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Unified Rate Review v6.1

Company Legal Name:

Highmark BCBSO Inc.

HIOS Issuer ID:

76168

State:

DE

Effective Date of Rate Change(s):

1/1/2026

Market:

Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2024

to

12/31/2024

Total

PMPM

Allowed Claims	\$188,087,685.33	\$766.83
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$165,817,158.81	\$676.03
Risk Adjustment	\$1,938,479.92	\$7.90
Experience Period Premium	\$179,463,928.57	\$731.67
Experience Period Member Months	245,281	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$154.10	1.052	1.055	1.052	1.055	\$189.93
Outpatient Hospital	\$239.79	1.052	1.055	1.052	1.055	\$295.54
Professional	\$220.36	1.010	1.055	1.010	1.055	\$250.15
Other Medical	\$9.83	1.010	1.055	1.010	1.055	\$11.16
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$142.75	1.075	1.035	1.075	1.035	\$176.64
Total	\$766.83					\$923.43

Morbidity Adjustment	1.014	
Demographic Shift	1.000	
Plan Design Changes	1.001	
Other	1.009	
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2026	\$946.12

Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for	1/1/2026	\$946.12	\$193,008,480.00
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		-\$4.19	-\$853,988.28
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$950.31	\$193,862,468.28

Projected Member Months	204,000
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