

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	<b>Unified Rate Review v5.3</b>										To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.									
2											To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.									
3	Company Legal Name:	Humana Health Plan										State:	KY	To validate, select the Validate button or Ctrl + Shift + I.						
4	HIOS Issuer ID:	15411										Market:	Small Group	To finalize, select the Finalize button or Ctrl + Shift + F.						
5	Effective Date of Rate Change(s):	1/1/2022																		
6																				
7																				
8	<b>Market Level Calculations (Same for all Plans)</b>																			
9																				
10																				
11	<b>Section I: Experience Period Data</b>																			
12	Experience Period:	1/1/2020			to	12/31/2020														
13					Total				PMPM											
14	Allowed Claims				\$84,706,953.69				\$613.77											
15	Reinsurance				\$0.00				\$0.00											
16	Incurred Claims in Experience Period				\$70,413,470.88				\$510.21											
17	Risk Adjustment				\$617,053.56				\$4.47											
18	Experience Period Premium				\$82,001,328.26				\$594.17											
19	Experience Period Member Months				138,010															
20																				
21	<b>Section II: Projections</b>																			
22			Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims									
23	Benefit Category	Experience Period Index Rate PMPM	Cost		Utilization		Cost		Utilization		PMPM									
24	Inpatient Hospital	\$92.36	1.059	0.969	1.059	1.006	\$100.97													
25	Outpatient Hospital	\$171.13	1.015	1.023	1.045	1.008	\$187.17													
26	Professional	\$106.06	1.018	1.018	1.018	1.032	\$115.47													
27	Other Medical	\$16.39	1.130	0.984	1.108	0.992	\$20.03													
28	Capitation	\$31.07	1.111	1.000	1.058	1.000	\$36.52													
29	Prescription Drug	\$196.76	1.087	1.006	1.076	1.006	\$232.90													
30	Total	\$613.77					\$693.07													
31																				
32	Morbidity Adjustment				1.030															
33	Demographic Shift				1.004															
34	Plan Design Changes				0.999															
35	Other				1.021															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022			\$731.04															
37																				
38	Manual EHB Allowed Claims PMPM				\$0.00															
39	Applied Credibility %				100.00%															
40																				
41	<b>Projected Period Totals</b>																			
42	Projected Index Rate for	1/1/2022			\$731.04	\$59,382,379.20														
43	Reinsurance				\$0.00	\$0.00														
44	Risk Adjustment Payment/Charge				\$10.90	\$885,407.00														
45	Exchange User Fees				0.00%	\$0.00														
46	Market Adjusted Index Rate				\$720.14	\$58,496,972.20														
47																				
48	Projected Member Months				81,230															
49																				
50	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> This information has not been publically 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.																			
51																				



























KY NPOS Southern																													
15411KY134																													
EHDHP	EHDHP	EHDHP	Simplicity	Simplicity	Copay	Copay	Copay	Copay	Copay	Copay	Canopy	Canopy	Canopy	Canopy	EHDHP	EHDHP	EHDHP	Simplicity	Simplicity	Simplicity	Simplicity	Simplicity	Copay	Copay	Copay	Copay	Copay	Copay	
Y1340334	Y1340335	Y1340336	Y1340342	Y1340343	Y1340344	Y1340345	Y1340346	Y1340347	Y1340352	Y1340348	Y1340353	Y1340354	Y1340355	Y1340356	Y1340349	Y1340350	Y1340351	Y1340357	Y1340358	Y1340359	Y1340360	Y1340361	Y1340362	Y1340363	Y1340364	Y1340365	Y1340366	Y1340367	Y1340368
Silver	Bronze	Bronze	Gold	Gold	Gold	Gold	Silver	Gold	Silver	Gold	Silver	Gold	Silver	Silver	Silver	Bronze	Bronze	Platinum	Gold	Gold	Gold	Gold	Platinum	Gold	Gold	Gold	Gold	Silver	Gold
0.687	0.646	0.650	0.802	0.783	0.797	0.790	0.711	0.765	0.691	0.689	0.794	0.711	0.709	0.694	0.687	0.646	0.650	0.866	0.815	0.814	0.809	0.791	0.866	0.807	0.800	0.798	0.798	0.806	
Renewing	Terminate	Renewing	Terminate	Renewing	Renewing	Renewing	Terminate	Terminate	Renewing	Renewing	Renewing	Renewing	Terminate	Renewing	Renewing	Terminate	Renewing	Terminate	Renewing	Renewing	Renewing	Terminate	Terminate	Renewing	Terminate	Terminate	Renewing	Terminate	Renewing
POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	
12.29%	0.00%	12.66%	0.00%	14.23%	13.98%	14.09%	0.00%	0.00%	15.06%	15.19%	14.42%	15.15%	0.00%	15.50%	12.11%	0.00%	12.61%	0.00%	13.77%	13.82%	13.79%	0.00%	0.00%	13.80%	0.00%	0.00%	14.18%	0.00%	13.89%

14.04%

\$185,695	\$0	\$6,189	\$243,907	\$724,285	\$763,041	\$333,173	\$0	\$71,066	#####	\$20,762	\$162,806	\$330,182	\$492,544	\$172,435	\$86,631	\$278,717	\$9,136	\$246,770	\$146,771	\$260,603	\$108,376	\$207,319	\$468,146	\$51,115	\$44,292	\$7,884	\$48,715	\$0	\$224,121	
\$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
\$7,903	\$0	\$4,159	\$54,290	\$99,720	\$160,910	\$67,471	\$0	\$22,703	\$361,738	\$13,804	\$62,420	\$69,906	\$117,152	\$73,892	\$39,485	\$15,153	\$8,361	\$25,617	\$17,424	\$24,012	\$23,114	\$17,047	\$18,806	\$10,883	\$10,969	\$4,079	\$1,222	\$0	\$7,059	
\$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
\$177,792	\$0	\$2,030	\$189,617	\$624,565	\$602,130	\$265,702	\$0	\$48,363	#####	\$6,958	\$100,387	\$260,276	\$375,392	\$98,544	\$47,147	\$263,564	\$775	\$221,153	\$129,347	\$236,590	\$85,262	\$190,272	\$449,340	\$40,232	\$33,323	\$3,805	\$47,494	\$0	\$217,062	
\$58	\$0	\$98	\$2,906	\$5,611	\$7,963	\$2,938	\$0	\$657	\$11,129	\$917	\$2,794	\$3,358	\$2,481	\$2,687	\$1,323	\$367	\$621	\$1,453	\$1,100	\$715	\$1,395	\$112	\$1,641	\$617	\$505	\$76	\$58	\$0	\$478	
\$9,687	\$0	\$14,711	\$332,337	\$654,636	#####	\$333,078	\$0	\$102,185	#####	\$88,818	\$385,854	\$350,789	\$331,462	\$357,960	\$151,940	\$45,185	\$63,261	\$246,675	\$133,615	\$118,870	\$196,729	\$19,101	\$278,559	\$123,723	\$84,910	\$9,570	\$17,244	\$0	\$76,538	
13	0	22	650	1,781	1,781	657	0	147	2,489	205	625	751	555	601	296	82	139	325	246	160	312	25	367	138	113	17	13	0	107	
1	0	6	31	259	288	194	0	6	334	30	84	122	22	89	17	0	15	0	66	14	17	5	35	26	24	1	3	0	16	
\$867.51	\$0.00	\$641.03	\$521.28	\$608.83	\$712.17	\$593.43	\$0.00	\$951.57	\$650.70	\$585.01	\$705.92	\$525.56	\$650.94	\$584.96	\$762.07	\$0.00	\$490.76	\$0.00	\$647.12	\$783.23	\$720.53	\$764.05	\$972.77	\$789.89	\$677.07	\$618.61	\$980.74	\$0.00	\$689.25	
1824.37%	#DIV/0!	13.71%	56.56%	94.60%	51.43%	79.07%	#DIV/0!	47.03%	143.70%	7.75%	25.83%	73.49%	112.41%	27.32%	30.76%	578.60%	1.21%	89.13%	96.02%	197.84%	43.03%	990.33%	160.36%	32.36%	39.01%	39.45%	274.49%	#DIV/0!	281.84%	

#####	#DIV/0!	\$281.32	\$375.24	\$577.12	\$428.43	\$507.11	#DIV/0!	\$483.44	\$932.47	\$101.28	\$260.49	\$439.66	\$887.47	\$286.91	\$292.67	\$3,398.99	\$65.73	\$759.29	\$596.63	\$1,628.77	\$347.36	\$8,292.76	\$1,275.60	\$370.40	\$391.96	\$463.75	\$3,747.34	#DIV/0!	\$2,094.59	
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$607.94	#DIV/0!	\$189.04	\$83.52	\$79.46	\$90.35	\$102.70	#DIV/0!	\$154.44	\$145.33	\$67.34	\$99.87	\$93.08	\$211.09	\$122.95	\$133.39	\$184.79	\$60.15	\$78.82	\$70.83	\$150.08	\$74.08	\$681.90	\$51.24	\$78.86	\$97.07	\$239.92	\$93.98	#DIV/0!	\$65.97	
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
#####	#DIV/0!	\$92.29	\$291.72	\$497.66	\$338.09	\$404.42	#DIV/0!	\$329.00	\$787.14	\$33.94	\$160.62	\$346.57	\$676.38	\$163.97	\$159.28	\$3,214.20	\$5.57	\$680.47	\$525.80	\$1,478.69	\$273.28	\$7,610.87	\$1,224.36	\$291.54	\$294.89	\$223.83	\$3,653.36	#DIV/0!	\$2,028.61	
\$4.47	#DIV/0!	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	#DIV/0!	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	\$4.47	#DIV/0!	\$4.47
\$745.17	#DIV/0!	\$668.67	\$511.29	\$521.62	\$652.85	\$506.97	#DIV/0!	\$695.13	\$543.30	\$433.26	\$617.37	\$467.10	\$597.23	\$595.61	\$513.31	\$551.04	\$455.12	\$759.00	\$543.15	\$742.94	\$630.54	\$764.05	\$759.02	\$896.54	\$751.42	\$562.92	\$1,326.50	#DIV/0!	\$715.31	

0.7646	0.0000	0.6873	0.0000	0.8010	0.8843	0.8706	0.0000	0.0000	0.7668	0.7636	0.8500	0.7563	0.0000	0.7308	0.7646	0.0000	0.6873	0.0000	0.8632	0.8513	0.8373	0.0000	0.0000	0.9056	0.0000	0.0000	0.8670	0.0000	0.9114
0.9611	0.0000	0.9611	0.0000	1.0042	1.0042	1.0042	0.0000	0.0000	1.0042	1.0042	1.0042	1.0042	0.0000	1.0042	1.0042	0.0000	1.0042	0.0000	0.9611	0.9611	0.9611	0.0000	0.0000	0.9611	0.0000	0.9611	0.0000	0.9611	0.9611
1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000

14.24%	0.00%	14.24%	0.00%	14.24%	14.24%	14.24%	0.00%	0.00%	14.24%	14.24%	14.24%	14.24%	0.00%	14.24%	14.24%	0.00%	14.24%	0.00%	14.24%	14.24%	14.24%	0.00%	0.00%	14.24%	0.00%	0.00%	14.24%	0.00%	14.24%
2.39%	0.00%	2.39%	0.00%	2.39%	2.39%	2.39%	0.00%	0.00%	2.39%	2.39%	2.39%	2.39%	0.00%	2.39%	2.39%	0.00%	2.39%	0.00%	2.39%	2.39%	2.39%	0.00%	0.00%	2.39%	0.00%	0.00%	2.39%	0.00%	2.39%
4.03%	0.00%	4.03%	0.00%	4.03%	4.03%	4.03%	0.00%	0.00%	4.03%	4.03%	4.03%	4.03%	0.00%	4.03%	4.03%	0.00%	4.03%	0.00%	4.03%	4.03%	4.03%	0.00%	0.00%	4.03%	0.00%	0.00%	4.03%	0.00%	4.03%
1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000
\$667.00	\$0.00	\$599.57	\$0.00	\$730.09	\$806.02	\$793.53	\$0.00	\$0.00	\$698.92	\$696.00	\$774.75	\$689.35	\$0.00	\$666.11	\$696.91	\$0.00	\$626.46	\$0.00	\$753.02	\$742.64	\$730.42	\$0.00	\$0.00	\$790.00	\$0.00	\$0.00	\$756.33	\$0.00	\$795.06





















## Rating Area Data Collection

*Specify the total number of Rating  
Select only the Rating Areas you are  
To validate, select the Validate button  
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	1.0587
Rating Area 2	1.1250
Rating Area 3	0.9193
Rating Area 4	1.0842
Rating Area 5	0.9334
Rating Area 6	1.1478
Rating Area 7	1.2131
Rating Area 8	1.0985



*g Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + I  
are offering plans within and add a factor for each are  
utton or Ctrl + Shift +  
ton or Ctrl + Shift + I*