	EXHIBIT 2: 2021 MARYLAND, ACA, SMALL GROUP (SG) MARKET RATE FILING SUMMARY													APPROVED vs. 5/1/20		vs. 2020
	1	2	3	4	6	7	8	14	24	25	26	28	31	32	33	34
											Filed	OCA	OCA	OCA	OCA	OCA
								Filed	OCA		05/01/20	Approved	Approved	Approved	Approved	Approved
			Actual	Actual		Approved	Approved	05/01/20	Approved	1Q20	1Q21	1Q21	vs. Filed 5/1	vs. Filed 5/1	vs. 2020	vs. 2020
			Members	Members		2019	2020	2021	2021	Illustrative**	Illustrative**	Illustrative**				
			On & Off	On & Off	06/30/20	Average	Average	Average	Average	Individual	Average	Average	\$	%	\$	%
	Legal	Coverage	Exchange	Exchange	Market	Rate	Rate	Rate	Rate	Monthly	Monthly	Monthly	$\Delta /$	$\Delta$ /	$\Delta$ /	$\Delta$ /
	Entity	Type	06/30/19	06/30/20	Share	Increase*	Increase*	Increase	Increase	Premium	Premium	Premium	<u>Change</u>	Change	<u>Change</u>	<u>Change</u>
1	CareFirst BlueChoice, Inc.	HMO	168,200	169,820	65%	5.0%	0.5%	6.0%	3.1%	\$329	\$358	\$345	(\$13)	-3.7%	\$16	4.8%
2	CF GHMSI	PPO	14,190	13,949	5%	-0.7%	7.4%	1.8%	2.0%	\$435	\$452	\$468	\$16	3.6%	\$33	7.6%
3	CF CFMI	PPO	7,709	7,347	3%	-0.7%	7.4%	1.9%	2.0%	\$435	\$452	\$468	\$16	3.6%	\$33	7.6%
4	Kaiser	HMO	10,600	10,755	4%	3.2%	10.2%	-5.0%	-5.0%	\$281	\$281	\$281	\$0	0.0%	\$0	0.1%
5	Aetna Health, Inc.	HMO	173	83	0%	3.4%	1.0%	-7.7%	-16.8%	\$447	\$415	\$374	(\$41)	-9.8%	(\$73)	-16.4%
6	Aetna Life Insurance Co.	PPO	638	482	0%	3.0%	1.2%	-9.0%	-14.6%	\$476	\$436	\$409	(\$27)	-6.2%	(\$67)	-14.0%
7	United Healthcare of the Mid-Atlantic	HMO	5,118	4,745	2%	6.3%	0.0%	8.3%	3.5%	\$265	\$287	\$276	(\$11)	-3.8%	\$11	4.1%
8	United Healthcare (Optimum Choice)	HMO	17,082	14,548	6%	6.4%	9.4%	3.0%	-2.7%	\$291	\$308	\$293	(\$15)	-5.0%	\$2	0.6%
9	United Healthcare (MAMSI)	EPO	21,110	19,546	7%	5.6%	8.3%	4.7%	1.0%	\$325	\$344	\$337	(\$7)	-2.1%	\$12	3.8%
10	United Healthcare Insurance Co.	PPO	23,763	21,748	8%	10.6%	5.4%	9.8%	4.5%	\$328	\$372	\$356	(\$16)	-4.4%	\$28	8.4%
	TOTAL		268,583	263,023	100%	5.0%	2.9%	5.2%	2.3%	\$332	\$359	\$349	(\$10)	-2.8%	\$16	4.9%
	SUBTOTAL (By Insurer)															
1	CareFirst		190,099	191,116	73%	4.3%	1.3%	5.5%	3.0%	\$341	\$368	\$359	(\$10)	-2.7%	\$18	5.2%
2	Aetna		811	565	0%	3.2%	1.2%	-8.8%	-14.9%	\$472	\$433	\$404	(\$29)	-6.7%	(\$68)	-14.4%
3	Kaiser		10,600	10,755	4%	3.2%	10.2%	-5.0%	-5.0%	\$281	\$281	\$281	\$0	0.0%	\$0	0.1%
4	UnitedHealthcare (UHC)		67,073	60,587	23%	7.5%	6.9%	6.4%	1.6%	\$313	\$341	\$328	(\$13)	-3.7%	\$15	4.8%
	TOTAL		268,583	263,023	100%	5.0%	2.9%	5.2%	2.3%	\$332	\$359	\$349	(\$10)	-2.8%	\$16	4.9%
	SUBTOTAL (By Coverage Type)															
1	НМО		201,173	199,951	76%	5.0%	1.7%	5.2%	2.2%	\$322	\$349	\$336	(\$13)	-3.6%	\$14	4.3%
2	EPO		21,110	19,546	7%	5.6%	8.3%	4.7%	1.0%	\$325	\$344	\$337	(\$7)	-2.1%	\$12	3.8%
3	РРО		46,300	43,526	17%	4.8%	6.3%	5.7%	3.0%	\$382	\$412	\$411	(\$1)	-0.1%	\$29	7.7%
	TOTAL		268,583	263,023	100%	5.0%	2.9%	5.2%	2.3%	\$332	\$359	\$349	(\$10)	-2.8%	\$16	4.9%

 $\ensuremath{^*}$  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.