



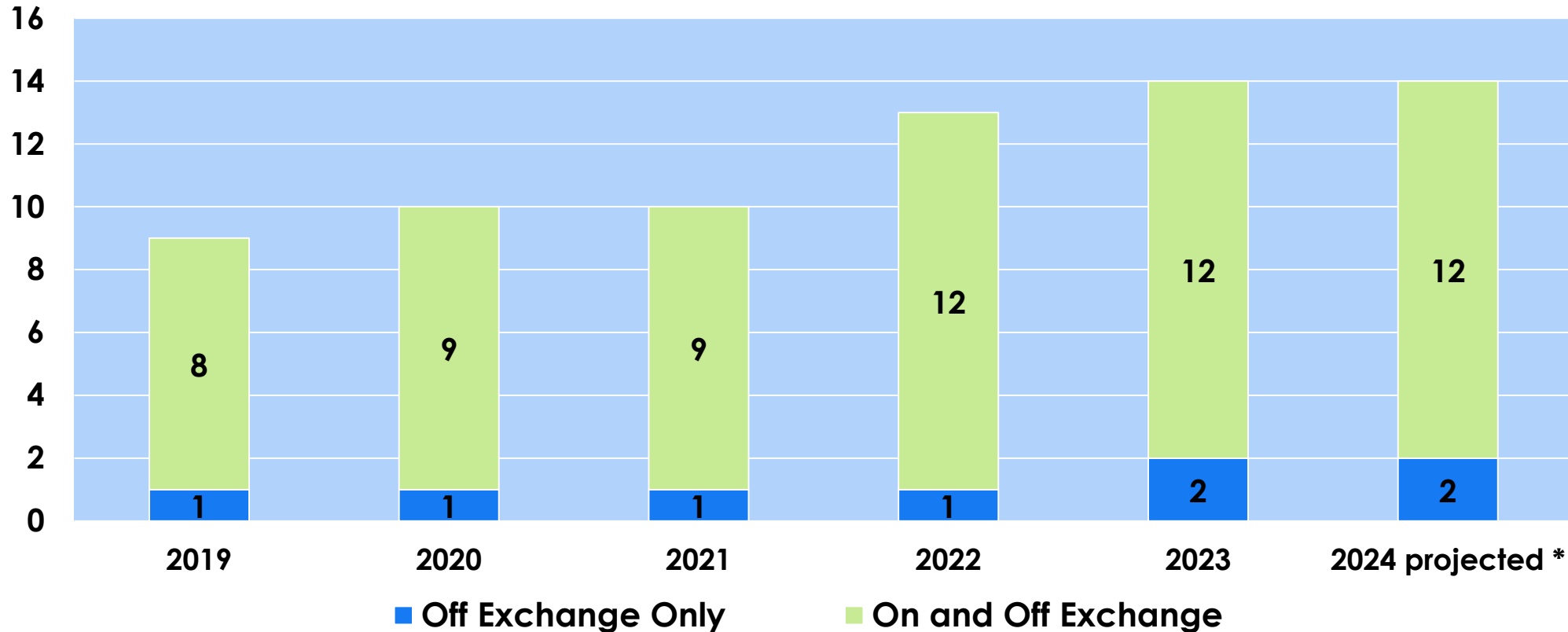
STATE CORPORATION COMMISSION BUREAU OF INSURANCE

- 2024 ACA Rate Presentations
- August 9, 2023

PRESENTATION OVERVIEW

- ▶ **Welcome and Introduction**
 - ▶ *Alexander Skirpan, Chief Hearing Examiner,
State Corporation Commission (SCC)*
- ▶ **Broad Overview of Virginia's Individual and Small Group Health Insurance Markets and Key Issues**
 - ▶ *Julie Blauvelt, Life & Health Division Deputy Commissioner,
SCC Bureau of Insurance*
- ▶ **Discussion of Key Observations – Virginia's Individual and Small group Health Insurance Rates**
 - ▶ *David Shea, Health Actuary, SCC Bureau of Insurance*
- ▶ **Presentation of Carriers' Rates**
 - ▶ *Carrier Presenters*
- ▶ **Closing**
 - ▶ *Alexander Skirpan*

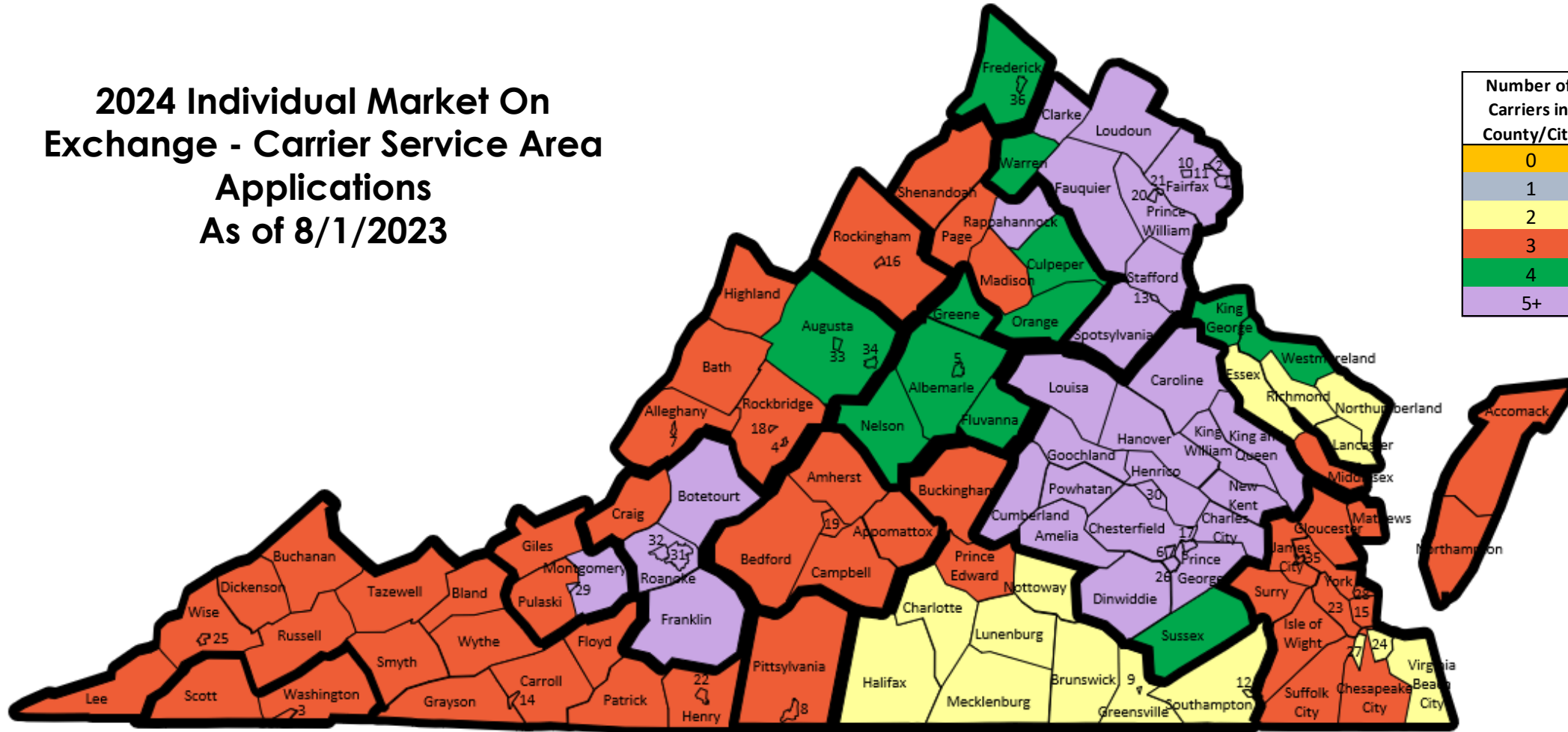
NUMBER OF CARRIERS IN VIRGINIA IN THE INDIVIDUAL MARKET - ON AND OFF EXCHANGE



*2024 QHP applications received through SERFF

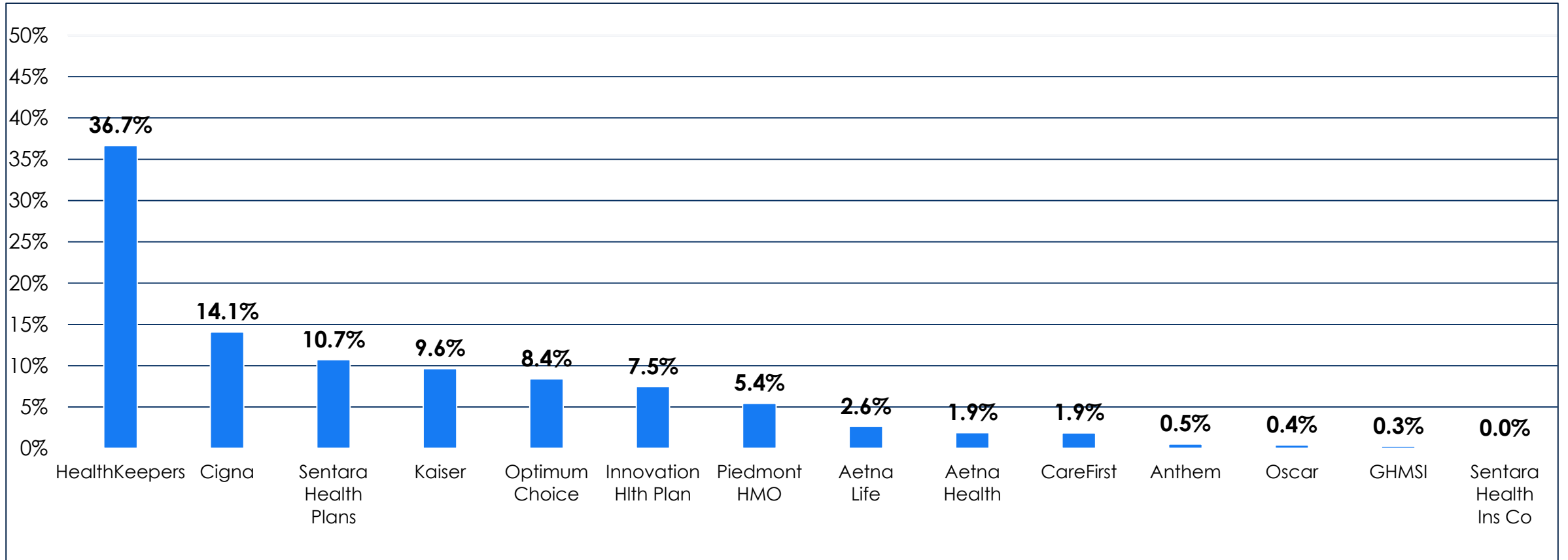
2024 Individual Market On Exchange - Carrier Service Area Applications As of 8/1/2023

Number of Carriers in County/City	Percentage of Counties/Cities
0	0%
1	0%
2	13%
3	44%
4	12%
5+	31%



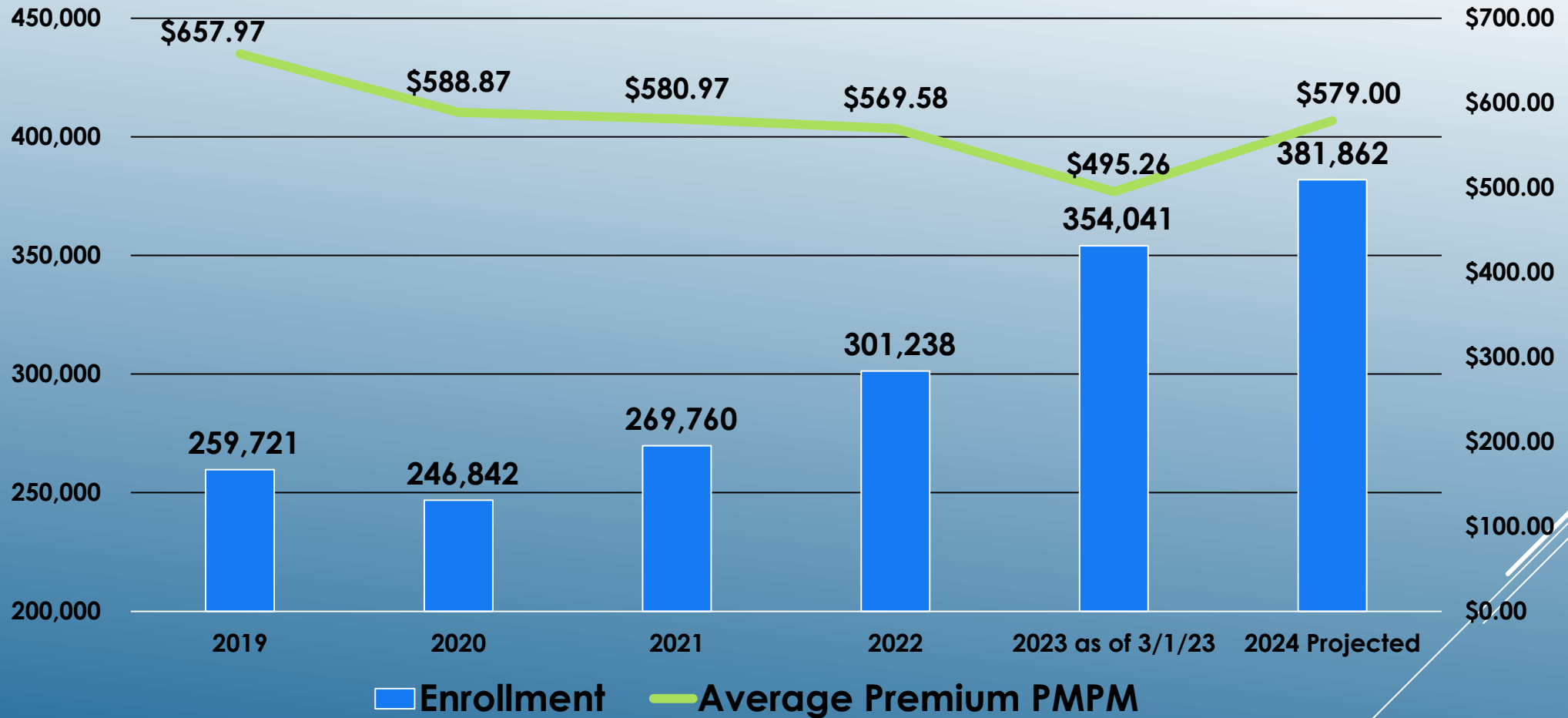
1) Alexandria City	5) Charlottesville City	9) Emporia City	13) Fredericksburg City	17) Hopewell City	21) Manassas Park City	25) Norton City	29) Radford City	33) Staunton City
2) Arlington	6) Colonial Heights City	10) Fairfax City	14) Galax City	18) Lexington City	22) Martinsville City	26) Petersburg City	30) Richmond City	34) Waynesboro City
3) Bristol City	7) Covington City	11) Falls Church City	15) Hampton City	19) Lynchburg City	23) Newport News City	27) Portsmouth City	31) Roanoke City	35) Williamsburg City
4) Buena Vista City	8) Danville City	12) Franklin City	16) Harrisonburg City	20) Manassas City	24) Norfolk City	28) Poquoson City	32) Salem City	36) Winchester City

VIRGINIA INDIVIDUAL MARKET SHARE BY 2024 PROJECTED COVERED LIVES ¹



¹ Covered lives based on carrier projected member months submitted in the carrier Virginia Rate Filing Templates

VIRGINIA INDIVIDUAL ACA TOTAL ENROLLMENT AND AVERAGE PREMIUM PMPM 2019 – 2024



Source: 2022 and prior - Experience period data submitted in carrier ACA filings.
 2019 and 2020 exclude data from Virginia Premier with approx. 5000 members. 2022 data excludes Bright Health.
 2023 and 2024 - projected PMPM premium and enrollment from carrier ACA filings, actual 3/1/2023 enrollment for 2023.

- ▶ **The General Assembly directed the SCC to apply for a waiver that provides federal funding to Virginia to largely support a reinsurance program for the individual ACA market. CMS approved the program for up to 5 years beginning in 2023.**
- ▶ **The program reduces health carriers' costs, reducing premiums. Persons who purchase individual coverage but do not receive federal subsidies (APTCs) benefit the most from the program.**
- ▶ **The law sets the goal of the program to decrease premiums by up to 20% depending on available revenue.**
- ▶ **The SCC relies on the General Assembly money committees to target the level of funding Virginia will contribute to the program. For 2023, legislators selected a 15% premium reduction target with an estimated cost to Virginia of about \$69 million.**

REINSURANCE PROGRAM WAIVER APPLICATION

- The 2023 program targeted a 15.6% premium reduction on average.
- Federal agencies granted approval of the program that pays a portion of expensive claims using a combination of state and federal funds.
 - Estimated federal funds: \$331,877,124
 - Estimated Virginia funds: \$43,424,482
- Reinsurance program parameters set by SCC reduced rates on average 19.5% from what they would have been with no reinsurance. Rates were reduced 17.2% from 2022 rates on average.

2023 REINSURANCE PROGRAM

- ▶ An actuarial study* found that many people continued to purchase individual coverage in Virginia without federal advance premium tax credits. This raises the projected state costs for the program.
- ▶ The SCC did not receive agreement from the General Assembly money committees on a level of funding or premium reduction for the 2024 Program.
 - ▶ A program could cost the state between \$36 to more than \$65 million for just a 5% premium reduction.
 - ▶ Virginia could expect to receive more than \$100 million in Federal funds for a program of that size.
- ▶ For 2024, the SCC established a 0% premium reduction for the program, thereby resulting in a rebound from the previous year's rate levels.
- ▶ For more information, go to: <https://scc.virginia.gov/pages/Reinsurance-Waiver>

2024 REINSURANCE PROGRAM

* Oliver Wyman 2024 Reinsurance Modeling Results, April 14, 2013 – funded by a grant from U.S. Health and Human Services

Income (% of poverty)	Affordable Care Act (before legislative change)	COVID-19 Relief (current law 2021-2022)
Under 100%	Not eligible for subsidies*	Not eligible for subsidies**
100% – 133%	2.07%	0.0%
133% – 150%	3.10% – 4.14%	0.0%
150% – 200%	4.14% – 6.52%	0.0% – 2.0%
200% – 250%	6.52% – 8.33%	2.0% – 4.0%
250% – 300%	8.33% – 9.83%	4.0% – 6.0%
300% – 400%	9.83%	6.0% – 8.5%
Over 400%	Not eligible for subsidies	8.5%

NOTES: *Lawfully present immigrants whose household incomes are below 100% FPL and are not otherwise eligible for Medicaid are eligible for tax subsidies through the Marketplace if they meet all other eligibility requirements.

****In the COVID-19 relief law, lawfully present immigrants in states that have not expanded Medicaid would continue to be eligible for marketplace subsidies. In addition, people receiving Unemployment Insurance (UI) are treated as though their income is no more than 133% of poverty for the purposes of the premium tax credit. This could extend premium tax credits to some individuals with incomes below poverty.**

SOURCE: KFF

ARPA ACA SUBSIDIES

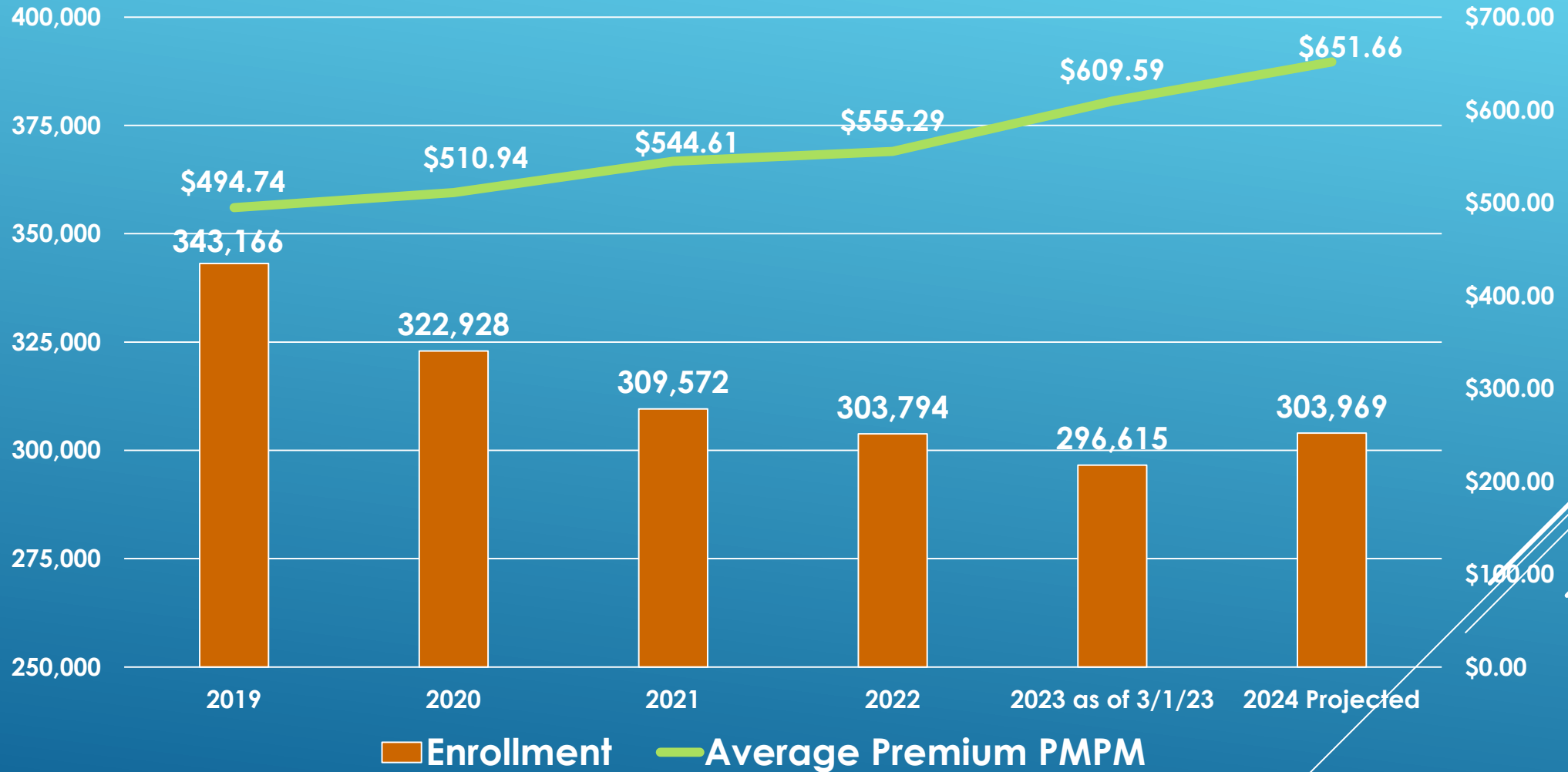
2023 MARKETPLACE OPEN ENROLLMENT PERIOD

Number of Consumers with a Marketplace Plan Section	Consumers with APTC	Average Premium	Average Premium after APTC among Consumers Receiving APTC
346,140	304,469	\$485	\$86

The 2023 Open Enrollment Period for the Health Insurance Marketplaces ran between November 1, 2022 and January 15, 2023 for the 33 states that used HealthCare.gov.

Source: 2023 OEP State-level Public Use File at www.cms.gov

VIRGINIA SMALL GROUP ACA TOTAL ENROLLMENT AND AVERAGE PREMIUM PMPM 2019 – 2024



Source: 2022 and prior - premium and enrollment from experience period data submitted in carrier ACA filings.
 2023 and 2024 - projected PMPM premium and enrollment from carrier ACA filings, actual 3/1/2023 enrollment for 2023.

- The individual market continues to show signs of a healthy market
 - Increased carrier participation/competition
 - At least two carriers in all areas of Virginia
 - ARPA subsidies – increasing enrollment
 - Medicaid unwinding adding enrollment to the commercial market
- The Reinsurance Program was effective in 2023 at reducing average premium PMPM nearly 20% from what it would have been without reinsurance.
- The Reinsurance Program for 2024 is not expected to reduce rates for 2024, so rates in the individual market will rebound back.
- Small group market facing some challenges
 - More study of this market

KEY TAKEAWAYS

2024 PREMIUM DRIVERS

Top Premium Drivers

- ▶ **INDIVIDUAL (28.5%)**
 - **Reinsurance: 26.4%**
 - **Risk Adjustment: 11.2%**
 - **Experience: -7.0%**
- ▶
- ▶ **SMALL GROUP (5.1%)**
 - **Experience: -4.7%**
 - **Increase in Benefits: 1.4%**

VIRGINIA 2024 ACA PRICING TRENDS

Individual

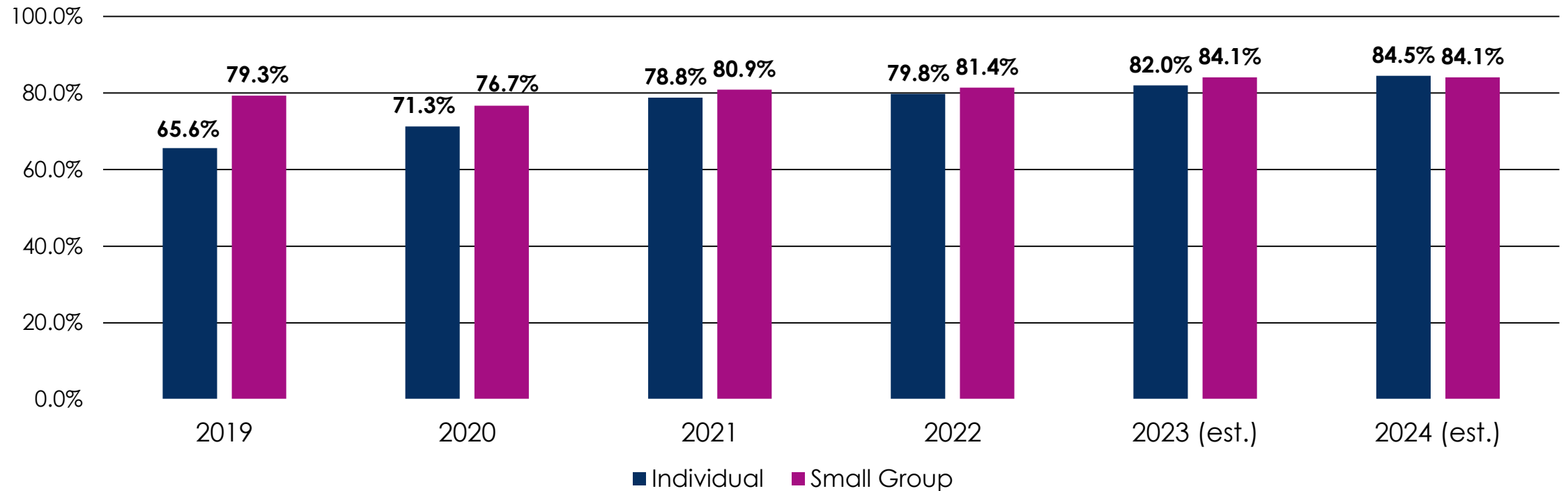
Carrier	INPATIENT			OUTPATIENT			PHYSICIAN			Rx			TOTAL
	Cost	Util	Total	Cost	Util	Total	Cost	Util	Total	Cost	Util	Total	
Cigna	7.4%	2.5%	10.1%	7.8%	2.5%	10.5%	1.8%	2.5%	4.3%	6.9%	1.2%	8.2%	8.3%
Optimum Choice	1.9%	3.8%	5.8%	2.2%	5.7%	8.0%	0.6%	3.2%	3.8%	4.8%	3.8%	8.8%	5.7%
Sentara Health Plans	3.6%	1.0%	4.6%	3.6%	1.0%	4.6%	3.6%	1.0%	4.6%	10.4%	0.1%	10.5%	6.2%

Small Group

Carrier	INPATIENT			OUTPATIENT			PHYSICIAN			Rx			TOTAL
	Cost	Util	Total	Cost	Util	Total	Cost	Util	Total	Cost	Util	Total	
Optimum Choice	3.3%	4.4%	7.8%	3.3%	4.4%	7.8%	3.3%	4.4%	7.8%	3.3%	4.4%	7.8%	7.8%
Sentara Health Plans	3.0%	1.0%	4.0%	4.8%	1.0%	5.8%	3.0%	1.0%	4.0%	10.4%	0.1%	10.5%	6.0%

ACA LOSS RATIO EXPERIENCE

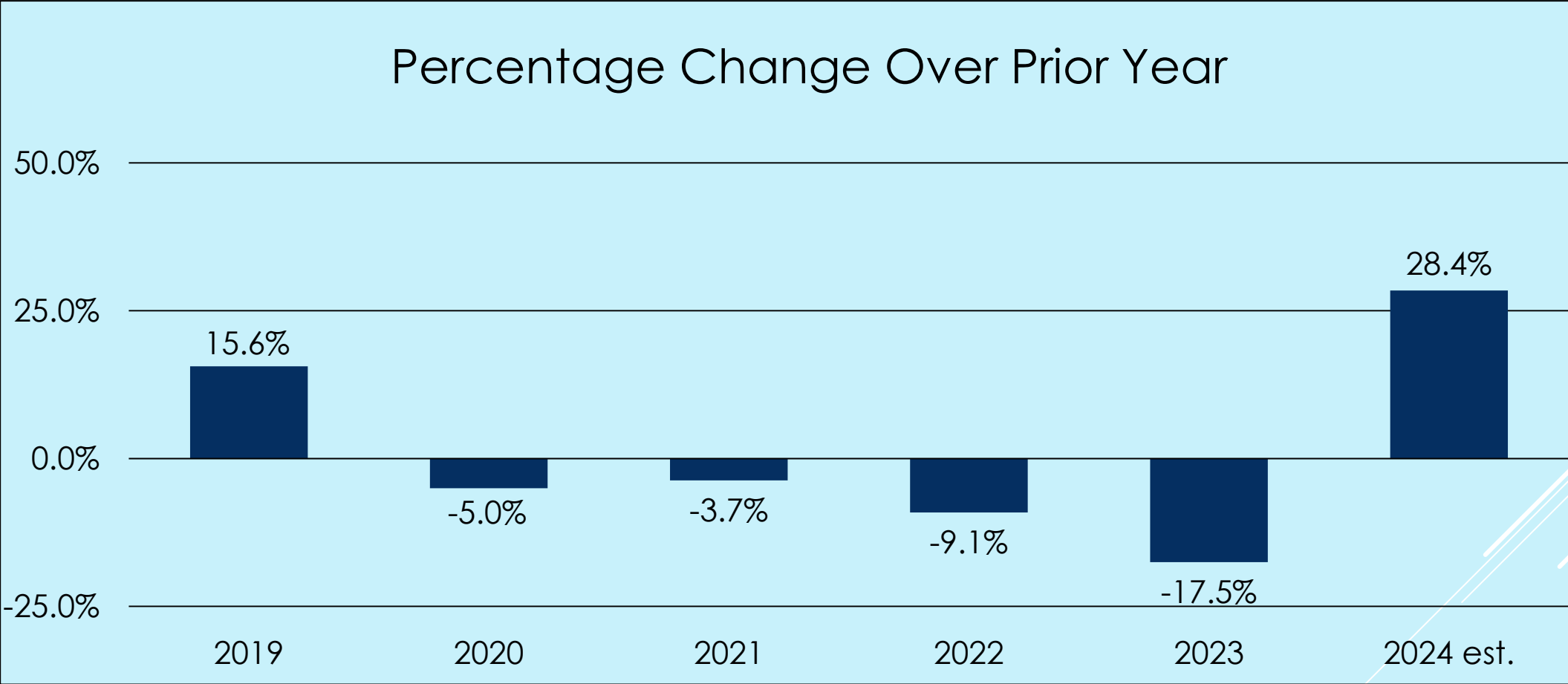
ACA Historical Data in Virginia



Source: Historical and projected carrier experience data submitted in the annual carrier ACA rate filings

Note: 2020 and 2021 data excludes Virginia Premier, 2022 excludes Bright Health

VIRGINIA INDIVIDUAL AVERAGE RATE CHANGE



Source: Average change in approved Calibrated Plan Adjusted Index Rates, annual carrier ACA rate filings

- **2024 rate changes for individual reflect the elimination of the reinsurance program, while small group rate changes are similar to past years**
- **Pricing trends saw a slight increase, driven by cost of hospital services and prescription drugs**
- **Collectively, carriers estimate a 10% increase in individual enrollment in 2024 and a slight increase in small group**

KEY TAKEAWAYS


PRESENTING COMPANIES

- ▶ Cigna Health and Life Insurance Company - Individual
- ▶ Optimum Choice, Inc. – Individual and Small Group
- ▶ Sentara Health Plans – Individual and Small Group

Note: Company presentation data is from Tab VIII of the Virginia ACA Rate Filing Templates submitted as of 8/1/23

- Enrollment, morbidity and premium impact of eliminating the tobacco surcharge
- Enrollment and morbidity impact of Medicaid unwinding
- Change in trends post-COVID and how they compare to pre-COVID and during COVID
- *(Sentara Health Plans only)* Reasons behind Sentara's name change

ISSUES TO BE ADDRESSED ISSUES FOR THE PRESENTING COMPANIES TO ADDRESS



CIGNA HEALTH AND LIFE INSURANCE COMPANY INDIVIDUAL

Presenter:
Cathy Wang,
Actuarial Advisor

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Cigna Health and Life Insurance Company		
NAIC Number	67369	Market Segment	Individual
Product(s)	EPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	26.0%
Carrier Calculated Avg Total Rate Change	26.1%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Connect Bronze 6500 Indiv Med Deductible	
HIOS Plan ID	41921VA0020012	
Metallic Tier	Bronze	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,500	\$6,750
In-Network Member Coinsurance	50%	50%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$35	\$35
Members as of 3/1/2023	8,674	
Pct of Statewide Membership	16.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$301.10	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$9.32	-3.1%
Trend	\$20.95	7.0%
Risk Adjustment	-\$2.74	-0.9%
Reinsurance	\$56.40	18.7%
Other Non-Benefit Expenses	-\$5.69	-1.9%
Benefit Changes	\$4.71	1.6%
CSR Load	\$1.19	0.4%
Inflation	\$1.51	0.5%
Area Factor Change	\$0.00	0.0%
Demo Change	\$1.25	0.4%
Other	\$4.44	1.5%
Above Calculated Rate on 1/1/2024	\$373.80	24.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)			N/A
Area 2 (Charlottesville)			N/A
Area 3 (Danville)			N/A
Area 4 (Harrisonburg)			N/A
Area 5 (Bristol)			N/A
Area 6 (Lynchburg)			N/A
Area 7 (Richmond)	0.999	0.999	0.0%
Area 8 (Roanoke)			N/A
Area 9 (Tidewater)			N/A
Area 10 (Northern VA)	1.001	1.001	0.0%
Area 11 (Winchester)	1.043	0.986	5.8%
Area 12 (Non-MSA)	1.050	1.001	4.9%

*Enter "N/A" if no plans are offered in the rating area

OPTIMUM CHOICE, INC. INDIVIDUAL

Presenter:
Katherine Simon
Director of Actuarial
Services

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optimum Choice, Inc.		
NAIC Number	96940	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	22.6%
Carrier Calculated Avg Total Rate Change	23.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	UHC Bronze Value	
HIOS Plan ID	24251VA0060007	
Metallic Tier	Bronze	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,750	\$6,500
In-Network Member Coinsurance	40%	40%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$0	\$0
Members as of 3/1/2023	10,221	
Pct of Statewide Membership	41.3%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$327.13	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$2.99	-0.9%
Trend	\$19.19	5.9%
Risk Adjustment	\$57.45	17.6%
Reinsurance	\$62.40	19.1%
Other Non-Benefit Expenses	\$3.16	1.0%
Benefit Changes	\$0.69	0.2%
Experience & Demographics	-\$57.64	-17.6%
Removal of Tobacco Rating Factor	\$1.19	0.4%
Network	-\$11.93	-3.6%
Other	-\$7.81	-2.4%
		0.0%
Above Calculated Rate on 1/1/2024	\$390.84	19.5%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)			N/A
Area 2 (Charlottesville)			N/A
Area 3 (Danville)			N/A
Area 4 (Harrisonburg)			N/A
Area 5 (Bristol)			N/A
Area 6 (Lynchburg)			N/A
Area 7 (Richmond)	0.977	0.970	0.8%
Area 8 (Roanoke)			N/A
Area 9 (Tidewater)			N/A
Area 10 (Northern VA)	1.004	1.003	0.1%
Area 11 (Winchester)	1.027	1.066	-3.6%
Area 12 (Non-MSA)	0.893		N/A

*Enter "N/A" if no plans are offered in the rating area

OPTIMUM CHOICE, INC.

SMALL GROUP

Presenter:
Katherine Simon
Director of Actuarial
Services

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Optimum Choice Inc.		
NAIC Number	96940	Market Segment	Small Group
Product(s)	HMO, POS	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	3.8%
Carrier Calculated Avg Total Rate Change	3.0%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	UHC OCI Gold 1500-2	
HIOS Plan ID	24251VA0040016	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,500	\$2,000
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$6,100	\$6,000
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	371	
Pct of Statewide Membership	16.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$468.78	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$34.69	7.4%
Risk Adjustment	\$0.00	0.0%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$2.77	0.6%
Benefit Changes	-\$9.00	-1.9%
Other Change 1		0.0%
Other Change 2		0.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$497.24	6.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.020	0.0%
Area 2 (Charlottesville)	0.869	0.945	-8.0%
Area 3 (Danville)	1.020	1.020	0.0%
Area 4 (Harrisonburg)	1.020	1.020	0.0%
Area 5 (Bristol)	1.020	1.020	0.0%
Area 6 (Lynchburg)	1.020	1.020	0.0%
Area 7 (Richmond)	0.997	0.997	0.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.884	0.884	0.0%
Area 12 (Non-MSA)	0.907	0.975	-7.0%

*Enter "N/A" if no plans are offered in the rating area

SENTARA HEALTH PLANS INDIVIDUAL

Presenter:
Margaret Chance,
Principal and Consulting
Actuary

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Sentara Health Plans		
NAIC Number	95281	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	21.9%
Carrier Calculated Avg Total Rate Change	21.1%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Sentara Direct Silver 6600 Ded M M	
HIOS Plan ID	20507VA1410026	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,600	\$6,600
In-Network Member Coinsurance	30%	30%
In-Network Individual OOP	\$9,000	\$8,700
In-Network PCP OV Copay	\$25	\$25
Members as of 3/1/2023	9,831	
Pct of Statewide Membership	24.7%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 9 (Tidewater)	
	PMPM \$	% Change
Rate on 1/1/2023	\$390.56	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$68.81	-17.6%
Trend	\$23.51	6.0%
Risk Adjustment	\$58.19	14.9%
Reinsurance	\$85.06	21.8%
Other Non-Benefit Expenses	-\$11.23	-2.9%
Benefit Changes	-\$4.73	-1.2%
Other Change 1	-\$0.27	-0.1%
Other Change 2		0.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$472.28	20.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.074	N/A	N/A
Area 2 (Charlottesville)	1.074	1.041	3.2%
Area 3 (Danville)	1.074	1.041	3.2%
Area 4 (Harrisonburg)	1.074	1.041	3.2%
Area 5 (Bristol)	1.074	1.041	3.2%
Area 6 (Lynchburg)	1.074	1.041	3.2%
Area 7 (Richmond)	1.042	1.041	0.2%
Area 8 (Roanoke)	1.074	1.041	3.2%
Area 9 (Tidewater)	1.000	1.000	0.0%
Area 10 (Northern VA)	0.939	0.938	0.2%
Area 11 (Winchester)	1.074	N/A	N/A
Area 12 (Non-MSA)	1.074	1.041	3.2%

*Enter "N/A" if no plans are offered in the rating area

SENTARA HEALTH PLANS SMALL GROUP

Presenter:
Margaret Chance,
Principal and Consulting
Actuary

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Sentara Health Plans		
NAIC Number	95281	Market Segment	Small Group
Product(s)	HMO/POS	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	1.8%
Carrier Calculated Avg Total Rate Change	1.8%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Sentara Direct Vantage Gold 2000 Ded	
HIOS Plan ID	20507VA1250019	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$2,000	\$2,000
In-Network Member Coinsurance	30%/50%	30%/50%
In-Network Individual OOP	\$6,500	\$5,500
In-Network PCP OV Copay	\$25/\$50	\$25/\$50
Members as of 3/1/2023	5,994	
Pct of Statewide Membership	23.9%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 9 (Tidewater)	
	PMPM \$	% Change
Rate on 1/1/2023	\$464.82	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$27.96	6.0%
Risk Adjustment	-\$0.06	0.0%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$3.19	0.7%
Benefit Changes	-\$13.95	-3.0%
RxPBM	\$0.05	0.0%
Area Factors	\$0.47	0.1%
		0.0%
		0.0%
Other	-\$22.46	-4.8%
Above Calculated Rate on 1/1/2024	\$460.02	-1.0%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.039	1.047	-0.7%
Area 2 (Charlottesville)	1.002	1.035	-3.2%
Area 3 (Danville)	1.039	1.047	-0.7%
Area 4 (Harrisonburg)	1.071	1.070	0.1%
Area 5 (Bristol)	1.039	1.047	-0.7%
Area 6 (Lynchburg)	0.955	0.957	-0.2%
Area 7 (Richmond)	1.008	1.003	0.5%
Area 8 (Roanoke)	1.039	1.047	-0.7%
Area 9 (Tidewater)	0.947	0.946	0.1%
Area 10 (Northern VA)	0.957	0.956	0.1%
Area 11 (Winchester)	1.039	1.047	-0.7%
Area 12 (Non-MSA)	1.039	1.047	-0.7%

*Enter "N/A" if no plans are offered in the rating area

AETNA HEALTH, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Health, Inc.		
NAIC Number	95109	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	18.0%
Carrier Calculated Avg Total Rate Change	18.3%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	2024 VA Silver S: Richmond HMO	
HIOS Plan ID	93187VA0070026	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,000	\$5,800
In-Network Member Coinsurance	40%	40%
In-Network Individual OOP	\$9,100	\$8,900
In-Network PCP OV Copay	\$40	\$40
Members as of 3/1/2023	1,424	
Pct of Statewide Membership	30.7%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$339.05	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$0.00	0.0%
Risk Adjustment	\$1.43	0.4%
Reinsurance	\$71.27	21.0%
Other Non-Benefit Expenses	-\$20.70	-6.1%
Benefit Changes	\$7.27	2.1%
Network/Area	\$11.23	3.3%
Demographics	\$14.50	4.3%
Other Change 3	\$0.00	0.0%
Other Change 4	\$0.00	0.0%
Other Change 5	\$0.00	0.0%
Above Calculated Rate on 1/1/2024	\$424.06	25.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.166	1.051	11.0%
Area 2 (Charlottesville)	1.003	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	1.038	1.085	-4.3%
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.135	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

AETNA HEALTH, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Health Inc.		
NAIC Number	95109	Market Segment	Small Group
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.3%
Carrier Calculated Avg Total Rate Change	6.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	VA Silver HMO 8000 80%	
HIOS Plan ID	93187VA0040120	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$8,000	\$7,000
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$45	\$40
Members as of 3/1/2023	68	
Pct of Statewide Membership	100.0%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$424.99	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$17.44	-4.1%
Trend	\$36.96	8.7%
Risk Adjustment	\$37.25	8.8%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$0.53	-0.1%
Benefit Changes	-\$7.40	-1.7%
Area	\$0.00	0.0%
Demo	\$0.00	0.0%
Network	-\$0.14	0.0%
Other	\$2.11	0.5%
	0.0%	
Above Calculated Rate on 1/1/2024	\$475.81	12.0%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.952	0.914	4.2%
Area 2 (Charlottesville)	0.968	0.929	4.2%
Area 3 (Danville)	1.010	0.970	4.2%
Area 4 (Harrisonburg)	1.063	1.020	4.2%
Area 5 (Bristol)	1.021	0.980	4.2%
Area 6 (Lynchburg)	1.010	0.970	4.2%
Area 7 (Richmond)	0.987	0.948	4.2%
Area 8 (Roanoke)	0.935	0.897	4.2%
Area 9 (Tidewater)	1.032	0.991	4.2%
Area 10 (Northern VA)	1.000	0.960	4.2%
Area 11 (Winchester)	1.000	0.960	4.2%
Area 12 (Non-MSA)	1.020	0.979	4.2%

*Enter "N/A" if no plans are offered in the rating area

AETNA LIFE INSURANCE COMPANY INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Life Insurance Company		
NAIC Number	60054	Market Segment	Individual
Product(s)	EPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	24.8%
Carrier Calculated Avg Total Rate Change	23.3%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	2024 VA Silver S: Richmond EPO	
HIOS Plan ID	38234VA0170014	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,000	\$5,800
In-Network Member Coinsurance	40%	40%
In-Network Individual OOP	\$9,100	\$8,900
In-Network PCP OV Copay	\$40	\$40
Members as of 3/1/2023	4,608	
Pct of Statewide Membership	61.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$331.06	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$0.00	0.0%
Risk Adjustment	\$1.48	0.4%
Reinsurance	\$69.16	20.9%
Other Non-Benefit Expenses	-\$19.50	-5.9%
Benefit Changes	\$10.62	3.2%
Network/Area	\$11.05	3.3%
Demographics	\$20.82	6.3%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$424.70	28.3%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.166	1.051	11.0%
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	1.038	1.085	-4.3%
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

AETNA LIFE INSURANCE COMPANY SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Aetna Life Insurance Company		
NAIC Number	60054	Market Segment	Small Group
Product(s)	EPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	-13.6%
Carrier Calculated Avg Total Rate Change	-13.7%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	VA Silver PPO 8000 80/50	
HIOS Plan ID	38234VA0090117	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$8,000	\$7,000
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$45	\$40
Members as of 3/1/2023	208	
Pct of Statewide Membership	100.0%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$589.77	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$24.20	-4.1%
Trend	\$51.30	8.7%
Risk Adjustment	-\$68.34	-11.6%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$5.08	0.9%
Benefit Changes	-\$10.12	-1.7%
Area	\$0.00	0.0%
Demo	\$0.00	0.0%
Network	-\$0.20	0.0%
Other	-\$6.35	-1.1%
	0.0%	
Above Calculated Rate on 1/1/2024	\$536.94	-9.0%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.952	0.914	4.2%
Area 2 (Charlottesville)	0.968	0.929	4.2%
Area 3 (Danville)	1.010	0.970	4.2%
Area 4 (Harrisonburg)	1.063	1.020	4.2%
Area 5 (Bristol)	1.021	0.980	4.2%
Area 6 (Lynchburg)	1.010	0.970	4.2%
Area 7 (Richmond)	0.987	0.948	4.2%
Area 8 (Roanoke)	0.935	0.897	4.2%
Area 9 (Tidewater)	1.032	0.991	4.2%
Area 10 (Northern VA)	1.000	0.960	4.2%
Area 11 (Winchester)	1.000	0.960	4.2%
Area 12 (Non-MSA)	1.020	0.979	4.2%

*Enter "N/A" if no plans are offered in the rating area

ANTHEM HEALTH PLANS OF VIRGINIA, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Anthem Health Plans of Virginia, Inc.		
NAIC Number	78135	Market Segment	Individual
Product(s)	EPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	26.2%
Carrier Calculated Avg Total Rate Change	26.8%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Anthem EPO Silver DED 3000 for HSA	
HIOS Plan ID	16064VA1350003	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$3,000	\$3,000
In-Network Member Coinsurance	35%	35%
In-Network Individual OOP	\$8,000	\$7,450
In-Network PCP OV Copay	NA	NA
Members as of 3/1/2023	612	
Pct of Statewide Membership	45.2%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 12 (Non-MSA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$399.53	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$4.00	1.0%
Trend	\$31.95	8.0%
Risk Adjustment	-\$7.45	-1.9%
Reinsurance	\$116.79	29.2%
Other Non-Benefit Expenses	-\$7.54	-1.9%
Benefit Changes	-\$2.00	-0.5%
Other Change 1	-\$17.88	-4.5%
Other Change 2		0.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$517.39	29.5%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.051	1.049	0.2%
Area 2 (Charlottesville)	0.955	0.925	3.2%
Area 3 (Danville)	0.988	0.969	1.9%
Area 4 (Harrisonburg)	0.992	0.981	1.2%
Area 5 (Bristol)	1.000	0.989	1.2%
Area 6 (Lynchburg)	0.964	0.952	1.2%
Area 7 (Richmond)	1.049	1.058	-0.8%
Area 8 (Roanoke)	1.015	1.023	-0.8%
Area 9 (Tidewater)	1.033	1.038	-0.5%
Area 10 (Northern VA)	0.978	0.966	1.2%
Area 11 (Winchester)	0.934	0.923	1.2%
Area 12 (Non-MSA)	1.000	0.989	1.2%

*Enter "N/A" if no plans are offered in the rating area

ANTHEM HEALTH PLANS OF VIRGINIA, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Anthem Health Plans of Virginia, Inc.		
NAIC Number	71835	Market Segment	Small Group
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	4.1%
Carrier Calculated Avg Total Rate Change	3.8%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Anthem Platinum PPO 10/0%/3000	
HIOS Plan ID	16064VA1210060	
Metallic Tier	Platinum	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$0	\$0
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$3,000	\$3,000
In-Network PCP OV Copay	\$10	\$10
Members as of 3/1/2023	14,080	
Pct of Statewide Membership	21.2%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$724.90	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$10.79	1.5%
Trend	\$58.06	8.0%
Risk Adjustment	\$4.37	0.6%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$3.38	-0.5%
Benefit Changes	\$0.00	0.0%
Other Change / Experience	-\$38.09	-5.3%
Area Factor	-\$11.82	-1.6%
Rx Rebates	-\$6.70	-0.9%
Other Change 4	\$0.00	0.0%
Other Change 5	\$0.00	0.0%
Above Calculated Rate on 1/1/2024	\$738.14	1.8%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.061	1.067	-0.6%
Area 2 (Charlottesville)	0.963	0.941	2.4%
Area 3 (Danville)	0.997	0.986	1.1%
Area 4 (Harrisonburg)	1.001	0.997	0.4%
Area 5 (Bristol)	1.009	1.005	0.4%
Area 6 (Lynchburg)	0.972	0.968	0.4%
Area 7 (Richmond)	1.059	1.076	-1.6%
Area 8 (Roanoke)	1.024	1.041	-1.6%
Area 9 (Tidewater)	1.042	1.055	-1.3%
Area 10 (Northern VA)	0.986	0.983	0.4%
Area 11 (Winchester)	0.942	0.939	0.4%
Area 12 (Non-MSA)	1.009	1.005	0.4%

*Enter "N/A" if no plans are offered in the rating area

CAREFIRST BLUECHOICE, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	CareFirst BlueChoice, Inc.		
NAIC Number	96202	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	37.6%
Carrier Calculated Avg Total Rate Change	37.7%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	BlueChoice HMO Gold 1750 Med Ded 150 Drug Ded 25 Dent Ded	
HIOS Plan ID	10207VA0380003	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,750	\$1,750
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$6,650	\$6,650
In-Network PCP OV Copay	\$0	\$0
Members as of 3/1/2023	3,407	
Pct of Statewide Membership	45.9%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$453.11	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$1.70	0.4%
Trend	\$47.72	10.5%
Risk Adjustment	\$76.67	16.9%
Reinsurance	\$143.16	31.6%
Other Non-Benefit Expenses	\$4.83	1.1%
Benefit Changes	\$0.00	0.0%
Base Period Index Rate	-\$78.94	-17.4%
Age Calibration	-\$4.32	-1.0%
"Other"	-\$27.20	-6.0%
		0.0%
		0.0%
Above Calculated Rate on 1/1/2024	\$616.74	36.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

CAREFIRST BLUECHOICE, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	CareFirst BlueChoice, Inc.		
NAIC Number	96202	Market Segment	Small Group
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	13.2%
Carrier Calculated Avg Total Rate Change	13.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	BlueChoice Advantage Gold 1000 Ded	
HIOS Plan ID	10207VA0440006	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,000	\$1,000
In-Network Member Coinsurance	100%	100%
In-Network Individual OOP	\$7,500	\$7,300
In-Network PCP OV Copay	\$15	\$15
Members as of 3/1/2023	4,547	
Pct of Statewide Membership	10.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$582.36	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$4.14	0.7%
Trend	\$42.48	7.3%
Risk Adjustment	-\$1.90	-0.3%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$8.04	1.4%
Benefit Changes	\$7.51	1.3%
Base Period Index Rate	\$9.68	1.7%
Age Calibration	-\$3.48	-0.6%
"Other"	\$14.46	2.5%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$663.27	13.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

GROUP
HOSPITALIZATION
& MEDICAL
SERVICES, INC.
INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Group Hospitalization & Medical Services, Inc.		
NAIC Number	53007	Market Segment	Individual
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	96.9%
Carrier Calculated Avg Total Rate Change	97.0%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	BluePreferred PPO Gold 1750 Med Ded 150 Drug Ded 25 Dent	
HIOS Plan ID	40308VA0240007	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,750	\$1,750
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$6,650	\$6,650
In-Network PCP OV Copay	\$0	\$0
Members as of 3/1/2023	489	
Pct of Statewide Membership	45.0%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$847.68	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$28.80	3.4%
Trend	\$168.12	19.8%
Risk Adjustment	-\$50.85	-6.0%
Reinsurance	\$689.37	81.3%
Other Non-Benefit Expenses	\$39.03	4.6%
Benefit Changes	\$0.01	0.0%
Base Period Index Rate	-\$39.45	-4.7%
Age Calibration	\$43.70	5.2%
"Other"	-\$57.07	-6.7%
		0.0%
		0.0%
Above Calculated Rate on 1/1/2024	\$1,669.35	96.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

GROUP
HOSPITALIZATION
& MEDICAL
SERVICES, INC.
SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Group Hospitalization & Medical Services, Inc.		
NAIC Number	53007	Market Segment	Small Group
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	0.5%
Carrier Calculated Avg Total Rate Change	0.5%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	BluePreferred PPO Platinum 0 Ded	
HIOS Plan ID	40308VA0270009	
Metallic Tier	Platinum	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$0	\$0
In-Network Member Coinsurance	100%	100%
In-Network Individual OOP	\$2,300	\$1,900
In-Network PCP OV Copay	\$10	\$10
Members as of 3/1/2023	2,478	
Pct of Statewide Membership	21.7%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$721.39	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$5.52	-0.8%
Trend	\$35.45	4.9%
Risk Adjustment	\$26.93	3.7%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$6.53	0.9%
Benefit Changes	-\$13.31	-1.8%
Base Period Index Rate	-\$43.65	-6.1%
Age Calibration	-\$1.29	-0.2%
"Other"	\$4.99	0.7%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$731.53	1.4%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

HEALTHKEEPERS, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	HealthKeepers, Inc.		
NAIC Number	95169	Market Segment	Individual
Product(s)	HMO, POS	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	16.9%
Carrier Calculated Avg Total Rate Change	15.9%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Anthem HealthKeepers Silver X DED 5000	
HIOS Plan ID	88380VA0720036	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$5,000	\$5,000
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	NA	NA
Members as of 3/1/2023	31,032	
Pct of Statewide Membership	23.8%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 12 (Non-MSA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$408.59	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$4.09	1.0%
Trend	\$32.67	8.0%
Risk Adjustment	-\$7.21	-1.8%
Reinsurance	\$94.91	23.2%
Other Non-Benefit Expenses	-\$6.43	-1.6%
Benefit Changes	-\$4.61	-1.1%
Experience / Other Change	-\$28.18	-6.9%
Network Change	-\$16.34	-4.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$477.48	16.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.106	1.125	-1.7%
Area 2 (Charlottesville)	1.029	1.047	-1.7%
Area 3 (Danville)	1.004	0.993	1.1%
Area 4 (Harrisonburg)	1.078	1.054	2.3%
Area 5 (Bristol)	0.981	0.993	-1.2%
Area 6 (Lynchburg)	1.063	1.047	1.5%
Area 7 (Richmond)	0.967	0.945	2.3%
Area 8 (Roanoke)	1.051	1.048	0.3%
Area 9 (Tidewater)	0.982	0.996	-1.4%
Area 10 (Northern VA)	0.998	0.995	0.3%
Area 11 (Winchester)	1.008	1.020	-1.2%
Area 12 (Non-MSA)	0.996	0.993	0.3%

*Enter "N/A" if no plans are offered in the rating area

HEALTHKEEPERS, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	HealthKeepers, Inc.		
NAIC Number	95169	Market Segment	Small Group
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	4.2%
Carrier Calculated Avg Total Rate Change	3.7%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Anthem HealthKeepers Gold OAPOS 750/20%/7700	
HIOS Plan ID	88380VA0740128	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$750	\$750
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$7,700	\$7,700
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	8,933	
Pct of Statewide Membership	12.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$535.72	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$7.98	1.5%
Trend	\$42.91	8.0%
Risk Adjustment	\$5.02	0.9%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$2.54	-0.5%
Benefit Changes	\$0.00	0.0%
Experience / Other Change	-\$26.80	-5.0%
Rx Rebates	-\$6.70	-1.3%
Other Change 3	\$0.00	0.0%
Other Change 4	\$0.00	0.0%
Other Change 5	\$0.00	0.0%
Above Calculated Rate on 1/1/2024	\$555.59	3.7%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.066	1.060	0.5%
Area 2 (Charlottesville)	0.928	0.940	-1.3%
Area 3 (Danville)	0.996	0.982	1.5%
Area 4 (Harrisonburg)	0.990	0.989	0.1%
Area 5 (Bristol)	0.994	0.993	0.1%
Area 6 (Lynchburg)	0.992	0.971	2.1%
Area 7 (Richmond)	1.027	1.026	0.1%
Area 8 (Roanoke)	1.014	1.033	-1.9%
Area 9 (Tidewater)	0.988	0.972	1.7%
Area 10 (Northern VA)	0.983	0.999	-1.5%
Area 11 (Winchester)	0.956	0.955	0.1%
Area 12 (Non-MSA)	0.954	0.973	-1.9%

*Enter "N/A" if no plans are offered in the rating area

INNOVATION HEALTH INSURANCE COMPANY SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Insurance Company		
NAIC Number	15097	Market Segment	Small Group
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.1%
Carrier Calculated Avg Total Rate Change	6.0%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	VAIH Gold Designated PCP PPO 1000 80/50 E	
HIOS Plan ID	12028VA0040075	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,000	\$1,000
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$7,500	\$7,500
In-Network PCP OV Copay	d: \$5; Non-Designated: \$5; Non-Designated: \$	
Members as of 3/1/2023	226	
Pct of Statewide Membership	25.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$593.28	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$24.34	-4.1%
Trend	\$51.75	8.7%
Risk Adjustment	\$42.49	7.2%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$1.41	-0.2%
Benefit Changes	-\$0.02	0.0%
Area	\$0.00	0.0%
Demo	\$0.00	0.0%
Network	\$20.02	3.4%
Other	-\$100.26	-16.9%
	0.0%	
Above Calculated Rate on 1/1/2024	\$581.50	-2.0%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	1.000	1.000	0.0%
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

INNOVATION HEALTH PLAN, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Plan, Inc.		
NAIC Number	15098	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	23.9%
Carrier Calculated Avg Total Rate Change	23.9%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	2024 VA Innovation Health Silver S: HMO	
HIOS Plan ID	86443VA0080012	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,000	\$5,800
In-Network Member Coinsurance	40%	40%
In-Network Individual OOP	\$9,100	\$8,900
In-Network PCP OV Copay	\$40	\$40
Members as of 3/1/2023	11,232	
Pct of Statewide Membership	48.0%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$343.16	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$0.00	0.0%
Risk Adjustment	\$1.45	0.4%
Reinsurance	\$70.11	20.4%
Other Non-Benefit Expenses	-\$13.32	-3.9%
Benefit Changes	\$35.83	10.4%
Network/Area	\$0.00	0.0%
Demographics	-\$5.92	-1.7%
Other Change 3	\$0.00	0.0%
Other Change 4	\$0.00	0.0%
Other Change 5	\$0.00	0.0%
Above Calculated Rate on 1/1/2024	\$431.30	25.7%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

INNOVATION HEALTH PLAN, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Innovation Health Plan, Inc.		
NAIC Number	15098	Market Segment	Small Group
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	7.3%
Carrier Calculated Avg Total Rate Change	6.5%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	VAIH Gold Open HMO 1500 100% E	
HIOS Plan ID	86443VA0010136	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,500	\$1,500
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$8,000	\$8,000
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	170	
Pct of Statewide Membership	39.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$460.86	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$18.91	-4.1%
Trend	\$40.20	8.7%
Risk Adjustment	\$26.66	5.8%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$4.96	-1.1%
Benefit Changes	\$12.04	2.6%
Area	\$0.00	0.0%
Demo	\$0.00	0.0%
Network	\$15.55	3.4%
Other	-\$26.28	-5.7%
		0.0%
Above Calculated Rate on 1/1/2024	\$505.16	9.6%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	1.000	1.000	0.0%
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

KAISER
FOUNDATION
HEALTH PLAN OF
THE MID-ATLANTIC
STATES, INC.
INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.		
NAIC Number	95639	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	16.4%
Carrier Calculated Avg Total Rate Change	16.4%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	KP VA Gold 0 Ded/Vision	
HIOS Plan ID	95185VA0530001	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$0	\$0
In-Network Member Coinsurance	35%	35%
In-Network Individual OOP	\$9,200	\$7,250
In-Network PCP OV Copay	ived for children	ived for children under 5
Members as of 3/1/2023	4,666	
Pct of Statewide Membership	11.3%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$419.82	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$46.43	11.1%
Trend	\$42.31	10.1%
Risk Adjustment	\$5.69	1.4%
Reinsurance	\$51.97	12.4%
Other Non-Benefit Expenses	-\$1.53	-0.4%
Benefit Changes	-\$1.03	-0.2%
Base Experience Change	-\$43.27	-10.3%
Margin Change	-\$35.63	-8.5%
Model Change	\$18.12	4.3%
Other Change 4	-\$7.24	-1.7%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$495.63	18.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

KAISER
FOUNDATION
HEALTH PLAN OF
THE MID-ATLANTIC
STATES, INC.
SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.		
NAIC Number	95639	Market Segment	Small Group
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	9.2%
Carrier Calculated Avg Total Rate Change	9.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	KP VA Gold 0 DED/VISION	
HIOS Plan ID	95185VA0510004	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$0	\$0
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$8,600	\$8,600
In-Network PCP OV Copay	nd for children und for children under age	nd for children und for children under age
Members as of 3/1/2023	2,814	
Pct of Statewide Membership	18.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$480.03	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$46.89	9.8%
Risk Adjustment	-\$4.40	-0.9%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$22.37	-4.7%
Benefit Changes	\$0.00	0.0%
Model Change	\$0.00	0.0%
Margin Change	\$40.13	8.4%
Underlying Morbidity Change	-\$35.91	-7.5%
Other Change 4	\$6.11	1.3%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$510.47	6.3%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.000	1.000	0.0%
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.000	1.000	0.0%

*Enter "N/A" if no plans are offered in the rating area

OSCAR INSURANCE COMPANY INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Oscar Insurance Company		
NAIC Number	15777	Market Segment	Individual
Product(s)	EPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	11.1%
Carrier Calculated Avg Total Rate Change	

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	HIOS Plan ID	25922VA0010005
Metallic Tier	Bronze	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$0	\$0
In-Network Member Coinsurance	50%	50%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$40	\$40
Members as of 3/1/2023	57	
Pct of Statewide Membership	14.3%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 7 (Richmond)	
	PMPM \$	% Change
Rate on 1/1/2023	\$377.22	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$8.22	-2.2%
Trend	\$12.27	3.3%
Risk Adjustment	\$2.51	0.7%
Reinsurance	-\$7.36	-2.0%
Other Non-Benefit Expenses	\$29.16	7.7%
Benefit Changes	\$15.36	4.1%
PPD	-\$0.04	0.0%
Methodological/AV Development	-\$0.50	-0.1%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$420.38	11.4%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	1.000	1.000	0.0%
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	N/A	N/A	N/A
Area 10 (Northern VA)	1.051	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

PIEDMONT COMMUNITY HEALTHCARE HMO, INC. INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Piedmont Community Healthcare HMO, Inc		
NAIC Number	15791	Market Segment	Individual
Product(s)	HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	26.7%
Carrier Calculated Avg Total Rate Change	26.7%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Piedmont HMO Gold 1500 Deductible	
HIOS Plan ID	37204VA0080001	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$1,500	\$2,000
In-Network Member Coinsurance	25%	25%
In-Network Individual OOP	\$8,700	\$8,700
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	6,606	
Pct of Statewide Membership	37.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 6 (Lynchburg)	
	PMPM \$	% Change
Rate on 1/1/2023	\$368.40	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$4.90	-1.3%
Trend	\$3.29	0.9%
Risk Adjustment	\$120.02	32.6%
Reinsurance	\$76.10	20.7%
Other Non-Benefit Expenses	-\$28.73	-7.8%
Benefit Changes	\$0.00	0.0%
Change in Exchange Fees	-\$4.59	-1.2%
Change in Underlying Experience (excl. tren	-\$33.27	-9.0%
Change in Paid to Allowed Ratio	\$21.30	5.8%
Other Change	-\$43.23	-11.7%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$474.40	28.8%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.050	1.075	-2.4%
Area 2 (Charlottesville)	1.014	1.014	0.0%
Area 3 (Danville)	0.985	0.947	4.0%
Area 4 (Harrisonburg)	1.060		N/A
Area 5 (Bristol)	1.025	0.950	7.9%
Area 6 (Lynchburg)	0.998	1.016	-1.7%
Area 7 (Richmond)	0.954		N/A
Area 8 (Roanoke)	1.011	1.001	1.1%
Area 9 (Tidewater)	0.997	0.977	2.0%
Area 10 (Northern VA)			N/A
Area 11 (Winchester)			N/A
Area 12 (Non-MSA)	0.978	0.954	2.6%

*Enter "N/A" if no plans are offered in the rating area

PIEDMONT COMMUNITY HEALTHCARE HMO, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Piedmont Community HealthCare HMO, Inc		
NAIC Number	15791	Market Segment	Small Group
Product(s)	HMO, POS	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.3%
Carrier Calculated Avg Total Rate Change	6.3%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Piedmont Choice POS Gold 2000 Med Ded/150 Rx Ded	
HIOS Plan ID	37204VA0040023	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$2,000	\$2,000
In-Network Member Coinsurance	30%	30%
In-Network Individual OOP	\$4,900	\$4,900
In-Network PCP OV Copay	\$25	\$25
Members as of 3/1/2023	264	
Pct of Statewide Membership	10.5%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 6 (Lynchburg)	
	PMPM \$	% Change
Rate on 1/1/2023	\$442.67	
Individual Mandate	\$0.00	0.0%
Other Morbidity	-\$10.30	-2.3%
Trend	\$8.95	2.0%
Risk Adjustment	\$10.13	2.3%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$29.37	-6.6%
Benefit Changes	\$0.00	0.0%
Change in Exchange Fees	\$0.00	0.0%
Change in Underlying Experience (excl. trend)	-\$8.89	-2.0%
Change in Paid to Allowed Ratio	\$5.67	1.3%
Other Change	\$45.60	10.3%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$464.47	4.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.064	1.090	-2.4%
Area 2 (Charlottesville)	0.999	0.967	3.3%
Area 3 (Danville)	1.006	1.055	-4.7%
Area 4 (Harrisonburg)	1.067		N/A
Area 5 (Bristol)	1.056	0.994	6.3%
Area 6 (Lynchburg)	0.986	0.977	0.9%
Area 7 (Richmond)	1.032		N/A
Area 8 (Roanoke)	1.054	1.071	-1.6%
Area 9 (Tidewater)	1.018	1.003	1.5%
Area 10 (Northern VA)			N/A
Area 11 (Winchester)			N/A
Area 12 (Non-MSA)	1.032	1.045	-1.3%

*Enter "N/A" if no plans are offered in the rating area

PIEDMONT COMMUNITY HEALTHCARE, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Piedmont Community HealthCare, Inc		
NAIC Number	95811	Market Segment	Small Group
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	6.6%
Carrier Calculated Avg Total Rate Change	6.4%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Piedmont PPO Silver HSA 3275 Ded	
HIOS Plan ID	15668VA0170017	
Metallic Tier	Silver	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$3,275	\$3,250
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$7,000	\$6,550
In-Network PCP OV Copay	N/A	N/A
Members as of 3/1/2023	73	
Pct of Statewide Membership	23.2%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 6 (Lynchburg)	
	PMPM \$	% Change
Rate on 1/1/2023	\$426.52	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$9.49	2.2%
Trend	\$8.62	2.0%
Risk Adjustment	-\$14.05	-3.3%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$35.81	-8.4%
Benefit Changes	\$0.00	0.0%
Change in Exchange Fees	\$0.00	0.0%
Change in Underlying Experience (excl. tren	-\$8.57	-2.0%
Change in Paid to Allowed Ratio	\$30.75	7.2%
Other Change	\$12.24	2.9%
		0.0%
Above Calculated Rate on 1/1/2024	\$429.18	0.6%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.064	1.090	-2.4%
Area 2 (Charlottesville)	0.998	0.967	3.3%
Area 3 (Danville)	1.005	1.055	-4.7%
Area 4 (Harrisonburg)	1.067	N/A	N/A
Area 5 (Bristol)	1.056	0.993	6.3%
Area 6 (Lynchburg)	0.986	0.977	0.9%
Area 7 (Richmond)	1.032	N/A	N/A
Area 8 (Roanoke)	1.054	1.071	-1.6%
Area 9 (Tidewater)	1.018	1.002	1.5%
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	1.031	1.045	-1.3%

*Enter "N/A" if no plans are offered in the rating area

SENTARA HEALTH INSURANCE COMPANY INDIVIDUAL

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Sentara Health Insurance Company		
NAIC Number	70715	Market Segment	Individual
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	N/A
Carrier Calculated Avg Total Rate Change	20.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Sentara Plus Bronze 7200 Ded	
HIOS Plan ID	89242VA0790005	
Metallic Tier	Bronze	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$7,200	\$7,200
In-Network Member Coinsurance	30%	30%
In-Network Individual OOP	\$9,450	\$9,100
In-Network PCP OV Copay	\$0	\$0
Members as of 3/1/2023	0	
Pct of Statewide Membership	N/A	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 9 (Tidewater)	
	PMPM \$	% Change
Rate on 1/1/2023	\$409.23	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$29.17	7.1%
Risk Adjustment	\$0.00	0.0%
Reinsurance	\$86.28	21.1%
Other Non-Benefit Expenses	\$0.00	0.0%
Benefit Changes	-\$4.04	-1.0%
Other Changes	-\$25.15	-6.1%
		0.0%
		0.0%
		0.0%
		0.0%
Above Calculated Rate on 1/1/2024	\$495.49	21.1%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	N/A	N/A	N/A
Area 2 (Charlottesville)	N/A	N/A	N/A
Area 3 (Danville)	N/A	N/A	N/A
Area 4 (Harrisonburg)	N/A	N/A	N/A
Area 5 (Bristol)	N/A	N/A	N/A
Area 6 (Lynchburg)	N/A	N/A	N/A
Area 7 (Richmond)	N/A	N/A	N/A
Area 8 (Roanoke)	N/A	N/A	N/A
Area 9 (Tidewater)	1.000	1.000	0.0%
Area 10 (Northern VA)	N/A	N/A	N/A
Area 11 (Winchester)	N/A	N/A	N/A
Area 12 (Non-MSA)	N/A	N/A	N/A

*Enter "N/A" if no plans are offered in the rating area

SENTARA HEALTH INSURANCE COMPANY SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	Sentara Health Insurance Company		
NAIC Number	70715	Market Segment	Small Group
Product(s)	PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	3.6%
Carrier Calculated Avg Total Rate Change	3.6%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	Sentara Direct Plus Gold 2000 Ded	
HIOS Plan ID	89242VA0800010	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$2,000	\$2,000
In-Network Member Coinsurance	30%/50%	30%/50%
In-Network Individual OOP	\$6,500	\$5,500
In-Network PCP OV Copay	\$25/50	\$25/50
Members as of 3/1/2023	232	
Pct of Statewide Membership	19.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 9 (Tidewater)	
	PMPM \$	% Change
Rate on 1/1/2023	\$561.15	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$32.93	5.9%
Risk Adjustment	-\$34.61	-6.2%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$11.23	2.0%
Benefit Changes	\$7.04	1.3%
RxPBM	-\$0.48	-0.1%
Area Factor	\$0.60	0.1%
		0.0%
Other	-\$37.54	-6.7%
Above Calculated Rate on 1/1/2024	\$540.32	-3.7%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.981	0.988	-0.7%
Area 2 (Charlottesville)	0.946	0.977	-3.2%
Area 3 (Danville)	0.981	0.988	-0.7%
Area 4 (Harrisonburg)	1.011	1.010	0.1%
Area 5 (Bristol)	0.981	0.988	-0.7%
Area 6 (Lynchburg)	0.901	0.903	-0.2%
Area 7 (Richmond)	0.951	0.947	0.5%
Area 8 (Roanoke)	0.981	0.988	-0.7%
Area 9 (Tidewater)	0.947	0.946	0.1%
Area 10 (Northern VA)	0.903	0.902	0.1%
Area 11 (Winchester)	0.981	0.988	-0.7%
Area 12 (Non-MSA)	0.981	0.988	-0.7%

*Enter "N/A" if no plans are offered in the rating area

UNITEDHEALTH CARE INSURANCE COMPANY SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare Insurance Company		
NAIC Number	79413	Market Segment	Small Group
Product(s)	EPO, PPO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	7.9%
Carrier Calculated Avg Total Rate Change	8.2%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	UHC Choice Plus Gold 750-1	
HIOS Plan ID	25978VA0080010	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$750	\$750
In-Network Member Coinsurance	20%	20%
In-Network Individual OOP	\$8,700	\$8,550
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	5,783	
Pct of Statewide Membership	12.4%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$517.43	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$38.29	7.4%
Risk Adjustment	\$0.00	0.0%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$2.60	0.5%
Benefit Changes	-\$5.10	-1.0%
Other Change 1		0.0%
Other Change 2		0.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$553.22	6.9%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.020	0.0%
Area 2 (Charlottesville)	0.869	0.945	-8.0%
Area 3 (Danville)	1.020	1.020	0.0%
Area 4 (Harrisonburg)	1.020	1.020	0.0%
Area 5 (Bristol)	1.020	1.020	0.0%
Area 6 (Lynchburg)	1.020	1.020	0.0%
Area 7 (Richmond)	0.997	0.997	0.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.884	0.884	0.0%
Area 12 (Non-MSA)	0.907	0.975	-7.0%

*Enter "N/A" if no plans are offered in the rating area

UNITEDHEALTH CARE OF THE MID-ATLANTIC, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare of the Mid-Atlantic, Inc.		
NAIC Number	95025	Market Segment	Small Group
Product(s)	HMO, POS	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	8.5%
Carrier Calculated Avg Total Rate Change	8.6%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	UHC Choice Plus Gold 2000-2	
HIOS Plan ID	38599VA0050005	
Metallic Tier	Gold	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$2,000	\$2,000
In-Network Member Coinsurance	0%	0%
In-Network Individual OOP	\$7,000	\$7,000
In-Network PCP OV Copay	\$30	\$30
Members as of 3/1/2023	900	
Pct of Statewide Membership	16.8%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 10 (Northern VA)	
	PMPM \$	% Change
Rate on 1/1/2023	\$500.47	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$37.03	7.4%
Risk Adjustment	\$0.00	0.0%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	\$2.60	0.5%
Benefit Changes	\$7.57	1.5%
Other Change 1		0.0%
Other Change 2		0.0%
Other Change 3		0.0%
Other Change 4		0.0%
Other Change 5		0.0%
Above Calculated Rate on 1/1/2024	\$547.67	9.4%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	1.020	1.020	0.0%
Area 2 (Charlottesville)	0.869	0.945	-8.0%
Area 3 (Danville)	1.020	1.020	0.0%
Area 4 (Harrisonburg)	1.020	1.020	0.0%
Area 5 (Bristol)	1.020	1.020	0.0%
Area 6 (Lynchburg)	1.020	1.020	0.0%
Area 7 (Richmond)	0.997	0.997	0.0%
Area 8 (Roanoke)	1.010	1.010	0.0%
Area 9 (Tidewater)	0.935	0.935	0.0%
Area 10 (Northern VA)	0.884	0.884	0.0%
Area 11 (Winchester)	0.884	0.884	0.0%
Area 12 (Non-MSA)	0.907	0.975	-7.0%

*Enter "N/A" if no plans are offered in the rating area

UNITEDHEALTH CARE PLAN OF THE RIVER VALLEY, INC. SMALL GROUP

Virginia ACA Rate Filing Template

Color Coding Key	Manual Input - Free Form	Manual Input - Dropdown List	Calculation - Do Not Change
Carrier Name	UnitedHealthcare Plan of the River Valley, Inc.		
NAIC Number	95378	Market Segment	Small Group
Product(s)	POS, HMO	Rate Effective Date	1/1/2024

Table 13. Overall Rate Change Information

Exhibit Calculated Avg Total Rate Change	3.3%
Carrier Calculated Avg Total Rate Change	3.6%

Table 14. Plan Specific Rate Change Information

Plan Name	Most Popular Plan	
	DG-J9	
HIOS Plan ID	89498VA0060069	
Metallic Tier	Bronze	
Plan Design Information	2024 Design	2023 Design
In-Network Individual Deductible	\$6,000	\$6,000
In-Network Member Coinsurance	100%	100%
In-Network Individual OOP	\$7,350	\$7,350
In-Network PCP OV Copay	\$50	\$50
Members as of 3/1/2023	63	
Pct of Statewide Membership	4.1%	
Age Used in Comparison	40	
Rating Area Used in Comparison	Area 5 (Bristol)	
	PMPM \$	% Change
Rate on 1/1/2023	\$408.04	
Individual Mandate	\$0.00	0.0%
Other Morbidity	\$0.00	0.0%
Trend	\$33.46	8.2%
Risk Adjustment	-\$44.64	-10.9%
Reinsurance	\$0.00	0.0%
Other Non-Benefit Expenses	-\$17.16	-4.2%
Benefit Changes	\$0.39	0.1%
Pricing Model Revenue Neutral Adjustmer	-\$7.39	-1.8%
Pricing Model Impact	\$3.71	0.9%
Net Other Changes	\$40.80	10.0%
	\$0.00	0.0%
	\$0.00	0.0%
Above Calculated Rate on 1/1/2024	\$417.20	2.2%

Table 15. Geographic Factors

Rating Area	Proposed Area Factor*	Current Area Factor*	Factor Change
Area 1 (Blacksburg)	0.868	0.868	0.0%
Area 2 (Charlottesville)	0.868	0.868	0.0%
Area 3 (Danville)	0.868	0.868	0.0%
Area 4 (Harrisonburg)	0.868	0.868	0.0%
Area 5 (Bristol)	0.790	0.790	0.0%
Area 6 (Lynchburg)	0.868	0.868	0.0%
Area 7 (Richmond)	0.868	0.868	0.0%
Area 8 (Roanoke)	0.868	0.868	0.0%
Area 9 (Tidewater)	0.868	0.868	0.0%
Area 10 (Northern VA)	0.868	0.868	0.0%
Area 11 (Winchester)	0.868	0.868	0.0%
Area 12 (Non-MSA)	0.790	0.790	0.0%

*Enter "N/A" if no plans are offered in the rating area