

Product-Plan Data Collection

Company Legal Name: Optimum Choice, Inc.
 HIOS issuer ID: 97569
 Effective Date of Rate Change(s): 1/1/2020

State: DE
 Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + V.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	DE001 Plans																				
1.2 Product ID	97569DE001																				
1.3 Plan Name	Terminated	Products	BR23	BR2C	BR2U	BR2V	BR2X	BR2S	BR2W	BR2R	BR2Z	BR2Y	BR2T	BR2J	BR2D	BR2P	ATTG	ATTH	ATTB	ATTA	BIG4
1.4 Plan ID (Standard Component ID)	97569DE010000	97569DE010004	97569DE010008	97569DE010016	97569DE010022	97569DE010087	97569DE010088	97569DE010090	97569DE010033	97569DE010085	97569DE010086	97569DE010089	97569DE010091	97569DE010045	97569DE010084	97569DE010005	97569DE010006	97569DE010010	97569DE010029	97569DE010038	
1.5 Metal	Not Applicable	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Bronze	Platinum	Platinum	Platinum	Gold	Silver	Gold	
1.6 AV Metal Value	0.000	0.886	0.809	0.794	0.806	0.764	0.779	0.790	0.713	0.718	0.708	0.719	0.720	0.637	0.622	0.888	0.886	0.806	0.719	0.760	
1.7 Plan Category	Terminated	Renewing	Renewing	Renewing	Renewing	New	New	New	Renewing	Renewing	Renewing	New	New	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	1/1/2020	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	6.00%	5.20%	-0.70%	-0.40%	0.00%	0.00%	0.00%	4.70%	-3.20%	1.90%	0.00%	0.00%	0.00%	5.00%	5.00%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %																					
1.13 Submission Level Rate Increase %																					

Worksheet 1 Totals Section II: Experience Rate and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	97569DE010000	97569DE010004	97569DE010008	97569DE010016	97569DE010022	97569DE010087	97569DE010088	97569DE010090	97569DE010033	97569DE010085	97569DE010086	97569DE010089	97569DE010091	97569DE010045	97569DE010084	97569DE010005	97569DE010006	97569DE010010	97569DE010029	97569DE010038
2.2 Allowed Claims	\$804,033	\$29,193	\$137,295	\$33,575	\$24,975	\$23,952	\$0	\$0	\$0	\$76,914	\$0	\$0	\$0	\$0	\$123,630	\$0	\$41,081	\$55,372	\$0	\$0	\$258,045
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$191,731	\$5,981	\$6,847	\$12,790	\$4,283	\$3,283	\$0	\$0	\$0	\$28,338	\$0	\$0	\$0	\$0	\$49,346	\$0	\$3,740	\$5,808	\$0	\$0	\$71,315
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$612,302	\$23,212	\$130,449	\$20,785	\$20,693	\$20,669	\$0	\$0	\$0	\$48,576	\$0	\$0	\$0	\$0	\$74,284	\$0	\$37,341	\$49,564	\$0	\$0	\$186,730
2.7 Risk Adjustment Transfer Amount	-\$160,256	\$0	-\$19,467	-\$13,381	-\$3,572	-\$3,318	\$0	\$0	\$0	-\$21,174	\$0	\$0	\$0	\$0	-\$28,663	\$0	-\$8,313	-\$12,276	\$0	\$0	-\$50,093
2.8 Premium	\$1,132,726	\$32,003	\$315,856	\$100,254	\$26,762	\$24,861	\$0	\$0	\$0	\$158,649	\$0	\$0	\$0	\$0	\$214,757	\$0	\$62,383	\$99,979	\$0	\$0	\$375,322
2.9 Experience Period Member Months	2,134	60	449	140	81	36	0	0	0	336	0	0	0	0	407	0	46	124	0	0	795
2.10 Current Enrollment	271	0	12	11	0	0	0	0	0	0	0	0	0	0	47	0	4	3	0	0	790
2.11 Current Premium PMPM	\$583.22	\$0.00	\$979.14	\$703.17	\$541.86	\$713.59	\$0.00	\$0.00	\$0.00	\$485.31	\$0.00	\$0.00	\$0.00	\$0.00	\$476.21	\$0.00	\$1,315.34	\$792.83	\$0.00	\$0.00	\$518.77
2.12 Loss Ratio	57.09%	72.53%	103.21%	23.93%	89.23%	95.94%	#DIV/0!	#DIV/0!	#DIV/0!	35.33%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	39.92%	#DIV/0!	69.19%	62.19%	#DIV/0!	#DIV/0!	57.42%
Per Member Per Month																					
2.13 Allowed Claims	\$376.77	\$486.55	\$921.44	\$239.82	\$609.15	\$665.34	#DIV/0!	#DIV/0!	#DIV/0!	\$228.91	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$303.76	#DIV/0!	\$933.06	\$446.55	#DIV/0!	#DIV/0!	\$324.58
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00
2.15 Member Cost Sharing	\$89.85	\$99.68	\$45.95	\$91.36	\$104.46	\$91.20	#DIV/0!	#DIV/0!	#DIV/0!	\$84.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$121.24	#DIV/0!	\$81.30	\$46.84	#DIV/0!	#DIV/0!	\$89.70
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00
2.17 Incurred Claims	\$286.87	\$386.87	\$975.49	\$148.46	\$104.70	\$574.14	#DIV/0!	#DIV/0!	#DIV/0!	\$144.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$182.52	#DIV/0!	\$811.77	\$399.71	#DIV/0!	#DIV/0!	\$334.88
2.18 Risk Adjustment Transfer Amount	-\$75.10	\$0.00	-\$130.65	-\$95.58	-\$87.12	-\$92.17	#DIV/0!	#DIV/0!	#DIV/0!	-\$63.02	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$70.42	#DIV/0!	-\$180.71	-\$99.00	#DIV/0!	#DIV/0!	-\$63.01
2.19 Premium	\$577.66	\$533.38	\$978.90	\$716.10	\$690.58	\$652.73	#DIV/0!	#DIV/0!	#DIV/0!	\$472.17	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$527.66	#DIV/0!	\$1,353.98	\$741.77	#DIV/0!	#DIV/0!	\$472.10

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	97569DE010000	97569DE010004	97569DE010008	97569DE010016	97569DE010022	97569DE010087	97569DE010088	97569DE010090	97569DE010033	97569DE010085	97569DE010086	97569DE010089	97569DE010091	97569DE010045	97569DE010084	97569DE010005	97569DE010006	97569DE010010	97569DE010029	97569DE010038	
3.2 Market Adjusted Index Rate	0.0000	1.1812	0.9492	0.7967	0.8171	0.7566	0.8095	0.8882	0.7392	0.6530	0.8039	0.6872	0.6954	0.6245	0.6106	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3.3 AV and Cost Sharing Design of Plan	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.4 Provider Network Adjustment	1.0000	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013
3.5 Benefits in Addition to EMB	1.0000	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013	1.0013
Administrative Costs																					
3.6 Administrative Expense	0.00%	0.00%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%	10.08%
3.7 Taxes and Fees	0.00%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%
3.8 Profit & Risk Load	0.00%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$904.99	\$727.24	\$610.40	\$626.03	\$579.68	\$620.21	\$680.51	\$566.35	\$500.31	\$615.92	\$526.51	\$532.79	\$478.47	\$487.82	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
3.11 Age Calibration Factor	0.6195									0.6195											
3.12 Geographic Calibration Factor	1.0000									1.0000											
3.13 Tobacco Calibration Factor	1.0000									1.0000											
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$560.64	\$450.53	\$378.15	\$387.83	\$359.11	\$384.22	\$421.57	\$350.85	\$309.94	\$381.56	\$326.17	\$330.06	\$296.41	\$289.81	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	97569DE010000	97569DE010004	97569DE010008	97569DE010016	97569DE010022	97569DE010087	97569DE010088	97569DE010090	97569DE010033	97569DE010085	97569DE010086	97569DE010089	97569DE010091	97569DE010045	97569DE010084	97569DE010005	97569DE010006	97569DE010010	97569DE010029	97569DE010038
4.2 Allowed Claims	\$5,695,663	\$0	\$1,000,509	\$373,496	\$114,637	\$101,694	\$7,396	\$7,396	\$7,396	\$3,074,443	\$6,827	\$6,827	\$6,827	\$975,066	\$6,321	\$0	\$0	\$0	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$1,144,828	\$0	\$5,663	\$38,116	\$28,245	\$23,089	\$2,102	\$1,732	\$1,182	\$745,409	\$2,258	\$1,202	\$2,019	\$1,961	\$301,126	\$2,049	\$0	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$4,550,835	\$0	\$1,006,172	\$335,380	\$86,393	\$78,605	\$5,294	\$5,664	\$6,214	\$2,129,035	\$4,569	\$5,625	\$4,808	\$4,866	\$673,940	\$4,272	\$0	\$0	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$246,183	\$0	-\$36,818	-\$15,271	-\$4,687	-\$4,158															