

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v5.4										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):	1/1/2023																		
6																				
7																				
8	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period:	1/1/2021			to	12/31/2021														
13					Total				PMPM											
14	Allowed Claims				\$71,209,942.90				\$708.49											
15	Reinsurance				\$0.00				\$0.00											
16	Incurred Claims in Experience Period				\$58,712,623.63				\$584.15											
17	Risk Adjustment				\$1,058,742.52				\$10.53											
18	Experience Period Premium				\$64,586,830.28				\$642.59											
19	Experience Period Member Months				100,510															
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	\$109.63	1.101	0.975	1.042	0.989	\$121.28													
25	Outpatient Hospital	\$225.15	1.047	1.011	1.044	1.005	\$250.06													
26	Professional	\$129.99	1.035	1.036	1.016	1.027	\$145.44													
27	Other Medical	\$16.94	1.138	0.964	1.074	0.968	\$19.32													
28	Capitation	\$11.09	1.092	1.000	1.032	1.000	\$12.50													
29	Prescription Drug	\$215.68	1.101	1.007	1.081	0.987	\$255.13													
30	Total	\$708.48					\$803.72													
31																				
32	Morbidity Adjustment				1.018															
33	Demographic Shift				1.004															
34	Plan Design Changes				0.991															
35	Other				0.957															
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023			\$779.07															
37																				
38	Manual EHB Allowed Claims PMPM				\$625.85															
39	Applied Credibility %				83.66%															
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2023			\$754.03	\$35,219,233.24														
43	Reinsurance				\$0.00	\$0.00														
44	Risk Adjustment Payment/Charge				\$0.05	\$2,335.40														
45	Exchange User Fees				0.00%	\$0.00														
46	Market Adjusted Index Rate				\$753.98	\$35,216,897.84														
47																				
48	Projected Member Months				46,708															
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																				

Copay	Copay	Copay	Copay	Copay	Copay	Copay	Copay	Copay	Savings	Savings	Savings	Savings	Savings
Y1490062	Y1490063	Y1490064	Y1490065	Y1490066	Y1490067	Y1490068	Y1490069	Y1490070	Y1490071	Y1490072	Y1490073	Y1490074	Y1490075
Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Gold	Silver	Silver	Bronze	Bronze
0.792	0.698	0.681	0.697	0.681	0.695	0.682	0.692	0.636	0.782	0.720	0.692	0.642	0.642
New	New	New	New	New	New	New	New	New	New	New	New	New	New
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
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%

11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490	11KY1490075
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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0.8219	0.6911	0.6882	0.6875	0.6894	0.6874	0.6846	0.6764	0.6232	0.8921	0.8040	0.7526	0.6962	0.6950	
0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	0.8354	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	16.23%	
2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	2.38%	
4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	4.03%	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
\$669.20	\$562.70	\$560.34	\$559.77	\$561.32	\$559.69	\$557.41	\$550.73	\$507.42	\$726.36	\$654.63	\$612.78	\$566.85	\$565.88	

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	1.0587
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