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Unified Rate Review v6.1

Company Legal Name:UnitedHealthcare Insurance Company

HIOS Issuer ID:61021State:DE

Effective Date of Rate Change(s):1/1/2026Market:Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2024to12/31/2024

	Total	PMPM
Allowed Claims	\$15,291,053.68	\$614.54
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$12,936,799.61	\$519.93
Risk Adjustment	-\$2,183,885.10	-\$87.77
Experience Period Premium	\$17,269,786.49	\$694.07
Experience Period Member Months	24,882	

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	\$143.87	1.045	1.043	1.045	1.043	\$170.91
Outpatient Hospital	\$200.57	1.045	1.043	1.045	1.043	\$238.27
Professional	\$164.75	1.045	1.043	1.045	1.043	\$195.72
Other Medical	\$2.54	1.045	1.043	1.045	1.043	\$3.02
Capitation	\$18.23	1.045	1.043	1.045	1.043	\$21.66
Prescription Drug	\$83.55	1.045	1.043	1.045	1.043	\$99.25
Total	\$613.51					\$728.82

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.030
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2026\$750.69

Manual EHB Allowed Claims PMPM	\$660.23
Applied Credibility %	32.19%

Projected Period Totals

Projected Index Rate for	1/1/2026\$689.35	\$18,868,888.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$135.08	-\$3,697,409.76
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$824.43	\$22,566,297.96

Projected Member Months	27,372
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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.

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