This filing is for Molina's Individual, non-grandfathered ACA-compliant plan offered off-exchange only for plan year 2027. The filing reflects an average 21.2percent increase for Molina Gold Core 1500 Off Exchange. The projected federal MLR is 93.3 percent, which exceeds the ACA minimum requirement, and the assumed profit margin is 3.0 percent, consistent with prior years. Rates are effective as of January 1, 2027, and will remain in place for the full calendar year. Molina developed the manual rate using 2025 Individual Marketplace experience from Molina Healthcare of Ohio. Molina states that Ohio is a reasonable source because it has similar management, network contracting, and population characteristics, and because Ohio Marketplace experience is credible. Key assumptions Risk Adjustment The risk transfer estimates were developed using 2025 experience period risk transfer amounts and projected 2026 and 2027 relative risk scores and transfer payments. Cost Sharing Design and Induced Utilization Factors Molina used the same general approach as prior filings. The filing reflects the plan design and AV effects through the plan mix adjustment and the AV pricing and AV factors. Demographic Changes A demographic adjustment factor was applied to the manual rate to reflect changes in allowed claims due to differences in demographic mix between the anticipated Kentucky population and the underlying Ohio experience population. The filing underwent thorough review. The actuary responded to all inquiries and provided supporting documentation and exhibits. While actual results may vary due to market uncertainties, the assumptions were adequately supported. Based on the review, and with no substantial compliance issues under 806 KAR 17150, the rate filing was approved with an average increase of 21.2 percent.