

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

Unified Rate Review v6.1

Company Legal Name:Highmark BCBSD Inc.

HIOS Issuer ID:76168

State:DE

Effective Date of Rate Change(s):01/01/2026

Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

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 Months426,465

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	\$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 Adjustment1.026

Demographic Shift1.024

Plan Design Changes1.000

Other1.005

Adjusted Trended EHB Allowed Claims PMPM for01/01/2026\$1,177.07

Manual EHB Allowed Claims PMPM\$0.00

Applied Credibility %100.00%

Projected Period Totals

Projected Index Rate for01/01/2026\$1,177.07

Reinsurance\$120.06\$41,550,640.15

Risk Adjustment Payment/Charge\$29.32\$10,148,579.09

Exchange User Fees2.49%\$9,075,109.00

Market Adjusted Index Rate\$1,053.91\$364,736,275.37

Projected Member Months346080

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

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.

1 of 1