

SERFF Tracking Number: CFAP-125619026 State: District of Columbia
Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:
Company Tracking Number: 1102
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: Filing #1102 GHMSI DC Small Group
Project Name/Number: DC GHMSI Small Group 200807 eff (factors)/1102

Filing at a Glance

Company: Group Hospitalization and Medical Services, Inc.

Product Name: Filing #1102 GHMSI DC Small Group SERFF Tr Num: CFAP-125619026 State: District of Columbia

TOI: H21 Health - Other

SERFF Status: Closed-APPROVED State Tr Num:

Sub-TOI: H21.000 Health - Other

Co Tr Num: 1102

State Status:

Filing Type: Rate

Reviewer(s): Laszlo Pentek

Authors: Dwayne Lucado, Todd

Disposition Date: 05/22/2008

Switzer, Katheryn Barron, Yazan

Dahu

Date Submitted: 04/22/2008

Disposition Status: APPROVED

Implementation Date Requested: 07/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name: DC GHMSI Small Group 200807 eff (factors)

Status of Filing in Domicile:

Project Number: 1102

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

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 05/22/2008

Explanation for Other Group Market Type:

State Status Changed:

Deemer Date:

Created By: Katheryn Barron

Submitted By: Katheryn Barron

Corresponding Filing Tracking Number:

Filing Description:

Attached for your review is the filing for Group Hospitalization and Medical Services, Inc (GHMSI) dba CareFirst BlueCross BlueShield's Small Group (2-50 contracts) medical and prescription drug coverages, with an effective date of July 1, 2008. We are proposing to change the renewal increase cap range to 12.0% to 25.0% (currently 12.0% to 20.0%). The renewal increase floor will remain at 0.0%. We are also proposing to change our rating factor for SIC code 73 from 0.9 to 0.85. No changes to the base rates are being proposed in this filing. (Previously approved rate increases effective July 1, 2008 can be found in our filing #1080.) Please refer to the Actuarial Memorandum for more details.

We appreciate your consideration of this matter. If you have any questions regarding this filing, please contact Dwayne

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Lucado at (410) 998 - 7519.

Company and Contact

Filing Contact Information

Dwayne Lucado, Assistant Actuary dwayne.lucado@carefirst.com
10455 Mill Run Circle 410-998-7519 [Phone]
Owings Mills, MD 21117 410-998-7704 [FAX]

Filing Company Information

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Actuarial Justification	APPROVED	Date: 05/22/2008
Comments:		
Attachment:		
DC_GHMSI_Certification.pdf		

ACTUARIAL CERTIFICATION

I, Todd Switzer, am the Director of Actuarial Pricing with Group Hospitalization and Medical Services, Inc (GHMSI) doing business as CareFirst BlueCross BlueShield and a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge and judgment, this rate filing complies with applicable laws and regulations of the District of Columbia and produces premiums that are reasonable in relation to benefits provided.



Todd Switzer, A.S.A., M.A.A.A.
Director of Actuarial Pricing
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