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Unified Rate Review v8.2

Company Legal Name:

Highmark BCBSO Inc.

HIO's Issuer ID:

76168

State:

DE

Effective Date of Rate Change(s):

1/1/2027

Market:

Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2025

to

12/31/2025

Total

PMPM

Allowed Claims

\$427,730,254.76

\$1,084.39

Reinsurance

\$67,109,097.59

\$170.14

Incurred Claims in Experience Period

\$311,873,902.88

\$790.67

Risk Adjustment

\$13,036,420.00

\$33.05

Experience Period Premium

\$304,768,028.67

\$772.65

Experience Period Member Months

394,443

Section II: Projections

Benefit Category

Experience Period Index Rate PMPM

Year 1 Trend

Cost

Utilization

Year 2 Trend

Cost

Utilization

Trended EHB Allowed Claims PMPM

Inpatient Hospital

\$224.40

1.055

1.069

1.048

1.069

\$283.60

Outpatient Hospital

\$363.90

1.054

1.069

1.048

1.069

\$459.29

Professional

\$292.67

1.010

1.069

1.011

1.069

\$341.88

Other Medical

\$14.97

1.035

1.069

1.036

1.069

\$18.35

Capitation

\$0.45

1.032

1.069

1.033

1.069

\$0.55

Prescription Drug

\$183.72

1.057

1.035

1.057

1.035

\$219.88

Total

\$1,080.10

\$1,323.54

Morbidity Adjustment

1.023

Demographic Shift

1.042

Plan Design Changes

1.000

Other

0.997

Adjusted Trended EHB Allowed Claims PMPM for

1/1/2027

\$1,405.16

Manual EHB Allowed Claims PMPM

\$0.00

Applied Credibility %

100.00%

Projected Period Totals

Projected Index Rate for

1/1/2027

\$1,405.16

\$362,986,551.84

Reinsurance

\$141.01

\$36,425,393.64

Risk Adjustment Payment/Charge

\$29.68

\$7,665,997.41

Exchange User Fees

1.69%

\$5,478,626.59

Market Adjusted Index Rate

\$1,255.69

\$324,373,787.38

Projected Member Months

258,324

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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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