EXHIBIT 1: 2021 MARYLAND, ACA, INDIVIDUAL NON-MEDIGAP (INM) MARKET RATE FILING SUMMARY

	1	2	7	8	11	13	15	16	17	20	21
											Requested
			Actual	Actual			Approved	Approved	Filed	2020	2021
			Members	Members			2019	2020	05/01/20	Illustrative**	Illustrative**
			On & Off	On & Off	vs.	04/30/20	Average	Average	Average	Individual	Individual
	Legal	Coverage	Exchange	Exchange	04/30/19	Market	Rate	Rate	Rate	Monthly	Monthly
	Entity	<u>Type</u>	<u>04/30/19</u>	<u>04/30/20</u>	$\underline{\Delta}$	<u>Share</u>	Increase*	Increase*	<u>Increase</u>	<u>Premium</u>	<u>Premium</u>
1	CareFirst BlueChoice, Inc.	HMO	110,928	130,642	17.8%	63.1%	-17.0%	-14.7%	-1.1%	\$341	\$351
2	CF GHMSI	PPO	4,316	4,336	0.5%	2.1%	-11.1%	-1.4%	-12.0%	\$627	\$543
3	CF CFMI	PPO	7,398	7,329	-0.9%	3.5%	-11.1%	-1.4%	-12.0%	\$627	\$543
4	Optimum Choice	HMO	0	0	0.0%	0.0%	N/A	N/A	N/A	N/A	\$380
5	Kaiser	HMO	72,733	64,792	-10.9%	31.3%	-7.4%	-5.0%	-11.0%	\$335	\$294
	TOTAL		195,375	207,099	6.0%	100.0%	-13.2%	-10.3%	-4.8%	\$355	\$344
	SUBTOTAL (By Insurer)										
1	CareFirst		122,642	142,307	16.0%	69%	-16.4%	-13.4%	-2.0%	\$364	\$367
2	Optimum Choice		0	0	0.0%	0%	N/A	N/A	N/A	N/A	\$380
3	Kaiser		72,733	64,792	-10.9%	31%	-7.4%	-5.0%	-11.0%	\$335	\$294
	TOTAL		195,375	207,099	6.0%	100%	-13.2%	-10.3%	-4.8%	\$355	\$344
	SUBTOTAL (By Coverage Type)										
1	НМО		183,661	195,434	6.4%	94%	-13.3%	-10.9%	-4.4%	\$339	\$332
2	PPO		11,714	11,665	-0.4%	6%	-11.1%	-1.4%	-12.0%	\$627	\$543
				,							

* 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 2: 2021 MARYLAND, ACA, SMALL GROUP (SG) MARKET RATE FILING SUMMARY

Image: constraint of the state of		1		8	9	10	11	16	17	39	40	41	42	43	46	47
Members Members One Off One Off <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Filed</td><td></td><td></td><td></td><td></td><td></td><td>Filed</td></t<>										Filed						Filed
Legal Coverage Exchange O/R & O/F vs. 02/29/20 Average Average <th< td=""><td></td><td></td><td></td><td>Actual</td><td>Actual</td><td></td><td></td><td>Approved</td><td>Approved</td><td>05/01/20</td><td>Filed</td><td>Filed</td><td>Filed</td><td>Filed</td><td>1Q20</td><td>1Q21</td></th<>				Actual	Actual			Approved	Approved	05/01/20	Filed	Filed	Filed	Filed	1Q20	1Q21
Legal Coverage Exchange 02/28/19 Market Rate Increase				Members	Members			2019	2020	1Q21	2Q21	3Q21	4Q21	2021	Illustrative**	Illustrative**
Entity Type 02/28/19 02/29/10 5 Share Increase* Increase* Increase Increase<				On & Off	On & Off	vs.	02/29/20	Average	Average	Average	Average	Average	Average	Average	Individual	Individual
1 CareFirst BlueChoice, Inc. HMO 161,353 169,770 5.2% 64% 5.0% 0.5% 5.9% 5.9% 6.0% 6.0% 6.0% 5.329 5388 2 CF GHMSI PPO 14,931 14,376 -3.7% 5% -0.7% 7.4% 2.3% 2.0% 1.7% 1.4% 1.8% \$435 \$452 4 Kaiser HMO 10,297 10,989 6.7% 4% 3.2% 10.2% 4.3% 4.8% -5.3% -5.0% \$281 \$281 5 Aetna Health, Inc. HMO 10.297 10.989 6.7% 4% 3.2% 10.2% -4.3% -4.8% -5.3% -5.0% \$281 \$281 6 Aetna Health, Inc. HMO 12,274 113 -46.7% 0% -0.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9.0% -9		Legal	Coverage	Exchange	Exchange	02/28/19	Market	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Monthly	Monthly
2 CF GHIMSI PPO 14,931 14,376 -3.7% 5% -0.7% 7.4% 2.3% 2.0% 1.7% 1.4% 1.8% \$435 \$452 3 CF CFMI PPO 7,400 7,190 -2.8% 3% -0.7% 7.4% 2.3% 2.0% 1.7% 1.4% 1.9% \$435 \$452 4 Kaiser HMO 0.212 113 -46.7% 0% 3.4% 1.0% -7.7% -5.8% 5.447 \$415 6 Aetna Health, Inc. HMO 5.367 4.802 -10.5% 2.8% 3.0% 0.0% -9.0% -9.0% 5.447 \$435 \$428 3.1% \$221 \$338 1 United Healthcare (MAMSI) EPO 21,226		Entity	Type	<u>02/28/19</u>	<u>02/29/20</u>	$\underline{\Delta}$	Share	Increase*	Increase*	Increase	Increase	Increase	Increase	Increase	Premium	Premium
3 CF CFMI PPO 7,400 7,190 -2.8% 3% -0.7% 7.4% 2.3% 2.0% 1.7% 1.4% 1.9% \$435 \$452 4 Kaiser HMO 10.297 10.989 6.7% 4% 3.2% 10.2% 4.3% 4.8% 5.3% 5.3% 5.0% \$281 \$281 5 Actna Halfu, Inc. HMO 10.297 10.989 6.7% 4% 3.2% 10.0% -7.7%	1	CareFirst BlueChoice, Inc.	HMO	161,353	169,770	5.2%	64%	5.0%	0.5%	5.9%	5.9%	6.0%	6.0%	6.0%	\$329	\$358
4 Kaiser HMO 10.297 10.989 6.7% 4% 3.2% 10.2% -4.3% -4.8% -5.3% -5.0% \$281	2	CF GHMSI	PPO	14,931	14,376	-3.7%	5%	-0.7%	7.4%	2.3%	2.0%	1.7%	1.4%	1.8%	\$435	\$452
5 Aetna Health, Inc. HMO 212 113 -46.7% 0% 3.4% 1.0% -7.7%	3	CF CFMI	PPO	7,400	7,190	-2.8%	3%	-0.7%	7.4%	2.3%	2.0%	1.7%	1.4%	1.9%	\$435	\$452
6 Aetna Life Insurance Co. PPO 675 558 -17.3% 0% 3.0% 1.2% -9.0% 8.4% 5.2% 5.3% 8.4% 5.2% 5.3% 8.4% 5.3% 5.3% 4.3% 5.3% 5.3% 4.3% 5.3%	4	Kaiser	HMO	10,297	10,989	6.7%	4%	3.2%	10.2%	-4.3%	-4.8%	-5.3%	-5.8%	-5.0%	\$281	\$281
5 United Healthcare of the Mid-Atlantic HMO 5,367 4,802 -10.5% 2% 6.3% 0.0% 7.3% 8.1% 8.4% 8.9% 8.4% \$265 \$227 8 United Healthcare (Optimum Choice) HMO 17,218 15,274 -11.3% 6% 6.4% 9.4% 2.5% 2.8% 3.2% 3.6% 3.1% \$291 \$308 9 United Healthcare (MAMSI) EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% 4.8% \$325 \$344 10 United Healthcare Insurance Co. PPO 23,733 22,357 5.6% 5.0% 5.1% 5.2% 5.3% 5.3% \$328 \$3322 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$332 \$341 \$369 \$333 \$341 \$366 <td>5</td> <td>Aetna Health, Inc.</td> <td>HMO</td> <td>212</td> <td>113</td> <td>-46.7%</td> <td>0%</td> <td>3.4%</td> <td>1.0%</td> <td>-7.7%</td> <td>-7.7%</td> <td>-7.7%</td> <td>-7.7%</td> <td>-7.7%</td> <td>\$447</td> <td>\$415</td>	5	Aetna Health, Inc.	HMO	212	113	-46.7%	0%	3.4%	1.0%	-7.7%	-7.7%	-7.7%	-7.7%	-7.7%	\$447	\$415
8 United Healthcare (Optimum Choice) HMO 17,218 15,274 -11.3% 6% 6.4% 9.4% 2.5% 2.8% 3.2% 3.6% 3.1% \$291 \$308 9 United Healthcare (MAMSI) EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% 4.8% \$325 \$344 10 United Healthcare Insurance Co. PPO 23,733 22,357 -5.8% 8% 10.6% 5.4% 9.3% 9.6% 10.0% 10.4% 9.9% \$332 \$334 \$369 \$33 \$341 \$3369 \$335 \$341 <	6	Aetna Life Insurance Co.	PPO	675	558	-17.3%	0%	3.0%	1.2%	-9.0%	-9.0%	-9.0%	-9.0%	-9.0%	\$476	\$436
9 United Healthcare (MAMSI) EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% 4.8% \$325 \$344 10 United Healthcare Insurance Co. PPO 23,733 22,357 -5.8% 8% 10.6% 5.4% 9.3% 9.6% 10.0% 10.4% 9.9% \$328 \$372 TOTAL 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% \$.3% \$.3% \$.3% \$.3% \$.3% \$.3% \$.3% \$.3% \$.5% <td>7</td> <td>United Healthcare of the Mid-Atlantic</td> <td>HMO</td> <td>5,367</td> <td>4,802</td> <td>-10.5%</td> <td>2%</td> <td>6.3%</td> <td>0.0%</td> <td>7.8%</td> <td>8.1%</td> <td>8.4%</td> <td>8.9%</td> <td>8.4%</td> <td>\$265</td> <td>\$287</td>	7	United Healthcare of the Mid-Atlantic	HMO	5,367	4,802	-10.5%	2%	6.3%	0.0%	7.8%	8.1%	8.4%	8.9%	8.4%	\$265	\$287
10 United Healthcare Insurance Co. PPO 23,733 22,357 -5.8% 8% 10.6% 5.4% 9.3% 9.6% 10.0% 10.4% 9.9% \$328 \$372 TOTAL 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% \$332 \$332 \$359 SUBTOTAL (By Insurer) 1 CareFirst 183,684 191,336 4.2% 72% 4.3% 1.3% 5.5%	8	United Healthcare (Optimum Choice)	HMO	17,218	15,274	-11.3%	6%	6.4%	9.4%	2.5%	2.8%	3.2%	3.6%	3.1%	\$291	\$308
TOTAL 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% 5.3% \$332 \$339 1 CareFirst 183,684 191,336 4.2% 72% 4.3% 1.3% 5.5% 5.5% 5.5% \$5.5% \$341 \$369 2 Aetna 887 671 -24.4% 0% 3.2% 1.2% -8.8% -8.8% -8.8% \$471 \$433 3 Kaiser 10,297 10,989 6.7% 4% 3.2% 10.2% -4.3% -4.8% -5.3% -5.8% 5.0% \$281 \$281 4 UnitedHealthcare (UHC) 67,544 63,106 -6.6% 24% 7.5% 6.9% 5.8% 6.1% 6.5% 7.0% \$313 \$341 4 UnitedHealthcare (UHC) 67,544 63,106 -6.6% 24% 7.5% 6.9% 5.1% 5.2% 5.3% 5.3% \$332 \$333 1 </td <td>9</td> <td>United Healthcare (MAMSI)</td> <td>EPO</td> <td>21,226</td> <td>20,673</td> <td>-2.6%</td> <td>8%</td> <td>5.6%</td> <td>8.3%</td> <td>4.2%</td> <td>4.5%</td> <td>4.9%</td> <td>5.3%</td> <td>4.8%</td> <td>\$325</td> <td>\$344</td>	9	United Healthcare (MAMSI)	EPO	21,226	20,673	-2.6%	8%	5.6%	8.3%	4.2%	4.5%	4.9%	5.3%	4.8%	\$325	\$344
SUBTOTAL (By Insurer) Image: Subscription of the state o	10	United Healthcare Insurance Co.	PPO	23,733	22,357	-5.8%	8%	10.6%	5.4%	9.3%	9.6%	10.0%	10.4%	9.9%	\$328	\$372
1 CareFirst 183,684 191,336 4.2% 72% 4.3% 1.3% 5.5% <td></td> <td>TOTAL</td> <td></td> <td>262,412</td> <td>266,102</td> <td>1.4%</td> <td>100%</td> <td>5.0%</td> <td>3.0%</td> <td>5.1%</td> <td>5.2%</td> <td>5.3%</td> <td>5.3%</td> <td>5.3%</td> <td>\$332</td> <td>\$359</td>		TOTAL		262,412	266,102	1.4%	100%	5.0%	3.0%	5.1%	5.2%	5.3%	5.3%	5.3%	\$332	\$359
1 CareFirst 183,684 191,336 4.2% 72% 4.3% 1.3% 5.5% <td></td>																
2 Aetna 887 671 -24.4% 0% 3.2% 1.2% -8.8% -5.0% 5281 5281 5281 5281 5281 5281 5281 5281 5281 5333 5333 5333 5333 5333 5333 5333 5334 5334 5335 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5336 5344 5441 <td>4</td> <td></td> <td></td> <td>102 604</td> <td>101 220</td> <td>4.20/</td> <td>720/</td> <td>4.20/</td> <td>1.20/</td> <td>F F0/</td> <td>F F0/</td> <td>E E0/</td> <td>F F0/</td> <td>F F0/</td> <td>62.44</td> <td>éaca.</td>	4			102 604	101 220	4.20/	720/	4.20/	1.20/	F F0/	F F0/	E E0/	F F0/	F F0/	62.44	éaca.
3 Kaiser 10,297 10,989 6.7% 4% 3.2% 10.2% -4.3% -5.3% -5.8% -5.0% \$281 \$281 4 UnitedHealthcare (UHC) 67,544 63,106 -6.6% 24% 7.5% 6.9% 5.8% 6.1% 6.5% 7.0% 6.5% \$313 \$341 4 UnitedHealthcare (UHC) 67,544 63,106 -6.6% 24% 7.5% 6.9% 5.8% 6.1% 6.5% 7.0% 6.5% \$313 \$341 5 UnitedHealthcare (UHC) 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% 5.3% \$332 \$332 \$335 5 UnitedHealthcare (UHC) 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.1% 5.2% 5.2% 5.2% \$332 \$348 1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.1% 5.2% 5.2% \$326 \$344 2 EPO <th< td=""><td>1</td><td></td><td></td><td>,</td><td>,</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	1			,	,											
4 UnitedHealthcare (UHC) 67,544 63,106 -6.6% 24% 7.5% 6.9% 5.8% 6.1% 6.5% 7.0% 6.5% \$313 \$341 TOTAL 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% 5.3% \$332 \$359 SUBTOTAL (By Coverage Type) 1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.2% 5.2% \$322 \$348 2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% \$382 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% 5.8% \$382 \$411	2															
TOTAL 262,412 266,102 1.4% 100% 5.0% 3.0% 5.1% 5.2% 5.3% 5.3% \$332 \$359 SUBTOTAL (By Coverage Type) 1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.2% 5.2% \$322 \$348 2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% \$322 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% \$382 \$411	3			,	,											
SUBTOTAL (By Coverage Type) 1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.2% 5.2% \$322 \$348 2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% \$325 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% \$382 \$411	4	, , , , , , , , , , , , , , , , , , ,		,	,											
1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.2% 5.2% \$322 \$348 2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% \$325 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% \$382 \$411		TOTAL		262,412	266,102	1.4%	100%	5.0%	3.0%	5.1%	5.2%	5.3%	5.3%	5.3%	\$332	\$359
1 HMO 194,447 200,948 3.3% 76% 5.0% 1.7% 5.1% 5.2% 5.2% \$322 \$348 2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% \$325 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% \$382 \$411		SUBTOTAL (By Coverage Type)														
2 EPO 21,226 20,673 -2.6% 8% 5.6% 8.3% 4.2% 4.5% 4.9% 5.3% 4.8% \$325 \$344 3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% \$382 \$411	1			194.447	200.948	3.3%	76%	5.0%	1.7%	5.1%	5.1%	5.2%	5.2%	5.2%	\$322	\$348
3 PPO 46,739 44,481 -4.8% 17% 4.8% 6.3% 5.7% 5.7% 5.8% 5.8% \$382 \$411	2			,					-							
	2			,	,											
				,	,		-									

* 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 3: 2021 MARYLAND, ACA, STAND-ALONE DENTAL MARKET - INDIVIDUAL NON-MEDIGAP (INM) RATE FILING SUMMARY

	1	2	3	4	6	7	8	9	14	15	16	17	18
													Filed
											Filed	Adult	Adult
					Actual	Actual			Approved	Approved	05/01/20	Individual	Individual
					Members	Members			2019	2020	2021	2020	2021
					On & Off	On & Off	VS.	02/29/20	Average	Average	Average	Illustrative**	Illustrative**
			Legal	Coverage	Exchange	Exchange	02/28/19	Market	Rate	Rate	Rate	Monthly	Monthly
	Market	Exchange?	Entity	<u>Type</u>	02/28/19	<u>02/29/20</u>	$\underline{\Delta}$	<u>Share</u>	Change*	Change*	Increase	<u>Premium</u>	<u>Premium</u>
1	ndividual	On & Off	Alpha Dental	DPPO	3,120	3,341	7.1%	6%	3.4%	-1.4%	-1.3%	\$24	\$23
2	Non-	On & Off	CF CFMI	DPPO	25,760	26,729	3.8%	44%	6.6%	-0.3%	0.0%	\$38	\$38
3	Medigap	On & Off	CF GHMSI	DPPO	10,296	10,686	3.8%	18%	6.6%	-0.3%	0.0%	\$38	\$38
4	(INM)	On & Off	Delta Dental of PA	DPPO	7,895	11,112	40.7%	18%	0.0%	-2.5%	0.0%	\$33	\$33
5		On & Off	Dominion Dental Services	DHMO+DPPO	8,786	8,408	-4.3%	14%	-6.5%	-0.5%	1.9%	\$25	\$26
			TOTAL		55,857	60,276	7.9%	100%	3.6%	-0.7%	<mark>0.2%</mark>	\$34	\$35

* 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.