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Unified Rate Review v6.1

Company Legal Name: AmeriHealth Caritas VIP Next, Inc.

HIOS Issuer ID: 72760

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

State: DE

Market: Individual

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	\$40,362,919.71	\$628.92
Reinsurance	\$7,923,142.00	\$123.46
Incurred Claims in Experience Period	\$28,782,023.02	\$448.47
Risk Adjustment	-\$11,999,476.00	-\$186.97
Experience Period Premium	\$42,027,952.62	\$654.87
Experience Period Member Months	64,178	

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	\$221.25	1.000	1.046	1.000	1.046	\$242.07
Outpatient Hospital	\$191.63	1.000	1.046	1.000	1.046	\$209.67
Professional	\$107.95	1.000	1.046	1.000	1.046	\$118.11
Other Medical	\$9.38	1.000	1.046	1.000	1.046	\$10.26
Capitation	\$8.08	1.000	1.046	1.000	1.046	\$8.84
Prescription Drug	\$90.63	1.066	1.042	1.066	1.042	\$111.82
Total	\$628.92					\$700.77

Morbidity Adjustment	1.036
Demographic Shift	0.996
Plan Design Changes	0.998
Other	0.989
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2026	\$713.71
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for 1/1/2026	\$713.71	\$49,100,393.16
Reinsurance	\$110.88	\$7,628,100.48
Risk Adjustment Payment/Charge	-\$260.93	-\$17,950,940.28
Exchange User Fees	3.04%	\$1,863,104.66
Market Adjusted Index Rate	\$890.84	\$61,286,337.62

Projected Member Months	68796
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