

THIS WAS PASSED TO FILE  
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CASE NUMBER: INS-2015-00065

State Corporation Commission  
Bureau of Insurance  
Rate Presentations

July 22, 2015

# Submission Deadlines for 2016 plans

April 14, 2015 – Form, rate and binder submissions due for Health Insurance Plans to fully participate in Open Enrollment, and Stand-alone Dental Plans (SADPs) to be exchange-certified

August 25, 2015 – BOI must submit QHP and SADP recommendations to HHS Marketplace

November 1, 2015– January 31, 2016 – Open enrollment

January 1, 2016 – First effective date of 2016 plans

# Bureau Rate Review Staff

- Althelia Battle – Deputy Commissioner, Life and Health Division
- David Shea, FSA, MAAA – Health Actuary
- Robert Grissom – Chief Insurance Market Examiner
- Toni Janoski – Supervisor, Premium Rate Review
- Rate Review Examiners – Janet Houser, Dakota Nolden

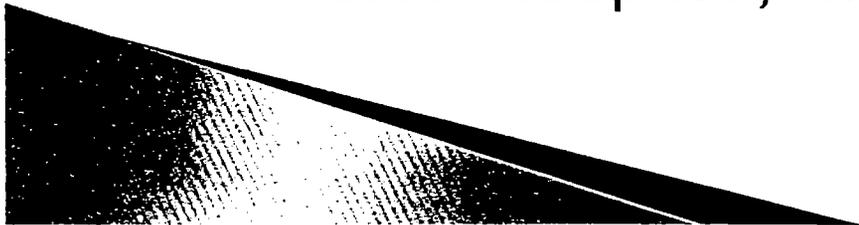
Presenting Companies  
(Many companies are making multiple presentations)

**Aetna Group:**

- Aetna Health, Inc.
- Aetna Life Insurance Company
- Coventry Health Care of Virginia, Inc.
- Innovation Health Insurance Company
- Innovation Health Plan, Inc.

**Anthem Group:**

- Anthem Health Plans of Virginia, Inc.
- HealthKeepers, Inc.



## Presenting Companies, (continued)

### **CareFirst, Inc. Group:**

- CareFirst BlueChoice, Inc.

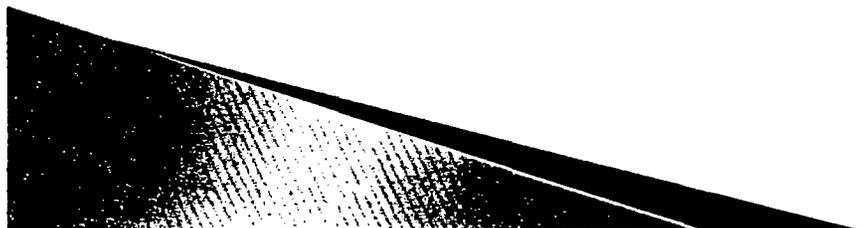
- Group Hospitalization and Medical Services, Inc.

### **Federated Mutual Group:**

- Federated Mutual Insurance Company

### **Humana Group:**

- Humana Insurance Company



## Presenting Companies, (continued)

### **Kaiser Foundation Group:**

- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

### **Piedmont:**

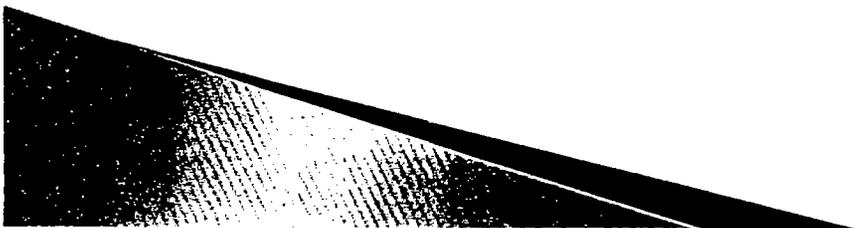
- Piedmont Community HealthCare, Inc.

- Piedmont Community HealthCare HMO, Inc.

### **Sentara Health Management Group:**

- Optima Health Insurance Company

- Optima Health Plan



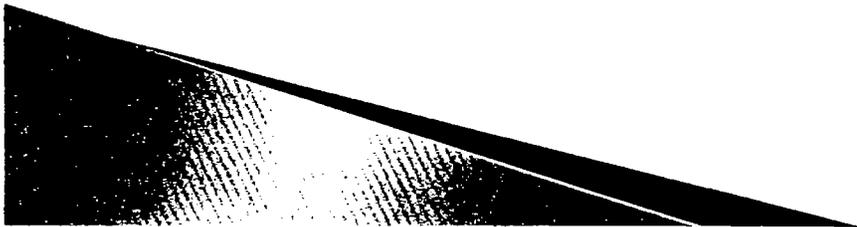
## Presenting Companies, (continued)

### **UnitedHealth Group:**

- Golden Rule Insurance Company
- Optimum Choice, Inc.
- UnitedHealthcare Insurance Company
- UnitedHealthcare Life Insurance Company
- UnitedHealthcare of the Mid-Atlantic, Inc.
- UnitedHealthcare Plan of the River Valley, Inc.

### **Westbridge Capital Group:**

- Freedom Life Insurance Company of America



# 2016 Rate Presentations

- Today is the third annual informational review of ACA rates
  - For the 2014 Rate Presentations (held on July 13, 2013, Case No. INS-2013-00068), companies were asked to compare their most popular non-grandfathered plans to the closest ACA-compliant plan
  - For the 2015 Rate Presentations (held on July 23, 2014, Case No. INS-2014-00120), companies were asked to provide rate change details for their three most popular plans based on statewide enrollment @ 3/31/14.
- This year's review of 2016 rates (Case No. INS-2015-00065) will include rate details on the most popular plan based on statewide enrollment @ 3/31/15, in addition to rate details on plans with average, minimum and maximum rate changes

# Virginia's Rate Regulations

- Prior to July 1, 2013
  - Only individual non-HMO, non-association required prior approval from the Commission's BOI
  - 60% minimum loss ratio
- July 1, 2013 and later
  - All individual and all small group, including HMO and associations, require prior approval from the Commission's BOI
  - 75% minimum loss ratio
  - ACA market rules (rating, GI, single risk pool, AV, EHB)
  - Due to new legislation, Virginia was deemed to be a fully effective rate review state by the Center for Consumer Information and Insurance Oversight (CCIIO), part of the federal department of Health and Human Services

# Virginia Individual - Rating Variables

## Pre-2014 Common Variables

- Age, with no limitations
- Gender
- Geographic location with carrier customization
- Health status including denial of coverage
- Member level rating

## Post-2014 Allowed Variables (ACA and VA conforming legislation)

- Age, no more than 3:1
- ~~Gender~~
- Geographic location with areas established by HHS
- ~~Health status including denial of coverage~~
- Tobacco rating, no more than 1.5:1
- Member level rating

# Virginia Small Group - Rating Variables

## Pre-2014 Common Variables

- Age, with no limitations
- Gender
- Geographic location with carrier customization
- Health status (must GI group)
- Industry
- Group size
- Contribution/Participation

## Post-2014 Allowed Variables (ACA and VA conforming legislation)

- Age, no more than 3:1
- ~~Gender~~
- Geographic location with areas established by HHS
- ~~Health status (must GI group)~~
- ~~Industry~~
- ~~Group size~~
- ~~Contribution/Participation~~
- Tobacco rating, no more than 1.5:1 (must be able to avoid with wellness program)
- Member level rating

# New Benefit and Cost-Sharing Requirements for 2016 (ACA and VA Conforming Legislation)

- All individual and small group plans must cover, at a minimum, Essential Health Benefits (EHBs)
  - EHBs are not changing for 2016
- All individual and small group plans must have cost-sharing that provides a minimum of 60% Actuarial Value (AV)
  - Indicator of relative plan generosity, similar to a car's MPG rating
  - Plans must fall into one of four metal levels (platinum, gold, silver, bronze)
  - Catastrophic plans\* can be offered in the individual market; AV can be a slightly lower than 60%, must cover all EHBs and maximum out-of-pocket cannot exceed \$6,850 in 2016.

\* Available only to individuals up to age 30, or those who are exempt based on affordability or hardship.

# Rate Review Process for 2016

- Similar to 2014 and 2015
- CClIO will defer to Virginia's decisions regarding rate approval for QHPs
- All issuers desiring to sell plans in Virginia's market, on or off Exchange, had a submission deadline of April 14
- In addition to rates, issuers have a large amount of additional CClIO filing requirements that fall under Virginia's plan management responsibilities for review and recommendation

# Rate Review Process for 2016

- All existing plans fall under 14VAC5-130-70, Filing a rate revision
- Due to the single risk pool requirement, new plans being offered by carriers currently in the market will technically fall under the rate revision requirements as well
- Companies have some 2014 experience data for ACA-compliant plans
  - May be limited if company offered early renewals in 2013
  - Due to possible pent-up demand from early 2014 enrollees, experience may not reflect the 2016 risk pool
  - Companies received 2014 risk adjustment and reinsurance data at the end of June that may have a material impact on their projected experience

# BOI's Actuarial Review – Includes Analysis of the Following:

- Major 2016 rate drivers may include:
  - Medical trend
  - Population morbidity changes (i.e., changes in the aggregate health status of the risk pool)
  - Network changes (network adequacy is reviewed by the VA Department of Health)
  - Two “automatic” rate drivers
    - Change in reinsurance parameters and contribution rate
    - Change in risk adjustment fee (very minor)
- All data, assumptions and calculations must be clearly documented and actuarially justified
- Rates must be developed by a member of the American Academy of Actuaries (AAA) in accordance with the appropriate Actuarial Standards of Practice (ASOPs) and the AAA's Code of Professional Conduct

# ACA Risk Mitigation Programs

- Also known as the “3 Rs”
  - Reinsurance
  - Risk Corridors
  - Risk Adjustment
- Reinsurance and Risk Corridors are temporary (both ending after 2016), Risk Adjustment is permanent
- First set of data for Reinsurance and Risk Adjustment was sent out June 30

# Transitional Reinsurance Program

- Effective 2014 through 2016
- Purpose is to limit companies exposure to high cost claimants in the individual market
- Contributions to the program come from the vast majority of companies in the health insurance market
  - In 2015, contribution rate was \$3.67 PMPM; in 2016, contribution rate will be \$2.25 PMPM
  - Slight reduction in rates
- Benefits are paid to companies on behalf of non-grandfathered individual enrollees
  - In 2015, program paid 50% of claims between \$45,000 and \$250,000; in 2016, program will pay 50% of claims between \$90,000 and \$250,000
  - Original 2015 attachment point was \$70,000, not \$45,000, and original coinsurance was 70% instead of 50%
  - Either way, slight increase in individual rates
  - Since contributions exceeded reinsurance claims for 2014, the coinsurance rate for that year was increased to 100%

# Temporary Risk Corridor Program

- Effective 2014 through 2016
- Purpose is to limit the gains and losses due to over- or under-pricing
- Applies to all QHPs that are subject to market reform and rating rules (e.g., excludes stand-alone dental)
- Companies are reimbursed if losses are greater than 3% of expected costs, and pay out if gains are greater than 3% of expected costs
- Recent change requires the program to be budget neutral to the Federal government

# Risk Adjustment Program

- Permanent
- Purpose is to level the playing field among companies for the relative health status of enrollees
- Payments to and from companies will be equalized by state and market
- The unique nature of the program requires complex methodology and administration

# King vs Burwell

- The case concerned programs in states, like Virginia, that didn't set up their own Exchanges
- Plaintiffs argued that the law allowed for premium subsidies to enrollees in State-based Exchanges only
- On June 29, the Supreme Court found that premium subsidies were available in federally facilitated exchanges, thereby upholding the law.

Company Name  
 NAIC Number  
 Market

Aetna Life Insurance Company  
001-60054  
Individual

Rates are for rating area 9, non-tobacco.user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver  
 2015 Brief benefit description: \$10 PCP Copay; \$4,000 Deductible; 70% Coinsurance; \$6,600 OOP Limit  
 2016 Brief benefit description: \$10 PCP Copay; \$3,600 Deductible; 70% Coinsurance; \$6,500 OOP Limit  
 % of statewide market enrollment 29.9%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 239.38	0.0%
Population Morbidity	\$ (41.07)	-14.9%
Trend	\$ 21.74	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 55.44	20.1%
Rate on 1/1/16	\$ 275.49	15.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 304.71	0.0%
Population Morbidity	\$ (52.28)	-14.9%
Trend	\$ 27.67	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 70.57	20.1%
Rate on 1/1/16	\$ 350.67	15.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 647.10	0.0%
Population Morbidity	\$ (111.03)	-14.9%
Trend	\$ 58.76	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 149.87	20.1%
Rate on 1/1/16	\$ 744.69	15.1%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Aetna Life Insurance Company  
001-60054  
Individual

Rates are for rating area 6, non-tobacco user

Rates are for rating area 8, non-tobacco user

Rates are for rating area 12, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Silver

Metal level: Bronze

Metal level: Silver

2015 Brief benefit description: \$10 PCP Copay; \$4,000 Deductible; 70% Coinsurance; \$6,600 OOP Limit

2015 Brief benefit description: \$25 PCP Copay; \$5,750 Deductible; 100% Coinsurance; \$6,500 OOP Limit

2015 Brief benefit description: \$5 PCP Copay; \$2,750 Deductible; 70% Coinsurance; \$6,250 OOP Limit

2016 Brief benefit description: \$10 PCP Copay; \$3,600 Deductible; 70% Coinsurance; \$6,500 OOP Limit

2016 Brief benefit description: \$30 PCP Copay; \$6,800 Deductible; 100% Coinsurance; \$6,850 OOP Limit

2016 Brief benefit description: \$10 PCP Copay; \$2,750 Deductible; 60% Coinsurance; \$6,850 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 231.43	0.0%
Population Morbidity	\$ (39.05)	-14.9%
Trend	\$ 20.67	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 48.90	18.7%
Rate on 1/1/16	\$ 261.94	13.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 197.70	0.0%
Population Morbidity	\$ (31.24)	-14.9%
Trend	\$ 16.53	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 26.52	12.7%
Rate on 1/1/16	\$ 209.51	6.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 256.64	0.0%
Population Morbidity	\$ (45.24)	-14.9%
Trend	\$ 23.94	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 68.08	22.4%
Rate on 1/1/16	\$ 303.43	18.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 294.59	0.0%
Population Morbidity	\$ (49.71)	-14.9%
Trend	\$ 26.31	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 62.24	18.7%
Rate on 1/1/16	\$ 333.43	13.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 251.65	0.0%
Population Morbidity	\$ (39.76)	-14.9%
Trend	\$ 21.04	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 33.76	12.7%
Rate on 1/1/16	\$ 266.69	6.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 326.68	0.0%
Population Morbidity	\$ (57.59)	-14.9%
Trend	\$ 30.48	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 86.66	22.4%
Rate on 1/1/16	\$ 386.24	18.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 625.60	0.0%
Population Morbidity	\$ (105.57)	-14.9%
Trend	\$ 55.87	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 132.18	18.7%
Rate on 1/1/16	\$ 708.08	13.2%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 534.41	0.0%
Population Morbidity	\$ (84.44)	-14.9%
Trend	\$ 44.69	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 71.70	12.7%
Rate on 1/1/16	\$ 566.36	6.0%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 693.75	0.0%
Population Morbidity	\$ (122.29)	-14.9%
Trend	\$ 64.72	7.9%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 184.04	22.4%
Rate on 1/1/16	\$ 820.23	18.2%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Aetna Life Insurance Company  
001-60054

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	-1.5%
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	-4.5%
7 - Richmond	0.0%
8 - Roanoke	-0.1%
9 - Virginia Beach	1.8%
10 - Fairfax	
11 - Winchester	
12 - All non-MSA	4.4%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We continue to apply a 10% premium load for declaration of smoking status.

Company Name  
 NAIC Number  
 Market

Coventry Health Care, Inc.  
 001-96555  
 Individual

Rates are for rating area 7, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver  
 2015 Brief benefit description: \$10 PCP Copay; \$3,750 Deductible; 70% Coinsurance; \$6,600 OOP Limit  
 2016 Brief benefit description: \$10 PCP Copay; \$3,600 Deductible; 80% Coinsurance; \$5,500 OOP Limit  
 % of statewide market enrollment 38.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 189.72	0.0%
Population Morbidity	\$ (22.92)	-10.1%
Trend	\$ 16.02	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 43.74	19.3%
Rate on 1/1/16	\$ 226.56	19.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 241.49	0.0%
Population Morbidity	\$ (29.17)	-10.1%
Trend	\$ 20.39	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 55.68	19.3%
Rate on 1/1/16	\$ 288.39	19.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 512.84	0.0%
Population Morbidity	\$ (61.95)	-10.1%
Trend	\$ 43.31	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 118.25	19.3%
Rate on 1/1/16	\$ 612.44	19.4%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Coventry Health Care, Inc.  
001-96555  
Individual

Rates are for rating area 2, non-tobacco user

Rates are for rating area 7, non-tobacco user

Rates are for rating area 12, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Silver  
2015 Brief benefit description: \$10 PCP Copay; \$3,750 Deductible; 70% Coinsurance; \$6,600 OOP Limit  
2016 Brief benefit description: \$10 PCP Copay; \$3,600 Deductible; 80% Coinsurance; \$5,500 OOP Limit

Metal level: Catastrophic  
2015 Brief benefit description: PCP Copay: \$20 ded waived/visits 1-3; \$6,600 Deductible; 100% Coinsurance; \$6,600 OOP Limit  
2016 Brief benefit description: \$20 PCP Copay; \$6,850 Deductible; 100% Coinsurance; \$6,850 OOP Limit

Metal level: Silver  
2015 Brief benefit description: \$5 PCP Copay; \$2,750 Deductible; 70% Coinsurance; \$6,400 OOP Limit  
2016 Brief benefit description: \$10 PCP Copay; \$2,750 Deductible; 70% Coinsurance; \$6,600 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 189.72	0.0%
Population Morbidity	\$ (22.92)	-10.1%
Trend	\$ 16.02	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 43.74	19.3%
Rate on 1/1/16	\$ 226.56	19.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 119.13	0.0%
Population Morbidity	\$ (13.22)	-10.1%
Trend	\$ 9.24	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 15.55	11.9%
Rate on 1/1/16	\$ 130.70	9.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 232.06	0.0%
Population Morbidity	\$ (29.35)	-10.1%
Trend	\$ 20.52	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 66.95	23.1%
Rate on 1/1/16	\$ 290.18	25.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 241.49	0.0%
Population Morbidity	\$ (29.17)	-10.1%
Trend	\$ 20.39	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 55.68	19.3%
Rate on 1/1/16	\$ 288.39	19.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 151.65	0.0%
Population Morbidity	\$ (16.83)	-10.1%
Trend	\$ 11.76	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 19.79	11.9%
Rate on 1/1/16	\$ 166.37	9.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 295.40	0.0%
Population Morbidity	\$ (37.36)	-10.1%
Trend	\$ 26.12	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 85.22	23.1%
Rate on 1/1/16	\$ 369.37	25.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 512.84	0.0%
Population Morbidity	\$ (61.95)	-10.1%
Trend	\$ 43.31	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 118.25	19.3%
Rate on 1/1/16	\$ 612.44	19.4%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 322.04	0.0%
Population Morbidity	\$ (35.74)	-10.1%
Trend	\$ 24.98	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 42.02	11.9%
Rate on 1/1/16	\$ 353.31	9.7%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 627.31	0.0%
Population Morbidity	\$ (79.35)	-10.1%
Trend	\$ 55.47	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 180.97	23.1%
Rate on 1/1/16	\$ 784.40	25.0%

\*\* rate for age 60

Company Name

Coventry Health Care, Inc.

NAIC Number

001-96555

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	
2 - Charlottesville	-6.5%
3 - Danville	0.0%
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	0.0%
8 - Roanoke	
9 - Virginia Beach	
10 - Fairfax	
11 - Winchester	
12 - All non-MSA	4.6%

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We continue to apply a 10% premium load for declaration of smoking status.

Company Name  
 NAIC Number  
 Market

Innovation Health Insurance Company  
 001-15097  
 Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver  
 2015 Brief benefit description: \$10 PCP Copay; \$4,000 Deductible; 70% Coinsurance; \$6,600 OOP Limit  
 2016 Brief benefit description: \$25 PCP Copay; \$5,250 Deductible; 100% Coinsurance; \$5,250 OOP Lim  
 % of statewide market enrollment 51.4%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 222.35	0.0%
Population Morbidity	\$ (4.88)	-2.0%
Trend	\$ 16.84	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 4.14	1.7%
Rate on 1/1/16	\$ 238.45	7.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 283.03	0.0%
Population Morbidity	\$ (6.22)	-2.0%
Trend	\$ 21.44	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 5.28	1.7%
Rate on 1/1/16	\$ 303.53	7.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 601.04	0.0%
Population Morbidity	\$ (13.20)	-2.0%
Trend	\$ 45.53	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 11.20	1.7%
Rate on 1/1/16	\$ 644.58	7.2%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Innovation Health Insurance Company  
001-15097  
Individual

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Bronze  
2015 Brief benefit description: 0% PCP Copay; \$6,300 Deductible; 100% Coinsurance; \$6,300 OOP Limit  
2016 Brief benefit description: PCP Copay = Deductible; \$6,450 Deductible; 100% Coinsurance; \$6,450 OOP Limit

Metal level: Bronze  
2015 Brief benefit description: \$25 PCP Copay; \$5,750 Deductible; 100% Coinsurance; \$6,600 OOP Limit  
2016 Brief benefit description: PCP Copay: Deductible; \$6,850 Deductible; 100% Coinsurance; \$6,850 OOP Limit

Metal level: Catastrophic  
2015 Brief benefit description: PCP Copay: \$20 ded waived/visits 1-3; \$6,600 Deductible; 100% Coinsurance; \$6,600 OOP Limit  
2016 Brief benefit description: PCP Copay: \$20 first 3 visits; then deductible; \$6,850 Deductible; 100% Coinsurance; \$6,850 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 159.24	0.0%
Population Morbidity	\$ (3.41)	-2.0%
Trend	\$ 11.77	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (0.96)	-0.6%
Rate on 1/1/16	\$ 166.64	4.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 185.45	0.0%
Population Morbidity	\$ (3.45)	-2.0%
Trend	\$ 11.88	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (25.67)	-15.3%
Rate on 1/1/16	\$ 168.22	-9.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 127.94	0.0%
Population Morbidity	\$ (2.87)	-2.0%
Trend	\$ 9.88	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 4.95	3.5%
Rate on 1/1/16	\$ 139.91	9.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 202.70	0.0%
Population Morbidity	\$ (4.35)	-2.0%
Trend	\$ 14.98	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (1.22)	-0.6%
Rate on 1/1/16	\$ 212.12	4.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 236.06	0.0%
Population Morbidity	\$ (4.39)	-2.0%
Trend	\$ 15.13	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (32.67)	-15.3%
Rate on 1/1/16	\$ 214.13	-9.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 162.86	0.0%
Population Morbidity	\$ (3.65)	-2.0%
Trend	\$ 12.58	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 6.30	3.5%
Rate on 1/1/16	\$ 178.09	9.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 430.47	0.0%
Population Morbidity	\$ (9.23)	-2.0%
Trend	\$ 31.82	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (2.59)	-0.6%
Rate on 1/1/16	\$ 450.47	4.6%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 501.30	0.0%
Population Morbidity	\$ (9.32)	-2.0%
Trend	\$ 32.12	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ (69.38)	-15.3%
Rate on 1/1/16	\$ 454.73	-9.3%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 345.85	0.0%
Population Morbidity	\$ (7.75)	-2.0%
Trend	\$ 26.71	7.1%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 13.38	3.5%
Rate on 1/1/16	\$ 378.20	9.4%

\*\* rate for age 60

Company Name

Innovation Health Insurance Company

NAIC Number

001-15097

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - Virginia Beach	
10 - Fairfax	0.0%
11 - Winchester	
12 - All non-MSA	

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We continue to apply a 10% premium load for declaration of smoking status.

Company Name  
 NAIC Number  
 Market

Aetna Health, Inc.  
001-95109  
Small Group

Rates are for rating area 7, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze

2015 Brief benefit description: \$0 PCP Copay; \$4,500 Deductible; 100% Coinsurance; \$6,350 OOP Limit

2016 Brief benefit description: \$20 PCP Copay; \$5,000 Deductible; 100% Coinsurance; \$6,450 OOP Limit

% of statewide market enrollment 24.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 196.50	0.0%
Population Morbidity	\$ (21.68)	-10.2%
Trend	\$ 17.37	8.1%
Small Group Expansion	\$ (2.14)	-1.0%
Other Changes	\$ 23.27	10.9%
Rate on 1/1/16	\$ 213.32	8.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 250.12	0.0%
Population Morbidity	\$ (27.59)	-10.2%
Trend	\$ 22.11	8.1%
Small Group Expansion	\$ (2.72)	-1.0%
Other Changes	\$ 29.62	10.9%
Rate on 1/1/16	\$ 271.54	8.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 531.16	0.0%
Population Morbidity	\$ (58.59)	-10.2%
Trend	\$ 46.95	8.1%
Small Group Expansion	\$ (5.79)	-1.0%
Other Changes	\$ 62.91	10.9%
Rate on 1/1/16	\$ 576.64	8.6%

\*\* rate for age 60

Rates are for rating area 2, non-tobacco user

Rates are for rating area 7, non-tobacco user

Rates are for rating area 12, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Silver  
 2015 Brief benefit description: \$40 PCP Copay; \$2,000 Deductible; 80% Coinsurance; \$6,350 OOP Limit  
 2016 Brief benefit description: \$40 PCP Copay; \$2,000 Deductible; 75% Coinsurance; \$6,850 OOP Limit

Metal level: Silver  
 2015 Brief benefit description: \$20 PCP Copay; \$1,000 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
 2016 Brief benefit description: \$20 PCP Copay; \$2,500 Deductible; 100% Coinsurance; \$6,850 OOP Limit

Metal level: Silver  
 2015 Brief benefit description: \$40 PCP Copay; \$3,000 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
 2016 Brief benefit description: PCP Copay; Deductible; \$2,500 Deductible; 70% Coinsurance; \$3,200 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 244.75	0.0%
Population Morbidity	\$ (26.56)	-10.2%
Trend	\$ 21.28	8.1%
Small Group Expansion	\$ (2.62)	-1.0%
Other Changes	\$ 24.50	9.4%
Rate on 1/1/16	\$ 261.35	6.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 316.93	0.0%
Population Morbidity	\$ (25.41)	-10.2%
Trend	\$ 20.36	8.1%
Small Group Expansion	\$ (2.51)	-1.0%
Other Changes	\$ (59.28)	-23.7%
Rate on 1/1/16	\$ 250.09	-21.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 178.48	0.0%
Population Morbidity	\$ (25.53)	-10.2%
Trend	\$ 20.45	8.1%
Small Group Expansion	\$ (2.52)	-1.0%
Other Changes	\$ 80.32	32.0%
Rate on 1/1/16	\$ 251.21	40.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 311.54	0.0%
Population Morbidity	\$ (33.80)	-10.2%
Trend	\$ 27.09	8.1%
Small Group Expansion	\$ (3.34)	-1.0%
Other Changes	\$ 31.18	9.4%
Rate on 1/1/16	\$ 332.67	6.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 403.42	0.0%
Population Morbidity	\$ (32.35)	-10.2%
Trend	\$ 25.92	8.1%
Small Group Expansion	\$ (3.19)	-1.0%
Other Changes	\$ (75.45)	-23.7%
Rate on 1/1/16	\$ 318.34	-21.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 227.19	0.0%
Population Morbidity	\$ (32.49)	-10.2%
Trend	\$ 26.04	8.1%
Small Group Expansion	\$ (3.21)	-1.0%
Other Changes	\$ 102.24	32.0%
Rate on 1/1/16	\$ 319.77	40.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 661.60	0.0%
Population Morbidity	\$ (71.78)	-10.2%
Trend	\$ 57.52	8.1%
Small Group Expansion	\$ (7.09)	-1.0%
Other Changes	\$ 66.22	9.4%
Rate on 1/1/16	\$ 706.46	6.8%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 856.71	0.0%
Population Morbidity	\$ (68.69)	-10.2%
Trend	\$ 55.04	8.1%
Small Group Expansion	\$ (6.78)	-1.0%
Other Changes	\$ (160.23)	-23.7%
Rate on 1/1/16	\$ 676.04	-21.1%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 482.48	0.0%
Population Morbidity	\$ (69.00)	-10.2%
Trend	\$ 55.29	8.1%
Small Group Expansion	\$ (6.81)	-1.0%
Other Changes	\$ 217.12	32.0%
Rate on 1/1/16	\$ 679.07	40.7%

\*\* rate for age 60

Company Name

Aetna Health, Inc.

NAIC Num

001-95109

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	1.6%
2 - Charlottesville	4.0%
3 - Danville	-3.6%
4 - Harrisonburg	2.9%
5 - Bristol	4.5%
6 - Lynchburg	-7.7%
7 - Richmond	0.0%
8 - Roanoke	9.2%
9 - Virginia Beach	0.5%
10 - Fairfax	0.3%
11 - Winchester	0.6%
12 - All non-MSA	2.4%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name  
 NAIC Number  
 Market

Aetna Life Insurance Company  
001-60054  
Small Group

Rates are for rating area 7, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze  
 2015 Brief benefit description: \$0 PCP Copay; \$4,500 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
 2016 Brief benefit description: \$20 PCP Copay; \$5,000 Deductible; 100% Coinsurance; \$6,450 OOP Lim:  
 % of statewide market enrollment 17.6%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 211.26	0.0%
Population Morbidity	\$ (17.41)	-7.3%
Trend	\$ 21.51	9.0%
Small Group Expansion	\$ (3.84)	-1.6%
Other Changes	\$ 26.67	11.2%
Rate on 1/1/16	\$ 238.18	12.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 268.91	0.0%
Population Morbidity	\$ (22.17)	-7.3%
Trend	\$ 27.38	9.0%
Small Group Expansion	\$ (4.89)	-1.6%
Other Changes	\$ 33.95	11.2%
Rate on 1/1/16	\$ 303.18	12.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 571.07	0.0%
Population Morbidity	\$ (47.07)	-7.3%
Trend	\$ 58.14	9.0%
Small Group Expansion	\$ (10.38)	-1.6%
Other Changes	\$ 72.10	11.2%
Rate on 1/1/16	\$ 643.84	12.7%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Aetna Life Insurance Company  
001-60054  
Small Group

Rates are for rating area 2, non-tobacco user

Rates are for rating area 7, non-tobacco user

Rates are for rating area 5, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Bronze  
2015 Brief benefit description: \$0 PCP Copay; \$4,500 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
2016 Brief benefit description: \$20 PCP Copay; \$5,000 Deductible; 100% Coinsurance; \$6,450 OOP Limit

Metal level: Gold  
2015 Brief benefit description: \$25 PCP Copay; \$500 Deductible; 80% Coinsurance; \$2,500 OOP Limit  
2016 Brief benefit description: \$40 PCP Copay; \$500 Deductible; 80% Coinsurance; \$6,350 OOP Limit

Metal level: Silver  
2015 Brief benefit description: \$40 PCP Copay; \$3,000 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
2016 Brief benefit description: \$20 PCP Copay; \$3,000 Deductible; 100% Coinsurance; \$5,000 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 210.48	0.0%
Population Morbidity	\$ (17.41)	-7.3%
Trend	\$ 21.51	9.0%
Small Group Expansion	\$ (3.84)	-1.6%
Other Changes	\$ 27.45	11.5%
Rate on 1/1/16	\$ 238.18	13.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 374.24	0.0%
Population Morbidity	\$ (23.82)	-7.3%
Trend	\$ 29.42	9.0%
Small Group Expansion	\$ (5.25)	-1.6%
Other Changes	\$ (48.74)	-15.0%
Rate on 1/1/16	\$ 325.84	-12.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 183.65	0.0%
Population Morbidity	\$ (22.03)	-7.3%
Trend	\$ 27.21	9.0%
Small Group Expansion	\$ (4.86)	-1.6%
Other Changes	\$ 117.36	38.9%
Rate on 1/1/16	\$ 301.33	64.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 267.92	0.0%
Population Morbidity	\$ (22.17)	-7.3%
Trend	\$ 27.38	9.0%
Small Group Expansion	\$ (4.89)	-1.6%
Other Changes	\$ 34.94	11.5%
Rate on 1/1/16	\$ 303.18	13.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 476.37	0.0%
Population Morbidity	\$ (30.33)	-7.3%
Trend	\$ 37.45	9.0%
Small Group Expansion	\$ (6.69)	-1.6%
Other Changes	\$ (62.05)	-15.0%
Rate on 1/1/16	\$ 414.76	-12.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 233.77	0.0%
Population Morbidity	\$ (28.04)	-7.3%
Trend	\$ 34.63	9.0%
Small Group Expansion	\$ (6.18)	-1.6%
Other Changes	\$ 149.39	38.9%
Rate on 1/1/16	\$ 383.57	64.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 568.96	0.0%
Population Morbidity	\$ (47.07)	-7.3%
Trend	\$ 58.14	9.0%
Small Group Expansion	\$ (10.38)	-1.6%
Other Changes	\$ 74.20	11.5%
Rate on 1/1/16	\$ 643.84	13.2%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 1,011.64	0.0%
Population Morbidity	\$ (64.40)	-7.3%
Trend	\$ 79.53	9.0%
Small Group Expansion	\$ (14.20)	-1.6%
Other Changes	\$ (131.77)	-15.0%
Rate on 1/1/16	\$ 880.80	-12.9%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 496.44	0.0%
Population Morbidity	\$ (59.56)	-7.3%
Trend	\$ 73.55	9.0%
Small Group Expansion	\$ (13.13)	-1.6%
Other Changes	\$ 317.25	38.9%
Rate on 1/1/16	\$ 814.55	64.1%

\*\* rate for age 60

Company Name

Aetna Life Insurance Company

NAIC Number

001-60054

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	1.6%
2 - Charlottesville	4.0%
3 - Danville	-3.6%
4 - Harrisonburg	2.9%
5 - Bristol	4.5%
6 - Lynchburg	-7.7%
7 - Richmond	0.0%
8 - Roanoke	9.2%
9 - Virginia Beach	0.5%
10 - Fairfax	0.3%
11 - Winchester	0.6%
12 - All non-MSA	2.4%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name  
 NAIC Number  
 Market

Innovation Health Plan, Inc.  
001-15098  
Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze

2015 Brief benefit description: \$0 PCP Copay; \$4,500 Deductible; 100% Coinsurance; \$6,350 OOP Limit

2016 Brief benefit description: \$20 PCP Copay; \$5,000 Deductible; 100% Coinsurance; \$6,450 OOP Limit

% of statewide market enrollment 7.5%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 185.96	0.0%
Population Morbidity	\$ (9.41)	-4.4%
Trend	\$ 16.53	7.8%
Small Group Expansion	\$ (3.62)	-1.7%
Other Changes	\$ 22.03	10.4%
Rate on 1/1/16	\$ 211.49	13.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 236.71	0.0%
Population Morbidity	\$ (11.97)	-4.4%
Trend	\$ 21.04	7.8%
Small Group Expansion	\$ (4.61)	-1.7%
Other Changes	\$ 28.04	10.4%
Rate on 1/1/16	\$ 269.21	13.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 502.68	0.0%
Population Morbidity	\$ (25.42)	-4.4%
Trend	\$ 44.68	7.8%
Small Group Expansion	\$ (9.78)	-1.7%
Other Changes	\$ 59.54	10.4%
Rate on 1/1/16	\$ 571.70	13.7%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Innovation Health Plan, Inc.  
001-15098  
Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Gold  
2015 Brief benefit description: \$30 PCP Copay; \$1,000 Deductible; 80% Coinsurance; \$3,500 OOP Limit  
2016 Brief benefit description: \$30 PCP Copay; \$1,000 Deductible; 80% Coinsurance; \$5,000 OOP Limit

Metal level: Gold  
2015 Brief benefit description: \$25 PCP Copay; \$500 Deductible; 80% Coinsurance; \$2,500 OOP Limit  
2016 Brief benefit description: \$40 PCP Copay; \$500 Deductible; 80% Coinsurance; \$6,350 OOP Limit

Metal level: Silver  
2015 Brief benefit description: \$40 PCP Copay; \$3,000 Deductible; 100% Coinsurance; \$6,350 OOP Limit  
2016 Brief benefit description: PCP Copay: Deductible; \$2,500 Deductible; 70% Coinsurance; \$3,200 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 275.21	0.0%
Population Morbidity	\$ (13.37)	-4.4%
Trend	\$ 23.50	7.8%
Small Group Expansion	\$ (5.15)	-1.7%
Other Changes	\$ 20.53	6.8%
Rate on 1/1/16	\$ 300.73	9.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 292.35	0.0%
Population Morbidity	\$ (13.31)	-4.4%
Trend	\$ 23.39	7.8%
Small Group Expansion	\$ (5.12)	-1.7%
Other Changes	\$ 1.94	0.6%
Rate on 1/1/16	\$ 299.25	2.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 178.73	0.0%
Population Morbidity	\$ (10.97)	-4.4%
Trend	\$ 19.27	7.8%
Small Group Expansion	\$ (4.22)	-1.7%
Other Changes	\$ 63.77	25.9%
Rate on 1/1/16	\$ 246.58	38.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 350.32	0.0%
Population Morbidity	\$ (17.02)	-4.4%
Trend	\$ 29.92	7.8%
Small Group Expansion	\$ (6.55)	-1.7%
Other Changes	\$ 26.13	6.8%
Rate on 1/1/16	\$ 382.80	9.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 372.13	0.0%
Population Morbidity	\$ (16.94)	-4.4%
Trend	\$ 29.77	7.8%
Small Group Expansion	\$ (6.52)	-1.7%
Other Changes	\$ 2.47	0.6%
Rate on 1/1/16	\$ 380.92	2.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 227.50	0.0%
Population Morbidity	\$ (13.96)	-4.4%
Trend	\$ 24.53	7.8%
Small Group Expansion	\$ (5.37)	-1.7%
Other Changes	\$ 81.17	25.9%
Rate on 1/1/16	\$ 313.88	38.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 743.95	0.0%
Population Morbidity	\$ (36.15)	-4.4%
Trend	\$ 63.54	7.8%
Small Group Expansion	\$ (13.91)	-1.7%
Other Changes	\$ 55.50	6.8%
Rate on 1/1/16	\$ 812.92	9.3%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 790.27	0.0%
Population Morbidity	\$ (35.97)	-4.4%
Trend	\$ 63.22	7.8%
Small Group Expansion	\$ (13.84)	-1.7%
Other Changes	\$ 5.25	0.6%
Rate on 1/1/16	\$ 808.93	2.4%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 483.13	0.0%
Population Morbidity	\$ (29.64)	-4.4%
Trend	\$ 52.10	7.8%
Small Group Expansion	\$ (11.40)	-1.7%
Other Changes	\$ 172.37	25.9%
Rate on 1/1/16	\$ 666.56	38.0%

\*\* rate for age 60

Company Name

Innovation Health Plan, Inc.

NAIC Num

001-15098

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - Virginia Beach	
10 - Fairfax	0.0%
11 - Winchester	
12 - All non-MSA	

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name  
 NAIC Number  
 Market

Innovation Health Insurance Company  
 001-15097  
 Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Gold

2015 Brief benefit description: \$30 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5,000 OOP Limit

2016 Brief benefit description: \$40 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5,000 OOP Limit

% of statewide market enrollment 10.6%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 341.50	0.0%
Population Morbidity	\$ (22.39)	-6.2%
Trend	\$ 30.24	8.3%
Small Group Expansion	\$ (5.31)	-1.5%
Other Changes	\$ 19.34	5.3%
Rate on 1/1/16	\$ 363.39	6.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 434.70	0.0%
Population Morbidity	\$ (28.50)	-6.2%
Trend	\$ 38.50	8.3%
Small Group Expansion	\$ (6.76)	-1.5%
Other Changes	\$ 24.62	5.3%
Rate on 1/1/16	\$ 462.56	6.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 923.14	0.0%
Population Morbidity	\$ (60.51)	-6.2%
Trend	\$ 81.76	8.3%
Small Group Expansion	\$ (14.36)	-1.5%
Other Changes	\$ 52.28	5.3%
Rate on 1/1/16	\$ 982.31	6.4%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Innovation Health Insurance Company  
001-15097  
Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Silver  
2015 Brief benefit description: \$20 PCP Copay; \$2,000 Deductible; 75% Coinsurance; \$6,350 OOP Limit  
2016 Brief benefit description: \$20 PCP Copay; \$2,000 Deductible; 75% Coinsurance; \$6,850 OOP Limit

Metal level: Gold  
2015 Brief benefit description: \$25 PCP Copay; \$500 Deductible; 80% Coinsurance; \$2,500 OOP Limit  
2016 Brief benefit description: \$40 PCP Copay; \$500 Deductible; 80% Coinsurance; \$6,350 OOP Limit

Metal level: Silver  
2015 Brief benefit description: \$0 PCP Copay; \$2,000 Deductible; 80% Coinsurance; \$6,000 OOP Limit  
2016 Brief benefit description: PCP Copay; Deductible; \$2,000 Deductible; 80% Coinsurance; \$6,000 OOP Limit

Comparison**	\$	% Change
Rate on 1/1/15	\$ 261.49	0.0%
Population Morbidity	\$ (17.51)	-6.2%
Trend	\$ 23.65	8.3%
Small Group Expansion	\$ (4.15)	-1.5%
Other Changes	\$ 20.69	7.3%
Rate on 1/1/16	\$ 284.17	8.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 331.26	0.0%
Population Morbidity	\$ (20.04)	-6.2%
Trend	\$ 27.07	8.3%
Small Group Expansion	\$ (4.76)	-1.5%
Other Changes	\$ (8.28)	-2.5%
Rate on 1/1/16	\$ 325.27	-1.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 279.30	0.0%
Population Morbidity	\$ (27.21)	-6.2%
Trend	\$ 36.76	8.3%
Small Group Expansion	\$ (6.46)	-1.5%
Other Changes	\$ 159.23	36.1%
Rate on 1/1/16	\$ 441.63	58.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 332.85	0.0%
Population Morbidity	\$ (22.28)	-6.2%
Trend	\$ 30.11	8.3%
Small Group Expansion	\$ (5.29)	-1.5%
Other Changes	\$ 26.34	7.3%
Rate on 1/1/16	\$ 361.73	8.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 421.67	0.0%
Population Morbidity	\$ (25.51)	-6.2%
Trend	\$ 34.46	8.3%
Small Group Expansion	\$ (6.05)	-1.5%
Other Changes	\$ (10.54)	-2.5%
Rate on 1/1/16	\$ 414.03	-1.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 355.53	0.0%
Population Morbidity	\$ (34.63)	-6.2%
Trend	\$ 46.79	8.3%
Small Group Expansion	\$ (8.22)	-1.5%
Other Changes	\$ 202.69	36.1%
Rate on 1/1/16	\$ 562.15	58.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 706.85	0.0%
Population Morbidity	\$ (47.32)	-6.2%
Trend	\$ 63.93	8.3%
Small Group Expansion	\$ (11.23)	-1.5%
Other Changes	\$ 55.94	7.3%
Rate on 1/1/16	\$ 768.17	8.7%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 895.47	0.0%
Population Morbidity	\$ (54.17)	-6.2%
Trend	\$ 73.18	8.3%
Small Group Expansion	\$ (12.86)	-1.5%
Other Changes	\$ (22.38)	-2.5%
Rate on 1/1/16	\$ 879.25	-1.8%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 755.01	0.0%
Population Morbidity	\$ (73.54)	-6.2%
Trend	\$ 99.36	8.3%
Small Group Expansion	\$ (17.45)	-1.5%
Other Changes	\$ 430.43	36.1%
Rate on 1/1/16	\$ 1,193.81	58.1%

\*\* rate for age 60

Company Name

Innovation Health Insurance Company

NAIC Number

001-15097

**Rating Areas**

**Tobacco Usage**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

There has been no change in the tobacco factors between 2015 and 2016. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Rating Area	% Change
1 - Radford	
2 - Charlottesville	
3 - Danville	
4 - Harrisonburg	
5 - Bristol	
6 - Lynchburg	
7 - Richmond	
8 - Roanoke	
9 - Virginia Beach	
10 - Fairfax	0.0%
11 - Winchester	
12 - All non-MSA	

\* include any changes from 2015 factors.

Company Name  
NAIC Number  
Market

HealthKeepers, Inc.  
95169  
Individual

Rates are for rating area 7 (Richmond), non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver  
2015 Brief benefit description: 3350 Deductible, 15% Coins  
2016 Brief benefit description: 3350 Deductible, 15% Coins  
% of statewide market enrollment 27%

Comparison**	\$	% Change
Rate on 1/1/15	\$207.04	
Population Morbidity	\$1.86	0.9%
Trend	\$15.94	7.7%
Small Group Expansion		N/A
Other Changes	-\$7.83	-3.8%
Rate on 1/1/16	\$217.02	4.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$263.54	
Population Morbidity	\$2.37	0.9%
Trend	\$20.29	7.7%
Small Group Expansion		N/A
Other Changes	-\$9.96	-3.8%
Rate on 1/1/16	\$276.24	4.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$559.67	
Population Morbidity	\$5.04	0.9%
Trend	\$43.09	7.7%
Small Group Expansion		N/A
Other Changes	-\$21.16	-3.8%
Rate on 1/1/16	\$586.64	4.8%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

HealthKeepers, Inc.  
95169  
Individual

Rates are for rating area 7 (Richmond), non-tobacco user

Plan with Average Annual Rate Change

Metal level: Bronze  
2015 Brief benefit description: 4000 Deductible, 20% Coins  
2016 Brief benefit description: 4100 Deductible, 30% Coins

Comparison**	\$	% Change
Rate on 1/1/15	\$194.19	
Population Morbidity	\$1.75	0.9%
Trend	\$14.95	7.7%
Small Group Expansion		N/A
Other Changes	-\$3.45	-1.8%
Rate on 1/1/16	\$207.44	6.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$247.19	
Population Morbidity	\$2.22	0.9%
Trend	\$19.03	7.7%
Small Group Expansion		N/A
Other Changes	-\$4.39	-1.8%
Rate on 1/1/16	\$264.06	6.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$524.93	
Population Morbidity	\$4.72	0.9%
Trend	\$40.42	7.7%
Small Group Expansion		N/A
Other Changes	-\$9.32	-1.8%
Rate on 1/1/16	\$560.76	6.8%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

Metal level: Silver  
2015 Brief benefit description: 3350 Deductible, 15% Coins  
2016 Brief benefit description: 3350 Deductible, 15% Coins

Comparison**	\$	% Change
Rate on 1/1/15	\$207.04	
Population Morbidity	\$1.86	0.9%
Trend	\$15.94	7.7%
Small Group Expansion		N/A
Other Changes	-\$7.83	-3.8%
Rate on 1/1/16	\$217.02	4.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$263.54	
Population Morbidity	\$2.37	0.9%
Trend	\$20.29	7.7%
Small Group Expansion		N/A
Other Changes	-\$9.96	-3.8%
Rate on 1/1/16	\$276.24	4.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$559.67	
Population Morbidity	\$5.04	0.9%
Trend	\$43.09	7.7%
Small Group Expansion		N/A
Other Changes	-\$21.16	-3.8%
Rate on 1/1/16	\$586.64	4.8%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

Metal level: Bronze  
2015 Brief benefit description HSA,  
2016 Brief benefit description HSA, 6000 Deductible, 15% Coins

Comparison**	\$	% Change
Rate on 1/1/15	\$167.90	
Population Morbidity	\$1.51	0.9%
Trend	\$12.93	7.7%
Small Group Expansion		N/A
Other Changes	\$26.31	15.7%
Rate on 1/1/16	\$208.65	24.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$213.72	
Population Morbidity	\$1.92	0.9%
Trend	\$16.46	7.7%
Small Group Expansion		N/A
Other Changes	\$33.49	15.7%
Rate on 1/1/16	\$265.59	24.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$453.87	
Population Morbidity	\$4.08	0.9%
Trend	\$34.95	7.7%
Small Group Expansion		N/A
Other Changes	\$71.12	15.7%
Rate on 1/1/16	\$564.02	24.3%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

HealthKeepers, Inc.  
 95169

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	14.9%
2 - Charlottesville	-2.5%
3 - Danville	7.8%
4 - Harrisonburg	8.1%
5 - Bristol	8.3%
6 - Lynchburg	12.0%
7 - Richmond	0.0%
8 - Roanoke	11.7%
9 - Virginia Beach	8.9%
10 - Fairfax	9.6%
11 - Winchester	8.9%
12 - All non-MSA	7.7%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

	Tobacco Factor	Change from 2015
Ages 18-24	5%	0%
Ages 25-29	10%	0%
Ages 30-34	15%	0%
Ages 35-39	15%	-4%
Ages 40-44	20%	-4%
Ages 45-49	20%	-8%
Ages 50-54	25%	-11%
Ages 55-59	25%	-16%
Ages 60+	30%	-13%

Company Name  
NAIC Number  
Market

HealthKeepers, Inc.  
95169  
Small Group

Rates are for rating area Richmond (7), non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Platinum

2015 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

2016 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

% of statewide market enrollment 21.5%

Comparison**	\$	% Change
Rate on 1/1/15	\$335.44	
Population Morbidity	\$3.02	0.9%
Trend	\$25.80	7.7%
Small Group Expansion	\$0.55	0.2%
Other Changes	-\$10.54	-3.1%
Rate on 1/1/16	\$354.27	5.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$426.98	
Population Morbidity	\$3.84	0.9%
Trend	\$32.83	7.7%
Small Group Expansion	\$0.70	0.2%
Other Changes	-\$13.41	-3.1%
Rate on 1/1/16	\$450.95	5.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$906.75	
Population Morbidity	\$8.16	0.9%
Trend	\$69.73	7.7%
Small Group Expansion	\$1.48	0.2%
Other Changes	-\$28.47	-3.1%
Rate on 1/1/16	\$957.65	5.6%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

HealthKeepers, Inc.  
95169  
Small Group

Rates are for rating area Richmond (7) , non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Platinum  
2015 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP  
2016 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

Metal level: Gold  
2015 Brief benefit description: Open Access, \$3000 Ded, 0% Coins, \$3000 OOP, HRA  
2016 Brief benefit description: Open Access, \$3425 Ded, 0% Coins, \$3425 OOP, HRA

Metal level: Bronze  
2015 Brief benefit description: \$6300 Ded, 0% Coins, \$6300 OOP, HSA  
2016 Brief benefit description: \$6300 Ded, 0% Coins, \$6300 OOP, HSA

Comparison**	\$	% Change
Rate on 1/1/15	\$335.44	
Population Morbidity	\$3.02	0.9%
Trend	\$25.80	7.7%
Small Group Expansion	\$0.55	0.2%
Other Changes	-\$10.54	-3.1%
Rate on 1/1/16	\$354.27	5.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$426.98	
Population Morbidity	\$3.84	0.9%
Trend	\$32.83	7.7%
Small Group Expansion	\$0.70	0.2%
Other Changes	-\$13.41	-3.1%
Rate on 1/1/16	\$450.95	5.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$906.75	
Population Morbidity	\$8.16	0.9%
Trend	\$69.73	7.7%
Small Group Expansion	\$1.48	0.2%
Other Changes	-\$28.47	-3.1%
Rate on 1/1/16	\$957.65	5.6%

\*\* rate for age 60

2014 HIOS ID: 88380VA0740023  
2015 HIOS ID: 88380VA0740125  
2016 HIOS ID: 88380VA0740125

Comparison**	\$	% Change
Rate on 1/1/15	\$260.69	
Population Morbidity	\$2.35	0.9%
Trend	\$20.05	7.7%
Small Group Expansion	\$0.43	0.2%
Other Changes	-\$23.00	-8.8%
Rate on 1/1/16	\$260.51	-0.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$331.84	
Population Morbidity	\$2.99	0.9%
Trend	\$25.52	7.7%
Small Group Expansion	\$0.54	0.2%
Other Changes	-\$29.28	-8.8%
Rate on 1/1/16	\$331.61	-0.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$704.70	
Population Morbidity	\$6.34	0.9%
Trend	\$54.19	7.7%
Small Group Expansion	\$1.15	0.2%
Other Changes	-\$62.17	-8.8%
Rate on 1/1/16	\$704.21	-0.1%

\*\* rate for age 60

2015 HIOS ID: 88380VA0740139  
2016 HIOS ID: 88380VA0740139

Comparison**	\$	% Change
Rate on 1/1/15	\$179.93	
Population Morbidity	\$1.62	0.9%
Trend	\$13.84	7.7%
Small Group Expansion	\$0.29	0.2%
Other Changes	\$15.93	8.9%
Rate on 1/1/16	\$211.61	17.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$229.04	
Population Morbidity	\$2.06	0.9%
Trend	\$17.61	7.7%
Small Group Expansion	\$0.37	0.2%
Other Changes	\$20.27	8.9%
Rate on 1/1/16	\$269.36	17.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$486.39	
Population Morbidity	\$4.38	0.9%
Trend	\$37.40	7.7%
Small Group Expansion	\$0.79	0.2%
Other Changes	\$43.06	8.9%
Rate on 1/1/16	\$572.02	17.6%

\*\* rate for age 60

2015 HIOS ID: 88380VA0740115  
2016 HIOS ID: 88380VA0740115

**Company Name**  
**NAIC Number**

HealthKeepers, Inc.  
95169

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	3.2%
2 - Charlottesville	-5.9%
3 - Danville	-0.2%
4 - Harrisonburg	-2.8%
5 - Bristol	-1.1%
6 - Lynchburg	-3.0%
7 - Richmond	0.0%
8 - Roanoke	2.6%
9 - Virginia Beach	-2.2%
10 - Fairfax	4.6%
11 - Winchester	-1.6%
12 - All non-MSA	0.2%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

No tobacco load.

Company Name  
NAIC Number  
Market

Anthem Health Plans of Virginia, Inc.  
71835  
Small Group

Rates are for rating area Richmond (7), non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Platinum

2015 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

2016 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

% of statewide market enrollment 21.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$369.94	
Population Morbidity	\$3.33	0.9%
Trend	\$28.45	7.7%
Small Group Expansion	\$0.60	0.2%
Other Changes	-\$15.91	-4.3%
Rate on 1/1/16	\$386.41	4.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$470.90	
Population Morbidity	\$4.24	0.9%
Trend	\$36.21	7.7%
Small Group Expansion	\$0.77	0.2%
Other Changes	-\$20.25	-4.3%
Rate on 1/1/16	\$491.86	4.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$1,000.03	
Population Morbidity	\$9.00	0.9%
Trend	\$76.90	7.7%
Small Group Expansion	\$1.63	0.2%
Other Changes	-\$43.03	-4.3%
Rate on 1/1/16	\$1,044.54	4.5%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Anthem Health Plans of Virginia, Inc.  
71835  
Small Group

Rates are for rating area Richmond (7) , non-tobacco user

Plan with Average Annual Rate Change

Metal level: Platinum  
2015 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP  
2016 Brief benefit description: 1st dollar copays/no Ded; \$ 3000 OOP

Comparison**	\$	% Change
Rate on 1/1/15	\$369.94	
Population Morbidity	\$3.33	0.9%
Trend	\$28.45	7.7%
Small Group Expansion	\$0.60	0.2%
Other Changes	-\$15.91	-4.3%
Rate on 1/1/16	\$386.41	4.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$470.90	
Population Morbidity	\$4.24	0.9%
Trend	\$36.21	7.7%
Small Group Expansion	\$0.77	0.2%
Other Changes	-\$20.25	-4.3%
Rate on 1/1/16	\$491.86	4.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$1,000.03	
Population Morbidity	\$9.00	0.9%
Trend	\$76.90	7.7%
Small Group Expansion	\$1.63	0.2%
Other Changes	-\$43.03	-4.3%
Rate on 1/1/16	\$1,044.54	4.5%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

Metal level: Gold  
2015 Brief benefit description: \$3000 Ded, 0% Coins, \$3000 OOP, HRA  
2016 Brief benefit description: \$3425 Ded, 0% Coins, \$3425 OOP, HRA

Comparison**	\$	% Change
Rate on 1/1/15	\$287.55	
Population Morbidity	\$2.59	0.9%
Trend	\$22.11	7.7%
Small Group Expansion	\$0.47	0.2%
Other Changes	-\$28.48	-9.9%
Rate on 1/1/16	\$284.23	-1.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$366.02	
Population Morbidity	\$3.29	0.9%
Trend	\$28.15	7.7%
Small Group Expansion	\$0.60	0.2%
Other Changes	-\$36.26	-9.9%
Rate on 1/1/16	\$361.80	-1.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$777.30	
Population Morbidity	\$7.00	0.9%
Trend	\$59.77	7.7%
Small Group Expansion	\$1.27	0.2%
Other Changes	-\$77.00	-9.9%
Rate on 1/1/16	\$768.34	-1.2%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

Metal level: Gold  
2015 Brief benefit description: \$2000 Ded, 20% Coins, \$5000 OOP, HRA  
2016 Brief benefit description: \$2000 Ded, 20% Coins, \$5000 OOP, HRA

Comparison**	\$	% Change
Rate on 1/1/15	\$273.84	
Population Morbidity	\$2.46	0.9%
Trend	\$21.06	7.7%
Small Group Expansion	\$0.45	0.2%
Other Changes	\$4.10	1.5%
Rate on 1/1/16	\$301.91	10.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$348.57	
Population Morbidity	\$3.14	0.9%
Trend	\$26.81	7.7%
Small Group Expansion	\$0.57	0.2%
Other Changes	\$5.22	1.5%
Rate on 1/1/16	\$384.30	10.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$740.24	
Population Morbidity	\$6.66	0.9%
Trend	\$56.92	7.7%
Small Group Expansion	\$1.21	0.2%
Other Changes	\$11.08	1.5%
Rate on 1/1/16	\$816.12	10.3%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Anthem Health Plans of Virginia, Inc.  
71835

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	-0.4%
2 - Charlottesville	-9.3%
3 - Danville	-3.0%
4 - Harrisonburg	-7.0%
5 - Bristol	-3.9%
6 - Lynchburg	-8.2%
7 - Richmond	0.0%
8 - Roanoke	-1.9%
9 - Virginia Beach	1.0%
10 - Fairfax	-3.6%
11 - Winchester	-6.8%
12 - All non-MSA	-1.2%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

No tobacco load.

Company Name  
NAIC Number  
Market

CareFirst BlueChoice, Inc.  
96202  
Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze  
2015 Brief benefit description: BlueChoice HSA Bronze \$6000  
2016 Brief benefit description: BlueChoice HMO HSA Bronze \$6,000  
% of statewide market enroll 16% On Exchange

Comparison**	\$	% Change
Rate on 1/1/15	\$155.11	
Population Morbidity***	\$19.43	12.5%
Trend	\$7.70	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$14.69)	-9.5%
Rate on 1/1/16	\$167.54	8.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$197.44	
Population Morbidity***	\$24.73	12.5%
Trend	\$9.80	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$18.71)	-9.5%
Rate on 1/1/16	\$213.26	8.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$419.29	
Population Morbidity***	\$52.52	12.5%
Trend	\$20.81	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$39.72)	-9.5%
Rate on 1/1/16	\$452.89	8.0%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Catastrophic  
2015 Brief benefit description: BlueChoice HSA Bronze \$6000  
2016 Brief benefit description: BlueChoice HMO HSA Bronze \$6,000 On-Exchange

Metal level: Gold  
2015 Brief benefit description: HealthyBlue Platinum \$0  
2016 Brief benefit description: HealthyBlue Plus Gold \$750 Off-Exchange

Metal level: Gold  
2015 Brief benefit description: BlueChoice Gold \$1000  
2016 Brief benefit description: HealthyBlue HMO Gold \$1,000 On Exchange

Comparison**	\$	% Change
Rate on 1/1/15	\$155.11	
Population Morbidity***	\$19.43	12.5%
Trend	\$7.70	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$14.69)	-9.5%
Rate on 1/1/16	\$167.54	8.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$398.00	
Population Morbidity***	\$49.85	12.5%
Trend	\$19.75	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$102.80)	-25.8%
Rate on 1/1/16	\$364.80	-8.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$280.98	
Population Morbidity**	\$35.19	12.5%
Trend	\$13.94	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$22.30	7.9%
Rate on 1/1/16	\$352.42	25.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$197.44	
Population Morbidity***	\$24.73	12.5%
Trend	\$9.80	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$18.71)	-9.5%
Rate on 1/1/16	\$213.26	8.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$506.61	
Population Morbidity***	\$63.45	12.5%
Trend	\$25.14	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$130.84)	-25.8%
Rate on 1/1/16	\$464.36	-8.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$357.66	
Population Morbidity***	\$44.80	12.5%
Trend	\$17.75	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$28.40	7.9%
Rate on 1/1/16	\$448.60	25.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$419.29	
Population Morbidity***	\$52.52	12.5%
Trend	\$20.81	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$39.72)	-9.5%
Rate on 1/1/16	\$452.89	8.0%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Comparison**	\$	% Change
Rate on 1/1/15	\$1,075.86	
Population Morbidity***	\$134.75	12.5%
Trend	\$53.39	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$277.87)	-25.8%
Rate on 1/1/16	\$986.13	-8.3%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Comparison**	\$	% Change
Rate on 1/1/15	\$759.54	
Population Morbidity***	\$95.13	12.5%
Trend	\$37.69	5.0%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$60.31	7.9%
Rate on 1/1/16	\$952.67	25.4%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Company Name  
NAIC Number

CareFirst BlueChoice Inc.  
96202

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	n/a
2 - Charlottesville	n/a
3 - Danville	n/a
4 - Harrisonburg	n/a
5 - Bristol	n/a
6 - Lynchburg	n/a
7 - Richmond	n/a
8 - Roanoke	n/a
9 - Virginia Beach	n/a
10 - Fairfax	0.0%
11 - Winchester	n/a
12 - All non-MSA	n/a

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age n/a

Company Name  
 NAIC Number  
 Market

Group Hospitalization & Medical Services, Inc. (GHMSI)  
 53007  
 Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze  
 2015 Brief benefit description: BluePreferred HSA Bronze \$3500 - Off Exchange  
 2016 Brief benefit description: BluePreferred HSA Bronze \$4500 - Off Exchange  
 % of statewide market enrollment: 25%

Comparison**	\$	% Change
Rate on 1/1/15	\$195.43	
Population Morbidity***	\$73.60	37.7%
Trend	\$12.80	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$55.42)	-28.4%
Rate on 1/1/16	\$226.41	15.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$248.76	
Population Morbidity***	\$93.69	37.7%
Trend	\$16.30	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$70.54)	-28.4%
Rate on 1/1/16	\$288.20	15.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$528.28	
Population Morbidity***	\$198.96	37.7%
Trend	\$34.61	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$149.82)	-28.4%
Rate on 1/1/16	\$612.03	15.9%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Silver  
2015 Brief benefit description: BluePreferred HSA Silver \$1,500  
2016 Brief benefit description: BluePreferred PPO HSA Silver \$1,600 Off-Exchange

Comparison**	\$	% Change
Rate on 1/1/15	\$273.95	
Population Morbidity***	\$103.17	37.7%
Trend	\$17.95	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$67.30)	-24.6%
Rate on 1/1/16	\$327.68	19.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$348.72	
Population Morbidity***	\$131.33	37.7%
Trend	\$22.84	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$85.80)	-24.6%
Rate on 1/1/16	\$417.10	19.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$740.54	
Population Morbidity***	\$278.90	37.7%
Trend	\$48.51	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$182.18)	-24.6%
Rate on 1/1/16	\$885.77	19.6%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Plan with Minimum Annual Rate Change

Metal level: Gold  
2015 Brief benefit description: BluePreferred Platinum \$0  
2016 Brief benefit description: HealthyBlue PPO Gold \$500 Off-Exchange

Comparison**	\$	% Change
Rate on 1/1/15	\$418.94	
Population Morbidity***	\$157.78	37.7%
Trend	\$27.44	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$162.43)	-38.8%
Rate on 1/1/16	\$441.73	5.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$533.27	
Population Morbidity***	\$200.84	37.7%
Trend	\$34.93	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$206.76)	-38.8%
Rate on 1/1/16	\$562.28	5.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$1,132.47	
Population Morbidity***	\$426.51	37.7%
Trend	\$74.18	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$439.08)	-38.8%
Rate on 1/1/16	\$1,194.08	5.4%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Plan with Maximum Annual Rate Change

Metal level: Gold  
2015 Brief benefit description: BlueCross BlueShield Preferred 500, A Multi-State Plan  
2016 Brief benefit description: BlueCross BlueShield Preferred 500, a Multi-State Plan On-Exchange

Comparison**	\$	% Change
Rate on 1/1/15	\$322.70	
Population Morbidity***	\$121.53	37.7%
Trend	\$21.14	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$25.88)	-8.0%
Rate on 1/1/16	\$439.49	36.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$410.76	
Population Morbidity***	\$154.70	37.7%
Trend	\$26.91	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$32.94)	-8.0%
Rate on 1/1/16	\$559.43	36.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$872.31	
Population Morbidity***	\$328.53	37.7%
Trend	\$57.14	6.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$69.95)	-8.0%
Rate on 1/1/16	\$1,188.03	36.2%

\*\* rate for age 60

\*\*\* incremental versus the 2014 SRP

Company Name  
NAIC Number

Group Hospitalization Medical Services, Inc. (GHMSI)  
53007

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	n/a
2 - Charlottesville	n/a
3 - Danville	n/a
4 - Harrisonburg	n/a
5 - Bristol	n/a
6 - Lynchburg	n/a
7 - Richmond	n/a
8 - Roanoke	n/a
9 - Virginia Beach	n/a
10 - Fairfax	0.0%
11 - Winchester	n/a
12 - All non-MSA	n/a

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age n/a

Company Name  
NAIC Number  
Market

CareFirst Cross Blueshield, Inc.  
96202  
Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

2015 Metal level: Platinum  
 2015 Brief benefit description: BlueChoice Plus 100%/80%, \$20/\$30  
 IN: \$0 Ded/\$1,100 MOOP \$20 PCP/\$30 Spec/\$100 ER/\$250 IP/\$30  
 DXL  
 OON: \$300 Ded/\$2,200 MOOP \$100 ER/20% Coins  
 Rx: \$0 Ded, \$10/\$45/\$65/50%

2016 Metal level: Platinum  
 2016 Brief benefit description: BlueChoice Plus Opt-Out Platinum 0  
 \$0 Ded/\$1,500 MOOP \$10 PCP/\$20 Spec/\$50 Urgent Care/\$100  
 ER/\$200 IP/\$10 Labs (FS & Hosp.)/\$20 X-Ray (FS & Hosp.)/\$50  
 Imaging (FS)/\$200 Imaging (Hosp.)  
 Rx: \$0 Ded, \$10/\$45/\$65/50% (\$150 Max)

% of statewide market enrollment 11.6%

Comparison**	\$	% Change
Rate on 1/1/15	\$361.96	
Population Morbidity	\$6.76	1.9%
Trend	\$18.01	5.0%
Small Group Expansion	\$5.04	1.4%
Other Changes	(\$19.10)	-5.3%
Rate on 1/1/16	\$372.67	3.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$460.74	
Population Morbidity	\$8.61	1.9%
Trend	\$22.92	5.0%
Small Group Expansion	\$6.41	1.4%
Other Changes	(\$24.31)	-5.3%
Rate on 1/1/16	\$474.38	3.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$978.45	
Population Morbidity	\$18.28	1.9%
Trend	\$48.68	5.0%
Small Group Expansion	\$13.62	1.4%
Other Changes	(\$51.62)	-5.3%
Rate on 1/1/16	\$1,007.41	3.0%

\*\* rate for age 60

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

2015 Metal level: Silver  
2015 Brief benefit description: BlueChoice Plus HSA/HRA \$2000 IN \$2,000 Ded/\$5,000 MOOP \$0 PCP/\$0 Spec/\$100 ER/\$250 IP/\$0 DXL OON \$4,000 Ded/\$7,500 MOOP \$100 ER/20% Coins Rx: Integrated Ded, \$10/\$45/\$65/50%

2016 Metal level: Silver  
2016 Brief benefit description: BlueChoice Plus HSA/HRA Silver 300 \$3,000 Ded/\$4,750 MOOP \$25 PCP/\$50 Spec/\$100 Urgent Care/\$250 ER/\$500 IP/\$25 Labs (FS)/\$50 X-Ray (FS)/\$250 Imaging (FS)/\$50 Labs (Hosp) /\$100 X-Ray (Hosp) /\$500 Imaging (Hosp.) Rx: Integrated Ded, \$10/\$45/\$65/50% (\$150 Max)

Plan with Minimum Annual Rate Change

2015 Metal level: Silver  
2015 Brief benefit description: BlueChoice Plus \$2000 IN \$2,000 Ded/\$5,000 MOOP \$0 PCP/\$0 Spec/\$200 ER/\$300 IP/\$0 DXL OON \$4,000 Ded/\$7,500 MOOP \$200 ER/20% Coins Rx: \$0 Ded, \$10/\$45/\$65/50%

2016 Metal level: Silver  
2016 Brief benefit description: BlueChoice Plus HSA/HRA Silver 3000 \$3,000 Ded/\$4,750 MOOP \$25 PCP/\$50 Spec/\$100 Urgent Care/\$250 ER/\$500 IP/\$25 Labs (FS)/\$50 X-Ray (FS)/\$250 Imaging (FS)/\$50 Labs (Hosp) /\$100 X-Ray (Hosp) /\$500 Imaging (Hosp.) Rx: Integrated Ded, \$10/\$45/\$65/50% (\$150 Max)

Plan with Maximum Annual Rate Change

2015 Metal level: Bronze  
2015 Brief benefit description: BlueChoice Plus HSA/HRA \$3500 IN \$3,500 Ded/\$5,250 MOOP \$0 PCP/\$0 Spec/\$100 ER/\$250 IP/\$0 DXL OON \$6,000 Ded/\$7,500 MOOP \$100 ER/20% Coins Rx: Integrated Ded, \$10/\$45/\$65/50%

2016 Metal level: Silver  
2016 Brief benefit description: BlueChoice Plus HSA/HRA Silver 3000 \$3,000 Ded/\$4,750 MOOP \$25 PCP/\$50 Spec/\$100 Urgent Care/\$250 ER/\$500 IP/\$25 Labs (FS)/\$50 X-Ray (FS)/\$250 Imaging (FS)/\$50 Labs (Hosp) /\$100 X-Ray (Hosp) /\$500 Imaging (Hosp.) Rx: Integrated Ded, \$10/\$45/\$65/50% (\$150 Max)

Comparison**	\$	% Change
Rate on 1/1/15	\$227.35	
Population Morbidity	\$4.25	1.9%
Trend	\$11.31	5.0%
Small Group Expansion	\$3.16	1.4%
Other Changes	(\$4.90)	-2.2%
Rate on 1/1/16	\$241.17	6.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$247.04	
Population Morbidity	\$4.62	1.9%
Trend	\$12.29	5.0%
Small Group Expansion	\$3.44	1.4%
Other Changes	(\$36.22)	-10.6%
Rate on 1/1/16	\$241.17	-2.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$191.61	
Population Morbidity	\$3.58	1.9%
Trend	\$9.53	5.0%
Small Group Expansion	\$2.67	1.4%
Other Changes	\$33.78	17.6%
Rate on 1/1/16	\$241.17	25.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$289.39	
Population Morbidity	\$5.41	1.9%
Trend	\$14.40	5.0%
Small Group Expansion	\$4.03	1.4%
Other Changes	(\$6.23)	-2.2%
Rate on 1/1/16	\$306.99	6.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$314.46	
Population Morbidity	\$5.88	1.9%
Trend	\$15.65	5.0%
Small Group Expansion	\$4.38	1.4%
Other Changes	(\$33.37)	-10.6%
Rate on 1/1/16	\$306.99	-2.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$243.91	
Population Morbidity	\$4.56	1.9%
Trend	\$12.14	5.0%
Small Group Expansion	\$3.39	1.4%
Other Changes	\$42.99	17.6%
Rate on 1/1/16	\$306.99	25.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$614.56	
Population Morbidity	\$11.48	1.9%
Trend	\$30.58	5.0%
Small Group Expansion	\$8.55	1.4%
Other Changes	(\$13.24)	-2.2%
Rate on 1/1/16	\$651.93	6.1%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$667.81	
Population Morbidity	\$12.48	1.9%
Trend	\$33.23	5.0%
Small Group Expansion	\$9.29	1.4%
Other Changes	(\$70.88)	-10.6%
Rate on 1/1/16	\$651.93	-2.4%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$517.97	
Population Morbidity	\$9.68	1.9%
Trend	\$25.77	5.0%
Small Group Expansion	\$7.21	1.4%
Other Changes	\$91.30	17.6%
Rate on 1/1/16	\$651.93	25.9%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

CareFirst BlueCross BlueShield, Inc.  
96202

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	N/A
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	N/A
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	0.00%
11 - Winchester	N/A
12 - All non-MSA	N/A

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> N/A

Company Name  
NAIC Number  
Market

Group Home Organization & Medical Services, Inc.  
53007  
Small Group

Rules are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

2015 Metal level: Platinum  
2015 Brief benefit description: BluePreferred PPO \$500  
IN: \$500 Ded/\$1,500 MOOP \$10 PCP/\$10 Spec/\$50 ER/\$0 IP/\$0 DXL  
OON: \$1,000 Ded/\$3,000 MOOP \$50 ER/20% Coins  
Rx: \$0 Ded, \$10/\$45/\$65/50%

2016 Metal level: Platinum  
2016 Brief benefit description: BluePreferred PPO Platinum 500  
\$500 Ded/\$1,500 MOOP \$10 PCP/\$20 Spec/\$50 Urgent Care/\$100  
ER/\$200 IP/\$10 Labs (FS & Hosp.)/\$20 X-Ray (FS & Hosp.)/\$50  
Imaging (FS)/\$200 Imaging (Hosp.)  
Rx: \$0 Ded, \$10/\$45/\$65/50% (\$150 Max)

% of statewide market enrollment 19.6%

Comparison**	\$	% Change
Rate on 1/1/15	\$481.71	
Population Morbidity	\$6.60	1.4%
Trend	\$31.56	6.6%
Small Group Expansion	\$6.17	1.3%
Other Changes	(\$104.45)	-21.7%
Rate on 1/1/16	\$421.60	-12.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$613.17	
Population Morbidity	\$8.40	1.4%
Trend	\$40.17	6.6%
Small Group Expansion	\$7.86	1.3%
Other Changes	(\$132.95)	-21.7%
Rate on 1/1/16	\$536.66	-12.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$1,302.15	
Population Morbidity	\$17.85	1.4%
Trend	\$85.31	6.6%
Small Group Expansion	\$16.69	1.3%
Other Changes	(\$282.34)	-21.7%
Rate on 1/1/16	\$1,139.66	-12.5%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Group Hospitalization & Medical Services, Inc  
53007  
Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

2015 Metal level: Gold  
2015 Brief benefit description: BluePreferred PPO \$1,000 100%/80% IN \$1,000 Ded/\$3,500 MOOP \$0 PCP/\$0 Spec/\$250 ER/\$500 IP/\$0 DXL OON \$2,000 Ded/\$7,000 MOOP \$250 ER/20% Coins Rx \$0 Ded, \$10/\$45/\$65/50%

2015 Metal level: Gold  
2015 Brief benefit description: BluePreferred PPO HSA/HRA \$1,400 IN \$1,400 Ded/\$2,800 MOOP \$0 PCP/\$0 Spec/\$50 ER/\$0 IP/\$0 DXL OON \$2,800 Ded/\$5,600 MOOP \$50 ER/20% Coins Rx Integrated Ded, \$10/\$45/\$65/50%

2015 Metal level: Bronze  
2015 Brief benefit description: BluePreferred PPO HSA/HRA \$4,500 IN \$4,500 Ded/\$6,350 MOOP \$0 PCP/\$0 Spec/\$0 ER/\$0 IP/\$0 DXL OON \$6,350 Ded/\$7,500 MOOP \$0 ER/20% Coins Rx Integrated Ded, \$10/\$45/\$65/50%

2016 Metal level: Gold  
2016 Brief benefit description: BluePreferred PPO Gold 1000 \$1,000 Ded/\$4,000 MOOP \$15 PCP/\$30 Spec/\$50 Urgent Care/\$250 ER/\$400 IP/\$15 Labs (FS)/\$30 X-Ray (FS)/\$200 Imaging (FS)/\$30 Labs (Hosp )/\$60 X-Ray (Hosp )/\$400 Imaging (Hosp.) Rx \$250 Ded, \$10/\$45/\$65/50% (\$150 Max)

2016 Metal level: Silver  
2016 Brief benefit description: BluePreferred PPO HSA/HRA Silver 150 \$1,500 Ded/\$6,550 MOOP \$25 PCP/\$50 Spec/\$100 Urgent Care/\$250 ER/\$500 IP/\$25 Labs (FS)/\$50 X-Ray (FS)/\$250 Imaging (FS)/\$50 Labs (Hosp )/\$100 X-Ray (Hosp )/\$500 Imaging (Hosp ) Rx Integrated Ded, \$10/\$45/\$65/50% (\$150 Max)

2016 Metal level: Silver  
2016 Brief benefit description: BluePreferred PPO HSA/HRA Silver 2000 \$2,000 Ded/\$6,000 MOOP \$25 PCP/\$50 Spec/\$100 Urgent Care/\$250 ER/\$500 IP/\$25 Labs (FS)/\$50 X-Ray (FS)/\$250 Imaging (FS)/\$50 Labs (Hosp )/\$100 X-Ray (Hosp )/\$500 Imaging (Hosp.) Rx Integrated Ded, \$10/\$45/\$65/50% (\$150 Max)

Comparison**	\$	% Change
Rate on 1/1/15	\$416.69	
Population Morbidity	\$5.71	1.4%
Trend	\$27.30	6.6%
Small Group Expansion	\$5.34	1.3%
Other Changes	(\$93.41)	-22.4%
Rate on 1/1/16	\$361.63	-13.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$381.50	
Population Morbidity	\$5.23	1.4%
Trend	\$25.00	6.6%
Small Group Expansion	\$4.89	1.3%
Other Changes	(\$10.30)	-31.3%
Rate on 1/1/16	\$297.25	-22.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$272.57	
Population Morbidity	\$3.74	1.4%
Trend	\$17.86	6.6%
Small Group Expansion	\$3.49	1.3%
Other Changes	(\$9.37)	-3.4%
Rate on 1/1/16	\$288.29	5.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$530.41	
Population Morbidity	\$7.27	1.4%
Trend	\$34.75	6.6%
Small Group Expansion	\$6.80	1.3%
Other Changes	(\$118.91)	-22.4%
Rate on 1/1/16	\$460.32	-13.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$485.61	
Population Morbidity	\$6.66	1.4%
Trend	\$31.82	6.6%
Small Group Expansion	\$6.22	1.3%
Other Changes	(\$131.93)	-31.3%
Rate on 1/1/16	\$378.38	-22.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$346.95	
Population Morbidity	\$4.76	1.4%
Trend	\$22.73	6.6%
Small Group Expansion	\$4.45	1.3%
Other Changes	(\$11.92)	-3.4%
Rate on 1/1/16	\$366.96	5.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$1,126.39	
Population Morbidity	\$15.44	1.4%
Trend	\$73.80	6.6%
Small Group Expansion	\$14.44	1.3%
Other Changes	(\$252.50)	-22.4%
Rate on 1/1/16	\$977.56	-13.2%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$1,031.27	
Population Morbidity	\$14.14	1.4%
Trend	\$67.57	6.6%
Small Group Expansion	\$13.22	1.3%
Other Changes	(\$122.66)	-31.3%
Rate on 1/1/16	\$803.53	-22.1%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$736.80	
Population Morbidity	\$10.10	1.4%
Trend	\$48.27	6.6%
Small Group Expansion	\$9.44	1.3%
Other Changes	(\$25.32)	-3.4%
Rate on 1/1/16	\$779.30	5.8%

\*\* rate for age 60

Company Name  
NAIC Number

Group Hospitalization Medical Services, Inc.  
53007

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> N/A

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	N/A
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	N/A
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	0.00%
11 - Winchester	N/A
12 - All non-MSA	N/A

\* include any changes from 2015 factors.

Company Name **Federated Mutual Insurance Company**  
 NAIC Number **13935**  
 Market **Small Group**

Rates are for rating area 7, non-tobacco user

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

Metal level: **Gold**

2015	Brief benefit description:	\$1000/\$2000 Ind/Fam Ded, 80%/55% In/Out Network Coinsurance, \$3450/\$6900 IN Indiv/Family OOP, \$7000/\$14000 Out Indiv/Family OOP
2016	Brief benefit description:	\$1000/\$2000 Ind/Fam Ded, 80%/55% In/Out Network Coinsurance, \$3450/\$6900 IN Indiv/Family OOP, \$7000/\$14000 Out Indiv/Family OOP

% of statewide market enrollment **32.08%**  
 (Excludes transitional enrollment)

Comparison**	\$	% Change #
Rate on 1/1/15	\$296.84	
Population Morbidity	-\$6.56	-2.21%
Trend	\$14.94	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$12.58	4.24%
Rate on 1/1/16	\$317.80	7.06%

\*\* rate for age 25

Comparison**	\$	% Change #
Rate on 1/1/15	\$377.85	
Population Morbidity	-\$8.35	-2.21%
Trend	\$19.01	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$16.02	4.24%
Rate on 1/1/16	\$404.53	7.06%

\*\* rate for age 40

Comparison**	\$	% Change #
Rate on 1/1/15	\$802.41	
Population Morbidity	-\$17.73	-2.21%
Trend	\$40.37	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$34.03	4.24%
Rate on 1/1/16	\$859.08	7.06%

\*\* rate for age 60

# new plans were filed in 2016, so 2016 rates were filed as new rates, not as rate increases

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Company Name Federated Mutual Insurance Company  
 NAIC Number 13935  
 Market Small Group

Company Name Federated Mutual Insurance Company  
 NAIC Number 13935  
 Market Small Group

Company Name Federated Mutual Insurance Company  
 NAIC Number 13935  
 Market Small Group

Rates are for rating area / . non-roboto user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level	Silver
2015 Brief benefit description	\$2000/\$4000 Ind/Fam Ded, 70%/50% In/Out Network Coinsurance, \$6350/\$12700 IN Indiv/Family OOP, \$9600/\$19200 Out Indiv/Family OOP
2016 Brief benefit description	\$2000/\$4000 Ind/Fam Ded, 70%/50% In/Out Network Coinsurance, \$6350/\$12700 IN Indiv/Family OOP, \$9600/\$19200 Out Indiv/Family OOP

Metal level	Gold
2015 Brief benefit description	\$500/\$1000 Ind/Fam Ded, 80%/55% In/Out Network Coinsurance, \$5000/\$10000 IN Indiv/Family OOP, \$7500/\$15000 Out Indiv/Family OOP
2016 Brief benefit description	\$500/\$1000 Ind/Fam Ded, 80%/55% In/Out Network Coinsurance, \$5000/\$10000 IN Indiv/Family OOP, \$7500/\$15000 Out Indiv/Family OOP

Metal level	Silver
2015 Brief benefit description	\$1750/\$3500 Ind/Fam Ded, 70%/50% In/Out Network Coinsurance, \$5000/\$10000 IN Indiv/Family OOP, \$7500/\$15000 Out Indiv/Family OOP
2016 Brief benefit description	\$2000/\$4000 Ind/Fam Ded, 80%/55% In/Out Network Coinsurance, \$6000/\$6850 IN Indiv/Family OOP, \$11000/\$22000 Out Indiv/Family OOP

Comparison**	\$	% Change #
Rate on 1/1/15	\$259.97	
Population Morbidity	-\$5.75	-2.21%
Trend	\$13.08	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$8.24	3.17%
Rate on 1/1/16	\$275.55	5.99%

Comparison**	\$	% Change #
Rate on 1/1/15	\$339.93	
Population Morbidity	-\$7.51	-2.21%
Trend	\$17.10	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	-\$35.76	-10.52%
Rate on 1/1/16	\$313.76	-7.70%

Comparison**	\$	% Change #
Rate on 1/1/15	\$261.88	
Population Morbidity	-\$5.79	-2.21%
Trend	\$13.18	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$15.76	6.02%
Rate on 1/1/16	\$285.03	8.84%

\*\* rate for age 25

\*\* rate for age 25

\*\* rate for age 25

Comparison**	\$	% Change #
Rate on 1/1/15	\$330.92	
Population Morbidity	-\$7.31	-2.21%
Trend	\$16.65	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$10.49	3.17%
Rate on 1/1/16	\$350.75	5.99%

Comparison**	\$	% Change #
Rate on 1/1/15	\$432.70	
Population Morbidity	-\$9.56	-2.21%
Trend	\$21.77	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	-\$45.53	-10.52%
Rate on 1/1/16	\$399.38	-7.70%

Comparison**	\$	% Change #
Rate on 1/1/15	\$333.35	
Population Morbidity	-\$7.37	-2.21%
Trend	\$16.77	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$20.07	6.02%
Rate on 1/1/16	\$362.82	8.84%

\*\* rate for age 40

\*\* rate for age 40

\*\* rate for age 40

Comparison**	\$	% Change #
Rate on 1/1/15	\$702.76	
Population Morbidity	-\$15.53	-2.21%
Trend	\$35.36	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$22.30	3.17%
Rate on 1/1/16	\$744.88	5.99%

Comparison**	\$	% Change #
Rate on 1/1/15	\$918.90	
Population Morbidity	-\$20.31	-2.21%
Trend	\$46.23	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	-\$96.68	-10.52%
Rate on 1/1/16	\$848.15	-7.70%

Comparison**	\$	% Change #
Rate on 1/1/15	\$707.90	
Population Morbidity	-\$15.64	-2.21%
Trend	\$35.62	5.03%
Small Group Expansion	\$0.00	0.00%
Other Changes	\$42.62	6.02%
Rate on 1/1/16	\$770.50	8.84%

\*\* rate for age 60

\*\* rate for age 60

\*\* rate for age 60

# new plans were filed in 2016, so 2016 rates were filed as new rates, not as rate increases

# new plans were filed in 2016, so 2016 rates were filed as new rates, not as rate increases

# new plans were filed in 2016, so 2016 rates were filed as new rates, not as rate increases

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Company Name  
NAIC Number

Federated Mutual Insurance Company  
13935

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change	2016 Relativities #
1 - Radford	0.0%	1.010
2 - Charlottesville	0.0%	0.941
3 - Danville	0.0%	0.941
4 - Harrisonburg	0.0%	0.951
5 - Bristol	0.0%	0.951
6 - Lynchburg	0.0%	0.941
7 - Richmond	0.0%	1.000
8 - Roanoke	0.0%	1.010
9 - Virginia Beach	0.0%	1.000
10 - Fairfax	0.0%	0.971
11 - Winchester	0.0%	0.951
12 - All non-MSA	0.0%	0.951

\* include any changes from 2015 factors.

# area factor relative to 7 - Richmond

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

N/A Federated did not rate for tobacco usage in 2015, and they will not rate for tobacco usage in 2016.

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## Documentation

**Authored by:**

Hans Leida, PhD, FSA, MAAA

**Date:**

July 13, 2015

**Purpose:**

This workbook contains the 2016 scenarios of premium rate impact prescribed by the Virginia Bureau of Insurance. It is to be used in the Commonwealth of Virginia State Corporation Commission Rate Premium Impact Presentations in connection with health insurance coverage issued in the individual and small group market, which will be held on July 22, 2015. It may not be appropriate for other uses.

**Important Note:**

Federated is filing for a new product in 2016 as they will be terminating their prior product offered in 2015. Policyholders will be given the opportunity to enroll in any of the new plans on a guaranteed issue basis, so their rate change is dependent on the plan they choose. However the 2016 scenarios prescribed by the Virginia Bureau of Insurance request information on the change in rates from 2015 to 2016. We've estimated this change by comparing plans with a similar benefit design and cost sharing structure, but we'd like to clarify that the rate changes reported are not the changes that groups and their members will necessarily receive should they chose different plans.

**Security:**

No security has been placed on this workbook.

**User Inputs:**

Some formulas in this workbook have been retained. There are no defined user inputs in this workbook. However, if the information in any cell is changed, the information in all cells referencing that cell will likewise change. Milliman does not intend any of the values or formulas in this workbook to be altered.

**Outputs:**

This workbook is not designed to produce any outputs.

**Limitations & Qualifications:**

The information in this workbook has been prepared for the use of Federated. We understand that this workbook will be provided to the Virginia Bureau of Insurance to assist in the review of Federated's rate filing process. We understand that the information provided may be considered public documents, and, as such, may be subject to disclosure to other third parties. Milliman makes no representations or warranties regarding the contents of this workbook or rate filing to third parties. Likewise, third parties are to place no reliance upon this workbook or rate filing prepared for Federated by Milliman that would create any legal duty under any theory of law by Milliman or its employees to any third party.

In performing this analysis, I have relied on data and other information provided by Federated. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of the analysis may likewise be inaccurate or incomplete.

I performed a limited review of the data used directly in the analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of the assignment.

Differences between projections in this analysis and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent the assumptions in this memorandum are not realized.

I am a Principal & Consulting Actuary for Milliman. I am a member of the American Academy of Actuaries and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

This work product was prepared solely to provide assistance to Federated.

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Company Name  
 NAIC Number  
 Market

Humana Insurance Company  
 73288  
 Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver

	Deductible	Coinsurance	OV Copays	MOOP
2015 Brief benefit description:	3650	100% NA		3650
2016 Brief benefit description:	4125	100% NA		4125

Other significant plan changes:

The family deductible accumulation was changed from aggregate to embedded.

% of statewide market enrollment 45%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 250.08	
Population Morbidity	\$ 137.29	-45.1%
Trend	\$ 150.74	9.8%
Small Group Expansion	\$ 150.74	n/a
Other Changes	\$ 280.97	86.4%
Rate on 1/1/16	\$ 280.98	12.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 318.33	
Population Morbidity	\$ 174.76	-45.1%
Trend	\$ 191.89	9.8%
Small Group Expansion	\$ 191.89	n/a
Other Changes	\$ 357.67	86.4%
Rate on 1/1/16	\$ 357.67	12.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 676.02	
Population Morbidity	\$ 371.13	-45.1%
Trend	\$ 407.50	9.8%
Small Group Expansion	\$ 407.50	n/a
Other Changes	\$ 759.55	86.4%
Rate on 1/1/16	\$ 759.55	12.4%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Humana Insurance Company  
73288  
Individual

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

\*Average rate change is 14.2% the Bronze HDHP plan has a 13.1% rate change

Metal level	Bronze	Deductible	Coinsurance	OV Copays	MOOP
2015 Brief benefit description:		6300	100%	n/a	6300
2016 Brief benefit description:		6450	100%	n/a	6450

Other significant changes:

The family deductible accumulation was changed from aggregate to embedded.

Plan with Minimum Annual Rate Change

\*Minimum rate change is 0.8%

Metal level	Catastrophic	Deductible	Coinsurance	OV Copays	MOOP
2015 Brief benefit description:		6600	100%	\$35 for PCP or Retail clinic. Deductible for all others \$25 for PCP. Deductible for all others.	6600
2016 Brief benefit description:		6850	100%		6850

Plan with Maximum Annual Rate Change

\*Maximum rate change is 17.3%

Metal level	Silver	Deductible	Coinsurance	OV Copays	MOOP
2015 Brief benefit description:		4250	80%	\$25-\$100	6250
2016 Brief benefit description:		4250	80%	\$20-\$40	6250

Other Significant Changes:

ER visits are subject to \$250 copay both before and after deductible, in addition to coinsurance

Comparison**	\$	% Change
Rate on 1/1/15	216.30	
Population Morbidity	118.75	-45.1%
Trend	130.39	9.8%
Small Group Expansion	130.39	n/a
Other Changes	248.93	90.9%
Rate on 1/1/16	248.93	15.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	275.33	
Population Morbidity	151.16	-45.1%
Trend	165.97	9.8%
Small Group Expansion	165.97	n/a
Other Changes	316.86	90.9%
Rate on 1/1/16	316.86	15.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	584.69	
Population Morbidity	321.00	-45.1%
Trend	352.46	9.8%
Small Group Expansion	352.46	n/a
Other Changes	672.89	90.9%
Rate on 1/1/16	672.89	15.1%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	185.26	
Population Morbidity	101.71	-45.1%
Trend	111.68	9.8%
Small Group Expansion	111.68	n/a
Other Changes	186.75	67.2%
Rate on 1/1/16	186.75	0.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	235.82	
Population Morbidity	129.47	-45.1%
Trend	142.15	9.8%
Small Group Expansion	142.15	n/a
Other Changes	237.72	67.2%
Rate on 1/1/16	237.72	0.8%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	500.79	
Population Morbidity	274.94	-45.1%
Trend	301.88	9.8%
Small Group Expansion	301.88	n/a
Other Changes	504.82	67.2%
Rate on 1/1/16	504.82	0.8%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	254.36	
Population Morbidity	139.64	-45.1%
Trend	153.33	9.8%
Small Group Expansion	153.33	n/a
Other Changes	298.46	94.7%
Rate on 1/1/16	298.46	17.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	323.78	
Population Morbidity	177.75	-45.1%
Trend	195.17	9.8%
Small Group Expansion	195.17	n/a
Other Changes	379.92	94.7%
Rate on 1/1/16	379.92	17.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	687.58	
Population Morbidity	377.48	-45.1%
Trend	414.48	9.8%
Small Group Expansion	414.48	n/a
Other Changes	806.80	94.7%
Rate on 1/1/16	806.80	17.3%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Humana Insurance Company  
73288

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Smoker Status	% Change
N	0%
Y	0%

Tobacco loads do not vary by age.

Company Name  
NAIC Number  
Market

Kaiser Foundation Health of the Mid-Atlantic States, Inc  
95639  
Individual

Rates are for rating area 7, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver

2015 Brief benefit description: KP VA Silver 1750/25%/HSA/Dental

2016 Brief benefit description: KP VA Silver 2750/20%/HSA/Dental/Ped Dental

% of statewide market enrollment - 42.6%

Comparison**	\$	% Change
Rate on 1/1/15	214.51	
Population Morbidity	26.18	12.2%
Trend	7.51	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(25.47)	-11.9%
Rate on 1/1/16	222.73	3.8%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	273.05	
Population Morbidity	33.33	12.2%
Trend	9.56	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(32.29)	-11.8%
Rate on 1/1/16	283.65	3.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	579.86	
Population Morbidity	70.78	12.2%
Trend	20.30	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(68.68)	-11.8%
Rate on 1/1/16	602.26	3.9%

\*\* rate for age 60

150740074

Company Name  
NAIC Number  
Market

Kaiser Foundation Health of the Mid-Atlantic States, Inc  
95639  
Individual

Rates are for rating area 7, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Silver

2015 Brief benefit descriptive KP VA Silver 1500/30/Dental  
2016 Brief benefit descriptive KP VA Silver 1500/30/Dental/Ped Dental

Comparison**	\$	% Change
Rate on 1/1/15	234.25	
Population Morbidity	28.59	12.2%
Trend	8.20	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(23.86)	-10.2%
Rate on 1/1/16	247.18	5.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	298.18	
Population Morbidity	36.40	12.2%
Trend	10.44	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(30.21)	-10.1%
Rate on 1/1/16	314.8	5.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	633.22	
Population Morbidity	77.29	12.2%
Trend	22.16	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(64.29)	-10.2%
Rate on 1/1/16	668.39	5.6%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

Metal level: Platinum

2015 Brief benefit descriptive KP VA Platinum 0/10/Dental  
2016 Brief benefit descriptive KP VA Platinum 0/20/Dental/Ped Dental

Comparison**	\$	% Change
Rate on 1/1/15	310.29	
Population Morbidity	37.88	12.2%
Trend	10.86	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(37.83)	-12.2%
Rate on 1/1/16	321.2	3.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	394.97	
Population Morbidity	48.21	12.2%
Trend	13.82	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(47.95)	-12.1%
Rate on 1/1/16	409.06	3.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	838.76	
Population Morbidity	102.38	12.2%
Trend	29.36	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(101.96)	-12.2%
Rate on 1/1/16	868.54	3.6%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

Metal level: Bronze

2015 Brief benefit descriptive KP VA Bronze 4500/50/Dental  
2016 Brief benefit descriptive KP VA Bronze 4500/50/Dental/Ped Dental

Comparison**	\$	% Change
Rate on 1/1/15	176.73	
Population Morbidity	21.57	12.2%
Trend	6.19	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(8.20)	-4.6%
Rate on 1/1/16	196.29	11.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	224.97	
Population Morbidity	27.46	12.2%
Trend	7.87	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(10.33)	-4.6%
Rate on 1/1/16	249.98	11.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	477.75	
Population Morbidity	58.32	12.2%
Trend	16.72	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	(22.02)	-4.6%
Rate on 1/1/16	530.77	11.1%

\*\* rate for age 60

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	N/A
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	5.60%
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	5.60%
11 - Winchester	N/A
12 - All non-MSA	5.60%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*: 0%

\* include any changes from 2015 factors.

Company Name  
 NAIC Number  
 Market

Kaiser Foundation Health of the Mid-Atlantic States, Inc  
 95639  
 Small Group

Rates are for rating area 7, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Platinum

2015 Brief benefit description: KP VA Platinum 0/20/Dental/Ped Dental-SELECT

2016 Brief benefit description: KP VA Platinum 0/20/Dental/Ped Dental-SELECT

% of statewide market enrollment 19.7%

Comparison**	\$	% Change
Rate on 1/1/15	322.98	
Population Morbidity	6.17	1.9%
Trend	11.30	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-16.27	-5.0%
Rate on 1/1/16	324.19	0.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	411.13	
Population Morbidity	7.86	1.9%
Trend	14.39	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-20.81	-5.0%
Rate on 1/1/16	412.56	0.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	873.08	
Population Morbidity	16.69	1.9%
Trend	30.56	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-44.25	-5.0%
Rate on 1/1/16	876.08	0.3%

\*\* rate for age 60

Rates are for rating area 7, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Gold

Metal level: Gold

Metal level: Gold

2015 Brief benefit description: KP VA Gold 500/20/Dental/Ped Dental-SELECT

2015 Brief benefit description: KP VA Gold 0/20/POS/Dental/Ped Dental-SIGNATURE

2015 Brief benefit description: KP VA Gold 1000/30/POS/Dental/Ped Dental-SELECT

2016 Brief benefit description: KP VA Gold 500/20/Dental/Ped Dental-SELECT

2016 Brief benefit description: KP VA Gold 0/20/POS/Dental/Ped Dental-SIGNATURE

2016 Brief benefit description: KP VA Gold 1000/30/POS/Dental/Ped Dental-SELECT

Comparison**	\$	% Change
Rate on 1/1/15	292.81	
Population Morbidity	5.60	1.9%
Trend	10.25	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-6.65	-2.3%
Rate on 1/1/16	302.01	3.1%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	307.10	
Population Morbidity	5.87	1.9%
Trend	10.75	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-24.16	-7.9%
Rate on 1/1/16	299.56	-2.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	307.08	
Population Morbidity	5.87	1.9%
Trend	10.75	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	27.28	8.9%
Rate on 1/1/16	350.98	14.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	372.72	
Population Morbidity	7.13	1.9%
Trend	13.05	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-8.55	-2.3%
Rate on 1/1/16	384.34	3.1%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	390.91	
Population Morbidity	7.47	1.9%
Trend	13.68	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-30.81	-7.9%
Rate on 1/1/16	381.26	-2.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	390.88	
Population Morbidity	7.47	1.9%
Trend	13.68	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	34.63	8.9%
Rate on 1/1/16	446.66	14.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	791.15	
Population Morbidity	15.13	1.9%
Trend	27.69	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-17.82	-2.3%
Rate on 1/1/16	816.15	3.2%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	830.15	
Population Morbidity	15.87	1.9%
Trend	29.06	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	-65.48	-7.9%
Rate on 1/1/16	809.60	-2.5%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	830.08	
Population Morbidity	15.87	1.9%
Trend	29.05	3.5%
Small Group Expansion	0.00	0.0%
Other Changes	73.48	8.9%
Rate on 1/1/16	948.48	14.3%

\*\* rate for age 60

Company Name  
NAIC Numb

Kaiser Foundation Health of the Mid-Atlantic States, Inc  
95639

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	N/A
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	3.00%
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	3.00%
11 - Winchester	N/A
12 - All non-MSA	3.00%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Not Applicable

Company Name

Piedmont Community HealthCare

NAIC Number

Market

Individual

Rates are for rating area 6, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze

2015 Brief benefit description: Deductible \$5,000, OOP Max \$6,350, 30% Coinsurance

2016 Brief benefit description: Deductible \$5,000, OOP Max \$6,350, 30% Coinsurance

% of statewide market enroll 21.4%

Comparison**	\$	% Change
Rate on 1/1/15	\$190.45	
Population Morbidity	(\$1.62)	-0.9%
Trend	\$10.56	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$9.33	4.7%
Rate on 1/1/16	\$208.73	9.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$242.43	
Population Morbidity	(\$2.06)	-0.9%
Trend	\$13.45	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$11.88	4.7%
Rate on 1/1/16	\$265.70	9.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$514.83	
Population Morbidity	(\$4.38)	-0.9%
Trend	\$28.56	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$25.23	4.7%
Rate on 1/1/16	\$564.24	9.6%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Piedmont Community HealthCare  
Individual

Rates are for rating area 6, non-tobacco user

Plan with Average Annual Rate Change

Metal level Blend  
2015 Brief benefit description Blend  
2016 Brief benefit description Blend

Comparison**	\$	% Change
Rate on 1/1/15	\$250.61	
Population Morbidity	(\$2.13)	-0.9%
Trend	\$13.90	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$5.50	2.1%
Rate on 1/1/16	\$267.88	6.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$319.01	
Population Morbidity	(\$2.71)	-0.9%
Trend	\$17.70	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$7.00	2.1%
Rate on 1/1/16	\$340.99	6.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$677.45	
Population Morbidity	(\$5.76)	-0.9%
Trend	\$37.58	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$14.87	2.1%
Rate on 1/1/16	\$724.14	6.9%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

Metal level Gold  
2015 Brief benefit description Deductible \$750, OOP Max \$3,750, 20% Coins  
2016 Brief benefit description Deductible \$750, OOP Max \$3,750, 20% Coins

Comparison**	\$	% Change
Rate on 1/1/15	\$322.39	
Population Morbidity	(\$2.74)	-0.9%
Trend	\$17.88	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$9.84)	-2.9%
Rate on 1/1/16	\$327.66	1.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$410.38	
Population Morbidity	(\$3.49)	-0.9%
Trend	\$22.76	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$12.58)	-2.9%
Rate on 1/1/16	\$417.08	1.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$871.49	
Population Morbidity	(\$7.41)	-0.9%
Trend	\$48.34	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$26.71)	-2.9%
Rate on 1/1/16	\$885.71	1.6%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

Metal level Catastrophic  
2015 Brief benefit description Deductible \$6,600, OOP Max \$6,600, 0% Coinsurance  
2016 Brief benefit description Deductible \$6,600, OOP Max \$6,600, 0% Coinsurance

Comparison**	\$	% Change
Rate on 1/1/15	\$176.61	
Population Morbidity	(\$1.50)	-0.9%
Trend	\$9.80	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$9.38	5.1%
Rate on 1/1/16	\$194.28	10.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$224.80	
Population Morbidity	(\$1.91)	-0.9%
Trend	\$12.47	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$11.94	5.1%
Rate on 1/1/16	\$247.31	10.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$477.40	
Population Morbidity	(\$4.06)	-0.9%
Trend	\$26.48	5.6%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$25.37	5.1%
Rate on 1/1/16	\$525.19	10.0%

\*\* rate for age 60

Company Name  
NAIC Number

Piedmont Community HealthCare

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Gender	Age Band	2015 Factor	2016 Factor
Child	0-1	1.000	1.000
Child	2-6	1.000	1.000
Child	7-18	1.000	1.000
Child	19-20	1.000	1.050
Male	21-24	1.250	1.050
Male	25-29	1.250	1.100
Male	30-34	1.250	1.150
Male	35-39	1.250	1.200
Male	40-44	1.250	1.250
Male	45-49	1.250	1.300
Male	50-54	1.250	1.400
Male	55-59	1.250	1.500
Male	60-63	1.250	1.500
Male	64+	1.250	1.500
Female	21-24	1.250	1.050
Female	25-29	1.250	1.100
Female	30-34	1.250	1.150
Female	35-39	1.250	1.200
Female	40-44	1.250	1.250
Female	45-49	1.250	1.300
Female	50-54	1.250	1.400
Female	55-59	1.250	1.500
Female	60-63	1.250	1.500
Female	64+	1.250	1.500
Average Tobacco Factor		1.028	1.031

1.004 Change in tobacco Factor

Company Name  
NAIG Number  
Market

Piedmont Community HealthCare

Small Group

Rates are for rating area 6, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Gold

2015 Brief benefit description: Deductible \$3,000, OOP Max \$3,000, \$25/\$20 PCP/SPC

2016 Brief benefit description: Deductible \$3,000, OOP Max \$3,000, \$25/\$20 PCP/SPC

% of statewide market enroll 32.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$295.45	
Population Morbidity	(\$2.08)	-0.7%
Trend	\$15.55	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$3.83	1.2%
Rate on 1/1/16	\$312.76	5.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$376.08	
Population Morbidity	(\$2.65)	-0.7%
Trend	\$19.79	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$4.88	1.2%
Rate on 1/1/16	\$398.11	5.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$798.66	
Population Morbidity	(\$5.62)	-0.7%
Trend	\$42.03	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$10.36	1.2%
Rate on 1/1/16	\$845.44	5.9%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Piedmont Community HealthCare  
Small Group

Rates are for rating area 6, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Blend  
2015 Brief benefit description Blend  
2016 Brief benefit description Blend

Comparison**	\$	% Change
Rate on 1/1/15	\$273.71	
Population Morbidity	(\$1.93)	-0.7%
Trend	\$14.41	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$0.39	0.1%
Rate on 1/1/16	\$286.58	4.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$348.41	
Population Morbidity	(\$2.45)	-0.7%
Trend	\$18.34	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$0.49	0.1%
Rate on 1/1/16	\$364.79	4.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$739.90	
Population Morbidity	(\$5.21)	-0.7%
Trend	\$38.94	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$1.05	0.1%
Rate on 1/1/16	\$774.68	4.7%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

15668VA0140059  
Metal level: Bronze  
2015 Brief benefit description Deductible \$4,000, OOP Max \$6,350, 40% INN Com 2015  
2016 Brief benefit description Deductible \$5,500, OOP Max \$6,850, 40% INN Com 2016

Comparison**	\$	% Change
Rate on 1/1/15	\$212.39	
Population Morbidity	(\$1.49)	-0.7%
Trend	\$11.18	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$12.36)	-5.6%
Rate on 1/1/16	\$209.71	-1.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$270.35	
Population Morbidity	(\$1.90)	-0.7%
Trend	\$14.23	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$15.74)	-5.6%
Rate on 1/1/16	\$266.94	-1.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$574.12	
Population Morbidity	(\$4.04)	-0.7%
Trend	\$30.22	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	(\$33.42)	-5.6%
Rate on 1/1/16	\$566.87	-1.3%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

15668VA0140033  
Metal level: Platinum  
2015 Brief benefit description Deductible \$200, OOP Max \$1,750, 20% INN Coinsurance  
2016 Brief benefit description Deductible \$200, OOP Max \$1,750, 20% INN Coinsurance

Comparison**	\$	% Change
Rate on 1/1/15	\$336.25	
Population Morbidity	(\$2.37)	-0.7%
Trend	\$17.70	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$6.40	1.8%
Rate on 1/1/16	\$357.99	6.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$428.02	
Population Morbidity	(\$3.01)	-0.7%
Trend	\$22.53	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$8.15	1.8%
Rate on 1/1/16	\$455.68	6.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$908.96	
Population Morbidity	(\$6.40)	-0.7%
Trend	\$47.84	5.3%
Small Group Expansion	\$0.00	0.0%
Other Changes	\$17.30	1.8%
Rate on 1/1/16	\$967.70	6.5%

\*\* rate for age 60

Company Name  
NAIC Number

Piedmont Community HealthCare

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Gender	Age Band	2015 Factor	2016 Factor
Child	0-1	1.000	1.000
Child	2-6	1.000	1.000
Child	7-18	1.000	1.000
Child	19-20	1.000	1.050
Male	21-24	1.250	1.050
Male	25-29	1.250	1.100
Male	30-34	1.250	1.150
Male	35-39	1.250	1.200
Male	40-44	1.250	1.250
Male	45-49	1.250	1.300
Male	50-54	1.250	1.400
Male	55-59	1.250	1.500
Male	60-63	1.250	1.500
Male	64+	1.250	1.500
Female	21-24	1.250	1.050
Female	25-29	1.250	1.100
Female	30-34	1.250	1.150
Female	35-39	1.250	1.200
Female	40-44	1.250	1.250
Female	45-49	1.250	1.300
Female	50-54	1.250	1.400
Female	55-59	1.250	1.500
Female	60-63	1.250	1.500
Female	64+	1.250	1.500

Average Tobacco Factor                      1.028                      1.036

1.008    Change in tobacco Factor

Company Name	Optima Health Insurance Company
NAIC Number	70715
Market	Individual

Rates are for rating area 9, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

HIOS ID: 89242VA0790005

Metal level: Bronze

2015 Brief benefit description: OptimaFit Bronze 30% 3500 HSA Plus

2016 Brief benefit description: OptimaFit Bronze 30% 4000 HSA Plus

% of statewide market enroll 100.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 255.65	
Population Morbidity	\$ (7.41)	-2.9%
Trend	\$ 14.89	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 21.31	8.1%
Rate on 1/1/16	\$ 284.44	11.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 325.42	
Population Morbidity	\$ (9.44)	-2.9%
Trend	\$ 18.96	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 27.13	8.1%
Rate on 1/1/16	\$ 362.07	11.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 691.07	
Population Morbidity	\$ (20.04)	-2.9%
Trend	\$ 40.26	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 57.62	8.1%
Rate on 1/1/16	\$ 768.90	11.3%

\*\* rate for age 60

Company Name Optima Health Insurance Company  
 NAIC Number 70715  
 Market Individual

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change

HIOS ID: 89242VA0790005

Metal level: Bronze  
 2015 Brief benefit description: OptimaFit Bronze 30% 3500 HS,  
 2016 Brief benefit description: OptimaFit Bronze 30% 4000 HS,

Plan with Minimum Annual Rate Change

HIOS ID: 89242VA0790005

Metal level: Bronze  
 2015 Brief benefit description: OptimaFit Bronze 30% 3500 HS,  
 2016 Brief benefit description: OptimaFit Bronze 30% 4000 HS,

Plan with Maximum Annual Rate Change

HIOS ID: 89242VA0790005

Metal level: Bronze  
 2015 Brief benefit description: OptimaFit Bronze 30% 3500 HSA Plus  
 2016 Brief benefit description: OptimaFit Bronze 30% 4000 HSA Plus

Comparison**	\$	% Change
Rate on 1/1/15	\$ 255.65	
Population Morbidity	\$ (7.41)	-2.9%
Trend	\$ 14.89	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 21.31	8.1%
Rate on 1/1/16	\$ 284.44	11.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 255.65	
Population Morbidity	\$ (7.41)	-2.9%
Trend	\$ 14.89	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 21.31	8.1%
Rate on 1/1/16	\$ 284.44	11.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 255.65	
Population Morbidity	\$ (7.41)	-2.9%
Trend	\$ 14.89	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 21.31	8.1%
Rate on 1/1/16	\$ 284.44	11.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 325.42	
Population Morbidity	\$ (9.44)	-2.9%
Trend	\$ 18.96	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 27.13	8.1%
Rate on 1/1/16	\$ 362.07	11.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 325.42	
Population Morbidity	\$ (9.44)	-2.9%
Trend	\$ 18.96	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 27.13	8.1%
Rate on 1/1/16	\$ 362.07	11.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 325.42	
Population Morbidity	\$ (9.44)	-2.9%
Trend	\$ 18.96	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 27.13	8.1%
Rate on 1/1/16	\$ 362.07	11.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 691.07	
Population Morbidity	\$ (20.04)	-2.9%
Trend	\$ 40.26	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 57.62	8.1%
Rate on 1/1/16	\$ 768.90	11.3%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 691.07	
Population Morbidity	\$ (20.04)	-2.9%
Trend	\$ 40.26	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 57.62	8.1%
Rate on 1/1/16	\$ 768.90	11.3%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$ 691.07	
Population Morbidity	\$ (20.04)	-2.9%
Trend	\$ 40.26	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 57.62	8.1%
Rate on 1/1/16	\$ 768.90	11.3%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Optima Health Insurance Company  
70715

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	-20.5%
5 - Bristol	0.0%
6 - Lynchburg	0.0%
7 - Richmond	0.0%
8 - Roanoke	0.0%
9 - Virginia Beach	0.0%
10 - Fairfax	0.0%
11 - Winchester	-20.3%
12 - All non-MSA	0.0%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> 0%

\* include any changes from 2015 factors.

**Company Name** Optima Health Plan  
**NAIC Number** 95281  
**Market** Individual

*Rates are for rating area 9, non-tobacco user*

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver  
 2015 Brief benefit description: OptimaFit Silver 3500 25 20%  
 2016 Brief benefit description: OptimaFit Silver 4000 20%  
 % of statewide market enroll 59.9%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 224.22	
Population Morbidity	\$ (10.54)	-4.7%
Trend	\$ 12.82	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 15.42	6.8%
Rate on 1/1/16	\$ 241.92	7.9%

\*\* rate for age 25 1.079

Comparison**	\$	% Change
Rate on 1/1/15	\$ 285.41	
Population Morbidity	\$ (13.41)	-4.7%
Trend	\$ 16.32	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 19.63	6.8%
Rate on 1/1/16	\$ 307.94	7.9%

\*\* rate for age 40 1.079

Comparison**	\$	% Change
Rate on 1/1/15	\$ 606.10	
Population Morbidity	\$ (28.49)	-4.7%
Trend	\$ 34.66	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 41.69	6.8%
Rate on 1/1/16	\$ 653.96	7.9%

\*\* rate for age 60 1.079

Company Name Optima Health Plan  
 NAIC Number 95281  
 Market Virginia Beach-Norfolk-Newport News VA-NC

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change  
 HIOS ID: 20507VA1170021  
 Metal level: Bronze  
 2015 Brief benefit description: OptimaFit Bronze 6000  
 2016 Brief benefit description: OptimaFit Bronze 6500 25

Plan with Minimum Annual Rate Change  
 HIOS ID: 20507VA1200004  
 Metal level: Silver  
 2015 Brief benefit description: OptimaFit Silver 3000 25  
 2016 Brief benefit description: OptimaFit Silver 3000 25

Plan with Maximum Annual Rate Change  
 HIOS ID: 20507VA1210006  
 Metal level: Bronze  
 2015 Brief benefit description: OptimaFit Bronze 4500 HSA  
 2016 Brief benefit description: OptimaFit Bronze 5500 HSA

Comparison**	\$	% Change
Rate on 1/1/15	\$ 184.09	
Population Morbidity	\$ (8.65)	-4.7%
Trend	\$ 10.53	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 14.72	7.9%
Rate on 1/1/16	\$ 200.69	9.0%

\*\* rate for age 25 1.090

Comparison**	\$	% Change
Rate on 1/1/15	\$ 231.35	
Population Morbidity	\$ (10.87)	-4.7%
Trend	\$ 13.23	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 8.99	3.8%
Rate on 1/1/16	\$ 242.70	4.9%

\*\* rate for age 25 1.049

Comparison**	\$	% Change
Rate on 1/1/15	\$ 188.44	
Population Morbidity	\$ (8.86)	-4.7%
Trend	\$ 10.77	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 35.26	18.5%
Rate on 1/1/16	\$ 225.62	19.7%

\*\* rate for age 25 1.197

Comparison**	\$	% Change
Rate on 1/1/15	\$ 234.33	
Population Morbidity	\$ (11.01)	-4.7%
Trend	\$ 13.40	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 18.74	7.9%
Rate on 1/1/16	\$ 255.46	9.0%

\*\* rate for age 40 1.090

Comparison**	\$	% Change
Rate on 1/1/15	\$ 294.49	
Population Morbidity	\$ (13.84)	-4.7%
Trend	\$ 16.84	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 11.44	3.8%
Rate on 1/1/16	\$ 308.94	4.9%

\*\* rate for age 40 1.049

Comparison**	\$	% Change
Rate on 1/1/15	\$ 239.86	
Population Morbidity	\$ (11.27)	-4.7%
Trend	\$ 13.72	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 44.89	18.5%
Rate on 1/1/16	\$ 287.19	19.7%

\*\* rate for age 40 1.197

Comparison**	\$	% Change
Rate on 1/1/15	\$ 497.64	
Population Morbidity	\$ (23.39)	-4.7%
Trend	\$ 28.45	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 39.79	7.9%
Rate on 1/1/16	\$ 542.50	9.0%

\*\* rate for age 60 1.090

Comparison**	\$	% Change
Rate on 1/1/15	\$ 625.40	
Population Morbidity	\$ (29.39)	-4.7%
Trend	\$ 35.76	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 24.30	3.8%
Rate on 1/1/16	\$ 656.07	4.9%

\*\* rate for age 60 1.049

Comparison**	\$	% Change
Rate on 1/1/15	\$ 509.38	
Population Morbidity	\$ (23.94)	-4.7%
Trend	\$ 29.13	6.0%
Small Group Expansion	\$ -	0.0%
Other Changes	\$ 95.33	18.5%
Rate on 1/1/16	\$ 609.89	19.7%

\*\* rate for age 60 1.197

**Company Name**  
**NAIC Number**

Optima Health Plan  
95281

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> 0%

\* include any changes from 2015 factors.

**Company Name** Optima Health Insurance Company  
**NAIC Number** 70715  
**Market** Small Group

*Rates are for rating area 9, non-tobacco user*

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

HIOS ID: 89242VA0800002

Metal level:

2015 Brief benefit description: Optima Plus 500/20/80% Rx Low  
 2016 Brief benefit description: Optima Plus 500/25/80% Rx Ded  
 % of statewide market enroll 30.8%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 424.09	
Population Morbidity	\$ (5.94)	-1.4%
Trend	\$ 25.09	6.0%
Small Group Expansion	\$ 17.73	4.0%
Other Changes	\$ (39.55)	-8.6%
Rate on 1/1/16	\$ 421.42	-0.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 539.83	
Population Morbidity	\$ (7.56)	-1.4%
Trend	\$ 31.94	6.0%
Small Group Expansion	\$ 22.57	4.0%
Other Changes	\$ (50.35)	-8.6%
Rate on 1/1/16	\$ 536.43	-0.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 1,146.39	
Population Morbidity	\$ (16.05)	-1.4%
Trend	\$ 67.82	6.0%
Small Group Expansion	\$ 47.93	4.0%
Other Changes	\$ (106.92)	-8.6%
Rate on 1/1/16	\$ 1,139.17	-0.6%

\*\* rate for age 60

Company Name: Optima Health Insurance Company  
 NAIC Number: 70715  
 Market: Small Group

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change

HIOS ID: 89242VA0820005

Metal level: Silver  
 2015 Brief benefit description: Optima Plus Equity 2500/90% Rx Low  
 2016 Brief benefit description: Optima Plus Equity 2700/90% Rx Ded

Comparison**	\$	% Change
Rate on 1/1/15	\$ 344.24	
Population Morbidity	\$ (4.82)	-1.4%
Trend	\$ 20.37	6.0%
Small Group Expansion	\$ 14.39	4.0%
Other Changes	\$ (31.70)	-8.5%
Rate on 1/1/16	\$ 342.47	-0.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 438.19	
Population Morbidity	\$ (6.13)	-1.4%
Trend	\$ 25.92	6.0%
Small Group Expansion	\$ 18.32	4.0%
Other Changes	\$ (40.36)	-8.5%
Rate on 1/1/16	\$ 435.94	-0.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 930.55	
Population Morbidity	\$ (13.03)	-1.4%
Trend	\$ 55.05	6.0%
Small Group Expansion	\$ 38.90	4.0%
Other Changes	\$ (85.70)	-8.5%
Rate on 1/1/16	\$ 925.77	-0.5%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

HIOS ID: 89242VA0800015

Metal level: Bronze  
 2015 Brief benefit description: Optima Plus 4000/70% Rx Low  
 2016 Brief benefit description: Optima Plus 5000/70% Rx Ded

Comparison**	\$	% Change
Rate on 1/1/15	\$ 278.31	
Population Morbidity	\$ (3.90)	-1.4%
Trend	\$ 16.46	6.0%
Small Group Expansion	\$ 11.64	4.0%
Other Changes	\$ (37.88)	-12.5%
Rate on 1/1/16	\$ 264.63	-4.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 354.26	
Population Morbidity	\$ (4.96)	-1.4%
Trend	\$ 20.96	6.0%
Small Group Expansion	\$ 14.81	4.0%
Other Changes	\$ (48.22)	-12.5%
Rate on 1/1/16	\$ 336.86	-4.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 752.32	
Population Morbidity	\$ (10.53)	-1.4%
Trend	\$ 44.51	6.0%
Small Group Expansion	\$ 31.45	4.0%
Other Changes	\$ (102.39)	-12.5%
Rate on 1/1/16	\$ 715.36	-4.9%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

HIOS ID: 89242VA0800006

Metal level: Gold  
 2015 Brief benefit description: Optima Plus 1250/20/80% Rx Low  
 2016 Brief benefit description: Optima Plus 1250/20/80% Rx Ded

Comparison**	\$	% Change
Rate on 1/1/15	\$ 407.08	
Population Morbidity	\$ (5.70)	-1.4%
Trend	\$ 24.08	6.0%
Small Group Expansion	\$ 17.02	4.0%
Other Changes	\$ (22.38)	-5.1%
Rate on 1/1/16	\$ 420.10	3.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 518.18	
Population Morbidity	\$ (7.25)	-1.4%
Trend	\$ 30.66	6.0%
Small Group Expansion	\$ 21.66	4.0%
Other Changes	\$ (28.49)	-5.1%
Rate on 1/1/16	\$ 534.75	3.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 1,100.42	
Population Morbidity	\$ (15.41)	-1.4%
Trend	\$ 65.10	6.0%
Small Group Expansion	\$ 46.00	4.0%
Other Changes	\$ (60.50)	-5.1%
Rate on 1/1/16	\$ 1,135.62	3.2%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Optima Health Insurance Company  
70715

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

<b>Rating Area</b>	<b>% Change</b>
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> 0.0%

\* include any changes from 2015 factors.

**Company Name** Optima Health Plan  
**NAIC Number** 95281  
**Market** Small Group

*Rates are for rating area 9, non-tobacco user*

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

HIOS ID: 20507VA1250004

Metal level: Platinum

2015 Brief benefit description: VANTAGE 25/50% RxLow

2016 Brief benefit description: Optima Vantage 25/50 Rx Ded

% of statewide market enroll 21.3%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 352.75	
Population Morbidity	\$ (7.76)	-2.2%
Trend	\$ 20.70	6.0%
Small Group Expansion	\$ 10.97	3.0%
Other Changes	\$ (25.37)	-6.7%
Rate on 1/1/16	\$ 351.29	-0.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 449.02	
Population Morbidity	\$ (9.88)	-2.2%
Trend	\$ 26.35	6.0%
Small Group Expansion	\$ 13.96	3.0%
Other Changes	\$ (32.30)	-6.7%
Rate on 1/1/16	\$ 447.16	-0.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 953.56	
Population Morbidity	\$ (20.98)	-2.2%
Trend	\$ 55.96	6.0%
Small Group Expansion	\$ 29.66	3.0%
Other Changes	\$ (68.60)	-6.7%
Rate on 1/1/16	\$ 949.60	-0.4%

\*\* rate for age 60

150740074

Company Name Optima Health Plan  
 NAIC Number 95281  
 Market Virginia Beach-Norfolk-Newport News VA-NC

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change

HIOS ID: 20507VA1250023

Metal level: Silver

2015 Brief benefit description: OptimaVantage 2000/25/60% Rx  
 2016 Brief benefit description: Optima Vantage 2000/25/60% Rx

Comparison**	\$	% Change
Rate on 1/1/15	\$ 266.20	
Population Morbidity	\$ (5.86)	-2.2%
Trend	\$ 15.62	6.0%
Small Group Expansion	\$ 8.28	3.0%
Other Changes	\$ (15.35)	-5.4%
Rate on 1/1/16	\$ 268.90	1.0%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 338.85	
Population Morbidity	\$ (7.45)	-2.2%
Trend	\$ 19.88	6.0%
Small Group Expansion	\$ 10.54	3.0%
Other Changes	\$ (19.54)	-5.4%
Rate on 1/1/16	\$ 342.28	1.0%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 719.59	
Population Morbidity	\$ (15.83)	-2.2%
Trend	\$ 42.23	6.0%
Small Group Expansion	\$ 22.38	3.0%
Other Changes	\$ (41.49)	-5.4%
Rate on 1/1/16	\$ 726.87	1.0%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

HIOS ID: 20507VA1270005

Metal level: Silver

2015 Brief benefit description: OptimaVantageEquity 2500/90%  
 2016 Brief benefit description: Optima Vantage Equity 2700/90%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 260.15	
Population Morbidity	\$ (5.72)	-2.2%
Trend	\$ 15.27	6.0%
Small Group Expansion	\$ 8.09	3.0%
Other Changes	\$ (22.48)	-8.1%
Rate on 1/1/16	\$ 255.30	-1.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 331.15	
Population Morbidity	\$ (7.29)	-2.2%
Trend	\$ 19.43	6.0%
Small Group Expansion	\$ 10.30	3.0%
Other Changes	\$ (28.62)	-8.1%
Rate on 1/1/16	\$ 324.97	-1.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 703.23	
Population Morbidity	\$ (15.47)	-2.2%
Trend	\$ 41.27	6.0%
Small Group Expansion	\$ 21.87	3.0%
Other Changes	\$ (60.78)	-8.1%
Rate on 1/1/16	\$ 690.12	-1.9%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

HIOS ID: 20507VA1250051

Metal level: Silver

2015 Brief benefit description: OptimaVantage 3250/70%  
 2016 Brief benefit description: Optima Vantage 3500/80%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 206.12	
Population Morbidity	\$ (4.53)	-2.2%
Trend	\$ 12.10	6.0%
Small Group Expansion	\$ 6.41	3.0%
Other Changes	\$ 29.77	13.5%
Rate on 1/1/16	\$ 249.87	21.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$ 262.37	
Population Morbidity	\$ (5.77)	-2.2%
Trend	\$ 15.40	6.0%
Small Group Expansion	\$ 8.16	3.0%
Other Changes	\$ 37.90	13.5%
Rate on 1/1/16	\$ 318.06	21.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$ 557.18	
Population Morbidity	\$ (12.26)	-2.2%
Trend	\$ 32.70	6.0%
Small Group Expansion	\$ 17.33	3.0%
Other Changes	\$ 80.48	13.5%
Rate on 1/1/16	\$ 675.44	21.2%

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Optima Health Plan  
95281

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age<sup>†</sup> 0%

\* include any changes from 2015 factors.

Company Name  
NAIC Number  
Market

United Healthcare of the Mid-Atlantic, Inc.  
0707-95025  
Individual

Rates are for **Rating Area 10 (FAIRFAX)**, non-tobacco user

**Most Popular Plan\***

\* This is a new product. This is estimated to be our most popular plan

Metal level: Silver (Compass 4500)  
2015 Brief benefit description: N/A (New Plan 1/1/2016)  
2016 Brief benefit description: \$4,500 Ded, 100% Coins, \$6,850 MOOP, \$10 PCP Copay  
Expected enrollment 1260 Lives

Comparison**	\$	% Change
Small Group 1/1/15 Rate	N/A	
Population Morbidity		5.0%
Trend		6.7%
Small Group Expansion		0%
Other Changes		-19.8%
Rate on 1/1/16	\$224.24	

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	N/A	
Population Morbidity		5.0%
Trend		6.7%
Small Group Expansion		0.0%
Other Changes		-19.8%
Rate on 1/1/16	\$285.43	

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	N/A	
Population Morbidity		5.0%
Trend		6.7%
Small Group Expansion		0.0%
Other Changes		-19.8%
Rate on 1/1/16	\$606.15	

\*\* rate for age 60

**Company Name**  
**NAIC Number**  
**Market**

United Healthcare of the Mid-Atlantic, Inc.  
 0707-95025  
 Individual

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	21.7%
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	-2.8%
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	0.0%
11 - Winchester	3.6%
12 - All non-MSA	18.2%

Baseline

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Age	% Change
0-20	0%
21-34	5%
35-49	10%
50+	20%

Company Name  
NAIC Number  
Market

Golden Rule Insurance Company  
0707-62286  
Individual

Rates are for **Rating Area 10 (FAIRFAX)**, non-tobacco user

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

Metal level: Silver (Copay Select 2)  
 2015 Brief benefit description: Ded:\$2,500, Coins: 70%, MOOP: \$6,600, PCP Copay: \$35  
 2016 Brief benefit description: Ded:\$2,500, Coins: 70%, MOOP: \$6,850, PCP Copay: \$35  
 % of statewide market enrollment: Not available

Comparison**	\$	% Change
Rate on 1/1/15	\$253.57	
Population Morbidity		0.0%
Trend	\$16.99	6.7%
Small Group Expansion		0.0%
Other Changes	-\$0.90	-0.3%
Rate on 1/1/16	\$269.67	6.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$322.78	
Population Morbidity		0.0%
Trend	\$21.63	6.7%
Small Group Expansion		0.0%
Other Changes	-\$1.15	-0.3%
Rate on 1/1/16	\$343.26	6.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$685.46	
Population Morbidity		0.0%
Trend	\$45.93	6.7%
Small Group Expansion		0.0%
Other Changes	-\$2.43	-0.3%
Rate on 1/1/16	\$728.96	6.3%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Golden Rule Insurance Company  
0707-62286  
Individual

Rates are for Rating Area 10 (FAIRFAX), non-tobacco user

Plan with Closest to Average Annual Rate Change

Metal level: Silver (HSA 100)  
  
Ded: \$3,650,  
Coins: 100%  
2015 MOOP: \$3,650  
Brief benefit description: PCP Copay: Ded/Coin  
  
Ded: \$4,000,  
Coins: 100%  
2016 MOOP: \$4,000  
Brief benefit description: PCP Copay: Ded/Coin

Plan with Minimum Annual Rate Change

Metal level: Silver (Copay Select 1)  
  
Ded: \$5,000,  
Coins: 80%  
2015 MOOP: \$6,450  
Brief benefit description: PCP Copay: \$35  
  
Ded: \$5,000,  
Coins: 80%  
2016 MOOP: \$6,450  
Brief benefit description: PCP Copay: \$35

Plan with Maximum Annual Rate Change

Metal level: Bronze (Copay Select)  
  
Ded: \$5,000,  
Coins: 70%  
2015 MOOP: \$6,600  
Brief benefit description: PCP Copay: \$50  
  
Ded: \$5,000,  
Coins: 70%  
2016 MOOP: \$6,850  
Brief benefit description: PCP Copay: \$50

Comparison**	\$	% Change
Rate on 1/1/15	\$253.83	
Population Morbidity		0.0%
Trend	\$17.01	6.7%
Small Group Expansion		0.0%
Other Changes	-\$10.60	-3.9%
Rate on 1/1/16	\$260.24	2.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$259.18	
Population Morbidity		0.0%
Trend	\$17.37	6.7%
Small Group Expansion		0.0%
Other Changes	-\$11.41	-4.1%
Rate on 1/1/16	\$265.14	2.3%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$231.40	
Population Morbidity		0.0%
Trend	\$15.50	6.7%
Small Group Expansion		0.0%
Other Changes	\$6.55	2.6%
Rate on 1/1/16	\$253.45	9.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	\$323.10	
Population Morbidity		0.0%
Trend	\$21.65	6.7%
Small Group Expansion		0.0%
Other Changes	-\$13.49	-3.9%
Rate on 1/1/16	\$331.26	2.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$329.91	
Population Morbidity		0.0%
Trend	\$22.10	6.7%
Small Group Expansion		0.0%
Other Changes	-\$14.51	-4.1%
Rate on 1/1/16	\$337.50	2.3%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$294.55	
Population Morbidity		0.0%
Trend	\$19.74	6.7%
Small Group Expansion		0.0%
Other Changes	\$8.32	2.6%
Rate on 1/1/16	\$322.62	9.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	\$686.14	
Population Morbidity		0.0%
Trend	\$45.97	6.7%
Small Group Expansion		0.0%
Other Changes	-\$28.65	-3.9%
Rate on 1/1/16	\$703.47	2.5%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$700.61	
Population Morbidity		0.0%
Trend	\$46.94	6.7%
Small Group Expansion		0.0%
Other Changes	-\$30.83	-4.1%
Rate on 1/1/16	\$716.72	2.3%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	\$625.52	
Population Morbidity		0.0%
Trend	\$41.91	6.7%
Small Group Expansion		0.0%
Other Changes	\$17.69	2.6%
Rate on 1/1/16	\$685.12	9.5%

\*\* rate for age 60

**Company Name**  
**NAIC Number**  
**Market**

Golden Rule Insurance Company  
 0707-62286  
 Individual

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	13.8%
2 - Charlottesville	13.8%
3 - Danville	13.8%
4 - Harrisonburg	13.8%
5 - Bristol	13.8%
6 - Lynchburg	16.1%
7 - Richmond	0.0%
8 - Roanoke	16.1%
9 - Virginia Beach	12.4%
10 - Fairfax	0.0% <b>Baseline</b>
11 - Winchester	0.0%
12 - All non-MSA	13.8%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Age	% Change
0-20	0%
21-34	5%
35-49	10%
50+	20%

\* include any changes from 2015 factors.

Company Name  
NAIC Number  
Market

United Healthcare Life Insurance Company  
0707-97179  
Individual

Rates are for Rating Area 10 (FAIRFAX), non-tobacco user

**Most Popular Plan\***

\* based on statewide market enrollment as of 3/31/15

Metal level: Platinum  
 2015 Brief benefit description: \$750 Deductible, 90% Coinsurance, \$1,500 Out of Pocket Maximum, \$15 PCP Copay  
 2016 Brief benefit description: \$500 Deductible, 90% Coinsurance, \$1,500 Out of Pocket Maximum, \$15 PCP Copay  
 % of statewide market enrollment Not Available

Comparison**	\$	% Change
Rate on 1/1/15	\$344.31	
Population Morbidity		0.0%
Trend	\$23.07	6.7%
Small Group Expansion		0.0%
Other Changes	\$80.39	22.0%
Rate on 1/1/16	\$447.77	30.0%

\*\* rate for age 25 30.1%

Comparison**	\$	% Change
Rate on 1/1/15	\$438.28	
Population Morbidity		0.0%
Trend	\$29.36	6.7%
Small Group Expansion		0.0%
Other Changes	\$102.33	22.0%
Rate on 1/1/16	\$569.97	30.0%

\*\* rate for age 40 30.1%

Comparison**	\$	% Change
Rate on 1/1/15	\$930.75	
Population Morbidity		0.0%
Trend	\$62.36	6.7%
Small Group Expansion		0.0%
Other Changes	\$217.31	22.0%
Rate on 1/1/16	\$1,210.41	30.0%

\*\* rate for age 60 30.1%

Company Name  
NAIC Number  
Market

United Healthcare Life Insurance Company  
0707-97179  
Individual

Rates are for Rating Area 10 (FAIRFAX), non-tobacco user

**Closest Plan to Average Annual Rate Change**

Metal level: Silver (Copay Select 2)  
2015 \$2,500 Ded, 70% Coins,  
Brief benefit description: \$6,600 MOOP, \$35 PCP Copay  
2016 \$2,500 Ded, 70% Coins,  
Brief benefit description: \$6,850 MOOP, \$35 PCP Copay

**Plan with Minimum Annual Rate Change**

Metal level: Catastrophic  
2015 \$6,600 Ded, 100%  
Brief benefit description: Coins, \$6,600 MOOP, \$35 PCP Copay  
2016 \$6,850 Ded, 100%  
Brief benefit description: Coins, \$6,850 MOOP, \$35 PCP Copay

**Plan with Maximum Annual Rate Change**

Metal level: Platinum  
2015 \$750 Ded, 90% Coins,  
Brief benefit description: \$1,500 MOOP, \$15 PCP Copay  
2016 \$500 Ded, 90% Coins,  
Brief benefit description: \$1,500 MOOP, \$15 PCP Copay

Comparison**	\$	% Change
Rate on 1/1/15	\$256.31	
Population Morbidity		0.0%
Trend	\$17.17	6.7%
Small Group Expansion		0.0%
Other Changes	\$38.89	14.3%
Rate on 1/1/16	\$312.37	21.9%

\*\* rate for age 25 22.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$237.06	
Population Morbidity		0.0%
Trend	\$15.88	6.7%
Small Group Expansion		0.0%
Other Changes	-\$21.82	-8.5%
Rate on 1/1/16	\$231.12	-2.5%

\*\* rate for age 25 -2.4%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 344.31	
Population Morbidity		0.0%
Trend	\$23.07	6.7%
Small Group Expansion		0.0%
Other Changes	\$80.39	22.0%
Rate on 1/1/16	\$ 447.77	30.0%

\*\* rate for age 25 30.1%

Comparison**	\$	% Change
Rate on 1/1/15	\$326.26	
Population Morbidity		0.0%
Trend	\$21.86	6.7%
Small Group Expansion		0.0%
Other Changes	\$49.49	14.3%
Rate on 1/1/16	\$397.61	21.9%

\*\* rate for age 40 22.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$301.76	
Population Morbidity		0.0%
Trend	\$20.22	6.7%
Small Group Expansion		0.0%
Other Changes	-\$27.78	-8.5%
Rate on 1/1/16	\$294.20	-2.5%

\*\* rate for age 40 -2.4%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 438.28	
Population Morbidity		0.0%
Trend	\$29.36	6.7%
Small Group Expansion		0.0%
Other Changes	\$102.33	22.0%
Rate on 1/1/16	\$ 569.97	30.0%

\*\* rate for age 40 30.1%

Comparison**	\$	% Change
Rate on 1/1/15	\$692.86	
Population Morbidity		0.0%
Trend	\$46.42	6.7%
Small Group Expansion		0.0%
Other Changes	\$105.11	14.3%
Rate on 1/1/16	\$844.39	21.9%

\*\* rate for age 60 22.0%

Comparison**	\$	% Change
Rate on 1/1/15	\$640.82	
Population Morbidity		0.0%
Trend	\$42.93	6.7%
Small Group Expansion		0.0%
Other Changes	-\$58.98	-8.5%
Rate on 1/1/16	\$624.77	-2.5%

\*\* rate for age 60 -2.4%

Comparison**	\$	% Change
Rate on 1/1/15	\$ 930.75	
Population Morbidity		0.0%
Trend	\$62.36	6.7%
Small Group Expansion		0.0%
Other Changes	\$217.31	22.0%
Rate on 1/1/16	\$ 1,210.41	30.0%

\*\* rate for age 60 30.1%

**Company Name**  
**NAIC Number**  
**Market**

United Healthcare Life Insurance Company  
 0707-97179  
 Individual

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change	
1 - Radford	13.8%	
2 - Charlottesville	13.8%	
3 - Danville	13.8%	
4 - Harrisonburg	13.8%	
5 - Bristol	13.8%	
6 - Lynchburg	16.1%	
7 - Richmond	0.0%	
8 - Roanoke	16.1%	
9 - Virginia Beach	12.4%	
10 - Fairfax	0.0%	Baseline
11 - Winchester	0.0%	
12 - All non-MSA	13.8%	

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Age	% Change
0-20	0%
21-34	5%
35-49	10%
50+	20%

Company Name  
NAIC Number  
Market

Optimum Choice, Inc.  
96940  
Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

CWR Metal level: Platinum

2015 Brief benefit description: HMO, no ded, 0% coins, \$15/\$30 copays, \$3000 OOPM

2016 Brief benefit description: Same, no changes

% of statewide market enrollment: 22.4%

Comparison**	\$	% Change
Rate on 1/1/15	349.47	
Population Morbidity		
Trend	25.16	7.2%
Small Group Expansion		
Other Changes	-27.23	-7.8%
Rate on 1/1/16	347.40	-0.6%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	444.84	
Population Morbidity		
Trend	32.03	7.2%
Small Group Expansion		
Other Changes	-34.66	-7.8%
Rate on 1/1/16	442.21	-0.6%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	944.68	
Population Morbidity		
Trend	68.02	7.2%
Small Group Expansion		
Other Changes	-73.60	-7.8%
Rate on 1/1/16	939.10	-0.6%

\*\* rate for age 60

150740074

Company Name Optimum Choice, Inc.  
 NAIC Number 96940  
 Market Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Plan with Average Annual Rate Change

CWV Metal level: Platinum  
 2015 Brief benefit description:  
 HMO, no ded, 0% coins, \$15/\$30 copays, \$5000 OOPM  
 2016 Brief benefit description:  
 Same, no changes

Comparison**	\$	% Change
Rate on 1/1/15	372.02	
Population Morbidity		
Trend	26.79	7.2%
Small Group Expansion		
Other Changes	-32.06	-8.6%
Rate on 1/1/16	366.75	-1.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	473.55	
Population Morbidity		
Trend	34.10	7.2%
Small Group Expansion		
Other Changes	-40.81	-8.6%
Rate on 1/1/16	466.84	-1.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	1005.64	
Population Morbidity		
Trend	72.41	7.2%
Small Group Expansion		
Other Changes	-86.66	-8.6%
Rate on 1/1/16	991.39	-1.4%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

ACR5 Metal level: Bronze  
 2015 Brief benefit description:  
 HMO HSA, non-emb \$5000 ded, 0% coins, \$6250 OOPM  
 2016 Brief benefit description:  
 HMO HSA, emb \$5100 ded, 10% coins, \$6500 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	214.95	
Population Morbidity		
Trend	15.48	7.2%
Small Group Expansion		
Other Changes	-48.73	-22.7%
Rate on 1/1/16	181.70	-15.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	273.61	
Population Morbidity		
Trend	19.70	7.2%
Small Group Expansion		
Other Changes	-62.02	-22.7%
Rate on 1/1/16	231.29	-15.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	581.04	
Population Morbidity		
Trend	41.83	7.2%
Small Group Expansion		
Other Changes	-131.69	-22.7%
Rate on 1/1/16	491.18	-15.5%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

BVP Metal level: Gold  
 2015 Brief benefit description:  
 HMO Plus HSA, \$1300 ded, 10% coins, \$2600 OOPM  
 2016 Brief benefit description:  
 Same, no changes

Comparison**	\$	% Change
Rate on 1/1/15	268.17	
Population Morbidity		
Trend	19.31	7.2%
Small Group Expansion		
Other Changes	-14.80	-5.5%
Rate on 1/1/16	272.68	1.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	341.36	
Population Morbidity		
Trend	24.58	7.2%
Small Group Expansion		
Other Changes	-18.85	-5.5%
Rate on 1/1/16	347.09	1.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	724.92	
Population Morbidity		
Trend	52.19	7.2%
Small Group Expansion		
Other Changes	-40.01	-5.5%
Rate on 1/1/16	737.10	1.7%

\*\* rate for age 60

Company Name  
NAIC Number

Optimum Choice, Inc.  
96940

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Company Name  
 NAIC Number  
 Market

UnitedHealthcare Insurance Company  
 79413  
 Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

CWU Metal level: Platinum

2015 Brief benefit description: Choice Plus, no ded, 0% coins, \$15/\$30 copays, \$5000 OOPM

2016 Brief benefit description: Same, no changes

% of statewide market enrollment: 10.2%

Comparison**	\$	% Change
Rate on 1/1/15	409.53	
Population Morbidity		
Trend	29.49	7.2%
Small Group Expansion		
Other Changes	-35.12	-8.6%
Rate on 1/1/16	403.90	-1.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	521.30	
Population Morbidity		
Trend	37.53	7.2%
Small Group Expansion		
Other Changes	-44.70	-8.6%
Rate on 1/1/16	514.13	-1.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	1107.05	
Population Morbidity		
Trend	79.71	7.2%
Small Group Expansion		
Other Changes	-94.93	-8.6%
Rate on 1/1/16	1091.83	-1.4%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

UnitedHealthcare Insurance Company  
79413  
Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

CWT Metal level: Platinum  
2015 Brief benefit description:  
Choice, no ded, 0% coins, \$15/\$30 copays, \$5000 OOPM  
2016 Brief benefit description:  
Same, no changes

ACRB Metal level: Bronze  
2015 Brief benefit description:  
Choice HSA, non-emb \$5000 ded, 0% coins, \$6250 OOPM  
2016 Brief benefit description:  
Choice HSA, emb \$5100 ded, 10% coins, \$6500 OOPM

BVN Metal level: Gold  
2015 Brief benefit description:  
Choice Plus HSA, \$1300 ded, 10% coins, \$2600 OOPM  
2016 Brief benefit description:  
Same, no changes

Comparison**	\$	% Change
Rate on 1/1/15	401.18	
Population Morbidity		
Trend	28.88	7.2%
Small Group Expansion		
Other Changes	-34.53	-8.6%
Rate on 1/1/16	395.53	-1.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	235.17	
Population Morbidity		
Trend	16.93	7.2%
Small Group Expansion		
Other Changes	-53.30	-22.7%
Rate on 1/1/16	198.80	-15.5%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	293.41	
Population Morbidity		
Trend	21.13	7.2%
Small Group Expansion		
Other Changes	-16.21	-5.5%
Rate on 1/1/16	298.33	1.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	510.66	
Population Morbidity		
Trend	36.77	7.2%
Small Group Expansion		
Other Changes	-43.96	-8.6%
Rate on 1/1/16	503.47	-1.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	299.35	
Population Morbidity		
Trend	21.55	7.2%
Small Group Expansion		
Other Changes	-67.85	-22.7%
Rate on 1/1/16	253.05	-15.5%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	373.48	
Population Morbidity		
Trend	26.89	7.2%
Small Group Expansion		
Other Changes	-20.62	-5.5%
Rate on 1/1/16	379.75	1.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	1084.46	
Population Morbidity		
Trend	78.08	7.2%
Small Group Expansion		
Other Changes	-93.35	-8.6%
Rate on 1/1/16	1069.19	-1.4%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	635.71	
Population Morbidity		
Trend	45.77	7.2%
Small Group Expansion		
Other Changes	-144.09	-22.7%
Rate on 1/1/16	537.39	-15.5%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	793.13	
Population Morbidity		
Trend	57.11	7.2%
Small Group Expansion		
Other Changes	-43.79	-5.5%
Rate on 1/1/16	806.45	1.7%

\*\* rate for age 60

Company Name  
NAIC Number

UnitedHealthcare Insurance Company  
79413

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Company Name  
 NAIC Number  
 Market

UnitedHealthcare of the Mid-Atlantic, Inc.  
 95025  
 Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

ACRK Metal level: Gold

2015 Brief benefit description: Core HSA, \$1300 ded, 0% coins, \$2600 OOPM

2016 Brief benefit description: Core HSA, \$1400 ded, 0% coins, \$2800 OOPM

% of statewide market enrollment: no current enrollment, estimated best seller

Comparison**	\$	% Change
Rate on 1/1/15	274.13	
Population Morbidity		
Trend	19.74	7.2%
Small Group Expansion		
Other Changes	-24.32	-8.9%
Rate on 1/1/16	269.55	-1.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	348.94	
Population Morbidity		
Trend	25.12	7.2%
Small Group Expansion		
Other Changes	-30.95	-8.9%
Rate on 1/1/16	343.11	-1.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	741.02	
Population Morbidity		
Trend	53.35	7.2%
Small Group Expansion		
Other Changes	-65.73	-8.9%
Rate on 1/1/16	728.64	-1.7%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

UnitedHealthcare of the Mid-Atlantic, Inc.  
95025  
Small Group

Rates are for rating area 7-Richmond, non-tobacco user

Plan with Average Annual Rate Change

ACRK Metal level: Gold

2015 Brief benefit description:  
Core HSA, \$1300 ded, 0% coins, \$2600 OOPM  
2016 Brief benefit description:  
Core HSA, \$1400 ded, 0% coins, \$2800 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	274.13	
Population Morbidity		
Trend	19.74	7.2%
Small Group Expansion		
Other Changes	-24.32	-8.9%
Rate on 1/1/16	269.55	-1.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	348.94	
Population Morbidity		
Trend	25.12	7.2%
Small Group Expansion		
Other Changes	-30.95	-8.9%
Rate on 1/1/16	343.11	-1.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	741.02	
Population Morbidity		
Trend	53.35	7.2%
Small Group Expansion		
Other Changes	-65.73	-8.9%
Rate on 1/1/16	728.64	-1.7%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

ACRY Metal level: Silver

2015 Brief benefit description:  
Core HSA, \$2000 ded, 0% coins, \$25/\$50 copays, \$4000 OOPM  
2016 Brief benefit description:  
Core HSA, \$2300 ded, 0% coins, \$25/50 copays, \$6500 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	229.14	
Population Morbidity		
Trend	16.50	7.2%
Small Group Expansion		
Other Changes	-41.12	-17.9%
Rate on 1/1/16	204.52	-10.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	291.67	
Population Morbidity		
Trend	21.00	7.2%
Small Group Expansion		
Other Changes	-52.33	-17.9%
Rate on 1/1/16	260.34	-10.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	619.41	
Population Morbidity		
Trend	44.60	7.2%
Small Group Expansion		
Other Changes	-111.15	-17.9%
Rate on 1/1/16	552.86	-10.7%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

JR6 Metal level: Gold

2015 Brief benefit description:  
Choice Plus HSA, \$1300 ded, 10% coins, \$2600 OOPM  
2016 Brief benefit description:  
Same, no changes

Comparison**	\$	% Change
Rate on 1/1/15	261.82	
Population Morbidity		
Trend	18.85	7.2%
Small Group Expansion		
Other Changes	-15.72	-6.0%
Rate on 1/1/16	264.95	1.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	333.27	
Population Morbidity		
Trend	24.00	7.2%
Small Group Expansion		
Other Changes	-20.01	-6.0%
Rate on 1/1/16	337.26	1.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	707.74	
Population Morbidity		
Trend	50.96	7.2%
Small Group Expansion		
Other Changes	-42.49	-6.0%
Rate on 1/1/16	716.21	1.2%

\*\* rate for age 60

Company Name

UnitedHealthcare of the Mid-Atlantic, Inc.

NAIC Number

95025

**Rating Areas**

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	0%
2 - Charlottesville	0%
3 - Danville	0%
4 - Harrisonburg	0%
5 - Bristol	0%
6 - Lynchburg	0%
7 - Richmond	0%
8 - Roanoke	0%
9 - Virginia Beach	0%
10 - Fairfax	0%
11 - Winchester	0%
12 - All non-MSA	0%

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

\* include any changes from 2015 factors.

Company Name  
 NAIC Num  
 Market

UnitedHealthcare Plan of the River Valley, Inc.  
 95378  
 Small Group

Rates are for rating area 5-Bristol, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

QQW Metal level: Gold

2015 Brief benefit description: Primary Advantage, \$750 ded, 0% coins, \$20/\$40 copays, \$2000 OOPM

2016 Brief benefit description: ER copay changed from \$200 to \$500, Major Diag changed from \$100 to \$200, \$1000 ded, \$6800 OOPM

% of statewide market enrollment: 27.8%

Comparison**	\$	% Change
Rate on 1/1/15	395.35	
Population Morbidity		
Trend	27.67	7.0%
Small Group Expansion		
Other Changes	-121.19	-30.7%
Rate on 1/1/16	301.83	-23.7%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	503.24	
Population Morbidity		
Trend	35.23	7.0%
Small Group Expansion		
Other Changes	-154.26	-30.7%
Rate on 1/1/16	384.20	-23.7%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	1068.69	
Population Morbidity		
Trend	74.81	7.0%
Small Group Expansion		
Other Changes	-327.60	-30.7%
Rate on 1/1/16	815.91	-23.7%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

UnitedHealthcare Plan of the River Valley, Inc  
95378  
Small Group

Rates are for rating area 5-Bristol, non-tobacco user

Plan with Average Annual Rate Change

ACWI Metal level: Silver

2015 Brief benefit description:

Select, \$2000 ded, 30% coins, \$30/\$95 copays, \$5000 OOPM

2016 Brief benefit description:

Same except for \$6800 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	319.74	
Population Morbidity		
Trend	22.38	7.0%
Small Group Expansion		
Other Changes	-74.03	-23.2%
Rate on 1/1/16	268.10	-16.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	407.01	
Population Morbidity		
Trend	28.49	7.0%
Small Group Expansion		
Other Changes	-94.23	-23.2%
Rate on 1/1/16	341.27	-16.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	864.33	
Population Morbidity		
Trend	60.50	7.0%
Small Group Expansion		
Other Changes	-200.11	-23.2%
Rate on 1/1/16	724.72	-16.2%

\*\* rate for age 60

Plan with Minimum Annual Rate Change

ACXN Metal level: Silver

2015 Brief benefit description:

Select Plus HSA, non-emb \$2000 ded, 0% coins, \$25/\$60 copays, \$3000 OOPM

2016 Brief benefit description:

Select Plus HSA, emb \$3000 ded, 0% coins, \$30/\$80 copays, \$6500 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	357.20	
Population Morbidity		
Trend	25.00	7.0%
Small Group Expansion		
Other Changes	-132.86	-37.2%
Rate on 1/1/16	249.34	-30.2%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	454.69	
Population Morbidity		
Trend	31.83	7.0%
Small Group Expansion		
Other Changes	-169.12	-37.2%
Rate on 1/1/16	317.39	-30.2%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	965.58	
Population Morbidity		
Trend	67.59	7.0%
Small Group Expansion		
Other Changes	-359.15	-37.2%
Rate on 1/1/16	674.02	-30.2%

\*\* rate for age 60

Plan with Maximum Annual Rate Change

ACXP Metal level: Gold

2015 Brief benefit description:

Select Plus, \$2000 ded, 0% coins, \$20/\$50 copays, \$5000 OOPM

2016 Brief benefit description:

Same except for \$3000 OOPM

Comparison**	\$	% Change
Rate on 1/1/15	366.03	
Population Morbidity		
Trend	25.62	7.0%
Small Group Expansion		
Other Changes	-52.65	-14.4%
Rate on 1/1/16	339.00	-7.4%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	465.92	
Population Morbidity		
Trend	32.61	7.0%
Small Group Expansion		
Other Changes	-67.02	-14.4%
Rate on 1/1/16	431.51	-7.4%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	989.44	
Population Morbidity		
Trend	69.26	7.0%
Small Group Expansion		
Other Changes	-142.32	-14.4%
Rate on 1/1/16	916.37	-7.4%

\*\* rate for age 60

Company Name  
NAIC Number

UnitedHealthcare Plan of the River Valley, Inc.  
95378

**Rating Areas**

Show the percentage change based on the following locations, relative to Bristol (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	34%
2 - Charlottesville	34%
3 - Danville	34%
4 - Harrisonburg	34%
5 - Bristol	0%
6 - Lynchburg	34%
7 - Richmond	34%
8 - Roanoke	34%
9 - Virginia Beach	34%
10 - Fairfax	34%
11 - Winchester	34%
12 - All non-MSA	34%

\* include any changes from 2015 factors.

**Tobacco Usage**

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

Company Name  
 NAIC Number  
 Market

Freedom Life Insurance Company of America  
 62324  
 Individual

Rates are for rating area \_I\_, non-tobacco user

Most Popular Plan\*

\* based on statewide market enrollment as of 3/31/15

Metal level: Bronze

2015 Brief benefit description: Off Exchange PPO Plan, \$6,250 Deductible, 100% Coins

2016 Brief benefit description: Off Exchange PPO Plan, \$6,850 Deductible, 100% Coins

% of statewide market enrollment

Comparison**	\$	% Change
Rate on 1/1/15	269.84	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	296.51	9.9%

1.099

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	343.49	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	377.43	9.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	729.44	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	801.52	9.9%

\*\* rate for age 60

Company Name  
NAIC Number  
Market

Freedom Life Insurance Company of America  
62324  
Individual

Rates are for rating area 1, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Bronze  
2015 Brief benefit description: PPO Plan, \$6,250 Deductible, 10  
2016 Brief benefit description: PPO Plan, \$6,850 Deductible, 10

Metal level:  
2015 Brief benefit description:  
2016 Brief benefit description:

Metal level:  
2015 Brief benefit description:  
2016 Brief benefit description:

Comparison**	\$	% Change
Rate on 1/1/15	269.84	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	296.51	9.9%

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 25

Comparison**	\$	% Change
Rate on 1/1/15	343.49	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	377.43	9.9%

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 40

Comparison**	\$	% Change
Rate on 1/1/15	729.44	
Population Morbidity	1.00000	
Trend	1.09600	
Small Group Expansion	1.00000	
Other Changes	1.00259	
Rate on 1/1/16	801.52	9.9%

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 60

Comparison**	\$	% Change
Rate on 1/1/15	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Small Group Expansion	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/16	N/A	N/A

\*\* rate for age 60

**Company Name**  
**NAIC Number**

Freedom Life Insurance Company of America  
62324

### Rating Areas

Show the percentage change based on the following locations, relative to Richmond (or rating area selected for the scenarios), based on proposed 2016 rating area factors\*:

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	N/A
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	N/A
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	N/A
11 - Winchester	N/A
12 - All non-MSA	N/A

\* include any changes from 2015 factors.

### Tobacco Usage

Show the percentage change based on non-tobacco usage based on proposed 2016 tobacco factors, including any variation by age\*:

0% change to tobacco factors for 2016.  
Tobacco Load remains at 20% level across all ages.