

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>Annualized Trend</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	\$0.00								
31																							
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

