

2017 Rate Presentations

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- This year's review of 2017 rates (Case No. INS-2016-00069) will be identical to the review of 2016 rates

161010119

New Benefit and Cost-Sharing Requirements for 2017

- EHBs are not changing for 2017
- Maximum out-of-pocket for an individual cannot exceed \$7,150 in 2017.

Rate Review Process for 2017

- Similar to previous years
- CCIIO 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 11
- In addition to rates, issuers have a large amount of additional CCIIO filing requirements that fall under Virginia's plan management responsibilities for review and recommendation

Rate Review Process for 2017

- 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; new rules have clarified what constitutes a new plan and what constitutes a market exit
- Companies have 2015 experience data for ACA-compliant plans
 - Virginia did not allow transitional plans until 11/19/14, so there are few non-ACA plans in either market

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

- Major 2017 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
 - Sunset of reinsurance program
 - Health insurer tax moratorium
 - Small group issuers may include an adjustment for group size if their 2016 filing included an adjustment to include groups up to 100 employees
- 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 end after 2016; Risk Adjustment is permanent
- 2015 results for Reinsurance and Risk Adjustment was sent out June 30.

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

Risk Adjustment Program

- HHS held a seminar on March 31 to discuss potential changes/improvements to the program
- Serious consideration is being given to the use of Rx claims for risk adjustment beginning with 2018 effective dates
- Other items discussed:
 - Changes to the transfer formula
 - Pooling of high cost claimants
 - Adjustment for partial year enrollees
 - Calibrating model to the individual/small group markets

2017 Carrier Entrants and Exits

- New Entrants
 - Aetna Health, Inc. (Individual ON Exchange)
 - Cigna Health and Life Insurance Company (Individual ON Exchange)
- Exits
 - Aetna Life Insurance Company (Individual ON Exchange)
 - Humana Insurance Company (Individual OFF Exchange)
 - UnitedHealthcare Life Insurance Company (Individual OFF Exchange)

Company Name	Innovation Health Insurance Company
NAIC Number	15097
Market	Individual

Rates are for rating area __10 __, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Silver

2016 Brief cost-sharing description: \$25 PCP Copay, \$5250 Deductible, 0% Coinsurance, \$5250 OOP Limit

2017 Brief cost-sharing description: \$10 PCP Copay, \$6075 Deductible, 0% Coinsurance, \$6075 OOP Limit
% of statewide market enrollment 59%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 270.46	0.0%
Population Morbidity	\$ (3.11)	-1.1%
Trend	\$ 21.48	7.3%
Sunset of Reinsurance Program	\$ 14.81	5.0%
Health Insurance Fee Moratorium	\$ (8.86)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 0.72	1.1%
Rate on 1/1/17	\$ 295.50	9.3%

** rate for age 40

191010114

Company Name Innovation Health Insurance Company
NAIC Number 15097

Rating Areas

Show the percentage change for proposed 2017
 rating area factors: 0%

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	0.0%
12 - All non-MSA	0.0%

Tobacco Usage

Show the percentage change for proposed 2017
 tobacco rating factor(s) 0%

Company Name

Aetna Health, Inc.

NAIC Number

95109

Market

Individual

Rates are for rating area __7__, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level:

Silver

2016 Brief cost-sharing description: N/A (New Entity 1/1/2017)

\$10 PCP Copay, \$6075
Deductible, 0% Coinsurance,

2017 Brief cost-sharing description: \$6075 OOP Limit

% of statewide market enrollment 35%

Comparison**	\$	% Change
Rate on 1/1/16	N/A	0.0%
Population Morbidity	\$ (7.90)	-3.0%
Trend	\$ 27.08	10.5%
Sunset of Reinsurance Program	\$ 16.42	5.8%
Health Insurance Fee Moratorium	\$ (9.03)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (2.86)	-1.0%
Rate on 1/1/17	\$ 289.28	N/A

** rate for age 40

151010114

Company Name Aetna Health, Inc.
 NAIC Number 95109

Rating Areas

Tobacco Usage

Proposed 2017
 rating area factors:

Proposed 2017
 tobacco rating factor(s) 1.1

Rating Area	Factors
1 - Radford	1.087
2 - Charlottesville	0.932
3 - Danville	0.973
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	0.980
8 - Roanoke	0.983
9 - Virginia Beach	0.952
10 - Fairfax	N/A
11 - Winchester	N/A
12 - All non-MSA	1.035

Company Name Innovation Health Insurance Company
NAIC Number 001-15097
Market Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold
 \$40 PCP Copay; \$0
 Deductible; 100%
 Coinsurance; \$5000 OOP
 2016 **Brief cost-sharing description:** Max

\$50 PCP Copay; \$0
 Deductible; 100%
 Coinsurance; \$5000 OOP
 2017 **Brief cost-sharing description:** Max
 % of statewide market enrollment 24.7%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 432.53	0.0%
Population Morbidity	\$ 7.19	1.6%
Trend	\$ 30.24	6.7%
Sunset of Reinsurance Program	\$ (3.40)	-0.8%
Health Insurance Fee Moratorium	\$ (13.56)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (1.01)	0.1%
Rate on 1/1/17	\$ 451.99	4.5%

** rate for age 40

161010191

Company Name
 NAIC Number 001-15097
 Market Small Group

Innovation Health Insurance Company

Rates are for rating area 11, non-tobacco user

Rates are for rating area 10, non-tobacco user

Rates are for rating area 11, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Gold

2016 Brief cost-sharing description: \$40 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5000 OOP Max

2017 Brief cost-sharing description: \$50 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5000 OOP Max

Metal level: Platinum

2016 Brief cost-sharing description: \$15 PCP Copay; \$0 Deductible; 100% Coinsurance; \$6000 OOP Max

2017 Brief cost-sharing description: \$15 PCP Copay; \$0 Deductible; 90% Coinsurance; \$6000 OOP Max

Metal level: Silver

2016 Brief cost-sharing description: \$0 PCP Copay; \$2000 Deductible; 80% Coinsurance; \$6000 OOP Max

2017 Brief cost-sharing description: \$0 PCP Copay; \$2000 Deductible; 80% Coinsurance; \$6000 OOP Max

% of statewide market enrollment 24.7%

% of statewide market enrollment 2.0%

% of statewide market enrollment 1.0%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 429.51	0.0%
Population Morbidity	\$ 7.19	1.6%
Trend	\$ 30.24	6.7%
Sunset of Reinsurance Program	\$ (3.40)	-0.8%
Health Insurance Fee Moratorium	\$ (13.56)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 2.02	0.9%
Rate on 1/1/17	\$ 451.99	5.2%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 477.28	0.0%
Population Morbidity	\$ 7.47	1.6%
Trend	\$ 31.42	6.7%
Sunset of Reinsurance Program	\$ (3.53)	-0.8%
Health Insurance Fee Moratorium	\$ (14.09)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (28.92)	-5.7%
Rate on 1/1/17	\$ 469.63	-1.6%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 521.97	0.0%
Population Morbidity	\$ 9.25	1.6%
Trend	\$ 38.94	6.7%
Sunset of Reinsurance Program	\$ (4.38)	-0.8%
Health Insurance Fee Moratorium	\$ (17.46)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 33.65	6.9%
Rate on 1/1/17	\$ 581.97	11.5%

** rate for age 40

11010101

Company Name Innovation Health Insurance Company
NAIC Number 001-15097

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
5 - Bristol	0.0%
6 - Lynchburg	0.0%
7 - Richmond	0.0%
8 - Roanoke	0.0%
9 - Virginia Beach	0.0%
10 - Fairfax	-4.8%
11 - Winchester	-4.1%
12 - All non-MSA	-4.1%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

There has been no change in the tobacco factors between 2016 and 2017. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name

Innovation Health Plan, Inc.

NAIC Number

001-15098

Market

Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold

\$30 PCP Copay; \$1000
Deductible; 100%
Coinsurance; \$5000 OOP
Max

2016 Brief cost-sharing description:

\$30 PCP Copay; \$1000
Deductible; 100%
Coinsurance; \$6000 OOP
Max

2017 Brief cost-sharing description:

% of statewide market enrollment 23.1%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 367.83	0.0%
Population Morbidity	\$ 4.78	1.1%
Trend	\$ 28.31	6.8%
Sunset of Reinsurance Program	\$ (4.05)	-1.0%
Health Insurance Fee Moratorium	\$ (12.51)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 32.61	9.3%
Rate on 1/1/17	\$ 416.97	13.4%

** rate for age 40

151010151

Company Name
 NAIC Number 001-15098
 Market Small Group

Innovation Health Plan, Inc.

Rates are for rating area 10, non-tobacco user

Rates are for rating area 10, non-tobacco user

Rates are for rating area 11, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Silver

2016 Brief cost-sharing description: \$0 PCP Copay; \$2500 Deductible; 70% Coinsurance; \$3200 OOP Max

2017 Brief cost-sharing description: \$0 PCP Copay; \$2500 Deductible; 70% Coinsurance; \$3500 OOP Max

Metal level: Silver

2016 Brief cost-sharing description: \$45 PCP Copay; \$2000 Deductible; 100% Coinsurance; \$6850 OOP Max

2017 Brief cost-sharing description: \$25 PCP Copay; \$5350 Deductible; 100% Coinsurance; \$5350 OOP Max

Metal level: Silver

2016 Brief cost-sharing description: \$40 PCP Copay; \$2000 Deductible; 60% Coinsurance; \$6350 OOP Max

2017 Brief cost-sharing description: \$30 PCP Copay; \$3000 Deductible; 80% Coinsurance; \$7000 OOP Max

% of statewide market enrollment 10.0%

% of statewide market enrollment 0.4%

% of statewide market enrollment 6.7%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 282.33	0.0%
Population Morbidity	\$ 3.61	1.1%
Trend	\$ 21.41	6.8%
Sunset of Reinsurance Program	\$ (3.06)	-1.0%
Health Insurance Fee Moratorium	\$ (9.46)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 20.50	7.6%
Rate on 1/1/17	\$ 315.33	11.7%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 307.33	0.0%
Population Morbidity	\$ 3.66	1.1%
Trend	\$ 21.71	6.8%
Sunset of Reinsurance Program	\$ (3.10)	-1.0%
Health Insurance Fee Moratorium	\$ (9.59)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (0.18)	0.3%
Rate on 1/1/17	\$ 319.83	4.1%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 270.46	0.0%
Population Morbidity	\$ 3.88	1.1%
Trend	\$ 23.00	6.8%
Sunset of Reinsurance Program	\$ (3.29)	-1.0%
Health Insurance Fee Moratorium	\$ (10.16)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 54.94	20.7%
Rate on 1/1/17	\$ 338.82	25.3%

** rate for age 40

19101011

Company Name Innovation Health Plan, Inc.
NAIC Number 001-15098

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
5 - Bristol	0.0%
6 - Lynchburg	0.0%
7 - Richmond	0.0%
8 - Roanoke	0.0%
9 - Virginia Beach	0.0%
10 - Fairfax	-3.5%
11 - Winchester	-2.9%
12 - All non-MSA	-2.9%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

There has been no change in the tobacco factors between 2016 and 2017. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name Aetna Life Insurance Company
NAIC Number 001-60054
Market Small Group

Rates are for rating area 7, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold
 \$30 PCP Copay; \$1000
 Deductible; 100%
 Coinsurance; \$5000 OOP
2016 Brief cost-sharing description: Max

\$30 PCP Copay; \$1000
 Deductible; 100%
 Coinsurance; \$6000 OOP
2017 Brief cost-sharing description: Max
 % of statewide market enrollment 17.6%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 461.11	0.0%
Population Morbidity	\$ 6.76	1.2%
Trend	\$ 56.40	9.7%
Sunset of Reinsurance Program	\$ (4.35)	-0.8%
Health Insurance Fee Moratorium	\$ (17.36)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 75.97	17.4%
Rate on 1/1/17	\$ 578.54	25.5%

** rate for age 40

Company Name
 NAIC Number 001-60054
 Market Small Group

Aetna Life Insurance Company

Rates are for rating area 1, non-tobacco user

Rates are for rating area 1, non-tobacco user

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: Silver

2016 Brief cost-sharing description: \$20 PCP Copay; \$3000 Deductible; 100% Coinsurance; \$5000 OOP Max

2017 Brief cost-sharing description: \$0 PCP Copay; \$3500 Deductible; 100% Coinsurance; \$6000 OOP Max

Metal level: Platinum

2016 Brief cost-sharing description: \$15 PCP Copay; \$0 Deductible; 100% Coinsurance; \$6000 OOP Max

2017 Brief cost-sharing description: \$15 PCP Copay; \$0 Deductible; 90% Coinsurance; \$6000 OOP Max

Metal level: Gold

2016 Brief cost-sharing description: \$40 PCP Copay; \$500 Deductible; 80% Coinsurance; \$5500 OOP Max

2017 Brief cost-sharing description: \$40 PCP Copay; \$500 Deductible; 90% Coinsurance; \$6000 OOP Max

% of statewide market enrollment 1.0%

% of statewide market enrollment 1.1%

% of statewide market enrollment 1.0%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 371.00	0.0%
Population Morbidity	\$ 5.38	1.2%
Trend	\$ 44.93	9.7%
Sunset of Reinsurance Program	\$ (3.46)	-0.8%
Health Insurance Fee Moratorium	\$ (13.82)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 56.78	16.2%
Rate on 1/1/17	\$ 460.81	24.2%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 572.06	0.0%
Population Morbidity	\$ 6.95	1.2%
Trend	\$ 58.02	9.7%
Sunset of Reinsurance Program	\$ (4.47)	-0.8%
Health Insurance Fee Moratorium	\$ (17.85)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (19.59)	-2.7%
Rate on 1/1/17	\$ 595.12	4.0%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 364.59	0.0%
Population Morbidity	\$ 6.40	1.2%
Trend	\$ 53.45	9.7%
Sunset of Reinsurance Program	\$ (4.12)	-0.8%
Health Insurance Fee Moratorium	\$ (16.45)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 144.38	40.7%
Rate on 1/1/17	\$ 548.25	50.4%

** rate for age 40

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Company Name Aetna Life Insurance Company
NAIC Number 001-60054

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	6.7%
2 - Charlottesville	-6.2%
3 - Danville	-4.1%
4 - Harrisonburg	0.0%
5 - Bristol	5.9%
6 - Lynchburg	-5.0%
7 - Richmond	1.7%
8 - Roanoke	1.8%
9 - Virginia Beach	-8.5%
10 - Fairfax	-0.1%
11 - Winchester	-3.0%
12 - All non-MSA	4.3%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

There has been no change in the tobacco factors between 2016 and 2017. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name
 NAIC Number 001-95109
 Market Small Group

Actna Health Inc. (a PA corp.)

Rates are for rating area 8, non-tobacco user

Rates are for rating area 2, non-tobacco user

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: Gold
 \$40 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5000 OOP
 2016 Brief cost-sharing description: Max
 \$50 PCP Copay; \$0 Deductible; 100% Coinsurance; \$5000 OOP
 2017 Brief cost-sharing description: Max

Metal level: Platinum
 \$15 PCP Copay; \$0 Deductible; 100% Coinsurance; \$6000 OOP
 2016 Brief cost-sharing description: Max
 \$15 PCP Copay; \$0 Deductible; 90% Coinsurance; \$6000 OOP
 2017 Brief cost-sharing description: Max

Metal level: Silver
 \$40 PCP Copay; \$2000 Deductible; 60% Coinsurance; \$6350 OOP
 2016 Brief cost-sharing description: Max
 \$30 PCP Copay; \$3000 Deductible; 80% Coinsurance; \$7000 OOP
 2017 Brief cost-sharing description: Max

% of statewide market enrollment 4.0%

% of statewide market enrollment 2.9%

% of statewide market enrollment 1.9%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 378.96	0.0%
Population Morbidity	\$ 24.56	5.1%
Trend	\$ 45.81	9.6%
Sunset of Reinsurance Program	\$ (3.75)	-0.8%
Health Insurance Fee Moratorium	\$ (14.33)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 46.58	13.7%
Rate on 1/1/17	\$ 477.83	26.1%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 451.72	0.0%
Population Morbidity	\$ 25.28	5.1%
Trend	\$ 47.14	9.6%
Sunset of Reinsurance Program	\$ (3.86)	-0.8%
Health Insurance Fee Moratorium	\$ (14.75)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ (13.75)	-1.8%
Rate on 1/1/17	\$ 491.79	8.9%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$ 298.38	0.0%
Population Morbidity	\$ 22.89	5.1%
Trend	\$ 42.69	9.6%
Sunset of Reinsurance Program	\$ (3.49)	-0.8%
Health Insurance Fee Moratorium	\$ (13.36)	-3.0%
Small Group Size	\$ -	0.0%
Other Changes	\$ 98.22	34.6%
Rate on 1/1/17	\$ 445.33	49.2%

** rate for age 40

111010191

Company Name Aetna Health Inc. (a PA corp.)
NAIC Number 001-95109

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	6.6%
2 - Charlottesville	-6.2%
3 - Danville	-4.2%
4 - Harrisonburg	-0.1%
5 - Bristol	5.8%
6 - Lynchburg	-5.1%
7 - Richmond	1.7%
8 - Roanoke	1.7%
9 - Virginia Beach	-1.8%
10 - Fairfax	-0.2%
11 - Winchester	-3.1%
12 - All non-MSA	4.2%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

There has been no change in the tobacco factors between 2016 and 2017. We currently apply no premium load (0%) for declaration of smoking status for the small group market.

Company Name CareFirst BlueChoice, Inc.
 NAIC Number 96202
 Market Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

2016 Metal level:	Platinum
2016 Brief cost-sharing 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)
2017 Metal level:	Platinum
2017 Brief cost-sharing description:	BlueChoice Plus Opt-Out Platinum 0 IN: \$0 Ded/\$1500 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 15.37%

Comparison**	\$	% Change
Rate on 1/1/16	\$488.32	
Population Morbidity	(\$14.01)	-2.9%
Trend	\$34.43	7.1%
Sunset of Reinsurance Program	(\$3.11)	-0.6%
Health Insurance Fee Moratorium	(\$14.33)	-2.9%
Small Group Size	(\$6.80)	-1.4%
Other Changes	\$33.96	7.0%
Rate on 1/1/17	\$518.47	6.17%

** rate for age 40

Key drivers of the Other Changes category include:
 Risk Adjustment
 Changes in the index rate
 Induced Demand

Company Name CareFirst BlueChoice, Inc.
 NAIC Number 96202
 Market Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

2016 Metal level:	Gold
2016 Brief cost-sharing description:	HealthyBlue HMO Gold 1500 IN: \$1500/\$5500 MOOP/\$0 PCP/\$30 Spec/\$50 Urgent care/\$200 ER/ \$500 IP/\$0 Lab (FS)/\$0 X-ray (FS)/\$100 Imaging (FS)/\$15 Lab (Hosp)/\$30 X-ray (Hosp)/\$200 Imaging (Hosp) Rx: \$0 Ded, \$0/\$45/\$65/50% (\$150 Max)
2017 Metal level:	Gold
2017 Brief cost-sharing description:	HealthyBlue HMO Gold 1500 IN: \$1500/\$7150 MOOP/\$0 PCP/\$30 Spec/\$50 Urgent Care/\$200 ER/\$500 IP/\$0 Lab (FS)/\$0 X-ray (FS)/\$100 Imaging (FS)/\$30 Lab (Hosp)/\$45 X-ray (Hosp)/\$200 Imaging (Hosp) Rx: \$0 Ded, \$0/\$45/\$65/50% (\$150 Max)

% of statewide market enrollment 4.74%

Comparison**	\$	% Change
Rate on 1/1/16	\$425.57	
Population Morbidity	(\$12.21)	-2.9%
Trend	\$30.00	7.1%
Sunset of Reinsurance Program	(\$2.71)	-0.6%
Health Insurance Fee Moratorium	(\$12.49)	-2.9%
Small Group Size	(\$5.92)	-1.4%
Other Changes	\$6.25	1.5%
Rate on 1/1/17	\$428.50	0.69%

** rate for age 40

Key drivers of the Other Changes category include:
 Risk Adjustment
 Changes in the index rate
 Cost-share Factor

Plan with Minimum Annual Rate Change

2016 Metal level:	Silver
2016 Brief cost-sharing description:	BlueChoice HMO HSA/HRA 2000 SE IN: \$2000 Ded/\$1750 MOOP/20% Coin (PCP, Spec, ER, IP)/20% Coins Labs, X-ray, and Imaging (FS and Hosp) Rx: Intergrated Ded, \$10/20%/40%/50% (\$150 Max)
2017 Metal level:	Silver
2017 Brief cost-sharing description:	BlueChoice HMO HSA/HRA 2000 SE IN: \$2000 Ded/\$6550 MOOP/20% Coin (PCP, Spec, ER, IP)/20% Coins Labs, X-ray, and Imaging (FS and Hosp) Rx: Intergrated Ded, \$10/20%/40%/50% (\$150 Max)

% of statewide market enrollment 0.10%

Comparison**	\$	% Change
Rate on 1/1/16	\$330.38	
Population Morbidity	(\$9.48)	-2.9%
Trend	\$23.29	7.1%
Sunset of Reinsurance Program	(\$2.10)	-0.6%
Health Insurance Fee Moratorium	(\$9.70)	-2.9%
Small Group Size	(\$4.60)	-1.4%
Other Changes	(\$30.87)	-9.3%
Rate on 1/1/17	\$296.93	-10.12%

** rate for age 40

Key drivers of the Other Changes category include:
 Cost-share Factor
 Risk Adjustment
 Changes in the index rate

Plan with Maximum Annual Rate Change

2016 Metal level:	Bronze
2016 Brief cost-sharing description:	BlueChoice HMO Referral HSA/HRA 4500 IN: \$4500 Ded/\$6550 MOOP/30% Coins (PCP, Spec, Urgent Care, ER, IP)/30% Coins Labs, X-ray, Imaging (FS and Hosp) Rx: Intergrated Ded, \$10/20%/40%/50% (\$150 Max)
2017 Metal level:	Silver
2017 Brief cost-sharing description:	BlueChoice HMO HSA/HRA 2000 IN: \$2000 Ded/\$6550 MOOP/20% Coin (PCP, Spec, ER, IP)/20% Coins Labs, X-ray, and Imaging (FS and Hosp) Rx: Intergrated Ded, \$10/20%/40%/50% (\$150 Max)

% of statewide market enrollment 0.08%

Comparison**	\$	% Change
Rate on 1/1/16	\$222.88	
Population Morbidity	(\$6.39)	-2.9%
Trend	\$15.71	7.1%
Sunset of Reinsurance Program	(\$1.42)	-0.6%
Health Insurance Fee Moratorium	(\$6.54)	-2.9%
Small Group Size	(\$3.10)	-1.4%
Other Changes	\$74.64	33.5%
Rate on 1/1/17	\$295.78	32.71%

** rate for age 40

Key drivers of the Other Changes category include:
 Induced Demand
 Changes in the index rate
 Risk Adjustment

Company Name CareFirst BlueChoice, Inc.
 NAIC Number 96202

Rating Areas

Show the percentage change for proposed 2017 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

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s): N/A

Company Name Group Hospitalization & Medical Services, Inc.
NAIC Number 53007
Market Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

2016 Metal level:	Platinum
2016 Brief cost-sharing description:	BluePreferred PPO Platinum 500 IN: \$500 Ded/\$1500 MOOP/\$10 PCP/\$20 Spec/\$50 Urgent Care/\$100 ER/\$200 IP/\$10 Lab (FS and Hosp)/\$20 X-ray (FS and Hosp)/\$50 Imaging (FS)/\$200 Imaging (Hosp) Rx: \$0 Ded, \$10/\$45/\$65/50% (\$150 Max)
2017 Metal level:	Platinum
2017 Brief cost-sharing description:	BluePreferred PPO Platinum 500 IN: \$500 Ded/\$1500 MOOP/\$10 PCP/\$20 Spec/\$50 Urgent Care/\$100 ER/\$200 IP/\$10 Lab (FS and Hosp)/\$20 X-ray (FS and Hosp)/\$50 Imaging (FS)/\$200 Imaging (Hosp) Rx: \$0 Ded, \$10/\$45/\$65/50% (\$150 Max)

% of statewide market enrollment 17.97%

Comparison**	\$	% Change
Rate on 1/1/16	\$536.66	
Population Morbidity	(\$13.16)	-2.5%
Trend	\$19.57	3.6%
Sunset of Reinsurance Program	(\$2.47)	-0.5%
Health Insurance Fee Moratorium	(\$13.24)	-2.5%
Small Group Size	(\$6.88)	-1.3%
Other Changes	\$64.39	12.0%
Rate on 1/1/17	\$584.86	9.0%

** rate for age 40

Key drivers of the Other Changes category include:

Changes in the experience period index rate

Risk adjustment

Cost-share factor

Company Name

Group Hospitalization & Medical Services, Inc.

NAIC Number

53007

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s): 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

Company Name Group Hospitalization & Medical Services, Inc. (GHMSI)
NAIC Number 53007
Market Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Bronze/Silver
 2016 Brief cost-sharing description: BluePreferred PPO HSA Bronze \$4,500 - Off Exchange
 2017 Brief cost-sharing description: BluePreferred HSA Silver \$2,000 - Off Exchange
 % of statewide market enrollment 29.9%

Comparison**	\$	% Change
Rate on 1/1/16	\$287.04	
Population Morbidity	-\$44.00	-15.3%
Trend	\$13.03	4.5%
Sunset of Reinsurance Program	\$9.03	3.1%
Health Insurance Fee Moratorium	-\$7.46	-2.6%
Small Group Size	\$0.00	NA
Other Changes	\$235.36	82.0%
Rate on 1/1/17	\$493.00	71.8%

** rate for age 40

Other Changes:

The allowed single risk pool PMPM increased 50%

The change to move from Bronze to Silver is an increase of 17.5%

Elimination of the HSA factor is a 10% increase

Changing to use the Federal Induced Demand curve is a 10% increase

Company Name Group Hospitalization & Medical Services, Inc. (GHMSI)
NAIC Number 53007

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s): N/A

Company Name CareFirst BlueChoice, Inc.
NAIC Number 96202
Market Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Bronze/Silver
 2016 Brief cost-sharing description: BlueChoice HMO HSA Bronze \$6,000 - On Exchange
 2017 Brief cost-sharing description: BlueChoice HMO Silver \$3,500 - On Exchange
 % of statewide market enrollment 16.8%

Comparison**	\$	% Change
Rate on 1/1/16	\$221.46	
Population Morbidity	\$57.18	25.8%
Trend	\$9.91	4.5%
Sunset of Reinsurance Program	\$5.08	2.3%
Health Insurance Fee Moratorium	-\$7.09	-3.2%
Small Group Size	\$0.00	NA
Other Changes	\$130.68	59.0%
Rate on 1/1/17	\$417.23	88.4%

** rate for age 40

Other Changes:

The AV benefit change to move from Bronze to Silver is an increase of 30%
 Elimination of the HSA factor is a 13% increase
 Changing to use the Federal Induced Demand curve is a 9% increase

Company Name CareFirst BlueChoice, Inc.
 NAIC Number 96202
 Market 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: Silver
 2016 Brief cost-sharing description: BlueChoice HMO HSA Silver \$1,350 - On Exchange
 2017 Brief cost-sharing description: BlueChoice HMO HSA Silver \$1,500 - On Exchange
 % of statewide market enrollment 14.0%

Metal level: Gold/Silver
 2016 Brief cost-sharing description: HealthyBlue Plus Gold \$750 - On Exchange
 2017 Brief cost-sharing description: BlueChoice Plus Silver \$2,500 - On Exchange
 % of statewide market enrollment 5.9%

Metal level: Bronze/Silver
 2016 Brief cost-sharing description: BlueChoice HMO HSA Bronze \$6,550 - On Exchange
 2017 Brief cost-sharing description: BlueChoice HMO Silver \$3,500 - On Exchange
 % of statewide market enrollment 8.9%

Comparison**	\$	% Change
Rate on 1/1/16	\$356.04	
Population Morbidity	-\$44.00	25.8%
Trend	\$13.03	4.5%
Sunset of Reinsurance Program	\$9.03	2.3%
Health Insurance Fee Moratorium	-\$7.46	-3.2%
Small Group Size	\$0.00	NA
Other Changes	\$233.73	-13.2%
Rate on 1/1/17	\$413.64	16.2%

** rate for age 40

Other Changes:
 Elimination of the HSA factor is a 2% decrease
 Changing to use the Federal Induced Demand curve is a 6% decrease

Comparison**	\$	% Change
Rate on 1/1/16	\$477.79	
Population Morbidity	-\$44.00	25.8%
Trend	\$13.03	4.5%
Sunset of Reinsurance Program	\$9.03	2.3%
Health Insurance Fee Moratorium	-\$7.46	-3.2%
Small Group Size	\$0.00	NA
Other Changes	\$233.73	-39.8%
Rate on 1/1/17	\$427.99	-10.4%

** rate for age 40

Other Changes:
 The AV benefit change to move from Gold to Silver is an decrease of 11%
 Elimination of the HSA factor is a 6% decrease
 Changing to use the Federal Induced Demand curve is a 9% decrease

Comparison**	\$	% Change
Rate on 1/1/16	\$215.30	
Population Morbidity	-\$44.00	25.8%
Trend	\$13.03	4.5%
Sunset of Reinsurance Program	\$9.03	2.3%
Health Insurance Fee Moratorium	-\$7.46	-3.2%
Small Group Size	\$0.00	NA
Other Changes	\$233.73	64.5%
Rate on 1/1/17	\$417.23	93.9%

** rate for age 40

Other Changes:
 The AV benefit change to move from Bronze to Silver is an increase of 33%
 Elimination of the HSA factor is a 13% increase
 Changing to use the Federal Induced Demand curve is a 9% increase

11010101

Company Name CareFirst BlueChoice, Inc.
NAIC Number 96202

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s): N/A

Company Name Kaiser Foundation Health of the Mid-Atlantic States, Inc
NAIC Number 95639
Market Small Group

Rates are for rating area 7, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Platinum
 2016 Brief cost-sharing description: KP VA Platinum \$0/\$20 Copay
 2017 Brief cost-sharing description: KP VA Platinum \$0/\$20 Copay
 % of statewide market enrollment 21.2%

Comparison**	\$	% Change
Rate on 1/1/16	392.84	
Population Morbidity	0.00	0.0%
Trend	12.90	3.3%
Sunset of Reinsurance Program	(2.36)	-0.6%
Health Insurance Fee Moratorium	(5.86)	-1.5%
Small Group Size	0.00	0.0%
Other Changes	1.96	0.5%
Rate on 1/1/17	399.48	1.7%

** rate for age 40

161010191

Company Name Kaiser Foundation Health of the Mid-Atlantic States, Inc
 NAIC Number 95639
 Market Small Group

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: Silver
 2016 Brief cost-sharing description: KP VA Silver \$2000 Ded, \$35 Copay
 2017 Brief cost-sharing description: KP VA Silver \$2250 Ded, \$30 Copay
 % of statewide market enrollment 0.3%

Metal level: Gold
 2016 Brief cost-sharing description: KP VA Gold \$1000 Ded, \$30 Copay
 2017 Brief cost-sharing description: KP VA Gold \$1000 Ded, \$30 Copay
 % of statewide market enrollment 0.1%

Metal level: Bronze
 2016 Brief cost-sharing description: KP VA Bronze \$6000 Ded \$30 Copay HSA
 2017 Brief cost-sharing description: KP VA Bronze \$6550 Ded \$0 Copay HSA
 % of statewide market enrollment 1.8%

Comparison**	\$	% Change
Rate on 1/1/16	340.24	
Population Morbidity	0.00	0.0%
Trend	11.23	3.3%
Sunset of Reinsurance Program	(1.99)	-0.6%
Health Insurance Fee Moratorium	(4.95)	-1.5%
Small Group Size	0.00	0.0%
Other Changes	-7.39	-2.2%
Rate on 1/1/17	337.14	-0.9%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	446.57	
Population Morbidity	0.00	0.0%
Trend	14.74	3.3%
Sunset of Reinsurance Program	(2.43)	-0.6%
Health Insurance Fee Moratorium	(6.04)	-1.5%
Small Group Size	0.00	0.0%
Other Changes	-40.87	-9.0%
Rate on 1/1/17	411.96	-7.8%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	232.29	
Population Morbidity	0.00	0.0%
Trend	7.67	3.3%
Sunset of Reinsurance Program	(1.43)	-0.6%
Health Insurance Fee Moratorium	(3.56)	-1.5%
Small Group Size	0.00	0.0%
Other Changes	8.05	3.4%
Rate on 1/1/17	243.01	4.6%

** rate for age 40

191010114

Company Name Kaiser Foundation Health of the Mid-Atlantic States, Inc
NAIC Number 95639
Market Small Group

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

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

Company Name Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc
NAIC Number 95639
Market Individual

Rates are for rating area 7, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Silver
 2016 Brief cost-sharing description: KP VA Silver \$2750 Ded, 20% Coins
 2017 Brief cost-sharing description: KP VA Silver \$2750 Ded, 20% Coins
 % of statewide market enrollment 40.2%

Comparison**	\$	% Change
Rate on 1/1/16	283.65	
Population Morbidity	0.00	0.0%
Trend	9.36	3.3%
Sunset of Reinsurance Program	7.27	2.0%
Health Insurance Fee Moratorium	(3.17)	-0.9%
Small Group Size	0.00	0.0%
Other Changes	62.71	22.4%
Rate on 1/1/17	359.83	26.9%

0.02

** rate for age 40

Company Name Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc
NAIC Number 95639
Market Individual

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: Platinum
 2016 Brief cost-sharing description: KP VA Platinum \$0/\$20 Copay
 2017 Brief cost-sharing description: KP VA Platinum \$0/\$20 Copay
 % of statewide market enrollment 2.6%

Metal level: Bronze
 2016 Brief cost-sharing description: KP VA Bronze \$4500 Ded/50% Coins
 2017 Brief cost-sharing description: KP VA Bronze \$5000 Ded/50% Coins
 % of statewide market enrollment 11.5%

Metal level: Bronze
 2016 Brief cost-sharing description: KP VA Bronze \$6000 Ded, 20% Coins
 2017 Brief cost-sharing description: KP VA Bronze \$6200 Ded, 20% Coins
 % of statewide market enrollment 2.6%

Comparison**	\$	% Change
Rate on 1/1/16	409.06	
Population Morbidity	0.00	0.0%
Trend	13.50	3.3%
Sunset of Reinsurance Program	10.43	2.0%
Health Insurance Fee Moratorium	(4.54)	-0.9%
Small Group Size	0.00	0.0%
Other Changes	88.02	21.8%
Rate on 1/1/17	516.47	26.3%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	249.98	
Population Morbidity	0.00	0.0%
Trend	8.25	3.3%
Sunset of Reinsurance Program	6.16	2.0%
Health Insurance Fee Moratorium	(2.68)	-0.9%
Small Group Size	0.00	0.0%
Other Changes	43.10	17.5%
Rate on 1/1/17	304.8	21.9%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	223.89	
Population Morbidity	0.00	0.0%
Trend	7.39	3.3%
Sunset of Reinsurance Program	5.79	2.0%
Health Insurance Fee Moratorium	(2.52)	-0.9%
Small Group Size	0.00	0.0%
Other Changes	52.26	23.7%
Rate on 1/1/17	286.81	28.1%

** rate for age 40

11010101

Company Name Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc
NAIC Number 95639
Market Individual

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

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

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 3/31/16

Metal level: Silver
 2016 Brief cost-sharing description: OptimaFit Silver 4000 20%
 2017 Brief cost-sharing description: OptimaFit Silver 4000 20%
 % of statewide market enrollment 56.50%

Comparison**	\$	% Change
Rate on 1/1/16	\$307.94	
Population Morbidity	\$282.69	(8.2%)
Trend	\$303.89	7.5%
Sunset of Reinsurance Program	\$323.41	6.4%
Health Insurance Fee Moratorium	\$321.31	(0.6%)
Small Group Size	\$321.31	0.0%
Other Changes	\$375.89	17.0%
Rate on 1/1/17	\$375.89	22.1%

** rate for age 40

Company Name Optima Health Plan
 NAIC Number 95281
 Market Individual

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Silver
 2016 Brief cost-sharing description: OptimaFit Silver 4000 20% Select
 2017 Brief cost-sharing description: OptimaFit Silver 4000 20% Select
 % of statewide market enrollment 0.4%

Comparison**	\$	% Change
Rate on 1/1/16	\$301.24	
Population Morbidity	\$276.54	(8.2%)
Trend	\$297.28	7.5%
Sunset of Reinsurance Program	\$316.37	6.4%
Health Insurance Fee Moratorium	\$314.31	(0.6%)
Small Group Size	\$314.31	0.0%
Other Changes	\$375.18	19.4%
Rate on 1/1/17	\$375.18	24.5%

** rate for age 40

Plan with Minimum Annual Rate Change

Metal level: Silver
 2016 Brief cost-sharing description: OptimaFit Silver 2000 HSA
 2017 Brief cost-sharing description: OptimaFit Silver 2000 HSA
 % of statewide market enrollment 0.3%

Comparison**	\$	% Change
Rate on 1/1/16	\$365.39	
Population Morbidity	\$335.43	(8.2%)
Trend	\$360.58	7.5%
Sunset of Reinsurance Program	\$383.75	6.4%
Health Insurance Fee Moratorium	\$381.25	(0.6%)
Small Group Size	\$381.25	0.0%
Other Changes	\$393.01	3.1%
Rate on 1/1/17	\$393.01	7.6%

** rate for age 40

Plan with Maximum Annual Rate Change

Metal level: Bronze
 2016 Brief cost-sharing description: OptimaFit Bronze 6850 30 M
 2017 Brief cost-sharing description: OptimaFit Bronze 6500 25
 % of statewide market enrollment 14.4%

Comparison**	\$	% Change
Rate on 1/1/16	\$255.46	
Population Morbidity	\$234.51	(8.2%)
Trend	\$252.10	7.5%
Sunset of Reinsurance Program	\$268.29	6.4%
Health Insurance Fee Moratorium	\$266.55	(0.6%)
Small Group Size	\$266.55	0.0%
Other Changes	\$355.17	33.3%
Rate on 1/1/17	\$355.17	39.0%

** rate for age 40

Company Name

Optima Health Plan

NAIC Number

95281

Rating Areas

Show the percentage change for proposed 2017
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 for proposed 2017
tobacco rating factor(s) 0%

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

Metal level: Bronze
 2016 Brief cost-sharing description: OptimaFit Bronze 30% 4000 HSA Plus
 2017 Brief cost-sharing description: OptimaFit Bronze 30% 5000 HSA Plus
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$362.60	
Population Morbidity	\$ 362.60	0.0%
Trend	\$ 388.35	7.10%
Sunset of Reinsurance Program	\$ 410.06	5.59%
Health Insurance Fee Moratorium	\$ 408.42	-0.40%
Small Group Size	\$ 408.42	0.00%
Other Changes	\$ 411.50	0.75%
Rate on 1/1/17	\$ 411.50	13.5%

** rate for age 40

Plan with Minimum Annual Rate Change

Metal level: Bronze
 2016 Brief cost-sharing description: OptimaFit Bronze 30% 4000 HSA Plus
 2017 Brief cost-sharing description: OptimaFit Bronze 30% 5000 HSA Plus
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$362.60	
Population Morbidity	\$ 362.60	0.0%
Trend	\$ 388.35	7.10%
Sunset of Reinsurance Program	\$ 410.06	5.59%
Health Insurance Fee Moratorium	\$ 408.42	-0.40%
Small Group Size	\$ 408.42	0.00%
Other Changes	\$ 411.50	0.75%
Rate on 1/1/17	\$ 411.50	13.5%

** rate for age 40

Plan with Maximum Annual Rate Change

Metal level: Bronze
 2016 Brief cost-sharing description: OptimaFit Bronze 30% 4000 HSA Plus
 2017 Brief cost-sharing description: OptimaFit Bronze 30% 5000 HSA Plus
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$362.60	
Population Morbidity	\$ 362.60	0.0%
Trend	\$ 388.35	7.10%
Sunset of Reinsurance Program	\$ 410.06	5.59%
Health Insurance Fee Moratorium	\$ 408.42	-0.40%
Small Group Size	\$ 408.42	0.00%
Other Changes	\$ 411.50	0.75%
Rate on 1/1/17	\$ 411.50	13.5%

** rate for age 40

Company Name

Optima Health Insurance Company

NAIC Number

70715

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017
rating area factors:

Show the percentage change for proposed 2017
tobacco rating factor(s) 0%

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%

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 3/31/16

Metal level: Platinum

		Deductible	Coinsurance	PCP OV Copay	Specialist OV Copay	MOOP
2016	Brief cost-sharing description:	None	100%	\$25	\$50	\$1,600
2017	Brief cost-sharing description:	None	100%	\$25	\$50	\$2,000

% of statewide market enrollment 19.05%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 451.96	
Population Morbidity	\$ 442.60	-2.1%
Trend	\$ 474.48	7.2%
Sunset of Reinsurance Program	\$ 474.48	n/a
Health Insurance Fee Moratorium	\$ 471.69	-0.6%
Small Group Size	\$ 457.93	-2.9%
Other Changes	\$ 466.83	1.9%
Rate on 1/1/17	\$ 466.83	3.3%

** rate for age 40

2017

Company Name Optima Health Plan
 NAIC Number 95281
 Market Small Group

Rates are for rating area 9, non-tobacco user

Plan with Average Annual Rate Change

Metal level:	Platinum		PCP OV Specialist		MOOP
	Deductible	Coinsurance	Copay	OV Copay	
2016 Brief cost-sharing description:	None	80%	\$20	\$40	\$2,500
2017 Brief cost-sharing description:	None	80%	\$20	\$40	\$2,500

% of statewide market enrollment: 0.36%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 458.07	
Population Morbidity	\$ 448.59	-2.1%
Trend	\$ 480.89	7.2%
Sunset of Reinsurance Program	\$ 480.89	n/a
Health Insurance Fee Moratorium	\$ 478.06	-0.6%
Small Group Size	\$ 464.11	-2.9%
Other Changes	\$ 481.95	3.8%
Rate on 1/1/17	\$ 481.95	5.2%

** rate for age 40

Plan with Minimum Annual Rate Change

Metal level:	Bronze		OV		MOOP
	Deductible	Coinsurance	Copay	OV Copay	
2016 Brief cost-sharing description:	\$4,000	60%	n/a	\$6,550	
2017 Brief cost-sharing description:	\$5,000	60%	n/a	\$6,650	

% of statewide market enrollment: 2.50%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 261.66	
Population Morbidity	\$ 256.24	-2.1%
Trend	\$ 274.69	7.2%
Sunset of Reinsurance Program	\$ 274.69	n/a
Health Insurance Fee Moratorium	\$ 273.08	-0.6%
Small Group Size	\$ 265.11	-2.9%
Other Changes	\$ 260.11	-1.9%
Rate on 1/1/17	\$ 260.11	-0.6%

** rate for age 40

Plan with Maximum Annual Rate Change

Metal level:	Bronze		OV		MOOP
	Deductible	Coinsurance	Copay	OV Copay	
2016 Brief cost-sharing description:	\$6,600	60%	n/a	\$6,850	
2017 Brief cost-sharing description:	\$6,600	60%	n/a	\$7,150	

% of statewide market enrollment: 0.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 241.12	
Population Morbidity	\$ 236.13	-2.1%
Trend	\$ 253.13	7.2%
Sunset of Reinsurance Program	\$ 253.13	n/a
Health Insurance Fee Moratorium	\$ 251.64	-0.6%
Small Group Size	\$ 244.30	-2.9%
Other Changes	\$ 261.97	7.2%
Rate on 1/1/17	\$ 261.97	8.6%

** rate for age 40

16101015

Company Name Optima Health Plan
NAIC Number 95281

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
5 - Bristol	0.0%
6 - Lynchburg	0.0%
7 - Richmond	0.0%
8 - Roanoke	5.0%
9 - Virginia Beach	0.0%
10 - Fairfax	0.0%
11 - Winchester	0.0%
12 - All non-MSA	0.0%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

Optima Health Plan does not utilize Tobacco Usage rating factors.

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

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold

		Deductible	Coinsurance	PCP OV Copay	Specialist OV Copay	MOOP
2016	Brief cost-sharing description:	\$500	80%	\$25	\$50	\$5,500
2017	Brief cost-sharing description:	\$500	80%	\$25	\$50	\$5,500

% of statewide market enrollment 29.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 536.43	
Population Morbidity	\$ 512.29	-4.5%
Trend	\$ 548.76	7.1%
Sunset of Reinsurance Program	\$ 548.76	n/a
Health Insurance Fee Moratorium	\$ 545.47	-0.6%
Small Group Size	\$ 524.49	-3.8%
Other Changes	\$ 565.09	7.7%
Rate on 1/1/17	\$ 565.09	5.3%

** rate for age 40

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

Metal level:		Platinum		OV	
		Deductible	Coinsurance	Copay	MOOP
2016	Brief cost-sharing description:	\$2,700	90%	n/a	\$4,200
2017	Brief cost-sharing description:	\$2,700	90%	n/a	\$5,500

% of statewide market enrollment 4.65%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 435.94	
Population Morbidity	\$ 416.32	-4.5%
Trend	\$ 445.96	7.1%
Sunset of Reinsurance Program	\$ 445.96	n/a
Health Insurance Fee Moratorium	\$ 443.28	-0.6%
Small Group Size	\$ 426.23	-3.8%
Other Changes	\$ 466.62	9.5%
Rate on 1/1/17	\$ 466.62	7.0%

** rate for age 40

Plan with Minimum Annual Rate Change

Metal level:		Bronze		OV	
		Deductible	Coinsurance	Copay	MOOP
	Brief cost-sharing description:	\$4,000	60%	n/a	\$6,550
	Brief cost-sharing description:	\$5,000	60%	n/a	\$6,650

% of statewide market enrollment 0.40%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 360.68	
Population Morbidity	\$ 344.45	-4.5%
Trend	\$ 368.97	7.1%
Sunset of Reinsurance Program	\$ 368.97	n/a
Health Insurance Fee Moratorium	\$ 366.75	-0.6%
Small Group Size	\$ 352.65	-3.8%
Other Changes	\$ 368.71	4.6%
Rate on 1/1/17	\$ 368.71	2.2%

** rate for age 40

Plan with Maximum Annual Rate Change

Metal level:		Bronze		OV	
		Deductible	Coinsurance	Copay	MOOP
	Brief cost-sharing description:	\$5,000	70%	n/a	\$6,850
	Brief cost-sharing description:	\$5,000	80%	n/a	\$7,150

% of statewide market enrollment 0.24%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 336.86	
Population Morbidity	\$ 321.70	-4.5%
Trend	\$ 344.60	7.1%
Sunset of Reinsurance Program	\$ 344.60	n/a
Health Insurance Fee Moratorium	\$ 342.53	-0.6%
Small Group Size	\$ 329.36	-3.8%
Other Changes	\$ 377.20	14.5%
Rate on 1/1/17	\$ 377.20	12.0%

** rate for age 40

161010115

Company Name

Optima Health Insurance Company

NAIC Number

70715

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
5 - Bristol	0.0%
6 - Lynchburg	0.0%
7 - Richmond	0.0%
8 - Roanoke	5.0%
9 - Virginia Beach	0.0%
10 - Fairfax	0.0%
11 - Winchester	0.0%
12 - All non-MSA	0.0%

Optima Health Insurance Company does not utilize Tobacco Usage factors

Company Name HealthKeepers, Inc.
NAIC Number 95169
Market Individual

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

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Silver

2016 Brief benefit description: \$3350 Deductible, 15% Coins, PCP Copay \$45, OOP \$6850

2017 Brief benefit description: \$3500 Deductible, 15% Coins, PCP Copay \$45, OOP \$7150

% of statewide market enrollment: 36%

Comparison**	\$	% Change
Rate on 1/1/16	\$276.23	
Population Morbidity	\$2.15	0.8%
Trend	\$24.51	8.9%
Sunset of Reinsurance Program	\$12.66	4.6%
Health Insurance Fee Moratorium	-\$10.14	-3.7%
Small Group Size		N/A
Other Changes	\$10.91	3.9%
Rate on 1/1/17	\$316.31	14.5%

** rate for age 40

Company Name **HealthKeepers, Inc.**
 NAIC Number **95169**
 Market **Individual**

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

Metal level: Silver

2016 Brief benefit description: \$3350 Deductible, 15% Coins, PCP Copay \$45, OOP \$6850

2017 Brief benefit description: \$3500 Deductible, 15% Coins, PCP Copay \$45, OOP \$7150

Metal level: Bronze

2016 Brief benefit description: HSA, \$5350 Deductible, 0% Coins, OOP \$6550

2017 Brief benefit description: HSA, \$5750 Deductible, 0% Coins, OOP \$6550

Metal level: Gold

2016 Brief benefit description: \$750 Deductible, 20% Coins, PCP Copay \$30, OOP \$5200

2017 Brief benefit description: \$1000 Deductible, 20% Coins, PCP copay \$35, OOP \$5000

Comparison**	\$	% Change
Rate on 1/1/16	\$276.23	
Population Morbidity	\$2.15	0.8%
Trend	\$24.51	8.9%
Sunset of Reinsurance Program	\$12.66	4.6%
Health Insurance Fee Moratorium	-\$10.14	-3.7%
Small Group Size		N/A
Other Changes	\$10.91	3.9%
Rate on 1/1/17	\$316.31	14.5%

Comparison**	\$	% Change
Rate on 1/1/16	\$283.60	
Population Morbidity	\$2.20	0.8%
Trend	\$25.16	8.9%
Sunset of Reinsurance Program	\$13.00	4.6%
Health Insurance Fee Moratorium	-\$10.41	-3.7%
Small Group Size		N/A
Other Changes	-\$3.58	-1.3%
Rate on 1/1/17	\$309.98	9.3%

Comparison**	\$	% Change
Rate on 1/1/16	\$389.74	
Population Morbidity	\$3.03	0.8%
Trend	\$34.58	8.9%
Sunset of Reinsurance Program	\$17.86	4.6%
Health Insurance Fee Moratorium	-\$14.30	-3.7%
Small Group Size		N/A
Other Changes	\$34.59	8.9%
Rate on 1/1/17	\$465.49	19.4%

** rate for age 40

** rate for age 40

** rate for age 40

19101015

Company Name HealthKeepers, Inc.
NAIC Number 95169
Market Individual

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	1.0%
2 - Charlottesville	1.5%
3 - Danville	0.1%
4 - Harrisonburg	0.6%
5 - Bristol	-1.0%
6 - Lynchburg	-1.8%
7 - Richmond	-1.0%
8 - Roanoke	1.3%
9 - Virginia Beach	1.3%
10 - Fairfax	0.1%
11 - Winchester	-2.3%
12 - All non-MSA	-0.4%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

	Tobacco Factor	Change from 2016
Ages 18-24	5%	0%
Ages 25-29	10%	0%
Ages 30-34	15%	0%
Ages 35-39	15%	0%
Ages 40-44	20%	0%
Ages 45-49	20%	0%
Ages 50-54	25%	0%
Ages 55-59	25%	0%
Ages 60+	30%	0%

Company Name HealthKeepers, Inc.
NAIC Number 95169
Market Small Group

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

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold

2016 **Brief benefit description:** \$500 Deductible, 20% Coins, PCP Copay \$25, OOP \$4500

2017 **Brief benefit description:** \$500 Deductible, 20% Coins, PCP Copay \$25, OOP \$5000

% of statewide market enrollment: 18%

Comparison**	\$	% Change
Rate on 1/1/16	\$407.01	
Population Morbidity	\$10.42	2.6%
Trend	\$35.46	8.7%
Sunset of Reinsurance Program	-\$2.02	-0.5%
Health Insurance Fee Moratorium	-\$13.92	-3.4%
Small Group Size		N/A
Other Changes	-\$2.67	-0.7%
Rate on 1/1/17	\$434.28	6.7%

** rate for age 40

Company Name HealthKeepers, Inc.
 NAIC Number 95169
 Market 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

Metal level: Silver

2016 Brief benefit description: \$1500 Deductible, 35% Coins, PCP Copay \$35, OOP \$5500

2017 Brief benefit description: \$1500 Deductible, 35% Coins, PCP Copay \$35, OOP \$5500

Metal level: Silver

2016 Brief benefit description: \$2000 Deductible, PCP Copay \$30, OOP \$6000

2017 Brief benefit description: \$3000 Deductible, PCP Copay \$20, OOP \$5000

Metal level: Gold

2016 Brief benefit description: HSA, \$2000 Deductible, OOP \$2000

2017 Brief benefit description: \$2000 Deductible, OOP \$2000

Comparison**	\$	% Change
Rate on 1/1/16	\$329.42	
Population Morbidity	\$8.43	2.6%
Trend	\$28.70	8.7%
Sunset of Reinsurance Program	-\$1.63	-0.5%
Health Insurance Fee Moratorium	-\$11.27	-3.4%
Small Group Size		N/A
Other Changes	\$1.15	0.3%
Rate on 1/1/17	\$354.80	7.7%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$325.35	
Population Morbidity	\$8.33	2.6%
Trend	\$28.34	8.7%
Sunset of Reinsurance Program	-\$1.61	-0.5%
Health Insurance Fee Moratorium	-\$11.13	-3.4%
Small Group Size		N/A
Other Changes	-\$31.60	-9.7%
Rate on 1/1/17	\$317.69	-2.4%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$386.98	
Population Morbidity	\$9.90	2.6%
Trend	\$33.71	8.7%
Sunset of Reinsurance Program	-\$1.92	-0.5%
Health Insurance Fee Moratorium	-\$13.23	-3.4%
Small Group Size		N/A
Other Changes	\$14.23	3.7%
Rate on 1/1/17	\$429.67	11.0%

** rate for age 40

511010191

Company Name HealthKeepers, Inc.
 NAIC Number 95169

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

Rating Area	% Change
1 - Radford	0.9%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.7%
5 - Bristol	0.5%
6 - Lynchburg	-1.6%
7 - Richmond	0.8%
8 - Roanoke	-0.6%
9 - Virginia Beach	-0.4%
10 - Fairfax	0.0%
11 - Winchester	-1.0%
12 - All non-MSA	-0.8%

N/A, no tobacco load

Company Name Anthem Health Plans of Virginia, Inc.
NAIC Number 71835
Market Small Group

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

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Platinum

2016 **Brief benefit description:** 20% Coins, PCP Copay \$10,
OOP \$3000

2017 **Brief benefit description:** PCP Copay \$10, OOP \$3000

% of statewide market enrollment: 20%

Comparison**	\$	% Change
Rate on 1/1/16	\$491.89	
Population Morbidity	\$12.59	2.6%
Trend	\$42.85	8.7%
Sunset of Reinsurance Program	-\$2.27	-0.5%
Health Insurance Fee Moratorium	-\$16.17	-3.3%
Small Group Size		N/A
Other Changes	\$22.62	4.6%
Rate on 1/1/17	\$551.52	12.1%

** rate for age 40

Company Name Anthem Health Plans of Virginia, Inc.
 NAIC Number 71835
 Market 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

Metal level: Gold

2016 Brief benefit description: \$2000 Deductible, 20% Coins, PCP Copay \$30, OOP \$3500

2017 Brief benefit description: \$2000 Deductible, 20% Coins, PCP Copay \$30, OOP \$3500

Metal level: Silver

2016 Brief benefit description: HSA, \$3500 Deductible, OOP \$3500

2017 Brief benefit description: HSA, \$4000 Deductible, OOP \$4000

Metal level: Gold

2016 Brief benefit description: HSA, \$2000 Deductible, OOP \$2000

2017 Brief benefit description: \$2000 Deductible, OOP \$2000

Comparison**	\$	% Change
Rate on 1/1/16	\$416.88	
Population Morbidity	\$10.67	2.6%
Trend	\$36.32	8.7%
Sunset of Reinsurance Program	-\$1.92	-0.5%
Health Insurance Fee Moratorium	-\$13.70	-3.3%
Small Group Size		N/A
Other Changes	\$15.35	3.7%
Rate on 1/1/17	\$463.59	11.2%

Comparison**	\$	% Change
Rate on 1/1/16	\$367.44	
Population Morbidity	\$9.40	2.6%
Trend	\$32.01	8.7%
Sunset of Reinsurance Program	-\$1.70	-0.5%
Health Insurance Fee Moratorium	-\$12.08	-3.3%
Small Group Size		N/A
Other Changes	-\$9.11	-2.5%
Rate on 1/1/17	\$385.97	5.0%

Comparison**	\$	% Change
Rate on 1/1/16	\$422.14	
Population Morbidity	\$10.80	2.6%
Trend	\$36.78	8.7%
Sunset of Reinsurance Program	-\$1.95	-0.5%
Health Insurance Fee Moratorium	-\$13.87	-3.3%
Small Group Size		N/A
Other Changes	\$28.30	6.7%
Rate on 1/1/17	\$482.20	14.2%

** rate for age 40

** rate for age 40

** rate for age 40

511010191

Company Name Anthem Health Plans of Virginia, Inc.
NAIC Number 71835

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

Rating Area	% Change
1 - Radford	0.9%
2 - Charlottesville	-0.4%
3 - Danville	-0.9%
4 - Harrisonburg	1.8%
5 - Bristol	0.5%
6 - Lynchburg	-0.6%
7 - Richmond	1.4%
8 - Roanoke	0.5%
9 - Virginia Beach	0.4%
10 - Fairfax	0.0%
11 - Winchester	-1.4%
12 - All non-MSA	-0.3%

N/A, no tobacco load

Company Name	<u>Piedmont Community HealthCare</u>
NAIC Number	<u>95811</u>
Market	<u>Individual</u>

Rates are for rating area 6, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Bronze 6200

Metal level: Bronze

2016 Brief cost-sharing description: Deductible \$5,800, OOP Max \$6,850, 25% Coinsurance

2017 Brief cost-sharing description: Deductible \$6,200, OOP Max \$7,150, 30% Coinsurance

% of statewide market enrollment 16.43%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 265.70	
Population Morbidity	\$ 11.61	4.37%
Trend	\$ 17.41	6.28%
Sunset of Reinsurance Program	\$ 12.19	4.14%
Health Insurance Fee Moratorium	(\$3.52)	-1.15%
Small Group Size	\$ -	0.00%
Other Changes	\$ 17.76	5.85%
Rate on 1/1/17	\$ 321.15	20.87%

** rate for age 40

Company Name Piedmont Community HealthCare
 NAIC Number 95811
 Market Individual

Rates are for rating area & non-tobacco user

Plan with Average Annual Rate Change

Metal level: Blend
 2016 Brief cost-sharing description: Blend
 2017 Brief cost-sharing description: Blend
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$324.94	
Population Morbidity	\$ 14.20	4.37%
Trend	\$ 21.29	6.28%
Sunset of Reinsurance Program	\$ 14.91	4.14%
Health Insurance Fee Moratorium	(\$3.52)	-0.94%
Small Group Size	\$ -	0.00%
Other Changes	\$ 15.44	4.15%
Rate on 1/1/17	\$387.27	19.18%

** rate for age 40

Plan with Minimum Annual Rate Change

Catastrophic 7150
 Metal level: Catastrophic
 2016 Brief cost-sharing description: Deductible \$6,850, OOP Max \$6,850, 0% Coinsura
 2017 Brief cost-sharing description: Deductible \$7,150, OOP Max \$7,150, 0% Coinsura
 % of statewide market enrollment 0.25%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 247.31	
Population Morbidity	\$ 10.81	4.37%
Trend	\$ 16.20	6.28%
Sunset of Reinsurance Program	\$ 11.35	4.14%
Health Insurance Fee Moratorium	(\$3.52)	-1.23%
Small Group Size	\$ -	0.00%
Other Changes	\$ (22.05)	-7.82%
Rate on 1/1/17	\$ 260.10	5.17%

** rate for age 40

Plan with Maximum Annual Rate Change

Bronze HSA 6000
 Metal level: Bronze
 2016 Brief cost-sharing description: Deductible \$5,500, OOP Max \$6,450, 15% Coinsurance
 2017 Brief cost-sharing description: Deductible \$6,000, OOP Max \$6,550, 20% Coinsurance
 % of statewide market enrollment 5.41%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 272.96	
Population Morbidity	\$ 11.93	4.37%
Trend	\$ 17.88	6.28%
Sunset of Reinsurance Program	\$ 12.52	4.14%
Health Insurance Fee Moratorium	(\$3.52)	-1.12%
Small Group Size	\$ -	0.00%
Other Changes	\$ 21.21	6.80%
Rate on 1/1/17	\$ 332.99	21.99%

** rate for age 40

161010115

Company Name
NAIC Number

Piedmont Community HealthCare
95811

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017
rating area factors:

Show the percentage change for proposed 2017
tobacco rating factor(s):

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%

There are no changes to the tobacco factor for 2017.

16101015

Company Name	<u>Piedmont Community HealthCare</u>
NAIC Number	<u>95811</u>
Market	<u>Small Group</u>

Rates are for rating area 6, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Gold Piedmont Complete 3500/25/40

Metal level: Gold

2016	Brief cost-sharing description:	Deductible \$3,000, OOP Max \$3,000, 0% Coinsurance
2017	Brief cost-sharing description:	Deductible \$3,500, OOP Max \$3,500, 0% Coinsurance
	% of statewide market enrollment	43.17%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 398.11	
Population Morbidity	\$ (4.54)	-1.14%
Trend	\$ 23.90	6.07%
Sunset of Reinsurance Program	\$ (2.25)	-0.54%
Health Insurance Fee Moratorium	(\$3.83)	-0.92%
Small Group Size	\$ -	0.00%
Other Changes	\$ 71.01	17.26%
Rate on 1/1/17	\$ 482.40	21.17%

** rate for age 40

Company Name Piedmont Community HealthCare
 NAIC Number 95811
 Market Small Group

Rates are for rating area 6, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Blend
 2016 Brief cost-sharing description: Blend
 2017 Brief cost-sharing description: Blend
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$382.63	
Population Morbidity	\$ (4.36)	-1.14%
Trend	\$ 22.97	6.07%
Sunset of Reinsurance Program	\$ (2.25)	-0.56%
Health Insurance Fee Moratorium	\$ (3.83)	-0.96%
Small Group Size	\$ -	0.00%
Other Changes	\$ 69.37	17.55%
Rate on 1/1/17	\$464.52	21.40%

** rate for age 40

Plan with Minimum Annual Rate Change

Gold Partners Basic 200/35/60
 Metal level: Gold
 2016 Brief cost-sharing description: Deductible \$0, OOP Max \$5,500, 30% Coinsurance
 2017 Brief cost-sharing description: Deductible \$200, OOP Max \$6,800, 30% Coinsurance
 % of statewide market enrollment 0.14%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 413.55	
Population Morbidity	\$ (4.71)	-1.14%
Trend	\$ 24.82	6.07%
Sunset of Reinsurance Program	\$ (2.25)	-0.52%
Health Insurance Fee Moratorium	\$ (3.83)	-0.89%
Small Group Size	\$ -	0.00%
Other Changes	\$ 56.27	13.16%
Rate on 1/1/17	\$ 483.84	17.00%

** rate for age 40

Plan with Maximum Annual Rate Change

Silver HSA Preferred 3000
 Metal level: Silver
 2016 Brief cost-sharing description: Deductible \$2,850, OOP Max \$5,000, 20% Coinsurance
 2017 Brief cost-sharing description: Deductible \$3,000, OOP Max \$5,500, 20% Coinsurance
 % of statewide market enrollment 0.14%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 331.79	
Population Morbidity	\$ (3.78)	-1.14%
Trend	\$ 19.92	6.07%
Sunset of Reinsurance Program	\$ (2.25)	-0.65%
Health Insurance Fee Moratorium	\$ (3.83)	-1.11%
Small Group Size	\$ -	0.00%
Other Changes	\$ 77.07	22.55%
Rate on 1/1/17	\$ 418.92	26.26%

** rate for age 40

161010191

Company Name Piedmont Community HealthCare
NAIC Number 95811

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s):

There are no changes to the tobacco factor for 2017.

Company Name Piedmont Community HealthCare HMO
NAIC Number 15791
Market Individual

Rates are for rating area 6, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Bronze 6200 HMO

Metal level: Bronze

2016 Brief cost-sharing description: Deductible \$5,800, OOP Max \$6,850, 25% Coinsurance
 2017 Brief cost-sharing description: Deductible \$6,200, OOP Max \$7,150, 30% Coinsurance
 % of statewide market enrollment 31.40%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 244.51	
Population Morbidity	\$ 17.78	7.27%
Trend	\$ 16.53	6.30%
Sunset of Reinsurance Program	\$ 11.01	3.95%
Health Insurance Fee Moratorium	(\$3.66)	-1.26%
Small Group Size	\$ -	0.00%
Other Changes	\$ 4.65	1.62%
Rate on 1/1/17	\$ 290.80	18.93%

** rate for age 40

Company Name Piedmont Community HealthCare HMO
 NAIC Number 15791
 Market Individual

Rates are for rating area 4, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Blend
 2016 Brief cost-sharing description: Blend
 2017 Brief cost-sharing description: Blend
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$301.48	
Population Morbidity	\$ 21.92	7.27%
Trend	\$ 20.38	6.30%
Sunset of Reinsurance Program	\$ 13.57	3.95%
Health Insurance Fee Moratorium	(\$3.66)	-1.02%
Small Group Size	\$ -	0.00%
Other Changes	\$ (2.29)	-0.65%
Rate on 1/1/17	\$351.41	16.56%

** rate for age 40

Plan with Minimum Annual Rate Change

Catastrophic 7150 HMO
 Metal level: Catastrophic
 2016 Brief cost-sharing description: Deductible \$6,850, OOP Max \$6,850, 0% Coinsura
 2017 Brief cost-sharing description: Deductible \$7,150, OOP Max \$7,150, 0% Coinsura
 % of statewide market enrollment 0.42%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 231.33	
Population Morbidity	\$ 16.82	7.27%
Trend	\$ 15.64	6.30%
Sunset of Reinsurance Program	\$ 10.41	3.95%
Health Insurance Fee Moratorium	(\$3.66)	-1.33%
Small Group Size	\$ -	0.00%
Other Changes	\$ (34.03)	-12.58%
Rate on 1/1/17	\$ 236.51	2.24%

** rate for age 40

Plan with Maximum Annual Rate Change

Bronze HSA 6000 HMO
 Metal level: Bronze
 2016 Brief cost-sharing description: Deductible \$6,000, OOP Max \$6,450, 15% Coinsurance
 2017 Brief cost-sharing description: Deductible \$6,000, OOP Max \$6,550, 20% Coinsurance
 % of statewide market enrollment 5.01%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 248.24	
Population Morbidity	\$ 18.05	7.27%
Trend	\$ 16.78	6.30%
Sunset of Reinsurance Program	\$ 11.17	3.95%
Health Insurance Fee Moratorium	(\$3.66)	-1.24%
Small Group Size	\$ -	0.00%
Other Changes	\$ 9.10	3.13%
Rate on 1/1/17	\$ 299.67	20.72%

** rate for age 40

511070191

Company Name Piedmont Community HealthCare HMO
 NAIC Number 15791

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

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%

There are no changes to the tobacco factor for 2017.

Company Name Piedmont Community HealthCare HMO
NAIC Number 15791
Market Small Group

Rates are for rating area 6, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Gold Piedmont Complete 3500/30/50 HMO

Metal level: Gold

2016 Brief cost-sharing description: Deductible \$3,000, OOP Max \$3,000, 0% Coinsurance
 2017 Brief cost-sharing description: Deductible \$3,500, OOP Max \$3,500, 0% Coinsurance
 % of statewide market enrollment 43.17%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 360.88	
Population Morbidity	\$ (4.19)	-1.16%
Trend	\$ 22.10	6.20%
Sunset of Reinsurance Program	\$ (2.25)	-0.59%
Health Insurance Fee Moratorium	(\$3.45)	-0.92%
Small Group Size	\$ -	0.00%
Other Changes	\$ 70.25	18.83%
Rate on 1/1/17	\$ 443.35	22.85%

** rate for age 40

Company Name Piedmont Community HealthCare HMO
 NAIC Number 15791
 Market Small Group

Rates are for rating area 6, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Blend
 2016 Brief cost-sharing description: Blend
 2017 Brief cost-sharing description: Blend
 % of statewide market enrollment 100.00%

Comparison**	\$	% Change
Rate on 1/1/16	\$345.32	
Population Morbidity	\$ (4.01)	-1.16%
Trend	\$ 21.15	6.20%
Sunset of Reinsurance Program	\$ (2.25)	-0.62%
Health Insurance Fee Moratorium	\$(3.45)	-0.96%
Small Group Size	\$ -	0.00%
Other Changes	\$ 67.36	18.88%
Rate on 1/1/17	\$424.13	22.82%

** rate for age 40

Plan with Minimum Annual Rate Change

Silver Partners Basic 3000/40/60 HMO
 Metal level: Silver
 2016 Brief cost-sharing description: Deductible \$2,500, OOP Max \$6,850, 30% Coinsu
 2017 Brief cost-sharing description: Deductible \$3,000, OOP Max \$7,150, 30% Coinsu
 % of statewide market enrollment 1.13%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 313.21	
Population Morbidity	\$ (3.63)	-1.16%
Trend	\$ 19.18	6.20%
Sunset of Reinsurance Program	\$ (2.25)	-0.68%
Health Insurance Fee Moratorium	\$ (3.45)	-1.06%
Small Group Size	\$ -	0.00%
Other Changes	\$ 51.20	15.85%
Rate on 1/1/17	\$ 374.26	19.49%

** rate for age 40

Plan with Maximum Annual Rate Change

Gold Piedmont Complete 3800/25/35 HMO
 Metal level: Gold
 2016 Brief cost-sharing description: Deductible \$3,500, OOP Max \$3,500, 0% Coinsurance
 2017 Brief cost-sharing description: Deductible \$3,800, OOP Max \$3,800, 0% Coinsurance
 % of statewide market enrollment 0.14%

Comparison**	\$	% Change
Rate on 1/1/16	\$ 350.93	
Population Morbidity	\$ (4.07)	-1.16%
Trend	\$ 21.49	6.20%
Sunset of Reinsurance Program	\$ (2.25)	-0.61%
Health Insurance Fee Moratorium	\$ (3.45)	-0.94%
Small Group Size	\$ -	0.00%
Other Changes	\$ 83.98	23.16%
Rate on 1/1/17	\$ 446.64	27.27%

** rate for age 40

161010115

Company Name Piedmont Community HealthCare HMO
 NAIC Number 15791

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s):

There are no changes to the tobacco factor for 2017.

Company Name UnitedHealthcare Insurance Company
NAIC Number 0707-79413
Market Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Plan Name: CWU
 Metal level: Platinum

	<u>Deductible</u>	<u>Coinsurance</u>	<u>OV Copays</u>	<u>OOPM</u>
2016 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$5,000
2017 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$5,000
% of statewide market enrollment	7.3%			

Comparison**	\$	% Change
Rate on 1/1/16	\$514.13	
Population Morbidity	\$514.13	0.0%
Trend	\$548.58	6.7%
Sunset of Reinsurance Program	\$545.83	-0.5%
Health Insurance Fee Moratorium	\$531.64	-2.6%
Small Group Size	\$531.64	0.0%
Other Changes	\$513.78	-3.4%
Rate on 1/1/17	\$513.78	-0.1%

** rate for age 40

Company Name UnitedHealthcare Insurance Company
 NAIC Number 0707-79413
 Market Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan: AL-BT
 Metal level: Gold

	Deductible	Coinsurance	QV Copays	OOPM
2016 Brief cost-sharing description:	\$1,300	90%	Ded/Coins	\$2,600
2017 Brief cost-sharing description:	\$1,400	90%	Ded/Coins	\$2,600
% of statewide market enrollment	3.9%			

Comparison**	\$	% Change
Rate on 1/1/16	\$ 379.75	
Population Morbidity	\$ 379.75	0.0%
Trend	\$ 405.19	6.7%
Sunset of Reinsurance Program	\$ 403.17	-0.5%
Health Insurance Fee Moratorium	\$ 392.68	-2.6%
Small Group Size	\$ 392.68	0.0%
Other Changes	\$ 389.10	-0.9%
Rate on 1/1/17	\$ 389.10	2.5%

** rate for age 40

Plan with Minimum Annual Rate Change

Plan: AL-CR
 Metal level: Platinum

	Deductible	Coinsurance	QV Copays	OOPM
2016 Brief cost-sharing description:	\$1,000	100%	PCP: \$20 copay Specialist: \$40 copay	\$2,000
2017 Brief cost-sharing description:	\$1,000	100%	PCP: \$20 copay Specialist: \$40 copay	\$2,000
% of statewide market enrollment	0%			

Comparison**	\$	% Change
Rate on 1/1/16	\$ 473.33	
Population Morbidity	\$ 473.33	0.0%
Trend	\$ 505.04	6.7%
Sunset of Reinsurance Program	\$ 502.52	-0.5%
Health Insurance Fee Moratorium	\$ 489.45	-2.6%
Small Group Size	\$ 489.45	0.0%
Other Changes	\$ 436.84	-10.7%
Rate on 1/1/17	\$ 436.84	-7.7%

** rate for age 40

Plan with Maximum Annual Rate Change

Plan: AL-CH
 Metal level: Silver

	Deductible	Coinsurance	QV Copays	OOPM
### Brief cost-sharing description:	\$2,300	100%	\$25/\$50 PCP/Spec, after deductible	\$6,500
### Brief cost-sharing description:	\$2,600	100%	\$25/\$50 PCP/Spec, after deductible	\$6,500
% of statewide market enrollment	0.5%			

Comparison**	\$	% Change
Rate on 1/1/16	\$ 289.33	
Population Morbidity	\$ 289.33	0.0%
Trend	\$ 308.72	6.7%
Sunset of Reinsurance Program	\$ 307.18	-0.5%
Health Insurance Fee Moratorium	\$ 299.19	-2.6%
Small Group Size	\$ 299.19	0.0%
Other Changes	\$ 324.24	8.4%
Rate on 1/1/17	\$ 324.24	12.1%

** rate for age 40

51101019T

Company Name UnitedHealthcare Insurance Company
NAIC Number 0707-79413

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s):

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

Company Name Optimum Choice, Inc.
NAIC Number 0707-96940
Market Small Group

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Plan: CW-R

Metal level: Platinum

	<u>Deductible</u>	<u>Coinsurance</u>	<u>OV Copays</u>	<u>OOPM</u>
2016 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$3,000
2017 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$3,000
% of statewide market enrollment	18%			

Comparison**	\$	% Change
Rate on 1/1/16	\$442.21	
Population Morbidity	\$442.21	0.0%
Trend	\$471.84	6.7%
Sunset of Reinsurance Program	\$469.48	-0.5%
Health Insurance Fee Moratorium	\$457.27	-2.6%
Small Group Size	\$457.27	0.0%
Other Changes	\$431.95	-5.5%
Rate on 1/1/17	\$431.95	-2.3%

** rate for age 40

Company Name Optimum Choice, Inc.
 NAIC Number 0707-96940
 Market Small Group

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan:	AK-6E			
Metal level:	Gold			
	Deductible	Coinsurance	QV Copays	OOPM
2016 Brief cost-sharing description:	\$1,300	90%	Ded/Coins	\$2,600
2017 Brief cost-sharing description:	\$1,400	90%	Ded/Coins	\$2,600
% of statewide market enrollment	1%			

Comparison**	\$	% Change
Rate on 1/1/16	\$347.09	
Population Morbidity	\$347.09	0.0%
Trend	\$370.35	6.7%
Sunset of Reinsurance Program	\$368.49	-0.5%
Health Insurance Fee Moratorium	\$358.91	-2.6%
Small Group Size	\$358.91	0.0%
Other Changes	\$355.67	-0.9%
Rate on 1/1/17	\$355.67	2.5%

** rate for age 40

Plan with Minimum Annual Rate Change

Plan:	CW-S			
Metal level:	Platinum			
	Deductible	Coinsurance	QV Copays	OOPM
2016 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$3,000
2017 Brief cost-sharing description:	\$0	100%	PCP: \$15 copay Specialist: \$30 copay	\$3,000
% of statewide market enrollment	3.6%			

Comparison**	\$	% Change
Rate on 1/1/16	\$450.52	
Population Morbidity	\$450.52	0.0%
Trend	\$480.70	6.7%
Sunset of Reinsurance Program	\$478.30	-0.5%
Health Insurance Fee Moratorium	\$465.87	-2.6%
Small Group Size	\$465.87	0.0%
Other Changes	\$439.67	-5.6%
Rate on 1/1/17	\$439.67	-2.4%

** rate for age 40

Plan with Maximum Annual Rate Change

Plan:	AK-6J			
Metal level:	Silver			
	Deductible	Coinsurance	QV Copays	OOPM
2016 Brief cost-sharing description:	\$2,300	100%	\$25/\$50 PCP/Spec. after deductible	\$6,500
2017 Brief cost-sharing description:	\$2,600	100%	\$25/\$50 PCP/Spec. after deductible	\$6,500
% of statewide market enrollment	0%			

Comparison**	\$	% Change
Rate on 1/1/16	\$273.80	
Population Morbidity	\$273.80	0.0%
Trend	\$292.14	6.7%
Sunset of Reinsurance Program	\$290.68	-0.5%
Health Insurance Fee Moratorium	\$283.13	-2.6%
Small Group Size	\$283.13	0.0%
Other Changes	\$305.93	8.1%
Rate on 1/1/17	\$305.93	11.7%

** rate for age 40

161010115

Company Name Optimum Choice, Inc.
NAIC Number 0707-96940

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
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	0.0%
12 - All non-MSA	0.0%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

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

Company Name UnitedHealthcare of the Mid Atlantic, Inc.
NAIC Number 0707-95025
Market Small group

Rates are for rating area 7, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Plan: AL-CF

Metal level: Silver

	<u>Deductible</u>	<u>Coinsurance</u>	<u>OV Copays</u>	<u>OOPM</u>
2016 Brief cost-sharing description:	\$2,300	100%	\$25/\$50 PCP/Spec. after deductible	\$6,500
2017 Brief cost-sharing description:	\$2,600	100%	\$25/\$50 PCP/Spec. after deductible	\$6,500
% of statewide market enrollment	100%			

Comparison**	\$	% Change
Rate on 1/1/16	\$260.33	
Population Morbidity	\$260.33	0.0%
Trend	\$277.77	6.7%
Sunset of Reinsurance Program	\$276.38	-0.5%
Health Insurance Fee Moratorium	\$269.20	-2.6%
Small Group Size	\$269.20	0.0%
Other Changes	\$298.26	10.8%
Rate on 1/1/17	\$298.26	14.6%

** rate for age 40

511010191

Company Name UnitedHealthcare of the Mid Atlantic, Inc.
NAIC Number 0707-95025

Rating Areas

Show the percentage change for proposed 2017 rating area factors:

Rating Area	% Change
1 - Radford	0.0%
2 - Charlottesville	0.0%
3 - Danville	0.0%
4 - Harrisonburg	0.0%
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	0.0%
12 - All non-MSA	0.0%

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

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

Company Name
NAIC Number
Market

UnitedHealthcare of the River Valley
0707-95378
Small Group

Rates are for rating area 5, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Gold

		<u>Deductible</u>	<u>Coinsurance</u>	<u>OV Copays</u>	<u>OOPM</u>
2016	Brief cost-sharing description:	\$1,000	70%	PCP: \$20 copay Specialist: \$40 copay	\$6,800
2017	Brief cost-sharing description:	\$1,000	70%	PCP: \$20 copay Specialist: \$40 copay	\$6,800

% of statewide market enrollment 19%

Comparison**	\$	% Change
Rate on 1/1/16	\$384.18	
Population Morbidity	\$384.18	0.0%
Trend	\$410.21	6.8%
Sunset of Reinsurance Program	\$408.16	-0.5%
Health Insurance Fee Moratorium	\$397.54	-2.6%
Small Group Size	\$397.54	0.0%
Other Changes	\$373.70	-6.0%
Rate on 1/1/17	\$373.70	-2.7%

** rate for age 40

15101015

Company Name **UnitedHealthcare of the River Valley**
 NAIC Number **0707-95378**
 Market **Small Group**

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: **Gold**

Metal level: **Silver**

Metal level: **Silver**

	Deductible	Coinsurance	OV Copays	QOPM
2016 Brief cost-sharing description:	\$1,000	70%	PCP: \$20 copay Specialist: \$40 copay	\$6,800
2017 Brief cost-sharing description:	\$1,000	70%	PCP: \$20 copay Specialist: \$40 copay	\$6,800

	Deductible	Coinsurance	OV Copays	QOPM
2016 Brief cost-sharing description:	\$2,500	70%	PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$6,850
2017 Brief cost-sharing description:	\$2,500	70%	PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$7,150

	Deductible	Coinsurance	OV Copays	QOPM
2016 Brief cost-sharing description:	\$3,000	100%	PCP: \$30 Copay Specialist: \$80 Copay	\$6,500
2017 Brief cost-sharing description:	\$3,000	100%	PCP: \$30 Copay Specialist: \$80 Copay	\$6,500

% of statewide market enrollment **19%**

% of statewide market enrollment **0%**

% of statewide market enrollment **0%**

Comparison**	\$	% Change
Rate on 1/1/16	\$384.18	
Population Morbidity	\$384.18	0.0%
Trend	\$410.21	6.8%
Sunset of Reinsurance Program	\$408.16	-0.5%
Health Insurance Fee Moratorium	\$397.54	-2.6%
Small Group Size	\$397.54	0.0%
Other Changes	\$373.70	-6.0%
Rate on 1/1/17	\$373.70	-2.7%

0.0%
6.8%
-0.5%
-2.6%
0.0%
-6.0%
-2.7%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$346.80	
Population Morbidity	\$346.80	0.0%
Trend	\$370.30	6.8%
Sunset of Reinsurance Program	\$368.44	-0.5%
Health Insurance Fee Moratorium	\$358.86	-2.6%
Small Group Size	\$358.86	0.0%
Other Changes	\$325.40	-9.3%
Rate on 1/1/17	\$325.40	-6.2%

0.0%
6.8%
-0.5%
-2.6%
0.0%
-9.3%
-6.2%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	\$317.94	
Population Morbidity	\$317.94	0.0%
Trend	\$339.48	6.8%
Sunset of Reinsurance Program	\$337.78	-0.5%
Health Insurance Fee Moratorium	\$329.00	-2.6%
Small Group Size	\$329.00	0.0%
Other Changes	\$334.81	1.8%
Rate on 1/1/17	\$334.81	5.3%

** rate for age 40

161010191

Company Name

UnitedHealthcare of the River Valley

NAIC Number

0707-95378

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 201 tobacco rating factor(s):

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

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

Company Name Golden Rule Insurance Company
NAIC Number 0707-62286
Market Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/2016

Metal level: Silver

Year	Deductible	Coinsurance	OV Copays	MOOP
2016 Brief cost-sharing description:	\$2,500	70%	PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$6,850
2017 Brief cost-sharing description:	\$2,500	70%	PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$7,150

% of statewide market enrollment 35%

Comparison**	\$	% Change
Rate on 1/1/2016	\$343.26	0.0%
Population Morbidity	\$343.26	0.0%
Trend	\$359.91	4.9%
Sunset of Reinsurance Program	\$382.29	6.2%
Health Insurance Fee Moratorium	\$369.58	-3.3%
Small Group Size	\$369.58	0.0%
Other Changes	\$414.17	12.1%
Rate on 1/1/2017	\$414.17	20.7%

** rate for age 40

Company Name Golden Rule Insurance Company
 NAIC Number 0707-62286
 Market Individual

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Metal level: Silver

Year	Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$5,000	80% PCP: \$20 copay Specialist: \$40 copay	\$6,100
2017	Brief cost-sharing description:	\$4,000	80% PCP: \$20 copay Specialist: \$40 copay	\$7,150

% of statewide market enrollment 33%

Comparison**	\$	% Change
Rate on 1/1/2016	\$337.50	0.0%
Population Morbidity	\$337.50	0.0%
Trend	\$353.87	4.9%
Sunset of Reinsurance Program	\$375.87	6.2%
Health Insurance Fee Moratorium	\$363.38	-3.3%
Small Group Size	\$363.38	0.0%
Other Changes	\$416.64	14.7%
Rate on 1/1/2017	\$416.64	23.4%

** rate for age 40

Plan with Minimum Annual Rate Change

Metal level: Silver

Year	Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$2,500	70% PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$6,850
2017	Brief cost-sharing description:	\$2,500	70% PCP: \$35 copay for first 4 visits, then Ded-Coins Specialist: \$70 copay	\$7,150

% of statewide market enrollment 35%

Comparison**	\$	% Change
Rate on 1/1/2016	\$343.26	0.0%
Population Morbidity	\$343.26	0.0%
Trend	\$359.91	4.9%
Sunset of Reinsurance Program	\$382.29	6.2%
Health Insurance Fee Moratorium	\$369.58	-3.3%
Small Group Size	\$369.58	0.0%
Other Changes	\$414.17	12.1%
Rate on 1/1/2017	\$414.17	20.7%

** rate for age 40

Plan with Maximum Annual Rate Change

Metal level: Bronze

Year	Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$6,500	100% PCP: Ded-Coins Specialist: Ded-Coins	\$6,500
2017	Brief cost-sharing description:	\$6,950	100% PCP: Ded-Coins Specialist: Ded-Coins	\$6,950

% of statewide market enrollment 9%

Comparison**	\$	% Change
Rate on 1/1/16	\$289.01	0.0%
Population Morbidity	\$289.01	0.0%
Trend	\$303.03	4.9%
Sunset of Reinsurance Program	\$321.87	6.2%
Health Insurance Fee Moratorium	\$311.17	-3.3%
Small Group Size	\$311.17	0.0%
Other Changes	\$377.08	21.2%
Rate on 1/1/17	\$377.08	30.5%

** rate for age 40

511010191

Company Name Golden Rule Insurance Company
NAIC Number 0707-62286

Rating Areas

Show the percentage change for proposed 2017 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 for proposed 2017 tobacco rating factor(s):

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

Company Name UnitedHealthcare of the Mid Atlantic, Inc.
NAIC Number 0707-95025
Market Individual

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Plan: Silver Compass 5200

Metal level: Silver

	Deductible	Coinsurance	OV Copays	OOPM
2016 Brief cost-sharing description:	\$4,500.00	100%	PCP: \$10 copay Specialist: \$30 copay	\$6,850.00
2017 Brief cost-sharing description:	\$5,200.00	100%	PCP: \$5 copay Specialist: \$30 copay	\$7,150.00
% of statewide market enrollment		35%		

Comparison**	\$	% Change
Rate on 1/1/16	\$ 301.74	
Population Morbidity	\$ 301.74	0.00%
Trend	\$ 316.52	4.90%
Sunset of Reinsurance Program	\$ 335.21	5.90%
Health Insurance Fee Moratorium	\$ 326.72	-2.53%
Small Group Size	\$ 326.72	0.00%
Other Changes	\$ 319.19	-2.31%
Rate on 1/1/17	\$ 319.19	5.78%

** rate for age 40

Company Name UnitedHealthcare of the Mid Atlantic, Inc.
 NAIC Number 0707-95025
 Market Individual

Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

Plan: Silver Compass HSA 2800
 Metal level: Silver

	Deductible	Coinsurance	OV Copays	OOPM
2016 Brief cost-sharing description:	\$2,000.00	100%	PCP: \$25 copay Specialist: \$50 copay	\$6,500.00
2017 Brief cost-sharing description:	\$2,800.00	100%	PCP: \$25 copay Specialist: \$50 copay	\$6,550.00
% of statewide market enrollment	22.1%			

Comparison**	\$	% Change
Rate on 1/1/16	\$288.48	
Population Morbidity	\$288.48	0.00%
Trend	\$302.61	4.90%
Sunset of Reinsurance Program	\$320.47	5.90%
Health Insurance Fee Moratorium	\$312.36	-2.53%
Small Group Size	\$312.36	0.00%
Other Changes	\$322.07	3.11%
Rate on 1/1/17	\$322.07	11.65%

** rate for age 40

Plan with Minimum Annual Rate Change

Plan: Silver Compass 5200
 Metal level: Silver

	Deductible	Coinsurance	OV Copays	OOPM
2016 Brief cost-sharing description:	\$4,500.00	100%	PCP: \$10 copay Specialist: \$30 copay	\$6,850.00
2017 Brief cost-sharing description:	\$5,200.00	100%	PCP: \$5 copay Specialist: \$30 copay	\$7,150.00
% of statewide market enrollment	35%			

Comparison**	\$	% Change
Rate on 1/1/16	\$ 301.74	
Population Morbidity	\$ 301.74	0.00%
Trend	\$ 316.52	4.90%
Sunset of Reinsurance Program	\$ 335.21	5.90%
Health Insurance Fee Moratorium	\$ 326.72	-2.53%
Small Group Size	\$ 326.72	0.00%
Other Changes	\$ 319.19	-2.31%
Rate on 1/1/17	\$ 319.19	5.78%

** rate for age 40

Plan with Maximum Annual Rate Change

Plan: Gold Compass 1000
 Metal level: Gold

	Deductible	Coinsurance	OV Copays	OOPM
2016 Brief cost-sharing description:	\$1,000.00	80%	PCP: \$10 copay Specialist: \$30 copay	\$6,850.00
2017 Brief cost-sharing description:	\$1,000.00	80%	PCP: \$10 copay Specialist: \$30 copay	\$7,150.00
% of statewide market enrollment	27.3%			

Comparison**	\$	% Change
Rate on 1/1/16	\$353.56	
Population Morbidity	\$353.56	0.00%
Trend	\$370.88	4.90%
Sunset of Reinsurance Program	\$392.78	5.90%
Health Insurance Fee Moratorium	\$382.84	-2.53%
Small Group Size	\$382.84	0.00%
Other Changes	\$462.22	20.74%
Rate on 1/1/17	\$462.22	30.73%

** rate for age 40

101010101

Company Name UnitedHealthcare of the Mid Atlantic, Inc.
 NAIC Number 0707-95025

Rating Areas

Tobacco Usage

Show the percentage change for proposed 2017 rating area factors:

Show the percentage change for proposed 2017 tobacco rating factor(s):

Rating Area	% Change
1 - Radford	N/A
2 - Charlottesville	-0.1%
3 - Danville	N/A
4 - Harrisonburg	N/A
5 - Bristol	N/A
6 - Lynchburg	N/A
7 - Richmond	7.1%
8 - Roanoke	N/A
9 - Virginia Beach	N/A
10 - Fairfax	-0.1%
11 - Winchester	N/A
12 - All non-MSA	0.8%

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

Company Name Freedom Life Insurance Company of America
NAIC Number 62324
Market Individual

Rates are for rating area __1__, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16

Metal level: Bronze
 2016 Brief cost-sharing description: PPO Plan, \$6,850 Deductible, 100% Coins, \$6,850 MOOP
 2017 Brief cost-sharing description: PPO Plan, \$7,150 Deductible, 100% Coins, \$7,150 MOOP
 % of statewide market enrollment 0%

Comparison**	\$	% Change
Rate on 1/1/16	377.43	
Population Morbidity	1.00	
Trend	1.047	
Sunset of Reinsurance Program	1.0504	
Health Insurance Fee Moratorium	1.00	
Small Group Size	1.00	
Other Changes	1.00	
Rate on 1/1/17	415.10	9.98%

** rate for age 40

Company Name
 NAIC Number
 Market

Freedom Life Insurance Company of America
 62324
 Individual

Rates are for rating area __I__, non-tobacco user

Plan with Average Annual Rate Change

Plan with Minimum Annual Rate Change

Plan with Maximum Annual Rate Change

Metal level: Bronze
 2016 Brief cost-sharing description: PPO Plan, \$6,850 Deductible, 100% Co
 2017 Brief cost-sharing description: PPO Plan, \$7,150 Deductible, 100% Co
 % of statewide market enrollment 0%

Metal level:
 2016 Brief cost-sharing description:
 2017 Brief cost-sharing description:
 % of statewide market enrollment 0%

Metal level:
 2016 Brief cost-sharing description:
 2017 Brief cost-sharing description:
 % of statewide market enrollment 0%

Comparison**	\$	% Change
Rate on 1/1/16	377.43	
Population Morbidity	1.00	
Trend	1.047	
Sunset of Reinsurance Program	1.0504	
Health Insurance Fee Moratorium	1.00	
Small Group Size	1.00	
Other Changes	1.00	
Rate on 1/1/17	415.10	9.98%

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Sunset of Reinsurance Program	N/A	N/A
Health Insurance Fee Moratorium	N/A	N/A
Small Group Size	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/17	N/A	N/A

** rate for age 40

Comparison**	\$	% Change
Rate on 1/1/16	N/A	N/A
Population Morbidity	N/A	N/A
Trend	N/A	N/A
Sunset of Reinsurance Program	N/A	N/A
Health Insurance Fee Moratorium	N/A	N/A
Small Group Size	N/A	N/A
Other Changes	N/A	N/A
Rate on 1/1/17	N/A	N/A

** rate for age 40

Company Name
NAIC Number

Freedom Life Insurance Company of America
 62324

Rating Areas

Show the percentage change for proposed 2017 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

Tobacco Usage

Show the percentage change for proposed 2017 tobacco rating factor(s):

0% change to tobacco factors for 2017.
 Tobacco Load remains at 20% level across all ages.

Company Name Cigna Health and Life Insurance Company
NAIC Number 41921
Market Individual

Rates are for rating area 7, non-tobacco user

Most Popular Plan*

* based on expected statewide market enrollment for 1/1/2017

Metal level: Silver

		Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	N/A	N/A	N/A	N/A
2017	Brief cost-sharing description:	\$4,500	85%	\$20 (PCP)	\$7,150

% of expected statewide market enrollment 31%

Comparison***	\$	% Change
Rate on 1/1/16	214.46	
Population Morbidity	60.21	28.1%
Trend	16.76	6.1%
Sunset of Reinsurance Program	-	N/A
Health Insurance Fee Moratorium	(8.74)	-3.0%
Small Group Size	-	N/A
Other Changes	13.58	4.8%
Rate on 1/1/17	296.26	38.1%

*** rate for age 40

16101015

Company Name
NAIC Number

Cigna Health and Life Insurance Company
41921

Rating Areas

Show the proposed 2017 rating area factors:

Rating Area	Factor
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	1.0000
8 - Roanoke	n/a
9 - Virginia Beach	n/a
10 - Fairfax	1.0575
11 - Winchester	n/a
12 - All non-MSA	n/a

Tobacco Usage

Show the proposed 2017 tobacco rating factor(s):

Smoker Status	Factor
N	1.000
Y	1.250

Documentation

Authored by: Hans Leida, PhD, FSA, MAAA

Date: July 6, 2016

Purpose: This workbook contains the 2017 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 20, 2016. It may not be appropriate for other uses.

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 the actuarial 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.
 Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work.
 Milliman recommends any recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

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

Rates are for rating area 10, non-tobacco user

Most Popular Plan*

* based on statewide market enrollment as of 3/31/16, the most popular plan is 1629A

Metal level: Gold

		Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$1,000.00	80%	\$40.00	\$3,450.00
2017	Brief cost-sharing description:	\$1,000.00	80%	\$40.00	\$3,450.00

Note: Cost sharing shown is for in-network, individual coverage. Out-of-network and family cost sharing will vary.

% of statewide market enrollment 31.1%

Comparison**	\$	% Change
Rate on 1/1/16	\$392.63	
Population Morbidity	\$403.43	2.75%
Trend	\$433.98	7.57%
Sunset of Reinsurance Program	\$431.67	-0.53%
Health Insurance Fee Moratorium	\$424.97	-1.55%
Small Group Size	\$424.97	0.00%
Other Changes	\$459.13	8.04%
Rate on 1/1/17	\$459.13	16.94%

** rate for age 40

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Rates are for rating area 10, non-tobacco user

Plan with Average Annual Rate Change

*Average rate change is 17.9%, the 1610A plan has a 17.82% rate change

Metal level: Platinum

		Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$0.00	85%	N/A	\$2,500.00
2017	Brief cost-sharing description:	\$0.00	85%	N/A	\$2,500.00

Note: Cost sharing shown is for in-network, individual coverage. Out-of-network and family cost sharing will vary.

% of statewide market enrollment 0.3%

Comparison**	\$	% Change
Rate on 1/1/16	\$437.67	
Population Morbidity	\$449.71	2.75%
Trend	\$483.77	7.57%
Sunset of Reinsurance Program	\$481.18	-0.53%
Health Insurance Fee Moratorium	\$473.72	-1.55%
Small Group Size	\$473.72	0.00%
Other Changes	\$515.66	8.85%
Rate on 1/1/17	\$515.66	17.82%

** rate for age 40

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Plan with Minimum Annual Rate Change

*Minimum rate change is 1.69% for plan 1707A

Metal level: Bronze

	Deductible	Coinsurance	OV Copays	MOOP
2016 Brief cost-sharing description:	\$6,000.00	100%	N/A	\$6,000.00
2017 Brief cost-sharing description:	\$6,550.00	100%	N/A	\$6,550.00

Note: Cost sharing shown is for in-network, individual coverage. Out-of-network and family cost sharing will vary.

% of statewide market enrollment 0.5%

Comparison**	\$	% Change***
Rate on 1/1/16	\$292.50	
Population Morbidity	\$300.55	2.75%
Trend	\$323.31	7.57%
Sunset of Reinsurance Program	\$321.58	-0.53%
Health Insurance Fee Moratorium	\$316.59	-1.55%
Small Group Size	\$316.59	0.00%
Other Changes	\$297.44	-6.05%
Rate on 1/1/17	\$297.44	1.69%

** rate for age 40

*** As of January 2016, no members were expected to have a first quarter renewal date in plan 1707A.

Therefore, the actual minimum rate increase expected for this plan is 3.1% for members expected to renew in the third quarter.

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Plan with Maximum Annual Rate Change

*Maximum rate change is 20.04% for plan 1628A

Metal level: Platinum

		Deductible	Coinsurance	OV Copays	MOOP
2016	Brief cost-sharing description:	\$0.00	80%	\$20.00	\$1,500.00
2017	Brief cost-sharing description:	\$0.00	80%	\$20.00	\$1,500.00

Note: Cost sharing shown is for in-network, individual coverage. Out-of-network and family cost sharing will vary.

% of statewide market enrollment 30.1%

Comparison**	\$	% Change***
Rate on 1/1/16	\$446.14	
Population Morbidity	\$458.42	2.75%
Trend	\$493.13	7.57%
Sunset of Reinsurance Program	\$490.50	-0.53%
Health Insurance Fee Moratorium	\$482.88	-1.55%
Small Group Size	\$482.88	0.00%
Other Changes	\$535.55	10.91%
Rate on 1/1/17	\$535.55	20.04%

** rate for age 40

*** The actual maximum rate increase is expected to be 22.6% for a member renewing this plan in the fourth quarter.
 The rate increase shown above reflects the first quarter increase for this plan.

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Company Name Federated Mutual Insurance Company
 NAIC Number 13935

Rating Areas**Tobacco Usage**

Show the percentage change for proposed 2017
 rating area factors:

Show the percentage change for proposed 2017
 tobacco rating factor(s):

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%

N/A Federated did not rate for tobacco usage in 2016,
 and they will not rate for tobacco usage in 2017.

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