

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:	UnitedHealthcare of Kentucky										State:	KY	To validate, select the Validate button or Ctrl + Shift + I.						
4	HIOS Issuer ID:	23671										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					\$43,959,787.20				\$563.55										
15	Reinsurance					\$0.00				\$0.00										
16	Incurred Claims in Experience Period					\$33,109,123.99				\$424.45										
17	Risk Adjustment					-\$4,265,898.50				-\$54.69										
18	Experience Period Premium					\$46,688,494.83				\$598.53										
19	Experience Period Member Months					78,005														
20																				
21	Section II: Projections																			
22	Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM													
23			Cost	Utilization	Cost	Utilization														
24	Inpatient Hospital	\$74.64	1.030	1.041	1.032	1.030	\$85.07													
25	Outpatient Hospital	\$237.36	1.030	1.041	1.032	1.030	\$270.53													
26	Professional	\$111.59	1.030	1.041	1.032	1.030	\$127.18													
27	Other Medical	\$1.54	1.030	1.041	1.032	1.030	\$1.76													
28	Capitation	\$10.08	1.030	1.041	1.032	1.030	\$11.49													
29	Prescription Drug	\$128.34	1.030	1.041	1.032	1.030	\$146.27													
30	Total	\$563.55					\$642.30													
31																				
32	Morbidity Adjustment					1.060														
33	Demographic Shift					1.069														
34	Plan Design Changes					1.002														
35	Other					1.011														
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023				\$737.29														
37																				
38	Manual EHB Allowed Claims PMPM					\$762.60														
39	Applied Credibility %					0.00%														
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2023				\$762.60	\$25,290,866.40													
43	Reinsurance					\$0.00	\$0.00													
44	Risk Adjustment Payment/Charge					-\$76.69	-\$2,543,347.16													
45	Exchange User Fees					0.00%	\$0.00													
46	Market Adjusted Index Rate					\$839.29	\$27,834,213.56													
47																				
48	Projected Member Months					33,164														
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: **UnitedHealthcare of Kentucky**
 HIOS Issuer ID: **23671**
 Effective Date of Rate Change(s): **1/1/2023**

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

To add a product to
 To add a plan to Wc
 To validate, 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													
1.2 Product ID													
1.3 Plan Name	Terminated	CT-8N	CT-8O	CT-7R	CT-8S	CT-7S	CT-7I	CT-7U	CT-7Y	CT-8C	CT-8P	CT-8Q	
1.4 Plan ID (Standard Component ID)	23671KY0070000	23671KY0070053	23671KY0070054	23671KY0070003	23671KY0070037	23671KY0070046	23671KY0070047	23671KY0070048	23671KY0070051	23671KY0070052	23671KY0070055	23671KY0070056	
1.5 Metal	Not Applicable	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
1.6 AV Metal Value	0.000	0.904	0.884	0.813	0.811	0.800	0.791	0.784	0.819	0.781	0.818	0.801	
1.7 Plan Category	Terminated	New	New	Renewing	Renewing	New	New	New	New	New	New	New	
1.8 Plan Type	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	
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	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	5.72%	4.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %													
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	23671KY0070000	23671KY0070053	23671KY0070054	23671KY0070003	23671KY0070037	23671KY0070046	23671KY0070047	23671KY0070048	23671KY0070051	23671KY0070052	23671KY0070055	23671KY0070056
\$43,959,787	\$43,959,787	\$7,843,875	\$0	\$0	\$3,430,466	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$33,109,124	\$10,850,663	\$2,208,768	\$0	\$0	\$843,073	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$46,688,495	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
78,005	\$33,109,124	\$5,635,107	\$0	\$0	\$2,587,393	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	-\$4,265,899	-\$773,206	\$0	\$0	-\$451,335	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$46,688,495	\$8,462,419	\$0	\$0	\$4,939,678	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	78,005	78,005	14,618	0	7,600	0	0	0	0	0	0	0	0
	5,468	43	0	0	687	0	0	0	0	0	0	0	0
	\$636.19	\$698.19	\$0.00	\$0.00	\$666.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	78.05%	73.29%	#DIV/0!	#DIV/0!	57.65%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month													
	\$563.55	\$536.59	#DIV/0!	#DIV/0!	\$451.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	\$139.10	\$151.10	#DIV/0!	#DIV/0!	\$110.93	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	\$424.45	\$385.49	#DIV/0!	#DIV/0!	\$340.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	-\$54.69	-\$52.89	#DIV/0!	#DIV/0!	-\$59.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	\$598.53	\$578.90	#DIV/0!	#DIV/0!	\$649.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	23671KY0070000	23671KY0070053	23671KY0070054	23671KY0070003	23671KY0070037	23671KY0070046	23671KY0070047	23671KY0070048	23671KY0070051	23671KY0070052	23671KY0070055	23671KY0070056
3.2 Market Adjusted Index Rate												
3.3 AV and Cost Sharing Design of Plan	0.0000	0.9816	0.9309	0.8129	0.7920	0.7928	0.7810	0.7776	0.8264	0.7812	0.8045	0.7738
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	1.0000	1.0000
Administrative Costs												
3.6 Administrative Expense	0.00%	7.47%	7.81%	8.72%	8.90%	8.90%	9.00%	9.04%	8.60%	9.00%	8.79%	9.07%
3.7 Taxes and Fees	0.00%	2.87%	3.00%	3.35%	3.43%	3.42%	3.47%	3.48%	3.31%	3.47%	3.38%	3.49%
3.8 Profit & Risk Load	0.00%	5.61%	5.87%	6.55%	6.69%	6.69%	6.77%	6.79%	6.47%	6.77%	6.61%	6.82%
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	\$0.00	\$980.19	\$937.70	\$838.36	\$820.84	\$821.57	\$811.65	\$808.81	\$849.78	\$811.85	\$831.33	\$805.56

3.11 Age Calibration Factor	0.6796													
3.12 Geographic Calibration Factor	1.3044													
3.13 Tobacco Calibration Factor	1.0000													
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$868.91	\$831.25	\$743.18	\$727.65	\$728.30	\$719.50	\$716.99	\$753.30	\$719.68	\$736.95	\$714.11	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	23671KY0070000	23671KY0070053	23671KY0070054	23671KY0070003	23671KY0070037	23671KY0070046	23671KY0070047	23671KY0070048	23671KY0070051	23671KY0070052	23671KY0070055	23671KY0070056
4.2 Allowed Claims	\$25,290,867	\$0	\$54,327	\$54,327	\$3,586,525	\$1,389,527	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$6,120,390	\$0	\$5,669	\$8,183	\$706,464	\$302,325	\$49,709	\$52,391	\$53,148	\$42,101	\$52,332	\$47,056	\$54,023
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$19,170,477	\$0	\$48,657	\$46,144	\$2,880,060	\$1,087,202	\$179,563	\$176,881	\$176,124	\$187,171	\$176,940	\$182,216	\$175,249
4.7 Risk Adjustment Transfer Amount	-\$2,400,988	\$0	-\$4,706	-\$4,706	-\$336,358	-\$130,315	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502
4.8 Premium	\$26,276,010	\$0	\$63,712	\$60,951	\$3,895,029	\$1,477,515	\$244,006	\$241,059	\$240,218	\$252,384	\$241,121	\$246,906	\$239,251
4.9 Projected Member Months	33,164	0	65	65	4,646	1,800	297	297	297	297	297	297	297
4.10 Loss Ratio	80.30%	#DIV/0!	82.46%	82.04%	80.93%	80.70%	80.70%	80.56%	80.53%	81.07%	80.57%	80.84%	80.48%
Per Member Per Month													
4.11 Allowed Claims	\$762.60	#DIV/0!	\$835.79	\$835.79	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96
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	\$184.55	#DIV/0!	\$87.22	\$125.89	\$152.06	\$167.96	\$167.37	\$176.40	\$178.95	\$141.75	\$176.20	\$158.44	\$181.90
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	\$578.05	#DIV/0!	\$748.57	\$709.90	\$619.90	\$604.00	\$604.59	\$595.56	\$593.01	\$630.21	\$595.76	\$613.52	\$590.06
4.16 Risk Adjustment Transfer Amount	-\$72.40	#DIV/0!	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40
4.17 Premium	\$792.31	#DIV/0!	\$980.19	\$937.70	\$838.36	\$820.84	\$821.57	\$811.65	\$808.81	\$849.78	\$811.85	\$831.33	\$805.56

CC-BY	CC-BZ	CT-8W	CT-8X	CT-7Z	CT-72	CT-73	CT-74	CT-78	CT-8D	CT-8Y	CT-8Z	CT-82	CT-83	CT-84	CT-85	CT-86
23671KY0070013	23671KY0070014	23671KY0080043	23671KY0080044	23671KY0080034	23671KY0080035	23671KY0080036	23671KY0080037	23671KY0080041	23671KY0080042	23671KY0080045	23671KY0080046	23671KY0080047	23671KY0080048	23671KY0080049	23671KY0080050	23671KY0080025
Silver	Silver	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver
0.719	0.720	0.904	0.884	0.813	0.800	0.791	0.784	0.819	0.781	0.818	0.801	0.819	0.811	0.796	0.785	0.719
Terminated	Terminated	New	New	New	New	New	New	New	New	New	New	New	New	New	New	Renewing
POS	POS	HMO	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	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	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%	0.00%	0.00%	11.70%

5.75%

\$34,197	\$425,008	\$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
\$12,822	\$73,195	\$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
\$21,375	\$351,814	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$7,342	-\$19,224	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$80,357	\$210,399	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
176	433	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$446.70	\$663.12	\$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
29.27%	184.03%	#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!	#DIV/0!

\$194.30	\$981.54	#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!	#DIV/0!
\$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!	#DIV/0!	#DIV/0!
\$72.85	\$169.04	#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!	#DIV/0!
\$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!	#DIV/0!	#DIV/0!
\$121.45	\$812.50	#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!	#DIV/0!
-\$41.72	-\$44.40	#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!	#DIV/0!
\$456.57	\$485.91	#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!	#DIV/0!

23671KY0070013	23671KY0070014	23671KY0080043	23671KY0080044	23671KY0080034	23671KY0080035	23671KY0080036	23671KY0080037	23671KY0080041	23671KY0080042	23671KY0080045	23671KY0080046	23671KY0080047	23671KY0080048	23671KY0080049	23671KY0080050	23671KY0080025
0.0000	0.0000	0.9730	0.9223	0.8041	0.7840	0.7722	0.7689	0.8185	0.7729	0.7959	0.7651	0.8010	0.7838	0.7618	0.7478	0.6961
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
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
0.00%	0.00%	7.52%	7.86%	8.79%	8.98%	9.08%	9.12%	8.67%	9.08%	8.87%	9.16%	8.83%	8.98%	9.18%	9.33%	9.86%
0.00%	0.00%	2.90%	3.03%	3.39%	3.45%	3.50%	3.51%	3.34%	3.49%	3.41%	3.52%	3.39%	3.46%	3.54%	3.59%	3.80%
0.00%	0.00%	5.66%	5.91%	6.62%	6.75%	6.83%	6.85%	6.52%	6.83%	6.67%	6.88%	6.63%	6.75%	6.91%	7.01%	7.42%
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
\$0.00	\$0.00	\$973.10	\$930.38	\$831.12	\$814.16	\$804.19	\$801.45	\$843.20	\$804.82	\$824.17	\$798.29	\$828.43	\$814.05	\$795.53	\$783.84	\$740.28

																	0.6796
																	1.3044
																	1.0000
\$0.00	\$0.00	\$862.63	\$824.76	\$736.77	\$721.73	\$712.89	\$710.46	\$747.48	\$713.45	\$730.60	\$707.66	\$734.38	\$721.63	\$705.22	\$694.85	\$656.24	

23671KY0070013	23671KY0070014	23671KY0080043	23671KY0080044	23671KY0080034	23671KY0080035	23671KY0080036	23671KY0080037	23671KY0080041	23671KY0080042	23671KY0080045	23671KY0080046	23671KY0080047	23671KY0080048	23671KY0080049	23671KY0080050	23671KY0080025
\$0	\$0	\$54,327	\$54,327	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$229,272	\$1,300,791
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$6,097	\$8,610	\$47,144	\$51,691	\$54,373	\$55,131	\$43,879	\$54,227	\$49,009	\$55,976	\$47,843	\$51,749	\$56,734	\$59,911	\$375,996
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$48,230	\$45,716	\$182,128	\$177,581	\$174,899	\$174,141	\$185,393	\$175,045	\$180,263	\$173,296	\$181,429	\$177,523	\$172,538	\$169,361	\$924,795
\$0	\$0	-\$4,706	-\$4,706	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$21,502	-\$126,116
\$0	\$0	\$63,252	\$60,475	\$246,844	\$241,805	\$238,846	\$238,032	\$250,432	\$239,032	\$244,779	\$237,091	\$246,044	\$241,773	\$236,274	\$232,801	\$1,289,570
0	0	65	65	297	297	297	297	297	297	297	297	297	297	297	297	1,742
#DIV/0!	#DIV/0!	82.38%	81.97%	80.82%	80.61%	80.47%	80.42%	80.98%	80.47%	80.74%	80.38%	80.80%	80.59%	80.34%	80.15%	79.49%

#DIV/0!	#DIV/0!	\$835.79	\$835.79	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$771.96	\$746.72
#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
#DIV/0!	#DIV/0!	\$93.80	\$132.47	\$158.73	\$174.04	\$183.07	\$185.63	\$147.74	\$182.58	\$165.01	\$188.47	\$161.09	\$174.24	\$191.02	\$201.72	\$215.84
#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
#DIV/0!	#DIV/0!	\$742.00	\$703.33	\$613.23	\$597.92	\$588.89	\$586.33	\$624.22	\$589.38	\$606.95	\$583.49	\$610.87	\$597.72	\$580.94	\$570.24	\$530.88
#DIV/0!	#DIV/0!	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40	-\$72.40
#DIV/0!	#DIV/0!	\$973.10	\$930.38	\$831.12	\$814.16	\$804.19	\$801.45	\$843.20	\$804.82	\$824.17	\$798.29	\$828.43	\$814.05	\$795.53	\$783.84	\$740.28

KY008 Plans																							
23671KY008																							
CT-75	CT-76	CT-77	CT-78	CT-79	CT-80	CT-81	CT-82	CT-83	CT-84	CT-85	CT-86	CT-87	CT-88	CT-89	CT-90	CT-91	CT-92	CT-93	CT-94	CT-95	CT-96	CT-97	
23671KY0080038	23671KY0080039	23671KY0080040	23671KY0080059	23671KY0080060	23671KY0080051	23671KY0080052	23671KY0080053	23671KY0080054	23671KY0080057	23671KY0080058	23671KY0080061	23671KY0080062	23671KY0080063	23671KY0080064	23671KY0080065	23671KY0080066	23671KY0080069	23671KY0080010	23671KY0080055	23671KY0080056	23671KY0080001	23671KY0080002	
Silver	Silver	Bronze	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Silver	
0.719	0.719	0.647	0.904	0.884	0.813	0.800	0.791	0.784	0.819	0.781	0.818	0.801	0.819	0.811	0.796	0.785	0.719	0.719	0.719	0.647	0.712	0.713	
New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New	Renewing	Renewing	New	New	Terminate	Terminate
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	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	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	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%	0.00%	0.00%	0.00%	0.00%	0.00%	4.27%	12.59%	0.00%	0.00%	

12.59%

23671KY0080038	23671KY0080039	23671KY0080040	23671KY0080059	23671KY0080060	23671KY0080051	23671KY0080052	23671KY0080053	23671KY0080054	23671KY0080057	23671KY0080058	23671KY0080061	23671KY0080062	23671KY0080063	23671KY0080064	23671KY0080065	23671KY0080066	23671KY0080069	23671KY0080010	23671KY0080055	23671KY0080056	23671KY0080001	23671KY0080002
\$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	\$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	\$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	\$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!	#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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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#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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
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#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!	#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!	#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!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

23671KY0080038	23671KY0080039	23671KY0080040	23671KY0080059	23671KY0080060	23671KY0080051	23671KY0080052	23671KY0080053	23671KY0080054	23671KY0080057	23671KY0080058	23671KY0080061	23671KY0080062	23671KY0080063	23671KY0080064	23671KY0080065	23671KY0080066	23671KY0080069	23671KY0080010	23671KY0080055	23671KY0080056	23671KY0080001	23671KY0080002
0.7624	0.7238	0.6489	0.9286	0.8806	0.7636	0.7448	0.7336	0.7305	0.7774	0.7341	0.7609	0.7317	0.7658	0.7494	0.7285	0.7153	0.7225	0.6649	0.6859	0.6149	0.0000	0.0000
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	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	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

9.18%	9.57%	10.42%	7.82%	8.17%	9.16%	9.35%	9.46%	9.50%	9.04%	9.46%	9.19%	9.49%	9.14%	9.31%	9.52%	9.65%	9.58%	10.22%	9.98%	10.86%	0.00%	0.00%
3.53%	3.68%	4.01%	3.01%	3.14%	3.53%	3.60%	3.64%	3.66%	3.48%	3.64%	3.54%	3.65%	3.52%	3.58%	3.66%	3.72%	3.69%	3.94%	3.84%	4.18%	0.00%	0.00%
6.90%	7.19%	7.84%	5.88%	6.14%	6.89%	7.03%	7.12%	7.14%	6.80%	7.11%	6.92%	7.13%	6.88%	7.00%	7.16%	7.26%	7.20%	7.69%	7.51%	8.17%	0.00%	0.00%
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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$795.96	\$763.55	\$700.65	\$935.72	\$895.31	\$796.92	\$781.18	\$771.75	\$769.26	\$808.71	\$772.18	\$794.79	\$770.24	\$798.82	\$785.13	\$767.54	\$756.39	\$762.46	\$714.07	\$731.75	\$672.07	\$0.00	\$0.00

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	0.7600
Rating Area 2	0.7800
Rating Area 3	0.6780
Rating Area 4	0.7390
Rating Area 5	0.7070
Rating Area 6	0.7780
Rating Area 7	0.8280
Rating Area 8	0.8080