

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

Company	Oxford Health Insurance Inc
NAIC Code:	78026
SERFF Tracking #:	UHLC-132366075
Market Segment:	Small Group

- 1 Please complete the Numerical Summary below as well as the Narrative Summary (a separate attachment) for each market segment for which a rate filing is being submitted.
- 2 The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment (This should be included in the provided blank template "2021 Exhibit 13b - Narrative Summary.docx")
- 3 The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4 The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5 These Summaries (with the exception of the Rate Indication Calculation Section) will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6 The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7 A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 8 Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9 Links should be provided on key pages of the company's website so that the information may be easily located.
- 10 Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11 Rate Change Adjustment calculations between Year 2020 and 2021 should be based on the DFS Membership Survey data as of 3/31/2020.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2020 and 2021 Premium Rates:

- 1 Weighted Average Monthly Base Premium Rates are as calculated in Row 32 of the appropriate columns in Exhibit 13c (Columns L-P for 2020 and Columns U-Y for 2021)
- 2 Premium Rates for 2021 should be Consistent with the Premium Rates reflected in Exhibit 23.

	Average Individual Rate Platinum	Average Individual Rate Gold	Average Individual Rate Silver	Average Individual Rate Bronze	Average Individual Rate Catastrophic
2020 Weighted Average Base Premium Rates	\$ 1,242.15	\$ 955.26	\$ 765.91	\$ 640.78	
2021 Weighted Average Base Premium Rates	\$ 1,405.92	\$ 1,080.44	\$ 874.49	\$ 747.66	

B. Weighted Average Annual Percentage Requested Adjustments:

	2020 to 2021	2020 Weighted Average PMPM Rate All - Metals	2021 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	13.62978%	\$ 765.20	\$ 869.50

From Cells Q-74 and Z-74 of Exhibit 13c

C. Weighted Average Annual Percentage Adjustments for each of the Past Two Years [If Applicable]*:

	2018 to 2019	2019 to 2020
Average Rate Adjustment Requested	8.28073%	15.94187%
Average Rate Adjustment Approved	3.00000%	9.62366%

D. Average Medical Loss Ratios [MLR] for All Policies Impacted [Ratios of Incurred Claims to Earned Premiums] [If Applicable]*:

	2017	2018	2019
MLR	79.6%	81.4%	85.7%

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 19 for 2019-2021 and Comparable Exhibits for 2019] [If Applicable]*:

	2019	2020	2021
Annual Claim Trend Rates	9.4%	8.2%	9.1%
Expense Ratios	13.0%	15.5%	12.6%
Pre Tax Profit Ratios	5.0%	2.5%	2.0%

* If no products were offered in a particular year, indicate "N/A" in the applicable box.