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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:

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

\$398,394,454.15

\$934.18

Reinsurance

\$65,547,574.01

\$153.70

Incurred Claims in Experience Period

\$287,633,078.46

\$674.46

Risk Adjustment

\$4,253,251.00

\$9.97

Experience Period Premium

\$309,694,674.97

\$726.19

Experience Period Member Months

426,465

Section II: Projections

Benefit Category

Experience Period Index Rate PMPM

Year 1 Trend

Year 2 Trend

Trended EHB Allowed Claims PMPM

Inpatient Hospital

\$183.93

1.053

1.055

1.054

1.055

\$227.20

Outpatient Hospital

\$316.49

1.052

1.055

1.053

1.055

\$390.19

Professional

\$244.71

1.025

1.055

1.025

1.055

\$286.08

Other Medical

\$11.82

1.032

1.055

1.032

1.055

\$14.01

Capitation

\$0.40

1.028

1.055

1.032

1.055

\$0.47

Prescription Drug

\$173.56

1.010

1.055

1.010

1.055

\$197.00

Total

\$930.91

\$1,114.95

Morbidity Adjustment

1.026

Demographic Shift

1.024

Plan Design Changes

1.000

Other

1.005

Adjusted Trended EHB Allowed Claims PMPM for

1/1/2026

\$1,177.07

Manual EHB Allowed Claims PMPM

\$0.00

Applied Credibility %

100.00%

Projected Period Totals

Projected Index Rate for

1/1/2026

\$1,177.07

\$407,360,385.60

Reinsurance

\$120.06

\$41,550,640.15

Risk Adjustment Payment/Charge

\$29.32

\$10,148,579.09

Exchange User Fees

2.49%

\$9,075,109.00

Market Adjusted Index Rate

\$1,053.91

\$364,736,275.37

Projected Member Months

346,080

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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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