

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Required Premium Adjustments

	<u>Non-Mandated</u>	<u>Mandated</u>	<u>Total</u>
Incurred Claims Completed for Claim Runout: Twelve Months Ending June 30, 2006			
Annual Claim Trend			
Estimated 2007 Claims (annual trend applied for eighteen months)			
Associated Observed Contracts Months			
Anticipated Enrollment Change From Observed to Projected			
Anticipated 2007 Contract Months			
Total Claims at Anticipated Enrollment Level (projected pcpm times anticipated enrollment)			
Claim Adjustment for Enrollment Shift by Benefit (Exhibit II)			
Claim Adjustment for Age Band Shift			
Adjusted Claims Prior to Pharmacy Rebate Credit			
Credit for 2007 Prescription Drug Rebate on a PCPM Basis			
Credit for 2005 Prescription Drug Rebate on a PCPM Basis (actual 2005 higher than projected)			
Total Adjusted Claims			
2007 Administrative Expense on a PCPM Basis			
2007 Commission on a PCPM Basis			
Pre-tax Targeted Profit and Risk Percentage			
Premium Tax Percentage			
Investment Income Percentage			
Savings Offset Payment			
Deduct cost of correcting errors in implementing the 2006 rate increase			
Total Required Premium at Anticipated Enrollment Level			

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Claim and Premium Adjustments Due to Enrollment Shifts

Claims			Premium			March 1, 2006 Increase		Age Band Adjustments			
Base Period	Projected Period		Base Period	Projected Period		March 1, 2006	March 1, 2006	band	Contract Distribution		claim relativies
YE 04/30/2006	Average 2007	YE 04/30/2006	YE 02/28/2006	Average 2007	YE 02/28/2006	rate change	contracts		current	expected	
avg. contracts	Avg. contracts	claims pcpm	Avg. contracts	Avg. contracts	revenue pcpm						
\$150/\$1000	225		231			25.5%	206	<30	8.50%		
\$300/\$1000	45		46			24.4%	40	30 to 39	13.49%		
\$500/\$1000	40		42			22.8%	34	40 to 44	9.96%		
\$750/\$1000	16		17			22.3%	15	45 to 54	29.77%		
\$1000/\$1000	33		34			21.5%	30	55 to 64	35.00%		
\$150/\$1000, \$20,000 MAX	19		20			18.6%	18	65+	3.28%		
\$150/\$1000, \$10,000 MAX	15		15			12.8%	12		100.00%	100.00%	
\$2000/\$1000	63		65			25.5%	57				
\$4000/\$1000	70		75			21.4%	63				
\$2,250	620		609			19.4%	627	aggregate	1.000	0.981	
\$5,000	7,029		7,239			16.3%	6,402	impact	0.981		
\$10,000	650		654			20.1%	639				
\$15,000	1,811		1,766			22.0%	1,981				
\$2,250 PCSA Rider	622		608			16.7%	612				
\$5,000 PCSA Rider	5,625		5,801			12.2%	5,140				
\$10,000 PCSA Rider	324		322			14.2%	334				
\$15,000 PCSA Rider	753		724			13.5%	843				
Standard: \$250/\$1,000	212		228			31.7%	173				
Standard: \$500/\$1,000	48		53			32.4%	34				
Standard: \$1000/\$1,000	25		27			33.7%	23				
Standard: \$1500/\$1,000	29		31			35.1%	23				
Basic: \$250/\$1,000	48		56			31.2%	34				
Basic: \$500/\$1,000	8		8			31.9%	5				
Basic: \$1000/\$1,000	7		7			33.5%	6				
Basic: \$1500/\$1,000	21		23			35.1%	17				
Non-Mandated	17,960		18,268			16.0%	17,053				
Mandated	398		433			32.3%	315				
	18,358		18,701				17,368				
Claims PCPM			Premium PMPM								
current enroll	projected enroll	ratio	current enroll	projected enroll	ratio						
Non-Mandated			\$313.47								
Mandated			\$802.09								

**Anthem Blue Cross and Blue Shield**  
**HealthChoice Rate Filing**  
**Effective January 1, 2007**

Deductible/Coinsurance, Maximum Anthem Liability	Current Rates Age <30					Twelve months ending March 31, 2006					
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
	\$150/\$1000	\$491.48	\$982.96	\$1,302.42	\$810.94	\$399.33	31	0	0	0	
\$300/\$1000	\$476.95	\$953.90	\$1,263.92	\$786.97	\$387.52	0	0	0	0	0	-
\$500/\$1000	\$457.13	\$914.26	\$1,211.39	\$754.26	\$371.42	0	0	0	0	0	-
\$750/\$1000	\$437.99	\$875.98	\$1,160.68	\$722.69	\$355.87	0	0	0	0	0	-
\$1000/\$1000	\$418.55	\$837.10	\$1,109.16	\$690.61	\$340.07	0	0	0	0	0	-
\$2000/\$1000	\$342.46	\$684.93	\$907.53	\$565.06	\$278.25	12	0	0	0	0	12
\$4000/\$1000	\$233.30	\$466.59	\$618.23	\$384.94	\$189.55	0	0	0	0	0	-
\$150/\$1000, \$20,000 MAX	\$389.34	\$778.69	\$1,031.76	\$642.42	\$316.34	0	0	0	0	0	-
\$150/\$1000, \$10,000 MAX	\$318.70	\$637.41	\$844.57	\$525.86	\$258.95	3	0	0	0	0	3
\$2,250	\$331.48	\$662.96	\$878.42	\$546.94	\$269.33	809	0	18	3	0	830
\$5,000	\$188.86	\$377.71	\$500.47	\$311.62	\$153.45	6,454	172	165	123	0	6,914
\$10,000	\$144.46	\$288.91	\$382.81	\$238.35	\$117.37	792	13	7	14	0	826
\$15,000	\$99.39	\$198.78	\$263.39	\$164.00	\$80.76	1,815	56	49	1	0	1,921
\$2,250 With PC/SA Rider	\$344.52	\$689.04	\$912.98	\$568.46	\$279.92	644	15	31	53	0	743
\$5,000 With PC/SA Rider	\$201.90	\$403.79	\$535.02	\$333.13	\$164.04	5,263	200	391	209	0	6,063
\$10,000 With PC/SA Rider	\$157.50	\$314.99	\$417.37	\$259.87	\$127.97	226	20	45	47	0	338
\$15,000 With PC/SA Rider	\$112.43	\$224.86	\$297.94	\$185.51	\$91.35	622	27	50	37	0	736
Standard: \$250/\$1,000	\$722.37	\$1,444.74	\$1,914.27	\$1,191.90	\$586.92	392	3	0	5	0	400
Standard: \$500/\$1,000	\$711.90	\$1,423.79	\$1,886.53	\$1,174.63	\$578.42	63	0	0	0	0	63
Standard: \$1000/\$1,000	\$690.96	\$1,381.92	\$1,831.05	\$1,140.09	\$561.41	25	0	0	0	0	25
Standard: \$1500/\$1,000	\$670.02	\$1,340.03	\$1,775.54	\$1,105.53	\$544.39	42	0	0	0	0	42
Basic: \$250/\$1,000	\$624.77	\$1,249.54	\$1,655.63	\$1,030.86	\$507.62	45	0	0	5	0	50
Basic: \$500/\$1,000	\$614.30	\$1,228.61	\$1,627.90	\$1,013.60	\$499.12	15	0	0	0	0	15
Basic: \$1000/\$1,000	\$593.35	\$1,186.70	\$1,572.38	\$979.03	\$482.10	18	0	0	0	0	18
Basic: \$1500/\$1,000	\$572.39	\$1,144.78	\$1,516.84	\$944.45	\$465.07	36	0	0	0	0	36

Deductible/Coinsurance, Maximum Anthem Liability	Proposed Rates Age <30					Projected twelve months ending December 31, 2007					rate change
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
	\$150/\$1000	\$517.06	\$1,034.13	\$1,370.22	\$853.15	\$420.11					
\$300/\$1000	\$503.10	\$1,006.21	\$1,333.22	\$830.12	\$408.77						5.5%
\$500/\$1000	\$484.08	\$968.16	\$1,282.82	\$798.74	\$393.32						5.9%
\$750/\$1000	\$465.41	\$930.82	\$1,233.33	\$767.92	\$378.14						6.3%
\$1000/\$1000	\$446.46	\$892.93	\$1,183.13	\$736.66	\$362.75						6.7%
\$2000/\$1000	\$372.10	\$744.21	\$986.07	\$613.97	\$302.33						8.7%
\$4000/\$1000	\$264.73	\$529.46	\$701.53	\$436.80	\$215.09						13.5%
\$150/\$1000, \$20,000 MAX	\$409.61	\$819.22	\$1,085.46	\$675.86	\$332.81						5.2%
\$150/\$1000, \$10,000 MAX	\$326.25	\$652.50	\$864.56	\$538.31	\$265.08						2.4%
\$2,250	\$361.10	\$722.19	\$956.90	\$595.81	\$293.39						8.9%
\$5,000	\$220.30	\$440.59	\$583.78	\$363.49	\$178.99						16.6%
\$10,000	\$163.69	\$327.38	\$433.78	\$270.09	\$133.00						13.3%
\$15,000	\$107.09	\$214.18	\$283.78	\$176.70	\$87.01						7.7%
\$2,250 With PC/SA Rider	\$376.74	\$753.49	\$998.37	\$621.62	\$306.10						9.4%
\$5,000 With PC/SA Rider	\$235.94	\$471.89	\$625.25	\$389.30	\$191.70						16.9%
\$10,000 With PC/SA Rider	\$179.34	\$358.67	\$475.24	\$295.90	\$145.71						13.9%
\$15,000 With PC/SA Rider	\$122.74	\$245.47	\$325.25	\$202.51	\$99.72						9.2%
Standard: \$250/\$1,000	\$722.38	\$1,444.77	\$1,914.32	\$1,191.94	\$586.94						0.0%
Standard: \$500/\$1,000	\$711.90	\$1,423.81	\$1,886.54	\$1,174.64	\$578.42						0.0%
Standard: \$1000/\$1,000	\$690.98	\$1,381.95	\$1,831.09	\$1,140.11	\$561.42						0.0%
Standard: \$1500/\$1,000	\$670.02	\$1,340.05	\$1,775.56	\$1,105.54	\$544.39						0.0%
Basic: \$250/\$1,000	\$624.78	\$1,249.57	\$1,655.68	\$1,030.90	\$507.64						0.0%
Basic: \$500/\$1,000	\$614.30	\$1,228.61	\$1,627.90	\$1,013.60	\$499.12						0.0%
Basic: \$1000/\$1,000	\$593.34	\$1,186.69	\$1,572.36	\$979.02	\$482.09						0.0%
Basic: \$1500/\$1,000	\$572.39	\$1,144.78	\$1,516.84	\$944.45	\$465.07						0.0%

**Non-Mandated**

Total Income Using Current Rates and Current Enrollment	\$3,192,173	\$183,318	\$385,149	\$162,301	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment	\$3,660,678	\$211,513	\$443,560	\$186,164	\$0
<b>Mandated</b>					
Total Income Using Current Rates and Current Enrollment	\$442,049	\$4,334	\$0	\$11,114	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment

Current Rates Age 30 to 39

Deductible/Coinsurance, Maximum Anthem Liability						\$442,054 \$4,334 \$0 \$11,114 \$0					
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1000	\$491.48	\$982.96	\$1,302.42	\$810.94	\$399.33	97	12	12	24	0	145
\$300/\$1000	\$476.95	\$953.90	\$1,263.92	\$786.97	\$387.52	12	0	12	0	0	24
\$500/\$1000	\$457.13	\$914.26	\$1,211.39	\$754.26	\$371.42	0	0	0	0	0	-
\$750/\$1000	\$437.99	\$875.98	\$1,160.68	\$722.69	\$355.87	0	0	0	0	0	-
\$1000/\$1000	\$418.55	\$837.10	\$1,109.16	\$690.61	\$340.07	12	0	0	0	0	12
\$2000/\$1000	\$342.46	\$684.93	\$907.53	\$565.06	\$278.25	24	0	0	0	0	24
\$4000/\$1000	\$233.30	\$466.59	\$618.23	\$384.94	\$189.55	37	0	3	0	0	40
\$150/\$1000, \$20,000 MAX	\$389.34	\$778.69	\$1,031.76	\$642.42	\$316.34	24	0	0	0	0	24
\$150/\$1000, \$10,000 MAX	\$318.70	\$637.41	\$844.57	\$525.86	\$258.95	12	0	11	0	0	23
\$2,250	\$331.48	\$662.96	\$878.42	\$546.94	\$269.33	607	48	202	123	0	980
\$5,000	\$188.86	\$377.71	\$500.47	\$311.62	\$153.45	4,759	865	3,245	832	0	9,701
\$10,000	\$144.46	\$288.91	\$382.81	\$238.35	\$117.37	407	83	429	77	0	996
\$15,000	\$99.39	\$198.78	\$263.39	\$164.00	\$80.76	912	324	1,401	157	0	2,794
\$2,250 With PC/SA Rider	\$344.52	\$689.04	\$912.98	\$568.46	\$279.92	666	152	284	248	0	1,350
\$5,000 With PC/SA Rider	\$201.90	\$403.79	\$535.02	\$333.13	\$164.04	4,188	839	4,581	1,024	0	10,632
\$10,000 With PC/SA Rider	\$157.50	\$314.99	\$417.37	\$259.87	\$127.97	207	24	242	60	0	533
\$15,000 With PC/SA Rider	\$112.43	\$224.86	\$297.94	\$185.51	\$91.35	623	209	1,093	221	0	2,146
Standard: \$250/\$1,000	\$722.37	\$1,444.74	\$1,914.27	\$1,191.90	\$586.92	293	32	107	24	0	456
Standard: \$500/\$1,000	\$711.90	\$1,423.79	\$1,886.53	\$1,174.63	\$578.42	78	0	27	23	0	128
Standard: \$1000/\$1,000	\$690.96	\$1,381.92	\$1,831.05	\$1,140.09	\$561.41	10	0	10	0	0	20
Standard: \$1500/\$1,000	\$670.02	\$1,340.03	\$1,775.54	\$1,105.53	\$544.39	27	0	11	10	0	48
Basic: \$250/\$1,000	\$624.77	\$1,249.54	\$1,655.63	\$1,030.86	\$507.62	124	13	24	4	0	165
Basic: \$500/\$1,000	\$614.30	\$1,228.61	\$1,627.90	\$1,013.60	\$499.12	1	0	0	5	0	6
Basic: \$1000/\$1,000	\$593.35	\$1,186.70	\$1,572.38	\$979.03	\$482.10	12	0	7	0	0	19
Basic: \$1500/\$1,000	\$572.39	\$1,144.78	\$1,516.84	\$944.45	\$465.07	9	1	1	0	0	11

Proposed Rates Age 30 to 39

Deductible/Coinsurance, Maximum Anthem Liability						Projected twelve months ending December 31, 2007					rate change
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1000	\$533.22	\$1,066.44	\$1,413.04	\$879.81	\$420.11						8.5%
\$300/\$1000	\$518.83	\$1,037.65	\$1,374.89	\$856.06	\$408.77						8.8%
\$500/\$1000	\$499.21	\$998.42	\$1,322.90	\$823.70	\$393.32						9.2%
\$750/\$1000	\$479.95	\$959.90	\$1,271.87	\$791.92	\$378.14						9.6%
\$1000/\$1000	\$460.42	\$920.83	\$1,220.10	\$759.68	\$362.75						10.0%
\$2000/\$1000	\$383.73	\$767.46	\$1,016.89	\$633.15	\$302.33						12.1%
\$4000/\$1000	\$273.00	\$546.00	\$723.45	\$450.45	\$215.09						17.0%
\$150/\$1000, \$20,000 MAX	\$422.41	\$844.82	\$1,119.38	\$696.98	\$332.81						8.5%
\$150/\$1000, \$10,000 MAX	\$336.44	\$672.89	\$891.58	\$555.13	\$265.08						5.6%
\$2,250	\$372.38	\$744.76	\$986.81	\$614.43	\$293.39						12.3%
\$5,000	\$227.18	\$454.36	\$602.03	\$374.85	\$178.99						20.3%
\$10,000	\$168.80	\$337.61	\$447.33	\$278.53	\$133.00						16.8%
\$15,000	\$110.43	\$220.87	\$292.65	\$182.22	\$87.01						11.1%
\$2,250 With PC/SA Rider	\$388.52	\$777.03	\$1,029.57	\$641.05	\$306.10						12.8%
\$5,000 With PC/SA Rider	\$243.32	\$486.63	\$644.79	\$401.47	\$191.70						20.5%
\$10,000 With PC/SA Rider	\$184.94	\$369.88	\$490.09	\$305.15	\$145.71						17.4%
\$15,000 With PC/SA Rider	\$126.57	\$253.14	\$335.41	\$208.84	\$99.72						12.6%
Standard: \$250/\$1,000	\$744.96	\$1,489.92	\$1,974.14	\$1,229.18	\$586.94						3.1%
Standard: \$500/\$1,000	\$734.15	\$1,468.30	\$1,945.50	\$1,211.35	\$578.42						3.1%
Standard: \$1000/\$1,000	\$712.57	\$1,425.14	\$1,888.31	\$1,175.74	\$561.42						3.1%
Standard: \$1500/\$1,000	\$690.96	\$1,381.92	\$1,831.05	\$1,140.08	\$544.39						3.1%
Basic: \$250/\$1,000	\$644.31	\$1,288.62	\$1,707.42	\$1,063.11	\$507.64						3.1%
Basic: \$500/\$1,000	\$633.50	\$1,267.00	\$1,678.78	\$1,045.28	\$499.12						3.1%
Basic: \$1000/\$1,000	\$611.89	\$1,223.77	\$1,621.50	\$1,009.61	\$482.09						3.1%
Basic: \$1500/\$1,000	\$590.28	\$1,180.56	\$1,564.24	\$973.96	\$465.07						3.1%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$2,515,525	\$956,790	\$5,513,507	\$928,798	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment	\$2,968,471	\$1,129,325	\$6,531,649	\$1,093,169	\$0
Mandated					
Total Income Using Current Rates and Current Enrollment	\$382,540	\$63,620	\$345,863	\$75,869	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment						\$394,502	\$65,610	\$356,679	\$78,241	\$0
Current Rates Age 40 to 44						Twelve months ending March 31, 2006				
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1000	\$614.35	\$1,228.70	\$1,628.03	\$1,013.68	\$399.33	194	20	12	24	0
\$300/\$1000	\$596.19	\$1,192.38	\$1,579.90	\$983.71	\$387.52	37	0	0	0	37
\$500/\$1000	\$571.41	\$1,142.82	\$1,514.24	\$942.83	\$371.42	25	0	0	12	0
\$750/\$1000	\$547.49	\$1,094.98	\$1,450.85	\$903.36	\$355.87	0	0	0	12	0
\$1000/\$1000	\$523.19	\$1,046.38	\$1,386.45	\$863.26	\$340.07	27	0	12	8	0
\$2000/\$1000	\$428.08	\$856.16	\$1,134.41	\$706.33	\$278.25	65	0	0	0	0
\$4000/\$1000	\$291.62	\$583.24	\$772.79	\$481.17	\$189.55	33	12	12	0	0
\$150/\$1000, \$20,000 MAX	\$486.68	\$973.36	\$1,289.70	\$803.02	\$316.34	24	0	0	12	0
\$150/\$1000, \$10,000 MAX	\$398.38	\$796.76	\$1,055.71	\$657.33	\$258.95	24	0	0	0	24
\$2,250	\$414.35	\$828.70	\$1,098.03	\$683.68	\$269.33	511	19	60	34	0
\$5,000	\$236.07	\$472.14	\$625.59	\$389.52	\$153.45	3,533	694	2,846	935	0
\$10,000	\$180.57	\$361.14	\$478.51	\$297.94	\$117.37	310	135	409	59	0
\$15,000	\$124.24	\$248.48	\$329.24	\$205.00	\$80.76	593	246	1,156	202	0
\$2,250 With PC/SA Rider	\$430.65	\$861.30	\$1,141.22	\$710.57	\$279.92	320	8	112	40	0
\$5,000 With PC/SA Rider	\$252.37	\$504.74	\$668.78	\$416.41	\$164.04	3,308	686	2,528	718	0
\$10,000 With PC/SA Rider	\$196.87	\$393.74	\$521.71	\$324.84	\$127.97	166	34	331	64	0
\$15,000 With PC/SA Rider	\$140.54	\$281.08	\$372.43	\$231.89	\$91.35	369	107	642	97	0
Standard: \$250/\$1,000	\$902.96	\$1,805.92	\$2,392.84	\$1,489.88	\$586.92	213	25	34	36	0
Standard: \$500/\$1,000	\$889.87	\$1,779.74	\$2,358.16	\$1,468.29	\$578.42	55	0	10	13	0
Standard: \$1000/\$1,000	\$863.70	\$1,727.40	\$2,288.81	\$1,425.11	\$561.41	11	0	9	0	0
Standard: \$1500/\$1,000	\$837.52	\$1,675.04	\$2,219.43	\$1,381.91	\$544.39	12	0	1	0	0
Basic: \$250/\$1,000	\$780.96	\$1,561.92	\$2,069.54	\$1,288.58	\$507.62	33	0	6	0	0
Basic: \$500/\$1,000	\$767.88	\$1,535.76	\$2,034.88	\$1,267.00	\$499.12	12	0	0	0	0
Basic: \$1000/\$1,000	\$741.69	\$1,483.38	\$1,965.48	\$1,223.79	\$482.10	0	0	0	0	0
Basic: \$1500/\$1,000	\$715.49	\$1,430.98	\$1,896.05	\$1,180.56	\$465.07	36	3	4	0	0

Proposed Rates Age 40 to 44						Projected twelve months ending December 31, 2007					rate
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	change
\$150/\$1000	\$646.33	\$1,292.66	\$1,712.77	\$1,066.44	\$420.11						5.2%
\$300/\$1000	\$628.88	\$1,257.76	\$1,666.53	\$1,037.65	\$408.77						5.5%
\$500/\$1000	\$605.10	\$1,210.20	\$1,603.52	\$998.42	\$393.32						5.9%
\$750/\$1000	\$581.76	\$1,163.52	\$1,541.66	\$959.90	\$378.14						6.3%
\$1000/\$1000	\$558.08	\$1,116.16	\$1,478.91	\$920.83	\$362.75						6.7%
\$2000/\$1000	\$465.13	\$930.26	\$1,232.59	\$767.46	\$302.33						8.7%
\$4000/\$1000	\$330.91	\$661.82	\$876.91	\$546.00	\$215.09						13.5%
\$150/\$1000, \$20,000 MAX	\$512.01	\$1,024.02	\$1,356.83	\$844.82	\$332.81						5.2%
\$150/\$1000, \$10,000 MAX	\$407.81	\$815.62	\$1,080.70	\$672.89	\$265.08						2.4%
\$2,250	\$451.37	\$902.74	\$1,196.13	\$744.76	\$293.39						8.9%
\$5,000	\$275.37	\$550.74	\$729.73	\$454.36	\$178.99						16.6%
\$10,000	\$204.61	\$409.22	\$542.22	\$337.61	\$133.00						13.3%
\$15,000	\$133.86	\$267.72	\$354.73	\$220.87	\$87.01						7.7%
\$2,250 With PC/SA Rider	\$470.93	\$941.86	\$1,247.96	\$777.03	\$306.10						9.4%
\$5,000 With PC/SA Rider	\$294.93	\$589.86	\$781.56	\$486.63	\$191.70						16.9%
\$10,000 With PC/SA Rider	\$224.17	\$448.34	\$594.05	\$369.88	\$145.71						13.9%
\$15,000 With PC/SA Rider	\$153.42	\$306.84	\$406.56	\$253.14	\$99.72						9.2%
Standard: \$250/\$1,000	\$902.98	\$1,805.96	\$2,392.90	\$1,489.92	\$586.94						0.0%
Standard: \$500/\$1,000	\$889.88	\$1,779.76	\$2,358.18	\$1,468.30	\$578.42						0.0%
Standard: \$1000/\$1,000	\$863.72	\$1,727.44	\$2,288.86	\$1,425.14	\$561.42						0.0%
Standard: \$1500/\$1,000	\$837.53	\$1,675.06	\$2,219.45	\$1,381.92	\$544.39						0.0%
Basic: \$250/\$1,000	\$780.98	\$1,561.96	\$2,069.60	\$1,288.62	\$507.64						0.0%
Basic: \$500/\$1,000	\$767.88	\$1,535.76	\$2,034.88	\$1,267.00	\$499.12						0.0%
Basic: \$1000/\$1,000	\$741.68	\$1,483.36	\$1,965.45	\$1,223.77	\$482.09						0.0%
Basic: \$1500/\$1,000	\$715.49	\$1,430.98	\$1,896.05	\$1,180.56	\$465.07						0.0%

Non-Mandated						
Total Income Using Current Rates and Current Enrollment		\$2,460,951	\$881,468	\$4,698,349	\$880,148	\$0
Total Income Using Current Rates and Projected Enrollment						
Total Income Using Proposed Rates and Projected Enrollment						
Total Income Using Proposed Rates and Current Enrollment		\$2,808,572	\$1,014,519	\$5,402,436	\$1,009,990	\$0
Total Income Using Current Rates and Current Enrollment		\$321,568	\$49,441	\$147,758	\$72,723	\$0
Total Income Using Current Rates and Projected Enrollment						
Total Income Using Proposed Rates and Projected Enrollment						

Total Income Using Proposed Rates and Current Enrollment

						\$321,574	\$49,442	\$147,761	\$72,725	\$0	
Current Rates Age 45 to 54						Twelve months ending March 31, 2006					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1000	\$614.35	\$1,228.70	\$1,628.03	\$1,013.68	\$399.33	503	161	140	51	0	855
\$300/\$1000	\$596.19	\$1,192.38	\$1,579.90	\$983.71	\$387.52	109	0	5	0	0	114
\$500/\$1000	\$571.41	\$1,142.82	\$1,514.24	\$942.83	\$371.42	122	15	12	24	0	173
\$750/\$1000	\$547.49	\$1,094.98	\$1,450.85	\$903.36	\$355.87	61	0	0	0	0	61
\$1000/\$1000	\$523.19	\$1,046.38	\$1,386.45	\$863.26	\$340.07	24	12	24	3	0	63
\$2000/\$1000	\$428.08	\$856.16	\$1,134.41	\$706.33	\$278.25	179	24	37	4	0	244
\$4000/\$1000	\$291.62	\$583.24	\$772.79	\$481.17	\$189.55	154	19	66	4	0	243
\$150/\$1000, \$20,000 MAX	\$486.68	\$973.36	\$1,289.70	\$803.02	\$316.34	48	0	24	0	0	72
\$150/\$1000, \$10,000 MAX	\$398.38	\$796.76	\$1,055.71	\$657.33	\$258.95	52	0	0	0	0	52
\$2,250	\$414.35	\$828.70	\$1,098.03	\$683.68	\$269.33	1,334	214	193	170	0	1,911
\$5,000	\$236.07	\$472.14	\$625.59	\$389.52	\$153.45	12,248	5,809	5,708	1,547	0	25,312
\$10,000	\$180.57	\$361.14	\$478.51	\$297.94	\$117.37	988	568	632	139	0	2,327
\$15,000	\$124.24	\$248.48	\$329.24	\$205.00	\$80.76	2,654	1,691	2,191	478	0	7,014
\$2,250 With PC/SA Rider	\$430.65	\$861.30	\$1,141.22	\$710.57	\$279.92	1,252	328	215	167	0	1,962
\$5,000 With PC/SA Rider	\$252.37	\$504.74	\$668.78	\$416.41	\$164.04	10,547	4,109	4,806	1,567	0	21,029
\$10,000 With PC/SA Rider	\$196.87	\$393.74	\$521.71	\$324.84	\$127.97	621	330	390	67	0	1,408
\$15,000 With PC/SA Rider	\$140.54	\$281.08	\$372.43	\$231.89	\$91.35	1,059	401	938	232	0	2,630
Standard: \$250/\$1,000	\$902.96	\$1,805.92	\$2,392.84	\$1,489.88	\$586.92	532	64	61	52	0	709
Standard: \$500/\$1,000	\$889.87	\$1,779.74	\$2,358.16	\$1,468.29	\$578.42	144	13	13	19	0	189
Standard: \$1000/\$1,000	\$863.70	\$1,727.40	\$2,288.81	\$1,425.11	\$561.41	30	0	30	8	0	68
Standard: \$1500/\$1,000	\$837.52	\$1,675.04	\$2,219.43	\$1,381.91	\$544.39	66	22	14	0	0	102
Basic: \$250/\$1,000	\$780.96	\$1,561.92	\$2,069.54	\$1,288.58	\$507.62	133	15	0	9	0	157
Basic: \$500/\$1,000	\$767.88	\$1,535.76	\$2,034.88	\$1,267.00	\$499.12	1	0	0	0	0	1
Basic: \$1000/\$1,000	\$741.69	\$1,483.38	\$1,965.48	\$1,223.79	\$482.10	25	0	0	0	0	25
Basic: \$1500/\$1,000	\$715.49	\$1,430.98	\$1,896.05	\$1,180.56	\$465.07	53	15	1	21	0	90

Proposed Rates Age 45 to 54						Projected twelve months ending December 31, 2007					rate
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	change
\$150/\$1000	\$694.80	\$1,389.61	\$1,841.23	\$1,146.42	\$420.11						13.1%
\$300/\$1000	\$676.05	\$1,352.09	\$1,791.52	\$1,115.47	\$408.77						13.4%
\$500/\$1000	\$650.48	\$1,300.97	\$1,723.78	\$1,073.30	\$393.32						13.8%
\$750/\$1000	\$625.39	\$1,250.78	\$1,657.28	\$1,031.89	\$378.14						14.2%
\$1000/\$1000	\$599.94	\$1,199.87	\$1,589.83	\$989.89	\$362.75						14.7%
\$2000/\$1000	\$500.01	\$1,000.03	\$1,325.03	\$825.02	\$302.33						16.8%
\$4000/\$1000	\$355.73	\$711.46	\$942.68	\$586.95	\$215.09						22.0%
\$150/\$1000, \$20,000 MAX	\$550.41	\$1,100.82	\$1,458.59	\$908.18	\$332.81						13.1%
\$150/\$1000, \$10,000 MAX	\$438.40	\$876.79	\$1,161.75	\$723.36	\$265.08						10.0%
\$2,250	\$485.22	\$970.45	\$1,285.84	\$800.62	\$293.39						17.1%
\$5,000	\$296.02	\$592.05	\$784.46	\$488.44	\$178.99						25.4%
\$10,000	\$219.96	\$439.91	\$582.89	\$362.93	\$133.00						21.8%
\$15,000	\$143.90	\$287.80	\$381.33	\$237.44	\$87.01						15.8%
\$2,250 With PC/SA Rider	\$506.25	\$1,012.50	\$1,341.56	\$835.31	\$306.10						17.6%
\$5,000 With PC/SA Rider	\$317.05	\$634.10	\$840.18	\$523.13	\$191.70						25.6%
\$10,000 With PC/SA Rider	\$240.98	\$481.97	\$638.60	\$397.62	\$145.71						22.4%
\$15,000 With PC/SA Rider	\$164.93	\$329.85	\$437.05	\$272.13	\$99.72						17.4%
Standard: \$250/\$1,000	\$970.70	\$1,941.41	\$2,572.37	\$1,601.66	\$586.94						7.5%
Standard: \$500/\$1,000	\$956.62	\$1,913.24	\$2,535.04	\$1,578.42	\$578.42						7.5%
Standard: \$1000/\$1,000	\$928.50	\$1,857.00	\$2,460.52	\$1,532.03	\$561.42						7.5%
Standard: \$1500/\$1,000	\$900.34	\$1,800.69	\$2,385.91	\$1,485.56	\$544.39						7.5%
Basic: \$250/\$1,000	\$839.55	\$1,679.11	\$2,224.82	\$1,385.27	\$507.64						7.5%
Basic: \$500/\$1,000	\$825.47	\$1,650.94	\$2,187.50	\$1,362.03	\$499.12						7.5%
Basic: \$1000/\$1,000	\$797.31	\$1,594.61	\$2,112.86	\$1,315.55	\$482.09						7.5%
Basic: \$1500/\$1,000	\$769.15	\$1,538.30	\$2,038.25	\$1,269.10	\$465.07						7.5%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$8,079,553	\$6,403,590	\$9,230,095	\$1,786,625	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment Mandated	\$9,922,809	\$7,907,529	\$11,386,913	\$2,197,526	\$0
Total Income Using Current Rates and Current Enrollment	\$850,802	\$220,460	\$278,252	\$153,161	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment

Current Rates Age 55 to 64

						\$914,626	\$236,999	\$299,127	\$164,651	\$0	
						Twelve months ending March 31, 2006					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1000	\$737.22	\$1,474.44	\$1,953.64	\$1,216.42	\$399.33	950	210	20	12	0	1,192
\$300/\$1000	\$715.43	\$1,430.86	\$1,895.88	\$1,180.45	\$387.52	254	54	7	0	0	315
\$500/\$1000	\$685.69	\$1,371.38	\$1,817.09	\$1,131.40	\$371.42	228	1	0	0	0	229
\$750/\$1000	\$656.99	\$1,313.98	\$1,741.02	\$1,084.03	\$355.87	46	37	0	3	0	86
\$1000/\$1000	\$627.83	\$1,255.66	\$1,663.74	\$1,035.91	\$340.07	147	37	8	0	0	192
\$2000/\$1000	\$513.70	\$1,027.39	\$1,361.29	\$847.60	\$278.25	274	12	0	24	0	310
\$4000/\$1000	\$349.94	\$699.89	\$927.35	\$577.40	\$189.55	239	155	25	0	0	419
\$150/\$1000, \$20,000 MAX	\$584.02	\$1,168.03	\$1,547.64	\$963.62	\$316.34	69	12	0	0	0	81
\$150/\$1000, \$10,000 MAX	\$478.06	\$956.11	\$1,266.85	\$788.80	\$258.95	37	0	0	0	0	37
\$2,250	\$497.22	\$994.44	\$1,317.64	\$820.42	\$269.33	2,231	312	58	61	0	2,662
\$5,000	\$283.28	\$566.57	\$750.71	\$467.42	\$153.45	23,025	9,423	825	404	0	33,677
\$10,000	\$216.68	\$433.37	\$574.21	\$357.53	\$117.37	1,570	827	156	71	0	2,624
\$15,000	\$149.09	\$298.18	\$395.09	\$246.00	\$80.76	4,265	2,199	357	90	0	6,911
\$2,250 With PC/SA Rider	\$516.78	\$1,033.56	\$1,369.46	\$852.68	\$279.92	2,229	240	17	20	0	2,506
\$5,000 With PC/SA Rider	\$302.84	\$605.69	\$802.54	\$499.69	\$164.04	16,853	5,261	537	294	0	22,945
\$10,000 With PC/SA Rider	\$236.24	\$472.49	\$626.05	\$389.81	\$127.97	634	267	28	0	0	929
\$15,000 With PC/SA Rider	\$168.65	\$337.30	\$446.92	\$278.27	\$91.35	1,179	598	60	65	0	1,902
Standard: \$250/\$1,000	\$1,083.55	\$2,167.10	\$2,871.41	\$1,787.86	\$586.92	607	84	12	24	0	727
Standard: \$500/\$1,000	\$1,067.84	\$2,135.69	\$2,829.79	\$1,761.95	\$578.42	147	22	0	0	0	169
Standard: \$1000/\$1,000	\$1,036.44	\$2,072.88	\$2,746.57	\$1,710.13	\$561.41	137	9	0	6	0	152
Standard: \$1500/\$1,000	\$1,005.02	\$2,010.05	\$2,663.32	\$1,658.29	\$544.39	115	16	0	0	0	131
Basic: \$250/\$1,000	\$937.15	\$1,874.30	\$2,483.45	\$1,546.30	\$507.62	189	3	0	12	0	204
Basic: \$500/\$1,000	\$921.46	\$1,842.91	\$2,441.86	\$1,520.40	\$499.12	48	9	0	0	0	57
Basic: \$1000/\$1,000	\$890.03	\$1,780.06	\$2,358.58	\$1,468.55	\$482.10	12	0	0	0	0	12
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07	64	16	0	0	0	80

Proposed Rates Age 55 to 64

Projected twelve months ending December 31, 2007

Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
\$150/\$1000	\$775.59	\$1,551.18	\$2,055.32	\$1,279.72	\$420.11						5.2%
\$300/\$1000	\$754.66	\$1,509.32	\$1,999.86	\$1,245.19	\$408.77						5.5%
\$500/\$1000	\$726.12	\$1,452.24	\$1,924.23	\$1,198.10	\$393.32						5.9%
\$750/\$1000	\$698.11	\$1,396.22	\$1,850.00	\$1,151.88	\$378.14						6.3%
\$1000/\$1000	\$669.69	\$1,339.38	\$1,774.69	\$1,104.99	\$362.75						6.7%
\$2000/\$1000	\$558.15	\$1,116.30	\$1,479.09	\$920.95	\$302.33						8.7%
\$4000/\$1000	\$397.09	\$794.18	\$1,052.30	\$655.20	\$215.09						13.5%
\$150/\$1000, \$20,000 MAX	\$614.41	\$1,228.82	\$1,628.19	\$1,013.78	\$332.81						5.2%
\$150/\$1000, \$10,000 MAX	\$489.37	\$978.74	\$1,296.82	\$807.46	\$265.08						2.4%
\$2,250	\$541.64	\$1,083.28	\$1,435.34	\$893.71	\$293.39						8.9%
\$5,000	\$330.44	\$660.88	\$875.66	\$545.23	\$178.99						16.6%
\$10,000	\$245.53	\$491.06	\$650.66	\$405.12	\$133.00						13.3%
\$15,000	\$160.63	\$321.26	\$425.66	\$265.04	\$87.01						7.7%
\$2,250 With PC/SA Rider	\$565.11	\$1,130.22	\$1,497.54	\$932.43	\$306.10						9.4%
\$5,000 With PC/SA Rider	\$353.91	\$707.82	\$937.86	\$583.95	\$191.70						16.9%
\$10,000 With PC/SA Rider	\$269.00	\$538.00	\$712.86	\$443.85	\$145.71						13.9%
\$15,000 With PC/SA Rider	\$184.10	\$368.20	\$487.86	\$303.77	\$99.72						9.2%
Standard: \$250/\$1,000	\$1,083.57	\$2,167.14	\$2,871.46	\$1,787.89	\$586.94						0.0%
Standard: \$500/\$1,000	\$1,067.86	\$2,135.72	\$2,829.82	\$1,761.97	\$578.42						0.0%
Standard: \$1000/\$1,000	\$1,036.46	\$2,072.92	\$2,746.62	\$1,710.16	\$561.42						0.0%
Standard: \$1500/\$1,000	\$1,005.03	\$2,010.06	\$2,663.32	\$1,658.30	\$544.39						0.0%
Basic: \$250/\$1,000	\$937.17	\$1,874.34	\$2,483.50	\$1,546.33	\$507.64						0.0%
Basic: \$500/\$1,000	\$921.46	\$1,842.92	\$2,441.86	\$1,520.41	\$499.12						0.0%
Basic: \$1000/\$1,000	\$890.02	\$1,780.04	\$2,358.56	\$1,468.53	\$482.09						0.0%
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07						0.0%
Non-Mandated	\$1.47	\$2.94		\$2.43							

Total Income Using Current Rates and Current Enrollment	\$16,655,459	\$11,043,774	\$1,513,810	\$506,649	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment Mandated	\$19,031,970	\$12,698,096	\$1,733,064	\$578,396	\$0
Total Income Using Current Rates and Current Enrollment	\$1,359,238	\$329,522	\$34,457	\$71,725	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment

Current Rates Age 65+

\$1,359,261    \$329,527    \$34,458    \$71,726    \$0

Twelve months ending March 31, 2006

Deductible/Coinsurance, Maximum Anthem Liability	two adults					one adult					rate change
	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	two adults	and child(ren)	and child(ren)	more children	
\$150/\$1000	\$737.22	\$1,474.44	\$1,953.64	\$1,216.42	\$399.33	278	17	7	0	0	302
\$300/\$1000	\$715.43	\$1,430.86	\$1,895.88	\$1,180.45	\$387.52	53	12	0	0	0	65
\$500/\$1000	\$685.69	\$1,371.38	\$1,817.09	\$1,131.40	\$371.42	70	0	0	0	0	70
\$750/\$1000	\$656.99	\$1,313.98	\$1,741.02	\$1,084.03	\$355.87	46	0	0	0	0	46
\$1000/\$1000	\$627.83	\$1,255.66	\$1,663.74	\$1,035.91	\$340.07	80	11	0	0	0	91
\$2000/\$1000	\$513.70	\$1,027.39	\$1,361.29	\$847.60	\$278.25	117	8	0	0	0	125
\$4000/\$1000	\$349.94	\$699.89	\$927.35	\$577.40	\$189.55	96	40	0	0	0	136
\$150/\$1000, \$20,000 MAX	\$584.02	\$1,168.03	\$1,547.64	\$963.62	\$316.34	24	0	0	0	0	24
\$150/\$1000, \$10,000 MAX	\$478.06	\$956.11	\$1,266.85	\$788.80	\$258.95	46	0	0	0	0	46
\$2,250	\$497.22	\$994.44	\$1,317.64	\$820.42	\$269.33	247	51	0	0	0	298
\$5,000	\$283.28	\$566.57	\$750.71	\$467.42	\$153.45	2,465	789	4	0	0	3,258
\$10,000	\$216.68	\$433.37	\$574.21	\$357.53	\$117.37	128	37	0	0	0	165
\$15,000	\$149.09	\$298.18	\$395.09	\$246.00	\$80.76	199	141	2	8	0	350
\$2,250 With PC/SA Rider	\$516.78	\$1,033.56	\$1,369.46	\$852.68	\$279.92	216	37	0	0	0	253
\$5,000 With PC/SA Rider	\$302.84	\$605.69	\$802.54	\$499.69	\$164.04	1,436	276	1	0	0	1,713
\$10,000 With PC/SA Rider	\$226.24	\$472.49	\$626.05	\$389.81	\$127.97	65	1	0	0	0	66
\$15,000 With PC/SA Rider	\$168.65	\$337.30	\$446.92	\$278.27	\$91.35	53	0	0	0	0	53
Standard: \$250/\$1,000	\$1,083.55	\$2,167.10	\$2,871.41	\$1,787.86	\$586.92	129	4	0	0	0	133
Standard: \$500/\$1,000	\$1,067.84	\$2,135.69	\$2,829.79	\$1,761.95	\$578.42	8	0	0	0	0	8
Standard: \$1000/\$1,000	\$1,036.44	\$2,072.88	\$2,746.57	\$1,710.13	\$561.41	20	12	0	0	0	32
Standard: \$1500/\$1,000	\$1,005.02	\$2,010.05	\$2,663.32	\$1,658.29	\$544.39	40	0	0	0	0	40
Basic: \$250/\$1,000	\$937.15	\$1,874.30	\$2,483.45	\$1,546.30	\$507.62	52	0	0	0	0	52
Basic: \$500/\$1,000	\$921.46	\$1,842.91	\$2,441.86	\$1,520.41	\$499.12	6	0	0	0	0	6
Basic: \$1000/\$1,000	\$890.03	\$1,780.06	\$2,358.58	\$1,468.55	\$482.10	12	0	0	0	0	12
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07	16	0	0	0	0	16

Proposed Rates Age 65+

Projected twelve months ending December 31, 2007

Deductible/Coinsurance, Maximum Anthem Liability	two adults					one adult					rate change
	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	two adults	and child(ren)	and child(ren)	more children	
\$150/\$1000	\$775.59	\$1,551.18	\$2,055.32	\$1,279.72	\$420.11						5.2%
\$300/\$1000	\$754.66	\$1,509.32	\$1,999.86	\$1,245.19	\$408.77						5.5%
\$500/\$1000	\$726.12	\$1,452.24	\$1,924.23	\$1,198.10	\$393.32						5.9%
\$750/\$1000	\$698.11	\$1,396.22	\$1,850.00	\$1,151.88	\$378.14						6.3%
\$1000/\$1000	\$669.69	\$1,339.38	\$1,774.69	\$1,104.99	\$362.75						6.7%
\$2000/\$1000	\$558.15	\$1,116.30	\$1,479.09	\$920.95	\$302.33						8.7%
\$4000/\$1000	\$397.09	\$794.18	\$1,052.30	\$655.20	\$215.09						13.5%
\$150/\$1000, \$20,000 MAX	\$614.41	\$1,228.82	\$1,628.19	\$1,013.78	\$332.81						5.2%
\$150/\$1000, \$10,000 MAX	\$489.37	\$978.74	\$1,296.82	\$807.46	\$265.08						2.4%
\$2,250	\$541.64	\$1,083.28	\$1,435.34	\$893.71	\$293.39						8.9%
\$5,000	\$330.44	\$660.88	\$875.66	\$545.23	\$178.99						16.6%
\$10,000	\$245.53	\$491.06	\$650.66	\$405.12	\$133.00						13.3%
\$15,000	\$160.63	\$321.26	\$425.66	\$265.04	\$87.01						7.7%
\$2,250 With PC/SA Rider	\$565.11	\$1,130.22	\$1,497.54	\$932.43	\$306.10						9.4%
\$5,000 With PC/SA Rider	\$353.91	\$707.82	\$937.86	\$583.95	\$191.70						16.9%
\$10,000 With PC/SA Rider	\$269.00	\$538.00	\$712.86	\$443.85	\$145.71						13.9%
\$15,000 With PC/SA Rider	\$184.10	\$368.20	\$487.86	\$303.77	\$99.72						9.2%
Standard: \$250/\$1,000	\$1,083.57	\$2,167.14	\$2,871.46	\$1,787.89	\$586.94						0.0%
Standard: \$500/\$1,000	\$1,067.86	\$2,135.72	\$2,829.82	\$1,761.97	\$578.42						0.0%
Standard: \$1000/\$1,000	\$1,036.46	\$2,072.92	\$2,746.62	\$1,710.16	\$561.42						0.0%
Standard: \$1500/\$1,000	\$1,005.03	\$2,010.06	\$2,663.32	\$1,658.30	\$544.39						0.0%
Basic: \$250/\$1,000	\$937.17	\$1,874.34	\$2,483.50	\$1,546.33	\$507.64						0.0%
Basic: \$500/\$1,000	\$921.46	\$1,842.92	\$2,441.86	\$1,520.41	\$499.12						0.0%
Basic: \$1000/\$1,000	\$890.02	\$1,780.04	\$2,358.56	\$1,468.53	\$482.09						0.0%
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07						0.0%

Non-Mandated

Total Income Using Current Rates and Current Enrollment	\$1,950,315	\$853,966	\$18,271	\$1,968	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment	\$2,202,042	\$977,776	\$19,679	\$2,120	\$0
Total Income Using Current Rates and Current Enrollment	\$287,929	\$33,543	\$0	\$0	\$0
Total Income Using Current Rates and Projected Enrollment					
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment

Deductible/Coinsurance, Maximum Anthem Liability	Base Period Enrollment Total					Projected 2007 Enrollment Total					
	one adult	two adults	two adults	one adult	one or	one adult	two adults	two adults	one adult	one or	
			and child(ren)	and child(ren)	more children			and child(ren)	and child(ren)	more children	
\$150/\$1000	2,053	420	191	111	0						158
\$300/\$1000	465	66	24	0	0						27
\$500/\$1000	445	16	12	36	0						22
\$750/\$1000	153	37	0	15	0						13
\$1000/\$1000	290	60	44	11	0						20
\$2000/\$1000	671	44	37	28	0						43
\$4000/\$1000	559	226	106	4	0						35
\$150/\$1000, \$20,000 MAX	189	12	24	12	0						11
\$150/\$1000, \$10,000 MAX	174	0	11	0	0						6
\$2,250	5,739	644	531	391	0						479
\$5,000	52,484	17,752	12,793	3,841	0						4,489
\$10,000	4,195	1,663	1,633	360	0						604
\$15,000	10,438	4,657	5,156	936	0						2,205
\$2,250 With PC/SA Rider	5,327	780	659	528	0						526
\$5,000 With PC/SA Rider	41,595	11,371	12,844	3,812	0						3,602
\$10,000 With PC/SA Rider	1,919	676	1,036	238	0						307
\$15,000 With PC/SA Rider	3,905	1,342	2,783	652	0						1,041
Standard: \$250/\$1,000	2,166	212	214	141	0						76
Standard: \$500/\$1,000	495	35	50	55	0						15
Standard: \$1000/\$1,000	233	21	49	14	0						13
Standard: \$1500/\$1,000	302	38	26	10	0						10
Basic: \$250/\$1,000	576	31	30	30	0						10
Basic: \$500/\$1,000	83	9	0	5	0						4
Basic: \$1000/\$1,000	79	0	7	0	0						3
Basic: \$1500/\$1,000	214	35	6	21	0						8

Non-Mandated Options

	total	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
Total Annual Income Using Current Rates and Current Enrollment	\$80,802,552	\$34,853,977	\$20,322,906	\$21,359,181	\$4,266,489	\$0
Total Annual Income Using Current Rates and Projected Enrollment						
Total Annual Income Using Proposed Rates and Projected Enrollment						
Total Annual Income Using Proposed Rates and Current Enrollment	\$95,117,967	\$40,594,542	\$23,938,758	\$25,517,300	\$5,067,367	\$0
Average Rate Increase Based on Current Enrollment	17.7%					
<b>Mandated Options</b>						
Total Annual Income Using Current Rates and Current Enrollment	\$5,535,970	\$3,644,127	\$700,921	\$806,330	\$384,592	\$0
Total Annual Income Using Current Rates and Projected Enrollment						
Total Annual Income Using Proposed Rates and Projected Enrollment						
Total Annual Income Using Proposed Rates and Current Enrollment	\$5,675,888	\$3,719,950	\$719,456	\$838,025	\$398,458	\$0
Average Rate Increase Based on Current Enrollment	2.5%					
<b>HealthChoice All Options</b>						
Total Income Using Proposed Rates and Projected Enrollment						

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Rule 940 Compliance and Utilization Adjustments

<u>Deductible/Coinsurance, Maximum Anthem Liability</u>	<u>Proposed Age 55 to 64 Two Adult Family Effective January 1, 2007</u>	<u>Annual Rule 940 Maximum Allowable Rate Difference</u>	<u>Monthly Rule 940 Maximum Allowable Rate Difference</u>	<u>Proposed Rate Difference Prior to Utilization Adj</u>	<u>Rule 940 Compliant?</u>	<u>Rule 940 Exemption Cost Sharing Based Utilization Adjustment</u>
\$150/\$1000	\$2,055.32	\$397.50	\$33.13	\$33.10	Yes	1.1%
\$300/\$1000	\$1,999.86	\$530.00	\$44.17	\$44.14	Yes	1.6%
\$500/\$1000	\$1,924.23	\$662.50	\$55.21	\$55.18	Yes	1.0%
\$750/\$1000	\$1,850.00	\$662.50	\$55.21	\$55.18	Yes	1.1%
\$1000/\$1000	\$1,774.69	\$2,650.00	\$220.83	\$220.80	Yes	4.4%
\$2000/\$1000 compare to \$4000/\$1000	\$1,479.09	\$5,300.00	\$441.67	\$441.64	Yes	
\$2000/\$1000 compare to \$2,250		\$530.00	\$44.17	\$43.75		
\$4000/\$1000 compare to \$5,000	\$1,052.30	\$2,120.00	\$176.67	\$176.64		
\$150/\$1000, \$20,000 MAX	\$1,628.19					
\$150/\$1000, \$10,000 MAX	\$1,296.82					
\$2,250	\$1,435.34	\$5,500	\$458.33	\$458.30	Yes	7.6%
\$5,000	\$875.66				Yes	
\$10,000	\$650.66	-\$10,000	-\$833.33	-\$225.00	Yes	
\$15,000	\$425.66	-\$10,000	-\$833.33	-\$225.00	Yes	
Standard: \$250/\$1,000	\$2,871.46	\$500.00	\$41.67	\$41.64	Yes	
Standard: \$500/\$1,000	\$2,829.82	\$1,000.00	\$83.33	\$83.20	Yes	
Standard: \$1000/\$1,000	\$2,746.62	\$1,000.00	\$83.33	\$83.30	Yes	
Standard: \$1500/\$1,000	\$2,663.32					
Basic: \$250/\$1,000	\$2,483.50	\$500.00	\$41.67	\$41.64	Yes	
Basic: \$500/\$1,000	\$2,441.86	\$1,000.00	\$83.33	\$83.30	Yes	
Basic: \$1000/\$1,000	\$2,358.56	\$1,000.00	\$83.33	\$83.30	Yes	
Basic: \$1500/\$1,000	\$2,275.26					

**Anthem Blue Cross and Blue Shield**  
**HealthChoice Rate Filing**  
**Effective January 1, 2007**

incurred	Paid																				
	Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	
Jan-02	\$137,653	\$1,006,115	\$668,271	\$421,044	\$38,725	\$40,857	\$88,371	\$28,966	-\$3,881	\$8,578	\$2,243	-\$140	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Feb-02		\$207,918	\$990,097	\$509,738	\$69,815	\$64,412	\$26,357	\$26,325	\$7,888	\$7,536	\$22,706	\$3,689	\$5,475	\$19,972	\$2,779	\$5,701	\$3,645	\$2,968	\$205	\$850	
Mar-02			\$147,915	\$1,390,268	\$650,695	\$204,091	\$200,584	\$69,876	\$59,085	\$32,254	\$24,997	\$13,973	\$52,150	\$23,140	\$6,384	\$4,434	\$8,651	\$15,514	\$1,513	\$1,151	
Apr-02				\$500,105	\$1,044,502	\$238,949	\$230,040	\$202,163	\$116,357	\$106,072	\$71,736	\$27,724	\$57,747	\$14,617	\$19,254	\$2,792	\$203,990	\$25,771	\$20,649	-\$9,499	
May-02					\$683,975	\$961,718	\$479,017	\$300,634	\$162,604	\$132,406	\$31,305	\$71,168	\$12,466	\$6,227	\$4,064	\$3,393	\$5,569	\$8,438	\$25,214	\$801	
Jun-02						\$607,861	\$941,915	\$526,610	\$188,124	\$302,830	\$92,132	\$83,318	\$16,156	\$11,942	\$31,957	\$10,981	\$24,027	\$7,959	\$53,077	\$2,264	
Jul-02							\$703,617	\$1,591,093	\$510,194	\$145,564	\$153,973	\$51,617	\$65,104	\$20,054	\$33,407	\$13,677	-\$805	\$16,182	\$24,854	\$3,766	
Aug-02								\$865,093	\$1,226,243	\$463,069	\$233,856	\$85,465	\$43,351	\$36,292	\$13,339	-\$2,842	\$28,435	\$28,648	\$10,808	\$1,220	
Sep-02									\$801,774	\$1,471,703	\$383,303	\$211,522	\$175,049	\$33,910	\$59,576	\$3,524	\$33,278	\$3,458	\$12,287	\$9,216	
Oct-02										\$981,400	\$1,523,243	\$496,378	\$235,646	\$62,480	\$100,595	\$70,685	\$58,773	\$29,849	\$23,710	\$21,661	
Nov-02											\$972,608	\$1,529,116	\$546,653	\$199,583	\$40,101	\$49,891	\$45,075	\$32,811	\$28,177	-\$14,066	
Dec-02												\$1,206,709	\$1,838,100	\$505,995	\$129,285	\$215,636	\$35,821	\$41,013	\$12,623	\$6,486	
Jan-03													\$546,302	\$1,152,366	\$587,748	\$160,722	\$89,175	\$105,462	\$28,407	\$56,146	
Feb-03														\$763,489	\$1,468,133	\$621,177	\$160,717	\$134,729	\$71,232	\$30,258	
Mar-03															\$748,261	\$1,655,673	\$438,603	\$202,194	\$64,112	\$59,362	
Apr-03																\$937,839	\$1,568,816	\$672,510	\$251,049	\$106,133	
May-03																	\$1,011,383	\$1,582,902	\$396,683	\$109,425	
Jun-03																		\$1,055,547	\$1,734,083	\$489,246	
Jul-03																			\$1,010,835	\$2,088,339	
Aug-03																				\$1,135,730	

Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05		
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
\$330	\$157	\$649	\$221	\$7,093	\$43	\$547	\$202	-\$1,072	\$11	\$0	\$0	\$0	\$0	\$580	\$0	\$0	\$0	\$0	\$0	\$0		
\$323	\$72	\$360	\$798	\$33,628	-\$10	\$251	\$309	\$29	\$1,426	\$123	-\$38,719	\$0	\$0	\$0	\$0	\$183	\$0	\$0	\$266	\$0		
\$22	\$16,441	\$3,759	\$2,019	-\$284	\$1,079	\$99	\$0	\$1,747	\$1,154	\$127	\$277	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
\$9,033	\$2,030	-\$1,835	\$1,053	-\$1,571	\$119	\$1,757	-\$2,087	-\$33,980	\$390	\$7,556	\$9	\$0	\$0	-\$89	\$0	\$0	\$1,785	\$0	\$0	\$0		
\$698	\$5,888	\$193	\$442	\$739	-\$1,042	\$106	\$0	\$142	-\$102,191	\$10	-\$7,455	\$100	\$4	\$487	\$0	\$102,800	\$0	-\$1,903	\$0	\$613		
\$15,458	\$1,217	\$254	\$31,011	\$4,887	\$1,682	-\$834	\$0	\$78	\$487	\$255	-\$14,926	\$0	\$0	\$0	-\$5,178	\$0	\$0	\$0	\$0	\$0		
\$158	\$14,708	-\$14,655	-\$158	\$271	-\$4,126	-\$1,695	\$1,683	\$1,538	-\$325	\$15,900	\$0	\$0	\$0	\$33	-\$3,322	\$0	-\$10,816	\$0	\$0	-\$262		
\$1,033	\$930	\$1,600	\$3,908	\$347	\$844	-\$43	\$1,250	-\$18,258	\$369	-\$624	\$26	-\$226	-\$656	-\$109	\$383	\$0	\$0	\$0	\$0	-\$77		
\$975	-\$1,032	\$2,641	-\$8,638	\$422	-\$2,945	\$290	\$6,225	\$210	\$268	\$120	-\$268	-\$207	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$10,712		
\$6,593	\$543	-\$751	\$9,980	\$1,427	\$895	\$6,905	\$735	-\$450	\$502	\$407	\$77	\$0	-\$3,398	\$157	-\$172	\$0	\$0	\$7	\$0	-\$3,700		
\$8,928	\$5,880	-\$3,817	\$5,780	-\$4,571	\$828	\$3,170	-\$757	\$4,330	\$78	\$841	\$154	\$12	-\$53	\$0	\$22	\$0	\$0	\$0	\$0	-\$172		
\$32,041	-\$476	-\$926	\$16,205	\$14,935	\$1,533	-\$24,363	\$10,440	\$2,365	\$815	-\$1,042	\$1,364	-\$291	\$392	\$0	-\$3,506	\$12	-\$162	\$7	-\$953	\$13,011		
\$20,023	-\$1,840	\$2,169	\$2,440	\$5,290	\$1,879	\$3,997	\$2,601	\$2,567	-\$18,316	\$1,109	-\$3,914	-\$2,759	\$0	-\$30	\$119	-\$334	\$0	\$0	\$0	\$0		
\$27,525	\$61,244	\$10,202	\$6,141	\$10,539	\$6,729	\$2,741	\$11,497	\$1,361	\$22,423	\$936	-\$79	-\$7,278	\$0	\$24	-\$4,475	\$0	-\$5,652	-\$11	\$0	-\$100		
\$177,492	\$29,466	\$42,041	\$17,244	\$10,125	\$3,019	\$672	\$23,061	\$1,304	-\$50	\$538	-\$11,790	\$845	-\$250	-\$69	\$22	\$0	-\$170	\$209	\$433	\$1,239		
\$163,838	\$70,545	\$82,856	\$19,154	\$9,538	\$3,055	\$11,176	\$8,730	\$13,695	\$5,089	-\$494	\$18	\$509	\$382	\$0	-\$35	\$28	\$1,440	\$0	\$0	\$3,147		
\$103,322	\$76,665	\$61,472	\$28,007	\$13,733	\$3,945	\$783	\$42,143	\$4,562	\$17,909	\$327	-\$56	\$2,771	\$0	\$0	\$128	\$445	-\$1,662	\$32	\$0	\$3,879		
\$336,968	\$84,236	\$77,036	-\$9,231	\$24,949	\$26,397	\$30,989	\$27,308	\$4,871	\$23,423	\$1,416	-\$1,008	\$307	\$710	\$1,926	\$343	-\$112	-\$17,015	-\$8,326	\$1,200	\$0		
\$2,075,304	\$360,651	\$141,770	\$86,011	\$34,204	\$4,574	\$58,556	\$4,422	\$28,461	\$7,795	\$3,718	-\$4,500	\$1,925	\$3,027	\$5,270	-\$1,707	\$23,549	\$6,371	\$19	-\$168	\$15,491		
\$1,269,742	\$1,990,693	\$346,112	\$148,556	\$50,700	\$49,584	\$35,624	\$44,590	\$18,225	\$28,920	\$5,315	\$1,082	\$13,464	\$14,654	\$52	-\$3,068	\$0	-\$1,734	\$26	\$78	\$293		
	\$1,393,228	\$2,142,127	\$775,810	\$193,143	\$99,240	\$50,277	\$73,818	\$25,270	\$23,482	-\$75,228	-\$2,454	\$3,828	-\$9,548	\$4,686	\$662	\$1,676	\$121	\$1,042	-\$33	\$23,829		
		\$1,162,494	\$1,873,086	\$439,363	\$165,914	\$51,204	\$138,547	\$36,736	\$36,673	\$14,742	\$42,063	\$3,175	\$14,550	-\$1,234	\$396	\$364	\$709	-\$953	\$0	\$12,215		
			\$1,681,396	\$2,402,653	\$361,502	\$275,011	\$162,452	\$78,103	\$32,899	\$26,941	\$33,896	\$14,507	\$8,443	\$16,332	\$6,661	\$19,230	\$1,797	-\$5,560	\$515	\$1,385		
			\$614,448	\$1,308,676	\$620,546	\$382,179	\$125,491	\$87,706	\$62,969	-\$1,336	\$10,314	\$15,129	\$38,569	-\$1,214	\$16,664	-\$259	\$12,845	\$14	\$1,182			
				\$807,341	\$1,771,503	\$367,911	\$89,547	\$313,062	\$35,924	\$9,456	\$23,233	\$14,190	\$17,764	\$15,386	-\$1,155	\$2,744	\$18,423	\$4,945	\$42			
					\$1,285,589	\$2,068,497	\$342,953	\$344,876	\$104,832	\$43,595	\$9,513	\$41,690	\$16,664	\$11,531	\$10,701	\$12,766	\$360	\$7,690	\$7,855			
							\$1,182,403	\$1,846,968	\$673,552	\$140,156	\$82,069	\$60,527	\$28,971	\$43,800	\$28,572	\$10,728	\$4,018	\$3,457	\$10,997	\$3,541		
								\$1,032,679	\$2,132,933	\$449,589	\$94,630	\$152,273	\$158,734	\$72,687	\$53,598	\$60,134	-\$2,191	-\$2,140	\$8,607	\$3,531		
									\$1,502,911	\$2,215,412	\$435,080	\$106,095	\$84,221	\$72,687	\$53,598	\$60,134	-\$2,191	-\$2,140	\$8,607	\$3,531		
										\$1,364,260	\$2,136,847	\$328,172	\$226,164	\$59,243	\$39,053	\$32,502	\$37,161	-\$21,866	\$8,386	\$16,943		
											\$1,503,069	\$2,562,878	\$482,183	\$163,153	\$86,743	\$26,318	\$23,399	\$36,481	\$66,364	\$17,411		
												\$1,731,494	\$2,611,605	\$322,880	\$164,428	\$101,327	\$26,990	\$72,118	\$11,994	\$25,742		
													\$1,909,540	\$2,853,439	\$764,936	\$240,561	\$39,275	\$51,539	\$30,412	-\$10,023		
															\$3,200,040	\$724,619	\$139,228	\$120,557	\$28,641	\$52,139		
																\$1,885,946	\$587,412	\$346,409	\$46,313	\$44,042		
																	\$781,300	\$190,441	\$66,534	\$66,534		
																		\$986,232	\$2,129,622	\$345,039	\$131,842	
																			\$1,857,030	\$2,378,369	\$340,758	
																				\$1,801,109	\$2,342,515	
																					\$1,941,717	

Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Totals	membership	factors	incurred
\$0	\$0	\$0	\$0												26,326		
\$0	\$0	\$0	-\$202												26,658		
\$0	\$0	\$0	-\$192												26,777		
\$0	\$0	\$0	\$0												28,157		
\$0	\$0	-\$89	\$0												28,301		
\$0	\$0	\$18,577	\$0												28,563		
-\$109	\$0	\$0	\$0												28,733		
\$0	\$0	\$0	\$0												28,849		
\$8	\$0	-\$5	\$0												28,008		
\$0	\$0	-\$7	\$0												28,003		
\$14	\$0	\$0	\$0												28,151		
-\$291	\$0	\$0	\$0												28,192		
\$0	\$0	\$0	\$0												28,626		
\$0	\$0	\$15	\$0												29,158		
-\$1,540	\$4,543	\$0	\$0												29,405		
\$0	\$17	\$23	\$1,384												29,652		
\$0	\$0	\$26	-\$27												30,018		
-\$5,159	\$231	-\$618	\$0												30,448		
\$8,326	\$13,321	\$1,274	\$720												30,760		
\$0	\$68	-\$72	-\$113												31,127		
\$93	-\$181	\$100	\$798												31,438		
\$22	\$82	\$49	\$482												31,721		
\$0	-\$8,697	-\$35	-\$43												31,996		
-\$1,411	\$0	-\$28	\$0												32,314		
\$1,914	\$6,382	\$110	\$1,270												32,704		
\$23	\$143	-\$3,106	\$15,599												33,136		
\$1,313	\$22	\$1,704	\$18,777												33,604		
\$822	\$28,466	\$0	\$15,960												34,048		
-\$42,007	\$165	\$184	\$15,675												34,299		
-\$16,046	\$23,276	-\$3,985	\$24,548												34,534		
-\$3,953	\$3,946	-\$3,038	\$3,100												34,844		
\$395	\$11,208	\$279	-\$5,369												35,046		
\$33,971	-\$5,066	\$4,117	-\$8,857												35,355		
\$18,177	\$2,304	\$69,705	\$2,576												35,325		
\$14,487	\$10,266	\$68,208	\$6,866												35,367		
\$17,368	\$9,454	\$45,862	\$689												35,461		
\$90,164	\$13,458	\$14,574	\$8,955												35,218		
\$59,438	\$19,657	\$35,064	\$25,422												34,981		
\$342,776	\$63,479	\$20,756	\$18,646												34,495		
\$415,762	\$199,547	\$60,222	\$321,638												33,866		
\$2,494,500	\$438,302	\$288,049	\$72,617												33,419		
\$2,321,201	\$2,611,573	\$559,607	\$226,480												33,221		
	\$1,663,223	\$2,267,631	\$455,689												33,138		
		\$2,120,190	\$2,466,853												33,233		
			\$2,148,844												33,217		
															33,011		
															32,876		
															32,722		
															31,787		
															31,123		
															30,439		
															29,980		
															29,527		
															29,546		
															29,374		

ratio: Jul to Dec/  
Jan to Jun

Jan to Jun, 2002	
Jul to Dec, 2002	
Jan to Jun, 2003	
Jul to Dec, 2003	
Jan to Jun, 2004	
Jul to Dec, 2004	
Jan to Jun, 2005	
Jul to Dec, 2005	
average of four ratios:	

**Anthem Blue Cross and Blue Shield**

**HealthChoice Rate Filing**

Effective January 1, 2007

Observed Claim Experience

**Allowed Basis Statistics**

**Benefit Paid Basis Statistics**

twelve months ending	Inpatient			Outpatient			Professional			Pharmacy			Total	Inpatient			Outpatient			Professional			Pharmacy			Total		
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	pmpm		
Dec-03																												
Jan-04																												
Feb-04																												
Mar-04																												
Apr-04																												
May-04																												
Jun-04																												
Jul-04																												
Aug-04																												
Sep-04																												
Oct-04																												
Nov-04																												
Dec-04																												
Jan-05																												
Feb-05																												
Mar-05																												
Apr-05																												
May-05																												
Jun-05																												
Jul-05																												
Aug-05																												
Sep-05																												
Oct-05																												
Nov-05																												
Dec-05																												
Jan-06																												
Feb-06																												
Mar-06																												
Apr-06																												
May-06																												

**Allowed Basis Trends**

**Benefit Paid Basis Trends**

twelve months ending	Inpatient			Outpatient			Professional			Pharmacy			Total	Inpatient			Outpatient			Professional			Pharmacy			Total		
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	pmpm		
Dec-04																												
Jan-05																												
Feb-05																												
Mar-05																												
Apr-05																												
May-05																												
Jun-05																												
Jul-05																												
Aug-05																												
Sep-05																												
Oct-05																												
Nov-05																												
Dec-05																												
Jan-06																												
Feb-06																												
Mar-06																												
Apr-06																												
May-06																												

allowed trend																													
leveraging																													
mix																													
total																													

Benefit Paid PMPM weighted total: [REDACTED]

May-04	\$2,813	214	\$50.27	\$162	5,242	\$70.71	\$120.98
May-05	\$2,787	214	\$49.81	\$171	5,242	\$74.74	\$124.55
							1.5%
May-05	\$2,787	221	\$51.40	\$171	5,572	\$79.45	\$130.85
May-06	\$3,089	221	\$56.96	\$183	5,572	\$84.93	\$141.89
							4.3%

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Calculations of Investment Income, Savings Offset Payment Percentages, and Rebate Credits

### I. Calculation of Investment Income Percentage

#### Credit for Time Between Claim Incurred and Payment: Professional

A. Annual Interest Rate	5.16%
B. Average Holding Period for Hospital Claims	0.00
C. Average Holding Period for Non-Hospital Claims	1.74
D. Hospital Claims as a Percentage of Total	66.8%
E. Claims as a Percent of Premium	83.3%

$$IIC = \{[(D \times B) + ((1 - D) \times C)] / 12\} \times A \times E \quad -0.21\%$$

#### Credit for Time Between Premium Receipt and Claim Incurred

A. Annual Interest Rate	5.16%
B. Average Period Between Receipt of Premium and Claim Incurred	
I. Monthly Payment Mode	0.50 85% of contracts
II. Quarterly Payment Mode	1.50 15% of contracts
III. Enrollment Weighted Average	0.65

$$IIC = B.III / 12 \times A \quad -0.28\%$$

#### Credit for Time Between Claim Incurred and Payment: Out-of-State Hospital

A. Annual Interest Rate	5.16%
B. Average Holding Period for Out-of- State Hospital Claims	1.74 use Non-hospital as proxy due to difficult calculation (will overstate value)
C. Out-of-State Hospital Claims as a Percentage of Total	11.8% 66% of claims are hospital and 17.7% of hospital are out-of-state
D. Claims as a Percent of Premium	82%

$$IIC = [(C \times B) / 12] \times A \times E \quad -0.07\%$$

Total Investment Income Credit -0.56%

### II. Determination of Savings Offset Payment

A. Dirigo Health Agency 2005 Based Assessment Percentage	0.000% value will be updated when provided
B. HealthChoice 2005 Claims Percentage In State	79.2%
C. HealthChoice Percentage to Be Applied to All Claims	0.00%

### III. Anthem Prescription Management HealthChoice Rebates

	<u>current</u>	<u>prior estimate</u>
A. 2005 HealthChoice Rebate Dollars		
B. 2005 HealthChoice Contract Months	228,172	228,172
C. 2005 HealthChoice Rebate On a PCPM Basis		
D. Anticipated Annual Rebate Increase		
E. 2007 Anticipated HealthChoice Rebate on a PCPM Basis		

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Observed and Projected Annual Financial Results

	Actual* BCBSME and Anthem 2000	Actual* Anthem 2001	Actual* Anthem 2002	Actual* Anthem 2003	Actual* Anthem 2004	Actual* Anthem 2005	Actual* Anthem Jan through June 2006	Projected Anthem July through Dec 2006	Projected Anthem Jan through Dec 2006	Projected Anthem 2007
Subscriptions	\$34,431	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867				
Other Revenue	(\$2)	\$0	\$0	\$0	\$0	\$0				
Total Revenue	\$34,429	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	\$36,595			
Paid Claims	\$25,279	\$32,267	\$36,561	\$46,415	\$54,047	\$65,423	\$31,201			
Change IBNR	\$1,523	\$778	(\$288)	(\$256)	\$1,286	\$372	(\$89)			
Other Claim Items (including rebates)	\$248	\$371	(\$174)	(\$208)	(\$339)	(\$716)	(\$218)			
Total Claims	\$27,050	\$33,416	\$36,099	\$45,951	\$54,994	\$65,079	\$30,894			
Administration	\$3,351	\$6,324	\$7,884	\$8,024	\$9,659	\$9,284	\$4,802			
Commissions	\$369	\$620	\$255	\$284	\$348	\$290	\$146			
Premium Taxes	\$407	\$926	\$1,029	\$1,249	\$1,326	\$1,442	\$741			
Savings Offset Payment	\$0	\$0	\$0	\$0	\$0	\$0	\$465			
Investment Income							(\$128)			
Total Expense	\$4,127	\$7,870	\$9,168	\$9,557	\$11,333	\$11,016	\$6,026			
Operating Gain Before FIT	\$3,252	\$5,098	\$7,231	\$4,138	\$996	(\$3,228)	(\$325)			
Operating Gain as a % Before FIT	9.4%	11.0%	13.8%	6.9%	1.5%	-4.4%	-0.9%			
Operating Gain as a % After FIT	6.2%	7.3%	9.1%	4.6%	1.0%	-4.4%	-0.9%			
Loss Ratio	78.6%	72.0%	68.8%	77.0%	81.7%	89.3%	85.7%			
Originally Projected Loss Ratio	82.7%	76.0%	77.3%	81.3%		81.5%				
Contract Months	148,476	175,652	190,181	205,990	232,322	228,172	104,022			
Member Months	267,150	308,581	334,718	366,663	413,723	403,396	182,402			
M/C ratio	1.80	1.76	1.76	1.78	1.78	1.77	1.75			

\* Actual may differ slightly from annual BOI filings due to restatements of outstanding claims.



**Anthem Blue Cross and Blue Shield**

**HealthChoice Rate Filing**

**Effective January 1, 2007**

HealthChoice Experience Since Inception

(Amounts in 000's)

	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	Actual		
<b>All</b>																Cumulative	2006	2007
Net Premium	\$2,978	\$15,142	\$37,285	\$45,102	\$42,663	\$37,375	\$32,269	\$29,057	\$30,304	\$34,431	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	\$605,324		
Paid Claims	\$1,058	\$10,518	\$22,984	\$40,342	\$38,752	\$32,371	\$27,679	\$26,741	\$24,762	\$25,528	\$32,638	\$36,387	\$46,207	\$53,708	\$64,707	\$484,382		
Change in IBNR - Restated	<u>\$1,702</u>	<u>\$3,203</u>	<u>\$0</u>	<u>-\$286</u>	<u>-\$1,528</u>	<u>-\$135</u>	<u>\$334</u>	<u>-\$955</u>	<u>\$98</u>	<u>\$1,281</u>	<u>\$778</u>	<u>-\$288</u>	<u>-\$256</u>	<u>\$1,286</u>	<u>\$372</u>	<u>\$5,606</u>		
Incurred Claims	\$2,760	\$13,721	\$22,984	\$40,056	\$37,224	\$32,236	\$28,013	\$25,786	\$24,860	\$26,809	\$33,416	\$36,099	\$45,951	\$54,994	\$65,079	\$489,988		
Paid Loss Ratio	35.5%	69.5%	61.6%	89.4%	90.8%	86.6%	85.8%	92.0%	81.7%	74.1%	70.4%	69.3%	77.5%	79.8%	88.8%	80.0%		
Incurred Loss Ratio	92.7%	90.6%	61.6%	88.8%	87.3%	86.3%	86.8%	88.7%	82.0%	77.9%	72.0%	68.8%	77.0%	81.7%	89.3%	80.9%		
Cummulative Increase Factor:	1.000	1.047	1.171	1.247	1.358	1.520	1.709	1.788	2.209	2.491	3.077	3.435	3.585	3.585	4.019		4.663	
																	Index:	4.774

Constant Premium Basis (Indexed to 2006 Premiums)

Net Premium	\$14,218	\$69,050	\$152,076	\$172,664	\$149,944	\$117,363	\$90,155	\$77,572	\$65,510	\$65,985	\$71,978	\$72,970	\$79,427	\$89,650	\$86,572		
Paid Loss	7.4%	15.2%	15.1%	23.4%	25.8%	27.6%	30.7%	34.5%	37.8%	38.7%	45.3%	49.9%	58.2%	59.9%	74.7%		
Incurred Loss Ratio	19.4%	19.9%	15.1%	23.2%	24.8%	27.5%	31.1%	33.2%	37.9%	40.6%	46.4%	49.5%	57.9%	61.3%	75.2%		

<u>Non-Mandated</u>																		
Net Premium										<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>			<u>2007</u>	
										\$41,940	\$47,961	\$54,993	\$62,564	\$68,562				
Paid Claims										\$29,178	\$32,344	\$41,122	\$48,605	\$59,818				
Change in IBNR - Restated										<u>\$696</u>	<u>-\$256</u>	<u>-\$228</u>	<u>\$1,164</u>	<u>\$344</u>				
Incurred Claims										\$29,874	\$32,088	\$40,894	\$49,769	\$60,162				
Paid Loss Ratio										69.6%	67.4%	74.8%	77.7%	87.2%				
Incurred Loss Ratio										71.2%	66.9%	74.4%	79.5%	87.7%				
Cummulative Increase Factors (since 2001)										1.000	1.127	1.175	1.175	1.316			1.559	

Constant Premium Basis (Indexed to 2006 Premiums)

Net Premium										\$65,364	\$66,300	\$72,914	\$82,953	\$81,226		
Paid Loss										44.6%	48.8%	56.4%	58.6%	73.6%		
Incurred Loss Ratio										45.7%	48.4%	56.1%	60.0%	74.1%		

<u>Mandated</u>																		
Net Premium										<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>			<u>2007</u>	
										\$4,444	\$4,537	\$4,653	\$4,759	\$4,305				
Paid Claims										\$3,460	\$4,043	\$5,085	\$5,103	\$4,889				
Change in IBNR - Restated										<u>\$82</u>	<u>-\$32</u>	<u>-\$28</u>	<u>\$122</u>	<u>\$28</u>				
Incurred Claims										\$3,542	\$4,011	\$5,057	\$5,225	\$4,917				
Paid Loss Ratio										77.9%	89.1%	109.3%	107.2%	113.6%				
Incurred Loss Ratio										79.7%	88.4%	108.7%	109.8%	114.2%				
Cummulative Increase Factors (since 2001)										1.000	1.111	1.206	1.206	1.429			1.950	

Constant Premium Basis (Indexed to 2006 Premiums)

Net Premium										\$8,666	\$7,963	\$7,522	\$7,694	\$5,873		
Paid Loss										39.9%	50.8%	67.6%	66.3%	83.2%		
Incurred Loss Ratio										40.9%	50.4%	67.2%	67.9%	83.7%		

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Commission Charge

percent of new contracts from broker: [REDACTED]

average months in force: [REDACTED]

<u>month</u>	<u>projected new contracts</u>	<u>broker related new contracts</u>	<u>months in 2007</u>	<u>probability of in force for 2007 months</u>	<u>commission per contract</u>	<u>total dollars in 2007</u>	<u>months to 2007 limit</u>
Feb-05	[REDACTED]	[REDACTED]	1	[REDACTED]	[REDACTED]	[REDACTED]	24
Mar-05	[REDACTED]	[REDACTED]	2	[REDACTED]	[REDACTED]	[REDACTED]	24
Apr-05	[REDACTED]	[REDACTED]	3	[REDACTED]	[REDACTED]	[REDACTED]	24
May-05	[REDACTED]	[REDACTED]	4	[REDACTED]	[REDACTED]	[REDACTED]	24
Jun-05	[REDACTED]	[REDACTED]	5	[REDACTED]	[REDACTED]	[REDACTED]	24
Jul-05	[REDACTED]	[REDACTED]	6	[REDACTED]	[REDACTED]	[REDACTED]	24
Aug-05	[REDACTED]	[REDACTED]	7	[REDACTED]	[REDACTED]	[REDACTED]	24
Sep-05	[REDACTED]	[REDACTED]	8	[REDACTED]	[REDACTED]	[REDACTED]	24
Oct-05	[REDACTED]	[REDACTED]	9	[REDACTED]	[REDACTED]	[REDACTED]	24
Nov-05	[REDACTED]	[REDACTED]	10	[REDACTED]	[REDACTED]	[REDACTED]	24
Dec-05	[REDACTED]	[REDACTED]	11	[REDACTED]	[REDACTED]	[REDACTED]	24
Jan-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	24
Feb-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	23
Mar-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	22
Apr-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	21
May-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	20
Jun-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	19
Jul-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	18
Aug-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	17
Sep-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	16
Oct-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	15
Nov-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	14
Dec-06	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	13
Jan-07	[REDACTED]	[REDACTED]	12	[REDACTED]	[REDACTED]	[REDACTED]	12
Feb-07	[REDACTED]	[REDACTED]	11	[REDACTED]	[REDACTED]	[REDACTED]	11
Mar-07	[REDACTED]	[REDACTED]	10	[REDACTED]	[REDACTED]	[REDACTED]	10
Apr-07	[REDACTED]	[REDACTED]	9	[REDACTED]	[REDACTED]	[REDACTED]	9
May-07	[REDACTED]	[REDACTED]	8	[REDACTED]	[REDACTED]	[REDACTED]	8
Jun-07	[REDACTED]	[REDACTED]	7	[REDACTED]	[REDACTED]	[REDACTED]	7
Jul-07	[REDACTED]	[REDACTED]	6	[REDACTED]	[REDACTED]	[REDACTED]	6
Aug-07	[REDACTED]	[REDACTED]	5	[REDACTED]	[REDACTED]	[REDACTED]	5
Sep-07	[REDACTED]	[REDACTED]	4	[REDACTED]	[REDACTED]	[REDACTED]	4
Oct-07	[REDACTED]	[REDACTED]	3	[REDACTED]	[REDACTED]	[REDACTED]	3
Nov-07	[REDACTED]	[REDACTED]	2	[REDACTED]	[REDACTED]	[REDACTED]	2
Dec-07	[REDACTED]	[REDACTED]	1	[REDACTED]	[REDACTED]	[REDACTED]	1

Estimated Total Commission Dollars Paid in 2007 [REDACTED]

Estimated Total Member Months in 2007 [REDACTED]

2007 Commission on a PCPM Basis [REDACTED]





**Anthem Blue Cross and Blue Shield**

**HealthChoice Rate Filing**

**Effective January 1, 2007**

Observed Claim Experience

**Allowed Basis Statistics**

**Benefit Paid Basis Statistics**

twelve months ending	Inpatient			Outpatient			Professional			Pharmacy			Total pmpm	Inpatient			Outpatient			Professional			Pharmacy			Total pmpm
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm		cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	
Dec-03	[REDACTED]																									
Jan-04	[REDACTED]																									
Feb-04	[REDACTED]																									
Mar-04	[REDACTED]																									
Apr-04	[REDACTED]																									
May-04	[REDACTED]																									
Jun-04	[REDACTED]																									
Jul-04	[REDACTED]																									
Aug-04	[REDACTED]																									
Sep-04	[REDACTED]																									
Oct-04	[REDACTED]																									
Nov-04	[REDACTED]																									
Dec-04	[REDACTED]																									
Jan-05	[REDACTED]																									
Feb-05	[REDACTED]																									
Mar-05	[REDACTED]																									
Apr-05	[REDACTED]																									
May-05	[REDACTED]																									
Jun-05	[REDACTED]																									
Jul-05	[REDACTED]																									
Aug-05	[REDACTED]																									
Sep-05	[REDACTED]																									
Oct-05	[REDACTED]																									
Nov-05	[REDACTED]																									
Dec-05	[REDACTED]																									
Jan-06	[REDACTED]																									
Feb-06	[REDACTED]																									
Mar-06	[REDACTED]																									
Apr-06	[REDACTED]																									
May-06	[REDACTED]																									
Jun-06	[REDACTED]																									
Jul-06	[REDACTED]																									
Aug-06	[REDACTED]																									

**Allowed Basis Trends**

**Benefit Paid Basis Trends**

twelve months ending	Inpatient			Outpatient			Professional			Pharmacy			Total pmpm	Inpatient			Outpatient			Professional			Pharmacy			Total pmpm
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm		cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	
Dec-04	[REDACTED]																									
Jan-05	[REDACTED]																									
Feb-05	[REDACTED]																									
Mar-05	[REDACTED]																									
Apr-05	[REDACTED]																									
May-05	[REDACTED]																									
Jun-05	[REDACTED]																									
Jul-05	[REDACTED]																									
Aug-05	[REDACTED]																									
Sep-05	[REDACTED]																									
Oct-05	[REDACTED]																									
Nov-05	[REDACTED]																									
Dec-05	[REDACTED]																									
Jan-06	[REDACTED]																									
Feb-06	[REDACTED]																									
Mar-06	[REDACTED]																									
Apr-06	[REDACTED]																									
May-06	[REDACTED]																									
Jun-06	[REDACTED]																									
Jul-06	[REDACTED]																									
Aug-06	[REDACTED]																									

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Observed and Projected Annual Financial Results for  
HealthChoice, HealthChoice HSA, DirigoChoice Individual/Sole Proprietors, and Individual HMO

	Actual <u>2005</u>	Actual Jan through June <u>2006</u>
Subscriptions		
<u>Other Revenue</u>		
Total Revenue	\$88,409	\$52,194
Paid Claims	\$66,810	\$43,589
Change IBNR	\$412	(\$89)
<u>Other Claim Items (includes rebates)</u>	<u>\$11,532</u>	<u>(\$218)</u>
Total Claims	\$78,754	\$43,282
Administration	\$10,469	\$5,723
Commissions	\$364	\$223
Premium Taxes	\$1,739	\$1,050
Savings Offset Payment	\$0	\$673
<u>Investment Income</u>	<u>(\$0)</u>	<u>(\$183)</u>
Total Expense	\$12,571	\$7,486
Operating Gain Before FIT	(\$2,915)	\$1,425
Operating Gain as a % Before FIT	-3.3%	2.7%
Operating Gain as a % After FIT	-2.2%	1.8%
Loss Ratio	89.1%	84.2%
Contract Months	254,643	130,368
Member Months	446,093	224,971
M/C ratio	1.75	1.73

## Deductible Leveraging Factors

Let  $x = \text{deductible}/100$

Let  $F(x)$  = the trend leveraging factor for that deductible.

We are given:

$$\begin{aligned} F(0) &= 1.00 \\ F(25) &= \blacksquare \\ F(50) &= \blacksquare \\ F(75) &= \blacksquare \\ F(100) &= \blacksquare \\ F(150) &= \blacksquare \end{aligned}$$

Formula:  $F(x) = a + bx + cx(x-25) + dx(x/25)(x-50) + ex(x-25)(x-50)(x-75) + fx(x-25)(x-50)(x-75)(x-100)$

$$\begin{aligned} a &= F(0) = 1.00 \\ b &= (F(25) - a) / 25 = \blacksquare \\ c &= (F(50) - 50b - a) / 50 / (50-25) = \blacksquare \\ d &= (F(75) - 75*50*c - 75b - a) / 75/50/25 = \blacksquare \\ e &= (F(100) - 100*75*50*d - 100*75*c - 100b - a) / 100/75/50/25 = \blacksquare \\ f &= (F(150) - 150*125*100*75*e - 150*125*100*d - 100*125*c - 100b - a) / 150/125/100/75/50 = \blacksquare \end{aligned}$$

<u>Deductible</u>	<u>x</u>	<u>F(x)</u>	<u>Average 2007</u> <u>Avg. contracts</u>	<u>YE 04/30/2006</u> <u>claims pcpm</u>
0	0	1.000		
150	1.5	$\blacksquare$	158	$\blacksquare$
250	2.5	$\blacksquare$	76	$\blacksquare$
250	2.5	$\blacksquare$	10	$\blacksquare$
300	3	$\blacksquare$	27	$\blacksquare$
500	5	$\blacksquare$	22	$\blacksquare$
500	5	$\blacksquare$	15	$\blacksquare$
500	5	$\blacksquare$	4	$\blacksquare$
750	7.5	$\blacksquare$	13	$\blacksquare$
1000	10	$\blacksquare$	20	$\blacksquare$
1000	10	$\blacksquare$	13	$\blacksquare$
1000	10	$\blacksquare$	3	$\blacksquare$
1500	15	$\blacksquare$	10	$\blacksquare$
1500	15	$\blacksquare$	8	$\blacksquare$
2000	20	$\blacksquare$	43	$\blacksquare$
2250	22.5	$\blacksquare$	479	$\blacksquare$
2250	22.5	$\blacksquare$	526	$\blacksquare$
2500	25	$\blacksquare$		
4000	40	$\blacksquare$	35	$\blacksquare$
5000	50	$\blacksquare$	4,488	$\blacksquare$
5000	50	$\blacksquare$	3,602	$\blacksquare$
7500	75	$\blacksquare$		
10000	100	$\blacksquare$	604	$\blacksquare$
10000	100	$\blacksquare$	307	$\blacksquare$
15000	150	$\blacksquare$	2,205	$\blacksquare$
15000	150	$\blacksquare$	1,041	$\blacksquare$
<b>Weighted Average</b>		$\blacksquare$		

**Anthem Blue Cross and Blue Shield**

**HealthChoice Rate Filing**

**Effective January 1, 2007**

Rates per Contract by Benefit Option for Non-mandated Options

I. Age Band <30	One	Two	Two Adults	One or	One Adult	IV. Age Band 45-54 Contract	One	Two	Two Adults	One or	One Adult
	Adult	Adults	With One or More Children	More Children*	With One or More Children		Adult	Adults	With One or More Children	More Children*	With One or More Children
A. \$150 Deductible/\$1,000 Coinsurance Limit	\$517.06	\$1,034.13	\$1,370.22	\$420.11	\$853.15	A. \$150 Deductible/\$1,000 Coinsurance Limit	\$694.80	\$1,389.61	\$1,841.23	\$420.11	\$1,146.42
B. \$300 Deductible/\$1,000 Coinsurance Limit	\$503.10	\$1,006.21	\$1,333.22	\$408.77	\$830.12	B. \$300 Deductible/\$1,000 Coinsurance Limit	\$676.05	\$1,352.09	\$1,791.52	\$408.77	\$1,115.47
C. \$500 Deductible/\$1,000 Coinsurance Limit	\$484.08	\$968.16	\$1,282.82	\$393.32	\$798.74	C. \$500 Deductible/\$1,000 Coinsurance Limit	\$650.48	\$1,300.97	\$1,723.78	\$393.32	\$1,073.30
D. \$750 Deductible/\$1,000 Coinsurance Limit	\$465.41	\$930.82	\$1,233.33	\$378.14	\$767.92	D. \$750 Deductible/\$1,000 Coinsurance Limit	\$625.39	\$1,250.78	\$1,657.28	\$378.14	\$1,031.89
E. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$446.46	\$892.93	\$1,183.13	\$362.75	\$736.66	E. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$599.94	\$1,199.87	\$1,589.83	\$362.75	\$989.89
F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$372.10	\$744.21	\$986.07	\$302.33	\$613.97	F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$500.01	\$1,000.03	\$1,325.03	\$302.33	\$825.02
G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$264.73	\$529.46	\$701.53	\$215.09	\$436.80	G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$355.73	\$711.46	\$942.68	\$215.09	\$586.95
H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$409.61	\$819.22	\$1,085.46	\$332.81	\$675.86	H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$550.41	\$1,100.82	\$1,458.59	\$332.81	\$908.18
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$326.25	\$652.50	\$864.56	\$265.08	\$538.31	I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$438.40	\$876.79	\$1,161.75	\$265.08	\$723.36
J. \$2,250 Deductible	\$361.10	\$722.19	\$956.90	\$293.39	\$595.81	J. \$2,250 Deductible	\$485.22	\$970.45	\$1,285.84	\$293.39	\$800.62
K. \$5,000 Deductible	\$220.30	\$440.59	\$583.78	\$178.99	\$363.49	K. \$5,000 Deductible	\$296.02	\$592.05	\$784.46	\$178.99	\$488.44
L. \$10,000 Deductible	\$163.69	\$327.38	\$433.78	\$133.00	\$270.09	L. \$10,000 Deductible	\$219.96	\$439.91	\$582.89	\$133.00	\$362.93
M. \$15,000 Deductible	\$107.09	\$214.18	\$283.78	\$87.01	\$176.70	M. \$15,000 Deductible	\$143.90	\$287.80	\$381.33	\$87.01	\$237.44

  

II. Age Band 30-39	One	Two	Two Adults	One or	One Adult	V. Age Band 55-64 Contract	One	Two	Two Adults	One or	One Adult
	Adult	Adults	With One or More Children	More Children*	With One or More Children		Adult	Adults	With One or More Children	More Children*	With One or More Children
A. \$150 Deductible/\$1,000 Coinsurance Limit	\$533.22	\$1,066.44	\$1,413.04	\$420.11	\$879.81	A. \$150 Deductible/\$1,000 Coinsurance Limit	\$775.60	\$1,551.19	\$2,055.32	\$420.11	\$1,279.73
B. \$300 Deductible/\$1,000 Coinsurance Limit	\$518.83	\$1,037.65	\$1,374.89	\$408.77	\$856.06	B. \$300 Deductible/\$1,000 Coinsurance Limit	\$754.66	\$1,509.31	\$1,999.84	\$408.77	\$1,245.18
C. \$500 Deductible/\$1,000 Coinsurance Limit	\$499.21	\$998.42	\$1,322.90	\$393.32	\$823.70	C. \$500 Deductible/\$1,000 Coinsurance Limit	\$726.12	\$1,452.24	\$1,924.22	\$393.32	\$1,198.10
D. \$750 Deductible/\$1,000 Coinsurance Limit	\$479.95	\$959.90	\$1,271.87	\$378.14	\$791.92	D. \$750 Deductible/\$1,000 Coinsurance Limit	\$698.11	\$1,396.22	\$1,849.99	\$378.14	\$1,151.88
E. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$460.42	\$920.83	\$1,220.10	\$362.75	\$759.68	E. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$669.70	\$1,339.39	\$1,774.69	\$362.75	\$1,105.00
F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$383.73	\$767.46	\$1,016.89	\$302.33	\$633.15	F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$558.16	\$1,116.31	\$1,479.11	\$302.33	\$920.95
G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$273.00	\$546.00	\$723.45	\$215.09	\$450.45	G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$397.09	\$794.18	\$1,052.29	\$215.09	\$655.20
H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$422.41	\$844.82	\$1,119.38	\$332.81	\$696.98	H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$614.41	\$1,228.82	\$1,628.20	\$332.81	\$1,013.78
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$336.44	\$672.89	\$891.58	\$265.08	\$555.13	I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$489.37	\$978.74	\$1,296.84	\$265.08	\$807.47
J. \$2,250 Deductible	\$372.38	\$744.76	\$986.81	\$293.39	\$614.43	J. \$2,250 Deductible	\$541.64	\$1,083.29	\$1,435.36	\$293.39	\$893.71
K. \$5,000 Deductible	\$227.18	\$454.36	\$602.03	\$178.99	\$374.85	K. \$5,000 Deductible	\$330.44	\$660.89	\$875.68	\$178.99	\$545.23
L. \$10,000 Deductible	\$168.80	\$337.61	\$447.33	\$133.00	\$278.53	L. \$10,000 Deductible	\$245.53	\$491.06	\$650.66	\$133.00	\$405.13
M. \$15,000 Deductible	\$110.43	\$220.87	\$292.65	\$87.01	\$182.22	M. \$15,000 Deductible	\$160.63	\$321.26	\$425.68	\$87.01	\$265.04

  

III. Age Band 40-44	One	Two	Two Adults	One or	One Adult
	Adult	Adults	With One or More Children	More Children*	With One or More Children
A. \$150 Deductible/\$1,000 Coinsurance Limit	\$646.33	\$1,292.66	\$1,712.77	\$420.11	\$1,066.44
B. \$300 Deductible/\$1,000 Coinsurance Limit	\$628.88	\$1,257.76	\$1,666.53	\$408.77	\$1,037.65
C. \$500 Deductible/\$1,000 Coinsurance Limit	\$605.10	\$1,210.20	\$1,603.52	\$393.32	\$998.42
D. \$750 Deductible/\$1,000 Coinsurance Limit	\$581.76	\$1,163.52	\$1,541.66	\$378.14	\$959.90
E. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$558.08	\$1,116.16	\$1,478.91	\$362.75	\$920.83
F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$465.13	\$930.26	\$1,232.59	\$302.33	\$767.46
G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$330.91	\$661.82	\$876.91	\$215.09	\$546.00
H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$512.01	\$1,024.02	\$1,356.83	\$332.81	\$844.82
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$407.81	\$815.62	\$1,080.70	\$265.08	\$672.89
J. \$2,250 Deductible	\$451.37	\$902.74	\$1,196.13	\$293.39	\$744.76
K. \$5,000 Deductible	\$275.37	\$550.74	\$729.73	\$178.99	\$454.36
L. \$10,000 Deductible	\$204.61	\$409.22	\$542.22	\$133.00	\$337.61
M. \$15,000 Deductible	\$133.86	\$267.72	\$354.73	\$87.01	\$220.87

\* These rates do not vary by age

**Anthem Blue Cross and Blue Shield**

**HealthChoice Rate Filing**

**Effective January 1, 2007**

Rates per Contract by Benefit Option for Mandated Options

**I. Age Band <30**

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$722.38	\$1,444.77	\$1,914.32	\$586.94	\$1,191.94
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$711.90	\$1,423.81	\$1,886.54	\$578.42	\$1,174.64
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$690.98	\$1,381.95	\$1,831.09	\$561.42	\$1,140.11
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$670.02	\$1,340.05	\$1,775.56	\$544.39	\$1,105.54
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$624.78	\$1,249.57	\$1,655.68	\$507.64	\$1,030.90
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$614.30	\$1,228.61	\$1,627.90	\$499.12	\$1,013.60
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$593.34	\$1,186.69	\$1,572.36	\$482.09	\$979.02
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$572.39	\$1,144.78	\$1,516.84	\$465.07	\$944.45

**II. Age Band 30-39**

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$744.96	\$1,489.92	\$1,974.14	\$586.94	\$1,229.18
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$734.15	\$1,468.30	\$1,945.50	\$578.42	\$1,211.35
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$712.57	\$1,425.14	\$1,888.31	\$561.42	\$1,175.74
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$690.96	\$1,381.92	\$1,831.05	\$544.39	\$1,140.08
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$644.31	\$1,288.62	\$1,707.42	\$507.64	\$1,063.11
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$633.50	\$1,267.00	\$1,678.78	\$499.12	\$1,045.28
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$611.89	\$1,223.77	\$1,621.50	\$482.09	\$1,009.61
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$590.28	\$1,180.56	\$1,564.24	\$465.07	\$973.96

**III. Age Band 40-44**

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$902.98	\$1,805.96	\$2,392.98	\$586.94	\$1,489.92
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$889.88	\$1,779.76	\$2,358.18	\$578.42	\$1,468.30
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$863.72	\$1,727.44	\$2,288.86	\$561.42	\$1,425.14
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$837.53	\$1,675.06	\$2,219.45	\$544.39	\$1,381.92
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$780.98	\$1,561.96	\$2,069.60	\$507.64	\$1,288.62
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$767.88	\$1,535.76	\$2,034.88	\$499.12	\$1,267.00
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$741.68	\$1,483.36	\$1,965.45	\$482.09	\$1,223.77
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$715.49	\$1,430.98	\$1,896.05	\$465.07	\$1,180.56

**IV. Age Band 45-54**

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$970.70	\$1,941.41	\$2,572.37	\$586.94	\$1,601.66
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$956.62	\$1,913.24	\$2,535.04	\$578.42	\$1,578.42
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$928.50	\$1,857.00	\$2,460.52	\$561.42	\$1,532.03
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$900.34	\$1,800.69	\$2,385.91	\$544.39	\$1,485.56
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$839.55	\$1,679.11	\$2,224.82	\$507.64	\$1,385.27
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$825.47	\$1,650.94	\$2,187.50	\$499.12	\$1,362.03
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$797.31	\$1,594.61	\$2,112.86	\$482.09	\$1,315.55
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$769.15	\$1,538.30	\$2,038.25	\$465.07	\$1,269.10

**V. Age Band 55-64**

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,083.58	\$2,167.15	\$2,871.48	\$586.94	\$1,787.90
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$1,067.86	\$2,135.71	\$2,829.82	\$578.42	\$1,761.96
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$1,036.46	\$2,072.93	\$2,746.63	\$561.42	\$1,710.17
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$1,005.04	\$2,010.07	\$2,663.34	\$544.39	\$1,658.30
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$937.18	\$1,874.35	\$2,483.52	\$507.64	\$1,546.34
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$921.46	\$1,842.91	\$2,441.86	\$499.12	\$1,520.40
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$890.02	\$1,780.03	\$2,358.54	\$482.09	\$1,468.52
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$858.59	\$1,717.18	\$2,275.26	\$465.07	\$1,416.67

\* These rates do not vary by age.

# Anthem Blue Cross and Blue Shield

## HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Preventive Care and Supplemental Accident Rider Rate for Plans with \$2,250, \$5,000, \$10,000, and \$15,000 Deductibles

<u>Proposed Rates</u>	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children (no age variance)</u>	<u>One Adult With One or More Children</u>
Age Band <30	\$15.65	\$31.30	\$41.46	\$12.71	\$25.82
Age Band 30-39	\$16.14	\$32.27	\$42.76	\$12.71	\$26.62
Age Band 40-44	\$19.56	\$39.12	\$51.83	\$12.71	\$32.27
Age Band 45-54	\$21.03	\$42.05	\$55.72	\$12.71	\$34.69
Age Band >54	\$23.47	\$46.94	\$62.20	\$12.71	\$38.72

2005 Rider Claim Experience

Claim Trend

2007 Projected Claim Level



profit/risk/tax/IIC/SOP

rate pmpm

member to individual

individual rate



\$16.26

1.203

\$19.56

**Anthem Blue Cross and Blue Shield  
HealthChoice Rate Filing  
Effective January 1, 2007**

**Proposed Rating Factors for Listed Mental Illness Buy-up Rider and**

	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one or more children</u>	<u>one adult and child(ren)</u>
Current Rating Factor	7.966	4.483	3.679	11.717	5.222
Rider Rating Factor	6.966	3.483	2.679	10.717	4.222