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Unified Rate Review v6.1

Company Legal Name:

Celtic Insurance Company

HIOS Issuer ID:

64004

State:

DE

Effective Date of Rate Change(s):

1/1/2026

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	\$4,557,393.09	\$356.99
Reinsurance	\$523,518.80	\$41.01
Incurred Claims in Experience Period	\$2,987,830.81	\$234.05
Risk Adjustment	-\$2,506,788.55	-\$196.36
Experience Period Premium	\$8,508,061.29	\$666.46
Experience Period Member Months	12,766	

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	\$107.10	1.000	1.000	1.000	1.000	\$107.10
Outpatient Hospital	\$83.62	1.000	1.000	1.000	1.000	\$83.62
Professional	\$41.37	1.000	1.000	1.000	1.000	\$41.37
Other Medical	\$3.14	1.000	1.000	1.000	1.000	\$3.14
Capitation	\$1.03	1.000	1.000	1.000	1.000	\$1.03
Prescription Drug	\$115.08	1.000	1.000	1.000	1.000	\$115.08
Total	\$351.33					\$351.33

Morbidity Adjustment

Demographic Shift

Plan Design Changes

Other

Adjusted Trended EHB Allowed Claims PMPM for

1/1/2026

\$351.33

Manual EHB Allowed Claims PMPM

\$805.04

Applied Credibility %

0.00%

Projected Period Totals

Projected Index Rate for 1/1/2026	\$805.04	\$82,300,044.24
Reinsurance	\$78.52	\$8,027,319.24
Risk Adjustment Payment/Charge	-\$69.80	-\$7,135,578.64
Exchange User Fees	3.13%	\$2,628,937.91
Market Adjusted Index Rate	\$822.03	\$84,037,241.55

Projected Member Months

102231

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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 + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

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