



Customer Name
Renewal Date

Acme Coyote Supplies
1/1/2014

Eligible Employees
Enrolled Employees
Members
Benefit Package Count

8
2
7
1

Renewal Rate Detail

Benefit Package			
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Current Plan Name	HMO HNE Essential Max / Option 9H	Current Plan Code	HJ
Renewal Plan Name	HNE Essential 1000 - \$15/\$30/\$50 RX	Renewal Plan Code	1G

Rate Information

	Employee	Employee & Spouse	Employee & Child(ren)	Family
Current Rates	\$451.33	\$1,303.67	\$1,303.67	\$1,303.67
Renewal Rates	\$470.74	\$1,359.73	\$1,359.73	\$1,359.73

Renewal Calculation Detail

Base Rate	4.20%
ACA Taxes & Fees*	2.10%
Additional Mandated benefits**	1.00%
ACA Metallic Tier migration	-2.00%
Member level rating***	-1.00%
Change in Group Size	0.00%
Change is Age Factor	0.00%
Total Rate Change	4.30%

Estimated Group Size used at 2013 rating

Subscribers	2
Estimated Members	3.293617606
Est. Member to Subscriber Ratio	1.647

Actual Group Size

Subscribers	2
Members	7
Member to Subscriber Ratio	3.500

Actual membership is 52.95% higher than the average Member : Subscriber ratio.

* The Affordable Care Act (ACA) includes several new taxes and fees including:
 \$5.25 per member per month for Federal Reinsurance Risk Pool
 \$2.00 per member per year to fund the Patient Centered Outcome Research Institute.
 Health insurer tax, that can vary from an estimated 0.75% to 2.3%

** Additional Mandated benefits include comprehensive pediatric dental coverage and the application of all medical and pharmacy copays to the member out of pocket maximum.

*** The Affordable Care act requires that small group rates are calculated based on each customers actual enrolled members.
 Prior to the implementation of this ACA rating requirement rates were calculated on the subscribers ages and enrollment tiers.

This report is intended to assist in understanding the factors that impact the renewal rate calculation.
 Rates shown are based on the enrolled members at the time of the renewal calculation.
 Final rates will be calculated on the actual enrolled member census at the policy effective date.