

SERFF Tracking Number: UHLC-127390715 State: District of Columbia
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.003D Small Group Only - POS
 Product Name: DC-SG-UHCIC-POS-2012.01
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -1.000%
Effective Date of Last Rate Revision: 10/01/2011
Filing Method of Last Filing: Review & Approval

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 required):	Minimum % Change (where required):
UnitedHealthcare Insurance Company	Decrease	-1.000%	-1.000%	\$-298,214	535	\$29,821,376	-1.000%	-1.000%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:				7,523				
Policy Holders:				535				

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Rate Review Details

COMPANY:

Company Name: UnitedHealthcare Insurance Company
 HHS Issuer Id: 41842
 Product Names: UHCIC-POS
 Trend Factors: The annual pricing trend is 11.2%

FORMS:

New Policy Forms:
 Affected Forms:
 Other Affected Forms: POL.I.07.DC et al, POL.I.09.DC et al, COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPPO.01.DC

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Other
 Member Months: 74,962
 Benefit Change: Decrease
 Percent Change Requested: Min: -1.0 Max: -1.0 Avg: -1.0

PRIOR RATE:

Total Earned Premium: 29,821,376.00
 Total Incurred Claims: 22,294,102.00
 Annual \$: Min: 393.84 Max: 393.84 Avg: 393.84

REQUESTED RATE:

Projected Earned Premium: 34,932,993.00
 Projected Incurred Claims: 26,379,279.00
 Annual \$: Min: 466.01 Max: 466.01 Avg: 466.01

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Exhibits	POL.I.07.DC et al, POL.I.09.DC et al, COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPP0.01.DC	Revised	Previous State Filing Number: Percent Rate Change Request: -1.000	DC-SG-UHCIC-POS-2012-01-Exhibits.pdf

Rating Factors

Exhibit 1a

(1) Starting Base Rate

	<u>Medical</u>	<u>Rx</u>
CH+/Ins (POS):	\$221.64	\$59.71

(2) Trend Factors

<u>Effective Quarter</u>	<u>Factor</u>
1st Qtr, 2012	2.113
2nd Qtr, 2012	2.170
3rd Qtr, 2012	2.228
4th Qtr, 2012	2.288

(thereafter continue 2.7% trend per quarter)

(3) Age Factors

<u>Age</u>	<u>Factor</u>	<u>Age</u>	<u>Factor</u>
Child	0.524	45	
<25	0.708	46	1.127
25	0.736	47	1.172
26	0.736	48	1.218
27	0.765	49	1.266
28	0.765	50	1.316
29	0.795	51	1.368
30	0.795	52	1.422
31	0.826	53	1.478
32	0.826	54	1.536
33	0.826	55	1.597
34	0.859	56	1.660
35	0.859	57	1.726
36	0.859	58	1.795
37	0.893	59	1.866
38	0.893	60	1.866
39	0.928	61	1.940
40	0.928	62	1.940
41	0.965	63	2.017
42	1.003	64	2.017
43	1.043	65+ Plan Primary	2.097
44	1.084	65+ Medicare	2.097
			1.251

Maximum number of children assumed is 3 per family.

(4) Benefit Plan Ratios

POS	
Plan	Ratio
8VA	0.7721
8VB	0.6471
8VC	0.5858
ANA	0.8175
ANB	0.7373
ANC	0.7218
AND	0.6192
D01	0.8238
D02	0.9599
D03	0.9528
D04	0.9359
D05	0.8141
D06	0.7476
D07	0.7596
D08	0.6160
D09	0.6628
D0W	0.9308
D0X	0.9077
D0Y	0.9000
D0Z	0.8588
D4A	0.9101
D4B	0.8901
D4C	0.8748
D4D	0.8581
D4E	0.8502
D4F	0.8248
D4G	0.8114
D4H	0.9503
D4I	0.9423
D4J	0.7900
D4K	0.8200
D4L	0.9255
D4M	0.7308
D4N	0.7630
D4O	0.6951
D4P	0.6654
D4Q	0.6336
D4R	0.6233
D4S	0.7141
D4T	0.7588
D4U	0.7148
D4V	0.6770
D4W	0.6540
D4X	0.4517
D4Z	0.5809
D5A	0.5651
D5B	0.5202
D5C	0.6677
D5D	0.4843
D5E	0.6373
D5F	0.6153
D5G	0.5578
D5H	0.3898
D5I	0.4341
D5J	0.5590
D5K	0.5349
D5L	0.4613
D5M	0.6014
D5N	0.6575
D5O	0.6129
D5P	0.5863
D5Q	0.5291
D5R	0.7292
D5S	0.6590
D5T	0.6122
D5U	0.5752
D5V	0.5540
D5W	0.4907
2EM	0.5132

POS	
Plan	Ratio
D5X	0.8676
D5Y	0.8336
D5Z	0.9609
DKA	0.9554
DKB	0.9364
DKC	0.9065
DKD	0.9005
DKE	0.8802
DKF	0.7508
DKG	0.9676
DKH	0.6969
DKI	0.7956
G8A	0.6802
G8B	0.6432
G8C	0.6160
IOA	0.6872
IOB	0.5308
IOC	0.6875
IOD	0.5868
IOE	0.7653
IOQ	0.6160
IOR	0.6523
IoT	0.7280
I1S	0.9528
JKH	0.9604
JKI	0.9392
LIA	0.7249
LIB	0.6634
LIF	0.7691
LIG	0.7152
LIH	0.6767
USA	0.8480
USB	0.8262
USC	0.8138
USD	0.7894
USE	0.7654
USF	0.7441
USG	0.6090
USH	0.7052
USI	0.5834
USJ	0.6813
USK	0.5750
USL	0.6753
USM	0.5592
USN	0.6583
USO	0.5529
USP	0.6536
USQ	0.5384
USS	0.5335
UST	0.6244
USU	0.5205
USV	0.6102
USW	0.4741
USY	0.4626
USZ	0.5620
W8D	0.5241
W8E	0.6929
W8F	0.5878
W8G	0.5422
W8H	0.6750
W8I	0.5717
Y3D	0.6047
Y3E	0.5496
Y3F	0.6846
Y3G	0.6337
Y3H	0.5830
Y3I	0.6500

POS - HSA	
Plan	Ratio
D6A	0.7136
D6B	0.6288
D6C	0.5824
D6D	0.8631
D6E	0.7538
D6F	0.6936
D6G	0.6539
D6H	0.8737
D6S	0.8707
HDD	0.8076
HDE	0.6148
HDF	0.7307
HDG	0.5671
HDH	0.5671
HDI	0.6834
HDJ	0.5423
HDK	0.5423
HDL	0.6078
HDM	0.6078
HDN	0.8831
HDO	0.6581
HDP	0.9324
HDQ	0.6943
HYA	0.7606
HYB	0.5928
HYC	0.6348
IOF	0.6080
IOG	0.5723
IOH	0.5425
IOI	0.7167
IOJ	0.6705
IOK	0.8717
IOL	0.8223
IOM	0.7538
I1T	0.9359
RTA	1.0159
RTB	0.8551
RTC	0.7766

Rx	
Plan	Ratio
0H	0.4489
0I	0.4377
2V	0.4499
3B	0.4176
4F	0.4793
5U	0.4491
5W	0.3494
7L	0.4236
7M	0.4755
7R	0.4507
7S	0.5061
7T	0.4492
7U	0.5067
7V	0.4597
7W	0.5188
7X	0.4720
7Y	0.5326
7Z	0.4338
8A	0.4872
8H	0.5432
8I	0.5163
8J	0.4850
8Y	0.3746
8Z	0.3709
9A	0.4135
A2	0.7298
AU	0.3412
BK	0.5438
BL	0.4872
BM	0.4702
BY	0.5395
CC	0.2353
CD	0.3010
CE	0.2320
CF	0.3785
CG	0.3214
CQ	0.3253
DS	0.3634
DZ	0.1404
EA	0.3916
F5	0.5113
F7	0.4552
G4	0.4279
H9	0.4803
K4	0.5395
K5	0.4922
K6	0.5523
N7	0.5240
N8	0.4767
P9	0.4382
S5	0.5379
S8	0.3726
U8	0.5118
W1	0.4643
W2	0.4537
Y6	0.4613
SP1	0.5484
SP2	0.4771
SP3	0.3575

HSA Rx *	
Plan	Ratio
H9 HSA	0.0087

* For HSA plans the medical plan ratio includes the cost for Rx Plan 2V (\$10/35/60). HSA plans may be offered with Rx plan H9 (\$10/30/50).

New benefit plans may be introduced periodically. These plans will be priced consistently with the current benefit plans, i.e. price differences reflecting only the actuarial value of the benefit plan differences.

(5) Group Size Factor

Group Size	
<u>(# Emps)</u>	<u>Factor</u>
1	1.30
2	1.15
3	1.10
4-50	1.00

(6) Risk Adjustment Factor

a) Maximum New Business Premium Discount for Medical Underwriting

<u>Type of Application</u>	<u>Factor</u>	<u>Default Group Size</u>
Individual Application	1.03	1-2
Individual Application	0.75	3-24
Group Level Application	0.92	25-50

b) Other Factors

Based on the underwriter's review, rates may be adjusted for:

- past experience claims
- medical underwriting and/or health status
- duration of coverage
- evidence of prior coverage
- and any other factors that the underwriter determines necessary, for example factors that impact claims or administration costs such as distribution channels, financial risk assessment, additional utilization expected from employer funded health reimbursement accounts, or known future changes such as plan closings, facility additions, or contract size changes

Based on this review, groups will be assigned an underwriting factor in the range of 0.75 to 6.00.

(7) Industry Factors

<u>Industry SIC Code</u>	<u>Factor</u>	<u>Industry SIC Code</u>	<u>Factor</u>	<u>Industry SIC Code</u>	<u>Factor</u>	<u>Industry SIC Code</u>	<u>Factor</u>	<u>Industry SIC Code</u>	<u>Factor</u>
0001-0783	1.00	4300-4811	1.05	6412-6711	1.00	7390-7399	0.95	8714-8720	0.95
0784-1010	1.05	4812-4999	1.00	6712-6799	0.95	7400-7910	1.05	8721	0.90
1011-1099	1.20	5000-5153	0.95	6800-6999	1.00	7911-7999	1.15	8722-8731	0.95
1100-1210	1.10	5154-5158	1.00	7000-7299	1.05	8000-8011	1.05	8732-8733	0.90
1211-1241	1.20	5159-5169	0.95	7300-7360	0.95	8012-8020	1.10	8734-8740	0.95
1242-1310	1.10	5170	1.00	7361-7362	1.00	8021	1.05	8741-8744	0.90
1311-1389	1.20	5171-5199	0.95	7363	1.05	8022-8042	1.10	8745-8747	0.95
1390-1410	1.10	5200-5499	1.00	7364-7370	0.95	8043	1.05	8748	0.90
1411-1499	1.20	5500-5510	1.05	7371	0.85	8044-8049	1.10	8749-8810	0.95
1500-1610	1.00	5511-5521	1.10	7372	0.90	8050	1.05	8811	1.20
1611-1710	1.05	5522-5599	1.05	7373-7375	0.85	8051-8069	1.10	8812-9110	1.00
1711-2410	1.00	5600-5799	1.00	7376-7377	0.90	8070	1.05	9111-9210	1.10
2411-2499	1.10	5800-5899	1.20	7378-7379	0.85	8071-8099	1.10	9211-9310	1.15
2500-2796	0.95	5900-5920	1.00	7380	0.95	8100-8110	1.00	9311-9510	1.10
2797-3311	1.00	5921	1.15	7381	1.00	8111-8299	0.95	9511-9610	1.05
3312-3399	1.20	5922-5991	1.00	7382	0.90	8300-8399	1.00	9611-9710	1.10
3400-4013	0.95	5992	1.10	7383	0.95	8400-8639	0.95	9711-9720	1.05
4014-4110	1.00	5993-6010	0.95	7384	0.90	8640-8699	1.00	9721-9721	1.15
4111-4200	1.05	6011-6099	0.90	7385-7388	0.95	8700-8710	0.95	9722-9999	1.10
4201-4299	1.00	6100-6411	0.95	7389	0.90	8711-8713	0.90		

(8) Channel Alliances Class of Business

Groups written into our Channel Alliances class of business receive a 3% rate discount.

Rate Changes

Exhibit 2

<u>Annual Trend Rates</u>	<u>Current</u>	<u>Proposed</u>	<u>% Chg</u>
Medical	12.6%	11.2%	-1.4%
Rx	12.6%	11.2%	-1.4%

Base Rates

<u>Product</u>	<u>Current</u>	<u>Proposed</u>	<u>%</u>
<u>Type</u>	<u>Rate</u>	<u>Rate</u>	<u>Chg</u>
POS	234.28	221.64	-5.4%
Rx	40.24	59.71	48.4%

Plan Relativity Factors

<u>Product</u>	<u>Plan</u>	<u>Current</u>	<u>Proposed</u>	<u>%</u>
		<u>Factor</u>	<u>Factor</u>	<u>Chg</u>
POS	8VA	0.7349	0.7721	5.1%
POS	8VB	0.6169	0.6471	4.9%
POS	8VC	0.5502	0.5858	6.5%
POS	ANA	0.7546	0.8175	8.3%
POS	ANB	0.6980	0.7373	5.6%
POS	ANC	0.6526	0.7218	10.6%
POS	AND	0.5878	0.6192	5.3%
POS	D01	0.7956	0.8238	3.5%
POS	D02	0.9493	0.9599	1.1%
POS	D03	0.9394	0.9528	1.4%
POS	D04	0.9216	0.9359	1.6%
POS	D05	0.7839	0.8141	3.9%
POS	D06	0.7056	0.7476	6.0%
POS	D07	0.6943	0.7596	9.4%
POS	D08	0.5666	0.6160	8.7%
POS	D09	0.6187	0.6628	7.1%
POS	D0W	0.9146	0.9308	1.8%
POS	D0X	0.8887	0.9077	2.1%
POS	D0Y	0.8810	0.9000	2.2%
POS	D0Z	0.8346	0.8588	2.9%
POS	D4A	0.8921	0.9101	2.0%
POS	D4B	0.8715	0.8901	2.1%
POS	D4C	0.8515	0.8748	2.7%
POS	D4D	0.8340	0.8581	2.9%
POS	D4E	0.8232	0.8502	3.3%
POS	D4F	0.7969	0.8248	3.5%
POS	D4G	0.7797	0.8114	4.1%
POS	D4H	0.9397	0.9503	1.1%
POS	D4I	0.9292	0.9423	1.4%
POS	D4J	0.7526	0.7900	5.0%
POS	D4K	0.7916	0.8200	3.6%
POS	D4L	0.9115	0.9255	1.5%
POS	D4M	0.6844	0.7308	6.8%
POS	D4N	0.7222	0.7630	5.6%
POS	D4O	0.6498	0.6951	7.0%
POS	D4P	0.6244	0.6654	6.6%
POS	D4Q	0.5898	0.6336	7.4%
POS	D4R	0.5720	0.6233	9.0%
POS	D4S	0.6689	0.7141	6.8%
POS	D4T	0.6932	0.7588	9.5%
POS	D4U	0.6490	0.7148	10.1%
POS	D4V	0.6174	0.6770	9.7%
POS	D4W	0.6097	0.6540	7.3%
POS	D4X	0.3962	0.4517	14.0%
POS	D4Z	0.5342	0.5809	8.7%
POS	D5A	0.5159	0.5651	9.5%
POS	D5B	0.4630	0.5202	12.4%
POS	D5C	0.6287	0.6677	6.2%
POS	D5D	0.4212	0.4843	15.0%
POS	D5E	0.5745	0.6373	10.9%
POS	D5F	0.5517	0.6153	11.5%
POS	D5G	0.4965	0.5578	12.3%
POS	D5H	0.3338	0.3898	16.8%
POS	D5I	0.3786	0.4341	14.7%
POS	D5J	0.5224	0.5590	7.0%
POS	D5K	0.4932	0.5349	8.5%
POS	D5L	0.4085	0.4613	12.9%

<u>Product</u>	<u>Plan</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>% Chg</u>
POS	D5M	0.5453	0.6014	10.3%
POS	D5N	0.5860	0.6575	12.2%
POS	D5O	0.5402	0.6129	13.5%
POS	D5P	0.5174	0.5863	13.3%
POS	D5Q	0.4492	0.5291	17.8%
POS	D5R	0.6908	0.7292	5.6%
POS	D5S	0.6282	0.6590	4.9%
POS	D5T	0.5818	0.6122	5.2%
POS	D5U	0.5454	0.5752	5.5%
POS	D5V	0.5188	0.5540	6.8%
POS	D5W	0.4413	0.4907	11.2%
POS	2EM	0.4721	0.5132	8.7%
POS	D5X	0.8431	0.8676	2.9%
POS	D5Y	0.8053	0.8336	3.5%
POS	D5Z	0.9500	0.9609	1.1%
POS	DKA	0.9388	0.9554	1.8%
POS	DKB	0.9148	0.9364	2.4%
POS	DKC	0.8815	0.9065	2.8%
POS	DKD	0.8756	0.9005	2.8%
POS	DKE	0.8515	0.8802	3.4%
POS	DKF	0.7422	0.7508	1.2%
POS	DKG	0.9534	0.9676	1.5%
POS	DKH	0.6687	0.6969	4.2%
POS	DKI	0.7718	0.7956	3.1%
POS	G8A	0.6175	0.6802	10.2%
POS	G8B	0.5771	0.6432	11.5%
POS	G8C	0.5455	0.6160	12.9%
POS	I0A	0.6539	0.6872	5.1%
POS	I0B	0.4916	0.5308	8.0%
POS	I0C	0.6628	0.6875	3.7%
POS	I0D	0.5615	0.5868	4.5%
POS	I0E	0.7252	0.7653	5.5%
POS	I0Q	0.5455	0.6160	12.9%
POS	I0R	0.5906	0.6523	10.4%
POS	I1S	0.9394	0.9528	1.4%
POS	I1T	0.9216	0.9359	1.6%
POS	JKH	0.9460	0.9604	1.5%
POS	JKI	0.9196	0.9392	2.1%
POS	LIA	0.6541	0.7249	10.8%
POS	LIB	0.5991	0.6634	10.7%
POS	LIF	0.6963	0.7691	10.5%
POS	LIG	0.6719	0.7152	6.4%
POS	LIH	0.6332	0.6767	6.9%
POS	USA	0.8156	0.8480	4.0%
POS	USB	0.7851	0.8262	5.2%
POS	USC	0.7726	0.8138	5.3%
POS	USD	0.7418	0.7894	6.4%
POS	USE	0.7111	0.7654	7.6%
POS	USF	0.6850	0.7441	8.6%
POS	USG	0.5887	0.6090	3.4%
POS	USH	0.6533	0.7052	7.9%
POS	USI	0.5609	0.5834	4.0%
POS	USJ	0.6354	0.6813	7.2%
POS	USK	0.5494	0.5750	4.7%
POS	USL	0.6262	0.6753	7.8%
POS	USM	0.5297	0.5592	5.6%
POS	USN	0.6105	0.6583	7.8%
POS	USO	0.5208	0.5529	6.2%
POS	USP	0.6032	0.6536	8.4%
POS	USQ	0.5035	0.5384	6.9%
POS	USS	0.4964	0.5335	7.5%
POS	UST	0.5721	0.6244	9.1%
POS	USU	0.4811	0.5205	8.2%
POS	USV	0.5601	0.6102	8.9%
POS	USW	0.4240	0.4741	11.8%
POS	USY	0.4124	0.4626	12.2%
POS	USZ	0.5150	0.5620	9.1%
POS	W8D	0.4869	0.5241	7.6%
POS	W8E	0.6696	0.6929	3.5%
POS	W8F	0.5644	0.5878	4.1%
POS	W8G	0.5071	0.5422	6.9%

<u>Product</u>	<u>Plan</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>% Chg</u>
POS	W8H	0.6497	0.6750	3.9%
POS	W8I	0.5440	0.5717	5.1%
POS	Y3D	0.5627	0.6047	7.5%
POS	Y3E	0.5121	0.5496	7.3%
POS	Y3F	0.6246	0.6846	9.6%
POS	Y3G	0.5973	0.6337	6.1%
POS	Y3H	0.5346	0.5830	9.1%
POS	Y3I	0.5867	0.6500	10.8%
POS-HSA	I0T	0.6212	0.7280	17.2%
POS-HSA	D6A	0.7284	0.7136	-2.0%
POS-HSA	D6B	0.6405	0.6288	-1.8%
POS-HSA	D6C	0.5828	0.5824	-0.1%
POS-HSA	D6D	0.7908	0.8631	9.1%
POS-HSA	D6E	0.6819	0.7538	10.5%
POS-HSA	D6F	0.6071	0.6936	14.2%
POS-HSA	D6G	0.5602	0.6539	16.7%
POS-HSA	D6H	0.8134	0.8737	7.4%
POS-HSA	D6S	0.7537	0.8707	15.5%
POS-HSA	HDD	0.7486	0.8076	7.9%
POS-HSA	HDE	0.6021	0.6148	2.1%
POS-HSA	HDF	0.6641	0.7307	10.0%
POS-HSA	HDG	0.5404	0.5671	4.9%
POS-HSA	HDH	0.5404	0.5671	4.9%
POS-HSA	HDI	0.6090	0.6834	12.2%
POS-HSA	HDJ	0.5092	0.5423	6.5%
POS-HSA	HDK	0.5092	0.5423	6.5%
POS-HSA	HDL	0.5206	0.6078	16.7%
POS-HSA	HDM	0.5206	0.6078	16.7%
POS-HSA	HDN	0.8218	0.8831	7.5%
POS-HSA	HDO	0.6586	0.6581	-0.1%
POS-HSA	HDP	0.8631	0.9324	8.0%
POS-HSA	HDQ	0.6951	0.6943	-0.1%
POS-HSA	HYA	0.7081	0.7606	7.4%
POS-HSA	HYB	0.5748	0.5928	3.1%
POS-HSA	HYC	0.5574	0.6348	13.9%
POS-HSA	I0F	0.5960	0.6080	2.0%
POS-HSA	I0G	0.5504	0.5723	4.0%
POS-HSA	I0H	0.5135	0.5425	5.6%
POS-HSA	I0I	0.7133	0.7167	0.5%
POS-HSA	I0J	0.6676	0.6705	0.4%
POS-HSA	I0K	0.7957	0.8717	9.5%
POS-HSA	I0L	0.7398	0.8223	11.1%
POS-HSA	I0M	0.6774	0.7538	11.3%
POS-HSA	RTA	0.9055	1.0159	12.2%
POS-HSA	RTB	0.7631	0.8551	12.1%
POS-HSA	RTC	0.6815	0.7766	14.0%
Rx	0H	0.5683	0.4489	-21.0%
Rx	0I	0.5282	0.4377	-17.1%
Rx	2V	0.5457	0.4499	-17.6%
Rx	3B	0.5204	0.4176	-19.7%
Rx	4F	0.6064	0.4793	-21.0%
Rx	5U	0.5420	0.4491	-17.1%
Rx	5W	0.3753	0.3494	-6.9%
Rx	7L	0.5058	0.4236	-16.3%
Rx	7M	0.6023	0.4755	-21.1%
Rx	7R	0.5532	0.4507	-18.5%
Rx	7S	0.6598	0.5061	-23.3%
Rx	7T	0.5283	0.4492	-15.0%
Rx	7U	0.6297	0.5067	-19.5%
Rx	7V	0.5665	0.4597	-18.9%
Rx	7W	0.6760	0.5188	-23.3%
Rx	7X	0.5766	0.4720	-18.1%
Rx	7Y	0.6890	0.5326	-22.7%
Rx	7Z	0.5427	0.4338	-20.1%
Rx	8A	0.6471	0.4872	-24.7%
Rx	8H	0.7029	0.5432	-22.7%
Rx	8I	0.6732	0.5163	-23.3%
Rx	8J	0.6145	0.4850	-21.1%
Rx	8Y	0.4385	0.3746	-14.6%
Rx	8Z	0.4341	0.3709	-14.6%
Rx	9A	0.5152	0.4135	-19.7%

<u>Product</u>	<u>Plan</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>% Chg</u>
Rx	A2	0.9538	0.7298	-23.5%
Rx	AU	0.3638	0.3412	-6.2%
Rx	BK	0.6889	0.5438	-21.1%
Rx	BL	0.6399	0.4872	-23.9%
Rx	BM	0.6002	0.4702	-21.7%
Rx	BY	0.6790	0.5395	-20.5%
Rx	CC	0.2456	0.2353	-4.2%
Rx	CD	0.3160	0.3010	-4.8%
Rx	CE	0.2405	0.2320	-3.5%
Rx	CF	0.3580	0.3785	5.7%
Rx	CG	0.3745	0.3214	-14.2%
Rx	CQ	0.4653	0.3253	-30.1%
Rx	DS	0.4040	0.3634	-10.0%
Rx	DZ	0.1953	0.1404	-28.1%
Rx	EA	0.5166	0.3916	-24.2%
Rx	F5	0.6665	0.5113	-23.3%
Rx	F7	0.5588	0.4552	-18.5%
Rx	G4	0.5109	0.4279	-16.3%
Rx	H9	0.6084	0.4803	-21.1%
Rx	K4	0.6790	0.5395	-20.5%
Rx	K5	0.6536	0.4922	-24.7%
Rx	K6	0.7284	0.5523	-24.2%
Rx	N7	0.6828	0.5240	-23.3%
Rx	N8	0.5824	0.4767	-18.1%
Rx	P9	0.5482	0.4382	-20.1%
Rx	S5	0.6960	0.5379	-22.7%
Rx	S8	0.4163	0.3726	-10.5%
Rx	U8	0.6360	0.5118	-19.5%
Rx	W1	0.5722	0.4643	-18.9%
Rx	W2	0.5336	0.4537	-15.0%
Rx	Y6	0.5871	0.4613	-21.4%
Rx	SP1	0.7232	0.5484	-24.2%
Rx	SP2	0.6044	0.4771	-21.1%
Rx	SP3	0.4164	0.3575	-14.2%
Rx	H9 HSA POS	0.0265	0.0087	-67.2%

SERFF Tracking Number: UHLC-127390715

State: District of Columbia

Filing Company: UnitedHealthcare Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: H16G Group Health - Major Medical

Sub-TOI: H16G.003D Small Group Only - POS

Product Name: DC-SG-UHCIC-POS-2012.01

Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Actuarial Justification

Comments:

Actuarial Memorandum

Attachment:

DC-SG-UHCIC-POS-2012-01-ActMemo.pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

DC-SG-UHCIC-POS-2012-01-Cover.pdf

Actuarial Memorandum
UnitedHealthcare Insurance Company (POS)
DC Small Group (2-50) Rate Filing

August 29, 2011

This rating manual presents proposed premium rates effective January 1, 2011 for POS benefit plans.

The expected loss ratio for this filing is 80%.

Exhibit 1: Rates and rate factors.

Exhibit 2: Rate and rate factor changes.

Description of Changes Made to Rating Factors

1) Benefit plan pricing and overall rate reduction.

Effective January 2012, we are changing the rate relationships between our benefit plans. While the rates for some benefit plans will decrease and some will increase, overall, in total for the business on each of our licenses (we wish to keep our rates consistent between our HMO and insurance company licenses), based on the current distribution of membership by benefit plan, these changes represent a rate reduction of 1%.

Our previous medical plan relativities were developed using an older version of our pricing model ARC (Actuarial Relativity Calculator). The plan relativities for all our plans were recalculated using our new ARC version. This ARC version incorporates new and updated UnitedHealthcare nationwide experience data. It contains utilization frequencies and unit costs by service category, and claim distributions and adjustment factors for a large number of plan design variables.

Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan into the new ARC. The expected claim PMPM for each plan was then used to develop plan relativities for each benefit plan. All benefit plans are priced consistently with each other, with the rates different only by the estimated value of the benefit differences.

New prescription drug plan relativities were similarly developed, using an update to our Rx Pricing Model, which was updated from nationwide prescription drug experience. This model values the cost difference of Rx copays by tier, and other plan cost sharing features such as Rx deductibles and coinsurance.

Based on an analysis of our “medical vs. Rx” claim costs compared to our “medical vs. Rx” premiums, we have determined that we currently have too much pricing weight to medical, and not enough pricing weight to Rx. We are thus increasing our Rx plan rates, and decreasing our medical plan rates.

The medical and Rx InFull rates were adjusted, using current membership by plan as weights, to overall reduce revenue by 1%.

The overall 1% rate reduction was based on an analysis of recent past claim experience, adjusted for the mix of business (age, gender, benefit plan, etc), compared to our current pricing manual rates. This analysis indicated a base rate reduction.

2) Also effective January 2012, we are reducing our annual trend rate from 12.6% to 11.2%.

Policy Forms

The policy forms for which these rates apply are: COVNET.01.DC, COVPLS.01.DC, COVMI8080.01.DC, COVPPO.01.DC, POL.I.07.DC et al, POL.I.09.DC et al.

Certification

I certify that these rates were developed according to accepted actuarial principles, are based on reasonable assumptions, and that the rates are not excessive, inadequate, or unfairly discriminatory. To the best of my knowledge and judgment, the filed rates are in compliance with the applicable laws and regulations of the District of Columbia.



Boris P. Gerber, FSA, MAAA
Actuary
UnitedHealthcare



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Hartford, CT 06103
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August 29, 2011

Laszlo Pentek, Actuary
DC Department of Insurance & Securities Regulation
810 First Street, NE Suite 701
Washington, DC 20002

Re: UnitedHealthcare Insurance Company (POS)
Small Group (2-50) Rate Filing

Dear Mr. Pentek:

Enclosed please find the group health pricing manual for our POS product offered by United HealthCare Insurance Company to employers in the District of Columbia with 50 or fewer eligible employees. These rates are effective January 1, 2012.

Submitted via SERFF, in addition to the rate filing, is an actuarial memorandum.

Please keep these rates confidential to the extent allowed by District of Columbia law.

If you have any questions, please do not hesitate to call.

Sincerely,

A handwritten signature in cursive script that reads 'Boris P. Gerber'.

Boris P. Gerber, FSA, MAAA
Actuary, UnitedHealthcare