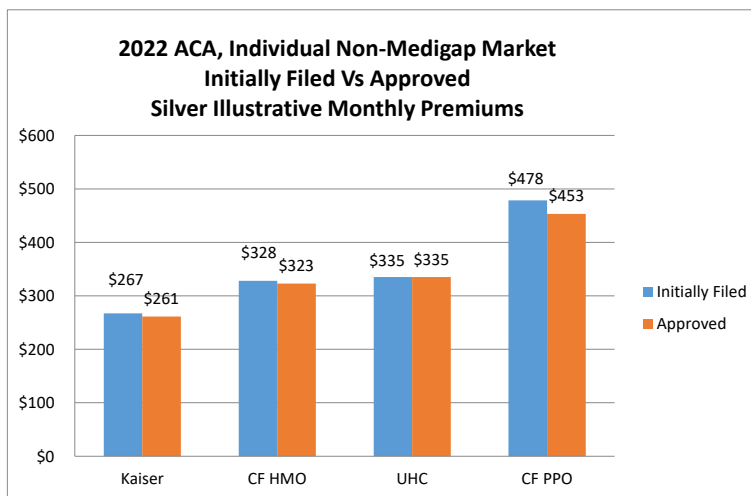


**EXHIBIT 1a: 2022 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET
RATE FILING SUMMARY
Illustrative Off-Exchange Silver Premiums**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Legal Entity	Coverage Type	Actual Members On & Off Exchange 06/30/20	Actual Members On & Off Exchange 06/30/21	vs. 06/30/20 Δ	06/30/21 Market Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Approved 2021 Average Rate Change*	Initial Carrier Request 2022 Average Rate Change	MIA Approved 2022 Average Rate Change	Cumulative Approved 2019-2022 Average Rate Change	2021 Illustrative** Monthly Premium	Initial Carrier Request 2022 Illustrative** Monthly Premium	MIA Approved 2022 Illustrative** Monthly Premium
CareFirst BlueChoice, Inc.	HMO	135,515	146,720	8.3%	66.2%	-17.0%	-14.7%	-11.9%	7.9%	6.2%	-33.8%	\$313	\$328	\$323
CF GHMSI	PPO	4,415	4,988	13.0%	2.2%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$511	\$478	\$453
CF CFMI	PPO	7,521	7,772	3.3%	3.5%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$511	\$478	\$453
Optimum Choice	HMO	0	3,352	N/A	1.5%	N/A	N/A	N/A	1.0%	1.2%	N/A	\$345	\$335	\$335
Kaiser	HMO	65,400	58,965	-9.8%	26.6%	-7.4%	-5.0%	-11.0%	-5.0%	-5.0%	-25.6%	\$294	\$267	\$261
TOTAL		212,851	221,797	4.2%	100.0%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$320	\$321	\$314
SUBTOTAL (By Insurer)														
CareFirst		147,451	159,480	8.2%	72%	-16.4%	-13.4%	-12.3%	6.7%	4.7%	-34.0%	\$329	\$340	\$333
Optimum Choice		0	3,352	N/A	2%	N/A	N/A	N/A	1.0%	1.2%	N/A	\$345	\$335	\$335
Kaiser		65,400	58,965	-9.8%	27%	-7.4%	-5.0%	-11.0%	-5.0%	-5.0%	-25.6%	\$294	\$267	\$261
TOTAL		212,851	221,797	4.2%	100%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$320	\$321	\$314
SUBTOTAL (By Coverage Type)														
HMO		200,915	209,037	4.0%	94%	-13.3%	-10.9%	-11.6%	4.2%	3.0%	-31.4%	\$308	\$311	\$306
PPO		11,936	12,760	6.9%	6%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$511	\$478	\$453
TOTAL		212,851	221,797	4.2%	100%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$320	\$321	\$314

* Weighted averages for prior years may not match due to changes in enrollment.

** Before any "Advance Premium Tax Credit" (APTC) subsidy, lowest-cost Silver plan, Metro Baltimore region, Off-Exchange, 40-year-old. Will not match overall increase since increases vary by metal.



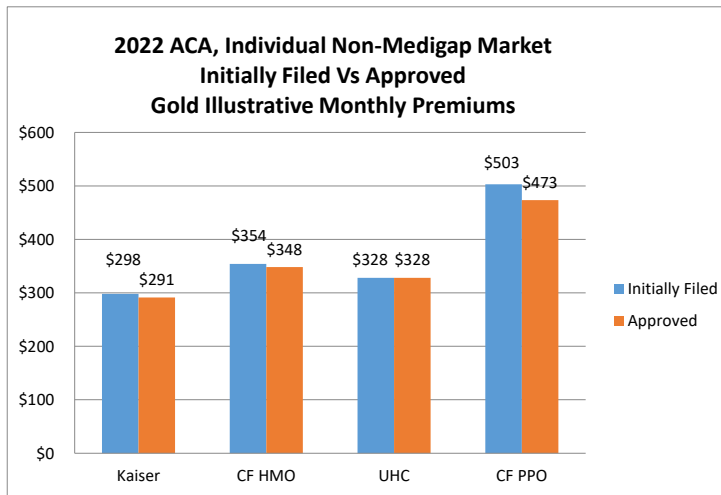
**EXHIBIT 1b: 2022 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET
RATE FILING SUMMARY
Illustrative On/Off-Exchange Gold Premiums**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Legal Entity	Coverage Type	Actual Members On & Off Exchange 06/30/20	Actual Members On & Off Exchange 06/30/21	vs. 06/30/20 Δ	06/30/21 Market Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Approved 2021 Average Rate Change*	Initial Carrier Request 2022 Average Rate Change	MIA Approved 2022 Average Rate Change	Cumulative Approved 2019-2022 Average Rate Change	2021 Illustrative** Monthly Premium	Initial Carrier Request 2022 Illustrative** Monthly Premium	MIA Approved 2022 Illustrative** Monthly Premium
CareFirst BlueChoice, Inc.	HMO	135,515	146,720	8.3%	66.2%	-17.0%	-14.7%	-11.9%	7.9%	6.2%	-33.8%	\$328	\$354	\$348
CF GHMSI	PPO	4,415	4,988	13.0%	2.2%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$542	\$503	\$473
CF CFMI	PPO	7,521	7,772	3.3%	3.5%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$542	\$503	\$473
Optimum Choice	HMO	0	3,352	N/A	1.5%	N/A	N/A	N/A	1.0%	1.2%	N/A	\$326	\$328	\$328
Kaiser	HMO	65,400	58,965	-9.8%	26.6%	-7.4%	-5.0%	-11.0%	-5.0%	-5.0%	-25.6%	\$332	\$298	\$291
TOTAL		212,851	221,797	4.2%	100.0%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$341	\$347	\$340
<u>SUBTOTAL (By Insurer)</u>														
CareFirst		147,451	159,480	8.2%	72%	-16.4%	-13.4%	-12.3%	6.7%	4.7%	-34.0%	\$345	\$366	\$358
Optimum Choice		0	3,352	N/A	2%	N/A	N/A	N/A	1.0%	1.2%	N/A	\$326	\$328	\$328
Kaiser		65,400	58,965	-9.8%	27%	-7.4%	-5.0%	-11.0%	-5.0%	-5.0%	-25.6%	\$332	\$298	\$291
TOTAL		212,851	221,797	4.2%	100%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$341	\$347	\$340
<u>SUBTOTAL (By Coverage Type)</u>														
HMO		200,915	209,037	4.0%	94%	-13.3%	-10.9%	-11.6%	4.2%	3.0%	-31.4%	\$329	\$338	\$332
PPO		11,936	12,760	6.9%	6%	-11.1%	-1.4%	-17.1%	-7.3%	-12.6%	-36.5%	\$542	\$503	\$473
TOTAL		212,851	221,797	4.2%	100%	-13.2%	-10.3%	-11.9%	3.5%	2.1%	-31.7%	\$341	\$347	\$340

* Weighted averages for prior years may not match due to changes in enrollment.

** Before any "Advance Premium Tax Credit" (APTC) subsidy, lowest-cost Gold plan, Metro Baltimore region, Off-Exchange, 40-year-old.

Will not match overall increase since increases vary by metal.

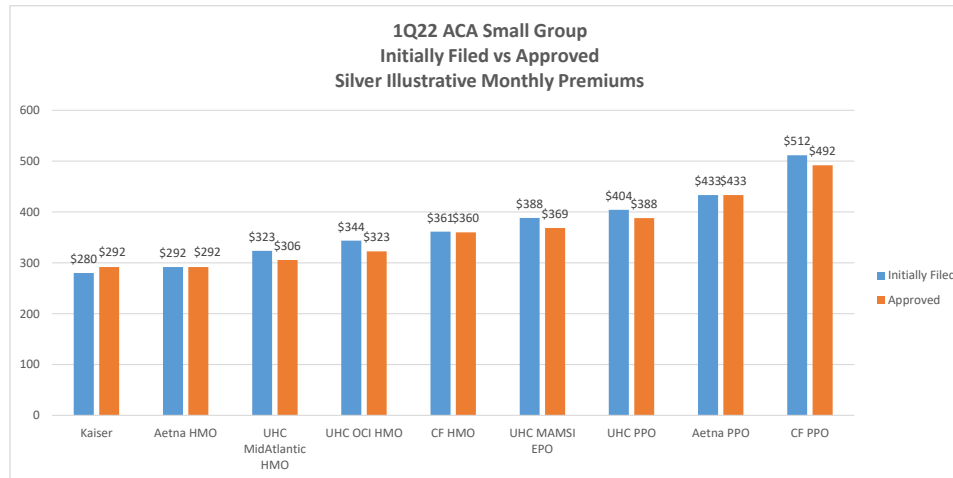


**EXHIBIT 2: 2022 MARYLAND, ACA, SMALL GROUP (SG) MARKET
RATE FILING SUMMARY
Illustrative Silver Premiums**

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Legal Entity	Coverage Type	Actual Members On & Off 06/30/20	Actual Members On & Off 06/30/21	vs. 06/30/20 Δ	06/30/21 Market Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Approved 2021 Average Rate Change*	Initial Carrier Request 2022 Average Rate Change	MIA Approved 2022 Average Rate Increase	1Q21 Illustrative** Monthly Premium	Initial Carrier Request 2022 Illustrative** Monthly Premium	MIA Approved 2022 Illustrative** Monthly Premium
CareFirst BlueChoice, Inc.	HMO	169,820	173,725	2.3%	68%	5.0%	0.5%	3.1%	5.6%	4.4%	\$345	\$361	\$360
CF GHMSI	PPO	13,949	12,932	-7.3%	5%	-0.7%	7.4%	2.0%	9.8%	3.7%	\$468	\$509	\$492
CF CFMI	PPO	7,347	7,002	-4.7%	3%	-0.7%	7.4%	2.0%	9.8%	3.7%	\$468	\$509	\$492
Kaiser	HMO	10,755	10,572	-1.7%	4%	3.2%	10.2%	-5.0%	0.5%	5.0%	\$281	\$280	\$292
Aetna Health, Inc.	HMO	83	56	-32.5%	0%	3.4%	1.0%	-16.8%	-22.5%	-26.8%	\$374	\$292	\$276
Aetna Life Insurance Co.	PPO	482	358	-25.7%	0%	3.0%	1.2%	-14.7%	-6.9%	-10.1%	\$409	\$433	\$419
United Healthcare of the Mid-Atlantic	HMO	4,643	4,464	-3.9%	2%	6.3%	0.0%	3.5%	16.0%	8.9%	\$276	\$323	\$306
United Healthcare (Optimum Choice)	HMO	14,423	11,300	-21.7%	4%	6.4%	9.4%	-2.7%	13.8%	6.6%	\$293	\$344	\$323
United Healthcare (MAMS)	EPO	19,291	14,427	-25.2%	6%	5.6%	8.3%	1.0%	13.7%	8.2%	\$337	\$388	\$369
United Healthcare Insurance Co.	PPO	21,547	19,818	-8.0%	8%	10.6%	5.4%	4.5%	12.3%	7.6%	\$356	\$404	\$388
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$349	\$373	\$368
<u>SUBTOTAL (By Insurer)</u>													
CareFirst		191,116	193,659	1.3%	76%	4.4%	1.3%	3.0%	6.0%	4.3%	\$358	\$376	\$373
Aetna		565	414	-26.7%	0%	3.1%	1.2%	-14.9%	-9.2%	-12.4%	\$404	\$414	\$399
Kaiser		10,755	10,572	-1.7%	4%	3.2%	10.2%	-5.0%	0.5%	5.0%	\$281	\$280	\$292
UnitedHealthcare (UHC)		59,904	50,009	-16.5%	20%	7.6%	6.9%	1.6%	13.4%	7.7%	\$329	\$379	\$360
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$349	\$373	\$368
<u>SUBTOTAL (By Coverage Type)</u>													
HMO		199,724	200,117	0.2%	79%	5.0%	1.7%	2.2%	6.0%	4.7%	\$337	\$355	\$353
EPO		19,291	14,427	-25.2%	6%	5.6%	8.3%	1.0%	13.7%	8.2%	\$337	\$388	\$369
PPO		43,325	40,110	-7.4%	16%	5.0%	6.3%	3.0%	10.9%	5.5%	\$412	\$457	\$440
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$349	\$373	\$368

* Weighted averages for prior years may not match due to changes in enrollment.

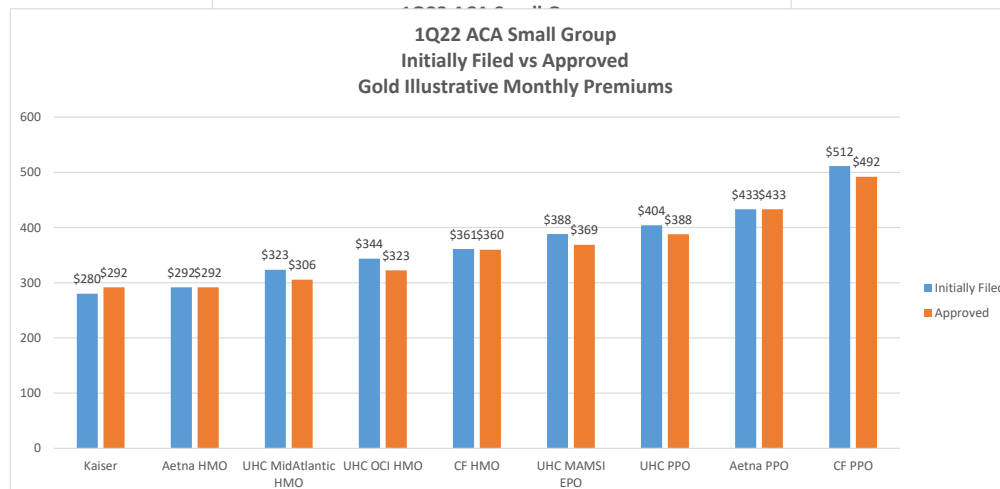
** Before any employer contributions, lowest-cost Silver plan, Metro Baltimore region, Off-Exchange, 40-year-old, male. Will not match overall increase since increases vary by metal and benefit plan.



**EXHIBIT 2: 2022 MARYLAND, ACA, SMALL GROUP (SG) MARKET
RATE FILING SUMMARY
Illustrative Gold Premiums**

1	2	3	4	5	6	7	8	9	10	11	12	13	14
		Actual Members On & Off	Actual Members On & Off	vs. 06/30/20 Δ	06/30/21 Market Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Approved 2021 Average Rate Change*	Initial Carrier Request 2022 Average Rate Change	MIA Approved 2022 Average Rate Increase	1Q21 Illustrative** Monthly Premium	Initial Carrier Request 2022 Illustrative** Monthly Premium	MIA Approved 2022 Illustrative** Monthly Premium
Legal Entity	Coverage Type	Exchange 06/30/20	Exchange 06/30/21										
CareFirst BlueChoice, Inc.	HMO	169,820	173,725	2.3%	68%	5.0%	0.5%	3.1%	5.6%	4.4%	\$421	\$441	\$440
CF GHMSI	PPO	13,949	12,932	-7.3%	5%	-0.7%	7.4%	2.0%	9.8%	3.7%	\$555	\$590	\$569
CF CFMI	PPO	7,347	7,002	-4.7%	3%	-0.7%	7.4%	2.0%	9.8%	3.7%	\$555	\$590	\$569
Kaiser	HMO	10,755	10,572	-1.7%	4%	3.2%	10.2%	-5.0%	0.5%	5.0%	\$347	\$318	\$331
Aetna Health, Inc.	HMO	83	56	-32.5%	0%	3.4%	1.0%	-16.8%	-22.5%	-26.8%	\$441	\$356	\$337
Aetna Life Insurance Co.	PPO	482	358	-25.7%	0%	3.0%	1.2%	-14.7%	-6.9%	-10.1%	\$486	\$468	\$452
United Healthcare of the Mid-Atlantic	HMO	4,643	4,464	-3.9%	2%	6.3%	0.0%	3.5%	16.0%	8.9%	\$323	\$378	\$356
United Healthcare (Optimum Choice)	HMO	14,423	11,300	-21.7%	4%	6.4%	9.4%	-2.7%	13.8%	6.6%	\$353	\$395	\$372
United Healthcare (MAMSI)	EPO	19,291	14,427	-25.2%	6%	5.6%	8.3%	1.0%	13.7%	8.2%	\$404	\$464	\$442
United Healthcare Insurance Co.	PPO	21,547	19,818	-8.0%	8%	10.6%	5.4%	4.5%	12.3%	7.6%	\$424	\$483	\$464
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$423	\$449	\$443
SUBTOTAL (By Insurer)													
CareFirst		191,116	193,659	1.3%	76%	4.4%	1.3%	3.0%	6.0%	4.3%	\$435	\$457	\$453
Aetna		565	414	-26.7%	0%	3.1%	1.2%	-14.9%	-9.2%	-12.4%	\$480	\$453	\$437
Kaiser		10,755	10,572	-1.7%	4%	3.2%	10.2%	-5.0%	0.5%	5.0%	\$347	\$318	\$331
UnitedHealthcare (UHC)		59,904	50,009	-16.5%	20%	7.6%	6.9%	1.6%	13.4%	7.7%	\$393	\$448	\$427
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$423	\$449	\$443
SUBTOTAL (By Coverage Type)													
HMO		199,724	200,117	0.2%	79%	5.0%	1.7%	2.2%	6.0%	4.7%	\$411	\$431	\$428
EPO		19,291	14,427	-25.2%	6%	5.6%	8.3%	1.0%	13.7%	8.2%	\$404	\$464	\$442
PPO		43,325	40,110	-7.4%	16%	5.0%	6.3%	3.0%	10.9%	5.5%	\$490	\$536	\$516
TOTAL		262,340	254,654	-2.9%	100%	5.0%	2.9%	2.3%	7.2%	5.0%	\$423	\$449	\$443

** Before any employer contributions, lowest-cost Gold plan, Metro Baltimore region, Off-Exchange, 40-year-old, male. Will not match overall increase since increases vary by metal and benefit plan.



**EXHIBIT 3: 2022 MARYLAND, ACA, STAND-ALONE DENTAL MARKET - INDIVIDUAL NON-MEDIGAP (INM)
RATE FILING SUMMARY**

1	2	3	4	5	6	9	10	11	12	13	14	18	19	
<u>Market</u>	<u>Exchange?</u>	<u>Legal Entity</u>	<u>Coverage Type</u>	<u>Actual Members On & Off Exchange 06/30/20</u>	<u>Actual Members On & Off Exchange 06/30/21</u>	<u>vs. 06/30/20 Δ</u>	<u>06/30/21 Market Share</u>	<u>Approved 2019 Average Rate Change*</u>	<u>Approved 2020 Average Rate Change*</u>	<u>Approved 2021 Average Rate Change*</u>	<u>Filed 05/03/21 2022 Average Rate Increase</u>	<u>MIA Approved 2022 Average Rate Increase</u>	<u>Adult Individual 2021 Illustrative** Monthly Premium</u>	<u>MIA Approved Adult Individual 2022 Illustrative** Monthly Premium</u>
1	Individual	Alpha Dental	DPPO	2,838	3,283	15.7%	4%	3.4%	-1.4%	-1.7%	0.0%	0.0%	\$26	\$26
2	Non-	CF GHMSI	DPPO	11,018	13,620	23.6%	19%	6.6%	-0.3%	-5.0%	0.0%	0.0%	\$36	\$36
3	Medigap	CF CFMI	DPPO	27,761	32,220	16.1%	44%	6.6%	-0.3%	-5.0%	0.0%	0.0%	\$36	\$36
4	(INM)	Delta Dental of PA	DPPO	10,259	15,435	50.5%	21%	0.0%	-2.5%	0.0%	0.0%	0.0%	\$32	\$32
5	On & Off	Dominion Dental Services	DHMO+DPPO	8,277	8,823	6.6%	12%	-6.5%	-0.5%	-3.1%	3.8%	1.5%	\$29	\$31
TOTAL				60,153	73,381	22.0%	100%	3.6%	-0.7%	-3.7%	0.3%	0.1%	\$34	\$34

* Weighted averages for prior years may not match due to changes in enrollment.

** 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.

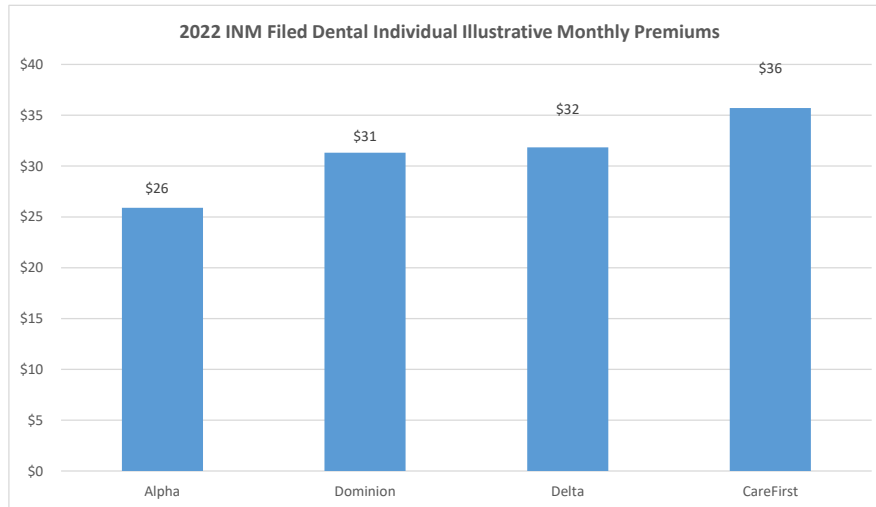


EXHIBIT 4a: FAMILY OF 4
2022 ACA: INDIVIDUAL NON-MEDIGAP MARKET and SMALL GROUPS
ILLUSTRATIVE PREMIUM IMPACTS - Silver, Off-Exchange,
Baltimore Region, Unsubsidized, Ages 45, 43, 15, 13

		1Q21 Illustrative Silver Off-Exchange	1Q22 Illustrative Silver Off-Exchange	1Q22 Illustrative Silver Off-Exchange	
		Family of 4	Family of 4	Family of 4	
		Monthly Baltimore	Monthly Baltimore	Monthly	
		Approved	Approved	\$ Δ	
INDIVIDUAL NON-MEDIGAP MARKET	Coverage Type				
	Kaiser	HMO	\$1,011	\$900	(\$112)
	CareFirst	HMO	\$1,077	\$1,112	\$35
	UnitedHealthcare	HMO	\$1,187	\$1,154	(\$32)
	CareFirst	PPO	\$1,760	\$1,560	(\$200)
TOTAL			\$1,101	\$1,082	(\$19)
SMALL GROUPS					
	UnitedHealthcare	HMO	\$950	\$1,052	\$102
	Kaiser	HMO	\$967	\$1,004	\$37
	UnitedHealthcare	POS	\$1,007	\$1,110	\$103
	UnitedHealthcare	EPO	\$1,159	\$1,269	\$110
	CareFirst	HMO	\$1,188	\$1,239	\$51
	UnitedHealthcare	PPO	\$1,225	\$1,335	\$111
	Aetna	HMO	\$1,287	\$949	(\$338)
	Aetna	PPO	\$1,575	\$1,441	(\$134)
	CareFirst	PPO	\$1,611	\$1,693	\$82
TOTAL			\$1,200	\$1,265	\$65
DENTAL					
	Alpha		\$89	\$89	\$0
	Dominion		\$91	\$100	\$9
	Delta		\$110	\$110	\$0
	CF		\$123	\$123	\$0
TOTAL			\$114	\$115	\$1

EXHIBIT 4b: FAMILY OF 4
2022 ACA: INDIVIDUAL NON-MEDIGAP MARKET and SMALL GROUPS
ILLUSTRATIVE PREMIUM IMPACTS - Gold,
Baltimore Region, Unsubsidized, Ages 45, 43, 15, 13

		1Q21 Illustrative Silver Off-Exchange	1Q22 Illustrative Silver Off-Exchange	1Q22 Illustrative Silver Off-Exchange
		Family of 4	Family of 4	Family of 4
		Monthly Baltimore	Monthly Baltimore	Monthly
		Approved	Approved	\$ Δ
INDIVIDUAL NON-MEDIGAP MARKET	Coverage Type			
	Kaiser HMO	\$1,143	\$1,003	(\$140)
	CareFirst HMO	\$1,128	\$1,199	\$70
	UnitedHealthcare HMO	\$1,124	\$1,129	\$5
	CareFirst PPO	\$1,867	\$1,629	(\$238)
TOTAL		\$1,175	\$1,170	(\$4)
SMALL GROUPS				
	UnitedHealthcare MA HMO	\$1,112	\$1,226	\$114
	Kaiser HMO	\$1,194	\$1,140	(\$54)
	UnitedHealthcare OCI POS	\$1,214	\$1,280	\$66
	UnitedHealthcare MAMSI EPO	\$1,390	\$1,521	\$131
	CareFirst HMO	\$1,449	\$1,513	\$64
	UnitedHealthcare PPO	\$1,459	\$1,599	\$140
	Aetna HMO	\$1,519	\$1,159	(\$359)
	Aetna PPO	\$1,674	\$1,557	(\$117)
	CareFirst PPO	\$1,912	\$1,960	\$48
TOTAL		\$1,455	\$1,524	\$70
DENTAL				
	Alpha	\$89	\$89	\$0
	Dominion	\$91	\$100	\$9
	Delta	\$110	\$110	\$0
	CF	\$123	\$123	\$0
TOTAL		\$114	\$115	\$1

EXHIBIT 5a: SMALL GROUP OF 7

SMALL GROUPS

**ILLUSTRATIVE PREMIUM IMPACTS - Silver, Baltimore Region, Average Group Size 7 Employees,
Average Age 41, Mix of Individual/Sub&Childrem/Sub&Spouse/Family Contract-Types**

		1Q21	1Q22	Monthly Premium
		Monthly	Monthly	1Q22
	Coverage			vs. 1Q21
<u>SG</u>	<u>Type</u>	<u>Approved</u>	<u>Approved</u>	<u>\$ Δ</u>
UnitedHealthcare MA	HMO	\$4,591	\$5,085	\$494
Kaiser	HMO	\$4,674	\$4,854	\$180
UnitedHealthcare OCI	POS	\$4,869	\$5,365	\$497
UnitedHealthcare MAMSI	EPO	\$5,603	\$6,134	\$530
CareFirst	HMO	\$5,739	\$5,986	\$247
UnitedHealthcare	PPO	\$5,919	\$6,454	\$535
Aetna	HMO	\$6,221	\$4,587	(\$1,635)
Aetna	PPO	\$7,611	\$6,964	(\$648)
CareFirst	PPO	\$7,785	\$8,183	\$398
TOTAL		\$5,801	\$6,118	\$319

EXHIBIT 5b: SMALL GROUP OF 7

SMALL GROUPS

**ILLUSTRATIVE PREMIUM IMPACTS - Gold, Baltimore Region, Average Group Size 7 Employees,
Average Age 41, Mix of Individual/Sub&Childrem/Sub&Spouse/Family Contract-Types**

		1Q21	1Q22	Monthly Premium
		Monthly	Monthly	1Q22 vs. 1Q21
<u>SG</u>	<u>Coverage Type</u>	<u>Approved</u>	<u>Approved</u>	<u>\$ Δ</u>
UnitedHealthcare MA	HMO	\$5,374	\$5,923	\$549
Kaiser	HMO	\$5,769	\$5,510	(\$259)
UnitedHealthcare OCI	POS	\$5,866	\$6,186	\$320
UnitedHealthcare MAMSI	EPO	\$6,719	\$7,352	\$633
CareFirst	HMO	\$7,002	\$7,313	\$311
UnitedHealthcare	PPO	\$7,050	\$7,726	\$676
Aetna	HMO	\$7,339	\$5,599	(\$1,740)
Aetna	PPO	\$8,091	\$7,524	(\$567)
CareFirst	PPO	\$9,240	\$9,471	\$231
TOTAL		\$7,026	\$7,367	\$341

EXHIBIT 6a
2022 ACA
OVERALL SUMMARY
Illustrative Silver Premiums

	Actual Members	Actual Members	Δ	2022 Renewal	"Family of 4"			"Small Group of 7 Employees"		
					1Q21 Monthly Premium	1Q22 Monthly Premium	Δ	1Q21 Monthly Premium	1Q22 Monthly Premium	Δ
Individual Non-Medigap	212,851	221,797	4.2%	2.1%	\$1,101	\$1,082	(\$19)	N/A	N/A	N/A
Small Groups	262,340	254,654	-3.2%	5.0%	\$1,200	\$1,265	\$65	\$5,801	\$6,118	\$318
TOTAL	475,191	476,451	0.3%							
INM Dental	60,153	73,381	22.0%	0.1%	\$116	\$117	\$1	N/A	N/A	N/A

NOTE: "Family of 4" and "Small Group of 7 Employees" reflect premiums for the lowest cost Silver plan, Off-Exchange, Baltimore metro region.

EXHIBIT 6b
2022 ACA
OVERALL SUMMARY
Illustrative Gold Premiums

	Actual Members	Actual Members	Δ	2022 Renewal	"Family of 4"			"Small Group of 7 Employees"		
					1Q21 Monthly Premium	1Q22 Monthly Premium	Δ	1Q21 Monthly Premium	1Q22 Monthly Premium	Δ
Individual Non-Medigap	212,851	221,797	4.2%	2.1%	\$1,175	\$1,170	(\$4)	N/A	N/A	N/A
Small Groups	263,023	254,654	-3.2%	5.0%	\$1,455	\$1,524	\$69	\$7,026	\$7,367	\$341
TOTAL	475,874	476,451	0.1%							
INM Dental	60,153	75,336	25.2%	0.1%	\$116	\$117	\$1	N/A	N/A	N/A

NOTE: "Family of 4" and "Small Group of 7 Employees" reflect premiums for the lowest cost Gold plan, Baltimore metro region.

EXHIBIT 7: VALUE PLANS

2022 INDIVIDUAL, NON-MEDIGAP MARKET

ILLUSTRATIVE PREMIUMS, AGE 40, METRO BALTIMORE REGION

Count	Metal	Company	Product	On-Exchange			Off-Exchange			On-Exchange		Off-Exchange	
				2021	2021	2021	2022	2022	2022	2022	2022	2022	2022
				Approved	Approved	Approved	Approved	Approved	Approved	Approved	Approved	Approved	Approved
				Individual	Individual	Individual	Individual	Individual	Individual	%	\$	%	\$
				Deductible	Monthly	Monthly	Deductible	Monthly	Monthly	Change	Change	Change	Change
1	Bronze	CareFirst BlueChoice	HMO	\$6,000	\$228	Same	\$6,100	\$245	Same	7.2%	\$17	Same	Same
2		Kaiser	HMO	\$6,000	\$263	Same	\$6,700	\$250	Same	-5.1%	(\$13)	Same	Same
3		Optimum Choice	HMO	\$7,500	\$241	Same	\$8,700	\$268	Same	11.5%	\$28	Same	Same
4	Silver	CareFirst BlueChoice	HMO	\$2,250	\$371	\$313	\$2,250	\$388	\$323	4.6%	\$17	3.2%	\$10
5		Kaiser	HMO	\$2,500	\$367	\$318	\$2,500	\$359	\$296	-2.2%	(\$71)	-6.9%	(\$22)
6		Optimum Choice	HMO	\$2,500	\$347	\$347	\$2,500	\$340	\$340	-2.0%	(\$7)	-2.0%	(\$7)
7	Gold	CareFirst BlueChoice	HMO	\$1,000	\$332	Same	\$1,000	\$355	Same	6.9%	\$23	Same	Same
8		Kaiser	HMO	\$1,000	\$339	Same	\$1,000	\$315	Same	-7.0%	(\$24)	Same	Same
9		Kaiser	HMO	\$0	\$352	Same	\$0	\$326	Same	-7.3%	(\$26)	Same	Same
10		Optimum Choice	HMO	\$1,000	\$335	Same	\$1,000	\$337	Same	0.5%	\$2	Same	Same