Attachment A

Non-Confidential

Summary of Proposed Changes to Filing

Note: Redacted information is designated confidential.

Change	**Impact**
Remove MaineCare from the base experience.	Increases rates by 0.3%
Reduce the trend to 14.1% based on a modified version of Ms. Fritchen's recommended methodology.	Reduces trend from [[redacted]]%to 14.1%
Reduce profit margin from 5% to 3%.	Reduces rates by 2%
Modify the firm size adjustment as directed in hearing request 4.	In combination with other changes, changes the firm size adjustment from 0.894 to 0.9066 reducing rates by about 1.5%
Reduce the rates for two adults from 2.1 times the single rate to 2.0 times the single rate. Make this revenue neutral by slightly increasing other rates.	Reduces 2-adult rate by 3.9%. Increases other rates by 1.4%
Cap the maximum increase at the 36.6% stated in the notice sent to affected members.	Reduces 3rd quarter rates by 0.2%
Reduce the quarterly adjustment factor from 3.7% to 3.2% to reflect the reduced trend assumption	Reduces 2nd quarter rates by an additional 0.5%, 3rd quarter rates by an additional 1.0%, and 4th quarter rates by an additional 1.4%.