

Rate Summary Worksheet

Per the Instructions, health insurance issuers proposing rate increases above the threshold fill in only those cells that are highlighted in GREY. The other cells are auto-populated.

A. Base Period Data

Start Period: 05/01/2013

End Period: 04/30/2014

Service Categories	Member Months	Total Allowed	Net Claims	Cost Sharing	Cost Sharing PMPM	Net PMPM	Allowed PMPM
Inpatient	19,524	\$ 1,670,243.43	\$ 1,585,216.83	\$ 85,026.60	\$ 4.35	\$ 81.19	\$ 85.55
Outpatient	19,524	\$ 1,103,769.27	\$ 751,097.95	\$ 352,671.31	\$ 18.06	\$ 38.47	\$ 56.53
Professional	19,524	\$ 1,857,230.71	\$ 1,202,506.53	\$ 654,724.18	\$ 33.53	\$ 61.59	\$ 95.13
Prescription Drugs	19,524	\$ 194,378.07	\$ 98,360.72	\$ 96,017.35	\$ 4.92	\$ 5.04	\$ 9.96
Other	19,524	\$ 295,738.83	\$ 236,771.95	\$ 58,966.88	\$ 3.02	\$ 12.13	\$ 15.15
Capitation	19,524	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total	19,524	\$ 5,121,360.31	\$ 3,873,953.99	\$ 1,247,406.32	\$ 63.89	\$ 198.42	\$ 262.31

B. Claim Projections

B1. Adjustment to the Current Rate

Start Period: 04/15/2014

End Period: 04/14/2015

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	0.8730	\$ 74.68	\$ 70.88	0.0509
Outpatient	0.8730	\$ 49.35	\$ 33.58	0.3195
Professional	0.8730	\$ 83.04	\$ 53.77	0.3525
Prescription Drugs	0.8730	\$ 8.69	\$ 4.40	0.4940
Other	0.8730	\$ 13.22	\$ 10.59	0.1994
Capitation	0.8730	\$ 0.00	\$ 0.00	0.0000
Total		\$ 229.00	\$ 173.22	0.24

B2. Claims Projection for Future Rate

Start Period: 04/15/2015

End Period: 04/14/2016

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	1.0659	\$ 79.61	\$ 75.55	0.0509
Outpatient	1.0659	\$ 52.61	\$ 35.80	0.3195
Professional	1.0659	\$ 88.52	\$ 57.31	0.3525
Prescription Drugs	1.0659	\$ 9.26	\$ 4.69	0.4940
Other	1.0659	\$ 14.10	\$ 11.28	0.1994
Capitation	1.0659	\$ 0.00	\$ 0.00	0.0000
Total		\$ 244.09	\$ 184.64	0.24

B3. Medical Trend Breakout

Factor	Impact
Utilization	30.9700%
Unit Cost	51.6100%
Other Factors	17.4200%

C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	\$ 184.64	79.35%	\$ 173.21	88.58%	\$ 11.43	30.76%
2. Administrative Costs	\$ 44.26	19.02%	\$ 33.77	17.27%	\$ 10.49	28.24%
3. Underwriting Gain/Loss	\$ 3.78	1.62%	\$ (11.45)	-5.86%	\$ 15.23	41.00%
4. Total Rate	\$ 232.68	100.00%	\$ 195.53	100.00%	\$ 37.15	100.00%
5. Overall Rate Increase		19.00%				

D. Components of Rate Increase

	Impact on Rate	Percent
Claims Components		
1. Inpatient	\$ 4.67	40.88%
2. Outpatient	\$ 2.21	19.37%
3. Professional	\$ 3.54	31.01%
4. Prescription Drugs	\$ 0.29	2.54%
5. Other	\$ 0.70	6.11%
6. Capitation	\$ 0.00	0.00%
7. Cost Share	\$ 0.00	0.00%
8. Correction of Prior Net Claims Estimate	\$ 0.01	0.09%
9. Total	\$ 11.43	100.00%

Claims Restatement for Current Rate Period

8.a. Prior Net Claims Estimate for Current Rate Period	\$ 173.21
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period	\$ 173.22

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	New Form	Requested	Implemented
2014	N	5.9000%	5.9000%
2013	N	15.0000%	15.0000%
2012	N	9.9000%	9.9000%

F. Range and Scope of Proposed Increase

Number of Covered Individuals	1,178	Threshold Rate Increase	19.0000%
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	Range of Rate Increase
Minimum % Increase	19.0000%
Maximum % Increase	19.0000%