

EXHIBIT 1: 2024 MARYLAND ACA INDIVIDUAL MARKET RATE FILING SUMMARY

				Approved	Approved	Approved	Filed	Approved	Cumulative
Members				2019-2021	2022	2023	2024	2024	2019-2024
On & Off 6/30/2023				Average	Average	Average	Average	Average	Average
Legal	Network	Exchange	Market	Rate	Rate	Rate	Rate	Rate	Rate
Entity	Type	6/30/2023	Share	Change	Change	Change	Change	Change	Change
CareFirst BlueChoice	HMO	132,123	57.7%	-37.6%	6.2%	6.0%	6.4%	4.9%	-26.3%
CareFirst GHMSI	PPO	6,889	3.0%	-27.3%	-12.6%	13.3%	0.5%	-2.5%	-29.8%
CareFirst CFMI	PPO	10,054	4.4%	-27.3%	-12.6%	13.3%	0.5%	-2.5%	-29.8%
Kaiser	HMO	58,451	25.5%	-21.7%	-5.0%	6.6%	8.0%	8.3%	-14.1%
Optimum Choice (UHC)	HMO	21,283	9.3%	N/A	1.2%	4.4%	-2.0%	-1.2%	N/A
Aetna Health Inc.	HMO	0	0.0%	N/A	N/A	N/A	New	New	N/A
TOTAL		228,800	100.0%	-31.4%	2.1%	6.6%	5.7%	4.7%	-21.9%
<u>SUBTOTAL (By Insurer)</u>									
CareFirst		149,066	65.2%	-36.5%	4.7%	6.7%	5.7%	4.1%	-26.2%
Kaiser		58,451	25.5%	-21.7%	-5.0%	6.6%	8.0%	8.3%	-14.1%
Optimum Choice (UHC)		21,283	9.3%	N/A	1.2%	4.4%	-2.0%	-1.2%	N/A
Aetna Health Inc.		0	0.0%	N/A	N/A	N/A	N/A	N/A	N/A
TOTAL		228,800	100.0%	-31.4%	2.1%	6.6%	5.7%	4.7%	-21.9%

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 Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$294	N/A
CareFirst BlueChoice	HMO	\$261	6.6%	\$279	\$17
CareFirst GHMSI/CFMI	PPO	\$447	-6.1%	\$420	(\$27)
Kaiser	HMO	\$241	9.9%	\$264	\$24
Optimum Choice (UHC)	HMO	\$253	1.2%	\$256	\$3

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$371	N/A
CareFirst BlueChoice	HMO	\$335	-0.1%	\$335	(\$0)
CareFirst GHMSI/CFMI	PPO	\$513	-8.7%	\$469	(\$45)
Kaiser	HMO	\$268	7.1%	\$288	\$19
Optimum Choice (UHC)	HMO	\$350	-2.4%	\$342	(\$9)

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$359	N/A
CareFirst BlueChoice	HMO	\$369	4.1%	\$384	\$15
CareFirst GHMSI/CFMI	PPO	\$537	-1.5%	\$529	(\$8)
Kaiser	HMO	\$322	10.1%	\$354	\$32
Optimum Choice (UHC)	HMO	\$328	2.3%	\$336	\$7

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

Lowest Cost Bronze Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,012	N/A
CareFirst BlueChoice	HMO	\$899	6.6%	\$959	\$59
CareFirst GHMSI/CFMI	PPO	\$1,538	-6.1%	\$1,444	(\$94)
Kaiser	HMO	\$828	9.9%	\$910	\$82
Optimum Choice (UHC)	HMO	\$869	1.2%	\$879	\$10

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,278	N/A
CareFirst BlueChoice	HMO	\$1,154	-0.1%	\$1,153	(\$1)
CareFirst GHMSI/CFMI	PPO	\$1,766	-8.7%	\$1,613	(\$154)
Kaiser	HMO	\$924	7.1%	\$990	\$66
Optimum Choice (UHC)	HMO	\$1,206	-2.4%	\$1,176	(\$29)

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna Health Inc.	HMO	N/A	N/A	\$1,237	N/A
CareFirst BlueChoice	HMO	\$1,268	4.1%	\$1,320	\$52
CareFirst GHMSI/CFMI	PPO	\$1,848	-1.5%	\$1,821	(\$27)
Kaiser	HMO	\$1,108	10.1%	\$1,220	\$112
Optimum Choice (UHC)	HMO	\$1,130	2.3%	\$1,156	\$26

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

	Legal Entity	Network Type	Members On & Off Exchange 03/31/23	Market Share 03/31/23	Approved	Approved	Originally Filed	Approved	Approved	Approved	Approved	Approved
					2022	2023	05/02/23	1Q24	2Q24	3Q43	4Q24	2024
					Average Rate	Average Rate	Average Rate	Average Rate	Average Rate	Average Rate	Average Rate	Average Rate
					Increase*	Increase*	Increase	Increase	Increase	Increase	Increase	Increase
1	CareFirst BlueChoice, Inc.	HMO	169,619	71%	4.4%	9.1%	7.1%	8.1%	6.6%	6.9%	7.2%	7.3%
2	CF GHMSI	PPO	12,841	5%	3.7%	0.4%	5.5%	3.1%	2.9%	2.6%	2.4%	2.8%
3	CF CFMI	PPO	7,681	3%	3.7%	0.4%	5.5%	3.1%	2.9%	2.6%	2.4%	2.8%
3	United Healthcare of the Mid-Atlantic	HMO	2,914	1%	9.4%	8.9%	20.4%	12.4%	12.8%	13.1%	13.5%	13.0%
4	United Healthcare (Optimum Choice)	HMO	6,915	3%	7.0%	8.4%	4.4%	5.8%	6.1%	6.4%	6.8%	6.4%
5	United Healthcare (MAMSI)	EPO	9,982	4%	8.8%	2.5%	6.8%	4.8%	5.0%	5.2%	5.5%	5.2%
6	United Healthcare Insurance Co.	PPO	14,824	6%	8.0%	2.7%	11.4%	5.7%	5.9%	6.1%	6.4%	6.0%
	Kaiser	HMO	9,635	4%	7.2%	9.0%	9.2%	6.9%	7.7%	8.4%	9.2%	8.0%
1	Aetna Health, Inc.	HMO	4,275	2%	-26.8%	11.0%	15.4%	15.9%	15.6%	15.3%	14.9%	15.4%
2	Aetna Life Insurance Co.	PPO	886	0%	-10.1%	8.9%	1.4%	1.9%	1.6%	1.3%	1.0%	1.4%
	TOTAL		239,572	100%	4.4%	7.6%	7.5%	7.4%	6.4%	6.7%	6.9%	6.9%
	<u>SUBTOTAL (By Insurer)</u>											
11	CareFirst		190,141	79%	4.3%	8.2%	6.9%	7.6%	6.2%	6.4%	6.7%	6.8%
14	United Healthcare		34,635	14%	8.1%	4.3%	9.4%	6.0%	6.3%	6.5%	6.8%	6.4%
13	Kaiser		9,635	4%	7.2%	9.0%	9.2%	6.9%	7.7%	8.4%	9.2%	8.0%
12	Aetna		5,161	2%	-23.9%	10.6%	13.0%	13.5%	13.2%	12.9%	12.5%	13.0%
	TOTAL		239,572	100%	4.4%	7.6%	7.5%	7.4%	6.4%	6.7%	6.9%	6.9%
	<u>SUBTOTAL (By Coverage Type)</u>											
15	HMO		193,358	81%	4.0%	9.1%	7.5%	8.2%	6.9%	7.2%	7.6%	7.6%
16	EPO		9,982	4%	8.8%	2.5%	6.8%	4.8%	5.0%	5.2%	5.5%	5.2%
14	PPO		36,232	15%	5.1%	1.5%	7.8%	4.1%	4.1%	4.0%	4.0%	4.1%
	TOTAL		239,572	100%	4.4%	7.6%	7.5%	7.4%	6.4%	6.7%	6.9%	6.9%

Exhibit 4
2024 ACA: SMALL GROUP 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 Approved	Monthly Change
Aetna	HMO	\$239	30%	\$310	\$72
Aetna	PPO	\$319	2%	\$326	\$7
CareFirst BlueChoice	HMO	\$334	11%	\$370	\$36
CareFirst GHMSI/CFMI	PPO	\$428	5%	\$447	\$20
Kaiser	HMO	\$286	6%	\$304	\$18
United Healthcare (MAMS)	EPO	\$379	6%	\$401	\$22
United Healthcare (Optimum Choice)	HMO	\$347	7%	\$369	\$23
United Healthcare of the Mid-Atlantic	HMO	\$324	17%	\$380	\$56
United Healthcare Insurance Co.	PPO	\$396	6%	\$422	\$26

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

Lowest Cost Bronze Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$821	30%	\$1,068	\$247
Aetna	PPO	\$1,096	2%	\$1,121	\$24
CareFirst BlueChoice	HMO	\$1,150	11%	\$1,275	\$125
CareFirst GHMSI/CFMI	PPO	\$1,472	5%	\$1,539	\$67
Kaiser	HMO	\$986	6%	\$1,047	\$61
United Healthcare (MAMS)	EPO	\$1,303	6%	\$1,381	\$77
United Healthcare (Optimum Choice)	HMO	\$1,193	7%	\$1,271	\$78
United Healthcare of the Mid-Atlantic	HMO	\$1,116	17%	\$1,308	\$192
United Healthcare Insurance Co.	PPO	\$1,363	6%	\$1,451	\$88

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$301	12%	\$335	\$35
Aetna	PPO	\$363	-3%	\$351	(\$12)
CareFirst BlueChoice	HMO	\$402	9%	\$439	\$37
CareFirst GHMSI/CFMI	PPO	\$477	4%	\$496	\$19
Kaiser	HMO	\$325	7%	\$349	\$24
United Healthcare (MAMS)	EPO	\$410	6%	\$434	\$25
United Healthcare (Optimum Choice)	HMO	\$374	8%	\$402	\$29
United Healthcare of the Mid-Atlantic	HMO	\$355	16%	\$411	\$56
United Healthcare Insurance Co.	PPO	\$424	8%	\$456	\$32

Lowest Cost Silver Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,035	12%	\$1,154	\$120
Aetna	PPO	\$1,250	-3%	\$1,209	(\$41)
CareFirst BlueChoice	HMO	\$1,384	9%	\$1,513	\$129
CareFirst GHMSI/CFMI	PPO	\$1,642	4%	\$1,708	\$67
Kaiser	HMO	\$1,117	7%	\$1,200	\$82
United Healthcare (MAMS)	EPO	\$1,410	6%	\$1,494	\$85
United Healthcare (Optimum Choice)	HMO	\$1,287	8%	\$1,385	\$98
United Healthcare of the Mid-Atlantic	HMO	\$1,224	16%	\$1,416	\$193
United Healthcare Insurance Co.	PPO	\$1,458	8%	\$1,569	\$111

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$376	12%	\$421	\$44
Aetna	PPO	\$454	-3%	\$442	(\$13)
CareFirst BlueChoice	HMO	\$496	8%	\$536	\$40
CareFirst GHMSI/CFMI	PPO	\$563	3%	\$581	\$18
Kaiser	HMO	\$372	8%	\$400	\$28
United Healthcare (MAMS)	EPO	\$473	4%	\$490	\$17
United Healthcare (Optimum Choice)	HMO	\$424	7%	\$456	\$32
United Healthcare of the Mid-Atlantic	HMO	\$408	14%	\$464	\$56
United Healthcare Insurance Co.	PPO	\$494	4%	\$514	\$20

Lowest Cost Gold Plan		2023	%	2024	
Carrier	Network Type	Monthly Approved	Rate Change	Monthly Approved	Monthly Change
Aetna	HMO	\$1,295	12%	\$1,448	\$153
Aetna	PPO	\$1,564	-3%	\$1,520	(\$44)
CareFirst BlueChoice	HMO	\$1,707	8%	\$1,844	\$137
CareFirst GHMSI/CFMI	PPO	\$1,939	3%	\$1,999	\$60
Kaiser	HMO	\$1,280	8%	\$1,376	\$96
United Healthcare (MAMS)	EPO	\$1,628	4%	\$1,686	\$58
United Healthcare (Optimum Choice)	HMO	\$1,460	7%	\$1,570	\$109
United Healthcare of the Mid-Atlantic	HMO	\$1,406	14%	\$1,598	\$192
United Healthcare Insurance Co.	PPO	\$1,701	4%	\$1,771	\$70

**EXHIBIT 5: 2024 MARYLAND ACA INDIVIDUAL STAND-ALONE DENTAL MARKET
RATE FILING SUMMARY**

1	3	4	6	10			14
<u>Market</u>	<u>Legal Entity</u>	<u>Network Type</u>	<u>Actual Members On & Off Exchange 03/31/23</u>	<u>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	Alpha Dental	DPPO	4,077	4%	0.0%	-4.0%	4.2%
Non-Medigap (INM)	CareFirst GHMSI	DPPO	16,309	17%	0.0%	9.5%	-3.2%
	CareFirst CFMI	DPPO	38,054	40%	0.0%	9.5%	-3.2%
	Delta Dental of PA	DPPO	21,896	23%	0.0%	-2.3%	2.0%
	Dominion Dental Services	DHMO+DPPO	15,713	16%	1.5%	0.7%	-1.0%
TOTAL			96,049	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
<u>Carrier</u>	<u>Network Type</u>	<u>Monthly Approved</u>	<u>Monthly FILED</u>	<u>Change</u>
Alpha Dental	DPPO	\$23.09	\$24.05	\$0.96
CareFirst GHMSI	DPPO	\$51.54	\$51.54	\$0.00
CareFirst CFMI	DPPO	\$51.54	\$51.54	\$0.00
Delta Dental of PA	DPPO	\$17.81	\$18.17	\$0.36
Dominion Dental Services	DHMO+DPPO	\$15.57	\$15.49	(\$0.08)

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

Most Popular Plan		2023	2024	Monthly
<u>Carrier</u>	<u>Network Type</u>	<u>Monthly Approved</u>	<u>Monthly FILED</u>	<u>Change</u>
Alpha Dental	DPPO	\$79.48	\$83.58	\$4.10
CareFirst GHMSI	DPPO	\$180.16	\$180.16	\$0.00
CareFirst CFMI	DPPO	\$180.16	\$180.16	\$0.00
Delta Dental of PA	DPPO	\$84.54	\$85.26	\$0.72
Dominion Dental Services	DHMO+DPPO	\$58.64	\$57.76	(\$0.88)