

DEPARTMENT OF MANAGED HEALTH CARE

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**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

SERFF Tracking Number:

Department File Number: (will be completed by Department)

1) Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

A large, empty rectangular box with a thin black border, intended for the user to provide justification for any unreasonable rate increases and attach supporting documentation. The box is currently blank.

2) Overall annual medical trend factor assumptions for all benefits

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3) Actual Costs by Aggregate Benefit Category

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|---------------------------------------|---------------------------------|
| Hospital Inpatient | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Hospital Outpatient (including ER) | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Physician/other professional services | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Prescription Drug | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Laboratory (other than inpatient) | Dollar Cost: |
| | Cost as Percentage of Medicare: |

| | |
|----------------------------------|---------------------------------|
| Radiology (other than inpatient) | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Capitation (professional) | Dollar Cost and Description: |
| Capitation (institutional) | Dollar Cost and Description: |
| Capitation (other) | Dollar Cost and Description: |
| Other (describe) | Dollar Cost and Description: |

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

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|------------------------------------|--|
| Hospital Inpatient | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Hospital Outpatient (including ER) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |

| | |
|---------------------------------------|--|
| Physician/other professional services | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Prescription Drug | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Laboratory (other than inpatient) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Radiology (other than inpatient) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |

| | |
|----------------------------|--|
| Capitation (professional) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Capitation (institutional) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Capitation (other) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Other (describe) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |

Note: The projected trends shown above are largely attributable to implied increases in unit costs. Due to the Kaiser Permanente integrated delivery model, future trend projections are not easily separated into unit cost and utilization components and KP does not develop forward looking trend expectations at the medical benefit category level (other than Prescription Drugs). 5.6% is the average medical (non-Rx), mostly unit cost trend for each of the small group HMO plans.

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.