

OHIO HEALTHCARE REFORM INITIATIVE

Sample Rate Calculations By Age and Gender - Individual and Small Group

Assumed Average Premium \$200 pmpm

Individual		Current Methodology				Scenario 1 & 2 Rating Methodology							Scenario 3 & 4 Rating Methodology							Scenario 5 & 6 Rating Methodology											
Age	Gender	Age/Sex Factor	UW Factor	Total Factor	Premium	Age/Sex Factor	UW Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase	Age/Sex Factor	UW Factor	Prelim Factor	Adj Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase	Age/Sex Factor	UW Factor	Prelim Factor	Adj Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase	
25	M	0.46	0.45	0.21	\$41.52	0.46	0.60	1.05	0.29	0.90	\$52.14	25.6%	0.46	0.60	0.28	0.33	1.05	0.35	0.94	\$64.80	56%	0.46	NA	0.46	0.67	1.05	0.70	0.99	\$139.29	235%	
25	M	0.46	0.65	0.30	\$59.97	0.46	0.65	1.05	0.31	0.90	\$56.49	-5.8%	0.46	0.65	0.30	0.33	1.05	0.35	0.94	\$64.80	8%	0.46	NA	0.46	0.67	1.05	0.70	0.99	\$139.29	132%	
25	M	0.46	1.00	0.46	\$92.27	0.46	1.00	1.05	0.48	0.90	\$86.90	-5.8%	0.46	1.00	0.46	0.46	1.05	0.48	0.94	\$90.58	-2%	0.46	NA	0.46	0.67	1.05	0.70	0.99	\$139.29	51%	
25	M	0.46	1.35	0.62	\$124.56	0.46	1.35	1.05	0.65	0.90	\$117.32	-5.8%	0.46	1.35	0.62	0.62	1.05	0.65	0.94	\$122.29	-2%	0.46	NA	0.46	0.67	1.05	0.70	0.99	\$139.29	12%	
25	M	0.46	2.00	0.92	\$184.53	0.46	1.40	1.05	0.68	0.90	\$121.66	-34.1%	0.46	1.40	0.65	0.65	1.05	0.68	0.94	\$126.82	-31%	0.46	NA	0.46	0.67	1.05	0.70	0.99	\$139.29	-25%	
25	F	1.00	0.45	0.45	\$90.28	1.00	0.60	1.05	0.63	0.90	\$113.38	25.6%	1.00	0.60	0.60	0.60	1.05	0.63	0.94	\$118.18	31%	1.00	NA	1.00	1.00	1.05	1.05	1.05	0.99	\$208.56	131%
25	F	1.00	0.65	0.65	\$130.41	1.00	0.65	1.05	0.68	0.90	\$122.83	-5.8%	1.00	0.65	0.65	0.65	1.05	0.68	0.94	\$128.03	-2%	1.00	NA	1.00	1.00	1.05	1.05	1.05	0.99	\$208.56	60%
25	F	1.00	1.00	1.00	\$200.63	1.00	1.00	1.05	1.05	0.90	\$188.97	-5.8%	1.00	1.00	1.00	1.00	1.05	1.05	0.94	\$196.97	-2%	1.00	NA	1.00	1.00	1.05	1.05	1.05	0.99	\$208.56	4%
25	F	1.00	1.35	1.35	\$270.85	1.00	1.35	1.05	1.42	0.90	\$255.10	-5.8%	1.00	1.35	1.35	1.35	1.05	1.42	0.94	\$265.91	-2%	1.00	NA	1.00	1.00	1.05	1.05	1.05	0.99	\$208.56	-23%
25	F	1.00	2.00	2.01	\$401.27	1.00	1.40	1.05	1.47	0.90	\$264.55	-34.1%	1.00	1.40	1.40	1.40	1.05	1.47	0.94	\$275.76	-31%	1.00	NA	1.00	1.00	1.05	1.05	1.05	0.99	\$208.56	-48%
55	M	1.97	0.45	0.89	\$177.19	1.97	0.60	1.05	1.24	0.90	\$222.51	25.6%	1.97	0.60	1.18	1.18	1.05	1.24	0.94	\$231.94	31%	1.97	NA	1.97	1.33	1.05	1.40	0.99	\$276.51	56%	
55	M	1.97	0.65	1.28	\$255.94	1.97	0.65	1.05	1.34	0.90	\$241.06	-5.8%	1.97	0.65	1.28	1.28	1.05	1.34	0.94	\$251.27	-2%	1.97	NA	1.97	1.33	1.05	1.40	0.99	\$276.51	8%	
55	M	1.97	1.00	1.97	\$393.63	1.97	1.00	1.05	2.07	0.90	\$370.86	-5.8%	1.97	1.00	1.97	1.67	1.05	1.75	0.94	\$327.90	-17%	1.97	NA	1.97	1.33	1.05	1.40	0.99	\$276.51	-30%	
55	M	1.97	1.35	2.66	\$531.57	1.97	1.35	1.05	2.79	0.90	\$500.66	-5.8%	1.97	1.35	2.66	1.67	1.05	1.75	0.94	\$327.90	-38%	1.97	NA	1.97	1.33	1.05	1.40	0.99	\$276.51	-48%	
55	M	1.97	2.00	3.94	\$787.51	1.97	1.40	1.05	2.89	0.90	\$519.20	-34.1%	1.97	1.40	2.76	1.67	1.05	1.75	0.94	\$327.90	-58%	1.97	NA	1.97	1.33	1.05	1.40	0.99	\$276.51	-65%	
55	F	1.93	0.45	0.87	\$173.81	1.93	0.60	1.05	1.22	0.90	\$218.27	25.6%	1.93	0.60	1.16	1.16	1.05	1.22	0.94	\$227.52	31%	1.93	NA	1.93	1.33	1.05	1.40	0.99	\$276.51	59%	
55	F	1.93	0.65	1.26	\$251.06	1.93	0.65	1.05	1.32	0.90	\$236.46	-5.8%	1.93	0.65	1.26	1.26	1.05	1.32	0.94	\$246.48	-2%	1.93	NA	1.93	1.33	1.05	1.40	0.99	\$276.51	10%	
55	F	1.93	1.00	1.93	\$386.25	1.93	1.00	1.05	2.03	0.90	\$363.79	-5.8%	1.93	1.00	1.93	1.67	1.05	1.75	0.94	\$327.90	-15%	1.93	NA	1.93	1.33	1.05	1.40	0.99	\$276.51	-28%	
55	F	1.93	1.35	2.61	\$521.43	1.93	1.35	1.05	2.74	0.90	\$491.11	-5.8%	1.93	1.35	2.61	1.67	1.05	1.75	0.94	\$327.90	-37%	1.93	NA	1.93	1.33	1.05	1.40	0.99	\$276.51	-47%	
55	F	1.93	2.00	3.86	\$772.49	1.93	1.40	1.05	2.84	0.90	\$509.30	-34.1%	1.93	1.40	2.70	1.67	1.05	1.75	0.94	\$327.90	-58%	1.93	NA	1.93	1.33	1.05	1.40	0.99	\$276.51	-64%	

Small Group (20 Ees)		Current Methodology				Scenario 1 & 2 Rating Methodology							Scenario 3 & 4 Rating Methodology							Scenario 5 & 6 Rating Methodology										
Average Age	Gender Mix	Age/Sex Factor	UW Factor	Total Factor	Premium	Age/Sex Factor	UW Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase	Age/Sex Factor	UW Factor	Prelim Factor	Adj Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase	Age/Sex Factor	UW Factor	Prelim Factor	Adj Factor	Size Factor	Total Factor	Merger Effect	New Premium	Premium Increase
25	50/50	0.73	0.70	0.51	\$102.52	0.73	0.70	1.00	0.51	1.09	\$111.54	8.8%	0.73	0.70	0.51	0.51	1.00	0.51	1.14	\$116.35	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.12	74%
25	50/50	0.73	0.85	0.62	\$124.48	0.73	0.85	1.00	0.62	1.09	\$135.44	8.8%	0.73	0.85	0.62	0.62	1.00	0.62	1.14	\$141.29	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.12	43%
25	50/50	0.73	1.00	0.73	\$146.45	0.73	1.00	1.00	0.73	1.09	\$159.34	8.8%	0.73	1.00	0.73	0.73	1.00	0.73	1.14	\$166.22	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.12	22%
25	50/50	0.73	1.10	0.81	\$161.10	0.73	1.10	1.00	0.81	1.09	\$175.27	8.8%	0.73	1.10	0.81	0.81	1.00	0.81	1.14	\$182.84	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.12	11%
25	50/50	0.73	1.45	1.06	\$212.35	0.73	1.40	1.00	1.03	1.09	\$223.07	5.0%	0.73	1.40	1.03	1.03	1.00	1.03	1.14	\$232.71	10%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.12	-16%
25	50/50	0.73	0.70	0.51	\$102.52	0.73	0.70	1.00	0.51	1.09	\$111.54	8.8%	0.73	0.70	0.51	0.51	1.00	0.51	1.14	\$116.35	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.67	74%
25	50/50	0.73	0.85	0.62	\$124.48	0.73	0.85	1.00	0.62	1.09	\$135.44	8.8%	0.73	0.85	0.62	0.62	1.00	0.62	1.14	\$141.29	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.67	44%
25	50/50	0.73	1.00	0.73	\$146.45	0.73	1.00	1.00	0.73	1.09	\$159.34	8.8%	0.73	1.00	0.73	0.73	1.00	0.73	1.14	\$166.22	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.67	22%
25	50/50	0.73	1.10	0.81	\$161.10	0.73	1.10	1.00	0.81	1.09	\$175.27	8.8%	0.73	1.10	0.81	0.81	1.00	0.81	1.14	\$182.84	14%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.67	11%
25	50/50	0.73	1.45	1.06	\$212.35	0.73	1.40	1.00	1.03	1.09	\$223.07	5.0%	0.73	1.40	1.03	1.03	1.00	1.03	1.14	\$232.71	10%	0.73	NA	0.73	0.73	1.00	0.73	1.22	\$178.67	-16%
55	50/50	1.95	0.70	1.37	\$273.00	1.95	0.70	1.00	1.37	1.09	\$297.02	8.8%	1.95	0.70	1.37	1.37	1.00	1.37	1.14	\$309.86	14%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	19%
55	50/50	1.95	0.85	1.66	\$331.50	1.95	0.85	1.00	1.66	1.09	\$360.67	8.8%	1.95	0.85	1.66	1.66	1.00	1.66	1.14	\$376.25	14%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-2%
55	50/50	1.95	1.00	1.95	\$390.00	1.95	1.00	1.00	1.95	1.09	\$424.32	8.8%	1.95	1.00	1.95	1.67	1.00	1.67	1.14	\$379.09	-3%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-17%
55	50/50	1.95	1.10	2.15	\$429.00	1.95	1.10	1.00	2.15	1.09	\$466.75	8.8%	1.95	1.10	2.15	1.67	1.00	1.67	1.14	\$379.09	-12%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-24%
55	50/50	1.95	1.45	2.83	\$565.50	1.95	1.40	1.00	2.73	1.09	\$594.05	5.0%	1.95	1.40	2.73	1.67	1.00	1.67	1.14	\$379.09	-33%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-43%
55	50/50	1.95	0.70	1.37	\$273.00	1.95	0.70	1.00	1.37	1.09	\$297.02	8.8%	1.95	0.70	1.37	1.37	1.00	1.37	1.14	\$309.86	14%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	19%
55	50/50	1.95	0.85	1.66	\$331.50	1.95	0.85	1.00	1.66	1.09	\$360.67	8.8%	1.95	0.85	1.66	1.66	1.00	1.66	1.14	\$376.25	14%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-2%
55	50/50	1.95	1.00	1.95	\$390.00	1.95	1.00	1.00	1.95	1.09	\$424.32	8.8%	1.95	1.00	1.95	1.67	1.00	1.67	1.14	\$379.09	-3%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-17%
55	50/50	1.95	1.10	2.15	\$429.00	1.95	1.10	1.00	2.15	1.09	\$466.75	8.8%	1.95	1.10	2.15	1.67	1.00	1.67	1.14	\$379.09	-12%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-24%
55	50/50	1.95	1.45	2.83	\$565.50	1.95	1.40	1.00	2.73	1.09	\$594.05	5.0%	1.95	1.40	2.73	1.67	1.00	1.67	1.14	\$379.09	-33%	1.95	NA	1.95	1.33	1.00	1.33	1.22	\$324.52	-43%