

Unified Rate Review v5.3

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

Company Legal Name: State:

HIOS Issuer ID: Market:

Effective Date of Rate Change(s):

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: to

	Total	PMPM
Allowed Claims	\$0.00	#DIV/0!
Reinsurance	\$0.00	#DIV/0!
Incurred Claims in Experience Period	\$0.00	#DIV/0!
Risk Adjustment	\$0.00	#DIV/0!
Experience Period Premium	\$0.00	#DIV/0!
Experience Period Member Months	0	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Outpatient Hospital	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Professional	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Other Medical	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Total	\$0.00					\$0.00

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2022	\$0.00

Manual EHB Allowed Claims PMPM	\$498.59
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2022	\$498.59	\$23,829,610.46
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$68.81	-\$3,288,705.14
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$567.40	\$27,118,315.60

Projected Member Months	47,794
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Product-Plan Data Collection

Company Legal Name: **WellCare Health Plans of Kentucky, Inc.**
 HIOS Issuer ID: **72001**
 Effective Date of Rate Change(s): **1/1/2022**

State: **KY**
 Market: **Individual**

To add a product to
 To add a plan to Wc
 To validate, select th
 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**

		Ambetter											
		72001KY002											
1.1 Product Name		Ambetter											
1.2 Product ID		72001KY002											
1.3 Plan Name		Ambetter	Ambetter	Ambetter		Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure	Ambetter	Ambetter
1.4 Plan ID (Standard Component ID)		72001KY0020001	72001KY0020002	72001KY0020003	72001KY0020004	72001KY0020005	72001KY0020006	72001KY0020007	72001KY0020008	72001KY0020009	72001KY0020010	72001KY0030001	72001KY0030002
1.5 Metal		Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Gold	Bronze	Bronze
1.6 AV Metal Value		0.616	0.648	0.646	0.646	0.696	0.661	0.662	0.692	0.816	0.774	0.616	0.648
1.7 Plan Category		New	New	New	New	New	New	New	New	New	New	New	New
1.8 Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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
1.11 Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %		0.00%											
1.13 Submission Level Rate Increase %		0.00%											

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

		Total	72001KY0020001	72001KY0020002	72001KY0020003	72001KY0020004	72001KY0020005	72001KY0020006	72001KY0020007	72001KY0020008	72001KY0020009	72001KY0020010	72001KY0030001	72001KY0030002
2.1 Plan ID (Standard Component ID)														
\$0	2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0
	2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	#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
	2.12 Loss Ratio	#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!
Per Member Per Month														
	2.13 Allowed Claims	#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!
	2.14 Reinsurance	#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!
	2.15 Member Cost Sharing	#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!
	2.16 Cost Sharing Reduction	#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!
	2.17 Incurred Claims	#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!
	2.18 Risk Adjustment Transfer Amount	#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!
	2.19 Premium	#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!

Section III: Plan Adjustment Factors

		72001KY0020001	72001KY0020002	72001KY0020003	72001KY0020004	72001KY0020005	72001KY0020006	72001KY0020007	72001KY0020008	72001KY0020009	72001KY0020010	72001KY0030001	72001KY0030002
3.1 Plan ID (Standard Component ID)													
3.2 Market Adjusted Index Rate		\$567.40											
3.3 AV and Cost Sharing Design of Plan		0.6576	0.7169	0.7225	0.8181	0.8882	0.8159	0.8500	0.9286	1.0116	0.9493	0.6576	0.7169
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0455	1.0455
Administrative Costs													
3.6 Administrative Expense		11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%
3.7 Taxes and Fees		2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%
3.8 Profit & Risk Load		3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
3.9 Catastrophic Adjustment		1.0000	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		\$452.16	\$492.93	\$496.78	\$562.52	\$610.72	\$561.01	\$584.45	\$638.50	\$695.57	\$652.73	\$472.73	\$515.36

3.11 Age Calibration Factor	0.5735											0.5735	
3.12 Geographic Calibration Factor	1.0000											1.0000	
3.13 Tobacco Calibration Factor	0.9963											0.9963	
3.14 Calibrated Plan Adjusted Index Rate		\$258.35	\$281.65	\$283.85	\$321.41	\$348.95	\$320.55	\$333.94	\$364.82	\$397.43	\$372.96	\$270.11	\$294.47

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	72001KY0020001	72001KY0020002	72001KY0020003	72001KY0020004	72001KY0020005	72001KY0020006	72001KY0020007	72001KY0020008	72001KY0020009	72001KY0020010	72001KY0030001	72001KY0030002
4.2 Allowed Claims	\$23,991,776	\$1,770,690	\$369,345	\$887,874	\$555,801	\$4,215,075	\$6,009,722	\$3,768,291	\$2,566,188	\$222,189	\$318,948	\$286,549	\$59,607
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$4,040,518	\$504,036	\$92,677	\$188,509	\$78,811	\$518,928	\$997,053	\$533,037	\$480,055	\$30,651	\$54,270	\$80,526	\$14,855
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$19,951,258	\$1,266,654	\$276,668	\$699,365	\$476,990	\$3,696,146	\$5,012,668	\$3,235,254	\$2,086,133	\$191,539	\$264,679	\$206,022	\$44,753
4.7 Risk Adjustment Transfer Amount	-\$2,735,325	-\$241,454	-\$48,317	-\$120,892	-\$72,635	-\$329,278	-\$700,565	-\$321,820	-\$418,354	-\$49,589	-\$74,275	-\$36,933	-\$7,387
4.8 Premium	\$27,503,999	\$1,803,378	\$393,413	\$990,591	\$673,389	\$4,854,870	\$6,852,507	\$4,224,109	\$3,209,948	\$304,667	\$428,218	\$288,398	\$62,883
4.9 Projected Member Months	47,794	3,988	798	1,994	1,197	7,949	12,214	7,227	5,027	438	656	610	122
4.10 Loss Ratio	80.55%	81.10%	80.17%	80.41%	79.40%	81.67%	81.48%	82.91%	74.73%	75.09%	74.78%	81.93%	80.64%
Per Member Per Month													
4.11 Allowed Claims	\$501.98	\$444.00	\$462.84	\$445.27	\$464.33	\$530.26	\$492.04	\$521.42	\$510.48	\$507.28	\$486.20	\$469.75	\$488.59
4.12 Reinsurance	\$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
4.13 Member Cost Sharing	\$84.54	\$126.39	\$116.14	\$94.54	\$65.84	\$65.28	\$81.63	\$73.76	\$95.50	\$69.98	\$82.73	\$132.01	\$121.76
4.14 Cost Sharing Reduction	\$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
4.15 Incurred Claims	\$417.44	\$317.62	\$346.70	\$350.73	\$398.49	\$464.98	\$410.40	\$447.66	\$414.99	\$437.30	\$403.47	\$337.74	\$366.83
4.16 Risk Adjustment Transfer Amount	-\$57.23	-\$60.55	-\$60.55	-\$60.63	-\$60.68	-\$41.42	-\$57.36	-\$44.53	-\$83.22	-\$113.22	-\$113.22	-\$60.55	-\$60.55
4.17 Premium	\$575.47	\$452.20	\$493.00	\$496.79	\$562.56	\$610.75	\$561.04	\$584.49	\$638.54	\$695.59	\$652.77	\$472.78	\$515.44

Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P

Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L

the Validate button or Ctrl + Shift + I

the Finalize button or Ctrl + Shift + F

ct, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q

navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A



Ambetter + Vision + Adult Dental							
72001KY003							
Ambetter		Ambetter	Ambetter	Ambetter	Ambetter	Ambetter Secure	Ambetter Secure
72001KY0030003	72001KY0030004	72001KY0030005	72001KY0030006	72001KY0030007	72001KY0030008	72001KY0030009	72001KY0030010
Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Gold
0.646	0.646	0.696	0.661	0.662	0.692	0.816	0.774
New	New	New	New	New	New	New	New
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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%							

72001KY0030003	72001KY0030004	72001KY0030005	72001KY0030006	72001KY0030007	72001KY0030008	72001KY0030009	72001KY0030010
\$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	\$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	\$0.00
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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72001KY0030003	72001KY0030004	72001KY0030005	72001KY0030006	72001KY0030007	72001KY0030008	72001KY0030009	72001KY0030010
0.7225	0.8181	0.8882	0.8159	0.8500	0.9286	1.0116	0.9493
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.0455	1.0455	1.0455	1.0455	1.0455	1.0455	1.0455	1.0455
11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%
2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%	2.23%
3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$519.39	\$588.11	\$638.51	\$586.53	\$611.04	\$667.55	\$727.22	\$682.43

\$296.77	\$336.03	\$364.83	\$335.13	\$349.14	\$381.42	\$415.51	\$389.93

72001KY0030003	72001KY0030004	72001KY0030005	72001KY0030006	72001KY0030007	72001KY0030008	72001KY0030009	72001KY0030010
\$143,661	\$89,684	\$702,243	\$951,167	\$613,920	\$379,650	\$33,048	\$48,123
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$30,549	\$13,078	\$89,552	\$160,285	\$89,062	\$71,591	\$4,687	\$8,305
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$113,112	\$76,606	\$612,691	\$790,882	\$524,858	\$308,059	\$28,361	\$39,818
-\$18,492	-\$11,105	-\$52,318	-\$105,366	-\$49,963	-\$58,921	-\$7,019	-\$10,643
\$158,416	\$107,635	\$806,490	\$1,077,534	\$685,646	\$472,664	\$45,089	\$64,153
305	183	1,263	1,837	1,122	708	62	94
80.84%	79.36%	81.24%	81.35%	82.57%	74.46%	74.50%	74.41%

\$471.02	\$490.08	\$556.01	\$517.78	\$547.17	\$536.23	\$533.03	\$511.95
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$100.16	\$71.46	\$70.90	\$87.25	\$79.38	\$101.12	\$75.60	\$88.35
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$370.86	\$418.61	\$485.11	\$430.53	\$467.79	\$435.11	\$457.43	\$423.60
-\$60.63	-\$60.68	-\$41.42	-\$57.36	-\$44.53	-\$83.22	-\$113.22	-\$113.22
\$519.40	\$588.17	\$638.55	\$586.57	\$611.09	\$667.60	\$727.25	\$682.48

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	0.9529
Rating Area 2	1.0170
Rating Area 3	0.9571
Rating Area 4	0.9514
Rating Area 5	0.9823
Rating Area 6	1.1944
Rating Area 7	0.8647
Rating Area 8	0.9947