

**EXHIBIT 1: 2019 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET
RATE FILING SUMMARY**

	1	2	3	4	5	6	7	10	11	12	
			Actual Members On & Off	Actual Members On & Off	Δ/ Change	2018 Market Share	Pre-1332 Average Rate Increase	2018 Illustrative Monthly Premium*	2019 Illustrative Monthly Premium*	\$ Δ/ Change**	
	<u>Legal Entity</u>	<u>Coverage Type</u>	<u>03/31/17</u>	<u>~02/28/18</u>							
1	CareFirst BlueChoice, Inc.	HMO	158,835	123,188	-22%	58%	18.5%	\$465	\$546	\$81	
2	CF GHMSI	PPO	9,860	5,666	-43%	3%	91.4%	\$686	\$1,344	\$658	
3	CF CFMI	PPO	14,550	9,215	-37%	4%	91.4%	\$686	\$1,344	\$658	
4	Kaiser	HMO	59,522	73,704	24%	35%	37.4%	\$373	\$518	\$144	
5	CIGNA	EPO	653	0							
	TOTAL		243,420	211,773	-13%	100%	30.2%	\$449	\$592	\$143	
	<u>SUBTOTAL (By Insurer)</u>										
1	CareFirst		183,245	138,069	-25%	65%	26.4%	\$489	\$632	\$143	
2	Kaiser		59,522	73,704	24%	35%	37.4%	\$373	\$518	\$144	
	CIGNA		653	0			n/a	n/a	\$0	n/a	
	TOTAL		243,420	211,773	-13%	100%	30.2%	\$449	\$592	\$143	
	<u>SUBTOTAL (By Coverage Type)</u>										
1	HMO/POS/EPO		219,010	196,892	-10%	93%	25.6%	\$431	\$535	\$104	
2	PPO		24,410	14,881	-39%	7%	91.4%	\$686	\$1,344	\$658	
	TOTAL		243,420	211,773	-13%	100%	30.2%	\$449	\$592	\$143	

* Before any "Advance Premium Tax Credit" (APTC) subsidy, lowest-cost Silver plan, Off-Exchange, 40-year-old, male, non-smoker, residing in the Baltimore Metro area.

** Percentage change will not match average rate increase since increases vary by metal.

**EXHIBIT 2: 2019 MARYLAND, ACA, SMALL GROUP (SG) MARKET
RATE FILING SUMMARY**

1	2	3	4	5	6	7	8	9	10	11	14	15	16	
		Actual Members On & Off Exchange	Actual Members On & Off Exchange	Δ/ Change	2018 Market Share	1Q19 Average Rate Increase	2Q19 Average Rate Increase	3Q19 Average Rate Increase	4Q19 Average Rate Increase	2019 Average Rate Increase	Illustrative* 1Q18 Monthly Premium	Illustrative* 1Q19 Monthly Premium	\$ Δ/ Change**	
	Legal Entity Coverage Type	03/31/17	~02/28/18											
1	CareFirst BlueChoice, Inc.	HMO	144,696	158,001	9%	60%	4.7%	4.9%	4.9%	5.1%	4.9%	\$317	\$335	\$18
2	CF GHMSI	PPO	18,092	15,455	-15%	6%	3.5%	3.7%	3.8%	4.0%	3.8%	\$398	\$411	\$14
3	CF CFMI	PPO	7,041	7,239	3%	3%	3.5%	3.7%	3.8%	4.0%	3.8%	\$398	\$411	\$14
4	Kaiser	HMO	7,677	8,369	9%	3%	3.3%	3.3%	3.3%	3.3%	3.3%	\$243	\$252	\$9
5	Aetna Health, Inc.	HMO	3,939	3,034	-23%	1%	1.7%	3.3%	3.3%	3.3%	2.9%	\$423	\$448	\$25
6	Aetna Life Insurance Co.	PPO	5,731	3,417	-40%	1%	-1.1%	3.3%	3.3%	3.3%	2.2%	\$432	\$472	\$40
7	United Healthcare of the Mid-Atlantic	HMO	4,408	5,442	23%	2%	8.5%	9.0%	9.6%	10.2%	9.5%	\$249	\$277	\$28
8	United Healthcare (Optimum Choice)	HMO	11,437	18,223	59%	7%	13.8%	14.4%	14.9%	15.6%	14.9%	\$277	\$304	\$27
9	United Healthcare (MAMSI)	EPO	15,650	22,875	46%	9%	11.0%	11.5%	12.1%	12.7%	12.0%	\$304	\$315	\$11
10	United Healthcare Insurance Co.	PPO	18,693	22,780	22%	9%	12.3%	12.9%	13.4%	14.0%	13.3%	\$308	\$339	\$31
11	Evergreen	HMO	19,603	0	-100%	0%								
	TOTAL		256,967	264,835	3%	100%	6.3%	6.7%	6.9%	7.2%	6.8%	\$318	\$337	\$19
	<u>SUBTOTAL (By Insurer)</u>													
1	CareFirst		169,829	180,695	6%	68%	4.5%	4.7%	4.8%	5.0%	4.8%	\$328	\$345	\$17
2	Aetna		9,670	6,451	-33%	2%	0.2%	3.3%	3.3%	3.3%	2.5%	\$428	\$461	\$33
3	Kaiser		7,677	8,369	9%	3%	3.3%	3.3%	3.3%	3.3%	3.3%	\$243	\$252	\$9
4	UnitedHealthcare (UHC)		50,188	69,320	38%	26%	12.0%	12.5%	13.1%	13.7%	13.0%	\$294	\$317	\$23
	Evergreen		19,603	0	-100%	0%								
	TOTAL		256,967	264,835	3%	100%	6.3%	6.7%	6.9%	7.2%	6.8%	\$318	\$337	\$19
	<u>SUBTOTAL (By Coverage Type)</u>													
1	HMO		191,760	193,069	1%	73%	5.6%	5.8%	5.9%	6.1%	5.9%	\$310	\$329	\$19
2	EPO		15,650	22,875	46%	9%	11.0%	11.5%	12.1%	12.7%	12.0%	\$304	\$315	\$11
3	PPO		49,557	48,891	-1%	18%	7.3%	8.0%	8.2%	8.6%	8.1%	\$358	\$382	\$24
	TOTAL		256,967	264,835	3%	100%	6.3%	6.7%	6.9%	7.2%	6.8%	\$318	\$337	\$19

* Before any employer contributions, lowest-cost Silver plan, Off Exchange, 40-year-old, male, non-smoker, residing in the Baltimore Metro area.

** Percentage change will not match average rate increase since increases vary by metal.

**EXHIBIT 3: 2019 MARYLAND, ACA, DENTAL MARKET - INDIVIDUAL NON-MEDIGAP (INM) and SMALL GROUP (SG)
RATE FILING SUMMARY**

1	2	3	4	5	6	7	8	9	16	17	18
				Actual Members On & Off Exchange 03/31/17	Actual Members On & Off Exchange ~02/28/18	Δ / Change	2018 Market Share	1Q19 Average Rate Increase	Adult Individual 1Q18 Illustrative* Monthly Premium	Adult Individual 1Q19 Illustrative* Monthly Premium	\$ Δ / Change**
Market	Exchange?	Legal Entity	Coverage Type								
1	Individual	On & Off	Alpha Dental	2,407	2,189	-9%	4%	0.0%	\$25	\$25	\$0
2	Non-	On & Off	CF CFMI	19,663	26,660	36%	45%	7.8%	\$33	\$36	\$3
3	Medigap	On & Off	CF GHMSI	8,694	11,401	31%	19%	7.8%	\$34	\$37	\$3
4	(INM)	On & Off	Delta Dental of PA	5,067	6,359	26%	11%	0.0%	\$33	\$34	\$0
5		On & Off	Dominion Dental Services	9,473	12,170	28%	21%	-0.5%	\$25	\$25	\$0
1	Small	Off	CF CFMI	4	9	125%	0%	3.5%	\$32	\$33	\$1
2	Group	Off	CF GHMSI	0	0	0%	0%	3.4%	\$32	\$33	\$1
3	(SG)	On & Off	Dominion Dental Services	13		-100%	0%		\$26		
TOTAL				45,320	58,788	30%	100%	4.9%	\$31	\$33	\$2
<u>SUBTOTAL (By Insurer)</u>											
1			CareFirst	28,361	38,070	34%	65%	7.8%	\$33	\$36	\$3
2			Alpha Dental	2,407	2,189	-9%	4%	0.0%	\$25	\$25	\$0
3			Delta Dental of PA	5,067	6,359	26%	11%	0.0%	\$33	\$34	\$0
4			Dominion	9,486	12,170	28%	21%	-0.5%	\$25	\$25	\$0
TOTAL				45,320	58,788	30%	100%	4.9%	\$31	\$33	\$2
<u>SUBTOTAL (By Market)</u>											
1			Individual Non-Medigap	45,303	58,779	30%	100%	4.9%	\$31	\$33	\$2
2			Small Group	17	9	-47%	0%	3.5%	\$32	\$33	\$1
TOTAL				45,320	58,788	30%	100%	4.9%	\$31	\$33	\$2

* Most populated benefit, 40-year-old, male, non-smoker, residing in the Baltimore Metro area.

** Percentage change may not match average rate increase since increases can vary by benefit plan.