| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only |  |
|  | - Other |  |
|  |  |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

## Filing at a Glance

Company:
Product Name:
State:
TOI:
Sub-TOI:
Filing Type:
Date Submitted:
SERFF Tr Num:
SERFF Status:
State Tr Num:
State Status:
Co Tr Num:

## Effective

Date Requested:
Author(s):

Reviewer(s):
Disposition Date:
Disposition Status:
Effective Date:
State Filing Description:

CareFirst BlueChoice, Inc.
2705 - DC ACA Small Group BlueChoice
District of Columbia
HOrg02G Group Health Organizations - Health Maintenance (HMO)
HOrg02G.004E Small Group Only - Other
Rate
05/01/2023
CFAP-133618363
Submitted to State

2705
01/01/2024
Shane Kontir, Cory Bream, Gregory Sucher, Avraham Golish, Conor Gannon, Christopher Lane

| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only |  |
|  | - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

## General Information

Project Name: 2705 - DC BC SG ACA ON-EXCHANGE
Project Number: 2705
Requested Filing Mode: Review \& Approval
Explanation for Combination/Other:
Status of Filing in Domicile:

Submission Type: New Submission
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Group Market Type: Employer
Overall Rate Impact: 8.1\%
Filing Status Changed: 05/01/2023
State Status Changed:
Deemer Date:
Created By: Shane Kontir
Submitted By: Shane Kontir
Corresponding Filing Tracking Number:
PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null
Include Exchange Intentions: No
Filing Description:
This filing contains the rate proposal for the portfolio of benefits to be offered by CareFirst BlueChoice, Inc. to Small Groups on the D.C. Exchange. We are submitting 45 benefit plans on the D.C. Exchange.

## Company and Contact

## Filing Contact Information

| Cory Bream, Actuarial Assistant | cory.bream@carefirst.com |
| :--- | :--- |
| 10455 Mill Run Circle | $410-998-5308$ [Phone] |
| Owings Mills, MD 21117 | $410-998-7704$ [FAX] |

## Filing Company Information

CareFirst BlueChoice, Inc.
840 First Street NE
Washington, DC 20065
(410) 581-3000 ext. [Phone]

CoCode: 96202
Group Code:
Group Name:
FEIN Number: 52-1358219

State of Domicile: District of Columbia
Company Type: Health
Maintenance Organization State ID Number:

| State: | District of Columbia |
| :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only |
|  | - Other |
|  | 2705-DC ACA Small Group BlueChoice |
| Product Name: | CareFirst BlueChoice, Inc. |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |

## Filing Fees

## State Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-D C B C$ SG ACA ON-EXCHANGE/2705 |  |

## Rate Information

Rate data applies to filing.

| Filing Method: | SERFF |
| :--- | :--- |
| Rate Change Type: | Increase |
| Overall Percentage of Last Rate Revision: | $15.500 \%$ |
| Effective Date of Last Rate Revision: | $01 / 01 / 2023$ |
| Filing Method of Last Filing: | SERFF |
| SERFF Tracking Number of Last Filing: | CFAP-133218058 |

Company Rate Information

| Company <br> Name: | Company <br> Rate <br> 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): |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| CareFirst BlueChoice, Inc. | Increase | 8.100\% | 8.100\% | \$28,090,656 | 30,324 | \$345,153,473 | 12.800\% | 6.600\% |


| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only |  |
|  | - Other |  |
|  |  |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

## Rate Review Detail

## COMPANY:

Company Name: CareFirst BlueChoice, Inc.
HHS Issuer Id: 86052

## PRODUCTS:

| Product Name | HIOS Product ID | HIOS Submission ID | Number of Covered <br> Lives |
| :--- | ---: | ---: | ---: |
| BlueChoice Advantage | 86052 DC044 |  |  |
| BlueChoice HMO | $86052 D C 046$ | 26997 |  |
| BlueChoice HMO Referral | $86052 D C 048$ | 8322 |  |
| BlueChoice Plus | $86052 D C 050$ | 4239 |  |
| BlueChoice Plus Opt Out | $86052 D C 058$ | 6945 |  |

Trend Factors:
FORMS:
New Policy Forms:
DC/CF/2024 GC AMEND (1/24), DC/CF/SG/AUTH AMEND/POS OON (R. 1/24), DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24), DC/CF/SG/POS OON /BRZ 6000 Ded (1/24), DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24), DC/CF/SG/POS OON CDH/GOLD 1600 Ded (1/24), DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24), DC/CF/SG/POS OON CDH/SIL 2250 (1/24), DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24), DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24), DC/CF/SG/POS OON VC/GOLD 3000 Ded (1/24), DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24), DC/CF/SG/POS OON/GOLD 0 Ded (1/24), DC/CF/SG/POS OON/GOLD 1000 Ded (1/24), DC/CF/SG/POS OON/GOLD 800 Ded (1/24), DC/CF/SG/POS OON/PLAT 0 Ded (1/24), DC/CF/SG/POS OON/PLAT 500 Ded (1/24), DC/CF/SG/POS OON/SIL 6500 Ded (1/24), DC/CF/SHOP/POS OON/2024 AMEND (1/24), DC/CFBC/2024 GC AMEND (1/24), DC/CFBC/CD/AUTH AMEND/HMO (R. 1/24), DC/CFBC/EXC/2024 AMEND (1/24), DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/24), DC/CFBC/EXC/HMO HSA/GOLD 1600 (1/24), DC/CFBC/EXC/HMO STD/BRZ 7500 (1/24), DC/CFBC/EXC/HMO STD/GOLD 500 (1/24), DC/CFBC/EXC/HMO STD/PLAT 0 (1/24), DC/CFBC/EXC/HMO STD/SIL 4850 (1/24), DC/CFBC/EXC/HMO STD/SIL 4850 A (1/24), DC/CFBC/EXC/HMO STD/SIL 4850 B (1/24), DC/CFBC/EXC/HMO STD/SIL 4850 C (1/24), DC/CFBC/EXC/HMO/NATAMER SOB (1/24), DC/CFBC/SG/AUTH AMEND/ BCOO (R. 1/24), DC/CFBC/SG/AUTH AMEND/ADV (R. 1/24), DC/CFBC/SG/AUTH AMEND/HMO (R. 1/24), DC/CFBC/SG/AUTH AMEND/PLUS (R. 1/24), DC/CFBC/SG/BC ADV IN BF HSA/SIL 1800 Ded (1/24), DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24), DC/CFBC/SG/HMO HSA STD/BRZ 6350 (1/24), DC/CFBC/SG/HMO OA CDH/BRZ 6100 Ded (1/24), DC/CFBC/SG/HMO OA CDH/GOLD 1600 Ded (1/24), DC/CFBC/SG/HMO OA CDH/SIL 1800 Ded (1/24), DC/CFBC/SG/HMO OA CDH/SIL 2250 Ded (1/24), DC/CFBC/SG/HMO OA CDH/SIL 3000 Ded (1/24), DC/CFBC/SG/HMO OA VC/GOLD 3000 Ded (1/24), DC/CFBC/SG/HMO OA/GOLD 1500 Ded (1/24), DC/CFBC/SG/HMO OA/GOLD 800 Ded (1/24), DC/CFBC/SG/HMO OA/PLAT 0 Ded (1/24), DC/CFBC/SG/HMO OA/SIL

| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only |  |
|  | - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

1900 Ded (1/24), DC/CFBC/SG/HMO OA/SIL 6500 Ded (1/24), DC/CFBC/SG/HMO REF VC/SIL 5350 Ded (1/24), DC/CFBC/SG/HMO REF/BRZ 8500 Ded (1/24), DC/CFBC/SG/HMO REF/GOLD 0 Ded (1/24), DC/CFBC/SG/HMO REF/GOLD 800 Ded (1/24), DC/CFBC/SG/HMO REF/PLAT 0 Ded (1/24), DC/CFBC/SG/HMO STD/BRZ 7500 (1/24), DC/CFBC/SG/HMO STD/GOLD 500 (1/24), DC/CFBC/SG/HMO STD/PLAT 0 (1/24), DC/CFBC/SG/HMO STD/SIL 4850 (1/24), DC/CFBC/SG/HMO/BRZ 6000 Ded (1/24), DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24), DC/CFBC/SG/POS IN CDH/GOLD 1600 Ded (1/24), DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24), DC/CFBC/SG/POS IN CDH/SIL 2250 Ded (1/24), DC/CFBC/SG/POS IN CDH/SIL 2750 Ded (1/24), DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24), DC/CFBC/SG/POS IN VC/GOLD 3000 Ded (1/24), DC/CFBC/SG/POS IN VC/SIL 5350 Ded (1/24), DC/CFBC/SG/POS IN/BRZ 6000 Ded (1/24), DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24), DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24), DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24), DC/CFBC/SG/POS IN/PLAT 0 Ded (1/24), DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24), DC/CFBC/SG/POS IN/SIL 6500 Ded (1/24), DC/CFBC/SHOP/2024 AMEND (1/24)
Affected Forms:
Other Affected Forms:
DC GHMSI - HEALTH GUARANTY 5/21, DC/CF/ANCILLARY AMEND (10/12), DC/CF/BLCRD (R. 6/18), DC/CF/MEM/BLCRD (R. 6/18), DC/CF/NO SURP ACT/AMEND (R. 1/23), DC/CF/PT PROTECT (9/10), DC/CF/SHOP/ELIG (R. 1/21), DC/CF/SHOP/GC (R 1/19), DC/CF/SHOP/POS OON/DOCS (R. 1/23), DC/CF/SHOP/POS OON/EOC (R. 1/23), DC/CFBC/ADV/BLCRD (R. 6/18), DC/CFBC/ADV/MEM/BLCRD (R. 6/18), DC/CFBC/ANCILLARY AMEND (10/12), DC/CFBC/BLCRD (R. 6/18), DC/CFBC/CD/HMO/INCENT (1/23), DC/CFBC/DOL APPEAL (R. 1/22), DC/CFBC/EXC/HMO/DOCS (R. 1/23), DC/CFBC/EXC/HMO/IEA (R. 1/23), DC/CFBC/EXC/NATAMER (1/14), DC/CFBC/MEM/BLCRD (R. 6/18), DC/CFBC/NO SURP ACT/AMEND (R. 1/23), DC/CFBC/PT PROTECT (9/10), DC/CFBC/SG/INCENT (R. 1/23), DC/CFBC/SHOP/ADV IN DOCS (R. 1/23), DC/CFBC/SHOP/BC+OOOA DOCS (R. 1/23), DC/CFBC/SHOP/ELIG (R. 1/21, DC/CFBC/SHOP/ELIG (R. 1/21), DC/CFBC/SHOP/GC (R 1/19), DC/CFBC/SHOP/GC (R. 1/19), DC/CFBC/SHOP/HMO DOCS (R. 1/23), DC/CFBC/SHOP/HMO POS/EOC (R. 1/23), DC/CFBC/SHOP/PLUS IN DOCS (R. 1/23), DC/GHMSI/DOL APPEAL (R. 1/22)

## REQUESTED RATE CHANGE INFORMATION:

Change Period:
Member Months:
Benefit Change:
Percent Change Requested:

## PRIOR RATE:

Total Earned Premium:
Total Incurred Claims:
Annual \$:

## REQUESTED RATE:

Projected Earned Premium: $\quad 403,370,790.00$
Projected Incurred Claims:

Annual
623,278
Increase
Min: 6.6 Max: 12.8 Avg: 8.1

345,153,473.00
276,292,805.00
Min: 313.49 Max: 720.48 Avg: 567.06


ON-EXCHANGE/2705
Annual \$:
Min: 348.08 Max: 770.46 Avg: 613.21

| State: | District of Columbia Filing Company: CareFirst BlueChoice, Inc. |  |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-D C$ ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-D C$ BC SG ACA ON-EXCHANGE/2705 |  |

## Rate/Rule Schedule

| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-D C$ ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-D C B C ~ S G ~ A C A ~ O N-E X C H A N G E / 2705$ |  |


| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 |  | 2705 - DC BlueChoice - SG Rate Sheets | DC GHMSI - HEALTH GUARANTY 5/21, <br> DC/CF/ANCILLARY AMEND (10/12), DC/CF/BLCRD (R. <br> 6/18), DC/CF/MEM/BLCRD (R. <br> 6/18), DC/CF/NO SURP <br> ACT/AMEND (R. 1/23), <br> DC/CF/PT PROTECT (9/10), <br> DC/CF/SHOP/ELIG (R. 1/21), <br> DC/CF/SHOP/GC (R 1/19), <br> DC/CF/SHOP/POS <br> OON/DOCS (R.1/23), <br> DC/CF/SHOP/POS OON/EOC <br> (R. 1/23), <br> DC/CFBC/ADV/BLCRD (R. <br> 6/18), <br> DC/CFBC/ADV/MEM/BLCRD <br> (R. 6/18), <br> DC/CFBC/ANCILLARY <br> AMEND (10/12), <br> DC/CFBC/BLCRD (R. 6/18), <br> DC/CFBC/CD/HMO/INCENT <br> (1/23), DC/CFBC/DOL <br> APPEAL (R. 1/22), <br> DC/CFBC/EXC/HMO/DOCS <br> (R. 1/23), <br> DC/CFBC/EXC/HMO/IEA (R. <br> 1/23), <br> DC/CFBC/EXC/NATAMER <br> (1/14), DC/CFBC/MEM/BLCRD <br> (R. 6/18), DC/CFBC/NO SURP <br> ACT/AMEND (R. 1/23), <br> DC/CFBC/PT PROTECT <br> (9/10), DC/CFBC/SG/INCENT (R. 1/23), <br> DC/CFBC/SHOP/ADV IN DOCS (R. 1/23), <br> DC/CFBC/SHOP/BC+OOOA DOCS (R. 1/23), <br> DC/CFBC/SHOP/ELIG (R. <br> 1/21, DC/CFBC/SHOP/ELIG <br> (R. 1/21), DC/CFBC/SHOP/GC | Revised | Previous State Filing Number: CFAP-133218058 Percent Rate Change Request: 8.1 | 2705 - DC BlueChoice <br> - SG - Rate Sheets.pdf, |


| State: | District of Columbia | $\quad$ Filing Company: |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

[^0]| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

[^1]| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

```
VC/GOLD 3000 Ded (1/24)
DC/CFBC/SG/HMO OA/GOLD
1500 Ded (1/24),
DC/CFBC/SG/HMO OA/GOLD
800 Ded (1/24),
DC/CFBC/SG/HMO OA/PLAT
0 Ded (1/24).
DC/CFBC/SG/HMO OA/SIL
1900 Ded (1/24),
DC/CFBC/SG/HMO OA/SIL
6500 Ded (1/24),
DC/CFBC/SG/HMO REF
VC/SIL 5350 Ded (1/24),
DC/CFBC/SG/HMO REF/BRZ
8500 Ded (1/24),
DC/CFBC/SG/HMO
REF/GOLD 0 Ded (1/24),
DC/CFBC/SG/HMO
REF/GOLD 800 Ded (1/24)
DC/CFBC/SG/HMO REF/PLAT
0 Ded (1/24),
DC/CFBC/SG/HMO STD/BRZ
7500 (1/24),
DC/CFBC/SG/HMO
STD/GOLD 500 (1/24),
DC/CFBC/SG/HMO STD/PLAT
0 (1/24), DC/CFBC/SG/HMO
STD/SIL 4850 (1/24)
DC/CFBC/SG/HMO/BRZ 6000
Ded (1/24), DC/CFBC/SG/POS
in CDH/BRZ 6100 Ded (1/24),
DC/CFBC/SG/POS IN
CDH/GOLD 1600 Ded (1/24),
DC/CFBC/SG/POS IN
CDH/SIL 1800 Ded (1/24),
DC/CFBC/SG/POS IN
CDH/SIL 2250 Ded (1/24),
DC/CFBC/SG/POS IN
CDH/SIL 2750 Ded (1/24),
DC/CFBC/SG/POS IN
CDH/SIL 3000 Ded (1/24),
DC/CFBC/SG/POS IN
VC/GOLD 3000 Ded (1/24),
DC/CFBC/SG/POS IN VC/SIL
5350 Ded (1/24)
DC/CFBC/SG/PÓS IN/BRZ
6000 Ded (1/24),
```

| State: | District of Columbia | Ciling Company: |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-D C$ BC SG ACA ON-EXCHANGE/2705 |  |

DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24), DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) DC/CFBC/SG/POS IN/GOLD
800 Ded (1/24),
DC/CFBC/SG/POS IN/PLAT 0
Ded (1/24), DC/CFBC/SG/POS
IN/PLAT 500 Ded (1/24),
DC/CFBC/SG/POS IN/SIL
6500 Ded (1/24)
DC/CFBC/SHOP/2024
AMEND (1/24)

DC Small Group On/Off Exchange Products Rate Filing Effective 1/1/2024 Proup On/Off Exchange Products Rate Filing Effective

| HIOS Plan ID | HIOS Product | HIOS Plan Name | On/Off <br> Exchange | Rx Benefit <br> Benefit** | Benefit Description* | Deductible | $\begin{aligned} & \text { OOP } \\ & \text { Max } \end{aligned}$ | Individual Base Rate |  |  |  | Incremental Base Rate \% Change |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | 01/2024 | 04/2024 | 07/2024 | 10/2024 | 04/2024 | 07/2024 | 10/2024 |
| 86052DC0440010 | BlueChoice Advantage | BlueChoice Advantage Gold 1000 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: \$15 PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP | IN: \$1,000 Med / \$250 Rx; OON: \$2,000 | $\begin{aligned} & \text { IN: \$7,500; } \\ & \text { OON: } \\ & \$ 15,000 \end{aligned}$ | \$648.37 | \$658.54 | \$668.60 | \$679.04 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440011 | BlueChoice Advantage | BlueChoice Advantage Gold 800 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: \$15 PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP | IN: \$800 Med / \$250 Rx; OON: \$1,600 | $\begin{gathered} \text { IN: } \$ 8,850 ; \\ \text { OON: } \\ \$ 17,700 \end{gathered}$ | \$653.23 | \$663.48 | \$673.61 | \$684.14 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440012 | BlueChoice Advantage | BlueChoice Advantage Platinum 0 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: \$10 PCP/\$30 Spec/\$200 ER/\$200 IP; OON: \$40 PCP/Spec/\$300 IP | $\begin{aligned} & \text { IN: \$0 Med / \$0 } \\ & \text { Rx; OON: } \\ & \$ 1,500 \end{aligned}$ | $\begin{aligned} & \text { IN: } \$ 2,300 ; \\ & \text { OON: } \$ 4,600 \end{aligned}$ | \$770.46 | \$782.54 | \$794.49 | \$806.91 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440013 | BlueChoice Advantage | BlueChoice Advantage HSA/HRA Silver 1800 Ded | On | Int: $\$ 15 / \$ 45 / \$ 65 / 50 \%$ to $\$ 100$ $\quad$ Max $50 \%$ to $\$ 150$ Max | IN: \$25 PCP/\$50 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: \$1,800 (Integrated); OON: \$3,600 | $\begin{aligned} & \text { IN: \$8,000; } \\ & \text { OON: } \\ & \$ 16,000 \end{aligned}$ | \$560.52 | \$569.31 | \$578.01 | \$587.04 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440033 | BlueChoice Advantage | BlueChoice Advantage Platinum 500 Ded | On | Non-Int: \$0/\$45/\$65/50\% to $\$ 100 \mathrm{Max} / 50 \%$ to $\$ 150 \mathrm{Max}$ | $\begin{gathered} \text { IN: } \$ 0 \text { PCP/\$40 Spec/\$300 } \\ \text { ER/\$500 IP; OON: } \$ 50 \\ \text { PCP/Spec/\$600 IP } \end{gathered}$ | $\begin{gathered} \text { IN: } \$ 500 \mathrm{Med} / \\ \$ 0 \mathrm{Rx} ; \mathrm{OON}: \\ \$ 1,000 \end{gathered}$ | $\begin{aligned} & \text { IN: } \$ 1,800 ; \\ & \text { OON: } \$ 3,600 \end{aligned}$ | \$751.95 | \$763.74 | \$775.41 | \$787.53 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440018 | BlueChoice Advantage | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | On | $\begin{gathered} \text { Int: } \$ 15 / \$ 45 / \$ 75 / 50 \% \text { to } \$ 100 \\ \text { Max/50\% to } \$ 150 \mathrm{Max} \end{gathered}$ | IN: \$50 PCP/\$100 Spec/\$350 ER/\$500 IP; OON: \$120 PCP/Spec/\$600 IP | IN: \$6,100 (Integrated); OON: \$12,200 | $\begin{aligned} & \text { IN: \$7,400; } \\ & \text { OON: } \\ & \$ 14,800 \end{aligned}$ | \$459.72 | \$466.93 | \$474.06 | \$481.47 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440019 | BlueChoice Advantage | BlueChoice Advantage HSA/HRA Silver 3000 Ded | On | Int: $\$ 10 / \$ 45 / \$ 65 / 50 \%$ to $\$ 100$ $\quad$ Max $50 \%$ to $\$ 150 \mathrm{Max}$ | IN: $\$ 25$ PCP/\$50 Spec/\$250 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | $\mathrm{IN}: \$ 3,000$ (Integrated); OON: $\$ 6,000$ | $\begin{gathered} \text { IN: \$6,100; } \\ \text { OON: } \\ \$ 12,200 \end{gathered}$ | \$534.14 | \$542.52 | \$550.81 | \$559.42 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440021 | BlueChoice Advantage | BlueChoice Advantage HSA/HRA Gold 1600 Ded | On | $\begin{gathered} \text { Int: } \$ 10 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ \text { Max } / 50 \% \text { to } \$ 150 \mathrm{Max} \end{gathered}$ | IN: \$10 PCP/\$30 Spec/\$250 ER/\$200 IP; OON: \$40 PCP/Spec/\$300 IP | IN: \$1,600 (Integrated); OON: \$3,200 | $\begin{aligned} & \text { IN: } \$ 4,200 ; \\ & \text { OON: } \$ 8,400 \end{aligned}$ | \$626.35 | \$636.17 | \$645.89 | \$655.99 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440022 | BlueChoice Advantage | BlueChoice Advantage Silver 5350 Ded Virtual Connect | On | Non-Int: \$15/\$45/\$75/50\% to $\$ 100 \mathrm{Max} / 50 \%$ to $\$ 150 \mathrm{Max}$ | IN: $\$ 25$ PCP/\$60 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: \$5,350 Med/ \$450 Rx; OON: \$10,700 | $\begin{aligned} & \text { IN: \$8,800; } \\ & \text { OON: } \\ & \$ 17,600 \end{aligned}$ | \$534.99 | \$543.38 | \$551.68 | \$560.30 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440023 | BlueChoice Advantage | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | On | $\begin{gathered} \text { Int: } \$ 15 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ \mathrm{Max} / 50 \% \text { to } \$ 150 \mathrm{Max} \end{gathered}$ | IN: \$25 PCP/\$50 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: \$1,800 (Integrated); OON: \$3,600 | $\begin{aligned} & \text { IN: \$7,800; } \\ & \text { OON: } \\ & \$ 15,600 \end{aligned}$ | \$560.79 | \$569.58 | \$578.28 | \$587.32 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440025 | BlueChoice Advantage | BlueChoice Advantage Silver 6500 Ded | On | Int: \$15/\$45/\$75/\$100/\$150 | IN: \$0 PCP/\$60 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: $\$ 6,500 \mathrm{Med} /$ $\$ 450 \mathrm{Rx} ; \mathrm{OON}:$ $\$ 13,000$ | $\begin{gathered} \text { IN: } \$ 8,800 ; \\ \text { OON: } \\ \$ 17,600 \end{gathered}$ | \$536.03 | \$544.44 | \$552.75 | \$561.39 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440026 | BlueChoice Advantage | BlueChoice Advantage Gold 3000 Ded Virtual Connect | On | Int: \$10/\$40/\$70/\$100/\$150 | IN: \$15 PCP/\$40 Spec/\$250 ER/\$200 IP; OON: \$50 PCP/Spec/\$300 IP | $\begin{array}{\|c\|} \hline \text { IN: } \$ 3,000 \mathrm{Med} / \\ \$ 250 \mathrm{Rx} ; \mathrm{OON}: \\ \$ 6,000 \end{array}$ | $\begin{gathered} \text { IN: \$7,300; } \\ \text { OON: } \\ \$ 14,600 \end{gathered}$ | \$615.96 | \$625.62 | \$635.18 | \$645.11 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440027 | BlueChoice Advantage | BlueChoice Advantage HSA/HRA Silver 2250 Ded | On | Int: \$10/\$45/\$65/\$100/\$150 | IN: $\$ 25$ PCP/\$50 Spec/\$250 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | $\begin{aligned} & \text { IN: \$2,250 } \\ & \text { (Integrated) ; } \\ & \text { OON: \$4,500 } \end{aligned}$ | $\begin{gathered} \text { INN: } \$ 8,000 \text {; } \\ \text { OON: } \\ \$ 16,000 \end{gathered}$ | \$549.77 | \$558.39 | \$566.92 | \$575.78 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440031 | BlueChoice Advantage | BlueChoice Advantage Bronze 6000 Ded | On | Int: \$20/\$50/\$70/\$100/\$150 | $\begin{gathered} \text { IN: } \$ 40 \mathrm{PCP} / \$ 60 \text { Spec/40\% } \\ \text { ER/40\% IP; OON: \$100 } \\ \text { PCP/Spec/60\% IP } \end{gathered}$ | IN: $\$ 6,000$ (Integrated); OON: $\$ 12,000$ | $\begin{gathered} \text { IN: 8,800; } \\ \text { OON: } \\ \$ 17,600 \end{gathered}$ | \$461.02 | \$468.25 | \$475.41 | \$482.84 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0440032 | BlueChoice Advantage | BlueChoice Advantage Gold 0 Ded | On | Int: \$10/\$45/\$65/\$100/\$150 | IN: \$30 PCP/\$60 Spec/\$350 ER/\$500 IP; OON: \$60 PCP/Spec/\$600 IP | $\begin{aligned} & \text { IN: \$0 Med / \$0 } \\ & \text { Rx; OON: } \\ & \$ 1,000 \end{aligned}$ | $\begin{aligned} & \text { IN: } \$ 8,900 ; \\ & \text { OON: } \\ & \$ 17,800 \end{aligned}$ | \$681.13 | \$691.81 | \$702.38 | \$713.35 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460009 | BlueChoice HMO | BlueChoice HMO Gold 1500 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | \$15 PCP/\$40 Spec/\$350 ER/\$400 IP | $\begin{aligned} & \$ 1,500 \mathrm{Med} / \\ & \$ 250 \mathrm{Rx} \end{aligned}$ | \$6,200 | \$557.45 | \$566.19 | \$574.84 | \$583.83 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460010 | BlueChoice HMO | BlueChoice HMO Gold 800 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | \$15 PCP/\$40 Spec/\$350 ER/\$400 IP | $\underset{\mathrm{Mx}}{\$ 800 \mathrm{Med} / \mathrm{\$} 250} \mathrm{R}$ | \$8,850 | \$571.93 | \$580.90 | \$589.78 | \$598.99 | 1.6\% | 1.5\% | 1.6\% |

DC Small Group On/Off Exchange Products Rate Filing Effective 1/1/2024 Premiums Effective 01/2024, 04/2024, 07/2024 and 10/2024

| HIOS Plan ID | HIOS Product | HIOS Plan Name | On/Off <br> Exchange | Rx Benefit Benefit** | Benefit Description* | Deductible | $\begin{aligned} & \text { OOP } \\ & \text { Max } \end{aligned}$ | Individual Base Rate |  |  |  | Incremental Base Rate \% Change |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | 01/2024 | 04/2024 | 07/2024 | 10/2024 | 04/2024 | 07/2024 | 10/2024 |
| 86052DC0460011 | BlueChoice HMO | BlueChoice HMO Platinum 0 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | $\$ 10 \mathrm{PCP} / \$ 30$ Spec/\$200 ER/\$200 IP | \$0 Med / \$0 Rx | \$2,300 | \$679.15 | \$689.80 | \$700.34 | \$711.28 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460012 | BlueChoice HMO | BlueChoice HMO HSA/HRA Silver 1800 Ded | On | $\begin{aligned} & \text { Int: } \$ 15 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ & \text { Max } 50 \% \text { to } \$ 150 \text { Max } \end{aligned}$ | $\$ 25 \mathrm{PCP} / \$ 50 \mathrm{Spec} / \$ 350$ $\mathrm{ER} / \$ 500 \mathrm{IP}$ | $\begin{gathered} \$ 1,800 \\ \text { (Integrated) } \end{gathered}$ | \$8,000 | \$485.66 | \$493.28 | \$500.81 | \$508.64 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460013 | BlueChoice HMO | BlueChoice HMO HSA/HRA Silver 2250 Ded | On | $\begin{aligned} & \text { Int: } \$ 10 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ & \text { Max } 150 \% \text { to } \$ 150 \text { Max } \end{aligned}$ | $\begin{gathered} \$ 25 \mathrm{PCP} / \$ 50 \mathrm{Spec} / \$ 250 \\ \mathrm{ER} / \$ 500 \mathrm{IP} \end{gathered}$ | $\begin{gathered} \$ 2,250 \\ \text { (Integrated) } \end{gathered}$ | \$8,000 | \$475.30 | \$482.76 | \$490.13 | \$497.79 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460014 | BlueChoice HMO | BlueChoice HMO HSA/HRA Bronze 6100 Ded | On | $\begin{aligned} & \text { Int: } \$ 15 / \$ 45 / \$ 75 / 50 \% \text { to } \$ 100 \\ & \text { Max/50\% to } \$ 150 \text { Max } \end{aligned}$ | $\$ 50 \mathrm{PCP} / \$ 100 \mathrm{Spec} / \$ 350$ ER/\$500 IP | $\begin{gathered} \$ 6,100 \\ \text { (Integrated) } \end{gathered}$ | \$7,400 | \$390.81 | \$396.94 | \$403.01 | \$409.30 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460019 | BlueChoice HMO | BlueChoice HMO HSA/HRA Silver 3000 Ded | On | $\begin{aligned} & \text { Int: } \$ 10 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ & \text { Max/50\% to } \$ 150 \text { Max } \end{aligned}$ | $\$ 25 \mathrm{PCP} / \$ 50 \mathrm{Spec} / \$ 250$ $\mathrm{ER} / \$ 500 \mathrm{IP}$ | $\begin{gathered} \$ 3,000 \\ \text { (Integrated) } \end{gathered}$ | \$6,100 | \$459.41 | \$466.62 | \$473.74 | \$481.15 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460020 | BlueChoice HMO | BlueChoice HMO Silver 1900 Ded | On | Non-Int: \$15/\$50/\$75/50\% to \$100 Max/50\% to \$150 Max | \$40 PCP/\$100 Spec/\$400 ER/\$500 IP | $\begin{aligned} & \$ 1,900 \mathrm{Med} / \\ & \$ 250 \mathrm{Rx} \end{aligned}$ | \$8,800 | \$463.19 | \$470.46 | \$477.64 | \$485.11 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460021 | BlueChoice HMO | BlueChoice HMO HSA/HRA Gold 1600 Ded | On | $\begin{aligned} & \text { Int: } \$ 10 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ & \text { Max/50\% to } \$ 150 \text { Max } \end{aligned}$ | $\begin{gathered} \$ 10 \mathrm{PCP} / \$ 30 \mathrm{Spec} / \$ 250 \\ \mathrm{ER} / \$ 200 \mathrm{IP} \\ \hline \end{gathered}$ | $\$ 1,600$ (Integrated) | \$4,200 | \$543.78 | \$552.31 | \$560.75 | \$569.51 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460023 | BlueChoice HMO | BlueChoice HMO Silver 6500 Ded | On | Int: \$15/\$45/\$75/\$100/\$150 | $\$ 0 \mathrm{PCP} / \$ 60 \mathrm{Spec} / \$ 350$ ER/\$500 IP | $\begin{gathered} \$ 6,500 \mathrm{Med} / \\ \$ 450 \mathrm{Rx} \end{gathered}$ | \$8,800 | \$462.49 | \$469.74 | \$476.92 | \$484.37 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460024 | BlueChoice HMO | BlueChoice HMO Gold 3000 Ded Virtual Connect | On | Int: \$10/\$40/\$70/\$100/\$150 | $\$ 15 \mathrm{PCP} / \$ 40 \mathrm{Spec} / \$ 250$ ER/\$200 IP | $\begin{gathered} \$ 3,000 \mathrm{Med} / \\ \$ 250 \mathrm{Rx} \end{gathered}$ | \$7,300 | \$536.71 | \$545.13 | \$553.45 | \$562.10 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460029 | BlueChoice HMO | BlueChoice HMO Bronze 6000 Ded | On | Int: \$20/\$50/\$70/\$100/\$150 | $\begin{gathered} \$ 40 \mathrm{PCP} / \$ 60 \mathrm{Spec} / 40 \% \\ \text { ER/40\% IP } \end{gathered}$ | $\begin{gathered} \$ 6,000 \\ \text { (Integrated) } \end{gathered}$ | \$8,800 | \$392.70 | \$398.85 | \$404.95 | \$411.28 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460030 | BlueChoice HMO | BlueChoice HMO HSA Standard Bronze \$6,350 Ded | On | Int: 20\% | 20\% | $\begin{gathered} \$ 6,350 \\ \text { (Integrated) } \end{gathered}$ | \$7,200 | \$393.57 | \$399.74 | \$405.85 | \$412.19 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460031 | BlueChoice HMO | BlueChoice HMO Standard Bronze \$7,500 Ded | On | Non-Int: \$25/\$75/\$100/100\% to $\$ 150 \mathrm{Max} / 100 \%$ to $\$ 150$ Max | $\$ 45 \mathrm{PCP} / \$ 105 \mathrm{Spec} / 40 \%$ $\mathrm{ER} / 40 \% \mathrm{IP}$ | $\begin{aligned} & \$ 7,500 \mathrm{Med} / \\ & \$ 850 \mathrm{Rx} \end{aligned}$ | \$9,150 | \$408.09 | \$414.49 | \$420.82 | \$427.40 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460032 | BlueChoice HMO | BlueChoice HMO Standard Gold $\$ 500$ Ded | On | Non-Int: \$15/\$50/\$70/100\% to $\$ 150 \mathrm{Max} / 100 \%$ to $\$ 150$ Max | $\$ 25 \mathrm{PCP} / \$ 50 \mathrm{Spec} / \$ 300$ $\mathrm{ER} / \$ 600 \mathrm{IP}$ | $\$ 500 \mathrm{Med} / \$ 0$ Rx | \$5,800 | \$598.85 | \$608.24 | \$617.53 | \$627.18 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460033 | BlueChoice HMO | BlueChoice HMO Standard Platinum \$0 Ded | On | Non-Int: \$5/\$15/\$25/100\% to \$100 Max/100\% to \$100 Max | \$20 PCP/\$40 Spec/\$150 ER/\$250 IP | \$0 Med / \$0 Rx | \$2,000 | \$687.34 | \$698.12 | \$708.79 | \$719.86 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0460034 | BlueChoice HMO | BlueChoice HMO Standard Silver \$4,850 Ded | On | Non-Int: \$20/\$50/\$70/100\% to $\$ 150 \mathrm{Max} / 100 \%$ to $\$ 150$ Max | $\$ 40 \mathrm{PCP} / \$ 80 \mathrm{Spec} / \$ 400$ $\mathrm{ER} / 20 \% \mathrm{IP}$ | $\begin{gathered} \$ 4,850 \text { Med / } \\ \$ 350 \mathrm{Rx} \end{gathered}$ | \$8,850 | \$467.61 | \$474.94 | \$482.20 | \$489.74 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0480007 | BlueChoice HMO Referral | BlueChoice HMO Referral Platinum 0 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | \$10 PCP/\$30 Spec/\$200 ER/\$200 IP | \$0 Med / \$0 Rx | \$2,300 | \$646.26 | \$656.39 | \$666.42 | \$676.83 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0480008 | BlueChoice HMO Referral | BlueChoice HMO Referral Gold 800 Ded | On | Non-Int: \$10/\$45/\$65/50\% to $\$ 100 \mathrm{Max} / 50 \%$ to $\$ 150 \mathrm{Max}$ | \$15 PCP/\$40 Spec/\$350 ER/\$400 IP | $\begin{gathered} \$ 800 \text { Med } / \$ 250 \\ R x \end{gathered}$ | \$8,850 | \$542.64 | \$551.15 | \$559.57 | \$568.31 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0480010 | BlueChoice HMO Referral | BlueChoice HMO Referral Gold 0 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | \$30 PCP/\$60 Spec/\$350 ER/\$500 IP | \$0 Med / \$0 Rx | \$8,900 | \$571.04 | \$579.99 | \$588.85 | \$598.05 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0480014 | BlueChoice HMO Referral | BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | On | Non-Int: \$15/\$45/\$75/50\% to \$100 Max/50\% to \$150 Max | \$25 PCP/\$60 Spec/\$350 ER/\$500 IP | $\begin{gathered} \$ 5,350 \text { Med / } \\ \$ 450 \mathrm{Rx} \end{gathered}$ | \$8,800 | \$435.87 | \$442.70 | \$449.47 | \$456.49 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0480015 | BlueChoice HMO Referral | BlueChoice HMO Referral Bronze 8500 Ded | On | Int: No Charge | 0\% | $\$ 8,500$ (Integrated) | $\begin{gathered} \$ 8,500 \\ \text { (Integrated) } \end{gathered}$ | \$348.08 | \$353.53 | \$358.94 | \$364.54 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500009 | BlueChoice Plus | BlueChoice Plus HSA/HRA Silver 1800 Ded | On |  | IN: $\$ 25$ PCP/\$50 Spec/\$350 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: \$1,800 (Integrated); OON: \$3,600 | $\begin{gathered} \text { IN: \$8,000; } \\ \text { OON: } \\ \$ 16,000 \end{gathered}$ | \$499.54 | \$507.37 | \$515.12 | \$523.17 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500010 | BlueChoice Plus | BlueChoice Plus HSA/HRA Silver 3000 | On |  | IN: $\$ 25$ PCP/\$50 Spec/\$250 ER/\$500 IP; OON: \$70 PCP/Spec/\$600 IP | IN: \$3,000 (Integrated); OON: \$6,000 | $\begin{aligned} & \text { IN: \$6,100; } \\ & \text { OON: } \\ & \$ 12,200 \end{aligned}$ | \$473.27 | \$480.69 | \$488.04 | \$495.67 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500019 | BlueChoice Plus | BlueChoice Plus Platinum 500 Ded | On | Non-Int: \$0/\$45/\$65/50\% to $\$ 100 \mathrm{Max} / 50 \%$ to $\$ 150 \mathrm{Max}$ | IN: \$0 PCP/\$40 Spec/\$300 ER/\$500 IP; OON: \$50 PCP/Spec/\$600 IP | $\begin{aligned} & \text { IN: \$500 Med / } \\ & \text { \$0 Rx; OON: } \\ & \$ 1,000 \end{aligned}$ | $\begin{gathered} \text { IN: } \$ 1,800 ; \\ \text { OON: } \$ 3,600 \end{gathered}$ | \$676.87 | \$687.49 | \$697.99 | \$708.90 | 1.6\% | 1.5\% | 1.6\% |

DC Small Group Onirst BlueCross BlueShield (BlueChoice)
Premiums Effective 01/2024, 04/2024, 07/2024 and 10/2024

| HIOS Plan ID | HIOS Product | HIOS Plan Name | On/Off <br> Exchange | Rx Benefit Benefit** | Benefit Description* | Deductible | $\begin{aligned} & \text { OOP } \\ & \text { Max } \end{aligned}$ | Individual Base Rate |  |  |  | Incremental Base Rate \% Change |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | 01/2024 | 04/2024 | 07/2024 | 10/2024 | 04/2024 | 07/2024 | 10/2024 |
| 86052DC0500015 | BlueChoice Plus | BlueChoice Plus Gold 1000 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: $\$ 15$ PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP | IN: $\$ 1,000$ Med \$250 Rx; OON: \$2,000 | $\begin{gathered} \text { IN: \$7,500; } \\ \text { OON: } \\ \$ 15,000 \end{gathered}$ | \$582.15 | \$591.28 | \$600.31 | \$609.70 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500016 | BlueChoice Plus | BlueChoice Plus Gold 800 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: $\$ 15$ PCP/\$40 Spec/\$350 ER/\$400 IP; OON: \$50 PCP/Spec/\$500 IP | IN: $\$ 800$ Med / \$250 Rx; OON: \$1,600 | $\begin{aligned} & \text { IN: \$8,850; } \\ & \text { OON: } \\ & \$ 17,700 \end{aligned}$ | \$587.03 | \$596.23 | \$605.34 | \$614.80 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500017 | BlueChoice Plus | BlueChoice Plus HSA/HRA Bronze 6100 Ded | On | $\begin{gathered} \text { Int: } \$ 15 / \$ 45 / \$ 75 / 50 \% \text { to } \$ 100 \\ \mathrm{Max} / 50 \% \text { to } \$ 150 \mathrm{Max} \end{gathered}$ | IN: \$50 PCP/\$100 Spec/\$350 ER/\$500 IP; OON: \$120 PCP/Spec/\$600 IP | IN: \$6,100 (Integrated); OON: \$12,200 | $\begin{gathered} \text { IN: \$7,400; } \\ \text { OON: } \\ \$ 14,800 \end{gathered}$ | \$403.54 | \$409.86 | \$416.13 | \$422.63 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0500018 | BlueChoice Plus | BlueChoice Plus HSA/HRA Silver 2750 | On | $\begin{gathered} \text { Int: } \$ 10 / \$ 45 / \$ 65 / 50 \% \text { to } \$ 100 \\ \quad \operatorname{Max} / 50 \% \text { to } \$ 150 \mathrm{Max} \end{gathered}$ | IN: \$20 PCP/\$40 Spec/\$350 ER/\$500 IP; OON: \$60 PCP/Spec/\$600 IP | IN: \$2,750 (Integrated); OON: \$5,500 | $\begin{gathered} \text { IN: \$7,950; } \\ \text { OON: } \\ \$ 15,900 \end{gathered}$ | \$483.05 | \$490.63 | \$498.12 | \$505.91 | 1.6\% | 1.5\% | 1.6\% |
| 86052DC0580001 | BlueChoice Plus | BlueChoice Plus Opt-Out Platinum 0 Ded | On | Non-Int: \$10/\$45/\$65/50\% to \$100 Max/50\% to \$150 Max | IN: \$10 PCP/\$30 Spec/\$200 ER/\$200 IP; OON: \$40 PCP/Spec/\$300 IP | $\begin{gathered} \text { IN: \$0 Med / \$0 } \\ \text { Rx; OON: } \\ \$ 1,500 \end{gathered}$ | $\begin{aligned} & \text { IN: } \$ 2,300 ; \\ & \text { OON: } \$ 4,600 \end{aligned}$ | \$687.63 | \$698.41 | \$709.08 | \$720.16 | 1.6\% | 1.5\% | 1.6\% |




## URRT Items

|  |  |
| :--- | :--- |
|  | Attachment(s) |
| Item Name | UnifiedRateReviewSubmission_20230428144351.xm/ |
| Actuarial Memorandum | 2705_SmallGroup_DC_BlueChoice_1.1.24_ActuarialMemorandum.pdf |
| Actuarial Memorandum - Redacted | 2705_SmallGroup_DC_BlueChoice_1.1.24_ActuarialMemorandum-Red.pdf |


| State: | District of Columbia | Filing Company: CareFirst BlueChoice, Inc. |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-D C B C$ SG ACA ON-EXCHANGE/2705 |  |

Attachment UnifiedRateReviewSubmission_20230428144351.xml is not a PDF document and cannot be reproduced here.

## CareFirst BlueCross BlueShield Part III Actuarial Memorandum

### 4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

### 4.2 General Information Section

Company Identifying Information:

- Company Legal Name: CareFirst BlueChoice, Inc. (CFBC) - NAIC \# 96202
- State: District of Columbia
- HIOS Issuer ID: 86052
- Market: Small Groups (On Exchange)
- Effective Date: 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- Company Filing Number: 2705
- SERFF Filing Number: CFAP-133618363


## Company Contact Information:

- Primary Contact Name: Mr. Gregory Sucher, FSA, MAAA
- Primary Contact Telephone Number: 410-998-5988
- Primary Contact E-Mail Address: Gregory.Sucher@CareFirst.com


### 4.3 Proposed Rate Changes (Small Group market)

Base rates are changing $8.1 \%$ on average for 1Q24. The range is $6.6 \%$ to $12.8 \%$. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are $8.6 \%, 9.0 \%$ and $9.5 \%$, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 30,324 .

## Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) an increase in trend, and 3) lower projected changes in pool morbidity.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

### 4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

### 4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is $1 / 1 / 2022$ through $12 / 31 / 2022$, as required.

Paid Through Date: 2/28/2023
Current Date: 2/28/2023
Premiums (prior to MLR rebates) in Experience Period: \$299,556,877
Experience Period Member Months: 589,241
Current Date Members: 50,692

## Allowed and Incurred Claims Incurred During the Experience Period

## Allowed Claims

- Processed through issuer's claim system: $\$ 288,156,280$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: \$10,787,514


## Incurred Claims

- Processed through issuer's claim system: $\$ 250,850,478$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: $\$ 9,295,459$


## Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

## Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

### 4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug \& capitations.

### 4.4.3 Projection Factors

### 4.4.3.1 Trend Factors

## Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of $6.5 \%$, which is an increase compared to the $5.4 \%$ trend assumed in our prior filing. Current observed medical trends as of 202212 are $7.8 \%$, down from $17.8 \%$ in 202112. Current observed drug trends are $9.3 \%$ as of 202212, up from $7.9 \%$ in 202112. The composite medical and drug trend is $8.1 \%$ as of 202212, down from 15.2\% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of $8.1 \%$ in 202212 and $15.2 \%$ in 202112 become $7.3 \%$ and $14.5 \%$, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is $6.8 \%$.

### 4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

## Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.0 .
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be $1.5 \%$, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

## Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

## Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

## Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

### 4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with $3 / 31 / 2025$ for our first quarter 2024 Index Rate Projection since business may be sold with this rate through $3 / 31 / 2024$ and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of $0 \%$ and
have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

### 4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

### 4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is $\$ 507.18$ and the projection period index rate is $\$ 578.44$. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

## Small Group Quarterly Rate Filings

This filing is an annual submission and includes scheduled quarterly trend increases.

### 4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is $\$ 601.52$ and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

## Reinsurance

There are no reinsurance recoveries applicable to this market.

## Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of $21.1 \%$ which reflects an estimate of an average 13.4\% increase in 2023 and $6.8 \%$ increase in 2024. We have assumed that our CFI Small Group market share will increase from $79.7 \%$ in 2022 to $80.0 \%$ in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the BlueChoice payable transfer PMPM for the Small Group market will increase from - $\$ 19.40$ in 2022 to $-\$ 19.57$ in 2024. Combined with the $-\$ 19.57$ is a projected HCRP net PMPM payable of -\$0.71, which results in a total projected risk adjustment payable of -\$20.29.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group BlueChoice is estimated to be $11.5 \%$.

## Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

### 4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- Actuarial value and cost-sharing design of the plan: The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and utilization differences due to differences in cost-sharing." As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- Provider network: There are 5 types of network factors: Lock In/Referral, Open Access, Open Access Opt-Out, Open Access Plus, and Open Access Advantage.
- Benefits in addition to EHBs: There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- Administrative costs: See Exhibit 10A in the Memorandum for the assumed values of the following additional items.

1. Administrative Expense (G\&A)
2. Broker Commissions \& Fees
3. Contribution to Reserve (Post-Tax)
4. State Premium Tax
5. Federal Income Tax (FIT)
6. Risk Adjustment User Fee
7. Patient-Centered Outcomes Research Institute Fee (PCORI)
8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

### 4.4.5 Calibration

## Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

## Geographic Factor Calibration

We have elected not to rate for geographic region.

## Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

### 4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

### 4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is $83.0 \%$ for the Small Group market and $83.3 \%$ for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

### 4.6 Plan Product Information

### 4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan - one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming $83 \%$ of the designated services are rendered in higher cost-share setting and the remaining $17 \%$ at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

### 4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1 . This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Individual plans. Therefore, because of Small Group being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

### 4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix - Mapping.

### 4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

### 4.7 Miscellaneous Instructions

### 4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

### 4.7.2 Reliance

We do not have any reliance to state.

### 4.7.3 Actuarial Certification

Included in the Memorandum.

# BlueChoice Inc. <br> d.b.a. CareFirst BlueCross BlueShield <br> (NAIC \# 96202) 

> Rate Filing \# 2705
> D.C. Small Group Products
> Rate Filing Effective $1 / 1 / 2024$

Actuarial Memorandum

## BlueChoice Inc.

(NAIC \# 96202)

## H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA) <br> D.C. Small Group Products <br> Rate Filing Effective 1/1/2024 <br> Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst BlueChoice doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.
i. ASOP No. 5, Incurred Health and Disability Claims
ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
iii. ASOP No. 12, Risk Classification
iv. ASOP No. 23, Data Quality
v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
vii. ASOP No. 41, Actuarial Communications
viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

$$
\text { Gregory Sucher Digitally signed by Gregory Sucher } \begin{aligned}
& \text { Date: 2023.05.01 } 10: 36: 38-04 \mathbf{c}^{\prime} 00^{\prime}
\end{aligned}
$$

Gregory Sucher, FSA, MAAA<br>Actuary<br>CareFirst BlueCross BlueShield<br>Mail Drop-Point 01-720<br>10455 Mill Run Circle<br>Owings Mills, MD 21117

## Table of Contents

| Page | Exhibit Name/Description |
| :--- | :--- |
| 1 | Cover Page |
| 2 | Actuarial Certification |
| 3 | Table of Contents |
| 4 | Exhibit 1 - Summary |
| 5 | Exhibit 2 - Base Period Allowed |
| 6 | Exhibit 3 - Non-EHB |
| 7 | Exhibit 4 - Morbidity |
| 8 | Exhibit 5 - Induced Demand |
| 9 | Exhibit 6 - Demographics |
| 10 | Exhibit 7 - Other Adjustments |
| 11 | Exhibit 8 - Trend |
| 12 | Exhibit 9 - Risk Adjustment |
| 13 | Exhibit 10A - Desired Loss Ratio |
| 14 | Exhibit 10B - Federal MLR |
| 15 | Exhibit 10B - Combined Federal MLR |
| 16 | Exhibit 11 - Plan Adjusted Index Rates |
| 17 | Exhibit 12 - HHS Actuarial Values |
| 18 | Exhibit 13 - Age Calibration |
| 19 | Exhibit 14 - Age Factors |
| 20 | Exhibit 15 - Induced Utilization Factors |
| 21 | Appendix - Network Factors |
| 22 | Appendix - HIOS ID Mappings |
| 23 | Appendix - Rate Changes |
| 24 | Appendix - Quarterly Changes |
| 25 | Appendix - Max Renewal |
| $26-27$ | Appendix - Form Numbers |
| $28-33$ | Appendix - Experience by Service Category |
| 34 | Appendix - Total Experience |

## Exhibit 1 - Market Adjusted Index Rate Summary

|  |  | 2024 |  | Exhibit |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Base Period Total Allowed | \$ | 507.34 | 2 |
| (2) | Base Period Non-EHB PMPM | \$ | 0.15 | 2 |
| (3) | Experience Period Index Rate | \$ | 507.18 |  |
| (4) | Change in Morbidity |  | 1.0152 | 4 |
| (5) | Additional Population Adjustment |  | 1.0000 |  |
| (6) | Induced Demand |  | 0.9960 | 5 |
| (7) | Projection Period Utilization and Network Adjustment |  | 1.0000 |  |
| (8) | Demographic Adjustment |  | 0.9986 | 6 |
| (9) | Area Adjustment |  | 1.0000 |  |
| (10) | Additional "Other" Adjustments |  | 0.9966 | 7 |
| (11) | Annualized Trend |  | 6.5\% | 8 |
| (12) | Months of Trend |  | 24.0 |  |
| (13) | Unit cost \& Utilization/1,000 Trend Factor |  | 1.1333 |  |
| (14) | Projection Period Index Rate | \$ | 578.44 |  |
| (15) | Risk Adjustment Program |  | 1.0399 | 9 |
| (16) | Federal Exchange User Fee |  | 1.0000 |  |
| (17) | Market Adjusted Index Rate | \$ | 601.52 |  |
|  | Without Risk Adjustment | \$ | 578.44 |  |

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

| Service Category |  |  |  | Utilization | Utilization per |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Incurred Allowed | Allowed PMPM | Average <br> Cescription | $\mathbf{1 , 0 0 0}$ |  |  |  |  |
| Cost/Service |  |  |  |  |  |  |  |

## Exhibit 3 - Non-EHB Adjustment

2024 On-Exchange 2024 Off-Exchange

| $(1)$ | Blended Index Rate | $\$$ | 593.81 | $\$$ | 593.81 |  |
| :--- | :--- | ---: | ---: | ---: | ---: | ---: |
| $(2)$ | Non-EHB PMPM | $\$$ | 0.11 | $\$$ | 0.11 |  |
| $(3)$ | Total | $\$$ | 593.92 | $\$$ | 593.92 |  |
| $(4)$ | Plan Level Adjustment |  | 1.0002 |  | $\mathbf{1 . 0 0 0 2}$ | $(3) /(1)$ |





## Exhibit 5 - Induced Utilization Adjustment Factor

| Year | Actuarial Value | Induced Demand Factor |  |
| :--- | ---: | ---: | ---: |
|  |  |  |  |
| (1) 2022 | $82.92 \%$ | 1.1004 |  |
| (2) Projected 2024 | $82.29 \%$ | 1.0960 |  |
| (3) Adjustment* |  |  |  |

*Applied to all service categories except capitations

Exhibit 6 - Demographic Adjustment

|  | Period | Cohort | Demo Factor* | Weight | Average Age** |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $(1)$ | Base Period | All | 1.6746 | $100.0 \%$ | 34.3 |
| $(2)$ | Rating Period | Existing | 1.7249 | $79.6 \%$ |  |
|  |  | New | 1.4471 | $16.6 \%$ |  |
|  |  | Transfer | 1.5544 | $3.8 \%$ |  |
| $(3)$ | Rating Period | All | 1.6723 | $100.0 \%$ | 34.3 |
| $(4)$ | Demographic Adjustment*** | All | $\mathbf{0 . 9 9 8 6}$ |  |  |

(3) / (1)
*Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**Average ages are member weighted
***Applied to all service categories except capitations

## Exhibit 7 - Factors for Additional "Other" Adjustments

| Capitation adjustment |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Experience Period Capitations PMPM (EHBs only) | \$ | 0.81 |  |
| (2) | Projection Period Capitations PMPM (EHBs only) | \$ | 0.66 |  |
| (3) | Adjustment to Capitation Category |  | 0.8165 | (2)/(1) |
| Drug Rebates adjustment |  |  |  |  |
| (4) | Experience Period Allowed Rx PMPM (Pre-Rebates) | \$ | 137.81 |  |
| (5) | Morbidity |  | 1.0152 | Exhibit 4 |
| (6) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (7) | Demographics |  | 0.9986 | Exhibit 6 |
| (8) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
| (9) | Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates) | \$ | 175.54 | $(4)^{*}(5)^{*}(6) * *(7)^{*}(8)$ |
| (10) | Target Projection Period Rx Rebates PMPM | \$ | 43.12 |  |
| (11) | Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM | \$ | 132.42 | (9)-(10) |
| (12) | Experience Period Rx Rebates PMPM | \$ | 32.42 |  |
| (13) | Experience Period Allowed Rx PMPM (Post-Rebates) | \$ | 105.39 | (4)-(12) |
| (14) | Morbidity |  | 1.0152 | Exhibit 4 |
| (15) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (16) | Demographics |  | 0.9986 | Exhibit 6 |
| (17) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
|  | Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates) | \$ | 134.24 | $(13)^{*}(14)^{*}(15) *(16)^{*}(17)$ |
|  | Adjustment to Drug Category |  | 0.9864 | (11)/(18) |


|  | PMPM |  | Adjustment |
| :--- | ---: | ---: | ---: |
|  | Inpatient Hospital | $\$$ | 81.65 |

## Exhibit 8 - Annual Trend Assumptions

|  | 2022 |  |  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| EHB PMPM | Weight | Utilization/1,000 | Unit Cost | Trended <br> Composite |  |  |
| Inpatient Hospital | $\$$ | 77.10 | $15.2 \%$ | 1.0303 | 0.9940 | 1.0488 |
| Outpatient Hospital | $\$$ | 101.38 | $20.0 \%$ | 1.0173 | 1.0630 | 1.1694 |
| Professional | $\$$ | 181.13 | $35.7 \%$ | 1.0123 | 1.0320 | 1.0914 |
| Other Medical | $\$$ | 41.39 | $8.2 \%$ | 1.0443 | 0.9870 | 1.0624 |
| Capitation | $\$$ | 0.81 | $0.2 \%$ | 1.0000 | 1.0000 | 1.0000 |
| Prescription Drug | $\$$ | 105.39 | $20.8 \%$ | 1.0323 | 1.0880 | 1.2614 |
| Total | $\$$ | 507.18 | $100.0 \%$ |  |  | 1.0646 |
|  |  |  |  |  |  | 1.0646 |

## Exhibit 9 - Risk Adjustment

| Statewide 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2022 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,033,231 |  | 1.109 | 1.034 | 1.000 | 1.095 | 0.814 | 1.225 | 0.925 |  |  | \$ 479.69 |
| CFI \& Competition 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 823,120 | 79.7\% | 1.125 | 1.038 | 1.000 | 1.093 | 0.810 | 1.241 | 0.923 |  |  |  |
| Competition Non-Catastrophic | 210,112 | 20.3\% | 1.047 | 1.019 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
| 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| Catastrophic |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 24,833 | 4.5\% | 0.539 | 1.037 | 1.000 | 1.000 | 0.600 | 0.539 | 0.622 | -\$2,765,708 | -\$111.37 |  |
| Silver | 132,573 | 24.2\% | 0.835 | 1.062 | 1.000 | 1.030 | 0.700 | 0.860 | 0.765 | -\$7,963,900 | -\$60.07 |  |
| Gold | 234,325 | 42.7\% | 1.008 | 1.023 | 1.000 | 1.080 | 0.800 | 1.088 | 0.884 | -\$7,530,640 | -\$32.14 |  |
| Platinum | 156,771 | 28.6\% | 1.354 | 1.046 | 1.000 | 1.150 | 0.900 | 1.557 | 1.083 | \$7,619,155 | \$48.60 |  |
| Total | 548,502 | 100.0\% | 1.044 | 1.040 | 1.000 | 1.084 | 0.795 | 1.142 | 0.900 | -\$10,641,094 | -\$19.40 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Statewide 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2024 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,115,571 |  | 1.039 | 1.024 | 1.000 | 1.094 | 0.813 | 1.147 | 0.915 |  |  | 580.96 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| CFI \& Competition 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 892,457 | 80.0\% | 1.053 | 1.028 | 1.000 | 1.092 | 0.809 | 1.161 | 0.913 |  |  |  |
| Competition Non-Catastrophic | 223,114 | 20.0\% | 0.980 | 1.009 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 28,994 | 4.7\% | 0.528 | 1.026 | 1.000 | 1.000 | 0.600 | 0.528 | 0.615 | -\$3,575,225 | -\$123.31 |  |
| Silver | 149,617 | 24.0\% | 0.789 | 1.049 | 1.000 | 1.030 | 0.700 | 0.813 | 0.756 | -\$10,217,994 | -\$68.29 |  |
| Gold | 262,646 | 42.1\% | 0.947 | 1.014 | 1.000 | 1.080 | 0.800 | 1.022 | 0.876 | -\$10,108,381 | -\$38.49 |  |
| Platinum | 182,021 | 29.2\% | 1.276 | 1.034 | 1.000 | 1.150 | 0.900 | 1.467 | 1.070 | \$11,702,423 | \$64.29 |  |
| Total | 623,278 | 100.0\% | 0.986 | 1.029 | 1.000 | 1.085 | 0.796 | 1.079 | 0.892 | -\$12,199,176 | -\$19.57 |  |


*Adjustment Factor $=(\$ 593.81-\$-23.45+\$ 0.24) / \$ 593.81$

## Exhibit 10A - Desired Incurred Claims Ratio

|  | 1Q 2024 |  |  | 2Q 2024 |  |  | 3Q 2024 |  |  | 4Q 2024 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |
| Allowed Claims | \$ | 581.99 |  | \$ | 591.33 |  | \$ | 600.86 |  | \$ | 610.59 |  |
| Paid/Allowed Ratio |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |
| Paid Claims \& Capitations | \$ | 500.43 |  | \$ | 508.47 |  | \$ | 516.66 |  | \$ | 525.03 |  |
| Risk Adjustment Transfer \& HCRP (Paid Basis) | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 520.72 | 80.4\% | \$ | 528.75 | 80.4\% | \$ | 536.95 | 80.5\% | \$ | 545.32 | 80.5\% |
| Administrative Expense |  | \$57.63 | 8.9\% |  | \$58.53 | 8.9\% |  | \$59.20 | 8.9\% |  | \$60.02 | 8.9\% |
| Broker Commissions \& Fee |  | \$24.23 | 3.7\% |  | \$24.39 | 3.7\% |  | \$24.50 | 3.7\% |  | \$24.64 | 3.6\% |
| Contribution to Reserve (Post-Tax) | \$ | 20.73 | 3.2\% | \$ | 21.04 | 3.2\% | \$ | 21.35 | 3.2\% | \$ | 21.67 | 3.2\% |
| Investment Income Credit | \$ | (0.65) | -0.1\% | \$ | (0.66) | -0.1\% | \$ | (0.67) | -0.1\% | \$ | (0.68) | -0.1\% |
| Risk Charge | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Non-ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| State Premium Tax | \$ | 12.96 | 2.0\% | \$ | 13.15 | 2.0\% | \$ | 13.34 | 2.0\% | \$ | 13.54 | 2.0\% |
| State Assessment Fee | \$ | 0.65 | 0.1\% | \$ | 0.66 | 0.1\% | \$ | 0.67 | 0.1\% | \$ | 0.68 | 0.1\% |
| Reinsurance Program Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| State Income Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Federal Income Tax | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| Health Insurer Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Risk Adjustment User Fee | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% |
| Exchange Assessment Fee | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| Federal Exchange User Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| PCORI Tax | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.29 | 0.0\% |
| BlueRewards/Incentive Program | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% |
| Total Revenue | \$ | 647.80 | 100.0\% | \$ | 657.55 | 100.0\% | \$ | 667.18 | 100.0\% | \$ | 677.20 | 100.0\% |
| Plan Level Admin Load Adjustment |  | 1.2435 |  |  | 1.2431 |  |  | 1.2421 |  |  | 1.2414 |  |
| Projected Member Months |  | 163,656 |  |  | 96,433 |  |  | 118,716 |  |  | 244,473 |  |
| Average Members |  | 13,638 |  |  | 8,036 |  |  | 9,893 |  |  | 20,373 |  |
| \% Total 2024 |  | 26.3\% |  |  | 15.5\% |  |  | 19.0\% |  |  | 39.2\% |  |
| 13 |  |  |  |  |  |  |  |  |  |  |  |  |
| /2023 | Confidential - Sensitive and Proprietary Financial Information |  |  |  |  |  |  |  |  | Exhibit 10A - DICR_SG |  |  |

## Exhibit 10B - Federal MLR

|  | Total 2024 PMPM / \% |  |
| :---: | :---: | :---: |
| Traditional MLR Development |  |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 534.70 |
| Total Revenue | \$ | 664.53 |
| Traditional MLR (i.e. DICR) |  | 80.5\% |
| Federal MLR Development |  |  |
| Numerator Adjustments |  |  |
| BlueRewards/Incentive Program | \$ | 0.68 |
| Quality Improvement Expenses | \$ | 2.17 |
| Removal of non-care costs under MLR guidelines | \$ | (6.54) |
| Denominator Adjustments |  |  |
| Non-ACA Taxes \& Fees | \$ | 19.27 |
| ACA Taxes \& Fees | \$ | 5.81 |
| Federal MLR Numerator | \$ | 531.01 |
| Federal MLR Denominator | \$ | 639.45 |
| Federal MLR |  | 83.0\% |
| Projected Member Months |  | 623,278 |

Exhibit 10B - Federal MLR (Combined SG \& Individual)


Exhibit 11 - Plan Adjusted Index Rates

| HIOS Plan ID | Plan Name | Plan Type | Metallic Tier | Exchange | Network | Market Adjusted Index Rate | Internal Pricing AV | Network Factor | Induced Utilization | Non-EHB | Capped Dependents | Admin | Plan Adjusted Index Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8649 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$684.28 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8714 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$689.42 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | POS | PLAtinum | On | Open Access Advantage | \$601.52 | 0.9652 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$813.13 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | pos | SILVER | On | Open Access Advantage | \$601.52 | 0.7840 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.57 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6623 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$485.18 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7471 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$563.73 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8355 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$661.05 |
| 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7483 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$564.63 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7844 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.85 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7498 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$565.72 |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8217 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$650.08 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7690 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$580.22 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6642 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$486.56 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.9086 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$718.85 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | POS | Platinum | On | Open Access Advantage | \$601.52 | 0.9420 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$793.60 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8416 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$588.33 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8635 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$603.61 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9630 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$716.77 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7689 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$512.56 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | HMO | SILVER | On | Open Access | \$601.52 | 0.7524 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$501.63 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6373 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$412.46 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7273 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$484.86 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7333 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.85 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8210 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$573.90 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7322 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.11 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | нмо | GOLD | On | Open Access | \$601.52 | 0.8103 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$566.44 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6403 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$414.45 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6417 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$415.37 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6654 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$430.69 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | нмо | GOLD | On | Open Access | \$601.52 | 0.9041 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$632.02 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9746 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.41 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | нмо | SILVER | On | Open Access | \$601.52 | 0.7403 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$493.51 |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 Ded | нмо | PLAtinum | On | Lock In / Referral | \$601.52 | 0.9621 | 0.8914 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$682.05 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.8602 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$572.69 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.9053 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$602.67 |
| 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | нмо | SILVER | On | Lock In / Referral | \$601.52 | 0.7245 | 0.8914 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$460.01 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | нмо | BRONZE | On | Lock In / Referral | \$601.52 | 0.5959 | 0.8914 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$367.36 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7719 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$527.20 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7313 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$499.49 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8579 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$614.40 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8651 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$619.54 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | pos | bronze | On | Open Access Plus | \$601.52 | 0.6423 | 0.9589 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$425.89 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7464 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$509.81 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | POS | PLAtinum | On | Open Access Plus | \$601.52 | 0.9368 | 0.9589 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$714.37 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | POS | PLATINUM | On | Open Access Opt-Out | \$601.52 | 0.9632 | 0.9474 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.71 |

Exhibit 12-AV Values

| HIOS Plan ID | HIOS Plan Name | HHS AV |
| :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | 0.808 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | 0.808 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | 0.910 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0440022 | IlueChoice Advantage Silver 5350 Ded Virtual Connec | 0.714 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | 0.720 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | 0.715 |
| 86052DC0440026 | 3 lueChoice Advantage Gold 3000 Ded Virtual Connec | 0.787 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | 0.649 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | 0.814 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | 0.905 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | 0.809 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | 0.808 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | 0.910 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | 0.718 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | 0.715 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | 0.787 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | 0.649 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | 0.649 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | 0.645 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 0.819 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | 0.904 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | 0.702 |
| 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded | 0.910 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | 0.808 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | 0.814 |
| 86052DC0480014 | ıeChoice HMO Referral Silver 5350 Ded Virtual Connı | 0.714 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | 0.619 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | 0.808 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | 0.808 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | 0.720 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | 0.905 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | 0.910 |

## Exhibit 13 - Age Calibration

|  | Age Curve Calibration |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Period | Cohort | Rating Factor* | Weight | Average Age** |
| (1) | Rating Period | Existing | 1.0809 | $79.6 \%$ |  |
|  |  | New | 0.9456 | $16.6 \%$ |  |
|  | Transfer | 1.0004 | $3.8 \%$ |  |  |
|  | All | $\mathbf{1 . 0 5 5 4}$ | $\mathbf{1 0 0 . 0 \%}$ | $\mathbf{4 2 . 1}$ |  |
| (3) | Rating Period | All | $\mathbf{1 . 0 5 3 0}$ |  | $\mathbf{4 2 . 0}$ |
| $(4)$ | Calibration*** | All | $\mathbf{0 . 9 9 7 7}$ |  |  |


|  | Premium Rate Demonstration |  |
| :--- | ---: | ---: |
|  | HIOS Plan Name | BlueChoice Advantage Gold 1000 Ded |
| (5) | Plan Adjusted Index Rate | $\$ 682.73$ |
| (6) | Calibration | 0.9977 |
| (7) | Calibrated Rate | $\$ 681.18$ |
| (8) | Age 40 Factor/Rounded Avg Age Factor $=(0.975 / 1.053)$ | 0.9259 |
| (9) | Age 40 Premium Rate | $\$ 630.73$ |

(4)
$(5)^{*}(6)$
(7)*(8)
*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.
***Applied uniformly to all plans

## Exhibit 14 - Age Factors

| Age | Factor |
| :---: | :---: |
| <=14 | 0.654 |
| 15 | 0.654 |
| 16 | 0.654 |
| 17 | 0.654 |
| 18 | 0.654 |
| 19 | 0.654 |
| 20 | 0.654 |
| 21 | 0.727 |
| 22 | 0.727 |
| 23 | 0.727 |
| 24 | 0.727 |
| 25 | 0.727 |
| 26 | 0.727 |
| 27 | 0.727 |
| 28 | 0.744 |
| 29 | 0.760 |
| 30 | 0.779 |
| 31 | 0.799 |
| 32 | 0.817 |
| 33 | 0.836 |
| 34 | 0.856 |
| 35 | 0.876 |
| 36 | 0.896 |
| 37 | 0.916 |
| 38 | 0.927 |
| 39 | 0.938 |
| 40 | 0.975 |
| 41 | 1.013 |
| 42 | 1.053 |
| 43 | 1.094 |
| 44 | 1.137 |
| 45 | 1.181 |
| 46 | 1.227 |
| 47 | 1.275 |
| 48 | 1.325 |
| 49 | 1.377 |
| 50 | 1.431 |
| 51 | 1.487 |
| 52 | 1.545 |
| 53 | 1.605 |
| 54 | 1.668 |
| 55 | 1.733 |
| 56 | 1.801 |
| 57 | 1.871 |
| 58 | 1.944 |
| 59 | 2.020 |
| 60 | 2.099 |
| 61 | 2.181 |
| 62 | 2.181 |
| 63 | 2.181 |
| 64+ | 2.181 |

Exhibit 15 - Induced Utilization Factors

| CDH/Non-CDH | Projected Member |  |  |
| :---: | :---: | :---: | :---: |
|  | Months | Relative to HSA/HRA | Relative to Average* |
| HSA/HRA | 179,043 | 1.0000 | 1.0000 |
| Non-CDH | 476,603 | 1.0000 | 1.0000 |
|  | 655,646 | 1.0000 |  |
|  | Projected Member |  |  |
| Metal Level | Months | Relative to Bronze | Relative to Average* |
| Catastrophic | 3,659 | 1.0000 | 0.9243 |
| Bronze | 43,208 | 1.0000 | 0.9243 |
| Silver | 157,461 | 1.0300 | 0.9521 |
| Gold | 267,813 | 1.0800 | 0.9983 |
| Platinum | 183,505 | 1.1500 | 1.0630 |
| Total | 655,646 | 1.0819 |  |

## Appendix - Network Factors

| Network Type | Proposed Products Using This Network | Description |
| :--- | :--- | :--- |
| Lock In / Referral | BlueChoice HMO Referral | Referrals needed for Specialist Care, No Out of <br> Network Coverage. |
| Open Access | BlueChoice HMO | No Referrals needed for Specialist, No Out of <br> Network Coverage. |
| Open Access Opt-Out | BlueChoice Plus Opt-Out | No Referrals needed for Specialist, Out of <br> Network Benefits pay up to In Network <br> allowance, Member may be balance billed. |
| Open Access Plus | BlueChoice Plus | No Referrals needed, Out of Network <br> allowances pay up to Regional Preferred <br> Network (RPN) allowance. |
| Open Access Advantage | BlueChoice Advantage | No Referrals needed, Out of Network <br> allowance pay up to RPN allowance, Out of <br> Area BlueCard considered In Network for cost- <br> sharing. |


| Network Type | Projected Member Months | Relative to Lock In / Referral | Relative to Average* |
| :--- | :--- | :--- | :--- |
| Lock In / Referral | 53,403 | 1.0000 | 0.8914 |
| Open Access | 137,090 | 1.0500 | 0.9359 |
| Open Access Opt-Out | 37,862 | 1.0629 | 0.9474 |
| Open Access Plus | 87,341 | 1.0757 | 0.9589 |
| Open Access Advantage | 339,950 | 1.1884 | 1.0593 |
| Total | $\mathbf{6 5 5 , 6 4 6}$ | $\mathbf{1 . 1 2 1 9}$ |  |

## *Factors are applied as plan level adjustments

Appendix - Experience Period to Rating Period Plan Mappings

| Exp. Period |  |  |  | Current Period |  | Rating Period |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2021 Base HIOS Plan ID | 2021 HIOS Plan Name | 2022 Base HIOS Plan ID | 2022 HIOS Plan Name | 2023 Base HIOS Plan ID | 2023 HIOS Plan Name | 2024 Base HIOS Plan ID | 2024 |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 | 860522C0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded |
| 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 800 | 86052DC0440011 | BlueChoice Advantage Gold 800 Ded |
| 86052DC0440012 | Bluechoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | Bluechoice Advantage Platinum 0 Ded |
| 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1600 | 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DC0440015}$ | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded |
| $86052 \mathrm{DC0440018}$ | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0440019}$ | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | BlueChoice Advantage Silver 5350 Virtual Connect | 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect |
| $86052 \mathrm{DC0440023}$ | BlueChoice Advantage Silver 1500 Bluefund HSA | 2DC0440023 | BlueChoice Advantage Silver 1500 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1600 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded Bluefund HSA |
| $86052 \mathrm{DC0440025}$ | Blue Choice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 6500 | 86052DC0440025 | BlueChoice Advantage Siver 6500 Ded |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 Virtual Connect | 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect |
| $86052 \mathrm{DC0440027}$ | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded |
| $86052 \mathrm{DC0440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | BlueChoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | Bluechoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 240070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO440030}$ | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | Bluechoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440031}$ | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | Bluechoice Advantage Bronze 6000 Ded |
| $86052 \mathrm{DC0440032}$ | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | Blue Choice Advantage Gold 0 Ded |
| 86052DC0460009 | Bluechoice HMO Gold 1500 | 860520C0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | BlueChoice HMO Gold 1500 Ded |
| $86052 \mathrm{DCO460010}$ | BlueChoice HMO Gold 500 | 86052CC0460010 | BlueChoice HMO Gold 500 | 860520C0460010 | BlueChoice HMO Gold 800 | 86052DC0460010 | BlueChoice HMO Gold 800 Ded |
| 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 Ded |
| 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1600 | 86052DC0460012 | Bluechoice HMO HSA/HRA Siver 1800 Ded |
| 86052 DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Siver 2250 Ded |
| 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 ded |
| $86052 \mathrm{DCO460020}$ | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1900 | 86052DC0460020 | BlueChoice HMO Silver 1900 Ded |
| 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 6500 | 86052DC0460023 | BlueChoice HMO Silver 6500 Ded |
| $86052 \mathrm{DC0460024}$ | Bluechoice HMO Gold 3000 | 86052DC0460024 | Bluechoice HMO Gold 3000 | 86052DC0460024 | BlueChoice HMO Gold 3000 Virtual Connect | 86052DC0460024 | Bluechoice HMO Gold 3000 Ded Virtual Connect |
| 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460026 | Bluechoice HMO HSA/HRA Bronze 650090 | 86052DC0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 860520C0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 240070 | 86052DC0460019 | BlueChoice HMO HSA/HRA Siver 3000 Ded |
| $86052 \mathrm{DC0460028}$ | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460019 | Bluechoice HMO HSA/HRA Siver 3000 ded |
| $86052 \mathrm{DC0460029}$ | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded |
| 86052DC0480008 | BlueChoice HMO Referral Gold 500 | 860520C0480008 | BlueChoice HMO Referral Gold 500 | 86052DC0480008 | BlueChoice HMO Referral Gold 800 | 86052DC0480008 | Bluechoice HMO Referral Gold 800 Ded |
| $86052 \mathrm{DC0480010}$ | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | Bluechoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded |
| 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Virtual Connect | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Conne |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 860522C0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1600 | 86052DC0500009 | Bluechoice Plus HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DCO500010}$ | Bluechoice Plus HSA/HRA Silver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO500012}$ | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500019 | BlueChoice Plus Platinum 500 Ded |
| 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | Bluechoice Plus Gold 1000 Ded |
| 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 800 | 86052DC0500016 | BlueChoice Plus Gold 800 Ded |
| $86052 \mathrm{DC0500017}$ | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0500018}$ | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Silver 2750 Ded |
| 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 Ded |
|  |  |  |  | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze \$6,350 | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze $\$ 6,350$ Ded |
|  |  |  |  | 86052DC0460031 | BlueChoice HMO Standard Bronze $\$ 7,500$ | 86052DC0460031 | Bluechoice HMO Standard Bronze $\$ 7,500$ Ded |
|  |  |  |  | 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 86052DC0460032 | Bluechoice HMO Standard Gold \$500 Ded |
|  |  |  |  | 8605200460033 | BlueChoice HMO Standard Platinum \$0 | 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 Ded |
|  |  |  |  | 86052DC0460034 | Bluechoice HMO Standard Silver $\$ 4,850$ | 86052DC0460034 | BlueChoice HMO Standard Silver $\$ 4,850$ Ded |

Appendix - Annual Rate Change Based on Mapping

| Bronze | Bronze Members/Avg Renewal | 2,215 | 2,295 | 10.5\% |
| :---: | :---: | :---: | :---: | :---: |
| Siver | Silver Members/Avg Renewal | 11,431 | 11,895 | 9.8\% |
| Gold | Gold Members/Avg Renewal | 20,117 | 20,848 | 8.3\% |
| Platinum | Platinum Members/Avg Renewal | 13,855 | 14,474 | 6.8\% |
|  | All Members/Avg Renewal | ${ }^{\text {47,618 }}$ | 4, 41512 | 8.1\% |
|  | Minimum Renewal |  |  | -6.6\% |


| 2023 HIOS Plan ID | 2023 HIOS Plan Name | 2023 Metal Level | 2023 Marketplace Indicator | 2024 HIOS Plan ID | 2024 HIoS Plan Name | $\begin{gathered} 2024 \text { Metal } \\ \text { Level } \end{gathered}$ | 2024 Marketplace Indicator | $\begin{gathered} \text { Current Month Member } \\ \text { Count } \\ \hline \end{gathered}$ | Projected 2023 EOY Members | 102023 Base Rate | 102024 Base Rate | Annual Rate Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 860520 C0440010 | Bluechoice Advantage Gold 1000 | GOLD | On | ${ }^{860522 C O 440010}$ | Bluechoice Advantage Gold 1000 Ded | GOLD | On | 4,207.00 | 4,349 3 5 | \$596.36 | \$648.37 | $8.7 \%$ |
| $80052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 | GOLD | on | $86052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 Ded | GOLD | On | 3,842.00 | 3,972 | \$601.46 | \$653.23 | 8.6\% |
| 86052 C00440012 | Bluechoice Advantage Platinum 0 | platinum | on | $86052 \mathrm{CCO440012}$ | Bluechoice Advantage Platinum 0 Ded | platinum | On | 5,130.00 | 5,406 | \$720.48 | \$770.46 | 6.9\% |
| $86052 \mathrm{DCO440013}$ | Bluechoice Advantage HSA/HRA Silver 1600 | SILVER | On | 860520 C0440013 | Bluechice Advantage HSA/HRA Silver 1800 Ded | SILVER | On | 2,160.00 | 2,260 | \$511.53 | \$560.52 | 9.6\% |
| $86052 \mathrm{DCO4400015}$ | Heathyslue Advantage Platinum 500 | platinum | on | 86052 CO 0440033 | Bluechoice Advantage Platinum 500 Ded | platinum | on | 1,789.00 | 1,880 | \$703.03 | \$751.95 | 7.0\% |
| $86052 \mathrm{DCO440018}$ | Bluchoice Advantage HSA/HRA Bronze 6100 | Bronze | On | 86052 C 00400018 | Bluechoice Advantage HSA/HRA Bronze 6100 Ded | bronze | On | 675.00 | 698 | \$417.51 | \$459.72 | 10.1\% |
| $86052 \mathrm{DCO440019}$ | Bluechoice Advantage HSA/HRA Silver 3000 | SILVER | on | 86052 CO 0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 741.00 | 772 | \$484.32 | \$534.14 | 10.3\% |
| $86052 \mathrm{DCO440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | GOLD | On | 86052 C 0040021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 1,718.00 | 1,796 | \$579.39 | \$626.35 | 8.1\% |
| 86052 200440022 | Bluechoice Advantage Silver 5350 Virtual Connect | SILVER | on | $86052 \mathrm{CCO440022}$ | Bluechoice Advantage Silver 5350 Ded Virtual Connect | SILVER | On | 448.00 | 472 | \$483.88 | \$534.99 | 10.6\% |
| $86052 \mathrm{DC0440023}$ | Bluechoice Advantage Silver 1600 Bluefund HSA | SILVER | On | 86052 C 00440023 | BlueChice Advantage Silver 1800 Ded Bluefund HSA | SILVER | On | 859.00 | 889 | \$511.90 | \$560.79 | 9.6\% |
| 86052 C00440025 | Bluechoice Advantage Silver 6500 | SILVER | on | 86052 CCO 040025 | Buechoice Avvantage Silver 6500 Ded | SILVER | On | 247.00 | 262 | \$485.74 | \$536.03 | 10.4\% |
| 86052 DC040022 | Bluechice Advantage Gold 3000 Virtual Connect | GOLD | on | 860520 C0440026 | Bluechoice Advantage Gold 3000 Ded V Virtual Connect | GOLD | On | 809.00 | 850 | \$570.58 | \$615.96 | 8.0\% |
| 860520 C0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | SILVER | On | 86052200440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded | SILVER | on | 1,434.00 | 1,996 | \$503.05 | \$549.77 | 9.3\% |
| $86052 \mathrm{DCO440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | GOLD | on | 86052 DCO 040021 | Bluechice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 123.00 | 130 | \$568.46 | \$626.35 | 10.2\% |
| 86052 DC040029 | Bluechoice Advantage HSA/HRA Silver 240070 | SILVER | on | 86052000440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 23.00 | 23 | \$477.37 | \$534.14 | 12.8\% |
| $86052 \mathrm{DCO440030}$ | BlueChice Advantage HSA/HRA Silver 300070 | SILVER | On | 860520 C0440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | On | 181.00 | 190 | \$474.91 | \$534.14 | 12.5\% |
| $86052 \mathrm{DCO440031}$ | Bluechoice Advantage value Bronze 6000 | BRONZE | on | $86052 \mathrm{CCO440031}$ | Bluechoice Advantage Bronze 6000 Ded | BRONZE | on | 311.00 | 326 | \$414.49 | \$461.02 | 11.2\% |
| $86052 \mathrm{DCO440032}$ | BlueChoice Advantage Gold 0 | GOLD | on | $86052 \mathrm{DCO440032}$ | Bluechoice Advantage Gold 0 Ded | GOLD | On | 1,171.00 | 1,226 | \$635.88 | \$681.13 | 7.1\% |
| $80052 \mathrm{DC0460009}$ | Bluechoice HMO Gold 1500 | GOLD | on | 860520 C0460009 | Bluechoice HMO Gold 1500 Ded | GOLD | On | 944.00 | 973 | \$518.84 | \$557.45 | 7.4\% |
| $86052 \mathrm{DCO4600010}$ | Bluechoice HMO Gold 800 | GOLD | On | 860520 CO 460010 | Bluechoice HMO Gold 800 Ded | GOLD | On | 1,354.00 | 1,403 | \$528.09 | \$571.93 | 8.3\% |
| 86052 CO 0460011 | Bluechice HMO Platinum 0 | platinum | on | 86052 CO 0460011 | Bluechoice HMO Platinum 0 Ded | platinum | On | 1,884.00 | 1,544 | \$637.19 | \$679.15 | 6.6\% |
| $86052 \mathrm{DCO4600012}$ | Bluechice HMO HSA/HRA Siver 1600 | SILVER | on | 860520 C04600012 | Bluechice HMO HSA/HRA Siver 1800 Ded | SILVER | On | 741.00 | 773 | \$444.66 | \$485.66 | 9.2\% |
| 880522 COCO600013 | Buechoice HMO HSA/HRA Silver 2000 | SILVER | on | ${ }^{860522000460013}$ | Bluechoice HMO HSA//RRA Silver 2250 Ded | SILVER | on | 710.00 | 736 | \$436.15 | \$475.30 | 9.0\% |
| $86052 \mathrm{CCO4600014}$ | Buechoice HMO HSA/HRA Bronze 6100 | Bronze | On | $86052 \mathrm{CCO460014}$ | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 294.00 | 303 | \$335.62 | \$390.81 | 9.9\% |
| 86052 CO 0460019 | Bluechoice HMO HSA//HRA Silver 3000 | SILVER | on | $86052 \mathrm{CCO460019}$ | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 322.00 | 334 | \$417.35 | \$459.41 | 10.1\% |
| $86052 \mathrm{DCO460020}$ | Bluechoice HMO Silver 1900 | SILVER | on | $86052 \mathrm{DC0460020}$ | Bluechice HMO Silver 1900 Ded | SILVER | On | 687.00 | 708 | \$420.17 | \$463.19 | 10.2\% |
| 86052 CO 0460021 | Bluechoice HMO HSA/HRA Gold 1500 | GOLD | on | $86052 \mathrm{CCO460021}$ | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | on | 347.00 | 363 | \$504.54 | \$543.78 | 7.8\% |
| $86052 \mathrm{DCO460023}$ | Bluechoice HMO Silver 6500 | SILVER | on | 86052020460023 | Bluechoice HMO Silver 6500 Ded | SILVER | On | 250.00 | 257 | \$419.60 | \$462.49 | 10.2\% |
| 860520 C0460024 | Bluechoice HMO Gold 3000 Virtual Connect | GOLD | On | 860520 C0460024 | Bluechicie HMO Gold 3000 Ded V Virtual Connect | GOLD | on | 348.00 | 362 | \$498.81 | \$536.71 | 7.6\% |
| 86052000460025 | Bluechoice HMO HSA/HRA Gold 150090 | GOLD | On | 86052000460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | On | 87.00 | 88 | \$494.06 | \$543.78 | 10.1\% |
| $86052 \mathrm{DC04600226}$ | Bluechice HMO HSA/HRA Bronz 650090 | BRONZE | on | 86052 DCO 0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 31.00 | 31 | \$355.30 | \$390.81 | 10.0\% |
| $86052 \mathrm{DCO460027}$ | Bluechoice HMO HSA/HRA Siver 240070 | SILVER | on | 86052000460019 | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | On | 19.00 | 19 | \$408.05 | \$459.41 | 12.5\% |
| 86052 DC0460028 | Bluechoice HMO HSA/HRA Silver 300070 | SIIVER | On | 860520 C0460019 | Blue Chice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 92.00 | 94 | \$408.39 | \$459.41 | 12.5\% |
| 86052000460029 | Bluechoice HMO Value Bronze 6000 | bronze | On | $860520 \mathrm{CO460029}$ | Bluechoice HMO Bronze 6000 Ded | bronze | On | 229.00 | 236 | \$353.47 | \$392.70 | 11.1\% |
| $86052 \mathrm{DCO460030}$ | Bluechoice HMO HSA Standard Bronze 56,350 | Bronze | on | 860520 C0460030 | Bluechoice HMO HSA Standard Bronze S6,350 | bronze | on | 14.00 | 15 | \$357.04 | \$393.57 | 10.2\% |
| 86052 2C0460031 | Bluechoice HMO Standard Bronze \$7,500 | BRONZE | on | 860520 C0460031 | Bluechoice HMO Standard Bronze S7,500 | bronze | On | 12.00 | 14 | \$367.67 | \$408.09 | 11.0\% |
| 86052 CO 0460032 | Blue Choice HMO Standard Sold \$500 | GOLD | on | $86052 \mathrm{CCO460032}$ | Blue Choice HMO Standard Gold $\$ 500$ | GOLD | On | 40.00 | 43 | \$546.13 | \$598.85 | 9.7\% |
| $86052 \mathrm{DCO460033}$ | Bluechoice HMO Standard Patinum 50 | platinum | On | $86052 \mathrm{CCO460033}$ | Bluechice HMO Standard Platinum \$0 | platinum | On | 2.00 | 2 | \$636.23 | \$687.34 | 8.0\% |
| $860522 \mathrm{CO460033}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | on | ${ }^{86052020046034}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | On | 23.00 | 24 | \$422.55 | \$467.61 | 10.7\% |
| $860522 \mathrm{CO480007}$ | Bluechoice HMO Referral Platinum 0 | Platinum | on | 860520 C0488007 | Bluechoice HMO Referral Platinum O Ded | Platinum | On | 1,169.00 | 1,218 | \$606.40 | \$646.26 | 6.6\% |
| 880522000480008 | Bluechoice HMO Referral Gold 800 | GOLD | on | ${ }^{860522000480008}$ | Bluechoice HMO Referral Gold 800 Ded | GOLD | On | 1,130.00 | 1,166 | \$500.96 | \$542.64 | 8.3\% |
| 8805220048080010 |  | GILVER | On On | 8605220004800010 86052000880014 |  | ${ }_{\text {GILVER }}^{\text {GOLD }}$ | On On | 936.00 510.00 | 972 530 | \$535.00 | \$571.04 $\$ 435.87$ | 6.7\% $10.3 \%$ |
| 80052020480015 | Bluechoice HMO Referral Bronze 8250 | bronze | On | 860520 C00480015 | Buechoice HMO Referral Bronze 8500 Ded | Bronze | On | 342.00 | 353 | \$313.49 | \$348.08 | 11.0\% |
| $86052 \mathrm{DC05000099}$ | Bluechoice Plus HSA/HRA Siver 1600 | SILVER | On | 86052005000009 | Bluechoice Plus HSA/HRA Siver 1800 Ded | SILVER | on | 1,329.00 | 1,376 | \$456.18 | \$499.54 | 9.5\% |
| 86052 DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | SIIVER | On | 86052000500010 | Bluechoice Plus HSA/HRA Siver 3000 Ded | SILVER | on | 356.00 | 370 | \$428.88 | \$473.27 | 10.4\% |
| 86052 DC0500012 | Heathy Plue Plus Platinum 500 | platinum | on | 86052005000019 | Bluechoice Plus latitum 500 Ded | platinum | on | 1,370.00 | 1,415 | \$633.40 | \$676.87 | 6.9\% |
| $86052 \mathrm{DCO5000015}$ | BlueChoice Plus Gold 1000 | GOLD | On | $86052 \mathrm{CCO500015}$ | Bluechoice Plus Gold 1000 Ded | GOLD | on | 1,408.00 | 1,457 | \$535.78 | \$582.15 | 8.7\% |
| 86052 DC0500016 | Burechoice Plus 6 old 800 | GOLD | on | 86052000500016 | Bluechoice Plus Gold 800 Ded | GOLD | on | 1,653.00 | 1,698 | \$540.78 | \$587.03 | 8.6\% |
| 86052200500017 | Bluechoice Plus HSA/HRA Bronze 6100 | bronze | On | $86052 \mathrm{DC0500017}$ | Bluechoice Plus HSA/HRA Bronze 6100 Ded | Bronze | On | 307.00 | 319 | \$366.25 | 5403.54 | 10.2\% |
| $860520 \mathrm{CO500018}$ | Bluechoice Plus HSA/HRA Siver 2500 | SILVER | on | 86052200500018 | Bluechoice Plus HSA/HRA Siver 2750 Ded | SILVER | on | 299.00 | 310 | \$442.15 | 5488.05 | 9.3\% |
| 80052 CO 0580001 | Bluechoice Plus Opt-Out Platinum 0 | Platinum | On | 8605200058000 | Bluechoice Plus Opt-Out Patinum 0 Ded | Platinum | On | 2,911.00 | 3,009 | \$664.38 | \$687.63 | 6.7\% |

## Appendix - Quarterly Rate Change Adjustment Factors

|  | (1) | (2) | $(3)=(1+(1))^{*}(1+(2))-1$ |
| :--- | :---: | :---: | :---: |
| Quarter | Market Adj. <br> Index Rate | Admin Load <br> Factor | Plan Adjusted Index |
| 2Q24 | $1.6 \%$ | $0.0 \%$ | $1.6 \%$ |
| 3Q24 | $1.6 \%$ | $-0.1 \%$ | $1.5 \%$ |
| 4Q24 | $1.6 \%$ | $-0.1 \%$ | $1.6 \%$ |
|  |  |  |  |
| The changes above are relative to the preceding quarter |  |  |  |
| and no other changes factor into the 2Q, 3Q and 4Q rates. |  |  |  |


|  | Appendix - Maximum Rate Renewal |  |  |
| :--- | :---: | :---: | :---: |
|  | $\mathbf{2 0 2 3}$ | $\mathbf{2 0 2 4}$ | \% Change |
| Base Rate |  |  |  |
| Age Factor | $\$ 473.37$ | $\$ 534.14$ | $12.8 \%$ |
| Geographic Factor | 0.654 | 0.727 | $11.2 \%$ |
| Tobacco Factor | 1.000 | 1.000 | $0.0 \%$ |
| Total | 1.000 | 1.000 | $0.0 \%$ |
|  | \$309.58 | $\mathbf{\$ 3 8 8 . 3 2}$ | $\mathbf{2 5 . 4 \%}$ |
|  |  |  |  |
|  | BlueChoice | BlueChoice |  |
| Base Rate/Product(s) | HSA/HRA Silver | HSA/HRA Silver |  |
| Age Change | 240070 | 3000 Ded |  |
| Geo Change* | 20 | 21 |  |
| Tobacco Change** | N/A | N/A |  |
|  | N/A | N/A |  |
| *we did not geo rate |  |  |  |
| **we did not tobacco rate |  |  |  |


The SERFF Tracking \# for the corresponding form filing On Exchange is as follows: CFBC-133651468

## ON-Exchange

## BlueChoice HMO Referral and Open Access

## DC/CFBC/SHOP/GC (R. 1/19)

DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/HMO DOCS (R. 1/23)
DC/CFBC/SG/HMO/BRZ 6000 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/GOLD 1600 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 1800 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 2250 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 1500 Ded (1/24) DC/CFBC/SG/HMO OA/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 1900 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 6500 Ded (1/24) C/CFBC/SG/HMO OA VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/HMO REF/BRZ 8500 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 0 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO REF/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO REF VC/SIL 5350 Ded (1/24) DC/CFBC/SG/HMO HSA STD/BRZ 6350 (1/24)
DC/CFBC/SG/HMO STD/BRZ 7500 (1/24)
DC/CFBC/SG/HMO STD/GOLD 500 (1/24) DC/CFBC/SG/HMO STD/PLAT 0 (1/24) DC/CFBC/SG/HMO STD/SIL 4850 (1/24) DC/CFBC/BLCRD (R. 6/18
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24) DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/HMO (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23) DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/PLUS IN DOCS (R. 1/23 DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2750 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 3000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/PLUS (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## blueChoice Plus (OOPOA)

## Out-of-Networ

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) DC/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23 DC/CF/2024 GC AMEND (1/24) DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24 DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/21
DC/CF/SHOP/ELIG (R. 1/21)
$\frac{\text { BlueChoice Plus (OO-OA) }}{\text { DC/CFBC/SHOP/GC (R 1/19) }}$
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/BC+OOOA DOCS (R. 1/23)
DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24)
DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/ BCOO (R. 1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## BlueChoice HMO Standard Plans

DC/CFBC/EXC/HMO/IEA (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/EXC/HMO/DOCS (R. 1/23)
DC/CFBC/EXC/HMO HSA/GOLD 1600 (1/24)
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/24) DC/CFBC/EXC/HMO STD/BRZ 7500 (1/24) DC/CFBC/EXC/HMO STD/GOLD $500(1 / 24)$ DC/CFBC/EXC/HMO/NATAMER SOB (1/24) DC/CFBC/EXC/HMO STD/PLAT 0 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 A (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 B $(1 / 24)$ DC/CFBC/EXC/HMO STD/SIL 4850 C (1/24) DC/CFBC/EXC/NATAMER (1/14)
DC/CFBC/MEM/BLCRD (R. 6/18) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/CD/AUTH AMEND/HMO (R. 1/24) DC/CFBC/EXC/2024 AMEND (1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/CD/HMO/INCENT (1/23)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/ADV IN DOCS (R. 1/23)
DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/POS IN CDH/SIL 1800 Ded ( $1 / 24$ )
DC/CFBC/SG/POS IN CDH/SIL 2750 Ded ( $1 / 24$ DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/SG/BC ADV IN BF HSA/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN/BRZ 6000 Ded (1/24) DC/CFBC/SG/POS IN CDH/GOLD 1600 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2250 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 0 Ded (1/24) DC/CFBC/SG/POS IN/SIL 6500 Ded (1/24) DC/CFBC/SG/POS IN VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/POS IN VC/SIL 5350 Ded (1/24) DC/CFBC/ADV/BLCRD (R. 6/18)
DC/CFBC/ADV/MEM/BLCRD (R. 6/18) DC/CFBC/ANCILLARY AMEND (10/12) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/ADV (R. 1/24) DC/CFBC/PT PROTECT ( $9 / 10$ )
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

Advantage

## Out-of-Netwo

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) C/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/GOLD 1600 Ded (1/24) DC/CF/SG/POS OON /BRZ 6000 Ded ( $1 / 24$ DC/CF/SG/POS OON CDH/SIL 2250 (1/24) DC/CF/SG/POS OON/GOLD 0 Ded (1/24) DC/CF/SG/POS OON/PLAT 0 Ded (1/24) DC/CF/SG/POS OON/SIL 6500 Ded (1/24) C/CF/SG/POS OON VC/GOLD 3000 Ded (1/24) DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24) C/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23) DC/CF/2024 GC AMEND (1/24)
DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24) DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/2
DC/CF/SHOP/ELIG (R. 1/21)

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Inpatient Hospital | \$3,265,722 | \$3,100,835 | \$3,265,722 | \$3,100,835 | \$0 | Admits | 193 |
| 202002 | 44,747 | Inpatient Hospital | \$2,505,463 | \$2,419,001 | \$2,505,463 | \$2,419,001 | \$0 | Admits | 163 |
| 202003 | 45,242 | Inpatient Hospital | \$2,787,771 | \$2,678,818 | \$2,787,771 | \$2,678,818 | \$0 | Admits | 170 |
| 202004 | 45,527 | Inpatient Hospital | \$3,354,429 | \$3,289,215 | \$3,354,429 | \$3,289,215 | \$0 | Admits | 167 |
| 202005 | 45,537 | Inpatient Hospital | \$3,234,863 | \$3,158,496 | \$3,234,863 | \$3,158,496 | \$0 | Admits | 213 |
| 202006 | 45,654 | Inpatient Hospital | \$2,543,415 | \$2,470,050 | \$2,543,415 | \$2,470,050 | \$0 | Admits | 161 |
| 202007 | 45,692 | Inpatient Hospital | \$6,253,515 | \$6,170,515 | \$6,253,514 | \$6,170,514 | \$0 | Admits | 154 |
| 202008 | 45,568 | Inpatient Hospital | \$3,175,688 | \$3,081,327 | \$3,175,681 | \$3,081,321 | \$0 | Admits | 171 |
| 202009 | 45,879 | Inpatient Hospital | \$3,334,335 | \$3,226,327 | \$3,334,200 | \$3,226,197 | \$0 | Admits | 170 |
| 202010 | 45,963 | Inpatient Hospital | \$3,785,448 | \$3,685,095 | \$3,785,069 | \$3,684,726 | \$0 | Admits | 190 |
| 202011 | 46,151 | Inpatient Hospital | \$3,950,693 | \$3,811,230 | \$3,949,645 | \$3,810,212 | \$0 | Admits | 205 |
| 202012 | 46,669 | Inpatient Hospital | \$3,566,627 | \$3,450,860 | \$3,565,586 | \$3,449,853 | \$0 | Admits | 172 |
| 202101 | 46,744 | Inpatient Hospital | \$2,918,443 | \$2,778,068 | \$2,917,266 | \$2,776,959 | \$0 | Admits | 171 |
| 202102 | 47,000 | Inpatient Hospital | \$2,974,226 | \$2,859,083 | \$2,972,986 | \$2,857,909 | \$0 | Admits | 173 |
| 202103 | 47,185 | Inpatient Hospital | \$4,008,538 | \$3,886,493 | \$4,006,751 | \$3,884,770 | \$0 | Admits | 196 |
| 202104 | 47,263 | Inpatient Hospital | \$3,529,272 | \$3,391,508 | \$3,527,049 | \$3,389,386 | \$0 | Admits | 195 |
| 202105 | 47,283 | Inpatient Hospital | \$3,938,657 | \$3,821,419 | \$3,935,307 | \$3,818,174 | \$0 | Admits | 171 |
| 202106 | 47,112 | Inpatient Hospital | \$4,247,968 | \$4,118,733 | \$4,242,223 | \$4,113,184 | \$0 | Admits | 185 |
| 202107 | 47,361 | Inpatient Hospital | \$3,302,865 | \$3,198,099 | \$3,296,650 | \$3,192,078 | \$0 | Admits | 150 |
| 202108 | 47,626 | Inpatient Hospital | \$4,029,647 | \$3,899,664 | \$4,020,036 | \$3,890,378 | \$0 | Admits | 221 |
| 202109 | 47,874 | Inpatient Hospital | \$3,769,194 | \$3,626,520 | \$3,759,292 | \$3,617,026 | \$0 | Admits | 297 |
| 202110 | 47,491 | Inpatient Hospital | \$3,551,956 | \$3,420,342 | \$3,539,385 | \$3,408,282 | \$0 | Admits | 180 |
| 202111 | 47,541 | Inpatient Hospital | \$3,529,212 | \$3,384,745 | \$3,511,675 | \$3,368,005 | \$0 | Admits | 209 |
| 202112 | 47,653 | Inpatient Hospital | \$2,829,901 | \$2,732,467 | \$2,809,750 | \$2,713,056 | \$0 | Admits | 150 |
| 202201 | 47,521 | Inpatient Hospital | \$4,176,129 | \$3,997,540 | \$4,140,404 | \$3,963,541 | \$0 | Admits | 210 |
| 202202 | 47,964 | Inpatient Hospital | \$3,411,742 | \$3,262,848 | \$3,382,830 | \$3,235,272 | \$0 | Admits | 198 |
| 202203 | 48,012 | Inpatient Hospital | \$3,098,057 | \$3,011,983 | \$3,063,816 | \$2,978,698 | \$0 | Admits | 192 |
| 202204 | 48,089 | Inpatient Hospital | \$3,904,588 | \$3,800,615 | \$3,838,107 | \$3,735,898 | \$0 | Admits | 165 |
| 202205 | 48,250 | Inpatient Hospital | \$3,801,327 | \$3,665,343 | \$3,726,608 | \$3,593,287 | \$0 | Admits | 193 |
| 202206 | 48,690 | Inpatient Hospital | \$3,713,471 | \$3,582,879 | \$3,620,052 | \$3,492,813 | \$0 | Admits | 187 |
| 202207 | 49,027 | Inpatient Hospital | \$4,370,301 | \$4,230,760 | \$4,225,001 | \$4,090,125 | \$0 | Admits | 187 |
| 202208 | 49,525 | Inpatient Hospital | \$3,808,418 | \$3,675,155 | \$3,649,727 | \$3,522,029 | \$0 | Admits | 194 |
| 202209 | 50,009 | Inpatient Hospital | \$4,721,470 | \$4,571,316 | \$4,460,267 | \$4,318,319 | \$0 | Admits | 263 |
| 202210 | 50,370 | Inpatient Hospital | \$3,167,340 | \$3,003,488 | \$2,938,392 | \$2,786,190 | \$0 | Admits | 276 |
| 202211 | 50,672 | Inpatient Hospital | \$3,398,482 | \$3,248,990 | \$3,073,410 | \$2,938,102 | \$0 | Admits | 255 |
| 202212 | 51,112 | Inpatient Hospital | \$3,858,383 | \$3,696,366 | \$3,294,364 | \$3,156,008 | \$0 | Admits | 223 |
| 202301 | 50,551 | Inpatient Hospital | \$2,548,876 | \$2,403,507 | \$1,897,517 | \$1,788,572 | \$0 | Admits | 177 |
| 202302 | 50,692 | Inpatient Hospital | \$1,015,074 | \$951,781 | \$334,751 | \$313,881 | \$0 | Admits | 76 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Outpatient Hospital | \$3,467,214 | \$2,864,059 | \$3,467,214 | \$2,864,059 | \$0 | Visits | 2,718 |
| 202002 | 44,747 | Outpatient Hospital | \$3,237,214 | \$2,698,897 | \$3,237,214 | \$2,698,897 | \$0 | Visits | 2,529 |
| 202003 | 45,242 | Outpatient Hospital | \$2,823,071 | \$2,416,386 | \$2,823,071 | \$2,416,386 | \$0 | Visits | 2,341 |
| 202004 | 45,527 | Outpatient Hospital | \$1,784,869 | \$1,606,531 | \$1,784,869 | \$1,606,531 | \$0 | Visits | 1,389 |
| 202005 | 45,537 | Outpatient Hospital | \$2,481,220 | \$2,219,321 | \$2,481,220 | \$2,219,321 | \$0 | Visits | 1,840 |
| 202006 | 45,654 | Outpatient Hospital | \$3,825,000 | \$3,450,278 | \$3,825,000 | \$3,450,278 | \$0 | Visits | 2,423 |
| 202007 | 45,692 | Outpatient Hospital | \$3,570,570 | \$3,127,882 | \$3,570,570 | \$3,127,882 | \$0 | Visits | 2,665 |
| 202008 | 45,568 | Outpatient Hospital | \$3,529,267 | \$3,108,585 | \$3,529,261 | \$3,108,579 | \$0 | Visits | 2,738 |
| 202009 | 45,879 | Outpatient Hospital | \$4,137,385 | \$3,671,297 | \$4,137,215 | \$3,671,148 | \$0 | Visits | 2,956 |
| 202010 | 45,963 | Outpatient Hospital | \$3,827,792 | \$3,387,141 | \$3,827,414 | \$3,386,805 | \$0 | Visits | 3,103 |
| 202011 | 46,151 | Outpatient Hospital | \$3,623,633 | \$3,210,075 | \$3,622,645 | \$3,209,192 | \$0 | Visits | 2,984 |
| 202012 | 46,669 | Outpatient Hospital | \$4,084,495 | \$3,591,928 | \$4,083,307 | \$3,590,884 | \$0 | Visits | 3,224 |
| 202101 | 46,744 | Outpatient Hospital | \$3,445,297 | \$2,939,565 | \$3,444,244 | \$2,938,680 | \$0 | Visits | 2,936 |
| 202102 | 47,000 | Outpatient Hospital | \$3,838,600 | \$3,380,610 | \$3,837,249 | \$3,379,433 | \$0 | Visits | 2,916 |
| 202103 | 47,185 | Outpatient Hospital | \$4,573,441 | \$4,020,417 | \$4,571,479 | \$4,018,723 | \$0 | Visits | 3,966 |
| 202104 | 47,263 | Outpatient Hospital | \$4,354,986 | \$3,785,559 | \$4,352,410 | \$3,783,350 | \$0 | Visits | 4,216 |
| 202105 | 47,283 | Outpatient Hospital | \$4,640,261 | \$4,089,270 | \$4,636,257 | \$4,085,747 | \$0 | Visits | 3,705 |
| 202106 | 47,112 | Outpatient Hospital | \$4,380,860 | \$3,753,665 | \$4,374,856 | \$3,748,563 | \$0 | Visits | 3,541 |
| 202107 | 47,361 | Outpatient Hospital | \$4,404,262 | \$3,918,112 | \$4,395,616 | \$3,910,434 | \$0 | Visits | 3,416 |
| 202108 | 47,626 | Outpatient Hospital | \$4,593,933 | \$4,011,789 | \$4,582,986 | \$4,002,263 | \$0 | Visits | 3,659 |
| 202109 | 47,874 | Outpatient Hospital | \$4,208,736 | \$3,712,423 | \$4,197,945 | \$3,702,955 | \$0 | Visits | 3,513 |
| 202110 | 47,491 | Outpatient Hospital | \$4,554,054 | \$4,024,233 | \$4,538,444 | \$4,010,538 | \$0 | Visits | 3,750 |
| 202111 | 47,541 | Outpatient Hospital | \$4,709,947 | \$4,177,813 | \$4,686,783 | \$4,157,318 | \$0 | Visits | 3,608 |
| 202112 | 47,653 | Outpatient Hospital | \$4,388,997 | \$3,780,133 | \$4,357,139 | \$3,752,663 | \$0 | Visits | 3,805 |
| 202201 | 47,521 | Outpatient Hospital | \$4,134,936 | \$3,578,955 | \$4,099,218 | \$3,548,079 | \$0 | Visits | 3,346 |
| 202202 | 47,964 | Outpatient Hospital | \$4,787,122 | \$4,185,796 | \$4,746,388 | \$4,150,254 | \$0 | Visits | 3,256 |
| 202203 | 48,012 | Outpatient Hospital | \$4,997,476 | \$4,336,109 | \$4,942,151 | \$4,288,118 | \$0 | Visits | 3,714 |
| 202204 | 48,089 | Outpatient Hospital | \$4,586,692 | \$4,018,033 | \$4,508,530 | \$3,949,545 | \$0 | Visits | 3,429 |
| 202205 | 48,250 | Outpatient Hospital | \$4,755,015 | \$4,161,279 | \$4,661,718 | \$4,079,628 | \$0 | Visits | 3,680 |
| 202206 | 48,690 | Outpatient Hospital | \$4,503,490 | \$3,908,329 | \$4,390,143 | \$3,810,038 | \$0 | Visits | 3,674 |
| 202207 | 49,027 | Outpatient Hospital | \$4,842,451 | \$4,308,673 | \$4,681,567 | \$4,165,540 | \$0 | Visits | 3,423 |
| 202208 | 49,525 | Outpatient Hospital | \$4,983,497 | \$4,411,519 | \$4,776,100 | \$4,227,952 | \$0 | Visits | 3,677 |
| 202209 | 50,009 | Outpatient Hospital | \$5,072,228 | \$4,479,830 | \$4,790,537 | \$4,230,804 | \$0 | Visits | 3,459 |
| 202210 | 50,370 | Outpatient Hospital | \$5,632,517 | \$4,992,632 | \$5,226,115 | \$4,632,286 | \$0 | Visits | 3,867 |
| 202211 | 50,672 | Outpatient Hospital | \$5,850,644 | \$5,200,526 | \$5,290,462 | \$4,702,469 | \$0 | Visits | 3,820 |
| 202212 | 51,112 | Outpatient Hospital | \$5,606,822 | \$4,865,830 | \$4,788,049 | \$4,155,059 | \$0 | Visits | 3,857 |
| 202301 | 50,551 | Outpatient Hospital | \$6,163,344 | \$5,224,640 | \$4,593,133 | \$3,892,671 | \$0 | Visits | 4,390 |
| 202302 | 50,692 | Outpatient Hospital | \$4,412,996 | \$3,569,768 | \$1,456,594 | \$1,178,107 | \$0 | Visits | 3,585 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Professional | \$6,988,510 | \$5,231,177 | \$6,988,510 | \$5,231,177 | \$0 | Visits | 47,253 |
| 202002 | 44,747 | Professional | \$6,386,812 | \$4,877,353 | \$6,386,812 | \$4,877,353 | \$0 | Visits | 41,807 |
| 202003 | 45,242 | Professional | \$5,447,362 | \$4,272,672 | \$5,447,362 | \$4,272,672 | \$0 | Visits | 35,817 |
| 202004 | 45,527 | Professional | \$3,513,864 | \$2,984,291 | \$3,513,864 | \$2,984,291 | \$0 | Visits | 25,419 |
| 202005 | 45,537 | Professional | \$4,507,040 | \$3,794,880 | \$4,507,040 | \$3,794,880 | \$0 | Visits | 30,445 |
| 202006 | 45,654 | Professional | \$6,023,519 | \$5,033,672 | \$6,023,519 | \$5,033,672 | \$0 | Visits | 40,505 |
| 202007 | 45,692 | Professional | \$6,675,617 | \$5,540,117 | \$6,675,617 | \$5,540,117 | \$0 | Visits | 44,355 |
| 202008 | 45,568 | Professional | \$6,663,787 | \$5,369,879 | \$6,663,784 | \$5,369,877 | \$0 | Visits | 44,433 |
| 202009 | 45,879 | Professional | \$7,300,809 | \$5,917,357 | \$7,300,516 | \$5,917,125 | \$0 | Visits | 51,195 |
| 202010 | 45,963 | Professional | \$8,076,141 | \$6,641,264 | \$8,075,353 | \$6,640,616 | \$0 | Visits | 56,762 |
| 202011 | 46,151 | Professional | \$7,537,936 | \$6,188,153 | \$7,535,876 | \$6,186,452 | \$0 | Visits | 51,511 |
| 202012 | 46,669 | Professional | \$7,920,479 | \$6,395,775 | \$7,918,171 | \$6,393,910 | \$0 | Visits | 53,711 |
| 202101 | 46,744 | Professional | \$7,538,041 | \$5,981,544 | \$7,535,631 | \$5,979,663 | \$0 | Visits | 53,718 |
| 202102 | 47,000 | Professional | \$7,253,351 | \$5,716,093 | \$7,250,824 | \$5,714,149 | \$0 | Visits | 49,032 |
| 202103 | 47,185 | Professional | \$8,881,050 | \$7,043,712 | \$8,877,217 | \$7,040,718 | \$0 | Visits | 62,008 |
| 202104 | 47,263 | Professional | \$8,640,255 | \$6,905,268 | \$8,635,101 | \$6,901,194 | \$0 | Visits | 59,564 |
| 202105 | 47,283 | Professional | \$7,864,293 | \$6,234,622 | \$7,857,533 | \$6,229,279 | \$0 | Visits | 51,772 |
| 202106 | 47,112 | Professional | \$8,249,592 | \$6,474,628 | \$8,238,608 | \$6,466,126 | \$0 | Visits | 52,340 |
| 202107 | 47,361 | Professional | \$7,821,049 | \$6,224,175 | \$7,805,755 | \$6,212,116 | \$0 | Visits | 51,563 |
| 202108 | 47,626 | Professional | \$8,686,779 | \$7,035,101 | \$8,666,194 | \$7,018,503 | \$0 | Visits | 56,934 |
| 202109 | 47,874 | Professional | \$8,921,777 | \$7,266,230 | \$8,898,901 | \$7,247,678 | \$0 | Visits | 60,562 |
| 202110 | 47,491 | Professional | \$8,875,096 | \$7,238,794 | \$8,844,591 | \$7,214,078 | \$0 | Visits | 61,451 |
| 202111 | 47,541 | Professional | \$8,717,365 | \$7,062,823 | \$8,675,352 | \$7,028,968 | \$0 | Visits | 57,751 |
| 202112 | 47,653 | Professional | \$9,583,550 | \$7,866,959 | \$9,514,707 | \$7,810,573 | \$0 | Visits | 62,992 |
| 202201 | 47,521 | Professional | \$8,656,945 | \$6,866,492 | \$8,583,133 | \$6,808,262 | \$0 | Visits | 59,050 |
| 202202 | 47,964 | Professional | \$8,184,981 | \$6,393,924 | \$8,115,931 | \$6,340,142 | \$0 | Visits | 51,601 |
| 202203 | 48,012 | Professional | \$9,283,739 | \$7,322,224 | \$9,181,020 | \$7,241,251 | \$0 | Visits | 58,336 |
| 202204 | 48,089 | Professional | \$8,789,202 | \$7,058,689 | \$8,639,331 | \$6,938,176 | \$0 | Visits | 53,068 |
| 202205 | 48,250 | Professional | \$8,941,222 | \$7,229,029 | \$8,765,757 | \$7,086,995 | \$0 | Visits | 55,215 |
| 202206 | 48,690 | Professional | \$8,841,543 | \$7,158,526 | \$8,618,760 | \$6,978,311 | \$0 | Visits | 53,545 |
| 202207 | 49,027 | Professional | \$8,174,173 | \$6,626,691 | \$7,902,555 | \$6,406,589 | \$0 | Visits | 49,569 |
| 202208 | 49,525 | Professional | \$9,080,020 | \$7,292,536 | \$8,701,878 | \$6,988,899 | \$0 | Visits | 56,242 |
| 202209 | 50,009 | Professional | \$9,065,937 | \$7,296,364 | \$8,563,347 | \$6,891,486 | \$0 | Visits | 57,150 |
| 202210 | 50,370 | Professional | \$9,376,153 | \$7,585,840 | \$8,700,262 | \$7,038,627 | \$0 | Visits | 60,935 |
| 202211 | 50,672 | Professional | \$9,333,376 | \$7,538,647 | \$8,440,038 | \$6,816,676 | \$0 | Visits | 58,629 |
| 202212 | 51,112 | Professional | \$9,029,717 | \$7,098,016 | \$7,711,154 | \$6,061,248 | \$0 | Visits | 54,371 |
| 202301 | 50,551 | Professional | \$10,202,314 | \$7,847,460 | \$7,600,289 | \$5,844,056 | \$0 | Visits | 63,141 |
| 202302 | 50,692 | Professional | \$10,760,688 | \$8,278,576 | \$3,553,145 | \$2,732,396 | \$0 | Visits | 70,495 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :---: | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Prescription Drug | \$4,866,175 | \$4,134,527 | \$4,866,175 | \$4,134,527 | \$835,409 | Scripts | 29,846 |
| 202002 | 44,747 | Prescription Drug | \$4,893,980 | \$4,351,267 | \$4,893,980 | \$4,351,267 | \$897,313 | Scripts | 28,145 |
| 202003 | 45,242 | Prescription Drug | \$5,838,734 | \$5,248,591 | \$5,838,734 | \$5,248,591 | \$1,124,696 | Scripts | 31,845 |
| 202004 | 45,527 | Prescription Drug | \$5,268,146 | \$4,826,968 | \$5,268,146 | \$4,826,968 | \$1,082,998 | Scripts | 24,474 |
| 202005 | 45,537 | Prescription Drug | \$5,154,824 | \$4,738,746 | \$5,154,824 | \$4,738,746 | \$1,029,778 | Scripts | 24,680 |
| 202006 | 45,654 | Prescription Drug | \$5,362,460 | \$4,927,667 | \$5,362,460 | \$4,927,667 | \$1,110,910 | Scripts | 26,073 |
| 202007 | 45,692 | Prescription Drug | \$5,537,106 | \$5,072,976 | \$5,537,106 | \$5,072,976 | \$1,076,336 | Scripts | 26,523 |
| 202008 | 45,568 | Prescription Drug | \$5,260,065 | \$4,850,101 | \$5,260,065 | \$4,850,101 | \$1,043,344 | Scripts | 25,979 |
| 202009 | 45,879 | Prescription Drug | \$5,226,365 | \$4,798,385 | \$5,226,365 | \$4,798,385 | \$1,047,962 | Scripts | 26,437 |
| 202010 | 45,963 | Prescription Drug | \$5,875,175 | \$5,410,005 | \$5,875,175 | \$5,410,005 | \$1,115,048 | Scripts | 27,031 |
| 202011 | 46,151 | Prescription Drug | \$5,140,287 | \$4,718,370 | \$5,140,287 | \$4,718,370 | \$1,071,574 | Scripts | 25,445 |
| 202012 | 46,669 | Prescription Drug | \$5,504,975 | \$4,923,687 | \$5,504,975 | \$4,923,687 | \$1,082,865 | Scripts | 27,781 |
| 202101 | 46,744 | Prescription Drug | \$5,308,407 | \$4,636,086 | \$5,308,407 | \$4,636,086 | \$1,069,860 | Scripts | 27,157 |
| 202102 | 47,000 | Prescription Drug | \$5,082,111 | \$4,571,753 | \$5,082,111 | \$4,571,753 | \$1,080,536 | Scripts | 26,283 |
| 202103 | 47,185 | Prescription Drug | \$6,267,768 | \$5,673,236 | \$6,267,768 | \$5,673,236 | \$1,339,986 | Scripts | 33,344 |
| 202104 | 47,263 | Prescription Drug | \$6,029,152 | \$5,556,416 | \$6,029,152 | \$5,556,416 | \$1,281,782 | Scripts | 37,254 |
| 202105 | 47,283 | Prescription Drug | \$5,679,988 | \$5,221,330 | \$5,679,988 | \$5,221,330 | \$1,211,383 | Scripts | 32,575 |
| 202106 | 47,112 | Prescription Drug | \$5,940,448 | \$5,453,629 | \$5,940,448 | \$5,453,629 | \$1,264,700 | Scripts | 30,873 |
| 202107 | 47,361 | Prescription Drug | \$5,945,035 | \$5,465,864 | \$5,945,035 | \$5,465,864 | \$1,283,168 | Scripts | 29,792 |
| 202108 | 47,626 | Prescription Drug | \$6,054,803 | \$5,549,810 | \$6,054,803 | \$5,549,810 | \$1,375,476 | Scripts | 30,956 |
| 202109 | 47,874 | Prescription Drug | \$5,944,931 | \$5,461,549 | \$5,944,931 | \$5,461,549 | \$1,307,609 | Scripts | 29,696 |
| 202110 | 47,491 | Prescription Drug | \$6,157,023 | \$5,675,902 | \$6,157,023 | \$5,675,902 | \$1,327,348 | Scripts | 31,104 |
| 202111 | 47,541 | Prescription Drug | \$6,466,084 | \$5,995,156 | \$6,466,084 | \$5,995,156 | \$1,346,998 | Scripts | 35,876 |
| 202112 | 47,653 | Prescription Drug | \$6,772,337 | \$6,130,738 | \$6,772,337 | \$6,130,738 | \$1,344,149 | Scripts | 36,072 |
| 202201 | 47,521 | Prescription Drug | \$6,386,950 | \$5,700,576 | \$6,386,950 | \$5,700,576 | \$1,451,348 | Scripts | 32,137 |
| 202202 | 47,964 | Prescription Drug | \$5,890,854 | \$5,317,258 | \$5,890,854 | \$5,317,258 | \$1,354,634 | Scripts | 27,644 |
| 202203 | 48,012 | Prescription Drug | \$7,224,013 | \$6,616,392 | \$7,224,013 | \$6,616,392 | \$1,609,797 | Scripts | 31,537 |
| 202204 | 48,089 | Prescription Drug | \$6,335,298 | \$5,827,403 | \$6,335,298 | \$5,827,403 | \$1,488,867 | Scripts | 30,694 |
| 202205 | 48,250 | Prescription Drug | \$6,813,855 | \$6,340,553 | \$6,813,855 | \$6,340,553 | \$1,595,735 | Scripts | 32,798 |
| 202206 | 48,690 | Prescription Drug | \$7,084,726 | \$6,597,099 | \$7,084,726 | \$6,597,099 | \$1,627,626 | Scripts | 32,220 |
| 202207 | 49,027 | Prescription Drug | \$6,570,161 | \$6,096,876 | \$6,570,161 | \$6,096,876 | \$1,584,502 | Scripts | 30,961 |
| 202208 | 49,525 | Prescription Drug | \$7,073,881 | \$6,592,613 | \$7,073,881 | \$6,592,613 | \$1,726,117 | Scripts | 32,223 |
| 202209 | 50,009 | Prescription Drug | \$6,787,835 | \$6,321,235 | \$6,787,835 | \$6,321,235 | \$1,625,315 | Scripts | 34,381 |
| 202210 | 50,370 | Prescription Drug | \$6,728,582 | \$6,245,829 | \$6,728,582 | \$6,245,829 | \$1,666,443 | Scripts | 37,523 |
| 202211 | 50,672 | Prescription Drug | \$7,167,230 | \$6,672,886 | \$7,167,230 | \$6,672,886 | \$1,729,771 | Scripts | 35,007 |
| 202212 | 51,112 | Prescription Drug | \$7,142,619 | \$6,531,293 | \$7,142,619 | \$6,531,293 | \$1,645,866 | Scripts | 36,453 |
| 202301 | 50,551 | Prescription Drug | \$7,541,784 | \$6,708,690 | \$7,541,784 | \$6,708,690 | \$1,955,257 | Scripts | 34,274 |
| 202302 | 50,692 | Prescription Drug | \$7,271,131 | \$6,584,412 | \$7,271,131 | \$6,584,412 | \$1,915,620 | Scripts | 32,309 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

## Appendix - Total Experience

| Month | Members | Contracts | Ultimate Allowed | Drug <br> Rebates | Post-Rx <br> Rebate <br> Ultimate <br> Allowed | Post-Rx <br> Rebate <br> Ultimate <br> Incurred | Premium | Loss Ratio |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | 28,404 | \$19,790,948 | \$835,409 | \$18,955,540 | \$15,562,390 | \$21,133,099 | 73.6\% |
| 202002 | 44,747 | 28,555 | \$18,026,060 | \$897,313 | \$17,128,748 | \$14,331,584 | \$21,363,310 | 67.1\% |
| 202003 | 45,242 | 28,881 | \$18,044,591 | \$1,124,696 | \$16,919,895 | \$14,548,405 | \$21,599,412 | 67.4\% |
| 202004 | 45,527 | 29,102 | \$14,917,155 | \$1,082,998 | \$13,834,157 | \$12,544,164 | \$21,770,801 | 57.6\% |
| 202005 | 45,537 | 29,061 | \$16,425,875 | \$1,029,778 | \$15,396,097 | \$13,845,991 | \$21,758,892 | 63.6\% |
| 202006 | 45,654 | 29,117 | \$18,839,931 | \$1,110,910 | \$17,729,020 | \$15,753,711 | \$22,101,592 | 71.3\% |
| 202007 | 45,692 | 29,119 | \$23,365,910 | \$1,076,336 | \$22,289,574 | \$20,037,812 | \$22,214,053 | 90.2\% |
| 202008 | 45,568 | 29,052 | \$19,701,146 | \$1,043,344 | \$18,657,802 | \$16,358,049 | \$22,214,694 | 73.6\% |
| 202009 | 45,879 | 29,177 | \$21,292,457 | \$1,047,962 | \$20,244,495 | \$17,761,738 | \$19,583,293 | 90.7\% |
| 202010 | 45,963 | 29,204 | \$22,917,097 | \$1,115,048 | \$21,802,049 | \$19,230,789 | \$22,526,004 | 85.4\% |
| 202011 | 46,151 | 29,257 | \$21,547,116 | \$1,071,574 | \$20,475,543 | \$18,053,392 | \$22,457,985 | 80.4\% |
| 202012 | 46,669 | 29,491 | \$22,406,194 | \$1,082,865 | \$21,323,329 | \$18,458,052 | \$23,192,662 | 79.6\% |
| 202101 | 46,744 | 29,682 | \$20,393,497 | \$1,069,860 | \$19,323,638 | \$16,316,074 | \$23,380,116 | 69.8\% |
| 202102 | 47,000 | 29,871 | \$20,300,516 | \$1,080,536 | \$19,219,980 | \$16,481,064 | \$23,459,814 | 70.3\% |
| 202103 | 47,185 | 29,984 | \$25,186,545 | \$1,339,986 | \$23,846,559 | \$20,610,172 | \$23,535,780 | 87.6\% |
| 202104 | 47,263 | 29,985 | \$23,837,358 | \$1,281,782 | \$22,555,576 | \$19,516,047 | \$23,596,813 | 82.7\% |
| 202105 | 47,283 | 30,006 | \$23,419,010 | \$1,211,383 | \$22,207,627 | \$19,333,209 | \$23,574,947 | 82.0\% |
| 202106 | 47,112 | 29,895 | \$24,356,353 | \$1,264,700 | \$23,091,653 | \$19,945,662 | \$23,520,703 | 84.8\% |
| 202107 | 47,361 | 30,037 | \$22,761,579 | \$1,283,168 | \$21,478,411 | \$18,709,253 | \$23,652,675 | 79.1\% |
| 202108 | 47,626 | 30,199 | \$24,813,832 | \$1,375,476 | \$23,438,357 | \$20,443,896 | \$23,681,206 | 86.3\% |
| 202109 | 47,874 | 30,359 | \$24,168,106 | \$1,307,609 | \$22,860,496 | \$19,932,968 | \$23,829,286 | 83.6\% |
| 202110 | 47,491 | 29,938 | \$24,439,649 | \$1,327,348 | \$23,112,300 | \$20,226,125 | \$23,475,096 | 86.2\% |
| 202111 | 47,541 | 29,955 | \$24,772,834 | \$1,346,998 | \$23,425,837 | \$20,497,217 | \$23,759,942 | 86.3\% |
| 202112 | 47,653 | 29,983 | \$25,170,351 | \$1,344,149 | \$23,826,203 | \$20,583,556 | \$23,889,599 | 86.2\% |
| 202201 | 47,521 | 29,934 | \$24,868,211 | \$1,451,348 | \$23,416,863 | \$20,034,313 | \$24,096,157 | 83.1\% |
| 202202 | 47,964 | 30,297 | \$23,976,423 | \$1,354,634 | \$22,621,789 | \$19,331,710 | \$24,257,341 | 79.7\% |
| 202203 | 48,012 | 30,255 | \$26,443,051 | \$1,609,797 | \$24,833,255 | \$21,322,102 | \$24,333,196 | 87.6\% |
| 202204 | 48,089 | 30,242 | \$25,336,390 | \$1,488,867 | \$23,847,523 | \$20,773,610 | \$24,456,302 | 84.9\% |
| 202205 | 48,250 | 30,278 | \$28,242,778 | \$1,595,735 | \$26,647,043 | \$23,560,053 | \$24,538,231 | 96.0\% |
| 202206 | 48,690 | 30,581 | \$26,274,442 | \$1,627,626 | \$24,646,815 | \$21,568,100 | \$24,795,729 | 87.0\% |
| 202207 | 49,027 | 30,753 | \$25,740,779 | \$1,584,502 | \$24,156,277 | \$21,307,455 | \$24,916,708 | 85.5\% |
| 202208 | 49,525 | 30,984 | \$27,017,855 | \$1,726,117 | \$25,291,738 | \$22,123,469 | \$25,132,820 | 88.0\% |
| 202209 | 50,009 | 31,223 | \$27,781,934 | \$1,625,315 | \$26,156,620 | \$23,002,691 | \$25,417,875 | 90.5\% |
| 202210 | 50,370 | 31,401 | \$26,904,530 | \$1,666,443 | \$25,238,087 | \$21,987,745 | \$25,625,646 | 85.8\% |
| 202211 | 50,672 | 31,571 | \$27,811,556 | \$1,729,771 | \$26,081,785 | \$22,805,412 | \$25,823,644 | 88.3\% |
| 202212 | 51,112 | 31,811 | \$27,651,866 | \$1,645,866 | \$26,006,000 | \$22,329,278 | \$26,163,229 | 85.3\% |
| 202301 | 50,551 | 31,600 | \$28,819,974 | \$1,955,257 | \$26,864,717 | \$22,301,168 | \$26,895,780 | 82.9\% |
| 202302 | 50,692 | 31,711 | \$25,558,767 | \$1,915,620 | \$23,643,147 | \$19,316,553 | \$26,936,829 | 71.7\% |

## CareFirst BlueCross BlueShield Part III Actuarial Memorandum

### 4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

### 4.2 General Information Section

Company Identifying Information:

- Company Legal Name: CareFirst BlueChoice, Inc. (CFBC) - NAIC \# 96202
- State: District of Columbia
- HIOS Issuer ID: 86052
- Market: Small Groups (On Exchange)
- Effective Date: 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- Company Filing Number: 2705
- SERFF Filing Number: CFAP-133618363


## Company Contact Information:

- Primary Contact Name: Mr. Gregory Sucher, FSA, MAAA
- Primary Contact Telephone Number: 410-998-5988
- Primary Contact E-Mail Address: Gregory.Sucher@CareFirst.com


### 4.3 Proposed Rate Changes (Small Group market)

Base rates are changing $8.1 \%$ on average for 1Q24. The range is $6.6 \%$ to $12.8 \%$. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are $8.6 \%, 9.0 \%$ and $9.5 \%$, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 30,324 .

## Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) an increase in trend, and 3) lower projected changes in pool morbidity.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

### 4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

### 4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is $1 / 1 / 2022$ through $12 / 31 / 2022$, as required.

Paid Through Date: 2/28/2023
Current Date: 2/28/2023
Premiums (prior to MLR rebates) in Experience Period: \$299,556,877
Experience Period Member Months: 589,241
Current Date Members: 50,692

## Allowed and Incurred Claims Incurred During the Experience Period

## Allowed Claims

- Processed through issuer's claim system: $\$ 288,156,280$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: \$10,787,514


## Incurred Claims

- Processed through issuer's claim system: $\$ 250,850,478$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: $\$ 9,295,459$


## Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

## Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

### 4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug \& capitations.

### 4.4.3 Projection Factors

### 4.4.3.1 Trend Factors

## Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of $6.5 \%$, which is an increase compared to the $5.4 \%$ trend assumed in our prior filing. Current observed medical trends as of 202212 are $7.8 \%$, down from $17.8 \%$ in 202112. Current observed drug trends are $9.3 \%$ as of 202212, up from $7.9 \%$ in 202112. The composite medical and drug trend is $8.1 \%$ as of 202212, down from 15.2\% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of $8.1 \%$ in 202212 and $15.2 \%$ in 202112 become $7.3 \%$ and $14.5 \%$, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is $6.8 \%$.

### 4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

## Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.0 .
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be $1.5 \%$, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

## Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

## Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

## Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

### 4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with $3 / 31 / 2025$ for our first quarter 2024 Index Rate Projection since business may be sold with this rate through $3 / 31 / 2024$ and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of $0 \%$ and
have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

### 4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

### 4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is $\$ 507.18$ and the projection period index rate is $\$ 578.44$. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

## Small Group Quarterly Rate Filings

This filing is an annual submission and includes scheduled quarterly trend increases.

### 4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is $\$ 601.52$ and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

## Reinsurance

There are no reinsurance recoveries applicable to this market.

## Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of $21.1 \%$ which reflects an estimate of an average 13.4\% increase in 2023 and $6.8 \%$ increase in 2024. We have assumed that our CFI Small Group market share will increase from $79.7 \%$ in 2022 to $80.0 \%$ in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the BlueChoice payable transfer PMPM for the Small Group market will increase from - $\$ 19.40$ in 2022 to $-\$ 19.57$ in 2024. Combined with the $-\$ 19.57$ is a projected HCRP net PMPM payable of -\$0.71, which results in a total projected risk adjustment payable of -\$20.29.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group BlueChoice is estimated to be $11.5 \%$.

## Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

### 4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- Actuarial value and cost-sharing design of the plan: The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and utilization differences due to differences in cost-sharing." As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- Provider network: There are 5 types of network factors: Lock In/Referral, Open Access, Open Access Opt-Out, Open Access Plus, and Open Access Advantage.
- Benefits in addition to EHBs: There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- Administrative costs: See Exhibit 10A in the Memorandum for the assumed values of the following additional items.

1. Administrative Expense (G\&A)
2. Broker Commissions \& Fees
3. Contribution to Reserve (Post-Tax)
4. State Premium Tax
5. Federal Income Tax (FIT)
6. Risk Adjustment User Fee
7. Patient-Centered Outcomes Research Institute Fee (PCORI)
8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

### 4.4.5 Calibration

## Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

## Geographic Factor Calibration

We have elected not to rate for geographic region.

## Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

### 4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

### 4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is $83.0 \%$ for the Small Group market and $83.3 \%$ for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

### 4.6 Plan Product Information

### 4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan - one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming $83 \%$ of the designated services are rendered in higher cost-share setting and the remaining $17 \%$ at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

### 4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1 . This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Individual plans. Therefore, because of Small Group being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

### 4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix - Mapping.

### 4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

### 4.7 Miscellaneous Instructions

### 4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

### 4.7.2 Reliance

We do not have any reliance to state.

### 4.7.3 Actuarial Certification

Included in the Memorandum.

# BlueChoice Inc. <br> d.b.a. CareFirst BlueCross BlueShield <br> (NAIC \# 96202) 

> Rate Filing \# 2705
> D.C. Small Group Products
> Rate Filing Effective $1 / 1 / 2024$

Actuarial Memorandum

## BlueChoice Inc.

(NAIC \# 96202)

## H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA) <br> D.C. Small Group Products <br> Rate Filing Effective 1/1/2024 <br> Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst BlueChoice doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.
i. ASOP No. 5, Incurred Health and Disability Claims
ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
iii. ASOP No. 12, Risk Classification
iv. ASOP No. 23, Data Quality
v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
vii. ASOP No. 41, Actuarial Communications
viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

$$
\text { Gregory Sucher Digitally signed by Gregory Sucher } \begin{aligned}
& \text { Date: 2023.05.01 } 10: 36: 38-04 \mathbf{c}^{\prime} 00^{\prime}
\end{aligned}
$$

Gregory Sucher, FSA, MAAA<br>Actuary<br>CareFirst BlueCross BlueShield<br>Mail Drop-Point 01-720<br>10455 Mill Run Circle<br>Owings Mills, MD 21117

## Table of Contents

| Page | Exhibit Name/Description |
| :--- | :--- |
| 1 | Cover Page |
| 2 | Actuarial Certification |
| 3 | Table of Contents |
| 4 | Exhibit 1 - Summary |
| 5 | Exhibit 2 - Base Period Allowed |
| 6 | Exhibit 3 - Non-EHB |
| 7 | Exhibit 4 - Morbidity |
| 8 | Exhibit 5 - Induced Demand |
| 9 | Exhibit 6 - Demographics |
| 10 | Exhibit 7 - Other Adjustments |
| 11 | Exhibit 8 - Trend |
| 12 | Exhibit 9 - Risk Adjustment |
| 13 | Exhibit 10A - Desired Loss Ratio |
| 14 | Exhibit 10B - Federal MLR |
| 15 | Exhibit 10B - Combined Federal MLR |
| 16 | Exhibit 11 - Plan Adjusted Index Rates |
| 17 | Exhibit 12 - HHS Actuarial Values |
| 18 | Exhibit 13 - Age Calibration |
| 19 | Exhibit 14 - Age Factors |
| 20 | Exhibit 15 - Induced Utilization Factors |
| 21 | Appendix - Network Factors |
| 22 | Appendix - HIOS ID Mappings |
| 23 | Appendix - Rate Changes |
| 24 | Appendix - Quarterly Changes |
| 25 | Appendix - Max Renewal |
| $26-27$ | Appendix - Form Numbers |
| $28-33$ | Appendix - Experience by Service Category |
| 34 | Appendix - Total Experience |

## Exhibit 1 - Market Adjusted Index Rate Summary

|  |  | 2024 |  | Exhibit |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Base Period Total Allowed | \$ | 507.34 | 2 |
| (2) | Base Period Non-EHB PMPM | \$ | 0.15 | 2 |
| (3) | Experience Period Index Rate | \$ | 507.18 |  |
| (4) | Change in Morbidity |  | 1.0152 | 4 |
| (5) | Additional Population Adjustment |  | 1.0000 |  |
| (6) | Induced Demand |  | 0.9960 | 5 |
| (7) | Projection Period Utilization and Network Adjustment |  | 1.0000 |  |
| (8) | Demographic Adjustment |  | 0.9986 | 6 |
| (9) | Area Adjustment |  | 1.0000 |  |
| (10) | Additional "Other" Adjustments |  | 0.9966 | 7 |
| (11) | Annualized Trend |  | 6.5\% | 8 |
| (12) | Months of Trend |  | 24.0 |  |
| (13) | Unit cost \& Utilization/1,000 Trend Factor |  | 1.1333 |  |
| (14) | Projection Period Index Rate | \$ | 578.44 |  |
| (15) | Risk Adjustment Program |  | 1.0399 | 9 |
| (16) | Federal Exchange User Fee |  | 1.0000 |  |
| (17) | Market Adjusted Index Rate | \$ | 601.52 |  |
|  | Without Risk Adjustment | \$ | 578.44 |  |

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

| Service Category |  |  |  | Utilization | Utilization per |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Incurred Allowed | Allowed PMPM | Average <br> Cescription | $\mathbf{1 , 0 0 0}$ |  |  |  |  |
| Cost/Service |  |  |  |  |  |  |  |

## Exhibit 3 - Non-EHB Adjustment

2024 On-Exchange 2024 Off-Exchange

| $(1)$ | Blended Index Rate | $\$$ | 593.81 | $\$$ | 593.81 |  |
| :--- | :--- | ---: | ---: | ---: | ---: | ---: |
| $(2)$ | Non-EHB PMPM | $\$$ | 0.11 | $\$$ | 0.11 |  |
| $(3)$ | Total | $\$$ | 593.92 | $\$$ | 593.92 |  |
| $(4)$ | Plan Level Adjustment |  | 1.0002 |  | $\mathbf{1 . 0 0 0 2}$ | $(3) /(1)$ |





## Exhibit 5 - Induced Utilization Adjustment Factor

| Year | Actuarial Value | Induced Demand Factor |  |
| :--- | ---: | ---: | ---: |
|  |  |  |  |
| (1) 2022 | $82.92 \%$ | 1.1004 |  |
| (2) Projected 2024 | $82.29 \%$ | 1.0960 |  |
| (3) Adjustment* |  |  |  |

*Applied to all service categories except capitations

Exhibit 6 - Demographic Adjustment

|  | Period | Cohort | Demo Factor* | Weight | Average Age** |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $(1)$ | Base Period | All | 1.6746 | $100.0 \%$ | 34.3 |
| $(2)$ | Rating Period | Existing | 1.7249 | $79.6 \%$ |  |
|  |  | New | 1.4471 | $16.6 \%$ |  |
|  |  | Transfer | 1.5544 | $3.8 \%$ |  |
| $(3)$ | Rating Period | All | 1.6723 | $100.0 \%$ | 34.3 |
| $(4)$ | Demographic Adjustment*** | All | $\mathbf{0 . 9 9 8 6}$ |  |  |

(3) / (1)
*Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**Average ages are member weighted
***Applied to all service categories except capitations

## Exhibit 7 - Factors for Additional "Other" Adjustments

| Capitation adjustment |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Experience Period Capitations PMPM (EHBs only) | \$ | 0.81 |  |
| (2) | Projection Period Capitations PMPM (EHBs only) | \$ | 0.66 |  |
| (3) | Adjustment to Capitation Category |  | 0.8165 | (2)/(1) |
| Drug Rebates adjustment |  |  |  |  |
| (4) | Experience Period Allowed Rx PMPM (Pre-Rebates) | \$ | 137.81 |  |
| (5) | Morbidity |  | 1.0152 | Exhibit 4 |
| (6) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (7) | Demographics |  | 0.9986 | Exhibit 6 |
| (8) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
| (9) | Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates) | \$ | 175.54 | $(4)^{*}(5)^{*}(6) * *(7)^{*}(8)$ |
| (10) | Target Projection Period Rx Rebates PMPM | \$ | 43.12 |  |
| (11) | Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM | \$ | 132.42 | (9)-(10) |
| (12) | Experience Period Rx Rebates PMPM | \$ | 32.42 |  |
| (13) | Experience Period Allowed Rx PMPM (Post-Rebates) | \$ | 105.39 | (4)-(12) |
| (14) | Morbidity |  | 1.0152 | Exhibit 4 |
| (15) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (16) | Demographics |  | 0.9986 | Exhibit 6 |
| (17) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
|  | Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates) | \$ | 134.24 | $(13)^{*}(14)^{*}(15) *(16)^{*}(17)$ |
|  | Adjustment to Drug Category |  | 0.9864 | (11)/(18) |


|  | PMPM |  | Adjustment |
| :--- | ---: | ---: | ---: |
|  | Inpatient Hospital | $\$$ | 81.65 |

## Exhibit 8 - Annual Trend Assumptions

|  | 2022 |  |  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| EHB PMPM | Weight | Utilization/1,000 | Unit Cost | Trended <br> Composite |  |  |
| Inpatient Hospital | $\$$ | 77.10 | $15.2 \%$ | 1.0303 | 0.9940 | 1.0488 |
| Outpatient Hospital | $\$$ | 101.38 | $20.0 \%$ | 1.0173 | 1.0630 | 1.1694 |
| Professional | $\$$ | 181.13 | $35.7 \%$ | 1.0123 | 1.0320 | 1.0914 |
| Other Medical | $\$$ | 41.39 | $8.2 \%$ | 1.0443 | 0.9870 | 1.0624 |
| Capitation | $\$$ | 0.81 | $0.2 \%$ | 1.0000 | 1.0000 | 1.0000 |
| Prescription Drug | $\$$ | 105.39 | $20.8 \%$ | 1.0323 | 1.0880 | 1.2614 |
| Total | $\$$ | 507.18 | $100.0 \%$ |  |  | 1.0646 |
|  |  |  |  |  |  | 1.0646 |

## Exhibit 9 - Risk Adjustment

| Statewide 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2022 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,033,231 |  | 1.109 | 1.034 | 1.000 | 1.095 | 0.814 | 1.225 | 0.925 |  |  | \$ 479.69 |
| CFI \& Competition 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 823,120 | 79.7\% | 1.125 | 1.038 | 1.000 | 1.093 | 0.810 | 1.241 | 0.923 |  |  |  |
| Competition Non-Catastrophic | 210,112 | 20.3\% | 1.047 | 1.019 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
| 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| Catastrophic |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 24,833 | 4.5\% | 0.539 | 1.037 | 1.000 | 1.000 | 0.600 | 0.539 | 0.622 | -\$2,765,708 | -\$111.37 |  |
| Silver | 132,573 | 24.2\% | 0.835 | 1.062 | 1.000 | 1.030 | 0.700 | 0.860 | 0.765 | -\$7,963,900 | -\$60.07 |  |
| Gold | 234,325 | 42.7\% | 1.008 | 1.023 | 1.000 | 1.080 | 0.800 | 1.088 | 0.884 | -\$7,530,640 | -\$32.14 |  |
| Platinum | 156,771 | 28.6\% | 1.354 | 1.046 | 1.000 | 1.150 | 0.900 | 1.557 | 1.083 | \$7,619,155 | \$48.60 |  |
| Total | 548,502 | 100.0\% | 1.044 | 1.040 | 1.000 | 1.084 | 0.795 | 1.142 | 0.900 | -\$10,641,094 | -\$19.40 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Statewide 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2024 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,115,571 |  | 1.039 | 1.024 | 1.000 | 1.094 | 0.813 | 1.147 | 0.915 |  |  | 580.96 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| CFI \& Competition 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 892,457 | 80.0\% | 1.053 | 1.028 | 1.000 | 1.092 | 0.809 | 1.161 | 0.913 |  |  |  |
| Competition Non-Catastrophic | 223,114 | 20.0\% | 0.980 | 1.009 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 28,994 | 4.7\% | 0.528 | 1.026 | 1.000 | 1.000 | 0.600 | 0.528 | 0.615 | -\$3,575,225 | -\$123.31 |  |
| Silver | 149,617 | 24.0\% | 0.789 | 1.049 | 1.000 | 1.030 | 0.700 | 0.813 | 0.756 | -\$10,217,994 | -\$68.29 |  |
| Gold | 262,646 | 42.1\% | 0.947 | 1.014 | 1.000 | 1.080 | 0.800 | 1.022 | 0.876 | -\$10,108,381 | -\$38.49 |  |
| Platinum | 182,021 | 29.2\% | 1.276 | 1.034 | 1.000 | 1.150 | 0.900 | 1.467 | 1.070 | \$11,702,423 | \$64.29 |  |
| Total | 623,278 | 100.0\% | 0.986 | 1.029 | 1.000 | 1.085 | 0.796 | 1.079 | 0.892 | -\$12,199,176 | -\$19.57 |  |


*Adjustment Factor $=(\$ 593.81-\$-23.45+\$ 0.24) / \$ 593.81$

## Exhibit 10A - Desired Incurred Claims Ratio

|  | 1Q 2024 |  |  | 2Q 2024 |  |  | 3Q 2024 |  |  | 4Q 2024 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |
| Allowed Claims | \$ | 581.99 |  | \$ | 591.33 |  | \$ | 600.86 |  | \$ | 610.59 |  |
| Paid/Allowed Ratio |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |
| Paid Claims \& Capitations | \$ | 500.43 |  | \$ | 508.47 |  | \$ | 516.66 |  | \$ | 525.03 |  |
| Risk Adjustment Transfer \& HCRP (Paid Basis) | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 520.72 | 80.4\% | \$ | 528.75 | 80.4\% | \$ | 536.95 | 80.5\% | \$ | 545.32 | 80.5\% |
| Administrative Expense |  | \$57.63 | 8.9\% |  | \$58.53 | 8.9\% |  | \$59.20 | 8.9\% |  | \$60.02 | 8.9\% |
| Broker Commissions \& Fee |  | \$24.23 | 3.7\% |  | \$24.39 | 3.7\% |  | \$24.50 | 3.7\% |  | \$24.64 | 3.6\% |
| Contribution to Reserve (Post-Tax) | \$ | 20.73 | 3.2\% | \$ | 21.04 | 3.2\% | \$ | 21.35 | 3.2\% | \$ | 21.67 | 3.2\% |
| Investment Income Credit | \$ | (0.65) | -0.1\% | \$ | (0.66) | -0.1\% | \$ | (0.67) | -0.1\% | \$ | (0.68) | -0.1\% |
| Risk Charge | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Non-ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| State Premium Tax | \$ | 12.96 | 2.0\% | \$ | 13.15 | 2.0\% | \$ | 13.34 | 2.0\% | \$ | 13.54 | 2.0\% |
| State Assessment Fee | \$ | 0.65 | 0.1\% | \$ | 0.66 | 0.1\% | \$ | 0.67 | 0.1\% | \$ | 0.68 | 0.1\% |
| Reinsurance Program Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| State Income Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Federal Income Tax | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| Health Insurer Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Risk Adjustment User Fee | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% |
| Exchange Assessment Fee | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| Federal Exchange User Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| PCORI Tax | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.29 | 0.0\% |
| BlueRewards/Incentive Program | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% |
| Total Revenue | \$ | 647.80 | 100.0\% | \$ | 657.55 | 100.0\% | \$ | 667.18 | 100.0\% | \$ | 677.20 | 100.0\% |
| Plan Level Admin Load Adjustment |  | 1.2435 |  |  | 1.2431 |  |  | 1.2421 |  |  | 1.2414 |  |
| Projected Member Months |  | 163,656 |  |  | 96,433 |  |  | 118,716 |  |  | 244,473 |  |
| Average Members |  | 13,638 |  |  | 8,036 |  |  | 9,893 |  |  | 20,373 |  |
| \% Total 2024 |  | 26.3\% |  |  | 15.5\% |  |  | 19.0\% |  |  | 39.2\% |  |
| 13 |  |  |  |  |  |  |  |  |  |  |  |  |
| /2023 | Confidential - Sensitive and Proprietary Financial Information |  |  |  |  |  |  |  |  | Exhibit 10A - DICR_SG |  |  |

## Exhibit 10B - Federal MLR

|  | Total 2024 PMPM / \% |  |
| :---: | :---: | :---: |
| Traditional MLR Development |  |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 534.70 |
| Total Revenue | \$ | 664.53 |
| Traditional MLR (i.e. DICR) |  | 80.5\% |
| Federal MLR Development |  |  |
| Numerator Adjustments |  |  |
| BlueRewards/Incentive Program | \$ | 0.68 |
| Quality Improvement Expenses | \$ | 2.17 |
| Removal of non-care costs under MLR guidelines | \$ | (6.54) |
| Denominator Adjustments |  |  |
| Non-ACA Taxes \& Fees | \$ | 19.27 |
| ACA Taxes \& Fees | \$ | 5.81 |
| Federal MLR Numerator | \$ | 531.01 |
| Federal MLR Denominator | \$ | 639.45 |
| Federal MLR |  | 83.0\% |
| Projected Member Months |  | 623,278 |

Exhibit 10B - Federal MLR (Combined SG \& Individual)


Exhibit 11 - Plan Adjusted Index Rates

| HIOS Plan ID | Plan Name | Plan Type | Metallic Tier | Exchange | Network | Market Adjusted Index Rate | Internal Pricing AV | Network Factor | Induced Utilization | Non-EHB | Capped Dependents | Admin | Plan Adjusted Index Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8649 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$684.28 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8714 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$689.42 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | POS | PLAtinum | On | Open Access Advantage | \$601.52 | 0.9652 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$813.13 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | pos | SILVER | On | Open Access Advantage | \$601.52 | 0.7840 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.57 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6623 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$485.18 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7471 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$563.73 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8355 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$661.05 |
| 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7483 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$564.63 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7844 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.85 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7498 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$565.72 |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8217 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$650.08 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7690 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$580.22 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6642 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$486.56 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.9086 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$718.85 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | POS | Platinum | On | Open Access Advantage | \$601.52 | 0.9420 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$793.60 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8416 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$588.33 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8635 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$603.61 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9630 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$716.77 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7689 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$512.56 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | HMO | SILVER | On | Open Access | \$601.52 | 0.7524 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$501.63 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6373 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$412.46 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7273 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$484.86 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7333 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.85 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8210 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$573.90 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7322 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.11 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | нмо | GOLD | On | Open Access | \$601.52 | 0.8103 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$566.44 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6403 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$414.45 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6417 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$415.37 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6654 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$430.69 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | нмо | GOLD | On | Open Access | \$601.52 | 0.9041 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$632.02 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9746 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.41 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | нмо | SILVER | On | Open Access | \$601.52 | 0.7403 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$493.51 |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 Ded | нмо | PLAtinum | On | Lock In / Referral | \$601.52 | 0.9621 | 0.8914 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$682.05 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.8602 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$572.69 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.9053 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$602.67 |
| 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | нмо | SILVER | On | Lock In / Referral | \$601.52 | 0.7245 | 0.8914 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$460.01 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | нмо | BRONZE | On | Lock In / Referral | \$601.52 | 0.5959 | 0.8914 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$367.36 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7719 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$527.20 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7313 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$499.49 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8579 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$614.40 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8651 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$619.54 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | pos | bronze | On | Open Access Plus | \$601.52 | 0.6423 | 0.9589 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$425.89 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7464 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$509.81 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | POS | PLAtinum | On | Open Access Plus | \$601.52 | 0.9368 | 0.9589 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$714.37 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | POS | PLATINUM | On | Open Access Opt-Out | \$601.52 | 0.9632 | 0.9474 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.71 |

Exhibit 12-AV Values

| HIOS Plan ID | HIOS Plan Name | HHS AV |
| :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | 0.808 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | 0.808 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | 0.910 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0440022 | IlueChoice Advantage Silver 5350 Ded Virtual Connec | 0.714 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | 0.720 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | 0.715 |
| 86052DC0440026 | 3 lueChoice Advantage Gold 3000 Ded Virtual Connec | 0.787 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | 0.649 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | 0.814 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | 0.905 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | 0.809 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | 0.808 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | 0.910 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | 0.718 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | 0.715 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | 0.787 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | 0.649 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | 0.649 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | 0.645 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 0.819 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | 0.904 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | 0.702 |
| 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded | 0.910 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | 0.808 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | 0.814 |
| 86052DC0480014 | ıeChoice HMO Referral Silver 5350 Ded Virtual Connı | 0.714 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | 0.619 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | 0.808 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | 0.808 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | 0.720 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | 0.905 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | 0.910 |

## Exhibit 13 - Age Calibration

|  | Age Curve Calibration |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Period | Cohort | Rating Factor* | Weight | Average Age** |
| (1) | Rating Period | Existing | 1.0809 | $79.6 \%$ |  |
|  |  | New | 0.9456 | $16.6 \%$ |  |
|  | Transfer | 1.0004 | $3.8 \%$ |  |  |
|  | All | $\mathbf{1 . 0 5 5 4}$ | $\mathbf{1 0 0 . 0 \%}$ | $\mathbf{4 2 . 1}$ |  |
| (3) | Rating Period | All | $\mathbf{1 . 0 5 3 0}$ |  | $\mathbf{4 2 . 0}$ |
| $(4)$ | Calibration*** | All | $\mathbf{0 . 9 9 7 7}$ |  |  |


|  | Premium Rate Demonstration |  |
| :--- | ---: | ---: |
|  | HIOS Plan Name | BlueChoice Advantage Gold 1000 Ded |
| (5) | Plan Adjusted Index Rate | $\$ 682.73$ |
| (6) | Calibration | 0.9977 |
| (7) | Calibrated Rate | $\$ 681.18$ |
| (8) | Age 40 Factor/Rounded Avg Age Factor $=(0.975 / 1.053)$ | 0.9259 |
| (9) | Age 40 Premium Rate | $\$ 630.73$ |

(4)
$(5)^{*}(6)$
(7)*(8)
*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.
***Applied uniformly to all plans

## Exhibit 14 - Age Factors

| Age | Factor |
| :---: | :---: |
| <=14 | 0.654 |
| 15 | 0.654 |
| 16 | 0.654 |
| 17 | 0.654 |
| 18 | 0.654 |
| 19 | 0.654 |
| 20 | 0.654 |
| 21 | 0.727 |
| 22 | 0.727 |
| 23 | 0.727 |
| 24 | 0.727 |
| 25 | 0.727 |
| 26 | 0.727 |
| 27 | 0.727 |
| 28 | 0.744 |
| 29 | 0.760 |
| 30 | 0.779 |
| 31 | 0.799 |
| 32 | 0.817 |
| 33 | 0.836 |
| 34 | 0.856 |
| 35 | 0.876 |
| 36 | 0.896 |
| 37 | 0.916 |
| 38 | 0.927 |
| 39 | 0.938 |
| 40 | 0.975 |
| 41 | 1.013 |
| 42 | 1.053 |
| 43 | 1.094 |
| 44 | 1.137 |
| 45 | 1.181 |
| 46 | 1.227 |
| 47 | 1.275 |
| 48 | 1.325 |
| 49 | 1.377 |
| 50 | 1.431 |
| 51 | 1.487 |
| 52 | 1.545 |
| 53 | 1.605 |
| 54 | 1.668 |
| 55 | 1.733 |
| 56 | 1.801 |
| 57 | 1.871 |
| 58 | 1.944 |
| 59 | 2.020 |
| 60 | 2.099 |
| 61 | 2.181 |
| 62 | 2.181 |
| 63 | 2.181 |
| 64+ | 2.181 |

Exhibit 15 - Induced Utilization Factors

| CDH/Non-CDH | Projected Member |  |  |
| :---: | :---: | :---: | :---: |
|  | Months | Relative to HSA/HRA | Relative to Average* |
| HSA/HRA | 179,043 | 1.0000 | 1.0000 |
| Non-CDH | 476,603 | 1.0000 | 1.0000 |
|  | 655,646 | 1.0000 |  |
|  | Projected Member |  |  |
| Metal Level | Months | Relative to Bronze | Relative to Average* |
| Catastrophic | 3,659 | 1.0000 | 0.9243 |
| Bronze | 43,208 | 1.0000 | 0.9243 |
| Silver | 157,461 | 1.0300 | 0.9521 |
| Gold | 267,813 | 1.0800 | 0.9983 |
| Platinum | 183,505 | 1.1500 | 1.0630 |
| Total | 655,646 | 1.0819 |  |

## Appendix - Network Factors

| Network Type | Proposed Products Using This Network | Description |
| :--- | :--- | :--- |
| Lock In / Referral | BlueChoice HMO Referral | Referrals needed for Specialist Care, No Out of <br> Network Coverage. |
| Open Access | BlueChoice HMO | No Referrals needed for Specialist, No Out of <br> Network Coverage. |
| Open Access Opt-Out | BlueChoice Plus Opt-Out | No Referrals needed for Specialist, Out of <br> Network Benefits pay up to In Network <br> allowance, Member may be balance billed. |
| Open Access Plus | BlueChoice Plus | No Referrals needed, Out of Network <br> allowances pay up to Regional Preferred <br> Network (RPN) allowance. |
| Open Access Advantage | BlueChoice Advantage | No Referrals needed, Out of Network <br> allowance pay up to RPN allowance, Out of <br> Area BlueCard considered In Network for cost- <br> sharing. |


| Network Type | Projected Member Months | Relative to Lock In / Referral | Relative to Average* |
| :--- | :--- | :--- | :--- |
| Lock In / Referral | 53,403 | 1.0000 | 0.8914 |
| Open Access | 137,090 | 1.0500 | 0.9359 |
| Open Access Opt-Out | 37,862 | 1.0629 | 0.9474 |
| Open Access Plus | 87,341 | 1.0757 | 0.9589 |
| Open Access Advantage | 339,950 | 1.1884 | 1.0593 |
| Total | $\mathbf{6 5 5 , 6 4 6}$ | $\mathbf{1 . 1 2 1 9}$ |  |

## *Factors are applied as plan level adjustments

Appendix - Experience Period to Rating Period Plan Mappings

| Exp. Period |  |  |  | Current Period |  | Rating Period |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2021 Base HIOS Plan ID | 2021 HIOS Plan Name | 2022 Base HIOS Plan ID | 2022 HIOS Plan Name | 2023 Base HIOS Plan ID | 2023 HIOS Plan Name | 2024 Base HIOS Plan ID | 2024 |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 | 860522C0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded |
| 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 800 | 86052DC0440011 | BlueChoice Advantage Gold 800 Ded |
| 86052DC0440012 | Bluechoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | Bluechoice Advantage Platinum 0 Ded |
| 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1600 | 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DC0440015}$ | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded |
| $86052 \mathrm{DC0440018}$ | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0440019}$ | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | BlueChoice Advantage Silver 5350 Virtual Connect | 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect |
| $86052 \mathrm{DC0440023}$ | BlueChoice Advantage Silver 1500 Bluefund HSA | 2DC0440023 | BlueChoice Advantage Silver 1500 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1600 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded Bluefund HSA |
| $86052 \mathrm{DC0440025}$ | Blue Choice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 6500 | 86052DC0440025 | BlueChoice Advantage Siver 6500 Ded |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 Virtual Connect | 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect |
| $86052 \mathrm{DC0440027}$ | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded |
| $86052 \mathrm{DC0440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | BlueChoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | Bluechoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 240070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO440030}$ | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | Bluechoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440031}$ | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | Bluechoice Advantage Bronze 6000 Ded |
| $86052 \mathrm{DC0440032}$ | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | Blue Choice Advantage Gold 0 Ded |
| 86052DC0460009 | Bluechoice HMO Gold 1500 | 860520C0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | BlueChoice HMO Gold 1500 Ded |
| $86052 \mathrm{DCO460010}$ | BlueChoice HMO Gold 500 | 86052CC0460010 | BlueChoice HMO Gold 500 | 860520C0460010 | BlueChoice HMO Gold 800 | 86052DC0460010 | BlueChoice HMO Gold 800 Ded |
| 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 Ded |
| 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1600 | 86052DC0460012 | Bluechoice HMO HSA/HRA Siver 1800 Ded |
| 86052 DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Siver 2250 Ded |
| 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 ded |
| $86052 \mathrm{DCO460020}$ | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1900 | 86052DC0460020 | BlueChoice HMO Silver 1900 Ded |
| 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 6500 | 86052DC0460023 | BlueChoice HMO Silver 6500 Ded |
| $86052 \mathrm{DC0460024}$ | Bluechoice HMO Gold 3000 | 86052DC0460024 | Bluechoice HMO Gold 3000 | 86052DC0460024 | BlueChoice HMO Gold 3000 Virtual Connect | 86052DC0460024 | Bluechoice HMO Gold 3000 Ded Virtual Connect |
| 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460026 | Bluechoice HMO HSA/HRA Bronze 650090 | 86052DC0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 860520C0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 240070 | 86052DC0460019 | BlueChoice HMO HSA/HRA Siver 3000 Ded |
| $86052 \mathrm{DC0460028}$ | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460019 | Bluechoice HMO HSA/HRA Siver 3000 ded |
| $86052 \mathrm{DC0460029}$ | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded |
| 86052DC0480008 | BlueChoice HMO Referral Gold 500 | 860520C0480008 | BlueChoice HMO Referral Gold 500 | 86052DC0480008 | BlueChoice HMO Referral Gold 800 | 86052DC0480008 | Bluechoice HMO Referral Gold 800 Ded |
| $86052 \mathrm{DC0480010}$ | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | Bluechoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded |
| 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Virtual Connect | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Conne |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 860522C0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1600 | 86052DC0500009 | Bluechoice Plus HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DCO500010}$ | Bluechoice Plus HSA/HRA Silver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO500012}$ | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500019 | BlueChoice Plus Platinum 500 Ded |
| 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | Bluechoice Plus Gold 1000 Ded |
| 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 800 | 86052DC0500016 | BlueChoice Plus Gold 800 Ded |
| $86052 \mathrm{DC0500017}$ | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0500018}$ | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Silver 2750 Ded |
| 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 Ded |
|  |  |  |  | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze \$6,350 | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze $\$ 6,350$ Ded |
|  |  |  |  | 86052DC0460031 | BlueChoice HMO Standard Bronze $\$ 7,500$ | 86052DC0460031 | Bluechoice HMO Standard Bronze $\$ 7,500$ Ded |
|  |  |  |  | 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 86052DC0460032 | Bluechoice HMO Standard Gold \$500 Ded |
|  |  |  |  | 8605200460033 | BlueChoice HMO Standard Platinum \$0 | 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 Ded |
|  |  |  |  | 86052DC0460034 | Bluechoice HMO Standard Silver $\$ 4,850$ | 86052DC0460034 | BlueChoice HMO Standard Silver $\$ 4,850$ Ded |

Appendix - Annual Rate Change Based on Mapping

| Bronze | Bronze Members/Avg Renewal | 2,215 | 2,295 | 10.5\% |
| :---: | :---: | :---: | :---: | :---: |
| Siver | Silver Members/Avg Renewal | 11,431 | 11,895 | 9.8\% |
| Gold | Gold Members/Avg Renewal | 20,117 | 20,848 | 8.3\% |
| Platinum | Platinum Members/Avg Renewal | 13,855 | 14,474 | 6.8\% |
|  | All Members/Avg Renewal | ${ }^{\text {47,618 }}$ | 4, 41512 | 8.1\% |
|  | Minimum Renewal |  |  | -6.6\% |


| 2023 HIOS Plan ID | 2023 HIOS Plan Name | 2023 Metal Level | 2023 Marketplace Indicator | 2024 HIOS Plan ID | 2024 HIoS Plan Name | $\begin{gathered} 2024 \text { Metal } \\ \text { Level } \end{gathered}$ | 2024 Marketplace Indicator | $\begin{gathered} \text { Current Month Member } \\ \text { Count } \\ \hline \end{gathered}$ | Projected 2023 EOY Members | 102023 Base Rate | 102024 Base Rate | Annual Rate Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 860520 C0440010 | Bluechoice Advantage Gold 1000 | GOLD | On | ${ }^{860522 C O 440010}$ | Bluechoice Advantage Gold 1000 Ded | GOLD | On | 4,207.00 | 4,349 3 5 | \$596.36 | \$648.37 | $8.7 \%$ |
| $80052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 | GOLD | on | $86052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 Ded | GOLD | On | 3,842.00 | 3,972 | \$601.46 | \$653.23 | 8.6\% |
| 86052 C00440012 | Bluechoice Advantage Platinum 0 | platinum | on | $86052 \mathrm{CCO440012}$ | Bluechoice Advantage Platinum 0 Ded | platinum | On | 5,130.00 | 5,406 | \$720.48 | \$770.46 | 6.9\% |
| $86052 \mathrm{DCO440013}$ | Bluechoice Advantage HSA/HRA Silver 1600 | SILVER | On | 860520 C0440013 | Bluechice Advantage HSA/HRA Silver 1800 Ded | SILVER | On | 2,160.00 | 2,260 | \$511.53 | \$560.52 | 9.6\% |
| $86052 \mathrm{DCO4400015}$ | Heathyslue Advantage Platinum 500 | platinum | on | 86052 CO 0440033 | Bluechoice Advantage Platinum 500 Ded | platinum | on | 1,789.00 | 1,880 | \$703.03 | \$751.95 | 7.0\% |
| $86052 \mathrm{DCO440018}$ | Bluchoice Advantage HSA/HRA Bronze 6100 | Bronze | On | 86052 C 00400018 | Bluechoice Advantage HSA/HRA Bronze 6100 Ded | bronze | On | 675.00 | 698 | \$417.51 | \$459.72 | 10.1\% |
| $86052 \mathrm{DCO440019}$ | Bluechoice Advantage HSA/HRA Silver 3000 | SILVER | on | 86052 CO 0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 741.00 | 772 | \$484.32 | \$534.14 | 10.3\% |
| $86052 \mathrm{DCO440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | GOLD | On | 86052 C 0040021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 1,718.00 | 1,796 | \$579.39 | \$626.35 | 8.1\% |
| 86052 200440022 | Bluechoice Advantage Silver 5350 Virtual Connect | SILVER | on | $86052 \mathrm{CCO440022}$ | Bluechoice Advantage Silver 5350 Ded Virtual Connect | SILVER | On | 448.00 | 472 | \$483.88 | \$534.99 | 10.6\% |
| $86052 \mathrm{DC0440023}$ | Bluechoice Advantage Silver 1600 Bluefund HSA | SILVER | On | 86052 C 00440023 | BlueChice Advantage Silver 1800 Ded Bluefund HSA | SILVER | On | 859.00 | 889 | \$511.90 | \$560.79 | 9.6\% |
| 86052 C00440025 | Bluechoice Advantage Silver 6500 | SILVER | on | 86052 CCO 040025 | Buechoice Avvantage Silver 6500 Ded | SILVER | On | 247.00 | 262 | \$485.74 | \$536.03 | 10.4\% |
| 86052 DC040022 | Bluechice Advantage Gold 3000 Virtual Connect | GOLD | on | 860520 C0440026 | Bluechoice Advantage Gold 3000 Ded V Virtual Connect | GOLD | On | 809.00 | 850 | \$570.58 | \$615.96 | 8.0\% |
| 860520 C0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | SILVER | On | 86052200440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded | SILVER | on | 1,434.00 | 1,996 | \$503.05 | \$549.77 | 9.3\% |
| $86052 \mathrm{DCO440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | GOLD | on | 86052 DCO 040021 | Bluechice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 123.00 | 130 | \$568.46 | \$626.35 | 10.2\% |
| 86052 DC040029 | Bluechoice Advantage HSA/HRA Silver 240070 | SILVER | on | 86052000440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 23.00 | 23 | \$477.37 | \$534.14 | 12.8\% |
| $86052 \mathrm{DCO440030}$ | BlueChice Advantage HSA/HRA Silver 300070 | SILVER | On | 860520 C0440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | On | 181.00 | 190 | \$474.91 | \$534.14 | 12.5\% |
| $86052 \mathrm{DCO440031}$ | Bluechoice Advantage value Bronze 6000 | BRONZE | on | $86052 \mathrm{CCO440031}$ | Bluechoice Advantage Bronze 6000 Ded | BRONZE | on | 311.00 | 326 | \$414.49 | \$461.02 | 11.2\% |
| $86052 \mathrm{DCO440032}$ | BlueChoice Advantage Gold 0 | GOLD | on | $86052 \mathrm{DCO440032}$ | Bluechoice Advantage Gold 0 Ded | GOLD | On | 1,171.00 | 1,226 | \$635.88 | \$681.13 | 7.1\% |
| $80052 \mathrm{DC0460009}$ | Bluechoice HMO Gold 1500 | GOLD | on | 860520 C0460009 | Bluechoice HMO Gold 1500 Ded | GOLD | On | 944.00 | 973 | \$518.84 | \$557.45 | 7.4\% |
| $86052 \mathrm{DCO4600010}$ | Bluechoice HMO Gold 800 | GOLD | On | 860520 CO 460010 | Bluechoice HMO Gold 800 Ded | GOLD | On | 1,354.00 | 1,403 | \$528.09 | \$571.93 | 8.3\% |
| 86052 CO 0460011 | Bluechice HMO Platinum 0 | platinum | on | 86052 CO 0460011 | Bluechoice HMO Platinum 0 Ded | platinum | On | 1,884.00 | 1,544 | \$637.19 | \$679.15 | 6.6\% |
| $86052 \mathrm{DCO4600012}$ | Bluechice HMO HSA/HRA Siver 1600 | SILVER | on | 860520 C04600012 | Bluechice HMO HSA/HRA Siver 1800 Ded | SILVER | On | 741.00 | 773 | \$444.66 | \$485.66 | 9.2\% |
| 880522 COCO600013 | Buechoice HMO HSA/HRA Silver 2000 | SILVER | on | ${ }^{860522000460013}$ | Bluechoice HMO HSA//RRA Silver 2250 Ded | SILVER | on | 710.00 | 736 | \$436.15 | \$475.30 | 9.0\% |
| $86052 \mathrm{CCO4600014}$ | Buechoice HMO HSA/HRA Bronze 6100 | Bronze | On | $86052 \mathrm{CCO460014}$ | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 294.00 | 303 | \$335.62 | \$390.81 | 9.9\% |
| 86052 CO 0460019 | Bluechoice HMO HSA//HRA Silver 3000 | SILVER | on | $86052 \mathrm{CCO460019}$ | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 322.00 | 334 | \$417.35 | \$459.41 | 10.1\% |
| $86052 \mathrm{DCO460020}$ | Bluechoice HMO Silver 1900 | SILVER | on | $86052 \mathrm{DC0460020}$ | Bluechice HMO Silver 1900 Ded | SILVER | On | 687.00 | 708 | \$420.17 | \$463.19 | 10.2\% |
| 86052 CO 0460021 | Bluechoice HMO HSA/HRA Gold 1500 | GOLD | on | $86052 \mathrm{CCO460021}$ | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | on | 347.00 | 363 | \$504.54 | \$543.78 | 7.8\% |
| $86052 \mathrm{DCO460023}$ | Bluechoice HMO Silver 6500 | SILVER | on | 86052020460023 | Bluechoice HMO Silver 6500 Ded | SILVER | On | 250.00 | 257 | \$419.60 | \$462.49 | 10.2\% |
| 860520 C0460024 | Bluechoice HMO Gold 3000 Virtual Connect | GOLD | On | 860520 C0460024 | Bluechicie HMO Gold 3000 Ded V Virtual Connect | GOLD | on | 348.00 | 362 | \$498.81 | \$536.71 | 7.6\% |
| 86052000460025 | Bluechoice HMO HSA/HRA Gold 150090 | GOLD | On | 86052000460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | On | 87.00 | 88 | \$494.06 | \$543.78 | 10.1\% |
| $86052 \mathrm{DC04600226}$ | Bluechice HMO HSA/HRA Bronz 650090 | BRONZE | on | 86052 DCO 0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 31.00 | 31 | \$355.30 | \$390.81 | 10.0\% |
| $86052 \mathrm{DCO460027}$ | Bluechoice HMO HSA/HRA Siver 240070 | SILVER | on | 86052000460019 | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | On | 19.00 | 19 | \$408.05 | \$459.41 | 12.5\% |
| 86052 DC0460028 | Bluechoice HMO HSA/HRA Silver 300070 | SIIVER | On | 860520 C0460019 | Blue Chice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 92.00 | 94 | \$408.39 | \$459.41 | 12.5\% |
| 86052000460029 | Bluechoice HMO Value Bronze 6000 | bronze | On | $860520 \mathrm{CO460029}$ | Bluechoice HMO Bronze 6000 Ded | bronze | On | 229.00 | 236 | \$353.47 | \$392.70 | 11.1\% |
| $86052 \mathrm{DCO460030}$ | Bluechoice HMO HSA Standard Bronze 56,350 | Bronze | on | 860520 C0460030 | Bluechoice HMO HSA Standard Bronze S6,350 | bronze | on | 14.00 | 15 | \$357.04 | \$393.57 | 10.2\% |
| 86052 2C0460031 | Bluechoice HMO Standard Bronze \$7,500 | BRONZE | on | 860520 C0460031 | Bluechoice HMO Standard Bronze S7,500 | bronze | On | 12.00 | 14 | \$367.67 | \$408.09 | 11.0\% |
| 86052 CO 0460032 | Blue Choice HMO Standard Sold \$500 | GOLD | on | $86052 \mathrm{CCO460032}$ | Blue Choice HMO Standard Gold $\$ 500$ | GOLD | On | 40.00 | 43 | \$546.13 | \$598.85 | 9.7\% |
| $86052 \mathrm{DCO460033}$ | Bluechoice HMO Standard Patinum 50 | platinum | On | $86052 \mathrm{CCO460033}$ | Bluechice HMO Standard Platinum \$0 | platinum | On | 2.00 | 2 | \$636.23 | \$687.34 | 8.0\% |
| $860522 \mathrm{CO460033}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | on | ${ }^{86052020046034}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | On | 23.00 | 24 | \$422.55 | \$467.61 | 10.7\% |
| $860522 \mathrm{CO480007}$ | Bluechoice HMO Referral Platinum 0 | Platinum | on | 860520 C0488007 | Bluechoice HMO Referral Platinum O Ded | Platinum | On | 1,169.00 | 1,218 | \$606.40 | \$646.26 | 6.6\% |
| 880522000480008 | Bluechoice HMO Referral Gold 800 | GOLD | on | ${ }^{860522000480008}$ | Bluechoice HMO Referral Gold 800 Ded | GOLD | On | 1,130.00 | 1,166 | \$500.96 | \$542.64 | 8.3\% |
| 8805220048080010 |  | GILVER | On On | 8605220004800010 86052000880014 |  | ${ }_{\text {GILVER }}^{\text {GOLD }}$ | On On | 936.00 510.00 | 972 530 | \$535.00 | \$571.04 $\$ 435.87$ | 6.7\% $10.3 \%$ |
| 80052020480015 | Bluechoice HMO Referral Bronze 8250 | bronze | On | 860520 C00480015 | Buechoice HMO Referral Bronze 8500 Ded | Bronze | On | 342.00 | 353 | \$313.49 | \$348.08 | 11.0\% |
| $86052 \mathrm{DC05000099}$ | Bluechoice Plus HSA/HRA Siver 1600 | SILVER | On | 86052005000009 | Bluechoice Plus HSA/HRA Siver 1800 Ded | SILVER | on | 1,329.00 | 1,376 | \$456.18 | \$499.54 | 9.5\% |
| 86052 DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | SIIVER | On | 86052000500010 | Bluechoice Plus HSA/HRA Siver 3000 Ded | SILVER | on | 356.00 | 370 | \$428.88 | \$473.27 | 10.4\% |
| 86052 DC0500012 | Heathy Plue Plus Platinum 500 | platinum | on | 86052005000019 | Bluechoice Plus latitum 500 Ded | platinum | on | 1,370.00 | 1,415 | \$633.40 | \$676.87 | 6.9\% |
| $86052 \mathrm{DCO5000015}$ | BlueChoice Plus Gold 1000 | GOLD | On | $86052 \mathrm{CCO500015}$ | Bluechoice Plus Gold 1000 Ded | GOLD | on | 1,408.00 | 1,457 | \$535.78 | \$582.15 | 8.7\% |
| 86052 DC0500016 | Burechoice Plus 6 old 800 | GOLD | on | 86052000500016 | Bluechoice Plus Gold 800 Ded | GOLD | on | 1,653.00 | 1,698 | \$540.78 | \$587.03 | 8.6\% |
| 86052200500017 | Bluechoice Plus HSA/HRA Bronze 6100 | bronze | On | $86052 \mathrm{DC0500017}$ | Bluechoice Plus HSA/HRA Bronze 6100 Ded | Bronze | On | 307.00 | 319 | \$366.25 | 5403.54 | 10.2\% |
| $860520 \mathrm{CO500018}$ | Bluechoice Plus HSA/HRA Siver 2500 | SILVER | on | 86052200500018 | Bluechoice Plus HSA/HRA Siver 2750 Ded | SILVER | on | 299.00 | 310 | \$442.15 | 5488.05 | 9.3\% |
| 80052 CO 0580001 | Bluechoice Plus Opt-Out Platinum 0 | Platinum | On | 8605200058000 | Bluechoice Plus Opt-Out Patinum 0 Ded | Platinum | On | 2,911.00 | 3,009 | \$664.38 | \$687.63 | 6.7\% |

## Appendix - Quarterly Rate Change Adjustment Factors

|  | (1) | (2) | $(3)=(1+(1))^{*}(1+(2))-1$ |
| :--- | :---: | :---: | :---: |
| Quarter | Market Adj. <br> Index Rate | Admin Load <br> Factor | Plan Adjusted Index |
| 2Q24 | $1.6 \%$ | $0.0 \%$ | $1.6 \%$ |
| 3Q24 | $1.6 \%$ | $-0.1 \%$ | $1.5 \%$ |
| 4Q24 | $1.6 \%$ | $-0.1 \%$ | $1.6 \%$ |
|  |  |  |  |
| The changes above are relative to the preceding quarter |  |  |  |
| and no other changes factor into the 2Q, 3Q and 4Q rates. |  |  |  |


|  | Appendix - Maximum Rate Renewal |  |  |
| :--- | :---: | :---: | :---: |
|  | $\mathbf{2 0 2 3}$ | $\mathbf{2 0 2 4}$ | \% Change |
| Base Rate |  |  |  |
| Age Factor | $\$ 473.37$ | $\$ 534.14$ | $12.8 \%$ |
| Geographic Factor | 0.654 | 0.727 | $11.2 \%$ |
| Tobacco Factor | 1.000 | 1.000 | $0.0 \%$ |
| Total | 1.000 | 1.000 | $0.0 \%$ |
|  | \$309.58 | $\mathbf{\$ 3 8 8 . 3 2}$ | $\mathbf{2 5 . 4 \%}$ |
|  |  |  |  |
|  | BlueChoice | BlueChoice |  |
| Base Rate/Product(s) | HSA/HRA Silver | HSA/HRA Silver |  |
| Age Change | 240070 | 3000 Ded |  |
| Geo Change* | 20 | 21 |  |
| Tobacco Change** | N/A | N/A |  |
|  | N/A | N/A |  |
| *we did not geo rate |  |  |  |
| **we did not tobacco rate |  |  |  |


The SERFF Tracking \# for the corresponding form filing On Exchange is as follows: CFBC-133651468

## ON-Exchange

## BlueChoice HMO Referral and Open Access

## DC/CFBC/SHOP/GC (R. 1/19)

DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/HMO DOCS (R. 1/23)
DC/CFBC/SG/HMO/BRZ 6000 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/GOLD 1600 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 1800 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 2250 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 1500 Ded (1/24) DC/CFBC/SG/HMO OA/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 1900 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 6500 Ded (1/24) C/CFBC/SG/HMO OA VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/HMO REF/BRZ 8500 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 0 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO REF/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO REF VC/SIL 5350 Ded (1/24) DC/CFBC/SG/HMO HSA STD/BRZ 6350 (1/24)
DC/CFBC/SG/HMO STD/BRZ 7500 (1/24)
DC/CFBC/SG/HMO STD/GOLD 500 (1/24) DC/CFBC/SG/HMO STD/PLAT 0 (1/24) DC/CFBC/SG/HMO STD/SIL 4850 (1/24) DC/CFBC/BLCRD (R. 6/18
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24) DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/HMO (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23) DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/PLUS IN DOCS (R. 1/23 DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2750 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 3000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/PLUS (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## blueChoice Plus (OOPOA)

## Out-of-Networ

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) DC/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23 DC/CF/2024 GC AMEND (1/24) DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24 DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/21
DC/CF/SHOP/ELIG (R. 1/21)
$\frac{\text { BlueChoice Plus (OO-OA) }}{\text { DC/CFBC/SHOP/GC (R 1/19) }}$
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/BC+OOOA DOCS (R. 1/23)
DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24)
DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/ BCOO (R. 1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## BlueChoice HMO Standard Plans

DC/CFBC/EXC/HMO/IEA (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/EXC/HMO/DOCS (R. 1/23)
DC/CFBC/EXC/HMO HSA/GOLD 1600 (1/24)
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/24) DC/CFBC/EXC/HMO STD/BRZ 7500 (1/24) DC/CFBC/EXC/HMO STD/GOLD $500(1 / 24)$ DC/CFBC/EXC/HMO/NATAMER SOB (1/24) DC/CFBC/EXC/HMO STD/PLAT 0 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 A (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 B $(1 / 24)$ DC/CFBC/EXC/HMO STD/SIL 4850 C (1/24) DC/CFBC/EXC/NATAMER (1/14)
DC/CFBC/MEM/BLCRD (R. 6/18) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/CD/AUTH AMEND/HMO (R. 1/24) DC/CFBC/EXC/2024 AMEND (1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/CD/HMO/INCENT (1/23)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/ADV IN DOCS (R. 1/23)
DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/POS IN CDH/SIL 1800 Ded ( $1 / 24$ )
DC/CFBC/SG/POS IN CDH/SIL 2750 Ded ( $1 / 24$ DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/SG/BC ADV IN BF HSA/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN/BRZ 6000 Ded (1/24) DC/CFBC/SG/POS IN CDH/GOLD 1600 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2250 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 0 Ded (1/24) DC/CFBC/SG/POS IN/SIL 6500 Ded (1/24) DC/CFBC/SG/POS IN VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/POS IN VC/SIL 5350 Ded (1/24) DC/CFBC/ADV/BLCRD (R. 6/18)
DC/CFBC/ADV/MEM/BLCRD (R. 6/18) DC/CFBC/ANCILLARY AMEND (10/12) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/ADV (R. 1/24) DC/CFBC/PT PROTECT ( $9 / 10$ )
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

Advantage

## Out-of-Netwo

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) C/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/GOLD 1600 Ded (1/24) DC/CF/SG/POS OON /BRZ 6000 Ded ( $1 / 24$ DC/CF/SG/POS OON CDH/SIL 2250 (1/24) DC/CF/SG/POS OON/GOLD 0 Ded (1/24) DC/CF/SG/POS OON/PLAT 0 Ded (1/24) DC/CF/SG/POS OON/SIL 6500 Ded (1/24) C/CF/SG/POS OON VC/GOLD 3000 Ded (1/24) DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24) C/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23) DC/CF/2024 GC AMEND (1/24)
DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24) DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/2
DC/CF/SHOP/ELIG (R. 1/21)

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Inpatient Hospital | \$3,265,722 | \$3,100,835 | \$3,265,722 | \$3,100,835 | \$0 | Admits | 193 |
| 202002 | 44,747 | Inpatient Hospital | \$2,505,463 | \$2,419,001 | \$2,505,463 | \$2,419,001 | \$0 | Admits | 163 |
| 202003 | 45,242 | Inpatient Hospital | \$2,787,771 | \$2,678,818 | \$2,787,771 | \$2,678,818 | \$0 | Admits | 170 |
| 202004 | 45,527 | Inpatient Hospital | \$3,354,429 | \$3,289,215 | \$3,354,429 | \$3,289,215 | \$0 | Admits | 167 |
| 202005 | 45,537 | Inpatient Hospital | \$3,234,863 | \$3,158,496 | \$3,234,863 | \$3,158,496 | \$0 | Admits | 213 |
| 202006 | 45,654 | Inpatient Hospital | \$2,543,415 | \$2,470,050 | \$2,543,415 | \$2,470,050 | \$0 | Admits | 161 |
| 202007 | 45,692 | Inpatient Hospital | \$6,253,515 | \$6,170,515 | \$6,253,514 | \$6,170,514 | \$0 | Admits | 154 |
| 202008 | 45,568 | Inpatient Hospital | \$3,175,688 | \$3,081,327 | \$3,175,681 | \$3,081,321 | \$0 | Admits | 171 |
| 202009 | 45,879 | Inpatient Hospital | \$3,334,335 | \$3,226,327 | \$3,334,200 | \$3,226,197 | \$0 | Admits | 170 |
| 202010 | 45,963 | Inpatient Hospital | \$3,785,448 | \$3,685,095 | \$3,785,069 | \$3,684,726 | \$0 | Admits | 190 |
| 202011 | 46,151 | Inpatient Hospital | \$3,950,693 | \$3,811,230 | \$3,949,645 | \$3,810,212 | \$0 | Admits | 205 |
| 202012 | 46,669 | Inpatient Hospital | \$3,566,627 | \$3,450,860 | \$3,565,586 | \$3,449,853 | \$0 | Admits | 172 |
| 202101 | 46,744 | Inpatient Hospital | \$2,918,443 | \$2,778,068 | \$2,917,266 | \$2,776,959 | \$0 | Admits | 171 |
| 202102 | 47,000 | Inpatient Hospital | \$2,974,226 | \$2,859,083 | \$2,972,986 | \$2,857,909 | \$0 | Admits | 173 |
| 202103 | 47,185 | Inpatient Hospital | \$4,008,538 | \$3,886,493 | \$4,006,751 | \$3,884,770 | \$0 | Admits | 196 |
| 202104 | 47,263 | Inpatient Hospital | \$3,529,272 | \$3,391,508 | \$3,527,049 | \$3,389,386 | \$0 | Admits | 195 |
| 202105 | 47,283 | Inpatient Hospital | \$3,938,657 | \$3,821,419 | \$3,935,307 | \$3,818,174 | \$0 | Admits | 171 |
| 202106 | 47,112 | Inpatient Hospital | \$4,247,968 | \$4,118,733 | \$4,242,223 | \$4,113,184 | \$0 | Admits | 185 |
| 202107 | 47,361 | Inpatient Hospital | \$3,302,865 | \$3,198,099 | \$3,296,650 | \$3,192,078 | \$0 | Admits | 150 |
| 202108 | 47,626 | Inpatient Hospital | \$4,029,647 | \$3,899,664 | \$4,020,036 | \$3,890,378 | \$0 | Admits | 221 |
| 202109 | 47,874 | Inpatient Hospital | \$3,769,194 | \$3,626,520 | \$3,759,292 | \$3,617,026 | \$0 | Admits | 297 |
| 202110 | 47,491 | Inpatient Hospital | \$3,551,956 | \$3,420,342 | \$3,539,385 | \$3,408,282 | \$0 | Admits | 180 |
| 202111 | 47,541 | Inpatient Hospital | \$3,529,212 | \$3,384,745 | \$3,511,675 | \$3,368,005 | \$0 | Admits | 209 |
| 202112 | 47,653 | Inpatient Hospital | \$2,829,901 | \$2,732,467 | \$2,809,750 | \$2,713,056 | \$0 | Admits | 150 |
| 202201 | 47,521 | Inpatient Hospital | \$4,176,129 | \$3,997,540 | \$4,140,404 | \$3,963,541 | \$0 | Admits | 210 |
| 202202 | 47,964 | Inpatient Hospital | \$3,411,742 | \$3,262,848 | \$3,382,830 | \$3,235,272 | \$0 | Admits | 198 |
| 202203 | 48,012 | Inpatient Hospital | \$3,098,057 | \$3,011,983 | \$3,063,816 | \$2,978,698 | \$0 | Admits | 192 |
| 202204 | 48,089 | Inpatient Hospital | \$3,904,588 | \$3,800,615 | \$3,838,107 | \$3,735,898 | \$0 | Admits | 165 |
| 202205 | 48,250 | Inpatient Hospital | \$3,801,327 | \$3,665,343 | \$3,726,608 | \$3,593,287 | \$0 | Admits | 193 |
| 202206 | 48,690 | Inpatient Hospital | \$3,713,471 | \$3,582,879 | \$3,620,052 | \$3,492,813 | \$0 | Admits | 187 |
| 202207 | 49,027 | Inpatient Hospital | \$4,370,301 | \$4,230,760 | \$4,225,001 | \$4,090,125 | \$0 | Admits | 187 |
| 202208 | 49,525 | Inpatient Hospital | \$3,808,418 | \$3,675,155 | \$3,649,727 | \$3,522,029 | \$0 | Admits | 194 |
| 202209 | 50,009 | Inpatient Hospital | \$4,721,470 | \$4,571,316 | \$4,460,267 | \$4,318,319 | \$0 | Admits | 263 |
| 202210 | 50,370 | Inpatient Hospital | \$3,167,340 | \$3,003,488 | \$2,938,392 | \$2,786,190 | \$0 | Admits | 276 |
| 202211 | 50,672 | Inpatient Hospital | \$3,398,482 | \$3,248,990 | \$3,073,410 | \$2,938,102 | \$0 | Admits | 255 |
| 202212 | 51,112 | Inpatient Hospital | \$3,858,383 | \$3,696,366 | \$3,294,364 | \$3,156,008 | \$0 | Admits | 223 |
| 202301 | 50,551 | Inpatient Hospital | \$2,548,876 | \$2,403,507 | \$1,897,517 | \$1,788,572 | \$0 | Admits | 177 |
| 202302 | 50,692 | Inpatient Hospital | \$1,015,074 | \$951,781 | \$334,751 | \$313,881 | \$0 | Admits | 76 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Outpatient Hospital | \$3,467,214 | \$2,864,059 | \$3,467,214 | \$2,864,059 | \$0 | Visits | 2,718 |
| 202002 | 44,747 | Outpatient Hospital | \$3,237,214 | \$2,698,897 | \$3,237,214 | \$2,698,897 | \$0 | Visits | 2,529 |
| 202003 | 45,242 | Outpatient Hospital | \$2,823,071 | \$2,416,386 | \$2,823,071 | \$2,416,386 | \$0 | Visits | 2,341 |
| 202004 | 45,527 | Outpatient Hospital | \$1,784,869 | \$1,606,531 | \$1,784,869 | \$1,606,531 | \$0 | Visits | 1,389 |
| 202005 | 45,537 | Outpatient Hospital | \$2,481,220 | \$2,219,321 | \$2,481,220 | \$2,219,321 | \$0 | Visits | 1,840 |
| 202006 | 45,654 | Outpatient Hospital | \$3,825,000 | \$3,450,278 | \$3,825,000 | \$3,450,278 | \$0 | Visits | 2,423 |
| 202007 | 45,692 | Outpatient Hospital | \$3,570,570 | \$3,127,882 | \$3,570,570 | \$3,127,882 | \$0 | Visits | 2,665 |
| 202008 | 45,568 | Outpatient Hospital | \$3,529,267 | \$3,108,585 | \$3,529,261 | \$3,108,579 | \$0 | Visits | 2,738 |
| 202009 | 45,879 | Outpatient Hospital | \$4,137,385 | \$3,671,297 | \$4,137,215 | \$3,671,148 | \$0 | Visits | 2,956 |
| 202010 | 45,963 | Outpatient Hospital | \$3,827,792 | \$3,387,141 | \$3,827,414 | \$3,386,805 | \$0 | Visits | 3,103 |
| 202011 | 46,151 | Outpatient Hospital | \$3,623,633 | \$3,210,075 | \$3,622,645 | \$3,209,192 | \$0 | Visits | 2,984 |
| 202012 | 46,669 | Outpatient Hospital | \$4,084,495 | \$3,591,928 | \$4,083,307 | \$3,590,884 | \$0 | Visits | 3,224 |
| 202101 | 46,744 | Outpatient Hospital | \$3,445,297 | \$2,939,565 | \$3,444,244 | \$2,938,680 | \$0 | Visits | 2,936 |
| 202102 | 47,000 | Outpatient Hospital | \$3,838,600 | \$3,380,610 | \$3,837,249 | \$3,379,433 | \$0 | Visits | 2,916 |
| 202103 | 47,185 | Outpatient Hospital | \$4,573,441 | \$4,020,417 | \$4,571,479 | \$4,018,723 | \$0 | Visits | 3,966 |
| 202104 | 47,263 | Outpatient Hospital | \$4,354,986 | \$3,785,559 | \$4,352,410 | \$3,783,350 | \$0 | Visits | 4,216 |
| 202105 | 47,283 | Outpatient Hospital | \$4,640,261 | \$4,089,270 | \$4,636,257 | \$4,085,747 | \$0 | Visits | 3,705 |
| 202106 | 47,112 | Outpatient Hospital | \$4,380,860 | \$3,753,665 | \$4,374,856 | \$3,748,563 | \$0 | Visits | 3,541 |
| 202107 | 47,361 | Outpatient Hospital | \$4,404,262 | \$3,918,112 | \$4,395,616 | \$3,910,434 | \$0 | Visits | 3,416 |
| 202108 | 47,626 | Outpatient Hospital | \$4,593,933 | \$4,011,789 | \$4,582,986 | \$4,002,263 | \$0 | Visits | 3,659 |
| 202109 | 47,874 | Outpatient Hospital | \$4,208,736 | \$3,712,423 | \$4,197,945 | \$3,702,955 | \$0 | Visits | 3,513 |
| 202110 | 47,491 | Outpatient Hospital | \$4,554,054 | \$4,024,233 | \$4,538,444 | \$4,010,538 | \$0 | Visits | 3,750 |
| 202111 | 47,541 | Outpatient Hospital | \$4,709,947 | \$4,177,813 | \$4,686,783 | \$4,157,318 | \$0 | Visits | 3,608 |
| 202112 | 47,653 | Outpatient Hospital | \$4,388,997 | \$3,780,133 | \$4,357,139 | \$3,752,663 | \$0 | Visits | 3,805 |
| 202201 | 47,521 | Outpatient Hospital | \$4,134,936 | \$3,578,955 | \$4,099,218 | \$3,548,079 | \$0 | Visits | 3,346 |
| 202202 | 47,964 | Outpatient Hospital | \$4,787,122 | \$4,185,796 | \$4,746,388 | \$4,150,254 | \$0 | Visits | 3,256 |
| 202203 | 48,012 | Outpatient Hospital | \$4,997,476 | \$4,336,109 | \$4,942,151 | \$4,288,118 | \$0 | Visits | 3,714 |
| 202204 | 48,089 | Outpatient Hospital | \$4,586,692 | \$4,018,033 | \$4,508,530 | \$3,949,545 | \$0 | Visits | 3,429 |
| 202205 | 48,250 | Outpatient Hospital | \$4,755,015 | \$4,161,279 | \$4,661,718 | \$4,079,628 | \$0 | Visits | 3,680 |
| 202206 | 48,690 | Outpatient Hospital | \$4,503,490 | \$3,908,329 | \$4,390,143 | \$3,810,038 | \$0 | Visits | 3,674 |
| 202207 | 49,027 | Outpatient Hospital | \$4,842,451 | \$4,308,673 | \$4,681,567 | \$4,165,540 | \$0 | Visits | 3,423 |
| 202208 | 49,525 | Outpatient Hospital | \$4,983,497 | \$4,411,519 | \$4,776,100 | \$4,227,952 | \$0 | Visits | 3,677 |
| 202209 | 50,009 | Outpatient Hospital | \$5,072,228 | \$4,479,830 | \$4,790,537 | \$4,230,804 | \$0 | Visits | 3,459 |
| 202210 | 50,370 | Outpatient Hospital | \$5,632,517 | \$4,992,632 | \$5,226,115 | \$4,632,286 | \$0 | Visits | 3,867 |
| 202211 | 50,672 | Outpatient Hospital | \$5,850,644 | \$5,200,526 | \$5,290,462 | \$4,702,469 | \$0 | Visits | 3,820 |
| 202212 | 51,112 | Outpatient Hospital | \$5,606,822 | \$4,865,830 | \$4,788,049 | \$4,155,059 | \$0 | Visits | 3,857 |
| 202301 | 50,551 | Outpatient Hospital | \$6,163,344 | \$5,224,640 | \$4,593,133 | \$3,892,671 | \$0 | Visits | 4,390 |
| 202302 | 50,692 | Outpatient Hospital | \$4,412,996 | \$3,569,768 | \$1,456,594 | \$1,178,107 | \$0 | Visits | 3,585 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Professional | \$6,988,510 | \$5,231,177 | \$6,988,510 | \$5,231,177 | \$0 | Visits | 47,253 |
| 202002 | 44,747 | Professional | \$6,386,812 | \$4,877,353 | \$6,386,812 | \$4,877,353 | \$0 | Visits | 41,807 |
| 202003 | 45,242 | Professional | \$5,447,362 | \$4,272,672 | \$5,447,362 | \$4,272,672 | \$0 | Visits | 35,817 |
| 202004 | 45,527 | Professional | \$3,513,864 | \$2,984,291 | \$3,513,864 | \$2,984,291 | \$0 | Visits | 25,419 |
| 202005 | 45,537 | Professional | \$4,507,040 | \$3,794,880 | \$4,507,040 | \$3,794,880 | \$0 | Visits | 30,445 |
| 202006 | 45,654 | Professional | \$6,023,519 | \$5,033,672 | \$6,023,519 | \$5,033,672 | \$0 | Visits | 40,505 |
| 202007 | 45,692 | Professional | \$6,675,617 | \$5,540,117 | \$6,675,617 | \$5,540,117 | \$0 | Visits | 44,355 |
| 202008 | 45,568 | Professional | \$6,663,787 | \$5,369,879 | \$6,663,784 | \$5,369,877 | \$0 | Visits | 44,433 |
| 202009 | 45,879 | Professional | \$7,300,809 | \$5,917,357 | \$7,300,516 | \$5,917,125 | \$0 | Visits | 51,195 |
| 202010 | 45,963 | Professional | \$8,076,141 | \$6,641,264 | \$8,075,353 | \$6,640,616 | \$0 | Visits | 56,762 |
| 202011 | 46,151 | Professional | \$7,537,936 | \$6,188,153 | \$7,535,876 | \$6,186,452 | \$0 | Visits | 51,511 |
| 202012 | 46,669 | Professional | \$7,920,479 | \$6,395,775 | \$7,918,171 | \$6,393,910 | \$0 | Visits | 53,711 |
| 202101 | 46,744 | Professional | \$7,538,041 | \$5,981,544 | \$7,535,631 | \$5,979,663 | \$0 | Visits | 53,718 |
| 202102 | 47,000 | Professional | \$7,253,351 | \$5,716,093 | \$7,250,824 | \$5,714,149 | \$0 | Visits | 49,032 |
| 202103 | 47,185 | Professional | \$8,881,050 | \$7,043,712 | \$8,877,217 | \$7,040,718 | \$0 | Visits | 62,008 |
| 202104 | 47,263 | Professional | \$8,640,255 | \$6,905,268 | \$8,635,101 | \$6,901,194 | \$0 | Visits | 59,564 |
| 202105 | 47,283 | Professional | \$7,864,293 | \$6,234,622 | \$7,857,533 | \$6,229,279 | \$0 | Visits | 51,772 |
| 202106 | 47,112 | Professional | \$8,249,592 | \$6,474,628 | \$8,238,608 | \$6,466,126 | \$0 | Visits | 52,340 |
| 202107 | 47,361 | Professional | \$7,821,049 | \$6,224,175 | \$7,805,755 | \$6,212,116 | \$0 | Visits | 51,563 |
| 202108 | 47,626 | Professional | \$8,686,779 | \$7,035,101 | \$8,666,194 | \$7,018,503 | \$0 | Visits | 56,934 |
| 202109 | 47,874 | Professional | \$8,921,777 | \$7,266,230 | \$8,898,901 | \$7,247,678 | \$0 | Visits | 60,562 |
| 202110 | 47,491 | Professional | \$8,875,096 | \$7,238,794 | \$8,844,591 | \$7,214,078 | \$0 | Visits | 61,451 |
| 202111 | 47,541 | Professional | \$8,717,365 | \$7,062,823 | \$8,675,352 | \$7,028,968 | \$0 | Visits | 57,751 |
| 202112 | 47,653 | Professional | \$9,583,550 | \$7,866,959 | \$9,514,707 | \$7,810,573 | \$0 | Visits | 62,992 |
| 202201 | 47,521 | Professional | \$8,656,945 | \$6,866,492 | \$8,583,133 | \$6,808,262 | \$0 | Visits | 59,050 |
| 202202 | 47,964 | Professional | \$8,184,981 | \$6,393,924 | \$8,115,931 | \$6,340,142 | \$0 | Visits | 51,601 |
| 202203 | 48,012 | Professional | \$9,283,739 | \$7,322,224 | \$9,181,020 | \$7,241,251 | \$0 | Visits | 58,336 |
| 202204 | 48,089 | Professional | \$8,789,202 | \$7,058,689 | \$8,639,331 | \$6,938,176 | \$0 | Visits | 53,068 |
| 202205 | 48,250 | Professional | \$8,941,222 | \$7,229,029 | \$8,765,757 | \$7,086,995 | \$0 | Visits | 55,215 |
| 202206 | 48,690 | Professional | \$8,841,543 | \$7,158,526 | \$8,618,760 | \$6,978,311 | \$0 | Visits | 53,545 |
| 202207 | 49,027 | Professional | \$8,174,173 | \$6,626,691 | \$7,902,555 | \$6,406,589 | \$0 | Visits | 49,569 |
| 202208 | 49,525 | Professional | \$9,080,020 | \$7,292,536 | \$8,701,878 | \$6,988,899 | \$0 | Visits | 56,242 |
| 202209 | 50,009 | Professional | \$9,065,937 | \$7,296,364 | \$8,563,347 | \$6,891,486 | \$0 | Visits | 57,150 |
| 202210 | 50,370 | Professional | \$9,376,153 | \$7,585,840 | \$8,700,262 | \$7,038,627 | \$0 | Visits | 60,935 |
| 202211 | 50,672 | Professional | \$9,333,376 | \$7,538,647 | \$8,440,038 | \$6,816,676 | \$0 | Visits | 58,629 |
| 202212 | 51,112 | Professional | \$9,029,717 | \$7,098,016 | \$7,711,154 | \$6,061,248 | \$0 | Visits | 54,371 |
| 202301 | 50,551 | Professional | \$10,202,314 | \$7,847,460 | \$7,600,289 | \$5,844,056 | \$0 | Visits | 63,141 |
| 202302 | 50,692 | Professional | \$10,760,688 | \$8,278,576 | \$3,553,145 | \$2,732,396 | \$0 | Visits | 70,495 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :---: | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Prescription Drug | \$4,866,175 | \$4,134,527 | \$4,866,175 | \$4,134,527 | \$835,409 | Scripts | 29,846 |
| 202002 | 44,747 | Prescription Drug | \$4,893,980 | \$4,351,267 | \$4,893,980 | \$4,351,267 | \$897,313 | Scripts | 28,145 |
| 202003 | 45,242 | Prescription Drug | \$5,838,734 | \$5,248,591 | \$5,838,734 | \$5,248,591 | \$1,124,696 | Scripts | 31,845 |
| 202004 | 45,527 | Prescription Drug | \$5,268,146 | \$4,826,968 | \$5,268,146 | \$4,826,968 | \$1,082,998 | Scripts | 24,474 |
| 202005 | 45,537 | Prescription Drug | \$5,154,824 | \$4,738,746 | \$5,154,824 | \$4,738,746 | \$1,029,778 | Scripts | 24,680 |
| 202006 | 45,654 | Prescription Drug | \$5,362,460 | \$4,927,667 | \$5,362,460 | \$4,927,667 | \$1,110,910 | Scripts | 26,073 |
| 202007 | 45,692 | Prescription Drug | \$5,537,106 | \$5,072,976 | \$5,537,106 | \$5,072,976 | \$1,076,336 | Scripts | 26,523 |
| 202008 | 45,568 | Prescription Drug | \$5,260,065 | \$4,850,101 | \$5,260,065 | \$4,850,101 | \$1,043,344 | Scripts | 25,979 |
| 202009 | 45,879 | Prescription Drug | \$5,226,365 | \$4,798,385 | \$5,226,365 | \$4,798,385 | \$1,047,962 | Scripts | 26,437 |
| 202010 | 45,963 | Prescription Drug | \$5,875,175 | \$5,410,005 | \$5,875,175 | \$5,410,005 | \$1,115,048 | Scripts | 27,031 |
| 202011 | 46,151 | Prescription Drug | \$5,140,287 | \$4,718,370 | \$5,140,287 | \$4,718,370 | \$1,071,574 | Scripts | 25,445 |
| 202012 | 46,669 | Prescription Drug | \$5,504,975 | \$4,923,687 | \$5,504,975 | \$4,923,687 | \$1,082,865 | Scripts | 27,781 |
| 202101 | 46,744 | Prescription Drug | \$5,308,407 | \$4,636,086 | \$5,308,407 | \$4,636,086 | \$1,069,860 | Scripts | 27,157 |
| 202102 | 47,000 | Prescription Drug | \$5,082,111 | \$4,571,753 | \$5,082,111 | \$4,571,753 | \$1,080,536 | Scripts | 26,283 |
| 202103 | 47,185 | Prescription Drug | \$6,267,768 | \$5,673,236 | \$6,267,768 | \$5,673,236 | \$1,339,986 | Scripts | 33,344 |
| 202104 | 47,263 | Prescription Drug | \$6,029,152 | \$5,556,416 | \$6,029,152 | \$5,556,416 | \$1,281,782 | Scripts | 37,254 |
| 202105 | 47,283 | Prescription Drug | \$5,679,988 | \$5,221,330 | \$5,679,988 | \$5,221,330 | \$1,211,383 | Scripts | 32,575 |
| 202106 | 47,112 | Prescription Drug | \$5,940,448 | \$5,453,629 | \$5,940,448 | \$5,453,629 | \$1,264,700 | Scripts | 30,873 |
| 202107 | 47,361 | Prescription Drug | \$5,945,035 | \$5,465,864 | \$5,945,035 | \$5,465,864 | \$1,283,168 | Scripts | 29,792 |
| 202108 | 47,626 | Prescription Drug | \$6,054,803 | \$5,549,810 | \$6,054,803 | \$5,549,810 | \$1,375,476 | Scripts | 30,956 |
| 202109 | 47,874 | Prescription Drug | \$5,944,931 | \$5,461,549 | \$5,944,931 | \$5,461,549 | \$1,307,609 | Scripts | 29,696 |
| 202110 | 47,491 | Prescription Drug | \$6,157,023 | \$5,675,902 | \$6,157,023 | \$5,675,902 | \$1,327,348 | Scripts | 31,104 |
| 202111 | 47,541 | Prescription Drug | \$6,466,084 | \$5,995,156 | \$6,466,084 | \$5,995,156 | \$1,346,998 | Scripts | 35,876 |
| 202112 | 47,653 | Prescription Drug | \$6,772,337 | \$6,130,738 | \$6,772,337 | \$6,130,738 | \$1,344,149 | Scripts | 36,072 |
| 202201 | 47,521 | Prescription Drug | \$6,386,950 | \$5,700,576 | \$6,386,950 | \$5,700,576 | \$1,451,348 | Scripts | 32,137 |
| 202202 | 47,964 | Prescription Drug | \$5,890,854 | \$5,317,258 | \$5,890,854 | \$5,317,258 | \$1,354,634 | Scripts | 27,644 |
| 202203 | 48,012 | Prescription Drug | \$7,224,013 | \$6,616,392 | \$7,224,013 | \$6,616,392 | \$1,609,797 | Scripts | 31,537 |
| 202204 | 48,089 | Prescription Drug | \$6,335,298 | \$5,827,403 | \$6,335,298 | \$5,827,403 | \$1,488,867 | Scripts | 30,694 |
| 202205 | 48,250 | Prescription Drug | \$6,813,855 | \$6,340,553 | \$6,813,855 | \$6,340,553 | \$1,595,735 | Scripts | 32,798 |
| 202206 | 48,690 | Prescription Drug | \$7,084,726 | \$6,597,099 | \$7,084,726 | \$6,597,099 | \$1,627,626 | Scripts | 32,220 |
| 202207 | 49,027 | Prescription Drug | \$6,570,161 | \$6,096,876 | \$6,570,161 | \$6,096,876 | \$1,584,502 | Scripts | 30,961 |
| 202208 | 49,525 | Prescription Drug | \$7,073,881 | \$6,592,613 | \$7,073,881 | \$6,592,613 | \$1,726,117 | Scripts | 32,223 |
| 202209 | 50,009 | Prescription Drug | \$6,787,835 | \$6,321,235 | \$6,787,835 | \$6,321,235 | \$1,625,315 | Scripts | 34,381 |
| 202210 | 50,370 | Prescription Drug | \$6,728,582 | \$6,245,829 | \$6,728,582 | \$6,245,829 | \$1,666,443 | Scripts | 37,523 |
| 202211 | 50,672 | Prescription Drug | \$7,167,230 | \$6,672,886 | \$7,167,230 | \$6,672,886 | \$1,729,771 | Scripts | 35,007 |
| 202212 | 51,112 | Prescription Drug | \$7,142,619 | \$6,531,293 | \$7,142,619 | \$6,531,293 | \$1,645,866 | Scripts | 36,453 |
| 202301 | 50,551 | Prescription Drug | \$7,541,784 | \$6,708,690 | \$7,541,784 | \$6,708,690 | \$1,955,257 | Scripts | 34,274 |
| 202302 | 50,692 | Prescription Drug | \$7,271,131 | \$6,584,412 | \$7,271,131 | \$6,584,412 | \$1,915,620 | Scripts | 32,309 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

## Appendix - Total Experience

| Month | Members | Contracts | Ultimate Allowed | Drug <br> Rebates | Post-Rx <br> Rebate <br> Ultimate <br> Allowed | Post-Rx <br> Rebate <br> Ultimate <br> Incurred | Premium | Loss Ratio |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | 28,404 | \$19,790,948 | \$835,409 | \$18,955,540 | \$15,562,390 | \$21,133,099 | 73.6\% |
| 202002 | 44,747 | 28,555 | \$18,026,060 | \$897,313 | \$17,128,748 | \$14,331,584 | \$21,363,310 | 67.1\% |
| 202003 | 45,242 | 28,881 | \$18,044,591 | \$1,124,696 | \$16,919,895 | \$14,548,405 | \$21,599,412 | 67.4\% |
| 202004 | 45,527 | 29,102 | \$14,917,155 | \$1,082,998 | \$13,834,157 | \$12,544,164 | \$21,770,801 | 57.6\% |
| 202005 | 45,537 | 29,061 | \$16,425,875 | \$1,029,778 | \$15,396,097 | \$13,845,991 | \$21,758,892 | 63.6\% |
| 202006 | 45,654 | 29,117 | \$18,839,931 | \$1,110,910 | \$17,729,020 | \$15,753,711 | \$22,101,592 | 71.3\% |
| 202007 | 45,692 | 29,119 | \$23,365,910 | \$1,076,336 | \$22,289,574 | \$20,037,812 | \$22,214,053 | 90.2\% |
| 202008 | 45,568 | 29,052 | \$19,701,146 | \$1,043,344 | \$18,657,802 | \$16,358,049 | \$22,214,694 | 73.6\% |
| 202009 | 45,879 | 29,177 | \$21,292,457 | \$1,047,962 | \$20,244,495 | \$17,761,738 | \$19,583,293 | 90.7\% |
| 202010 | 45,963 | 29,204 | \$22,917,097 | \$1,115,048 | \$21,802,049 | \$19,230,789 | \$22,526,004 | 85.4\% |
| 202011 | 46,151 | 29,257 | \$21,547,116 | \$1,071,574 | \$20,475,543 | \$18,053,392 | \$22,457,985 | 80.4\% |
| 202012 | 46,669 | 29,491 | \$22,406,194 | \$1,082,865 | \$21,323,329 | \$18,458,052 | \$23,192,662 | 79.6\% |
| 202101 | 46,744 | 29,682 | \$20,393,497 | \$1,069,860 | \$19,323,638 | \$16,316,074 | \$23,380,116 | 69.8\% |
| 202102 | 47,000 | 29,871 | \$20,300,516 | \$1,080,536 | \$19,219,980 | \$16,481,064 | \$23,459,814 | 70.3\% |
| 202103 | 47,185 | 29,984 | \$25,186,545 | \$1,339,986 | \$23,846,559 | \$20,610,172 | \$23,535,780 | 87.6\% |
| 202104 | 47,263 | 29,985 | \$23,837,358 | \$1,281,782 | \$22,555,576 | \$19,516,047 | \$23,596,813 | 82.7\% |
| 202105 | 47,283 | 30,006 | \$23,419,010 | \$1,211,383 | \$22,207,627 | \$19,333,209 | \$23,574,947 | 82.0\% |
| 202106 | 47,112 | 29,895 | \$24,356,353 | \$1,264,700 | \$23,091,653 | \$19,945,662 | \$23,520,703 | 84.8\% |
| 202107 | 47,361 | 30,037 | \$22,761,579 | \$1,283,168 | \$21,478,411 | \$18,709,253 | \$23,652,675 | 79.1\% |
| 202108 | 47,626 | 30,199 | \$24,813,832 | \$1,375,476 | \$23,438,357 | \$20,443,896 | \$23,681,206 | 86.3\% |
| 202109 | 47,874 | 30,359 | \$24,168,106 | \$1,307,609 | \$22,860,496 | \$19,932,968 | \$23,829,286 | 83.6\% |
| 202110 | 47,491 | 29,938 | \$24,439,649 | \$1,327,348 | \$23,112,300 | \$20,226,125 | \$23,475,096 | 86.2\% |
| 202111 | 47,541 | 29,955 | \$24,772,834 | \$1,346,998 | \$23,425,837 | \$20,497,217 | \$23,759,942 | 86.3\% |
| 202112 | 47,653 | 29,983 | \$25,170,351 | \$1,344,149 | \$23,826,203 | \$20,583,556 | \$23,889,599 | 86.2\% |
| 202201 | 47,521 | 29,934 | \$24,868,211 | \$1,451,348 | \$23,416,863 | \$20,034,313 | \$24,096,157 | 83.1\% |
| 202202 | 47,964 | 30,297 | \$23,976,423 | \$1,354,634 | \$22,621,789 | \$19,331,710 | \$24,257,341 | 79.7\% |
| 202203 | 48,012 | 30,255 | \$26,443,051 | \$1,609,797 | \$24,833,255 | \$21,322,102 | \$24,333,196 | 87.6\% |
| 202204 | 48,089 | 30,242 | \$25,336,390 | \$1,488,867 | \$23,847,523 | \$20,773,610 | \$24,456,302 | 84.9\% |
| 202205 | 48,250 | 30,278 | \$28,242,778 | \$1,595,735 | \$26,647,043 | \$23,560,053 | \$24,538,231 | 96.0\% |
| 202206 | 48,690 | 30,581 | \$26,274,442 | \$1,627,626 | \$24,646,815 | \$21,568,100 | \$24,795,729 | 87.0\% |
| 202207 | 49,027 | 30,753 | \$25,740,779 | \$1,584,502 | \$24,156,277 | \$21,307,455 | \$24,916,708 | 85.5\% |
| 202208 | 49,525 | 30,984 | \$27,017,855 | \$1,726,117 | \$25,291,738 | \$22,123,469 | \$25,132,820 | 88.0\% |
| 202209 | 50,009 | 31,223 | \$27,781,934 | \$1,625,315 | \$26,156,620 | \$23,002,691 | \$25,417,875 | 90.5\% |
| 202210 | 50,370 | 31,401 | \$26,904,530 | \$1,666,443 | \$25,238,087 | \$21,987,745 | \$25,625,646 | 85.8\% |
| 202211 | 50,672 | 31,571 | \$27,811,556 | \$1,729,771 | \$26,081,785 | \$22,805,412 | \$25,823,644 | 88.3\% |
| 202212 | 51,112 | 31,811 | \$27,651,866 | \$1,645,866 | \$26,006,000 | \$22,329,278 | \$26,163,229 | 85.3\% |
| 202301 | 50,551 | 31,600 | \$28,819,974 | \$1,955,257 | \$26,864,717 | \$22,301,168 | \$26,895,780 | 82.9\% |
| 202302 | 50,692 | 31,711 | \$25,558,767 | \$1,915,620 | \$23,643,147 | \$19,316,553 | \$26,936,829 | 71.7\% |


| State: | District of Columbia | $\quad$ Filing Company: |
| :--- | :--- | :--- |
| TOI/Sub-TOI: | HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other |  |
| Product Name: | $2705-$ DC ACA Small Group BlueChoice |  |
| Project Name/Number: | $2705-$ DC BC SG ACA ON-EXCHANGE/2705 |  |

## Supporting Document Schedules

| Satisfied - Item: | Actuarial Justification |
| :---: | :---: |
| Comments: |  |
| Attachment(s): | 2705 - DC BlueChoice - SG - Rate Sheets.xIsx <br> 2705 BC SG - DISB rate filing checklist - 2024.pdf <br> 2705_SG_DC_BlueChoice_1.1.24_Actuarial_Memorandum_SERFF.xIsx <br> Appeñdix K DC̄ Carrier Template - BlueChoice.xlsx <br> 2024 AV Screenshots for Complaince DC BC.pdf <br> 2705_SmallGroup_DC_BlueChoice_1.1.24_ActuarialMemorandum.pdf <br> 2705- DC SG $202 \overline{4}$ - BlueChoice - Index \& Plan Comparison.pdf |
| Item Status: |  |
| Status Date: |  |
| Bypassed - Item: | Certificate of Authority to File |
| Bypass Reason: | NA |
| Attachment(s): |  |
| Item Status: |  |
| Status Date: |  |
| Satisfied - Item: | Cover Letter |
| Comments: |  |
| Attachment(s): | 2705 ACA_Cover Letter_SG_DC_BlueChoice.pdf |
| Item Status: |  |
| Status Date: |  |
| Bypassed - Item: | District of Columbia and Countrywide Experience for the Last 5 Years (P\&C) |
| Bypass Reason: | NA |
| Attachment(s): |  |
| Item Status: |  |
| Status Date: |  |
| Bypassed - Item: | District of Columbia and Countrywide Loss Ratio Analysis (P\&C) |
| Bypass Reason: | NA |
| Attachment(s): |  |
| Item Status: |  |
| Status Date: |  |



Attachment 2705-DC BlueChoice - SG - Rate Sheets.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2705_SG_DC_BlueChoice_1.1.24_Actuarial_Memorandum_SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment Appendix K DC Carrier Template - BlueChoice.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2704-2705-DC BC Trend Analysis.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2705 - DC BC SG (2024) - Dataset.xIsm is not a PDF document and cannot be reproduced here.

Attachment 2705 DC BC SG URRT - SERFF.xIsm is not a PDF document and cannot be reproduced here.

Attachment SG BlueChoice - 86052.RATEE.D20230425T164754.L.xIsx is not a PDF document and cannot be reproduced here.

## Rate Filing Requirements Individual and Small group Plans Sold on dC Health Link

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be

| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 1 | Purpose of Filing | State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary. | Yes | Page 1 of the Actuarial Memorandum PDF in SERFF |
| 2 | Form Numbers | Form numbers should be listed in the actuarial memorandum. | Yes | Appendix - Form <br> Numbers_SG |
| 3 | HIOS Product ID | The HIOS product ID should be listed in the actuarial memorandum. | Yes | Exhibit 11 - Plan <br> Adjusted_SG |
| 4 | Effective Date | The requested effective date of the rate change. For filings effective 1/1/2017 and later, follow filing due date requirements. | Yes | Page 1 of the Actuarial Memorandum PDF in SERFF |
| 5 | Market | Indicate whether the products are sold in the individual or small employer group market. | Yes | Page 1 of the Actuarial Memorandum PDF in SERFF |
| 6 | Status of Forms | Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, nongrandfathered, or a mixture of both. | Yes | Appendix - Form <br> Numbers_SG |
| 7 | Benefits/Metal level(s) | Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design. | Yes | Exhibit 11 - Plan Adjusted_SG |
| 7.1 | AV Value | Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS. | Yes | See the PDF file "AV Screen Shots" in SERFF |
| 8 | Average Rate Increase Requested | The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. In the small group market, please also provide weighted average rate increase requested for 2024 Q 1 over 2023 Q 1 ; etc. | Yes | Appendix - Rate <br> Change_SG |
| 9 | Maximum Rate Increase Requested | The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.) | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 10 | Minimum Rate Increase Requested | The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.) | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 11 | Absolute Maximum <br> Premium Increase | The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging. | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 12 | Average Renewal Rate Increase for a Year | Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID. | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 13 | Rate Change History | Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history. | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 14 | Exposure | Current number of policies, certificates and covered lives. | Yes | Appendix - Rate Change_SG |
| 15 | Member Months | Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods. | Yes | Appendix - Total Experience |
| 16 | Past Experience | Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods. | Yes | Appendix - Total Experience |
| 17 | Index Rate | Provide the index rate. | Yes | Exhibit 1-Summary_SG |
| 17.1 | Rate Development | Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing. | Yes | Appendix - Total Experience |
| 18 | Credibility Assumption | If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development. | No | Not applicable |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 19 | Trend Assumption | Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions. | Yes | Exhibit 8 - Trend |
| 20 | Cost-Sharing Changes | Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost-sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes. | No | Not applicable |
| 21 | Benefit Changes | Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes. | Yes | Exhibit 7 - Other Adjustments |
| 22 | Plan Relativities | For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. <br> For initial filings, provide the derivation of any new plan factors. | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 23 | Rating Factors | Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes. | Yes | Exhibit 14 - Age Slope |
| 23.1 | Wellness Programs | Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing. ${ }^{1}$ | No | Not applicable |
| 24 | Distribution of Rate Increases | Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group. | Yes | $\begin{aligned} & \text { Appendix - Rate } \\ & \text { Change_SG } \end{aligned}$ |
| 25 | Claim Reserve Needs | Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any. | Yes | Appendix - Total Experience |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 26 | Administrative Costs of Programs that Improve Health Care Quality | Show the amount of administrative costs included with claims in the numerator of the MLR calculation. Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference. | Yes | Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_SG |
| 27 | Taxes and Licensing or Regulatory Fees | Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference. | Yes | Exhibit10A - DICR SG and Exhibit 10B-Fed MLR_SG |
| 28 | Medical Loss Ratio (MLR) | Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum. | Yes | Exhibit10A - DICR SG and Exhibit 10B - Fed MLR_Combined |
| 29 | Risk Adjustment | Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount. | Yes | Exhibit 9 - Risk <br> Adjustment_SG |
| 30 | Past and Prospective <br> Loss Experience <br> Within and Outside the | Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state. | Yes | Not applicable |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 31 | A Reasonable Margin for Reserve Needs | Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds $3 \%$ as assumed in the risk corridor formula, justify the excess in light of the company's surplus position. | Yes | Exhibit10A - DICR SG and Exhibit 10B-Fed MLR_SG |
| 32 | Past and Prospective Expenses | Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. <br> Provide the assumed administrative costs in the following categories: <br> - Salaries, wages, employment taxes, and other employee benefits <br> - Commissions <br> - Taxes, licenses, and other regulatory fees <br> - Cost containment programs / quality improvement activities <br> - All other administrative expenses <br> - Total | Yes | Exhibit10A - DICR SG and Exhibit 10B-Fed MLR_SG |
| 33 | Any Other Relevant Factors Within and Outside the State | Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings and provide support for any change. | Yes | Actuarial Memorandum |
| 34 | Other | Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8. | Yes | Actuarial Memorandum |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the <br> Data Element |
| 35 | Actuarial Certification | Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory. | Yes | Actuarial Certification is included in the Actuarial Memorandum |
| 36 | Part I Preliminary <br> Justification <br> (Grandfathered Plan <br> Filings) | Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. Provide in Excel and PDF format. | No | This is not a Grandfathered Filing, so a PRJ is not provided |
| 36.1 | Unified Rate Review <br> Template (Non- <br> Grandfathered Filings) | Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all NonGrandfathered plan filings. Provide in Excel and PDF format. | Yes | See the URRT included as a separate document in SERFF |
| 37 | Part II Preliminary Justification | Written description justifying the rate increase as specified by 45 CFR § $154.215(\mathrm{f})$. Provide for all individual and small employer group filings (whether or not they are "subject to review" as defined by HHS). | Yes | See the Part II included as a separate document in SERFF |
| 38 | DISB Actuarial <br> Memorandum Dataset | Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. Provide in Excel format only. | Yes | See the Dataset included as a separate document in SERFF |
| 39 | District of Columbia Plain Language Summary | Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings. | Yes | See the Part II included as a separate document in SERFF |
| 40 | Summary of <br> Components for <br> Requested Rate Change | DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; <br> b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year. | Yes | See the file "Index \& Plan Comparison" included as a separate document in SERFF |


| Number | Data Element | Requirement Description | Individual and Small Group |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Has the Data Element Been Included? | Location of the Data Element |
| 41 | CCIIO Risk <br> Adjustment Transfer <br> Elements Extract | Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by April $30^{\text {th }}$ of the current year, whichever is first. | Yes | See the Rate 'E file included as a separate document in SERFF |
| 42 | Additional <br> Requirements for Stand <br> Alone Dental Plan <br> Filings | Provide the following for stand-alone dental plan filings: <br> - Identification of the level of coverage (i.e., low or high), including the actuarial value of the plan determined in accordance with the proposed rule; <br> - Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and <br> - Demonstration that the plan has a reasonable annual limitation on cost-sharing. | No | Not applicable |

## Certifying Signature

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing

CareFirst BlueChoice, Inc.
d.b.a. CareFirst BlueCross BlueShield
(NAIC \# 96202)

## Rate Filing \# 2705 <br> DC Small Group On/Off Exchange Products

Rate Filing Effective 1/1/2024

## Actuarial Value Calculations

# CareFirst BlueCross BlueShield (BlueChoice) 

## DC Small Group

## Table of Contents

Cover Table of Contents
List of DC SG BlueChoice Plans \& Actuarial Values
Form Numbers
AV Screenshots
Platinum - \$0/\$0 Ded, \$2300 OOP, \$10/\$30-Hospital
Platinum - \$0/\$0 Ded, $\$ 2300$ OOP, $\$ 10 / \$ 30$ - Freestanding
Platinum - \$500/\$0 Ded, \$1800 OOP, \$0/\$40 - Hospital
Platinum - \$500/\$0 Ded, \$1800 OOP, \$0/\$40 - Freestanding
Gold - \$0/\$0 Ded, \$8900 OOP, \$30/\$60 - Hospital
Gold - $\$ 0 / \$ 0$ Ded, $\$ 8900$ OOP, $\$ 30 / \$ 60$ - Freestanding
Gold - Advantage $\$ 0 / \$ 0$ Ded, $\$ 8900$ OOP, $\$ 30 / \$ 60$ - Hospital
Gold - Advantage \$0/\$0 Ded, \$8900 OOP, \$30/\$60 - Freestanding
Gold - \$800/\$250 Ded, \$8850 OOP, \$15/\$40-Hospital
Gold - \$800/\$250 Ded, \$8850 OOP, \$15/\$40 - Freestanding
Gold - \$1000/\$250 Ded, \$7500 00P, \$15/\$40 - Hospital
Gold - \$1000/\$250 Ded, \$7500 OOP, \$15/\$40 - Freestanding
Gold - $\$ 1500 / \$ 250$ Ded, $\$ 6200$ 00P, $\$ 15 / \$ 40$ - Hospital
Gold - $\$ 1500 / \$ 250$ Ded, $\$ 6200$ OOP, $\$ 15 / \$ 40$ - Freestanding
Gold - $\$ 1600$ Ded, $\$ 4200$ OOP, $\$ 10 / \$ 30$ - Hospital
Gold - \$1600 Ded, \$4200 OOP, \$10/\$30 - Freestanding
Gold - $\$ 3000 / \$ 250$ Ded, $\$ 7300$ OOP, $\$ 15 / \$ 40$ - Hospital
Gold - $\$ 3000 / \$ 250$ Ded, $\$ 7300$ OOP, $\$ 15 / \$ 40$ - Freestanding
Silver - \$1900/\$250 Ded, \$8800 OOP, \$40/\$100 - Hospital
Silver - $\$ 1900 / \$ 250$ Ded, $\$ 8800$ OOP, $\$ 40 / \$ 100$ - Freestanding
Silver - $\$ 1800$ Ded, $\$ 8000$ OOP, $\$ 25 / \$ 50$ - Hospital
Silver - $\$ 1800$ Ded, $\$ 8000$ 00P, $\$ 25 / \$ 50$ - Freestanding
Silver - \$2250 Ded, \$8000 OOP, \$25/\$50 - Hospital
Silver - $\$ 2250$ Ded, $\$ 8000$ OOP, $\$ 25 / \$ 50$ - Freestanding
Silver - $\$ 2750$ Ded, $\$ 7950$ OOP, $\$ 20 / \$ 40$ - Hospital
Silver - $\$ 2750$ Ded, $\$ 7950$ OOP, $\$ 20 / \$ 40$ - Freestanding
Silver - \$3000 Ded, \$6100 OOP, \$25/\$50 - Hospital
Silver - \$3000 Ded, \$6100 OOP, \$25/\$50 - Freestanding
Silver - $\$ 5350 / \$ 450$ Ded, $\$ 8800$ OOP, $\$ 25 / \$ 60$ - Hospital
Silver - $\$ 5350 / \$ 450$ Ded, $\$ 8800$ OOP, $\$ 25 / \$ 60$ - Freestanding
Silver - \$6500/\$450 Ded, \$8800 00P, \$0/\$60 - Hospital
Silver - $\$ 6500 / \$ 450$ Ded, $\$ 8800$ OOP, $\$ 0 / \$ 60$ - Freestanding
Bronze - $\$ 6100$ Ded, $\$ 7400$ OOP, $\$ 50 / \$ 100$ - Hospital
Bronze - $\$ 6100$ Ded, $\$ 7400$ OOP, $\$ 50 / \$ 100$ - Freestanding
Bronze - $\$ 6000$ Ded, $\$ 8800$ OOP, $\$ 40 / \$ 60$ - Hospital
Bronze - $\$ 6000$ Ded, $\$ 8800$ OOP, $\$ 40 / \$ 60$ - Freestanding
Bronze - BlueChoice HMO Referral Bronze \$8500
Silver - BlueFund HSA $\$ 1800$ Ded, $\$ 8000$ OOP, $\$ 25 / \$ 50$ - Hospital
Silver - BlueFund HSA \$1800 Ded, \$8000 OOP, \$25/\$50 - Freestanding
BlueChoice HMO HSA Standard Bronze \$6,350
BlueChoice HMO Standard Bronze \$7,500
BlueChoice HMO Standard Silver $\$ 4,850$
BlueChoice HMO Standard Gold \$500
BlueChoice HMO Standard Platinum \$0

## CareFirst BlueCross BlueShield (BlueChoice)

 DC Small Group| Plan Name* | Metal Level | $\frac{\text { Actuarial }}{\text { Value }}$ | Page \#'s of AV <br> Screenshot** | Unique <br> Plan |
| :---: | :---: | :---: | :---: | :---: |
| BlueChoice HMO Platinum 0 Ded | Platinum | 90.99\% | 5,6 | Yes |
| BlueChoice HMO Gold 800 Ded | Gold | 80.84\% | 13, 14 | Yes |
| BlueChoice HMO Silver 1900 Ded | Silver | 71.84\% | 23, 24 | Yes |
| BlueChoice HMO Gold 1500 Ded | Gold | 80.91\% | 17, 18 | Yes |
| BlueChoice HMO Gold 3000 Ded Virtual Connect | Gold | 78.69\% | 21, 22 | Yes |
| BlueChoice HMO Silver 6500 Ded | Silver | 71.52\% | 35, 36 | Yes |
| BlueChoice HMO HSA/HRA Silver 1800 Ded | Silver | 71.69\% | 25, 26 | Yes |
| BlueChoice HMO HSA/HRA Gold 1600 Ded | Gold | 81.40\% | 19, 20 | Yes |
| BlueChoice HMO HSA/HRA Silver 2250 Ded | Silver | 71.96\% | 27, 28 | Yes |
| BlueChoice Plus HSA/HRA Silver 2750 Ded | Silver | 71.98\% | 29, 30 | Yes |
| BlueChoice HMO HSA/HRA Silver 3000 Ded | Silver | 71.92\% | 31, 32 | Yes |
| BlueChoice HMO HSA/HRA Bronze 6100 Ded | Bronze | 64.49\% | 37, 38 | Yes |
| BlueChoice HMO Referral Platinum 0 Ded | Platinum | 90.99\% | 5,6 | Yes |
| BlueChoice HMO Referral Gold 0 Ded | Gold | 81.35\% | 9, 10 | Yes |
| BlueChoice HMO Referral Gold 800 Ded | Gold | 80.84\% | 13, 14 | Yes |
| BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | Silver | 71.42\% | 33, 34 | Yes |
| BlueChoice HMO Bronze 6000 Ded | Bronze | 64.89\% | 39,40 | Yes |
| BlueChoice HMO Referral Bronze 8500 Ded | Bronze | 61.94\% | 41 | Yes |
| BlueChoice Plus Gold 800 Ded | Gold | 80.84\% | 13, 14 | Yes |
| BlueChoice Plus Gold 1000 Ded | Gold | 80.85\% | 15, 16 | Yes |
| BlueChoice Plus HSA/HRA Silver 1800 Ded | Silver | 71.69\% | 25, 26 | Yes |
| BlueChoice Plus HSA/HRA Silver 3000 Ded | Silver | 71.92\% | 31, 32 | Yes |
| BlueChoice Plus HSA/HRA Bronze 6100 Ded | Bronze | 64.49\% | 37, 38 | Yes |
| BlueChoice Plus Opt-Out Platinum 0 Ded | Platinum | 90.99\% | 5,6 | Yes |
| BlueChoice Advantage Platinum 0 Ded | Platinum | 90.99\% | 5,6 | Yes |
| BlueChoice Advantage Gold 800 Ded | Gold | 80.84\% | 13, 14 | Yes |
| BlueChoice Advantage Gold 1000 Ded | Gold | 80.85\% | 15, 16 | Yes |
| BlueChoice Advantage Gold 3000 Ded Virtual Connect | Gold | 78.69\% | 21, 22 | Yes |
| BlueChoice Advantage Silver 5350 Ded Virtual Connect | Silver | 71.42\% | 33, 34 | Yes |
| BlueChoice Advantage Silver 6500 Ded | Silver | 71.52\% | 35, 36 | Yes |
| BlueChoice Advantage Bronze 6000 Ded | Bronze | 64.89\% | 39, 40 | Yes |
| BlueChoice Advantage HSA/HRA Gold 1600 Ded | Gold | 81.40\% | 19, 20 | Yes |
| BlueChoice Advantage HSA/HRA Silver 1800 Ded | Silver | 71.69\% | 25, 26 | Yes |
| BlueChoice Advantage HSA/HRA Silver 3000 Ded | Silver | 71.92\% | 31, 32 | Yes |
| BlueChoice Advantage HSA/HRA Bronze 6100 Ded | Bronze | 64.49\% | 37, 38 | Yes |
| BlueChoice Advantage HSA/HRA Silver 2250 Ded | Silver | 71.96\% | 27, 28 | Yes |
| BlueChoice Advantage Gold 0 Ded | Gold | 81.35\% | 11, 12 | Yes |
| BlueChoice Advantage Platinum 500 Ded | Platinum | 90.73\% | 7, 8 | Yes |
| BlueChoice Plus Platinum 500 Ded | Platinum | 90.73\% | 7, 8 | Yes |
| BlueChoice Advantage Silver 1800 Ded BlueFund HSA | Silver | 71.86\% | 42,43 | Yes |
| BlueChoice HMO HSA Standard Bronze \$6,350 | Bronze | 64.92\% | 44 | Yes |
| BlueChoice HMO Standard Bronze \$7,500 | Bronze | 64.64\% | 45 | Yes |
| BlueChoice HMO Standard Silver \$4,850 | Silver | 70.40\% | 46 | Yes |
| BlueChoice HMO Standard Gold \$500 | Gold | 81.82\% | 47 | Yes |
| BlueChoice HMO Standard Platinum \$0 | Platinum | 91.68\% | 48 | Yes |

*Plan Names that are bolded are SHOP plans.
**For plans with two pages listed, the final blended AV will be located on the Hospital Inputs page.

| Plan Name* | HIOS Plan ID |
| :---: | :---: |
| BlueChoice HMO Platinum 0 Ded | 86052DC0460011 |
| BlueChoice HMO Gold 800 Ded | 86052DC0460010 |
| BlueChoice HMO Silver 1900 Ded | 86052DC0460020 |
| BlueChoice HMO Gold 1500 Ded | 86052DC0460009 |
| BlueChoice HMO Gold 3000 Ded Virtual Connect | 86052DC0460024 |
| BlueChoice HMO Silver 6500 Ded | 86052DC0460023 |
| BlueChoice HMO HSA/HRA Silver 1800 Ded | 86052DC0460012 |
| BlueChoice HMO HSA/HRA Gold 1600 Ded | 86052DC0460021 |
| BlueChoice HMO HSA/HRA Silver 2250 Ded | 86052DC0460013 |
| BlueChoice HMO HSA/HRA Silver 3000 Ded | 86052DC0460019 |
| BlueChoice HMO HSA/HRA Bronze 6100 Ded | 86052DC0460014 |
| BlueChoice HMO Referral Platinum 0 Ded | 86052DC0480007 |
| BlueChoice HMO Referral Gold 0 Ded | 86052DC0480010 |
| BlueChoice HMO Referral Gold 800 Ded | 86052DC0480008 |
| BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | 86052DC0480014 |
| BlueChoice HMO Bronze 6000 Ded | 86052DC0460029 |
| BlueChoice HMO Referral Bronze 8500 Ded | 86052DC0480015 |
| BlueChoice Plus Opt-Out Platinum 0 Ded | 86052DC0580001 |
| BlueChoice Plus Gold 800 Ded | 86052DC0500016 |
| BlueChoice Plus Gold 1000 Ded | 86052DC0500015 |
| BlueChoice Plus HSA/HRA Silver 1800 Ded | 86052DC0500009 |
| BlueChoice Plus HSA/HRA Silver 2750 Ded | 86052DC0500018 |
| BlueChoice Plus HSA/HRA Silver 3000 Ded | 86052DC0500010 |
| BlueChoice Plus HSA/HRA Bronze 6100 Ded | $86052 \mathrm{CC0500017}$ |
| BlueChoice Advantage Platinum 0 Ded | 86052DC0440012 |
| BlueChoice Advantage Gold 800 Ded | 86052DC0440011 |
| BlueChoice Advantage Gold 1000 Ded | 86052DC0440010 |
| BlueChoice Advantage Gold 3000 Ded Virtual Connect | 86052DC0440026 |
| BlueChoice Advantage Silver 5350 Ded Virtual Connect | 86052DC0440022 |
| BlueChoice Advantage Silver 6500 Ded | 86052DC0440025 |
| BlueChoice Advantage Bronze 6000 Ded | 86052DC0440031 |
| BlueChoice Advantage HSA/HRA Gold 1600 Ded | 86052DC0440021 |
| BlueChoice Advantage HSA/HRA Silver 1800 Ded | 86052DC0440013 |
| BlueChoice Advantage HSA/HRA Silver 3000 Ded | 86052DC0440019 |
| BlueChoice Advantage HSA/HRA Bronze 6100 Ded | 86052DC0440018 |
| BlueChoice Advantage Platinum 500 Ded | 86052DC0440033 |
| BlueChoice Plus Platinum 500 Ded | 86052DC0500019 |
| BlueChoice Advantage Gold 0 Ded | 86052DC0440032 |
| BlueChoice Advantage HSA/HRA Silver 2250 Ded | 86052DC0440027 |
| BlueChoice Advantage Silver 1800 Ded BlueFund HSA | 86052DC0440023 |
| BlueChoice HMO HSA Standard Bronze \$6,350 | 86052DC0460030 |
| BlueChoice HMO Standard Bronze \$7,500 | 86052DC0460031 |
| BlueChoice HMO Standard Silver \$4,850 | 86052DC0460034 |
| BlueChoice HMO Standard Gold \$500 | 86052DC0460032 |
| BlueChoice HMO Standard Platinum \$0 | 86052DC0460033 |
| Plan names that are bolded are SHOP plans. |  |


| In-Network | Out-of-Network | Page \#'s of AV <br> Screenshot** |
| :---: | :---: | :---: |
| DC/CFBC/SG/HMO OA/PLAT O Ded (1/24) | n/a | 5,6 |
| DC/CFBC/SG/HMO OA/GOLD 800 Ded (1/24) | n/a | 13, 14 |
| DC/CFBC/SG/HMO OA/SIL 1900 Ded (1/24) | n/a | 23, 24 |
| DC/CFBC/SG/HMO OA/GOLD 1500 Ded (1/24) | n/a | 17, 18 |
| DC/CFBC/SG/HMO OA VC/GOLD 3000 Ded ( $1 / 24$ ) | n/a | 21, 22 |
| DC/CFBC/SG/HMO OA/SIL 6500 Ded (1/24) | n/a | 35, 36 |
| DC/CFBC/SG/HMO OA CDH/SIL 1800 Ded (1/24) | n/a | 25, 26 |
| DC/CFBC/SG/HMO OA CDH/GOLD 1600 Ded (1/24) | n/a | 19, 20 |
| DC/CFBC/SG/HMO OA CDH/SIL 2250 Ded (1/24) | n/a | 27, 28 |
| DC/CFBC/SG/HMO OA CDH/SIL 3000 Ded (1/24) | n/a | 31, 32 |
| DC/CFBC/SG/HMO OA CDH/BRZ 6100 Ded (1/24) | n/a | 37, 38 |
| DC/CFBC/SG/HMO REF/PLAT 0 Ded (1/24) | n/a | 5,6 |
| DC/CFBC/SG/HMO REF/GOLD 0 Ded (1/24) | $\mathrm{n} / \mathrm{a}$ | 9, 10 |
| DC/CFBC/SG/HMO REF/GOLD 800 Ded (1/24) | n/a | 13, 14 |
| DC/CFBC/SG/HMO REF VC/SIL 5350 Ded (1/24) | n/a | 33, 34 |
| DC/CFBC/SG/HMO/BRZ 6000 Ded (1/24) | n/a | 39, 40 |
| DC/CFBC/SG/HMO REF/BRZ 8500 Ded (1/24) | n/a | 41 |
| DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24) | DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24) | 5,6 |
| DC/CFBC/SG/POS IN/GOLD 800 Ded ( $1 / 24$ ) | DC/CF/SG/POS OON/GOLD 800 Ded ( $1 / 24$ ) | 13, 14 |
| DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) | DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) | 15, 16 |
| DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24) | DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) | 25, 26 |
| DC/CFBC/SG/POS IN CDH/SIL 2750 Ded (1/24) | DC/CF/SG/POS OON CDH/SIL 2750 Ded ( $1 / 24$ ) | 29, 30 |
| DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) | DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) | 31, 32 |
| DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24) | DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) | 37, 38 |
| DC/CFBC/SG/POS IN/PLAT 0 Ded (1/24) | DC/CF/SG/POS OON/PLAT 0 Ded (1/24) | 5,6 |
| DC/CFBC/SG/POS IN/GOLD 800 Ded ( $1 / 24$ ) | DC/CF/SG/POS OON/GOLD 800 Ded ( $1 / 24$ ) | 13, 14 |
| DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) | DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) | 15,16 |
| DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) | DC/CF/SG/POS OON VC/GOLD 3000 Ded (1/24) | 21, 22 |
| DC/CFBC/SG/POS IN VC/SIL 5350 Ded (1/24) | DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24) | 33, 34 |
| DC/CFBC/SG/POS IN/SIL 6500 Ded (1/24) | DC/CF/SG/POS OON/SIL 6500 Ded (1/24) | 35, 36 |
| DC/CFBC/SG/POS IN/BRZ 6000 Ded (1/24) | DC/CF/SG/POS OON /BRZ 6000 Ded (1/24) | 39, 40 |
| DC/CFBC/SG/POS IN CDH/GOLD 1600 Ded (1/24) | DC/CF/SG/POS OON CDH/GOLD 1600 Ded (1/24) | 19, 20 |
| DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24) | DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24) | 25, 26 |
| DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) | DC/CF/SG/POS OON VC/GOLD 3000 Ded (1/24) | 31, 32 |
| DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24) | DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) | 37, 38 |
| DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) | DC/CF/SG/POS OON/PLAT 500 Ded (1/24) | 7,8 |
| DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) | DC/CF/SG/POS OON/PLAT 500 Ded (1/24) | 7,8 |
| DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24) | DC/CF/SG/POS OON/GOLD 0 Ded (1/24) | 11, 12 |
| DC/CFBC/SG/POS IN CDH/SIL 2250 Ded (1/24) | DC/CF/SG/POS OON CDH/SIL 2250 (1/24) | 27, 28 |
| DC/CFBC/SG/BC ADV IN BF HSA/SIL 1800 Ded (1/24) | DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24) | 42, 43 |
| DC/CFBC/SG/HMO HSA STD/BRZ 6350 (1/24) | n/a | 44 |
| DC/CFBC/SG/HMO STD/BRZ 7500 (1/24) | n/a | 45 |
| DC/CFBC/SG/HMO STD/SIL 4850 (1/24) | n/a | 46 |
| DC/CFBC/SG/HMO STD/GOLD 500 (1/24) | n/a | 47 |
| DC/CFBC/SG/HMO STD/PLAT O (1/24) | n/a | 48 |






nouts for Freestanding Site-of-Service


| User Inputs for Plan Parameters |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Use Integrated Medical and Drug Deductible？ | $\square$ | HSA／HRA Options |  |  | Tiered Network Option |  |  |  |  |  |
| Apply Inpatient Copay per Day？ | $\square$ | HSA／HRA Emplo | yer Contribution？ | $\square$ | Tiered | Network Plan？ | $\square$ |  |  |  |
| Apply Skilled Nursing Facility Copay per Day？ | $\begin{aligned} & \square \\ & \square \end{aligned}$ | Annual Contribution Amount： |  |  | 1st Tier Utilization： 2nd Tier Utilization： |  |  |  |  |  |
| Use Separate MOOP for Medical and Drug Spending？ |  |  |  |  |  |  |  |  |  |  |
| Indicate if Plan Meets CSR or Expanded Bronze AV Standard？ |  |  |  |  |  |  |  |  |  |  |
| Deductible（\＄） <br> $\begin{array}{r}\text { Coinsurance }\left(\%, \text { Insurer＇s } \begin{array}{r}\text { Cost Share }) \\ \text { MOOP（ } \$ \text { ）}\end{array}\right) \\ \hline\end{array}$ MOOP if Separate（s） | ${ }_{\text {Medical }}^{\text {Tie }}$ | 1 Plan Benefit Design |  |  | Tier 2 Plan Benefit Design |  |  |  |  |  |
|  |  | Drug | Combined |  | Medical | Drug | ${ }_{\text {Combined }}$ |  |  |  |
|  | $\begin{gathered} \$ 0.00 \\ 100.00 \% \end{gathered}$ | $\begin{gathered} \$ 0.00 \\ 100.00 \% \end{gathered}$ |  |  |  |  |  |  |  |  |
|  | \＄8，900．00 |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Click Here for Important instructions | Tier 1 |  |  |  | Subject to Subject to Coinsurance，if |  |  |  |  |  |
| Type of Benefit | Subject to Deductible？ | Subject to Coinsurance？ | $\begin{gathered} \text { Coinsurance, if } \\ \text { different } \end{gathered}$ | Copay，if separate |  |  |  | $\begin{aligned} & \text { Copay, if } \\ & \text { separate } \end{aligned}$ |  |  |
| Medical | $\square^{\text {All }}$ | $\square^{\text {Al }}$ |  |  | $\begin{array}{\|c\|} \hline \text { Subject to } \\ \text { Deductible? } \\ \hline \end{array}$ |  |  |  |  |  |
| Emergency Room Services | 可 | $\square$ |  | \＄350．00 | V | V |  |  | V | $\square$ |
| All Inpatient Hospital Services（inc．MH／SUD） | ® | $\square$ |  | \＄500．00 | v | $\square$ |  |  | ® | $\square$ |
| Primary Care Visit to Treat an Injury or IIIness（exc．Preventive，and X－rays） | $\square$ | $\square$ |  | \＄30．00 | $\square$ | $\square$ |  |  | ■ | $\square$ |
| Specialist Visit | ■ | $\square$ |  | \＄66．00 | $\square$ | v |  |  | V | － |
| Mental／Behavioral Health and Substance Use Disorder Outpatient | － | $\square$ |  | \＄30．00 | － | $\square$ |  |  | v | $\square$ |
| Imaging（CT／PETS Sans，MR15） | 回 | $\square$ |  | 5400．00 | 0 | － |  |  | 回 | $\square$ |
| Speech Therapy | $\square$ | $\square$ |  | \＄60．00 | $\checkmark$ | $\square$ |  |  | $\square$ | － |
| Occupational and Physical Therapy | $\square$ | $\square$ |  | \＄60．00 | $\checkmark$ | $\checkmark$ |  |  | ■ | $\square$ |
| Preventive Care／Screening／Immunization | 号 | 믐 | 100\％ | S0．00 | 口 | 믄 | 100\％ | \＄0．00 |  |  |
| Laboratory Outpatient and Professional Services | 包 | ㅁ |  | \＄80．00 | O | O |  |  | 包 | $\square$ |
| $x$－rays and Diagnostic lmaging | 回 | ㅁ |  | \＄100．00 | $\square$ | $\square$ |  |  | 回 | $\square$ |
| Skilled Nursing Facility | － | $\square$ |  | \＄500．00 | － | 『 |  |  | V | $\square$ |
| Outpatient Facility Fee（e．g．，Ambulatory Surgery Center） | － | $\square$ |  | \＄85．74 | $\checkmark$ | $\checkmark$ |  |  | － | $\square$ |
| Outpatient Surgery Physician／surgical Services | － | $\square$ |  | \＄60．00 | － | $\square$ |  |  | V | $\square$ |
| Drugs | $\square \mathrm{All}$ | पAl |  |  | DAl | Dal |  |  | $\square{ }^{\text {AII }}$ | $\square{ }^{\text {AlI }}$ |
| Generics | $\square$ | $\square$ |  | \＄10．00 | V | V |  |  | $\square$ |  |
| Preferred Brand Druss | － | $\square$ |  | \＄45．00 | V | － |  |  | $\square$ | $\square$ |
| Non－Preferred Brand Drugs | 믐 | 㐭 | 50\％ | \＄65．00 | 回 | 包 |  |  | 믐 | 믐 |
| Options for Additional Benefit Design Limits： |  |  | Plan Description： |  |  |  |  |  |  |  |
| Set a Maximum on Specialty Rx Coinsurance Payments？ Specialty Rx Coinsurance Maximum： | $\square_{5} 102.17$ |  | Name： <br> Plan HIOS ID： |  |  |  |  |  |  |  |



Plan HIOS ID：
AvC Version：2024＿1e

Status／Error Messages：
Actuarial Value
Metal Tier：
Additional Notes：
Calculation Time：
Final 2024 AV Calculator

Calculation Successful．
Calcula
Gold
Gold
NOTE：Service－specific cost－sharing is applying for service（s）with fac／prof components，overriding outpatient inputs for those service（s）．
0.2148 seconds






Status/Error Messages:
Actuarial Value:
Additional Notes:
Calculation Time:
final 2024 AV Calculata
Calculation Successful
30.91\%

NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Hospit: $82.83 \% \quad 80.91 \%$
$\begin{array}{lll}\text { Freesta } & \text { 17.17\% } & \begin{array}{l}80.56 \% \\ \\ \end{array} \\ & 80.85 \%\end{array}$





86052
Inputs for Freestanding Site-of-Service









86052DC0460
Inputs for Freestanding Site-of-Service




















Use Integrated Medical and Drug Deductible？
Apply Inpatient Copay per Day？ Apply skilled Nursing Facility Copay per Day？ Use Separate MOOP for Medical and Drug Spending？ Indicate if Plan Meets CSR or Expanded Bronze AV Standard？


| Click Here for Important Instructions | Tier 1 |  |  |  | Tier 2 |  |  |  | $\begin{array}{l\|} \hline \text { Tier 1 } \end{array} \text { Tier 2 } 2$deductible? |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Type of Benefit | Subject to Deductible？ | $\begin{gathered} \text { Subject to } \\ \text { Coinsurance? } \end{gathered}$ | Coinsurance，if | Copay，if separate | $\begin{array}{\|c\|} \hline \text { Subject to } \\ \text { Deductible? } \\ \hline \end{array}$ | $\begin{gathered} \text { Subject to } \\ \text { Coinsurance? } \end{gathered}$ | Coinsurance，if differen | Copay, if separate |  |  |
| Medical | $\square \mathrm{All}$ | $\square^{\text {All }}$ |  |  | $\mathrm{V}^{\text {Al }}$ | $\square^{\text {All }}$ |  |  | $\square \mathrm{Al}$ | $\square^{\text {All }}$ |
| Emergency Room Services | $\square$ | $\square$ |  | \＄300．00 | V | V |  |  | $\square$ | 口 |
| All Inpatient Hospital Services（inc．MH／SUD） | V | $\square$ |  | \＄600．00 | V | V |  |  | $\square$ | $\square$ |
| Primary Care Visit to Treat an Injury or Illness（exc．Preventive，and x －rays） x －rays） | $\square$ | $\square$ |  | \＄24．55 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Specialist Visit | $\square$ | $\square$ |  | 549.52 | － | － |  |  | $\square$ | $\square$ |
| Mental／Behavioral Health and Substance Use Disorder Outpatient Services | $\square$ | $\square$ |  | \＄22．15 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Imaging（CT／PET Scans，MRIS） | $\square$ | $\square$ |  | \＄250．00 | $\square$ | V |  |  | $\square$ | $\square$ |
| Speech Therapy | $\square$ | $\square$ |  | \＄30．00 | － | － |  |  | $\square$ | $\square$ |
| Occupational and Physical Therapy | $\square$ | $\square$ |  | \＄30．00 | － | $\square$ |  |  | $\square$ | $\square$ |
| Preventive Care／Screening／Immunization | $\square$ | 믐 | 100\％ | 50.00 | 口 | － | 100\％ | 50．00 |  |  |
| Laboratory Outpatient and Professional Services | $\square$ | 믄 |  | 529.87 | 0 | D |  |  | $\square$ |  |
| $x$－rays and Diagnostic Imaging | $\square$ | 믐 |  | \＄50．00 | V | V |  |  | $\square$ | $\square$ |
| Skilled Nursing Facility | $\square$ | $\square$ |  | \＄300．00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Outpatient Facility Fee（e．g．，Ambulatory Surgery Center） | $\square$ | $\square$ |  | \＄375．00 | $\square$ | － |  |  | $\square$ | $\square$ |
| Outpatient Surgery Physician／Surgical Services | $\square$ | $\square$ |  | \＄123．46 | － | $\square$ |  |  | $\square$ | $\square$ |
| Drugs | $\square^{\text {AlI }}$ | $\square^{\text {AlI }}$ |  |  | $\square^{\text {AII }}$ | $\square^{\text {All }}$ |  |  | $\square$ | $\square^{\text {AlI }}$ |
| Generics | $\square$ | $\square$ |  | \＄14．52 | V | V |  |  | $\square$ | 口 |
| Preferred Brand Drus | $\square$ | $\square$ |  | \＄50．00 | V | D |  |  | $\square$ | － |
| Non－Preferred Brand Drugs | $\square$ | － |  | 570.00 | $\square$ | V |  |  | $\square$ | － |
| Specialty Druss（i．e．high－cost） | $\square$ | $\square$ |  | \＄150．00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |



Output
Status／Error Messages：
Actuarial Value：
Additional Notes：
Calculation Time
Final 2024 AV Calculator

Calculation Successful．
$81.82 \%$
81．82\％
Gold
NOTE：Service－specific cost－sharing is applying for service（s）with fac／prof components，overriding outpatient inputs for those service（s）．
0.3867 seconds


| Click Here for Important Instructions | Tier 1 |  |  |  | Tier 2 |  |  |  | Tier 1 Tier 2Copay applies only afterdeductible？ deductible？ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Type of Benefit | Subject to Deductible？ | Subject to Coinsurance？ | Coinsurance，if different | Copay，if separate | Subject to Deductible？ | Subject to Coinsurance？ | Coinsurance，if different | Copay，if separate |  |  |
| Medical | $\square \mathrm{All}$ | $\square \mathrm{Al}$ |  |  | $\square \mathrm{AI}$ | $\square \mathrm{Al}$ |  |  | $\square \mathrm{Al}$ | $\square^{\text {AlI }}$ |
| Emergency Room Services | $\square$ | $\square$ |  | \＄150．00 | V | V |  |  | $\square$ | ㅁ |
| All Inpatient Hospital Services（inc．MH／SUD） | $\square$ | $\square$ |  | \＄250．00 | V | v |  |  | $\square$ | － |
| Primary Care Visit to Treat an Injury or Illness（exc．Preventive，and x －rays） | $\square$ | $\square$ |  | \＄19．64 | $\square$ | $\checkmark$ |  |  | $\square$ | $\square$ |
| Specialist Visit | $\square$ | $\square$ |  | 539.62 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Mental／Behavioral Health and Substance Use Disorder Outpatient Services | $\square$ | $\square$ |  | \＄17．86 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Imaging（CT／PET Scans，MRIS） | $\square$ | $\square$ |  | \＄150．00 | $\square$ | $\square$ |  |  | － | 口 |
| Speech Therapy | $\square$ | $\square$ |  | \＄20．00 | $\square$ | $\square$ |  |  | $\square$ | ㅁ． |
| Occupational and Physical Therapy | $\square$ | $\square$ |  | \＄20．00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Preventive Care／Screening／Immunization | $\square$ | $\square$ | 100\％ | 50.00 | 口 | 口 | 100\％ | 50．00 |  |  |
| Laboratory Outpatient and Professional Services | $\square$ | 口 |  | 519.91 | V | V |  |  | $\square$ | 口 |
| $x$－rays and Diagnostic Imaging | $\square$ | 口 |  | \＄40．00 | V | V |  |  | $\square$ | 口 |
| Skilled Nursing Facility | $\square$ | $\square$ |  | \＄150．00 | V | V |  |  | $\square$ | 口 |
| Outpatient Facility Fee（e．g．，Ambulatory Surgery Center） | $\square$ | $\square$ |  | \＄250．00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Outpatient Surgery Physician／Surgical Services | $\square$ | $\square$ |  | 50.00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |
| Drugs | $\square^{\text {All }}$ | $\square^{\text {All }}$ |  |  | $\square^{\text {AlI }}$ | ${ }^{\text {all }}$ |  |  | $\square^{\text {All }}$ | $\square \mathrm{AlI}$ |
| Generics | $\square$ | $\square$ |  | 54.92 | V | V |  |  | $\square$ | 만 |
| Preferred Brand Druss | $\square$ | $\square$ |  | \＄15．00 | $\square$ | V |  |  | $\square$ | 맘 |
| Non－Preferred Brand Drugs | $\square$ | $\square$ |  | \＄25．00 | $\square$ | $\checkmark$ |  |  | $\square$ | $\square$ |
| Specialty Druss（i．e．high－cost） | $\square$ | $\square$ |  | \＄100．00 | $\square$ | $\square$ |  |  | $\square$ | $\square$ |



Output
Status／Error Messages：
Actuarial Value：
Additional Notes
Calculation Time
Final 2024 AV Calculator

Calculation Successful．
${ }^{91.68 \%}$
NOTE：Service－specific cost－sharing is applying for service（s）with fac／prof components，overriding outpatient inputs for those service（s）．
0.0938 seconds

## CareFirst BlueCross BlueShield Part III Actuarial Memorandum

### 4.1 Redacted Actuarial Memorandum

CareFirst is making no redactions so both Actuarial Memorandum submissions are the same.

### 4.2 General Information Section

Company Identifying Information:

- Company Legal Name: CareFirst BlueChoice, Inc. (CFBC) - NAIC \# 96202
- State: District of Columbia
- HIOS Issuer ID: 86052
- Market: Small Groups (On Exchange)
- Effective Date: 1/1/2024 and quarterly incremental "trend" increases effective 4/1/2024, 7/1/2024 and 10/1/2024.
- Company Filing Number: 2705
- SERFF Filing Number: CFAP-133618363


## Company Contact Information:

- Primary Contact Name: Mr. Gregory Sucher, FSA, MAAA
- Primary Contact Telephone Number: 410-998-5988
- Primary Contact E-Mail Address: Gregory.Sucher@CareFirst.com


### 4.3 Proposed Rate Changes (Small Group market)

Base rates are changing $8.1 \%$ on average for 1Q24. The range is $6.6 \%$ to $12.8 \%$. The estimated average base rate changes for 2Q24, 3Q24, and 4Q24 are $8.6 \%, 9.0 \%$ and $9.5 \%$, respectively. This filing applies to all new and renewing, in-force business in the guaranteed renewable, non-grandfathered, ACA, metaled benefit plans. The number of policyholders affected by this rate change is 30,324 .

## Reason for Rate Change(s):

The main drivers supporting the rate change are 1) an increase in the base period claims experience of the combined pool, 2) an increase in trend, and 3) lower projected changes in pool morbidity.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

### 4.4 Market Experience (Combined Individual/Small Group market)

Our SRP reflects all covered lives for every non-grandfathered product in our market per 45 CFR Part § 156.80 (d).

### 4.4.1 Experience and Current Period Premium, Claims, and Enrollment

The incurred period is $1 / 1 / 2022$ through $12 / 31 / 2022$, as required.

Paid Through Date: 2/28/2023
Current Date: 2/28/2023
Premiums (prior to MLR rebates) in Experience Period: \$299,556,877
Experience Period Member Months: 589,241
Current Date Members: 50,692

## Allowed and Incurred Claims Incurred During the Experience Period

## Allowed Claims

- Processed through issuer's claim system: $\$ 288,156,280$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: \$10,787,514


## Incurred Claims

- Processed through issuer's claim system: $\$ 250,850,478$
- Processed outside issuer's claim system: $\$ 0$
- IBNR: $\$ 9,295,459$


## Method used for determining Allowed Claims

The allowed claims come directly from our claim records and account for capitations by applying contracted PMPM amounts directly to enrollment from the experience period. Drug rebates from the experience period are also included.

## Support for IBNR estimates

Our estimates of IBNR paid claims were derived using a "chain and ladder" model based on the most recent 36 months to derive the completion factor and IBNR for each incurred month. Estimates of IBNR allowed claims were derived using the same completion factors as those estimated based on paid claims.

### 4.4.2 Benefit Categories

Inpatient (hospital), outpatient (hospital), professional, other medical (non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, pediatric dental services and other), prescription drug \& capitations.

### 4.4.3 Projection Factors

### 4.4.3.1 Trend Factors

## Trend Factors (Cost/Utilization):

Exhibit 8 in the Memorandum contains our selected annual utilization and unit cost trends by service category. Unit cost and utilization trends were set by service category to produce the overall anticipated trend of $6.5 \%$, which is an increase compared to the $5.4 \%$ trend assumed in our prior filing. Current observed medical trends as of 202212 are $7.8 \%$, down from $17.8 \%$ in 202112. Current observed drug trends are $9.3 \%$ as of 202212, up from $7.9 \%$ in 202112. The composite medical and drug trend is $8.1 \%$ as of 202212, down from 15.2\% in 202112.

When normalized for induced demand, network, and demographics, the observed composite trends of $8.1 \%$ in 202212 and $15.2 \%$ in 202112 become $7.3 \%$ and $14.5 \%$, respectively.

Using the proposed trend factor, in combination with other assumptions such as morbidity, etc., the annualized allowed PMPM change between 2024 and 2022 represented in this filing is $6.8 \%$.

### 4.4.3.2 Adjustments to Trended EHB Allowed Claims PMPM

## Morbidity Adjustment:

Exhibit 4 in our memorandum contains support for this adjustment. To measure the projected morbidity of our population, we split our projected population into cohorts defined by metal tier and membership type. Membership type is defined as new member, existing member, or transfer from other lines of business.

Consistent with the rules in the 2024 Unified Rate Review Instructions, we began our morbidity projection by normalizing allowed claims for each of the cohorts outlined above for projected changes in age, gender, network and induced utilization.

We have not reflected any morbidity adjustments to the base period normalized allowed PMPMs by metal tier for the existing and transfer membership types. Exhibit 4 demonstrates how these PMPMs are unchanged from the current year YTD to remainder of current year. For the new membership type we have assumed a claims PMPM by metal equal to that of the existing members.

The resulting morbidity calculation is completed in steps split by year:

- Once the remainder of current year (2023) is completed, the membership and claims by metal are combined to derive a total estimate for the year.
- This result carries over to the rating year (2024) as the metal specific normalized PMPMs for the existing members
- The assumed claims PMPMs by metal for the new members are again assumed to equal those for the existing members.
- Transfer members PMPMs are treated separately and reflect base period amounts projected forward. Our projection factor for these members is 1.0 .
- Once these PMPMs are set, the final morbidity calculation is driven by the projected member months at these levels.

The total morbidity change from 2022 to 2024 is expected to be $1.5 \%$, which is the factor used in Exhibit 1 in the calculation of the market adjustment index rate.

## Demographic Shift:

Exhibit 6 in the Memorandum contains support for our adjustment due to the anticipated change in the average age of this population between the experience and projection periods. Our methodology measures the change in average demographic factor between the base and rating periods. The demographic factors used are from an internal age/gender curve with an approximate 4.5:1 ratio (age 64+ to age 21 factors). Factors for both time periods are weighted using member months and the ratio of the two is applied as our market level adjustment.

## Plan Design Changes:

Exhibit 5 in the Memorandum details our support for this adjustment to account for anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience and projection periods. Our methodology measures the change in the average induced utilization factor between the base and rating periods. The factors used are the metal level factors from the federal risk adjustment program. Once the average internal pricing AV, weighted by member months, is determined for both the experience and rating periods the linearly interpolated factor is determined. The ratio of these two factors is applied as our market level adjustment.

## Other Adjustments:

Exhibit 7 in the Memorandum details our support for these adjustments. We are proposing additional other adjustments for changes to our capitation fees and drug rebates.

### 4.4.3.3 Manual Rate Adjustments

Not applicable, as experience was determined to be fully credible. The Unified Rate Review Template (URRT) forces the use of a projection period ending twelve months after the effective date. This presumes all rates change on the effective date. This is inconsistent with our understanding of the DC small group market post-1/1/14. In this filing, we are using a projection period ending with $3 / 31 / 2025$ for our first quarter 2024 Index Rate Projection since business may be sold with this rate through $3 / 31 / 2024$ and a one-year rate guarantee applies. The trends used in the URRT therefore will not produce the correct projected allowed amount PMPM. As such, we have assigned this projected amount a credibility factor of $0 \%$ and
have entered the projected amounts corresponding to those in our rate filing using the Manual Rate section.

### 4.4.3.4 Credibility of Experience

Exhibit 2 in the Memorandum contains a summary of our base period experience, including member months. We have assigned full credibility to this experience.

### 4.4.3.5 Establishing the Index Rate

The experience period index rate for this filing is $\$ 507.18$ and the projection period index rate is $\$ 578.44$. Both rates and the adjustments made to develop the projected amount from the experience period amount can be found on Exhibit 1 of the Memorandum. Specifically, these adjustments correspond to those outlined in sections 4.4.3.1 and 4.4.3.2.

## Small Group Quarterly Rate Filings

This filing is an annual submission and includes scheduled quarterly trend increases.

### 4.4.3.6 Development of the Market-wide Adjusted Index Rate

The Market-wide Adjusted Index Rate for the Small Group market is $\$ 601.52$ and is derived by multiplying the projection period index rate with the market level adjustments for the risk adjustment program. Details for the risk adjustment program can be found below.

## Reinsurance

There are no reinsurance recoveries applicable to this market.

## Risk Adjustment Payment/Charge:

The Experience Period Risk Adjustment transfers in the URRT are based on the most recent Wakely results.

Our projected 2024 risk adjustment transfers, found in Exhibit 9, have been calculated consistent with our membership and morbidity projections found elsewhere in this filing. To project the risk adjustment factors from 2022 to 2024, we have assumed an increase in the statewide premium of $21.1 \%$ which reflects an estimate of an average 13.4\% increase in 2023 and $6.8 \%$ increase in 2024. We have assumed that our CFI Small Group market share will increase from $79.7 \%$ in 2022 to $80.0 \%$ in 2024. We have assumed that our CFI Small Group PLRS ratio to the state will remain the same from 1.014 in 2022 to 1.014 in 2024. The resultant estimate of risk adjustment is that the BlueChoice payable transfer PMPM for the Small Group market will increase from - $\$ 19.40$ in 2022 to $-\$ 19.57$ in 2024. Combined with the $-\$ 19.57$ is a projected HCRP net PMPM payable of -\$0.71, which results in a total projected risk adjustment payable of -\$20.29.

The risk adjustment estimates above are calculated separately for the Individual market and the Small Group market as required. This approach is different than the blended approach used to calculate the Index Rate, and therefore there is an inconsistency between the risk assumed in rates and the claims data used in the calculation.

If a merged Individual and Small Group risk adjustment methodology was used, the rate change for Small Group BlueChoice is estimated to be $11.5 \%$.

## Exchange User Fees:

There are no applicable exchange user fees since the rates in this filing are not offered on the Federal Marketplace.

### 4.4.4 Plan Adjusted Index Rate

Exhibit 11 in the Memorandum displays the adjustments made for each plan. Every plan adjusted index rate is developed from the market adjusted index rate using only the allowable plan level modifiers as follows:

- Actuarial value and cost-sharing design of the plan: The actuarial value for each plan was determined using our own internal model and estimates the ratio of paid to allowed dollars given that plan's benefit design and the assumed allowed amount consistent with the projection period index rate. The assumed actuarial values also include a multiplicative factor applied uniformly across plans. The application of the AV to an index rate that is the same across all plans results in a member months weighted average AV (and resulting average paid PMPM assumed in rates) that may be materially deficient depending on the distribution of projected membership and actual cost. This factor accounts for the deficiency specific to this block of business. The URRT instructions state that this adjustment may "...take into account the benefit differences and utilization differences due to differences in cost-sharing." As a result, our plan adjusted index rates also include adjustments to account for the impact the metal level has on utilization.
- Provider network: There are 5 types of network factors: Lock In/Referral, Open Access, Open Access Opt-Out, Open Access Plus, and Open Access Advantage.
- Benefits in addition to EHBs: There is an adjustment to account for abortion coverage (which are offered in addition to EHBs).
- Administrative costs: See Exhibit 10A in the Memorandum for the assumed values of the following additional items.

1. Administrative Expense (G\&A)
2. Broker Commissions \& Fees
3. Contribution to Reserve (Post-Tax)
4. State Premium Tax
5. Federal Income Tax (FIT)
6. Risk Adjustment User Fee
7. Patient-Centered Outcomes Research Institute Fee (PCORI)
8. Exchange Assessment Fee

For each plan, we have taken the applicable adjustment factor from each category above and multiplied them by the market adjusted index rate to derive each plan adjusted index rate.

### 4.4.5 Calibration

## Age Curve Calibration

We have calibrated to the rounded weighted average age which was determined as the age for the factor nearest our projected average factor. We have used the standard DC age curve factors and weighted them using member months in our calculation.

A demonstration of how the plan adjusted index rates and the age curve are used to generate the schedule of premium rates for each plan can be found in Exhibit 13.

## Geographic Factor Calibration

We have elected not to rate for geographic region.

## Tobacco Use Rating Factor Calibration

We have elected not to rate for tobacco usage.

### 4.4.6 Consumer Adjusted Premium Rate Development

The premium rate that a given consumer will be charged is calculated by first taking the plan adjusted index rate for that member's chosen plan and dividing by the projected average age rating factor. The resulting value is the base rate for that plan. The final step in determining a consumer adjusted premium rate is to take the rate from the first step and multiply it by the corresponding factor for that member's age from the standard DC age curve. Rate charts are provided for all the consumer adjusted premiums.

### 4.5 Projected Loss Ratio

The projected loss ratio for the rates provided in this file, using the Federally-prescribed MLR methodology, is $83.0 \%$ for the Small Group market and $83.3 \%$ for the combined Individual/Small Group market. Details behind this calculation can be found in Exhibit 10B.

### 4.6 Plan Product Information

### 4.6.1 AV Metal Values

The majority of our 2024 plans include varying cost share levels for some services that depend on the setting in which care is delivered. The HHS AV calculator was used to compute two separate AVs for each impacted plan - one which applied the higher level of cost-share, and one which applied the lower level of cost-share. The results were blended assuming $83 \%$ of the designated services are rendered in higher cost-share setting and the remaining $17 \%$ at the lower, consistent with experience from our small group and individual markets. Plans without these features used the AV calculator without modification

Additional details regarding the unique plan designs not accommodated by the HHS AV Calculator along with printouts for each plan are provided in the "Actuarial Memorandum" section of the Supporting Documentation tab of the SERFF filing.

### 4.6.2 Membership Projections

The membership projections found in Worksheet 2 of the URRT were developed from enrollment as of 2/28/2023 using assumptions for termination rates, new sales and transfers. The projections also incorporate any plan mappings anticipated between that month and the rating period. For new plan offerings where no plans are being uniformly modified into them, a minimum level of enrollment was assumed.

Also, Section III on Worksheet 2 of the URRT is out of balance with worksheet 1 . This is because Worksheet 1 is based on the combined Individual/Small Group experience per the DC HBX Carrier Manual, while Worksheet 2 includes only the Individual plans. Therefore, because of Small Group being included at the pool level but not on the plan level, there is a large difference between the 2 worksheets.

### 4.6.3 Terminated Plans and Products

Plan mappings from the experience period to the rating period can be found in Appendix - Mapping.

### 4.6.4 Plan Type

Each plan in Worksheet 2, Section I of the URRT contains a plan type that describes the plan exactly.

### 4.7 Miscellaneous Instructions

### 4.7.1 Effective Rate Review Information (Optional)

We have no additional exhibits.

### 4.7.2 Reliance

We do not have any reliance to state.

### 4.7.3 Actuarial Certification

Included in the Memorandum.

# BlueChoice Inc. <br> d.b.a. CareFirst BlueCross BlueShield <br> (NAIC \# 96202) 

> Rate Filing \# 2705
> D.C. Small Group Products
> Rate Filing Effective $1 / 1 / 2024$

Actuarial Memorandum

## BlueChoice Inc.

(NAIC \# 96202)

## H.R. 3950 - Public Law 111-148 - Patient Protection and Affordable Care Act (ACA) <br> D.C. Small Group Products <br> Rate Filing Effective 1/1/2024 <br> Actuarial Certification

I, Gregory Sucher, am a(n) Actuary with CareFirst BlueChoice doing business as CareFirst BlueCross BlueShield. I am a member of the American Academy of Actuaries (AAA) in good standing and have the education and experience necessary to perform the work. Rates were developed in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct. While other ASOPs apply, a sample listing is below.
i. ASOP No. 5, Incurred Health and Disability Claims
ii. ASOP No. 8, Regulatory Filings for Health Plan Entities
iii. ASOP No. 12, Risk Classification
iv. ASOP No. 23, Data Quality
v. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
vi. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health and Benefit Plans
vii. ASOP No. 41, Actuarial Communications
viii. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

I have been involved in the development of these rates, and to the best of my knowledge and understanding, the rates in this filing have been developed in accordance with the available regulations and guidance. Should new guidance be released, this filing may be revised. I certify that this filing has been prepared based on sound and commonly accepted actuarial principles, practices and assumptions in the aggregate for the legal entity.

I further certify the following:

1. The projected Index Rate is:
a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
b. Developed in compliance with the applicable Actuarial Standards of Practice
c. Reasonable in relation to the benefits provided and the population anticipated to be covered
d. Neither excessive nor deficient
2. The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and 45 CFR § 156.80(d)(2) were used to generate plan level rates. These rates have been calibrated to account for age (geography and tobacco are not applicable).
3. Consistent with 45 CFR § 156.135, the 2024 HHS Actuarial Values (AV) Calculator was used to determine the AV metal values shown in Worksheet 2 of Part I of the Unified Rate Review Template (URRT) for all plans except those specified. Where necessary, the AVs of the benefits proposed have been calculated with minimal modifications to the AV calculator as described in the Actuarial Memorandum.

As a qualifier to the opinion, the URRT does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

For our initial submission, we have not adjusted 2024 rates to reflect potential impacts of Medicaid redeterminations. We reserve the right to update assumptions as appropriate during the review process.

$$
\text { Gregory Sucher Digitally signed by Gregory Sucher } \begin{aligned}
& \text { Date: 2023.05.01 } 10: 36: 38-04 \mathbf{c}^{\prime} 00^{\prime}
\end{aligned}
$$

Gregory Sucher, FSA, MAAA<br>Actuary<br>CareFirst BlueCross BlueShield<br>Mail Drop-Point 01-720<br>10455 Mill Run Circle<br>Owings Mills, MD 21117

## Table of Contents

| Page | Exhibit Name/Description |
| :--- | :--- |
| 1 | Cover Page |
| 2 | Actuarial Certification |
| 3 | Table of Contents |
| 4 | Exhibit 1 - Summary |
| 5 | Exhibit 2 - Base Period Allowed |
| 6 | Exhibit 3 - Non-EHB |
| 7 | Exhibit 4 - Morbidity |
| 8 | Exhibit 5 - Induced Demand |
| 9 | Exhibit 6 - Demographics |
| 10 | Exhibit 7 - Other Adjustments |
| 11 | Exhibit 8 - Trend |
| 12 | Exhibit 9 - Risk Adjustment |
| 13 | Exhibit 10A - Desired Loss Ratio |
| 14 | Exhibit 10B - Federal MLR |
| 15 | Exhibit 10B - Combined Federal MLR |
| 16 | Exhibit 11 - Plan Adjusted Index Rates |
| 17 | Exhibit 12 - HHS Actuarial Values |
| 18 | Exhibit 13 - Age Calibration |
| 19 | Exhibit 14 - Age Factors |
| 20 | Exhibit 15 - Induced Utilization Factors |
| 21 | Appendix - Network Factors |
| 22 | Appendix - HIOS ID Mappings |
| 23 | Appendix - Rate Changes |
| 24 | Appendix - Quarterly Changes |
| 25 | Appendix - Max Renewal |
| $26-27$ | Appendix - Form Numbers |
| $28-33$ | Appendix - Experience by Service Category |
| 34 | Appendix - Total Experience |

## Exhibit 1 - Market Adjusted Index Rate Summary

|  |  | 2024 |  | Exhibit |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Base Period Total Allowed | \$ | 507.34 | 2 |
| (2) | Base Period Non-EHB PMPM | \$ | 0.15 | 2 |
| (3) | Experience Period Index Rate | \$ | 507.18 |  |
| (4) | Change in Morbidity |  | 1.0152 | 4 |
| (5) | Additional Population Adjustment |  | 1.0000 |  |
| (6) | Induced Demand |  | 0.9960 | 5 |
| (7) | Projection Period Utilization and Network Adjustment |  | 1.0000 |  |
| (8) | Demographic Adjustment |  | 0.9986 | 6 |
| (9) | Area Adjustment |  | 1.0000 |  |
| (10) | Additional "Other" Adjustments |  | 0.9966 | 7 |
| (11) | Annualized Trend |  | 6.5\% | 8 |
| (12) | Months of Trend |  | 24.0 |  |
| (13) | Unit cost \& Utilization/1,000 Trend Factor |  | 1.1333 |  |
| (14) | Projection Period Index Rate | \$ | 578.44 |  |
| (15) | Risk Adjustment Program |  | 1.0399 | 9 |
| (16) | Federal Exchange User Fee |  | 1.0000 |  |
| (17) | Market Adjusted Index Rate | \$ | 601.52 |  |
|  | Without Risk Adjustment | \$ | 578.44 |  |

The projection period index rate was developed by projecting individual URRT service categories and then building up into a total PMPM. As a result the adjustments above may not match the referenced exhibits exactly because these represent the average factor when considering application at the service category level.

Exhibit 2 - Base Period Experience

| Service Category |  |  |  | Utilization | Utilization per |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Incurred Allowed | Allowed PMPM | Average <br> Cescription | $\mathbf{1 , 0 0 0}$ |  |  |  |  |
| Cost/Service |  |  |  |  |  |  |  |

## Exhibit 3 - Non-EHB Adjustment

2024 On-Exchange 2024 Off-Exchange

| $(1)$ | Blended Index Rate | $\$$ | 593.81 | $\$$ | 593.81 |  |
| :--- | :--- | ---: | ---: | ---: | ---: | ---: |
| $(2)$ | Non-EHB PMPM | $\$$ | 0.11 | $\$$ | 0.11 |  |
| $(3)$ | Total | $\$$ | 593.92 | $\$$ | 593.92 |  |
| $(4)$ | Plan Level Adjustment |  | 1.0002 |  | $\mathbf{1 . 0 0 0 2}$ | $(3) /(1)$ |





## Exhibit 5 - Induced Utilization Adjustment Factor

| Year | Actuarial Value | Induced Demand Factor |  |
| :--- | ---: | ---: | ---: |
|  |  |  |  |
| (1) 2022 | $82.92 \%$ | 1.1004 |  |
| (2) Projected 2024 | $82.29 \%$ | 1.0960 |  |
| (3) Adjustment* |  |  |  |

*Applied to all service categories except capitations

Exhibit 6 - Demographic Adjustment

|  | Period | Cohort | Demo Factor* | Weight | Average Age** |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $(1)$ | Base Period | All | 1.6746 | $100.0 \%$ | 34.3 |
| $(2)$ | Rating Period | Existing | 1.7249 | $79.6 \%$ |  |
|  |  | New | 1.4471 | $16.6 \%$ |  |
|  |  | Transfer | 1.5544 | $3.8 \%$ |  |
| $(3)$ | Rating Period | All | 1.6723 | $100.0 \%$ | 34.3 |
| $(4)$ | Demographic Adjustment*** | All | $\mathbf{0 . 9 9 8 6}$ |  |  |

(3) / (1)
*Demo factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**Average ages are member weighted
***Applied to all service categories except capitations

## Exhibit 7 - Factors for Additional "Other" Adjustments

| Capitation adjustment |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| (1) | Experience Period Capitations PMPM (EHBs only) | \$ | 0.81 |  |
| (2) | Projection Period Capitations PMPM (EHBs only) | \$ | 0.66 |  |
| (3) | Adjustment to Capitation Category |  | 0.8165 | (2)/(1) |
| Drug Rebates adjustment |  |  |  |  |
| (4) | Experience Period Allowed Rx PMPM (Pre-Rebates) | \$ | 137.81 |  |
| (5) | Morbidity |  | 1.0152 | Exhibit 4 |
| (6) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (7) | Demographics |  | 0.9986 | Exhibit 6 |
| (8) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
| (9) | Projected Target Allowed Rx PMPM using Multiplicative Factors (Pre-Rebates) | \$ | 175.54 | $(4)^{*}(5)^{*}(6) * *(7)^{*}(8)$ |
| (10) | Target Projection Period Rx Rebates PMPM | \$ | 43.12 |  |
| (11) | Target Post-Rebates Allowed Rx PMPM using Target Projection Period Rx Rebates PMPM | \$ | 132.42 | (9)-(10) |
| (12) | Experience Period Rx Rebates PMPM | \$ | 32.42 |  |
| (13) | Experience Period Allowed Rx PMPM (Post-Rebates) | \$ | 105.39 | (4)-(12) |
| (14) | Morbidity |  | 1.0152 | Exhibit 4 |
| (15) | Induced Demand |  | 0.9960 | Exhibit 5 |
| (16) | Demographics |  | 0.9986 | Exhibit 6 |
| (17) | Rx Trend (Force of Trend) |  | 1.2614 | Exhibit 8 |
|  | Projection Period Allowed Rx PMPM using Multiplicative Factors (Post-Rebates) | \$ | 134.24 | $(13)^{*}(14)^{*}(15) *(16)^{*}(17)$ |
|  | Adjustment to Drug Category |  | 0.9864 | (11)/(18) |


|  | PMPM |  | Adjustment |
| :--- | ---: | ---: | ---: |
|  | Inpatient Hospital | $\$$ | 81.65 |

## Exhibit 8 - Annual Trend Assumptions

|  | 2022 |  |  |  |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| EHB PMPM | Weight | Utilization/1,000 | Unit Cost | Trended <br> Composite |  |  |
| Inpatient Hospital | $\$$ | 77.10 | $15.2 \%$ | 1.0303 | 0.9940 | 1.0488 |
| Outpatient Hospital | $\$$ | 101.38 | $20.0 \%$ | 1.0173 | 1.0630 | 1.1694 |
| Professional | $\$$ | 181.13 | $35.7 \%$ | 1.0123 | 1.0320 | 1.0914 |
| Other Medical | $\$$ | 41.39 | $8.2 \%$ | 1.0443 | 0.9870 | 1.0624 |
| Capitation | $\$$ | 0.81 | $0.2 \%$ | 1.0000 | 1.0000 | 1.0000 |
| Prescription Drug | $\$$ | 105.39 | $20.8 \%$ | 1.0323 | 1.0880 | 1.2614 |
| Total | $\$$ | 507.18 | $100.0 \%$ |  |  | 1.0646 |
|  |  |  |  |  |  | 1.0646 |

## Exhibit 9 - Risk Adjustment

| Statewide 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2022 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,033,231 |  | 1.109 | 1.034 | 1.000 | 1.095 | 0.814 | 1.225 | 0.925 |  |  | \$ 479.69 |
| CFI \& Competition 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 823,120 | 79.7\% | 1.125 | 1.038 | 1.000 | 1.093 | 0.810 | 1.241 | 0.923 |  |  |  |
| Competition Non-Catastrophic | 210,112 | 20.3\% | 1.047 | 1.019 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
| 2022 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| Catastrophic |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 24,833 | 4.5\% | 0.539 | 1.037 | 1.000 | 1.000 | 0.600 | 0.539 | 0.622 | -\$2,765,708 | -\$111.37 |  |
| Silver | 132,573 | 24.2\% | 0.835 | 1.062 | 1.000 | 1.030 | 0.700 | 0.860 | 0.765 | -\$7,963,900 | -\$60.07 |  |
| Gold | 234,325 | 42.7\% | 1.008 | 1.023 | 1.000 | 1.080 | 0.800 | 1.088 | 0.884 | -\$7,530,640 | -\$32.14 |  |
| Platinum | 156,771 | 28.6\% | 1.354 | 1.046 | 1.000 | 1.150 | 0.900 | 1.557 | 1.083 | \$7,619,155 | \$48.60 |  |
| Total | 548,502 | 100.0\% | 1.044 | 1.040 | 1.000 | 1.084 | 0.795 | 1.142 | 0.900 | -\$10,641,094 | -\$19.40 |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Statewide 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months |  | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM | Statewide PMPM 2024 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Small Group | 1,115,571 |  | 1.039 | 1.024 | 1.000 | 1.094 | 0.813 | 1.147 | 0.915 |  |  | 580.96 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| CFI \& Competition 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
| CFI Non-Catastrophic | 892,457 | 80.0\% | 1.053 | 1.028 | 1.000 | 1.092 | 0.809 | 1.161 | 0.913 |  |  |  |
| Competition Non-Catastrophic | 223,114 | 20.0\% | 0.980 | 1.009 | 1.000 | 1.102 | 0.828 | - | - |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2024 |  |  |  |  |  |  |  |  |  |  |  |  |
| Metallic Tier | Member Months | Distribution | PLRS | ARF | GCF | IDF | AV | PWRS | PWORS | Transfer \$ | PMPM |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bronze | 28,994 | 4.7\% | 0.528 | 1.026 | 1.000 | 1.000 | 0.600 | 0.528 | 0.615 | -\$3,575,225 | -\$123.31 |  |
| Silver | 149,617 | 24.0\% | 0.789 | 1.049 | 1.000 | 1.030 | 0.700 | 0.813 | 0.756 | -\$10,217,994 | -\$68.29 |  |
| Gold | 262,646 | 42.1\% | 0.947 | 1.014 | 1.000 | 1.080 | 0.800 | 1.022 | 0.876 | -\$10,108,381 | -\$38.49 |  |
| Platinum | 182,021 | 29.2\% | 1.276 | 1.034 | 1.000 | 1.150 | 0.900 | 1.467 | 1.070 | \$11,702,423 | \$64.29 |  |
| Total | 623,278 | 100.0\% | 0.986 | 1.029 | 1.000 | 1.085 | 0.796 | 1.079 | 0.892 | -\$12,199,176 | -\$19.57 |  |


*Adjustment Factor $=(\$ 593.81-\$-23.45+\$ 0.24) / \$ 593.81$

## Exhibit 10A - Desired Incurred Claims Ratio

|  | 1Q 2024 |  |  | 2Q 2024 |  |  | 3Q 2024 |  |  | 4Q 2024 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |  | PMPM | \% of Revenue |
| Allowed Claims | \$ | 581.99 |  | \$ | 591.33 |  | \$ | 600.86 |  | \$ | 610.59 |  |
| Paid/Allowed Ratio |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |  | 86.0\% |  |
| Paid Claims \& Capitations | \$ | 500.43 |  | \$ | 508.47 |  | \$ | 516.66 |  | \$ | 525.03 |  |
| Risk Adjustment Transfer \& HCRP (Paid Basis) | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  | \$ | (20.29) |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 520.72 | 80.4\% | \$ | 528.75 | 80.4\% | \$ | 536.95 | 80.5\% | \$ | 545.32 | 80.5\% |
| Administrative Expense |  | \$57.63 | 8.9\% |  | \$58.53 | 8.9\% |  | \$59.20 | 8.9\% |  | \$60.02 | 8.9\% |
| Broker Commissions \& Fee |  | \$24.23 | 3.7\% |  | \$24.39 | 3.7\% |  | \$24.50 | 3.7\% |  | \$24.64 | 3.6\% |
| Contribution to Reserve (Post-Tax) | \$ | 20.73 | 3.2\% | \$ | 21.04 | 3.2\% | \$ | 21.35 | 3.2\% | \$ | 21.67 | 3.2\% |
| Investment Income Credit | \$ | (0.65) | -0.1\% | \$ | (0.66) | -0.1\% | \$ | (0.67) | -0.1\% | \$ | (0.68) | -0.1\% |
| Risk Charge | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Non-ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| State Premium Tax | \$ | 12.96 | 2.0\% | \$ | 13.15 | 2.0\% | \$ | 13.34 | 2.0\% | \$ | 13.54 | 2.0\% |
| State Assessment Fee | \$ | 0.65 | 0.1\% | \$ | 0.66 | 0.1\% | \$ | 0.67 | 0.1\% | \$ | 0.68 | 0.1\% |
| Reinsurance Program Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| State Income Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Federal Income Tax | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| ACA Taxes \& Fees |  |  |  |  |  |  |  |  |  |  |  |  |
| Health Insurer Tax | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| Risk Adjustment User Fee | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% | \$ | 0.21 | 0.0\% |
| Exchange Assessment Fee | \$ | 5.18 | 0.8\% | \$ | 5.26 | 0.8\% | \$ | 5.34 | 0.8\% | \$ | 5.42 | 0.8\% |
| Federal Exchange User Fee | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% | \$ | - | 0.0\% |
| PCORI Tax | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.28 | 0.0\% | \$ | 0.29 | 0.0\% |
| BlueRewards/Incentive Program | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% | \$ | 0.68 | 0.1\% |
| Total Revenue | \$ | 647.80 | 100.0\% | \$ | 657.55 | 100.0\% | \$ | 667.18 | 100.0\% | \$ | 677.20 | 100.0\% |
| Plan Level Admin Load Adjustment |  | 1.2435 |  |  | 1.2431 |  |  | 1.2421 |  |  | 1.2414 |  |
| Projected Member Months |  | 163,656 |  |  | 96,433 |  |  | 118,716 |  |  | 244,473 |  |
| Average Members |  | 13,638 |  |  | 8,036 |  |  | 9,893 |  |  | 20,373 |  |
| \% Total 2024 |  | 26.3\% |  |  | 15.5\% |  |  | 19.0\% |  |  | 39.2\% |  |
| 13 |  |  |  |  |  |  |  |  |  |  |  |  |
| /2023 | Confidential - Sensitive and Proprietary Financial Information |  |  |  |  |  |  |  |  | Exhibit 10A - DICR_SG |  |  |

## Exhibit 10B - Federal MLR

|  | Total 2024 PMPM / \% |  |
| :---: | :---: | :---: |
| Traditional MLR Development |  |  |
| Paid Claims \& Capitations (Post-3Rs) | \$ | 534.70 |
| Total Revenue | \$ | 664.53 |
| Traditional MLR (i.e. DICR) |  | 80.5\% |
| Federal MLR Development |  |  |
| Numerator Adjustments |  |  |
| BlueRewards/Incentive Program | \$ | 0.68 |
| Quality Improvement Expenses | \$ | 2.17 |
| Removal of non-care costs under MLR guidelines | \$ | (6.54) |
| Denominator Adjustments |  |  |
| Non-ACA Taxes \& Fees | \$ | 19.27 |
| ACA Taxes \& Fees | \$ | 5.81 |
| Federal MLR Numerator | \$ | 531.01 |
| Federal MLR Denominator | \$ | 639.45 |
| Federal MLR |  | 83.0\% |
| Projected Member Months |  | 623,278 |

Exhibit 10B - Federal MLR (Combined SG \& Individual)


Exhibit 11 - Plan Adjusted Index Rates

| HIOS Plan ID | Plan Name | Plan Type | Metallic Tier | Exchange | Network | Market Adjusted Index Rate | Internal Pricing AV | Network Factor | Induced Utilization | Non-EHB | Capped Dependents | Admin | Plan Adjusted Index Rate |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8649 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$684.28 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8714 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$689.42 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | POS | PLAtinum | On | Open Access Advantage | \$601.52 | 0.9652 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$813.13 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | pos | SILVER | On | Open Access Advantage | \$601.52 | 0.7840 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.57 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6623 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$485.18 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7471 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$563.73 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8355 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$661.05 |
| 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7483 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$564.63 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7844 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$591.85 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7498 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$565.72 |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.8217 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$650.08 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | POS | SILVER | On | Open Access Advantage | \$601.52 | 0.7690 | 1.0593 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$580.22 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | POS | BRONZE | On | Open Access Advantage | \$601.52 | 0.6642 | 1.0593 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$486.56 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | POS | GOLD | On | Open Access Advantage | \$601.52 | 0.9086 | 1.0593 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$718.85 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | POS | Platinum | On | Open Access Advantage | \$601.52 | 0.9420 | 1.0593 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$793.60 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8416 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$588.33 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8635 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$603.61 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9630 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$716.77 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7689 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$512.56 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | HMO | SILVER | On | Open Access | \$601.52 | 0.7524 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$501.63 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6373 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$412.46 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7273 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$484.86 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7333 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.85 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | нмо | GOLD | On | Open Access | \$601.52 | 0.8210 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$573.90 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | нмо | SILVER | On | Open Access | \$601.52 | 0.7322 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$488.11 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | нмо | GOLD | On | Open Access | \$601.52 | 0.8103 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$566.44 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | нмо | BRONZE | On | Open Access | \$601.52 | 0.6403 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$414.45 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6417 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$415.37 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | нмо | BRONZE | On | Open Access | \$601.52 | 0.6654 | 0.9359 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$430.69 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | нмо | GOLD | On | Open Access | \$601.52 | 0.9041 | 0.9359 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$632.02 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | нмо | PLAtinum | On | Open Access | \$601.52 | 0.9746 | 0.9359 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.41 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | нмо | SILVER | On | Open Access | \$601.52 | 0.7403 | 0.9359 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$493.51 |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 Ded | нмо | PLAtinum | On | Lock In / Referral | \$601.52 | 0.9621 | 0.8914 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$682.05 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.8602 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$572.69 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | нмо | GOLD | On | Lock In / Referral | \$601.52 | 0.9053 | 0.8914 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$602.67 |
| 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Connect | нмо | SILVER | On | Lock In / Referral | \$601.52 | 0.7245 | 0.8914 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$460.01 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | нмо | BRONZE | On | Lock In / Referral | \$601.52 | 0.5959 | 0.8914 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$367.36 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7719 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$527.20 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7313 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$499.49 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8579 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$614.40 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | POS | GOLD | On | Open Access Plus | \$601.52 | 0.8651 | 0.9589 | 0.9983 | 1.0002 | 1.0000 | 1.2435 | \$619.54 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | pos | bronze | On | Open Access Plus | \$601.52 | 0.6423 | 0.9589 | 0.9243 | 1.0002 | 1.0000 | 1.2435 | \$425.89 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | POS | SILVER | On | Open Access Plus | \$601.52 | 0.7464 | 0.9589 | 0.9521 | 1.0002 | 1.0000 | 1.2435 | \$509.81 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | POS | PLAtinum | On | Open Access Plus | \$601.52 | 0.9368 | 0.9589 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$714.37 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | POS | PLATINUM | On | Open Access Opt-Out | \$601.52 | 0.9632 | 0.9474 | 1.0630 | 1.0002 | 1.0000 | 1.2435 | \$725.71 |

Exhibit 12-AV Values

| HIOS Plan ID | HIOS Plan Name | HHS AV |
| :---: | :---: | :---: |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded | 0.808 |
| 86052DC0440011 | BlueChoice Advantage Gold 800 Ded | 0.808 |
| 86052DC0440012 | BlueChoice Advantage Platinum 0 Ded | 0.910 |
| 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0440022 | IlueChoice Advantage Silver 5350 Ded Virtual Connec | 0.714 |
| 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded BlueFund HSA | 0.720 |
| 86052DC0440025 | BlueChoice Advantage Silver 6500 Ded | 0.715 |
| 86052DC0440026 | 3 lueChoice Advantage Gold 3000 Ded Virtual Connec | 0.787 |
| 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0440031 | BlueChoice Advantage Bronze 6000 Ded | 0.649 |
| 86052DC0440032 | BlueChoice Advantage Gold 0 Ded | 0.814 |
| 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded | 0.905 |
| 86052DC0460009 | BlueChoice HMO Gold 1500 Ded | 0.809 |
| 86052DC0460010 | BlueChoice HMO Gold 800 Ded | 0.808 |
| 86052DC0460011 | BlueChoice HMO Platinum 0 Ded | 0.910 |
| 86052DC0460012 | BlueChoice HMO HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2250 Ded | 0.720 |
| 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0460020 | BlueChoice HMO Silver 1900 Ded | 0.718 |
| 86052DC0460021 | BlueChoice HMO HSA/HRA Gold 1600 Ded | 0.814 |
| 86052DC0460023 | BlueChoice HMO Silver 6500 Ded | 0.715 |
| 86052DC0460024 | BlueChoice HMO Gold 3000 Ded Virtual Connect | 0.787 |
| 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded | 0.649 |
| 86052DC0460030 | BlueChoice HMO HSA Standard Bronze \$6,350 | 0.649 |
| 86052DC0460031 | BlueChoice HMO Standard Bronze \$7,500 | 0.645 |
| 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 0.819 |
| 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 | 0.904 |
| 86052DC0460034 | BlueChoice HMO Standard Silver \$4,850 | 0.702 |
| 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded | 0.910 |
| 86052DC0480008 | BlueChoice HMO Referral Gold 800 Ded | 0.808 |
| 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded | 0.814 |
| 86052DC0480014 | ıeChoice HMO Referral Silver 5350 Ded Virtual Connı | 0.714 |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded | 0.619 |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Silver 1800 Ded | 0.717 |
| 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded | 0.719 |
| 86052DC0500015 | BlueChoice Plus Gold 1000 Ded | 0.808 |
| 86052DC0500016 | BlueChoice Plus Gold 800 Ded | 0.808 |
| 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded | 0.645 |
| 86052DC0500018 | BlueChoice Plus HSA/HRA Silver 2750 Ded | 0.720 |
| 86052DC0500019 | BlueChoice Plus Platinum 500 Ded | 0.905 |
| 86052DC0580001 | BlueChoice Plus Opt-Out Platinum 0 Ded | 0.910 |

## Exhibit 13 - Age Calibration

|  | Age Curve Calibration |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Period | Cohort | Rating Factor* | Weight | Average Age** |
| (1) | Rating Period | Existing | 1.0809 | $79.6 \%$ |  |
|  |  | New | 0.9456 | $16.6 \%$ |  |
|  | Transfer | 1.0004 | $3.8 \%$ |  |  |
|  | All | $\mathbf{1 . 0 5 5 4}$ | $\mathbf{1 0 0 . 0 \%}$ | $\mathbf{4 2 . 1}$ |  |
| (3) | Rating Period | All | $\mathbf{1 . 0 5 3 0}$ |  | $\mathbf{4 2 . 0}$ |
| $(4)$ | Calibration*** | All | $\mathbf{0 . 9 9 7 7}$ |  |  |


|  | Premium Rate Demonstration |  |
| :--- | ---: | ---: |
|  | HIOS Plan Name | BlueChoice Advantage Gold 1000 Ded |
| (5) | Plan Adjusted Index Rate | $\$ 682.73$ |
| (6) | Calibration | 0.9977 |
| (7) | Calibrated Rate | $\$ 681.18$ |
| (8) | Age 40 Factor/Rounded Avg Age Factor $=(0.975 / 1.053)$ | 0.9259 |
| (9) | Age 40 Premium Rate | $\$ 630.73$ |

(4)
$(5)^{*}(6)$
(7)*(8)
*Rating factors by cohort for the rating period are based on average factors for each cohort from the current year to date. Weights are based on expected distribution of member months.
**The rating period average age is determined from the member weighted average factor. Specifically it is linearly interpolated using the two age factors on the curve surrounding the member weighted average factor.
***Applied uniformly to all plans

## Exhibit 14 - Age Factors

| Age | Factor |
| :---: | :---: |
| <=14 | 0.654 |
| 15 | 0.654 |
| 16 | 0.654 |
| 17 | 0.654 |
| 18 | 0.654 |
| 19 | 0.654 |
| 20 | 0.654 |
| 21 | 0.727 |
| 22 | 0.727 |
| 23 | 0.727 |
| 24 | 0.727 |
| 25 | 0.727 |
| 26 | 0.727 |
| 27 | 0.727 |
| 28 | 0.744 |
| 29 | 0.760 |
| 30 | 0.779 |
| 31 | 0.799 |
| 32 | 0.817 |
| 33 | 0.836 |
| 34 | 0.856 |
| 35 | 0.876 |
| 36 | 0.896 |
| 37 | 0.916 |
| 38 | 0.927 |
| 39 | 0.938 |
| 40 | 0.975 |
| 41 | 1.013 |
| 42 | 1.053 |
| 43 | 1.094 |
| 44 | 1.137 |
| 45 | 1.181 |
| 46 | 1.227 |
| 47 | 1.275 |
| 48 | 1.325 |
| 49 | 1.377 |
| 50 | 1.431 |
| 51 | 1.487 |
| 52 | 1.545 |
| 53 | 1.605 |
| 54 | 1.668 |
| 55 | 1.733 |
| 56 | 1.801 |
| 57 | 1.871 |
| 58 | 1.944 |
| 59 | 2.020 |
| 60 | 2.099 |
| 61 | 2.181 |
| 62 | 2.181 |
| 63 | 2.181 |
| 64+ | 2.181 |

Exhibit 15 - Induced Utilization Factors

| CDH/Non-CDH | Projected Member |  |  |
| :---: | :---: | :---: | :---: |
|  | Months | Relative to HSA/HRA | Relative to Average* |
| HSA/HRA | 179,043 | 1.0000 | 1.0000 |
| Non-CDH | 476,603 | 1.0000 | 1.0000 |
|  | 655,646 | 1.0000 |  |
|  | Projected Member |  |  |
| Metal Level | Months | Relative to Bronze | Relative to Average* |
| Catastrophic | 3,659 | 1.0000 | 0.9243 |
| Bronze | 43,208 | 1.0000 | 0.9243 |
| Silver | 157,461 | 1.0300 | 0.9521 |
| Gold | 267,813 | 1.0800 | 0.9983 |
| Platinum | 183,505 | 1.1500 | 1.0630 |
| Total | 655,646 | 1.0819 |  |

## Appendix - Network Factors

| Network Type | Proposed Products Using This Network | Description |
| :--- | :--- | :--- |
| Lock In / Referral | BlueChoice HMO Referral | Referrals needed for Specialist Care, No Out of <br> Network Coverage. |
| Open Access | BlueChoice HMO | No Referrals needed for Specialist, No Out of <br> Network Coverage. |
| Open Access Opt-Out | BlueChoice Plus Opt-Out | No Referrals needed for Specialist, Out of <br> Network Benefits pay up to In Network <br> allowance, Member may be balance billed. |
| Open Access Plus | BlueChoice Plus | No Referrals needed, Out of Network <br> allowances pay up to Regional Preferred <br> Network (RPN) allowance. |
| Open Access Advantage | BlueChoice Advantage | No Referrals needed, Out of Network <br> allowance pay up to RPN allowance, Out of <br> Area BlueCard considered In Network for cost- <br> sharing. |


| Network Type | Projected Member Months | Relative to Lock In / Referral | Relative to Average* |
| :--- | :--- | :--- | :--- |
| Lock In / Referral | 53,403 | 1.0000 | 0.8914 |
| Open Access | 137,090 | 1.0500 | 0.9359 |
| Open Access Opt-Out | 37,862 | 1.0629 | 0.9474 |
| Open Access Plus | 87,341 | 1.0757 | 0.9589 |
| Open Access Advantage | 339,950 | 1.1884 | 1.0593 |
| Total | $\mathbf{6 5 5 , 6 4 6}$ | $\mathbf{1 . 1 2 1 9}$ |  |

## *Factors are applied as plan level adjustments

Appendix - Experience Period to Rating Period Plan Mappings

| Exp. Period |  |  |  | Current Period |  | Rating Period |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2021 Base HIOS Plan ID | 2021 HIOS Plan Name | 2022 Base HIOS Plan ID | 2022 HIOS Plan Name | 2023 Base HIOS Plan ID | 2023 HIOS Plan Name | 2024 Base HIOS Plan ID | 2024 |
| 86052DC0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 | 860522C0440010 | BlueChoice Advantage Gold 1000 | 86052DC0440010 | BlueChoice Advantage Gold 1000 Ded |
| 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 500 | 86052DC0440011 | Bluechoice Advantage Gold 800 | 86052DC0440011 | BlueChoice Advantage Gold 800 Ded |
| 86052DC0440012 | Bluechoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | BlueChoice Advantage Platinum 0 | 86052DC0440012 | Bluechoice Advantage Platinum 0 Ded |
| 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1500 | 86052DC0440013 | BlueChoice Advantage HSA/HRA Silver 1600 | 86052DC0440013 | Bluechoice Advantage HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DC0440015}$ | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440015 | HealthyBlue Advantage Platinum 500 | 86052DC0440033 | BlueChoice Advantage Platinum 500 Ded |
| $86052 \mathrm{DC0440018}$ | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 | 86052DC0440018 | BlueChoice Advantage HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0440019}$ | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | BlueChoice Advantage HSA/HRA Silver 3000 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1500 | 86052DC0440021 | BlueChoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | Bluechoice Advantage Silver 4000 | 86052DC0440022 | BlueChoice Advantage Silver 5350 Virtual Connect | 86052DC0440022 | BlueChoice Advantage Silver 5350 Ded Virtual Connect |
| $86052 \mathrm{DC0440023}$ | BlueChoice Advantage Silver 1500 Bluefund HSA | 2DC0440023 | BlueChoice Advantage Silver 1500 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1600 Bluefund HSA | 86052DC0440023 | BlueChoice Advantage Silver 1800 Ded Bluefund HSA |
| $86052 \mathrm{DC0440025}$ | Blue Choice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 5000 | 86052DC0440025 | BlueChoice Advantage Silver 6500 | 86052DC0440025 | BlueChoice Advantage Siver 6500 Ded |
| 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 | 86052DC0440026 | BlueChoice Advantage Gold 3000 Virtual Connect | 86052DC0440026 | BlueChoice Advantage Gold 3000 Ded Virtual Connect |
| $86052 \mathrm{DC0440027}$ | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | BlueChoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | 86052DC0440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded |
| $86052 \mathrm{DC0440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | BlueChoice Advantage HSA/HRA Gold 150090 | 86052DC0440028 | Bluechoice Advantage HSA/HRA Gold 150090 | 86052DC0440021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded |
| 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | Bluechoice Advantage HSA/HRA Silver 210070 | 86052DC0440029 | BlueChoice Advantage HSA/HRA Silver 240070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO440030}$ | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | Bluechoice Advantage HSA/HRA Silver 300070 | 86052DC0440030 | BlueChoice Advantage HSA/HRA Silver 300070 | 86052DC0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DC0440031}$ | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | BlueChoice Advantage Value Bronze 6000 | 86052DC0440031 | Bluechoice Advantage Bronze 6000 Ded |
| $86052 \mathrm{DC0440032}$ | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | BlueChoice Advantage Gold 0 | 86052DC0440032 | Blue Choice Advantage Gold 0 Ded |
| 86052DC0460009 | Bluechoice HMO Gold 1500 | 860520C0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | Bluechoice HMO Gold 1500 | 86052DC0460009 | BlueChoice HMO Gold 1500 Ded |
| $86052 \mathrm{DCO460010}$ | BlueChoice HMO Gold 500 | 86052CC0460010 | BlueChoice HMO Gold 500 | 860520C0460010 | BlueChoice HMO Gold 800 | 86052DC0460010 | BlueChoice HMO Gold 800 Ded |
| 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 | 86052DC0460011 | BlueChoice HMO Platinum 0 Ded |
| 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1500 | 86052DC0460012 | Bluechoice HMO HSA/HRA Silver 1600 | 86052DC0460012 | Bluechoice HMO HSA/HRA Siver 1800 Ded |
| 86052 DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Silver 2000 | 86052DC0460013 | BlueChoice HMO HSA/HRA Siver 2250 Ded |
| 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 | 86052DC0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | Bluechoice HMO HSA/HRA Silver 3000 | 86052DC0460019 | BlueChoice HMO HSA/HRA Silver 3000 ded |
| $86052 \mathrm{DCO460020}$ | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1500 | 86052DC0460020 | BlueChoice HMO Silver 1900 | 86052DC0460020 | BlueChoice HMO Silver 1900 Ded |
| 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1500 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 5000 | 86052DC0460023 | BlueChoice HMO Silver 6500 | 86052DC0460023 | BlueChoice HMO Silver 6500 Ded |
| $86052 \mathrm{DC0460024}$ | Bluechoice HMO Gold 3000 | 86052DC0460024 | Bluechoice HMO Gold 3000 | 86052DC0460024 | BlueChoice HMO Gold 3000 Virtual Connect | 86052DC0460024 | Bluechoice HMO Gold 3000 Ded Virtual Connect |
| 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460025 | Bluechoice HMO HSA/HRA Gold 150090 | 86052DC0460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded |
| 86052DC0460026 | Bluechoice HMO HSA/HRA Bronze 650090 | 86052DC0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 860520C0460026 | BlueChoice HMO HSA/HRA Bronze 650090 | 86052DC0460014 | BlueChoice HMO HSA/HRA Bronze 6100 Ded |
| 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 210070 | 86052DC0460027 | BlueChoice HMO HSA/HRA Silver 240070 | 86052DC0460019 | BlueChoice HMO HSA/HRA Siver 3000 Ded |
| $86052 \mathrm{DC0460028}$ | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460028 | BlueChoice HMO HSA/HRA Silver 300070 | 86052DC0460019 | Bluechoice HMO HSA/HRA Siver 3000 ded |
| $86052 \mathrm{DC0460029}$ | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Value Bronze 6000 | 86052DC0460029 | BlueChoice HMO Bronze 6000 Ded |
| $86052 \mathrm{DC0480007}$ | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 | 86052DC0480007 | BlueChoice HMO Referral Platinum 0 Ded |
| 86052DC0480008 | BlueChoice HMO Referral Gold 500 | 860520C0480008 | BlueChoice HMO Referral Gold 500 | 86052DC0480008 | BlueChoice HMO Referral Gold 800 | 86052DC0480008 | Bluechoice HMO Referral Gold 800 Ded |
| $86052 \mathrm{DC0480010}$ | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 | 86052DC0480010 | Bluechoice HMO Referral Gold 0 | 86052DC0480010 | BlueChoice HMO Referral Gold 0 Ded |
| 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Siver 4000 | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Virtual Connect | 86052DC0480014 | BlueChoice HMO Referral Silver 5350 Ded Virtual Conne |
| 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 860522C0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8250 | 86052DC0480015 | BlueChoice HMO Referral Bronze 8500 Ded |
| 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1500 | 86052DC0500009 | BlueChoice Plus HSA/HRA Siver 1600 | 86052DC0500009 | Bluechoice Plus HSA/HRA Silver 1800 Ded |
| $86052 \mathrm{DCO500010}$ | Bluechoice Plus HSA/HRA Silver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | 86052DC0500010 | BlueChoice Plus HSA/HRA Silver 3000 Ded |
| $86052 \mathrm{DCO500012}$ | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500012 | HealthyBlue Plus Platinum 500 | 86052DC0500019 | BlueChoice Plus Platinum 500 Ded |
| 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | BlueChoice Plus Gold 1000 | 86052DC0500015 | Bluechoice Plus Gold 1000 Ded |
| 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 500 | 86052DC0500016 | Bluechoice Plus Gold 800 | 86052DC0500016 | BlueChoice Plus Gold 800 Ded |
| $86052 \mathrm{DC0500017}$ | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 | 86052DC0500017 | BlueChoice Plus HSA/HRA Bronze 6100 Ded |
| $86052 \mathrm{DC0500018}$ | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | BlueChoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Siver 2500 | 86052DC0500018 | Bluechoice Plus HSA/HRA Silver 2750 Ded |
| 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 | 86052DC0580001 | Bluechoice Plus Opt-Out Platinum 0 Ded |
|  |  |  |  | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze \$6,350 | 86052DC0460030 | Bluechoice HMO HSA Standard Bronze $\$ 6,350$ Ded |
|  |  |  |  | 86052DC0460031 | BlueChoice HMO Standard Bronze $\$ 7,500$ | 86052DC0460031 | Bluechoice HMO Standard Bronze $\$ 7,500$ Ded |
|  |  |  |  | 86052DC0460032 | BlueChoice HMO Standard Gold \$500 | 86052DC0460032 | Bluechoice HMO Standard Gold \$500 Ded |
|  |  |  |  | 8605200460033 | BlueChoice HMO Standard Platinum \$0 | 86052DC0460033 | BlueChoice HMO Standard Platinum \$0 Ded |
|  |  |  |  | 86052DC0460034 | Bluechoice HMO Standard Silver $\$ 4,850$ | 86052DC0460034 | BlueChoice HMO Standard Silver $\$ 4,850$ Ded |

Appendix - Annual Rate Change Based on Mapping

| Bronze | Bronze Members/Avg Renewal | 2,215 | 2,295 | 10.5\% |
| :---: | :---: | :---: | :---: | :---: |
| Siver | Silver Members/Avg Renewal | 11,431 | 11,895 | 9.8\% |
| Gold | Gold Members/Avg Renewal | 20,117 | 20,848 | 8.3\% |
| Platinum | Platinum Members/Avg Renewal | 13,855 | 14,474 | 6.8\% |
|  | All Members/Avg Renewal | ${ }^{\text {47,618 }}$ | 4, 41512 | 8.1\% |
|  | Minimum Renewal |  |  | -6.6\% |


| 2023 HIOS Plan ID | 2023 HIOS Plan Name | 2023 Metal Level | 2023 Marketplace Indicator | 2024 HIOS Plan ID | 2024 HIoS Plan Name | $\begin{gathered} 2024 \text { Metal } \\ \text { Level } \end{gathered}$ | 2024 Marketplace Indicator | $\begin{gathered} \text { Current Month Member } \\ \text { Count } \\ \hline \end{gathered}$ | Projected 2023 EOY Members | 102023 Base Rate | 102024 Base Rate | Annual Rate Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 860520 C0440010 | Bluechoice Advantage Gold 1000 | GOLD | On | ${ }^{860522 C O 440010}$ | Bluechoice Advantage Gold 1000 Ded | GOLD | On | 4,207.00 | 4,349 3 5 | \$596.36 | \$648.37 | $8.7 \%$ |
| $80052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 | GOLD | on | $86052 \mathrm{DCO440011}$ | Bluechoice Advantage Gold 800 Ded | GOLD | On | 3,842.00 | 3,972 | \$601.46 | \$653.23 | 8.6\% |
| 86052 C00440012 | Bluechoice Advantage Platinum 0 | platinum | on | $86052 \mathrm{CCO440012}$ | Bluechoice Advantage Platinum 0 Ded | platinum | On | 5,130.00 | 5,406 | \$720.48 | \$770.46 | 6.9\% |
| $86052 \mathrm{DCO440013}$ | Bluechoice Advantage HSA/HRA Silver 1600 | SILVER | On | 860520 C0440013 | Bluechice Advantage HSA/HRA Silver 1800 Ded | SILVER | On | 2,160.00 | 2,260 | \$511.53 | \$560.52 | 9.6\% |
| $86052 \mathrm{DCO4400015}$ | Heathyslue Advantage Platinum 500 | platinum | on | 86052 CO 0440033 | Bluechoice Advantage Platinum 500 Ded | platinum | on | 1,789.00 | 1,880 | \$703.03 | \$751.95 | 7.0\% |
| $86052 \mathrm{DCO440018}$ | Bluchoice Advantage HSA/HRA Bronze 6100 | Bronze | On | 86052 C 00400018 | Bluechoice Advantage HSA/HRA Bronze 6100 Ded | bronze | On | 675.00 | 698 | \$417.51 | \$459.72 | 10.1\% |
| $86052 \mathrm{DCO440019}$ | Bluechoice Advantage HSA/HRA Silver 3000 | SILVER | on | 86052 CO 0440019 | Bluechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 741.00 | 772 | \$484.32 | \$534.14 | 10.3\% |
| $86052 \mathrm{DCO440021}$ | Bluechoice Advantage HSA/HRA Gold 1500 | GOLD | On | 86052 C 0040021 | Bluechoice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 1,718.00 | 1,796 | \$579.39 | \$626.35 | 8.1\% |
| 86052 200440022 | Bluechoice Advantage Silver 5350 Virtual Connect | SILVER | on | $86052 \mathrm{CCO440022}$ | Bluechoice Advantage Silver 5350 Ded Virtual Connect | SILVER | On | 448.00 | 472 | \$483.88 | \$534.99 | 10.6\% |
| $86052 \mathrm{DC0440023}$ | Bluechoice Advantage Silver 1600 Bluefund HSA | SILVER | On | 86052 C 00440023 | BlueChice Advantage Silver 1800 Ded Bluefund HSA | SILVER | On | 859.00 | 889 | \$511.90 | \$560.79 | 9.6\% |
| 86052 C00440025 | Bluechoice Advantage Silver 6500 | SILVER | on | 86052 CCO 040025 | Buechoice Avvantage Silver 6500 Ded | SILVER | On | 247.00 | 262 | \$485.74 | \$536.03 | 10.4\% |
| 86052 DC040022 | Bluechice Advantage Gold 3000 Virtual Connect | GOLD | on | 860520 C0440026 | Bluechoice Advantage Gold 3000 Ded V Virtual Connect | GOLD | On | 809.00 | 850 | \$570.58 | \$615.96 | 8.0\% |
| 860520 C0440027 | Bluechoice Advantage HSA/HRA Silver 2000 | SILVER | On | 86052200440027 | Bluechoice Advantage HSA/HRA Silver 2250 Ded | SILVER | on | 1,434.00 | 1,996 | \$503.05 | \$549.77 | 9.3\% |
| $86052 \mathrm{DCO440028}$ | Bluechoice Advantage HSA/HRA Gold 150090 | GOLD | on | 86052 DCO 040021 | Bluechice Advantage HSA/HRA Gold 1600 Ded | GOLD | On | 123.00 | 130 | \$568.46 | \$626.35 | 10.2\% |
| 86052 DC040029 | Bluechoice Advantage HSA/HRA Silver 240070 | SILVER | on | 86052000440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | on | 23.00 | 23 | \$477.37 | \$534.14 | 12.8\% |
| $86052 \mathrm{DCO440030}$ | BlueChice Advantage HSA/HRA Silver 300070 | SILVER | On | 860520 C0440019 | Buechoice Advantage HSA/HRA Silver 3000 Ded | SILVER | On | 181.00 | 190 | \$474.91 | \$534.14 | 12.5\% |
| $86052 \mathrm{DCO440031}$ | Bluechoice Advantage value Bronze 6000 | BRONZE | on | $86052 \mathrm{CCO440031}$ | Bluechoice Advantage Bronze 6000 Ded | BRONZE | on | 311.00 | 326 | \$414.49 | \$461.02 | 11.2\% |
| $86052 \mathrm{DCO440032}$ | BlueChoice Advantage Gold 0 | GOLD | on | $86052 \mathrm{DCO440032}$ | Bluechoice Advantage Gold 0 Ded | GOLD | On | 1,171.00 | 1,226 | \$635.88 | \$681.13 | 7.1\% |
| $80052 \mathrm{DC0460009}$ | Bluechoice HMO Gold 1500 | GOLD | on | 860520 C0460009 | Bluechoice HMO Gold 1500 Ded | GOLD | On | 944.00 | 973 | \$518.84 | \$557.45 | 7.4\% |
| $86052 \mathrm{DCO4600010}$ | Bluechoice HMO Gold 800 | GOLD | On | 860520 CO 460010 | Bluechoice HMO Gold 800 Ded | GOLD | On | 1,354.00 | 1,403 | \$528.09 | \$571.93 | 8.3\% |
| 86052 CO 0460011 | Bluechice HMO Platinum 0 | platinum | on | 86052 CO 0460011 | Bluechoice HMO Platinum 0 Ded | platinum | On | 1,884.00 | 1,544 | \$637.19 | \$679.15 | 6.6\% |
| $86052 \mathrm{DCO4600012}$ | Bluechice HMO HSA/HRA Siver 1600 | SILVER | on | 860520 C04600012 | Bluechice HMO HSA/HRA Siver 1800 Ded | SILVER | On | 741.00 | 773 | \$444.66 | \$485.66 | 9.2\% |
| 880522 COCO600013 | Buechoice HMO HSA/HRA Silver 2000 | SILVER | on | ${ }^{860522000460013}$ | Bluechoice HMO HSA//RRA Silver 2250 Ded | SILVER | on | 710.00 | 736 | \$436.15 | \$475.30 | 9.0\% |
| $86052 \mathrm{CCO4600014}$ | Buechoice HMO HSA/HRA Bronze 6100 | Bronze | On | $86052 \mathrm{CCO460014}$ | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 294.00 | 303 | \$335.62 | \$390.81 | 9.9\% |
| 86052 CO 0460019 | Bluechoice HMO HSA//HRA Silver 3000 | SILVER | on | $86052 \mathrm{CCO460019}$ | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 322.00 | 334 | \$417.35 | \$459.41 | 10.1\% |
| $86052 \mathrm{DCO460020}$ | Bluechoice HMO Silver 1900 | SILVER | on | $86052 \mathrm{DC0460020}$ | Bluechice HMO Silver 1900 Ded | SILVER | On | 687.00 | 708 | \$420.17 | \$463.19 | 10.2\% |
| 86052 CO 0460021 | Bluechoice HMO HSA/HRA Gold 1500 | GOLD | on | $86052 \mathrm{CCO460021}$ | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | on | 347.00 | 363 | \$504.54 | \$543.78 | 7.8\% |
| $86052 \mathrm{DCO460023}$ | Bluechoice HMO Silver 6500 | SILVER | on | 86052020460023 | Bluechoice HMO Silver 6500 Ded | SILVER | On | 250.00 | 257 | \$419.60 | \$462.49 | 10.2\% |
| 860520 C0460024 | Bluechoice HMO Gold 3000 Virtual Connect | GOLD | On | 860520 C0460024 | Bluechicie HMO Gold 3000 Ded V Virtual Connect | GOLD | on | 348.00 | 362 | \$498.81 | \$536.71 | 7.6\% |
| 86052000460025 | Bluechoice HMO HSA/HRA Gold 150090 | GOLD | On | 86052000460021 | Bluechoice HMO HSA/HRA Gold 1600 Ded | GOLD | On | 87.00 | 88 | \$494.06 | \$543.78 | 10.1\% |
| $86052 \mathrm{DC04600226}$ | Bluechice HMO HSA/HRA Bronz 650090 | BRONZE | on | 86052 DCO 0460014 | Bluechoice HMO HSA/HRA Bronze 6100 Ded | BRONZE | On | 31.00 | 31 | \$355.30 | \$390.81 | 10.0\% |
| $86052 \mathrm{DCO460027}$ | Bluechoice HMO HSA/HRA Siver 240070 | SILVER | on | 86052000460019 | Bluechice HMO HSA/HRA Silver 3000 Ded | SILVER | On | 19.00 | 19 | \$408.05 | \$459.41 | 12.5\% |
| 86052 DC0460028 | Bluechoice HMO HSA/HRA Silver 300070 | SIIVER | On | 860520 C0460019 | Blue Chice HMO HSA/HRA Silver 3000 Ded | SILVER | on | 92.00 | 94 | \$408.39 | \$459.41 | 12.5\% |
| 86052000460029 | Bluechoice HMO Value Bronze 6000 | bronze | On | $860520 \mathrm{CO460029}$ | Bluechoice HMO Bronze 6000 Ded | bronze | On | 229.00 | 236 | \$353.47 | \$392.70 | 11.1\% |
| $86052 \mathrm{DCO460030}$ | Bluechoice HMO HSA Standard Bronze 56,350 | Bronze | on | 860520 C0460030 | Bluechoice HMO HSA Standard Bronze S6,350 | bronze | on | 14.00 | 15 | \$357.04 | \$393.57 | 10.2\% |
| 86052 2C0460031 | Bluechoice HMO Standard Bronze \$7,500 | BRONZE | on | 860520 C0460031 | Bluechoice HMO Standard Bronze S7,500 | bronze | On | 12.00 | 14 | \$367.67 | \$408.09 | 11.0\% |
| 86052 CO 0460032 | Blue Choice HMO Standard Sold \$500 | GOLD | on | $86052 \mathrm{CCO460032}$ | Blue Choice HMO Standard Gold $\$ 500$ | GOLD | On | 40.00 | 43 | \$546.13 | \$598.85 | 9.7\% |
| $86052 \mathrm{DCO460033}$ | Bluechoice HMO Standard Patinum 50 | platinum | On | $86052 \mathrm{CCO460033}$ | Bluechice HMO Standard Platinum \$0 | platinum | On | 2.00 | 2 | \$636.23 | \$687.34 | 8.0\% |
| $860522 \mathrm{CO460033}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | on | ${ }^{86052020046034}$ | Bluechoice HMO Standard Siver 54,850 | SILVER | On | 23.00 | 24 | \$422.55 | \$467.61 | 10.7\% |
| $860522 \mathrm{CO480007}$ | Bluechoice HMO Referral Platinum 0 | Platinum | on | 860520 C0488007 | Bluechoice HMO Referral Platinum O Ded | Platinum | On | 1,169.00 | 1,218 | \$606.40 | \$646.26 | 6.6\% |
| 880522000480008 | Bluechoice HMO Referral Gold 800 | GOLD | on | ${ }^{860522000480008}$ | Bluechoice HMO Referral Gold 800 Ded | GOLD | On | 1,130.00 | 1,166 | \$500.96 | \$542.64 | 8.3\% |
| 8805220048080010 |  | GILVER | On On | 8605220004800010 86052000880014 |  | ${ }_{\text {GILVER }}^{\text {GOLD }}$ | On On | 936.00 510.00 | 972 530 | \$535.00 | \$571.04 $\$ 435.87$ | 6.7\% $10.3 \%$ |
| 80052020480015 | Bluechoice HMO Referral Bronze 8250 | bronze | On | 860520 C00480015 | Buechoice HMO Referral Bronze 8500 Ded | Bronze | On | 342.00 | 353 | \$313.49 | \$348.08 | 11.0\% |
| $86052 \mathrm{DC05000099}$ | Bluechoice Plus HSA/HRA Siver 1600 | SILVER | On | 86052005000009 | Bluechoice Plus HSA/HRA Siver 1800 Ded | SILVER | on | 1,329.00 | 1,376 | \$456.18 | \$499.54 | 9.5\% |
| 86052 DC0500010 | Bluechoice Plus HSA/HRA Siver 3000 | SIIVER | On | 86052000500010 | Bluechoice Plus HSA/HRA Siver 3000 Ded | SILVER | on | 356.00 | 370 | \$428.88 | \$473.27 | 10.4\% |
| 86052 DC0500012 | Heathy Plue Plus Platinum 500 | platinum | on | 86052005000019 | Bluechoice Plus latitum 500 Ded | platinum | on | 1,370.00 | 1,415 | \$633.40 | \$676.87 | 6.9\% |
| $86052 \mathrm{DCO5000015}$ | BlueChoice Plus Gold 1000 | GOLD | On | $86052 \mathrm{CCO500015}$ | Bluechoice Plus Gold 1000 Ded | GOLD | on | 1,408.00 | 1,457 | \$535.78 | \$582.15 | 8.7\% |
| 86052 DC0500016 | Burechoice Plus 6 old 800 | GOLD | on | 86052000500016 | Bluechoice Plus Gold 800 Ded | GOLD | on | 1,653.00 | 1,698 | \$540.78 | \$587.03 | 8.6\% |
| 86052200500017 | Bluechoice Plus HSA/HRA Bronze 6100 | bronze | On | $86052 \mathrm{DC0500017}$ | Bluechoice Plus HSA/HRA Bronze 6100 Ded | Bronze | On | 307.00 | 319 | \$366.25 | 5403.54 | 10.2\% |
| $860520 \mathrm{CO500018}$ | Bluechoice Plus HSA/HRA Siver 2500 | SILVER | on | 86052200500018 | Bluechoice Plus HSA/HRA Siver 2750 Ded | SILVER | on | 299.00 | 310 | \$442.15 | 5488.05 | 9.3\% |
| 80052 CO 0580001 | Bluechoice Plus Opt-Out Platinum 0 | Platinum | On | 8605200058000 | Bluechoice Plus Opt-Out Patinum 0 Ded | Platinum | On | 2,911.00 | 3,009 | \$664.38 | \$687.63 | 6.7\% |

## Appendix - Quarterly Rate Change Adjustment Factors

|  | (1) | (2) | $(3)=(1+(1))^{*}(1+(2))-1$ |
| :--- | :---: | :---: | :---: |
| Quarter | Market Adj. <br> Index Rate | Admin Load <br> Factor | Plan Adjusted Index |
| 2Q24 | $1.6 \%$ | $0.0 \%$ | $1.6 \%$ |
| 3Q24 | $1.6 \%$ | $-0.1 \%$ | $1.5 \%$ |
| 4Q24 | $1.6 \%$ | $-0.1 \%$ | $1.6 \%$ |
|  |  |  |  |
| The changes above are relative to the preceding quarter |  |  |  |
| and no other changes factor into the 2Q, 3Q and 4Q rates. |  |  |  |


|  | Appendix - Maximum Rate Renewal |  |  |
| :--- | :---: | :---: | :---: |
|  | $\mathbf{2 0 2 3}$ | $\mathbf{2 0 2 4}$ | \% Change |
| Base Rate |  |  |  |
| Age Factor | $\$ 473.37$ | $\$ 534.14$ | $12.8 \%$ |
| Geographic Factor | 0.654 | 0.727 | $11.2 \%$ |
| Tobacco Factor | 1.000 | 1.000 | $0.0 \%$ |
| Total | 1.000 | 1.000 | $0.0 \%$ |
|  | \$309.58 | $\mathbf{\$ 3 8 8 . 3 2}$ | $\mathbf{2 5 . 4 \%}$ |
|  |  |  |  |
|  | BlueChoice | BlueChoice |  |
| Base Rate/Product(s) | HSA/HRA Silver | HSA/HRA Silver |  |
| Age Change | 240070 | 3000 Ded |  |
| Geo Change* | 20 | 21 |  |
| Tobacco Change** | N/A | N/A |  |
|  | N/A | N/A |  |
| *we did not geo rate |  |  |  |
| **we did not tobacco rate |  |  |  |


The SERFF Tracking \# for the corresponding form filing On Exchange is as follows: CFBC-133651468

## ON-Exchange

## BlueChoice HMO Referral and Open Access

## DC/CFBC/SHOP/GC (R. 1/19)

DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/HMO DOCS (R. 1/23)
DC/CFBC/SG/HMO/BRZ 6000 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/GOLD 1600 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 1800 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 2250 Ded (1/24)
DC/CFBC/SG/HMO OA CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO OA/GOLD 1500 Ded (1/24) DC/CFBC/SG/HMO OA/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 1900 Ded (1/24) DC/CFBC/SG/HMO OA/SIL 6500 Ded (1/24) C/CFBC/SG/HMO OA VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/HMO REF/BRZ 8500 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 0 Ded (1/24) DC/CFBC/SG/HMO REF/GOLD 800 Ded (1/24) DC/CFBC/SG/HMO REF/PLAT 0 Ded (1/24) DC/CFBC/SG/HMO REF VC/SIL 5350 Ded (1/24) DC/CFBC/SG/HMO HSA STD/BRZ 6350 (1/24)
DC/CFBC/SG/HMO STD/BRZ 7500 (1/24)
DC/CFBC/SG/HMO STD/GOLD 500 (1/24) DC/CFBC/SG/HMO STD/PLAT 0 (1/24) DC/CFBC/SG/HMO STD/SIL 4850 (1/24) DC/CFBC/BLCRD (R. 6/18
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24) DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/HMO (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23) DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/PLUS IN DOCS (R. 1/23 DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2750 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 3000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded ( $1 / 24$ DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/NO SURP ACT/AMEND (R. 1/23)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/PLUS (R. 1/24) DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## blueChoice Plus (OOPOA)

## Out-of-Networ

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) DC/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23 DC/CF/2024 GC AMEND (1/24) DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24 DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/21
DC/CF/SHOP/ELIG (R. 1/21)
$\frac{\text { BlueChoice Plus (OO-OA) }}{\text { DC/CFBC/SHOP/GC (R 1/19) }}$
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/BC+OOOA DOCS (R. 1/23)
DC/CFBC/SG/BC+ OO/PLAT 0 Ded (1/24)
DC/CFBC/BLCRD (R. 6/18)
DC/CFBC/MEM/BLCRD (R. 6/18)
DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24)
DC/CFBC/SG/AUTH AMEND/ BCOO (R. 1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

## BlueChoice HMO Standard Plans

DC/CFBC/EXC/HMO/IEA (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/EXC/HMO/DOCS (R. 1/23)
DC/CFBC/EXC/HMO HSA/GOLD 1600 (1/24)
DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/24) DC/CFBC/EXC/HMO STD/BRZ 7500 (1/24) DC/CFBC/EXC/HMO STD/GOLD $500(1 / 24)$ DC/CFBC/EXC/HMO/NATAMER SOB (1/24) DC/CFBC/EXC/HMO STD/PLAT 0 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 A (1/24) DC/CFBC/EXC/HMO STD/SIL 4850 B $(1 / 24)$ DC/CFBC/EXC/HMO STD/SIL 4850 C (1/24) DC/CFBC/EXC/NATAMER (1/14)
DC/CFBC/MEM/BLCRD (R. 6/18) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/CD/AUTH AMEND/HMO (R. 1/24) DC/CFBC/EXC/2024 AMEND (1/24)
DC/CFBC/PT PROTECT (9/10)
DC/CFBC/CD/HMO/INCENT (1/23)

## In-Network

DC/CFBC/SHOP/GC (R 1/19)
DC/CFBC/SHOP/HMO POS/EOC (R. 1/23)
DC/CFBC/DOL APPEAL (R. 1/22)
DC/CFBC/SHOP/ADV IN DOCS (R. 1/23)
DC/CFBC/SG/POS IN CDH/BRZ 6100 Ded (1/24)
DC/CFBC/SG/POS IN CDH/SIL 1800 Ded ( $1 / 24$ )
DC/CFBC/SG/POS IN CDH/SIL 2750 Ded ( $1 / 24$ DC/CFBC/SG/POS IN CDH/SIL 3000 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 800 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 1000 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 500 Ded (1/24) DC/CFBC/SG/BC ADV IN BF HSA/SIL 1800 Ded (1/24) DC/CFBC/SG/POS IN/BRZ 6000 Ded (1/24) DC/CFBC/SG/POS IN CDH/GOLD 1600 Ded (1/24) DC/CFBC/SG/POS IN CDH/SIL 2250 Ded (1/24) DC/CFBC/SG/POS IN/GOLD 0 Ded (1/24) DC/CFBC/SG/POS IN/PLAT 0 Ded (1/24) DC/CFBC/SG/POS IN/SIL 6500 Ded (1/24) DC/CFBC/SG/POS IN VC/GOLD 3000 Ded (1/24) DC/CFBC/SG/POS IN VC/SIL 5350 Ded (1/24) DC/CFBC/ADV/BLCRD (R. 6/18)
DC/CFBC/ADV/MEM/BLCRD (R. 6/18) DC/CFBC/ANCILLARY AMEND (10/12) DC/CFBC/NO SURP ACT/AMEND (R. 1/23) DC/CFBC/2024 GC AMEND (1/24)
DC/CFBC/SHOP/2024 AMEND (1/24) DC/CFBC/SG/AUTH AMEND/ADV (R. 1/24) DC/CFBC/PT PROTECT ( $9 / 10$ )
DC/CFBC/SG/INCENT (R. 1/23)
DC/CFBC/SHOP/ELIG (R. 1/21)

Advantage

## Out-of-Netwo

DC/CF/SHOP/GC (R 1/19)
DC/CF/SHOP/POS OON/EOC (R. 1/23)
DC/GHMSI/DOL APPEAL (R. 1/22)
DC/CF/SHOP/POS OON/DOCS (R. 1/23)
DC/CF/SG/POS OON CDH/BRZ 6100 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 2750 Ded (1/24) DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24) C/CF/SG/POS OON/GOLD 800 Ded (1/24) DC/CF/SG/POS OON/GOLD 1000 Ded (1/24) DC/CF/SG/POS OON/PLAT 500 Ded (1/24) DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24) DC/CF/SG/POS OON CDH/GOLD 1600 Ded (1/24) DC/CF/SG/POS OON /BRZ 6000 Ded ( $1 / 24$ DC/CF/SG/POS OON CDH/SIL 2250 (1/24) DC/CF/SG/POS OON/GOLD 0 Ded (1/24) DC/CF/SG/POS OON/PLAT 0 Ded (1/24) DC/CF/SG/POS OON/SIL 6500 Ded (1/24) C/CF/SG/POS OON VC/GOLD 3000 Ded (1/24) DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24) C/CF/BLCRD (R. 6/18)
DC/CF/MEM/BLCRD (R. 6/18)
DC/CF/ANCILLARY AMEND (10/12) DC/CF/NO SURP ACT/AMEND (R. 1/23) DC/CF/2024 GC AMEND (1/24)
DC/CF/SHOP/POS OON/2024 AMEND (1/24) DC/CF/SG/AUTH AMEND/POS OON (R. 1/24) DC/CF/PT PROTECT (9/10)
DC GHMSI - HEALTH GUARANTY 5/2
DC/CF/SHOP/ELIG (R. 1/21)

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Inpatient Hospital | \$3,265,722 | \$3,100,835 | \$3,265,722 | \$3,100,835 | \$0 | Admits | 193 |
| 202002 | 44,747 | Inpatient Hospital | \$2,505,463 | \$2,419,001 | \$2,505,463 | \$2,419,001 | \$0 | Admits | 163 |
| 202003 | 45,242 | Inpatient Hospital | \$2,787,771 | \$2,678,818 | \$2,787,771 | \$2,678,818 | \$0 | Admits | 170 |
| 202004 | 45,527 | Inpatient Hospital | \$3,354,429 | \$3,289,215 | \$3,354,429 | \$3,289,215 | \$0 | Admits | 167 |
| 202005 | 45,537 | Inpatient Hospital | \$3,234,863 | \$3,158,496 | \$3,234,863 | \$3,158,496 | \$0 | Admits | 213 |
| 202006 | 45,654 | Inpatient Hospital | \$2,543,415 | \$2,470,050 | \$2,543,415 | \$2,470,050 | \$0 | Admits | 161 |
| 202007 | 45,692 | Inpatient Hospital | \$6,253,515 | \$6,170,515 | \$6,253,514 | \$6,170,514 | \$0 | Admits | 154 |
| 202008 | 45,568 | Inpatient Hospital | \$3,175,688 | \$3,081,327 | \$3,175,681 | \$3,081,321 | \$0 | Admits | 171 |
| 202009 | 45,879 | Inpatient Hospital | \$3,334,335 | \$3,226,327 | \$3,334,200 | \$3,226,197 | \$0 | Admits | 170 |
| 202010 | 45,963 | Inpatient Hospital | \$3,785,448 | \$3,685,095 | \$3,785,069 | \$3,684,726 | \$0 | Admits | 190 |
| 202011 | 46,151 | Inpatient Hospital | \$3,950,693 | \$3,811,230 | \$3,949,645 | \$3,810,212 | \$0 | Admits | 205 |
| 202012 | 46,669 | Inpatient Hospital | \$3,566,627 | \$3,450,860 | \$3,565,586 | \$3,449,853 | \$0 | Admits | 172 |
| 202101 | 46,744 | Inpatient Hospital | \$2,918,443 | \$2,778,068 | \$2,917,266 | \$2,776,959 | \$0 | Admits | 171 |
| 202102 | 47,000 | Inpatient Hospital | \$2,974,226 | \$2,859,083 | \$2,972,986 | \$2,857,909 | \$0 | Admits | 173 |
| 202103 | 47,185 | Inpatient Hospital | \$4,008,538 | \$3,886,493 | \$4,006,751 | \$3,884,770 | \$0 | Admits | 196 |
| 202104 | 47,263 | Inpatient Hospital | \$3,529,272 | \$3,391,508 | \$3,527,049 | \$3,389,386 | \$0 | Admits | 195 |
| 202105 | 47,283 | Inpatient Hospital | \$3,938,657 | \$3,821,419 | \$3,935,307 | \$3,818,174 | \$0 | Admits | 171 |
| 202106 | 47,112 | Inpatient Hospital | \$4,247,968 | \$4,118,733 | \$4,242,223 | \$4,113,184 | \$0 | Admits | 185 |
| 202107 | 47,361 | Inpatient Hospital | \$3,302,865 | \$3,198,099 | \$3,296,650 | \$3,192,078 | \$0 | Admits | 150 |
| 202108 | 47,626 | Inpatient Hospital | \$4,029,647 | \$3,899,664 | \$4,020,036 | \$3,890,378 | \$0 | Admits | 221 |
| 202109 | 47,874 | Inpatient Hospital | \$3,769,194 | \$3,626,520 | \$3,759,292 | \$3,617,026 | \$0 | Admits | 297 |
| 202110 | 47,491 | Inpatient Hospital | \$3,551,956 | \$3,420,342 | \$3,539,385 | \$3,408,282 | \$0 | Admits | 180 |
| 202111 | 47,541 | Inpatient Hospital | \$3,529,212 | \$3,384,745 | \$3,511,675 | \$3,368,005 | \$0 | Admits | 209 |
| 202112 | 47,653 | Inpatient Hospital | \$2,829,901 | \$2,732,467 | \$2,809,750 | \$2,713,056 | \$0 | Admits | 150 |
| 202201 | 47,521 | Inpatient Hospital | \$4,176,129 | \$3,997,540 | \$4,140,404 | \$3,963,541 | \$0 | Admits | 210 |
| 202202 | 47,964 | Inpatient Hospital | \$3,411,742 | \$3,262,848 | \$3,382,830 | \$3,235,272 | \$0 | Admits | 198 |
| 202203 | 48,012 | Inpatient Hospital | \$3,098,057 | \$3,011,983 | \$3,063,816 | \$2,978,698 | \$0 | Admits | 192 |
| 202204 | 48,089 | Inpatient Hospital | \$3,904,588 | \$3,800,615 | \$3,838,107 | \$3,735,898 | \$0 | Admits | 165 |
| 202205 | 48,250 | Inpatient Hospital | \$3,801,327 | \$3,665,343 | \$3,726,608 | \$3,593,287 | \$0 | Admits | 193 |
| 202206 | 48,690 | Inpatient Hospital | \$3,713,471 | \$3,582,879 | \$3,620,052 | \$3,492,813 | \$0 | Admits | 187 |
| 202207 | 49,027 | Inpatient Hospital | \$4,370,301 | \$4,230,760 | \$4,225,001 | \$4,090,125 | \$0 | Admits | 187 |
| 202208 | 49,525 | Inpatient Hospital | \$3,808,418 | \$3,675,155 | \$3,649,727 | \$3,522,029 | \$0 | Admits | 194 |
| 202209 | 50,009 | Inpatient Hospital | \$4,721,470 | \$4,571,316 | \$4,460,267 | \$4,318,319 | \$0 | Admits | 263 |
| 202210 | 50,370 | Inpatient Hospital | \$3,167,340 | \$3,003,488 | \$2,938,392 | \$2,786,190 | \$0 | Admits | 276 |
| 202211 | 50,672 | Inpatient Hospital | \$3,398,482 | \$3,248,990 | \$3,073,410 | \$2,938,102 | \$0 | Admits | 255 |
| 202212 | 51,112 | Inpatient Hospital | \$3,858,383 | \$3,696,366 | \$3,294,364 | \$3,156,008 | \$0 | Admits | 223 |
| 202301 | 50,551 | Inpatient Hospital | \$2,548,876 | \$2,403,507 | \$1,897,517 | \$1,788,572 | \$0 | Admits | 177 |
| 202302 | 50,692 | Inpatient Hospital | \$1,015,074 | \$951,781 | \$334,751 | \$313,881 | \$0 | Admits | 76 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Outpatient Hospital | \$3,467,214 | \$2,864,059 | \$3,467,214 | \$2,864,059 | \$0 | Visits | 2,718 |
| 202002 | 44,747 | Outpatient Hospital | \$3,237,214 | \$2,698,897 | \$3,237,214 | \$2,698,897 | \$0 | Visits | 2,529 |
| 202003 | 45,242 | Outpatient Hospital | \$2,823,071 | \$2,416,386 | \$2,823,071 | \$2,416,386 | \$0 | Visits | 2,341 |
| 202004 | 45,527 | Outpatient Hospital | \$1,784,869 | \$1,606,531 | \$1,784,869 | \$1,606,531 | \$0 | Visits | 1,389 |
| 202005 | 45,537 | Outpatient Hospital | \$2,481,220 | \$2,219,321 | \$2,481,220 | \$2,219,321 | \$0 | Visits | 1,840 |
| 202006 | 45,654 | Outpatient Hospital | \$3,825,000 | \$3,450,278 | \$3,825,000 | \$3,450,278 | \$0 | Visits | 2,423 |
| 202007 | 45,692 | Outpatient Hospital | \$3,570,570 | \$3,127,882 | \$3,570,570 | \$3,127,882 | \$0 | Visits | 2,665 |
| 202008 | 45,568 | Outpatient Hospital | \$3,529,267 | \$3,108,585 | \$3,529,261 | \$3,108,579 | \$0 | Visits | 2,738 |
| 202009 | 45,879 | Outpatient Hospital | \$4,137,385 | \$3,671,297 | \$4,137,215 | \$3,671,148 | \$0 | Visits | 2,956 |
| 202010 | 45,963 | Outpatient Hospital | \$3,827,792 | \$3,387,141 | \$3,827,414 | \$3,386,805 | \$0 | Visits | 3,103 |
| 202011 | 46,151 | Outpatient Hospital | \$3,623,633 | \$3,210,075 | \$3,622,645 | \$3,209,192 | \$0 | Visits | 2,984 |
| 202012 | 46,669 | Outpatient Hospital | \$4,084,495 | \$3,591,928 | \$4,083,307 | \$3,590,884 | \$0 | Visits | 3,224 |
| 202101 | 46,744 | Outpatient Hospital | \$3,445,297 | \$2,939,565 | \$3,444,244 | \$2,938,680 | \$0 | Visits | 2,936 |
| 202102 | 47,000 | Outpatient Hospital | \$3,838,600 | \$3,380,610 | \$3,837,249 | \$3,379,433 | \$0 | Visits | 2,916 |
| 202103 | 47,185 | Outpatient Hospital | \$4,573,441 | \$4,020,417 | \$4,571,479 | \$4,018,723 | \$0 | Visits | 3,966 |
| 202104 | 47,263 | Outpatient Hospital | \$4,354,986 | \$3,785,559 | \$4,352,410 | \$3,783,350 | \$0 | Visits | 4,216 |
| 202105 | 47,283 | Outpatient Hospital | \$4,640,261 | \$4,089,270 | \$4,636,257 | \$4,085,747 | \$0 | Visits | 3,705 |
| 202106 | 47,112 | Outpatient Hospital | \$4,380,860 | \$3,753,665 | \$4,374,856 | \$3,748,563 | \$0 | Visits | 3,541 |
| 202107 | 47,361 | Outpatient Hospital | \$4,404,262 | \$3,918,112 | \$4,395,616 | \$3,910,434 | \$0 | Visits | 3,416 |
| 202108 | 47,626 | Outpatient Hospital | \$4,593,933 | \$4,011,789 | \$4,582,986 | \$4,002,263 | \$0 | Visits | 3,659 |
| 202109 | 47,874 | Outpatient Hospital | \$4,208,736 | \$3,712,423 | \$4,197,945 | \$3,702,955 | \$0 | Visits | 3,513 |
| 202110 | 47,491 | Outpatient Hospital | \$4,554,054 | \$4,024,233 | \$4,538,444 | \$4,010,538 | \$0 | Visits | 3,750 |
| 202111 | 47,541 | Outpatient Hospital | \$4,709,947 | \$4,177,813 | \$4,686,783 | \$4,157,318 | \$0 | Visits | 3,608 |
| 202112 | 47,653 | Outpatient Hospital | \$4,388,997 | \$3,780,133 | \$4,357,139 | \$3,752,663 | \$0 | Visits | 3,805 |
| 202201 | 47,521 | Outpatient Hospital | \$4,134,936 | \$3,578,955 | \$4,099,218 | \$3,548,079 | \$0 | Visits | 3,346 |
| 202202 | 47,964 | Outpatient Hospital | \$4,787,122 | \$4,185,796 | \$4,746,388 | \$4,150,254 | \$0 | Visits | 3,256 |
| 202203 | 48,012 | Outpatient Hospital | \$4,997,476 | \$4,336,109 | \$4,942,151 | \$4,288,118 | \$0 | Visits | 3,714 |
| 202204 | 48,089 | Outpatient Hospital | \$4,586,692 | \$4,018,033 | \$4,508,530 | \$3,949,545 | \$0 | Visits | 3,429 |
| 202205 | 48,250 | Outpatient Hospital | \$4,755,015 | \$4,161,279 | \$4,661,718 | \$4,079,628 | \$0 | Visits | 3,680 |
| 202206 | 48,690 | Outpatient Hospital | \$4,503,490 | \$3,908,329 | \$4,390,143 | \$3,810,038 | \$0 | Visits | 3,674 |
| 202207 | 49,027 | Outpatient Hospital | \$4,842,451 | \$4,308,673 | \$4,681,567 | \$4,165,540 | \$0 | Visits | 3,423 |
| 202208 | 49,525 | Outpatient Hospital | \$4,983,497 | \$4,411,519 | \$4,776,100 | \$4,227,952 | \$0 | Visits | 3,677 |
| 202209 | 50,009 | Outpatient Hospital | \$5,072,228 | \$4,479,830 | \$4,790,537 | \$4,230,804 | \$0 | Visits | 3,459 |
| 202210 | 50,370 | Outpatient Hospital | \$5,632,517 | \$4,992,632 | \$5,226,115 | \$4,632,286 | \$0 | Visits | 3,867 |
| 202211 | 50,672 | Outpatient Hospital | \$5,850,644 | \$5,200,526 | \$5,290,462 | \$4,702,469 | \$0 | Visits | 3,820 |
| 202212 | 51,112 | Outpatient Hospital | \$5,606,822 | \$4,865,830 | \$4,788,049 | \$4,155,059 | \$0 | Visits | 3,857 |
| 202301 | 50,551 | Outpatient Hospital | \$6,163,344 | \$5,224,640 | \$4,593,133 | \$3,892,671 | \$0 | Visits | 4,390 |
| 202302 | 50,692 | Outpatient Hospital | \$4,412,996 | \$3,569,768 | \$1,456,594 | \$1,178,107 | \$0 | Visits | 3,585 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Professional | \$6,988,510 | \$5,231,177 | \$6,988,510 | \$5,231,177 | \$0 | Visits | 47,253 |
| 202002 | 44,747 | Professional | \$6,386,812 | \$4,877,353 | \$6,386,812 | \$4,877,353 | \$0 | Visits | 41,807 |
| 202003 | 45,242 | Professional | \$5,447,362 | \$4,272,672 | \$5,447,362 | \$4,272,672 | \$0 | Visits | 35,817 |
| 202004 | 45,527 | Professional | \$3,513,864 | \$2,984,291 | \$3,513,864 | \$2,984,291 | \$0 | Visits | 25,419 |
| 202005 | 45,537 | Professional | \$4,507,040 | \$3,794,880 | \$4,507,040 | \$3,794,880 | \$0 | Visits | 30,445 |
| 202006 | 45,654 | Professional | \$6,023,519 | \$5,033,672 | \$6,023,519 | \$5,033,672 | \$0 | Visits | 40,505 |
| 202007 | 45,692 | Professional | \$6,675,617 | \$5,540,117 | \$6,675,617 | \$5,540,117 | \$0 | Visits | 44,355 |
| 202008 | 45,568 | Professional | \$6,663,787 | \$5,369,879 | \$6,663,784 | \$5,369,877 | \$0 | Visits | 44,433 |
| 202009 | 45,879 | Professional | \$7,300,809 | \$5,917,357 | \$7,300,516 | \$5,917,125 | \$0 | Visits | 51,195 |
| 202010 | 45,963 | Professional | \$8,076,141 | \$6,641,264 | \$8,075,353 | \$6,640,616 | \$0 | Visits | 56,762 |
| 202011 | 46,151 | Professional | \$7,537,936 | \$6,188,153 | \$7,535,876 | \$6,186,452 | \$0 | Visits | 51,511 |
| 202012 | 46,669 | Professional | \$7,920,479 | \$6,395,775 | \$7,918,171 | \$6,393,910 | \$0 | Visits | 53,711 |
| 202101 | 46,744 | Professional | \$7,538,041 | \$5,981,544 | \$7,535,631 | \$5,979,663 | \$0 | Visits | 53,718 |
| 202102 | 47,000 | Professional | \$7,253,351 | \$5,716,093 | \$7,250,824 | \$5,714,149 | \$0 | Visits | 49,032 |
| 202103 | 47,185 | Professional | \$8,881,050 | \$7,043,712 | \$8,877,217 | \$7,040,718 | \$0 | Visits | 62,008 |
| 202104 | 47,263 | Professional | \$8,640,255 | \$6,905,268 | \$8,635,101 | \$6,901,194 | \$0 | Visits | 59,564 |
| 202105 | 47,283 | Professional | \$7,864,293 | \$6,234,622 | \$7,857,533 | \$6,229,279 | \$0 | Visits | 51,772 |
| 202106 | 47,112 | Professional | \$8,249,592 | \$6,474,628 | \$8,238,608 | \$6,466,126 | \$0 | Visits | 52,340 |
| 202107 | 47,361 | Professional | \$7,821,049 | \$6,224,175 | \$7,805,755 | \$6,212,116 | \$0 | Visits | 51,563 |
| 202108 | 47,626 | Professional | \$8,686,779 | \$7,035,101 | \$8,666,194 | \$7,018,503 | \$0 | Visits | 56,934 |
| 202109 | 47,874 | Professional | \$8,921,777 | \$7,266,230 | \$8,898,901 | \$7,247,678 | \$0 | Visits | 60,562 |
| 202110 | 47,491 | Professional | \$8,875,096 | \$7,238,794 | \$8,844,591 | \$7,214,078 | \$0 | Visits | 61,451 |
| 202111 | 47,541 | Professional | \$8,717,365 | \$7,062,823 | \$8,675,352 | \$7,028,968 | \$0 | Visits | 57,751 |
| 202112 | 47,653 | Professional | \$9,583,550 | \$7,866,959 | \$9,514,707 | \$7,810,573 | \$0 | Visits | 62,992 |
| 202201 | 47,521 | Professional | \$8,656,945 | \$6,866,492 | \$8,583,133 | \$6,808,262 | \$0 | Visits | 59,050 |
| 202202 | 47,964 | Professional | \$8,184,981 | \$6,393,924 | \$8,115,931 | \$6,340,142 | \$0 | Visits | 51,601 |
| 202203 | 48,012 | Professional | \$9,283,739 | \$7,322,224 | \$9,181,020 | \$7,241,251 | \$0 | Visits | 58,336 |
| 202204 | 48,089 | Professional | \$8,789,202 | \$7,058,689 | \$8,639,331 | \$6,938,176 | \$0 | Visits | 53,068 |
| 202205 | 48,250 | Professional | \$8,941,222 | \$7,229,029 | \$8,765,757 | \$7,086,995 | \$0 | Visits | 55,215 |
| 202206 | 48,690 | Professional | \$8,841,543 | \$7,158,526 | \$8,618,760 | \$6,978,311 | \$0 | Visits | 53,545 |
| 202207 | 49,027 | Professional | \$8,174,173 | \$6,626,691 | \$7,902,555 | \$6,406,589 | \$0 | Visits | 49,569 |
| 202208 | 49,525 | Professional | \$9,080,020 | \$7,292,536 | \$8,701,878 | \$6,988,899 | \$0 | Visits | 56,242 |
| 202209 | 50,009 | Professional | \$9,065,937 | \$7,296,364 | \$8,563,347 | \$6,891,486 | \$0 | Visits | 57,150 |
| 202210 | 50,370 | Professional | \$9,376,153 | \$7,585,840 | \$8,700,262 | \$7,038,627 | \$0 | Visits | 60,935 |
| 202211 | 50,672 | Professional | \$9,333,376 | \$7,538,647 | \$8,440,038 | \$6,816,676 | \$0 | Visits | 58,629 |
| 202212 | 51,112 | Professional | \$9,029,717 | \$7,098,016 | \$7,711,154 | \$6,061,248 | \$0 | Visits | 54,371 |
| 202301 | 50,551 | Professional | \$10,202,314 | \$7,847,460 | \$7,600,289 | \$5,844,056 | \$0 | Visits | 63,141 |
| 202302 | 50,692 | Professional | \$10,760,688 | \$8,278,576 | \$3,553,145 | \$2,732,396 | \$0 | Visits | 70,495 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :---: | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit | Utilization |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | Prescription Drug | \$4,866,175 | \$4,134,527 | \$4,866,175 | \$4,134,527 | \$835,409 | Scripts | 29,846 |
| 202002 | 44,747 | Prescription Drug | \$4,893,980 | \$4,351,267 | \$4,893,980 | \$4,351,267 | \$897,313 | Scripts | 28,145 |
| 202003 | 45,242 | Prescription Drug | \$5,838,734 | \$5,248,591 | \$5,838,734 | \$5,248,591 | \$1,124,696 | Scripts | 31,845 |
| 202004 | 45,527 | Prescription Drug | \$5,268,146 | \$4,826,968 | \$5,268,146 | \$4,826,968 | \$1,082,998 | Scripts | 24,474 |
| 202005 | 45,537 | Prescription Drug | \$5,154,824 | \$4,738,746 | \$5,154,824 | \$4,738,746 | \$1,029,778 | Scripts | 24,680 |
| 202006 | 45,654 | Prescription Drug | \$5,362,460 | \$4,927,667 | \$5,362,460 | \$4,927,667 | \$1,110,910 | Scripts | 26,073 |
| 202007 | 45,692 | Prescription Drug | \$5,537,106 | \$5,072,976 | \$5,537,106 | \$5,072,976 | \$1,076,336 | Scripts | 26,523 |
| 202008 | 45,568 | Prescription Drug | \$5,260,065 | \$4,850,101 | \$5,260,065 | \$4,850,101 | \$1,043,344 | Scripts | 25,979 |
| 202009 | 45,879 | Prescription Drug | \$5,226,365 | \$4,798,385 | \$5,226,365 | \$4,798,385 | \$1,047,962 | Scripts | 26,437 |
| 202010 | 45,963 | Prescription Drug | \$5,875,175 | \$5,410,005 | \$5,875,175 | \$5,410,005 | \$1,115,048 | Scripts | 27,031 |
| 202011 | 46,151 | Prescription Drug | \$5,140,287 | \$4,718,370 | \$5,140,287 | \$4,718,370 | \$1,071,574 | Scripts | 25,445 |
| 202012 | 46,669 | Prescription Drug | \$5,504,975 | \$4,923,687 | \$5,504,975 | \$4,923,687 | \$1,082,865 | Scripts | 27,781 |
| 202101 | 46,744 | Prescription Drug | \$5,308,407 | \$4,636,086 | \$5,308,407 | \$4,636,086 | \$1,069,860 | Scripts | 27,157 |
| 202102 | 47,000 | Prescription Drug | \$5,082,111 | \$4,571,753 | \$5,082,111 | \$4,571,753 | \$1,080,536 | Scripts | 26,283 |
| 202103 | 47,185 | Prescription Drug | \$6,267,768 | \$5,673,236 | \$6,267,768 | \$5,673,236 | \$1,339,986 | Scripts | 33,344 |
| 202104 | 47,263 | Prescription Drug | \$6,029,152 | \$5,556,416 | \$6,029,152 | \$5,556,416 | \$1,281,782 | Scripts | 37,254 |
| 202105 | 47,283 | Prescription Drug | \$5,679,988 | \$5,221,330 | \$5,679,988 | \$5,221,330 | \$1,211,383 | Scripts | 32,575 |
| 202106 | 47,112 | Prescription Drug | \$5,940,448 | \$5,453,629 | \$5,940,448 | \$5,453,629 | \$1,264,700 | Scripts | 30,873 |
| 202107 | 47,361 | Prescription Drug | \$5,945,035 | \$5,465,864 | \$5,945,035 | \$5,465,864 | \$1,283,168 | Scripts | 29,792 |
| 202108 | 47,626 | Prescription Drug | \$6,054,803 | \$5,549,810 | \$6,054,803 | \$5,549,810 | \$1,375,476 | Scripts | 30,956 |
| 202109 | 47,874 | Prescription Drug | \$5,944,931 | \$5,461,549 | \$5,944,931 | \$5,461,549 | \$1,307,609 | Scripts | 29,696 |
| 202110 | 47,491 | Prescription Drug | \$6,157,023 | \$5,675,902 | \$6,157,023 | \$5,675,902 | \$1,327,348 | Scripts | 31,104 |
| 202111 | 47,541 | Prescription Drug | \$6,466,084 | \$5,995,156 | \$6,466,084 | \$5,995,156 | \$1,346,998 | Scripts | 35,876 |
| 202112 | 47,653 | Prescription Drug | \$6,772,337 | \$6,130,738 | \$6,772,337 | \$6,130,738 | \$1,344,149 | Scripts | 36,072 |
| 202201 | 47,521 | Prescription Drug | \$6,386,950 | \$5,700,576 | \$6,386,950 | \$5,700,576 | \$1,451,348 | Scripts | 32,137 |
| 202202 | 47,964 | Prescription Drug | \$5,890,854 | \$5,317,258 | \$5,890,854 | \$5,317,258 | \$1,354,634 | Scripts | 27,644 |
| 202203 | 48,012 | Prescription Drug | \$7,224,013 | \$6,616,392 | \$7,224,013 | \$6,616,392 | \$1,609,797 | Scripts | 31,537 |
| 202204 | 48,089 | Prescription Drug | \$6,335,298 | \$5,827,403 | \$6,335,298 | \$5,827,403 | \$1,488,867 | Scripts | 30,694 |
| 202205 | 48,250 | Prescription Drug | \$6,813,855 | \$6,340,553 | \$6,813,855 | \$6,340,553 | \$1,595,735 | Scripts | 32,798 |
| 202206 | 48,690 | Prescription Drug | \$7,084,726 | \$6,597,099 | \$7,084,726 | \$6,597,099 | \$1,627,626 | Scripts | 32,220 |
| 202207 | 49,027 | Prescription Drug | \$6,570,161 | \$6,096,876 | \$6,570,161 | \$6,096,876 | \$1,584,502 | Scripts | 30,961 |
| 202208 | 49,525 | Prescription Drug | \$7,073,881 | \$6,592,613 | \$7,073,881 | \$6,592,613 | \$1,726,117 | Scripts | 32,223 |
| 202209 | 50,009 | Prescription Drug | \$6,787,835 | \$6,321,235 | \$6,787,835 | \$6,321,235 | \$1,625,315 | Scripts | 34,381 |
| 202210 | 50,370 | Prescription Drug | \$6,728,582 | \$6,245,829 | \$6,728,582 | \$6,245,829 | \$1,666,443 | Scripts | 37,523 |
| 202211 | 50,672 | Prescription Drug | \$7,167,230 | \$6,672,886 | \$7,167,230 | \$6,672,886 | \$1,729,771 | Scripts | 35,007 |
| 202212 | 51,112 | Prescription Drug | \$7,142,619 | \$6,531,293 | \$7,142,619 | \$6,531,293 | \$1,645,866 | Scripts | 36,453 |
| 202301 | 50,551 | Prescription Drug | \$7,541,784 | \$6,708,690 | \$7,541,784 | \$6,708,690 | \$1,955,257 | Scripts | 34,274 |
| 202302 | 50,692 | Prescription Drug | \$7,271,131 | \$6,584,412 | \$7,271,131 | \$6,584,412 | \$1,915,620 | Scripts | 32,309 |

Appendix - Experience by Service Category

| Month | Members | Service Category | Ultimate Allowed | Ultimate Incurred | Allowed | Incurred | Drug Rebates | Utilization Unit |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | Utilization

## Appendix - Total Experience

| Month | Members | Contracts | Ultimate Allowed | Drug <br> Rebates | Post-Rx <br> Rebate <br> Ultimate <br> Allowed | Post-Rx <br> Rebate <br> Ultimate <br> Incurred | Premium | Loss Ratio |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 202001 | 44,512 | 28,404 | \$19,790,948 | \$835,409 | \$18,955,540 | \$15,562,390 | \$21,133,099 | 73.6\% |
| 202002 | 44,747 | 28,555 | \$18,026,060 | \$897,313 | \$17,128,748 | \$14,331,584 | \$21,363,310 | 67.1\% |
| 202003 | 45,242 | 28,881 | \$18,044,591 | \$1,124,696 | \$16,919,895 | \$14,548,405 | \$21,599,412 | 67.4\% |
| 202004 | 45,527 | 29,102 | \$14,917,155 | \$1,082,998 | \$13,834,157 | \$12,544,164 | \$21,770,801 | 57.6\% |
| 202005 | 45,537 | 29,061 | \$16,425,875 | \$1,029,778 | \$15,396,097 | \$13,845,991 | \$21,758,892 | 63.6\% |
| 202006 | 45,654 | 29,117 | \$18,839,931 | \$1,110,910 | \$17,729,020 | \$15,753,711 | \$22,101,592 | 71.3\% |
| 202007 | 45,692 | 29,119 | \$23,365,910 | \$1,076,336 | \$22,289,574 | \$20,037,812 | \$22,214,053 | 90.2\% |
| 202008 | 45,568 | 29,052 | \$19,701,146 | \$1,043,344 | \$18,657,802 | \$16,358,049 | \$22,214,694 | 73.6\% |
| 202009 | 45,879 | 29,177 | \$21,292,457 | \$1,047,962 | \$20,244,495 | \$17,761,738 | \$19,583,293 | 90.7\% |
| 202010 | 45,963 | 29,204 | \$22,917,097 | \$1,115,048 | \$21,802,049 | \$19,230,789 | \$22,526,004 | 85.4\% |
| 202011 | 46,151 | 29,257 | \$21,547,116 | \$1,071,574 | \$20,475,543 | \$18,053,392 | \$22,457,985 | 80.4\% |
| 202012 | 46,669 | 29,491 | \$22,406,194 | \$1,082,865 | \$21,323,329 | \$18,458,052 | \$23,192,662 | 79.6\% |
| 202101 | 46,744 | 29,682 | \$20,393,497 | \$1,069,860 | \$19,323,638 | \$16,316,074 | \$23,380,116 | 69.8\% |
| 202102 | 47,000 | 29,871 | \$20,300,516 | \$1,080,536 | \$19,219,980 | \$16,481,064 | \$23,459,814 | 70.3\% |
| 202103 | 47,185 | 29,984 | \$25,186,545 | \$1,339,986 | \$23,846,559 | \$20,610,172 | \$23,535,780 | 87.6\% |
| 202104 | 47,263 | 29,985 | \$23,837,358 | \$1,281,782 | \$22,555,576 | \$19,516,047 | \$23,596,813 | 82.7\% |
| 202105 | 47,283 | 30,006 | \$23,419,010 | \$1,211,383 | \$22,207,627 | \$19,333,209 | \$23,574,947 | 82.0\% |
| 202106 | 47,112 | 29,895 | \$24,356,353 | \$1,264,700 | \$23,091,653 | \$19,945,662 | \$23,520,703 | 84.8\% |
| 202107 | 47,361 | 30,037 | \$22,761,579 | \$1,283,168 | \$21,478,411 | \$18,709,253 | \$23,652,675 | 79.1\% |
| 202108 | 47,626 | 30,199 | \$24,813,832 | \$1,375,476 | \$23,438,357 | \$20,443,896 | \$23,681,206 | 86.3\% |
| 202109 | 47,874 | 30,359 | \$24,168,106 | \$1,307,609 | \$22,860,496 | \$19,932,968 | \$23,829,286 | 83.6\% |
| 202110 | 47,491 | 29,938 | \$24,439,649 | \$1,327,348 | \$23,112,300 | \$20,226,125 | \$23,475,096 | 86.2\% |
| 202111 | 47,541 | 29,955 | \$24,772,834 | \$1,346,998 | \$23,425,837 | \$20,497,217 | \$23,759,942 | 86.3\% |
| 202112 | 47,653 | 29,983 | \$25,170,351 | \$1,344,149 | \$23,826,203 | \$20,583,556 | \$23,889,599 | 86.2\% |
| 202201 | 47,521 | 29,934 | \$24,868,211 | \$1,451,348 | \$23,416,863 | \$20,034,313 | \$24,096,157 | 83.1\% |
| 202202 | 47,964 | 30,297 | \$23,976,423 | \$1,354,634 | \$22,621,789 | \$19,331,710 | \$24,257,341 | 79.7\% |
| 202203 | 48,012 | 30,255 | \$26,443,051 | \$1,609,797 | \$24,833,255 | \$21,322,102 | \$24,333,196 | 87.6\% |
| 202204 | 48,089 | 30,242 | \$25,336,390 | \$1,488,867 | \$23,847,523 | \$20,773,610 | \$24,456,302 | 84.9\% |
| 202205 | 48,250 | 30,278 | \$28,242,778 | \$1,595,735 | \$26,647,043 | \$23,560,053 | \$24,538,231 | 96.0\% |
| 202206 | 48,690 | 30,581 | \$26,274,442 | \$1,627,626 | \$24,646,815 | \$21,568,100 | \$24,795,729 | 87.0\% |
| 202207 | 49,027 | 30,753 | \$25,740,779 | \$1,584,502 | \$24,156,277 | \$21,307,455 | \$24,916,708 | 85.5\% |
| 202208 | 49,525 | 30,984 | \$27,017,855 | \$1,726,117 | \$25,291,738 | \$22,123,469 | \$25,132,820 | 88.0\% |
| 202209 | 50,009 | 31,223 | \$27,781,934 | \$1,625,315 | \$26,156,620 | \$23,002,691 | \$25,417,875 | 90.5\% |
| 202210 | 50,370 | 31,401 | \$26,904,530 | \$1,666,443 | \$25,238,087 | \$21,987,745 | \$25,625,646 | 85.8\% |
| 202211 | 50,672 | 31,571 | \$27,811,556 | \$1,729,771 | \$26,081,785 | \$22,805,412 | \$25,823,644 | 88.3\% |
| 202212 | 51,112 | 31,811 | \$27,651,866 | \$1,645,866 | \$26,006,000 | \$22,329,278 | \$26,163,229 | 85.3\% |
| 202301 | 50,551 | 31,600 | \$28,819,974 | \$1,955,257 | \$26,864,717 | \$22,301,168 | \$26,895,780 | 82.9\% |
| 202302 | 50,692 | 31,711 | \$25,558,767 | \$1,915,620 | \$23,643,147 | \$19,316,553 | \$26,936,829 | 71.7\% |

## DC BlueChoice Small Group \& Indvidual Combined (Small Group)

Exhibit 1 - Market Adjusted Index Rate Summary

|  |  | 2024 |  |  | 2023 | \%Change |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| (1) | Base Period Total Allowed | \$ | 507.34 | \$ | 469.36 | 8.1\% |
| (2) | Base Period Non-EHB PMPM | \$ | 0.15 | \$ | 0.30 |  |
| (3) | Experience Period Index Rate | \$ | 507.18 | \$ | 469.06 | 8.1\% |
| (4) | Change in Morbidity |  | 1.015 |  | 1.038 | -2.2\% |
| (5) | Additional Population Adjustment |  | 1.000 |  | 1.000 | 0.0\% |
| (6) | Induced Demand |  | 0.996 |  | 0.996 | 0.0\% |
| (7) | Projection Period Utilization and Network Adjustment |  | 1.000 |  | 1.000 | 0.0\% |
| (8) | Demographic Adjustment |  | 0.999 |  | 0.997 | 0.1\% |
| (9) | Area Adjustment |  | 1.000 |  | 1.000 |  |
| (10) | Additional "Other" Adjustments |  | 0.997 |  | 0.987 | 0.9\% |
| (11) | Annualized Trend |  | 6.5\% |  | 5.4\% |  |
| (12) | Months of Trend |  | 24.0 |  | 24.0 |  |
| (13) | Unit cost \& Utilization/1,000 Trend Factor |  | 1.133 |  | 1.110 | 2.1\% |
| (14) | Projection Period Index Rate | \$ | 578.44 | \$ | 530.41 | 9.1\% |
| (15) | Risk Adjustment Program |  | 1.040 |  | 1.046 | -0.6\% |
| (16) | Federal Exchange User Fee |  | 1.000 |  | 1.000 |  |
| (17) | Market Adjusted Index Rate | \$ | 601.52 | \$ | 554.78 | 8.4\% |
|  | Without Risk Adjustment | \$ | 578.44 | \$ | 530.41 |  |
|  | Base Rate Change |  | 8.1\% |  | 15.5\% |  |


|  |  |  |  |  |  | Mart | dex |  |  | ${ }^{\text {Benefits }}$ |  |  | Network |  |  | ed utilizatio |  |  | SA Fator |  |  | Non－EHB |  |  | Admin |  |  | Caibrat |  |  | Change |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Index 2023 HIOS Plan ID | 2023 Pan Name |  |  |  | $\begin{gathered} \text { December } 2023 \\ \text { Projected } \\ \text { Members } \end{gathered}$ | 2024 | 2023 | Change | 2024 | 2023 | Change | 2024 | 2023 | Chang | 2024 | 2023 | Char | 2024 | 2023 | Change | 2024 | 2023 | Change | 2024 | 2023 |  | 2024 | 2023 |  | 2024 | 2023 |  |
| 18605520 ca400010 | Buchechice Advanagage eid 1000 | pos | 600 | on | ${ }^{4,399}$ | ${ }_{5}^{50201.52}$ | ${ }_{\substack{\text { S } 554.78 \\ \text { S5，78 }}}$ |  | ${ }_{0}^{0.845}$ | 0．849 | ${ }^{1.858 \%}$ | 1.059 | ${ }^{1.055}$ | ${ }^{\text {chanese }}$ | ${ }^{20.998}$ | 1.000 | 0．200 | 1.000 | 1.000 | ${ }^{0.008}$ | ${ }^{1202002}$ | ${ }^{2023}$ | Cange | $\frac{2024}{1.24}$ | 2023 | Cane | ${ }_{\text {2024 }}^{0.948}$ | ${ }^{2023}$ | Singe |  |  | cispe |
| （e） |  | ${ }_{\text {pos }}^{\text {pos }}$ | 600 | On | （ | （ 5601.52 | （554．78 |  | 0．817 | ${ }^{0.056}$ | ${ }^{1.76 \%}$ | ${ }_{1}^{1059}$ | ${ }^{1} 1.065$ | 0．49\％ | 0．998 | 1．006 |  |  | 1000 | ${ }^{0.000 \%}$ | ${ }_{\substack{1.0002 \\ 1.002}}^{1.2}$ | 1.0002 | 0 | ${ }_{1}^{12244}$ | ${ }_{1}^{1225}$ | － | co．0．098 | 0．949 | －0．15\％ | ${ }_{\substack{\text { S65323 } \\ \text { S72a }}}$ | （ |  |
| ${ }^{4} 8685520004400013$ | Buechice Advantage HSA／HRA Siver 1600 | pos | Sllver |  | ${ }_{\text {2，260 }}$ | ${ }_{\text {S601．52 }}$ | \＄554，78 | ${ }_{8.43 \%}^{8.43 \%}$ | 0.784 | 0.764 | 2．67\％ | 1.059 | 1.065 | 0．49\％ | ${ }_{0.952}^{10}$ | ${ }^{1.054}$ | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0.008 | 1.24 | 1.253 | ${ }_{0}^{0.7748}$ | ${ }_{0} 0.948$ | 0.949 | ${ }^{0.105 \%}$ | \＄560．52 | \＄511．53 | come |
| 58805220004000015 <br> 68605250040018 |  | ${ }_{\text {Pos }}^{\text {pos }}$ | ${ }_{\substack{\text { Platinu } \\ \text { Brove }}}$ | on on n |  | ${ }_{\substack{\text { S601．522 } \\ 5601.52}}^{\text {Sa }}$ | ¢ |  | ${ }_{0}^{0.942}$ | － 0.940 |  | 1．059 | li．065 | －0．49\％ | ${ }_{0.924}^{1.063}$ | ${ }_{\text {loge }}^{1.095}$ |  | li．000 | 1．000 | ${ }_{0}^{0.000 \%}$ | －1.000 <br> 1.000 | － | ${ }^{0.000 \%}$ | － | ${ }_{1.253}^{1.253}$ | －0．74\％ | （0．9988 | －0．949 | －0．15\％ | ¢ |  | c．o． |
| 7886522004040 | Buechice Advantage HSA／HRA Siver 3000 | pos | sIUVER | on |  | ${ }_{5601.52}$ | \＄554．78 | 3\％ | 0.747 | 0.723 | 33\％ | 1.55 | 1.065 | $0.49 \%$ | 0.952 | 0.954 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | 1.244 | ${ }^{1.253}$ | 0．778 | 0.948 | 0.99 | －0．15\％ |  |  | 10．3\％ |
| ${ }_{\substack{8 \\ 8 \\ 986055220200040400022}}$ |  | pos | ${ }_{\text {colver }}^{\text {Silver }}$ | on $\begin{gathered}\text { on } \\ \text { on }\end{gathered}$ |  | ${ }_{\substack{\text { S601．52 }}}^{5601.52}$ |  | ${ }_{\text {l }}^{\substack{8.43 \% \\ 8.43 \%}}$ | ${ }_{\text {doren }}^{0.836}$ | coin |  | ${ }_{1}^{1.059}$ | li．065 | coume | ${ }_{\text {o．952 }}^{0.988}$ | ${ }_{0}^{1.054}$ | ${ }_{\text {cose }}^{\substack{0.208 \% \\ 0.2080}}$ | ${ }_{\text {1．000 }}^{1000}$ | 1.000 | ${ }^{0.00 \%}$ | ${ }_{1}^{1.000}$ | ${ }_{1.0002}^{1.002}$ | 0．00\％ | ${ }_{\text {d }}^{1.224}$ | ${ }_{1.253}^{125}$ | － | ${ }_{\text {c．as }}^{0.948}$ | 0．949 | ${ }_{\text {a }}^{0.15 \%}$ |  | ${ }_{\substack{\text { ch793，38 }}}^{5}$ | 10．6\％ |
| 10860520 C0440023 | Bluchoice Advantege Silver 1600 Buefur | pos | siver | on | 889 | \＄561．52 | \＄554．78 | 8．43\％ | 0.784 | 0.764 |  | 1.059 | 1.065 | 0．49\％ | 0.952 | 0.954 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | 1.244 | 1.253 | 0.74 | 0.948 | 0.99 | －0．15\％ | \＄560．79 | 551 | 96\％ |
| 1186052200404025 | Bluechicie Advantages siver 5500 | Pos | SIIVER | on | ${ }_{80}^{262}$ |  | \＄554．78 |  | 0．750 | ${ }^{0.725}$ | ${ }_{\text {che }}^{\text {3，39\％}}$ | 1.059 1.059 1 | lioct 1.065 | － $0.49 \%$ | ${ }_{\substack{0.952 \\ 0.988}}$ | －0．954 | －0．20\％ | 1．000 | 1．1000 | 0．00\％ | － | － | 0．00\％ | － 1.244 | ${ }_{1}^{1.253} 1$ | －0．748） | ${ }_{\substack{0.948 \\ 0.988}}^{\substack{\text { a，}}}$ | 0.949 <br> 0.949 <br> 0.0 | －0．15\％ |  | ¢ 5485.74 | （10．48 |
| ${ }_{13}^{1386555200040402027}$ | Buechicie Advantage HS AHBR Silver 2000 | pos | SIUVER | ${ }^{\text {on }}$ | 1.996 | \＄601．52 | \＄554，78 | ${ }^{8.43 \%}$ | 0.769 | 0.751 | 2．39\％ | 1.059 | 1.065 | 0．49\％ | 0.952 | 0.954 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | $0.00 \%$ | ${ }^{1224}$ | 1.253 | 0．774 | 0.948 | 0.949 | －0．15\％ | \＄549977 | \＄503．05 | ${ }^{9.38 \%}$ |
|  |  | ${ }^{\text {pos }}$ | VER | on |  |  |  | 为 | 547 | － 0.809 |  | ${ }_{\text {1．059 }}^{1.059}$ | 1065 |  | ${ }_{0}^{0.958}$ | ${ }_{0}^{1.054}$ |  | coiliou | － | 0．00\％ | 边 | － | ${ }^{0.000 \%}$ | ， 1.244 | － | － $0.7 .744^{0.748}$ | co．948 | －0．949 | －0．15\％ | \＄534．14 |  |  |
| 11680652500404023 1680502030 | Bluechoice Alvantase 5 SA／HRA Sivere 300070 | pos | sluver | on | 190 | ${ }_{\text {S601．52 }}$ | ${ }_{\text {S554，78 }}$ | ${ }_{\text {8．43\％}}$ | 0.747 | 0.709 | ${ }_{5}^{5.38 \%}$ | 1.059 | ${ }_{1.065}^{10.05}$ | 0．49\％ | 0.952 | 0.954 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | ${ }_{1}^{1224}$ | 1.253 | ${ }_{0}^{0.748}$ | 0.948 | 0.949 | －0．15\％ | ${ }_{\text {S534，14 }}$ | S472 | 12．5\％ |
| 17880525004400 | Bluchoice Advantage value Brone 6000 | pos | broNze | on | 326 | ${ }^{5601.52}$ | \＄554．78 | $8.43 \%$ | 0.664 | 0.637 | 4．21\％ | 1.059 | 1.065 | 0．49\％ | 0.924 | 0.926 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | 1.244 | 1.253 | 0．748 | 0.948 | 0.949 | －0．15\％ | \＄461．02 |  | 112\％ |
|  | Bluch hice Alvantage gido | ${ }_{\text {Pres }}^{\text {pros }}$ | ${ }_{6010}^{6010}$ | On |  |  | （5s54．78 |  | － 0.942 | － 0.934 |  | ${ }_{\text {lobe }}^{1.059}$ | 1.065 <br> 0.043 | －0．49\％ | ${ }_{0}^{0.9988}$ | 1.000 <br> 1.000 |  | 1．000 | 1000 | 0．00\％ | － | ${ }_{1}^{1.0002}$ | ${ }^{0.000 \%}$ | ${ }_{\text {d }}^{1.244}$ | ${ }_{1.253}^{1.253}$ | －0．748 | co．0．988 | －0．949 | －0．15\％ | ${ }_{\substack{\text { S681．13 } \\ \text { S55745 }}}^{\substack{\text { S }}}$ | （ 565.58 |  |
| 208605220046460010 | Bluch hicie tlm 6 old 800 | Hmo | 600 |  | ${ }_{1,403}$ | \＄601．52 | \＄554，78 | ${ }_{8}^{8.43 \%}$ | 0.864 | 0.848 | 1．77\％ | 0.936 | 0.943 | －0．79\％ | 0.998 | 1.000 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.002 | $0.00 \%$ | 1.244 | 1.253 | 0．774 | 0．998 | 0.949 | －0．15\％ | \＄571．93 | \＄528．09 | ${ }^{8.3 \%}$ |
|  | －Bluechiote tmo Popatium |  | （eatinu | on |  | S01．52 |  |  |  |  |  |  |  |  |  |  |  |  |  | 00\％ | 1.000 | 2002 | ${ }^{0.000 \%}$ | （1244 |  |  |  |  | cole |  |  |  |
| 2386052020460013 | Bluechice HMO HSA／HRA Siver 2000 | нмо | sllver | on | ${ }^{736}$ | ${ }_{5601.52}$ | \＄554，78 | ${ }_{\text {8．33\％}}^{\text {8，48\％}}$ | ${ }_{0.752}^{0.759}$ | ${ }_{0}^{0.735}$ | ${ }_{2.41 \%}^{2.480}$ | ${ }_{0.936}^{0.95}$ | ${ }_{0} 0.943$ | ${ }_{-0.79 \%}$ | ${ }_{0}^{1.952}$ | ${ }_{0} 0.54$ | ${ }_{\text {cosem }}^{0.2080}$ | 1.000 | 1.000 | 0．00\％ | ${ }^{1.000}$ | ${ }_{1.0002}^{10.002}$ | 0.008 | ${ }_{1.244}^{1.24}$ | ${ }_{1.253}^{1.253}$ |  | ${ }_{\substack{0.998 \\ 0.948}}^{0.9}$ | 0．949 | ${ }_{\text {a }}^{\substack{0.15 \% \\ 0.05 \%}}$ | ${ }_{\text {S475，}}$ | \＄436．15 | 9，0\％ |
| 24860520004600 | Bluechice HMOO HSA／HRA Brone 610 | нмо | BroNzE | on | ${ }^{303}$ | ${ }^{5601.52}$ | \＄554．78 | ${ }^{8.43 \%}$ | 0.637 | 0.617 | 3．27\％ | 0.936 | 0.943 | 0．79\％ | 0.924 | 0.926 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | 1.244 | 1.253 | 0．748 | 0.948 | 0.949 | ${ }^{0.15}$ | \＄330．81 |  |  |
|  |  | ${ }_{\text {HMO }}$ | Silver | on |  | ${ }_{\substack{5601.52 \\ 560152}}^{5}$ | Sts59．78 | ${ }_{\substack{8.435 \% \\ 8.43 \%}}^{\substack{\text { c，}}}$ | ${ }_{\substack{0.732 \\ 0.732}}^{0.72}$ | － |  | ${ }_{\substack{0.936 \\ 0.936}}^{0.0}$ | 0.943 <br> 0.943 | －0．79\％ | ${ }_{0}^{0.952}$ | ${ }^{0.954}$ |  | 1．000 | － | ${ }^{0.000 \%}$ | － | ${ }_{1}^{1.0002}$ | ${ }^{0.000 \%}$ | － | ${ }_{\text {l }}^{1.223}$ | － | （0．948 | 0．949 | －0．15\％ | ${ }_{\substack{\text { S4593．411 } \\ \text { S46．19 }}}^{\text {a }}$ | S417．35 | － |
| 278805220004600 | Buechice HMO HSA HRA 6 | Hmo | 6010 | on | 363 | 5601.52 | \＄554 | ${ }_{8.43 \%}$ | 0.831 | 0.811 | ${ }^{1.28 \%}$ | 0.936 | 0.943 | －0．79\％ | 0.98 | 1.000 | $0.20 \%$ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | $0.00 \%$ | 1.24 | 1.253 | ${ }^{0.7748}$ | 0．998 | 0.949 | －0．15\％ | \＄543．78 | \＄550，54 | 7．8．8 |
|  |  | ${ }_{\text {HMMO }}$ | SIIVER coid | $O$ | （257 | $\underset{\substack{\text { S601．52 } \\ 560.52}}{ }$ | S5559788 |  | ${ }_{\substack{0.732 \\ 0.810}}$ | 0.801 | － | ${ }_{\substack{0.936 \\ 0.936}}^{0.0}$ | 0.933 <br> 0.943 |  | ${ }_{0}^{0.992}$ | ${ }_{\text {0，}}^{0.954} 1$ | ${ }_{\substack{0.208 \%}}^{0.2080}$ | 1．000 | 1．000 | ${ }^{0.00 \% \%}$ | ${ }_{\text {l }}^{1.000}$ | ${ }_{1.0002}^{1.002}$ | 0．00\％ | ${ }_{1}^{1244}$ | ${ }_{1.253}$ | ${ }^{0.744 \%}$ | 0.948 | －0．949 | －0．15\％ | \＄556．71 | 5989.81 | $10.2 \%$ <br> $7.6 \%$ |
| 30860520200460025 | Bluechicie HMO HSA HRA Gold 150090 |  | 6010 | on | ${ }_{88}$ | \＄601．52 | \＄554．78 | ${ }_{8}^{8.43 \%}$ | 0.821 | 0.794 | ${ }^{3.43 \%}$ | 0.936 | 0.943 | －0．79\％ | 0.988 | 1.000 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.002 | 0．00\％ | 1.244 | 1.253 | －0．74\％ | 0.948 | 0.949 | －0．15\％ | \＄543．78 | 5494.06 | －10．1\％ |
| ${ }^{31} 886052200464602$ |  | Hm0 | ${ }_{\text {Brone }}^{\text {BRIE }}$ | ${ }^{\circ}$ | ${ }_{19}^{31}$ | ${ }_{\text {cosis }}^{560.52}$ | ¢554．78 | ${ }^{8.433 \%}$ | ${ }^{0.637}$ | 0．6．67 |  | ${ }^{0.936}$ | 0.943 | 0．77\％ | ${ }_{0}^{0.924}$ | －0．236 | －0．20\％ | 1．000 | 1.000 | 0．00\％ | ${ }^{1.000}$ | ${ }^{1.0002}$ | －0．00\％ | ${ }_{\text {d }}^{1.2244}$ | ${ }_{1}^{1.253}$ | －0．748 | ${ }^{0.998}$ | －0．949 | ${ }^{-0.15 \%}$ | ${ }_{\text {che }}^{5390.81}$ | ${ }_{\text {cose }}^{5355.30}$ | coin |
| ${ }_{33}^{338605520004650028}$ | Bluechice HMO HSA／HRA Siver 3000 | Hmo | Sllver |  | 94 | ${ }_{5601.52}$ | \＄554，78 | ${ }_{8.43 \%}^{50.48 \%}$ | 0.27 | ${ }^{0.688}$ | ${ }_{5}^{5.17 \%}$ | ${ }_{0.936}$ | ${ }_{0} .943$ | ${ }_{-0.79 \%}$ | ${ }_{0}^{0.952}$ | ${ }_{0}^{0.954}$ | ${ }^{0.20 \%}$ | 1.000 | 1.000 | 0．00\％ | 1.000 | ${ }_{1.0002}^{10002}$ | 0.008 | ${ }_{1.244}^{1.24}$ | ${ }_{1.253}^{123}$ | －0．74\％ | ${ }_{0}^{0.948}$ | 0.949 | ${ }^{0.155 \%}$ | ${ }_{\text {S459，41 }}$ | ${ }_{4088} 39$ | 12．5\％ |
| 34860522000660 | Bluechioce $^{\text {Hmo }}$ |  | ${ }^{\text {BroNVE }}$ | on | ${ }^{236}$ | ${ }^{\text {S601．52 }}$ | 5554 |  |  |  | $4.40 \%$ |  | 0.943 |  | 0.924 |  | ${ }^{0.208 \%}$ |  |  |  | 1.000 | 2002 |  |  | ${ }^{1.253}$ |  | 0.948 |  |  |  |  |  |
|  |  | ${ }_{\text {HM }}$ | （inkont | on | 15 <br> 14 | ${ }_{\substack{\text { S601．52 }}}^{\text {S601．52 }}$ | ${ }_{\text {S554．78 }}$ | ${ }_{\text {8，}}^{\substack{8.43 \%}}$ | ${ }_{0}^{0.665}$ | ${ }^{0.658}$ | ${ }_{4}^{3.51 \%}$ | ${ }_{0}^{0.936}$ | ${ }^{0.943}$ | ${ }_{\text {a }}^{0} 0.7 .79 \%$ | ${ }_{\text {0．924 }}^{0.924}$ | ${ }^{0.926}$ | ${ }_{\substack{0.20 \% \\ 0.20 \%}}^{0.2080}$ | 1．000 | 1.000 | 0．00\％ | ${ }_{\text {l }}^{1.000}$ | ${ }_{1.0002}^{1.002}$ | ${ }^{0.000 \%}$ | ${ }_{\text {di24 }}^{1.244}$ | ${ }_{1.253}^{12.253}$ |  | （0．9988 | －0．949 | ${ }_{\text {a }}^{0.0 .15 \%}$ | ${ }_{\text {S408．99 }}^{53937}$ |  | como |
| 37860520 CO4600 | ${ }^{\text {Brechechiece MMO Staia }}$ | HmO | ${ }_{6010}$ | ${ }^{\circ}$ | $4_{4}^{43}$ | ${ }_{5}^{560}$ | S554．78 | 源 | ${ }^{0.9094}$ | ${ }_{0}^{0.877}$ | ${ }^{3.04 \%}$ | ${ }_{0}^{0.936}$ | ${ }^{0.943}$ | ${ }^{-0.79 \% \%}$ | 0．998 | ${ }^{1.0005}$ | ${ }^{0.20 \% \%}$ | 1.000 | ${ }^{1.0000}$ | 0．00\％ | ${ }^{1.000}$ | ${ }^{1.0002}$ | ${ }^{0.000 \%}$ | ${ }^{1.224}$ | ${ }_{1}^{12253}$ | ${ }^{0.7746}$ | ${ }^{0.9988}$ | 0．999 | ${ }^{-0.155 \%}$ | ${ }_{\substack{\text { S58885 } \\ 56834}}$ | ${ }_{5}^{545}$ |  |
|  | Eluechice emo standard Patium 50 | ${ }_{\text {HMM }}$ | （patum | on | ${ }_{24}^{24}$ | ${ }_{\substack{\text { S601．52 } \\ 560.52}}^{\text {So }}$ |  |  | ${ }_{0}^{0.975}$ | ${ }^{0.960}$ | \％ | ${ }_{\substack{0.936 \\ 0.936}}^{0.0}$ |  | －0．79\％ | ${ }_{0.952}^{1.063}$ | ${ }_{0}^{1.0 .554}$ | ${ }_{\text {coide }}^{\substack{0.2080}}$ | ${ }_{1.000}^{1.000}$ | 1.000 | 0．00\％ | ${ }^{1} 1.000$ | ${ }_{1.0002}^{1.002}$ | （0．00\％ | 1224 | ${ }_{1.253}^{1.253}$ | ${ }^{0.74 \%}$ | ${ }_{\text {c．a48 }}^{0.948}$ | （0999 | 0．15\％ |  |  |  |
| 408865250004800 | Buschoice HMO Referal Patinum 0 | нмо | platm | on | 1,218 | \＄601．52 | \＄554．78 | 8．43\％ | 0.962 | 0.961 | 0．15\％ | 0.891 | 0.988 | －0．79\％ | 1.063 | 1.065 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0．00\％ | 1.24 | 1.253 | ${ }^{0.7748}$ | 0．948 | 0.949 | －0．15\％ | S646，26 | S606，40 |  |
|  |  | ${ }_{\text {HMO }}$ | 600 | ${ }_{\text {on }}^{\text {on }}$ | ${ }_{1}^{1,1,626}$ |  | ciss．78 |  | O．860 | （0．845 | 年 | （0．891 | 号．988 | colo 0 | 0.998 <br> 0.988 | 1．000 | －0．20\％ | 1．000 | 1．1000 | 年00\％ | － | － | 0．00\％ | － | ${ }_{1}^{12253} 1$ | －0．748 | ¢ | 0.949 <br> 0.99 <br> 0.9 | －0．15\％ | ${ }_{\substack{\text { S522，64 } \\ \text { S57104 }}}^{\text {S }}$ | （\＄50．96 |  |
| ${ }^{438865520004800}$ | Hechice elMo Referra Silier 5350 |  | ver | on | ${ }_{530}$ | ${ }_{5601.52}$ |  | ${ }_{8}^{8.43 \%}$ | 0.725 | 0.699 | 5\％ | 0.891 | 0.898 | 0．79\％ | ${ }_{0} 0.952$ | 0.954 | ${ }_{0}^{0.20 \%}$ | 1.000 | 1.000 | ${ }^{0.000}$ | 1.000 | ${ }_{1.0002}^{1020}$ | ${ }^{0.008}$ | ${ }_{1.244}^{124}$ | ${ }_{1.253}$ | ${ }_{-0.74}$ | 0.948 | 0.949 | ${ }^{0.155 \%}$ | ${ }_{5435.87}$ | S595．10 | 10．3\％ |
|  | Bluechice emmo Referal Frorze 8250 | ${ }^{\text {HMOO }}$ | bronee | ${ }^{\circ}$ | ${ }_{1}^{333}$ | ${ }_{\text {che }}^{5601.52}$ | ${ }_{\substack{\text { S55，78 } \\ \text { S54，}}}^{\text {S }}$ | ${ }^{8.438 \%}$ | ${ }^{0.596}$ | 0．571 | 源\％ | － | ${ }^{0.988}$ | －0．79\％ | ${ }_{0}^{0.924}$ | －0．26 | －0．20\％ | 1．000 | 1．000 | 0．00\％ | － 1.000 | － | 0．00\％ | － 1.244 | 越1．253 | －0．748） | ${ }_{\substack{0.998 \\ 0.948}}^{\substack{\text { a }}}$ | ＋0．949 | －0．15\％ |  | ${ }_{\text {cter }}^{5313}$ |  |
| ${ }_{46}^{468655202005000}$ |  | pos | slue | ${ }_{\text {on }}^{\text {on }}$ | $\underset{\text { 1，} 370}{1}$ | ${ }_{\substack{\text { S601．52 }}}^{\text {S0．1．52 }}$ | \＄554 | 8．43\％ | 0.731 | 0.707 | ${ }^{3.47 \%}$ | ${ }_{\text {o．959 }}^{0.959}$ | 0.964 | － | ${ }_{\text {o．952 }}^{0.922}$ | ${ }_{0}^{0.954}$ | 0．20\％ | 1.000 | 1.000 | 0 | ${ }_{1}^{1.000}$ | ${ }_{1}^{1.0002}$ | 0．00\％ | ${ }_{1}^{1224}$ | ${ }_{1.253}^{1.253}$ | － | ${ }_{\substack{0.998 \\ 0.948}}^{\text {as }}$ | －．949 | － 0.15 | ${ }_{5}^{5473}$ | ${ }_{5}^{542}$ |  |
| 47860520 cosoo | Healtry liue Pus Patinum 50 | pos | platim | on | 1，415 | \＄601．52 | \＄554．78 | 8.438 | 0.937 | 0.935 | 0．20\％ | 0.959 | 0.964 | 0．57\％ | 1.063 | 1.065 | 0．20\％ | 1.000 | 1.000 | 0．00\％ | 1.000 | 1.0002 | 0.008 | 1.244 | 1.253 | －0．74 | 0.948 | 49 | －0．15\％ | 5677.87 | 563 |  |
| ${ }_{4}^{488880528050500015}$ | Bluechice Pus 6 Gold 1000 | ${ }^{\text {pos }}$ | ${ }_{6010}^{6010}$ | on |  |  | ¢ | ${ }_{\substack{8.438 \% \\ 8.43 \%}}^{8.4}$ | ${ }_{\substack{0.858 \\ 0.865}}$ | （0．852 | 寺1．88\％ | ${ }_{\text {0．959 }}^{\substack{\text { 0．959 }}}$ | 0.964 0.964 0.0 | －0．57\％ | ${ }_{\text {0．}}^{0.998}$ | 1.000 <br> 1.000 | －0．20\％ | 1．000 | 1．000 | 0．00\％ | 1.000 <br> 1.000 | ${ }_{1}^{1.0002}$ | ${ }^{0.000 \%}$ | － | ${ }_{1.253}^{1.253}$ | －0．748\％ | ${ }_{\text {a }}^{\substack{0.94888 \\ 0.948}}$ | 0.949 <br> 0.949 | －0．15\％ | ${ }_{\substack{\text { S5822，15 } \\ 588}}^{\text {cie3 }}$ |  | 边 |
| 5086052000 | ${ }^{\text {Bluechice P Pus HSAMRA Aroreze } 6100}$ | ${ }^{\text {pos }}$ | NTE | on | ${ }_{3} 129$ | ${ }_{5601.52}$ | 54．78 | ${ }^{8.435 \%}$ | 0.642 | 0.622 | ${ }_{3}$ | 0．959 | 964 | －0．57\％ | 0.924 | 206 | ${ }^{0.20 \%}$ | 1.000 | 1.000 | 0．002 | 1.0002 | 2002 | 0.00 | ${ }_{1}^{12244}$ | 1.253 | ${ }_{\text {coser }}^{0.74 \%}$ | 0.948 | 949 | ${ }_{0}^{0.15}$ | ${ }_{\text {S403，}}$ |  | 10．2\％ |
|  |  | ${ }^{\text {pos }}$ | $\underset{\substack{\text { Silver } \\ \text { Plativum }}}{\text { den }}$ | － | 3，009 | ¢ ${ }_{\text {S601．1．52 }}^{\text {S601．}}$ |  |  | － 0.746 | － | 0．17\％ | 0.947 | ${ }_{0}^{0.964}$ |  | ${ }_{1}^{0.963}$ | （0．954 |  | 1.000 | 1．000 | －0．00\％ | ${ }^{1.0002}$ | － | 0．00\％ | 1.24 | ${ }_{1.253}^{1.253}$ |  | 0.948 | －0．949 | －0．15\％ | ${ }_{\substack{\text { S483，05 } \\ 588.63}}$ | ¢ | 6．7\％ |

Key Drivers:
1.) Increase in the base period experience of the combined pool
2.) Trend
3.) Lower projected changes in pool morbidity

May 1, 2023

Mr. Efren Tanhehco
Supervisory Health Actuary

## Carefirst 罟(5)

Department of Insurance, Securities and Banking
Re: CareFirst BlueChoice, Inc. Small Group Rate Filing Cover Letter
Mr. Tanhehco,
In accordance with DISB requirements this letter has been submitted as cover for our 2024 ACA plan rate filing submitted $5 / 1 / 2023$. Please note the required information below:
a. Company Name: CareFirst BlueChoice, Inc. (CFBC)
b. NAIC Company Code: 96202
c. Unique Company Filing Number: 2705
d. Date Submitted: 5/1/2023
e. Proposed Effective Date: 1/1/2024
f. Type of Product: HMO - On Exchange
g. Individual or Group: Small Group
h. Scope and Purpose of Filing: This filing has been submitted to propose the rate actions listed below in section k for all non-grandfathered ACA compliant plans offered by CFBC.
i. Indication Whether Initial Filing or Change: This filing proposes a change to existing rates (from our previous SERFF Filing \#CFAP-133218058).
j. Indication if no DC Policyholders: This filing proposes rate actions to our plans sold in DC. DC policyholders of CFBC ACA plans will be impacted.
k. Overall Premium Impact of Filing on DC Policyholders: Proposed average rate increase for 2024 is $8.1 \%$.
I. Contact Information:
a. Name: Gregory Sucher, FSA, MAAA
b. Telephone Number: 410-998-5988
c. Email: Gregory.Sucher@Carefirst.com
d. Fax: 410-505-2192

For further detail and support for the rate actions proposed above please reference the Actuarial Memorandum submitted on 5/1/2023.

Sincerely,

$$
\text { Gregory Sucher } \begin{aligned}
& \text { Digitally signed by Gregory } \\
& \text { Sater } \\
& \text { Date: } 2023.04 .28 \text { 16:49:42-04'00' }
\end{aligned}
$$

Gregory Sucher, FSA, MAAA
Actuary

## DC BlueChoice

## 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 | BlueChoice Inc. |
| :--- | :--- |
| SERFF tracking number | CFAP-133618363 |
| Submission Date | $5 / 1 / 2023$ |
| Product Name | BlueChoice |


| Market Type: | O | Individual | O | Small Group |
| :---: | :---: | :--- | :---: | :---: |
| Rate Filing Type: | $\bigcirc$ | Rate Increase | O | New Filing |
| Scope and Range of the Increase: |  |  |  |  |
| The | 8.1 | $\%$ increase is requested because: |  |  |

The main drivers supporting the rate change are an increase in the base period claims experience of the combined pool, an increase in trend, and lower projected changes in pool morbidity.

This filing will impact:
\# of policyholder's 30,324 \# of covered lives 49,512

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
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder
would experience if the filing is approved
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience
if the filing is approved

Individuals within the group may vary from the aggregate of the above increase components as a result of:
Product selection, changes in age factors, and changes in family composition.

Financial Experience of Product
The overall financial experience of the product includes:
In 2022, a total of $\$ 278.9$ million in premium was collected and $\$ 243.9$ million in claims were paid out, along with $\$ 10.6$ million paid in risk adjustment, for a loss ratio of $91.3 \%$. However, the rate increase of the product is driven partially by the combined Individual and Small group experience, which collected $\$ 299.6$ million in premium and paid out $\$ 260.1$ million in claims and paid $\$ 15.8$ million in risk adjustment for a loss ratio of $92.1 \%$.

The rate increase will affect the projected financial experience of the product by:
The proposed rate increases are aimed to bring the loss ratio for the combined Individual/small group pool to a projected $80.7 \%$.

## Components of Increase

The request is made up of the following components:

| Trend Increases - | $6.5 \%$ of the | $8.1 \%$ 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
$2.3 \%$ of the

$8.1 \%$ 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 | $4.0 \%$ of the | $8.1 \%$ total filed increase. |
| :--- | :--- | :--- |


| Other Increases - | $1.6 \%$ of the |
| :---: | :---: |
| 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 $0.0 \%$ of the $8.1 \%$ 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
$1.31 \%$ of the
$8.1 \%$ 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 $\quad 8.1 \%$ 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
$1.0 \%$ of the
8.1 \% total filed increase.
5. Other - Defined as:

Morbidity and Risk Adjsutment are lower than anticipated.
This component is $\quad 0.7 \%$ of the $\quad 8.1 \%$ total filed increase.




为



Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R. Select only the Rating Areas you are offering plans within and add a factor for each area.

## To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.


[^0]:    (R 1/19), DC/CFBC/SHOP/GC (R. 1/19),

    DC/CFBC/SHOP/HMO DOCS
    R. 1/23),

    DC/CFBC/SHOP/HMO
    POS/EOC (R. 1/23)
    DC/CFBC/SHOP/PLUS IN
    DOCS (R. 1/23),
    DC/GHMSI/DOL APPEAL (R. 1/22), DC/CF/2024 GC
    AMEND (1/24),
    DC/CF/SG/AUTH
    AMEND/POS OON (R. 1/24), DC/CF/SG/BC ADV OON BF HSA/SIL 1800 Ded (1/24), DC/CF/SG/POS OON /BRZ 6000 Ded (1/24),
    DC/CF/SG/POS OON
    CDH/BRZ 6100 Ded (1/24), DC/CF/SG/POS OON
    CDH/GOLD 1600 Ded (1/24), DC/CF/SG/POS OON CDH/SIL 1800 Ded (1/24), DC/CF/SG/POS OON
    CDH/SIL 2250 (1/24), DC/CF/SG/POS OON
    CDH/SIL 2750 Ded (1/24), DC/CF/SG/POS OON CDH/SIL 3000 Ded (1/24), DC/CF/SG/POS OON VC/GOLD 3000 Ded (1/24), DC/CF/SG/POS OON VC/SIL 5350 Ded (1/24), DC/CF/SG/POS OON/GOLD 0 Ded (1/24), DC/CF/SG/POS OON/GOLD 1000 Ded (1/24), DC/CF/SG/POS OON/GOLD 800 Ded (1/24),
    DC/CF/SG/POS OON/PLAT 0 Ded (1/24), DC/CF/SG/POS OON/PLAT 500 Ded (1/24), DC/CF/SG/POS OON/SIL 6500 Ded (1/24) DC/CF/SHOP/POS OON/2024 AMEND (1/24), DC/CFBC/2024 GC AMEND (1/24), DC/CFBC/CD/AUTH

[^1]:    AMEND/HMO (R. 1/24) DC/CFBC/EXC/2024 AMEND (1/24), DC/CFBC/EXC/HMO HSA STD/BRZ 6350 (1/24),
    DC/CFBC/EXC/HMO
    HSA/GOLD 1600 (1/24),
    DC/CFBC/EXC/HMO
    STD/BRZ 7500 (1/24)
    DC/CFBC/EXC/HMO
    STD/GOLD 500 (1/24),
    DC/CFBC/EXC/HMO
    STD/PLAT 0 (1/24),
    DC/CFBC/EXC/HMO STD/SIL
    4850 (1/24),
    DC/CFBC/EXC/HMO STD/SIL
    4850 A (1/24),
    DC/CFBC/EXC/HMO STD/SIL
    4850 B (1/24),
    DC/CFBC/EXC/HMO STD/SIL
    4850 C (1/24),
    DC/CFBC/EXC/HMO/NATAME
    R SOB (1/24),
    DC/CFBC/SG/AUTH AMEND/
    BCOO (R. 1/24)
    DC/CFBC/SG/AUTH
    AMEND/ADV (R. 1/24),
    DC/CFBC/SG/AUTH
    AMEND/HMO (R. 1/24),
    DC/CFBC/SG/AUTH
    AMEND/PLUS (R. 1/24),
    DC/CFBC/SG/BC ADV IN BF
    HSA/SIL 1800 Ded (1/24),
    DC/CFBC/SG/BC+ OO/PLAT 0
    Ded (1/24),
    DC/CFBC/SG/HMO HSA
    STD/BRZ 6350 (1/24)
    DC/CFBC/SG/HMO OA
    CDH/BRZ 6100 Ded (1/24)
    DC/CFBC/SG/HMO OA
    CDH/GOLD 1600 Ded (1/24),
    DC/CFBC/SG/HMO OA
    CDH/SIL 1800 Ded (1/24),
    DC/CFBC/SG/HMO OA
    CDH/SIL 2250 Ded (1/24),
    DC/CFBC/SG/HMO OA
    CDH/SIL 3000 Ded (1/24),
    DC/CFBC/SG/HMO OA

