

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 v5.4</b>																											
2																	To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.											
3	Company Legal Name: Anthem Health Plans of Kentucky, Inc.																State: KY		To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.									
4	HIOS Issuer ID: 36239																Market: Individual		To validate, select the Validate button or Ctrl + Shift + I.									
5	Effective Date of Rate Change(s): 1/1/2023																To finalize, select the Finalize button or Ctrl + Shift + F.											
6																												
7																												
8																												
9																												
10																												
11	<b>Section I: Experience Period Data</b>																											
12	Experience Period: 1/1/2021 to 12/31/2021																											
13																	Total		PMPM									
14	Allowed Claims																\$268,077,801.92		\$526.69									
15	Reinsurance																\$0.00		\$0.00									
16	Incurred Claims in Experience Period																\$205,789,622.31		\$404.31									
17	Risk Adjustment																\$95,039.33		\$0.19									
18	Experience Period Premium																\$308,262,918.17		\$605.64									
19	Experience Period Member Months																508,987											
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																\$89.09		1.027		1.050		1.026		1.049		\$103.40	
25	Outpatient Hospital																\$184.36		1.027		1.050		1.026		1.049		\$213.97	
26	Professional																\$96.00		1.027		1.050		1.026		1.049		\$111.42	
27	Other Medical																\$6.59		1.027		1.050		1.026		1.049		\$7.65	
28	Capitation																\$0.00		1.004		1.004		1.005		1.005		\$0.00	
29	Prescription Drug																\$150.24		1.035		1.086		1.034		1.087		\$189.80	
30	Total																\$526.28										\$626.24	
31																												
32	Morbidity Adjustment																											
33	Demographic Shift																											
34	Plan Design Changes																											
35	Other																											
36	Adjusted Trended EHB Allowed Claims PMPM for 1/1/2023																											
37																												
38	Manual EHB Allowed Claims PMPM																											
39	Applied Credibility %																											
40																												
41																												
42	Projected Index Rate for 1/1/2023																											
43	Reinsurance																											
44	Risk Adjustment Payment/Charge																											
45	Exchange User Fees																											
46	Market Adjusted Index Rate																											
47																												
48	Projected Member Months																											
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																												

**Product-Plan Data Collection**

Company Legal Name: **Anthem Health Plans of Kentucky, Inc.**  
 HIOS Issuer ID: **36239**  
 Effective Date of Rate Change(s): **1/1/2023**

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

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												
1.2 Product ID	36239KY017												
1.3 Plan Name	2021 Experience Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem Anthem												
1.4 Plan ID (Standard Component ID)	36239KY0170000 36239KY1140057 36239KY1140039 36239KY1140043 36239KY1140056 36239KY1140067 36239KY1140052 36239KY1140055 36239KY1140001 36239KY1140034 36239KY1140038 36239KY1140042												
1.5 Metal	Not Applicable Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic Catastrophic												
1.6 AV Metal Value	0.000 0.618 0.618 0.618 0.618 0.618 0.618 0.647 0.638 0.643 0.645 0.647 0.638												
1.7 Plan Category	Terminated Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing Renewing												
1.8 Plan Type	HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO HMO												
1.9 Exchange Plan?	No Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes												
1.10 Effective Date of Proposed Rates	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												
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00% 8.25% 6.35% 6.72% 7.65% 6.92% 9.46% 14.09% 10.76% 16.46% 9.27% 15.72%												
1.12 Product Rate Increase %	0.00%												
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	36239KY0170000	36239KY1140057	36239KY1140039	36239KY1140043	36239KY1140056	36239KY1140067	36239KY1140052	36239KY1140055	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140042
\$268,077,802	\$267,989,331	\$58,960,482	\$1,406	\$1,716,790	\$176,679	\$14,051	\$0	\$150,038	\$134,721	\$17,226,535	\$23,937,794	\$2,864,411	\$5,111,696
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$205,789,622	\$62,270,015	\$14,910,501	\$1,114	\$329,678	\$176,974	\$17,017	\$0	\$69,732	\$61,482	\$6,444,624	\$7,146,543	\$1,408,565	\$1,657,434
\$308,262,918	\$307,968,820	\$61,397,840	\$9,888	\$787,793	\$674,436	\$93,466	\$0	\$258,040	\$414,736	\$26,740,566	\$26,984,835	\$6,487,894	\$8,029,422
508,987	508,987	146,079	46	3,204	3,323	386	0	375	611	41,334	42,564	12,383	17,524
	29,904	0	3	242	291	49	34	43	65	3,272	3,572	951	1,661
	\$599.78	\$0.00	\$196.90	\$220.88	\$185.97	\$236.37	\$205.50	\$599.12	\$581.82	\$574.39	\$565.40	\$455.56	\$417.35
	66.78%	71.75%	2.00%	126.37%	-0.09%	-6.26%	#DIV/0!	33.49%	35.74%	52.18%	74.22%	31.67%	63.16%
<b>Per Member Per Month</b>													
2.13 Allowed Claims	\$526.52	\$403.62	\$30.57	\$535.83	\$53.17	\$36.40	#DIV/0!	\$400.10	\$220.49	\$416.76	\$562.40	\$231.32	\$291.70
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$122.34	\$102.07	\$24.21	\$102.90	\$53.26	\$44.09	#DIV/0!	\$185.95	\$100.63	\$155.92	\$167.90	\$113.75	\$94.58
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$404.17	\$301.55	\$6.36	\$432.93	\$-0.09	\$-7.68	#DIV/0!	\$214.15	\$119.87	\$260.85	\$394.49	\$117.57	\$197.12
2.18 Risk Adjustment Transfer Amount	\$0.19	\$0.00	\$103.21	\$96.72	-\$103.14	-\$119.48	#DIV/0!	-\$48.62	-\$343.40	-\$147.04	-\$102.46	-\$152.69	-\$146.13
2.19 Premium	\$605.06	\$420.31	\$214.97	\$245.88	\$202.96	\$242.14	#DIV/0!	\$688.11	\$678.78	\$646.94	\$633.98	\$523.94	\$458.20

**Section III: Plan Adjustment Factors**

3.1 Plan ID (Standard Component ID)	36239KY0170000	36239KY1140057	36239KY1140039	36239KY1140043	36239KY1140056	36239KY1140067	36239KY1140052	36239KY1140055	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140042
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	0.0000	0.6296	0.6296	0.6296	0.6296	0.6296	0.7332	0.7304	0.7213	0.7392	0.7332	0.7304
3.4 Provider Network Adjustment	0.0000	0.9011	1.0623	0.9025	0.9042	1.0623	0.9011	0.9011	1.0623	1.0623	0.9225	0.9225
3.5 Benefits in Addition to EHB	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
<b>Administrative Costs</b>												
3.6 Administrative Expense	0.00%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%
3.7 Taxes and Fees	0.00%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%
3.8 Profit & Risk Load	0.00%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%
3.9 Catastrophic Adjustment	0.0000	0.7824	0.7824	0.7824	0.7824	0.7824	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$370.19	\$436.41	\$378.98	\$371.46	\$359.13	\$551.00	\$548.89	\$639.02	\$654.88	\$564.08	\$561.93

3.11 Age Calibration Factor	0.5560													
3.12 Geographic Calibration Factor	1.0018													
3.13 Tobacco Calibration Factor	1.0000													
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$206.19	\$243.08	\$211.09	\$206.90	\$200.04	\$306.90	\$305.73	\$355.94	\$364.77	\$314.19	\$312.99	

**Section IV: Projected Plan Level Information**

4.1 Plan ID (Standard Component ID)	Total	36239KY0170000	36239KY1140057	36239KY1140039	36239KY1140043	36239KY1140056	36239KY1140067	36239KY1140052	36239KY1140055	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140042
4.2 Allowed Claims	\$339,329,967	\$0	\$17,488	\$1,471,644	\$1,500,032	\$329,763	\$194,257	\$428,797	\$620,727	\$31,682,017	\$34,780,851	\$7,620,230	\$13,389,329
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$72,330,560	\$0	\$5,939	\$499,823	\$509,464	\$111,999	\$65,976	\$126,641	\$191,641	\$9,988,537	\$10,502,179	\$2,250,563	\$4,133,768
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$266,999,407	\$0	\$11,548	\$971,821	\$990,567	\$217,764	\$128,280	\$302,156	\$429,086	\$21,693,480	\$24,278,672	\$5,369,668	\$9,255,561
4.7 Risk Adjustment Transfer Amount	-\$7,363,056	\$0	-\$287	-\$27,070	-\$29,457	-\$4,886	-\$3,175	-\$7,504	-\$10,656	-\$604,268	-\$676,278	-\$159,682	-\$275,241
4.8 Premium	\$327,529,278	\$0	\$13,946	\$1,192,483	\$1,217,659	\$265,876	\$156,905	\$369,384	\$524,892	\$26,618,890	\$29,790,839	\$6,600,917	\$11,377,607
4.9 Projected Member Months	498,849	0	34	2,758	3,456	585	393	605	863	42,042	45,916	12,586	21,777
4.10 Loss Ratio	83.39%	#DIV/0!	84.55%	83.39%	83.37%	83.44%	83.45%	83.50%	83.44%	83.39%	83.39%	83.36%	83.37%
<b>Per Member Per Month</b>													
4.11 Allowed Claims	\$680.23	#DIV/0!	\$514.34	\$533.59	\$434.04	\$563.70	\$494.29	\$708.76	\$719.27	\$753.58	\$757.49	\$605.45	\$614.84
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	\$144.99	#DIV/0!	\$174.69	\$181.23	\$147.41	\$191.45	\$167.88	\$209.32	\$222.06	\$237.58	\$228.73	\$178.81	\$189.82
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	\$535.23	#DIV/0!	\$339.65	\$352.36	\$286.62	\$372.25	\$326.41	\$499.43	\$497.20	\$516.00	\$528.76	\$426.64	\$425.02
4.16 Risk Adjustment Transfer Amount	-\$14.76	#DIV/0!	-\$8.43	-\$9.82	-\$8.52	-\$8.35	-\$8.08	-\$12.40	-\$12.35	-\$14.37	-\$14.73	-\$12.69	-\$12.64
4.17 Premium	\$656.57	#DIV/0!	\$410.16	\$432.37	\$352.33	\$454.49	\$399.25	\$610.55	\$608.22	\$633.15	\$648.81	\$524.47	\$522.46

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



HMO On Exchange																	
36239KY114																	
	Anthem Bronze	Anthem Bronze														Anthem Silver	
36239KY1140051	36239KY1140053	36239KY1140054	36239KY1140065	36239KY1140071	36239KY1140072	36239KY1140073	36239KY1140074	36239KY1140075	36239KY1140076	36239KY1140077	36239KY1140078	36239KY1140079	36239KY1140080	36239KY1140059	36239KY1140062	36239KY1140005	
Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	
0.647	0.638	0.638	0.647	0.599	0.599	0.599	0.599	0.599	0.631	0.631	0.631	0.631	0.631	0.700	0.700	0.700	
Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New	New	New	New	New	Renewing	Renewing	Renewing	
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
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	1/1/2023	1/1/2023	1/1/2023	
10.57%	15.39%	16.01%	8.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.33%	9.79%	2.58%	
9.85%																	

36239KY1140051	36239KY1140053	36239KY1140054	36239KY1140065	36239KY1140071	36239KY1140072	36239KY1140073	36239KY1140074	36239KY1140075	36239KY1140076	36239KY1140077	36239KY1140078	36239KY1140079	36239KY1140080	36239KY1140059	36239KY1140062	36239KY1140005	
\$354,626	\$1,943,970	\$1,238,551	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$511,735	\$1,030,238	\$31,393,150	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$162,361	\$913,249	\$426,288	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,616	\$127,108	\$6,442,232	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$192,265	\$1,030,721	\$812,264	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$443,120	\$903,130	\$24,950,919	
-\$63,736	-\$1,688,787	-\$74,206	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$42,138	\$389,567	\$6,813,971	
\$1,120,276	\$4,697,023	\$1,962,424	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$597,067	\$582,599	\$26,777,462	
1,690	9,383	3,350	0	0	0	0	0	0	0	0	0	0	0	854	724	31,655	
199	818	442	202	0	0	0	0	0	0	0	0	0	0	113	74	2,951	
\$587.35	\$490.24	\$566.83	\$564.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$665.67	\$697.10	\$710.28	
18.20%	34.26%	43.02%	#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!	#DIV/0!	

\$209.84	\$207.18	\$369.72	#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!	\$599.22	\$1,422.98	\$991.73
\$0.00	\$0.00	\$0.00	#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!	\$0.00	\$0.00	\$0.00
\$96.07	\$97.33	\$127.25	#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!	\$80.35	\$175.56	\$203.51
\$0.00	\$0.00	\$0.00	#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!	\$0.00	\$0.00	\$0.00
\$113.77	\$109.85	\$242.47	#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!	\$518.88	\$1,247.42	\$788.21
-\$37.71	-\$179.98	-\$22.15	#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!	\$49.34	\$538.08	\$215.26
\$662.89	\$500.59	\$585.80	#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!	\$699.14	\$804.69	\$845.92

36239KY1140051	36239KY1140053	36239KY1140054	36239KY1140065	36239KY1140071	36239KY1140072	36239KY1140073	36239KY1140074	36239KY1140075	36239KY1140076	36239KY1140077	36239KY1140078	36239KY1140079	36239KY1140080	36239KY1140059	36239KY1140062	36239KY1140005	
\$698.62																	
0.7332	0.7304	0.7304	0.7332	0.6674	0.6674	0.6674	0.6674	0.6674	0.7175	0.7175	0.7175	0.7175	0.7175	0.8161	0.8102	0.8282	
0.9042	0.8742	0.9042	0.8742	1.0623	0.9225	0.8742	0.9042	0.9011	1.0623	0.8742	0.9011	0.9042	0.9011	0.9011	0.9011	1.0623	
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	1.0000	1.0000	1.0000	
8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	
2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	
5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	
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	1.0000	1.0000	1.0000	
\$552.89	\$532.51	\$550.78	\$534.55	\$591.27	\$513.46	\$486.57	\$503.27	\$501.55	\$635.66	\$552.00	\$523.10	\$541.05	\$539.20	\$613.29	\$608.86	\$733.73	

0.5560

1.0018

1.0000

\$307.96	\$296.61	\$306.78	\$297.74	\$329.34	\$286.00	\$271.02	\$280.32	\$279.36	\$354.06	\$307.47	\$291.37	\$301.37	\$300.33	\$341.61	\$339.14	\$408.69
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36239KY1140051	36239KY1140053	36239KY1140054	36239KY1140065	36239KY1140071	36239KY1140072	36239KY1140073	36239KY1140074	36239KY1140075	36239KY1140076	36239KY1140077	36239KY1140078	36239KY1140079	36239KY1140080	36239KY1140059	36239KY1140062	36239KY1140005
\$2,095,439	\$7,437,027	\$4,675,043	\$1,833,148	\$6,182,147	\$1,505,363	\$362,135	\$413,950	\$84,708	\$6,208,574	\$1,511,798	\$363,683	\$415,720	\$85,070	\$1,328,644	\$869,603	\$36,733,361
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$618,868	\$2,296,078	\$1,443,354	\$541,403	\$2,167,788	\$527,860	\$126,984	\$145,153	\$29,703	\$1,892,753	\$460,889	\$110,873	\$126,737	\$25,935	\$205,033	\$139,157	\$5,533,286
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,476,571	\$5,140,949	\$3,231,689	\$1,291,745	\$4,014,360	\$977,503	\$235,152	\$268,798	\$55,005	\$4,315,821	\$1,050,910	\$252,810	\$288,983	\$59,136	\$1,123,611	\$730,446	\$31,200,075
-\$33,131	-\$127,241	-\$72,512	-\$31,971	-\$111,819	-\$29,069	-\$5,820	-\$6,031	-\$1,366	-\$120,216	-\$31,252	-\$6,257	-\$6,484	-\$1,469	-\$27,903	-\$18,140	-\$869,072
\$1,802,282	\$6,289,157	\$3,944,603	\$1,580,255	\$4,925,568	\$1,201,547	\$287,781	\$328,214	\$67,243	\$5,295,458	\$1,291,778	\$309,392	\$352,861	\$72,293	\$1,374,758	\$893,851	\$38,283,542
2,664	10,623	5,853	2,659	8,408	2,517	532	533	121	8,408	2,517	532	533	121	2,023	1,325	52,665
83.46%	83.43%	83.46%	83.43%	83.39%	83.37%	83.40%	83.43%	83.50%	83.39%	83.37%	83.40%	83.43%	83.50%	83.42%	83.41%	83.39%

\$786.58	\$700.09	\$798.74	\$689.41	\$735.27	\$598.08	\$680.71	\$776.64	\$700.07	\$738.41	\$600.63	\$683.62	\$779.96	\$703.06	\$656.77	\$656.30	\$697.49
\$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
\$232.31	\$216.14	\$246.60	\$203.61	\$257.82	\$209.72	\$238.69	\$272.33	\$245.48	\$225.11	\$183.11	\$208.41	\$237.78	\$214.34	\$101.35	\$105.02	\$105.07
\$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
\$554.27	\$483.95	\$552.14	\$485.80	\$477.45	\$388.36	\$442.01	\$504.31	\$454.59	\$513.30	\$442.01	\$417.52	\$475.21	\$542.18	\$488.72	\$555.42	\$551.28
-\$12.44	-\$11.98	-\$12.39	-\$12.02	-\$13.30	-\$11.55	-\$10.94	-\$11.32	-\$11.29	-\$14.30	-\$12.42	-\$11.76	-\$12.17	-\$12.14	-\$13.79	-\$13.69	-\$16.50
\$676.53	\$592.03	\$673.95	\$594.30	\$585.82	\$477.37	\$540.94	\$615.79	\$555.73	\$629.81	\$513.22	\$581.56	\$662.03	\$597.46	\$679.56	\$674.60	\$726.93

Anthem Silver					Anthem Silver	Anthem Silver	Anthem Silver							
36239KY1140035	36239KY1140045	36239KY1140040	36239KY1140058	36239KY1140066	36239KY1140046	36239KY1140060	36239KY1140061	36239KY1140064	36239KY1140070	36239KY1140009	36239KY1140044	36239KY1140068	36239KY1140069	
Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	
0.714	0.701	0.700	0.700	0.700	0.700	0.700	0.700	0.713	0.780	0.780	0.780	0.780	0.780	0.780
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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	1/1/2023
2.87%	9.48%	9.62%	10.47%	9.35%	9.59%	9.67%	11.28%	-3.21%	12.36%	11.02%	10.66%	11.73%	13.36%	

36239KY1140035	36239KY1140045	36239KY1140040	36239KY1140058	36239KY1140066	36239KY1140046	36239KY1140060	36239KY1140061	36239KY1140064	36239KY1140070	36239KY1140009	36239KY1140044	36239KY1140068	36239KY1140069	
\$9,983,630	\$67,409,285	\$13,072,205	\$2,286,380	\$0	\$10,047,843	\$8,069,872	\$1,787,931	\$0	\$0	\$6,985,553	\$1,579,757	\$0	\$0	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$1,601,404	\$11,678,665	\$2,498,876	\$416,362	\$0	\$2,013,956	\$1,541,250	\$364,142	\$0	\$0	\$1,352,416	\$439,429	\$0	\$0	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$8,382,225	\$55,730,621	\$10,573,329	\$1,870,018	\$0	\$8,033,887	\$6,528,622	\$1,423,789	\$0	\$0	\$5,633,138	\$1,140,328	\$0	\$0	
\$3,155,860	\$3,403,378	-\$1,119,610	-\$208,111	\$0	\$1,612,467	-\$2,072,891	\$119,334	\$0	\$0	\$4,163,579	\$814,427	\$0	\$0	
\$6,816,558	\$77,393,464	\$19,637,604	\$4,347,060	\$0	\$11,904,769	\$13,210,690	\$3,036,384	\$0	\$0	\$3,008,630	\$997,893	\$0	\$0	
8,454	96,957	33,407	5,829	0	20,042	20,078	4,195	0	0	3,189	1,351	0	0	
749	6,480	2,472	531	629	1,590	1,395	338	226	10	345	129	23	5	
\$696.37	\$694.92	\$539.85	\$705.72	\$633.55	\$532.87	\$616.51	\$705.42	\$660.24	\$963.25	\$804.70	\$645.06	\$586.16	\$680.22	
84.05%	68.98%	57.10%	45.18%	#DIV/0!	59.43%	58.62%	45.12%	#DIV/0!	#DIV/0!	78.54%	62.92%	#DIV/0!	#DIV/0!	

\$1,180.94	\$695.25	\$391.30	\$392.24	#DIV/0!	\$501.34	\$401.93	\$426.21	#DIV/0!	#DIV/0!	\$2,190.52	\$1,169.32	#DIV/0!	#DIV/0!	
\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	
\$189.43	\$120.45	\$74.80	\$71.43	#DIV/0!	\$100.49	\$76.76	\$86.80	#DIV/0!	#DIV/0!	\$424.09	\$325.26	#DIV/0!	#DIV/0!	
\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	
\$991.51	\$574.80	\$316.50	\$320.81	#DIV/0!	\$400.85	\$325.16	\$339.40	#DIV/0!	#DIV/0!	\$1,766.43	\$844.06	#DIV/0!	#DIV/0!	
\$373.30	\$35.10	-\$33.51	-\$35.70	#DIV/0!	\$80.45	-\$103.24	\$28.45	#DIV/0!	#DIV/0!	\$1,305.61	\$602.83	#DIV/0!	#DIV/0!	
\$806.31	\$798.22	\$587.83	\$745.76	#DIV/0!	\$593.99	\$657.97	\$723.81	#DIV/0!	#DIV/0!	\$943.44	\$738.63	#DIV/0!	#DIV/0!	

36239KY1140035	36239KY1140045	36239KY1140040	36239KY1140058	36239KY1140066	36239KY1140046	36239KY1140060	36239KY1140061	36239KY1140064	36239KY1140070	36239KY1140009	36239KY1140044	36239KY1140068	36239KY1140069	
0.8569	0.8188	0.8161	0.8161	0.8161	0.8102	0.8102	0.8102	0.8407	1.1436	1.1436	1.1436	1.1436	1.1436	
1.0623	1.0623	0.9225	0.9042	0.8742	0.9225	0.8742	0.9042	1.0623	0.9011	1.0623	0.9225	0.8742	0.9042	
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	
8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	8.16%	
2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	2.96%	
5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	5.11%	
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	
\$759.15	\$725.40	\$627.86	\$615.40	\$594.99	\$623.32	\$590.68	\$610.96	\$744.80	\$859.41	\$1,013.15	\$879.82	\$833.75	\$862.37	

\$422.85	\$404.05	\$349.72	\$342.78	\$331.41	\$347.19	\$329.01	\$340.30	\$414.86	\$478.69	\$564.33	\$490.06	\$464.40	\$480.34

36239KY1140035	36239KY1140045	36239KY1140040	36239KY1140058	36239KY1140066	36239KY1140046	36239KY1140060	36239KY1140061	36239KY1140064	36239KY1140070	36239KY1140009	36239KY1140044	36239KY1140068	36239KY1140069
\$9,423,658	\$80,361,037	\$25,346,471	\$7,170,408	\$7,260,397	\$16,301,126	\$16,136,788	\$4,507,274	\$2,830,165	\$113,689	\$4,127,398	\$1,290,402	\$256,292	\$64,315
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$1,265,553	\$12,601,083	\$3,911,399	\$1,106,518	\$1,120,405	\$2,608,557	\$2,582,259	\$721,268	\$383,109	\$24,323	\$883,036	\$276,075	\$54,832	\$13,760
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$8,158,105	\$67,759,954	\$21,435,071	\$6,063,890	\$6,139,992	\$13,692,569	\$13,554,529	\$3,786,006	\$2,447,056	\$89,365	\$3,244,362	\$1,014,327	\$201,459	\$50,555
-\$227,242	-\$1,887,441	-\$637,433	-\$136,061	-\$151,967	-\$407,188	-\$335,480	-\$84,950	-\$68,162	-\$2,219	-\$90,371	-\$30,164	-\$4,986	-\$1,134
\$10,009,972	\$83,144,555	\$26,349,725	\$7,401,256	\$7,511,102	\$16,832,340	\$16,581,788	\$4,621,087	\$3,002,677	\$109,505	\$3,980,979	\$1,246,568	\$246,550	\$61,197
13,308	115,690	45,139	9,829	11,355	29,047	25,252	6,182	4,069	115	3,966	1,524	266	58
83.39%	83.39%	83.37%	83.46%	83.43%	83.36%	83.43%	83.46%	83.39%	83.30%	83.39%	83.39%	83.40%	84.17%

\$708.12	\$694.62	\$561.52	\$729.52	\$639.40	\$561.20	\$639.03	\$729.10	\$695.54	\$988.60	\$1,040.70	\$846.72	\$963.50	\$1,108.88
\$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
\$95.10	\$108.92	\$86.65	\$112.58	\$98.67	\$89.80	\$102.26	\$116.67	\$94.15	\$211.51	\$222.65	\$181.15	\$206.14	\$237.24
\$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
\$613.02	\$585.70	\$474.87	\$616.94	\$540.73	\$471.39	\$536.77	\$612.42	\$601.39	\$777.09	\$818.04	\$665.57	\$757.37	\$871.64
-\$17.08	-\$16.31	-\$14.12	-\$13.84	-\$13.38	-\$14.02	-\$13.29	-\$13.74	-\$16.75	-\$19.30	-\$22.79	-\$19.79	-\$18.75	-\$19.56
\$752.18	\$718.68	\$583.75	\$753.00	\$661.48	\$579.49	\$656.65	\$747.51	\$737.94	\$952.22	\$1,003.78	\$817.96	\$926.88	\$1,055.12

## 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	0.9463
Rating Area 2	0.9361
Rating Area 3	0.9125
Rating Area 4	1.1092
Rating Area 5	0.9669
Rating Area 6	1.2208
Rating Area 7	0.9597
Rating Area 8	1.1114