Product-Plan Data Collection

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

State: DE
Market: Individual

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.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #												
1.1 Product Name	Major Events Blue E	Shared Cost Blue EPO							Health Savings Blue EPO		
1.2 Product ID	76168DE040	76168DE041							76168DE042		
1.3 Plan Name	EPO 8550 - 3 Free	EPO Bronze 3800	EPO Gold 800	EPO Silver 2900	EPO Bronze 7900	EPO Platinum 0	EPO Bronze 7800	EPO Gold 0	Embedded Blue	Blue EPO Silver	Embedded Blue
1.4 Plan ID (Standard Component ID)	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006
1.5 Metal	Catastrophic	Bronze	Gold	Silver	Bronze	Platinum	Bronze	Gold	Silver	Silver	Bronze
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
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated
1.8 Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No
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
1.11 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%
1.12 Product Rate Increase %	0.00%	0.00%							0.00%		
1.13 Submission Level Rate Increase %											

Field #																
1.1 Product Name	my Blue Access PPO					my Blue Access PPO Adult Dental and Vision					my Blue Access PPO			e Access Major Eve	lue Access PPO Pre	PPO Premier Adult Dental and Vision
1.2 Product ID	76168DE069					76168DE070					76168DE071			76168DE072	76168DE073	76168DE074
1.3 Plan Name	PPO Bronze 3800	PPO Silver 2900	PPO Silver 2600	PPO Gold 0	PPO Platinum 0	PPO Bronze 3800	PPO Silver 2900 +	PPO Silver 2600 +	PPO Gold 0 +	PPO Platinum 0 +	PPO Bronze 6900	PPO Silver 3250	PPO Gold 1400	Major Events PPO	PPO Premier Gold	PPO Premier Gold
1.4 Plan ID (Standard Component ID)	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002	76168DE0700003	76168DE0700004	76168DE0700005	76168DE0710001	76168DE0710002	76168DE0710003	76168DE0720001	76168DE0730001	76168DE0740002
1.5 Metal	Bronze	Silver	Silver	Gold	Platinum	Bronze	Silver	Silver	Gold	Platinum	Bronze	Silver	Gold	Catastrophic	Gold	Gold
1.6 AV Metal Value	0.650	0.720	0.720	0.793	0.911	0.650	0.720	0.720	0.793	0.911	0.648	0.662	0.799	0.575	0.818	0.818
1.7 Plan Category	Renewing	Renewing	New	Renewing	Renewing	New	New	New	New	New	Renewing	Renewing	Renewing	Renewing	Renewing	New
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	Yes	Yes	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	No	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
1.11 Cumulative Rate Change % (over 12 mos prior)	3.72%	1.60%	1.50%	2.24%	0.67%	2.36%	0.71%	1.43%	0.00%	0.67%	2.81%	2.95%	13.45%	1.44%	4.10%	3.88%
1.12 Product Rate Increase %	2.56%					0.00%					4.12%			1.44%	4.10%	0.00%
1.13 Submission Level Rate Increase %			3.23%													

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals		Total											
	2.1 Plan ID (Standard Component ID)	Total	76168DE0400001	76168DE0410010	76168DE0410012	76168DE0410013	76168DE0410018	76168DE0410021	76168DE0410022	76168DE0410023	76168DE0420004	76168DE0420005	76168DE0420006
$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	2.3 Reinsurance	$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
	2.5 Cost Sharing Reduction	$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
-$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
$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
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
	2.10 Current Enrollment	24,663	0	0	0	0	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	$674.89	$0.00	$0.00	$0.00	$0.00	$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%
	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
	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
	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
	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
	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
	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
	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

2.1 Plan ID (Standard Component ID)	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002	76168DE0700003	76168DE0700004	76168DE0700005	76168DE0710001	76168DE0710002	76168DE0710003	76168DE0720001	76168DE0730001	76168DE0740002
2.2 Allowed Claims	$0	$0	$0	$0	$0	$0	$0	$0	$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
2.4 Member Cost Sharing	$0	$0	$0	$0	$0	$0	$0	$0	$0	$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
2.6 Incurred Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.7 Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.8 Premium	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	6,184	1,884	0	5,190	786	0	0	0	0	0	1,777	4,231	839	229	3,543	0
2.11 Current Premium PMPM	$557.52	$751.70	$0.00	$720.52	$926.48	$0.00	$0.00	$0.00	$0.00	$0.00	$563.78	$727.40	$628.21	$421.75	$736.70	$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month																
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#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
3.2 Market Adjusted Index Rate												
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
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
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
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%
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%
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%
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
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
3.11 Age Calibration Factor	0.5682											
3.12 Geographic Calibration Factor	1.0000											
3.13 Tobacco Calibration Factor	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

3.1 Plan ID (Standard Component ID)	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002	76168DE0700003	76168DE0700004	76168DE0700005	76168DE0710001	76168DE0710002	76168DE0710003	76168DE0720001	76168DE0730001	76168DE0740002
3.2 Market Adjusted Index Rate			$709.51													
3.3 AV and Cost Sharing Design of Plan	0.7156	0.9452	0.7909	0.9117	1.1543	0.7156	0.9452	0.7909	0.9117	1.1543	0.7173	0.9268	0.8820	0.5755	0.9459	0.9459
3.4 Provider Network 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
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0734	1.0555	1.0767	1.0666	1.0526	1.0000	1.0000	1.0000	1.0000	1.0034	1.0676
Administrative Costs																
3.6 Administrative Expense	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%	8.85%
3.7 Taxes and Fees	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	2.82%	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%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.9200	1.0000	1.0000
3.10 Plan Adjusted Index Rate	$574.80	$759.23	$635.29	$732.32	$927.19	$617.00	$801.37	$684.02	$781.09	$975.96	$576.17	$744.45	$708.46	$425.29	$762.38	$811.15
3.11 Age Calibration Factor			0.5682													
3.12 Geographic Calibration Factor			1.0000													
3.13 Tobacco Calibration Factor			0.9937													
3.14 Calibrated Plan Adjusted Index Rate	$324.55	$428.68	$358.70	$413.48	$523.51	$348.37	$452.47	$386.21	$441.02	$551.05	$325.32	$420.33	$400.01	$240.13	$430.45	$457.99

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
4.2 Allowed Claims	$225,688,699	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.3 Reinsurance	$32,325,716	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$29,179,788	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.5 Cost Sharing Reduction	$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
4.7 Risk Adjustment Transfer Amount	-$575,897	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.8 Premium	$191,856,273	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.9 Projected Member Months	271,392	0	0	0	0	0	0	0	0	0	0	0
4.10 Loss Ratio	85.83%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
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!
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!
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!
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!
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!
4.16 Risk Adjustment Transfer Amount	-$2.12	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	$706.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

4.1 Plan ID (Standard Component ID)	76168DE0690001	76168DE0690002	76168DE0690003	76168DE0690004	76168DE0690005	76168DE0700001	76168DE0700002	76168DE0700003	76168DE0700004	76168DE0700005	76168DE0710001	76168DE0710002	76168DE0710003	76168DE0720001	76168DE0730001	76168DE0740002
4.2 Allowed Claims	$40,679,704	$21,734,947	$1,036,843	$39,788,588	$8,173,102	$7,957,242	$7,354,154	$406,915	$11,183,675	$2,549,899	$15,701,763	$25,494,715	$2,773,821	$1,765,672	$28,261,950	$10,825,708
4.3 Reinsurance	$5,025,433	$3,443,156	$137,432	$5,798,010	$1,302,878	$983,011	$1,165,013	$53,936	$1,629,690	$406,481	$1,944,351	$3,960,067	$391,059	$175,420	$4,273,009	$1,636,771
4.4 Member Cost Sharing	$10,129,962	$803,905	$201,392	$4,542,328	$252,869	$1,981,493	$272,006	$79,037	$1,276,746	$78,892	$3,882,002	$1,421,360	$396,565	$699,290	$2,286,211	$875,731
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$25,524,309	$17,487,886	$698,020	$29,448,250	$6,617,355	$4,992,738	$5,917,135	$273,942	$8,277,239	$2,064,526	$9,875,411	$20,113,289	$1,986,198	$890,963	$21,702,729	$8,313,206
4.7 Risk Adjustment Transfer Amount	-$89,530	-$61,341	-$2,448	-$103,294	-$23,211	-$17,513	-$20,755	-$961	-$29,034	-$7,242	-$34,639	-$70,550	-$6,967	-$3,125	-$76,125	-$29,160
4.8 Premium	$29,825,450	$20,435,439	$815,711	$34,413,245	$7,732,759	$5,834,305	$6,914,198	$320,119	$9,673,068	$2,412,572	$11,539,531	$23,503,788	$2,320,931	$1,041,104	$25,359,667	$9,714,385
4.9 Projected Member Months	51,888	26,916	1,284	46,992	8,340	9,456	8,628	468	12,384	2,472	20,028	31,572	3,276	2,448	33,264	11,976
4.10 Loss Ratio	85.84%	85.83%	85.83%	85.83%	85.83%	85.83%	85.84%	85.83%	85.83%	85.83%	85.84%	85.83%	85.84%	85.84%	85.84%	85.83%
Per Member Per Month																
4.11 Allowed Claims	$783.99	$807.51	$807.51	$846.71	$979.99	$841.50	$852.36	$869.48	$903.07	$1,031.51	$783.99	$807.51	$846.71	$721.27	$849.63	$903.95
4.12 Reinsurance	$96.85	$127.92	$107.03	$123.38	$156.22	$103.96	$135.03	$115.25	$131.60	$164.43	$97.08	$125.43	$119.37	$71.66	$128.46	$136.67
4.13 Member Cost Sharing	$195.23	$29.87	$156.85	$96.66	$30.32	$209.55	$31.53	$168.88	$103.10	$31.91	$193.83	$45.02	$121.05	$285.66	$68.73	$73.12
4.14 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	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	$491.91	$649.72	$543.63	$626.67	$793.45	$528.00	$685.81	$585.35	$668.38	$835.16	$493.08	$637.06	$606.29	$363.96	$652.44	$694.16
4.16 Risk Adjustment Transfer Amount	-$1.73	-$2.28	-$1.91	-$2.20	-$2.78	-$1.85	-$2.41	-$2.05	-$2.34	-$2.93	-$1.73	-$2.23	-$2.13	-$1.28	-$2.29	-$2.43
4.17 Premium	$574.80	$759.23	$635.29	$732.32	$927.19	$617.00	$801.37	$684.02	$781.09	$975.96	$576.17	$744.45	$708.46	$425.29	$762.38	$811.15