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Unified Rate Review v8.2

Company Legal Name:Highmark BCBSO Inc.

HIOS Issuer ID:76168State:DE

Effective Date of Rate Change(s):01/01/2027Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2025to12/31/2025

TotalPMPM

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 Months394,443

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	\$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 Adjustment0.993

Demographic Shift1.042

Plan Design Changes1.000

Other1.002

Adjusted Trended EHB Allowed Claims PMPM for01/01/2027\$1,371.82

Manual EHB Allowed Claims PMPM\$0.00

Applied Credibility %100.00%

Projected Period Totals

Projected Index Rate for01/01/2027	\$1,371.82	\$359,855,822.40
Reinsurance	\$137.66	\$36,111,262.49
Risk Adjustment Payment/Charge	\$29.91	\$7,846,203.03
Exchange User Fees	1.78%	\$5,710,834.74
Market Adjusted Index Rate	\$1,226.02	\$321,609,191.62
Projected Member Months	262320	

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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.

1 of 3

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

generated

Rating Area	Rating Factor
Rating Area 1	1.0000