

Kaiser Maryland 2019 Individual ACA Rate Impact of Reinsurance Program

Component	% Rate Impact
Original Filed Rate Change	37.4%
Update Trend, Risk Adjustment and Base Experience	-10%
Rate Change without Reinsurance	27%
Reinsurance Program	-25%
Risk Adjustment - Market Average Premium	-8%
Lapse Rate and Morbidity Improvement	-1%
Rate Change with Reinsurance	-6.9%