

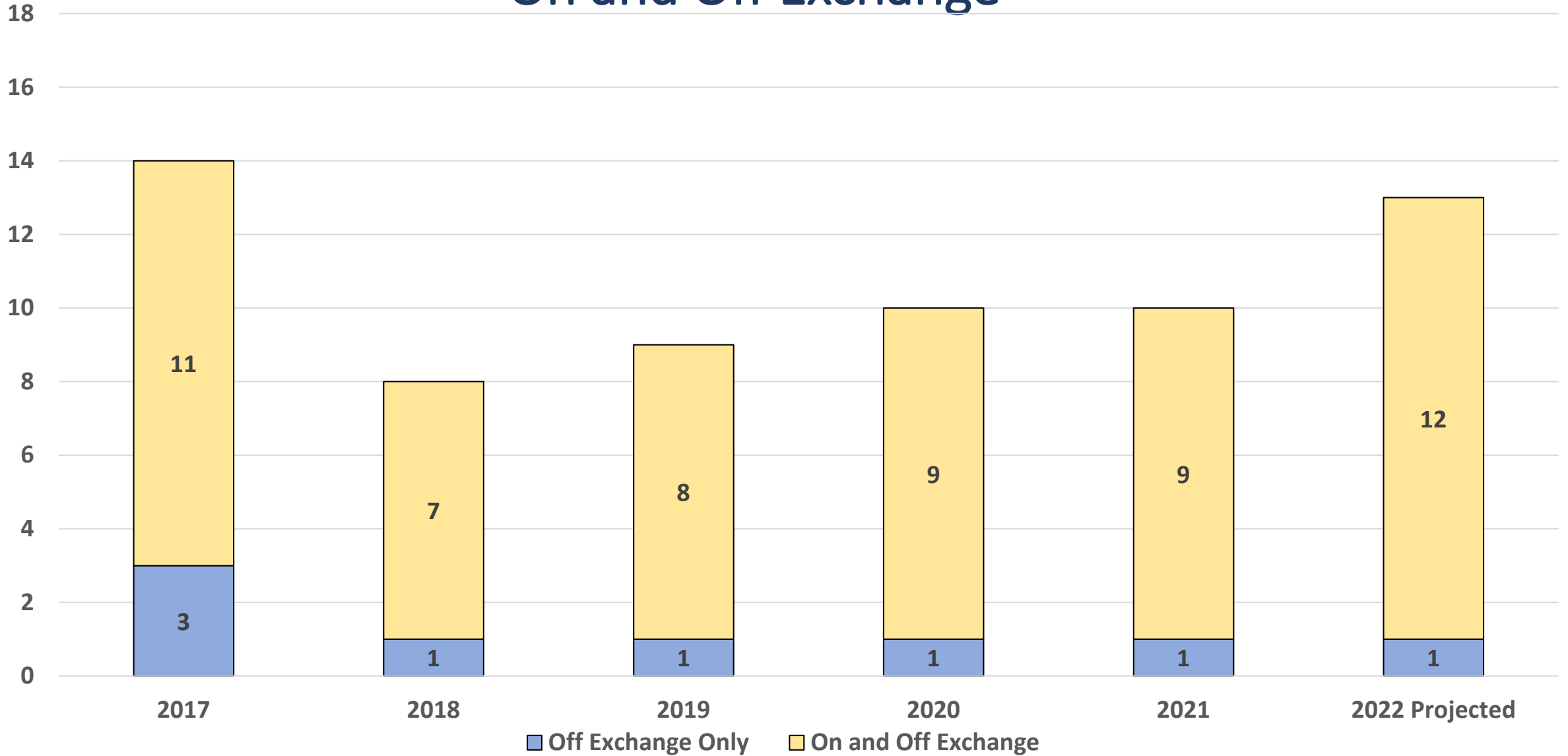
The background of the slide is a photograph of a city street. On the left, there are green trees. In the center, a modern building with a curved glass facade is visible. On the right, there is a multi-story brick building with many windows. The overall scene is bright and clear.

State Corporation Commission Bureau of Insurance

2022 Health Insurance Rate Presentations

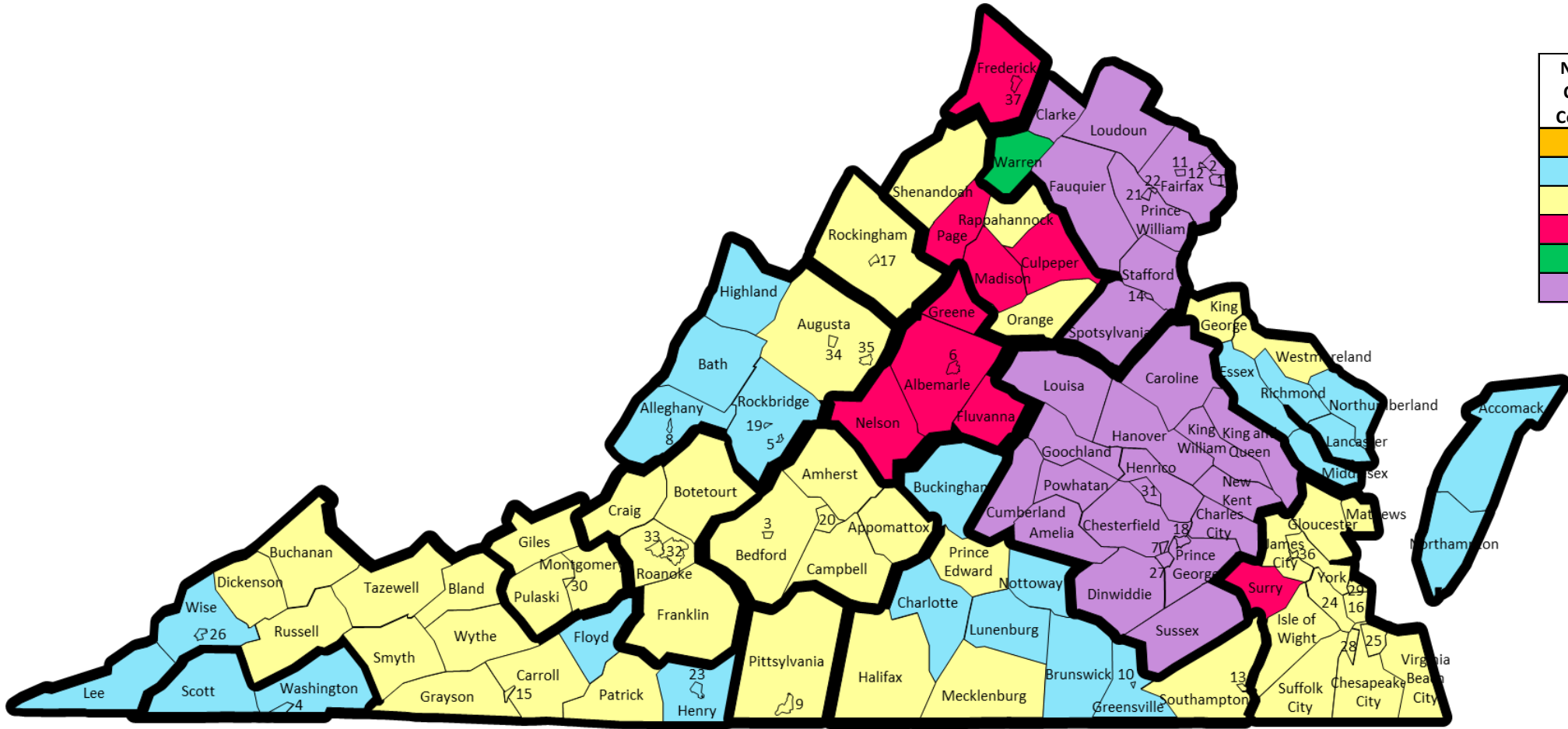
August 11, 2021

Number of Carriers in Virginia in the Individual Market On and Off Exchange



2022 Individual Market - Carrier Service Area Applications

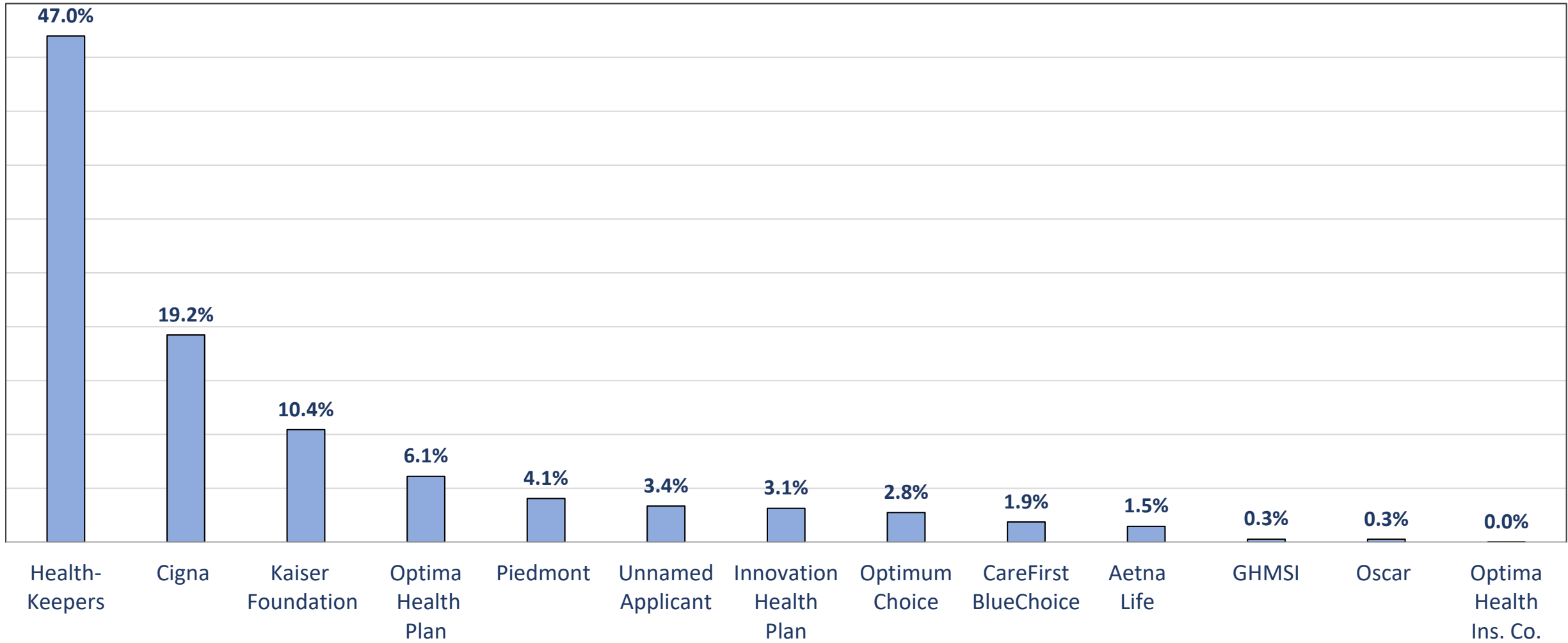
As of 7/28/2021



Number of Carriers in County/City	Percentage of Counties/Cities
0	0.0%
1	22.4%
2	43.3%
3	8.2%
4	0.7%
5+	25.4%

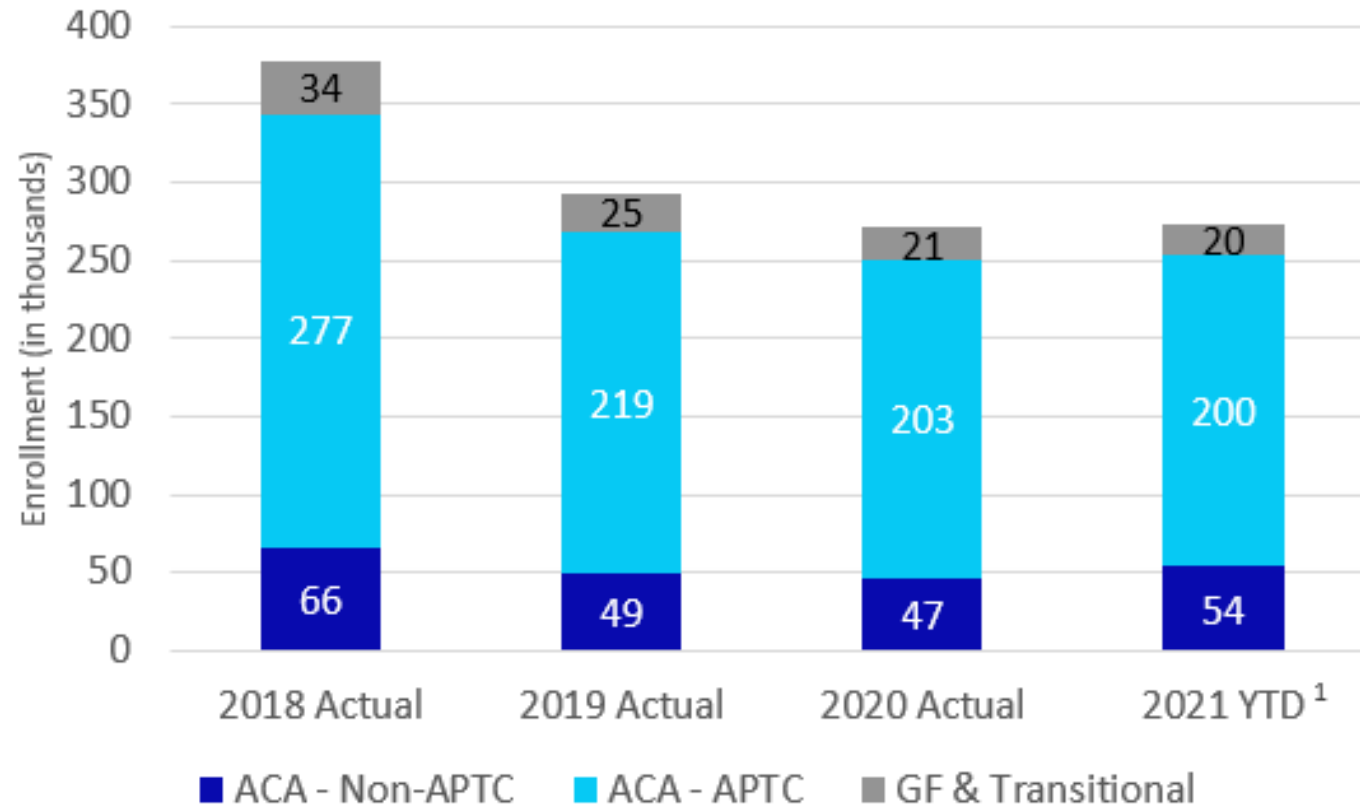
1) Alexandria City	5) Buena Vista City	9) Danville City	13) Franklin City	17) Harrisonburg City	21) Manassas City	25) Norfolk City	29) Poquoson City	33) Salem City	37) Winchester City
2) Arlington	6) Charlottesville City	10) Emporia City	14) Fredericksburg City	18) Hopewell City	22) Manassas Park City	26) Norton City	30) Radford City	34) Staunton City	
3) Bedford City	7) Colonial Heights City	11) Fairfax City	15) Galax City	19) Lexington City	23) Martinsville City	27) Petersburg City	31) Richmond City	35) Waynesboro City	
4) Bristol City	8) Covington City	12) Falls Church City	16) Hampton City	20) Lynchburg City	24) Newport News City	28) Portsmouth City	32) Roanoke City	36) Williamsburg City	

Virginia Individual Market Share – by 2022 Projected Covered Lives¹



¹ Covered lives based on carrier projected member months submitted in the carrier Virginia Rate Filing Templates

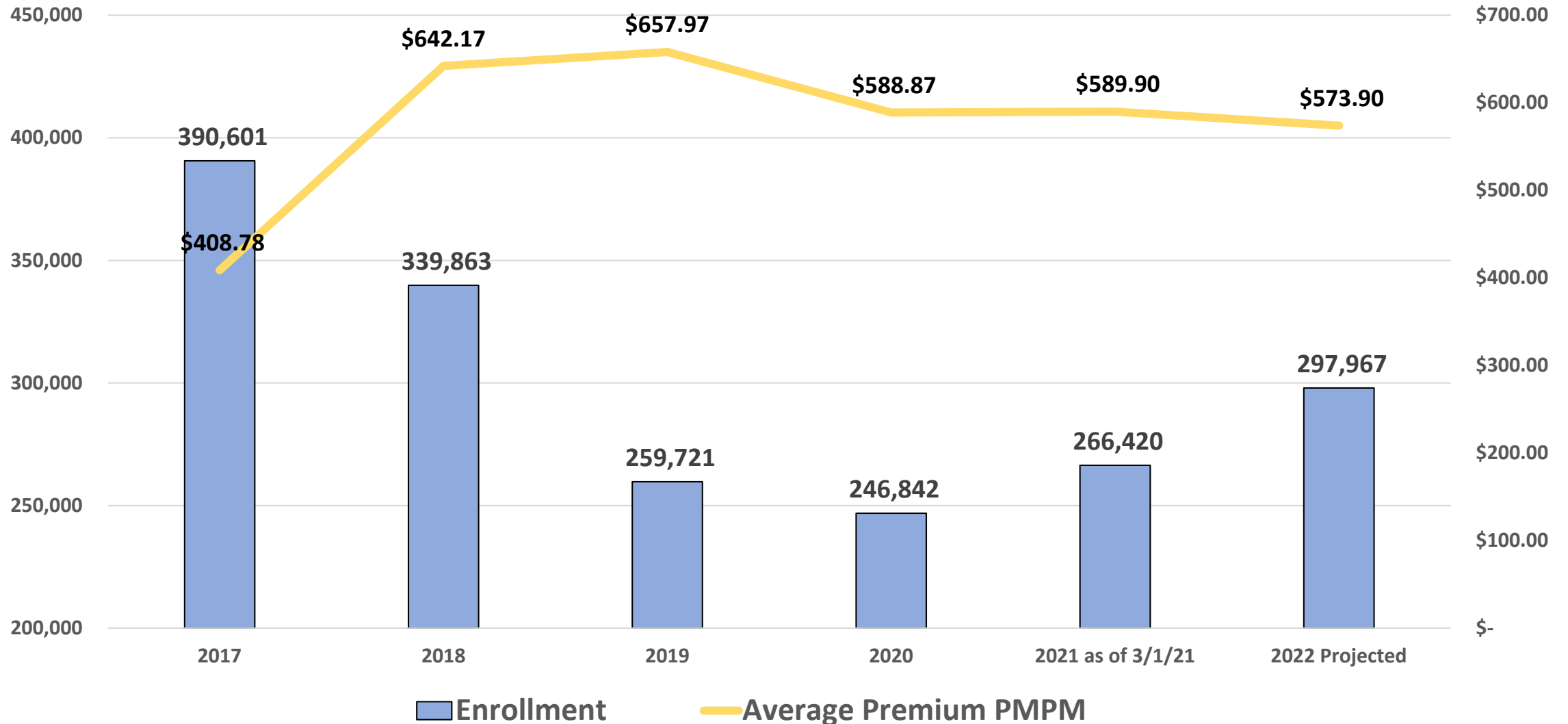
Average Annual Individual Market Enrollment



¹ 2021 YTD represents data through March 2021, annualized, excluding the expected impact of ARPA

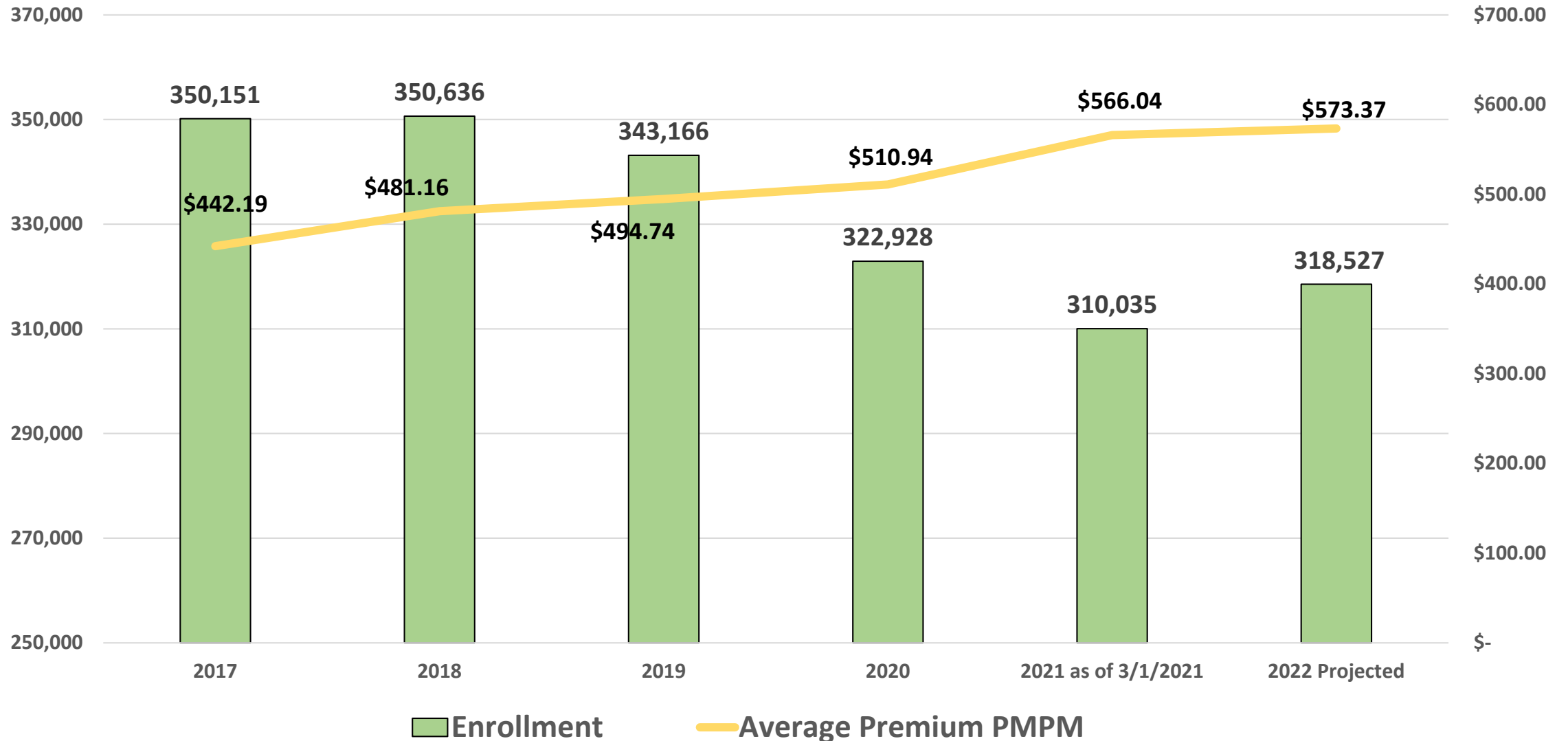
Source: Effectuated enrollment reports, risk adjustment reports, and carrier data call responses (YTD through March 2021) - Oliver Wyman, Virginia Individual Market Overview, June 24, 2021

Virginia Individual ACA Total Enrollment and Average Premium PMPM 2017 – 2022



Source: 2020 and prior - premium and enrollment from experience period data submitted in carrier ACA filings. 2019 and 2020 exclude data from Virginia Premier with approximately 5000 members. 2021 and 2022 - projected PMPM premium and enrollment from carrier ACA filings, actual 3/1/2021 enrollment for 2021.

Virginia Small Group ACA Total Enrollment and Average Premium PMPM 2017 – 2022



Source: 2020 and prior - premium and enrollment from experience period data submitted in carrier ACA filings.
 2021 and 2022 - projected PMPM premium and enrollment from carrier ACA filings, actual 3/1/2021 enrollment for 2021.

The American Rescue Plan Act

- A special enrollment period was instituted, extending from February 15, 2021 – August 15, 2021
- Beginning April 1, 2021, eligible consumers enrolling through the Marketplace (Virginia's Exchange) receive increased tax credits that reduce premiums for 2021 and 2022
- Households receiving unemployment at any point in 2021 will be treated as having income equal to 133% FPL
- COBRA premiums fully subsidized through September 2021
- Anyone with excess marketplace subsidies for 2020 not required to repay

Effects of the American Rescue Plan Act*

- Nationally:
 - 34% of new and returning consumers selected a plan for \$10 per month or less after APTC.
 - Average monthly premium after APTC for new consumers is 25% less
 - Returning consumers were able to re-enroll to lower their premium after APTC by 40% on average
 - Enrollees are using the tax credits to choose more robust plans – median deductible fell by almost 90%
- In Virginia:
 - As of June 30, the Virginia Exchange has received 40,069 new plan selections since the start of the special enrollment period that began February 15 and extends to August 15. Compares to 16,662 over same period last year.
 - 33% of new and returning Virginia consumers newly selected a plan for \$10 or less.

*Source: 2021 Marketplace Special Enrollment Period Report – July 14

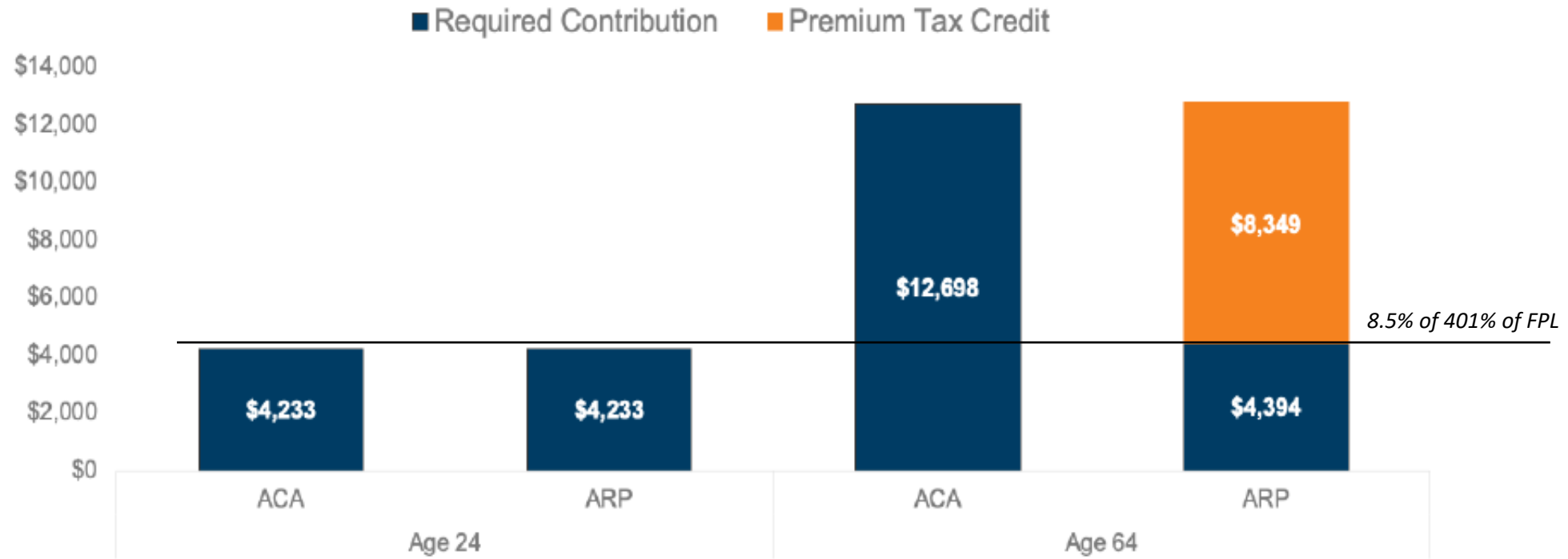
ARPA ACA Subsidies

Income(% of poverty)	Affordable Care Act (before legislative change)	COVID-19 Relief (current law 2021-2022)
Under 100%	Not eligible for subsidies	Not eligible for subsidies
100% –133%	2.07%	0.0%
133% –150%	3.10% –4.14%	0.0%
150% –200%	4.14% –6.52%	0.0% –2.0%
200% –250%	6.52% –8.33%	2.0% –4.0%
250% –300%	8.33% –9.83%	4.0% –6.0%
300% –400%	9.83%	6.0% –8.5%
Over 400%	Not eligible for subsidies	8.5%

Source: Kaiser Family Foundation

Enhanced Subsidies - Examples

Average Annual Benchmark Premium in 2021 for a 24-year-old and 64-year-old at 401% of Poverty Under ACA and ARP

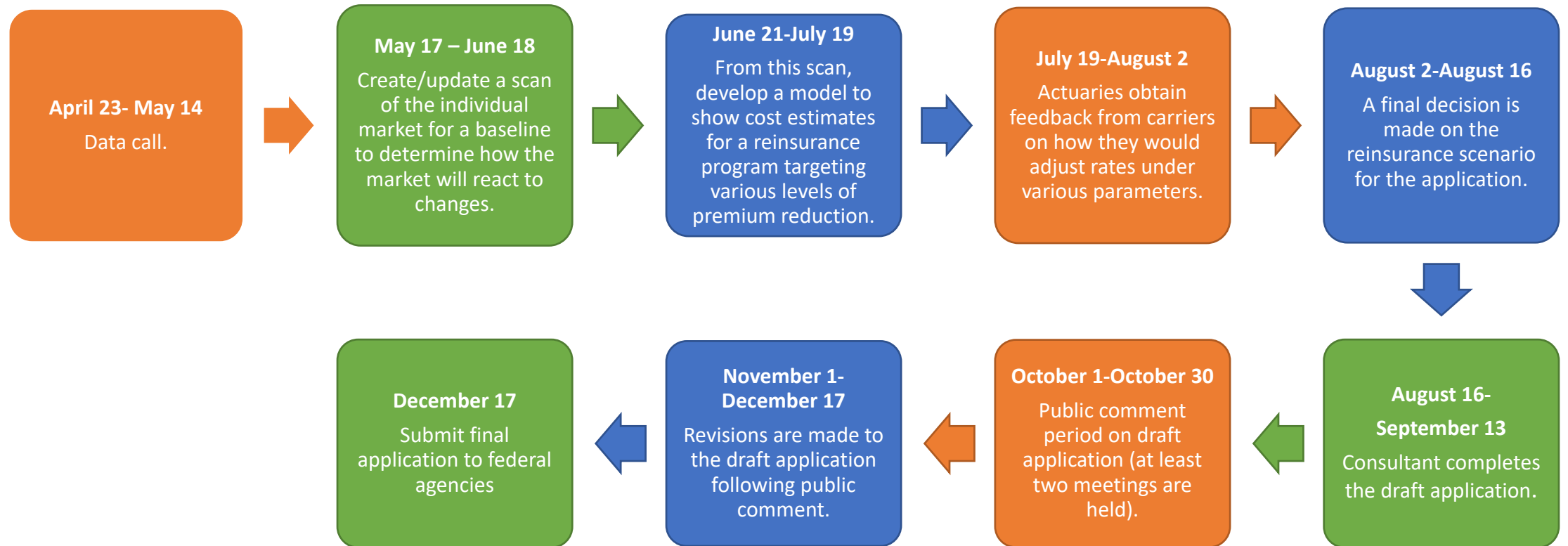


Source: KFF, "Health Insurance Marketplace Calculator." Mar 10, 2021.

Other Proposed Federal Changes

- 2022 Notice of Benefit and Payment Parameters:
 - Open enrollment period proposed to be extended for 2022 plan year to January 15, 2022
 - Proposed to provide a monthly special enrollment period for 150%FPL or less

1332 Waiver Application Timeline



Key Takeaways

- The individual market is showing signs of a healthy market:
 - increased carrier participation
 - carriers expanding their service areas
 - rates stable and declining on average
 - unsubsidized market growing
- Small group market showing signs of stability
- Potential drivers of current stability:
 - ARPA (uncertain for 2023)
 - HBE
 - Reinsurance (in future)

2022 ACA Rate Filing Key Dates

- Initial rate submissions were due May 21; the Bureau's deadline to submit QHP recommendations is August 18 (non-QHP reviews are completed by this date as well)
- SERFF public access suspended on April 1, restored today (August 11)
- Deadline of July 15 for carriers to submit voluntary service area revisions and voluntary rate filing revisions.

2022 Pricing Challenges

COVID-19

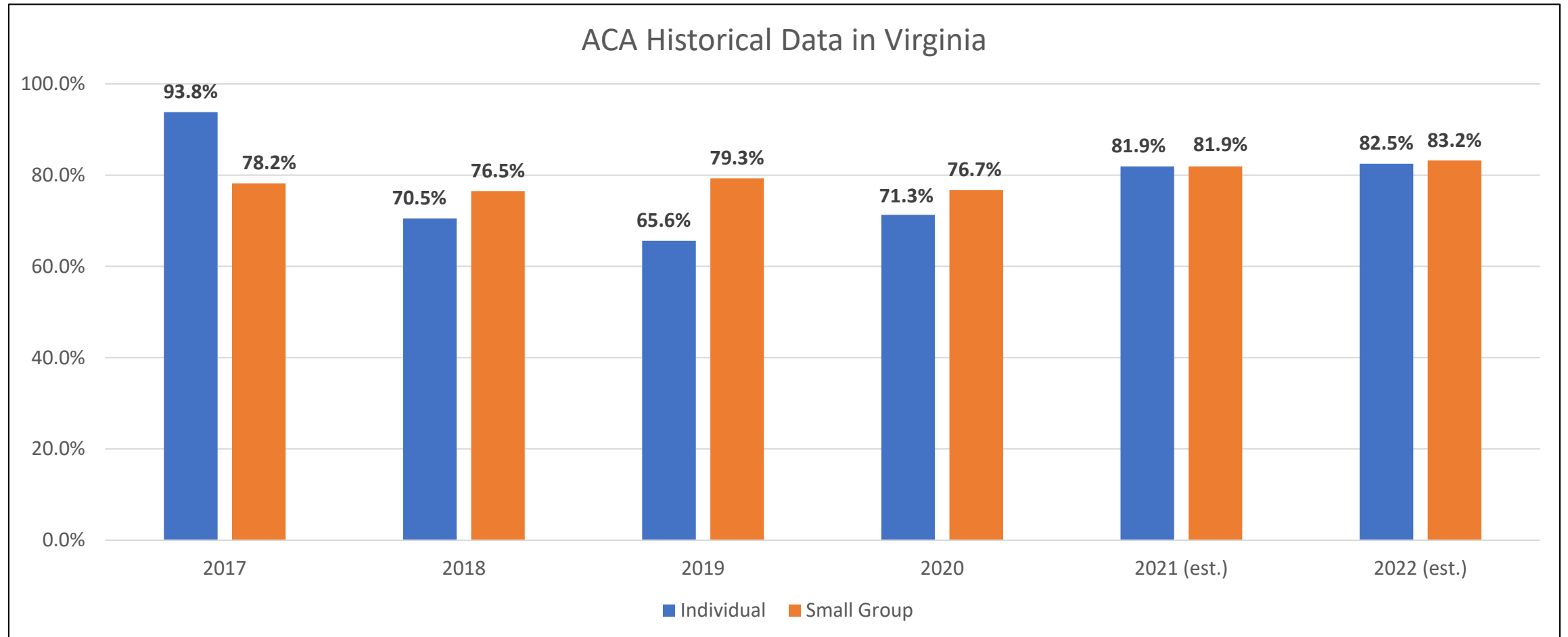
COVID-19 Assumptions

- Last year, due to lack of information, majority of carriers did not include an assumption for the impact of COVID-19 in their rate filings
- This year, all but one included a COVID-19 impact
- For the individual market, COVID-19 impact ranged from 0.7% to 22.4%; the average rate change with COVID-19 is -1.7%, without COVID-19 is -6.8%
- For the small group market, COVID-19 impact ranged from 0.6% to 7.7%; the average rate change with COVID-19 is 3.4%, without COVID-19 is 0.8%

Virginia 2022 ACA Pricing Trends

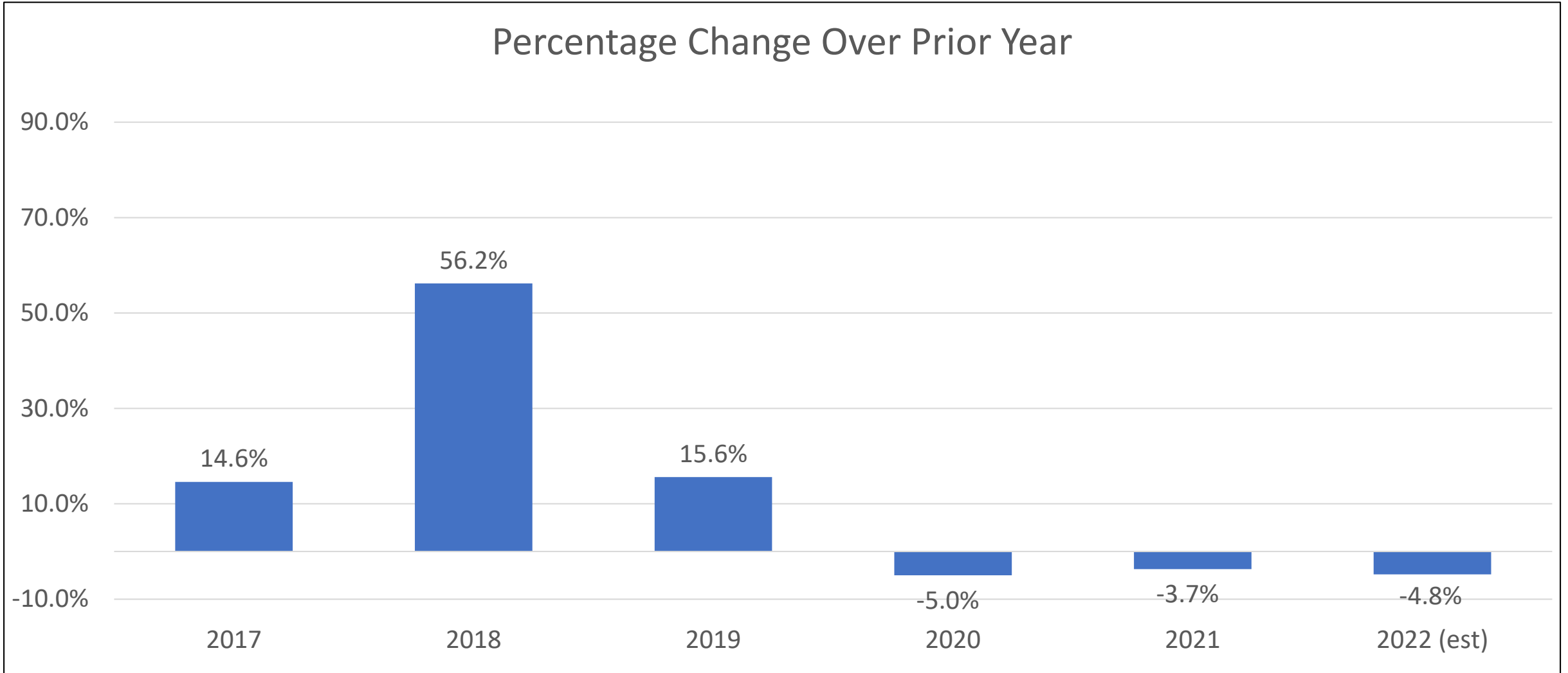
	INPATIENT			OUTPATIENT			PHYSICIAN			Rx			
<u>Carrier</u>	<u>Cost</u>	<u>Util</u>	<u>Total</u>	<u>Cost</u>	<u>Util</u>	<u>Total</u>	<u>Cost</u>	<u>Util</u>	<u>Total</u>	<u>Cost</u>	<u>Util</u>	<u>Total</u>	<u>TOTAL</u>
Cigna	0.3%	3.0%	3.3%	0.2%	3.0%	3.2%	-0.3%	3.0%	2.7%	5.5%	0.7%	6.2%	4.2%
HealthKeepers	2.5%	2.4%	5.0%	2.5%	2.4%	5.0%	2.5%	2.4%	5.0%	4.3%	5.7%	10.2%	6.1%
Kaiser	-4.2%	4.6%	0.2%	2.3%	3.5%	5.9%	1.2%	0.8%	2.0%	0.1%	0.0%	0.1%	1.8%
Optima HP	5.1%	1.0%	6.2%	5.1%	1.0%	6.2%	5.1%	1.0%	6.2%	12.0%	0.1%	12.1%	7.6%

ACA Loss Ratio Experience



Source: Historical and projected carrier experience data submitted in the annual carrier ACA rate filings

Virginia Individual Average Rate Change



Key Takeaways

- VA has seen an increase in ACA carrier participation since 2018, due in part to a more stable legislative and regulatory environment.
- Favorable financial results have driven rate decreases in the VA individual market for the last 3 years.
- COVID-19 was the biggest pricing challenge for 2022 rates, eclipsing trend and risk adjustment estimates.
- ARPA has driven increased enrollment in 2021 due to expanded open enrollment and increased premium subsidies, although the impact on the risk profile of the market is a huge unknown.

Presenting Companies

- Optima Health Plan
- HealthKeepers, Inc.
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
- Cigna Health and Life Insurance Co.
- Aetna Life Insurance Company

Note: Company presentation data is from Tab VIII of the Virginia ACA Rate Filing Templates submitted as of 7/28/21

Questions to be Addressed by Presenting Companies:

- What are the challenges and opportunities to entering rural areas in VA?
- What kind of impact has ARPA had on your business?
- Does lack of competition influence the level of your rates?
- Discuss the impact of certain federal or state initiative possibilities on the commercial individual market.
- (Aetna only): What contributed to your decision to re-enter the individual market, and specifically the Virginia individual market?

Optima Health Plan Individual

Presenter: Graham Sutherlin

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Carrier Name	Optima Health Plan
NAIC Number	95281
Product(s)	HMO
Market Segment	Individual
Rate Effective Date	1/1/2022

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-4.7%
Carrier Calculated Avg Total Rate Change	-3.8%
Carrier Calculated Avg Adult Rate Change	-3.8%
Carrier Calculated Avg Child Rate Change	-3.8%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Optima Fit Silver 6600 30% Direct 20507VA1410026 Silver		OptimaFit Silver 3000 25% Direct 20507VA1410025 Silver		OptimaFit Catastrophic 8700 20507VA1410009 Catastrophic	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$6,600	\$6,600	\$3,000	\$3,000	\$8,700	\$8,150
In-Network Member Coinsurance	30%	30%	25%	25%	0%	0%
In-Network Individual OOP	\$8,700	\$8,150	\$8,700	\$8,150	\$8,700	\$8,150
In-Network PCP OV Copay	\$25	\$25	\$40	\$40	\$40	\$40
Members as of 3/1/2021	4,169		495		1	
Pct of Statewide Membership	23.0%		2.7%		0.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 9 (Tidewater)		Area 9 (Tidewater)		Area 2 (Charlottesville)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$516.39		\$543.19		\$333.54	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	-\$45.99	-8.9%	-\$47.50	-8.7%	-\$35.09	-10.5%
Risk Adjustment	\$34.98	6.8%	\$36.86	6.8%	\$22.20	6.7%
HIT Removal	-\$34.40	-6.7%	-\$36.25	-6.7%	-\$32.17	-9.6%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$4.22	0.8%	\$3.47	0.6%	\$24.33	7.3%
	-\$4.69	-0.9%	-\$6.01	-1.1%	-\$1.73	-0.5%
COVID-19 Adjustment	\$20.47	4.0%	\$21.48	4.0%	\$13.53	4.1%
Network Changes	-\$6.66	-1.3%	-\$6.99	-1.3%	-\$11.22	-3.4%
Other Changes	\$8.01	1.6%	\$6.67	1.2%	\$10.65	3.2%
Area Factor Revisions	-\$3.67	-0.7%	-\$3.84	-0.7%	\$7.84	2.4%
		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$488.67	-5.4%	\$511.08	-5.9%	\$331.88	-0.5%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.200	1.200	0.0%
22	1.000	1.200	1.200	0.0%
23	1.000	1.200	1.200	0.0%
24	1.000	1.200	1.200	0.0%
25	1.004	1.200	1.200	0.0%
26	1.024	1.200	1.200	0.0%
27	1.048	1.200	1.200	0.0%
28	1.087	1.200	1.200	0.0%
29	1.119	1.200	1.200	0.0%
30	1.135	1.200	1.200	0.0%
31	1.159	1.200	1.200	0.0%
32	1.183	1.200	1.200	0.0%
33	1.198	1.200	1.200	0.0%
34	1.214	1.200	1.200	0.0%
35	1.222	1.200	1.200	0.0%
36	1.230	1.200	1.200	0.0%
37	1.238	1.200	1.200	0.0%
38	1.246	1.200	1.200	0.0%
39	1.262	1.200	1.200	0.0%
40	1.278	1.200	1.200	0.0%
41	1.302	1.200	1.200	0.0%
42	1.325	1.200	1.200	0.0%
43	1.357	1.200	1.200	0.0%
44	1.397	1.200	1.200	0.0%
45	1.444	1.200	1.200	0.0%
46	1.500	1.200	1.200	0.0%
47	1.563	1.200	1.200	0.0%
48	1.635	1.200	1.200	0.0%
49	1.706	1.200	1.200	0.0%
50	1.786	1.200	1.200	0.0%
51	1.865	1.200	1.200	0.0%
52	1.952	1.200	1.200	0.0%
53	2.040	1.200	1.200	0.0%
54	2.135	1.200	1.200	0.0%
55	2.230	1.200	1.200	0.0%
56	2.333	1.200	1.200	0.0%
57	2.437	1.200	1.200	0.0%
58	2.548	1.200	1.200	0.0%
59	2.603	1.200	1.200	0.0%
60	2.714	1.200	1.200	0.0%
61	2.810	1.200	1.200	0.0%
62	2.873	1.200	1.200	0.0%
63	2.952	1.200	1.200	0.0%
64+	3.000	1.200	1.200	0.0%

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	1.056	1.023	3.2%
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	1.056	1.023	3.2%
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.056	1.023	3.2%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	1.000	1.000	0.0%
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.056	1.023	3.2%

*Enter "N/A" if no plans are offered in the rating area

*VA follows the federal default age curve.

Optima Health Plan Small Group

Presenter: Graham Sutherlin

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optima Health Plan		
NAIC Number	95281		
Product(s)	HMO, POS		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	5.4%
Carrier Calculated Avg Total Rate Change	5.4%
Carrier Calculated Avg Adult Rate Change	5.4%
Carrier Calculated Avg Child Rate Change	5.4%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
Vantage Gold 2000/25/30% Rx	20507VA1250020 Gold		Optima POS Platinum 15/30 Direct 20507VA1280076 Platinum		Optima Vantage Silver 3000/35/25% Di 20507VA1250081 Silver	
HIOS Plan ID	20507VA1250020		20507VA1280076		20507VA1250081	
Metallic Tier	Gold		Platinum		Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$2,000	\$2,000	\$0	\$0	\$3,000	\$3,000
In-Network Member Coinsurance	30%/50%	30%/50%	0%/20%	0%/20%	25%/45%	25%/45%
In-Network Individual OOP	\$4,500	\$4,500	\$4,500	\$4,500	\$7,800	\$7,800
In-Network PCP OV Copay	\$25/50	\$25/50	\$15/30	\$15/30	\$35/70	\$35/70
Members as of 3/1/2021	5,994		3		39	
Pct of Statewide Membership	21.3%		0.0%		0.1%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 9 (Tidewater)		Area 7 (Richmond)		Area 2 (Charlottesville)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$484.36		\$719.02		\$439.08	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	\$35.85	7.4%	\$53.22	7.4%	\$32.50	7.4%
Risk Adjustment	-\$34.12	-7.0%	-\$46.15	-6.4%	-\$33.46	-7.6%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$9.30	1.9%	-\$0.42	-0.1%	\$9.25	2.1%
Benefit Changes	\$8.48	1.8%	-\$6.20	-0.9%	\$19.41	4.4%
		0.0%		0.0%		0.0%
		0.0%		0.0%		0.0%
		0.0%		0.0%		0.0%
COVID 19	\$35.36	7.3%	\$52.49	7.3%	\$32.05	7.3%
Other Change 5	-\$59.05	-12.2%	-\$122.33	-17.0%	-\$27.91	-6.4%
Above Calculated Rate on 1/1/2022	\$480.19	-0.9%	\$649.63	-9.7%	\$470.93	7.3%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
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48	1.635	1.000	1.000	0.0%
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50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
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59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.033	1.036	-0.3%
Area 2 (Charlottesville)	1.033	0.979	5.5%
Area 3 (Danville)	1.033	1.036	-0.3%
Area 4 (Harrisonburg)	1.069	1.038	3.0%
Area 5 (Bristol)	1.033	1.036	-0.3%
Area 6 (Lynchburg)	0.937	0.931	0.6%
Area 7 (Richmond)	1.011	1.058	-4.4%
Area 8 (Roanoke)	1.033	1.036	-0.3%
Area 9 (Tidewater)	0.930	0.930	0.0%
Area 10 (Northern VA)	1.033	1.036	-0.3%
Area 11 (Winchester)	1.033	1.036	-0.3%
Area 12 (Non-MSA)	1.033	1.036	-0.3%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-2.8%
Carrier Calculated Avg Total Rate Change	-2.8%
Carrier Calculated Avg Adult Rate Change	-2.9%
Carrier Calculated Avg Child Rate Change	-2.6%

HealthKeepers Individual

Presenter: Tim Connell

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Anthem HealthKeepers Silver X 625		Anthem HealthKeepers Link Silver X 2		Anthem HealthKeepers Catastrophic X	
HIOS Plan ID	88380VA0720036		88380VA0720035		88380VA0720015	
Metallic Tier	Silver		Silver		Catastrophic	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$6,250	\$6,250	\$2,200	\$2,200	\$8,700	\$8,550
In-Network Member Coinsurance	35%	35%	30%	30%	0%	0%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$35	\$35	\$25	\$35	\$40	\$40
Members as of 3/1/2021	46,296		2,487		1,686	
Pct of Statewide Membership	33.7%		1.8%		1.2%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 12 (Non-MSA)		Area 12 (Non-MSA)		Area 12 (Non-MSA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$470.31		\$504.32		\$286.10	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	-\$2.83	-0.6%	-\$3.04	-0.6%	-\$1.72	-0.6%
Risk Adjustment	\$29.16	6.2%	\$31.27	6.2%	\$17.74	6.2%
HIT Removal	\$6.17	1.3%	\$6.17	1.2%	\$6.17	2.2%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$10.00	2.1%	\$10.72	2.1%	\$6.08	2.1%
Other Change 1	-\$1.29	-0.3%	-\$0.08	0.0%	-\$1.32	-0.5%
COVID Impact	-\$53.35	-11.3%	-\$68.13	-13.5%	-\$23.58	-8.2%
Other Change 3	-\$4.96	-1.1%	-\$5.32	-1.1%	-\$3.02	-1.1%
Other Change 4		0.0%		0.0%		0.0%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$453.19	-3.6%	\$475.92	-5.6%	\$286.45	0.1%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.0500	1.0500	0.0%
22	1.000	1.0500	1.0500	0.0%
23	1.000	1.0500	1.0500	0.0%
24	1.000	1.0500	1.0500	0.0%
25	1.004	1.1000	1.1000	0.0%
26	1.024	1.1000	1.1000	0.0%
27	1.048	1.1000	1.1000	0.0%
28	1.087	1.1000	1.1000	0.0%
29	1.119	1.1000	1.1000	0.0%
30	1.135	1.1500	1.1500	0.0%
31	1.159	1.1500	1.1500	0.0%
32	1.183	1.1500	1.1500	0.0%
33	1.198	1.1500	1.1500	0.0%
34	1.214	1.1500	1.1500	0.0%
35	1.222	1.1500	1.1500	0.0%
36	1.230	1.1500	1.1500	0.0%
37	1.238	1.1500	1.1500	0.0%
38	1.246	1.1500	1.1500	0.0%
39	1.262	1.1500	1.1500	0.0%
40	1.278	1.2000	1.2000	0.0%
41	1.302	1.2000	1.2000	0.0%
42	1.325	1.2000	1.2000	0.0%
43	1.357	1.2000	1.2000	0.0%
44	1.397	1.2000	1.2000	0.0%
45	1.444	1.2000	1.2000	0.0%
46	1.500	1.2000	1.2000	0.0%
47	1.563	1.2000	1.2000	0.0%
48	1.635	1.2000	1.2000	0.0%
49	1.706	1.2000	1.2000	0.0%
50	1.786	1.2500	1.2500	0.0%
51	1.865	1.2500	1.2500	0.0%
52	1.952	1.2500	1.2500	0.0%
53	2.040	1.2500	1.2500	0.0%
54	2.135	1.2500	1.2500	0.0%
55	2.230	1.2500	1.2500	0.0%
56	2.333	1.2500	1.2500	0.0%
57	2.437	1.2500	1.2500	0.0%
58	2.548	1.2500	1.2500	0.0%
59	2.603	1.2500	1.2500	0.0%
60	2.714	1.3000	1.3000	0.0%
61	2.810	1.3000	1.3000	0.0%
62	2.873	1.3000	1.3000	0.0%
63	2.952	1.3000	1.3000	0.0%
64+	3.000	1.3000	1.3000	0.0%

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.125	1.124	0.1%
Area 2 (Charlottesville)	1.047	1.046	0.1%
Area 3 (Danville)	0.993	0.993	0.1%
Area 4 (Harrisonburg)	1.054	1.053	0.1%
Area 5 (Bristol)	0.993	0.992	0.1%
Area 6 (Lynchburg)	1.047	1.046	0.1%
Area 7 (Richmond)	0.945	0.945	0.1%
Area 8 (Roanoke)	1.048	1.047	0.1%
Area 9 (Tidewater)	0.997	0.996	0.1%
Area 10 (Northern VA)	0.995	0.994	0.1%
Area 11 (Winchester)	1.020	1.019	0.1%
Area 12 (Non-MSA)	0.994	0.993	0.1%

*Enter "N/A" if no plans are offered in the rating area

*VA follows the federal default age curve.

HealthKeepers Small Group

Presenter: Tim Connell

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Carrier Name	HealthKeepers, Inc.
NAIC Number	95169
Product(s)	HMO
Market Segment	Small Group
Rate Effective Date	1/1/2022

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-0.5%
Carrier Calculated Avg Total Rate Change	1.8%
Carrier Calculated Avg Adult Rate Change	1.8%
Carrier Calculated Avg Child Rate Change	1.7%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	HealthKeepers Gold OAPOS		HealthKeepers Gold OAPOS		HealthKeepers Silver OAPOS	
HIOS Plan ID	750/2		30/30		6850/0%/	
Metallic Tier	88380VA0740128		88380VA0740124		88380VA0740269	
	Gold		Gold		Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$750	\$750	\$0	\$0	\$6,850	\$6,850
In-Network Member Coinsurance	20%	20%	30%	30%	0%	0%
In-Network Individual OOP	\$7,700	\$7,700	\$7,500	\$6,500	\$6,850	\$6,850
In-Network PCP OV Copay	\$30	\$25	\$30	\$30	NA	NA
Members as of 3/1/2021	9,652		2,640		7,084	
Pct of Statewide Membership	13.4%		3.7%		9.9%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 7 (Richmond)		Area 7 (Richmond)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$495.68		\$528.60		\$380.01	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$4.93	1.0%	\$5.26	1.0%	\$3.78	1.0%
Trend	\$32.48	6.6%	\$34.64	6.6%	\$24.90	6.6%
Risk Adjustment	\$0.40	0.1%	\$0.40	0.1%	\$0.40	0.1%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.49	0.1%	\$0.52	0.1%	\$0.37	0.1%
Benefit Changes	-\$0.79	-0.2%	-\$6.79	-1.3%	\$2.94	0.8%
Other Change 1	-\$33.07	-6.7%	-\$38.11	-7.2%	-\$13.41	-3.5%
COVID Impact	-\$9.27	-1.9%	-\$9.89	-1.9%	-\$7.11	-1.9%
Other Change 3	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 4	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 5	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Above Calculated Rate on 1/1/2022	\$490.86	-1.0%	\$514.63	-2.6%	\$391.89	3.1%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.059	1.060	0.0%
Area 2 (Charlottesville)	0.939	0.939	0.0%
Area 3 (Danville)	0.980	0.981	0.0%
Area 4 (Harrisonburg)	0.988	0.988	0.0%
Area 5 (Bristol)	0.991	0.992	0.0%
Area 6 (Lynchburg)	0.970	0.970	0.0%
Area 7 (Richmond)	1.025	1.025	0.0%
Area 8 (Roanoke)	1.032	1.033	0.0%
Area 9 (Tidewater)	0.971	0.971	0.0%
Area 10 (Northern VA)	1.022	0.997	2.5%
Area 11 (Winchester)	0.954	0.954	0.0%
Area 12 (Non-MSA)	0.971	0.972	0.0%

*Enter "N/A" if no plans are offered in the rating area

*VA follows the federal default age curve.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc Individual

Presenter: Wen Xu

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Carrier Name	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
NAIC Number	95639
Product(s)	HMO
Market Segment	Individual
Rate Effective Date	1/1/2022

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-13.0%
Carrier Calculated Avg Total Rate Change	-13.0%
Carrier Calculated Avg Adult Rate Change	-13.0%
Carrier Calculated Avg Child Rate Change	-13.0%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
KP VA Bronze 6000/55/Vision HIOS Plan ID 95185VA0530006 Metallic Tier Bronze			KP VA Catastrophic 8700/0/Vision 95185VA0530009 Catastrophic		KP VA Silver 2500/35/Vision 95185VA0530004 Silver	
In-Network Individual Deductible	\$6,000	\$6,000	\$8,700	\$8,550	\$2,500	\$2,500
In-Network Member Coinsurance	35%	35%	0%	0%	35%	35%
In-Network Individual OOP deductible	\$8,700	\$8,550	\$8,700	\$8,550	\$8,250	\$8,250
In-Network PCP OV Copay (copay w		deductible (copay w	mental health vis	Mental Health vi	ived for children	ived for children
Members as of 3/1/2021	8,172		251		345	
Pct of Statewide Membership	26.9%		0.8%		1.1%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$417.81		\$290.30		\$553.25	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	-\$5.65	-1.4%	-\$3.93	-1.4%	-\$7.48	-1.4%
Risk Adjustment	-\$2.46	-0.6%	-\$1.71	-0.6%	-\$3.26	-0.6%
HIT Removal	-\$8.68	-2.1%	-\$6.03	-2.1%	-\$11.49	-2.1%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	-\$2.81	-0.7%	-\$1.96	-0.7%	-\$3.73	-0.7%
Base Experience Change	-\$0.70	-0.2%	-\$1.22	-0.4%	\$0.00	0.0%
Margin Change	-\$13.89	-3.3%	-\$9.65	-3.3%	-\$18.40	-3.3%
Covid 19 Impact	-\$25.25	-6.0%	-\$17.55	-6.0%	-\$33.44	-6.0%
Other Change 4	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 5	\$6.06	1.4%	-\$6.72	-2.3%	\$18.16	3.3%
Above Calculated Rate on 1/1/2022	\$364.41	-12.8%	\$241.54	-16.8%	\$493.62	-10.8%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.200	1.200	0.0%
22	1.000	1.200	1.200	0.0%
23	1.000	1.200	1.200	0.0%
24	1.000	1.200	1.200	0.0%
25	1.004	1.200	1.200	0.0%
26	1.024	1.200	1.200	0.0%
27	1.048	1.200	1.200	0.0%
28	1.087	1.200	1.200	0.0%
29	1.119	1.200	1.200	0.0%
30	1.135	1.200	1.200	0.0%
31	1.159	1.200	1.200	0.0%
32	1.183	1.200	1.200	0.0%
33	1.198	1.200	1.200	0.0%
34	1.214	1.200	1.200	0.0%
35	1.222	1.200	1.200	0.0%
36	1.230	1.200	1.200	0.0%
37	1.238	1.200	1.200	0.0%
38	1.246	1.200	1.200	0.0%
39	1.262	1.200	1.200	0.0%
40	1.278	1.200	1.200	0.0%
41	1.302	1.200	1.200	0.0%
42	1.325	1.200	1.200	0.0%
43	1.357	1.200	1.200	0.0%
44	1.397	1.200	1.200	0.0%
45	1.444	1.200	1.200	0.0%
46	1.500	1.200	1.200	0.0%
47	1.563	1.200	1.200	0.0%
48	1.635	1.200	1.200	0.0%
49	1.706	1.200	1.200	0.0%
50	1.786	1.200	1.200	0.0%
51	1.865	1.200	1.200	0.0%
52	1.952	1.200	1.200	0.0%
53	2.040	1.200	1.200	0.0%
54	2.135	1.200	1.200	0.0%
55	2.230	1.200	1.200	0.0%
56	2.333	1.200	1.200	0.0%
57	2.437	1.200	1.200	0.0%
58	2.548	1.200	1.200	0.0%
59	2.603	1.200	1.200	0.0%
60	2.714	1.200	1.200	0.0%
61	2.810	1.200	1.200	0.0%
62	2.873	1.200	1.200	0.0%
63	2.952	1.200	1.200	0.0%
64+	3.000	1.200	1.200	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

Note: This carrier also participates in the Small Group Market. Small group information can be accessed on August 11, 2021 at [Virginia SCC - Tips, Guides & Publications](#) under "Health".

Cigna Health and Life Insurance Company Individual

Presenter: Steven Giori

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Carrier Name	Cigna Health and Life Insurance Company
NAIC Number	67369
Product(s)	EPO
Market Segment	Individual
Rate Effective Date	1/1/2022

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	3.0%
Carrier Calculated Avg Total Rate Change	3.0%
Carrier Calculated Avg Adult Rate Change	3.0%
Carrier Calculated Avg Child Rate Change	2.6%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Cigna Connect 6500 (\$0 Telehealth)		Cigna Connect 2000 (\$0 Telehealth)		Cigna Connect 4000 (\$0 Telehealth)	
HIOS Plan ID	41921VA0020030		41921VA0020056		41921VA0020047	
Metallic Tier	Silver		Gold		Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$6,500	\$6,500	\$2,000	\$2,000	\$4,000	\$3,500
In-Network Member Coinsurance	40%	40%	25%	25%	40%	40%
In-Network Individual OOP	\$8,700	\$8,550	\$8,500	\$8,000	\$8,700	\$8,550
In-Network PCP OV Copay	\$30	\$20	\$10	\$20	\$15	\$25
Members as of 3/1/2021	13,777		3,772		1,110	
Pct of Statewide Membership	20.6%		5.6%		1.7%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$470.37		\$455.03		\$446.73	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	-\$1.40	-0.3%	-\$1.36	-0.3%	-\$1.33	-0.3%
Risk Adjustment	\$18.81	4.0%	\$18.19	4.0%	\$17.86	4.0%
HIT Removal	-\$33.03	-7.0%	-\$31.96	-7.0%	-\$31.37	-7.0%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	-\$0.53	-0.1%	-\$0.51	-0.1%	-\$0.50	-0.1%
CSR Load	\$8.13	1.7%	\$6.83	1.5%	\$7.88	1.8%
Experience Period	\$12.91	2.7%	\$0.00	0.0%	\$12.91	2.9%
Demo Change	\$7.33	1.6%	\$7.09	1.6%	\$6.96	1.6%
COVID-19	\$4.29	0.9%	\$4.15	0.9%	\$4.08	0.9%
Other	\$4.70	1.0%	\$4.55	1.0%	\$4.47	1.0%
	-\$7.25	-1.5%	-\$8.70	-1.9%	\$13.22	3.0%
Above Calculated Rate on 1/1/2022	\$484.34	3.0%	\$453.33	-0.4%	\$480.90	7.7%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)			N/A
Area 2 (Charlottesville)			N/A
Area 3 (Danville)			N/A
Area 4 (Harrisonburg)			N/A
Area 5 (Bristol)			N/A
Area 6 (Lynchburg)			N/A
Area 7 (Richmond)	0.978	0.978	0.0%
Area 8 (Roanoke)			N/A
Area 9 (Tidewater)			N/A
Area 10 (Northern VA)	1.011	1.011	0.0%
Area 11 (Winchester)	1.027	1.027	0.0%
Area 12 (Non-MSA)	1.011		N/A

*Enter "N/A" if no plans are offered in the rating area

*VA follows the federal default age curve.

Aetna Life Insurance Company, Individual

Presenter: Steve Schneider

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
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Carrier Name	Aetna Life Insurance Company
NAIC Number	60054
Product(s)	EPO
Market Segment	Individual
Rate Effective Date	1/1/2022

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	N/A
Carrier Calculated Avg Total Rate Change	0.0%
Carrier Calculated Avg Adult Rate Change	0.0%
Carrier Calculated Avg Child Rate Change	0.0%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	VA Aetna Silver \$25 Copay 6000 Richmond 38234VA0170007 Silver		VA Aetna Silver \$25 Copay 6000 Richmond 38234VA0170007 Silver		VA Aetna Silver \$25 Copay 6000 Richmond 38234VA0170007 Silver	
HIOS Plan ID Metallic Tier	Silver		Silver		Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$6,000		\$6,000		\$6,000	
In-Network Member Coinsurance	60%		60%		60%	
In-Network Individual OOP	\$8,700		\$8,700		\$8,700	
In-Network PCP OV Copay	\$25		\$25		\$25	
Members as of 3/1/2021						
Pct of Statewide Membership	N/A		N/A		N/A	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 7 (Richmond)		Area 7 (Richmond)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021						
Individual Mandate		N/A		N/A		N/A
Other Morbidity		N/A		N/A		N/A
Trend		N/A		N/A		N/A
Risk Adjustment		N/A		N/A		N/A
HIT Removal		N/A		N/A		N/A
Other Non-Benefit Expenses		N/A		N/A		N/A
Benefit Changes		N/A		N/A		N/A
Area		N/A		N/A		N/A
Demo		N/A		N/A		N/A
Network		N/A		N/A		N/A
Other		N/A		N/A		N/A
Above Calculated Rate on 1/1/2022	\$456.40	N/A	\$456.40	N/A	\$456.40	N/A

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.100	0.000	N/A
22	1.000	1.100	0.000	N/A
23	1.000	1.100	0.000	N/A
24	1.000	1.100	0.000	N/A
25	1.004	1.100	0.000	N/A
26	1.024	1.100	0.000	N/A
27	1.048	1.100	0.000	N/A
28	1.087	1.100	0.000	N/A
29	1.119	1.100	0.000	N/A
30	1.135	1.100	0.000	N/A
31	1.159	1.100	0.000	N/A
32	1.183	1.100	0.000	N/A
33	1.198	1.100	0.000	N/A
34	1.214	1.100	0.000	N/A
35	1.222	1.100	0.000	N/A
36	1.230	1.100	0.000	N/A
37	1.238	1.100	0.000	N/A
38	1.246	1.100	0.000	N/A
39	1.262	1.100	0.000	N/A
40	1.278	1.100	0.000	N/A
41	1.302	1.100	0.000	N/A
42	1.325	1.100	0.000	N/A
43	1.357	1.100	0.000	N/A
44	1.397	1.100	0.000	N/A
45	1.444	1.100	0.000	N/A
46	1.500	1.100	0.000	N/A
47	1.563	1.100	0.000	N/A
48	1.635	1.100	0.000	N/A
49	1.706	1.100	0.000	N/A
50	1.786	1.100	0.000	N/A
51	1.865	1.100	0.000	N/A
52	1.952	1.100	0.000	N/A
53	2.040	1.100	0.000	N/A
54	2.135	1.100	0.000	N/A
55	2.230	1.100	0.000	N/A
56	2.333	1.100	0.000	N/A
57	2.437	1.100	0.000	N/A
58	2.548	1.100	0.000	N/A
59	2.603	1.100	0.000	N/A
60	2.714	1.100	0.000	N/A
61	2.810	1.100	0.000	N/A
62	2.873	1.100	0.000	N/A
63	2.952	1.100	0.000	N/A
64+	3.000	1.100	0.000	N/A

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.122	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	N/A	N/A
Area 8 (Roanoke)	1.041	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Note: This carrier also participates in the Small Group Market. Small group information can be accessed on August 11, 2021 at [Virginia SCC - Tips, Guides & Publications](#) under "Health".

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Health Inc. (a PA corp.)		
NAIC Number	95109		
Product(s)	HMO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-11.5%
Carrier Calculated Avg Total Rate Change	-11.5%
Carrier Calculated Avg Adult Rate Change	-11.5%
Carrier Calculated Avg Child Rate Change	-11.5%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
VA Silver HMO 7000 80%	VA Silver HMO 7000 80%		VA Silver HMO 7000 80%		VA Silver HMO 7000 80%	
93187VA0040120	93187VA0040120		93187VA0040120		93187VA0040120	
Silver	Silver		Silver		Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$7,000	\$6,000	\$7,000	\$6,000	\$7,000	\$6,000
In-Network Member Coinsurance	80%	80%	80%	80%	80%	80%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$40	\$30	\$40	\$30	\$40	\$30
Members as of 3/1/2021	8		1		0	
Pct of Statewide Membership	7.5%		1.1%		0.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 8 (Roanoke)		Area 4 (Harrisonburg)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$502.56		\$469.65		\$533.97	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$2.53	0.5%	\$2.36	0.5%	\$2.69	0.5%
Trend	\$60.95	12.1%	\$56.96	12.1%	\$64.76	12.1%
Risk Adjustment	\$11.05	2.2%	\$11.05	2.4%	\$11.05	2.1%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$16.17	3.2%	\$15.11	3.2%	\$17.18	3.2%
Area	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Demo	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Network	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other	-\$153.20	-30.5%	-\$144.24	-30.7%	-\$161.74	-30.3%
COVID	\$5.39	1.1%	\$5.39	1.1%	\$5.39	1.0%
Above Calculated Rate on 1/1/2022	\$445.46	-11.4%	\$416.29	-11.4%	\$473.31	-11.4%

*Rates are for a non-tobacco user

Aetna Health,
Inc., Small Group

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.914	0.914	0.0%
Area 2 (Charlottesville)	0.929	0.929	0.0%
Area 3 (Danville)	0.970	0.970	0.0%
Area 4 (Harrisonburg)	1.020	1.020	0.0%
Area 5 (Bristol)	0.980	0.980	0.0%
Area 6 (Lynchburg)	0.970	0.970	0.0%
Area 7 (Richmond)	0.948	0.948	0.0%
Area 8 (Roanoke)	0.897	0.897	0.0%
Area 9 (Tidewater)	0.991	0.991	0.0%
Area 10 (Northern VA)	0.960	0.960	0.0%
Area 11 (Winchester)	0.960	0.960	0.0%
Area 12 (Non-MSA)	0.979	0.979	0.0%

*Enter "N/A" if no plans are offered in the rating area

Aetna Life Insurance Company, Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Life Insurance Company		
NAIC Number	60054		
Product(s)	PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-0.5%
Carrier Calculated Avg Total Rate Change	-0.5%
Carrier Calculated Avg Adult Rate Change	-0.5%
Carrier Calculated Avg Child Rate Change	-0.5%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
VA Silver PPO 7000 80/50 38234VA0090117 Silver						
Plan Design Information						
In-Network Individual Deductible	\$7,000	\$6,000	\$7,000	\$6,000	\$7,000	\$6,000
In-Network Member Coinsurance	80%	80%	80%	80%	80%	80%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$40	\$30	\$40	\$30	\$40	\$30
Members as of 3/1/2021	111		0		3	
Pct of Statewide Membership	67.6%		0.0%		2.1%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 8 (Roanoke)		Area 4 (Harrisonburg)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$646.75		\$604.39		\$687.17	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$3.26	0.5%	\$3.04	0.5%	\$3.46	0.5%
Trend	\$78.43	12.1%	\$73.30	12.1%	\$83.34	12.1%
Risk Adjustment	\$75.45	11.7%	\$75.45	12.5%	\$75.45	11.0%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$13.08	2.0%	\$12.23	2.0%	\$13.90	2.0%
Area	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Demo	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Network	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other	-\$179.58	-27.8%	-\$173.14	-28.6%	-\$185.73	-27.0%
COVID	\$5.74	0.9%	\$5.74	0.9%	\$5.74	0.8%
Above Calculated Rate on 1/1/2022	\$643.13	-0.6%	\$601.01	-0.6%	\$683.32	-0.6%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.914	0.914	0.0%
Area 2 (Charlottesville)	0.929	0.929	0.0%
Area 3 (Danville)	0.970	0.970	0.0%
Area 4 (Harrisonburg)	1.020	1.020	0.0%
Area 5 (Bristol)	0.980	0.980	0.0%
Area 6 (Lynchburg)	0.970	0.970	0.0%
Area 7 (Richmond)	0.948	0.948	0.0%
Area 8 (Roanoke)	0.897	0.897	0.0%
Area 9 (Tidewater)	0.991	0.991	0.0%
Area 10 (Northern VA)	0.960	0.960	0.0%
Area 11 (Winchester)	0.960	0.960	0.0%
Area 12 (Non-MSA)	0.979	0.979	0.0%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Anthem Health Plans of Virginia, Inc.		
NAIC Number	71835		
Product(s)	PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-2.9%
Carrier Calculated Avg Total Rate Change	0.5%
Carrier Calculated Avg Adult Rate Change	0.5%
Carrier Calculated Avg Child Rate Change	0.4%

Anthem Health Plans of Virginia, Inc., Small Group

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Anthem Platinum PPO 10/0%/3500 16064VA1210060 Platinum		Anthem Gold PPO 30/30%/7500 16064VA1210059 Gold		Anthem Silver PPO 6850/0%/6850 w/H 16064VA1210111 Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$0	\$0	\$0	\$0	\$6,850	\$6,850
In-Network Member Coinsurance	0%	0%	30%	30%	0%	0%
In-Network Individual OOP	\$3,500	\$3,500	\$7,500	\$6,500	\$6,850	\$6,850
In-Network PCP OV Copay	\$10	\$10	\$30	\$30	NA	NA
Members as of 3/1/2021	13,102		1,009		4,185	
Pct of Statewide Membership	20.0%		1.5%		6.4%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 7 (Richmond)		Area 7 (Richmond)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$681.87		\$610.29		\$439.04	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	\$6.78	1.0%	\$6.07	1.0%	\$4.37	1.0%
Risk Adjustment	\$44.69	6.6%	\$40.00	6.6%	\$28.77	6.6%
HIT Removal	\$0.33	0.0%	\$0.33	0.1%	\$0.33	0.1%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$1.92	0.3%	\$1.72	0.3%	\$1.24	0.3%
	-\$1.04	-0.2%	-\$7.84	-1.3%	\$3.40	0.8%
Other Change 1	-\$66.78	-9.8%	-\$57.63	-9.4%	-\$25.87	-5.9%
COVID Impact	-\$12.02	-1.8%	-\$10.76	-1.8%	-\$7.74	-1.8%
Other Change 3	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 4	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 5	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Above Calculated Rate on 1/1/2022	\$655.76	-3.8%	\$582.18	-4.6%	\$443.54	1.0%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.067	1.068	-0.1%
Area 2 (Charlottesville)	0.941	0.941	-0.1%
Area 3 (Danville)	0.985	0.986	-0.1%
Area 4 (Harrisonburg)	0.997	0.998	-0.1%
Area 5 (Bristol)	1.005	1.006	-0.1%
Area 6 (Lynchburg)	0.968	0.969	-0.1%
Area 7 (Richmond)	1.076	1.076	0.0%
Area 8 (Roanoke)	1.040	1.041	-0.1%
Area 9 (Tidewater)	1.055	1.056	-0.1%
Area 10 (Northern VA)	0.983	0.982	0.0%
Area 11 (Winchester)	0.939	0.939	-0.1%
Area 12 (Non-MSA)	1.005	1.006	-0.1%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	CareFirst BlueChoice, Inc.		
NAIC Number	96202		
Product(s)	HMO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	8.1%
Carrier Calculated Avg Total Rate Change	8.0%
Carrier Calculated Avg Adult Rate Change	8.0%
Carrier Calculated Avg Child Rate Change	8.0%

CareFirst BlueChoice, Inc., Individual

Table 14. Plan Specific Rate Change Information

Plan Name HMO Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	BlueChoice HMO Gold \$1,750 10207VA0380005 Gold	BlueChoice HMO Young Adult \$8,700 10207VA0380007 Catastrophic	BlueChoice HMO HSA Silver \$3,000 10207VA0380001 Silver			
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$1,750	\$1,750	\$8,700	\$8,550	\$3,000	\$3,000
In-Network Member Coinsurance	0%	0%	0%	0%	0%	0%
In-Network Individual OOP	\$6,650	\$6,650	\$8,700	\$8,550	\$6,650	\$6,650
In-Network PCP OI Copay	\$0	\$0	\$0	\$0	\$30	\$30
Members as of 3/1/2021	2,417		290		290	
Pct of Statewide Membership	41.8%		5.0%		5.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$573.76		\$239.28		\$597.95	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$84.08	14.7%	\$35.06	14.7%	\$87.62	14.7%
Trend	\$71.70	12.5%	\$29.90	12.5%	\$74.72	12.5%
Risk Adjustment	\$197.38	34.4%	\$101.01	42.2%	\$201.71	33.7%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$50.50	-8.8%	-\$36.65	-11.1%	-\$51.58	-8.6%
Benefit Changes	\$0.00	0.0%	-\$5.66	-2.4%	\$0.00	0.0%
Base Period Index Rate	-\$375.64	-65.5%	-\$100.16	-83.7%	-\$391.47	-65.5%
Benefit Leveraging	\$15.76	2.7%	\$1.32	0.6%	\$26.98	4.5%
Age Calibration	-\$0.26	0.0%	-\$0.10	0.0%	-\$0.28	0.0%
"Other"	-\$9.48	-1.7%	\$12.52	5.2%	-\$12.53	-2.1%
COVID Impact	\$116.20	20.3%	\$42.52	17.8%	\$121.51	20.3%
Above Calculated Rate on 1/1/2022	\$623.00	8.6%	\$229.04	-4.3%	\$654.63	9.5%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.067	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	CareFirst BlueChoice, Inc.		
NAIC Number	96202		
Product(s)	HMO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	8.1%
Carrier Calculated Avg Total Rate Change	8.1%
Carrier Calculated Avg Adult Rate Change	8.1%
Carrier Calculated Avg Child Rate Change	8.1%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
BlueChoice Advantage Gold 1000 10207VA0440006 Gold			BlueChoice Advantage 90%/70% 10207VA0440004 Silver		eChoice HMO HSA/HRA Bronze 650 10207VA0430025 Bronze	
Plan Design Information						
In-Network Individual Deductible	\$1,000	\$1,000	\$0	\$0	\$6,500	\$6,500
In-Network Member Coinsurance	100%	100%	90%	90%	90%	90%
In-Network Individual OOP	\$5,750	\$5,750	\$3,100	\$3,100	\$6,900	\$6,900
In-Network PCP OV Copay	\$15	\$15	\$0	\$0	\$0	\$0
Members as of 3/1/2021	4,231		48		31	
Pct of Statewide Membership	9.6%		0.1%		0.1%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$478.53		\$585.68		\$294.44	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$1.14	0.2%	\$1.40	0.2%	\$0.70	0.2%
Trend	\$27.27	5.7%	\$33.38	5.7%	\$16.78	5.7%
Risk Adjustment	\$4.14	0.9%	\$3.74	0.6%	\$3.70	1.3%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$1.84	0.4%	-\$0.81	-0.1%	\$3.81	1.3%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Base Period Index Rate	-\$47.74	-10.0%	-\$58.36	-10.0%	-\$29.37	-10.0%
Benefit Leveraging	\$14.60	3.1%	\$5.41	0.9%	\$19.85	6.7%
Age Calibration	\$0.35	0.1%	\$0.43	0.1%	\$0.22	0.1%
"Other"	\$7.08	1.5%	\$14.14	2.4%	-\$0.39	-0.1%
Covid Impact	\$24.58	5.1%	\$29.51	5.0%	\$15.62	5.3%
Above Calculated Rate on 1/1/2022	\$511.80	7.0%	\$614.51	4.9%	\$325.36	10.5%

*Rates are for a non-tobacco user

CareFirst
BlueChoice, Inc.,
Small Group

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Group Hospitalization & Medical Services, Inc., Individual

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Group Hospitalization & Medical Services, Inc.		
NAIC Number	53007		
Product(s)	PPO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	8.2%
Carrier Calculated Avg Total Rate Change	8.2%
Carrier Calculated Avg Adult Rate Change	8.2%
Carrier Calculated Avg Child Rate Change	8.2%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
BluePreferred PPO Gold \$1,750 40308VA0240005 Gold			BluePreferred PPO HSA Silver \$3,000 40308VA0240008 Silver		BluePreferred PPO HSA Silver \$3,000 40308VA0240006 Silver	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$1,750	\$1,750	\$3,000	\$3,000	\$3,000	\$3,000
In-Network Member Coinsurance	0%	0%	0%	0%	0%	0%
In-Network Individual OOP	\$6,650	\$6,650	\$6,650	\$6,650	\$6,650	\$6,650
In-Network PCP OV Copay	\$0	\$0	\$30	\$30	\$30	\$30
Members as of 3/1/2021	403		133		112	
Pct of Statewide Membership	41.4%		13.7%		11.5%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$1,351.00		\$1,367.49		\$1,295.82	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$481.47	35.6%	\$487.35	35.6%	\$461.80	35.6%
Trend	\$252.38	18.7%	\$255.46	18.7%	\$242.07	18.7%
Risk Adjustment	\$24.96	1.8%	\$40.31	2.9%	\$7.39	0.6%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$15.38	-1.1%	-\$16.17	-1.2%	-\$13.47	-1.0%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Base Period Index Rate	-\$882.17	-65.3%	-\$888.31	-65.0%	-\$846.31	-65.3%
Benefit Leveraging	\$26.12	1.9%	\$0.13	0.0%	\$54.10	4.2%
Age Calibration	\$17.91	1.3%	\$18.04	1.3%	\$17.28	1.3%
"Other"	\$37.38	2.8%	\$39.09	2.9%	\$30.58	2.4%
COVID Impact	\$167.32	12.4%	\$168.57	12.3%	\$161.56	12.5%
Above Calculated Rate on 1/1/2022	\$1,460.98	8.1%	\$1,471.95	7.6%	\$1,410.82	8.9%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Group Hospitalization & Medical Services, Inc., Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Group Hospitalization & Medical Services, Inc.		
NAIC Number	53007		
Product(s)	PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	14.2%
Carrier Calculated Avg Total Rate Change	14.2%
Carrier Calculated Avg Adult Rate Change	14.2%
Carrier Calculated Avg Child Rate Change	14.2%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
BluePreferred PPO Platinum 0 40308VA0270009 Platinum			BluePreferred PPO 100%/80% SE 40308VA0270006 Platinum		BluePreferred PPO HSA/HRA Silver 210 40308VA0270029 Platinum	
Plan Design Information						
In-Network Individual Deductible	\$0	\$0	\$0	\$0	\$2,100	\$2,000
In-Network Member Coinsurance	100%	100%	100%	100%	70%	70%
In-Network Individual OOP	\$1,600	\$1,550	\$1,600	\$1,550	\$6,900	\$6,750
In-Network PCP OV Copay	\$10	\$10	\$10	\$10	\$0	\$0
Members as of 3/1/2021	2,705		797		11	
Pct of Statewide Membership	19.6%		5.8%		0.1%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$664.71		\$660.96		\$462.90	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	-\$13.45	-2.0%	-\$13.38	-2.0%	-\$9.37	-2.0%
Trend	\$80.46	12.1%	\$80.01	12.1%	\$56.03	12.1%
Risk Adjustment	\$43.86	6.6%	\$43.80	6.6%	\$29.77	6.4%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$9.73	-1.5%	-\$10.39	-1.6%	-\$3.91	-0.8%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Base Period Index Rate	-\$62.00	-9.3%	-\$61.65	-9.3%	-\$43.18	-9.3%
Benefit Leveraging	\$11.74	1.8%	\$7.67	1.2%	\$24.20	5.2%
Age Calibration	-\$1.63	-0.2%	-\$1.61	-0.2%	-\$1.17	-0.3%
"Other"	-\$9.24	-1.4%	-\$7.64	-1.2%	-\$12.65	-2.7%
Covid Impact	\$36.77	5.5%	\$36.40	5.5%	\$26.22	5.7%
Above Calculated Rate on 1/1/2022	\$741.48	11.5%	\$734.17	11.1%	\$528.86	14.2%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Innovation Health Plan, Inc., Individual

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Plan, Inc.		
NAIC Number	15098		
Product(s)	HMO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	N/A
Carrier Calculated Avg Total Rate Change	0.0%
Carrier Calculated Avg Adult Rate Change	0.0%
Carrier Calculated Avg Child Rate Change	0.0%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver	VA IH Silver \$25 Copay 6000 HMO 86443VA0080004 Silver
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$6,000		\$6,000		\$6,000	
In-Network Member Coinsurance	60%		60%		60%	
In-Network Individual OOP	\$8,700		\$8,700		\$8,700	
In-Network PCP OV Copay	\$25		\$25		\$25	
Members as of 3/1/2021						
Pct of Statewide Membership	N/A		N/A		N/A	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021						
Individual Mandate		N/A		N/A		N/A
Other Morbidity		N/A		N/A		N/A
Trend		N/A		N/A		N/A
Risk Adjustment		N/A		N/A		N/A
HIT Removal		N/A		N/A		N/A
Other Non-Benefit Expenses		N/A		N/A		N/A
Benefit Changes		N/A		N/A		N/A
Area		N/A		N/A		N/A
Demo		N/A		N/A		N/A
Network		N/A		N/A		N/A
Other		N/A		N/A		N/A
Above Calculated Rate on 1/1/2022	\$462.84	N/A	\$462.84	N/A	\$462.84	N/A

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.100	0.000	N/A
22	1.000	1.100	0.000	N/A
23	1.000	1.100	0.000	N/A
24	1.000	1.100	0.000	N/A
25	1.004	1.100	0.000	N/A
26	1.024	1.100	0.000	N/A
27	1.048	1.100	0.000	N/A
28	1.087	1.100	0.000	N/A
29	1.119	1.100	0.000	N/A
30	1.135	1.100	0.000	N/A
31	1.159	1.100	0.000	N/A
32	1.183	1.100	0.000	N/A
33	1.198	1.100	0.000	N/A
34	1.214	1.100	0.000	N/A
35	1.222	1.100	0.000	N/A
36	1.230	1.100	0.000	N/A
37	1.238	1.100	0.000	N/A
38	1.246	1.100	0.000	N/A
39	1.262	1.100	0.000	N/A
40	1.278	1.100	0.000	N/A
41	1.302	1.100	0.000	N/A
42	1.325	1.100	0.000	N/A
43	1.357	1.100	0.000	N/A
44	1.397	1.100	0.000	N/A
45	1.444	1.100	0.000	N/A
46	1.500	1.100	0.000	N/A
47	1.563	1.100	0.000	N/A
48	1.635	1.100	0.000	N/A
49	1.706	1.100	0.000	N/A
50	1.786	1.100	0.000	N/A
51	1.866	1.100	0.000	N/A
52	1.952	1.100	0.000	N/A
53	2.040	1.100	0.000	N/A
54	2.135	1.100	0.000	N/A
55	2.230	1.100	0.000	N/A
56	2.333	1.100	0.000	N/A
57	2.437	1.100	0.000	N/A
58	2.548	1.100	0.000	N/A
59	2.603	1.100	0.000	N/A
60	2.714	1.100	0.000	N/A
61	2.810	1.100	0.000	N/A
62	2.873	1.100	0.000	N/A
63	2.952	1.100	0.000	N/A
64+	3.000	1.100	0.000	N/A

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Innovation Health Insurance Company, Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Insurance Company		
NAIC Number	15097		
Product(s)	PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-2.2%
Carrier Calculated Avg Total Rate Change	-2.2%
Carrier Calculated Avg Adult Rate Change	-2.2%
Carrier Calculated Avg Child Rate Change	-2.2%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold	VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold	VA IH Bronze PPO 6000 80/50 E 12028VA0040073 Bronze	VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold	VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold	VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold	VA Gold Designated PCP PPO 1000 80 12028VA0040075 Gold
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$1,000	\$4,500	\$6,000	\$6,000	\$1,000	\$1,000
In-Network Member Coinsurance	80%	70%	80%	80%	80%	80%
In-Network Individual OOP	\$7,500	\$7,900	\$8,550	\$8,550	\$7,500	\$7,500
In-Network PCP OV Copay	\$5; Non-Designated: \$20; Non-Designated:	\$20; Non-Designated:	\$25	\$25	\$5; Non-Designated: \$5; Non-Designated:	\$5; Non-Designated:
Members as of 3/1/2021	461		196		461	
Pct of Statewide Membership	31.3%		13.3%		31.3%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$564.79		\$333.96		\$564.79	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$2.84	0.5%	\$1.68	0.5%	\$2.84	0.5%
Trend	\$56.84	10.1%	\$33.61	10.1%	\$56.84	10.1%
Risk Adjustment	\$1.71	0.3%	\$1.71	0.5%	\$1.71	0.3%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$24.63	4.4%	\$7.19	2.2%	\$24.63	4.4%
Area	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Demo	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Network	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other	-\$89.92	-15.9%	-\$77.83	-23.3%	-\$89.92	-15.9%
COVID	\$5.58	1.0%	\$5.58	1.7%	\$5.58	1.0%
Above Calculated Rate on 1/1/2022	\$566.48	0.3%	\$305.91	-8.4%	\$566.48	0.3%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	1.000	1.000	0.0%
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Plan, Inc.		
NAIC Number	15098		
Product(s)	HMO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-17.2%
Carrier Calculated Avg Total Rate Change	-17.2%
Carrier Calculated Avg Adult Rate Change	-17.2%
Carrier Calculated Avg Child Rate Change	-17.2%

Innovation Health Plan, Inc., Small Group

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
VA IH Silver Open HMO 4000 80% E 86443VA0010131 Silver			VA IH Gold Open HMO 1650 100% HS 86443VA0010138 Gold		atinum Performance Open HMO100 86443VA0010139 Gold	
In-Network Individual Deductible	\$4,000	\$4,000	\$1,650	\$1,650	\$0	\$0
In-Network Member Coinsurance	80%	80%	100%	100%	100%	100%
In-Network Individual OOP	\$7,900	\$7,900	\$6,900	\$6,900	\$2,000	\$2,000
In-Network PCP OV Copay	\$35	\$35	0%	0%	\$0	\$0
Members as of 3/1/2021	305		1		1	
Pct of Statewide Membership	79.9%		0.2%		0.2%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$464.29		\$513.33		\$654.85	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$2.34	0.5%	\$2.58	0.5%	\$3.30	0.5%
Trend	\$46.73	10.1%	\$51.66	10.1%	\$65.91	10.1%
Risk Adjustment	-\$78.19	-16.8%	-\$78.19	-15.2%	-\$78.19	-11.9%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	\$20.23	4.4%	\$2.48	0.5%	-\$2.80	-0.4%
Area	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Demo	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Network	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other	-\$75.76	-16.3%	-\$82.60	-16.1%	-\$69.30	-10.6%
COVID	\$5.28	1.1%	\$5.28	1.0%	\$5.28	0.8%
Above Calculated Rate on 1/1/2022	\$384.92	-17.1%	\$414.55	-19.2%	\$579.04	-11.6%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	1.000	1.000	0.0%
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

Kaiser Foundation Health Plan of the Mid Atlantic States, Inc., Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.		
NAIC Number	95639		
Product(s)	HMO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	3.0%
Carrier Calculated Avg Total Rate Change	3.0%
Carrier Calculated Avg Adult Rate Change	3.0%
Carrier Calculated Avg Child Rate Change	3.0%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
KP VA Gold 0/20/Vision 95185VA0500004 Gold			KP VA Silver 3000/30/HSA/Vision 95185VA0500011 Bronze		Silver Added Choice 2750/30/POS/ 95185VA0520003 Silver	
In-Network Individual Deductible	\$0	\$0	\$3,000	\$3,000	\$2,750	\$2,750
In-Network Member Coinsurance	0%	0%	0%	0%	0%	0%
In-Network Individual OOP	\$6,000	\$6,000	\$6,000	\$6,000	\$8,700	\$8,550
In-Network PCP OV Copay	20(\$0 for ages < 5)	20(\$0 for ages < 5)	20(\$0 for ages < 5)	20(\$0 for ages < 5)	30(\$0 for ages < 5)	30(\$0 for ages < 5)
Members as of 3/1/2021	2,898		150		95	
Pct of Statewide Membership	17.2%		0.9%		0.6%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$401.32		\$325.89		\$366.50	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$4.23	1.1%	\$3.44	1.1%	\$3.87	1.1%
Trend	-\$6.69	-1.7%	-\$5.43	-1.7%	-\$6.11	-1.7%
Risk Adjustment	\$8.27	2.1%	\$6.72	2.1%	\$7.56	2.1%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$4.69	-1.2%	-\$3.81	-1.2%	-\$4.29	-1.2%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$10.26	2.8%
Model Change	\$6.49	1.6%	\$0.05	0.0%	\$14.81	4.0%
Covid 19 Impact	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Change 3	\$10.85	2.7%	\$1.69	0.5%	\$3.66	1.0%
Other Change 4		0.0%		0.0%		0.0%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$419.78	4.6%	\$328.54	0.8%	\$396.25	8.1%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optima Health Insurance Company		
NAIC Number	70715		
Product(s)	PPO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	N/A
Carrier Calculated Avg Total Rate Change	1.4%
Carrier Calculated Avg Adult Rate Change	1.4%
Carrier Calculated Avg Child Rate Change	1.4%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
OptimaFit Bronze 7200 30% Plus 89242VA0790005 Bronze	OptimaFit Bronze 7200 30% Plus 89242VA0790005 Bronze		OptimaFit Bronze 7200 30% Plus 89242VA0790005 Bronze		OptimaFit Bronze 7200 30% Plus 89242VA0790005 Bronze	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200
In-Network Member Coinsurance	30%	30%	30%	30%	30%	30%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$0	\$0	\$0	\$0	\$0	\$0
Members as of 3/1/2021	0		0		0	
Pct of Statewide Membership	N/A		N/A		N/A	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 9 (Tidewater)		Area 9 (Tidewater)		Area 9 (Tidewater)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$513.13		\$513.13		\$513.13	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Trend	\$38.16	7.4%	\$38.16	7.4%	\$38.16	7.4%
Risk Adjustment	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$17.49	3.4%	\$17.49	3.4%	\$17.49	3.4%
Benefit Changes	-\$2.99	-0.6%	-\$2.99	-0.6%	-\$2.99	-0.6%
Area Factor Revisions	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
COVID-19 Adjustment	\$22.32	4.3%	\$22.32	4.3%	\$22.32	4.3%
Other Changes	-\$67.85	-13.2%	-\$67.85	-13.2%	-\$67.85	-13.2%
		0.0%		0.0%		0.0%
		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$520.26	1.4%	\$520.26	1.4%	\$520.26	1.4%

*Rates are for a non-tobacco user

Optima Health
Insurance
Company,
Individual

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.200	1.200	0.0%
22	1.000	1.200	1.200	0.0%
23	1.000	1.200	1.200	0.0%
24	1.000	1.200	1.200	0.0%
25	1.004	1.200	1.200	0.0%
26	1.024	1.200	1.200	0.0%
27	1.048	1.200	1.200	0.0%
28	1.087	1.200	1.200	0.0%
29	1.119	1.200	1.200	0.0%
30	1.135	1.200	1.200	0.0%
31	1.159	1.200	1.200	0.0%
32	1.183	1.200	1.200	0.0%
33	1.198	1.200	1.200	0.0%
34	1.214	1.200	1.200	0.0%
35	1.222	1.200	1.200	0.0%
36	1.230	1.200	1.200	0.0%
37	1.238	1.200	1.200	0.0%
38	1.246	1.200	1.200	0.0%
39	1.262	1.200	1.200	0.0%
40	1.278	1.200	1.200	0.0%
41	1.302	1.200	1.200	0.0%
42	1.325	1.200	1.200	0.0%
43	1.357	1.200	1.200	0.0%
44	1.397	1.200	1.200	0.0%
45	1.444	1.200	1.200	0.0%
46	1.500	1.200	1.200	0.0%
47	1.563	1.200	1.200	0.0%
48	1.635	1.200	1.200	0.0%
49	1.706	1.200	1.200	0.0%
50	1.786	1.200	1.200	0.0%
51	1.865	1.200	1.200	0.0%
52	1.952	1.200	1.200	0.0%
53	2.040	1.200	1.200	0.0%
54	2.135	1.200	1.200	0.0%
55	2.230	1.200	1.200	0.0%
56	2.333	1.200	1.200	0.0%
57	2.437	1.200	1.200	0.0%
58	2.548	1.200	1.200	0.0%
59	2.603	1.200	1.200	0.0%
60	2.714	1.200	1.200	0.0%
61	2.810	1.200	1.200	0.0%
62	2.873	1.200	1.200	0.0%
63	2.952	1.200	1.200	0.0%
64+	3.000	1.200	1.200	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	1.000	1.000	0.0%
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Optima Health Insurance Company, HIC, Small Group

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optima Health Insurance Company		
NAIC Number	70715		
Product(s)	PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.7%
Carrier Calculated Avg Total Rate Change	6.7%
Carrier Calculated Avg Adult Rate Change	6.7%
Carrier Calculated Avg Child Rate Change	6.7%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
Optima Plus Gold 2000/25/30% Rx Ded	Optima Plus Platinum 15/30 Direct	Optima Plus Silver 3000/35/25% Dire				
89242VA0800010	89242VA0800042	89242VA0800045				
Gold	Gold	Bronze				
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$2,000	\$2,000	\$0	\$0	\$3,000	\$3,000
In-Network Member Coinsurance	30%/50%	30%/50%	0%/20%	0%/20%	25%/45%	25%/45%
In-Network Individual OOP	\$4,500	\$4,500	\$4,500	\$4,500	\$7,800	\$7,800
In-Network PCP OV Copay	\$25/50	\$25/50	\$15/30	\$15/30	\$35/70	\$35/70
Members as of 3/1/2021	206		0		0	
Pct of Statewide Membership	18.6%		0.0%		0.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 9 (Tidewater)		Area 7 (Richmond)		Area 2 (Charlottesville)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$569.95		\$736.59		\$489.92	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Trend	\$41.58	7.3%	\$53.74	7.3%	\$35.74	7.3%
Risk Adjustment	\$47.68	8.4%	\$57.68	7.8%	\$43.82	8.9%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$4.85	-0.9%	-\$7.17	-1.0%	-\$3.48	-0.7%
Benefit Changes	-\$6.10	-1.1%	-\$20.88	-2.8%	\$0.91	0.2%
		0.0%		0.0%		0.0%
		0.0%		0.0%		0.0%
		0.0%		0.0%		0.0%
COVID-19	\$43.32	7.6%	\$55.98	7.6%	\$37.23	7.6%
Other	-\$83.96	-14.7%	-\$140.90	-19.1%	-\$45.72	-9.3%
Above Calculated Rate on 1/1/2022	\$607.62	6.6%	\$735.04	-0.2%	\$558.43	14.0%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.975	0.979	-0.4%
Area 2 (Charlottesville)	0.975	0.924	5.6%
Area 3 (Danville)	0.975	0.979	-0.4%
Area 4 (Harrisonburg)	1.009	0.980	3.0%
Area 5 (Bristol)	0.975	0.979	-0.4%
Area 6 (Lynchburg)	0.884	0.879	0.6%
Area 7 (Richmond)	0.954	0.999	-4.5%
Area 8 (Roanoke)	0.975	0.979	-0.4%
Area 9 (Tidewater)	0.930	0.929	0.1%
Area 10 (Northern VA)	0.975	0.979	-0.4%
Area 11 (Winchester)	0.975	0.979	-0.4%
Area 12 (Non-MSA)	0.975	0.979	-0.4%

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optimum Choice, Inc.		
NAIC Number	96940		
Product(s)	HMO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-24.4%
Carrier Calculated Avg Total Rate Change	-11.4%
Carrier Calculated Avg Adult Rate Change	-11.4%
Carrier Calculated Avg Child Rate Change	-11.4%

Optimum
Choice, Inc.,
Individual

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
Value+ (\$3 Walgreens Rx + 6 \$0 Vir 24251VA0060001 Gold	Value+ (\$3 Walgreens Rx + 6 \$0 Vir 24251VA0060004 Silver	Value+ (\$3 Walgreens Rx + 6 \$0 Vir 24251VA0060016 Bronze				
Plan Design Information						
In-Network Individual Deductible	\$2,000	\$2,100	\$4,700	\$5,000	\$7,500	\$7,500
In-Network Member Coinsurance	25%	20%	35%	35%	45%	50%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$20	\$25	\$25	\$25	\$40	\$40
Members as of 3/1/2021	795		640		0	
Pct of Statewide Membership	31.0%		25.0%		0.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 11 (Winchester)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$488.44		\$519.28		\$422.14	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	-\$124.81	-25.6%	-\$131.43	-25.3%	-\$92.17	-21.8%
Trend	\$22.04	4.5%	\$23.43	4.5%	\$19.05	4.5%
Risk Adjustment	\$19.59	4.0%	\$20.83	4.0%	\$16.93	4.0%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$1.95	0.4%	\$5.11	1.0%	-\$9.04	-2.1%
Benefit Changes	\$22.07	4.5%	\$12.38	2.4%	\$35.79	8.5%
Other Change 1	\$3.42	0.7%	\$3.63	0.7%	\$2.95	0.7%
Other Change 2		0.0%		0.0%		0.0%
Other Change 3		0.0%		0.0%		0.0%
Other Change 4		0.0%		0.0%		0.0%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$432.70	-11.4%	\$453.24	-12.7%	\$395.65	-6.3%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.050	1.050	0.0%
22	1.000	1.050	1.050	0.0%
23	1.000	1.050	1.050	0.0%
24	1.000	1.050	1.050	0.0%
25	1.004	1.050	1.050	0.0%
26	1.024	1.050	1.050	0.0%
27	1.048	1.050	1.050	0.0%
28	1.087	1.050	1.050	0.0%
29	1.119	1.050	1.050	0.0%
30	1.135	1.100	1.100	0.0%
31	1.159	1.100	1.100	0.0%
32	1.183	1.100	1.100	0.0%
33	1.198	1.100	1.100	0.0%
34	1.214	1.100	1.100	0.0%
35	1.222	1.100	1.100	0.0%
36	1.230	1.100	1.100	0.0%
37	1.238	1.100	1.100	0.0%
38	1.246	1.100	1.100	0.0%
39	1.262	1.100	1.100	0.0%
40	1.278	1.100	1.100	0.0%
41	1.302	1.100	1.100	0.0%
42	1.325	1.100	1.100	0.0%
43	1.357	1.100	1.100	0.0%
44	1.397	1.100	1.100	0.0%
45	1.444	1.100	1.100	0.0%
46	1.500	1.100	1.100	0.0%
47	1.563	1.100	1.100	0.0%
48	1.635	1.100	1.100	0.0%
49	1.706	1.100	1.100	0.0%
50	1.786	1.200	1.200	0.0%
51	1.865	1.200	1.200	0.0%
52	1.952	1.200	1.200	0.0%
53	2.040	1.200	1.200	0.0%
54	2.135	1.200	1.200	0.0%
55	2.230	1.200	1.200	0.0%
56	2.333	1.200	1.200	0.0%
57	2.437	1.200	1.200	0.0%
58	2.548	1.200	1.200	0.0%
59	2.603	1.200	1.200	0.0%
60	2.714	1.200	1.200	0.0%
61	2.810	1.200	1.200	0.0%
62	2.873	1.200	1.200	0.0%
63	2.952	1.200	1.200	0.0%
64+	3.000	1.200	1.200	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.007	0.859	17.2%
Area 11 (Winchester)	1.150	0.938	22.6%
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optimum Choice Inc.		
NAIC Number	96940		
Product(s)	HMO, POS		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	5.9%
Carrier Calculated Avg Total Rate Change	6.6%
Carrier Calculated Avg Adult Rate Change	6.6%
Carrier Calculated Avg Child Rate Change	6.6%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
UHC OCI HSA Silver 2500 24251VA0040001 Silver	UHC OCI Gold 2020 24251VA0040011 Gold	UHC OCI Silver 2000 24251VA0040005 Silver				
Plan Design Information						
In-Network Individual Deductible	\$2,500	\$2,500	\$2,020	\$2,020	\$2,000	\$2,000
In-Network Member Coinsurance	100%	100%	80%	80%	100%	100%
In-Network Individual OOP	\$7,000	\$7,000	\$8,550	\$8,550	\$8,550	\$8,550
In-Network PCP OV Copay	\$30	\$30	\$20	\$20	\$30	\$30
Members as of 3/1/2021	1,643		15		30	
Pct of Statewide Membership	45.2%		0.4%		0.8%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$411.17		\$451.38		\$406.29	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	-\$3.46	-0.8%	-\$3.80	-0.8%	-\$3.42	-0.8%
Trend	\$32.82	8.0%	\$36.03	8.0%	\$32.43	8.0%
Risk Adjustment	\$1.66	0.4%	\$1.82	0.4%	\$1.64	0.4%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$15.22	-3.7%	-\$16.70	-3.7%	-\$15.04	-3.7%
Benefit Changes	\$27.89	6.8%	-\$9.00	-2.0%	\$55.93	13.8%
4/1/2021 Area Factor Change	-\$4.11	-1.0%	-\$4.51	-1.0%	-\$4.06	-1.0%
1/1/2022 Rate Change	-\$9.46	-2.3%	-\$10.38	-2.3%	-\$9.34	-2.3%
COVID Adjustment	\$2.54	0.6%	\$2.79	0.6%	\$2.51	0.6%
Other Change 4		0.0%		0.0%		0.0%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$443.83	7.9%	\$447.63	-0.8%	\$466.93	14.9%

*Rates are for a non-tobacco user

Optimum
Choice, Inc.,
Small Group

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000			N/A
22	1.000			N/A
23	1.000			N/A
24	1.000			N/A
25	1.004			N/A
26	1.024			N/A
27	1.048			N/A
28	1.087			N/A
29	1.119			N/A
30	1.135			N/A
31	1.159			N/A
32	1.183			N/A
33	1.198			N/A
34	1.214			N/A
35	1.222			N/A
36	1.230			N/A
37	1.238			N/A
38	1.246			N/A
39	1.262			N/A
40	1.278			N/A
41	1.302			N/A
42	1.325			N/A
43	1.357			N/A
44	1.397			N/A
45	1.444			N/A
46	1.500			N/A
47	1.563			N/A
48	1.635			N/A
49	1.706			N/A
50	1.786			N/A
51	1.865			N/A
52	1.952			N/A
53	2.040			N/A
54	2.135			N/A
55	2.230			N/A
56	2.333			N/A
57	2.437			N/A
58	2.548			N/A
59	2.603			N/A
60	2.714			N/A
61	2.810			N/A
62	2.873			N/A
63	2.952			N/A
64+	3.000			N/A

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.040	-1.9%
Area 2 (Charlottesville)	0.945	0.945	0.0%
Area 3 (Danville)	1.020	1.040	-1.9%
Area 4 (Harrisonburg)	1.020	1.040	-1.9%
Area 5 (Bristol)	1.020	1.040	-1.9%
Area 6 (Lynchburg)	1.020	1.040	-1.9%
Area 7 (Richmond)	0.997	1.017	-2.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.918	0.918	0.0%
Area 12 (Non-MSA)	0.975	0.975	0.0%

*Enter "N/A" if no plans are offered in the rating area

Oscar Insurance Company, Individual

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Oscar Insurance Company		
NAIC Number	15777		
Product(s)	EPO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-6.5%
Carrier Calculated Avg Total Rate Change	-6.2%
Carrier Calculated Avg Adult Rate Change	-6.2%
Carrier Calculated Avg Child Rate Change	-6.2%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Bronze Elite- \$0 Ded+PCP Saver 25922VA0010005 Bronze		Silver Classic- \$0 Ded 25922VA0010017 Silver		Gold Classic 25922VA0010013 Gold	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$0	\$0	\$0	\$0	\$3,500	\$2,500
In-Network Member Coinsurance	50%	50%	50%	50%	30%	30%
In-Network Individual OOP	\$8,700	\$8,550	\$8,700	\$8,550	\$6,000	\$6,000
In-Network PCP OV Copay	\$35	\$35	\$35	\$25	\$40	\$30
Members as of 3/1/2021	200		17		29	
Pct of Statewide Membership	38.8%		3.3%		5.6%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 7 (Richmond)		Area 7 (Richmond)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$466.10		\$606.81		\$507.39	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$4.37	0.9%	\$5.69	0.9%	\$4.76	0.9%
Trend	\$10.42	2.2%	\$13.56	2.2%	\$11.34	2.2%
Risk Adjustment	\$1.10	0.2%	\$1.43	0.2%	\$1.19	0.2%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$7.67	-1.6%	-\$9.98	-1.6%	-\$8.35	-1.6%
Benefit Changes	\$4.51	1.0%	-\$6.51	-1.1%	-\$5.44	-1.1%
PPD and Mix Changes	-\$44.74	-9.6%	-\$58.24	-9.6%	-\$48.70	-9.6%
Change in COVID Costs	\$6.18	1.3%	\$8.04	1.3%	\$6.73	1.3%
Rx Rebates and Pooling Change	-\$3.27	-0.7%	-\$4.26	-0.7%	-\$3.56	-0.7%
Methodological/AV Development	-\$1.65	-0.4%	-\$33.48	-5.5%	\$28.47	5.6%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$435.35	-6.6%	\$523.06	-13.8%	\$493.83	-2.7%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.050	1.050	0.0%
26	1.024	1.050	1.050	0.0%
27	1.048	1.050	1.050	0.0%
28	1.087	1.050	1.050	0.0%
29	1.119	1.050	1.050	0.0%
30	1.135	1.050	1.050	0.0%
31	1.159	1.050	1.050	0.0%
32	1.183	1.050	1.050	0.0%
33	1.198	1.050	1.050	0.0%
34	1.214	1.050	1.050	0.0%
35	1.222	1.090	1.090	0.0%
36	1.230	1.090	1.090	0.0%
37	1.238	1.090	1.090	0.0%
38	1.246	1.090	1.090	0.0%
39	1.262	1.090	1.090	0.0%
40	1.278	1.090	1.090	0.0%
41	1.302	1.090	1.090	0.0%
42	1.325	1.090	1.090	0.0%
43	1.357	1.090	1.090	0.0%
44	1.397	1.090	1.090	0.0%
45	1.444	1.090	1.090	0.0%
46	1.500	1.090	1.090	0.0%
47	1.563	1.090	1.090	0.0%
48	1.635	1.090	1.090	0.0%
49	1.706	1.090	1.090	0.0%
50	1.786	1.090	1.090	0.0%
51	1.865	1.090	1.090	0.0%
52	1.952	1.090	1.090	0.0%
53	2.040	1.090	1.090	0.0%
54	2.135	1.090	1.090	0.0%
55	2.230	1.125	1.125	0.0%
56	2.333	1.125	1.125	0.0%
57	2.437	1.125	1.125	0.0%
58	2.548	1.125	1.125	0.0%
59	2.603	1.125	1.125	0.0%
60	2.714	1.125	1.125	0.0%
61	2.810	1.125	1.125	0.0%
62	2.873	1.125	1.125	0.0%
63	2.952	1.125	1.125	0.0%
64+	3.000	1.125	1.125	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

Piedmont Community Healthcare HMO, Inc., Individual

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Piedmont Community Healthcare HMO, Inc		
NAIC Number	15791		
Product(s)	HMO		
Market Segment	Individual		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-10.8%
Carrier Calculated Avg Total Rate Change	-10.8%
Carrier Calculated Avg Adult Rate Change	-10.8%
Carrier Calculated Avg Child Rate Change	-10.8%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	Piedmont Bronze 5900 37204VA0080003 Bronze		Piedmont Bronze 5700 HSA 37204VA0080005 Bronze		Piedmont Bronze 5900 37204VA0080003 Bronze	
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$5,900	\$6,000	\$5,700	\$8,300	\$5,900	\$6,000
In-Network Member Coinsurance	35%	30%	35%	30%	35%	30%
In-Network Individual OOP	\$8,700	\$8,550	\$7,000	\$8,550	\$8,700	\$8,550
In-Network PCP OV Copay	\$35	\$35	\$0	\$0	\$35	\$35
Members as of 3/1/2021	2,177		160		2,177	
Pct of Statewide Membership	57.6%		4.2%		57.6%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 6 (Lynchburg)		Area 6 (Lynchburg)		Area 6 (Lynchburg)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$398.65		\$432.40		\$398.65	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	-\$0.23	-0.1%	-\$0.25	-0.1%	-\$0.23	-0.1%
Trend	\$13.84	3.5%	\$15.01	3.5%	\$13.84	3.5%
Risk Adjustment	\$29.25	7.3%	\$31.72	7.3%	\$29.25	7.3%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$60.92	-15.3%	-\$66.07	-15.3%	-\$60.92	-15.3%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Change in Exchange Fees	\$7.59	1.9%	\$8.23	1.9%	\$7.59	1.9%
Change in Underlying Experience (excl. tren	-\$126.49	-31.7%	-\$137.19	-31.7%	-\$126.49	-31.7%
Change in Paid to Allowed Ratio	\$17.68	4.4%	\$19.17	4.4%	\$17.68	4.4%
COVID Adjustment	\$8.08	2.0%	\$8.76	2.0%	\$8.08	2.0%
Other Change 5	\$80.73	20.3%	\$50.49	11.7%	\$80.73	20.3%
Above Calculated Rate on 1/1/2022	\$368.17	-7.6%	\$362.26	-16.2%	\$368.17	-7.6%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.200	1.050	14.3%
22	1.000	1.200	1.050	14.3%
23	1.000	1.200	1.050	14.3%
24	1.000	1.200	1.050	14.3%
25	1.004	1.200	1.100	9.1%
26	1.024	1.200	1.100	9.1%
27	1.048	1.200	1.100	9.1%
28	1.087	1.200	1.100	9.1%
29	1.119	1.200	1.100	9.1%
30	1.135	1.200	1.150	4.3%
31	1.159	1.200	1.150	4.3%
32	1.183	1.200	1.150	4.3%
33	1.198	1.200	1.150	4.3%
34	1.214	1.200	1.150	4.3%
35	1.222	1.200	1.150	4.3%
36	1.230	1.200	1.150	4.3%
37	1.238	1.200	1.150	4.3%
38	1.246	1.200	1.150	4.3%
39	1.262	1.200	1.150	4.3%
40	1.278	1.200	1.200	0.0%
41	1.302	1.200	1.200	0.0%
42	1.325	1.200	1.200	0.0%
43	1.357	1.200	1.200	0.0%
44	1.397	1.200	1.200	0.0%
45	1.444	1.200	1.200	0.0%
46	1.500	1.200	1.200	0.0%
47	1.563	1.200	1.200	0.0%
48	1.635	1.200	1.200	0.0%
49	1.706	1.200	1.200	0.0%
50	1.786	1.200	1.250	-4.0%
51	1.865	1.200	1.250	-4.0%
52	1.952	1.200	1.250	-4.0%
53	2.040	1.200	1.250	-4.0%
54	2.135	1.200	1.250	-4.0%
55	2.230	1.200	1.250	-4.0%
56	2.333	1.200	1.250	-4.0%
57	2.437	1.200	1.250	-4.0%
58	2.548	1.200	1.250	-4.0%
59	2.603	1.200	1.250	-4.0%
60	2.714	1.200	1.300	-7.7%
61	2.810	1.200	1.300	-7.7%
62	2.873	1.200	1.300	-7.7%
63	2.952	1.200	1.300	-7.7%
64+	3.000	1.200	1.300	-7.7%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.000	0.000	N/A
Area 2 (Charlottesville)	1.089	1.060	2.7%
Area 3 (Danville)	0.993	1.158	-14.2%
Area 4 (Harrisonburg)	0.000	0.000	N/A
Area 5 (Bristol)	0.000	0.000	N/A
Area 6 (Lynchburg)	1.000	1.000	0.0%
Area 7 (Richmond)	0.000	0.000	N/A
Area 8 (Roanoke)	0.000	0.000	N/A
Area 9 (Tidewater)	0.000	0.000	N/A
Area 10 (Northern VA)	0.000	0.000	N/A
Area 11 (Winchester)	0.000	0.000	N/A
Area 12 (Non-MSA)	0.986	1.092	-9.7%

*Enter "N/A" if no plans are offered in the rating area

Piedmont Community Healthcare HMO, Inc., Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Piedmont Community Healthcare HMO, Inc		
NAIC Number	15791		
Product(s)	HMO, POS		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-0.8%
Carrier Calculated Avg Total Rate Change	-0.8%
Carrier Calculated Avg Adult Rate Change	-0.8%
Carrier Calculated Avg Child Rate Change	-0.8%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
Piedmont Choice POS Silver 3200/40/60 37204VA0040013 Silver			Piedmont Choice POS Gold 4000/40/60 37204VA0040025 Gold		Piedmont Silver 6500/50/75/250 HM 37204VA0090027 Silver	
Members as of 3/1/2021	67		37		57	
Pct of Statewide Membership	5.6%		3.1%		4.7%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 6 (Lynchburg)		Area 6 (Lynchburg)		Area 6 (Lynchburg)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$402.69		\$481.07		\$306.36	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$6.74	1.7%	\$8.06	1.7%	\$5.13	1.7%
Trend	\$7.89	2.0%	\$9.42	2.0%	\$6.00	2.0%
Risk Adjustment	-\$2.30	-0.6%	-\$2.75	-0.6%	-\$1.75	-0.6%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$100.76	-25.0%	-\$120.37	-25.0%	-\$76.66	-25.0%
Benefit Changes	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Change in Exchange Fees	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Change in Underlying Experience (excl. tren	-\$21.09	-5.2%	-\$25.20	-5.2%	-\$16.05	-5.2%
Change in Paid to Allowed Ratio	-\$2.37	-0.6%	-\$2.83	-0.6%	-\$1.81	-0.6%
COVID Adjustment	\$6.61	1.6%	\$7.89	1.6%	\$5.03	1.6%
Other Change 5	\$98.56	24.5%	\$93.31	19.4%	\$125.60	41.0%
Above Calculated Rate on 1/1/2022	\$395.97	-1.7%	\$448.60	-6.7%	\$351.86	14.9%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)			N/A
Area 2 (Charlottesville)		1.061	N/A
Area 3 (Danville)	0.974	1.158	-15.8%
Area 4 (Harrisonburg)			N/A
Area 5 (Bristol)			N/A
Area 6 (Lynchburg)	0.998	1.000	-0.2%
Area 7 (Richmond)			N/A
Area 8 (Roanoke)			N/A
Area 9 (Tidewater)			N/A
Area 10 (Northern VA)			N/A
Area 11 (Winchester)			N/A
Area 12 (Non-MSA)	1.028	1.092	-5.9%

*Enter "N/A" if no plans are offered in the rating area

UnitedHealthcare of the Mid- Atlantic, Inc., Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare of the Mid-Atlantic, Inc.		
NAIC Number	95025		
Product(s)	HMO, POS		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.7%
Carrier Calculated Avg Total Rate Change	5.9%
Carrier Calculated Avg Adult Rate Change	5.9%
Carrier Calculated Avg Child Rate Change	5.9%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
UHC Choice Plus Gold 2000-4 38599VA0050005 Gold	UHC Choice Gold 500-2 38599VA0070020 Gold		UHC Core Essential Silver 5500-1 38599VA0070006 Silver			
Plan Design Information	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
In-Network Individual Deductible	\$2,000	\$2,000	\$500	\$500	\$5,500	\$5,500
In-Network Member Coinsurance	100%	100%	50%	50%	70%	70%
In-Network Individual OOP	\$7,000	\$7,000	\$6,000	\$6,000	\$8,700	\$8,550
In-Network PCP OV Copay	\$30	\$30	\$50	\$50	\$0	\$0
Members as of 3/1/2021	1,245		0		34	
Pct of Statewide Membership	14.9%		0.0%		0.4%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 7 (Richmond)		Area 7 (Richmond)		Area 7 (Richmond)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$530.74		\$529.72		\$394.26	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity Trend	-\$4.47	-0.8%	-\$4.46	-0.8%	-\$3.32	-0.8%
Risk Adjustment	\$42.37	8.0%	\$42.28	8.0%	\$31.47	8.0%
HIT Removal	\$2.14	0.4%	\$2.14	0.4%	\$1.59	0.4%
Other Non-Benefit Expenses	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Benefit Changes	-\$19.64	-3.7%	-\$19.60	-3.7%	-\$14.59	-3.7%
	\$12.91	2.4%	-\$0.68	-0.1%	\$65.42	16.6%
1/1/2022 Area Factor Change	-\$10.61	-2.0%	-\$10.59	-2.0%	-\$7.89	-2.0%
1/1/2022 Rate Change	-\$12.21	-2.3%	-\$12.18	-2.3%	-\$9.07	-2.3%
COVID Adjustment	\$3.28	0.6%	\$3.27	0.6%	\$2.44	0.6%
Other Change 4		0.0%		0.0%		0.0%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$544.51	2.6%	\$529.90	0.0%	\$460.31	16.8%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000			N/A
22	1.000			N/A
23	1.000			N/A
24	1.000			N/A
25	1.004			N/A
26	1.024			N/A
27	1.048			N/A
28	1.087			N/A
29	1.119			N/A
30	1.135			N/A
31	1.159			N/A
32	1.183			N/A
33	1.198			N/A
34	1.214			N/A
35	1.222			N/A
36	1.230			N/A
37	1.238			N/A
38	1.246			N/A
39	1.262			N/A
40	1.278			N/A
41	1.302			N/A
42	1.325			N/A
43	1.357			N/A
44	1.397			N/A
45	1.444			N/A
46	1.500			N/A
47	1.563			N/A
48	1.635			N/A
49	1.706			N/A
50	1.786			N/A
51	1.865			N/A
52	1.952			N/A
53	2.040			N/A
54	2.135			N/A
55	2.230			N/A
56	2.333			N/A
57	2.437			N/A
58	2.548			N/A
59	2.603			N/A
60	2.714			N/A
61	2.810			N/A
62	2.873			N/A
63	2.952			N/A
64+	3.000			N/A

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.040	-1.9%
Area 2 (Charlottesville)	0.945	0.945	0.0%
Area 3 (Danville)	1.020	1.040	-1.9%
Area 4 (Harrisonburg)	1.020	1.040	-1.9%
Area 5 (Bristol)	1.020	1.040	-1.9%
Area 6 (Lynchburg)	1.020	1.040	-1.9%
Area 7 (Richmond)	0.997	1.017	-2.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.918	0.918	0.0%
Area 12 (Non-MSA)	0.975	0.975	0.0%

*Enter "N/A" if no plans are offered in the rating area

UnitedHealthcare Plan of the River Valley, Inc., Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare Plan of the River Valley, Inc.		
NAIC Number	95378		
Product(s)	POS, HMO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	12.6%
Carrier Calculated Avg Total Rate Change	14.8%
Carrier Calculated Avg Adult Rate Change	14.8%
Carrier Calculated Avg Child Rate Change	14.8%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
CM-Q4 89498VA0060025 Bronze			CM-R3 89498VA0050004 Bronze		CM-RP 89498VA0060022 Silver	
In-Network Individual Deductible	\$6,000	\$6,000	\$5,000	\$5,000	\$6,700	\$6,700
In-Network Member Coinsurance	0%	0%	50%	50%	50%	50%
In-Network Individual OOP	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000
In-Network PCP OV Copay	\$50	\$50	N/A	N/A	\$30	\$30
Members as of 3/1/2021	48		0		12	
Pct of Statewide Membership	2.5%		0.0%		0.6%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 5 (Bristol)		Area 5 (Bristol)		Area 5 (Bristol)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$318.73		\$319.71		\$333.45	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Trend	\$21.86	6.9%	\$21.92	6.9%	\$22.86	6.9%
Risk Adjustment	\$8.45	2.7%	\$8.47	2.7%	\$8.84	2.7%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	\$0.91	0.3%	\$0.91	0.3%	\$0.95	0.3%
Benefit Changes	\$1.83	0.6%	\$8.31	2.6%	-\$0.99	-0.3%
Benefit Resloping	-\$13.18	-4.1%	-\$13.22	-4.1%	-\$13.79	-4.1%
Model Relativity Change	\$29.43	9.2%	\$3.00	0.9%	\$54.14	16.2%
COVID Adj	\$2.37	0.7%	\$2.38	0.7%	\$2.48	0.7%
Net	-\$1.66	-0.5%	-\$9.73	-3.0%	\$2.56	0.8%
Other Change 5	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Above Calculated Rate on 1/1/2022	\$368.73	15.7%	\$341.76	6.9%	\$410.49	23.1%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000	1.000	1.000	0.0%
22	1.000	1.000	1.000	0.0%
23	1.000	1.000	1.000	0.0%
24	1.000	1.000	1.000	0.0%
25	1.004	1.000	1.000	0.0%
26	1.024	1.000	1.000	0.0%
27	1.048	1.000	1.000	0.0%
28	1.087	1.000	1.000	0.0%
29	1.119	1.000	1.000	0.0%
30	1.135	1.000	1.000	0.0%
31	1.159	1.000	1.000	0.0%
32	1.183	1.000	1.000	0.0%
33	1.198	1.000	1.000	0.0%
34	1.214	1.000	1.000	0.0%
35	1.222	1.000	1.000	0.0%
36	1.230	1.000	1.000	0.0%
37	1.238	1.000	1.000	0.0%
38	1.246	1.000	1.000	0.0%
39	1.262	1.000	1.000	0.0%
40	1.278	1.000	1.000	0.0%
41	1.302	1.000	1.000	0.0%
42	1.325	1.000	1.000	0.0%
43	1.357	1.000	1.000	0.0%
44	1.397	1.000	1.000	0.0%
45	1.444	1.000	1.000	0.0%
46	1.500	1.000	1.000	0.0%
47	1.563	1.000	1.000	0.0%
48	1.635	1.000	1.000	0.0%
49	1.706	1.000	1.000	0.0%
50	1.786	1.000	1.000	0.0%
51	1.865	1.000	1.000	0.0%
52	1.952	1.000	1.000	0.0%
53	2.040	1.000	1.000	0.0%
54	2.135	1.000	1.000	0.0%
55	2.230	1.000	1.000	0.0%
56	2.333	1.000	1.000	0.0%
57	2.437	1.000	1.000	0.0%
58	2.548	1.000	1.000	0.0%
59	2.603	1.000	1.000	0.0%
60	2.714	1.000	1.000	0.0%
61	2.810	1.000	1.000	0.0%
62	2.873	1.000	1.000	0.0%
63	2.952	1.000	1.000	0.0%
64+	3.000	1.000	1.000	0.0%

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.868	0.868	0.0%
Area 2 (Charlottesville)	0.868	0.868	0.0%
Area 3 (Danville)	0.868	0.868	0.0%
Area 4 (Harrisonburg)	0.868	0.868	0.0%
Area 5 (Bristol)	0.790	0.790	0.0%
Area 6 (Lynchburg)	0.868	0.868	0.0%
Area 7 (Richmond)	0.868	0.868	0.0%
Area 8 (Roanoke)	0.868	0.868	0.0%
Area 9 (Tidewater)	0.868	0.868	0.0%
Area 10 (Northern VA)	0.868	0.868	0.0%
Area 11 (Winchester)	0.868	0.868	0.0%
Area 12 (Non-MSA)	0.868	0.868	0.0%

*Enter "N/A" if no plans are offered in the rating area

UnitedHealthcare Insurance Company, Small Group

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare Insurance Company		
NAIC Number	79413		
Product(s)	EPO, PPO		
Market Segment	Small Group		
Rate Effective Date	1/1/2022		

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-1.9%
Carrier Calculated Avg Total Rate Change	2.8%
Carrier Calculated Avg Adult Rate Change	2.8%
Carrier Calculated Avg Child Rate Change	2.8%

Table 14. Plan Specific Rate Change Information

Plan Name HIOS Plan ID Metallic Tier	Most Popular Plan		Min Rate Change Plan		Max Rate Change Plan	
	2022 Design	2021 Design	2022 Design	2021 Design	2022 Design	2021 Design
UHC Choice Plus Gold 750 25978VA0080010 Gold			UHC Choice Gold 2020 25978VA0070012 Gold		UHC Choice HSA Silver 4000 25978VA0070004 Silver	
Plan Design Information						
In-Network Individual Deductible	\$750	\$750	\$2,020	\$2,020	\$4,000	\$4,000
In-Network Member Coinsurance	80%	80%	80%	80%	100%	100%
In-Network Individual OOP	\$8,550	\$8,550	\$4,040	\$4,040	\$6,700	\$6,700
In-Network PCP OV Copay	\$30	\$30	\$20	\$20	\$25	\$25
Members as of 3/1/2021	6,633		0		15	
Pct of Statewide Membership	12.8%		0.0%		0.0%	
Age Used in Comparison	40		40		40	
Rating Area Used in Comparison	Area 10 (Northern VA)		Area 10 (Northern VA)		Area 10 (Northern VA)	
	PMPM \$	% Change	PMPM \$	% Change	PMPM \$	% Change
Rate on 1/1/2021	\$496.13		\$495.54		\$402.69	
Individual Mandate	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Morbidity	-\$4.18	-0.8%	-\$4.17	-0.8%	-\$3.39	-0.8%
Trend	\$39.60	8.0%	\$39.56	8.0%	\$32.14	8.0%
Risk Adjustment	\$2.00	0.4%	\$2.00	0.4%	\$1.63	0.4%
HIT Removal	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Other Non-Benefit Expenses	-\$18.36	-3.7%	-\$18.34	-3.7%	-\$14.90	-3.7%
Benefit Changes	\$14.63	2.9%	-\$4.47	-0.9%	\$34.87	8.7%
4/1/2021 Area Factor Change	-\$4.96	-1.0%	-\$4.96	-1.0%	-\$4.03	-1.0%
10/1/2021 Rate Change	-\$14.88	-3.0%	-\$14.87	-3.0%	-\$12.08	-3.0%
1/1/2022 Rate Change	-\$11.41	-2.3%	-\$11.40	-2.3%	-\$9.26	-2.3%
COVID Adjustment	\$3.06	0.6%	\$3.06	0.6%	\$2.49	0.6%
Other Change 5		0.0%		0.0%		0.0%
Above Calculated Rate on 1/1/2022	\$501.64	1.1%	\$481.96	-2.7%	\$430.16	6.8%

*Rates are for a non-tobacco user

Table 15. Age and Tobacco Factors

Age Band	Age Factor	Proposed Tobacco Factor	Current Tobacco Factor	Factor Change
0-14	0.765			
15	0.833			
16	0.859			
17	0.885			
18	0.913	1.000	1.000	0.0%
19	0.941	1.000	1.000	0.0%
20	0.970	1.000	1.000	0.0%
21	1.000			N/A
22	1.000			N/A
23	1.000			N/A
24	1.000			N/A
25	1.004			N/A
26	1.024			N/A
27	1.048			N/A
28	1.087			N/A
29	1.119			N/A
30	1.135			N/A
31	1.159			N/A
32	1.183			N/A
33	1.198			N/A
34	1.214			N/A
35	1.222			N/A
36	1.230			N/A
37	1.238			N/A
38	1.246			N/A
39	1.262			N/A
40	1.278			N/A
41	1.302			N/A
42	1.325			N/A
43	1.357			N/A
44	1.397			N/A
45	1.444			N/A
46	1.500			N/A
47	1.563			N/A
48	1.635			N/A
49	1.706			N/A
50	1.786			N/A
51	1.865			N/A
52	1.952			N/A
53	2.040			N/A
54	2.135			N/A
55	2.230			N/A
56	2.333			N/A
57	2.437			N/A
58	2.548			N/A
59	2.603			N/A
60	2.714			N/A
61	2.810			N/A
62	2.873			N/A
63	2.952			N/A
64+	3.000			N/A

*VA follows the federal default age curve.

Table 16. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.040	-1.9%
Area 2 (Charlottesville)	0.945	0.945	0.0%
Area 3 (Danville)	1.020	1.040	-1.9%
Area 4 (Harrisonburg)	1.020	1.040	-1.9%
Area 5 (Bristol)	1.020	1.040	-1.9%
Area 6 (Lynchburg)	1.020	1.040	-1.9%
Area 7 (Richmond)	0.997	1.017	-2.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.918	0.918	0.0%
Area 12 (Non-MSA)	0.975	0.975	0.0%

*Enter "N/A" if no plans are offered in the rating area