

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v5.3										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:	Anthem Health Plans of Kentucky, Inc.										State:	KY	To validate, select the Validate button or Ctrl + Shift + I.						
4	HIOS Issuer ID:	36239										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	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period:	1/1/2020			to	12/31/2020														
13					Total				PMPM											
14	Allowed Claims				\$196,130,017.85				\$481.91											
15	Reinsurance				\$0.00				\$0.00											
16	Incurred Claims in Experience Period				\$156,305,576.83				\$384.06											
17	Risk Adjustment				\$3,243,806.94				\$7.97											
18	Experience Period Premium				\$223,384,753.80				\$548.88											
19	Experience Period Member Months				406,986															
20																				
21	Section II: Projections																			
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	\$89.73	1.030	1.048	1.031	1.048	1.031	1.048	1.048	\$104.65										
25	Outpatient Hospital	\$152.50	1.030	1.048	1.031	1.048	1.031	1.048	1.048	\$177.86										
26	Professional	\$104.90	1.030	1.048	1.031	1.048	1.031	1.048	1.048	\$122.35										
27	Other Medical	\$7.93	1.030	1.048	1.031	1.048	1.031	1.048	1.048	\$9.25										
28	Capitation	\$0.00	1.001	1.001	1.001	1.002	1.002	1.002	1.002	\$0.00										
29	Prescription Drug	\$126.63	1.032	1.069	1.033	1.069	1.033	1.069	1.069	\$154.27										
30	Total	\$481.69								\$568.38										
31																				
32	Morbidity Adjustment				1.080															
33	Demographic Shift				0.984															
34	Plan Design Changes				1.000															
35	Other				1.253															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022			\$756.85															
37																				
38	Manual EHB Allowed Claims PMPM				\$0.00															
39	Applied Credibility %				100.00%															
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2022			\$756.85				\$113,871,866.75											
43	Reinsurance				\$0.00				\$0.00											
44	Risk Adjustment Payment/Charge				\$27.84				\$4,188,667.20											
45	Exchange User Fees				0.00%				\$0.00											
46	Market Adjusted Index Rate				\$729.01				\$109,683,199.55											
47																				
48	Projected Member Months				150,455															
49																				
50	Information Not Releasable to the Public Unless Authorized by Law: 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																				

Product-Plan Data Collection

Company Legal Name: **Anthem Health Plans of Kentucky, Inc.**
 HIOS Issuer ID: **36239**
 Effective Date of Rate Change(s): **1/1/2022**

State: **KY**
 Market: **Small Group**

To add a product to
 To add a plan to Wc
 To validate, select t
 To finalize, select th
 To remove a produc
 To remove a plan, n

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Terminated Product	PPO On Exchange											
1.2 Product ID	36239KY047	36239KY098											
1.3 Plan Name	2020 Experience												
1.4 Plan ID (Standard Component ID)	36239KY0470137	36239KY0980052	36239KY0980053	36239KY0980054	36239KY0980051	36239KY0980046	36239KY0980047	36239KY0980048	36239KY0980049	36239KY0980050	36239KY0980045	36239KY0990238	
1.5 Metal	Not Applicable	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Bronze
1.6 AV Metal Value	0.000	0.660	0.712	0.679	0.712	0.816	0.800	0.807	0.794	0.760	0.817	0.611	
1.7 Plan Category	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No
1.10 Effective Date of Proposed Rates	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
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	-5.48%	11.23%	2.73%	8.93%	4.59%	2.45%	3.20%	3.95%	5.43%	3.90%	-7.63%	
1.12 Product Rate Increase %	0.00%	4.29%											
1.13 Submission Level Rate Increase %													

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	36239KY0470137	36239KY0980052	36239KY0980053	36239KY0980054	36239KY0980051	36239KY0980046	36239KY0980047	36239KY0980048	36239KY0980049	36239KY0980050	36239KY0980045	36239KY0990238
\$196,130,018	\$195,301,062	\$98,440,758	\$1,407,169	\$0	\$3,785,510	\$4,131,230	\$8,504,932	\$3,408,510	\$7,338,247	\$2,784,942	\$2,437,798	\$3,920,679	\$151,035
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$39,722,953	\$19,370,999	\$324,626	\$0	\$0	\$915,513	\$1,007,768	\$1,583,022	\$643,286	\$1,185,958	\$629,780	\$737,148	\$685,839	\$109,955
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$156,305,577	\$155,578,109	\$79,069,760	\$1,082,542	\$0	\$2,869,997	\$3,123,461	\$6,921,911	\$2,765,224	\$6,152,290	\$2,155,162	\$1,700,650	\$3,234,840	\$41,081
\$3,243,807	\$3,243,807	\$0	\$228,871	\$0	\$331,492	-\$687,691	-\$59,768	\$449,619	\$682,795	-\$551,288	-\$59,025	\$32,590	-\$207,069
\$223,384,754	\$226,027,892	\$122,620,670	\$1,424,075	\$0	\$3,586,330	\$4,118,222	\$9,780,440	\$3,808,978	\$7,343,592	\$3,210,984	\$3,121,911	\$4,343,669	\$454,297
406,986	406,986	230,630	2,397	0	6,656	7,629	15,064	5,850	11,427	5,210	5,805	6,664	926
	9,432	0	198	82	437	667	1,293	445	1,048	444	1,271	777	313
	\$681.88	\$0.00	\$681.40	\$592.65	\$596.82	\$632.92	\$772.20	\$756.80	\$727.50	\$715.75	\$651.06	\$750.59	\$639.72
	67.86%	64.48%	65.49%	#DIV/0!	73.25%	91.05%	71.21%	64.93%	76.65%	81.03%	55.52%	73.92%	16.62%
Per Member Per Month													
2.13 Allowed Claims	\$479.87	\$426.83	\$587.05	#DIV/0!	\$568.74	\$541.52	\$564.59	\$582.65	\$642.18	\$534.54	\$419.95	\$588.34	\$163.11
2.14 Reinsurance	\$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
2.15 Member Cost Sharing	\$97.60	\$83.99	\$135.43	#DIV/0!	\$137.55	\$132.10	\$105.09	\$109.96	\$103.79	\$120.88	\$126.98	\$102.92	\$118.74
2.16 Cost Sharing Reduction	\$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
2.17 Incurred Claims	\$382.27	\$342.84	\$451.62	#DIV/0!	\$431.19	\$409.42	\$459.50	\$472.69	\$538.40	\$413.66	\$292.96	\$485.42	\$44.36
2.18 Risk Adjustment Transfer Amount	\$7.97	\$0.00	\$95.48	#DIV/0!	\$49.80	-\$90.14	-\$3.97	\$76.86	\$59.75	-\$105.81	-\$10.17	\$4.89	-\$223.62
2.19 Premium	\$555.37	\$531.68	\$594.11	#DIV/0!	\$538.81	\$539.81	\$649.26	\$651.11	\$642.65	\$616.31	\$537.80	\$651.81	\$490.60

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	36239KY0470137	36239KY0980052	36239KY0980053	36239KY0980054	36239KY0980051	36239KY0980046	36239KY0980047	36239KY0980048	36239KY0980049	36239KY0980050	36239KY0980045	36239KY0990238	
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan	0.0000	0.7114	0.7335	0.6851	0.7626	0.8799	0.8548	0.8551	0.8340	0.7880	0.8888	0.6409	
3.4 Provider Network Adjustment	0.0000	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	1.0114	
3.5 Benefits in Addition to EHB	0.0000	1.0067	1.0065	1.0070	1.0063	1.0054	1.0056	1.0056	1.0057	1.0061	1.0054	1.0074	
Administrative Costs													
3.6 Administrative Expense	0.00%	7.34%	7.34%	7.34%	7.34%	7.35%	7.35%	7.35%	7.34%	7.34%	7.35%	7.35%	
3.7 Taxes and Fees	0.00%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%	
3.8 Profit & Risk Load	0.00%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	
3.9 Catastrophic Adjustment	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$0.00	\$620.57	\$639.72	\$597.81	\$664.97	\$766.66	\$744.94	\$745.20	\$726.80	\$686.98	\$774.41	\$559.53	

3.11 Age Calibration Factor	0.6646												
3.12 Geographic Calibration Factor	0.9998												
3.13 Tobacco Calibration Factor	1.0000												
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$412.35	\$425.07	\$397.22	\$441.85	\$509.42	\$494.99	\$495.16	\$482.93	\$456.48	\$514.57	\$371.79

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	36239KY0470137	36239KY0980052	36239KY0980053	36239KY0980054	36239KY0980051	36239KY0980046	36239KY0980047	36239KY0980048	36239KY0980049	36239KY0980049	36239KY0980050	36239KY0980045	36239KY0990238
4.2 Allowed Claims	\$114,485,744	\$0	\$1,450,090	\$733,281	\$3,861,114	\$5,808,938	\$12,092,422	\$4,090,026	\$9,579,078	\$4,140,945	\$11,779,595	\$7,591,840	\$3,310,954	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$21,597,697	\$0	\$367,793	\$168,873	\$1,027,618	\$1,238,107	\$1,806,014	\$666,608	\$1,483,576	\$695,931	\$2,399,184	\$1,133,886	\$1,135,610	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$92,888,047	\$0	\$1,082,296	\$564,408	\$2,833,496	\$4,570,830	\$10,286,407	\$3,423,418	\$8,095,502	\$3,445,014	\$9,380,410	\$6,457,955	\$2,175,344	
4.7 Risk Adjustment Transfer Amount	\$3,397,296	\$0	\$39,549	\$20,624	\$103,540	\$167,024	\$375,879	\$125,096	\$295,820	\$125,885	\$342,773	\$235,982	\$79,490	
4.8 Premium	\$105,178,517	\$0	\$1,225,815	\$638,860	\$3,208,256	\$5,175,697	\$11,648,000	\$3,876,586	\$9,166,882	\$3,900,654	\$10,622,069	\$7,312,486	\$2,463,327	
4.9 Projected Member Months	150,455	0	1,974	998	5,363	7,778	15,185	5,201	12,294	5,363	15,452	9,438	4,400	
4.10 Loss Ratio	85.55%	#DIV/0!	85.53%	85.58%	85.56%	85.55%	85.55%	85.55%	85.55%	85.55%	85.56%	85.55%	85.55%	
Per Member Per Month														
4.11 Allowed Claims	\$760.93	#DIV/0!	\$734.59	\$734.75	\$719.95	\$746.84	\$796.34	\$786.39	\$779.17	\$772.13	\$762.33	\$804.39	\$752.49	
4.12 Reinsurance	\$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	
4.13 Member Cost Sharing	\$143.55	#DIV/0!	\$186.32	\$169.21	\$191.61	\$159.18	\$118.93	\$128.17	\$120.67	\$129.77	\$155.27	\$120.14	\$258.09	
4.14 Cost Sharing Reduction	\$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	
4.15 Incurred Claims	\$617.38	#DIV/0!	\$548.28	\$565.54	\$528.34	\$587.66	\$677.41	\$658.22	\$658.49	\$642.37	\$607.07	\$684.25	\$494.40	
4.16 Risk Adjustment Transfer Amount	\$22.58	#DIV/0!	\$20.03	\$20.67	\$19.31	\$21.47	\$24.75	\$24.05	\$24.06	\$23.47	\$22.18	\$25.00	\$18.07	
4.17 Premium	\$699.07	#DIV/0!	\$620.98	\$640.14	\$598.22	\$665.43	\$767.07	\$745.35	\$745.64	\$727.33	\$687.42	\$774.79	\$559.85	

Y0990184	Y0990181	Y0990180	Y0990178	Y0990176	Y0990173	Y0990172	Y0990171	Y0990170	Y0990168	Y0990165	Y0990163	Y0990159	Y0990092	Y0990091	Y0990087	Y0990070	Y0990069	Y0990068	Y0990067	Y0990066	Y0990065	Y0990060	Y0990059	Y1170073	Y1170056	Y1170115	Y1170117	Y1170037	Y1170075
Silver	Silver	Silver	Silver	Silver	Platinum	Silver	Silver	Silver	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Gold	Bronze	Bronze	Bronze	Bronze	Silver	Gold	Gold	Bronze	Silver	Silver	Silver	Platinum	Platinum
0.713	0.716	0.717	0.714	0.710	0.862	0.709	0.714	0.707	0.797	0.811	0.691	0.719	0.713	0.714	0.719	0.717	0.819	0.627	0.627	0.625	0.719	0.803	0.808	0.611	0.677	0.682	0.692	0.895	0.867
Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Terminate	Renewing	Renewing	Renewing	New	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	HMO	HMO	HMO	HMO	HMO	HMO
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	1/1/2022
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%	-7.33%	1.83%	9.65%	-0.70%	4.34%	5.24%

39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY1170	39KY1170	39KY1170	39KY1170	39KY1170	39KY1170
-\$154	\$276,741	\$67,200	\$408,720	\$382,359	\$468,516	#####	\$887,797	\$78,068	#####	#####	\$253,261	\$288,326	\$216,011	\$108,962	\$167,902	\$235,887	#####	\$687,968	#####	\$338,626	\$297,724	#####	#####	\$40,707	\$51,542	\$0	\$174,828	\$201,738	\$26,388
\$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
\$10	\$100,877	\$5,949	\$110,448	\$92,837	\$57,999	\$340,061	\$259,726	\$19,865	\$350,313	#####	\$109,522	\$111,159	\$89,363	\$32,240	\$75,698	\$94,326	\$460,557	\$282,107	#####	\$112,130	\$49,678	\$259,310	\$428,342	\$34,187	\$31,365	\$0	\$52,892	\$20,987	\$3,265
\$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
-\$164	\$175,864	\$61,251	\$298,271	\$289,523	\$410,517	\$769,824	\$628,071	\$58,203	#####	#####	\$143,739	\$177,167	\$126,648	\$76,723	\$92,203	\$141,561	#####	\$405,861	#####	\$226,496	\$248,046	#####	#####	\$6,519	\$20,177	\$0	\$121,936	\$180,751	\$23,123
\$3,598	-\$104,144	\$22,508	\$39,169	\$51,356	-\$82,215	-\$124,965	-\$154,459	-\$36,652	\$334,703	\$32,460	\$39,817	-\$63,347	\$26,752	\$16,705	-\$107,308	-\$13,914	\$570,130	\$14,264	\$718,389	-\$117,327	\$150,641	\$723,766	\$474,639	-\$45,002	-\$134,855	\$0	-\$47,296	\$47,129	\$9,476
\$2,220	\$428,178	\$26,196	\$321,465	\$396,260	\$646,198	#####	#####	\$94,060	#####	#####	\$212,551	\$436,209	\$241,684	\$192,582	\$258,290	\$275,675	#####	#####	#####	\$428,427	\$214,083	#####	#####	\$134,152	\$218,620	\$0	\$271,500	\$168,679	\$30,891
4	841	44	660	704	1,011	2,475	2,558	174	3,951	14,118	430	779	438	315	514	4,393	2,209	6,955	908	386	2,649	4,253	245	488	0	562	347	48	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	53	65	59	23	4
\$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	\$664.64	\$536.42	\$555.97	\$552.50	\$635.16	\$732.82
-2.82%	54.27%	125.76%	82.71%	64.68%	72.79%	62.33%	54.28%	101.39%	51.57%	58.90%	56.96%	47.52%	47.18%	36.66%	61.07%	54.08%	55.27%	33.27%	93.62%	72.80%	68.01%	121.34%	73.91%	7.31%	24.09%	#DIV/0!	54.39%	83.76%	57.28%

-\$38.49	\$329.06	\$1,527.27	\$619.27	\$543.12	\$463.42	\$448.44	\$347.07	\$448.67	\$436.40	\$487.66	\$588.98	\$370.12	\$493.18	\$345.91	\$294.56	\$458.92	\$531.58	\$311.44	\$724.62	\$372.94	\$771.31	\$1,143.47	\$699.58	\$166.15	\$105.62	#DIV/0!	\$311.08	\$581.38	\$549.75
\$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	\$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
\$2.50	\$119.95	\$135.20	\$167.35	\$131.87	\$57.37	\$137.40	\$101.53	\$114.17	\$88.66	\$97.87	\$254.70	\$142.70	\$204.03	\$102.35	\$132.80	\$183.51	\$104.84	\$127.71	\$151.54	\$123.49	\$128.70	\$97.89	\$100.72	\$139.54	\$64.27	#DIV/0!	\$94.11	\$60.48	\$68.02
\$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	\$0.00	\$0.00	\$0.00	\$0.00
-\$40.99	\$209.11	\$1,392.07	\$451.93	\$411.25	\$406.05	\$311.04	\$245.53	\$334.50	\$347.73	\$389.79	\$334.28	\$227.43	\$289.15	\$243.56	\$161.76	\$275.41	\$426.74	\$183.73	\$573.08	\$249.45	\$642.61	\$1,045.58	\$598.87	\$26.61	\$41.35	#DIV/0!	\$216.97	\$520.90	\$481.74
\$899.62	-\$123.83	\$511.55	\$59.35	\$72.95	-\$81.32	-\$50.49	-\$60.38	-\$210.64	\$84.71	\$2.30	\$92.60	-\$81.32	\$61.08	\$53.03	-\$188.26	-\$27.07	\$129.78	\$6.46	\$103.29	-\$129.21	\$390.26	\$273.22	\$111.60	-\$183.68	-\$276.34	#DIV/0!	-\$84.16	\$135.82	\$197.42
\$554.90	\$509.13	\$595.36	\$487.07	\$562.87	\$639.17	\$549.48	\$512.77	\$540.57	\$589.53	\$659.47	\$494.30	\$559.96	\$551.79	\$611.37	\$453.14	\$536.33	\$642.35	\$545.85	\$508.86	\$471.84	\$554.62	\$588.48	\$698.69	\$547.56	\$447.99	#DIV/0!	\$483.10	\$486.11	\$643.56

39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY0990	39KY1170	39KY1170	39KY1170	39KY1170	39KY1170	39KY1170
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6414	0.7232	0.7011	0.7408	0.9979	0.9638
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8742	0.8742	0.8742	0.8742	0.8742	0.8742
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0074	1.0066	1.0068	1.0064	1.0048	1.0050

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%	7.35%	7.35%	7.35%	7.35%	7.35%	7.35%
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%	2.97%	2.97%	2.97%	2.97%	2.97%	2.97%
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%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$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	\$484.00	\$545.30	\$528.74	\$558.46	\$751.08	\$725.55

\$0.00	\$0.00	\$356.96	\$366.60	\$343.29	\$381.62	\$440.16	\$427.84	\$428.34	\$417.47	\$394.61	\$444.72	\$367.53	\$368.88	\$393.16	\$409.21	\$457.39	\$435.81	\$508.96	

39KY1170	39KY1170	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1180	39KY1200	39KY1200	39KY1200	39KY1200	39KY1200	39KY1200	39KY1200	39KY120008
\$0	\$0	\$46,187	\$76,663	\$143,066	\$577,679	\$74,956	#####	\$513,908	\$72,688	#####	\$100,972	\$169,528	\$201,568	\$726,247	\$422,769	\$128,893	\$740,314	\$777,347	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$11,715	\$17,655	\$38,076	\$123,126	\$11,195	\$195,752	\$79,592	\$12,216	\$346,030	\$15,081	\$51,387	\$53,352	\$173,801	\$85,953	\$18,615	\$128,040	\$62,223	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$34,472	\$59,008	\$104,990	\$454,553	\$63,761	#####	\$434,315	\$60,472	#####	\$85,891	\$118,142	\$148,216	\$552,446	\$336,816	\$110,278	\$612,274	\$715,124	
\$0	\$0	\$1,279	\$2,189	\$3,896	\$16,866	\$2,366	\$37,301	\$16,115	\$2,244	\$50,199	\$3,187	\$4,317	\$5,416	\$20,187	\$12,308	\$4,030	\$22,373	\$26,132	
\$0	\$0	\$39,152	\$66,837	\$118,564	\$514,188	\$72,417	#####	\$491,371	\$68,681	#####	\$96,892	\$133,934	\$167,750	\$625,844	\$381,451	\$124,675	\$693,620	\$810,135	
0	0	74	123	233	909	111	1,794	774	111	2,618	147	242	302	1,057	619	181	1,057	1,057	
#DIV/0!	#DIV/0!	85.26%	85.49%	85.73%	85.59%	85.26%	85.57%	85.58%	85.26%	85.55%	85.82%	85.45%	85.59%	85.51%	85.54%	85.68%	85.51%	85.51%	

#DIV/0!	#DIV/0!	\$624.15	\$623.28	\$614.02	\$635.51	\$675.28	\$669.48	\$663.96	\$654.84	\$648.95	\$686.88	\$700.53	\$667.44	\$687.08	\$682.99	\$712.11	\$700.39	\$735.43
#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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
#DIV/0!	#DIV/0!	\$158.31	\$143.54	\$163.42	\$135.45	\$100.85	\$109.11	\$102.83	\$110.05	\$132.17	\$102.59	\$212.34	\$176.66	\$164.43	\$138.86	\$102.84	\$121.14	\$58.87
#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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
#DIV/0!	#DIV/0!	\$465.84	\$479.74	\$450.60	\$500.06	\$574.43	\$560.37	\$561.13	\$544.79	\$516.78	\$584.29	\$488.19	\$490.78	\$522.65	\$544.13	\$609.27	\$579.26	\$676.56
#DIV/0!	#DIV/0!	\$17.28	\$17.80	\$16.72	\$18.55	\$21.31	\$20.79	\$20.82	\$20.21	\$19.17	\$21.68	\$17.84	\$17.93	\$19.10	\$19.88	\$22.26	\$21.17	\$24.72
#DIV/0!	#DIV/0!	\$529.08	\$543.39	\$508.86	\$565.66	\$652.41	\$634.09	\$634.85	\$618.75	\$584.92	\$659.13	\$553.45	\$555.47	\$592.09	\$616.24	\$688.81	\$656.22	\$766.45

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 1	1.0449
Rating Area 2	1.0910
Rating Area 3	0.9539
Rating Area 4	0.9958
Rating Area 5	0.9679
Rating Area 6	1.1787
Rating Area 7	1.0422
Rating Area 8	1.0837