

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y
1	Unified Rate Review v4.2																						
2																							
3	Company Legal Name:	UHIC			State:	CA																	
4	HIOS Issuer ID:	95677			Market:	Small Group																	
5	Effective Date of Rate Change(s):	1/1/2018																					
6																							
7																							
8	Market Level Calculations (Same for all Plans)																						
9																							
10																							
11	Section I: Experience period data																						
12	Experience Period:	1/1/2016		to	12/31/2016																		
13		<u>Experience Period</u>																					
14		<u>Aggregate Amount</u>	<u>PMPM</u>	<u>% of Prem</u>																			
15	Premiums (net of MLR Rebate) in Experience Period:	\$404,753,194	\$474.91	100.00%																			
16	Incurred Claims in Experience Period	\$296,343,620	347.71	73.22%																			
17	Allowed Claims:	\$374,941,958	439.93	92.63%																			
18	Index Rate of Experience Period		\$432.02																				
19	Experience Period Member Months	852,271																					
20	Section II: Allowed Claims, PMPM basis																						
21		<u>Experience Period</u>		<u>Projection Period:</u>	1/1/2018	to	12/31/2018	<u>Mid-point to Mid-point, Experience to Projection:</u>	24 months														
22		<u>on Actual Experience Allowed</u>		<u>Adj't. from Experience to</u>	<u>Projection Period</u>	<u>Annualized Trend</u>	<u>Factors</u>	<u>Projections, before credibility Adjustment</u>	<u>Credibility Manual</u>														
23	<u>Benefit Category</u>	<u>Utilization Description</u>	<u>Utilization per 1,000</u>	<u>Average Cost/Service</u>	<u>PMPM</u>	<u>Pop'l risk</u>		<u>Utilization per 1,000</u>	<u>Average Cost/Service</u>	<u>PMPM</u>	<u>Utilization per 1,000</u>	<u>Average Cost/Service</u>	<u>PMPM</u>										
24	Inpatient Hospital	Days	137.97	\$8,984.03	\$103.29	1.000	1.035 1.036 1.024	144.67	\$9,980.01	\$120.32	0.00	\$0.00	\$0.00										
25	Outpatient Hospital	Services	5,256.12	331.57	145.23	1.000	1.035 1.036 1.024	5,511.44	368.33	169.17	0.00	0.00	0.00										
26	Professional	Visits	5,702.30	238.30	113.24	1.000	1.035 1.036 1.024	5,979.29	264.72	131.90	0.00	0.00	0.00										
27	Other Medical	Services	500.00	45.98	1.92	1.000	1.035 1.036 1.024	524.29	51.07	2.23	0.00	0.00	0.00										
28	Capitation	Benefit Period	12,000.00	16.24	16.24	1.000	1.035 1.036 1.024	12,582.91	18.04	18.92	0.00	0.00	0.00										
29	Prescription Drug	Prescriptions	7,287.58	98.82	60.01	1.000	1.035 1.036 1.024	7,641.59	109.78	69.91	0.00	0.00	0.00										
30	Total				\$439.93					\$512.44			\$0.00										
31											<u>After Credibility</u>	<u>Projected Period Totals</u>											
32	Section III: Projected Experience:					Projected Allowed Claims PMPM (w/applied credibility if applicable)				100.00%	0.00%	\$512.44	\$436,740,850										
33						Paid to Allowed Average Factor in Projection Period						0.740											
34						Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM						\$379.10	\$323,093,457										
35						Projected Risk Adjustments PMPM						1.79	1,525,565										
36						Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM						\$377.31	\$321,567,891										
37						Projected ACA reinsurance recoveries, net of rein prem, PMPM						0.00	0										
38						Projected Incurred Claims						\$377.31	\$321,567,891										
39						Administrative Expense Load						16.30%	80.07	68,240,550									
40						Profit & Risk Load						2.40%	11.79	10,047,688									
41						Taxes & Fees						4.49%	22.06	18,797,550									
42						Single Risk Pool Gross Premium Avg. Rate, PMPM							\$491.22	\$418,653,680									
43						Index Rate for Projection Period							\$502.19										
44						% Increase over Experience Period							3.43%										
45						% Increase, annualized:							1.70%										
46						Projected Member Months								852,271									
47																							
48																							
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																						
50																							

0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$327,268	\$6,296,437	\$259,543	\$1,753,410	\$829,638	\$10,472	\$1,426,833	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$628,885	\$16,532,837	\$1,153,557	\$7,915,778	\$1,811,114	\$36,980	\$3,427,198	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$4,866.75	-\$117,112.50	-\$3,892.50	-\$44,640.00	-\$17,419.50	-\$297.00	-\$31,497.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-\$425.49	-\$9,955.02	-\$256.75	-\$4,394.81	-\$1,233.11	-\$26.75	-\$2,516.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$290.75	\$317.63	\$666.80	\$398.98	\$233.93	\$280.15	\$244.82	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$442.05	\$438.60	\$816.82	\$487.36	\$341.09	\$359.48	\$346.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$442.05	\$438.60	\$816.82	\$487.36	\$341.09	\$359.48	\$346.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

95677CA0010002	95677CA0010003	95677CA0010005	95677CA0010008	95677CA0010010	95677CA0010012	95677CA0010013	95677CA0050001	95677CA0070023	95677CA0070025	95677CA0070024	95677CA0070027	95677CA0070030	95677CA0070031	95677CA0070035	95677CA0070036	95677CA0070037	95677CA0070022	95677CA0070032
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$807.47	\$615.71	\$358.97	\$342.91	\$553.77	\$636.42	\$499.49	\$469.44	\$455.21	\$444.18	\$414.61	\$421.80
-	-	-	-	-	-	-	12	12	12	862	12	702	884	12	12	12	12	1,649
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,690	\$7,389	\$4,308	\$295,586	\$6,645	\$446,765	\$441,553	\$5,633	\$5,463	\$5,330	\$4,975	\$695,548
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,973	\$7,005	\$5,973	\$418,618	\$7,005	\$409,782	\$464,934	\$6,311	\$6,311	\$6,311	\$5,973	\$820,834
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%	98.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$1,470	\$1,329	\$2,664	\$191,566	\$1,900	\$66,603	\$125,759	\$1,984	\$2,115	\$2,217	\$2,152	\$286,554
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,443	\$5,675	\$3,309	\$227,052	\$5,104	\$343,179	\$339,175	\$4,327	\$4,196	\$4,094	\$3,822	\$534,280
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21	\$21	\$21	\$1,543	\$21	\$1,257	\$1,582	\$21	\$21	\$21	\$21	\$2,952

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$620.25	\$472.96	\$275.74	\$263.40	\$425.37	\$488.86	\$383.68	\$360.60	\$349.67	\$341.19	\$318.48	\$324.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$497.78	\$583.73	\$497.78	\$485.64	\$583.73	\$583.73	\$525.94	\$525.94	\$525.94	\$525.94	\$497.78	\$497.78
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$487.82	\$572.06	\$487.82	\$475.92	\$572.06	\$572.06	\$515.42	\$515.42	\$515.42	\$515.42	\$487.82	\$487.82

