

EXHIBIT 1: 2024 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

		Members On & Off	Members On & Off	% Change in Members	4/30/2023 Market Share	Approved 2019-2021 Average Rate Change	Approved 2022 Average Rate Change	Approved 2023 Average Rate Change	Filed 2024 Average Rate Change	Cumulative 2019-2024 Average Rate Change
Legal Entity	Network Type	Exchange 4/30/2022	Exchange 4/30/2023	vs 4/30/2022						
CareFirst BlueChoice	HMO	145,187	134,045	-7.7%	58.0%	-37.6%	6.2%	6.0%	6.4%	-25.3%
CareFirst GHMSI	PPO	6,513	6,887	5.7%	3.0%	-27.3%	-12.6%	13.3%	0.5%	-27.7%
CareFirst CFMI	PPO	9,707	10,165	4.7%	4.4%	-27.3%	-12.6%	13.3%	0.5%	-27.7%
Kaiser	HMO	62,554	59,956	-4.2%	25.9%	-21.7%	-5.0%	6.6%	8.0%	-14.4%
Optimum Choice (UHC)	HMO	10,937	20,063	83.4%	8.7%	N/A	1.2%	4.4%	-2.0%	N/A
Aetna Health Inc.	HMO	0	0	0.0%	0.0%	N/A	N/A	N/A	N/A	N/A
TOTAL		234,898	231,116	-1.6%	100.0%	-31.4%	2.1%	6.6%	5.7%	-21.1%
<u>SUBTOTAL (By Insurer)</u>										
CareFirst		161,407	151,097	-6.4%	65.4%	-36.5%	4.7%	6.7%	5.7%	-25.0%
Kaiser		62,554	59,956	-4.2%	25.9%	-21.7%	-5.0%	6.6%	8.0%	-14.4%
Optimum Choice (UHC)		10,937	20,063	83.4%	8.7%	N/A	1.2%	4.4%	-2.0%	N/A
Aetna Health Inc.		0	0	0.0%	0.0%	N/A	N/A	N/A	N/A	N/A
TOTAL		234,898	231,116	-1.6%	100.0%	-31.4%	2.1%	6.6%	5.7%	-21.1%

Exhibit 2

2024 ACA: INDIVIDUAL MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Lowest Cost Bronze Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$294	N/A
CareFirst BlueChoice	HMO	\$261	8.0%	\$282	\$21
CareFirst GHMSI/CFMI	PPO	\$447	-3.2%	\$432	(\$14)
Kaiser	HMO	\$241	9.3%	\$263	\$22
Optimum Choice (UHC)	HMO	\$253	0.4%	\$254	\$1

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$328	N/A
CareFirst BlueChoice	HMO	\$335	1.2%	\$339	\$4
CareFirst GHMSI/CFMI	PPO	\$513	-5.9%	\$483	(\$30)
Kaiser	HMO	\$268	6.6%	\$286	\$18
Optimum Choice (UHC)	HMO	\$350	-3.3%	\$339	(\$11)

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$360	N/A
CareFirst BlueChoice	HMO	\$369	5.4%	\$388	\$20
CareFirst GHMSI/CFMI	PPO	\$537	1.6%	\$545	\$8
Kaiser	HMO	\$322	9.7%	\$353	\$31
Optimum Choice (UHC)	HMO	\$328	1.4%	\$333	\$5

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

Lowest Cost Bronze Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,012	N/A
CareFirst BlueChoice	HMO	\$899	8.0%	\$971	\$72
CareFirst GHMSI/CFMI	PPO	\$1,538	-3.2%	\$1,488	(\$49)
Kaiser	HMO	\$828	9.3%	\$906	\$77
Optimum Choice (UHC)	HMO	\$869	0.4%	\$873	\$3

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,130	N/A
CareFirst BlueChoice	HMO	\$1,154	1.2%	\$1,168	\$13
CareFirst GHMSI/CFMI	PPO	\$1,766	-5.9%	\$1,662	(\$104)
Kaiser	HMO	\$924	6.6%	\$985	\$61
Optimum Choice (UHC)	HMO	\$1,206	-3.3%	\$1,166	(\$39)

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Filed	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,238	N/A
CareFirst BlueChoice	HMO	\$1,268	5.4%	\$1,337	\$69
CareFirst GHMSI/CFMI	PPO	\$1,848	1.6%	\$1,877	\$29
Kaiser	HMO	\$1,108	9.7%	\$1,215	\$107
Optimum Choice (UHC)	HMO	\$1,130	1.4%	\$1,146	\$16

**EXHIBIT 3: 2024 MARYLAND, ACA, SMALL GROUP MARKET
RATE FILING SUMMARY**

	Legal Entity	Network Type	Members On & Off Exchange 03/31/22	Members On & Off Exchange 03/31/23	% Change in Members vs 03/31/23	03/31/23 Market Share	Approved	Approved	Filed	Filed	Filed	Filed	Filed
							2022 Average Rate	2023 Average Rate	05/02/23 1Q24 Average Rate	05/02/23 2Q24 Average Rate	05/02/23 3Q43 Average Rate	05/02/23 4Q24 Average Rate	05/02/23 2024 Average Rate
							Increase*	Increase*	Increase	Increase	Increase	Increase	Increase
1	CareFirst BlueChoice, Inc.	HMO	175,399	169,619	-3.3%	71%	4.4%	11.7%	7.8%	6.3%	6.7%	7.0%	7.1%
2	CF GHMSI	PPO	12,833	12,841	0.1%	5%	3.7%	5.8%	5.5%	5.5%	5.5%	5.4%	5.5%
3	CF CFMI	PPO	7,264	7,681	5.7%	3%	3.7%	5.8%	5.5%	5.5%	5.5%	5.4%	5.5%
7	United Healthcare of the Mid-Atlantic	HMO	3,713	2,914	-21.5%	1%	9.4%	10.1%	19.4%	20.1%	20.8%	21.5%	20.4%
8	United Healthcare (Optimum Choice)	HMO	9,399	6,915	-26.4%	3%	7.0%	10.0%	3.6%	4.2%	4.8%	5.4%	4.4%
9	United Healthcare (MAMSI)	EPO	11,791	9,982	-15.3%	4%	8.8%	3.0%	6.1%	6.6%	7.1%	7.6%	6.8%
10	United Healthcare Insurance Co.	PPO	17,084	14,824	-13.2%	6%	8.0%	3.2%	10.6%	11.1%	11.6%	12.2%	11.4%
4	Kaiser	HMO	10,492	9,635	-8.2%	4%	7.2%	9.0%	8.0%	8.8%	9.6%	10.4%	9.2%
5	Aetna Health, Inc.	HMO	1,005	4,275	325.4%	2%	-26.8%	12.6%	15.9%	15.6%	15.3%	14.9%	15.4%
6	Aetna Life Insurance Co.	PPO	569	886	55.7%	0%	-10.1%	8.9%	1.9%	1.6%	1.3%	1.0%	1.4%
TOTAL			249,549	239,572	-4.0%	100%	4.4%	10.0%	7.9%	6.9%	7.3%	7.6%	7.5%
<u>SUBTOTAL (By Insurer)</u>													
11	CareFirst		195,496	190,141	-2.7%	79%	4.3%	11.1%	7.6%	6.2%	6.6%	6.8%	6.9%
14	United Healthcare		41,987	34,635	-17.5%	14%	8.1%	5.1%	8.6%	9.2%	9.7%	10.3%	9.4%
13	Kaiser		10,492	9,635	-8.2%	4%	7.2%	9.0%	8.0%	8.8%	9.6%	10.4%	9.2%
12	Aetna		1,574	5,161	227.9%	2%	-23.9%	12.0%	13.5%	13.2%	12.9%	12.5%	13.0%
TOTAL			249,549	239,572	-4.0%	100%	4.4%	10.0%	7.9%	6.9%	7.3%	7.6%	7.5%
<u>SUBTOTAL (By Coverage Type)</u>													
15	HMO		200,008	193,358	-3.3%	81%	4.0%	11.5%	8.0%	6.8%	7.2%	7.5%	7.5%
16	EPO		11,791	9,982	-15.3%	4%	8.8%	3.0%	6.1%	6.6%	7.1%	7.6%	6.8%
14	PPO		37,750	36,232	-4.0%	15%	5.1%	4.8%	7.5%	7.7%	7.9%	8.1%	7.8%
TOTAL			249,549	239,572	-4.0%	100%	4.4%	10.0%	7.9%	6.9%	7.3%	7.6%	7.5%

Exhibit 4
2024 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		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$239	30%	\$310	\$72
Aetna	PPO	\$319	2%	\$326	\$7
CareFirst BlueChoice	HMO	\$345	7%	\$369	\$24
CareFirst GHMSI/CFMI	PPO	\$428	7%	\$459	\$31
Kaiser	HMO	\$286	7%	\$308	\$21
United Healthcare (MAMSI)	EPO	\$379	6%	\$402	\$23
United Healthcare (Optimum Choice)	HMO	\$347	4%	\$361	\$14
United Healthcare of the Mid-Atlantic	HMO	\$324	24%	\$403	\$79
United Healthcare Insurance Co.	PPO	\$396	11%	\$441	\$45

Lowest Cost Bronze Plan		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$821	30%	\$1,068	\$247
Aetna	PPO	\$1,096	2%	\$1,121	\$24
CareFirst BlueChoice	HMO	\$1,187	7%	\$1,270	\$84
CareFirst GHMSI/CFMI	PPO	\$1,472	7%	\$1,579	\$107
Kaiser	HMO	\$986	7%	\$1,058	\$73
United Healthcare (MAMSI)	EPO	\$1,303	6%	\$1,383	\$80
United Healthcare (Optimum Choice)	HMO	\$1,193	4%	\$1,242	\$50
United Healthcare of the Mid-Atlantic	HMO	\$1,116	24%	\$1,387	\$271
United Healthcare Insurance Co.	PPO	\$1,363	11%	\$1,517	\$154

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$301	12%	\$335	\$35
Aetna	PPO	\$363	-3%	\$351	(\$12)
CareFirst BlueChoice	HMO	\$415	6%	\$438	\$23
CareFirst GHMSI/CFMI	PPO	\$477	9%	\$519	\$42
Kaiser	HMO	\$325	9%	\$352	\$28
United Healthcare (MAMSI)	EPO	\$410	6%	\$435	\$25
United Healthcare (Optimum Choice)	HMO	\$374	5%	\$393	\$19
United Healthcare of the Mid-Atlantic	HMO	\$355	23%	\$436	\$81
United Healthcare Insurance Co.	PPO	\$424	12%	\$476	\$53

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$1,035	12%	\$1,154	\$120
Aetna	PPO	\$1,250	-3%	\$1,209	(\$41)
CareFirst BlueChoice	HMO	\$1,427	6%	\$1,508	\$80
CareFirst GHMSI/CFMI	PPO	\$1,642	9%	\$1,787	\$145
Kaiser	HMO	\$1,117	9%	\$1,213	\$95
United Healthcare (MAMSI)	EPO	\$1,410	6%	\$1,498	\$88
United Healthcare (Optimum Choice)	HMO	\$1,287	5%	\$1,353	\$67
United Healthcare of the Mid-Atlantic	HMO	\$1,224	23%	\$1,501	\$278
United Healthcare Insurance Co.	PPO	\$1,458	12%	\$1,640	\$182

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$376	12%	\$421	\$44
Aetna	PPO	\$454	-3%	\$442	(\$13)
CareFirst BlueChoice	HMO	\$513	4%	\$534	\$21
CareFirst GHMSI/CFMI	PPO	\$563	5%	\$589	\$26
Kaiser	HMO	\$372	9%	\$404	\$32
United Healthcare (MAMSI)	EPO	\$473	4%	\$491	\$18
United Healthcare (Optimum Choice)	HMO	\$424	5%	\$446	\$22
United Healthcare of the Mid-Atlantic	HMO	\$408	20%	\$492	\$84
United Healthcare Insurance Co.	PPO	\$494	9%	\$538	\$44

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network	Monthly	Rate	Monthly	Monthly
Type		Approved	Change	Filed	Change
Aetna	HMO	\$1,295	12%	\$1,448	\$153
Aetna	PPO	\$1,564	-3%	\$1,520	(\$44)
CareFirst BlueChoice	HMO	\$1,764	4%	\$1,838	\$74
CareFirst GHMSI/CFMI	PPO	\$1,939	5%	\$2,027	\$89
Kaiser	HMO	\$1,280	9%	\$1,391	\$111
United Healthcare (MAMSI)	EPO	\$1,628	4%	\$1,690	\$62
United Healthcare (Optimum Choice)	HMO	\$1,460	5%	\$1,534	\$74
United Healthcare of the Mid-Atlantic	HMO	\$1,406	20%	\$1,694	\$288
United Healthcare Insurance Co.	PPO	\$1,701	9%	\$1,851	\$150

**EXHIBIT 5: 2024 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 3/31/22</u>	<u>Actual Members On & Off Exchange 03/31/23</u>	<u>vs. 03/31/22 Δ</u>	<u>03/31/23 Market Share</u>	<u>Approved 2022 Average Rate Change*</u>	<u>Approved 2023 Average Rate Change*</u>	<u>Filed 05/02/23 2024 Average Rate Increase</u>
Individual Non-Medigap (INM)	Alpha Dental	DPPO	4,607	4,077	-11.5%	4%	0.0%	-4.0%	4.2%
	CareFirst GHMSI	DPPO	15,825	16,309	3.1%	17%	0.0%	9.5%	-3.2%
	CareFirst CFMI	DPPO	36,924	38,054	3.1%	40%	0.0%	9.5%	-3.2%
	Delta Dental of PA	DPPO	23,344	21,896	-6.2%	23%	0.0%	-2.3%	2.0%
	Dominion Dental Services	DHMO+DPPO	14,432	15,713	8.9%	16%	1.5%	0.7%	-1.0%
	TOTAL		95,132	96,049	1.0%	100%	0.2%	4.8%	-1.3%

Exhibit 6
2024 ACA: INDIVIDUAL DENTAL STAND-ALONE MARKET
ILLUSTRATIVE PREMIUM IMPACTS
BALTIMORE RATES

SELF-ONLY ILLUSTRATION (AGE 40)

Most Popular Plan		2023	2024	Monthly
Carrier	Network Type	Monthly Approved	Monthly FILED	Change
Alpha Dental	DPPO	\$23	\$24	\$1
CareFirst GHMSI	DPPO	\$52	\$52	\$0
CareFirst CFMI	DPPO	\$52	\$52	\$0
Delta Dental of PA	DPPO	\$18	\$18	\$0
Dominion Dental Services	DHMO+DPPO	\$16	\$15	(\$0)
TOTAL		\$36.43	\$36.55	\$0

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

Most Popular Plan		2023	2024	Monthly
Carrier	Network Type	Monthly Approved	Monthly FILED	Change
Alpha Dental	DPPO	\$79	\$84	\$4
CareFirst GHMSI	DPPO	\$180	\$180	\$0
CareFirst CFMI	DPPO	\$180	\$180	\$0
Delta Dental of PA	DPPO	\$85	\$85	\$1
Dominion Dental Services	DHMO+DPPO	\$59	\$58	(\$1)
TOTAL		\$133.39	\$133.63	\$0