

Applicability

Version 1.1

Data Collection Tool for Exchange-Certified Stand-Alone Dental Plans

This data collection tool is an instrument for carriers to submit for insured dental plans intended to be Exchange-Certified Stand-Alone Dental Plans to be offered, issued or renewed through the Commonwealth Health Insurance Connector Authority on or after January 1, 2014.

Rate Increases

Carrier name:

Summary Rate Information for Each Product
(Please complete shaded cells.)

Effective date: 1/1/2014 2/1/2014 3/1/2014
End of rating period: 12/31/2014 1/31/2015 2/28/2015

Product	Proposed rate increase over rates in effect 12 months before proposed effective date									Number of currently enrolled groups/r					
	PMPM rate in effect 12 months before proposed effective date			Proposed PMPM Rate			Rate Increase			Number of employer groups			Number of covered employees/dependents (members)		
	1/1/2013	2/1/2013	3/1/2013	1/1/2014	2/1/2014	3/1/2014	0	0	0	1/1/2014	2/1/2014	3/1/2014	0	0	0
							41640	41671	41699	0	0	0	0	0	0
Product # 1	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 2	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 3	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 4				396.00	399.00	402.00	n/a	n/a	n/a						
Product # 5				396.00	399.00	402.00	n/a	n/a	n/a						
Product # 6	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 7	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 8	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # 9	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
.	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
.	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
.	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Product # n	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	25	25	25	625	625	625
Total *	360.00	363.00	366.00	396.00	399.00	402.00	10.00%	9.92%	9.84%	300	300	300	7,500	7,500	7,500

Note to filers: Unhide rows after the nth row for additional products. The "Total" row should remain in row 116.

* Total rate increase represents the average effective rate increase for all persons covered under the proposed rate changes

Rate Increases

Carrier name:

Effective date:
End of rating period:

Members that are projected to be impacted by the proposed increase for each renewal month

Product	Number of individual accounts			Number of covered individuals/dependents (members)			Total number of covered members			Maximum rate increase for any group or individual covered under the proposed rate change (base plus rating factor changes)			Projected covered members (enrolling in any month) for the 12 month rating period starting:		
	0 1/1/2014	0 2/1/2014	0 3/1/2014	0 1/1/2014	0 2/1/2014	0 3/1/2014	0 1/1/2014	0 2/1/2014	0 3/1/2014	0 1/1/2014	0 2/1/2014	0 3/1/2014	0 1/1/2014	0 2/1/2014	0 3/1/2014
Product # 1	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 2	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 3	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 4							-	-	-				8,700	8,700	8,700
Product # 5							-	-	-				8,700	8,700	8,700
Product # 6	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 7	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 8	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # 9	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
.	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
.	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
.	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Product # n	50	50	50	100	100	100	725	725	725	15.0%	15.0%	15.0%	8,700	8,700	8,700
Total *	600	600	600	1,200	1,200	1,200	8,700	8,700	8,700	15.0%	15.0%	15.0%	121,800	121,800	121,800

Note to filers: Unf

* Total rate increa

Cost-Share Changes

Changes to Cost-Sharing for Each Product Relative to the 12-month Period Prior to the Proposed Effective Date of the Filed Rate

(Please complete shaded cells. If no changes, enter "None.")

Product	<u>Preventive Services</u>	<u>Basic Services</u>	<u>Major Services</u>	<u>Orthodontia Services</u>	<u>Implants</u>	<u>Other Services</u>
Product # 1						
Product # 2						
Product # 3						
Product # 4						
Product # 5						
Product # 6						
Product # 7						
Product # 8						
Product # 9						
.						
.						
.						
Product # n						

Note to filers: Unhide rows after the nth row for additional products.

Cost-Share Changes

Changes to Benefits for Each Product Relative to the 12-month Period Prior to the Proposed Effective Date of the Filed Rates

(Please complete shaded cells. If no changes, enter "None")

Product	<u>Preventive Services</u>	<u>Basic Services</u>	<u>Major Services</u>	<u>Orthodontia Services</u>	<u>Implants</u>	<u>Other Services</u>
Product # 1						
Product # 2						
Product # 3						
Product # 4						
Product # 5						
Product # 6						
Product # 7						
Product # 8						
Product # 9						
.						
.						
.						
.						
Product # n						

Note to filers: Unhide rows after the nth row for additional products.

Cost-Share Changes

»S

Preventive - dental exams, cleanings, x-rays, fluoride treatments, space maintainers, and dental sealants

Basic - amalgam fillings, composite fillings, routine extractions, root canal treatment, and periodontal treatment such as scaling and root planing

Major - crowns, bridgework, removable partial dentures, complete dentures

Orthodontia - orthodontic treatment

Implants - treatment for dental implants

MbrMths

Member Months

(Please complete shaded cells.)

Item #				All	
		Month	Year	Products	
1	Number of member months of coverage reported for each of the latest available 12 months for all members, whether renewing or not in the proposed rating period. This should correspond with the base experience period used in ratemaking. Data can cross calendar years.	Month 1	April	2012	120,000
		Month 2	May	2012	120,000
		Month 3	June	2012	120,000
		Month 4	July	2012	120,000
		Month 5	August	2012	120,000
		Month 6	September	2012	120,000
		Month 7	October	2012	120,000
		Month 8	November	2012	120,000
		Month 9	December	2012	120,000
		Month 10	January	2013	120,000
		Month 11	February	2013	120,000
		Month 12	March	2013	120,000
			Total		
2	Number of member months projected to be impacted by the proposed rate increase	Month 1	0	41640	104,400
		Month 2	0	41671	104,400
		Month 3	0	41699	104,400
		Total			313,200
3	Number of total projected member months in the rating period (first effective date)				121,800

Monthly Prem

Premium Revenue Per Member Per Month

(Please complete shaded cells.)

Item #		Month	Year	All Products	
1	Actual premium revenue per member per month (PMPM) reported for each of the latest available 12 months for all members, whether renewing or not in the proposed the rating period. This is the base experience period for ratemaking, so data can cross calendar years.	Month 1	April	2012	360.00
		Month 2	May	2012	360.00
		Month 3	June	2012	360.00
		Month 4	July	2012	360.00
		Month 5	August	2012	360.00
		Month 6	September	2012	360.00
		Month 7	October	2012	360.00
		Month 8	November	2012	360.00
		Month 9	December	2012	360.00
		Month 10	January	2013	360.00
		Month 11	February	2013	360.00
		Month 12	March	2013	360.00
			Total		
2	Item # 1 above, but shown on a normalized per member per month basis.	Month 1	April	2012	360.00
		Month 2	May	2012	360.00
		Month 3	June	2012	360.00
		Month 4	July	2012	360.00
		Month 5	August	2012	360.00
		Month 6	September	2012	360.00
		Month 7	October	2012	360.00
		Month 8	November	2012	360.00
		Month 9	December	2012	360.00
		Month 10	January	2013	360.00
		Month 11	February	2013	360.00
		Month 12	March	2013	360.00
			Total		
3	Projected premium revenue per member per month (PMPM) based on the proposed rates and the projected membership impacted by the rate increase.	Month 1	0	41640	396.00
		Month 2	0	41671	399.00
		Month 3	0	41699	402.00
		Total			399.00
4	Item # 3 above, but shown on a normalized per member per month basis.	Month 1	0	41640	396.00
		Month 2	0	41671	399.00
		Month 3	0	41699	402.00
		Total			399.00
5	Describe the normalization factors used in item #s 2 and 4 above and how they take into account the average enrollee risk for the permitted risk characteristics. (Attach separate document if needed.)				
6	For item # 1 above, explain any differences between what is included in this filing and what normally is included in the carrier's reported financial statements. (Attach separate document if needed.)				

Fee-for-Service Claims and Utilization Experience (Do not include any quality improvement expenses)

(Please complete shaded cells.)

Item #		Month	Year	Preventive Services	Basic Services	Major Services	Orthodontia Services	Implants	Other Services	Total	
1	Actual fee-for-service claims payment experience per member per month (PMPM) reported for each of the latest available 12 months for all members, whether renewing or not in the proposed rating period. This is the base experience period for ratemaking, so data can cross calendar years. Include incurred but not reported reserves in the reported values.	Month 1	April	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 2	May	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 3	June	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 4	July	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 5	August	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 6	September	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 7	October	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 8	November	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 9	December	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 10	January	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 11	February	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 12	March	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
			Total			39.37	35.00	35.00	35.00	35.00	35.00
1a	Actual fee-for-service claims payment experience per member per month (PMPM) that was used in the development of the rate filing (should ideally be the same as Total from # 1). Explain any differences between 1 and 1a.	Start	April	2012	39.37	35.00	35.00	35.00	35.00	214.37	
		End	March	2013							
Explain any differences between 1 and 1a here											
2	Item # 1 above, but shown on a normalized per member per month basis.	Month 1	April	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 2	May	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 3	June	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 4	July	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 5	August	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 6	September	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 7	October	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 8	November	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 9	December	2012	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 10	January	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 11	February	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
		Month 12	March	2013	39.37	35.00	35.00	35.00	35.00	35.00	214.37
			Total			39.37	35.00	35.00	35.00	35.00	35.00
2a	Item # 1a above, but shown on a normalized per member per month basis. Explain any differences between 2 and 2a.	Start	April	2012	39.37	35.00	35.00	35.00	35.00	214.37	
		End	March	2013							
Explain any differences between 2 and 2a here											
3	Actual fee-for-service utilization experience per 1000 members reported for each of the latest available 12 months for all members, whether renewing or not in the proposed rating period.	Month 1	April	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 2	May	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 3	June	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 4	July	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 5	August	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 6	September	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 7	October	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 8	November	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 9	December	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 10	January	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 11	February	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 12	March	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
			Total			3.00	3.00	3.00	3.00	3.00	3.00
3a	Provide a description of the units of measurement.										
3b	Actual fee-for-service utilization experience per 1000 members that was used in the development of the rate filing (should ideally be the same as # 3). Explain any differences between 3 and 3a.	Start	April	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		End	March	2013							
Explain any difference between 3 and 3a here											

FFS Dev

4	Item # 3 above, but shown on a normalized per member per month basis.	Month 1	April	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 2	May	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 3	June	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 4	July	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 5	August	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 6	September	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 7	October	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 8	November	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 9	December	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 10	January	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 11	February	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Month 12	March	2013	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		Total					3.00	3.00	3.00	3.00	3.00
4a	Item # 3b above, but shown on a normalized per member per month basis. Explain any differences between 4 and 4a.	Start	April	2012	3.0	3.0	3.0	3.0	3.0	3.0	18.00
		End	March	2013							
Explain any difference between 4 and 4a here											
5	Projected fee-for-service claims payment experience per member per month (PMPM) for the period impacted for the proposed rate increase.	Start	July	2012	44.35	39.43	39.43	39.43	39.43	39.43	241.50
		End	June	2013							
5a	Item # 5 above, but shown on a normalized per member per month basis.				44.35	39.43	39.43	39.43	39.43	39.43	241.50
6	Projected fee-for-service utilization experience per 1000 members for the period impacted for the proposed rate increase.				3.19	3.19	3.19	3.19	3.19	3.19	19.14
6a	Item # 6 above, but shown on a normalized basis.				3.19	3.19	3.19	3.19	3.19	3.19	19.14
7	Describe the normalization factors used in item #s 2, 2a, 4, 4a, 5a and 6a above and how they take into account the average enrollee risk for the permitted risk characteristics.										
8	Explain any differences between what is included in this filing and what normally is included in the carrier's reported financial statements.										
9	Annualized fee-for-service trends used to project historic claims forward to the period for which the rates will be effective.										
9a	Utilization per thousand members (this should be consistent with the difference between lines 3b and line 6)				5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
9b	Costs per service				4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%
9c	PMPM Costs (this should be consistent with the difference between lines 1a and line 5)				10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
9d	Actuarial basis for all changes in fee-for-service trends, including all relevant studies used to derive factors (Attach separate document if needed)										
10	Explanation of the completion method used to derive the IBNR claims for the claim experience study. (Attach separate document if needed.)										

Capitation/Global Payments (Do not include any quality improvement expenses)
 (Please complete shaded cells.)

Item #	Month	Year	All Products						Total	
			Preventive Services	Basic Services	Major Services	Orthodontia Services	Implants	Other Services		
1	Month 1	April	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 2	May	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 3	June	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 4	July	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 5	August	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 6	September	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 7	October	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 8	November	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 9	December	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 10	January	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 11	February	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 12	March	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
		Total			3.50	3.50	3.50	3.50	3.50	3.50
1a	Start	April	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	End	March	2013	Explain any difference between 1 and 1a here						
2	Month 1	April	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 2	May	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 3	June	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 4	July	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 5	August	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 6	September	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 7	October	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 8	November	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 9	December	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 10	January	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 11	February	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	Month 12	March	2013	3.50	3.50	3.50	3.50	3.50	3.50	21.00
		Total			3.50	3.50	3.50	3.50	3.50	3.50
2a	Start	April	2012	3.50	3.50	3.50	3.50	3.50	3.50	21.00
	End	March	2013	Explain any differences between 2 and 2a here						
3	Projected capitation claim payments per member per month (PMPM) for the period impacted for the proposed rate increase.			3.94	3.94	3.94	3.94	3.94	3.94	23.64
4	Item # 3 above, but shown on a normalized per member per month basis.			3.94	3.94	3.94	3.94	3.94	3.94	23.64
5	Describe the normalization factors used in item #s 2, 2a and 4 above and how they take into account the average enrollee risk for the permitted risk characteristics. (Attach separate document if needed.)									
6	Explain any differences between what is included in this filing and what normally is included in the carrier's reported financial statements. (Attach separate document if needed.)									
7	Annualized trend factors used to project historic claims forward to the period for which the rates will be effective. (This should be consistent with the difference between line 1a and line 3.)			10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
7a	Actuarial basis for all changes in capitation or global payment trends, including all relevant studies used to derive factors. (Attach separate document if needed.)									

Other Non-Fee-for-Service and Non-Capitation Payments (Do not include any quality improvement expenses)
 (Please complete shaded cells.)

Item #	Month	Year	All Products						Total		
			Preventive Services	Basic Services	Major Services	Orthodontia Services	Implants	Other Services			
1	Other non-fee-for-service and non-capitation payments per member per month (PMPM) reported for at least the latest available 12 months for all members, whether renewing or not in the proposed rating period. This includes all bonus and incentives tied to provider performance and other payments not tied to service or performance. This is the base experience period for ratemaking, so data can cross calendar years.	Month 1	April	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10
	Month 2	May	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 3	June	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 4	July	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 5	August	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 6	September	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 7	October	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 8	November	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 9	December	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 10	January	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 11	February	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 12	March	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
		Total		0.35	0.35	0.35	0.35	0.35	0.35	2.10	
1a	Other non-fee-for-service and non-capitation payments per member per month (PMPM) that was used in the development of the rate filing. This includes all bonus and incentives tied to provider performance and other payments not tied to service or performance (should ideally be the same as Total from # 1). Explain any difference between 1 and 1a.	Start	April	2012	0.35	0.35	0.35	0.35	0.35	2.10	
	End	March	2013	Explain any difference between 1 and 1a here							
2	Item # 1 above, but shown on a normalized per member per month basis.	Month 1	April	2012	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 2	May	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 3	June	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 4	July	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 5	August	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 6	September	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 7	October	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 8	November	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 9	December	2012	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 10	January	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 11	February	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
	Month 12	March	2013	0.35	0.35	0.35	0.35	0.35	0.35	2.10	
		Total		0.35	0.35	0.35	0.35	0.35	0.35	2.10	
2a	Item # 1a above, but shown on a normalized per member per month basis. Explain any difference between 2 and 2a.	Start	April	2012	0.35	0.35	0.35	0.35	0.35	2.10	
	End	March	2013	Explain any difference between 2 and 2a here							
3	Projected other claim payments per member per month (PMPM) for the period impacted for the proposed rate increase.				0.39	0.39	0.39	0.39	0.39	2.34	
4	Item # 3 above, but shown on a normalized per member per month basis.				0.39	0.39	0.39	0.39	0.39	2.34	
5	Describe the normalization factors used in item #s 2, 2a and 4 above and how they take into account the average enrollee risk for the permitted risk characteristics. (Attach separate document if needed.)										
6	Explain any differences between what is included in this filing and what normally is included in the carrier's reported financial statements. (Attach separate document if needed.)										
7	Annualized trend factors used to project historic claims forward to the period for which the rates will be effective (This should be consistent with the difference between line 1a and line 3.)				10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
7a	Actuarial basis for all changes in other payment trends, including all relevant studies used to derive factors. (Attach separate document if needed.)										

Administrative Expenses

(Please complete shaded cells.)

(must enter start and end dates in date format)

Item #		All Products					
		Second Most Recent Available		Most Recent Available		Projected for rating period of all three renewal months	
		Financial Statement Calendar Year	Financial Statement Calendar Year	Financial Statement Calendar Year	Financial Statement Calendar Year	Financial Statement Calendar Year	Financial Statement Calendar Year
	Start	1/1/2011	1/1/2012	1/1/2012	1/1/2014	1/1/2014	1/1/2014
	End	12/31/2011	12/31/2012	12/31/2012	2/28/2015	2/28/2015	2/28/2015
1	Administrative expenses for the two years prior to the submission of the rate filing for the following categories of expenses:						
				Change from		Change from Base Period	
		Amount	Amount	Prior 12 Months	Amount	Percent (Annualized)	\$
1a	Financial administration	2,900	3,000	3.4%	3,050	0.8%	50
1b	Marketing and sales	9,900	10,000	1.0%	10,150	0.7%	150
1c	Distribution	1,900	2,000	5.3%	2,030	0.7%	30
1d	Claims operations	1,900	2,000	5.3%	2,030	0.7%	30
1e(1)	Dental administration - Health care quality improvement expenses (permitted under 211 CMR 147.00)	880	980	11.4%	990	0.5%	10
1e(2)	Dental administration - Other health care quality improvement expenses	20	20	0.0%	20	0.0%	-
1e(3)	Dental administration - Other	900	1,000	11.1%	1,010	0.5%	10
1f	Network operations	3,900	4,000	2.6%	4,060	0.7%	60
1g	Charitable contributions	490	500	2.0%	510	1.0%	10
1h	General administration	2,400	2,500	4.2%	2,540	0.8%	40
1i(1)	Taxes and assessments paid to federal, state or local governments (permitted under 211 CMR 147.00)	890	989	11.1%	998	0.4%	9
1i(2)	Fines paid to federal, state or local governments	10	11	10.0%	12	4.3%	1
1j	Capital costs and depreciation	8,900	9,000	1.1%	9,140	0.7%	140
1k	Miscellaneous expenditures	1,900	2,000	5.3%	2,030	0.7%	30
1l	Total administrative expenses	36,890	38,000	3.0%	38,570	0.7%	570
2	<u>Item # 1 above, but shown on a per member per month (PMPM) basis</u>						
2a	Financial administration	2.90	3.00	3.4%	3.05	0.8%	0.05
2b	Marketing and sales	9.90	10.00	1.0%	10.15	0.7%	0.15
2c	Distribution	1.90	2.00	5.3%	2.03	0.7%	0.03
2d	Claims operations	1.90	2.00	5.3%	2.03	0.7%	0.03
2e(1)	Dental administration - Health care quality improvement expenses (permitted under 211 CMR 147.00)	0.88	0.98	11.4%	0.99	0.5%	0.01
2e(2)	Dental administration - Other health care quality improvement expenses	0.02	0.02	0.0%	0.02	0.0%	-
2e(3)	Dental administration - Other	0.90	1.00	11.1%	1.01	0.5%	0.01
2f	Network operations	3.90	4.00	2.6%	4.06	0.7%	0.06
2g	Charitable contributions	0.49	0.50	2.0%	0.51	1.0%	0.01
2h	General administration	2.40	2.50	4.2%	2.54	0.8%	0.04
2i(1)	Taxes and assessments paid to federal, state or local governments (permitted under 211 CMR 147.00)	0.89	0.99	11.1%	1.00	0.4%	0.01
2i(2)	Fines paid to federal, state or local governments	0.01	0.01	10.0%	0.01	4.3%	0.00
2j	Capital costs and depreciation	8.90	9.00	1.1%	9.14	0.7%	0.14
2k	Miscellaneous expenditures	1.90	2.00	5.3%	2.03	0.7%	0.03
2l	Total administrative expenses	36.89	38.00	3.0%	38.57	0.7%	0.57
3	<u>Explain the following related to administrative expenses:</u>						
3a	Describe in detail any Miscellaneous expenditures in 2k above						
3b	Significant changes in expenses due to one-time costs						
3c	Significant changes in expenses caused by regulatory requirements						
3d	Projected cost and cost per member per month attributed to each regulatory requirement						
3e	Projected cost and cost per member per month attributed to each effort to contain health care delivery costs						
3f	Allocation of companywide expenses to the small group line of business						
3g	Other relevant factors						
	(Attach separate document if needed.)						

4	<u>Analysis of changes in administrative expenses</u>	
4a(1)	Total projected administrative expense PMPM	38.57
4a(2)	Subtract projected taxes and assessments	(1.00)
4a(3)	Subtract projected expenses to improve health care quality	(0.99)
4a(4)	Adjusted projected administrative expense PMPM	<u>36.58</u>
4a(5)	Adjusted projected administrative expense PMPM	36.58
4b(1)	Actual base period administrative expense PMPM for the most recent calendar year	38.00
4b(2)	Subtract actual taxes and assessments	(0.99)
4b(3)	Subtract actual expenses to improve health care quality	(0.98)
4b(4)	Add one-time expenses that are not reflected in the calendar year expenses (Proper explanation required).	-
4b(5)	Adjusted base period administrative expense PMPM for the most recent calendar year	<u>36.03</u>
4c	Annualized percentage increase in adjusted administrative expense PMPM	0.73%
4d	New England medical CPI index value for the November period preceding the date of the filing	576.195
4e	New England medical CPI index value from the November period one year earlier	566.915
4f	Increase in the New England medical CPI for the most recent calendar year	1.64%

5 Detailed support of administrative expenses

Product	Administrative Expenses PMPM Excluding Taxes and Expenses to Improve Health Care Quality			Projected Member Months, 12 months starting:		
	0	0	0	0	0	0
	41640	41671	41699	41640	41671	41699
Product # 1	36.58	36.58	36.58	8,700	8,700	8,700
Product # 2	36.58	36.58	36.58	8,700	8,700	8,700
Product # 3	36.58	36.58	36.58	8,700	8,700	8,700
Product # 4	36.58	36.58	36.58	8,700	8,700	8,700
Product # 5	36.58	36.58	36.58	8,700	8,700	8,700
Product # 6	36.58	36.58	36.58	8,700	8,700	8,700
Product # 7	36.58	36.58	36.58	8,700	8,700	8,700
Product # 8	36.58	36.58	36.58	8,700	8,700	8,700
Product # 9	36.58	36.58	36.58	8,700	8,700	8,700
.	36.58	36.58	36.58	8,700	8,700	8,700
.	36.58	36.58	36.58	8,700	8,700	8,700
.	36.58	36.58	36.58	8,700	8,700	8,700
Product # n	36.58	36.58	36.58	8,700	8,700	8,700
Total	36.582	36.582	36.582	121,800	121,800	121,800

Cont to surp

Contribution-to-Surplus

(Please complete shaded cells.)

Item #		Start End	All Products		
			2 Years Prior	1 Year Prior	Projected
			1/1/2012 12/31/2012	1/1/2013 12/31/2013	1/1/2014 2/28/2015
1	<u>Contribution-to-surplus for the two years prior to the submission of the rate filing</u>				
1a	Aggregate PMPM (that was built into the premiums, not actual)		7.90	8.00	7.35
1b	Normalized PMPM		7.80	8.00	7.35
1c	% of premium		2.20%	2.50%	1.86%
2a	Detailed explanation of reasons for the projected contribution-to-surplus included in the rate filing. (Attach separate document if needed.)				
2b	Describe the method used to quantify the projected contribution-to-surplus included in the rate filing. (Attach separate document if needed.)				
3	<u>Contribution-to-surplus used in other lines of coverage</u> Filers should indicate the line of business in the shaded area below. Unhide rows if additional lines of business needed.				
	<u>Line of business # 1 (Small group, Large group, Medicare, etc.)</u>				
3a	Aggregate PMPM (that was built into the premiums, not actual)		6.00	6.00	
3b	% of premium		2.50%	2.50%	
	<u>Line of business # 2 (Small group, Large group, Medicare, etc.)</u>				
3c	Aggregate PMPM (that was built into the premiums, not actual)		6.00	6.00	
3d	% of premium		2.50%	2.50%	
	<u>Line of business # 3 (Small group, Large group, Medicare, etc.)</u>				
3e	Aggregate PMPM (that was built into the premiums, not actual)		6.00	6.00	
3f	% of premium		2.50%	2.50%	

