

**EXHIBIT 1: 2020 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET
RATE FILING SUMMARY**

	1	2	6	7	8	9	10	13	14	15	
			Actual Members On & Off Exchange	Actual Members On & Off Exchange	vs. 12/31/18 Δ	02/28/19 Market Share	Filed 05/01/19 Average Rate Increase	2019 Illustrative* Monthly Premium	Filed 2020 Illustrative* Monthly Premium	\$ Δ/ Change	
	<u>Entity</u>	<u>Coverage Type</u>	<u>12/31/18</u>	<u>02/28/19</u>							
1	1	CareFirst BlueChoice, Inc.	HMO	100,984	112,215	11.1%	55%	-8.9%	\$383	\$364	(\$19)
2	2	CF GHMSI	PPO	4,552	4,352	-4.4%	2%	9.1%	\$626	\$693	\$67
3	3	CF CFMI	PPO	7,708	7,420	-3.7%	4%	9.1%	\$626	\$693	\$67
4	4	Kaiser	HMO	65,258	78,427	20.2%	39%	3.9%	\$349	\$366	\$17
7		TOTAL		178,502	202,414	13.4%	100%	-2.9%			
8											
9		<u>SUBTOTAL (By Insurer)</u>									
10	1	CareFirst		113,244	123,987	9.5%	61%	-7.2%	\$406	\$395	(\$11)
11	2	Kaiser		65,258	78,427	20.2%	39%	3.9%	\$349	\$366	\$17
13		TOTAL		178,502	202,414	13.4%	100%	-2.9%			
14											
15		<u>SUBTOTAL (By Coverage Type)</u>									
16	1	HMO		166,242	190,642	14.7%	94%	-3.6%	\$369	\$365	(\$4)
17	2	PPO		12,260	11,772	-4.0%	6%	9.1%	\$626	\$693	\$67
18		TOTAL		178,502	202,414	13.4%	100%	-2.9%			

* 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.

Will not match overall increase since increases vary by metal.

EXHIBIT 1A: 2020 ACA - INDIVIDUAL NON-MEDIGAP MARKET - FILED 05/01/19 RENEWALS by METAL

	1	2	3	4	5	6	7	8	9	10
	(On & Off)							SUBTOTALS		
	Actual	KP	CF	CF	CF				CF	
1	Members			GHMSI	CFMI					
2	02/28/19	<u>HMO</u>	<u>HMO</u>	<u>PPO</u>	<u>PPO</u>	TOTAL	%		<u>PPO</u>	<u>CFI</u>
3	Young Adult	210	6,863	0	0	7,073	3%		0	6,863
4	Bronze	15,140	27,461	603	1,027	44,231	22%		1,630	29,091
5	Silver	45,372	36,798	832	2,172	85,174	42%		3,004	39,802
6	Gold	15,396	41,093	2,917	4,221	63,627	31%		7,138	48,231
7	Platinum	2,309	0	0	0	2,309	1%		0	0
8	TOTAL	78,427	112,215	4,352	7,420	202,414	100%		11,772	123,987
9										
10	2020									
11	Filed	KP	CF	CF	CF				CF	
12	Renewal	<u>HMO</u>	<u>HMO</u>	<u>PPO</u>	<u>PPO</u>	TOTAL			<u>PPO</u>	<u>CFI</u>
13	Young Adult	6.6%	-3.8%			-3.5%			0.0%	-3.8%
14	Bronze	6.0%	-9.9%	9.2%	9.2%	-3.7%			9.2%	-8.8%
15	Silver	4.5%	-9.1%	9.8%	9.8%	-1.2%			9.8%	-7.7%
16	Gold	0.0%	-9.0%	8.7%	8.7%	-4.8%			8.7%	-6.4%
17	Platinum	2.5%				2.5%				
18	TOTAL	3.9%	-8.9%	9.0%	9.1%	-2.9%			9.1%	-7.2%

**EXHIBIT 2: 2020 MARYLAND, ACA, SMALL GROUP (SG) MARKET
RATE FILING SUMMARY**

1	2	7	8	9	10	11	12	13	14	15	18	19	20		
		Actual Members On & Off	Actual Members On & Off	vs. 12/31/18 Δ	02/28/19 Market Share	Filed 1Q20 Average Rate Increase	Filed 2Q20 Average Rate Increase	Filed 3Q20 Average Rate Increase	Filed 4Q20 Average Rate Increase	Filed 2020 Average Rate Increase	1Q19 Illustrative* Monthly Premium	1Q20 Illustrative* Monthly Premium	\$ Δ/ Change		
	Legal Entity	Coverage Type	Exchange 12/31/18	Exchange 02/28/19											
1	1	CareFirst BlueChoice, Inc.	HMO	166,648	167,400	0.5%	63%	0.6%	0.2%	-0.1%	-0.4%	0.0%	\$337	\$328	(\$9)
2	2	CF GHMSI	PPO	14,195	14,034	-1.1%	5%	8.4%	8.2%	8.1%	7.9%	8.1%	\$400	\$437	\$37
3	3	CF CFMI	PPO	7,626	7,562	-0.8%	3%	8.4%	8.2%	8.1%	7.9%	8.2%	\$400	\$437	\$37
4	4	Kaiser	HMO	9,793	10,344	5.6%	4%	10.0%	10.2%	10.4%	10.5%	10.2%	\$252	\$281	\$28
5	5	Aetna Health, Inc.	HMO	299	223	-25.4%	0%	15.5%	15.2%	14.9%	14.5%	14.9%	\$426	\$493	\$67
6	6	Aetna Life Insurance Co.	PPO	774	720	-7.0%	0%	14.5%	14.2%	13.8%	13.5%	13.9%	\$454	\$525	\$71
7	7	United Healthcare of the Mid-Atlantic	HMO	5,394	5,367	-0.5%	2%	6.9%	7.5%	8.0%	8.6%	7.9%	\$271	\$281	\$11
8	8	United Healthcare (Optimum Choice)	HMO	17,401	17,218	-1.1%	6%	12.3%	12.8%	13.4%	14.0%	13.3%	\$283	\$296	\$13
9	9	United Healthcare (MAMSI)	EPO	20,828	21,226	1.9%	8%	12.4%	13.1%	13.8%	14.6%	13.7%	\$300	\$327	\$27
10	10	United Healthcare Insurance Co.	PPO	24,036	23,733	-1.3%	9%	10.9%	11.6%	12.3%	13.1%	12.2%	\$334	\$345	\$10
11		TOTAL		266,994	267,827	0.3%	100%	4.4%	4.3%	4.2%	4.2%	4.3%	\$331	\$334	\$3
12		SUBTOTAL (By Insurer)													
13															
14	1	CareFirst		188,469	188,996	0.3%	71%	1.5%	1.1%	0.8%	0.5%	1.0%	\$344	\$340	(\$4)
15	2	Aetna		1,073	943	-12.1%	0%	14.7%	14.4%	14.1%	13.7%	14.2%	\$447	\$517	\$70
16	3	Kaiser		9,793	10,344	5.6%	4%	10.0%	10.2%	10.4%	10.5%	10.2%	\$252	\$281	\$28
17	4	UnitedHealthcare (UHC)		67,659	67,544	-0.2%	25%	11.4%	12.1%	12.7%	13.4%	12.6%	\$305	\$322	\$16
18		TOTAL		266,994	267,827	0.3%	100%	4.4%	4.3%	4.2%	4.2%	4.3%	\$331	\$334	\$3
19		SUBTOTAL (By Coverage Type)													
20															
21	1	HMO		199,535	200,552	0.5%	75%	2.3%	2.0%	1.8%	1.7%	1.9%	\$326	\$322	(\$5)
22	2	EPO		20,828	21,226	1.9%	8%	12.4%	13.1%	13.8%	14.6%	13.7%	\$300	\$327	\$27
23	3	PPO		46,631	46,049	-1.2%	17%	9.8%	10.0%	10.4%	10.7%	10.3%	\$367	\$391	\$24
24		TOTAL		266,994	267,827	0.3%	100%	4.4%	4.3%	4.2%	4.2%	4.3%	\$331	\$334	\$3

* Before any employer contributions, lowest-cost Silver plan, Off Exchange, 40-year-old, male, non-smoker, residing in the Baltimore Metro area. Will not match overall increase since increases vary by metal and benefit plan.

EXHIBIT 2A: 1Q20 ACA - SMALL GROUP MARKET - FILED 05/01/19 RENEWALS by METAL

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	(On & Off)												SUBTOTALS					
	Actual	KP	CF	CF	CF			UHC	UHC	UHC	UHC							
1	Members			GHMSI	CFMI	Aetna	Aetna	Mid-Atl.	Opt. Chc.	MAMSI					CF			
2	02/28/19	<u>HMO</u>	<u>HMO</u>	<u>PPO</u>	<u>PPO</u>	<u>HMO</u>	<u>PPO</u>	<u>HMO</u>	<u>HMO</u>	<u>EPO</u>	<u>PPO</u>	TOTAL	%		<u>PPO</u>	<u>CFI</u>	<u>Aetna</u>	<u>UHC</u>
3	Bronze	911	12,108	140	209	58	198	740	1,773	1,440	0	17,578	7%		349	12,457	257	3,953
4	Silver	3,040	107,363	6,642	3,747	65	235	2,821	5,117	8,918	7,028	144,976	54%	10,389	117,752	300	23,884	
5	Gold	4,234	35,332	2,331	1,576	100	286	1,806	5,919	7,260	10,564	69,408	26%	3,907	39,239	386	25,549	
6	Platinum	2,159	12,597	4,921	2,030	0	0	0	4,409	3,608	6,141	35,865	13%	6,951	19,548	0	14,158	
7	TOTAL	10,344	167,400	14,034	7,562	223	720	5,367	17,218	21,226	23,733	267,827	100%	21,596	188,996	943	67,544	
8																		
9	1Q20		CF	CF	CF			UHC	UHC	UHC	UHC							
10	Filed	KP		GHMSI	CFMI	Aetna	Aetna	Mid-Atl.	Opt. Chc.	MAMSI					CF			
11	Renewal	<u>HMO</u>	<u>HMO</u>	<u>PPO</u>	<u>PPO</u>	<u>HMO</u>	<u>PPO</u>	<u>HMO</u>	<u>HMO</u>	<u>EPO</u>	<u>PPO</u>	TOTAL			<u>PPO</u>	<u>CFI</u>	<u>Aetna</u>	<u>UHC</u>
12	Bronze	10.9%	0.0%	10.6%	10.6%	15.6%	14.5%	9.8%	12.5%	11.9%	0.0%	3.6%		10.6%	0.3%	14.8%	11.8%	
13	Silver	9.4%	0.6%	9.0%	9.0%	17.4%	17.8%	6.3%	9.8%	9.5%	9.0%	2.8%		9.0%	1.3%	17.7%	9.0%	
14	Gold	9.9%	0.3%	7.5%	7.5%	7.8%	7.4%	6.9%	10.5%	10.2%	9.8%	4.9%		7.5%	1.0%	7.5%	9.9%	
15	Platinum	10.4%	1.7%	7.9%	7.9%				15.8%	16.7%	15.2%	9.0%		7.9%	3.9%		15.8%	
16	TOTAL	10.0%	0.6%	8.4%	8.4%	15.5%	14.5%	6.9%	12.3%	12.4%	10.9%	4.4%		8.4%	1.5%	12.7%	11.4%	

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

	1	2	3	4	6	7	8	9	10	17	18	19
	<u>Market</u>	<u>Exchange?</u>	<u>Legal Entity</u>	<u>Coverage Type</u>	<u>Actual Members On & Off ~03/31/18</u>	<u>Actual Members On & Off ~03/31/19</u>	<u>Δ/Change</u>	<u>2019 Market Share</u>	<u>Filed Average Rate 1Q20 Increase</u>	<u>Adult Individual Illustrative* Monthly Premium 1Q19</u>	<u>Filed Adult Individual Illustrative* Monthly Premium 1Q20</u>	<u>\$ Δ/Change</u>
1	1 Individual	On & Off	Alpha Dental	DPPO	2,189	1,890	-14%	3%	0.0%	\$24	\$24	\$0
2	2 Non-Medigap (INM)	On & Off	CF CFMI	DPPO	26,660	25,760	-3%	41%	-0.3%	\$35	\$35	(\$0)
3	3	On & Off	CF GHMSI	DPPO	11,401	10,296	-10%	16%	-0.3%	\$35	\$35	(\$0)
4	4	On & Off	Delta Dental of PA	DPPO	6,359	7,003	10%	11%	0.0%	\$33	\$33	\$0
5	5	On & Off	Dominion Dental Services	DHMO+DPPO	9,048	17,663	95%	28%	5.2%	\$25	\$26	\$1
6												
7	1 Small Group	Off	CF CFMI	DPPO	9	0		0%	0.0%	\$33	\$33	\$0
8	2	Off	CF GHMSI	DPPO	0	0	0%	0%	0.0%	\$33	\$33	\$0
9	TOTAL				55,666	62,612	12%	100%	1.3%			
10	SUBTOTAL (By Insurer)											
11	1		CareFirst		38,070	36,056	-5%	58%	-0.3%	\$35	\$35	(\$0)
12	2		Alpha Dental		2,189	1,890	-14%	3%	0.0%	\$24	\$24	\$0
13	3		Delta Dental of PA		6,359	7,003	10%	11%	0.0%	\$33	\$33	\$0
14	4		Dominion		9,048	17,663	95%	28%	5.2%	\$25	\$26	\$1
15	TOTAL				55,666	62,612	12%	100%	1.3%			
16	SUBTOTAL (By Market)											
17	1		Individual Non-Medigap		55,657	62,612	12%		1.3%	\$32	\$32	\$0
18	2		Small Group		9	0	-100%			\$33	\$33	\$0
19	TOTAL				55,666	62,612	12%	0%	1.3%			
20												
21												
22												

* Most populated benefit, 40-year-old (adult), male, non-smoker, residing in the Baltimore Metro area. May not match overall increase since rates can vary by benefit plan.