# Unified Rate Review v8.2

*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.*

| | | | |
|---|---|---|---|
| Company Legal Name: | **Highmark BCBSD Inc.** | | |
| HIOS Issuer ID: | **76168** | State: | **DE** |
| Effective Date of Rate Change(s): | **01/01/2027** | 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 | | 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 Adjustment | | 0.993 |
| Demographic Shift | | 1.042 |
| Plan Design Changes | | 1.000 |
| Other | | 1.002 |
| Adjusted Trended EHB Allowed Claims PMPM for | **01/01/2027** | **$1,371.82** |

| | |
|---|---|
| Manual EHB Allowed Claims PMPM | $0.00 |
| Applied Credibility % | 100.00% |

| | | | Projected Period Totals |
|---|---|---|---|
| Projected Index Rate for | **01/01/2027** | **$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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**Product-Plan Data Collection**

Company Legal Name:

HIOS Issuer ID: State:

Effective Date of Rate Change(s): 1/0/1900 Market:

*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.*

*To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.*

*To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.*

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

| Field # | Item | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1.1 | Product Name | my Blue Access PPO | | | | | | | | | | | | | |
| 1.2 | Product ID | 76168DE069 | | | | | | | | | | | | | |
| 1.3 | Plan Name | Access Select PPO Bronze 3800 HSA | Select PPO Silver 0 | Select PPO Gold 0 | ss PPO Silver 7000 | ) Bronze 9500 HSA | andard Silver 6400 | andard Gold 2500 | andard Platinum 0 | l Bronze 7500 HSA | - 3 Free PCP Visits | PPO Bronze 0 HSA | PO Choice Silver 0 | ect PPO Gold 1000 | ct PPO Platinum 0 |
| 1.4 | Plan ID (Standard Component ID) | 76168DE0690001 | 76168DE0690003 | 76168DE0690004 | 76168DE0690007 | 76168DE0690008 | 76168DE0690009 | 76168DE0690010 | 76168DE0690011 | 76168DE0690012 | 76168DE0690013 | 76168DE0690014 | 76168DE0690015 | 76168DE0690017 | 76168DE0690018 |
| 1.5 | Metal | Bronze | Silver | Gold | Silver | Bronze | Silver | Gold | Platinum | Bronze | Catastrophic | Bronze | Silver | Gold | Platinum |
| 1.6 | AV Metal Value | 0.649 | 0.720 | 0.820 | 0.704 | 0.617 | 0.702 | 0.782 | 0.880 | 0.634 | 0.600 | 0.650 | 0.720 | 0.782 | 0.920 |
| 1.7 | Plan Category | Renewing | Renewing | Renewing | Terminated | Renewing | Renewing | Renewing | Renewing | Renewing | Renewing | New | New | New | New |
| 1.8 | Plan Type | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO |
| 1.9 | Exchange Plan? | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| 1.10 | Effective Date of Proposed Rates | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 |
| 1.11 | Cumulative Rate Change % (over 12 mos prior) | 14.40% | 19.97% | 18.28% | 0.00% | 19.74% | 16.91% | 21.48% | 15.23% | 12.71% | 17.53% | 0.00% | 0.00% | 0.00% | 0.00% |
| 1.12 | Product Rate Increase % | #VALUE! | | | | | | | | | | | | | |
| 1.13 | Submission Level Rate Increase % | #VALUE! | | | | | | | | | | | | | |

| Field # | Item | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1.1 | Product Name | my Blue Access PPO + Adult Dental and Vision | | | | | | | | | my Blue Access PPO HSA | | my Blue Access PPO Premier | | my Blue Access PPO Premier + Adult D | |
| 1.2 | Product ID | 76168DE070 | | | | | | | | | 76168DE071 | | 76168DE073 | | 76168DE074 | |
| 1.3 | Plan Name | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | Dental and Vision | stom Drug Benefit | PO Gold 1800 HSA | PO Premier Gold 0 | remier Platinum 0 | Dental and Vision | Dental and Vision |
| 1.4 | Plan ID (Standard Component ID) | 76168DE0700001 | 76168DE0700003 | 76168DE0700004 | 76168DE0700006 | 76168DE0700007 | 76168DE0700008 | 76168DE0700009 | 76168DE0700010 | 76168DE0700011 | 76168DE0710001 | 76168DE0710003 | 76168DE0730001 | 76168DE0730003 | 76168DE0740002 | 76168DE0740004 |
| 1.5 | Metal | Bronze | Silver | Gold | Silver | Gold | Platinum | Bronze | Silver | Gold | Bronze | Gold | Gold | Platinum | Gold | Platinum |
| 1.6 | AV Metal Value | 0.649 | 0.720 | 0.820 | 0.703 | 0.782 | 0.920 | 0.650 | 0.720 | 0.782 | 0.648 | 0.798 | 0.819 | 0.888 | 0.820 | 0.894 |
| 1.7 | Plan Category | Renewing | Renewing | Renewing | Terminated | Renewing | New | New | New | New | Terminated | Renewing | Terminated | Terminated | Terminated | Terminated |
| 1.8 | Plan Type | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO | PPO |
| 1.9 | Exchange Plan? | Yes | No | Yes | No | Yes | Yes | Yes | Yes | Yes | No | Yes | No | No | No | No |
| 1.10 | Effective Date of Proposed Rates | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 | 1/1/2027 |
| 1.11 | Cumulative Rate Change % (over 12 mos prior) | 14.00% | 19.45% | 17.87% | 0.00% | 20.96% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 18.55% | 0.00% | 0.00% | 0.00% | 0.00% |
| 1.12 | Product Rate Increase % | #VALUE! | | | | | | | | | #VALUE! | | #VALUE! | | #VALUE! | |
| 1.13 | Submission Level Rate Increase % | | | | | | | | | | | | | | | |

**Section II: Experience Period and Current Plan Level Information**

| Worksheet 1 Totals | Field # | Item | Total | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2.1 | Plan ID (Standard Component ID) | Total | 76168DE0690001 | 76168DE0690003 | 76168DE0690004 | 76168DE0690007 | 76168DE0690008 | 76168DE0690009 | 76168DE0690010 | 76168DE0690011 | 76168DE0690012 | 76168DE0690013 | 76168DE0690014 | 76168DE0690015 | 76168DE0690017 | 76168DE0690018 |
| $0 | 2.2 | Allowed Claims | $427,730,254 | $36,762,347 | $1,555,445 | $70,135,401 | $68,662,027 | $10,603,973 | $3,825,775 | $21,203,229 | $6,365,726 | $10,469,561 | $251,899 | $0 | $0 | $0 | $0 |
| $0 | 2.3 | Reinsurance | $67,109,097 | $5,240,641 | $229,622 | $11,258,531 | $11,549,825 | $1,475,778 | $600,813 | $3,155,143 | $1,047,932 | $1,412,505 | $29,617 | $0 | $0 | $0 | $0 |
| | 2.4 | Member Cost Sharing | $48,747,254 | $8,208,052 | $290,713 | $6,741,131 | $2,858,072 | $2,503,669 | $436,635 | $3,584,636 | $317,687 | $2,770,083 | $135,345 | $0 | $0 | $0 | $0 |
| | 2.5 | Federal Cost-Sharing Reduction (CSR) Payments | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| | 2.6 | Issuer CSR Payments | $16,381,293 | $0 | $0 | $0 | $14,339,673 | $0 | $621,409 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| | 2.7 | Recoveries from CSR Load | $7,856,181 | $0 | $0 | $0 | $6,543,561 | $0 | $546,321 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| $0 | 2.8 | Incurred Claims | $311,873,902 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| $0 | 2.9 | Risk Adjustment Transfer Amount | $13,036,420 | -$11,867,556 | -$629,067 | -$1,379,396 | $15,743,075 | -$2,397,756 | $603,794 | -$1,982,350 | $2,774,216 | -$2,514,772 | -$7,447 | $0 | $0 | $0 | $0 |
| $0 | 2.10 | Premium | $304,768,028 | $42,083,805 | $1,564,468 | $55,240,065 | $34,993,824 | $9,395,120 | $2,921,629 | $18,747,040 | $1,381,815 | $9,901,530 | $480,719 | $0 | $0 | $0 | $0 |
| #REF! | 2.11 | Experience Period Member Months | 394443 | 60398 | 2093 | 65657 | 41652 | 14973 | 3129 | 22554 | 1375 | 16009 | 1650 | 0 | 0 | 0 | 0 |
| | 2.12 | Current Enrollment | 26000 | 4704 | 369 | 4349 | 0 | 2516 | 1924 | 2390 | 232 | 1068 | 1042 | 0 | 0 | 0 | 0 |
| | 2.13 | Current Premium PMPM | $967.59 | $872.32 | $951.56 | $1,105.58 | $0.00 | $799.11 | $1,112.75 | $1,033.67 | $1,402.74 | $863.25 | $646.62 | $0.00 | $0.00 | $0.00 | $0.00 |
| | 2.14 | Loss Ratio | 98.13% | 77.16% | 110.66% | 96.80% | 106.93% | 94.67% | 79.09% | 86.27% | 120.31% | 85.11% | 18.37% | 0.00% | 0.00% | 0.00% | 0.00% |
| | | **Per Member Per Month** | | | | | | | | | | | | | | | |
| | 2.15 | Allowed Claims | $1,084.39 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.16 | Reinsurance | $170.14 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.17 | Member Cost Sharing | $123.58 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.18 | Federal CSR Payments | $0.00 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.19 | Issuer CSR Payments | $41.53 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.20 | Recoveries from CSR Load | $19.92 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.21 | Incurred Claims | $790.67 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.22 | Risk Adjustment Transfer Amount | $33.05 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | 2.23 | Premium | $772.65 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |

| Field # | Item | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2.1 | Plan ID (Standard Component ID) | 76168DE0700001 | 76168DE0700003 | 76168DE0700004 | 76168DE0700006 | 76168DE0700007 | 76168DE0700008 | 76168DE0700009 | 76168DE0700010 | 76168DE0700011 | 76168DE0710001 | 76168DE0710003 | 76168DE0730001 | 76168DE0730003 | 76168DE0740002 | 76168DE0740004 |
| 2.2 | Allowed Claims | $16,640,290 | $146,002 | $29,349,064 | $8,535,942 | $0 | $0 | $0 | $0 | $0 | $19,972,199 | $16,971,690 | $64,835,807 | $6,673,202 | $25,947,441 | $8,823,234 |
| 2.3 | Reinsurance | $2,248,168 | $16,206 | $4,618,337 | $1,346,650 | $0 | $0 | $0 | $0 | $0 | $2,824,611 | $2,676,590 | $10,617,821 | $1,121,792 | $4,173,984 | $1,464,533 |
| 2.4 | Member Cost Sharing | $4,057,899 | $59,963 | $2,845,464 | $790,176 | $0 | $0 | $0 | $0 | $0 | $4,259,967 | $1,775,850 | $4,488,937 | $274,915 | $1,968,225 | $379,835 |
| 2.5 | Federal Cost-Sharing Reduction (CSR) Payments | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2.6 | Issuer CSR Payments | $0 | $0 | $0 | $1,420,211 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2.7 | Recoveries from CSR Load | $0 | $0 | $0 | $766,300 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2.8 | Incurred Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.9 | Risk Adjustment Transfer Amount | -$4,772,696 | -$118,750 | $1,750,470 | $1,467,457 | $0 | $0 | $0 | $0 | $0 | -$2,565,745 | $147,726 | $11,742,109 | $2,399,383 | $2,680,542 | $1,963,182 |
| 2.10 | Premium | $18,145,932 | $279,045 | $21,061,045 | $4,098,040 | $0 | $0 | $0 | $0 | $0 | $16,220,933 | $9,976,985 | $36,324,744 | $3,697,934 | $14,718,769 | $3,534,587 |
| 2.11 | Experience Period Member Months | 27942 | 356 | 26697 | 5511 | 0 | 0 | 0 | 0 | 0 | 22394 | 11514 | 44138 | 3828 | 18953 | 3620 |
| 2.12 | Current Enrollment | 2732 | 77 | 1710 | 0 | 419 | 0 | 0 | 0 | 0 | 0 | 863 | 0 | 0 | 1323 | 282 |
| 2.13 | Current Premium PMPM | $900.93 | $980.17 | $1,134.18 | $0.00 | $1,062.28 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $1,050.42 | $0.00 | $0.00 | $1,151.67 | $0.00 |
| 2.14 | Loss Ratio | 77.28% | 43.57% | 95.94% | 114.98% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 94.38% | 123.65% | 103.46% | 86.54% | 113.83% | 126.94% |
| | **Per Member Per Month** | | | | | | | | | | | | | | | |
| 2.15 | Allowed Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.16 | Reinsurance | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.17 | Member Cost Sharing | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.18 | Federal CSR Payments | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.19 | Issuer CSR Payments | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.20 | Recoveries from CSR Load | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.21 | Incurred Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.22 | Risk Adjustment Transfer Amount | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 2.23 | Premium | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |

**Section III: Plan Adjustment Factors**

| Field # | Item | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.1 | Plan ID (Standard Component ID) | | 76168DE0690001 | 76168DE0690003 | 76168DE0690004 | 76168DE0690007 | 76168DE0690008 | 76168DE0690009 | 76168DE0690010 | 76168DE0690011 | 76168DE0690012 | 76168DE0690013 | 76168DE0690014 | 76168DE0690015 | 76168DE0690017 | 76168DE0690018 |
| 3.2 | Market Adjusted Index Rate | | #VALUE! | | | | | | | | | | | | | |
| 3.3 | AV and Cost Sharing Design of Plan | | 0.7229 | 0.8270 | 0.9474 | 0.0000 | 0.6931 | 0.7663 | 0.9098 | 1.1713 | 0.7047 | 0.5982 | 0.7690 | 0.8270 | 0.8890 | 1.1802 |
| 3.4 | CSR Load Factor | | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.2300 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.2300 | 1.0000 | 1.0000 |
| 3.5 | Provider Network Adjustment | | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.6 | Benefits in Addition to EHB | | 1.0010 | 1.0009 | 1.0008 | 0.0000 | 1.0011 | 1.0008 | 1.0008 | 1.0006 | 1.0010 | 1.0013 | 1.0009 | 1.0007 | 1.0008 | 1.0006 |
| | Administrative Costs | | | | | | | | | | | | | | | |
| 3.7 | Administrative Expense | | 6.39% | 6.39% | 6.39% | 0.00% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% |
| 3.8 | Taxes and Fees | | 2.80% | 2.80% | 2.80% | 0.00% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% |
| 3.9 | Profit & Risk Load | | 2.00% | 2.00% | 2.00% | 0.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| 3.10 | Catastrophic Adjustment | | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.9200 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 3.11 | **Plan Adjusted Index Rate** | | $998.90 | $1,142.73 | $1,308.91 | $0.00 | $957.82 | $1,302.22 | $1,256.93 | $1,617.93 | $973.89 | $760.71 | $1,062.57 | $1,405.32 | $1,228.28 | $1,630.26 |
| 3.12 | Age Calibration Factor | ############# | | | | | | | | | | | | | | |
| 3.13 | Geographic Calibration Factor | 1 | | | | | | | | | | | | | | |
| 3.14 | Tobacco Calibration Factor | ############# | | | | | | | | | | | | | | |
| 3.15 | **Calibrated Plan Adjusted Index Rate** | | $564.99 | $646.34 | $740.33 | $0.00 | $541.75 | $736.55 | $710.93 | $915.12 | $550.84 | $430.26 | $601.00 | $794.86 | $694.73 | $922.09 |

| Field # | Item | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3.1 | Plan ID (Standard Component ID) | 76168DE0700001 | 76168DE0700003 | 76168DE0700004 | 76168DE0700006 | 76168DE0700007 | 76168DE0700008 | 76168DE0700009 | 76168DE0700010 | 76168DE0700011 | 76168DE0710001 | 76168DE0710003 | 76168DE0730001 | 76168DE0730003 | 76168DE0740002 | 76168DE0740004 |
| 3.2 | Market Adjusted Index Rate | | | | | | | | | | | | | | | |
| 3.3 | AV and Cost Sharing Design of Plan | 0.7229 | 0.8270 | 0.9474 | 0.0000 | 0.9098 | 1.1802 | 0.7690 | 0.8270 | 0.8890 | 0.0000 | 0.9013 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 3.4 | CSR Load Factor | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.2300 | 1.0000 | 0.0000 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 3.5 | Provider Network Adjustment | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 3.6 | Benefits in Addition to EHB | 1.0303 | 1.0265 | 1.0231 | 0.0000 | 1.0241 | 1.0185 | 1.0285 | 1.0215 | 1.0246 | 0.0000 | 1.0019 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| | Administrative Costs | | | | | | | | | | | | | | | |
| 3.7 | Administrative Expense | 6.39% | 6.39% | 6.39% | 0.00% | 6.39% | 6.39% | 6.39% | 6.39% | 6.39% | 0.00% | 6.39% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.8 | Taxes and Fees | 2.80% | 2.80% | 2.80% | 0.00% | 2.80% | 2.80% | 2.80% | 2.80% | 2.80% | 0.00% | 2.80% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.9 | Profit & Risk Load | 2.00% | 2.00% | 2.00% | 0.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 0.00% | 2.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 3.10 | Catastrophic Adjustment | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 | 1.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 3.11 | **Plan Adjusted Index Rate** | $1,028.11 | $1,171.93 | $1,338.11 | $0.00 | $1,286.14 | $1,659.46 | $1,091.77 | $1,434.52 | $1,257.49 | $0.00 | $1,246.50 | $0.00 | $0.00 | $0.00 | $0.00 |
| 3.12 | Age Calibration Factor | 0.5674 | | | | | | | | | | | | | | |
| 3.13 | Geographic Calibration Factor | 1.0000 | | | | | | | | | | | | | | |
| 3.14 | Tobacco Calibration Factor | 0.9968 | | | | | | | | | | | | | | |
| 3.15 | **Calibrated Plan Adjusted Index Rate** | $581.51 | $662.85 | $756.85 | $0.00 | $727.45 | $938.61 | $617.52 | $811.38 | $711.25 | $0.00 | $705.03 | $0.00 | $0.00 | $0.00 | $0.00 |

**Section IV: Projected Plan Level Information**

| Field # | Item | Total | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.1 | Plan ID (Standard Component ID) | Total | 76168DE0690001 | 76168DE0690003 | 76168DE0690004 | 76168DE0690007 | 76168DE0690008 | 76168DE0690009 | 76168DE0690010 | 76168DE0690011 | 76168DE0690012 | 76168DE0690013 | 76168DE0690014 | 76168DE0690015 | 76168DE0690017 | 76168DE0690018 |
| 4.2 | Allowed Claims | $361,471,691 | $39,685,596 | $5,868,903 | $61,105,012 | $0 | $33,641,075 | $27,488,210 | $37,107,348 | $2,925,881 | $15,896,750 | $10,750,393 | $15,579,680 | $0 | $3,698,872 | $3,186,390 |
| 4.3 | Reinsurance | $30,500,541 | $3,004,997 | $493,634 | $5,615,072 | $0 | $2,442,429 | $2,635,025 | $3,274,365 | $282,663 | $1,173,534 | $673,605 | $1,254,961 | $0 | $318,943 | $310,176 |
| 4.4 | Member Cost Sharing | $57,528,160 | $9,740,243 | $949,749 | $5,149,783 | $0 | $9,301,815 | $1,229,705 | $4,477,695 | $109,088 | $4,202,263 | $4,037,792 | $3,073,764 | $0 | $520,542 | $95,425 |
| 4.5 | Federal CSR Payments | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.6 | Issuer CSR Payments | $4,983,850 | $0 | $0 | $0 | $0 | $0 | $4,603,025 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.7 | Recoveries from CSR Load | $5,350,006 | $0 | $0 | $0 | $0 | $0 | $4,941,202 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.8 | Incurred Claims | $273,442,989 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.9 | Risk Adjustment Transfer Amount | $6,627,113 | $652,921 | $107,256 | $1,220,035 | $0 | $530,688 | $572,534 | $711,449 | $61,417 | $254,984 | $146,360 | $272,676 | $0 | $69,300 | $67,395 |
| 4.10 | Premium | $305,867,111 | $30,134,870 | $4,950,286 | $56,309,356 | $0 | $24,493,298 | $26,424,689 | $32,836,157 | $2,834,620 | $11,768,498 | $6,755,084 | $12,585,063 | $0 | $3,198,445 | $3,110,527 |
| 4.11 | Projected Member Months | 262320 | 30168 | 4332 | 43020 | 0 | 25572 | 20292 | 26124 | 1752 | 12084 | 8880 | 11844 | 0 | 2604 | 1908 |
| 4.12 | Loss Ratio | 87.50% | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | **Per Member Per Month** | | | | | | | | | | | | | | | |
| 4.13 | Allowed Claims | $1,377.98 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.14 | Reinsurance | $116.27 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.15 | Member Cost Sharing | $219.31 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.16 | Federal CSR Payments | $0.00 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.17 | Issuer CSR Payments | $19.00 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.18 | Recoveries from CSR Load | $20.39 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.19 | Incurred Claims | $1,042.40 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.20 | Risk Adjustment Transfer Amount | $25.26 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.21 | Premium | $1,166.01 | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |

| Field # | Item | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.1 | Plan ID (Standard Component ID) | 76168DE0700001 | 76168DE0700003 | 76168DE0700004 | 76168DE0700006 | 76168DE0700007 | 76168DE0700008 | 76168DE0700009 | 76168DE0700010 | 76168DE0700011 | 76168DE0710001 | 76168DE0710003 | 76168DE0730001 | 76168DE0730003 | 76168DE0740002 | 76168DE0740004 |
| 4.2 | Allowed Claims | $27,311,793 | $1,167,098 | $43,579,734 | $0 | $4,691,684 | $2,488,700 | $6,811,861 | $2,107,242 | $3,786,817 | $0 | $12,592,651 | $0 | $0 | $0 | $0 |
| 4.3 | Reinsurance | $2,068,052 | $98,165 | $4,004,636 | $0 | $413,996 | $242,260 | $548,703 | $218,006 | $326,527 | $0 | $1,100,792 | $0 | $0 | $0 | $0 |
| 4.4 | Member Cost Sharing | $6,703,276 | $188,868 | $3,672,795 | $0 | $566,139 | $74,531 | $1,343,934 | -$65,224 | $532,918 | $0 | $1,623,060 | $0 | $0 | $0 | $0 |
| 4.5 | Federal CSR Payments | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.6 | Issuer CSR Payments | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $380,826 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.7 | Recoveries from CSR Load | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $408,804 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 4.8 | Incurred Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.9 | Risk Adjustment Transfer Amount | $449,343 | $21,329 | $870,122 | $0 | $89,952 | $52,638 | $119,221 | $47,368 | $70,947 | $0 | $239,178 | $0 | $0 | $0 | $0 |
| 4.10 | Premium | $20,738,943 | $984,420 | $40,159,500 | $0 | $4,151,654 | $2,429,448 | $5,502,532 | $2,186,215 | $3,274,492 | $0 | $11,039,015 | $0 | $0 | $0 | $0 |
| 4.11 | Projected Member Months | 20172 | 840 | 30012 | 0 | 3228 | 1464 | 5040 | 1524 | 2604 | 0 | 8856 | 0 | 0 | 0 | 0 |
| 4.12 | Loss Ratio | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| | **Per Member Per Month** | | | | | | | | | | | | | | | |
| 4.13 | Allowed Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.14 | Reinsurance | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.15 | Member Cost Sharing | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.16 | Federal CSR Payments | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.17 | Issuer CSR Payments | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.18 | Recoveries from CSR Load | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.19 | Incurred Claims | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.20 | Risk Adjustment Transfer Amount | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |
| 4.21 | Premium | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! | #VALUE! |

## 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 |