

Product-Plan Data Collection

Company Legal Name: **Optimum Choice, Inc.**
 HIOS Issuer ID: **97569**
 Effective Date of Rate Change(s): **1/1/2022**

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.
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + R.
 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		DE003 Plans															
Field #	Section I: General Product and Plan Information	DE003 Plans								DE003 Plans							
1.1	Product Name	97569DE001															
1.2	Product ID	97569DE001															
1.3	Plan Name	COLA	BR23	BR2C	BR2U	BR2V	BR2Z	BR2O	BR2P	BR2Y	BR2X	BR2S	BR2T	BR2W	BR2Z	BR2Z	
1.4	Plan ID (Standard Component ID)	97569DE0030000	97569DE0030010	97569DE0010004	97569DE0010008	97569DE0010016	97569DE0010022	97569DE0010033	97569DE0010045	97569DE0010084	97569DE0010085	97569DE0010086	97569DE0010087	97569DE0010088	97569DE0010090	97569DE0010091	
1.5	Metal	Not Applicable	Silver	Platinum	Gold	Gold	Gold	Silver	Bronze	Bronze	Silver	Silver	Gold	Gold	Silver	Silver	
1.6	AV Metal Value	0.000	0.718	0.886	0.809	0.794	0.806	0.713	0.637	0.622	0.718	0.708	0.764	0.779	0.719	0.700	
1.7	Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	
1.8	Plan Type	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	
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	
1.11	Cumulative Rate Change % (over 12 mos prior)	0.00%	3.73%	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%	
1.12	Product Rate Increase %	3.73%															
1.13	Submission Level Rate Increase %	3.73%															

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information																
2.1	Plan ID (Standard Component ID)	Total	97569DE0030000	97569DE0030010	97569DE0010004	97569DE0010008	97569DE0010016	97569DE0010022	97569DE0010033	97569DE0010045	97569DE0010084	97569DE0010085	97569DE0010086	97569DE0010087	97569DE0010088	97569DE0010090	97569DE0010091	
\$2,084,825	2.2 Allowed Claims	\$2,084,825	\$84,642	\$0	\$322,805	\$31,105	\$5,163	\$79,268	\$325,204	\$530,711	\$184,398	\$312,630	\$46,490	\$158,796	\$0	\$2,269	\$0	\$1,348
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$400,044	2.4 Member Cost Sharing	\$400,044	\$0	\$12,621	\$9,135	\$734	\$8,135	\$97,966	\$35,610	\$75,484	\$97,482	\$19,756	\$639	\$31,437	\$0	\$639	\$0	\$238
\$0	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,684,781	2.6 Incurred Claims	\$1,684,781	\$73,834	\$0	\$310,184	\$21,970	\$4,430	\$71,132	\$227,239	\$495,102	\$108,914	\$215,149	\$26,734	\$127,358	\$0	\$1,630	\$0	\$1,106
-\$642,431	2.7 Risk Adjustment Transfer Amount	-\$642,431	\$0	\$0	-\$81,248	-\$20,501	-\$17,658	-\$2,247	-\$161,316	-\$73,100	-\$125,844	-\$37,720	-\$28,079	-\$80,525	\$0	-\$6,454	\$0	-\$7,739
\$2,010,254	2.8 Premium	\$2,010,254	\$63,029	\$0	\$246,366	\$67,140	\$53,521	\$6,811	\$488,952	\$271,567	\$381,438	\$114,329	\$85,107	\$244,074	\$0	\$19,563	\$0	\$23,458
3,455	2.9 Experience Period Member Months	3,455	103	0	251	101	115	11	863	421	764	197	115	442	0	27	0	45
294	2.10 Current Enrollment	294	120	8	10	0	2	1	48	18	23	0	19	0	9	0	6	
\$552.79	2.11 Current Premium PMPM	\$552.79	\$542.49	\$810.96	\$1130.40	\$0.00	\$403.11	\$657.09	\$520.81	\$485.85	\$288.75	\$518.56	\$0.00	\$677.83	\$0.00	\$724.54	\$0.00	\$471.60
123.17%	2.12 Loss Ratio	123.17%	117.14%	#DIV/0!	187.97%	52.78%	12.35%	155.850%	69.36%	333.47%	42.61%	280.84%	46.88%	77.87%	#DIV/0!	12.43%	#DIV/0!	7.04%
Per Member Per Month																		
\$603.42	2.13 Allowed Claims	\$603.42	\$821.77	#DIV/0!	\$1,286.07	\$307.97	\$44.90	\$7,206.14	\$376.83	\$1,260.60	\$241.36	\$1,586.96	\$404.26	\$359.27	#DIV/0!	\$84.04	#DIV/0!	\$29.87
\$0.00	2.14 Reinsurance	\$0.00	\$0.00	#DIV/0!	\$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
\$115.79	2.15 Member Cost Sharing	\$115.79	\$104.93	#DIV/0!	\$50.28	\$6.38	\$739.58	\$113.52	\$84.58	\$98.80	\$494.83	\$171.79	\$71.13	#DIV/0!	\$23.67	#DIV/0!	\$5.29	
\$0.00	2.16 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	\$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	
\$487.64	2.17 Incurred Claims	\$487.64	\$716.84	#DIV/0!	\$1,235.79	\$17.53	\$38.53	\$6,465.57	\$263.31	\$1,176.01	\$142.56	\$1,092.13	\$322.47	\$388.14	#DIV/0!	\$60.37	#DIV/0!	\$24.58
-\$185.94	2.18 Risk Adjustment Transfer Amount	-\$185.94	\$0.00	#DIV/0!	-\$323.70	-\$202.98	-\$153.55	-\$204.29	-\$186.92	-\$173.63	-\$164.72	-\$191.47	-\$244.16	-\$182.18	#DIV/0!	-\$239.04	#DIV/0!	-\$171.99
\$581.84	2.19 Premium	\$581.84	\$611.93	#DIV/0!	\$981.14	\$615.25	\$465.40	\$619.21	\$566.57	\$526.29	\$499.26	\$580.35	\$740.06	\$552.20	#DIV/0!	\$724.54	#DIV/0!	\$521.20

Section III: Plan Adjustment Factors		97569DE0030000 97569DE0030010 97569DE0010004 97569DE0010008 97569DE0010016 97569DE0010022 97569DE0010033 97569DE0010045 97569DE0010084 97569DE0010085 97569DE0010086 97569DE0010087 97569DE0010088 97569DE0010090 97569DE0010091																
3.1	Market Adjusted Index Rate	\$622.07																
3.2	Market Adjusted Index Rate	\$622.07																
3.3	AV and Cost Sharing Design of Plan	1.0000	0.8660	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	1.0000	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Miscellaneous Costs																		
0.00%	3.6 Administrative Expense	0.00%	10.47%	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%	3.7 Taxes and Fees	0.00%	5.95%	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%	3.8 Profit & Risk Load	0.00%	4.74%	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%
1.0000	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
\$0.00	3.10 Plan Adjusted Index Rate	\$0.00	\$683.78	\$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
0.6062	3.11 Age Calibration Factor	0.6062																
1.0000	3.12 Geographic Calibration Factor	1.0000																
1.0000	3.13 Tobacco Calibration Factor	1.0000																
\$0.00	3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$414.51	\$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

Section IV: Projected Plan Level Information		97569DE0030000 97569DE0030010 97569DE0010004 97569DE0010008 97569DE0010016 97569DE0010022 97569DE0010033 97569DE0010045 97569DE0010084 97569DE0010085 97569DE0010086 97569DE0010087 97569DE0010088 97569DE0010090 97569DE0010091															
4.1	Plan ID (Standard Component ID)	Total	97569DE0030000	97569DE0030010	97569DE0010004	97569DE0010008	97569DE0010016	97569DE0010022	97569DE0010033	97569DE0010045	97569DE0010084	97569DE0010085	97569DE0010086	97569DE0010087	97569DE0010088	97569DE0010090	97569DE0010091
\$2,084,390	4.2 Allowed Claims	\$2,084,390	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$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
\$279,308	4.4 Member Cost Sharing	\$279,308	\$0	\$0	\$0	\$0	\$0	\$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	\$0	\$0	\$0	\$0
\$1,805,082	4.6 Incurred Claims	\$1,805,082	\$0	\$1,805,082	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$57,972	4.7 Risk Adjustment Transfer Amount	-\$57,972	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$2,363,133	4.8 Premium	\$2,363,133	\$0	\$2,363,133	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	4.9 Projected Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78.31%	4.10 Loss Ratio	78.31%	#DIV/0!	78.31%	#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																	
\$603.12	4.11 Allowed Claims	\$603.12	#DIV/0!	\$603.12	#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!
\$0.00	4.12 Reinsurance	\$0.00	#DIV/0!	\$0.00	#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!
\$80.82	4.13 Member Cost Sharing	\$80.82	#DIV/0!	\$80.82	#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!
\$0.00	4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	#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!
\$522.30	4.15 Incurred Claims	\$522.30	#DIV/0!	\$522.30	#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!
-\$16.77	4.16 Risk Adjustment Transfer Amount	-\$16.77	#DIV/0!	-\$16.77	#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!
\$683.78	4.17 Premium	\$683.78	#DIV/0!	\$683.78	#DIV/0!	#DIV/0!	#DIV/0!</										