\$91
23	Single	\$271	\$248	\$220	\$209	\$203	\$188	\$167	\$165	\$161	\$146	\$121	\$112	\$92
24	Single	\$275	\$251	\$222	\$212	\$206	\$190	\$169	\$167	\$163	\$147	\$122	\$114	\$93
25	Single	\$278	\$254	\$225	\$214	\$208	\$192	\$171	\$168	\$165	\$149	\$123	\$115	\$94
26	Single	\$281	\$257	\$228	\$217	\$210	\$194	\$173	\$170	\$167	\$151	\$125	\$116	\$95
27	Single	\$284	\$260	\$230	\$219	\$213	\$197	\$175	\$172	\$168	\$152	\$126	\$118	\$97
28	Single	\$295	\$269	\$239	\$227	\$221	\$204	\$182	\$179	\$175	\$158	\$131	\$122	\$100
29	Single	\$306	\$280	\$248	\$236	\$229	\$212	\$188	\$186	\$181	\$164	\$136	\$127	\$104
30	Single	\$318	\$290	\$257	\$245	\$238	\$220	\$196	\$193	\$188	\$170	\$141	\$131	\$108
31	Single	\$330	\$301	\$267	\$254	\$247	\$228	\$203	\$200	\$195	\$177	\$146	\$136	\$112
32	Single	\$342	\$312	\$277	\$264	\$256	\$237	\$211	\$207	\$203	\$183	\$152	\$142	\$116
33	Single	\$348	\$318	\$282	\$268	\$261	\$241	\$214	\$211	\$206	\$187	\$155	\$144	\$118
34	Single	\$354	\$323	\$287	\$273	\$265	\$245	\$218	\$215	\$210	\$190	\$157	\$146	\$120
35	Single	\$360	\$329	\$292	\$278	\$270	\$249	\$222	\$218	\$213	\$193	\$160	\$149	\$122
36	Single	\$367	\$335	\$297	\$283	\$274	\$254	\$226	\$222	\$217	\$197	\$163	\$152	\$124
37	Single	\$373	\$340	\$302	\$287	\$279	\$258	\$230	\$226	\$221	\$200	\$166	\$154	\$127
38	Single	\$381	\$347	\$308	\$293	\$285	\$263	\$234	\$231	\$225	\$204	\$169	\$157	\$129
39	Single	\$388	\$354	\$314	\$299	\$291	\$269	\$239	\$235	\$230	\$208	\$172	\$161	\$132
40	Single	\$396	\$362	\$321	\$305	\$297	\$274	\$244	\$240	\$235	\$212	\$176	\$164	\$134
41	Single	\$404	\$369	\$327	\$311	\$303	\$280	\$249	\$245	\$239	\$217	\$179	\$167	\$137
42	Single	\$412	\$376	\$334	\$318	\$309	\$285	\$254	\$250	\$244	\$221	\$183	\$171	\$140
43	Single	\$430	\$392	\$348	\$331	\$322	\$297	\$265	\$261	\$255	\$230	\$191	\$178	\$146
44	Single	\$448	\$409	\$363	\$345	\$336	\$310	\$276	\$272	\$265	\$240	\$199	\$185	\$152
45	Single	\$467	\$426	\$378	\$360	\$350	\$323	\$288	\$283	\$277	\$250	\$208	\$193	\$159
46	Single	\$487	\$445	\$394	\$375	\$365	\$337	\$300	\$295	\$289	\$261	\$216	\$201	\$165
47	Single	\$508	\$464	\$411	\$391	\$380	\$351	\$313	\$308	\$301	\$272	\$226	\$210	\$172
48	Single	\$534	\$488	\$432	\$412	\$400	\$370	\$329	\$324	\$316	\$286	\$237	\$221	\$181
49	Single	\$562	\$513	\$455	\$433	\$421	\$389	\$346	\$341	\$333	\$301	\$250	\$232	\$191
50	Single	\$591	\$539	\$478	\$455	\$442	\$409	\$364	\$358	\$350	\$317	\$263	\$244	\$201
51	Single	\$622	\$567	\$503	\$479	\$465	\$430	\$383	\$377	\$368	\$333	\$276	\$257	\$211
52	Single	\$654	\$597	\$529	\$504	\$489	\$452	\$402	\$396	\$387	\$350	\$290	\$270	\$222
53	Single	\$686	\$626	\$555	\$528	\$513	\$474	\$422	\$416	\$406	\$368	\$305	\$284	\$233
54	Single	\$719	\$656	\$582	\$554	\$538	\$497	\$442	\$436	\$426	\$385	\$319	\$297	\$244
55	Single	\$754	\$688	\$610	\$581	\$565	\$522	\$464	\$457	\$447	\$404	\$335	\$312	\$256
56	Single	\$791	\$722	\$640	\$610	\$592	\$547	\$487	\$480	\$468	\$424	\$351	\$327	\$268
57	Single	\$829	\$757	\$671	\$639	\$621	\$574	\$510	\$503	\$491	\$445	\$368	\$343	\$282
58	Single	\$866	\$790	\$701	\$667	\$648	\$599	\$533	\$525	\$513	\$464	\$385	\$358	\$294
59	Single	\$904	\$825	\$732	\$697	\$677	\$625	\$556	\$548	\$536	\$485	\$402	\$374	\$307
60	Single	\$944	\$862	\$764	\$728	\$707	\$653	\$581	\$572	\$559	\$506	\$419	\$390	\$320
61	Single	\$986	\$900	\$798	\$760	\$738	\$682	\$607	\$598	\$584	\$528	\$438	\$408	\$335
62	Single	\$1,029	\$939	\$833	\$793	\$770	\$712	\$633	\$624	\$610	\$552	\$457	\$426	\$349
63	Single	\$1,066	\$973	\$863	\$821	\$798	\$737	\$656	\$646	\$631	\$571	\$473	\$441	\$362
64	Single	\$1,104	\$1,007	\$893	\$851	\$826	\$763	\$679	\$669	\$654	\$592	\$490	\$456	\$375
65	Single	\$1,143	\$1,043	\$925	\$881	\$856	\$791	\$703	\$693	\$677	\$613	\$508	\$473	\$388
66	Single	\$1,183	\$1,080	\$958	\$912	\$886	\$819	\$728	\$718	\$701	\$634	\$526	\$489	\$402
67	Single	\$1,226	\$1,119	\$992	\$944	\$917	\$848	\$754	\$743	\$726	\$657	\$544	\$507	\$416
68	Single	\$1,269	\$1,158	\$1,027	\$978	\$950	\$878	\$781	\$769	\$752	\$680	\$564	\$525	\$431
69	Single	\$1,314	\$1,200	\$1,064	\$1,013	\$984	\$909	\$809	\$797	\$778	\$704	\$584	\$544	\$446
70+	Single	\$1,361	\$1,242	\$1,102	\$1,049	\$1,019	\$941	\$837	\$825	\$806	\$730	\$604	\$563	\$462

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10a - Closed Gender Pool Plan Rates**  
**Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$512	\$468	\$414	\$394	\$384	\$354	\$316	\$310	\$304	\$274	\$228	\$212	\$174
19	Two-Party	\$518	\$472	\$420	\$400	\$388	\$358	\$318	\$314	\$306	\$278	\$230	\$214	\$176
20	Two-Party	\$524	\$478	\$424	\$404	\$392	\$362	\$322	\$318	\$310	\$280	\$232	\$216	\$178
21	Two-Party	\$530	\$484	\$430	\$408	\$398	\$366	\$326	\$322	\$314	\$284	\$236	\$220	\$180
22	Two-Party	\$536	\$490	\$434	\$414	\$402	\$372	\$330	\$326	\$318	\$288	\$238	\$222	\$182
23	Two-Party	\$542	\$496	\$440	\$418	\$406	\$376	\$334	\$330	\$322	\$292	\$242	\$224	\$184
24	Two-Party	\$550	\$502	\$444	\$424	\$412	\$380	\$338	\$334	\$326	\$294	\$244	\$228	\$186
25	Two-Party	\$556	\$508	\$450	\$428	\$416	\$384	\$342	\$336	\$330	\$298	\$246	\$230	\$188
26	Two-Party	\$562	\$514	\$456	\$434	\$420	\$388	\$346	\$340	\$334	\$302	\$250	\$232	\$190
27	Two-Party	\$568	\$520	\$460	\$438	\$426	\$394	\$350	\$344	\$336	\$304	\$252	\$236	\$194
28	Two-Party	\$590	\$538	\$478	\$454	\$442	\$408	\$364	\$358	\$350	\$316	\$262	\$244	\$200
29	Two-Party	\$612	\$560	\$496	\$472	\$458	\$424	\$376	\$372	\$362	\$328	\$272	\$254	\$208
30	Two-Party	\$636	\$580	\$514	\$490	\$476	\$440	\$392	\$386	\$376	\$340	\$282	\$262	\$216
31	Two-Party	\$660	\$602	\$534	\$508	\$494	\$456	\$406	\$400	\$390	\$354	\$292	\$272	\$224
32	Two-Party	\$684	\$624	\$554	\$528	\$512	\$474	\$422	\$414	\$406	\$366	\$304	\$284	\$232
33	Two-Party	\$696	\$636	\$564	\$536	\$522	\$482	\$428	\$422	\$412	\$374	\$310	\$288	\$236
34	Two-Party	\$708	\$646	\$574	\$546	\$530	\$490	\$436	\$430	\$420	\$380	\$314	\$292	\$240
35	Two-Party	\$720	\$658	\$584	\$556	\$540	\$498	\$444	\$436	\$426	\$386	\$320	\$298	\$244
36	Two-Party	\$734	\$670	\$594	\$566	\$548	\$508	\$452	\$444	\$434	\$394	\$326	\$304	\$248
37	Two-Party	\$746	\$680	\$604	\$574	\$558	\$516	\$460	\$452	\$442	\$400	\$332	\$308	\$254
38	Two-Party	\$762	\$694	\$616	\$586	\$570	\$526	\$468	\$462	\$450	\$408	\$338	\$314	\$258
39	Two-Party	\$776	\$708	\$628	\$598	\$582	\$538	\$478	\$470	\$460	\$416	\$344	\$322	\$264
40	Two-Party	\$792	\$724	\$642	\$610	\$594	\$548	\$488	\$480	\$470	\$424	\$352	\$328	\$268
41	Two-Party	\$808	\$738	\$654	\$622	\$606	\$560	\$498	\$490	\$478	\$434	\$358	\$334	\$274
42	Two-Party	\$824	\$752	\$668	\$636	\$618	\$570	\$508	\$500	\$488	\$442	\$366	\$342	\$280
43	Two-Party	\$860	\$784	\$696	\$662	\$644	\$594	\$530	\$522	\$510	\$460	\$382	\$356	\$292
44	Two-Party	\$896	\$818	\$726	\$690	\$672	\$620	\$552	\$544	\$530	\$480	\$398	\$370	\$304
45	Two-Party	\$934	\$852	\$756	\$720	\$700	\$646	\$576	\$566	\$554	\$500	\$416	\$386	\$318
46	Two-Party	\$974	\$890	\$788	\$750	\$730	\$674	\$600	\$590	\$578	\$522	\$432	\$402	\$330
47	Two-Party	\$1,016	\$928	\$822	\$782	\$760	\$702	\$626	\$616	\$602	\$544	\$452	\$420	\$344
48	Two-Party	\$1,068	\$976	\$864	\$824	\$800	\$740	\$658	\$648	\$632	\$572	\$474	\$442	\$362
49	Two-Party	\$1,124	\$1,026	\$910	\$866	\$842	\$778	\$692	\$682	\$666	\$602	\$500	\$464	\$382
50	Two-Party	\$1,182	\$1,078	\$956	\$910	\$884	\$818	\$728	\$716	\$700	\$634	\$526	\$488	\$402
51	Two-Party	\$1,244	\$1,134	\$1,006	\$958	\$930	\$860	\$766	\$754	\$736	\$666	\$552	\$514	\$422
52	Two-Party	\$1,308	\$1,194	\$1,058	\$1,008	\$978	\$904	\$804	\$792	\$774	\$700	\$580	\$540	\$444
53	Two-Party	\$1,372	\$1,252	\$1,110	\$1,056	\$1,026	\$948	\$844	\$832	\$812	\$736	\$610	\$568	\$466
54	Two-Party	\$1,438	\$1,312	\$1,164	\$1,108	\$1,076	\$994	\$884	\$872	\$852	\$770	\$638	\$594	\$488
55	Two-Party	\$1,508	\$1,376	\$1,220	\$1,162	\$1,130	\$1,044	\$928	\$914	\$894	\$808	\$670	\$624	\$512
56	Two-Party	\$1,582	\$1,444	\$1,280	\$1,220	\$1,184	\$1,094	\$974	\$960	\$936	\$848	\$702	\$654	\$536
57	Two-Party	\$1,658	\$1,514	\$1,342	\$1,278	\$1,242	\$1,148	\$1,020	\$1,006	\$982	\$890	\$736	\$686	\$564
58	Two-Party	\$1,732	\$1,580	\$1,402	\$1,334	\$1,296	\$1,198	\$1,066	\$1,050	\$1,026	\$928	\$770	\$716	\$588
59	Two-Party	\$1,808	\$1,650	\$1,464	\$1,394	\$1,354	\$1,250	\$1,112	\$1,096	\$1,072	\$970	\$804	\$748	\$614
60	Two-Party	\$1,888	\$1,724	\$1,528	\$1,456	\$1,414	\$1,306	\$1,162	\$1,144	\$1,118	\$1,012	\$838	\$780	\$640
61	Two-Party	\$1,972	\$1,800	\$1,596	\$1,520	\$1,476	\$1,364	\$1,214	\$1,196	\$1,168	\$1,056	\$876	\$816	\$670
62	Two-Party	\$2,058	\$1,878	\$1,666	\$1,586	\$1,540	\$1,424	\$1,266	\$1,248	\$1,220	\$1,104	\$914	\$852	\$698
63	Two-Party	\$2,132	\$1,946	\$1,726	\$1,642	\$1,596	\$1,474	\$1,312	\$1,292	\$1,262	\$1,142	\$946	\$882	\$724
64	Two-Party	\$2,208	\$2,014	\$1,786	\$1,702	\$1,652	\$1,526	\$1,358	\$1,338	\$1,308	\$1,184	\$980	\$912	\$750
65	Two-Party	\$2,286	\$2,086	\$1,850	\$1,762	\$1,712	\$1,582	\$1,406	\$1,386	\$1,354	\$1,226	\$1,016	\$946	\$776
66	Two-Party	\$2,366	\$2,160	\$1,916	\$1,824	\$1,772	\$1,638	\$1,456	\$1,436	\$1,402	\$1,268	\$1,052	\$978	\$804
67	Two-Party	\$2,452	\$2,238	\$1,984	\$1,888	\$1,834	\$1,696	\$1,508	\$1,486	\$1,452	\$1,314	\$1,088	\$1,014	\$832
68	Two-Party	\$2,538	\$2,316	\$2,054	\$1,956	\$1,900	\$1,756	\$1,562	\$1,538	\$1,504	\$1,360	\$1,128	\$1,050	\$862
69	Two-Party	\$2,628	\$2,400	\$2,128	\$2,026	\$1,968	\$1,818	\$1,618	\$1,594	\$1,556	\$1,408	\$1,168	\$1,088	\$892
70+	Two-Party	\$2,722	\$2,484	\$2,204	\$2,098	\$2,038	\$1,882	\$1,674	\$1,650	\$1,612	\$1,460	\$1,208	\$1,126	\$924

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10a - Closed Gender Pool Plan Rates**  
**Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$486	\$445	\$393	\$374	\$365	\$336	\$300	\$295	\$289	\$260	\$217	\$201	\$165
19	Adult + Child(ren)	\$492	\$448	\$399	\$380	\$369	\$340	\$302	\$298	\$291	\$264	\$219	\$203	\$167
20	Adult + Child(ren)	\$498	\$454	\$403	\$384	\$372	\$344	\$306	\$302	\$295	\$266	\$220	\$205	\$169
21	Adult + Child(ren)	\$504	\$460	\$409	\$388	\$378	\$348	\$310	\$306	\$298	\$270	\$224	\$209	\$171
22	Adult + Child(ren)	\$509	\$466	\$412	\$393	\$382	\$353	\$314	\$310	\$302	\$274	\$226	\$211	\$173
23	Adult + Child(ren)	\$515	\$471	\$418	\$397	\$386	\$357	\$317	\$314	\$306	\$277	\$230	\$213	\$175
24	Adult + Child(ren)	\$523	\$477	\$422	\$403	\$391	\$361	\$321	\$317	\$310	\$279	\$232	\$217	\$177
25	Adult + Child(ren)	\$528	\$483	\$428	\$407	\$395	\$365	\$325	\$319	\$314	\$283	\$234	\$219	\$179
26	Adult + Child(ren)	\$534	\$488	\$433	\$412	\$399	\$369	\$329	\$323	\$317	\$287	\$238	\$220	\$181
27	Adult + Child(ren)	\$540	\$494	\$437	\$416	\$405	\$374	\$333	\$327	\$319	\$289	\$239	\$224	\$184
28	Adult + Child(ren)	\$561	\$511	\$454	\$431	\$420	\$388	\$346	\$340	\$333	\$300	\$249	\$232	\$190
29	Adult + Child(ren)	\$581	\$532	\$471	\$448	\$435	\$403	\$357	\$353	\$344	\$312	\$258	\$241	\$198
30	Adult + Child(ren)	\$604	\$551	\$488	\$466	\$452	\$418	\$372	\$367	\$357	\$323	\$268	\$249	\$205
31	Adult + Child(ren)	\$627	\$572	\$507	\$483	\$469	\$433	\$386	\$380	\$371	\$336	\$277	\$258	\$213
32	Adult + Child(ren)	\$650	\$593	\$526	\$502	\$486	\$450	\$401	\$393	\$386	\$348	\$289	\$270	\$220
33	Adult + Child(ren)	\$661	\$604	\$536	\$509	\$496	\$458	\$407	\$401	\$391	\$355	\$295	\$274	\$224
34	Adult + Child(ren)	\$673	\$614	\$545	\$519	\$504	\$466	\$414	\$409	\$399	\$361	\$298	\$277	\$228
35	Adult + Child(ren)	\$684	\$625	\$555	\$528	\$513	\$473	\$422	\$414	\$405	\$367	\$304	\$283	\$232
36	Adult + Child(ren)	\$697	\$637	\$564	\$538	\$521	\$483	\$429	\$422	\$412	\$374	\$310	\$289	\$236
37	Adult + Child(ren)	\$709	\$646	\$574	\$545	\$530	\$490	\$437	\$429	\$420	\$380	\$315	\$293	\$241
38	Adult + Child(ren)	\$724	\$659	\$585	\$557	\$542	\$500	\$445	\$439	\$428	\$388	\$321	\$298	\$245
39	Adult + Child(ren)	\$737	\$673	\$597	\$568	\$553	\$511	\$454	\$447	\$437	\$395	\$327	\$306	\$251
40	Adult + Child(ren)	\$752	\$688	\$610	\$580	\$564	\$521	\$464	\$456	\$447	\$403	\$334	\$312	\$255
41	Adult + Child(ren)	\$768	\$701	\$621	\$591	\$576	\$532	\$473	\$466	\$454	\$412	\$340	\$317	\$260
42	Adult + Child(ren)	\$783	\$714	\$635	\$604	\$587	\$542	\$483	\$475	\$464	\$420	\$348	\$325	\$266
43	Adult + Child(ren)	\$817	\$745	\$661	\$629	\$612	\$564	\$504	\$496	\$485	\$437	\$363	\$338	\$277
44	Adult + Child(ren)	\$851	\$777	\$690	\$656	\$638	\$589	\$524	\$517	\$504	\$456	\$378	\$352	\$289
45	Adult + Child(ren)	\$887	\$809	\$718	\$684	\$665	\$614	\$547	\$538	\$526	\$475	\$395	\$367	\$302
46	Adult + Child(ren)	\$925	\$846	\$749	\$713	\$694	\$640	\$570	\$561	\$549	\$496	\$410	\$382	\$314
47	Adult + Child(ren)	\$965	\$882	\$781	\$743	\$722	\$667	\$595	\$585	\$572	\$517	\$429	\$399	\$327
48	Adult + Child(ren)	\$1,015	\$927	\$821	\$783	\$760	\$703	\$625	\$616	\$600	\$543	\$450	\$420	\$344
49	Adult + Child(ren)	\$1,068	\$975	\$865	\$823	\$800	\$739	\$657	\$648	\$633	\$572	\$475	\$441	\$363
50	Adult + Child(ren)	\$1,123	\$1,024	\$908	\$865	\$840	\$777	\$692	\$680	\$665	\$602	\$500	\$464	\$382
51	Adult + Child(ren)	\$1,182	\$1,077	\$956	\$910	\$884	\$817	\$728	\$716	\$699	\$633	\$524	\$488	\$401
52	Adult + Child(ren)	\$1,243	\$1,134	\$1,005	\$958	\$929	\$859	\$764	\$752	\$735	\$665	\$551	\$513	\$422
53	Adult + Child(ren)	\$1,303	\$1,189	\$1,055	\$1,003	\$975	\$901	\$802	\$790	\$771	\$699	\$580	\$540	\$443
54	Adult + Child(ren)	\$1,366	\$1,246	\$1,106	\$1,053	\$1,022	\$944	\$840	\$828	\$809	\$732	\$606	\$564	\$464
55	Adult + Child(ren)	\$1,433	\$1,307	\$1,159	\$1,104	\$1,074	\$992	\$882	\$868	\$849	\$768	\$637	\$593	\$486
56	Adult + Child(ren)	\$1,503	\$1,372	\$1,216	\$1,159	\$1,125	\$1,039	\$925	\$912	\$889	\$806	\$667	\$621	\$509
57	Adult + Child(ren)	\$1,575	\$1,438	\$1,275	\$1,214	\$1,180	\$1,091	\$969	\$956	\$933	\$846	\$699	\$652	\$536
58	Adult + Child(ren)	\$1,645	\$1,501	\$1,332	\$1,267	\$1,231	\$1,138	\$1,013	\$998	\$975	\$882	\$732	\$680	\$559
59	Adult + Child(ren)	\$1,718	\$1,568	\$1,391	\$1,324	\$1,286	\$1,188	\$1,056	\$1,041	\$1,018	\$922	\$764	\$711	\$583
60	Adult + Child(ren)	\$1,794	\$1,638	\$1,452	\$1,383	\$1,343	\$1,241	\$1,104	\$1,087	\$1,062	\$961	\$796	\$741	\$608
61	Adult + Child(ren)	\$1,873	\$1,710	\$1,516	\$1,444	\$1,402	\$1,296	\$1,153	\$1,136	\$1,110	\$1,003	\$832	\$775	\$637
62	Adult + Child(ren)	\$1,955	\$1,784	\$1,583	\$1,507	\$1,463	\$1,353	\$1,203	\$1,186	\$1,159	\$1,049	\$868	\$809	\$663
63	Adult + Child(ren)	\$2,025	\$1,849	\$1,640	\$1,560	\$1,516	\$1,400	\$1,246	\$1,227	\$1,199	\$1,085	\$899	\$838	\$688
64	Adult + Child(ren)	\$2,098	\$1,913	\$1,697	\$1,617	\$1,569	\$1,450	\$1,290	\$1,271	\$1,243	\$1,125	\$931	\$866	\$713
65	Adult + Child(ren)	\$2,172	\$1,982	\$1,758	\$1,674	\$1,626	\$1,503	\$1,336	\$1,317	\$1,286	\$1,165	\$965	\$899	\$737
66	Adult + Child(ren)	\$2,248	\$2,052	\$1,820	\$1,733	\$1,683	\$1,556	\$1,383	\$1,364	\$1,332	\$1,205	\$999	\$929	\$764
67	Adult + Child(ren)	\$2,329	\$2,126	\$1,885	\$1,794	\$1,742	\$1,611	\$1,433	\$1,412	\$1,379	\$1,248	\$1,034	\$963	\$790
68	Adult + Child(ren)	\$2,411	\$2,200	\$1,951	\$1,858	\$1,805	\$1,668	\$1,484	\$1,461	\$1,429	\$1,292	\$1,072	\$998	\$819
69	Adult + Child(ren)	\$2,497	\$2,280	\$2,022	\$1,925	\$1,870	\$1,727	\$1,537	\$1,514	\$1,478	\$1,338	\$1,110	\$1,034	\$847
70+	Adult + Child(ren)	\$2,586	\$2,360	\$2,094	\$1,993	\$1,936	\$1,788	\$1,590	\$1,568	\$1,531	\$1,387	\$1,148	\$1,070	\$878

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10a - Closed Gender Pool Plan Rates**  
**Grandfathered Gender-Rated Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20%	Ded / 20%	Ded / 20%	\$1,000 Ded / 30% Plan	20/30 - 20% Plan	20/30 - 20% Plan	20/30 - 20% Plan	0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$742	\$679	\$600	\$571	\$557	\$513	\$458	\$450	\$441	\$397	\$331	\$307	\$252
19	Family	\$751	\$684	\$609	\$580	\$563	\$519	\$461	\$455	\$444	\$403	\$334	\$310	\$255
20	Family	\$760	\$693	\$615	\$586	\$568	\$525	\$467	\$461	\$450	\$406	\$336	\$313	\$258
21	Family	\$769	\$702	\$624	\$592	\$577	\$531	\$473	\$467	\$455	\$412	\$342	\$319	\$261
22	Family	\$777	\$711	\$629	\$600	\$583	\$539	\$479	\$473	\$461	\$418	\$345	\$322	\$264
23	Family	\$786	\$719	\$638	\$606	\$589	\$545	\$484	\$479	\$467	\$423	\$351	\$325	\$267
24	Family	\$798	\$728	\$644	\$615	\$597	\$551	\$490	\$484	\$473	\$426	\$354	\$331	\$270
25	Family	\$806	\$737	\$653	\$621	\$603	\$557	\$496	\$487	\$479	\$432	\$357	\$334	\$273
26	Family	\$815	\$745	\$661	\$629	\$609	\$563	\$502	\$493	\$484	\$438	\$363	\$336	\$276
27	Family	\$824	\$754	\$667	\$635	\$618	\$571	\$508	\$499	\$487	\$441	\$365	\$342	\$281
28	Family	\$856	\$780	\$693	\$658	\$641	\$592	\$528	\$519	\$508	\$458	\$380	\$354	\$290
29	Family	\$887	\$812	\$719	\$684	\$664	\$615	\$545	\$539	\$525	\$476	\$394	\$368	\$302
30	Family	\$922	\$841	\$745	\$711	\$690	\$638	\$568	\$560	\$545	\$493	\$409	\$380	\$313
31	Family	\$957	\$873	\$774	\$737	\$716	\$661	\$589	\$580	\$566	\$513	\$423	\$394	\$325
32	Family	\$992	\$905	\$803	\$766	\$742	\$687	\$612	\$600	\$589	\$531	\$441	\$412	\$336
33	Family	\$1,009	\$922	\$818	\$777	\$757	\$699	\$621	\$612	\$597	\$542	\$450	\$418	\$342
34	Family	\$1,027	\$937	\$832	\$792	\$769	\$711	\$632	\$624	\$609	\$551	\$455	\$423	\$348
35	Family	\$1,044	\$954	\$847	\$806	\$783	\$722	\$644	\$632	\$618	\$560	\$464	\$432	\$354
36	Family	\$1,064	\$972	\$861	\$821	\$795	\$737	\$655	\$644	\$629	\$571	\$473	\$441	\$360
37	Family	\$1,082	\$986	\$876	\$832	\$809	\$748	\$667	\$655	\$641	\$580	\$481	\$447	\$368
38	Family	\$1,105	\$1,006	\$893	\$850	\$827	\$763	\$679	\$670	\$653	\$592	\$490	\$455	\$374
39	Family	\$1,125	\$1,027	\$911	\$867	\$844	\$780	\$693	\$682	\$667	\$603	\$499	\$467	\$383
40	Family	\$1,148	\$1,050	\$931	\$885	\$861	\$795	\$708	\$696	\$682	\$615	\$510	\$476	\$389
41	Family	\$1,172	\$1,070	\$948	\$902	\$879	\$812	\$722	\$711	\$693	\$629	\$519	\$484	\$397
42	Family	\$1,195	\$1,090	\$969	\$922	\$896	\$827	\$737	\$725	\$708	\$641	\$531	\$496	\$406
43	Family	\$1,247	\$1,137	\$1,009	\$960	\$934	\$861	\$769	\$757	\$740	\$667	\$554	\$516	\$423
44	Family	\$1,299	\$1,186	\$1,053	\$1,001	\$974	\$899	\$800	\$789	\$769	\$696	\$577	\$537	\$441
45	Family	\$1,354	\$1,235	\$1,096	\$1,044	\$1,015	\$937	\$835	\$821	\$803	\$725	\$603	\$560	\$461
46	Family	\$1,412	\$1,291	\$1,143	\$1,088	\$1,059	\$977	\$870	\$856	\$838	\$757	\$626	\$583	\$479
47	Family	\$1,473	\$1,346	\$1,192	\$1,134	\$1,102	\$1,018	\$908	\$893	\$873	\$789	\$655	\$609	\$499
48	Family	\$1,549	\$1,415	\$1,253	\$1,195	\$1,160	\$1,073	\$954	\$940	\$916	\$829	\$687	\$641	\$525
49	Family	\$1,630	\$1,488	\$1,320	\$1,256	\$1,221	\$1,128	\$1,003	\$989	\$966	\$873	\$725	\$673	\$554
50	Family	\$1,714	\$1,563	\$1,386	\$1,320	\$1,282	\$1,186	\$1,056	\$1,038	\$1,015	\$919	\$763	\$708	\$583
51	Family	\$1,804	\$1,644	\$1,459	\$1,389	\$1,349	\$1,247	\$1,111	\$1,093	\$1,067	\$966	\$800	\$745	\$612
52	Family	\$1,897	\$1,731	\$1,534	\$1,462	\$1,418	\$1,311	\$1,166	\$1,148	\$1,122	\$1,015	\$841	\$783	\$644
53	Family	\$1,989	\$1,815	\$1,610	\$1,531	\$1,488	\$1,375	\$1,224	\$1,206	\$1,177	\$1,067	\$885	\$824	\$676
54	Family	\$2,085	\$1,902	\$1,688	\$1,607	\$1,560	\$1,441	\$1,282	\$1,264	\$1,235	\$1,117	\$925	\$861	\$708
55	Family	\$2,187	\$1,995	\$1,769	\$1,685	\$1,639	\$1,514	\$1,346	\$1,325	\$1,296	\$1,172	\$972	\$905	\$742
56	Family	\$2,294	\$2,094	\$1,856	\$1,769	\$1,717	\$1,586	\$1,412	\$1,392	\$1,357	\$1,230	\$1,018	\$948	\$777
57	Family	\$2,404	\$2,195	\$1,946	\$1,853	\$1,801	\$1,665	\$1,479	\$1,459	\$1,424	\$1,291	\$1,067	\$995	\$818
58	Family	\$2,511	\$2,291	\$2,033	\$1,934	\$1,879	\$1,737	\$1,546	\$1,523	\$1,488	\$1,346	\$1,117	\$1,038	\$853
59	Family	\$2,622	\$2,393	\$2,123	\$2,021	\$1,963	\$1,813	\$1,612	\$1,589	\$1,554	\$1,407	\$1,166	\$1,085	\$890
60	Family	\$2,738	\$2,500	\$2,216	\$2,111	\$2,050	\$1,894	\$1,685	\$1,659	\$1,621	\$1,467	\$1,215	\$1,131	\$928
61	Family	\$2,859	\$2,610	\$2,314	\$2,204	\$2,140	\$1,978	\$1,760	\$1,734	\$1,694	\$1,531	\$1,270	\$1,183	\$972
62	Family	\$2,984	\$2,723	\$2,416	\$2,300	\$2,233	\$2,065	\$1,836	\$1,810	\$1,769	\$1,601	\$1,325	\$1,235	\$1,012
63	Family	\$3,091	\$2,822	\$2,503	\$2,381	\$2,314	\$2,137	\$1,902	\$1,873	\$1,830	\$1,656	\$1,372	\$1,279	\$1,050
64	Family	\$3,202	\$2,920	\$2,590	\$2,468	\$2,395	\$2,213	\$1,969	\$1,940	\$1,897	\$1,717	\$1,421	\$1,322	\$1,088
65	Family	\$3,315	\$3,025	\$2,683	\$2,555	\$2,482	\$2,294	\$2,039	\$2,010	\$1,963	\$1,778	\$1,473	\$1,372	\$1,125
66	Family	\$3,431	\$3,132	\$2,778	\$2,645	\$2,569	\$2,375	\$2,111	\$2,082	\$2,033	\$1,839	\$1,525	\$1,418	\$1,166
67	Family	\$3,555	\$3,245	\$2,877	\$2,738	\$2,659	\$2,459	\$2,187	\$2,155	\$2,105	\$1,905	\$1,578	\$1,470	\$1,206
68	Family	\$3,680	\$3,358	\$2,978	\$2,836	\$2,755	\$2,546	\$2,265	\$2,230	\$2,181	\$1,972	\$1,636	\$1,523	\$1,250
69	Family	\$3,811	\$3,480	\$3,086	\$2,938	\$2,854	\$2,636	\$2,346	\$2,311	\$2,256	\$2,042	\$1,694	\$1,578	\$1,293
70+	Family	\$3,947	\$3,602	\$3,196	\$3,042	\$2,955	\$2,729	\$2,427	\$2,393	\$2,337	\$2,117	\$1,752	\$1,633	\$1,340

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	\$346	\$316	\$279	\$266	\$259	\$239	\$213	\$209	\$205	\$185	\$154	\$143	\$117
19	Single	\$350	\$319	\$284	\$270	\$262	\$242	\$215	\$212	\$207	\$188	\$155	\$144	\$119
20	Single	\$354	\$323	\$286	\$273	\$265	\$244	\$217	\$215	\$209	\$189	\$157	\$146	\$120
21	Single	\$358	\$327	\$290	\$275	\$269	\$247	\$220	\$217	\$212	\$192	\$159	\$149	\$122
22	Single	\$362	\$331	\$293	\$279	\$271	\$251	\$223	\$220	\$215	\$194	\$161	\$150	\$123
23	Single	\$366	\$335	\$297	\$282	\$274	\$254	\$225	\$223	\$217	\$197	\$163	\$151	\$124
24	Single	\$371	\$339	\$300	\$286	\$278	\$257	\$228	\$225	\$220	\$198	\$165	\$154	\$126
25	Single	\$375	\$343	\$304	\$289	\$281	\$259	\$231	\$227	\$223	\$201	\$166	\$155	\$127
26	Single	\$379	\$347	\$308	\$293	\$284	\$262	\$234	\$230	\$225	\$204	\$169	\$157	\$128
27	Single	\$383	\$351	\$311	\$296	\$288	\$266	\$236	\$232	\$227	\$205	\$170	\$159	\$131
28	Single	\$398	\$363	\$323	\$306	\$298	\$275	\$246	\$242	\$236	\$213	\$177	\$165	\$135
29	Single	\$413	\$378	\$335	\$319	\$309	\$286	\$254	\$251	\$244	\$221	\$184	\$171	\$140
30	Single	\$429	\$392	\$347	\$331	\$321	\$297	\$265	\$261	\$254	\$230	\$190	\$177	\$146
31	Single	\$446	\$406	\$360	\$343	\$333	\$308	\$274	\$270	\$263	\$239	\$197	\$184	\$151
32	Single	\$462	\$421	\$374	\$356	\$346	\$320	\$285	\$279	\$274	\$247	\$205	\$191	\$157
33	Single	\$470	\$429	\$381	\$362	\$352	\$325	\$289	\$285	\$278	\$252	\$209	\$194	\$159
34	Single	\$478	\$436	\$387	\$369	\$358	\$331	\$294	\$290	\$284	\$257	\$212	\$197	\$162
35	Single	\$486	\$444	\$394	\$375	\$365	\$336	\$300	\$294	\$288	\$261	\$216	\$201	\$165
36	Single	\$495	\$452	\$401	\$382	\$370	\$343	\$305	\$300	\$293	\$266	\$220	\$205	\$167
37	Single	\$504	\$459	\$408	\$387	\$377	\$348	\$311	\$305	\$298	\$270	\$224	\$208	\$171
38	Single	\$514	\$468	\$416	\$396	\$385	\$355	\$316	\$312	\$304	\$275	\$228	\$212	\$174
39	Single	\$524	\$478	\$424	\$404	\$393	\$363	\$323	\$317	\$311	\$281	\$232	\$217	\$178
40	Single	\$535	\$489	\$433	\$412	\$401	\$370	\$329	\$324	\$317	\$286	\$238	\$221	\$181
41	Single	\$545	\$498	\$441	\$420	\$409	\$378	\$336	\$331	\$323	\$293	\$242	\$225	\$185
42	Single	\$556	\$508	\$451	\$429	\$417	\$385	\$343	\$338	\$329	\$298	\$247	\$231	\$189
43	Single	\$581	\$529	\$470	\$447	\$435	\$401	\$358	\$352	\$344	\$311	\$258	\$240	\$197
44	Single	\$605	\$552	\$490	\$466	\$454	\$419	\$373	\$367	\$358	\$324	\$269	\$250	\$205
45	Single	\$630	\$575	\$510	\$486	\$473	\$436	\$389	\$382	\$374	\$338	\$281	\$261	\$215
46	Single	\$657	\$601	\$532	\$506	\$493	\$455	\$405	\$398	\$390	\$352	\$292	\$271	\$223
47	Single	\$686	\$626	\$555	\$528	\$513	\$474	\$423	\$416	\$406	\$367	\$305	\$284	\$232
48	Single	\$721	\$659	\$583	\$556	\$540	\$500	\$444	\$437	\$427	\$386	\$320	\$298	\$244
49	Single	\$759	\$693	\$614	\$585	\$568	\$525	\$467	\$460	\$450	\$406	\$338	\$313	\$258
50	Single	\$798	\$728	\$645	\$614	\$597	\$552	\$491	\$483	\$473	\$428	\$355	\$329	\$271
51	Single	\$840	\$765	\$679	\$647	\$628	\$581	\$517	\$509	\$497	\$450	\$373	\$347	\$285
52	Single	\$883	\$806	\$714	\$680	\$660	\$610	\$543	\$535	\$522	\$473	\$392	\$365	\$300
53	Single	\$926	\$845	\$749	\$713	\$693	\$640	\$570	\$562	\$548	\$497	\$412	\$383	\$315
54	Single	\$971	\$886	\$786	\$748	\$726	\$671	\$597	\$589	\$575	\$520	\$431	\$401	\$329
55	Single	\$1,018	\$929	\$824	\$784	\$763	\$705	\$626	\$617	\$603	\$545	\$452	\$421	\$346
56	Single	\$1,068	\$975	\$864	\$824	\$799	\$738	\$657	\$648	\$632	\$572	\$474	\$441	\$362
57	Single	\$1,119	\$1,022	\$906	\$863	\$838	\$775	\$689	\$679	\$663	\$601	\$497	\$463	\$381
58	Single	\$1,169	\$1,067	\$946	\$900	\$875	\$809	\$720	\$709	\$693	\$626	\$520	\$483	\$397
59	Single	\$1,220	\$1,114	\$988	\$941	\$914	\$844	\$751	\$740	\$724	\$655	\$543	\$505	\$414
60	Single	\$1,274	\$1,164	\$1,031	\$983	\$954	\$882	\$784	\$772	\$755	\$683	\$566	\$527	\$432
61	Single	\$1,331	\$1,215	\$1,077	\$1,026	\$996	\$921	\$819	\$807	\$788	\$713	\$591	\$551	\$452
62	Single	\$1,389	\$1,268	\$1,125	\$1,071	\$1,040	\$961	\$855	\$842	\$824	\$745	\$617	\$575	\$471
63	Single	\$1,439	\$1,314	\$1,165	\$1,108	\$1,077	\$995	\$886	\$872	\$852	\$771	\$639	\$595	\$489
64	Single	\$1,490	\$1,359	\$1,206	\$1,149	\$1,115	\$1,030	\$917	\$903	\$883	\$799	\$662	\$616	\$506
65	Single	\$1,543	\$1,408	\$1,249	\$1,189	\$1,156	\$1,068	\$949	\$936	\$914	\$828	\$686	\$639	\$524
66	Single	\$1,597	\$1,458	\$1,293	\$1,231	\$1,196	\$1,106	\$983	\$969	\$946	\$856	\$710	\$660	\$543
67	Single	\$1,655	\$1,511	\$1,339	\$1,274	\$1,238	\$1,145	\$1,018	\$1,003	\$980	\$887	\$734	\$684	\$562
68	Single	\$1,713	\$1,563	\$1,386	\$1,320	\$1,283	\$1,185	\$1,054	\$1,038	\$1,015	\$918	\$761	\$709	\$582
69	Single	\$1,774	\$1,620	\$1,436	\$1,368	\$1,328	\$1,227	\$1,092	\$1,076	\$1,050	\$950	\$788	\$734	\$602
70+	Single	\$1,837	\$1,677	\$1,488	\$1,416	\$1,376	\$1,270	\$1,130	\$1,114	\$1,088	\$986	\$815	\$760	\$624

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)**  
**Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Two-Party	\$692	\$632	\$558	\$532	\$518	\$478	\$426	\$418	\$410	\$370	\$308	\$286	\$234
19	Two-Party	\$700	\$638	\$568	\$540	\$524	\$484	\$430	\$424	\$414	\$376	\$310	\$288	\$238
20	Two-Party	\$708	\$646	\$572	\$546	\$530	\$488	\$434	\$430	\$418	\$378	\$314	\$292	\$240
21	Two-Party	\$716	\$654	\$580	\$550	\$538	\$494	\$440	\$434	\$424	\$384	\$318	\$298	\$244
22	Two-Party	\$724	\$662	\$586	\$558	\$542	\$502	\$446	\$440	\$430	\$388	\$322	\$300	\$246
23	Two-Party	\$732	\$670	\$594	\$564	\$548	\$508	\$450	\$446	\$434	\$394	\$326	\$302	\$248
24	Two-Party	\$742	\$678	\$600	\$572	\$556	\$514	\$456	\$450	\$440	\$396	\$330	\$308	\$252
25	Two-Party	\$750	\$686	\$608	\$578	\$562	\$518	\$462	\$454	\$446	\$402	\$332	\$310	\$254
26	Two-Party	\$758	\$694	\$616	\$586	\$568	\$524	\$468	\$460	\$450	\$408	\$338	\$314	\$256
27	Two-Party	\$766	\$702	\$622	\$592	\$576	\$532	\$472	\$464	\$454	\$410	\$340	\$318	\$262
28	Two-Party	\$796	\$726	\$646	\$612	\$596	\$550	\$492	\$484	\$472	\$426	\$354	\$330	\$270
29	Two-Party	\$826	\$756	\$670	\$638	\$618	\$572	\$508	\$502	\$488	\$442	\$368	\$342	\$280
30	Two-Party	\$858	\$784	\$694	\$662	\$642	\$594	\$530	\$522	\$508	\$460	\$380	\$354	\$292
31	Two-Party	\$892	\$812	\$720	\$686	\$666	\$616	\$548	\$540	\$526	\$478	\$394	\$368	\$302
32	Two-Party	\$924	\$842	\$748	\$712	\$692	\$640	\$570	\$558	\$548	\$494	\$410	\$382	\$314
33	Two-Party	\$940	\$858	\$762	\$724	\$704	\$650	\$578	\$570	\$556	\$504	\$418	\$388	\$318
34	Two-Party	\$956	\$872	\$774	\$738	\$716	\$662	\$588	\$580	\$568	\$514	\$424	\$394	\$324
35	Two-Party	\$972	\$888	\$788	\$750	\$730	\$672	\$600	\$588	\$576	\$522	\$432	\$402	\$330
36	Two-Party	\$990	\$904	\$802	\$764	\$740	\$686	\$610	\$600	\$586	\$532	\$440	\$410	\$334
37	Two-Party	\$1,008	\$918	\$816	\$774	\$754	\$696	\$622	\$610	\$596	\$540	\$448	\$416	\$342
38	Two-Party	\$1,028	\$936	\$832	\$792	\$770	\$710	\$632	\$624	\$608	\$550	\$456	\$424	\$348
39	Two-Party	\$1,048	\$956	\$848	\$808	\$786	\$726	\$646	\$634	\$622	\$562	\$464	\$434	\$356
40	Two-Party	\$1,070	\$978	\$866	\$824	\$802	\$740	\$658	\$648	\$634	\$572	\$476	\$442	\$362
41	Two-Party	\$1,090	\$996	\$882	\$840	\$818	\$756	\$672	\$662	\$646	\$586	\$484	\$450	\$370
42	Two-Party	\$1,112	\$1,016	\$902	\$858	\$834	\$770	\$686	\$676	\$668	\$596	\$494	\$462	\$378
43	Two-Party	\$1,162	\$1,058	\$940	\$894	\$870	\$802	\$716	\$704	\$688	\$622	\$516	\$480	\$394
44	Two-Party	\$1,210	\$1,104	\$980	\$932	\$908	\$838	\$746	\$734	\$716	\$648	\$538	\$500	\$410
45	Two-Party	\$1,260	\$1,150	\$1,020	\$972	\$946	\$872	\$778	\$764	\$748	\$676	\$562	\$522	\$430
46	Two-Party	\$1,314	\$1,202	\$1,064	\$1,012	\$986	\$910	\$810	\$796	\$780	\$704	\$584	\$542	\$446
47	Two-Party	\$1,372	\$1,252	\$1,110	\$1,056	\$1,026	\$948	\$846	\$832	\$812	\$734	\$610	\$568	\$464
48	Two-Party	\$1,442	\$1,318	\$1,166	\$1,112	\$1,080	\$1,000	\$888	\$874	\$854	\$772	\$640	\$596	\$488
49	Two-Party	\$1,518	\$1,386	\$1,228	\$1,170	\$1,136	\$1,050	\$934	\$920	\$900	\$812	\$676	\$626	\$516
50	Two-Party	\$1,596	\$1,456	\$1,290	\$1,228	\$1,194	\$1,104	\$982	\$966	\$946	\$856	\$710	\$658	\$542
51	Two-Party	\$1,680	\$1,530	\$1,358	\$1,294	\$1,256	\$1,162	\$1,034	\$1,018	\$994	\$900	\$746	\$694	\$570
52	Two-Party	\$1,766	\$1,612	\$1,428	\$1,360	\$1,320	\$1,220	\$1,086	\$1,070	\$1,044	\$946	\$784	\$730	\$600
53	Two-Party	\$1,852	\$1,690	\$1,498	\$1,426	\$1,386	\$1,280	\$1,140	\$1,124	\$1,096	\$994	\$824	\$766	\$630
54	Two-Party	\$1,942	\$1,772	\$1,572	\$1,496	\$1,452	\$1,342	\$1,194	\$1,178	\$1,150	\$1,040	\$862	\$802	\$658
55	Two-Party	\$2,036	\$1,858	\$1,648	\$1,568	\$1,526	\$1,410	\$1,252	\$1,234	\$1,206	\$1,090	\$904	\$842	\$692
56	Two-Party	\$2,136	\$1,950	\$1,728	\$1,648	\$1,598	\$1,476	\$1,314	\$1,296	\$1,264	\$1,144	\$948	\$882	\$724
57	Two-Party	\$2,238	\$2,044	\$1,812	\$1,726	\$1,676	\$1,550	\$1,378	\$1,358	\$1,326	\$1,202	\$994	\$926	\$762
58	Two-Party	\$2,338	\$2,134	\$1,892	\$1,800	\$1,750	\$1,618	\$1,440	\$1,418	\$1,386	\$1,252	\$1,040	\$966	\$794
59	Two-Party	\$2,440	\$2,228	\$1,976	\$1,882	\$1,828	\$1,688	\$1,502	\$1,480	\$1,448	\$1,310	\$1,086	\$1,010	\$828
60	Two-Party	\$2,548	\$2,328	\$2,062	\$1,966	\$1,908	\$1,764	\$1,568	\$1,544	\$1,510	\$1,366	\$1,132	\$1,054	\$864
61	Two-Party	\$2,662	\$2,430	\$2,154	\$2,052	\$1,992	\$1,842	\$1,638	\$1,614	\$1,576	\$1,426	\$1,182	\$1,102	\$904
62	Two-Party	\$2,778	\$2,536	\$2,250	\$2,142	\$2,080	\$1,922	\$1,710	\$1,684	\$1,648	\$1,490	\$1,234	\$1,150	\$942
63	Two-Party	\$2,878	\$2,628	\$2,330	\$2,216	\$2,154	\$1,990	\$1,772	\$1,744	\$1,704	\$1,542	\$1,278	\$1,190	\$978
64	Two-Party	\$2,980	\$2,718	\$2,412	\$2,298	\$2,230	\$2,060	\$1,834	\$1,806	\$1,766	\$1,598	\$1,324	\$1,232	\$1,012
65	Two-Party	\$3,086	\$2,816	\$2,498	\$2,378	\$2,312	\$2,136	\$1,898	\$1,872	\$1,828	\$1,656	\$1,372	\$1,278	\$1,048
66	Two-Party	\$3,194	\$2,916	\$2,586	\$2,462	\$2,392	\$2,212	\$1,966	\$1,938	\$1,892	\$1,712	\$1,420	\$1,320	\$1,086
67	Two-Party	\$3,310	\$3,022	\$2,678	\$2,548	\$2,476	\$2,290	\$2,036	\$2,006	\$1,960	\$1,774	\$1,468	\$1,368	\$1,124
68	Two-Party	\$3,426	\$3,126	\$2,772	\$2,640	\$2,566	\$2,370	\$2,108	\$2,076	\$2,030	\$1,836	\$1,522	\$1,418	\$1,164
69	Two-Party	\$3,548	\$3,240	\$2,872	\$2,736	\$2,656	\$2,454	\$2,184	\$2,152	\$2,100	\$1,900	\$1,576	\$1,468	\$1,204
70+	Two-Party	\$3,674	\$3,354	\$2,976	\$2,832	\$2,752	\$2,540	\$2,260	\$2,228	\$2,176	\$1,972	\$1,630	\$1,520	\$1,248

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)**  
**Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	Ded / 20% (With Rx) Plan	Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Adult + Child(ren)	\$657	\$600	\$530	\$505	\$492	\$454	\$405	\$397	\$390	\$352	\$293	\$272	\$222
19	Adult + Child(ren)	\$665	\$606	\$540	\$513	\$498	\$460	\$409	\$403	\$393	\$357	\$295	\$274	\$226
20	Adult + Child(ren)	\$673	\$614	\$543	\$519	\$504	\$464	\$412	\$409	\$397	\$359	\$298	\$277	\$228
21	Adult + Child(ren)	\$680	\$621	\$551	\$523	\$511	\$469	\$418	\$412	\$403	\$365	\$302	\$283	\$232
22	Adult + Child(ren)	\$688	\$629	\$557	\$530	\$515	\$477	\$424	\$418	\$409	\$369	\$306	\$285	\$234
23	Adult + Child(ren)	\$695	\$637	\$564	\$536	\$521	\$483	\$428	\$424	\$412	\$374	\$310	\$287	\$236
24	Adult + Child(ren)	\$705	\$644	\$570	\$543	\$528	\$488	\$433	\$428	\$418	\$376	\$314	\$293	\$239
25	Adult + Child(ren)	\$713	\$652	\$578	\$549	\$534	\$492	\$439	\$431	\$424	\$382	\$315	\$295	\$241
26	Adult + Child(ren)	\$720	\$659	\$585	\$557	\$540	\$498	\$445	\$437	\$428	\$388	\$321	\$298	\$243
27	Adult + Child(ren)	\$728	\$667	\$591	\$562	\$547	\$505	\$448	\$441	\$431	\$390	\$323	\$302	\$249
28	Adult + Child(ren)	\$756	\$690	\$614	\$581	\$566	\$523	\$467	\$460	\$448	\$405	\$336	\$314	\$257
29	Adult + Child(ren)	\$785	\$718	\$637	\$606	\$587	\$543	\$483	\$477	\$464	\$420	\$350	\$325	\$266
30	Adult + Child(ren)	\$815	\$745	\$659	\$629	\$610	\$564	\$504	\$496	\$483	\$437	\$361	\$336	\$277
31	Adult + Child(ren)	\$847	\$771	\$684	\$652	\$633	\$585	\$521	\$513	\$500	\$454	\$374	\$350	\$287
32	Adult + Child(ren)	\$878	\$800	\$711	\$676	\$657	\$608	\$542	\$530	\$521	\$469	\$390	\$363	\$298
33	Adult + Child(ren)	\$893	\$815	\$724	\$688	\$669	\$618	\$549	\$542	\$528	\$479	\$397	\$369	\$302
34	Adult + Child(ren)	\$908	\$828	\$735	\$701	\$680	\$629	\$559	\$551	\$540	\$488	\$403	\$374	\$308
35	Adult + Child(ren)	\$923	\$844	\$749	\$713	\$694	\$638	\$570	\$559	\$547	\$496	\$410	\$382	\$314
36	Adult + Child(ren)	\$941	\$859	\$762	\$726	\$703	\$652	\$580	\$570	\$557	\$505	\$418	\$390	\$317
37	Adult + Child(ren)	\$958	\$872	\$775	\$735	\$716	\$661	\$591	\$580	\$566	\$513	\$426	\$395	\$325
38	Adult + Child(ren)	\$977	\$889	\$790	\$752	\$732	\$675	\$600	\$593	\$578	\$523	\$433	\$403	\$331
39	Adult + Child(ren)	\$996	\$908	\$806	\$768	\$747	\$690	\$614	\$602	\$591	\$534	\$441	\$412	\$338
40	Adult + Child(ren)	\$1,017	\$929	\$823	\$783	\$762	\$703	\$625	\$616	\$602	\$543	\$452	\$420	\$344
41	Adult + Child(ren)	\$1,036	\$946	\$838	\$798	\$777	\$718	\$638	\$629	\$614	\$557	\$460	\$428	\$352
42	Adult + Child(ren)	\$1,056	\$965	\$857	\$815	\$792	\$732	\$652	\$642	\$625	\$566	\$469	\$439	\$359
43	Adult + Child(ren)	\$1,104	\$1,005	\$893	\$849	\$827	\$762	\$680	\$669	\$654	\$591	\$490	\$456	\$374
44	Adult + Child(ren)	\$1,150	\$1,049	\$931	\$885	\$863	\$796	\$709	\$697	\$680	\$616	\$511	\$475	\$390
45	Adult + Child(ren)	\$1,197	\$1,093	\$969	\$923	\$899	\$828	\$739	\$726	\$711	\$642	\$534	\$496	\$409
46	Adult + Child(ren)	\$1,248	\$1,142	\$1,011	\$961	\$937	\$865	\$770	\$756	\$741	\$669	\$555	\$515	\$424
47	Adult + Child(ren)	\$1,303	\$1,189	\$1,055	\$1,003	\$975	\$901	\$804	\$790	\$771	\$697	\$580	\$540	\$441
48	Adult + Child(ren)	\$1,370	\$1,252	\$1,108	\$1,056	\$1,026	\$950	\$844	\$830	\$811	\$733	\$608	\$566	\$464
49	Adult + Child(ren)	\$1,442	\$1,317	\$1,167	\$1,112	\$1,079	\$998	\$887	\$874	\$855	\$771	\$642	\$595	\$490
50	Adult + Child(ren)	\$1,516	\$1,383	\$1,226	\$1,167	\$1,134	\$1,049	\$933	\$918	\$899	\$813	\$675	\$625	\$515
51	Adult + Child(ren)	\$1,596	\$1,454	\$1,290	\$1,229	\$1,193	\$1,104	\$982	\$967	\$944	\$855	\$709	\$659	\$542
52	Adult + Child(ren)	\$1,678	\$1,531	\$1,357	\$1,292	\$1,254	\$1,159	\$1,032	\$1,017	\$992	\$899	\$745	\$694	\$570
53	Adult + Child(ren)	\$1,759	\$1,606	\$1,423	\$1,355	\$1,317	\$1,216	\$1,083	\$1,068	\$1,041	\$944	\$783	\$728	\$599
54	Adult + Child(ren)	\$1,845	\$1,683	\$1,493	\$1,421	\$1,379	\$1,275	\$1,134	\$1,119	\$1,093	\$988	\$819	\$762	\$625
55	Adult + Child(ren)	\$1,934	\$1,765	\$1,566	\$1,490	\$1,450	\$1,340	\$1,189	\$1,172	\$1,146	\$1,036	\$859	\$800	\$657
56	Adult + Child(ren)	\$2,029	\$1,853	\$1,642	\$1,566	\$1,518	\$1,402	\$1,248	\$1,231	\$1,201	\$1,087	\$901	\$838	\$688
57	Adult + Child(ren)	\$2,126	\$1,942	\$1,721	\$1,640	\$1,592	\$1,473	\$1,309	\$1,290	\$1,260	\$1,142	\$944	\$880	\$724
58	Adult + Child(ren)	\$2,221	\$2,027	\$1,797	\$1,710	\$1,663	\$1,537	\$1,368	\$1,347	\$1,317	\$1,189	\$988	\$918	\$754
59	Adult + Child(ren)	\$2,318	\$2,117	\$1,877	\$1,788	\$1,737	\$1,604	\$1,427	\$1,406	\$1,376	\$1,245	\$1,032	\$960	\$787
60	Adult + Child(ren)	\$2,421	\$2,212	\$1,959	\$1,868	\$1,813	\$1,676	\$1,490	\$1,467	\$1,435	\$1,298	\$1,075	\$1,001	\$821
61	Adult + Child(ren)	\$2,529	\$2,309	\$2,046	\$1,949	\$1,892	\$1,750	\$1,556	\$1,533	\$1,497	\$1,355	\$1,123	\$1,047	\$859
62	Adult + Child(ren)	\$2,639	\$2,409	\$2,138	\$2,035	\$1,976	\$1,826	\$1,625	\$1,600	\$1,566	\$1,416	\$1,172	\$1,093	\$895
63	Adult + Child(ren)	\$2,734	\$2,497	\$2,214	\$2,105	\$2,046	\$1,891	\$1,683	\$1,657	\$1,619	\$1,465	\$1,214	\$1,131	\$929
64	Adult + Child(ren)	\$2,831	\$2,582	\$2,291	\$2,183	\$2,119	\$1,957	\$1,742	\$1,716	\$1,678	\$1,518	\$1,258	\$1,170	\$961
65	Adult + Child(ren)	\$2,932	\$2,675	\$2,373	\$2,259	\$2,196	\$2,029	\$1,803	\$1,778	\$1,737	\$1,573	\$1,303	\$1,214	\$996
66	Adult + Child(ren)	\$3,034	\$2,770	\$2,457	\$2,339	\$2,272	\$2,101	\$1,868	\$1,841	\$1,797	\$1,626	\$1,349	\$1,254	\$1,032
67	Adult + Child(ren)	\$3,145	\$2,871	\$2,544	\$2,421	\$2,352	\$2,176	\$1,934	\$1,906	\$1,862	\$1,685	\$1,395	\$1,300	\$1,068
68	Adult + Child(ren)	\$3,255	\$2,970	\$2,633	\$2,508	\$2,438	\$2,252	\$2,003	\$1,972	\$1,929	\$1,744	\$1,446	\$1,347	\$1,106
69	Adult + Child(ren)	\$3,371	\$3,078	\$2,728	\$2,599	\$2,523	\$2,331	\$2,075	\$2,044	\$1,995	\$1,805	\$1,497	\$1,395	\$1,144
70+	Adult + Child(ren)	\$3,490	\$3,186	\$2,827	\$2,690	\$2,614	\$2,413	\$2,147	\$2,117	\$2,067	\$1,873	\$1,549	\$1,444	\$1,186

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 10b - Closed Gender Pool Plan Rate-Up Rates (1.35 Rate-Up Factor)  
Grandfathered "Gender Pool" Rate-Up Plans**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO \$500	DHMO \$750	DHMO \$750	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	Ded / 20% Plan	(With Rx) Plan	(w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Family	\$1,003	\$916	\$809	\$771	\$751	\$693	\$618	\$606	\$595	\$537	\$447	\$415	\$339
19	Family	\$1,015	\$925	\$824	\$783	\$760	\$702	\$624	\$615	\$600	\$545	\$450	\$418	\$345
20	Family	\$1,027	\$937	\$829	\$792	\$769	\$708	\$629	\$624	\$606	\$548	\$455	\$423	\$348
21	Family	\$1,038	\$948	\$841	\$798	\$780	\$716	\$638	\$629	\$615	\$557	\$461	\$432	\$354
22	Family	\$1,050	\$960	\$850	\$809	\$786	\$728	\$647	\$638	\$624	\$563	\$467	\$435	\$357
23	Family	\$1,061	\$972	\$861	\$818	\$795	\$737	\$653	\$647	\$629	\$571	\$473	\$438	\$360
24	Family	\$1,076	\$983	\$870	\$829	\$806	\$745	\$661	\$653	\$638	\$574	\$479	\$447	\$365
25	Family	\$1,088	\$995	\$882	\$838	\$815	\$751	\$670	\$658	\$647	\$583	\$481	\$450	\$368
26	Family	\$1,099	\$1,006	\$893	\$850	\$824	\$760	\$679	\$667	\$653	\$592	\$490	\$455	\$371
27	Family	\$1,111	\$1,018	\$902	\$858	\$835	\$771	\$684	\$673	\$658	\$595	\$493	\$461	\$380
28	Family	\$1,154	\$1,053	\$937	\$887	\$864	\$798	\$713	\$702	\$684	\$618	\$513	\$479	\$392
29	Family	\$1,198	\$1,096	\$972	\$925	\$896	\$829	\$737	\$728	\$708	\$641	\$534	\$496	\$406
30	Family	\$1,244	\$1,137	\$1,006	\$960	\$931	\$861	\$769	\$757	\$737	\$667	\$551	\$513	\$423
31	Family	\$1,293	\$1,177	\$1,044	\$995	\$966	\$893	\$795	\$783	\$763	\$693	\$571	\$534	\$438
32	Family	\$1,340	\$1,221	\$1,085	\$1,032	\$1,003	\$928	\$827	\$809	\$795	\$716	\$595	\$554	\$455
33	Family	\$1,363	\$1,244	\$1,105	\$1,050	\$1,021	\$943	\$838	\$827	\$806	\$731	\$606	\$563	\$461
34	Family	\$1,386	\$1,264	\$1,122	\$1,070	\$1,038	\$960	\$853	\$841	\$824	\$745	\$615	\$571	\$470
35	Family	\$1,409	\$1,288	\$1,143	\$1,088	\$1,059	\$974	\$870	\$853	\$835	\$757	\$626	\$583	\$479
36	Family	\$1,436	\$1,311	\$1,163	\$1,108	\$1,073	\$995	\$885	\$870	\$850	\$771	\$638	\$595	\$484
37	Family	\$1,462	\$1,331	\$1,183	\$1,122	\$1,093	\$1,009	\$902	\$885	\$864	\$783	\$650	\$603	\$496
38	Family	\$1,491	\$1,357	\$1,206	\$1,148	\$1,117	\$1,030	\$916	\$905	\$882	\$798	\$661	\$615	\$505
39	Family	\$1,520	\$1,386	\$1,230	\$1,172	\$1,140	\$1,053	\$937	\$919	\$902	\$815	\$673	\$629	\$516
40	Family	\$1,552	\$1,418	\$1,256	\$1,195	\$1,163	\$1,073	\$954	\$940	\$919	\$829	\$690	\$641	\$525
41	Family	\$1,581	\$1,444	\$1,279	\$1,218	\$1,186	\$1,096	\$974	\$960	\$937	\$850	\$702	\$653	\$537
42	Family	\$1,612	\$1,473	\$1,308	\$1,244	\$1,209	\$1,117	\$995	\$980	\$954	\$864	\$716	\$670	\$548
43	Family	\$1,685	\$1,534	\$1,363	\$1,296	\$1,262	\$1,163	\$1,038	\$1,021	\$998	\$902	\$748	\$696	\$571
44	Family	\$1,755	\$1,601	\$1,421	\$1,351	\$1,317	\$1,215	\$1,082	\$1,064	\$1,038	\$940	\$780	\$725	\$595
45	Family	\$1,827	\$1,668	\$1,479	\$1,409	\$1,372	\$1,264	\$1,128	\$1,108	\$1,085	\$980	\$815	\$757	\$624
46	Family	\$1,905	\$1,743	\$1,543	\$1,467	\$1,430	\$1,320	\$1,175	\$1,154	\$1,131	\$1,021	\$847	\$786	\$647
47	Family	\$1,989	\$1,815	\$1,610	\$1,531	\$1,488	\$1,375	\$1,227	\$1,206	\$1,177	\$1,064	\$885	\$824	\$673
48	Family	\$2,091	\$1,911	\$1,691	\$1,612	\$1,566	\$1,450	\$1,288	\$1,267	\$1,238	\$1,119	\$928	\$864	\$708
49	Family	\$2,201	\$2,010	\$1,781	\$1,697	\$1,647	\$1,523	\$1,354	\$1,334	\$1,305	\$1,177	\$980	\$908	\$748
50	Family	\$2,314	\$2,111	\$1,871	\$1,781	\$1,731	\$1,601	\$1,424	\$1,401	\$1,372	\$1,241	\$1,030	\$954	\$786
51	Family	\$2,436	\$2,219	\$1,969	\$1,876	\$1,821	\$1,685	\$1,499	\$1,476	\$1,441	\$1,305	\$1,082	\$1,006	\$827
52	Family	\$2,561	\$2,337	\$2,071	\$1,972	\$1,914	\$1,769	\$1,575	\$1,552	\$1,514	\$1,372	\$1,137	\$1,059	\$870
53	Family	\$2,685	\$2,451	\$2,172	\$2,068	\$2,010	\$1,856	\$1,653	\$1,630	\$1,589	\$1,441	\$1,195	\$1,111	\$914
54	Family	\$2,816	\$2,569	\$2,279	\$2,169	\$2,105	\$1,946	\$1,731	\$1,708	\$1,668	\$1,508	\$1,250	\$1,163	\$954
55	Family	\$2,952	\$2,694	\$2,390	\$2,274	\$2,213	\$2,045	\$1,815	\$1,789	\$1,749	\$1,581	\$1,311	\$1,221	\$1,003
56	Family	\$3,097	\$2,828	\$2,506	\$2,390	\$2,317	\$2,140	\$1,905	\$1,879	\$1,833	\$1,659	\$1,375	\$1,279	\$1,050
57	Family	\$3,245	\$2,964	\$2,627	\$2,503	\$2,430	\$2,248	\$1,998	\$1,969	\$1,923	\$1,743	\$1,441	\$1,343	\$1,105
58	Family	\$3,390	\$3,094	\$2,743	\$2,610	\$2,538	\$2,346	\$2,088	\$2,056	\$2,010	\$1,815	\$1,508	\$1,401	\$1,151
59	Family	\$3,538	\$3,231	\$2,865	\$2,729	\$2,651	\$2,448	\$2,178	\$2,146	\$2,100	\$1,900	\$1,575	\$1,465	\$1,201
60	Family	\$3,695	\$3,376	\$2,990	\$2,851	\$2,767	\$2,558	\$2,274	\$2,239	\$2,190	\$1,981	\$1,641	\$1,528	\$1,253
61	Family	\$3,860	\$3,524	\$3,123	\$2,975	\$2,888	\$2,671	\$2,375	\$2,340	\$2,285	\$2,068	\$1,714	\$1,598	\$1,311
62	Family	\$4,028	\$3,677	\$3,263	\$3,106	\$3,016	\$2,787	\$2,480	\$2,442	\$2,390	\$2,161	\$1,789	\$1,668	\$1,366
63	Family	\$4,173	\$3,811	\$3,379	\$3,213	\$3,123	\$2,886	\$2,569	\$2,529	\$2,471	\$2,236	\$1,853	\$1,726	\$1,418
64	Family	\$4,321	\$3,941	\$3,497	\$3,332	\$3,234	\$2,987	\$2,659	\$2,619	\$2,561	\$2,317	\$1,920	\$1,786	\$1,467
65	Family	\$4,475	\$4,083	\$3,622	\$3,448	\$3,352	\$3,097	\$2,752	\$2,714	\$2,651	\$2,401	\$1,989	\$1,853	\$1,520
66	Family	\$4,631	\$4,228	\$3,750	\$3,570	\$3,468	\$3,207	\$2,851	\$2,810	\$2,743	\$2,482	\$2,059	\$1,914	\$1,575
67	Family	\$4,800	\$4,382	\$3,883	\$3,695	\$3,590	\$3,321	\$2,952	\$2,909	\$2,842	\$2,572	\$2,129	\$1,984	\$1,630
68	Family	\$4,968	\$4,533	\$4,019	\$3,828	\$3,721	\$3,437	\$3,057	\$3,010	\$2,944	\$2,662	\$2,207	\$2,056	\$1,688
69	Family	\$5,145	\$4,698	\$4,164	\$3,967	\$3,851	\$3,558	\$3,167	\$3,120	\$3,045	\$2,755	\$2,285	\$2,129	\$1,746
70+	Family	\$5,327	\$4,863	\$4,315	\$4,106	\$3,990	\$3,683	\$3,277	\$3,231	\$3,155	\$2,859	\$2,364	\$2,204	\$1,810

SERFF Tracking #:

KPMA-129165813

State Tracking #:

Company Tracking #:

State: District of Columbia

Filing Company:

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

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

Product Name: DC Individual Grandfathered Business

Project Name/Number: /

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	DC 2014 Grandfathered Individual Rate Filing Cover Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	DC KPIF Actuarial Memorandum 2014.pdf DC 2014 KPIF Filing Exhibits.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	
<b>Attachment(s):</b>	DC KPIF Actuarial Memorandum 2014.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

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

**SERFF Tracking #:**

KPMA-129165813

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

**State:** District of Columbia  
**TOI/Sub-TOI:** HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO  
**Product Name:** DC Individual Grandfathered Business  
**Project Name/Number:** /

**Filing Company:** Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	NA
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Certifications
<b>Comments:</b>	
<b>Attachment(s):</b>	DC KPIF Actuarial Memorandum 2014.pdf DC 2014 KPIF Filing Exhibits.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	NA - This is a grandfathered product.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



**KAISER PERMANENTE®**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
2101 East Jefferson Street Rockville, Maryland 20852

August 16, 2013

Mr. Efred Tanhehco  
Supervisory Actuary  
Department of Insurance and Securities  
Insurance Product Division  
810 First Street, N.E.  
Washington, DC 20002

Re: NAIC #: 95639  
HIOS Issuer ID 94506  
Individual Grandfathered Rate Filing  
Filing #GFInd1

Dear Mr. Tanhehco,

Attached is the Individual off-exchange rate filing for grandfathered plans from Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser). This filing is for rates effective February 1, 2014. Kaiser is an HMO company and offers traditional HMO copayment plans covering medical and pharmacy claims expenses. Kaiser also offers Deductible and High Deductible plans, some of which are HSA qualified.

This filing is for a change in rates for grandfathered subscribers in the individual market. There are currently 480 members enrolled, and as this experience is not credible, Kaiser is requesting a trend increase of 3.5% to base rates.

Sincerely,

Brent Plemons  
Senior Actuarial Analyst  
Kaiser Foundation Health Plan, Inc.  
Phone: 301-816-6634  
Fax: 301-816-7124  
Email: [brent.r.plemons@kp.org](mailto:brent.r.plemons@kp.org)

# Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

## District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2014

### Actuarial Memorandum

I, Peter Berry, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2014.

The Revenue Requirement for 2014 is developed by accumulating medical and administrative expenses posted for the period April 2012 through March 2013 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2014. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2014 rate increase is applied to the base rates.

Note that we are requesting a rate increase that is less than the required increase shown in Exhibit 1. We do not consider the data credible and therefore we are asking for a trend increase of 3.5%, equal to the trend for the non-grandfathered filing.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount to maintain and expand medical center facilities where members receive the majority of health care in the Kaiser Foundation Health Plan. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

<b>Pool Name</b>	<b>Pool Description</b>
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.
- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.

- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

With the implementation of Rolling Renewals in 2009, this will be the fifth year where not every Personal Advantage Kaiser member receives a rate increase in February. Rate increases now occur 12 months after the anniversary date of the member's policy.

**Certification**

To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. comply with the applicable state laws and regulations pertaining to employer health insurance. Kaiser has instituted several initiatives designed to improve utilization management and lower costs to the Health Plan through selective contracting with providers. On the basis of these actions being successfully implemented by management, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Peter Berry, FSA, MAAA  
Senior Actuarial Director  
Kaiser Foundation Health Plan, Inc.  
8/16/13

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 1 - Individual Base Rate Calculation**  
**Effective Date: 2/1/2014**  
**Jurisdiction: District of Columbia**  
**Base Period: April 2012 - March 2013**

	<b>Total Grandfathered</b>	
Membermonths		6,518
Average members		543
<b><u>Medical Expense Categories</u></b>	<b><u>Claims Incurred</u></b>	<b><u>PMPM</u></b>
Inpatient Facility	\$403,438.04	\$61.90
Outpatient Facility	\$85,729.73	\$13.15
Emergency/Urgent Care	\$83,867.08	\$12.87
Office Visits	\$687,063.07	\$105.41
Other Physician	\$239,807.13	\$36.79
Diagnostic Services	\$230,377.67	\$35.34
Pharmacy	\$324,150.49	\$49.73
IBNR	(\$9,038.17)	(\$1.39)
<u>Other Services</u>	<u>\$44,231.02</u>	<u>\$6.79</u>
Total	\$2,089,626.06	\$320.59
Incurring Total Medical Costs		\$320.59
Cost Share and other non-dues revenue credits		\$29.90
Net Incurred Medical Costs		\$290.69
3.5% Trend (October 2012 - August 2014)		1.0682
Expected 2014 Medical Cost		\$310.51
Retention		18.5%
Monthly Required Revenue		\$380.99
Current Premium PMPM		\$343.04
Required Rate Increase		11.1%
<b>Requested Rate Increase</b>		<b>3.5%</b>
Target Loss Ratio		81.5%
Projected Loss Ratio		81.5%

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 2 - Base Rates**

<b>Old, New, and Gender Pools</b>	
2013 Base Rate	\$469.12
2014 Increase	1.035
2014 Base Rate	\$485.54

<b>Permium Tax Factor</b>	2%
---------------------------	----

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Small Group Rate Filing 2014**  
**Exhibit 3 - Trend Calculation**

Category	Weight	2012 to 2014 Annualized Trend
Hospital	14.8%	4.5%
Physician Internal	22.8%	4.0%
Referral	3.6%	4.5%
Rx	15.4%	4.5%
Other	43.5%	2.5%
Composite	100.0%	3.5%

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 4 - Closed Plan Adjustment and Tier Factors  
Non-Gender-Rated Plans**

<b>Direct Pay Old/New Pool Plan Adjustment Factors</b>	
<b><u>Plan</u></b>	<b><u>Factor</u></b>
Base HMO 10/20 Plan	1.0060
HMO 20/30 Plan	0.9011
HMO 30/40 Plan	0.7621
DHMO \$500 Ded / 20% Plan	0.8469
DHMO \$750 Ded / 20% (With Rx) Plan	0.7584
DHMO \$750 Ded / 20% (w/o Rx) Plan	0.6620
DHMO \$1,000 Ded / 30% Plan	0.7043
HDHP \$1,250 Ded / 20/30 - 20% Plan	0.6881
HDHP \$1,750 Ded / 20/30 - 20% Plan	0.6262
HDHP \$2,500 Ded / 20/30 - 20% Plan	0.4865
HDHP \$4,500 Ded / 0% / 20% Plan	0.4490
HDHP \$8,000 Ded / 0% Plan	0.3864

<b>Old/New Pool Billing Tier Adjustment Factors</b>	
<b><u>Tier Type</u></b>	<b><u>Factor</u></b>
Single	1.0000
Two Party	2.0000
Family	2.9000

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**

**Exhibit 5 - Closed Plan Adjustment and Tier Factors**

**Non-Gender-Rated Plans**

Age Band	Old Pool		New Pool	
	Proposed Factor	Current Factor	Proposed Factor	Current Factor
18	0.630	0.630	0.520	0.520
19	0.642	0.642	0.534	0.534
20	0.655	0.655	0.549	0.549
21	0.667	0.667	0.564	0.564
22	0.680	0.680	0.580	0.580
23	0.693	0.693	0.590	0.590
24	0.707	0.707	0.600	0.600
25	0.721	0.721	0.610	0.610
26	0.735	0.735	0.620	0.620
27	0.750	0.750	0.630	0.630
28	0.762	0.762	0.642	0.642
29	0.773	0.773	0.653	0.653
30	0.785	0.785	0.665	0.665
31	0.798	0.798	0.678	0.678
32	0.810	0.810	0.690	0.690
33	0.827	0.827	0.702	0.702
34	0.845	0.845	0.713	0.713
35	0.863	0.863	0.725	0.725
36	0.881	0.881	0.738	0.738
37	0.900	0.900	0.750	0.750
38	0.923	0.923	0.781	0.781
39	0.946	0.946	0.814	0.814
40	0.970	0.970	0.848	0.848
41	0.995	0.995	0.883	0.883
42	1.020	1.020	0.920	0.920
43	1.050	1.050	0.970	0.970
44	1.081	1.081	1.023	1.023
45	1.113	1.113	1.079	1.079
46	1.146	1.146	1.138	1.138
47	1.180	1.180	1.200	1.200
48	1.207	1.207	1.251	1.251
49	1.234	1.234	1.305	1.305
50	1.262	1.262	1.361	1.361
51	1.291	1.291	1.419	1.419
52	1.320	1.320	1.480	1.480
53	1.368	1.368	1.548	1.548
54	1.418	1.418	1.618	1.618
55	1.470	1.470	1.692	1.692
56	1.524	1.524	1.769	1.769
57	1.580	1.580	1.850	1.850
58	1.599	1.599	1.884	1.884
59	1.619	1.619	1.919	1.919
60	1.639	1.639	1.955	1.955
61	1.659	1.659	1.991	1.991
62	1.679	1.679	2.028	2.028
63	1.699	1.699	2.066	2.066
64	1.720	1.720	2.104	2.104
65	1.741	1.741	2.143	2.143
66	1.762	1.762	2.183	2.183
67	1.784	1.784	2.224	2.224
68	1.806	1.806	2.265	2.265
69	1.828	1.828	2.307	2.307
70+	1.850	1.850	2.350	2.350

\* Note in cases where the renewal increase would be more than 25%, rates have been capped at 25%.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 6**

**Post-Health Care Reform Direct Pay Conditional Offering Guidelines**

<b>Applicant Aged 19+</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25-40	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.
41+	Decline to offer coverage.
<b>Applicant Aged 0-18</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25+	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 8**

**Gender and HCR Pool Rate Billing Tier Adjustment Factors**

<b>Tier Type</b>	<b>Tier Factor</b>
Single	1.0000
Subscriber + Spouse*	2.0000
Subscriber + Child(ren)	1.9000
Family*	2.9000

\* Subscriber+Spouse and Family Factors applied to average of Male and Female rates for same age band.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 9 - Closed Gender Pool Plan Rate Factors**  
**Grandfathered, Previously Gender-Rated Plan Factors**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO	DHMO	DHMO	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	\$500 Ded / 20% Plan	\$750 Ded / 20% (With Rx) Plan	\$750 Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	0.5169	0.4725	0.4180	0.3978	0.3877	0.3574	0.3190	0.3130	0.3069	0.2766	0.2302	0.2140	0.1757
19	Single	0.5230	0.4765	0.4240	0.4038	0.3917	0.3614	0.3211	0.3170	0.3089	0.2807	0.2322	0.2161	0.1777
20	Single	0.5290	0.4826	0.4281	0.4079	0.3958	0.3655	0.3251	0.3211	0.3130	0.2827	0.2342	0.2181	0.1797
21	Single	0.5351	0.4886	0.4341	0.4119	0.4018	0.3695	0.3291	0.3251	0.3170	0.2867	0.2383	0.2221	0.1817
22	Single	0.5411	0.4947	0.4382	0.4180	0.4059	0.3756	0.3332	0.3291	0.3211	0.2908	0.2403	0.2241	0.1837
23	Single	0.5472	0.5008	0.4442	0.4220	0.4099	0.3796	0.3372	0.3332	0.3251	0.2948	0.2443	0.2261	0.1858
24	Single	0.5553	0.5068	0.4483	0.4281	0.4160	0.3836	0.3412	0.3372	0.3291	0.2968	0.2463	0.2302	0.1878
25	Single	0.5613	0.5129	0.4543	0.4321	0.4200	0.3877	0.3453	0.3392	0.3332	0.3009	0.2484	0.2322	0.1898
26	Single	0.5674	0.5189	0.4604	0.4382	0.4240	0.3917	0.3493	0.3433	0.3372	0.3049	0.2524	0.2342	0.1918
27	Single	0.5734	0.5250	0.4644	0.4422	0.4301	0.3978	0.3534	0.3473	0.3392	0.3069	0.2544	0.2383	0.1959
28	Single	0.5957	0.5432	0.4826	0.4584	0.4462	0.4119	0.3675	0.3614	0.3534	0.3190	0.2645	0.2463	0.2019
29	Single	0.6179	0.5654	0.5008	0.4765	0.4624	0.4281	0.3796	0.3756	0.3655	0.3311	0.2746	0.2564	0.2100
30	Single	0.6421	0.5856	0.5189	0.4947	0.4806	0.4442	0.3958	0.3897	0.3796	0.3433	0.2847	0.2645	0.2181
31	Single	0.6663	0.6078	0.5391	0.5129	0.4987	0.4604	0.4099	0.4038	0.3937	0.3574	0.2948	0.2746	0.2261
32	Single	0.6906	0.6300	0.5593	0.5331	0.5169	0.4785	0.4260	0.4180	0.4099	0.3695	0.3069	0.2867	0.2342
33	Single	0.7027	0.6421	0.5694	0.5411	0.5270	0.4866	0.4321	0.4260	0.4160	0.3776	0.3130	0.2908	0.2383
34	Single	0.7148	0.6522	0.5795	0.5512	0.5351	0.4947	0.4402	0.4341	0.4240	0.3836	0.3170	0.2948	0.2423
35	Single	0.7269	0.6643	0.5896	0.5613	0.5452	0.5028	0.4483	0.4402	0.4301	0.3897	0.3231	0.3009	0.2463
36	Single	0.7410	0.6764	0.5997	0.5714	0.5533	0.5129	0.4563	0.4483	0.4382	0.3978	0.3291	0.3069	0.2504
37	Single	0.7532	0.6865	0.6098	0.5795	0.5634	0.5209	0.4644	0.4563	0.4462	0.4038	0.3352	0.3110	0.2564
38	Single	0.7693	0.7007	0.6219	0.5916	0.5755	0.5310	0.4725	0.4664	0.4543	0.4119	0.3412	0.3170	0.2605
39	Single	0.7834	0.7148	0.6340	0.6037	0.5876	0.5432	0.4826	0.4745	0.4644	0.4200	0.3473	0.3251	0.2665
40	Single	0.7996	0.7309	0.6482	0.6159	0.5997	0.5533	0.4927	0.4846	0.4745	0.4281	0.3554	0.3311	0.2706
41	Single	0.8158	0.7451	0.6603	0.6280	0.6118	0.5654	0.5028	0.4947	0.4826	0.4382	0.3614	0.3372	0.2766
42	Single	0.8319	0.7592	0.6744	0.6421	0.6239	0.5755	0.5129	0.5048	0.4927	0.4462	0.3695	0.3453	0.2827
43	Single	0.8682	0.7915	0.7027	0.6684	0.6502	0.5997	0.5351	0.5270	0.5149	0.4644	0.3857	0.3594	0.2948
44	Single	0.9046	0.8258	0.7330	0.6966	0.6784	0.6259	0.5573	0.5492	0.5351	0.4846	0.4018	0.3735	0.3069
45	Single	0.9430	0.8602	0.7633	0.7269	0.7067	0.6522	0.5815	0.5714	0.5593	0.5048	0.4200	0.3897	0.3211
46	Single	0.9833	0.8985	0.7956	0.7572	0.7370	0.6805	0.6058	0.5957	0.5835	0.5270	0.4361	0.4059	0.3332
47	Single	1.0257	0.9369		0.7895	0.7673	0.7087	0.6320	0.6219	0.6078	0.5492	0.4563	0.4240	0.3473
48	Single	1.0782	0.9854	0.8723	0.8319	0.8077	0.7471	0.6643	0.6542	0.6381	0.5775	0.4785	0.4462	0.3655
49	Single	1.1348	1.0358	0.9187	0.8743	0.8501	0.7855	0.6986	0.6885	0.6724	0.6078	0.5048	0.4685	0.3857
50	Single	1.1933	1.0883	0.9652	0.9187	0.8925	0.8258	0.7350	0.7229	0.7067	0.6401	0.5310	0.4927	0.4059
51	Single	1.2559	1.1449	1.0157	0.9672	0.9389	0.8682	0.7733	0.7612	0.7431	0.6724	0.5573	0.5189	0.4260
52	Single	1.3205	1.2055	1.0681	1.0177	0.9874	0.9127	0.8117	0.7996	0.7814	0.7067	0.5856	0.5452	0.4483
53	Single	1.3852	1.2640	1.1206	1.0661	1.0358	0.9571	0.8521	0.8400	0.8198	0.7431	0.6159	0.5734	0.4705
54	Single	1.4518	1.3246	1.1752	1.1186	1.0863	1.0035	0.8925	0.8804	0.8602	0.7774	0.6441	0.5997	0.4927
55	Single	1.5225	1.3892	1.2317	1.1731	1.1408	1.0540	0.9369	0.9228	0.9026	0.8158	0.6764	0.6300	0.5169
56	Single	1.5972	1.4579	1.2923	1.2317	1.1954	1.1045	0.9833	0.9692	0.9450	0.8561	0.7087	0.6603	0.5411
57	Single	1.6739	1.5285	1.3549	1.2903	1.2539	1.1590	1.0298	1.0157	0.9914	0.8985	0.7431	0.6926	0.5694
58	Single	1.7486	1.5952	1.4154	1.3468	1.3084	1.2095	1.0762	1.0601	1.0358	0.9369	0.7774	0.7229	0.5936
59	Single	1.8253	1.6658	1.4780	1.4074	1.3670	1.2620	1.1227	1.1065	1.0823	0.9793	0.8117	0.7552	0.6199
60	Single	1.9061	1.7405	1.5427	1.4700	1.4276	1.3185	1.1731	1.1550	1.1287	1.0217	0.8460	0.7875	0.6461
61	Single	1.9909	1.8173	1.6113	1.5346	1.4902	1.3771	1.2256	1.2075	1.1792	1.0661	0.8844	0.8238	0.6764
62	Single	2.0777	1.8960	1.6820	1.6012	1.5548	1.4377	1.2781	1.2600	1.2317	1.1146	0.9228	0.8602	0.7047
63	Single	2.1525	1.9647	1.7426	1.6578	1.6113	1.4881	1.3246	1.3044	1.2741	1.1530	0.9551	0.8905	0.7309
64	Single	2.2292	2.0333	1.8031	1.7183	1.6678	1.5406	1.3710	1.3508	1.3205	1.1954	0.9894	0.9207	0.7572
65	Single	2.3079	2.1060	1.8677	1.7789	1.7284	1.5972	1.4195	1.3993	1.3670	1.2378	1.0257	0.9551	0.7834
66	Single	2.3887	2.1807	1.9344	1.8415	1.7890	1.6537	1.4700	1.4498	1.4154	1.2802	1.0621	0.9874	0.8117
67	Single	2.4755	2.2595	2.0030	1.9061	1.8516	1.7123	1.5225	1.5003	1.4659	1.3266	1.0984	1.0237	0.8400
68	Single	2.5623	2.3382	2.0737	1.9748	1.9182	1.7728	1.5770	1.5528	1.5184	1.3730	1.1388	1.0601	0.8703
69	Single	2.6532	2.4230	2.1484	2.0454	1.9869	1.8354	1.6335	1.6093	1.5709	1.4215	1.1792	1.0984	0.9006
70+	Single	2.7481	2.5078	2.2251	2.1181	2.0575	1.9001	1.6901	1.6658	1.6275	1.4740	1.2196	1.1368	0.9329

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 11 - Loss Ratio Information**  
**District of Columbia**

Month	District of Columbia Grandfathered KPIF				
	Subscribers	Members	Claims	Premium	Loss Ratio
Apr-2010	1,074	1,250	281,813	339,220	83%
May-2010	1,073	1,254	260,209	351,617	74%
Jun-2010	1,070	1,260	311,239	338,101	92%
Jul-2010	1,083	1,272	308,196	320,020	96%
Aug-2010	1,099	1,300	328,880	375,004	88%
Sep-2010	1,117	1,329	301,375	350,734	86%
Oct-2010	1,056	1,266	247,162	341,484	72%
Nov-2010	1,022	1,223	308,843	332,020	93%
Dec-2010	938	1,123	253,804	312,678	81%
Jan-2011	940	1,133	298,157	291,712	102%
Feb-2011	890	1,080	271,783	283,289	96%
Mar-2011	881	1,070	270,157	307,709	88%
Apr-2011	835	1,022	950,557	316,100	301%
May-2011	775	957	436,301	293,108	149%
Jun-2011	743	919	413,184	257,002	161%
Jul-2011	705	872	312,632	292,767	107%
Aug-2011	664	827	366,350	259,451	141%
Sep-2011	597	748	360,608	247,210	146%
Oct-2011	563	709	169,756	234,797	72%
Nov-2011	548	692	270,045	236,979	114%
Dec-2011	537	676	229,954	233,595	98%
Jan-2012	523	658	184,916	223,667	83%
Feb-2012	508	629	192,854	233,677	83%
Mar-2012	501	617	210,276	220,140	96%
Apr-2012	491	605	167,634	218,192	77%
May-2012	477	588	194,386	218,394	89%
Jun-2012	475	585	191,288	218,509	88%
Jul-2012	461	567	143,224	190,552	75%
Aug-2012	455	562	267,709	174,203	154%
Sep-2012	442	548	149,802	183,350	82%
Oct-2012	432	534	133,646	188,887	71%
Nov-2012	423	525	167,966		91%
Dec-2012	415	519	146,522	252,487	58%
Jan-2013	412	515	181,279	188,937	96%
Feb-2013	391	490	152,317	185,666	82%
Mar-2013	383	480	193,853	184,723	105%
2011 Claims	8,678	10,705	4,349,484	3,253,718	134%
2012 Claims	5,603	6,937	2,150,223	2,507,153	86%
Most Recent 12 Months	5,257	6,518	2,089,626	2,388,995	87%
36 Months Total	24,999	30,404	9,628,676	9,381,075	103%

# Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

## District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2014

### Actuarial Memorandum

I, Peter Berry, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2014.

The Revenue Requirement for 2014 is developed by accumulating medical and administrative expenses posted for the period April 2012 through March 2013 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2014. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2014 rate increase is applied to the base rates.

Note that we are requesting a rate increase that is less than the required increase shown in Exhibit 1. We do not consider the data credible and therefore we are asking for a trend increase of 3.5%, equal to the trend for the non-grandfathered filing.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount to maintain and expand medical center facilities where members receive the majority of health care in the Kaiser Foundation Health Plan. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

<b>Pool Name</b>	<b>Pool Description</b>
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.
- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.

- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

With the implementation of Rolling Renewals in 2009, this will be the fifth year where not every Personal Advantage Kaiser member receives a rate increase in February. Rate increases now occur 12 months after the anniversary date of the member's policy.

**Certification**

To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. comply with the applicable state laws and regulations pertaining to employer health insurance. Kaiser has instituted several initiatives designed to improve utilization management and lower costs to the Health Plan through selective contracting with providers. On the basis of these actions being successfully implemented by management, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Peter Berry, FSA, MAAA  
Senior Actuarial Director  
Kaiser Foundation Health Plan, Inc.  
8/16/13

# Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

## District of Columbia Direct Payment (Personal Advantage) Rate Filing Year 2014

### Actuarial Memorandum

I, Peter Berry, Senior Actuarial Director for Kaiser Foundation Health Plan, Inc. (Kaiser) am a member of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans. This Actuarial Certification applies to the attached filing for a change in premium rates for Personal Advantage, the Direct Payment program. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of Kaiser premium rates effective February, 2014.

The Revenue Requirement for 2014 is developed by accumulating medical and administrative expenses posted for the period April 2012 through March 2013 including the change in incurred but not reported estimates. Utilization and cost data from internal costs, fee for service claims, and prescription drug claims are trended to 2014. Trend considerations include historical trend by type of service, budget analysis for internal medical cost at Kaiser Medical Centers, contracts with fee for service providers and any additional information that would affect either the utilization or cost of services. A trend summary appears in Exhibit 3.

Retention is applied to the resulting claim cost PMPM to establish a projected revenue requirement for the block of business. Exhibit 1 shows the development of the Projected Revenue Target from the period Medical Cost Data. The final 2014 rate increase is applied to the base rates.

Note that we are requesting a rate increase that is less than the required increase shown in Exhibit 1. We do not consider the data credible and therefore we are asking for a trend increase of 3.5%, equal to the trend for the non-grandfathered filing.

Kaiser moved from five-year to single-year age bands, but like last year, Kaiser has made a business decision to cap rates so that no renewing member should receive more than a 25% rate increase as a result of the combination of base rate increase and age band realignment. Therefore, the ultimate single-year age band rate slope will be achieved over a period of years.

Retention includes broker commissions, administrative expenses and capital contribution. Commissions are paid to Brokers of Record. The capital contribution is an amount to maintain and expand medical center facilities where members receive the majority of health care in the Kaiser Foundation Health Plan. As a group model HMO, Kaiser owns a significant portion of the health care delivery system. In other health care delivery models, capital contributions are included in fee for service payments whereas for Kaiser, these are funded through premium rates.

<b>Pool Name</b>	<b>Pool Description</b>
Old Pool	Grandfathered members in unisex rated, closed plans.
New Pool	Grandfathered members in unisex rated, closed plans.
Gender Pool	Grandfathered members in previously gender-rated closed plans.

The following Exhibits list the development of the Base Rates and subsequent factors that are applied to them, which will result in the ultimate rates:

- Exhibit 1 – Development of required rate increase.
- Exhibit 2 – Base rate for Old, New, and Gender pools and premium tax factor.

- Exhibit 4 – Plan factors and billing tier adjustment factors for closed, grandfathered Old and New Pool plans.
- Exhibit 5 – Age factors applied to closed, grandfathered Old and New Pool plans.
- Exhibit 6 – Rate-up factor for Old, New, and Gender Pool members who do not meet underwriting guidelines for standard rates.
- Exhibit 8 – Billing tier adjustment factors for Gender Pool.
- Exhibit 9 – Combined age and plan factors for grandfathered, previously gender-rated Gender Pool plans.

With the implementation of Rolling Renewals in 2009, this will be the fifth year where not every Personal Advantage Kaiser member receives a rate increase in February. Rate increases now occur 12 months after the anniversary date of the member's policy.

**Certification**

To the best of my knowledge, the rating methodologies of Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. comply with the applicable state laws and regulations pertaining to employer health insurance. Kaiser has instituted several initiatives designed to improve utilization management and lower costs to the Health Plan through selective contracting with providers. On the basis of these actions being successfully implemented by management, except where noted otherwise in this filing, the rating methodologies produce premiums that are reasonable in relation to benefits and are based on sound and commonly accepted actuarial principle.



Peter Berry, FSA, MAAA  
Senior Actuarial Director  
Kaiser Foundation Health Plan, Inc.  
8/16/13

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 1 - Individual Base Rate Calculation**  
**Effective Date: 2/1/2014**  
**Jurisdiction: District of Columbia**  
**Base Period: April 2012 - March 2013**

	<b>Total Grandfathered</b>	
Membermonths		6,518
Average members		543
<b><u>Medical Expense Categories</u></b>	<b><u>Claims Incurred</u></b>	<b><u>PMPM</u></b>
Inpatient Facility	\$403,438.04	\$61.90
Outpatient Facility	\$85,729.73	\$13.15
Emergency/Urgent Care	\$83,867.08	\$12.87
Office Visits	\$687,063.07	\$105.41
Other Physician	\$239,807.13	\$36.79
Diagnostic Services	\$230,377.67	\$35.34
Pharmacy	\$324,150.49	\$49.73
IBNR	(\$9,038.17)	(\$1.39)
<u>Other Services</u>	<u>\$44,231.02</u>	<u>\$6.79</u>
Total	\$2,089,626.06	\$320.59
Incurring Total Medical Costs		\$320.59
Cost Share and other non-dues revenue credits		\$29.90
Net Incurred Medical Costs		\$290.69
3.5% Trend (October 2012 - August 2014)		1.0682
Expected 2014 Medical Cost		\$310.51
Retention		18.5%
Monthly Required Revenue		\$380.99
Current Premium PMPM		\$343.04
Required Rate Increase		11.1%
<b>Requested Rate Increase</b>		<b>3.5%</b>
Target Loss Ratio		81.5%
Projected Loss Ratio		81.5%

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 2 - Base Rates**

<b>Old, New, and Gender Pools</b>	
2013 Base Rate	\$469.12
2014 Increase	1.035
2014 Base Rate	\$485.54

<b>Permium Tax Factor</b>	2%
---------------------------	----

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Small Group Rate Filing 2014**  
**Exhibit 3 - Trend Calculation**

Category	Weight	2012 to 2014 Annualized Trend
Hospital	14.8%	4.5%
Physician Internal	22.8%	4.0%
Referral	3.6%	4.5%
Rx	15.4%	4.5%
Other	43.5%	2.5%
Composite	100.0%	3.5%

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.  
Exhibit 4 - Closed Plan Adjustment and Tier Factors  
Non-Gender-Rated Plans**

<b>Direct Pay Old/New Pool Plan Adjustment Factors</b>	
<b><u>Plan</u></b>	<b><u>Factor</u></b>
Base HMO 10/20 Plan	1.0060
HMO 20/30 Plan	0.9011
HMO 30/40 Plan	0.7621
DHMO \$500 Ded / 20% Plan	0.8469
DHMO \$750 Ded / 20% (With Rx) Plan	0.7584
DHMO \$750 Ded / 20% (w/o Rx) Plan	0.6620
DHMO \$1,000 Ded / 30% Plan	0.7043
HDHP \$1,250 Ded / 20/30 - 20% Plan	0.6881
HDHP \$1,750 Ded / 20/30 - 20% Plan	0.6262
HDHP \$2,500 Ded / 20/30 - 20% Plan	0.4865
HDHP \$4,500 Ded / 0% / 20% Plan	0.4490
HDHP \$8,000 Ded / 0% Plan	0.3864

<b>Old/New Pool Billing Tier Adjustment Factors</b>	
<b><u>Tier Type</u></b>	<b><u>Factor</u></b>
Single	1.0000
Two Party	2.0000
Family	2.9000

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**

**Exhibit 5 - Closed Plan Adjustment and Tier Factors**

**Non-Gender-Rated Plans**

Age Band	Old Pool		New Pool	
	Proposed Factor	Current Factor	Proposed Factor	Current Factor
18	0.630	0.630	0.520	0.520
19	0.642	0.642	0.534	0.534
20	0.655	0.655	0.549	0.549
21	0.667	0.667	0.564	0.564
22	0.680	0.680	0.580	0.580
23	0.693	0.693	0.590	0.590
24	0.707	0.707	0.600	0.600
25	0.721	0.721	0.610	0.610
26	0.735	0.735	0.620	0.620
27	0.750	0.750	0.630	0.630
28	0.762	0.762	0.642	0.642
29	0.773	0.773	0.653	0.653
30	0.785	0.785	0.665	0.665
31	0.798	0.798	0.678	0.678
32	0.810	0.810	0.690	0.690
33	0.827	0.827	0.702	0.702
34	0.845	0.845	0.713	0.713
35	0.863	0.863	0.725	0.725
36	0.881	0.881	0.738	0.738
37	0.900	0.900	0.750	0.750
38	0.923	0.923	0.781	0.781
39	0.946	0.946	0.814	0.814
40	0.970	0.970	0.848	0.848
41	0.995	0.995	0.883	0.883
42	1.020	1.020	0.920	0.920
43	1.050	1.050	0.970	0.970
44	1.081	1.081	1.023	1.023
45	1.113	1.113	1.079	1.079
46	1.146	1.146	1.138	1.138
47	1.180	1.180	1.200	1.200
48	1.207	1.207	1.251	1.251
49	1.234	1.234	1.305	1.305
50	1.262	1.262	1.361	1.361
51	1.291	1.291	1.419	1.419
52	1.320	1.320	1.480	1.480
53	1.368	1.368	1.548	1.548
54	1.418	1.418	1.618	1.618
55	1.470	1.470	1.692	1.692
56	1.524	1.524	1.769	1.769
57	1.580	1.580	1.850	1.850
58	1.599	1.599	1.884	1.884
59	1.619	1.619	1.919	1.919
60	1.639	1.639	1.955	1.955
61	1.659	1.659	1.991	1.991
62	1.679	1.679	2.028	2.028
63	1.699	1.699	2.066	2.066
64	1.720	1.720	2.104	2.104
65	1.741	1.741	2.143	2.143
66	1.762	1.762	2.183	2.183
67	1.784	1.784	2.224	2.224
68	1.806	1.806	2.265	2.265
69	1.828	1.828	2.307	2.307
70+	1.850	1.850	2.350	2.350

\* Note in cases where the renewal increase would be more than 25%, rates have been capped at 25%.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 6**

**Post-Health Care Reform Direct Pay Conditional Offering Guidelines**

<b>Applicant Aged 19+</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25-40	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.
41+	Decline to offer coverage.
<b>Applicant Aged 0-18</b>	<b>Result</b>
0-24	Offer coverage based on filed plans, factors, and rates.
25+	Offer coverage based on filed plans, factors, and rates loaded by a factor of 1.35 to cover increased expected morbidity.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Kaiser Permanente Individual and Family Rate Filing**  
**Exhibit 8**

**Gender and HCR Pool Rate Billing Tier Adjustment Factors**

<b>Tier Type</b>	<b>Tier Factor</b>
Single	1.0000
Subscriber + Spouse*	2.0000
Subscriber + Child(ren)	1.9000
Family*	2.9000

\* Subscriber+Spouse and Family Factors applied to average of Male and Female rates for same age band.

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 9 - Closed Gender Pool Plan Rate Factors**  
**Grandfathered, Previously Gender-Rated Plan Factors**

Attained Age	Tier	Base HMO	HMO 20/30	HMO 30/40	HMO 40/50	DHMO	DHMO	DHMO	DHMO	HDHP	HDHP	HDHP	HDHP	HDHP
		10/20 Plan	Plan	Plan	Plan	\$500 Ded / 20% Plan	\$750 Ded / 20% (With Rx) Plan	\$750 Ded / 20% (w/o Rx) Plan	\$1,000 Ded / 30% Plan	\$1,250 Ded / 20/30 - 20% Plan	\$1,750 Ded / 20/30 - 20% Plan	\$2,500 Ded / 20/30 - 20% Plan	\$4,500 Ded / 0%/20% Plan	\$8,000 Ded / 0% Plan
18	Single	0.5169	0.4725	0.4180	0.3978	0.3877	0.3574	0.3190	0.3130	0.3069	0.2766	0.2302	0.2140	0.1757
19	Single	0.5230	0.4765	0.4240	0.4038	0.3917	0.3614	0.3211	0.3170	0.3089	0.2807	0.2322	0.2161	0.1777
20	Single	0.5290	0.4826	0.4281	0.4079	0.3958	0.3655	0.3251	0.3211	0.3130	0.2827	0.2342	0.2181	0.1797
21	Single	0.5351	0.4886	0.4341	0.4119	0.4018	0.3695	0.3291	0.3251	0.3170	0.2867	0.2383	0.2221	0.1817
22	Single	0.5411	0.4947	0.4382	0.4180	0.4059	0.3756	0.3332	0.3291	0.3211	0.2908	0.2403	0.2241	0.1837
23	Single	0.5472	0.5008	0.4442	0.4220	0.4099	0.3796	0.3372	0.3332	0.3251	0.2948	0.2443	0.2261	0.1858
24	Single	0.5553	0.5068	0.4483	0.4281	0.4160	0.3836	0.3412	0.3372	0.3291	0.2968	0.2463	0.2302	0.1878
25	Single	0.5613	0.5129	0.4543	0.4321	0.4200	0.3877	0.3453	0.3392	0.3332	0.3009	0.2484	0.2322	0.1898
26	Single	0.5674	0.5189	0.4604	0.4382	0.4240	0.3917	0.3493	0.3433	0.3372	0.3049	0.2524	0.2342	0.1918
27	Single	0.5734	0.5250	0.4644	0.4422	0.4301	0.3978	0.3534	0.3473	0.3392	0.3069	0.2544	0.2383	0.1959
28	Single	0.5957	0.5432	0.4826	0.4584	0.4462	0.4119	0.3675	0.3614	0.3534	0.3190	0.2645	0.2463	0.2019
29	Single	0.6179	0.5654	0.5008	0.4765	0.4624	0.4281	0.3796	0.3756	0.3655	0.3311	0.2746	0.2564	0.2100
30	Single	0.6421	0.5856	0.5189	0.4947	0.4806	0.4442	0.3958	0.3897	0.3796	0.3433	0.2847	0.2645	0.2181
31	Single	0.6663	0.6078	0.5391	0.5129	0.4987	0.4604	0.4099	0.4038	0.3937	0.3574	0.2948	0.2746	0.2261
32	Single	0.6906	0.6300	0.5593	0.5331	0.5169	0.4785	0.4260	0.4180	0.4099	0.3695	0.3069	0.2867	0.2342
33	Single	0.7027	0.6421	0.5694	0.5411	0.5270	0.4866	0.4321	0.4260	0.4160	0.3776	0.3130	0.2908	0.2383
34	Single	0.7148	0.6522	0.5795	0.5512	0.5351	0.4947	0.4402	0.4341	0.4240	0.3836	0.3170	0.2948	0.2423
35	Single	0.7269	0.6643	0.5896	0.5613	0.5452	0.5028	0.4483	0.4402	0.4301	0.3897	0.3231	0.3009	0.2463
36	Single	0.7410	0.6764	0.5997	0.5714	0.5533	0.5129	0.4563	0.4483	0.4382	0.3978	0.3291	0.3069	0.2504
37	Single	0.7532	0.6865	0.6098	0.5795	0.5634	0.5209	0.4644	0.4563	0.4462	0.4038	0.3352	0.3110	0.2564
38	Single	0.7693	0.7007	0.6219	0.5916	0.5755	0.5310	0.4725	0.4664	0.4543	0.4119	0.3412	0.3170	0.2605
39	Single	0.7834	0.7148	0.6340	0.6037	0.5876	0.5432	0.4826	0.4745	0.4644	0.4200	0.3473	0.3251	0.2665
40	Single	0.7996	0.7309	0.6482	0.6159	0.5997	0.5533	0.4927	0.4846	0.4745	0.4281	0.3554	0.3311	0.2706
41	Single	0.8158	0.7451	0.6603	0.6280	0.6118	0.5654	0.5028	0.4947	0.4826	0.4382	0.3614	0.3372	0.2766
42	Single	0.8319	0.7592	0.6744	0.6421	0.6239	0.5755	0.5129	0.5048	0.4927	0.4462	0.3695	0.3453	0.2827
43	Single	0.8682	0.7915	0.7027	0.6684	0.6502	0.5997	0.5351	0.5270	0.5149	0.4644	0.3857	0.3594	0.2948
44	Single	0.9046	0.8258	0.7330	0.6966	0.6784	0.6259	0.5573	0.5492	0.5351	0.4846	0.4018	0.3735	0.3069
45	Single	0.9430	0.8602	0.7633	0.7269	0.7067	0.6522	0.5815	0.5714	0.5593	0.5048	0.4200	0.3897	0.3211
46	Single	0.9833	0.8985	0.7956	0.7572	0.7370	0.6805	0.6058	0.5957	0.5835	0.5270	0.4361	0.4059	0.3332
47	Single	1.0257	0.9369		0.7895	0.7673	0.7087	0.6320	0.6219	0.6078	0.5492	0.4563	0.4240	0.3473
48	Single	1.0782	0.9854	0.8723	0.8319	0.8077	0.7471	0.6643	0.6542	0.6381	0.5775	0.4785	0.4462	0.3655
49	Single	1.1348	1.0358	0.9187	0.8743	0.8501	0.7855	0.6986	0.6885	0.6724	0.6078	0.5048	0.4685	0.3857
50	Single	1.1933	1.0883	0.9652	0.9187	0.8925	0.8258	0.7350	0.7229	0.7067	0.6401	0.5310	0.4927	0.4059
51	Single	1.2559	1.1449	1.0157	0.9672	0.9389	0.8682	0.7733	0.7612	0.7431	0.6724	0.5573	0.5189	0.4260
52	Single	1.3205	1.2055	1.0681	1.0177	0.9874	0.9127	0.8117	0.7996	0.7814	0.7067	0.5856	0.5452	0.4483
53	Single	1.3852	1.2640	1.1206	1.0661	1.0358	0.9571	0.8521	0.8400	0.8198	0.7431	0.6159	0.5734	0.4705
54	Single	1.4518	1.3246	1.1752	1.1186	1.0863	1.0035	0.8925	0.8804	0.8602	0.7774	0.6441	0.5997	0.4927
55	Single	1.5225	1.3892	1.2317	1.1731	1.1408	1.0540	0.9369	0.9228	0.9026	0.8158	0.6764	0.6300	0.5169
56	Single	1.5972	1.4579	1.2923	1.2317	1.1954	1.1045	0.9833	0.9692	0.9450	0.8561	0.7087	0.6603	0.5411
57	Single	1.6739	1.5285	1.3549	1.2903	1.2539	1.1590	1.0298	1.0157	0.9914	0.8985	0.7431	0.6926	0.5694
58	Single	1.7486	1.5952	1.4154	1.3468	1.3084	1.2095	1.0762	1.0601	1.0358	0.9369	0.7774	0.7229	0.5936
59	Single	1.8253	1.6658	1.4780	1.4074	1.3670	1.2620	1.1227	1.1065	1.0823	0.9793	0.8117	0.7552	0.6199
60	Single	1.9061	1.7405	1.5427	1.4700	1.4276	1.3185	1.1731	1.1550	1.1287	1.0217	0.8460	0.7875	0.6461
61	Single	1.9909	1.8173	1.6113	1.5346	1.4902	1.3771	1.2256	1.2075	1.1792	1.0661	0.8844	0.8238	0.6764
62	Single	2.0777	1.8960	1.6820	1.6012	1.5548	1.4377	1.2781	1.2600	1.2317	1.1146	0.9228	0.8602	0.7047
63	Single	2.1525	1.9647	1.7426	1.6578	1.6113	1.4881	1.3246	1.3044	1.2741	1.1530	0.9551	0.8905	0.7309
64	Single	2.2292	2.0333	1.8031	1.7183	1.6678	1.5406	1.3710	1.3508	1.3205	1.1954	0.9894	0.9207	0.7572
65	Single	2.3079	2.1060	1.8677	1.7789	1.7284	1.5972	1.4195	1.3993	1.3670	1.2378	1.0257	0.9551	0.7834
66	Single	2.3887	2.1807	1.9344	1.8415	1.7890	1.6537	1.4700	1.4498	1.4154	1.2802	1.0621	0.9874	0.8117
67	Single	2.4755	2.2595	2.0030	1.9061	1.8516	1.7123	1.5225	1.5003	1.4659	1.3266	1.0984	1.0237	0.8400
68	Single	2.5623	2.3382	2.0737	1.9748	1.9182	1.7728	1.5770	1.5528	1.5184	1.3730	1.1388	1.0601	0.8703
69	Single	2.6532	2.4230	2.1484	2.0454	1.9869	1.8354	1.6335	1.6093	1.5709	1.4215	1.1792	1.0984	0.9006
70+	Single	2.7481	2.5078	2.2251	2.1181	2.0575	1.9001	1.6901	1.6658	1.6275	1.4740	1.2196	1.1368	0.9329

**Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**  
**Exhibit 11 - Loss Ratio Information**  
**District of Columbia**

Month	District of Columbia Grandfathered KPIF				
	Subscribers	Members	Claims	Premium	Loss Ratio
Apr-2010	1,074	1,250	281,813	339,220	83%
May-2010	1,073	1,254	260,209	351,617	74%
Jun-2010	1,070	1,260	311,239	338,101	92%
Jul-2010	1,083	1,272	308,196	320,020	96%
Aug-2010	1,099	1,300	328,880	375,004	88%
Sep-2010	1,117	1,329	301,375	350,734	86%
Oct-2010	1,056	1,266	247,162	341,484	72%
Nov-2010	1,022	1,223	308,843	332,020	93%
Dec-2010	938	1,123	253,804	312,678	81%
Jan-2011	940	1,133	298,157	291,712	102%
Feb-2011	890	1,080	271,783	283,289	96%
Mar-2011	881	1,070	270,157	307,709	88%
Apr-2011	835	1,022	950,557	316,100	301%
May-2011	775	957	436,301	293,108	149%
Jun-2011	743	919	413,184	257,002	161%
Jul-2011	705	872	312,632	292,767	107%
Aug-2011	664	827	366,350	259,451	141%
Sep-2011	597	748	360,608	247,210	146%
Oct-2011	563	709	169,756	234,797	72%
Nov-2011	548	692	270,045	236,979	114%
Dec-2011	537	676	229,954	233,595	98%
Jan-2012	523	658	184,916	223,667	83%
Feb-2012	508	629	192,854	233,677	83%
Mar-2012	501	617	210,276	220,140	96%
Apr-2012	491	605	167,634	218,192	77%
May-2012	477	588	194,386	218,394	89%
Jun-2012	475	585	191,288	218,509	88%
Jul-2012	461	567	143,224	190,552	75%
Aug-2012	455	562	267,709	174,203	154%
Sep-2012	442	548	149,802	183,350	82%
Oct-2012	432	534	133,646	188,887	71%
Nov-2012	423	525	167,966		91%
Dec-2012	415	519	146,522	252,487	58%
Jan-2013	412	515	181,279	188,937	96%
Feb-2013	391	490	152,317	185,666	82%
Mar-2013	383	480	193,853	184,723	105%
2011 Claims	8,678	10,705	4,349,484	3,253,718	134%
2012 Claims	5,603	6,937	2,150,223	2,507,153	86%
Most Recent 12 Months	5,257	6,518	2,089,626	2,388,995	87%
36 Months Total	24,999	30,404	9,628,676	9,381,075	103%