

State: District of Columbia

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

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: 2027 DC Small Group Rate Filing

Project Name/Number: /

Filing at a Glance

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

Product Name: 2027 DC Small Group Rate Filing

State: District of Columbia

TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02G.004F Small Group Only - HMO

Filing Type: Rate

Date Submitted: 05/01/2026

SERFF Tr Num: KPMA-134895588

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num:

Effective 01/01/2027

Date Requested:

Author(s): Lynn Robinson, Stephen Chuang, Indira Dyal, LaShan Brown, Amanda Williams, Treves Dennis, Summer Wang, Jackson Maris

Reviewer(s): Dave Dillon (primary), Stephen Flick

Disposition Date:

Disposition Status:

Effective Date:

State Filing Description:

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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: Group

Submission Type: New Submission

Group Market Size: Small

Group Market Type:

Overall Rate Impact: 8%

Filing Status Changed: 05/01/2026

State Status Changed:

Deemer Date:

Created By: Stephen Chuang

Submitted By: Stephen Chuang

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This is the 2027 Small Group rate filing.

Company and Contact

Filing Contact Information

Stephen Chuang, Actuairal Analyst II

stephen.chuang@kp.org

4000 Garden City Dr

301-816-5854 [Phone]

Hyattsville, MD 20785

Filing Company Information

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

CoCode: 95639

State of Domicile: Maryland

4000 Garden City Dr

Group Code:

Company Type: Health Maintenance Organization

Hyattsville, MD 20785

Group Name:

State ID Number:

(301) 816-6867 ext. [Phone]

FEIN Number: 52-0954463

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

SERFF Tracking #:	KPMA-134895588	State Tracking #:	Company Tracking #:
State:	District of Columbia	Filing Company:	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
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Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	9.000%
Effective Date of Last Rate Revision:	01/01/2026
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	KPMA-134491418

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number 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	8.000%	8.000%	\$2,872,418	3,369	\$35,931,430	10.500%	5.200%

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Rate Review Detail

COMPANY:

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

HHS Issuer Id: 94506

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
HMO On Exchange	94506	94506DC035	4460
POS On Exchange	94506	94506DC036	242

Trend Factors:

FORMS:

New Policy Forms:

DC-SG-PLATINUM-0-DED-VISION-HMO-COST(01-27)HIX, DC-SG-PLATINUM-0-DED-VISION-HMO-RX(01-27)HIX, DC-SG-PLATINUM-PLUS-0-DED-VISION-COST(01-27)HIX, DC-SG-PLATINUM-PLUS-0-DED-VISION-RX(01-27)HIX, DC-SG-PLATINUM-ADDED-CHOICE-0-DED-VISION-COST(01-27)HIX, DC-SG-PLATINUM-ADDED-CHOICE-0-DED-VISION-RX(01-27)HIX, DC-SG-PLATINUM-500-DED-VISION-DHMO-COST(01-27)HIX, DC-SG-PLATINUM-500-DED-VISION-DHMO-RX(01-27)HIX, DC-SG-PLATINUM-ADDED-CHOICE-500-DED-VISION-COST(01-27)HIX, DC-SG-PLATINUM-ADDED-CHOICE-500-DED-VISION-RX(01-27)HIX, DC-SG-GOLD-0-DED-VISION-HMO-COST(01-27)HIX, DC-SG-GOLD-0-DED-VISION-HMO-RX(01-27)HIX, DC-SG-GOLD-0-DED-VISION-DENTAL-HMO-COST(01-27)HIX, DC-SG-GOLD-0-DED-VISION-DENTAL-HMO-RX(01-27)HIX, DC-SG-GOLD-PLUS-0-DED-VISION-COST(01-27)HIX, DC-SG-GOLD-PLUS-0-DED-VISION-RX(01-27)HIX, DC-SG-GOLD-3000-DED-250-RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-GOLD-3000-DED-250-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-GOLD-1000-DED-300-RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-GOLD-1000-DED-300-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-GOLD-ADDED-CHOICE-1000-DED-300-RXDED-COST(01-27)HIX, DC-SG-GOLD-ADDED-CHOICE-1000-DED-300-RXDED-RX(01-27)HIX, DC-SG-GOLD-1500-DED-300-RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-GOLD-1500-DED-300-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-GOLD-VIRTUAL-COMPLETE-2000-DED-DHMO-COST(01-27)HIX, DC-SG-GOLD-VIRTUAL-COMPLETE-2000-DED-DHMO-RX(01-27)HIX, DC-SG-GOLD-PLUS-1500-DED-300-RXDED-VISION-COST(01-27)HIX, DC-SG-GOLD-PLUS-1500-DED-300-RXDED-VISION-RX(01-27)HIX, DC-SG-GOLD-1800-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-GOLD-1800-DED-HSA-VISION-HDHP-RX(01-27)HIX, DC-SG-SILVER-1850-DED-300-RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-SILVER-1850-DED-300-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-SILVER-PLUS-1850-DED-300-RXDED-VISION-COST(01-27)HIX, DC-SG-SILVER-PLUS-1850-DED-300-RXDED-VISION-RX(01-27)HIX, DC-SG-SILVER-2500-DED-500-RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-SILVER-2500-DED-500-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-SILVER-2500-DED-500-RXDED-VISION-DENTAL-DHMO-COST(01-27)HIX, DC-SG-SILVER-2500-DED-500-RXDED-VISION-DENTAL-DHMO-RX(01-27)HIX, DC-SG-SILVER-5000-DED-450-

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Project Name/Number: / RXDED-VISION-DHMO-COST(01-27)HIX, DC-SG-SILVER-5000-DED-450-RXDED-VISION-DHMO-RX(01-27)HIX, DC-SG-SILVER-ADDED-CHOICE-2500-DED-500-RXDED-COST(01-27)HIX, DC-SG-SILVER-ADDED-CHOICE-2500-DED-500-RXDED-RX(01-27)HIX, DC-SG-SILVER-2500-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-SILVER-2500-DED-HSA-VISION-HDHP-RX(01-27)HIX, DC-SG-SILVER-3500-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-SILVER-3500-DED-HSA-VISION-HDHP-RX(01-27)HIX, DC-SG-BRONZE-6500-DED-VISION-DHMO-COST(01-27)HIX, DC-SG-BRONZE-6500-DED-VISION-DHMO-RX(01-27)HIX, DC-SG-BRONZE-6500-DED-VISION-DENTAL-DHMO-COST(01-27)HIX, DC-SG-BRONZE-6500-DED-VISION-DENTAL-DHMO-RX(01-27)HIX, DC-SG-BRONZE-ADDED-CHOICE-6500-DED-VISION-COST(01-27)HIX, DC-SG-BRONZE-ADDED-CHOICE-6500-DED-VISION-RX(01-27)HIX, DC-SG-BRONZE-6100-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-BRONZE-6100-DED-HSA-VISION-HDHP-RX(01-27)HIX, DC-SG-BRONZE-7800-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-BRONZE-7800-DED-HSA-VISION-HDHP-RX(01-27)HIX, DC-SG-ESSENTIAL-PLATINUM-0-DED-VISION-HMO-COST(01-27)HIX, DC-SG-ESSENTIAL-PLATINUM-0-DED-VISION-HMO-RX(01-27)HIX, DC-SG-ESSENTIAL-GOLD-500-DED-VISION-DHMO-COST(01-27)HIX, DC-SG-ESSENTIAL-GOLD-500-DED-VISION-DHMO-RX(01-27)HIX, DC-SG-ESSENTIAL-SILVER-4850-DED-350-RXDED-DHMO-COST(01-27)HIX, DC-SG-ESSENTIAL-SILVER-4850-DED-350-RXDED-DHMO-RX(01-27)HIX, DC-SG-ESSENTIAL-BRONZE-7500-DED-1000-RXDED-DHMO-COST(01-27)HIX, DC-SG-ESSENTIAL-BRONZE-7500-DED-1000-RXDED-DHMO-RX(01-27)HIX, DC-SG-BRONZE-6350-DED-HSA-VISION-HDHP-COST(01-27)HIX, DC-SG-BRONZE-6350-DED-HSA-VISION-HDHP-RX(01-27)HIX

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 57,591
Benefit Change: Increase
Percent Change Requested: Min: 5.2 Max: 10.5 Avg: 8.0

PRIOR RATE:

Total Earned Premium: 36,757,660.00
Total Incurred Claims: 27,628,835.00
Annual \$: Min: 328.50 Max: 1,403.73 Avg: 622.19

REQUESTED RATE:

Projected Earned Premium: 39,174,427.00
Projected Incurred Claims: 31,325,261.00
Annual \$: Min: 273.44 Max: 1,565.46 Avg: 673.78

SERFF Tracking #:	KPMA-134895588	State Tracking #:	Company Tracking #:
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Supporting Document Schedules

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	Part_II_Justification_DC_SG_2027 5.01.2026.pdf
Item Status:	
Status Date:	

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company Kaiser Foundation Health Plan of the Mid-Atlantic
 SERFF tracking number KPMA-134895588
 Submission Date 5/1/2026
 Product Name Small Group HMO On Exchange
 Market Type ☐ Individual ☒ Small Group
 Rate Filing Type ☒ Rate Increase ☐ New Filing

Scope and Range of the Increase:

The 8 % increase is requested because:

"Primary factors affecting the rate change are:

- Claims experience of the single risk pool different than projected in the previous year.
- Increases in medical inflation.
- Changes in population morbidity and demographic make-up of the pool.
- Risk adjustment transfer payments into the district-wide risk adjustment pool.
- Benefit plan design adjustments, including those made to comply with Actuarial Value ("AV") requirements which results in varying rate changes by plan

This filing will impact:

of policyholder's 3,369

of covered lives 4,799

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 8.0 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 5.2 %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 10.5%

Individuals within the group may vary from the aggregate of the above increase components as a result of:

Individual increases vary from the average rate change primarily due to plan specific rate changes and recognition that a member is a year older.

Financial Experience of Product

The overall financial experience of the product includes:

For the 2025 experience period, Kaiser lost \$3.4 million dollars on \$31.2 million dollars of premium on the Small Group pool. This is equivalent to a margin of -10.8%. The estimated net medical expense and risk adjustment incurred is \$30.7 million dollars. Other estimated expenses for administration, taxes and fees are \$3.8 million.

The rate increase will affect the projected financial experience of the product by:

The proposed rate change combined with anticipated changes in medical expense, administration, taxes and fees is expected to result in a margin of -8.2% for the projection period.

Components of Increase

The request is made up of the following components:

Trend Increases – 10.8 % of the 8.0 % total filed increase

1. Medical Utilization Changes – Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

This component is 5.9 % of the 8.0 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

This component is 4.9 % of the 8.0 % total filed increase.

Other Increases – -2.8 % of the 8.0 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

This component is 0 % of the 8.0 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

This component is -0.9 % of the 8.0 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

This component is -1.4 % of the 8.0 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

This component is -7.1 % of the 8.0 % total filed increase.

5. Other – Defined as:

Some of the other rate change categories would include items such as risk adjustment, base period experience, and age impact.

This component is 6.7 % of the 8.0 % total filed increase.