

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

Company	Oxford Health Insurance Inc
NAIC Code:	78026
SERFF Tracking #:	UHL-C-134938141
Market Segment:	Small Group

- 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.
- 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 "2027 Exhibit 13b - Narrative Summary.docx")
- 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.
- The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 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.
- The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 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.
- Links should be provided on key pages of the company's website so that the information may be easily located.
- 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.
- Rate Change Adjustment calculations between Year 2026 and 2027 should be based on the DFS Membership Survey data as of 3/31/2026.
- This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2026 and 2027 Premium Rates:

- Weighted Average Monthly Base Premium Rates are as calculated in Row 32 of the appropriate columns in Exhibit 13c (Columns L-P for 2026 and Columns U-Y for 2027)
- Premium Rates for 2027 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
2026 Weighted Average Base Premium Rates	\$1,738.39	\$1,420.62	\$1,191.95	\$1,075.24	
2027 Weighted Average Base Premium Rates	\$2,263.32	\$1,863.86	\$1,595.89		

B. Weighted Average Annual Percentage Requested Adjustments:

	2026 to 2027	2026 Weighted Average PMPM Rate All - Metals	2027 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	34.52687%	\$965.48	\$1,298.83

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]*:

	2024 to 2025	2025 to 2026
Average Rate Adjustment Requested	18.16882%	28.76530%
Average Rate Adjustment Approved	5.34499%	11.79112%

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

	2023	2024	2025	Projected 2026	Projected 2027
MLR	79.3%	85.8%	91.9%	97.5%	84.6%

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2021-2023 and Comparable Exhibits for 2021] [If Applicable]*:

	2025	2026	2027
Annual Claim Trend Rates	11.4%	8.5%	11.0%
Expense Ratios	12.7%	12.9%	12.5%
Pre Tax Profit Ratios	-4.6%	5.1%	5.5%

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

RATE INDICATION CALCULATION - THIS SECTION WILL NOT BE MADE AVAILABLE TO THE PUBLIC ON OUR WEBSITE

Premium and Loss Information			
1	Annualized Trend	11.0243%	Annualized Trend assumptions used in proposed 2027 rates.
2	2025 Earned Premium*	\$ 4,212,170,852	From Exhibit 18, Line 10
3	2025 Member Months*	4,089,317	From Exhibit 18, Line 10B
4	2025 Earned Premium at 2026 Rate levels*	\$ 3,948,134,189	This should be a recalculation of Line 2 assuming enrollees purchased 2025 (or 2024 and 2025 for SG) policies at 2026 (standardized) premium levels.
5	Adjusted Incurred Claims*	\$ 4,350,150,434	A proxy for this value is calculated in Exhibit 18, Line 48a
6	Loss Ratio	110.18%	
Elements of the Permissible Loss Ratio			
Expenses that vary with Premium**			
7	Commissions	3.00%	As a % of 2027 Premium
8	Other Acquisition Costs	1.04%	As a % of 2027 Premium
9	Administrative costs	5.58%	As a % of 2027 Premium
10	Taxes	2.84%	As a % of 2027 Premium
11	Profit/Contribution to surplus margins	5.54%	As a % of 2027 Premium
12	Other 1 (specify)		As a % of 2027 Premium

13	Other 2 (specify)		As a % of 2027 Premium
14	Other 3 (specify)		As a % of 2027 Premium
15	Other 4 (specify)		As a % of 2027 Premium
16	Total Variable Expense %	18.00%	
	Fixed Expenses***		
17	2027 Risk Adjustment User Fee		On a PMPM Basis
18	2027 PCORI Fee		On a PMPM Basis
19	Other 1 (Specify) \$	1.53	On a PMPM Basis
20	Other 2 (Specify)		On a PMPM Basis
21	Other 3 (Specify)		On a PMPM Basis
22	Total PMPM Fixed Expenses \$	1.53	
23	Loss and Fixed Expense Ratio	110.34%	
24	Permissible Loss Ratio (Unrestricted)	82.00%	
25	Final Permissible Loss Ratio	82.00%	
26	Indicated Rate Change	34.56%	

* These values should be adjusted as necessary in order to accurately reflect the risk pool the Company is expected to have in 2027. These values should also be consistent with the values in Exhibits 17 and 18.
See the instructions for Exhibits 17 and 18 for additional details.

**All expenses in this Section must be expressed as a percentage of Expected Earned Premiums.

***All Expenses in this Section must be expressed as a PMPM amount.