Product-Plan Data Collection

 Company Legal Name:
 Highmark DE
 State:
 DE

 HIOS Issuer ID:
 76168
 Market:
 Individual

 Effective Date of Rate Change(s):
 1/1/2019
 Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information																		
Product	Major E	Events Blue EP				Shared Cost Blue EP	0			Health Savings Embedded Blue EPO			lajor Events Blue EP	P Shared Cost Blue EPO		Savings Embedded E	ealth Savings Blue B	
Product ID:	76:	5168DE040				76168DE041				76168DE042			76168DE046	76168DE047		76168DE048	76168DE064	76168DE065
Metal:		Catastrophic	Bronze	Gold	Silver	Bronze	Silver	Silver	Platinum	Bronze	Silver	Silver	Catastrophic	Bronze	Gold	Silver	Silver	Gold
AV Metal Value		0.575	0.643	0.789	0.720	0.585	0.708	0.714	0.867	0.614	0.661	0.695	0.600	0.619	0.814	0.717	0.684	0.791
AV Pricing Value		0.606	0.745	1.046	1.065	0.699	0.873	1.112	1.214	0.010	1.027	0.887	0.010	0.010	0.010	0.010	0.010	0.010
Plan Category	Re	Renewing	Renewing	Renewing	Renewing	New	New	New	New	Terminated	Renewing	New	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
Plan Type:		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
				Shared Cost Blue	Shared Cost Blue		Shared Cost Blue		Shared Cost Blue	Health Savings	Health Savings	Health Savings				Health Savings	1	d and a second
Plan Name	Major	or Events Blue	Shared Cost Blue	EPO Gold 1000 - 2	EPO Silver 2400 -	Shared Cost Blue	EPO Silver 3500 -	Shared Cost Blue	EPO Platinum 200 -	Embedded Blue	Embedded Blue	Embedded Blue	Major Events Blue	Shared Cost Blue	Shared Cost Blue	Embedded Blue	Total Health Flex	Health Savings
	EI	EPO 7900	EPO Bronze 4000	Free PCP Visits	2 Free PCP Visits	EPO Bronze 7900	2 Free PCP Visits	EPO Silver 0	2 Free PCP Visits	EPO 6550BQE	EPO Silver 4450	EPO Silver 2750	EPO 7350C	EPO 6950B	EPO 1400G	EPO 3500SQE	Blue EPO 3000	Blue EPO 1700
Plan ID (Standard Component ID):	76168	58DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410019	76168DE0410020	76168DE0410021	76168DE0420001	76168DE0420004	76168DE0420005	76168DE0460001	76168DE0470001	76168DE0470006	76168DE0480001	76168DE0640003	76168DE0650001
Exchange Plan?		Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	No	No	No	No	No	No	No
Historical Rate Increase - Calendar Year - 2		18.50%				23.50%				18.90%			18.50%	22.70%		19.30%	28.90%	0.00%
Historical Rate Increase - Calendar Year - 1		32.00%				30.73%					35.00%		32.00%	25.	20%	35.80%	28.90%	0.00%
Historical Rate Increase - Calendar Year 0		23.83%				24.75%					24.95%		23.83%	25.	11%	23.02%	0.00%	0.00%
Effective Date of Proposed Rates	1	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019
Rate Change % (over prior filing)		-7.98%	1.13%	-4.82%	14.64%	0.00%	-2.06%	0.00%	0.00%	0.00%	11.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cum'tive Rate Change % (over 12 mos prior)		-7.98%	1.13%	-4.82%	14.64%	0.00%	-2.06%	0.00%	0.00%	0.00%	11.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Proj'd Per Rate Change % (over Exper. Period)		24.94%	40.28%	29.93%	56.44%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-100.00%	50.67%	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%
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Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410019	76168DE0410020	76168DE0410021	76168DE0420001	76168DE0420004	76168DE0420005	76168DE0460001	76168DE0470001	76168DE0470006	76168DE0480001	76168DE0640003	76168DE065000
Inpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.0
Outpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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Average Current Rate PMPM	\$702.88	\$581.66	\$649.99	\$969.93	\$820.32		\$786.79				\$811.51							
Projected Member Months	190,800	1,152	21,192	12,384	80.028	12.000	42,000	1.200	3.804	0	11.040	6.000	0	0	0	0	0	

:tion III: Experience Period Information

Plan ID (Standard Component ID):	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410019	76168DE0410020	76168DE0410021	76168DE0420001	76168DE0420004	76168DE0420005	76168DE0460001	76168DE0470001	76168DE0470006	76168DE0480001	76168DE0640003	76168DE0650001
Plan Adjusted Index Rate	\$572.68	\$427.06	\$467.12	\$708.29	\$599.24	\$0.00	\$0.00	\$0.00	\$0.00	\$472.50	\$599.74	\$0.00	\$427.06	\$467.12	\$708.29	\$599.74	\$606.38	\$723.77
Member Months	215,784	1,261	21,753	14,385	39,884	0	0	0	0	46,382	10,677	0	687	11,953	17,924	4,620	37,100	9,158
Total Premium (TP)	\$122,701,397	\$331,713	\$10,467,543	\$9,593,441	\$24,139,682	\$0	\$0	\$0	\$0	\$23,165,929	\$6,968,743	\$0	\$183,526	\$5,538,898	\$11,724,126	\$2,791,712	\$21,563,803	\$6,232,283
EHB Percent of TP. (see instructions)	99.91%	99.09%	99.87%	99.95%	99.93%	100.00%	100.00%	100.00%	100.00%	99.90%	99.95%	100.00%	98.75%	99.82%	99.94%	99.92%	99.92%	99.97%
state mandated benefits portion of TP that are other	33.31/4	33.0376	33.07 A	33.3376	22.23.4	100.00%	100.00%	100.00%	100.00%	33.3070	22.2370	100.00%	30.7379	33.0270	33.3470	33.32.0	33.32/0	33.37 /4
than FHR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.91%	0.13%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.05%	0.00%	1.25%	0.00%	0.06%	0.08%	0.08%	0.03%
Total Allowed Claims (TAC)	\$133,936,936	\$103.856	\$7,261,637	\$13 219 716	\$25 118 431	SO.	\$0	Sn.		\$20 539 628	\$9 536 661	\$n	\$40.337	\$3 144 214	\$14 991 644	\$2 540 846	\$23,253,560	\$14.186.406
Total Allowed Claims (TAC)	J133,530,530	3103,030	J7,202,037	J13,113,710	J23,210,431	~	50	70	50	JE0,333,020	75,530,001		J40,337	<i>y</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	314,331,044	72,340,040	323,233,300	314,100,400
EHB Percent of TAC. [see instructions]	99.93%	99,44%	99.86%	99.95%	99.93%	100.00%	100.00%	100.00%	100.00%	99.90%	99.95%	100.00%	99.22%	99.83%	99.95%	99.92%	99.93%	99.97%
state mandated benefits portion of TAC that are other																		
than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.07%	0.56%	0.14%	0.05%	0.07%	0.00%	0.00%	0.00%	0.00%	0.10%	0.05%	0.00%	0.78%	0.17%	0.05%	0.08%	0.07%	0.03%
Allowed Claims which are not the issuer's obligation:	\$28,416,867	\$75,297	\$2,070,763	\$2,105,808	\$5,392,206	\$0	\$0	\$0	\$0	\$6,147,452	\$1,986,114	\$0	\$35,262	\$1,233,337	\$2,386,395	\$642,950	\$4,773,772	\$1,567,509
Portion of above payable by HHS's funds on				. ,											. ,			
behalf of insured person, in dollars Portion of above payable by HHS on behalf	\$2,038,075	\$0	\$0	\$0	\$1,394,078	\$0		\$0	\$0		\$643,997							
of insured person, as %	7.17%	0.00%	0.00%	0.00%	25.85%	#DIV/0!		#DIV/0!	#DIV/01		32.42%							
Total Incurred claims, payable with issuer funds	\$105.520.070	\$28,559	\$5,190,874	\$11.113.907	\$19.726.225	SO SO	\$0	SO.	SO SO	\$14,392,176	\$7,550,546	SO.	\$5,075	\$1,910,878	\$12,605,248	\$1.897.896	\$18,479,787	\$12,618,897
Net Amt of Rein	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk Adjustment Transfer Amount	\$867,059.66	\$84,735.88	-\$4,218,654.40	\$2,278,478.36	\$424,286.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$7,326,875.53	\$2,754,399.87	\$0.00	-\$84,735.88	-\$2,661,397.88	\$4,340,331.03	-\$366,772.00	\$680,488.94	\$4,962,775.09
Incurred Claims PMPM	\$489.01	\$22.65		\$772.60	\$494.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$310.30	\$707.18	#DIV/0!	\$7.39	\$159.87	\$703.26	\$410.80		\$1,377.91
Allowed Claims PMPM	\$620.70	\$82.36	\$333.82	\$918.99	\$629.79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$442.84	\$893.20	#DIV/0!	\$58.71	\$263.05	\$836.40	\$549.97	\$626.78	\$1,549.07
EHB portion of Allowed Claims, PMPM	\$620.25	\$81.90	\$333.35	\$918.53	\$629.35	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$442.39	\$892.75	#DIV/0!	\$58.26	\$262.60	\$835.98	\$549.53	\$626.34	\$1,548.61

:tion IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410019	76168DE0410020	76168DE0410021	76168DE0420001	76168DE0420004	76168DE0420005	76168DE0460001	76168DE0470001	76168DE0470006	76168DE0480001	76168DE0640003	76168DE0650001
Plan Adjusted Index Rate	\$841.02	\$533.58	\$655.28	\$920.29	\$937.46	\$615.17	\$768.20	\$978.79	\$1,068.37	\$0.00	\$903.65	\$780.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Months	190,800	1,152	21,192	12,384	80,028	12,000	42,000	1,200	3,804	-	11,040	6,000	-	-	-	-	-	-
Total Premium (TP)	\$160,466,952	\$614,682	\$13,886,712	\$11,396,916	\$75,023,137	\$7,381,991	\$32,264,292	\$1,174,543	\$4,064,061	\$0	\$9,976,297	\$4,684,320	\$0	\$0	\$0	\$0	\$0	\$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other																		
than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$162,227,693	\$875,091	\$17,497,854	\$11,043,266	\$68,060,012	\$9,908,184	\$35,719,004	\$1,020,543	\$3,612,029	\$0	\$9,388,995	\$5,102,715	\$0	\$0	\$0	\$0	\$0	\$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
state mandated benefits portion of TAC that are other																		
than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Allowed Claims which are not the issuer's obligation	\$24,048,889	\$345,785	\$5,539,945	\$1,229,331	\$3,457,256	\$3,551,519	\$7,936,079	\$9,139	\$112,448	\$0	\$798,362	\$1,069,026	\$0	\$0	\$0	\$0	\$0	. Sc

Portion of above payable by HHS's funds on																		
behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0		\$0							
Portion of above payable by HHS on behalf																		
of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%		0.00%							
Total Incurred claims, payable with issuer funds	\$138,178,804	\$529,306	\$11,957,909	\$9,813,935	\$64,602,756	\$6,356,665	\$27,782,925	\$1,011,404	\$3,499,581	\$0	\$8,590,634	\$4,033,689	\$0	\$0	\$0	\$0	\$0	\$0
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0