

**EXHIBIT 1: 2023 MARYLAND ACA INDIVIDUAL MARKET
RATE FILING SUMMARY**

| | | Enrollment | | | | Rate Increases | | | | Cumulative | |
|---|--------------|------------------------------------|------------------------------------|----------------------------------|-----------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------------------------|-------------------------------|
| Legal Entity | Network Type | Members On & Off Exchange 03/31/21 | Members On & Off Exchange 03/31/22 | % Change in Members vs 3/31/2021 | 03/31/22 Market Share | Approved 2019 Average Rate Change | Approved 2020 Average Rate Change | Approved 2021 Average Rate Change | Approved 2022 Average Rate Change | Filed 2023 Average Rate Change | 2019-2023 Average Rate Change |
| CareFirst BlueChoice | HMO | 144,992 | 149,043 | 2.8% | 62% | -17.0% | -14.7% | -11.9% | 6.2% | 11.2% | -26.3% |
| CareFirst GHMSI | PPO | 4,813 | 6,484 | 34.7% | 3% | -11.1% | -1.4% | -17.1% | -12.6% | 25.9% | -20.0% |
| CareFirst CFMI | PPO | 7,424 | 9,793 | 31.9% | 4% | -11.1% | -1.4% | -17.1% | -12.6% | 25.9% | -20.0% |
| Kaiser | HMO | 58,033 | 64,866 | 11.8% | 27% | -7.4% | -5.0% | -11.0% | -5.0% | 7.2% | -20.3% |
| United Healthcare (Optimum Choice) | HMO | 2,253 | 11,087 | N/A | 5% | N/A | N/A | N/A | 1.2% | 8.7% | N/A |
| TOTAL | | 217,515 | 241,273 | 10.9% | 100.0% | -13.2% | -10.3% | -11.9% | 2.1% | 11.0% | -22.3% |
| <u>SUBTOTAL (By Insurer)</u> | | | 23,758 | | | | | | | | |
| CareFirst | | 157,229 | 165,320 | 5.1% | 69% | -16.4% | -13.4% | -12.3% | 4.7% | 12.6% | -25.1% |
| Kaiser | | 58,033 | 64,866 | 11.8% | 27% | -7.4% | -5.0% | -11.0% | -5.0% | 7.2% | -20.3% |
| United Healthcare (Optimum Choice) | | 2,253 | 11,087 | 392.1% | 4.6% | N/A | N/A | N/A | 1.2% | 8.7% | N/A |
| TOTAL | | 217,515 | 241,273 | 10.9% | 100% | -13.2% | -10.3% | -11.9% | 2.1% | 11.0% | -22.3% |
| <u>SUBTOTAL (By NetworkType)</u> | | | | | | | | | | | |
| HMO | | 205,278 | 224,996 | 9.6% | 93% | -13.3% | -10.9% | -11.6% | 3.0% | 9.9% | -22.7% |
| PPO | | 12,237 | 16,277 | 33.0% | 7% | -11.1% | -1.4% | -17.1% | -12.6% | 25.9% | -20.0% |
| TOTAL | | 217,515 | 241,273 | 10.9% | 100% | -13.2% | -10.3% | -11.9% | 2.1% | 11.0% | -22.3% |

Exhibit 2
2023 ACA: INDIVIDUAL MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

| Lowest Cost Bronze Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| CareFirst BlueChoice | HMO | \$240 | 14.1% | \$274 | \$34 |
| CareFirst GHMSI/CFMI | PPO | \$392 | 26.7% | \$496 | \$104 |
| Kaiser | HMO | \$234 | 5.6% | \$247 | \$13 |
| United Healthcare (Optimum Choice) | HMO | \$256 | 4.6% | \$268 | \$12 |

FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)

| Lowest Cost Bronze Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly FILED | Monthly Change |
| CareFirst BlueChoice | HMO | \$826 | 14.1% | \$942 | \$116 |
| CareFirst GHMSI/CFMI | PPO | \$1,348 | 26.7% | \$1,708 | \$360 |
| Kaiser | HMO | \$805 | 5.6% | \$850 | \$45 |
| United Healthcare (Optimum Choice) | HMO | \$880 | 4.6% | \$921 | \$41 |

| Lowest Cost Silver Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| CareFirst BlueChoice | HMO | \$323 | 9.2% | \$353 | \$30 |
| CareFirst GHMSI/CFMI | PPO | \$453 | 26.1% | \$571 | \$118 |
| Kaiser | HMO | \$261 | 5.4% | \$275 | \$14 |
| United Healthcare (Optimum Choice) | HMO | \$335 | 8.3% | \$363 | \$28 |

| Lowest Cost Silver Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly FILED | Monthly Change |
| CareFirst BlueChoice | HMO | \$1,112 | 9.2% | \$1,214 | \$102 |
| CareFirst GHMSI/CFMI | PPO | \$1,560 | 26.1% | \$1,967 | \$407 |
| Kaiser | HMO | \$900 | 5.4% | \$948 | \$48 |
| United Healthcare (Optimum Choice) | HMO | \$1,154 | 8.3% | \$1,249 | \$95 |

| Lowest Cost Gold Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| CareFirst BlueChoice | HMO | \$348 | 11.2% | \$387 | \$39 |
| CareFirst GHMSI/CFMI | PPO | \$473 | 26.1% | \$597 | \$123 |
| Kaiser | HMO | \$291 | 13.4% | \$330 | \$39 |
| United Healthcare (Optimum Choice) | HMO | \$328 | 4.3% | \$342 | \$14 |

| Lowest Cost Gold Plan | | 2022 | % | 2023 | |
|------------------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly FILED | Monthly Change |
| CareFirst BlueChoice | HMO | \$1,199 | 11.2% | \$1,333 | \$135 |
| CareFirst GHMSI/CFMI | PPO | \$1,629 | 26.1% | \$2,054 | \$425 |
| Kaiser | HMO | \$1,003 | 13.4% | \$1,137 | \$134 |
| United Healthcare (Optimum Choice) | HMO | \$1,129 | 4.3% | \$1,177 | \$49 |

**EXHIBIT 3: 2023 MARYLAND, ACA, SMALL GROUP MARKET
RATE FILING SUMMARY**

| Entity | Legal Network Type | Exchange | Members On & Off | Members On & Off | % Change in Members vs 02/28/22 | Market Share | Approved | Approved | Filed | Filed | Filed | Filed | Filed |
|---|--------------------|----------------|------------------|------------------|---------------------------------|--------------|-------------------|-------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|
| | | | | | | | 2021 Average Rate | 2022 Average Rate | 05/02/22 1Q23 Average Rate | 05/02/22 2Q23 Average Rate | 05/02/22 3Q23 Average Rate | 05/02/22 4Q23 Average Rate | 05/02/22 2023 Average Rate |
| | | 02/28/21 | 02/28/21 | 02/28/22 | 02/28/22 | | Increase* | Increase* | Increase | Increase | Increase | Increase | Increase |
| CareFirst BlueChoice, Inc. | HMO | 173,199 | 175,433 | 1.3% | 71% | | 3.1% | 4.4% | 13.1% | 13.5% | 10.1% | 10.5% | 11.7% |
| CF GHMSI | PPO | 12,767 | 12,819 | 0.4% | 5% | | 2.0% | 3.7% | 4.7% | 5.4% | 6.2% | 7.0% | 5.8% |
| CF CFMI | PPO | 6,754 | 7,146 | 5.8% | 3% | | 2.0% | 3.7% | 4.7% | 5.4% | 6.2% | 7.0% | 5.8% |
| United Healthcare of the Mid-Atlantic | HMO | 4,508 | 3,713 | -17.6% | 1% | | 3.5% | 9.4% | 9.8% | 10.0% | 10.2% | 10.6% | 10.1% |
| United Healthcare (Optimum Choice) | HMO | 11,499 | 9,399 | -18.3% | 4% | | -2.7% | 7.0% | 9.7% | 9.9% | 10.1% | 10.4% | 10.0% |
| United Healthcare (MAMS) | EPO | 14,429 | 11,791 | -18.3% | 5% | | 1.0% | 8.8% | 2.7% | 2.9% | 3.1% | 3.4% | 3.0% |
| United Healthcare Insurance Co. | PPO | 20,008 | 17,084 | -14.6% | 7% | | 4.5% | 8.0% | 1.8% | 2.0% | 4.4% | 4.7% | 3.2% |
| Kaiser | HMO | 10,468 | 10,492 | 0.2% | 4% | | -5.0% | 5.0% | 11.0% | 11.1% | 7.0% | 6.5% | 9.0% |
| Aetna Health, Inc. | HMO | 59 | 49 | -16.9% | 0% | | -16.8% | -26.8% | 14.2% | 13.6% | 13.0% | 11.3% | 12.6% |
| Aetna Life Insurance Co. | PPO | 358 | 402 | 12.3% | 0% | | -14.7% | -10.1% | 10.9% | 4.5% | 9.8% | 10.3% | 8.9% |
| TOTAL | | 254,049 | 248,328 | -2.3% | 100% | | 2.3% | 5.1% | 10.9% | 11.2% | 8.9% | 9.3% | 10.0% |
| <u>SUBTOTAL (By Insurer)</u> | | | | | | | | | | | | | |
| CareFirst | | 192,720 | 195,398 | 1.4% | 79% | | 3.0% | 4.3% | 12.2% | 12.7% | 9.7% | 10.1% | 11.1% |
| United Healthcare | | 50,444 | 41,987 | -16.8% | 17% | | 1.6% | 8.1% | 4.5% | 4.7% | 5.8% | 6.1% | 5.3% |
| Kaiser | | 10,468 | 10,492 | 0.2% | 4% | | -5.0% | 5.0% | 11.0% | 11.1% | 7.0% | 6.5% | 9.0% |
| Aetna | | 417 | 451 | 8.2% | 0% | | -14.9% | -11.9% | 11.3% | 5.5% | 10.2% | 10.4% | 9.3% |
| TOTAL | | 254,049 | 248,328 | -2.3% | 100% | | 2.3% | 5.0% | 10.9% | 11.2% | 8.9% | 9.3% | 10.0% |
| <u>SUBTOTAL (By Coverage Type)</u> | | | | | | | | | | | | | |
| HMO | | 199,733 | 199,086 | -0.3% | 80% | | 2.2% | 4.7% | 12.8% | 13.1% | 9.9% | 10.3% | 11.4% |
| EPO | | 14,429 | 11,791 | -18.3% | 5% | | 1.0% | 8.8% | 2.7% | 2.9% | 3.1% | 3.4% | 3.0% |
| PPO | | 39,887 | 37,451 | -6.1% | 15% | | 3.0% | 5.5% | 3.4% | 3.8% | 5.4% | 6.0% | 4.6% |
| TOTAL | | 254,049 | 248,328 | -2.3% | 100% | | 2.3% | 5.0% | 10.9% | 11.2% | 8.9% | 9.3% | 10.0% |

Exhibit 4
2023 ACA: SMALL GROUP MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

| Lowest Cost Bronze Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$163 | 49% | \$243 | \$80 |
| Aetna | PPO | \$242 | 34% | \$324 | \$82 |
| CareFirst BlueChoice | HMO | \$290 | 17% | \$340 | \$50 |
| CareFirst GHMSI/CFMI | PPO | \$429 | 4% | \$447 | \$18 |
| Kaiser | HMO | \$276 | 4% | \$287 | \$12 |
| United Healthcare (MAMSI) | EPO | \$351 | 8% | \$380 | \$28 |
| United Healthcare (Optimum Choice) | HMO | \$306 | 15% | \$350 | \$45 |
| United Healthcare of the Mid-Atlantic | POS | \$281 | 16% | \$327 | \$46 |
| United Healthcare Insurance Co. | PPO | \$370 | 8% | \$398 | \$28 |

FAMILY OF Four ILLUSTRATION (AGES 45, 43, 15, 13)

| Lowest Cost Bronze Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$560 | 49% | \$836 | \$276 |
| Aetna | PPO | \$832 | 34% | \$1,117 | \$285 |
| CareFirst BlueChoice | HMO | \$997 | 17% | \$1,170 | \$173 |
| CareFirst GHMSI/CFMI | PPO | \$1,478 | 4% | \$1,539 | \$61 |
| Kaiser | HMO | \$949 | 4% | \$989 | \$40 |
| United Healthcare (MAMSI) | EPO | \$1,210 | 8% | \$1,306 | \$97 |
| United Healthcare (Optimum Choice) | HMO | \$1,052 | 15% | \$1,206 | \$154 |
| United Healthcare of the Mid-Atlantic | POS | \$967 | 16% | \$1,126 | \$158 |
| United Healthcare Insurance Co. | PPO | \$1,272 | 8% | \$1,370 | \$98 |

| Lowest Cost Silver Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$276 | 11% | \$306 | \$30 |
| Aetna | PPO | \$419 | -12% | \$369 | (\$50) |
| CareFirst BlueChoice | HMO | \$360 | 14% | \$409 | \$49 |
| CareFirst GHMSI/CFMI | PPO | \$492 | 1% | \$498 | \$6 |
| Kaiser | HMO | \$292 | 12% | \$326 | \$34 |
| United Healthcare (MAMSI) | EPO | \$370 | 11% | \$411 | \$40 |
| United Healthcare (Optimum Choice) | HMO | \$324 | 17% | \$378 | \$54 |
| United Healthcare of the Mid-Atlantic | POS | \$309 | 16% | \$359 | \$49 |
| United Healthcare Insurance Co. | PPO | \$390 | 9% | \$426 | \$36 |

| Lowest Cost Silver Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$949 | 11% | \$1,053 | \$104 |
| Aetna | PPO | \$1,441 | -12% | \$1,272 | (\$169) |
| CareFirst BlueChoice | HMO | \$1,239 | 14% | \$1,407 | \$168 |
| CareFirst GHMSI/CFMI | PPO | \$1,693 | 1% | \$1,716 | \$23 |
| Kaiser | HMO | \$1,004 | 12% | \$1,121 | \$117 |
| United Healthcare (MAMSI) | EPO | \$1,274 | 11% | \$1,413 | \$139 |
| United Healthcare (Optimum Choice) | HMO | \$1,114 | 17% | \$1,301 | \$187 |
| United Healthcare of the Mid-Atlantic | POS | \$1,064 | 16% | \$1,234 | \$170 |
| United Healthcare Insurance Co. | PPO | \$1,341 | 9% | \$1,466 | \$125 |

| Lowest Cost Gold Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$337 | 12% | \$379 | \$42 |
| Aetna | PPO | \$452 | 1% | \$458 | \$6 |
| CareFirst BlueChoice | HMO | \$440 | 15% | \$505 | \$65 |
| CareFirst GHMSI/CFMI | PPO | \$569 | 4% | \$589 | \$20 |
| Kaiser | HMO | \$331 | 13% | \$373 | \$42 |
| United Healthcare (MAMSI) | EPO | \$444 | 7% | \$474 | \$30 |
| United Healthcare (Optimum Choice) | HMO | \$374 | 15% | \$429 | \$56 |
| United Healthcare of the Mid-Atlantic | POS | \$358 | 15% | \$412 | \$54 |
| United Healthcare Insurance Co. | PPO | \$467 | 7% | \$497 | \$30 |

| Lowest Cost Gold Plan | | 2022 | % | 2023 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Carrier | Type | Approved | Change | Filed | Change |
| Aetna | HMO | \$1,159 | 13% | \$1,304 | \$145 |
| Aetna | PPO | \$1,434 | 10% | \$1,576 | \$142 |
| CareFirst BlueChoice | HMO | \$1,660 | 5% | \$1,739 | \$79 |
| CareFirst GHMSI/CFMI | PPO | \$1,960 | 3% | \$2,027 | \$67 |
| Kaiser | HMO | \$1,140 | 13% | \$1,285 | \$144 |
| United Healthcare (MAMSI) | EPO | \$1,528 | 7% | \$1,633 | \$105 |
| United Healthcare (Optimum Choice) | HMO | \$1,286 | 15% | \$1,478 | \$192 |
| United Healthcare of the Mid-Atlantic | POS | \$1,231 | 15% | \$1,419 | \$187 |
| United Healthcare Insurance Co. | PPO | \$1,606 | 7% | \$1,711 | \$105 |

**EXHIBIT 5: 2023 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET
RATE FILING SUMMARY**

| 1 | 3 | 4 | 5 | 6 | 9 | 10 | 11 | 12 | 13 | 14 | |
|---------------|--------------------------|-------------------------|---|---|----------------------|-----------------------------|--|--|--|--|--|
| | | | Actual Members On & Off Exchange | Actual Members On & Off Exchange | vs. 06/30/20 Δ | 03/30/22 Market Share | Approved 2019 Average Rate Change* | Approved 2020 Average Rate Change* | Approved 2021 Average Rate Change* | Approved 2021 Average Rate Change* | Filed 05/02/22 2023 Average Rate Increase |
| <u>Market</u> | <u>Legal Entity</u> | <u>Network Type</u> | <u>3/30/21</u> | <u>03/30/22</u> | | | | | | | |
| Individual | Alpha Dental | DPPO | 3,523 | 4,607 | 30.8% | 5% | 3.4% | -1.4% | -1.7% | 0.0% | -4.0% |
| Non- | CareFirst GHMSI | DPPO | 13,492 | 15,825 | 17.3% | 17% | 6.6% | -0.3% | -5.0% | 0.0% | 9.4% |
| Medigap | CareFirst CFMI | DPPO | 31,481 | 36,924 | 17.3% | 39% | 6.6% | -0.3% | -5.0% | 0.0% | 9.4% |
| (INM) | Delta Dental of PA | DPPO | 15,629 | 23,344 | 49.4% | 25% | 0.0% | -2.5% | 0.0% | 0.0% | -2.2% |
| | Dominion Dental Services | DHMO+DPPO | 9,540 | 14,432 | 51.3% | 15% | -6.5% | -0.5% | -3.1% | 1.5% | 0.0% |
| | TOTAL | | 73,665 | 95,132 | 29.1% | 100% | 3.6% | -0.7% | -3.7% | 0.1% | 4.5% |

Exhibit 6
2023 ACA: INDIVIDUAL DENTAL STAND-ALONE MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

| Most Popular Plan | | 2022 | 2023 | Monthly |
|--------------------------|---------------------|-------------------------|----------------------|----------------|
| <u>Carrier</u> | <u>Network Type</u> | <u>Monthly Approved</u> | <u>Monthly FILED</u> | <u>Change</u> |
| Alpha Dental | DPPO | \$24 | \$23 | (\$1) |
| CareFirst GHMSI | DPPO | \$45 | \$52 | \$7 |
| CareFirst CFMI | DPPO | \$45 | \$52 | \$7 |
| Delta Dental of PA | DPPO | \$17 | \$17 | (\$0) |
| Dominion Dental Services | DHMO+DPPO | \$16 | \$16 | \$0 |
| TOTAL | | \$32.45 | \$36.23 | \$4 |

FAMILY OF FOUR ILLUSTRATION (AGES 45, 43, 15, 13)

| Most Popular Plan | | 2022 | 2023 | Monthly |
|--------------------------|---------------------|-------------------------|----------------------|----------------|
| <u>Carrier</u> | <u>Network Type</u> | <u>Monthly Approved</u> | <u>Monthly FILED</u> | <u>Change</u> |
| Alpha Dental | DPPO | \$82 | \$79 | (\$3) |
| CareFirst GHMSI | DPPO | \$177 | \$186 | \$9 |
| CareFirst CFMI | DPPO | \$177 | \$186 | \$9 |
| Delta Dental of PA | DPPO | \$73 | \$72 | (\$2) |
| Dominion Dental Services | DHMO+DPPO | \$59 | \$59 | (\$0) |
| TOTAL | | \$129.18 | \$133.44 | \$4 |