

**California Plain-Language Rate Filing Description**

Company Name: Kaiser Foundation Health Plan, Inc.  
 SERFF Tracking Number: KHPI-134174622

1) Justification for any unreasonable rate increases  
*(Include all information as to why the rate increase is justified. Attach supporting documentation.)*

2) Actual Allowed Costs by Aggregate Benefit Category for the most recently completed calendar year in PMPM:

Service Category	Allowed Cost PMPM	Cost as % of Medicare
Hospital Inpatient	\$137.01	177.7%
Hospital Outpatient (including ER)	\$100.85	269.9%
Prescription Drug	\$0.00	
Laboratory (other than inpatient)	\$0.00	
Radiology (other than inpatient)	\$0.00	
Capitation (professional)	\$174.17	
Capitation (institutional)	\$0.00	
Capitation (other)	\$69.48	
Other (describe here)	\$14.36	
<b>Medical Services</b>	<b>\$495.87</b>	
Rx	\$54.87	
<b>Medical Services + Rx</b>	<b>\$550.74</b>	

3) Projected Annual Medical Services + Rx trend assumptions for all benefits

8.7%

4) Projected Medical Services + Rx Allowed Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Service Category	Trend attributable to: Use of Services	Trend attributable to: Price Inflation	Trend attributable to: Fees and Risk	Overall Trend
Hospital Inpatient	-0.4%	9.4%	0.0%	9.0%
Hospital Outpatient (including ER)	-0.1%	9.9%	0.0%	9.8%
Physician/Other Professional Services	0.0%	0.0%	0.0%	0.0%
Laboratory (other than inpatient)	0.0%	0.0%	0.0%	0.0%
Radiology (other than inpatient)	0.0%	0.0%	0.0%	0.0%
Capitation (professional)	0.0%	7.4%	0.0%	7.4%
Capitation (institutional)	0.0%	0.0%	0.0%	0.0%
Capitation (other)	-0.2%	5.6%	0.0%	5.5%
Other (describe here)	0.0%	8.9%	0.0%	8.9%
<b>Medical Services</b>	<b>0.0%</b>	<b>8.1%</b>	<b>0.0%</b>	<b>8.1%</b>
Rx	3.1%	10.4%	0.0%	13.8%
<b>Medical Services + Rx</b>	<b>1.2%</b>	<b>7.4%</b>	<b>0.0%</b>	<b>8.7%</b>

5) Other Information

Please provide any needed comments below