

## Sample Approved to Filed Premiums Compared to 2014

The charts on the following pages compare rates approved for sale in DC Health Link for 2015 to the initial rate filings requests for the carriers operating on DC Health Link. These comparisons look at the difference in premiums based the original 2015 rate requests compared to the rates approved by DISB for the lowest cost plan under various scenarios for both individuals and small groups by carrier and metal tier level.

## Sample 2015 Individual Market Rates - Single Coverage

### Lowest Cost Silver Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$190.91	\$178.30	-\$12.61	\$455.09	\$425.04	-\$30.05
GHMSI	\$228.04	\$217.18	-\$10.86	\$543.59	\$517.72	-\$25.87
Aetna Life Insurance Co.	\$228.26	\$214.74	-\$13.52	\$544.12	\$511.89	-\$32.23
Kaiser	\$180.11	\$180.11	\$0.00	\$429.35	\$429.35	\$0.00

### Lowest Cost Platinum Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$329.75	\$308.94	-\$20.81	\$786.05	\$736.44	-\$49.61
GHMSI	\$393.22	\$365.78	-\$27.44	\$937.35	\$871.92	-\$65.43
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$260.54	\$260.54	\$0.00	\$621.06	\$621.06	\$0.00

## Sample 2015 Individual Market Rates – Coverage for Family of Four

### Lowest Cost Silver Plan

Carrier	Monthly Premium			Annual Premium		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$855.56	\$799.06	-\$56.50	\$10,267	\$9,589	-\$678
GHMSI	\$1,021.94	\$973.30	-\$48.64	\$12,263	\$11,680	-\$584
Aetna Life Insurance Co.	\$1,022.92	\$962.34	-\$60.56	\$12,275	\$11,548	-\$727
Kaiser	\$807.18	\$807.18	\$0.00	\$9,686	\$9,686	\$0

### Lowest Cost Platinum Plan

Carrier	Monthly Premium			Annual Premium		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$1,477.76	\$1,384.50	-\$93.26	\$17,733	\$16,614	-\$1,119
GHMSI	\$1,762.20	\$1,639.20	-\$123.00	\$21,146	\$19,670	-\$1,476
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$1,167.58	\$1,167.58	\$0.00	\$14,011	\$14,011	\$0

These family plan rates assume a husband and wife both age 40 and two children below age 21.

## Sample 2015 Small Group Market Rates – Gold Rates

Lowest Cost Gold Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$249.23	\$238.82	-\$10.41	\$594.11	\$569.29	-\$24.82
GHMSI	\$304.84	\$299.23	-\$5.61	\$726.66	\$713.29	-\$13.37
Aetna Health, Inc.	\$255.96	\$245.73	-\$10.23	\$610.16	\$585.75	-\$24.41
Aetna Life Insurance Co.	\$288.08	\$276.56	-\$11.52	\$686.73	\$659.26	-\$27.47
UnitedHealthcare Insurance Co.	\$236.42	\$223.45	-\$12.97	\$563.57	\$532.66	-\$30.91
Optimum Choice, Inc.	\$220.95	\$208.83	-\$12.12	\$526.70	\$497.81	-\$28.89
UnitedHealthcare of the Mid-Atlantic	\$207.24	\$206.62	-\$0.62	\$494.02	\$492.54	-\$1.48
Kaiser	\$249.81	\$249.81	\$0.00	\$595.50	\$595.50	\$0.00

## Sample 2015 Small Group Market Rates – Platinum Rates

### Lowest Cost Platinum Plan

Carrier	Monthly Premium – 27 Year Old			Monthly Premium – 55 Year Old		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$323.50	\$320.97	-\$2.53	\$771.15	\$765.12	-\$6.03
GHMSI	\$389.24	\$379.18	-\$10.06	\$927.85	\$903.88	-\$23.97
Aetna Health, Inc.	N/A	N/A	N/A	N/A	N/A	N/A
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare Insurance Co.	\$302.99	\$286.37	-\$16.62	\$722.26	\$682.64	-\$39.62
Optimum Choice, Inc.	\$293.12	\$277.04	-\$16.08	\$698.72	\$660.40	-\$38.32
UnitedHealthcare of the Mid-Atlantic	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$287.39	\$287.39	\$0.00	\$685.08	\$685.05	\$0.00

## 2015 Premium – Sample Small Group – Gold Coverage

### Lowest Cost Gold Plan

Carrier	Monthly Premium			Annual Premium		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$3,151	\$3,020	-\$132	\$37,814	\$36,235	-\$1,579
GHMSI	\$3,854	\$3,783	-\$71	\$46,252	\$45,400	-\$852
Aetna Health, Inc.	\$3,236	\$3,107	-\$129	\$38,836	\$37,283	-\$1,553
Aetna Life Insurance Co.	\$3,642	\$3,497	-\$146	\$43,710	\$41,961	-\$1,749
UnitedHealthcare Insurance Co.	\$2,989	\$2,825	-\$164	\$35,871	\$33,903	-\$1,967
Optimum Choice, Inc.	\$2,794	\$2,640	-\$153	\$33,524	\$31,685	-\$1,840
UnitedHealthcare of the Mid-Atlantic	\$2,630	\$2,613	-\$8	\$31,444	\$31,350	-\$94
Kaiser	\$3,159	\$3,159	\$0	\$37,903	\$37,903	\$0

The sample small group includes four employees as follows:

- 40 year-old employee with a 38 year-old spouse and two children below age 21.
- 63 year-old employee.
- 27 year-old employee with a 25 year-old spouse and one child below age 21.
- 35 year-old employee with a 32 year-old spouse.

## 2015 Premium – Sample Small Group – Platinum Coverage

### Lowest Cost Platinum Plan

Carrier	Monthly Premium			Annual Premium		
	Filed	Approved	Difference	Filed	Approved	Difference
CareFirst BlueChoice	\$4,090	\$4,058	-\$32	\$49,084	\$48,699	-\$385
GHMSI	\$4,921	\$4,794	-\$127	\$59,057	\$57,531	-\$1,526
Aetna Health, Inc.	N/A	N/A	N/A	N/A	N/A	N/A
Aetna Life Insurance Co.	N/A	N/A	N/A	N/A	N/A	N/A
UnitedHealthcare Insurance Co.	\$3,831	\$3,621	-\$210	\$45,971	\$43,450	-\$2,522
Optimum Choice, Inc.	\$3,706	\$3,503	-\$203	\$44,473	\$42,034	-\$2,439
UnitedHealthcare of the Mid-Atlantic	N/A	N/A	N/A	N/A	N/A	N/A
Kaiser	\$3,634	\$3,634	\$0	\$43,605	\$43,605	\$0

The sample small group includes four employees as follows:

- 40 year-old employee with a 38 year-old spouse and two children below age 21.
- 63 year-old employee.
- 27 year-old employee with a 25 year-old spouse and one child below age 21.
- 35 year-old employee with a 32 year-old spouse.