

EXHIBIT 1: 2025 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

| Legal Network Entity | Type | Members | Members | % Change | 4/30/2024 Market Share | Approved | Approved | Approved | Approved | Filed | Cumulative |
|-------------------------------------|------|-----------------------------------|-----------------------------------|-------------------------------|------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | | On & Off Exchange 4/30/2023 | On & Off Exchange 4/30/2024 | in Members vs 4/30/2023 | | Average Rate Change | Average Rate Change | Average Rate Change | Average Rate Change | Average Rate Change | Average Rate Change |
| CareFirst BlueChoice | HMO | 134,045 | 131,569 | -1.8% | 49.0% | -37.6% | 6.2% | 6.0% | 4.9% | 4.7% | -22.9% |
| CareFirst GHMSI | PPO | 6,887 | 7,931 | 15.2% | 3.0% | -27.3% | -12.6% | 13.3% | -2.5% | 14.2% | -19.9% |
| CareFirst CFMI | PPO | 10,165 | 11,505 | 13.2% | 4.3% | -27.3% | -12.6% | 13.3% | -2.5% | 14.2% | -19.9% |
| Kaiser | HMO | 59,956 | 58,381 | -2.6% | 21.7% | -21.7% | -5.0% | 6.6% | 8.3% | 8.5% | -6.8% |
| Optimum Choice (UHC) | HMO | 20,063 | 57,275 | 185.5% | 21.3% | N/A | 1.2% | 4.4% | -1.2% | 6.7% | N/A |
| Aetna Health Inc. | HMO | 0 | 2,074 | 0.0% | 0.8% | N/A | N/A | N/A | New | 12.4% | N/A |
| Wellpoint Maryland, Inc. | HMO | 0 | 0 | 0.0% | 0.0% | N/A | N/A | N/A | N/A | New | N/A |
| TOTAL | | 231,116 | 268,735 | 16.3% | 100.0% | -31.4% | 2.1% | 6.6% | 4.7% | 6.7% | -16.6% |
| <u>SUBTOTAL (By Insurer)</u> | | | | | | | | | | | |
| CareFirst | | 151,097 | 151,005 | -0.1% | 56.2% | -36.5% | 4.7% | 6.7% | 4.1% | 5.9% | -24.9% |
| Kaiser | | 59,956 | 58,381 | -2.6% | 21.7% | -21.7% | -5.0% | 6.6% | 8.3% | 8.5% | -14.0% |
| Optimum Choice (UHC) | | 20,063 | 57,275 | 185.5% | 21.3% | N/A | 1.2% | 4.4% | -1.2% | 6.7% | N/A |
| Aetna Health Inc. | | 0 | 2,074 | 0.0% | 0.8% | N/A | N/A | N/A | N/A | 12.4% | N/A |
| Wellpoint Maryland, Inc. | | 0 | | | | N/A | N/A | N/A | N/A | New | N/A |
| TOTAL | | 231,116 | 268,735 | 16.3% | 100.0% | -31.4% | 2.1% | 6.6% | 4.7% | 6.7% | -16.6% |

Exhibit 2
2025 ACA: INDIVIDUAL MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

| Lowest Cost Bronze Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$294 | 4.6% | \$308 | \$14 |
| CareFirst BlueChoice | HMO | \$279 | 5.5% | \$294 | \$15 |
| CareFirst GHMSI/CFMI | PPO | \$420 | 14.4% | \$480 | \$60 |
| Kaiser | HMO | \$264 | 8.6% | \$287 | \$23 |
| Optimum Choice (UHC) | HMO | \$256 | 3.1% | \$264 | \$8 |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$302 | N/A |

| Lowest Cost Silver Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$371 | 6.6% | \$396 | \$25 |
| CareFirst BlueChoice | HMO | \$335 | 5.5% | \$353 | \$18 |
| CareFirst GHMSI/CFMI | PPO | \$469 | 14.5% | \$536 | \$68 |
| Kaiser | HMO | \$288 | 10.9% | \$319 | \$31 |
| Optimum Choice (UHC) | HMO | \$342 | -10.6% | \$306 | (\$36) |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$395 | N/A |

| Lowest Cost Gold Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$359 | 23.8% | \$445 | \$85 |
| CareFirst BlueChoice | HMO | \$384 | 3.3% | \$396 | \$13 |
| CareFirst GHMSI/CFMI | PPO | \$529 | 14.1% | \$604 | \$75 |
| Kaiser | HMO | \$354 | 10.2% | \$390 | \$36 |
| Optimum Choice (UHC) | HMO | \$336 | 2.4% | \$344 | \$8 |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$365 | N/A |

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

| Lowest Cost Bronze Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$1,012 | 4.6% | \$1,059 | \$47 |
| CareFirst BlueChoice | HMO | \$959 | 5.5% | \$1,011 | \$52 |
| CareFirst GHMSI/CFMI | PPO | \$1,444 | 14.4% | \$1,652 | \$208 |
| Kaiser | HMO | \$910 | 8.6% | \$988 | \$78 |
| Optimum Choice (UHC) | HMO | \$879 | 3.1% | \$907 | \$28 |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$1,038 | N/A |

| Lowest Cost Silver Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$1,278 | 6.6% | \$1,363 | \$85 |
| CareFirst BlueChoice | HMO | \$1,153 | 5.5% | \$1,216 | \$63 |
| CareFirst GHMSI/CFMI | PPO | \$1,613 | 14.5% | \$1,847 | \$234 |
| Kaiser | HMO | \$990 | 10.9% | \$1,098 | \$108 |
| Optimum Choice (UHC) | HMO | \$1,176 | -10.6% | \$1,052 | (\$124) |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$1,359 | N/A |

| Lowest Cost Gold Plan | | 2024 | % | 2025 | |
|--------------------------|--------------|------------------|-------------|---------------|----------------|
| Carrier | Network Type | Monthly Approved | Rate Change | Monthly Filed | Monthly Change |
| Aetna Health Inc. | HMO | \$1,237 | 23.8% | \$1,531 | \$294 |
| CareFirst BlueChoice | HMO | \$1,320 | 3.3% | \$1,364 | \$44 |
| CareFirst GHMSI/CFMI | PPO | \$1,821 | 14.1% | \$2,078 | \$257 |
| Kaiser | HMO | \$1,220 | 10.2% | \$1,344 | \$124 |
| Optimum Choice (UHC) | HMO | \$1,156 | 2.4% | \$1,183 | \$28 |
| Wellpoint Maryland, Inc. | HMO | N/A | N/A | \$1,258 | N/A |

**EXHIBIT 3: 2025 MARYLAND, ACA, SMALL GROUP MARKET
RATE FILING SUMMARY**

| | Legal Entity | Network Type | Members | Members | % Change | 03/31/24 Market Share | Approved | Approved | Filed | Filed | Filed | Filed | Filed |
|----|---|--------------|----------------------------------|----------------------------------|------------------------------|--------------------------|--------------------------------------|--------------------------------------|---|---|---|---|---|
| | | | On & Off Exchange 03/31/23 | On & Off Exchange 03/31/24 | in Members vs 03/31/23 | | 2023 Average Rate Increase* | 2024 Average Rate Increase* | 05/20/24 1Q25 Average Rate Increase | 05/20/24 2Q25 Average Rate Increase | 05/20/24 3Q45 Average Rate Increase | 05/20/24 4Q25 Average Rate Increase | 05/20/24 2025 Average Rate Increase |
| 1 | CareFirst BlueChoice, Inc. | HMO | 169,619 | 154,599 | -8.9% | 68% | 11.7% | 7.3% | 3.2% | 3.3% | 6.5% | 6.8% | 4.9% |
| 2 | CF GHMSI | PPO | 12,841 | 12,644 | -1.5% | 6% | 5.8% | 2.8% | 6.2% | 6.3% | 8.5% | 8.8% | 7.5% |
| 3 | CF CFMI | PPO | 7,681 | 9,157 | 19.2% | 4% | 5.8% | 2.8% | 6.2% | 6.3% | 8.5% | 8.8% | 7.5% |
| 7 | United Healthcare of the Mid-Atlantic | HMO | 2,914 | 2,298 | -21.1% | 1% | 10.1% | 13.0% | 11.9% | 11.9% | 12.0% | 12.0% | 11.9% |
| 8 | United Healthcare (Optimum Choice) | HMO | 6,915 | 5,249 | -24.1% | 2% | 10.0% | 6.4% | 5.7% | 5.7% | 5.8% | 5.8% | 5.7% |
| 9 | United Healthcare (MAMSI) | EPO | 9,982 | 8,637 | -13.5% | 4% | 3.0% | 5.2% | 3.3% | 3.3% | 6.6% | 6.9% | 5.0% |
| 10 | United Healthcare Insurance Co. | PPO | 14,824 | 14,517 | -2.1% | 6% | 3.2% | 6.0% | 3.5% | 3.5% | 6.8% | 7.1% | 5.2% |
| 4 | Kaiser | HMO | 9,635 | 9,377 | -2.7% | 4% | 9.0% | 8.0% | 8.3% | 8.1% | 7.9% | 7.9% | 8.1% |
| 5 | Aetna Health, Inc. | HMO | 4,275 | 7,095 | 66.0% | 3% | 12.6% | 15.4% | 17.3% | 18.0% | 18.7% | 19.4% | 18.5% |
| 6 | Aetna Life Insurance Co. | PPO | 886 | 3653 | 312.3% | 2% | 8.9% | 1.4% | 21.8% | 22.5% | 23.2% | 23.9% | 23.0% |
| | TOTAL | | 239,572 | 227,226 | -5.2% | 100% | 10.0% | 6.9% | 4.6% | 4.7% | 7.5% | 7.8% | 6.1% |
| | <u>SUBTOTAL (By Insurer)</u> | | | | | | | | | | | | |
| 11 | CareFirst | | 190,141 | 176,400 | -7.2% | 78% | 11.0% | 6.8% | 3.6% | 3.7% | 6.7% | 7.0% | 5.2% |
| 14 | United Healthcare | | 34,635 | 30,701 | -11.4% | 14% | 4.8% | 6.4% | 4.4% | 4.4% | 7.0% | 7.2% | 5.7% |
| 13 | Kaiser | | 9,635 | 9,377 | -2.7% | 4% | 9.0% | 8.0% | 8.3% | 8.1% | 7.9% | 7.9% | 8.1% |
| 12 | Aetna | | 5,161 | 10,748 | 108.3% | 5% | 11.3% | 13.0% | 18.8% | 19.5% | 20.2% | 20.9% | 20.0% |
| | TOTAL | | 239,572 | 227,226 | -5.2% | 100% | 10.0% | 6.9% | 4.6% | 4.7% | 7.5% | 7.8% | 6.1% |
| | <u>SUBTOTAL (By Coverage Type)</u> | | | | | | | | | | | | |
| 15 | HMO | | 193,358 | 178,618 | -7.6% | 79% | 11.5% | 7.6% | 4.2% | 4.3% | 7.1% | 7.4% | 5.7% |
| 16 | EPO | | 9,982 | 8,637 | -13.5% | 4% | 3.0% | 5.2% | 3.3% | 3.3% | 6.6% | 6.9% | 5.0% |
| 14 | PPO | | 36,232 | 39,971 | 10.3% | 18% | 5.1% | 4.1% | 6.6% | 6.8% | 9.2% | 9.6% | 8.1% |
| | TOTAL | | 239,572 | 227,226 | -5.2% | 100% | 10.0% | 6.9% | 4.6% | 4.7% | 7.5% | 7.8% | 6.1% |

Exhibit 4
2025 ACA: SMALL GROUP MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

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

| Lowest Cost Bronze Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$310 | 7% | \$331 | \$20 |
| Aetna | PPO | \$326 | 14% | \$370 | \$45 |
| CareFirst BlueChoice | HMO | \$369 | 3% | \$378 | \$9 |
| CareFirst GHMSI/CFMI | PPO | \$459 | 3% | \$471 | \$13 |
| Kaiser | HMO | \$304 | 9% | \$333 | \$29 |
| United Healthcare (MAMSI) | EPO | \$401 | 13% | \$451 | \$50 |
| United Healthcare (Optimum Choice) | HMO | \$369 | 16% | \$429 | \$60 |
| United Healthcare of the Mid-Atlantic | HMO | \$380 | 19% | \$452 | \$72 |
| United Healthcare Insurance Co. | PPO | \$422 | 14% | \$479 | \$57 |

| Lowest Cost Bronze Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$1,068 | 7% | \$1,138 | \$70 |
| Aetna | PPO | \$1,120 | 14% | \$1,274 | \$154 |
| CareFirst BlueChoice | HMO | \$1,270 | 3% | \$1,303 | \$32 |
| CareFirst GHMSI/CFMI | PPO | \$1,579 | 3% | \$1,622 | \$43 |
| Kaiser | HMO | \$1,047 | 9% | \$1,146 | \$99 |
| United Healthcare (MAMSI) | EPO | \$1,381 | 13% | \$1,554 | \$174 |
| United Healthcare (Optimum Choice) | HMO | \$1,271 | 16% | \$1,476 | \$205 |
| United Healthcare of the Mid-Atlantic | HMO | \$1,308 | 19% | \$1,556 | \$247 |
| United Healthcare Insurance Co. | PPO | \$1,451 | 14% | \$1,647 | \$196 |

| Lowest Cost Silver Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$335 | 12% | \$377 | \$42 |
| Aetna | PPO | \$351 | 25% | \$440 | \$88 |
| CareFirst BlueChoice | HMO | \$438 | 4% | \$455 | \$17 |
| CareFirst GHMSI/CFMI | PPO | \$519 | 1% | \$526 | \$6 |
| Kaiser | HMO | \$349 | 9% | \$380 | \$32 |
| United Healthcare (MAMSI) | EPO | \$434 | 7% | \$466 | \$32 |
| United Healthcare (Optimum Choice) | HMO | \$402 | 13% | \$453 | \$51 |
| United Healthcare of the Mid-Atlantic | HMO | \$411 | 16% | \$477 | \$66 |
| United Healthcare Insurance Co. | PPO | \$456 | 8% | \$494 | \$38 |

| Lowest Cost Silver Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$1,154 | 12% | \$1,298 | \$144 |
| Aetna | PPO | \$1,209 | 25% | \$1,513 | \$304 |
| CareFirst BlueChoice | HMO | \$1,508 | 4% | \$1,567 | \$59 |
| CareFirst GHMSI/CFMI | PPO | \$1,787 | 1% | \$1,809 | \$22 |
| Kaiser | HMO | \$1,200 | 9% | \$1,310 | \$110 |
| United Healthcare (MAMSI) | EPO | \$1,494 | 7% | \$1,605 | \$111 |
| United Healthcare (Optimum Choice) | HMO | \$1,385 | 13% | \$1,559 | \$174 |
| United Healthcare of the Mid-Atlantic | HMO | \$1,416 | 16% | \$1,642 | \$226 |
| United Healthcare Insurance Co. | PPO | \$1,569 | 8% | \$1,701 | \$132 |

| Lowest Cost Gold Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$421 | 17% | \$494 | \$73 |
| Aetna | PPO | \$442 | 23% | \$542 | \$100 |
| CareFirst BlueChoice | HMO | \$534 | 4% | \$557 | \$23 |
| CareFirst GHMSI/CFMI | PPO | \$589 | 5% | \$617 | \$28 |
| Kaiser | HMO | \$400 | 8% | \$433 | \$34 |
| United Healthcare (MAMSI) | EPO | \$490 | 6% | \$517 | \$27 |
| United Healthcare (Optimum Choice) | HMO | \$456 | 8% | \$492 | \$36 |
| United Healthcare of the Mid-Atlantic | HMO | \$408 | 20% | \$492 | \$84 |
| United Healthcare Insurance Co. | PPO | \$514 | 6% | \$547 | \$33 |

| Lowest Cost Gold Plan | | 2024 | % | 2025 | |
|---------------------------------------|---------|----------|--------|---------|---------|
| Carrier | Network | Monthly | Rate | Monthly | Monthly |
| Type | | Approved | Change | Filed | Change |
| Aetna | HMO | \$1,448 | 17% | \$1,700 | \$252 |
| Aetna | PPO | \$1,520 | 23% | \$1,864 | \$344 |
| CareFirst BlueChoice | HMO | \$1,838 | 4% | \$1,916 | \$78 |
| CareFirst GHMSI/CFMI | PPO | \$2,027 | 5% | \$2,123 | \$96 |
| Kaiser | HMO | \$1,376 | 8% | \$1,492 | \$115 |
| United Healthcare (MAMSI) | EPO | \$1,686 | 6% | \$1,781 | \$94 |
| United Healthcare (Optimum Choice) | HMO | \$1,570 | 8% | \$1,692 | \$123 |
| United Healthcare of the Mid-Atlantic | HMO | \$1,406 | 20% | \$1,694 | \$288 |
| United Healthcare Insurance Co. | PPO | \$1,771 | 6% | \$1,884 | \$113 |

**EXHIBIT 5: 2025 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET
RATE FILING SUMMARY**

| 1 | 3 | 4 | 5 | 6 | 9 | 10 | | | 14 |
|------------------------------|--------------------------|---------------------|--|--|-----------------------|------------------------------|---|--|--|
| <u>Market</u> | <u>Legal Entity</u> | <u>Network Type</u> | <u>Actual Members On & Off Exchange 03/31/23</u> | <u>Actual Members On & Off Exchange 03/31/24</u> | <u>vs. 03/31/23 Δ</u> | <u>03/31/24 Market Share</u> | <u>Approved 2023 Average Rate Change*</u> | <u>Approved 2024 Average Rate Increase</u> | <u>Filed 05/02/24 2025 Average Rate Increase</u> |
| Individual Non-Medigap (INM) | Alpha Dental | DPPO | 4,077 | 4,407 | 8.1% | 5% | -4.0% | 4.2% | 4.2% |
| | CareFirst GHMSI | DPPO | 16,309 | 15,978 | -2.0% | 17% | 9.5% | -3.2% | -5.0% |
| | CareFirst CFMI | DPPO | 38,054 | 37,281 | -2.0% | 39% | 9.5% | -3.2% | -5.0% |
| | Delta Dental of PA | DPPO | 21,896 | 25,103 | 14.6% | 26% | -2.3% | 2.0% | 18.0% |
| | Dominion Dental Services | DHMO+DPPO | 15,713 | 12,990 | -17.3% | 14% | 0.7% | -1.0% | 2.3% |
| | TOTAL | | 96,049 | 95,759 | -0.3% | 100% | 4.6% | -1.3% | 2.4% |

Exhibit 6
2025 ACA: INDIVIDUAL DENTAL STAND-ALONE MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

| Most Popular Plans | | 2024 | 2025 | Monthly |
|---------------------------|---------------------|-------------------------|----------------------|----------------|
| <u>Carrier</u> | <u>Network Type</u> | <u>Monthly Approved</u> | <u>Monthly FILED</u> | <u>Change</u> |
| Alpha Dental | DPPO | \$26 | \$27 | \$2 |
| CareFirst GHMSI | DPPO | \$52 | \$49 | (\$2) |
| CareFirst CFMI | DPPO | \$52 | \$49 | (\$2) |
| Delta Dental of PA | DPPO | \$32 | \$38 | \$6 |
| Dominion Dental Services | DHMO+DPPO | \$31 | \$33 | \$2 |
| TOTAL | | \$42.42 | \$43.01 | \$1 |

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

| Most Popular Plans | | 2024 | 2025 | Monthly |
|---------------------------|---------------------|-------------------------|----------------------|----------------|
| <u>Carrier</u> | <u>Network Type</u> | <u>Monthly Approved</u> | <u>Monthly FILED</u> | <u>Change</u> |
| Alpha Dental | DPPO | \$86 | \$92 | \$5 |
| CareFirst GHMSI | DPPO | \$180 | \$173 | (\$7) |
| CareFirst CFMI | DPPO | \$180 | \$173 | (\$7) |
| Delta Dental of PA | DPPO | \$128 | \$151 | \$23 |
| Dominion Dental Services | DHMO+DPPO | \$99 | \$106 | \$7 |
| TOTAL | | \$150.61 | \$153.59 | \$3 |