Product-Plan Data Collection

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

Company Legal Name: **Highmark BCBSD Inc.**
HIOS Issuer ID: **76168**
Effective Date of Rate Change(s): **1/1/2022**

State: **DE**
Market: **Individual**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**																		
1.1	Product Name		Major Events Blue EP	Shared Cost Blue EPO							Health Savings Blue EPO			my Blue Access PPO					my Blue Acce
1.2	Product ID		76168DE040	76168DE041							76168DE042			76168DE069					
1.3	Plan Name		Major Events Blue EPO 8550 - 3 Free PCP Visits	Shared Cost Blue EPO Bronze 3800	Shared Cost Blue EPO Gold 800	Shared Cost Blue EPO Silver 2900	Shared Cost Blue EPO Bronze 7900	Shared Cost Blue EPO Platinum 0	Shared Cost Blue EPO Bronze 7800 - 1 Free PCP Visit	Shared Cost Blue EPO Gold 0	Health Savings Embedded Blue EPO Silver 3450 HSA	Health Savings Blue EPO Silver 1850 HSA	Health Savings Embedded Blue EPO Bronze 6900 HSA	my Blue Access PPO Bronze 3800	my Blue Access PPO Silver 2900	my Blue Access PPO Silver 2600	my Blue Access PPO Gold 0	my Blue Access PPO Platinum 0	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	my Blue Access PPO Silver 2900 + Adult Dental and Vision
1.4	Plan ID (Standard Component ID)		76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002
1.5	Metal		Catastrophic	Bronze	Gold	Silver	Bronze	Platinum	Bronze	Gold	Silver	Silver	Bronze	Bronze	Silver	Silver	Gold	Platinum	Bronze	Silver
1.6	AV Metal Value		0.575	0.650	0.819	0.720	0.599	0.911	0.648	0.786	0.661	0.719	0.648	0.650	0.720	0.720	0.793	0.911	0.650	0.720
1.7	Plan Category		Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8	Plan Type		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.83%	2.69%	2.58%	3.33%	1.75%	3.46%	1.79%
1.12	Product Rate Increase %		0.00%	0.00%							0.00%			#DIV/0!						
1.13	Submission Level Rate Increase %													#DIV/0!						

Worksheet 1 Totals	**Section II: Experience Period and Current Plan Level Information**																			
	2.1 Plan ID (Standard Component ID)	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002
$193,009,516	2.2 Allowed Claims	$193,009,516	$376,834	$22,334,200	$35,648,972	$29,370,745	$14,024,952	$11,809,937	$2,812,345	$34,090,304	$34,104,238	$6,654,937	$1,782,053	$0	$0	$0	$0	$0	$0	$0
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$27,047,854	$141,869	$6,071,920	$3,833,029	$2,444,992	$3,462,203	$707,332	$728,738	$4,350,724	$3,183,364	$1,579,613	$544,071	$0	$0	$0	$0	$0	$0	$0
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$165,961,662	2.6 Incurred Claims	$165,961,662	$234,965	$16,262,280	$31,815,943	$26,925,753	$10,562,749	$11,102,605	$2,083,607	$29,739,580	$30,920,874	$5,075,324	$1,237,982	$0	$0	$0	$0	$0	$0	$0
-$494,830	2.7 Risk Adjustment Transfer Amount	-$494,830	-$1,283	-$11,264,198	$4,419,871	$7,162,580	-$2,611,799	$3,359,999	-$1,346,692	-$3,339,857	$4,318,641	-$251,978	-$940,114	$0	$0	$0	$0	$0	$0	$0
$201,537,830	2.8 Premium	$201,537,830	$504,291	$30,801,918	$33,946,602	$29,537,177	$14,386,063	$6,939,087	$4,356,959	$37,075,671	$34,354,825	$7,158,681	$2,476,555	$0	$0	$0	$0	$0	$0	$0
305,442	2.9 Experience Period Member Months	305,442	2,124	58,565	45,554	38,737	28,620	8,655	8,139	52,884	46,394	11,232	4,538	0	0	0	0	0	0	0
	2.10 Current Enrollment	24,663	229	6,184	3,543	1,884	0	786	0	5,190	4,231	839	1,777	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	$674.89	$421.75	$557.52	$736.70	$751.70	$0.00	$926.48	$0.00	$720.52	$727.40	$628.21	$563.78	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.12 Loss Ratio	82.55%	46.71%	83.24%	82.93%	73.37%	89.71%	107.80%	69.22%	88.15%	79.95%	73.48%	80.57%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																			
	2.13 Allowed Claims	$631.90	$177.42	$381.36	$782.57	$758.21	$490.04	$1,364.52	$345.54	$644.62	$735.10	$592.50	$392.70	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	$88.55	$66.79	$103.68	$84.14	$63.12	$120.97	$81.73	$89.54	$82.27	$68.62	$140.64	$119.89	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	$543.35	$110.62	$277.68	$698.42	$695.09	$369.07	$1,282.80	$256.00	$562.35	$666.48	$451.86	$272.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	-$1.62	-$0.60	-$192.34	$97.02	$184.90	-$91.26	$388.21	-$165.46	-$63.15	$93.09	-$22.43	-$207.16	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19 Premium	$659.82	$237.43	$525.94	$745.19	$762.51	$502.66	$801.74	$535.32	$701.08	$740.50	$637.35	$545.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

	Section III: Plan Adjustment Factors																			
	3.1 Plan ID (Standard Component ID)		76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002
	3.2 Market Adjusted Index Rate															$709.76				
	3.3 AV and Cost Sharing Design of Plan		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7156	0.9452	0.7909	0.9117	1.1543	0.7156	0.9452
	3.4 Provider Network Adjustment		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3.5 Benefits in Addition to EHB		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0734	1.0555
	Administrative Costs																			
3.6	Administrative Expense		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%	8.76%
3.7	Taxes and Fees		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%
3.8	Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3.9	Catastrophic Adjustment		0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$580.99	$767.40	$642.13	$740.21	$937.17	$623.64	$809.99
3.11	Age Calibration Factor	0.5682														0.5682				
3.12	Geographic Calibration Factor	1.0000														1.0000				
3.13	Tobacco Calibration Factor	0.9937														0.9937				
3.14	**Calibrated Plan Adjusted Index Rate**		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$328.04	$433.29	$362.56	$417.93	$529.15	$352.12	$457.34

	Section IV: Projected Plan Level Information																			
4.1	Plan ID (Standard Component ID)	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002
4.2	Allowed Claims	$225,688,699	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$40,679,704	$21,734,947	$1,036,843	$39,788,588	$8,173,102	$7,957,242	$7,354,154
4.3	Reinsurance	$32,325,716	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,025,433	$3,443,156	$137,432	$5,798,010	$1,302,878	$983,011	$1,165,013
4.4	Member Cost Sharing	$29,179,788	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$10,129,962	$803,905	$201,392	$4,542,328	$252,869	$1,981,493	$272,006
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$164,183,195	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$25,524,309	$17,487,886	$698,020	$29,448,250	$6,617,355	$4,992,738	$5,917,135
4.7	Risk Adjustment Transfer Amount	-$582,059	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	-$90,488	-$61,998	-$2,475	-$104,399	-$23,460	-$17,700	-$20,977
4.8	Premium	$193,921,711	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$30,146,537	$20,655,438	$824,493	$34,783,723	$7,816,007	$5,897,115	$6,988,633
4.9	Projected Member Months	271,392	0	0	0	0	0	0	0	0	0	0	0	51,888	26,916	1,284	46,992	8,340	9,456	8,628
4.10	Loss Ratio	84.92%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	84.92%	84.92%	84.92%	84.92%	84.92%	84.92%	84.92%
	Per Member Per Month																			
4.11	Allowed Claims	$831.60	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$783.99	$807.51	$807.51	$846.71	$979.99	$841.50	$852.36
4.12	Reinsurance	$119.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$96.85	$127.92	$107.03	$123.38	$156.22	$103.96	$135.03
4.13	Member Cost Sharing	$107.52	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$195.23	$29.87	$156.85	$96.66	$30.32	$209.55	$31.53
4.14	Cost Sharing Reduction	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15	Incurred Claims	$604.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$491.91	$649.72	$543.63	$626.67	$793.45	$528.00	$685.81
4.16	Risk Adjustment Transfer Amount	-$2.14	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-$1.74	-$2.30	-$1.93	-$2.22	-$2.81	-$1.87	-$2.43
4.17	Premium	$714.54	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	$580.99	$767.40	$642.13	$740.21	$937.17	$623.64	$809.99