

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

	1	2	7	8	11	13	15	16	17	20	21
			Actual Members On & Off Exchange	Actual Members On & Off Exchange	vs. 04/30/19 Δ	04/30/20 Market Share	Approved 2019 Average Rate Increase*	Approved 2020 Average Rate Increase*	Filed 05/01/20 Average Rate Increase	2020 Illustrative** Individual Monthly Premium	2021 Illustrative** Individual Monthly Premium
	Legal Entity	Coverage Type	04/30/19	04/30/20							
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
	<u>SUBTOTAL (By Insurer)</u>										
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
	<u>SUBTOTAL (By Coverage Type)</u>										
1	HMO		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
	TOTAL		195,375	207,099	6.0%	100%	-13.2%	-10.3%	-4.8%	\$355	\$344

* 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**

1	2	8	9	10	11	16	17	39	40	41	42	43	46	47	
		Actual	Actual	vs.				Filed	Filed	Filed	Filed	Filed	1Q20	Filed	
	Legal	Members	Members	02/28/19	02/29/20	02/29/20	2019	2020	05/01/20	2Q21	3Q21	4Q21	Illustrative**	Illustrative**	
	Entity	On & Off	On & Off	Δ	Market	Share	Average	Average	Average	Average	Average	Average	Individual	Individual	
	Coverage	Exchange	Exchange		Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Monthly	Monthly	
	Type	Rate	Rate		Increase*	Increase*	Increase	Increase	Increase	Increase	Increase	Increase	Premium	Premium	
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
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
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%	-5.8%	-5.0%	\$281	\$281
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
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
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
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%	\$328	\$372
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 Insurer)															
1	CareFirst		183,684	191,336	4.2%	72%	4.3%	1.3%	5.5%	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%	-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%	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%	5.1%	5.2%	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%	4.8%	\$325	\$344
3	PPO		46,739	44,481	-4.8%	17%	4.8%	6.3%	5.7%	5.7%	5.7%	5.8%	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

* 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	
<u>Market</u>	<u>Exchange?</u>	<u>Legal Entity</u>	<u>Coverage Type</u>	<u>Actual Members On & Off Exchange 02/28/19</u>	<u>Actual Members On & Off Exchange 02/29/20</u>	<u>vs. 02/28/19 Δ</u>	<u>02/29/20 Market Share</u>	<u>Approved 2019 Average Rate Change*</u>	<u>Approved 2020 Average Rate Change*</u>	<u>Filed 05/01/2021 Average Rate Increase</u>	<u>Adult Individual 2020 Illustrative** Monthly Premium</u>	<u>Adult Individual 2021 Illustrative** Monthly Premium</u>	
1	Individual	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%	0.2%	\$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.