

# ACTUARIAL MEMORANDUM

---

## 1. General Information

---

- Company Identifying Information

Company Legal Name:	Anthem Health Plans of Maine, Inc.
State:	Maine
HIOS Issuer ID:	48396
NAIC Company Code:	52618
Market:	Individual
Effective Date:	January 1, 2016

- Company Contact Information

Primary Contact Name:	Zachary Fohl
Primary Contact Telephone Number:	(317) 646-3670
Primary Contact Email Address:	zachary.fohl@anthem.com

## 2. Scope and Purpose of the Filing

---

This filing for Anthem Health Plans of Maine, Inc., also referred to as Anthem, complies with the most recent regulations and related guidance. To the extent relevant rules or guidance on the rules are updated or changed, amendments to this filing may be required.

The purpose of this rate filing is to establish rates that are reasonable relative to the benefits provided and to demonstrate compliance with state laws and provisions of the Affordable Care Act (ACA). The rates will be in-force for effective dates on or after January 1, 2016. These rates will apply to plans offered both On-Exchange and Off-Exchange. This rate filing is not intended to be used for other purposes.

## 3. Introduction

---

This filing includes product threshold rate changes between (1.1%) and 8.2%, with range by plan from (6.0%) to 16.8%. More details are provided below in Section 6: Proposed Rate Increase.

Current rates have been developed using a combination of manual rates and single risk pool experience rates, while previous rates were developed assigning full credibility to the manual rates. The single risk pool experience has been assigned 77% credibility in determining current rates.

Changes to area factors result from reviewing severity adjusted unit cost for hospital services. Refer to Exhibit K: Area Factors.

## 4. Changes from Prior Filing

---

This filing includes modifications to rating components since our previous filing which result in a lower rate increase. These modifications include: actual 2014 risk adjustment from the CCIIO report published on June 30th and updated 2014 single risk pool experience data with runout through May 2015.

## 5. Marketing Method

---

This product is typically marketed through direct mail and newspaper advertising. An in-house staff of licensed sales representatives responds to telephone inquiries. Product information is available on the Anthem website. Every telephone directory in Maine lists an 800 number for Anthem. Appointed producers also sell individual products throughout the state. Plans available through the exchange are listed in Exhibit I: Non-Grandfathered Rate Changes.

## 6. Proposed Rate Increase

---

Factors that affect the proposed rate change for all plans include:

- Higher claims cost in the experience: We have included emerging 2014 ACA experience in the rate development.
- Medical Trend: The underlying claim costs are expected to increase year over year due to inflation, advancing medical technology and techniques, and increased utilization and cost-shifting. In this instance inflation is a result of the increase cost to providers services and supplies and cost of living increases.
- Morbidity: There are anticipated changes in the market-wide morbidity of the covered population in the projection period.
- Benefit modifications and plan design changes.
- Changes in taxes, fees, and non-benefit expenses. These include changes in payments from and contributions to the Federal Transitional Reinsurance Program.
- Anticipated changes due to network contracting.

Although rates are based on the same experience, proposed rate changes vary by plan from (6.0%) to 16.8%. Factors that affect the variation in the proposed rate changes by plan include:

- Changes in benefit design that vary by plan
- Updated measurement of relative benefits between plans
- Changes in the adjustment factor for Catastrophic eligibility
- Changes in Non-Benefit Expenses that are applied on a PMPM basis
- Anthem has adjusted the area factors.

These rate changes by plan are shown in Exhibit I: Non-Grandfathered Rate Changes.

## 7. Experience Period Premium and Claims

---

Experience shown in Worksheet 1, Section I of the Unified Rate Review Template is for Maine Individual non-grandfathered, single risk pool compliant and transitional policies. The information shown is for the identified legal entity only.

Claims experience in Worksheet 1, Section I of the Unified Rate Review Template reflects dates of service from January 1, 2014 through December 31, 2014.

- Paid Through Date

Claims shown in Worksheet 1, Section I of the Unified Rate Review Template are paid through May 31, 2015.

- Allowed and Incurred Claims Incurred During the Experience Period

The allowed claims are determined by subtracting non-covered benefits, provider discounts, and coordination of benefits amounts from the billed amount.

Allowed and incurred claims are completed using the chain ladder method, an industry standard, by using historic paid vs. incurred claims patterns. The method calculates historic completion percentages, representing the percent of claims paid for a particular month after one month of run out, two months, etc. Claim backlog files are reviewed on a monthly basis and are accounted for in the historical completion factor estimates.

Allowed and incurred claims shown in Worksheet 1, Section I of the Unified Rate Review Template are \$69,663,903 and \$49,118,444, respectively. These amounts differ from those shown in Exhibit B: Claims Experience for Rate Developments due to the Unified Rate Review Template taking Transitional Policies and Rx Rebates into account.

Additional information can be found on Exhibit B: Claims Experience for Rate Developments.

- Premiums (net of MLR Rebate) in Experience Period

The estimated Non-Grandfathered gross earned premium for Maine Individual is \$53,500,642, where earned premium is the pro-rata share of premium owed to Anthem due to subscribers actively purchasing insurance coverage during the experience period.

The preliminary MLR Rebate estimate is \$0, which is consistent with the December 31, 2014 Anthem general ledger estimate allocated to the Non-Grandfathered portion of Individual. Note that this is an estimate and will not be final until 7/31/2015. Using this MLR estimate, the net earned premium for Maine Individual is \$53,500,642 as shown in cell F14 of Worksheet 1, Section I of the Unified Rate Review Template.

## 8. Benefit Categories

---

The methodology used to determine benefit categories in Worksheet 1, Section II of the Unified Rate Review Template is as follows:

- Inpatient Hospital: Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.
- Outpatient Hospital: Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation and other services provided in an outpatient facility setting and billed by the facility.
- Professional: Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital-based professionals whose payments are included in facility fees.
- Other Medical: Includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, and dental services.
- Capitation: Includes all services provided under one or more capitated arrangements.
- Prescription Drug: Includes drugs dispensed by a pharmacy and rebates received from drug manufacturers.

## 9. Projection Factors

---

The experience in Worksheet 1, Section I of the Unified Rate Review Template is brought into the projection period using the factors described below.

- Changes in the Morbidity of the Population Insured

Morbidity changes include the following (for Morbidity factor, see Exhibit D: Projection Period Adjustments):

- Individuals no longer qualifying for Medicaid
- Individuals previously uninsured
- Individuals losing employer coverage
- Individuals converting from Anthem grandfathered or transitional policies
- Individuals electing to drop coverage

- The movement assumptions above are based on market research and assumptions on the retention and sales rates. The morbidity impacts of population movement are based on health status determined from internal risk score data.

Pent-up demand adjustment: As previously uninsured individuals obtained insurance in 2014, Anthem expected them to have some pent-up demand for health care services in year one. This pent-up demand impact is captured in our 2014 experience and Anthem does not expect this additional utilization to continue in 2016. Therefore, an adjustment has been made to back-out the additional utilization in 2014 that was attributed to pent-up demand.

Our goal is to price to the average risk of the 2016 ACA market. Since Anthem-specific experience was used as a starting point, we adjusted this experience to be more consistent with the overall market in Maine. Wakely Consulting collected demographic and risk information from carriers, and calculated Anthem's relative risk to the market for 2014. We have adjusted our starting experience using the results of that survey, as shown in line item 4 of Exhibit A: Market Adjusted Index Rate Development.

- Changes in Benefits

Benefit changes include the following:

- Rx Adjustments: The claims are adjusted for differences in the Rx formulary as well as for the impact of moving drugs into different tiers in the projection period relative to what is reflected in the base experience data as shown in Exhibit D: Projection Period Adjustments.

- Changes in Demographics

The experience data was normalized to reflect anticipated changes in age/gender, area, network, and benefit plan from the experience period to the projection period. See Section 24: Membership Projections for additional information on membership movement. The normalization factors and their aggregate impact on the underlying experience data are detailed in Exhibit C: Normalization Factors.

- Age/Gender: The assumed claims cost is applied by age and gender to the experience period distribution and the projection period distribution.
- Area/Network: The area claims factors are developed based on an analysis of Individual allowed claims by network, mapped to the prescribed 2016 rating areas using the subscriber's 5-digit zip code.
- Benefit Plan: The experience period claims are normalized to an average 2016 plan using benefit relativities. The benefit relativities include the value of cost shares and anticipated changes in utilization due to the difference in average cost share requirements.

- Other Adjustments

- Transitional policies have been removed from the experience period claims as they are not expected to be enrolled in fully ACA-compliant plans during the projection period.
- For members active less than 12 months of the experience period, claims were adjusted using company specific seasonality and maturation factors.

Because of the extended open enrollment period in 2014, many Anthem members were enrolled for less than 12 months, resulting in lower than expected paid claims and truncated seasonality factors. Projecting 2016 claims using the unadjusted 2014 claims as a starting point will yield rates that are not sufficient to cover a normal year of claims. Therefore, members active less than 12 months have had their claims adjusted using company specific seasonality and maturation factors.

Maturation factors were calculated using a broad, persistent population of pre-ACA data. The benefits for Anthem were run against this population to produce paid-to-allowed ratios for each maturation period. The paid-to-allowed ratio of each maturation was divided by the paid-to-allowed ratio of the 12 month maturation to produce seasonality factors for each period. These seasonality factors were applied to the actual membership distribution of Anthem to produce a completion factor for 2014 experience. A membership distribution was then developed for 2016 and a completion factor was again calculated. The 2016 factor was taken over the 2014 factor to produce the overall adjustment.

- Induced Demand Due to Cost Share Reductions: Individuals below 250% Federal Poverty Level who enroll in silver plans On-Exchange will be eligible for cost share reductions. The base period experience has higher anticipated utilization built-in as CSR plans were made available in 2014. As a result, the 2016 utilization impact is calculated based on the projected change in silver plans On-Exchange membership.
- Grace Period: The base period experience may be adjusted upward to account for some incidence of enrollees not paying premiums due during the first month of the 90-day grace period when the QHP is liable for paying claims. Based on 2014 experience this adjustment is 1.0038.
- Change in Provider Contracts: anticipated changes in provider contracts are reflected in the plan level adjustments and the region rating factors.
- The cost of pediatric dental and vision benefits are included, as can be found in Exhibit E: Other Claim Adjustments.
- The cost associated with ME 2014 LD1600-HP1172: Coverage for Human Leukocyte Antigen Testing to Establish Bone Marrow Donor Transplantation Suitability

- Trend Factors (cost/utilization)

- The annual pricing trend used in the development of the rates is 6.3%. The trend is developed by normalizing historical benefit expense for changes in the underlying population and known cost drivers, which are then projected forward to develop the pricing trend. Examples of such changes include contracting, cost of care initiatives, workdays, costs associated with Hepatitis C, compound drugs, average wholesale price, and expected introduction of generic drugs. The claims are trended 23.17 months from the midpoint of the experience period, which is July 26, 2014, to the midpoint of the projection period, which is July 1, 2016. Additional information can be found in Exhibit D: Projection Period Adjustments.
  
- Projected trends include the estimated cost of the pharmaceutical Sovaldi and other high-cost drugs for treating Hepatitis C. These cost estimates were based on claims experience for Maine Individual business, together with CDC recommendations, Industry and Anthem Inc. data.

## **10. Credibility Manual Rate Development**

---

Consistent with last year's methodology, experience developed and projected herein is Anthem's 2013 Small Group Business based on plan liability amounts.

- **Source and Appropriateness of Experience Data Used**

Given the most recent calendar year grandfathered business has been widely affected by members moving to ACA plans, the source data underlying the development of the manual rate consists of claims for all Grandfathered and Non-Grandfathered Small Group business, incurred during the period January 1, 2013 – December 31, 2013 and paid through March 31, 2015. Completion factors are then calculated to reflect additional months of runout after March 31, 2015.

Experience is adjusted as follows:

- Claims incurred for members who live out-of-state were excluded; however, claims incurred by in-state members traveling out-of-state were included.

For more detail, see Exhibit B: Claims Experience for Rate Developments.

- **Adjustments Made to the Data**

The development of the projected claims is summarized in Exhibit A: Market Adjusted Index Rate Development, items (1) - (12). The credibility manual side of the development is described in detail below.

The source data was normalized to reflect anticipated changes in age/gender, area, network, and benefit plan from the experience period to the projection period. The purpose of these factors is to adjust current experience to be reflective of expected claim experience in the projection period. See Section 24: Membership Projections for additional information on membership movement. The normalization factors and their aggregate impact on the underlying experience data are detailed in Exhibit C: Normalization Factors.

The projected claims cost is calculated by multiplying the normalized claims cost by the impact of benefit changes, anticipated changes in population morbidity, and cost of care impacts. The adjustments are described below, and the factors are presented in Exhibit D: Projection Period Adjustments. In addition, the source data is normalized for changes in the provider contracts.

### **Changes in Demographics (Normalization)**

- Age/Gender: The assumed claims cost is applied by age and gender to the experience period distribution and the projection period distribution.
- Area/Network: The area claims factors are developed based on an analysis of Individual allowed claims by network, mapped to the prescribed 2016 rating areas using 5-digit zip code.
- Benefit Plan: The experience period claims are normalized to an average 2016 plan using benefit relativities. The benefit relativities include the value of cost shares and anticipated changes in utilization due to the difference in average cost share requirements.
- Additional information can be found in Exhibit C: Normalization Factors.

### **Changes in Benefits**

Benefit changes include the following:

- Preventive Rx (over the counter): The claims are adjusted for 100% coverage of benefits for specific over the counter drugs obtained with a prescription from a physician.
- Eliminate Pre-Ex: The claims are adjusted for the cost associated with pre-existing conditions that were denied in the base experience data but will be covered in the projection period.
- Rx Adjustments: The claims are adjusted for differences in the Rx formulary, mandatory mail order programs, as well as for the impact of moving drugs into different tiers in the projection period relative to what is reflected in the base experience data.

- Additional information can be found in Exhibit D: Projection Period Adjustments.

### **Changes in the Morbidity of the Population Insured**

Morbidity changes include the following (for Morbidity factor, see Exhibit D: Projection Period Adjustments):

- Higher morbidity of the uninsured compared to the insured population: This adjustment is based on health status data specific to Maine of both currently insured and uninsured populations in the 2016 ACA block. This adjustment considers the expected number of previously uninsured individuals expected to move into the Individual market in 2016 and risk scores relative to the insured population.
- Morbidity of Non-Grandfathered compared to Grandfathered members: The base period experience includes Grandfathered and Non-Grandfathered members. The experience is adjusted to account for the different morbidity between Grandfathered and Non-Grandfathered members to derive a Non-Grandfathered only rate.
- Additional information can be found in Exhibit D: Projection Period Adjustments.

Our goal is to price to the average risk of the 2016 ACA market. Since Anthem-specific 2013 experience was used as a starting point, we adjusted this experience to be more consistent with the overall 2013 market in Maine. Wakely Consulting collected demographic and risk information from carriers, and calculated Anthem's relative risk to the market for 2013. We have adjusted our starting experience using the results of that survey, as shown in line item 5 of Exhibit A: Market Adjusted Index Rate Development.

### **Trend Factors**

- The annual pricing trend used in the development of the rates is 6.8%. The trend is developed by normalizing historical benefit expense for changes in the underlying population and known cost drivers, which are then projected forward to develop the pricing trend. Examples of such changes include contracting, cost of care initiatives, workdays, costs associated with Hepatitis C, compound drugs, average wholesale price, and expected introduction of generic drugs. The claims are trended 36 months from the midpoint of the experience period, which is July 1, 2013, to the midpoint of the projection period, which is July 1, 2016.

- Projected trends include the estimated cost of the pharmaceutical Sovaldi and other high-cost drugs for treating Hepatitis C. These cost estimates were based on claims experience for Maine Individual business, together with CDC recommendations, Industry and Anthem Inc. data.

### **Other Cost of Care Impacts**

- Induced Demand Due to Cost Share Reductions: Individuals below 250% Federal Poverty Level who enroll in silver plans On-Exchange will be eligible for cost share reductions. As a result, the base period experience is adjusted to account for the higher anticipated utilization levels.
- Grace Period: The base period experience is adjusted upward to account for some incidence of enrollees not paying premiums due during the first month of the 90-day grace period when the QHP is liable for paying claims. Based on 2014 experience this adjustment is 1.00375.
- Utilization or cost-per-service change: anticipated changes are reflected in the morbidity changes and trend.
- Change in Medical Management: medical management savings not already included in the claims experience and trend.
- Change in Provider Contracts: anticipated changes in provider contracts are reflected in the plan level adjustments and the region rating factors.
- Additional information can be found in Exhibit D: Projection Period Adjustments.

### **Other Claim Adjustments**

The adjustments described below are presented in Exhibit E: Other Claim Adjustments.

- Rx Rebates: The projected claims cost is adjusted to reflect anticipated Rx rebates. These projections take into account the most up-to-date information regarding anticipated rebate contracts, drug prices, anticipated price inflation, and upcoming patent expirations.
- The cost of adding benefits for pediatric dental and vision are included.

- **Capitation Payments**

Capitation arrangements do not exist for this business.

## **11. Credibility of Experience**

---

- **Description of the Credibility Method Used**

The combination of Small Group legacy experience in conjunction with the single risk pool experience most reasonably reflects Individual claims experience under the future projection period. Rates will be developed giving partial credibility to the data underlying the manual rate in Section 10: Credibility Manual Rate Development.

Based on an analysis of historical data, the standard for fully credible experience is 10,417 members.

To determine credibility, the following formula was used:  $\sqrt{(\text{experience period members} / 10,417)}$

- Resulting Credibility Level Assigned to Base Period Experience

With 6,086 members, the credibility level assigned to the experience in Worksheet 1, Section II of the Unified Rate Review Template is 77%.

## **12. Paid to Allowed Ratio**

---

The 'Paid to Allowed Average Factor in Projection Period' shown in Worksheet 1, Section III of the Unified Rate Review Template is developed by membership-weighted essential health benefit paid claims divided by membership-weighted essential health benefit allowed claims of each plan. The projected membership by plan is shown in Worksheet 2, Section II of the Unified Rate Review Template.

## **13. Risk Adjustment and Reinsurance**

---

- Experience Period Risk Adjustment and Reinsurance

Experience period risk adjustment transfers are based on the results of the CCIIO report published on June 30th.

Experience period reinsurance recoveries were based on actual amounts received as of December 31, 2014, plus PPIA that was recognized in March 2015.

- Projected Risk Adjustments

The Risk Adjustment program transfers funds from lower risk plans to higher risk plans in the Non-Grandfathered Individual and Small Group market. The HHS operated Risk Adjustment program is supported by a user fee, as shown in Exhibit F: Risk Adjustment and Reinsurance - Contributions and Payments.

Anthem is pricing to market, assuming a risk transfer payment of (\$1.27), as shown in Exhibit F: Risk Adjustment and Reinsurance - Contributions and Payments.

- Projected ACA Reinsurance Recoveries Net of Reinsurance Premium

The transitional reinsurance risk mitigation program collects funds from all insurance issuers and TPAs and redistributes them to high cost claimants in the Non-Grandfathered Individual market. The reinsurance contribution is equal to the national per capita reinsurance contribution rate as shown in Exhibit F: Risk Adjustment and Reinsurance - Contributions and Payments.

The reinsurance payment is developed using projected paid claims, claim probability distribution, and reinsurance payment guidelines. The claim probability distribution observes claims between \$90,000 and \$250,000 using a claim probability distribution that reflects the anticipated claim cost distribution of the 2016 Individual market. The coinsurance rate is 50%. Expected paid claims are calculated for an assumed average On-Exchange plan design. Reinsurance payments are allocated proportionally by plan premiums to all plans in the risk pool.

## **14. Non-Benefit Expenses, Profit and Risk**

---

Non-Benefit expenses are detailed in Exhibit G: Non-Benefit Expenses and Profit & Risk.

- **Administrative Expense**

Administrative Expense contains both acquisition costs associated with the production of new business through non-broker distribution channels (direct, telesales) as well as maintenance costs associated with ongoing costs for the administration of the business. Acquisition costs are projected using historical cost per member sold amounts applied to future sales estimates. Maintenance costs are projected for 2016 based on 2014 actual expenses with adjustments made for expected changes in business operations.

- **Miscellaneous Item**

A fee for vaccine assessments is also included in the retention items.

- **Quality Improvement Expense**

The quality improvement expense represents Anthem's dedication to providing the highest standard of customer care and consistently seeking to improve health care quality, outcomes and value in a cost efficient manner.

The QI Expense assumptions are based on historical amounts related to the following initiatives: Improve Health Outcomes, Activities to Prevent Hospital Readmissions, Improve Patient Safety and Reduce Medical Errors, Wellness and Health Promotion Activities, HIT Expenses for Health Care Quality Improvements, and ICD-10.

- **Selling Expense**

Selling Expense represents broker commissions and bonuses associated with the broker distribution channel using historical and projected commission levels. Commissions will be paid both On-Exchange and Off-Exchange.

- Taxes and Fees

- Patient-Centered Outcomes Research Institute (PCORI) Fee: The PCORI fee is a federally-mandated fee designed to help fund the Patient-Centered Outcomes Research Trust Fund. For plan years ending on or after October 1, 2014, and before October 1, 2015, the fee is \$2.08 per member per year. Thereafter, for every plan year ending before October 1, 2019, the fee will increase by the percentage increase in National Healthcare Expenditures.
- ACA Insurer Fee: The health insurance industry will be assessed a permanent fee, based on market share of net premium, which is not tax deductible. The tax impact of non-deductibility is captured in this fee.
- Exchange Fee: The Exchange User Fee applies to Exchange business only, but the cost is spread across all Individual plans. A blended fee/percentage is determined based on an assumed 85.2% of members that will purchase products On-Exchange. The resulting fee/percentage is applied evenly to all plans in the risk pool, both On and Off Exchange.
- Premium taxes, federal income taxes, and state income taxes are also included in the retention items.

- Profit

Profit is reflected on a post-tax basis as a percent that does not vary by product or plan. The profit percentage does not include any assumed risk corridor payments or receipts.

## **15. Projected Loss Ratio**

---

- Projected Federal MLR

The projected Federal MLR for the products in this filing is estimated in Exhibit M: Federal MLR Estimated Calculation. Please note that this calculation is purely an estimate and not meant to be a true measure for Federal or State MLR rebate purposes. The products in this filing represent only a subset of Anthem's Individual business. The MLR for Anthem's entire book of Individual business will be compared to the minimum Federal benchmark for purposes of determining regulation-related premium refunds. Also note that the projected Federal MLR presented here does not capture all adjustments, including but not limited to: three-year averaging, credibility, dual option, and deductible. Anthem's projected MLR is expected to meet or exceed the minimum MLR standards at the market level after including all adjustments.

- Minimum Required Loss Ratio

Rule Chapter 940, Section 8 and 24-A M.R.S.A. §2736-C refer to several loss ratio standards. The minimum loss ratio under any of these standards is 65%, which means that the loss ratios projected for these products must be at or above 65%.

If the rates are approved as proposed in this filing, the estimated anticipated loss ratio for the rating period will be 81.6% as illustrated in Exhibit A: Market Adjusted Index Rate Development.

## **16. Single Risk Pool**

---

The Anthem Index Rate for Individual business in Maine is based on total combined claims costs for providing essential health benefits within the single risk pool of non-grandfathered Individual plans in Maine. The Index Rate is adjusted on a market-wide basis for the state based on the total expected market-wide payments and charges under the risk adjustment and reinsurance programs and Exchange user fees. The premium rates for all Anthem non-grandfathered plans in the Individual market use the applicable market-wide adjusted index rate, subject only to the permitted plan-level adjustments. This demonstrates that the Single Risk Pool for Anthem Individual business is established according to the requirements in 45 CFR part 156, §156.80(d).

## **17. Index Rate**

---

- Experience Period Index Rate

The index rate represents the average allowed claims PMPM of essential health benefits for Anthem's Individual Non-Grandfathered Business. The experience period index rate shown in Worksheet 1, Section I (cell G17) of the Unified Rate Review Template is \$475.00. A comparison to the benchmark was performed, and only essential health benefits were covered during the experience period.

- Projection Period Index Rate

The index rate represents the average allowed claims PMPM of essential health benefits for Anthem's Individual Non-Grandfathered Business. The projection period index rate was developed as shown in Exhibit A: Market Adjusted Index Rate Development by adjusting the projected incurred claims PMPM as described in Section 9: Projection Factors of this memorandum. No benefits in excess of the essential health benefits are included in the projection period allowed claims (cell V32 of Worksheet 1, Section III of the Unified Rate Review Template) or Exhibit A: Market Adjusted Index Rate Development's projection period index rate (also shown in cell V44 of Worksheet 1, Section III of the Unified Rate Review Template).

## **18. Market Adjusted Index Rate**

---

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market wide modifiers defined in the market rating rules. This development is presented in Exhibit A: Market Adjusted Index Rate Development.

## 19. Plan Adjusted Index Rate

---

The Plan Adjusted Index Rate is calculated as the Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rules. This development is presented in Exhibit N: Plan Adjusted Index Rate and Consumer Adjusted Premium Rates.

- Plan Level Modifiers
  - Cost Sharing Adjustments: This is a multiplicative factor that adjusts for the projected paid/allowed ratio of each plan, based on the AV metal value with an adjustment for utilization differences due to differences in cost sharing. This also includes an adjustment for the average tobacco factor shown in Exhibit H: Calibration.
  - Provider Network Adjustments: This is a multiplicative factor that adjusts for differences in projected claims cost due to different network discounts.
  - Adjustments for Benefits in Addition to EHBs: This multiplicative factor adjusts for additional benefits that are not EHBs such as:
  - Adjustments for Administrative Cost: This is an additive adjustment that includes all the Selling Expense, Administration and Retention Items shown in Exhibit G: Non-Benefit Expenses and Profit & Risk, with the exception of the Exchange User Fee since it is already included in the Market Adjusted Index Rate.
  - Catastrophic Factor: This adjustment assumes a healthier than average population will select the catastrophic plan. The catastrophic adjustment factor is only applied to catastrophic plans, as shown in Exhibit N: Plan Adjusted Index Rate and Consumer Adjusted Premium Rates.

## 20. Calibration

---

The required premium in the projection period is calibrated by the average rating calibration factors (Age and Area), which are used to develop the Consumer Adjusted Premium Rates. The average rating factors are shown in Exhibit H: Calibration, Exhibit N: Plan Adjusted Index Rate and Consumer Adjusted Premium Rates.

- Age Factors

Refer to Exhibit J: Age and Tobacco Factors.

The average age rating factor shown in Exhibit H: Calibration is calculated as a member-weighted average of the age rating factors, using the projected age distribution assumptions in our pricing model, with an adjustment for the maximum of 3 child dependents under age 21. Using the same methodology, the approximate average age rounded to the nearest whole number for the associated risk pool is 48.

- Area Factors

Refer to Exhibit K: Area Factors.

## **21. Consumer Adjusted Premium Rate**

---

The Consumer Adjusted Premium Rate is calculated as the Plan Adjusted Index Rate calibrated as described in the previous section. This development is presented in Exhibit N: Plan Adjusted Index Rate and Consumer Adjusted Premium Rates. The calibration is shown in Exhibit H: Calibration.

## **22. Actuarial Value Metal Values**

---

The Actuarial Value (AV) Metal Values included in Worksheet 2 of the Unified Rate Review Template are based on the AV Calculator. To the extent a component of the benefit design was not accommodated by an available input within the AV Calculator, the benefit characteristic was adjusted to be actuarially equivalent to an available input within the AV Calculator for purposes of utilizing the AV Calculator as the basis for the AV Metal Values. Benefits for plans that are not compatible with the parameters of the AV Calculator have been separately identified and documented in the Unique Plan Design Supporting Documentation and Justification that supports the Plan & Benefits Template.

## **23. Actuarial Value Pricing Values**

---

The Actuarial Value (AV) Pricing Values for each Plan ID are in Worksheet 2, Section I of the Unified Rate Review Template. The AV Pricing Value represents the cumulative effect of adjustments made by the issuer to move from the Market Adjusted Index Rate to the Plan Adjusted Index Rate. Consistent with final Market rules, utilization adjustments are made to account for member behavior variations based upon cost-share variations of the benefit design and not the health status of the member. The average allowable modifiers to the Index Rate can be found in Exhibit N: Plan Adjusted Index Rate and Consumer Adjusted Premium Rates.

## **24. Membership Projections**

---

Membership projections in Worksheet 2 of the Unified Rate Review Template are developed using a population movement model plus adjustments for sales expectations. This model projects the membership in the projection period by taking into account:

- Uninsured to Individual as a result of subsidized coverage and individual mandate
- Small Group to Individual as a result of groups dropping coverage
- High Risk Pools to Individual as a result of guaranteed issue
- Individual and Uninsured to Medicaid as a result of expanded Medicaid eligibility

The plan distribution is based on assumed metal tier and network distributions.

The projected morbidity changes shown in Exhibit D: Projection Period Adjustments include expected morbidity changes due to population movement.

Cost share reduction subsidies will be available on silver level plans. Anthem ran projections to estimate enrollment by income level in each of the plans. Projected enrollment by plan and subsidy level can be found in Exhibit Q: Membership Projections for Cost-Sharing Reductions.

## **25. Warning Alerts**

---

There are warning alerts in cells A54 and A56 on Worksheet 2, Section III of the Unified Rate Review Template. This is because Plan Adjusted Index Rates are only entered for single risk pool compliant plans on Worksheet 2, whereas the Worksheet 1 average premium rate reflects the experience of all non-grandfathered (single risk pool compliant and transitional) policies. An additional impact is due to differences in the distribution of ages, geography, and benefits that was projected when developing rates versus what actually emerged. There are also warning alerts in cells A67 and A72 on Worksheet 2, Section III of the Unified Rate Review Template. This is due to the fact that the Experience Period Incurred Claims on Worksheet 1 do not account for any risk adjustment or reinsurance, while the amounts in row 67 of Worksheet 2 do account for these amounts.

## **26. Terminated Products**

---

There are no terminated products, as shown in Exhibit O: Terminated Products.

There are no terminated plans, as shown in Exhibit P: Terminated Plans.

## **27. Description of Benefits**

---

All of the products listed in this filing will be open to new sales. A full listing of products and their benefits can be found in Exhibit R: On-Exchange Benefit Descriptions and Exhibit S: Off-Exchange Benefit Descriptions.

## **28. Issue Age Range**

---

There is no limitation on issue age. However, new policies are issued to subscribers age 65 and over only if they are not eligible for Medicare Part A without paying a premium.

Premiums are on an attained age basis.

## **29. Medical Underwriting**

---

All Anthem individual products are offered on a guaranteed issue basis. No medical underwriting is done during the sales or acceptance/enrollment processes. Additionally, premium is not impacted by gender, health status, claims experience, or policy duration of the individual.

## **30. Rule 940, Subsection 8B**

---

Rule Chapter 940, Subsection 8B requires that products cannot vary in premium more than the maximum possible difference in benefits. Compliance is demonstrated in Exhibit T: Rule 940 Compliance.

## **31. In-Force Business and Annualized Premium**

---

There will be 15,323 members affected by this rate revision. Total annualized premium of this block is \$74,036,569.62.

## **32. Plan Type**

---

Plan types in Worksheet 2, Section I of the URRT adequately describe Anthem's plans.

## **33. Reliance**

---

In support of this rate development, various data and analyses were provided by other members of Anthem's internal actuarial staff, including data and analysis related to cost of care, valuation, and pricing. I have reviewed the data and analyses for reasonableness and consistency. I have also relied on Michele Archer, FSA, MAAA to provide the actuarial certification for the Unique Plan Design Supporting Documentation and Justification for plans included in this filing.

## **34. Actuarial Certification**

---

I, Zachary Fohl, FSA, MAAA, am an actuary for Anthem. I am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I hereby certify that the following statements are true to the best of my knowledge with regards to this filing:

(1) The projected Index Rate is:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
  
- Not excessive, deficient, or unfairly discriminatory.

(2) The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

(3) The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV of the Part I Unified Rate Review Template is calculated in accordance with Actuarial Standards of Practice.

(4) The geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

(5) The most recent AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.

(6) In compliance with all applicable Federal Statutes and Regulations (45 CFR 156.80(d)(1)).

(7) In compliance with all State Statutes and regulations, including 24-A M.R.S.A. §2736 and any other applicable statutes.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate changes, for certification of Qualified Health Plans for Federally-Facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation, used consistently, and only adjusted by the allowable modifiers. However, this Actuarial Memorandum does accurately describe the process used by the issuer to develop the rates.



---

Zachary Fohl  
Director and Actuary I

---

May 15, 2015  
Date

## Exhibit A - Market Adjusted Index Rate Development

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

	Experience Rate	Manual Rate	
1) Starting Paid Claims PMPM	\$ 370.39	\$ 291.32	Exhibit B
2) x Cost Share Adjustment	1.0000	1.0000	
3) x Seasonality	1.0191	1.0000	
4) x Wakely Adjustment {1}	0.9891	0.9560	
5) Mature Claims PMPM	\$ 373.35	\$ 278.50	= (1) x (2) x (3) x (4)
6) x Normalization Factor	0.8786	0.9943	Exhibit C
7) = Normalized Claims	\$ 328.03	\$ 276.91	= (5) x (6)
8) x Benefit Changes	1.0007	0.9714	Exhibit D
9) x Morbidity Changes	0.9580	1.0174	Exhibit D
10) x Trend Factor	1.1254	1.2168	Exhibit D
11) x Other Cost of Care Impacts	1.0069	1.0389	Exhibit D
12) Projected Paid Claim Cost	\$ 356.35	\$ 345.96	= (7) x (8) x (9) x (10) x (11)
13) Credibility Weight	77%	23%	
14) Blended Paid Claims	\$353.93		
15) - Non-EHBS Embedded in Line Item 1) Above	\$0.00		
16) = Projected Paid Claims, Excluding ALL Non-EHBS	\$353.93		
17) + Rx Rebates	-\$9.43		Exhibit E
18) + Additional EHBS {2}	\$0.96		Exhibit E
19) = Projected Paid Claims Reflecting only EHBS	\$345.46		
20) ÷ Paid to Allowed Ratio	0.68180		
21) = Projected Allowed Claims Reflecting only EHBS	\$506.69		= Index Rate
22) Reinsurance Contribution	\$2.25		Exhibit F
23) Expected Reinsurance Payments	-\$20.81		Exhibit F
24) Risk Adjustment Fee	\$0.15		Exhibit F
25) Risk Adjustment Net Transfer	-\$1.27		Exhibit F
26) Exchange Fee	\$11.97		
27) Market Adjusted Index Rate {3}	\$495.39		= [(19)+(22)+(23)+(24)+(25)+(26)] ÷ (20)
38) Projected MLR (Conventional Basis)	81.61%		{4}

NOTE:

{1} Adjustment based on Wakely survey to bring starting experience in-line with the market

{2} Pediatric Dental, Pediatric Vision, LD1600, and FMHP Final Rule

## Exhibit B - Claims Experience for Rate Developments

Anthem Health Plans of Maine, Inc.  
Individual

**Experience Rate Claims Experience**  
Incurred January 1, 2014 through December 31, 2014  
Paid through May 31, 2015

PAID CLAIMS:											
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			CSR	Total		Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Receivable	Benefit Expense	Months	PMPM	
\$ 24,304,080	\$ 4,521,852	\$ 523,241	\$ 113,044	\$ 24,827,321	\$ 4,634,896	\$ -	\$ (2,410,664)	\$ 27,051,553	73,036	\$ 370.39	

ALLOWED CLAIMS:											
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			CSR	Total		Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Receivable	Benefit Expense	Months	PMPM	
\$ 29,309,979	\$ 5,623,251	\$ 625,561	\$ 136,270	\$ 29,935,540	\$ 5,759,521	\$ -	N/A	\$ 35,695,062	73,036	\$ 488.73	

**Manual Rate Claims Experience**  
Incurred January 1, 2013 through December 31, 2013  
Paid through March 31, 2015

PAID CLAIMS:											
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			CSR	Total		Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Receivable	Benefit Expense	Months	PMPM	
\$ 54,438,238	\$ 8,349,009	\$ 6,488	\$ 77	\$ 54,444,726	\$ 8,349,086	\$ -	N/A	\$ 62,793,812	215,547	\$ 291.32	

ALLOWED CLAIMS:											
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			CSR	Total		Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Receivable	Benefit Expense	Months	PMPM	
\$ 68,542,151	\$ 21,728,499	\$ 7,648	\$ 148	\$ 68,549,799	\$ 21,728,647	\$ -	N/A	\$ 90,278,446	215,547	\$ 418.83	

**Note**

The claims shown above in the Experience Rate Claims Experience do not account for Transitional Plans or Rx Rebates; whereas, the claims shown in Worksheet 1, Section 1 of the Unified Rate Review Template do include those pieces.

Drug Claims are processed by an external vendor.

## Exhibit C - Normalization Factors

Anthem Health Plans of Maine, Inc.  
Individual

Rates Effective January 1, 2016

	Average Claim Factors - Experience Rate		Normalization Factor
	Experience Period Population	Future Population	
Age/Gender	1.0520	1.0115	0.9615
Area/Network	0.8974	0.9084	1.0122
Benefit Plan	0.6508	0.5876	0.9028
<b>Total</b>			<b>0.8786</b>

	Average Claim Factors - Manual Rate		Normalization Factor
	Experience Period Population	Future Population	
Age/Gender	1.0785	1.0115	0.9379
Area/Network	1.0285	0.9084	0.8833
Benefit Plan	0.4895	0.5876	1.2002
<b>Total</b>			<b>0.9943</b>

## Exhibit D - Projection Period Adjustments

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

<i>Impact of Changes Between Experience Period and Projection Period:</i>		
	<u>Experience Rate</u>	<u>Manual Rate</u>
<b><u>Benefit changes</u></b>		
Eliminate Pre-Ex	1.0000	1.0020
Preventive Rx	1.0000	1.0001
Rx Adjustments {1}	1.0007	0.9694
Total Benefit Changes	1.0007	0.9714
<b><u>Morbidity changes</u></b>		
Total Morbidity Changes	0.9580	1.0174
<b><u>Cost of care impacts</u></b>		
Annual Medical/Rx Trend Rate	6.31%	6.76%
# Months of Projection	23.17	36.00
Trend Factor	1.1254	1.2168
Induced Demand for CSR	1.0031	1.0350
Grace Period	1.0038	1.0038
Total other Impacts	1.0069	1.0389

**NOTES:**

{1} Includes Rx formulary and impacts for moving drugs into different tiers

## Exhibit E - Other Claim Adjustments

Anthem Health Plans of Maine, Inc.  
Individual

Rates Effective January 1, 2016

<i>Adjustments to projection period claims to reflect covered benefits not included in experience period data:</i>	
	<b><u>PMPM</u></b>
Rx Rebates	(\$9.43)
Pediatric Dental	\$0.15
Pediatric Vision	\$0.58
LD1600	\$0.03
FMHP Final Rule	\$0.20
Total	(\$8.47)

**NOTES:**

Adjustments above reflect ONLY additional costs beyond those already captured in line Item 16 of Exhibit A.

# Exhibit F - Risk Adjustment and Reinsurance - Contributions and Payments

## Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

<b><u>Risk Adjustment:</u></b>			
<b>PMPM</b>	<b>User Fee</b>	<b>Net Transfer</b>	
Federal Program	\$0.15	(\$1.27)	
<b><u>Reinsurance:</u></b>			
<b>PMPM</b>	<b>Contributions Made</b>	<b>Expected Receipts</b>	
Federal Program	\$2.25	(\$20.81)	<i>Small Group Plans contribute funds but only Individual Plans are eligible to receive payments</i>
	<p><u>Source:</u> HHS estimates a national per capita contribution rate of \$2.25 per month (\$27 per year) in benefit year 2016 (per Payment Parameter Rule).</p>		
<b>Grand Total of All Risk Mitigation Programs</b>			<b>(\$19.68)</b>

## Exhibit G - Non-Benefit Expenses and Profit & Risk

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

	Expenses Applied As a PMPM Cost	Expenses Applied as a % of Premium	Expressed as a PMPM {1}
Administrative Expenses			
Administrative Costs	\$26.14		
Quality Improvement Expense	\$3.61		
Selling Expense	\$5.89		
Specialty Expenses	\$0.26		
<b>Total Administrative Expenses</b>	<b>\$35.90</b>	<b>0.00%</b>	\$35.90
Taxes and Fees			
PCORI Fee	\$0.18		
ACA Insurer Fee		3.35%	
Exchange Fee		3.00%	
MLR-Deductible Federal/State Income Taxes {2}		1.32%	
<b>Total Taxes and Fees</b>	<b>\$0.18</b>	<b>7.67%</b>	\$30.80
Profit and Risk {3}		1.68%	\$6.71
<b>Total Non-Benefit Expenses, Profit, and Risk</b>	<b>\$36.08</b>	<b>9.35%</b>	<b>\$73.41</b>

**NOTES:**

{1} The sum of the rounded percentages shown may not equal the total at the bottom of the table due to rounding.

{2} Includes only those income taxes which are deductible from the MLR denominator; in particular, Federal income taxes on investment income are excluded.

{3} Profit shown here is post-tax profit, net of those federal and state income taxes which are deductible from the MLR denominator.

# Exhibit H - Calibration

## Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

<i>Average 2016 rating factors for 2016 population:</i>	
	<b>Average Rating Factor</b>
<b>Tobacco</b>	1.0194
	<b>Calibration Factors</b>
<b>Age</b>	1.6373
<b>Area</b>	0.9564
<b>Total Calibration Factor</b>	1.5660
<b>Total Average Rating Factor</b>	1.5964

**NOTES:**

See Calibration Factor on Exhibit N.

## Exhibit I - Non-Grandfathered Rate Changes

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

HIOS Plan Name	2016 HIOS Plan ID	On/Off		Network Name	Area(s) Offered	2015 HIOS Plan ID Mapping	Plan Specific Rate Increase
		Exchange	Metal Level				(excluding aging)
							{1}
Anthem Catastrophic X HMO 6850/0%	48396ME0710016	On	Catastrophic	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710016	15.64%
Anthem Bronze X HMO 5700/50%	48396ME0710011	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710011	2.55%
Anthem Bronze X HMO 25% for HSA	48396ME0710017	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710017	12.23%
Anthem Bronze X HMO 5850/20%	48396ME0710018	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710018	6.75%
Anthem Bronze X HMO 4750/35%	48396ME0710019	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710019	3.31%
Anthem Bronze X HMO 30% for HSA	48396ME0710020	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710020	12.14%
Anthem Bronze X HMO 50% for HSA	48396ME0710031	On	Bronze	ME IND::Pathway X Enhanced	1, 2, 3	None	n/a
Anthem Silver X HMO 3500/20%	48396ME0710012	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710012	3.32%
Anthem Silver X HMO 1850/40%	48396ME0710013	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710013	1.02%
Anthem Silver X HMO 1500/35%	48396ME0710014	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710014	2.80%
Anthem Silver X HMO 15% for HSA	48396ME0710021	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710021	1.61%
Anthem Silver X HMO 2200/50%	48396ME0710032	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	None	n/a
Anthem Gold X HMO 1400/10%	48396ME0710015	On	Gold	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0710015	9.22%
Anthem Catastrophic X POS 6850/0%	48396ME0720022	On	Catastrophic	ME IND::Pathway X	03	48396ME0720022	9.36%
Anthem Catastrophic X POS 6850/0%	48396ME0720034	On	Catastrophic	ME IND::Pathway X	04	48396ME0720034	16.34%
Anthem Bronze X POS 6100/15%	48396ME0720015	On	Bronze	ME IND::Pathway X	03	48396ME0720015	-2.07%
Anthem Bronze X POS 6100/15%	48396ME0720027	On	Bronze	ME IND::Pathway X	04	48396ME0720027	4.18%
Anthem Bronze X POS 10% for HSA	48396ME0720016	On	Bronze	ME IND::Pathway X	03	48396ME0720016	4.59%
Anthem Bronze X POS 10% for HSA	48396ME0720030	On	Bronze	ME IND::Pathway X	04	48396ME0720030	11.27%
Anthem Bronze X POS 5500/30%	48396ME0720011	On	Bronze	ME IND::Pathway X	03	48396ME0720011	-3.54%
Anthem Bronze X POS 5500/30%	48396ME0720023	On	Bronze	ME IND::Pathway X	04	48396ME0720023	2.62%
Anthem Bronze X POS 5150/25%	48396ME0720017	On	Bronze	ME IND::Pathway X	03	48396ME0720017	1.27%
Anthem Bronze X POS 5150/25%	48396ME0720031	On	Bronze	ME IND::Pathway X	04	48396ME0720031	7.73%
Anthem Bronze X POS 4200/50%	48396ME0720012	On	Bronze	ME IND::Pathway X	03	48396ME0720012	-1.77%
Anthem Bronze X POS 4200/50%	48396ME0720024	On	Bronze	ME IND::Pathway X	04	48396ME0720024	4.50%
Anthem Bronze X POS 40% for HSA	48396ME0720018	On	Bronze	ME IND::Pathway X	03	48396ME0720018	4.04%
Anthem Bronze X POS 40% for HSA	48396ME0720032	On	Bronze	ME IND::Pathway X	04	48396ME0720032	10.68%
Anthem Bronze X POS 50% for HSA	48396ME0720035	On	Bronze	ME IND::Pathway X	03	None	n/a
Anthem Bronze X POS 50% for HSA	48396ME0720036	On	Bronze	ME IND::Pathway X	04	None	n/a
Anthem Silver X POS 10% for HSA	48396ME0720020	On	Silver	ME IND::Pathway X	03	48396ME0720020	-0.23%
Anthem Silver X POS 10% for HSA	48396ME0720033	On	Silver	ME IND::Pathway X	04	48396ME0720033	6.14%
Anthem Silver X POS 2800/30%	48396ME0720013	On	Silver	ME IND::Pathway X	03	48396ME0720013	-2.01%
Anthem Silver X POS 2800/30%	48396ME0720025	On	Silver	ME IND::Pathway X	04	48396ME0720025	4.25%
Anthem Silver X POS 1800/25%	48396ME0720014	On	Silver	ME IND::Pathway X	03	48396ME0720014	-3.05%
Anthem Silver X POS 1800/25%	48396ME0720026	On	Silver	ME IND::Pathway X	04	48396ME0720026	3.14%
Anthem Silver X POS 2250/50%	48396ME0720037	On	Silver	ME IND::Pathway X	03	None	n/a
Anthem Silver X POS 2250/50%	48396ME0720038	On	Silver	ME IND::Pathway X	04	None	n/a
Anthem Gold X POS 1000/20%	48396ME0720028	On	Gold	ME IND::Pathway X	03	48396ME0720028	6.04%
Anthem Gold X POS 1000/20%	48396ME0720029	On	Gold	ME IND::Pathway X	04	48396ME0720029	12.81%

## Exhibit I - Non-Grandfathered Rate Changes

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

HIOS Plan Name	2016 HIOS Plan ID	On/Off		Network Name	Area(s) Offered	2015 HIOS Plan ID Mapping	Plan Specific Rate Increase
		Exchange	Metal Level				(excluding aging)
							{1}
Anthem Catastrophic HMO 6850/0%	48396ME0790011	Off	Catastrophic	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790011	15.28%
Anthem Bronze HMO 25% for HSA	48396ME0790012	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790012	12.98%
Anthem Bronze HMO 5850/20%	48396ME0790013	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790013	7.35%
Anthem Bronze HMO 5700/50%	48396ME0790014	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790014	1.76%
Anthem Bronze HMO 4750/35%	48396ME0790015	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790015	4.61%
Anthem Bronze HMO 30% for HSA	48396ME0790016	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790016	12.73%
Anthem Bronze HMO 50% for HSA	48396ME0790024	Off	Bronze	ME IND::Pathway Enhanced	1, 2, 3	None	n/a
Anthem Silver HMO 3500/20%	48396ME0790017	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790017	4.00%
Anthem Silver HMO 3000/15%	48396ME0790018	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790018	-1.82%
Anthem Silver HMO 15% for HSA	48396ME0790019	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790019	2.56%
Anthem Silver HMO 1850/40%	48396ME0790020	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790020	1.00%
Anthem Silver HMO 1500/35%	48396ME0790021	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790021	4.78%
Anthem Silver HMO 2200/50%	48396ME0790025	Off	Silver	ME IND::Pathway Enhanced	1, 2, 3	None	n/a
Anthem Gold HMO 1400/10%	48396ME0790022	Off	Gold	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790022	10.05%
Anthem Gold HMO 1000/15%	48396ME0790023	Off	Gold	ME IND::Pathway Enhanced	1, 2, 3	48396ME0790023	13.08%
Anthem Catastrophic POS 6850/0%	48396ME0800011	Off	Catastrophic	ME IND::Pathway	03	48396ME0800011	9.79%
Anthem Catastrophic POS 6850/0%	48396ME0800038	Off	Catastrophic	ME IND::Pathway	04	48396ME0800038	16.80%
Anthem Bronze POS 6100/15%	48396ME0800012	Off	Bronze	ME IND::Pathway	03	48396ME0800012	-1.84%
Anthem Bronze POS 6100/15%	48396ME0800037	Off	Bronze	ME IND::Pathway	04	48396ME0800037	4.42%
Anthem Bronze POS 10% for HSA	48396ME0800013	Off	Bronze	ME IND::Pathway	03	48396ME0800013	4.85%
Anthem Bronze POS 10% for HSA	48396ME0800039	Off	Bronze	ME IND::Pathway	04	48396ME0800039	11.54%
Anthem Bronze POS 5500/30%	48396ME0800014	Off	Bronze	ME IND::Pathway	03	48396ME0800014	-3.29%
Anthem Bronze POS 5500/30%	48396ME0800024	Off	Bronze	ME IND::Pathway	04	48396ME0800024	2.88%
Anthem Bronze POS 5150/25%	48396ME0800015	Off	Bronze	ME IND::Pathway	03	48396ME0800015	1.53%
Anthem Bronze POS 5150/25%	48396ME0800025	Off	Bronze	ME IND::Pathway	04	48396ME0800025	8.01%
Anthem Bronze POS 4200/50%	48396ME0800016	Off	Bronze	ME IND::Pathway	03	48396ME0800016	-1.48%
Anthem Bronze POS 4200/50%	48396ME0800026	Off	Bronze	ME IND::Pathway	04	48396ME0800026	4.81%
Anthem Bronze POS 40% for HSA	48396ME0800017	Off	Bronze	ME IND::Pathway	03	48396ME0800017	4.34%
Anthem Bronze POS 40% for HSA	48396ME0800027	Off	Bronze	ME IND::Pathway	04	48396ME0800027	10.99%
Anthem Bronze POS 50% for HSA	48396ME0800058	Off	Bronze	ME IND::Pathway	03	None	n/a
Anthem Bronze POS 50% for HSA	48396ME0800059	Off	Bronze	ME IND::Pathway	04	None	n/a
Anthem Silver POS 10% for HSA	48396ME0800028	Off	Silver	ME IND::Pathway	04	48396ME0800028	6.45%
Anthem Silver POS 10% for HSA	48396ME0800018	Off	Silver	ME IND::Pathway	03	48396ME0800018	0.06%
Anthem Silver POS 2800/30%	48396ME0800019	Off	Silver	ME IND::Pathway	03	48396ME0800019	-1.69%
Anthem Silver POS 2800/30%	48396ME0800029	Off	Silver	ME IND::Pathway	04	48396ME0800029	4.58%
Anthem Silver POS 2500/20%	48396ME0800020	Off	Silver	ME IND::Pathway	03	48396ME0800020	-5.72%
Anthem Silver POS 2500/20%	48396ME0800030	Off	Silver	ME IND::Pathway	04	48396ME0800030	0.30%
Anthem Silver POS 1800/25%	48396ME0800021	Off	Silver	ME IND::Pathway	03	48396ME0800021	-2.71%
Anthem Silver POS 1800/25%	48396ME0800031	Off	Silver	ME IND::Pathway	04	48396ME0800031	3.51%

## Exhibit I - Non-Grandfathered Rate Changes

**Anthem Health Plans of Maine, Inc.  
Individual**

Rates Effective January 1, 2016

HIOS Plan Name	2016 HIOS Plan ID	On/Off		Network Name	Area(s) Offered	2015 HIOS Plan ID Mapping	Plan Specific Rate Increase (excluding aging) {1}
		Exchange	Metal Level				
Anthem Silver POS 2250/50%	48396ME0800060	Off	Silver	ME IND::Pathway	03	None	n/a
Anthem Silver POS 2250/50%	48396ME0800061	Off	Silver	ME IND::Pathway	04	None	n/a
Anthem Gold POS 1400/10%	48396ME0800022	Off	Gold	ME IND::Pathway	03	48396ME0800022	2.17%
Anthem Gold POS 1400/10%	48396ME0800032	Off	Gold	ME IND::Pathway	04	48396ME0800032	8.69%
Anthem Gold POS 1000/20%	48396ME0800023	Off	Gold	ME IND::Pathway	03	48396ME0800023	6.34%
Anthem Gold POS 1000/20%	48396ME0800033	Off	Gold	ME IND::Pathway	04	48396ME0800033	13.12%
Anthem Blue Cross and Blue Shield Silver Guided Access, a M	48396ME0930003	On	Silver	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0930003	-3.25%
Anthem Blue Cross and Blue Shield Gold Guided Access, a M	48396ME0930004	On	Gold	ME IND::Pathway X Enhanced	1, 2, 3	48396ME0930004	12.83%
Anthem Blue Cross and Blue Shield Silver Guided Access, a M	48396ME0940003	On	Silver	ME IND::Pathway X	03	48396ME0940003	-6.02%
Anthem Blue Cross and Blue Shield Silver Guided Access, a M	48396ME0940005	On	Silver	ME IND::Pathway X	04	48396ME0940005	-0.02%
Anthem Blue Cross and Blue Shield Gold Guided Access, a M	48396ME0940004	On	Gold	ME IND::Pathway X	03	48396ME0940004	1.89%
Anthem Blue Cross and Blue Shield Gold Guided Access, a M	48396ME0940006	On	Gold	ME IND::Pathway X	04	48396ME0940006	8.39%

**NOTES:**

{1} Plan level increases in rates do not include demographic changes in the population.

## Exhibit J - Age and Tobacco Factors

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

Age	Age Factors	Tobacco Factors
	2016	2016
0-17	0.635	1.000
18	0.635	1.000
19	0.635	1.000
20	0.635	1.000
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.000
26	1.024	1.000
27	1.048	1.000
28	1.087	1.000
29	1.119	1.000
30	1.135	1.050
31	1.159	1.050
32	1.183	1.050
33	1.198	1.050
34	1.214	1.050
35	1.222	1.100
36	1.230	1.100
37	1.238	1.100
38	1.246	1.100
39	1.262	1.100
40	1.278	1.250
41	1.302	1.250
42	1.325	1.250
43	1.357	1.250
44	1.397	1.250
45	1.444	1.400
46	1.500	1.400
47	1.563	1.400
48	1.635	1.400
49	1.706	1.400
50	1.786	1.490
51	1.865	1.490
52	1.952	1.490
53	2.040	1.490
54	2.135	1.490
55	2.230	1.490
56	2.333	1.490
57	2.437	1.490
58	2.548	1.490
59	2.603	1.490
60	2.714	1.490
61	2.810	1.490
62	2.873	1.490
63	2.952	1.490
64+	3.000	1.490

**NOTES:**

The weighted averages of these factors for the entire risk pool included in this rate filing is detailed in Exhibit H.

## Exhibit K - Area Factors

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

Rating Area Description	2016 Area Rating Factor	2015 Area Rating Factor	Change
Rating Area 1	0.8970	0.8881	1.0%
Rating Area 2	0.9703	1.0323	-6.0%
Rating Area 3	1.0419	1.1084	-6.0%
Rating Area 4	1.2880	1.2880	0.0%
Out of Area	1.0000	1.0000	0.0%

**NOTES:**

The weighted average of these factors for the entire risk pool included in this rate filing is detailed in Exhibit H.

## Exhibit L - Sample Rate Calculation

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

**Name:** John Doe  
**Effective Date:** 1/1/2016  
**On/Off Exchange:** On  
**Metal Level:** Bronze  
**Plan ID:** 48396ME0710020  
**Rating Area:** 01

**Family Members Covered:**

	<u>Age</u>	<u>Smoker?</u>
Subscriber	47	N
Spouse	42	N
Child (age 21+)	25	Y
Child #1	20	N
Child #2	16	N

**Calculation of Monthly Premium:**

Consumer Adjusted Premium Rate	\$ 232.28	Exhibit N
<u>x Area Factor</u>	<u>0.8970</u>	Exhibit K
Rate Adjusted for Area =	\$ 208.36	

**Age/Tobacco Factors:**

	<u>Age Factor</u>	<u>Tobacco Factor</u>
Subscriber	1.563	1.000
Spouse	1.325	1.000
Child (age 21+)	1.004	1.000
Child #1	0.635	1.000
Child #2	0.635	1.000

Exhibit J

**Final Monthly Premium PMPM:**

	<u>PMPM</u>
Subscriber	\$ 325.67
Spouse	\$ 276.08
Child (age 21+)	\$ 209.19
Child #1	\$ 132.31
Child #2	\$ 132.31
<b>TOTAL</b>	<b>\$ 1,075.56</b>

**NOTES:**

As per the Market Reform Rule, when computing family premiums no more than the three oldest covered children under the age of 21 are taken into account whereas the premiums associated with each child age 21+ are included.

Minor rate variances may occur due to differences in rounding methodology.

## Exhibit M - Federal MLR Estimated Calculation

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

**Numerator:**

Incurred Claims	\$	345.46	Exhibit A (Line 14) + Exhibit E (Total)
+ Quality Improvement Expense	\$	3.61	Exhibit G
+ Risk Corridor Contributions	\$	-	
+ Risk Adjustment Net Transfer	\$	(1.27)	Exhibit F
+ Reinsurance Receipts	\$	(20.81)	Exhibit F
+ Risk Corridor Receipts	\$	-	
+ Reduction to Rx Incurred Claims (ACA MLR)	\$	(3.65)	{1}
<b>= <i>Estimated Federal MLR Numerator</i></b>	<b>\$</b>	<b>323.34</b>	

**Denominator:**

Premiums	\$	399.19	Incurred Claims + Exhibit F (Total) + Exhibit G (Total)
- Federal and State Taxes	\$	5.27	Premiums x Exhibit G (Income Taxes)
- Premium Taxes	\$	-	Premiums x Exhibit G (Premium Tax)
- Risk Adjustment User Fee	\$	0.15	Exhibit F
- Reinsurance Contributions	\$	2.25	Exhibit F
- Misc Admin (PMPM)	\$	-	Exhibit G
- Misc Admin Fee (% of Premium)	\$	-	Exhibit G
- Misc Taxes & Fees (PMPM)	\$	-	Exhibit G
- Misc Taxes & Fees (% of Premium)	\$	-	Exhibit G
- Licensing and Regulatory Fees	\$	25.53	Premiums x Exhibit G (Fees)
<b>= <i>Estimated Federal MLR Denominator</i></b>	<b>\$</b>	<b>365.99</b>	

***Estimated Federal MLR*** **88.35%**

**NOTES:**

{1} This is the percentage of 2016 pharmacy claims that are attributable to PBM Administrative Expenses (i.e. the "retail spread" or "pharmacy claims margin"). It is calculated by applying the 3rd party margin percentage to the 2016 projected Pharmacy claims including projected rebates.

The above calculation is purely an estimate and not meant to be compared to the minimum MLR benchmark for federal/state MLR rebate purposes:

- \* The above calculation represents only the products in this filing. Federal MLR will be calculated at the legal entity and market level.
- \* Not all numerator/denominator components are captured above (for example, fraud and prevention program costs, payroll taxes, assessments for state high risk pools etc.).
- \* Other adjustments may also be applied within the federal MLR calculation such as 3-year averaging, new business, credibility, deductible and dual option. These are ignored in the above calculation.
- \* Licensing and Regulatory Fees include ACA-related fees as allowed under the MLR Final Rule.

**Exhibit N - Plan Adjusted Index Rate and Consumer Adjusted Premium Rates**

**Anthem Health Plans of Maine, Inc.  
Individual**

Rates Effective January 1, 2016

HIOS Plan Name	HIOS Plan ID	Market Adjusted Index Rate (Exhibit A)	Cost Sharing Adjustment	Provider Network Adjustment	Adjustment for		Catastrophic Plan Adjustment {1}	Administrative Costs	Plan Adjusted Index Rate {2}	Calibration Factor {3}	Consumer Adjusted Premium Rate {4}
					Benefits in Addition to the EHBS						
Anthem Catastrophic X HMO 6850/0%	48396ME0710016	\$495.39	0.5796	0.9906	1.0000	0.8267	\$42.74	\$277.86	1.5660	\$177.44	
Anthem Bronze X HMO 5700/50%	48396ME0710011	\$495.39	0.5836	0.9906	1.0000	1.0000	\$52.03	\$338.40	1.5660	\$216.10	
Anthem Bronze X HMO 25% for HSA	48396ME0710017	\$495.39	0.5872	0.9906	1.0000	1.0000	\$52.35	\$340.47	1.5660	\$217.42	
Anthem Bronze X HMO 5850/20%	48396ME0710018	\$495.39	0.5924	0.9906	1.0000	1.0000	\$52.81	\$343.50	1.5660	\$219.35	
Anthem Bronze X HMO 4750/35%	48396ME0710019	\$495.39	0.5979	0.9906	1.0000	1.0000	\$53.31	\$346.73	1.5660	\$221.41	
Anthem Bronze X HMO 30% for HSA	48396ME0710020	\$495.39	0.6273	0.9906	1.0000	1.0000	\$55.92	\$363.75	1.5660	\$232.28	
Anthem Bronze X HMO 50% for HSA	48396ME0710031	\$495.39	0.5743	0.9906	1.0000	1.0000	\$51.20	\$333.01	1.5660	\$212.65	
Anthem Silver X HMO 3500/20%	48396ME0710012	\$495.39	0.6778	0.9906	1.0000	1.0000	\$60.40	\$393.02	1.5660	\$250.97	
Anthem Silver X HMO 1850/40%	48396ME0710013	\$495.39	0.7199	0.9906	1.0000	1.0000	\$64.15	\$417.42	1.5660	\$266.56	
Anthem Silver X HMO 1500/35%	48396ME0710014	\$495.39	0.7622	0.9906	1.0000	1.0000	\$67.89	\$441.89	1.5660	\$282.18	
Anthem Silver X HMO 15% for HSA	48396ME0710021	\$495.39	0.7202	0.9906	1.0000	1.0000	\$64.17	\$417.60	1.5660	\$266.67	
Anthem Silver X HMO 2200/50%	48396ME0710032	\$495.39	0.6796	0.9906	1.0000	1.0000	\$60.57	\$394.07	1.5660	\$251.65	
Anthem Gold X HMO 1400/10%	48396ME0710015	\$495.39	0.9553	0.9906	1.0000	1.0000	\$85.06	\$553.85	1.5660	\$353.68	
Anthem Catastrophic X POS 6850/0%	48396ME0720022	\$495.39	0.5796	1.0797	1.0000	0.8267	\$46.57	\$302.85	1.5660	\$193.39	
Anthem Catastrophic X POS 6850/0%	48396ME0720034	\$495.39	0.5796	1.0797	1.0000	0.8267	\$46.57	\$302.85	1.5660	\$193.39	
Anthem Bronze X POS 6100/15%	48396ME0720015	\$495.39	0.5953	1.0797	1.0000	1.0000	\$57.82	\$376.23	1.5660	\$240.25	
Anthem Bronze X POS 6100/15%	48396ME0720027	\$495.39	0.5953	1.0797	1.0000	1.0000	\$57.82	\$376.23	1.5660	\$240.25	
Anthem Bronze X POS 10% for HSA	48396ME0720016	\$495.39	0.6019	1.0797	1.0000	1.0000	\$58.47	\$380.43	1.5660	\$242.94	
Anthem Bronze X POS 10% for HSA	48396ME0720030	\$495.39	0.6019	1.0797	1.0000	1.0000	\$58.47	\$380.43	1.5660	\$242.94	
Anthem Bronze X POS 5500/30%	48396ME0720011	\$495.39	0.5964	1.0797	1.0000	1.0000	\$57.93	\$376.91	1.5660	\$240.69	
Anthem Bronze X POS 5500/30%	48396ME0720023	\$495.39	0.5964	1.0797	1.0000	1.0000	\$57.93	\$376.91	1.5660	\$240.69	
Anthem Bronze X POS 5150/25%	48396ME0720017	\$495.39	0.5979	1.0797	1.0000	1.0000	\$58.09	\$377.88	1.5660	\$241.31	
Anthem Bronze X POS 5150/25%	48396ME0720031	\$495.39	0.5979	1.0797	1.0000	1.0000	\$58.09	\$377.88	1.5660	\$241.31	
Anthem Bronze X POS 4200/50%	48396ME0720012	\$495.39	0.6009	1.0797	1.0000	1.0000	\$58.38	\$379.80	1.5660	\$242.53	
Anthem Bronze X POS 4200/50%	48396ME0720024	\$495.39	0.6009	1.0797	1.0000	1.0000	\$58.38	\$379.80	1.5660	\$242.53	
Anthem Bronze X POS 40% for HSA	48396ME0720018	\$495.39	0.6281	1.0797	1.0000	1.0000	\$61.00	\$396.96	1.5660	\$253.49	
Anthem Bronze X POS 40% for HSA	48396ME0720032	\$495.39	0.6281	1.0797	1.0000	1.0000	\$61.00	\$396.96	1.5660	\$253.49	
Anthem Bronze X POS 50% for HSA	48396ME0720035	\$495.39	0.5743	1.0797	1.0000	1.0000	\$55.80	\$362.99	1.5660	\$231.80	
Anthem Bronze X POS 50% for HSA	48396ME0720036	\$495.39	0.5743	1.0797	1.0000	1.0000	\$55.80	\$362.99	1.5660	\$231.80	
Anthem Silver X POS 10% for HSA	48396ME0720020	\$495.39	0.7103	1.0797	1.0000	1.0000	\$68.97	\$448.90	1.5660	\$286.66	
Anthem Silver X POS 10% for HSA	48396ME0720033	\$495.39	0.7103	1.0797	1.0000	1.0000	\$68.97	\$448.90	1.5660	\$286.66	
Anthem Silver X POS 2800/30%	48396ME0720013	\$495.39	0.6926	1.0797	1.0000	1.0000	\$67.24	\$437.68	1.5660	\$279.49	
Anthem Silver X POS 2800/30%	48396ME0720025	\$495.39	0.6926	1.0797	1.0000	1.0000	\$67.24	\$437.68	1.5660	\$279.49	
Anthem Silver X POS 1800/25%	48396ME0720014	\$495.39	0.7610	1.0797	1.0000	1.0000	\$73.88	\$480.91	1.5660	\$307.10	
Anthem Silver X POS 1800/25%	48396ME0720026	\$495.39	0.7610	1.0797	1.0000	1.0000	\$73.88	\$480.91	1.5660	\$307.10	
Anthem Silver X POS 2250/50%	48396ME0720037	\$495.39	0.6786	1.0797	1.0000	1.0000	\$65.89	\$428.83	1.5660	\$273.84	
Anthem Silver X POS 2250/50%	48396ME0720038	\$495.39	0.6786	1.0797	1.0000	1.0000	\$65.89	\$428.83	1.5660	\$273.84	
Anthem Gold X POS 1000/20%	48396ME0720028	\$495.39	0.9726	1.0797	1.0000	1.0000	\$94.36	\$614.55	1.5660	\$392.44	
Anthem Gold X POS 1000/20%	48396ME0720029	\$495.39	0.9726	1.0797	1.0000	1.0000	\$94.36	\$614.55	1.5660	\$392.44	
Anthem Catastrophic HMO 6850/0%	48396ME0790011	\$495.39	0.5814	0.9906	1.0000	0.8267	\$43.49	\$279.33	1.5660	\$178.37	
Anthem Bronze HMO 25% for HSA	48396ME0790012	\$495.39	0.5883	0.9906	1.0000	1.0000	\$53.07	\$341.76	1.5660	\$218.24	
Anthem Bronze HMO 5850/20%	48396ME0790013	\$495.39	0.5936	0.9906	1.0000	1.0000	\$53.55	\$344.85	1.5660	\$220.21	
Anthem Bronze HMO 5700/50%	48396ME0790014	\$495.39	0.5849	0.9906	1.0000	1.0000	\$52.78	\$339.77	1.5660	\$216.97	
Anthem Bronze HMO 4750/35%	48396ME0790015	\$495.39	0.5995	0.9906	1.0000	1.0000	\$54.08	\$348.25	1.5660	\$222.39	
Anthem Bronze HMO 30% for HSA	48396ME0790016	\$495.39	0.6290	0.9906	1.0000	1.0000	\$56.72	\$365.38	1.5660	\$233.32	
Anthem Bronze HMO 50% for HSA	48396ME0790024	\$495.39	0.5755	0.9906	1.0000	1.0000	\$51.93	\$334.31	1.5660	\$213.48	
Anthem Silver HMO 3500/20%	48396ME0790017	\$495.39	0.6798	0.9906	1.0000	1.0000	\$61.23	\$394.82	1.5660	\$252.12	
Anthem Silver HMO 3000/15%	48396ME0790018	\$495.39	0.7111	0.9906	1.0000	1.0000	\$64.03	\$412.97	1.5660	\$263.71	
Anthem Silver HMO 15% for HSA	48396ME0790019	\$495.39	0.7228	0.9906	1.0000	1.0000	\$65.08	\$419.75	1.5660	\$268.04	
Anthem Silver HMO 1850/40%	48396ME0790020	\$495.39	0.7231	0.9906	1.0000	1.0000	\$65.13	\$419.98	1.5660	\$268.19	
Anthem Silver HMO 1500/35%	48396ME0790021	\$495.39	0.7658	0.9906	1.0000	1.0000	\$68.93	\$444.70	1.5660	\$283.98	
Anthem Silver HMO 2200/50%	48396ME0790025	\$495.39	0.6825	0.9906	1.0000	1.0000	\$61.51	\$396.41	1.5660	\$253.14	
Anthem Gold HMO 1400/10%	48396ME0790022	\$495.39	0.9591	0.9906	1.0000	1.0000	\$86.12	\$556.75	1.5660	\$355.53	

**Exhibit N - Plan Adjusted Index Rate and Consumer Adjusted Premium Rates**

**Anthem Health Plans of Maine, Inc.  
Individual**

Rates Effective January 1, 2016

HIOS Plan Name	HIOS Plan ID	Market Adjusted Index Rate (Exhibit A)	Cost Sharing Adjustment	Provider Network Adjustment	Adjustment for			Plan Adjusted Index Rate {2}	Calibration Factor {3}	Consumer Adjusted Premium Rate {4}
					Benefits in Addition to the EHBS	Catastrophic Plan Adjustment {1}	Administrative Costs			
Anthem Gold HMO 1000/15%	48396ME0790023	\$495.39	0.9860	0.9906	1.0000	1.0000	\$88.52	\$572.35	1.5660	\$365.49
Anthem Catastrophic POS 6850/0%	48396ME0800011	\$495.39	0.5814	1.0797	1.0000	0.8267	\$47.34	\$304.40	1.5660	\$194.38
Anthem Catastrophic POS 6850/0%	48396ME0800038	\$495.39	0.5814	1.0797	1.0000	0.8267	\$47.34	\$304.40	1.5660	\$194.38
Anthem Bronze POS 6100/15%	48396ME0800012	\$495.39	0.5965	1.0797	1.0000	1.0000	\$58.57	\$377.61	1.5660	\$241.13
Anthem Bronze POS 6100/15%	48396ME0800037	\$495.39	0.5965	1.0797	1.0000	1.0000	\$58.57	\$377.61	1.5660	\$241.13
Anthem Bronze POS 10% for HSA	48396ME0800013	\$495.39	0.6032	1.0797	1.0000	1.0000	\$59.22	\$381.84	1.5660	\$243.84
Anthem Bronze POS 10% for HSA	48396ME0800039	\$495.39	0.6032	1.0797	1.0000	1.0000	\$59.22	\$381.84	1.5660	\$243.84
Anthem Bronze POS 5500/30%	48396ME0800014	\$495.39	0.5977	1.0797	1.0000	1.0000	\$58.69	\$378.38	1.5660	\$241.63
Anthem Bronze POS 5500/30%	48396ME0800024	\$495.39	0.5977	1.0797	1.0000	1.0000	\$58.69	\$378.38	1.5660	\$241.63
Anthem Bronze POS 5150/25%	48396ME0800015	\$495.39	0.5993	1.0797	1.0000	1.0000	\$58.85	\$379.41	1.5660	\$242.28
Anthem Bronze POS 5150/25%	48396ME0800025	\$495.39	0.5993	1.0797	1.0000	1.0000	\$58.85	\$379.41	1.5660	\$242.28
Anthem Bronze POS 4200/50%	48396ME0800016	\$495.39	0.6026	1.0797	1.0000	1.0000	\$59.18	\$381.52	1.5660	\$243.63
Anthem Bronze POS 4200/50%	48396ME0800026	\$495.39	0.6026	1.0797	1.0000	1.0000	\$59.18	\$381.52	1.5660	\$243.63
Anthem Bronze POS 40% for HSA	48396ME0800017	\$495.39	0.6300	1.0797	1.0000	1.0000	\$61.83	\$398.78	1.5660	\$254.65
Anthem Bronze POS 40% for HSA	48396ME0800027	\$495.39	0.6300	1.0797	1.0000	1.0000	\$61.83	\$398.78	1.5660	\$254.65
Anthem Bronze POS 50% for HSA	48396ME0800058	\$495.39	0.5755	1.0797	1.0000	1.0000	\$56.54	\$364.35	1.5660	\$232.67
Anthem Bronze POS 50% for HSA	48396ME0800059	\$495.39	0.5755	1.0797	1.0000	1.0000	\$56.54	\$364.35	1.5660	\$232.67
Anthem Silver POS 10% for HSA	48396ME0800028	\$495.39	0.7126	1.0797	1.0000	1.0000	\$69.86	\$451.01	1.5660	\$288.01
Anthem Silver POS 10% for HSA	48396ME0800018	\$495.39	0.7126	1.0797	1.0000	1.0000	\$69.86	\$451.01	1.5660	\$288.01
Anthem Silver POS 2800/30%	48396ME0800019	\$495.39	0.6950	1.0797	1.0000	1.0000	\$68.16	\$439.88	1.5660	\$280.90
Anthem Silver POS 2800/30%	48396ME0800029	\$495.39	0.6950	1.0797	1.0000	1.0000	\$68.16	\$439.88	1.5660	\$280.90
Anthem Silver POS 2500/20%	48396ME0800020	\$495.39	0.7313	1.0797	1.0000	1.0000	\$71.69	\$462.85	1.5660	\$295.57
Anthem Silver POS 2500/20%	48396ME0800030	\$495.39	0.7313	1.0797	1.0000	1.0000	\$71.69	\$462.85	1.5660	\$295.57
Anthem Silver POS 1800/25%	48396ME0800021	\$495.39	0.7642	1.0797	1.0000	1.0000	\$74.90	\$483.67	1.5660	\$308.86
Anthem Silver POS 1800/25%	48396ME0800031	\$495.39	0.7642	1.0797	1.0000	1.0000	\$74.90	\$483.67	1.5660	\$308.86
Anthem Silver POS 2250/50%	48396ME0800060	\$495.39	0.6814	1.0797	1.0000	1.0000	\$66.85	\$431.29	1.5660	\$275.41
Anthem Silver POS 2250/50%	48396ME0800061	\$495.39	0.6814	1.0797	1.0000	1.0000	\$66.85	\$431.29	1.5660	\$275.41
Anthem Gold POS 1400/10%	48396ME0800022	\$495.39	0.9618	1.0797	1.0000	1.0000	\$94.05	\$608.48	1.5660	\$388.56
Anthem Gold POS 1400/10%	48396ME0800032	\$495.39	0.9618	1.0797	1.0000	1.0000	\$94.05	\$608.48	1.5660	\$388.56
Anthem Gold POS 1000/20%	48396ME0800023	\$495.39	0.9769	1.0797	1.0000	1.0000	\$95.53	\$618.05	1.5660	\$394.67
Anthem Gold POS 1000/20%	48396ME0800033	\$495.39	0.9769	1.0797	1.0000	1.0000	\$95.53	\$618.05	1.5660	\$394.67
Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	48396ME0930003	\$495.39	0.7088	0.9906	1.0000	1.0000	\$63.16	\$410.98	1.5660	\$262.44
Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	48396ME0930004	\$495.39	0.9816	0.9906	1.0000	1.0000	\$87.39	\$569.08	1.5660	\$363.40
Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	48396ME0940003	\$495.39	0.7287	1.0797	1.0000	1.0000	\$70.75	\$460.52	1.5660	\$294.08
Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	48396ME0940005	\$495.39	0.7287	1.0797	1.0000	1.0000	\$70.75	\$460.52	1.5660	\$294.08
Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	48396ME0940004	\$495.39	0.9580	1.0797	1.0000	1.0000	\$92.95	\$605.38	1.5660	\$386.58
Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	48396ME0940006	\$495.39	0.9580	1.0797	1.0000	1.0000	\$92.95	\$605.38	1.5660	\$386.58

**Notes:**

- {1} This adjustment assumes a healthier than average population will select the catastrophic plan.
- {2} The Plan Adjusted Index Rate is calculated by multiplying the Market Adjusted Index Rate by the AV and cost sharing, provider network, benefits in addition to the EHBS, and catastrophic plan adjustments and then adding the administrative costs. The Plan Adjusted Index Rate can also be described as a Plan Level Required Premium.
- {3} See Exhibit H - Calibration.
- {4} The Consumer Adjusted Premium Rate is calculated by dividing the Plan Adjusted Index Rate by 'Calibration Factor'. The Consumer Adjusted Premium Rate can also be described as a Plan Level Base Rate.

# Exhibit O - Terminated Products

Anthem Health Plans of Maine, Inc.  
Individual

Effective January 1, 2016

<b>Following are the products that will be terminated prior to the effective date:</b> <i>This includes products that have experience included in the URRT during the experience period and any products that were not in effect during the experience period but were made available thereafter.</i>	
<b>Pre ACA Terminated Products</b>	
<b>HIOS Product ID</b>	<b>HIOS Product Name</b>
N/A	N/A
<b>Post ACA Terminated Plans</b>	
<b>HIOS Product ID</b>	<b>HIOS Product Name</b>
N/A	N/A

## Exhibit P - Terminated Plans

Anthem Health Plans of Maine, Inc.  
Individual

Effective January 1, 2016

<b>Following are the plans that will be terminated prior to the effective date:</b>			
<i>This includes plans that have experience included in the URRT during the experience period and any plans that were not in effect during the experience period but were made available thereafter.</i>			
Pre ACA Terminated Plans			
Plan ID	Plan Name	HIOS Product ID	HIOS Product Name
N/A	N/A	N/A	N/A
Post ACA Terminated Plans			
Plan ID	Plan Name	HIOS Product ID	HIOS Product Name
N/A	N/A	N/A	N/A

# Exhibit Q - Membership Projections for Cost-Sharing Reductions

## Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2016

<b>Silver Plan</b> <u>HIOS Standard Component Plan ID</u>	<b>Projected Membership by Subsidy Level:</b>			
	<u>100-150%</u>	<u>150%-200%</u>	<u>200%-250%</u>	<u>Standard</u>
48396ME0710012	1,068	720	456	759
48396ME0710013	150	101	64	107
48396ME0710014	88	59	37	63
48396ME0710021	512	346	219	364
48396ME0710032	1,068	720	456	759
48396ME0720020	55	37	23	39
48396ME0720033	63	43	27	45
48396ME0720013	48	32	20	34
48396ME0720025	45	30	19	32
48396ME0720014	2	1	1	0
48396ME0720026	2	1	1	0
48396ME0720037	63	43	27	45
48396ME0720038	63	43	27	45
48396ME0790017	0	0	0	148
48396ME0790018	0	0	0	154
48396ME0790019	0	0	0	135
48396ME0790020	0	0	0	63
48396ME0790021	0	0	0	18
48396ME0790025	0	0	0	148
48396ME0800028	0	0	0	19
48396ME0800018	0	0	0	1
48396ME0800019	0	0	0	6
48396ME0800029	0	0	0	1
48396ME0800020	0	0	0	10
48396ME0800030	0	0	0	18
48396ME0800021	0	0	0	1
48396ME0800031	0	0	0	1
48396ME0800060	0	0	0	19
48396ME0800061	0	0	0	19
48396ME0930003	576	388	246	409
48396ME0940003	49	33	21	34
48396ME0940005	50	34	21	36

**Exhibit R - On-Exchange Benefit Descriptions**

**Anthem Health Plans of Maine, Inc.  
Individual**

Effective January 1, 2016

HIOS Standard Component Plan ID	Product Name	Open to new			Coinsurance	OOP Max	Co pay	Rx Benefits	Actuarial Value	Notes
		sales (Y/N)	Deductible							
48396ME0710011	Anthem Bronze X HMO 5700/50%	Yes	\$5,700	50%	\$6,850	\$40	\$30/\$50/Med Ded & Coins	0.6197	South	
48396ME0710012	Anthem Silver X HMO 3500/20%	Yes	\$3,500	20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6831	South	
48396ME0710013	Anthem Silver X HMO 1850/40%	Yes	\$1,850	40%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.6910	South	
48396ME0710014	Anthem Silver X HMO 1500/35%	Yes	\$1,500	35%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7071	South	
48396ME0710015	Anthem Gold X HMO 1400/10%	Yes	\$1,400	10%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.7807	South	
48396ME0710016	Anthem Catastrophic X HMO 6850/0%	Yes	\$6,850	0%	\$6,850	\$40	Med Ded & Coins	0.6093	South	
48396ME0710017	Anthem Bronze X HMO 25% for HSA	Yes	\$6,300	25%	\$6,550	25%	Med Ded & Coins	0.5993	South	
48396ME0710018	Anthem Bronze X HMO 5850/20%	Yes	\$5,850	20%	\$6,850	\$40	Med Ded & Coins	0.6132	South	
48396ME0710019	Anthem Bronze X HMO 4750/35%	Yes	\$4,750	35%	\$6,850	\$40	Med Ded & Coins	0.6199	South	
48396ME0710020	Anthem Bronze X HMO 30% for HSA	Yes	\$4,200	30%	\$6,550	30%	Med Ded & Coins	0.6195	South	
48396ME0710021	Anthem Silver X HMO 15% for HSA	Yes	\$2,600	15%	\$6,550	15%	Med Ded & Coins	0.6863	South	
48396ME0710031	Anthem Bronze X HMO 50% for HSA	Yes	\$6,200	50%	\$6,550	50%	Med Ded & Coins	0.5993	South	
48396ME0710032	Anthem Silver X HMO 2200/50%	Yes	\$2,200	50%	\$6,700	\$20	\$15/\$40/Med Ded & Coins	0.6804	South	
48396ME0720011	Anthem Bronze X POS 5500/30%	Yes	\$5,500	30%	\$6,850	\$35	Med Ded & Coins	0.6192	North	
48396ME0720012	Anthem Bronze X POS 4200/50%	Yes	\$4,200	50%	\$6,850	\$40	Med Ded & Coins	0.6182	North	
48396ME0720013	Anthem Silver X POS 2800/30%	Yes	\$2,800	30%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6838	North	
48396ME0720014	Anthem Silver X POS 1800/25%	Yes	\$1,800	25%	\$6,850	\$30	\$20/\$50/Med Ded & Coins	0.7137	North	
48396ME0720015	Anthem Bronze X POS 6100/15%	Yes	\$6,100	15%	\$6,850	\$40	Med Ded & Coins	0.6120	North	
48396ME0720016	Anthem Bronze X POS 10% for HSA	Yes	\$5,900	10%	\$6,550	10%	Med Ded & Coins	0.6039	North	
48396ME0720017	Anthem Bronze X POS 5150/25%	Yes	\$5,150	25%	\$6,850	\$40	Med Ded & Coins	0.6198	North	
48396ME0720018	Anthem Bronze X POS 40% for HSA	Yes	\$3,800	40%	\$6,550	40%	Med Ded & Coins	0.6184	North	
48396ME0720020	Anthem Silver X POS 10% for HSA	Yes	\$3,000	10%	\$6,550	10%	Med Ded & Coins	0.6842	North	
48396ME0720022	Anthem Catastrophic X POS 6850/0%	Yes	\$6,850	0%	\$6,850	\$40	Med Ded & Coins	0.6093	North	
48396ME0720023	Anthem Bronze X POS 5500/30%	Yes	\$5,500	30%	\$6,850	\$35	Med Ded & Coins	0.6192	North	
48396ME0720024	Anthem Bronze X POS 4200/50%	Yes	\$4,200	50%	\$6,850	\$40	Med Ded & Coins	0.6182	North	
48396ME0720025	Anthem Silver X POS 2800/30%	Yes	\$2,800	30%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6838	North	
48396ME0720026	Anthem Silver X POS 1800/25%	Yes	\$1,800	25%	\$6,850	\$30	\$20/\$50/Med Ded & Coins	0.7137	North	
48396ME0720027	Anthem Bronze X POS 6100/15%	Yes	\$6,100	15%	\$6,850	\$40	Med Ded & Coins	0.6120	North	
48396ME0720028	Anthem Gold X POS 1000/20%	Yes	\$1,000	20%	\$4,900	\$25	\$15/\$50/Med Ded & Coins	0.7804	North	
48396ME0720029	Anthem Gold X POS 1000/20%	Yes	\$1,000	20%	\$4,900	\$25	\$15/\$50/Med Ded & Coins	0.7804	North	
48396ME0720030	Anthem Bronze X POS 10% for HSA	Yes	\$5,900	10%	\$6,550	10%	Med Ded & Coins	0.6039	North	
48396ME0720031	Anthem Bronze X POS 5150/25%	Yes	\$5,150	25%	\$6,850	\$40	Med Ded & Coins	0.6198	North	
48396ME0720032	Anthem Bronze X POS 40% for HSA	Yes	\$3,800	40%	\$6,550	40%	Med Ded & Coins	0.6184	North	
48396ME0720033	Anthem Silver X POS 10% for HSA	Yes	\$3,000	10%	\$6,550	10%	Med Ded & Coins	0.6842	North	
48396ME0720034	Anthem Catastrophic X POS 6850/0%	Yes	\$6,850	0%	\$6,850	\$40	Med Ded & Coins	0.6093	North	
48396ME0720025	Anthem Bronze X POS 50% for HSA	Yes	\$6,200	50%	\$6,550	50%	Med Ded & Coins	0.5993	North	
48396ME0720036	Anthem Bronze X POS 50% for HSA	Yes	\$6,200	50%	\$6,550	50%	Med Ded & Coins	0.5993	North	
48396ME0720037	Anthem Silver X POS 2250/50%	Yes	\$2,250	50%	\$6,650	\$20	\$15/\$40/Med Ded & Coins	0.6806	North	
48396ME0720038	Anthem Silver X POS 2250/50%	Yes	\$2,250	50%	\$6,650	\$20	\$15/\$40/Med Ded & Coins	0.6806	North	
48396ME0930003	Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	Yes	\$3,000	15%	\$6,850	\$40	\$15/\$50/Med Ded & Coins	0.6958	South	
48396ME0930004	Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	Yes	\$1,000	15%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.7832	South	
48396ME0940003	Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	Yes	\$2,500	20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7068	North	
48396ME0940004	Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	Yes	\$1,400	10%	\$6,350	\$20	\$15/\$50/Med Ded & Coins	0.7825	North	
48396ME0940005	Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	Yes	\$2,500	20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7068	North	
48396ME0940006	Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	Yes	\$1,400	10%	\$6,350	\$20	\$15/\$50/Med Ded & Coins	0.7825	North	

Exhibit S - Off-Exchange Benefit Descriptions

Anthem Health Plans of Maine, Inc.  
Individual

Effective January 1, 2016

HIOS Standard Component Plan ID	Form Product Name	Open to new			Coinsurance	OOP Max	Co pay	Rx Benefits	Actuarial Value	Notes
		sales (Y/N)	Deductible							
48396ME0790011	Anthem Catastrophic HMO 6850/0%	Yes	\$6,850		0%	\$6,850	\$40	Med Ded & Coins	0.6093	South
48396ME0790012	Anthem Bronze HMO 25% for HSA	Yes	\$6,300		25%	\$6,550	25%	Med Ded & Coins	0.5993	South
48396ME0790013	Anthem Bronze HMO 5850/20%	Yes	\$5,850		20%	\$6,850	\$40	Med Ded & Coins	0.6132	South
48396ME0790014	Anthem Bronze HMO 5700/50%	Yes	\$5,700		50%	\$6,850	\$40	\$30/50%/Med Ded & Coins	0.6197	South
48396ME0790015	Anthem Bronze HMO 4750/35%	Yes	\$4,750		35%	\$6,850	\$40	Med Ded & Coins	0.6199	South
48396ME0790016	Anthem Bronze HMO 30% for HSA	Yes	\$4,200		30%	\$6,550	30%	Med Ded & Coins	0.6195	South
48396ME0790017	Anthem Silver HMO 3500/20%	Yes	\$3,500		20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6831	South
48396ME0790018	Anthem Silver HMO 3000/15%	Yes	\$3,000		15%	\$6,850	\$40	\$15/\$50/Med Ded & Coins	0.6958	South
48396ME0790019	Anthem Silver HMO 15% for HSA	Yes	\$2,600		15%	\$6,550	15%	Med Ded & Coins	0.6863	South
48396ME0790020	Anthem Silver HMO 1850/40%	Yes	\$1,850		40%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.6910	South
48396ME0790021	Anthem Silver HMO 1500/35%	Yes	\$1,500		35%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7071	South
48396ME0790022	Anthem Gold HMO 1400/10%	Yes	\$1,400		10%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.7807	South
48396ME0790023	Anthem Gold HMO 1000/15%	Yes	\$1,000		15%	\$6,850	\$20	\$15/\$50/Med Ded & Coins	0.7832	South
48396ME0790024	Anthem Bronze HMO 50% for HSA	Yes	\$6,200		50%	\$6,550	50%	Med Ded & Coins	0.5993	South
48396ME0790025	Anthem Silver HMO 2200/50%	Yes	\$2,200		50%	\$6,700	\$20	\$15/\$40/Med Ded & Coins	0.6804	South
48396ME0800011	Anthem Catastrophic POS 6850/0%	Yes	\$6,850		0%	\$6,850	\$40	Med Ded & Coins	0.6093	North
48396ME0800012	Anthem Bronze POS 10% for HSA	Yes	\$6,100		15%	\$6,850	\$40	Med Ded & Coins	0.6120	North
48396ME0800013	Anthem Bronze POS 10% for HSA	Yes	\$5,900		10%	\$6,550	10%	Med Ded & Coins	0.6039	North
48396ME0800014	Anthem Bronze POS 5500/30%	Yes	\$5,500		30%	\$6,850	\$35	Med Ded & Coins	0.6192	North
48396ME0800015	Anthem Bronze POS 5150/25%	Yes	\$5,150		25%	\$6,850	\$40	Med Ded & Coins	0.6198	North
48396ME0800016	Anthem Bronze POS 4200/50%	Yes	\$4,200		50%	\$6,850	\$40	Med Ded & Coins	0.6182	North
48396ME0800017	Anthem Bronze POS 40% for HSA	Yes	\$3,800		40%	\$6,550	40%	Med Ded & Coins	0.6184	North
48396ME0800018	Anthem Silver POS 10% for HSA	Yes	\$3,000		10%	\$6,550	10%	Med Ded & Coins	0.6842	North
48396ME0800019	Anthem Silver POS 2800/30%	Yes	\$2,800		30%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6838	North
48396ME0800020	Anthem Silver POS 2500/20%	Yes	\$2,500		20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7068	North
48396ME0800021	Anthem Silver POS 1800/25%	Yes	\$1,800		25%	\$6,850	\$30	\$20/\$50/Med Ded & Coins	0.7137	North
48396ME0800022	Anthem Gold POS 1400/10%	Yes	\$1,400		10%	\$6,350	\$20	\$15/\$50/Med Ded & Coins	0.7825	North
48396ME0800023	Anthem Gold POS 1000/20%	Yes	\$1,000		20%	\$4,900	\$25	\$15/\$50/Med Ded & Coins	0.7804	North
48396ME0800024	Anthem Bronze POS 5500/30%	Yes	\$5,500		30%	\$6,850	\$35	Med Ded & Coins	0.6192	North
48396ME0800025	Anthem Bronze POS 5150/25%	Yes	\$5,150		25%	\$6,850	\$40	Med Ded & Coins	0.6198	North
48396ME0800026	Anthem Bronze POS 4200/50%	Yes	\$4,200		50%	\$6,850	\$40	Med Ded & Coins	0.6182	North
48396ME0800027	Anthem Bronze POS 40% for HSA	Yes	\$3,800		40%	\$6,550	40%	Med Ded & Coins	0.6184	North
48396ME0800028	Anthem Silver POS 10% for HSA	Yes	\$3,000		10%	\$6,550	10%	Med Ded & Coins	0.6842	North
48396ME0800029	Anthem Silver POS 2800/30%	Yes	\$2,800		30%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.6838	North
48396ME0800030	Anthem Silver POS 2500/20%	Yes	\$2,500		20%	\$6,850	\$30	\$15/\$50/Med Ded & Coins	0.7068	North
48396ME0800031	Anthem Silver POS 1800/25%	Yes	\$1,800		25%	\$6,850	\$30	\$20/\$50/Med Ded & Coins	0.7137	North
48396ME0800032	Anthem Gold POS 1400/10%	Yes	\$1,400		10%	\$6,350	\$20	\$15/\$50/Med Ded & Coins	0.7825	North
48396ME0800033	Anthem Gold POS 1000/20%	Yes	\$1,000		20%	\$4,900	\$25	\$15/\$50/Med Ded & Coins	0.7804	North
48396ME0800037	Anthem Bronze POS 6100/15%	Yes	\$6,100		15%	\$6,850	\$40	Med Ded & Coins	0.6120	North
48396ME0800038	Anthem Catastrophic POS 6850/0%	Yes	\$6,850		0%	\$6,850	\$40	Med Ded & Coins	0.6093	North
48396ME0800039	Anthem Bronze POS 10% for HSA	Yes	\$5,900		10%	\$6,550	10%	Med Ded & Coins	0.6039	North
48396ME0800058	Anthem Bronze POS 50% for HSA	Yes	\$6,200		50%	\$6,550	50%	Med Ded & Coins	0.5993	North
48396ME0800059	Anthem Bronze POS 50% for HSA	Yes	\$6,200		50%	\$6,550	50%	Med Ded & Coins	0.5993	North
48396ME0800060	Anthem Silver POS 2250/50%	Yes	\$2,250		50%	\$6,650	\$20	\$15/\$40/Med Ded & Coins	0.6806	North
48396ME0800061	Anthem Silver POS 2250/50%	Yes	\$2,250		50%	\$6,650	\$20	\$15/\$40/Med Ded & Coins	0.6806	North

**Exhibit T - Rule 940 Compliance**

**Anthem Health Plans of Maine, Inc.  
Individual**

**Effective January 1, 2016**

<u>Product Name (on Exchange)</u>	<u>Product Name (off Exchange)</u>	<u>Proposed Age 64 Rating Area 4 Effective 1/1/2016</u>	<u>Annual Rule 940 Maximum Allowable Rate Difference</u>	<u>Monthly Rule 940 Maximum Allowable Rate Difference</u>	<u>Exhibit III Rate Difference Prior to Utilization Adj</u>	<u>Rule 940 Compliant?</u>	<u>Rule 940 Exemption Cost Sharing Based Utilization Adjustment</u>
<b>Catastrophic Plans</b>							
<i>POS Network</i>							
Anthem Catastrophic X POS 6850/0%	Anthem Catastrophic POS 6850/0%	<b>\$751.09</b>				Yes	0.0%
<b>Bronze Plans</b>							
<i>POS Network</i>							
Anthem Bronze X POS 6100/15%	Anthem Bronze POS 6100/15%	\$931.72	\$420.00	\$35.00	\$0.36	Yes	-0.2%
Anthem Bronze X POS 10% for HSA	Anthem Bronze POS 10% for HSA	\$942.15	\$540.00	\$45.00	\$10.67	Yes	-0.2%
Anthem Bronze X POS 5500/30%	Anthem Bronze POS 5500/30%	<b>\$933.63</b>		\$0.00	\$0.00	Yes	0.0%
Anthem Bronze X POS 5150/25%	Anthem Bronze POS 5150/25%	\$936.17	\$487.50	\$40.63	\$6.38	Yes	-0.4%
Anthem Bronze X POS 50% for HSA	Anthem Bronze POS 50% for HSA	\$899.00	\$630.00	\$52.50	-\$5.62	Yes	-2.9%
Anthem Bronze X POS 4200/50%	Anthem Bronze POS 4200/50%	\$941.38	\$650.00	\$54.17	-\$1.04	Yes	0.9%
Anthem Bronze X POS 40% for HSA	Anthem Bronze POS 40% for HSA	\$983.97	\$1,020.00	\$85.00	\$20.32	Yes	2.9%
<b>Silver Plans</b>							
<i>POS Network</i>							
Anthem Silver X POS 10% for HSA	Anthem Silver POS 10% for HSA	\$1,112.84	\$1,950.00	\$162.50	-\$23.11	Yes	-4.2%
Anthem Silver X POS 2800/30%	Anthem Silver POS 2800/30%	\$1,085.37	\$1,425.00	\$118.75	-\$51.27	Yes	-4.3%
Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	Anthem Silver POS 2500/20%	\$1,142.04	\$525.00	\$43.75	-\$13.21	Yes	-3.1%
Anthem Silver X POS 2250/50%	Anthem Silver POS 2250/50%	\$1,064.18	\$2,537.50	\$211.46	-\$70.15	Yes	-4.2%
Anthem Silver X POS 1800/25%	Anthem Silver POS 1800/25%	<b>\$1,193.42</b>		\$0.00	\$0.00	Yes	0.0%
<i>POS Network</i>							
Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	Anthem Gold POS 1400/10%	<b>\$1,501.37</b>		\$0.00	\$0.00	Yes	0.0%
Anthem Gold X POS 1000/20%	Anthem Gold POS 1000/20%	\$1,524.99	\$1,590.00	\$132.50	-\$13.49	Yes	2.3%
<b>Catastrophic Plans</b>							
<i>HMO Network</i>							
Anthem Catastrophic X HMO 6850/0%	Anthem Catastrophic HMO 6850/0%	<b>\$689.23</b>				Yes	0.0%
<b>Bronze Plans</b>							
<i>HMO Network</i>							
Anthem Bronze X HMO 25% for HSA	Anthem Bronze HMO 25% for HSA	\$843.26	\$300.00	\$25.00	\$2.93	Yes	0.2%
Anthem Bronze X HMO 50% for HSA	Anthem Bronze HMO 50% for HSA	\$824.89	\$300.00	\$25.00	-\$3.89	Yes	-1.1%
Anthem Bronze X HMO 5850/20%	Anthem Bronze HMO 5850/20%	\$850.90	\$570.00	\$47.50	\$1.73	Yes	1.2%
Anthem Bronze X HMO 5700/50%	Anthem Bronze HMO 5700/50%	<b>\$838.37</b>		\$0.00	\$0.00	Yes	0.0%
Anthem Bronze X HMO 4750/35%	Anthem Bronze HMO 4750/35%	\$859.29	\$962.50	\$80.21	\$4.57	Yes	1.8%
Anthem Bronze X HMO 30% for HSA	Anthem Bronze HMO 30% for HSA	\$901.55	\$1,510.00	\$125.83	\$20.88	Yes	4.4%
<b>Silver Plans</b>							
<i>HMO Network</i>							
Anthem Silver X HMO 3500/20%	Anthem Silver HMO 3500/20%	\$974.20	\$1,180.00	\$98.33	-\$0.82	Yes	-5.4%
Anthem Blue Cross and Blue Shield Silver Guided Access, a Multi-State Plan	Anthem Silver HMO 3000/15%	\$1,018.98	\$2,147.50	\$178.96	\$28.32	Yes	-3.8%
Anthem Silver X HMO 15% for HSA	Anthem Silver HMO 15% for HSA	\$1,035.69	\$2,487.50	\$207.29	\$25.38	Yes	-2.1%
Anthem Silver X HMO 2200/50%	Anthem Silver HMO 2200/50%	\$978.11	\$1,110.00	\$92.50	-\$25.31	Yes	-2.9%
Anthem Silver X HMO 1850/40%	Anthem Silver HMO 1850/40%	<b>\$1,036.26</b>		\$0.00	\$0.00	Yes	0.0%
Anthem Silver X HMO 1500/35%	Anthem Silver HMO 1500/35%	\$1,097.26	\$852.50	\$71.04	\$26.31	Yes	3.1%
<b>Gold Plans</b>							
<i>HMO Network</i>							
Anthem Gold X HMO 1400/10%	Anthem Gold HMO 1400/10%	<b>\$1,373.72</b>		\$0.00	\$0.00	Yes	0.0%
Anthem Blue Cross and Blue Shield Gold Guided Access, a Multi-State Plan	Anthem Gold HMO 1000/15%	\$1,412.24	\$340.00	\$28.33	\$0.11	Yes	2.7%