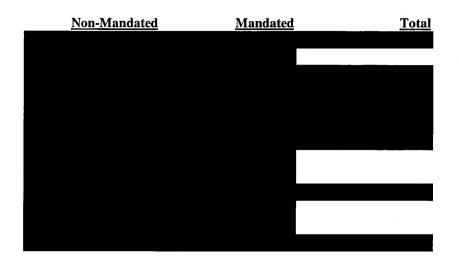
HealthChoice Rate Filing

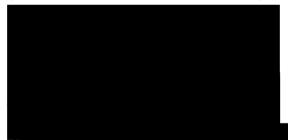
Effective January 1, 2007

Derivation of Required Premium Adjustments

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







HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Claim and Premium Adjustments Due to Enrollment Shifts

•	Claims		Premium		March 1, 200)6 Increase	Age Ban	d Adjustment	ts	
	Base Period	Projected Period	Base Period	Projected Period						
	YE 04/30/2006	Average 2007 YE 04/30/	2006 YE 02/28/2006	6 Average 2007 YE 02/28/200		March 1, 2006		Contract Dist	ribution	claim
	avg. contracts	Avg. contracts claims					band	current	expected	<u>relativies</u>
\$150/\$1000	225		231		25.5%		<30	8.50%		
\$300/\$1000	45		46		24.4%		30 to 39	13.49%		
\$500/\$1000	40		42		22.8%		40 to 44	9.96%		
\$750/\$1000	16		17	7	22.3%		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+	<u>3.28%</u>		
\$150/\$1000, \$10,000 MAX	15		15	5	12.8%	12		100.00%	100.00%	
\$2000/\$1000	63		65	5	25.5%	57				
\$4000/\$1000	70		75	5	21.4%	63	aggregate	1.000	0.981	
\$2,250	620		609		19.4%	627	impact	0.981		
\$5,000	7,029		7,239		16.3%	6,402				
\$10,000	650		654	1	20.1%	639				
\$15,000	1,811		1,766	5	22.0%	1,981				
\$2,250 PCSA Rider	622		608	3	16.7%	612				
\$5,000 PCSA Rider	5,625		5,801		. 12.2%	5,140				
\$10,000 PCSA Rider	324		322	2	14.2%	334				
\$15,000 PCSA Rider	753		724	1	13.5%	843				
Standard: \$250/\$1,000	212		228		31.7%	173				
Standard: \$500/\$1,000	48		53		32.4%					
Standard: \$1000/\$1,000	25		27	7	33.7%	23				
Standard: \$1500/\$1,000	29		31		35.1%	23				
Basic: \$250/\$1,000	48		56		31.2%					
Basic: \$500/\$1,000	8			3	31.9%	5				
Basic: \$1000/\$1,000	7			7	33.5%					
Basic: \$1500/\$1,000	21		23	3	35.1%					
Non-Mandated	17,960		18,268	3	16.0%	17,053				
Mandated	398		433		32.3%					
	18,358		18,701			17,368				
	10,000					,				
	Claims PCPM		Premium PMP	M						
		projected enroll		1 projected enroll rat	io					
Non-Mandated		<u>* · · · · · · · · · · · · · · · · · · ·</u>	\$313.47							
Mandated			\$802.09							
			¢002.09							

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

	Current Rates Age	e <30			ŀ	Twelve months en	ding March 31	, 2006			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	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	\$491.48	\$982.96	\$1,302.42	\$810.94	\$399.33	31	0	0	0	0	31
\$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

	Proposed Rates Ag	e <30			1	Projected twelve 1	nonths ending	December 31, 20	07		
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	rate
Maximum Anthem Liability	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children	one adult	two adults	and child(ren)	and child(ren)	more children	change
\$150/\$1000	\$517.06	\$1,034.13	\$1,370.22	\$853.15	\$420.11						5.2%
\$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 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment

\$3,192,173	\$183,318	\$385,149	\$162,301	\$0
\$3,660,678	\$211,513	\$443,560	\$186,164	\$0
\$442.049	\$4,334	\$0	\$11,114	\$0

Total Income Using Proposed Rates	s and Current Enrolln	nent				\$442,054	\$4,334	\$0	\$11,114	\$0	
	Current Rates Age	e 30 to 39			ľ	Twelve months en-	ding March 31	, 2006			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	<u>two adults</u>	and child(ren)	and child(ren)	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	ò	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	10	0	165
Basic: \$500/\$1,000	\$614.30	\$1,228.61	\$1,627.90	\$1,013.60	\$499.12	124	0	0	5	0	6
Basic: \$1000/\$1,000	\$593.35	\$1,186.70	\$1,572.38	\$979.03	\$482.10	12	0	7	5	0	19
Basic: \$1500/\$1,000	\$572.39	\$1,180.70	\$1,516.84	\$944.45	\$465.07	9	0	1	0	0	19
190910. 0100001,000	2.212.39	w1,144.70	φ1,510.04	4744.4J	\$403.07	,	1	1	0	0	11

1-

	Proposed Rates Ap	ge 30 to 39				Projected twelve n	nonths ending	December 31, 20	07		
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	rate
Maximum Anthem Liability	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	two_adults	and child(ren)	and child(ren)	more children	<u>change</u>
\$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 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment

	\$2,515,525	\$956,790	\$5,513,507	\$928,798	\$0
	\$2,968,471	\$1,129,325	\$6,531,649	\$1,093,169	\$0
_	\$382,540	\$63,620	\$345,863	\$75,869	\$0

0.5 10	
8.8%	
9.2%	
9.6%	
10.0%	
12.1%	
17.0%	
8.5%	
5.6%	
12.3%	
20.3%	
16.8%	
11.1%	
12.8%	
20.5%	
17 4%	
12.6%	
10.010	
3.1%	
3.1%	
3.1%	
3.1%	
3.1%	
3.1%	
5.1 10	

Total Income Using Proposed Rat	tes and Current Enrolln	nent				\$394,502	\$65,610	\$356,679	\$78,241	\$0	
	Current Rates Age	: 40 to 44				Twelve months er	nding March 31	, 2006			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children	
\$150/\$1000	\$614.35	\$1,228.70	\$1,628.03	\$1,013.68	\$399.33	194	20	12	24	0	250
\$300/\$1000	\$596.19	\$1,192.38	\$1,579.90	\$983.71	\$387.52	37	0	0	0	0	37
\$500/\$1000	\$571.41	\$1,142.82	\$1,514.24	\$942.83	\$371.42	25	. 0	0	12	0	37
\$750/\$1000	\$547.49	\$1,094.98	\$1,450.85	\$903.36	\$355.87	0	0	0	12	0	12
\$1000/\$1000	\$523.19	\$1,046.38	\$1,386.45	\$863.26	\$340.07	27	0	12	8	0	47
\$2000/\$1000	\$428.08	\$856.16	\$1,134.41	\$706.33	\$278.25	65	0	0	. 0	0	65
\$4000/\$1000	\$291.62	\$583.24	\$772.79	\$481.17	\$189.55	33	12	12	0	0	57
\$150/\$1000, \$20,000 MAX	\$486.68	\$973.36	\$1,289.70	\$803.02	\$316.34	24	0	0	12	0	36
\$150/\$1000, \$10,000 MAX	\$398.38	\$796.76	\$1,055.71	\$657.33	\$258.95	24	0	0	0	0	24
\$2,250	\$414.35	\$828.70	\$1,098.03	\$683.68	\$269.33	511	19	60	34	0	624
\$5,000	\$236.07	\$472.14	\$625.59	\$389.52	\$153.45	3,533	694	2,846	935	0	8,008
\$10,000	\$180.57	\$361.14	\$478.51	\$297.94	\$117.37	310	135	409	59	0	913
\$15,000	\$124.24	\$248.48	\$329.24	\$205.00	\$80.76	593	246	1,156	202	0	2,197
\$2,250 With PC/SA Rider	\$430.65	\$861.30	\$1,141.22	\$710.57	\$279.92	320	8	112	40	0	480
\$5,000 With PC/SA Rider	\$252.37	\$504.74	\$668.78	\$416.41	\$164.04	3,308	686	2,528	718	0	7,240
\$10,000 With PC/SA Rider	\$196.87	\$393.74	\$521.71	\$324.84	\$127.97	166	34	331	64	0	595
\$15,000 With PC/SA Rider	\$140.54	\$281.08	\$372.43	\$231.89	\$91.35	369	107	642	97	0	1,215
Standard: \$250/\$1,000	\$902.96	\$1,805.92	\$2,392.84	\$1,489.88	\$586.92	213	25	34	36	0	308
Standard: \$500/\$1,000	\$889.87	\$1,779.74	\$2,358.16	\$1,468.29	\$578.42	55	0	10	13	0	78
Standard: \$1000/\$1,000	\$863.70	\$1,727.40	\$2,288.81	\$1,425.11	\$561.41	11	0	9	0	0	20
Standard: \$1500/\$1,000	\$837.52	\$1,675.04	\$2,219.43	\$1,381.91	\$544.39	12	0	1	0	0	13
Basic: \$250/\$1,000	\$780.96	\$1,561.92	\$2,069.54	\$1,288.58	\$507.62	33	0	6	0	0	39
Basic: \$500/\$1,000	\$767.88	\$1,535.76	\$2,034.88	\$1,267.00	\$499.12	12	0	0	0	0	12
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	43

	Proposed Rates Ag	e 40 to 44				Projected twelve r	nonths ending	December 31, 20	07		
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	two adults	and child(ren)	and child(ren)	more children	2
\$150/\$1000	\$646.33	\$1,292.66	\$1,712.77	\$1,066.44	\$420.11						
\$300/\$1000	\$628.88	\$1,257.76	\$1,666.53	\$1,037.65	\$408.77						
\$500/\$1000	\$605.10	\$1,210.20	\$1,603.52	\$998.42	\$393.32						
\$750/\$1000	\$581.76	\$1,163.52	\$1,541.66	\$959.90	\$378.14						
\$1000/\$1000	\$558.08	\$1,116.16	\$1,478.91	\$920.83	\$362.75						
\$2000/\$1000	\$465.13	\$930.26	\$1,232.59	\$767.46	\$302.33						
\$4000/\$1000	\$330.91	\$661.82	\$876.91	\$546.00	\$215.09						
\$150/\$1000, \$20,000 MAX	\$512.01	\$1,024.02	\$1,356.83	\$844.82	\$332.81						
\$150/\$1000, \$10,000 MAX	\$407.81	\$815.62	\$1,080.70	\$672.89	\$265.08						
\$2,250	\$451.37	\$902.74	\$1,196.13	\$744.76	\$293.39						
\$5,000	\$275.37	\$550.74	\$729.73	\$454.36	\$178.99						
\$10,000	\$204.61	\$409.22	\$542.22	\$337.61	\$133.00						
\$15,000	\$133.86	\$267.72	\$354.73	\$220.87	\$87.01						
\$2,250 With PC/SA Rider	\$470.93	\$941.86	\$1,247.96	\$777.03	\$306.10						
\$5,000 With PC/SA Rider	\$294.93	\$589.86	\$781.56	\$486.63	\$191.70						
\$10,000 With PC/SA Rider	\$224.17	\$448.34	\$594.05	\$369.88	\$145.71						
\$15,000 With PC/SA Rider	\$153.42	\$306.84	\$406.56	\$253.14	\$99.72						
Standard: \$250/\$1,000	\$902.98	\$1,805.96	\$2,392.90	\$1,489.92	\$586.94						
Standard: \$500/\$1,000	\$889.88	\$1,779.76	\$2,358.18	\$1,468.30	\$578.42						
Standard: \$1000/\$1,000	\$863.72	\$1,727.44	\$2,288.86	\$1,425.14	\$561.42						
Standard: \$1500/\$1,000	\$837.53	\$1,675.06	\$2,219.45	\$1,381.92	\$544.39						
Basic: \$250/\$1,000	\$780.98	\$1,561.96	\$2,069.60	\$1,288.62	\$507.64						
Basic: \$500/\$1,000	\$767.88	\$1,535.76	\$2,034.88	\$1,267.00	\$499.12						
Basic: \$1000/\$1,000	\$741.68	\$1,483.36	\$1,965.45	\$1,223.77	\$482.09						
Basic: \$1500/\$1,000	\$715.49	\$1,430.98	\$1,896.05	\$1,180.56	\$465.07						

Total Income Using Current Rates and Current Enrollment 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment

\$2,4	460,951	\$881,468	\$4,698,349	\$880,148	\$0
\$2,8	308,572	\$1,014,519	\$5,402,436	\$1,009,990	\$0
\$3	321,568	\$49,441	\$147,758	\$72,723	\$0

J.2 N
5.5%
5.9%
6.3%
6.7%
8.7%
13.5%
5.2%
2.4%
8.9%
16.6%
13.3%
7.7%
9.4%
16.9%
13.9%
9.2%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0% 0.0%

rate <u>change</u> 5.2%

Total Income Using Proposed Rate	es and Current Enrolln	pent				\$321,574	\$49,442	\$147,761	\$72,725	\$0	
	Current Rates Age	45 to 54				Twelve months en	ding March 31	·			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children	one adult	<u>two adults</u>	and child(ren)	and child(ren)	<u>more children</u>	
\$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, 20	07	
Deductible/Coinsurance,			two adults	one adult	one or	r		two adults	one adult	one or
Maximum Anthem Liability	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children	one adult	two adults	and child(ren)	and child(ren)	more children
\$150/\$1000	\$694.80	\$1,389.61	\$1,841.23	\$1,146.42	\$420.11					
\$300/\$1000	\$676.05	\$1,352.09	\$1,791.52	\$1,115.47	\$408.77	1				
\$500/\$1000	\$650.48	\$1,300.97	\$1,723.78	\$1,073.30	\$393.32	2				
\$750/\$1000	\$625.39	\$1,250.78	\$1,657.28	\$1,031.89	\$378.14					
\$1000/\$1000	\$599.94	\$1,199.87	\$1,589.83	\$989.89	\$362.75	5				
\$2000/\$1000	\$500.01	\$1,000.03	\$1,325.03	\$825.02	\$302.33					
\$4000/\$1000	\$355.73	\$711.46	\$942.68	\$586.95	\$215.09					
\$150/\$1000, \$20,000 MAX	\$550.41	\$1,100.82	\$1,458.59	\$908.18	\$332.81					
\$150/\$1000, \$10,000 MAX	\$438.40	\$876.79	\$1,161.75	\$723.36	\$265.08					
\$2,250	\$485.22	\$970.45	\$1,285.84	\$800.62	\$293.39					
\$5,000	\$296.02	\$592.05	\$784.46	\$488.44	\$178.99					
\$10,000	\$219.96	\$439.91	\$582.89	\$362.93	\$133.00					
\$15,000	\$143.90	\$287.80	\$381.33	\$237.44	\$87.01					
\$2,250 With PC/SA Rider	\$506.25	\$1,012.50	\$1,341.56	\$835.31	\$306.10					
\$5,000 With PC/SA Rider	\$317.05	\$634.10	\$840.18	\$523.13	\$191.70)				
\$10,000 With PC/SA Rider	\$240.98	\$481.97	\$638.60	\$397.62	\$145.71	i i i i i i i i i i i i i i i i i i i				
\$15,000 With PC/SA Rider	\$164.93	\$329.85	\$437.05	\$272.13	\$99.72	2				
Standard: \$250/\$1,000	\$970.70	\$1,941.41	\$2,572.37	\$1,601.66	\$586.94	L Contraction of the second				
Standard: \$500/\$1,000	\$956.62	\$1,913.24	\$2,535.04	\$1,578.42	\$578.42	2				
Standard: \$1000/\$1,000	\$928.50	\$1,857.00	\$2,460.52	\$1,532.03	\$561.42	2				
Standard: \$1500/\$1,000	\$900.34	\$1,800.69	\$2,385.91	\$1,485.56	\$544.39					
Basic: \$250/\$1,000	\$839.55	\$1,679.11	\$2,224.82	\$1,385.27	\$507.64	4				
Basic: \$500/\$1,000	\$825.47	\$1,650.94	\$2,187.50	\$1,362.03	\$499.12	2				
Basic: \$1000/\$1,000	\$797.31	\$1,594.61	\$2,112.86	\$1,315.55	\$482.09					
Basic: \$1500/\$1,000	\$769.15	\$1,538.30	\$2,038.25	\$1,269.10	\$465.07	7				

Total Income Using Current Rates and Current Enrollment 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment

\$8,079,553	\$6,403,590	\$9,230,095	\$1,786,625	\$0
\$9,922,809	\$7,907,529	\$11,386,913	\$2,197,526	\$0
\$850,802	\$220,460	\$278,252	\$153,161	\$0
	\$9,922,809	\$9,922,809 \$7,907,529	\$9,922,809 \$7,907,529 \$11,386,913	\$9 <i>922,809</i> \$7 <i>,907,529</i> \$11,386,913 \$2,197 <i>,5</i> 26

13.4%
13.8%
14.2%
14.7%
16.8%
22.0%
13.1%
10.0%
17.1%
25.4%
21.8%
15.8%
17.6%
25.6%
22.4%
17.4%
7.5%
7.5%
7.5%
7.5%
7.5%
7.5%

7.5% 7.5%

rate <u>change</u> 13.1%

Total Income Using Proposed Rat	es and Current Enrolln	nent				\$914,626	\$236,999	\$299,127	\$164,651	\$0	
	Current Rates Age	: 55 to 64				Twelve months en	ding March 31	, 2006			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	one adult	<u>two adults</u>	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	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 Ag	e 55 to 64				Projected twelve	months ending l	December 31, 20	07	
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or
Maximum Anthem Liability	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					
\$300/\$1000	\$754.66	\$1,509.32	\$1,999.86	\$1,245.19	\$408.77					
\$500/\$1000	\$726.12	\$1,452.24	\$1,924.23	\$1,198.10	\$393.32					
\$750/\$1000	\$698.11	\$1,396.22	\$1,850.00	\$1,151.88	\$378.14					
\$1000/\$1000	\$669.69	\$1,339.38	\$1,774.69	\$1,104.99	\$362.75					
\$2000/\$1000	\$558.15	\$1,116.30	\$1,479.09	\$920.95	\$302.33					
\$4000/\$1000	\$397.09	\$794.18	\$1,052.30	\$655.20	\$215.09					
\$150/\$1000, \$20,000 MAX	\$614.41	\$1,228.82	\$1,628.19	\$1,013.78	\$332.81					
\$150/\$1000, \$10,000 MAX	\$489.37	\$978.74	\$1,296.82	\$807.46	\$265.08					
\$2,250	\$541.64	\$1,083.28	\$1,435.34	\$893.71	\$293.39					
\$5,000	\$330.44	\$660.88	\$875.66	\$545.23	\$178.99					
\$10,000	\$245.53	\$491.06	\$650.66	\$405.12	\$133.00					
\$15,000	\$160.63	\$321.26	\$425.66	\$265.04	\$87.01					
\$2,250 With PC/SA Rider	\$565.11	\$1,130.22	\$1,497.54	\$932.43	\$306.10					
\$5,000 With PC/SA Rider	\$353.91	\$707.82	\$937.86	\$583.95	\$191.70					
\$10,000 With PC/SA Rider	\$269.00	\$538.00	\$712.86	\$443.85	\$145.71					
\$15,000 With PC/SA Rider	\$184.10	\$368.20	\$487.86	\$303.77	\$99.72					
Standard: \$250/\$1,000	\$1,083.57	\$2,167.14	\$2,871.46	\$1,787.89	\$586.94					
Standard: \$500/\$1,000	\$1,067.86	\$2,135.72	\$2,829.82	\$1,761.97	\$578.42					
Standard: \$1000/\$1,000	\$1,036.46	\$2,072.92	\$2,746.62	\$1,710.16	\$561.42					
Standard: \$1500/\$1,000	\$1,005.03	\$2,010.06	\$2,663.32	\$1,658.30	\$544.39					
Basic: \$250/\$1,000	\$937.17	\$1,874.34	\$2,483.50	\$1,546.33	\$507.64					
Basic: \$500/\$1,000	\$921.46	\$1,842.92	\$2,441.86	\$1,520.41	\$499.12					
Basic: \$1000/\$1,000	\$890.02	\$1,780.04	\$2,358.56	\$1,468.53	\$482.09					
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07					
	\$1.47	\$2.94		\$2.43		•				
Non-Mandated	\$1.55									

Total Income Using Current Rates and Current Enrollment 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment

_	\$16,655,459	\$11,043,774	\$1,513,810	\$506,649	\$0
	\$19,031,970	\$12,698,096	\$1,733,064	\$578,396	\$0
_	\$1,359,238	\$329,522	\$34,457	\$71,725	\$0

5.2% 5.5%
5.9%
6.3%
6.7%
8.7%
13.5%
5.2%
2.4%
8.9%
16.6%
13.3%
7.7%
9.4%
16.9%
13.9%
9.2%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0 %

0.0%

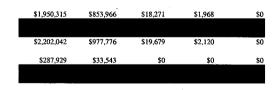
rate change

Total Income Using Proposed Rat	es and Current Enrolln	nent				\$1,359,261	\$329,527	\$34,458	\$71,726	\$0	
	Current Rates Age	e 65+			t i	Twelve months en	ding March 31	, 2006			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or	
Maximum Anthem Liability	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	\$236.24	\$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	\$1,520.40	\$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 Ag	ge 65+				Projected twelve r	nonths ending	December 31, 20	07	
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one or
Maximum Anthem Liability	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children		<u>two adults</u>	and child(ren)	and child(ren)	more children
\$150/\$1000	\$775.59	\$1,551.18	\$2,055.32	\$1,279.72	\$420.11					
\$300/\$1000	\$754.66	\$1,509.32	\$1,999.86	\$1,245.19	\$408.77					
\$500/\$1000	\$726.12	\$1,452.24	\$1,924.23	\$1,198.10	\$393.32					
\$750/\$1000	\$698.11	\$1,396.22	\$1,850.00	\$1,151.88	\$378.14					
\$1000/\$1000	\$669.69	\$1,339.38	\$1,774.69	\$1,104.99	\$362.75					
\$2000/\$1000	\$558.15	\$1,116.30	\$1,479.09	\$920.95	\$302.33					
\$4000/\$1000	\$397.09	\$794.18	\$1,052.30	\$655.20	\$215.09					
\$150/\$1000, \$20,000 MAX	\$614.41	\$1,228.82	\$1,628.19	\$1,013.78	\$332.81					
\$150/\$1000, \$10,000 MAX	\$489.37	\$978.74	\$1,296.82	\$807.46	\$265.08					
\$2,250	\$541.64	\$1,083.28	\$1,435.34	\$893.71	\$293.39					
\$5,000	\$330.44	\$660.88	\$875.66	\$545.23	\$178.99					
\$10,000	\$245.53	\$491.06	\$650.66	\$405.12	\$133.00					
\$15,000	\$160.63	\$321.26	\$425.66	\$265.04	\$87.01					
\$2,250 With PC/SA Rider	\$565.11	\$1,130.22	\$1,497.54	\$932.43	\$306.10					
\$5,000 With PC/SA Rider	\$353.91	\$707.82	\$937.86	\$583.95	\$191.70					
\$10,000 With PC/SA Rider	\$269.00	\$538.00	\$712.86	\$443.85	\$145.71	j				
\$15,000 With PC/SA Rider	\$184.10	\$368.20	\$487.86	\$303.77	\$99.72					
Standard: \$250/\$1,000	\$1,083.57	\$2,167.14	\$2,871.46	\$1,787.89	\$586.94					
Standard: \$500/\$1,000	\$1,067.86	\$2,135.72	\$2,829.82	\$1,761.97	\$578.42					
Standard: \$1000/\$1,000	\$1,036.46	\$2,072.92	\$2,746.62	\$1,710.16	\$561.42					
Standard: \$1500/\$1,000	\$1,005.03	\$2,010.06	\$2,663.32	\$1,658.30	\$544.39					
Basic: \$250/\$1,000	\$937.17	\$1,874.34	\$2,483.50	\$1,546.33	\$507.64					
Basic: \$500/\$1,000	\$921.46	\$1,842.92	\$2,441.86	\$1,520.41	\$499.12					
Basic: \$1000/\$1,000	\$890.02	\$1,780.04	\$2,358.56	\$1,468.53	\$482.09					
Basic: \$1500/\$1,000	\$858.59	\$1,717.18	\$2,275.26	\$1,416.67	\$465.07					

Total Income Using Current Rates and Current Enrollment 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

Total Income Using Current Rates and Current Enrollment Total Income Using Current Rates and Projected Enrollment Total Income Using Proposed Rates and Projected Enrollment



5.2 10
5.5%
5.9%
6.3%
6.7%
8.7%
13.5%
5.2%
2.4%
8.9%
16.6%
13.3%
7.7%
9.4%
16.9%
13.9%
9.2%
0.0%
0.0%
0.0%
0.0%
0.0%
0.0%

0.0% 0.0%

rate <u>change</u> 5.2%

Total Income Using Proposed Rates						\$287,933	\$33,544	\$0	\$0	\$0
	Base Period Enrol	Iment Total				Projected 2007 Er	rollment Tota			
Deductible/Coinsurance,			two adults	one adult	one or			two adults	one adult	one o
Maximum Anthem Liability	one adult	two adults	and child(ren)	and child(ren)	more children	one adult	<u>two adults</u>	and child(ren)	and child(ren)	more children
\$150/\$1000	2,053	420	191	111	0					
\$300/\$1000	465	66	24	0	. 0					
\$500/\$1000	445	16	12	36	0					
\$750/\$1000	153	37	0	15	0					
\$1000/\$1000	290	60	44	11	0					
\$2000/\$1000	671	44	37	28	0					
\$4000/\$1000	559	226	106	4	0					
\$150/\$1000, \$20,000 MAX	189	12	24	12	0					
\$150/\$1000, \$10,000 MAX	174	0	11	0	0					
\$2,250	5,739	644	531	391	0					
\$5,000	52,484	17,752	12,793	3,841	0					
\$10,000	4,195	1,663	1,633	360	0					
\$15,000	10,438	4,657	5,156	936	0					
\$2,250 With PC/SA Rider	5,327	780	659	528	0					
\$5,000 With PC/SA Rider	41,595	11,371	12,844	3,812	0					
\$10,000 With PC/SA Rider	1,919	676	1,036	238	0					
\$15,000 With PC/SA Rider	3,905	1,342	2,783	652	0					
Standard: \$250/\$1,000	2,166	212	214	141	0					
Standard: \$500/\$1,000	495	35	50	55	0					
Standard: \$1000/\$1,000	233	21	49	14	0					
Standard: \$1500/\$1,000	302	38	26	10	0					
Basic: \$250/\$1,000	576	31	30	30	0					
Basic: \$500/\$1,000	83	9	0	5	0					
Basic: \$1000/\$1,000	79	0	7	0	0					
Basic: \$1500/\$1,000	214	35	6	21	0					

Non-Mandated Options

Total Annual Income Using Current Rates and Current Enrollment 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 Average Rate Increase Based on Current Enrollment Mandated Options

Total Annual Income Using Current Rates and Current Enrollment 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 Average Rate Increase Based on Current Enrollment HealthChoice All Options

Total Income Using Proposed Rates and Projected Enrollment

			two adults	one adult	one or
total	one adult	two adults	and child(ren)	and child(ren)	more children
\$80,802,552	\$34,853,977	\$20,322,906	\$21,359,181	\$4,266,489	\$0
\$95,117,967	\$40,594,542	\$23,938,758	\$25,517,300	\$5,067,367	\$0
17.7%					
\$5,535,970	\$3,644,127	\$700,921	\$806,330	\$384,592	\$0
,,					
\$5.675.888	\$3,719,950	\$719,456	\$838,025	\$398,458	\$0
2.5%		•••••	0000,000	4570,150	40
1010					

11/7/2006

HealthChoice Rate Filing

Effective January 1, 2007

Rule 940 Compliance and Utilization Adjustments

Deductible/Coinsurance, Two Adult Family Maximum Allowable Maximum Allowable Difference Prior Rule 940 Cost Sharing Based Maximum Anthem Liability Effective Januar 1, 2007 Rate Difference Rate Difference to Utilization Adj Compliant? Utilization Adj Itis		Proposed Age 55 to 64	Annual Rule 940	Monthly Rule 940	Proposed Rate		Rule 940 Exemption
\$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 1.1% \$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/\$11 \$1,479.09 \$5,300.00 \$441.67 \$441.64 Yes 4.4% \$2000/\$1000 compare to \$2,250 \$300.00 \$441.17 \$43.75 \$4000/\$1000 \$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 Yes 7.6% \$1,000,\$10,000 MAX \$1,435.34 \$5,500 \$458.33 \$458.30 Yes 7.6% \$1,000 \$875.66 Yes Yes Yes Yes Yes Yes \$10,000 \$2,871.46 \$50.00 \$41.67 \$41.64 <td< td=""><td>Deductible/Coinsurance,</td><td>- +</td><td>Maximum Allowable</td><td>•</td><td>-</td><td>Rule 940</td><td>-</td></td<>	Deductible/Coinsurance,	- +	Maximum Allowable	•	-	Rule 940	-
\$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/\$1(\$1,479.09 \$5,300.00 \$441.67 \$441.64 Yes 4.4% \$2000/\$1000 compare to \$2,250 \$530.00 \$441.67 \$443.75 \$4000/\$1000 \$200.82,000 \$176.64 Yes \$150x1000 \$21,628.19 \$150x1000, \$20,000 MAX \$1,528.19 \$150x1000, \$20,000 MAX \$1,296.82 Yes 7.6% \$2,250 \$875.66 - Yes Yes Yes Yes \$10,000 \$8875.66 - Yes Yes Yes Yes \$10,000 \$650.66 -\$10,000 \$833.33 -\$225.00 Yes Yes \$10,000 \$2,871.46 \$500.00 \$41.67 \$41.64 Yes </td <td>Maximum Anthem Liability</td> <td>Effective January 1, 2007</td> <td>Rate Difference</td> <td>Rate Difference</td> <td>to Utilization Adj</td> <td>Compliant?</td> <td>Utilization Adjustment</td>	Maximum Anthem Liability	Effective January 1, 2007	Rate Difference	Rate Difference	to Utilization Adj	Compliant?	Utilization Adjustment
\$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/\$1(\$1,479.09 \$5,300.00 \$441.67 \$441.64 Yes \$2000/\$1000 compare to \$5,000 \$1,052.30 \$2,120.00 \$176.67 \$176.64 Yes \$150/\$1000, \$20,000 MAX \$1,628.19 - - Yes Yes \$150/\$1000, \$10,000 MAX \$1,296.82 - Yes Yes \$2,250 \$1,435.34 \$5,500 \$458.33 Yes 7.6% \$5,000 \$875.66 - Yes Yes Yes \$10,000 \$425.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$41.67 \$41.64 Yes Yes Yes \$10,000 \$2,871.46 \$500.00 \$41.67 \$41.64 Yes \$10,000 \$2,829.82 \$1,000.00<	\$150/\$1000	\$2,055.32	\$397.50	\$33.13	\$33.10	Yes	1.1%
\$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/\$1(\$1,479.09 \$5,30.00 \$441.67 \$441.64 Yes \$2000/\$1000 compare to \$2,250 \$530.00 \$44.17 \$43.75 \$4000/\$1000 \$1,052.30 \$2,120.00 \$176.67 \$176.64 Yes \$150%1000, \$20,000 MAX \$1,628.19 \$2,250 \$1,435.34 \$5,500 \$458.33 \$458.30 Yes 7.6% \$2,250 \$1,435.34 \$5,500 \$458.33 \$458.30 Yes Yes \$10,000 \$10,000 \$875.66 Yes Yes Yes Yes \$10,000 \$425.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$425.66 -\$10,000 \$83.33 \$83.20 Yes \$10,000 \$2,891.46 \$500.00 \$81.33 \$83.20 Yes \$11,000 \$2,829.82 \$1,000.00 \$83.33 \$83.30 Yes <	\$300/\$1000	\$1,999.86	\$530.00	\$44.17	\$44.14	Yes	1.6%
\$1000/\$1000 \$1,774.69 \$2,650.00 \$220.83 \$220.80 Yes 4.4% \$2000/\$1000 compare to \$4000/\$1(\$1,479.09 \$5,300.00 \$441.67 \$441.64 Yes \$2000/\$1000 compare to \$2,250 \$530.00 \$44.17 \$437.5 \$4000/\$1000 \$20000 compare to \$5,000 \$1,052.30 \$2,120.00 \$176.67 \$176.64 Yes \$150/\$1000, \$20,000 MAX \$1,628.19 \$150/\$1000, \$1,000 MAX \$1,296.82 Yes 7.6% \$2,250 \$1,435.34 \$5,500 \$458.33 \$458.30 Yes Yes \$1000/\$1000 \$1,000 \$1,657.66 Yes Yes Yes Yes \$10,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$10,000 \$650.66 -\$10,000 \$83.33 \$225.00 Yes \$10,000 \$2,871.46 \$500.00 \$41.67 \$41.64 Yes \$1andard: \$250/\$1,000 \$2,821.46 \$500.00 \$83.33 \$83.20 Yes \$1andard: \$1000/\$1,000 \$2,828.2 \$1,000.00 \$83.33 \$83.30 Yes	\$500/\$1000	\$1,924.23	\$662.50	\$55.21	\$55.18	Yes	1.0%
\$2000/\$1000 compare to \$4000/\$1(\$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 \$162.19 \$176.67 \$458.33 Yes 7.6% \$2,250 \$1,435.34 \$5,500 \$4458.33 Yes Yes \$16000 \$10,000 Yes Yes \$160,000 Yes \$10,000 \$425.66 \$10,000 \$453.33 \$458.30 Yes Yes \$10,000 \$8650.66 -\$10,000 \$833.33 \$225.00 Yes Yes \$10,000 \$425.66 -\$10,000 \$83.33 \$225.00 Yes Yes \$10,000 \$2,871.46 \$500.00 \$41.67 \$41.64 Yes Yes \$10adard: \$250/\$1,000 \$2,871.46 \$500.00 \$83.33 \$83.20 Yes \$10adard: \$1000/\$1,000 \$2,289.82 \$1,000.00 \$83.33 \$83.30	\$750/\$1000	\$1,850.00	\$662.50	\$55.21	\$55.18	Yes	1.1%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	\$1000/\$1000	\$1,774.69	\$2,650.00	\$220.83	\$220.80	Yes	4.4%
\$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 \$5,000 \$875.66 Yes Yes Yes \$10,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$2,871.46 \$500.00 \$41.67 \$41.64 Yes Standard: \$250/\$1,000 \$2,871.46 \$500.00 \$41.67 Yes Standard: \$250/\$1,000 \$2,871.46 \$500.00 \$83.33 \$83.20 Yes Standard: \$1000/\$1,000 \$2,829.82 \$1,000.00 \$83.33 \$83.30 Yes Standard: \$1000/\$1,000 \$2,663.32 T T T Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes	\$2000/\$1000 compare to \$4000/\$1(\$1,479.09	\$5,300.00	\$441.67	\$441.64	Yes	
\$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 \$5,000 \$875.66 Yes Yes Yes \$10,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$425.66 -\$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: \$250/\$1,000 \$2,871.46 \$500.00 \$41.67 Yes Yes Standard: \$1000/\$1,000 \$2,871.46 \$500.00 \$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 Yes Yes Yes Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 <t< td=""><td>\$2000/\$1000 compare to \$2,250</td><td></td><td>\$530.00</td><td>\$44.17</td><td>\$43.75</td><td></td><td></td></t<>	\$2000/\$1000 compare to \$2,250		\$530.00	\$44.17	\$43.75		
\$150/\$1000, \$10,000 MAX \$1,296.82 \$2,250 \$1,435.34 \$5,500 \$458.33 \$458.30 Yes \$5,000 \$875.66 Yes Yes \$10,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$10,000 \$458.66 -\$10,000 -\$833.33 -\$225.00 Yes \$10,000 \$425.66 -\$10,000 -\$833.33 -\$225.00 Yes \$15,000 \$425.66 -\$10,000 -\$833.33 -\$225.00 Yes Standard: \$2,871.46 \$500.00 \$41.67 \$41.64 Yes Standard: \$2,871.46 \$500.00 \$81.33 \$83.20 Yes Standard: \$2,829.82 \$1,000.00 \$83.33 \$83.30 Yes Standard: \$1000/\$1,000 \$2,746.62 \$1,000.00 \$83.33 \$83.30 Yes Standard: \$1500/\$1,000 \$2,663.32 Yes Yes Yes Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes	\$4000/\$1000 compare to \$5,000	\$1,052.30	\$2,120.00	\$176.67	\$176.64		
\$2,250 \$1,435.34 \$5,500 \$458.33 \$458.30 Yes \$5,000 \$875.66 Yes Yes \$10,000 \$650.66 -\$10,000 -\$833.33 -\$225.00 Yes \$10,000 \$425.66 -\$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: \$250/\$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 \$41.67 \$41.64 Yes Basic: \$250\$1,000 \$2,483.50 \$500.00 \$81.33 \$83.30 Yes	\$150/\$1000, \$20,000 MAX	\$1,628.19				-	
\$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: \$250/\$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 T T Yes Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes	\$150/\$1000, \$10,000 MAX	\$1,296.82					
\$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: \$250/\$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 T T Yes Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes	\$2.250	¢1 425 24	¢5 500	¢ 450.00	\$450.20		7 (0)
\$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 Image: Standard: \$1000/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes	× .		\$5,500	\$458.33	\$458.30		1.0%
\$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 \$2,746.62 \$1,000.00 \$83.33 \$83.30 Yes Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes			¢10.000	¢022.22	\$335 00		
Standard: \$250/\$1,000\$2,871.46\$500.00\$41.67\$41.64YesStandard: \$500/\$1,000\$2,829.82\$1,000.00\$83.33\$83.20YesStandard: \$1000/\$1,000\$2,746.62\$1,000.00\$83.33\$83.30YesStandard: \$1500/\$1,000\$2,663.32*********************************							
Standard: \$500/\$1,000\$2,829.82\$1,000.00\$83.33\$83.20YesStandard: \$1000/\$1,000\$2,746.62\$1,000.00\$83.33\$83.30YesStandard: \$1500/\$1,000\$2,663.32\$2,483.50\$500.00\$41.67\$41.64Yes	\$15,000	\$423.00	-\$10,000	-\$855.55	-\$225.00	res	
Standard: \$500/\$1,000\$2,829.82\$1,000.00\$83.33\$83.20YesStandard: \$1000/\$1,000\$2,746.62\$1,000.00\$83.33\$83.30YesStandard: \$1500/\$1,000\$2,663.32\$2,483.50\$500.00\$41.67\$41.64Yes	Standard: \$250/\$1,000	\$2,871.46	\$500.00	\$41.67	\$41.64	Yes	
Standard: \$1000/\$1,000\$2,746.62\$1,000.00\$83.33\$83.30YesStandard: \$1500/\$1,000\$2,663.32Basic: \$250/\$1,000\$2,483.50\$500.00\$41.67\$41.64Yes						Yes	
Basic: \$250/\$1,000 \$2,483.50 \$500.00 \$41.67 \$41.64 Yes		\$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: 500/51,000 52,441.80 51,000.00 583.33 583.30 1 es	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		\$2,358.56	\$1,000.00	\$83.33	\$83.30	Yes	
Basic: \$1500/\$1,000 \$2,275.26	Basic: \$1500/\$1,000	\$2,275.26					

Anthem Blue Cross and Blue Shield HealthChoice Rate Filing

Effective January 1, 2007

Jan-06

Feb-06 Mar-06 Apr-06 May-06 Jun-06

Jul-06

	Paid																				
incurred	Jan-02	Feb-02	<u>Mar-02</u>	<u>Apr-02</u>	<u>May-02</u>	<u>Jun-02</u>	<u>Jul-02</u>	<u>Aug-02</u>	Sep-02	<u>Oct-02</u>	<u>Nov-02</u>	Dec-02	<u>Jan-03</u>	Feb-03	<u>Mar-03</u>	Apr-03	<u>May-03</u>	<u>Jun-03</u>	Jul-03	<u>Aug-03</u>	
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	
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 Jul-02						\$607,861	\$941,915 \$703.617	\$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	
Aug-02							\$703,617	\$1,591,093 \$865,093	\$510,194 \$1,226,243	\$145,564 \$463,069	\$153,973 \$233,856	\$51,617	\$65,104 \$43,351	\$20,054	\$33,407 \$13,339	\$13,677	-\$805 \$28,435	\$16,182 \$28,648	\$24,854	\$3,766 \$1,220	
Sep-02								3803,093	\$801,774	\$1,471,703	\$255,830	\$85,465 \$211,522	\$45,551 \$175,049	\$36,292 \$33,910	\$15,559	-\$2,842 \$3,524	\$28,433 \$33,278	\$28,648	\$10,808 \$12,287	\$1,220 \$9,216	
Oct-02									\$801,774	\$981,400	\$1,523,243	\$496,378	\$235,646	\$62,480	\$100,595	\$70,685	\$58,773	\$29,849	\$12,287	\$9,216	
Nov-02										\$501,400	\$972,608	\$1,529,116	\$546,653	\$199,583	\$40,101	\$49,891	\$45,075	\$32,811	\$28,177	-\$14,066	
Dec-02											0772,000	\$1,206,709	\$1,838,100	\$505,995	\$129,285	\$215,636	\$35,821	\$41,013	\$12,623	\$6,486	
Jan-03												01,200,105	\$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																					
Jun-05																					
Jul-05																					
Aug-05																					
Sep-05																					
Oct-05 Nov-05																					
Nov-05 Dec-05																					
Jan-06																					

<u>Sep-03</u> \$0	<u>Oct-03</u> \$0	<u>Nov-03</u> \$0	<u>Dec-03</u> \$0	<u>Jan-04</u> \$0	<u>Feb-04</u> \$0	<u>Mar-04</u> \$0	<u>Apr-04</u> \$0	<u>May-04</u> \$0	<u>Jun-04</u> \$0	<u>Jul-04</u> \$0	<u>Aug-04</u> . \$0	<u>Sep-04</u> \$0	<u>Oct-04</u> \$0	<u>Nov-04</u> \$0	<u>Dec-04</u> \$0	<u>Jan-05</u> \$0	<u>Feb-05</u> \$0	<u>Mar-05</u> \$0	<u>Apr-05</u> \$0	<u>May-05</u> \$0
\$330	\$157	\$649	\$221	\$7,093	\$43	\$547	\$202	-\$1,072	\$11	\$0 \$0	. \$0 \$0	\$0 \$0	\$0	\$580	\$0	\$0 \$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	-\$10,712	\$0
\$6,593	\$543	-\$751	\$9,980	\$1,427	\$895	\$6,905	\$735	-\$450	\$502	\$407	\$77	\$0	-\$3,398	\$157	-\$172	\$0	\$0	\$7	-\$3,700	\$0
\$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	\$400	-\$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	\$0	\$119	-\$334	\$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 \$51,204	\$73,818 \$138,547	\$25,270 \$36,736	\$23,482	-\$75,228 \$14,742	-\$2,454	\$3,828 \$3,175	-\$9,548	\$4,686 -\$1,234	\$662 \$396	\$1,676 \$364	\$121 \$709	\$1,042 -\$953	-\$33	\$23,829 \$12,215
		\$1,162,494	\$1,873,086	\$439,363 \$2,402,653	\$165,914 \$361,502	\$31,204 \$275,011	\$158,547 \$162,452	\$30,730 \$78,103	\$36,673	\$14,742 \$26,941	\$42,063	\$3,175 \$14,507	\$14,550 \$8,443	-\$1,234 \$16,332	\$596 \$6,661	\$364 \$19,230	\$709 \$1,797	-\$9.53 -\$5,560	\$0 \$515	\$1,385
			\$1,681,396	\$2,402,633	\$361,502	\$620,546	\$162,432	\$125,491	\$32,899 \$87,706	\$20,941 \$62,969	\$33,896 -\$1,336	\$14,507 \$10,314	\$15,129	\$18,552	-\$1,214	\$19,230	-\$259	-\$3,360 \$12,845	\$313	\$1,383
				J 014,440	\$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
					\$607,541	\$1,285,589	\$2,068,497	\$342,953	\$313,002	\$104,832	\$43,595	\$9,513	\$41,690	\$16,664	\$11,531	\$10,701	\$12,766	\$360	\$7,690	\$7,855
						\$1,205,505	\$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
							01,102,105	\$1,032,679	\$2,132,933	\$449,589	\$94,630	\$152,273	\$158,734	\$27,751	\$31,838	\$10,120	\$4,947	-\$1,769	-\$18	\$4,960
								******	\$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	\$51,559	\$30,412	-\$10,023
														\$1,885,946	\$3,200,040	\$724,619	\$139,228	\$120,557	\$28,641	\$52,139
															\$2,616,753	\$3,166,020	\$587,412	\$346,409	\$46,313	\$44,042
																\$781,300	\$1,746,059	\$664,882	\$190,441	\$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

<u>Jun-05</u>	<u>Jul-05</u>	Aug-05	Sep-05	<u>Oct-05</u>	<u>Nov-05</u>	Dec-05	<u>Jan-06</u>	Feb-06	<u>Mar-06</u>	<u>Apr-06</u>	<u>May-06</u>	<u>Jun-06</u>	<u>Jul-06</u>	<u>Totals</u>	membership	factors	incurred
\$0 \$0	S0 S0	\$0	\$0 -\$202												26,326 26,658		
\$0 \$0	\$0 \$0	\$0 \$0	-\$202												26,777		
\$0	\$0	\$0	\$0												28,157		
\$0	\$0	-\$89	so												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 \$0												28,626		
\$0	\$0	\$15	\$0 \$0												29,158		
-\$1,540	\$4,543	\$0													29,405 29,652		
\$0 \$0	\$17	\$23	\$1,384 -\$27												30,018		
-\$5,159	\$0 \$231	\$26 -\$618	-\$27												30,448		
\$8,326	\$13,321	-3018 \$1,274	\$720												30,760		
\$8,320	\$15,521	-\$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 -\$5,369												34,844 35,046		
\$395 \$33,971	\$11,208 -\$5,066	\$279 \$4,117	-\$3,369 -\$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 33,217		
			\$2,148,844												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, 2002
 Jan to Jun

 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
 Jul to Dec, 2005

HealthChoice Rate Filing

Effective January 1, 2007

velve months l iding	Inpatient																							
ung				patient			rofessional			rmacy		Total	Inpatient			utpatient		Profess			Pharmac			
ec-03	<u>cost</u>	<u>util p</u>	npm	<u>cost</u>	<u>util</u> j	pmpm	cost	<u>util</u>	pmpm	<u>cost</u>	<u>util pm</u>	<u>pm pmpm</u>	<u>cost</u>	<u>util</u>	pmpm	cost	<u>util r</u>	mpm <u>co</u>	<u>st u</u>	<u>til pm</u>	pm cos	<u>t util</u>	pmpm	
n-04																								
b-04 ar-04																								
pr-04																								
lay-04																								
n-04 1-04																								
1g-04																								
p-04																								
ct-04 ov-04																								
cc-04																								
n-05																								
eb-05 Iar-05																								
pr-05																								
ay-05																								
n-05 1-05																								
1g-05																								
p-05																								
x-05 ov-05																								
ec-05																								
n-06																								
b-06 ar-06																								
pr-06																								
lay-06																								
1	Allowed Basis	Frends												Ben	efit Paid Bas	sis Trends					1			
velve months	Inpatient			patient			rofessional			rmacy		Total	Inpatient		Ou	utpatient		Profess			Pharmad			
ding ec-04	cost	<u>util p</u>	npm	<u>cost</u>	<u>util</u> j	pmpm	<u>cost</u>	<u>util</u>	pmpm	<u>cost</u>	<u>util pm</u>	pm pmpm	<u>cost</u>	<u>util</u>	pmpm	cost	<u>util</u> p	<u>mpm co</u>	<u>st u</u>	<u>til pm</u>	pm <u>cos</u>	<u>t util</u>	pmpm	
in-05																								
њ-05																								
ar-05 pr-05																								
lay-05																								
m-05																								
ıl-05 ug-05																								
ep-05																								
ct-05																								
ov-05 ec-05																								
ur-06																								
eb-06																								
[ar-06 pr-06																								
lay-06			ļ																					
llowed trend															1									
veraging																								
ix																								
tal																								
lay-04					5,242 \$																Benefit Pa	aid PMPM w	eighted total:	
OF	\$2,787	214 \$4	9.81	\$171	5,242 \$	\$74.74	\$124.55 1.5%																	
lay-05							1 7%																	
ay-05																								

HealthChoice Rate Filing

Effective January 1, 2007

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

I. Calculation of Investment Income Percentage

Credit for Time Between Claim Incurral 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 = { $[(D x B) + ((1 - D) x C)]/12$ } x A x E	-0.21%
Credit for Time Between Premium Receipt and Claim Incurral	
A. Annual Interest Rate	5.16%
B. Average Period Between Receipt of Premium and Claim Incurral	
I. Monthly Payment Mode	0.50 85% of contracts
II. Quarterly Payment Mode	1.50 15% of contracts
III. Enrollment Weighted Average	0.65
$\Pi \mathbf{C} = \mathbf{B}. \Pi \mathbf{I} / 12 \times \mathbf{A}$	-0.28%
Credit for Time Between Claim Incurral 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%
$IIC = [(C \times B) / 12] \times A \times E$	-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

A	A. 2005 HealthChoice Rebate Dollars		
ł	3. 2005 HealthChoice Contract Months		
0	C. 2005 HealthChoice Rebate On a PCPM Basis		
Ι	D. Anticipated Annual Rebate Increase		
F	E. 2007 Anticipated HealthChoice Rebate on a PCPM	I Basi	is
	•	f Basi	is

 current	prior estimate
 228,172	228,172

HealthChoice Rate Filing

Effective January 1, 2007

Observed and Projected Annual Financial Results

	Actual* BCBSME and	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Actual* Anthem	Projected Anthem	Projected	Projected
	Anthem	Anthem	Anutein	Anthem	Anthem	Anmem	Jan through June	July through Dec	Anthem Jan through Dec	Anthem
	<u>2000</u>	2001	2002	2003	2004	2005	2006	2006	2006	2007
Subscriptions	\$34,431	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	2000	2000	2000	2007
Other Revenue	(\$2)	\$10,551 <u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	\$0				
Total Revenue	\$34,429	\$46,3 <u>84</u>	\$52,4 <u>98</u>	\$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)	<u>\$248</u>	<u>\$371</u>	<u>(\$174)</u>	<u>(\$208)</u>	<u>(\$339)</u>	<u>(\$716)</u>	<u>(\$218)</u>			
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							<u>(\$128)</u>			
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%			
opending can a a writer III	0.270	1.0 %	<i><i>ук</i></i>		1.070	1.1,0	0.770			
Loss Ratio	78.6%	72.0%	68.8%	77.0%	81.7%	89.3%	85.7%			
	82.7%	76.0%	08.8% 77.3%	81.3%	01.7%		85.1%			
Originally Projected Loss Ratio	82.1%	70.0%	11.3%	01.3%		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 Historical Contract Distribution by Benefit Option

Contract Distribution By Product Option

Contract Changes By Product Option

Deductible/Coinsurance, quarter ending periods

quarter to prior quarter Maximum Anthem Liability Mar-04 Jun-04 Sep-04 Dec-04 Mar-05 Jun-05 Sep-05 Dec-05 Mar-06 Jun-06 Jun-04 Sep-04 Dec-04 Mar-05 Jun-05 Sep-05 Dec-05 Mar-06 Jun-06 \$150/\$1000 \$300/\$1000 \$500/\$1000 \$750/\$1000 \$1000/\$1000 \$150/\$1000, \$20,000 MAX \$150/\$1000, \$10,000 MAX \$2000/\$1000 \$4000/\$1000 \$2,250 \$5,000 \$10,000 \$15,000

Standard: \$250/\$1,000 Standard: \$500/\$1,000 Standard: \$1,000/\$1,000 Standard: \$1,500/\$1,000 Basic: \$250/\$1,000 Basic: \$500/\$1,000 Basic: \$1,000/\$1,000 Basic: \$1,500/\$1,000





HealthChoice Rate Filing

Effective January 1, 2007

HealthChoice Experience Since Inception (Amounts in 000's)

Index: Index: Constant Premium Site index: Net Premium \$14,218 \$69,050 \$152,070 \$172,660 \$197,950 \$65,510 \$65,585 \$71,978 \$72,970 \$79,427 \$89,650 \$86,572 Paid Loss Ratio 7.4% 152.9% 151.1% 23.4% 25.8% 27.6% 30.7% 33.2% 37.8% 38.7% 45.3% 49.9% 58.2% 59.9% 74.7% 75.2% Mon-Mandated Neu Premium IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	2006 2007 2006 4.663 4.774
Change in IBNR - Restated Incurred Claims S1.202 S2.203 S0 S2.266 S1.281 S2.786 S1.281 S7.278 S2.268 S2.256 S1.285 S2.268 S33.416 S36.099 S43.515 S1.285 S1.285 S33.416 S36.099 S43.591 S1.286 S37.272 S2.2680 S2.786 S2.6809 S33.416 S36.099 S43.591 S4.595 S4.994 S65.079 S48.9988 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% 80.9% 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 4.019 Index: Cummulative Increase Factor: 1.000 1.047 1.171 1.247 1.358 1.520 1.777 \$65,510 \$65,915 3.077 \$79,427 \$89,650 \$86,72 Paid Loss Ratio 1.94% \$15,2% 25.4% 25.4% <t< td=""><td></td></t<>	
Incurred Loss Ratio 92.7% 90.6% 61.6% 88.8% 87.3% 86.3% 88.8% 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 Index: Constant Premium Basis (Indexed to 2006 Premiums) 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 Index: Constant Premium Basis (Indexed to 2006 Premiums) 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 Index: Paid Loss 71.4% 15.2% 15.1% 23.4% 27.6% 30.7% 33.2% 37.9% 40.6% 46.4% 49.5% 57.9% 61.3% 75.2% 56.556 58.2% 59.91% 75.2% 56.556 52.26 55.276 55.28%	
Indexesting the construction of the constru	
Constant Premium Basis (Indexet to 2006 Pre-iums) 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 Ratio 7.4% 15.2% 15.1% 23.4% 25.8% 27.5% 30.7% 33.2% 37.8% 38.7% 46.4% 49.9% 58.2% 59.9% 74.7% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 61.3% 75.2% 65.4% 65.4% 64.4% 49.5% 57.9% 61.3% 75.2% 66.5% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 65.4% 66.	4.//4
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% Non-Mandated Net Premium S41,940 \$47.961 \$54.993 \$62,564 \$68,562 Paid Claims S20,9178 \$32,344 \$41,122 \$48,605 \$59,818 Change in IBNR - Restated 52.56 -5228 \$1.164 \$34.4 \$40,69 \$40,894 \$49,799 \$60,162 Paid Loss Ratio IBNR - Restated Incurred Claims 52.56 -5228 \$1.164 \$34.4 \$31.64 \$34.64 \$39.96 \$41,940 \$44,950 \$54,993 \$62,564 \$66,562 Paid Claims 52.98,77 \$32,088 \$40,894 \$49,769 \$60,162 \$32,884 \$41,122 \$48,605 \$59,818 Incurred Claims 52.99,874 \$32,088	
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% Non-Mandated Net Premium Net Premium 2001 2002 2003 2004 2005 \$68,562 Paid Claims Change in IBNR - Restated Incurred Claims S22,61 \$41,122 \$48,605 \$59,818 Paid Loss Ratio Incurred Loss Ratio S22,874 \$41,122 \$48,605 \$59,818 Paid Loss Ratio S22,9,874 \$32,088 \$40,894 \$49,769 \$60,162 Paid Loss Ratio S22,9,778 \$32,088 \$40,894 \$49,769 \$60,162 Cummulative Increase Factors (since 2001) S44,940 1.000 1.127 1.175 1.316	
Net Premium \$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>\$6966</u> -\$ <u>\$2256</u> -\$ <u>\$228</u> \$ <u>\$11.64</u> \$ <u>\$344</u> Incurred Claims \$29,874 \$32,088 \$40,894 \$ <u>\$49,769</u> \$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 1.316	
Change in IBNR - Restated \$606 -\$226 -\$228 \$1.164 \$344 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 1.316	<u>2007</u>
Incurred Loss Ratio 71.2% 66.9% 74.4% 79.5% 87.7% Cummulative Increase Factors (since 2001) 1.000 1.127 1.175 1.316	
Constant Premium Basis (Indexed to 2006 Premiums)	1.559
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%	
Mandated 2001 2002 2003 2004 2005 Net Premium \$4,444 \$4,537 \$4,653 \$4,759 \$4,305	2007
Paid Claims \$3,460 \$4,043 \$5,085 \$5,103 \$4,889 Change in IBNR - Restated <u>\$82</u> -\$32 -\$28 \$122 \$28 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: average months in force:

	projected	broker related		probability of in	commission	total dollars	months to
month	new contracts	new contracts	months in 2007	force for 2007 months	per contract	<u>in 2007</u>	<u>2007 limit</u>
Feb-05			1				24
Mar-05			2 3				24
Apr-05							24
May-05			4				24
Jun-05			5				24
Jul-05			6				24
Aug-05			7				24
Sep-05			8				24
Oct-05			9				24
Nov-05			10				24
Dec-05			11				24
Jan-06			12				24
Feb-06 Mar-06			12 12				23 22
Apr-06			12				22
May-06			12				21
Jun-06			12			·	20 19
Jul-00 Jul-06			12				19
Aug-06			12				13
Sep-06			12				16
Oct-06			12				15
Nov-06			12				13
Dec-06			12				13
Jan-07			12				12
Feb-07			11				11
Mar-07			10				10
Apr-07			9				9
May-07			8				8
Jun-07			7				7
Jul-07			6				6
Aug-07			5				5
Sep-07			4				4
Oct-07			3				3
Nov-07			2				2
Dec-07			1				1

Estimated Total Commission Dollars Paid in 2007 Estimated Total Member Months in 2007 2007 Commission on a PCPM Basis

Anthem Blue Cross and Blue Shield HealthChoice Rate Filing Effective January 1, 2007 Contracts, Members, and Claims

Contracts,	Members,	and	Cla

Contracts

Contracts																														
options \$15051,000 \$30051,000 \$30051,000 \$30051,000 \$10081,000 \$10081,000 \$15051,000,500 \$15051,000,510,000 \$15051,000,510,000 \$15051,000,510,000 \$15051,000,510,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$1000 \$1000 \$1000 \$1000 \$1000 \$1000 \$1000 \$1000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10000 \$10001 \$10001 \$10001 \$10001 \$10001 \$10001 <th>nctual and est actual 1<u>an-04</u> 2866 64 55 21 47 87 123 26 26 21 382 21 382 26 382 385 585 5.792 277 548 309 68 40 57 53 83 309 68 40 57 53 83 89 9 25 58 83 88 99</th> <th>ictputed cont ectuai 2833 633 55 21 47 86 21 385 7,580 22 21 385 7,580 594 594 593 26 324 593 315 593 315 593 315 593 315 593 29 325 80 594 59 325 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 50 80 70 80 50 80 80 80 80 80 80 80 80 80 80 80 80 80</th> <th>nset months actual 278 62 54 20 46 86 122 26 21 410 7,607 596 1,611 344 6,093 308 593 339 75 42 55 68 68 68 68 68 9 25</th> <th>actual <u>Auros</u> 277 60 54 200 46 83 121 25 21 413 7,640 608 1,630 609 320 609 524 403 320 609 524 403 320 609 524 524 524 524 524 524 524 524</th> <th>Actual Max::04 2722 600 53 19 466 82 119 25 211 425 77110 619 1,640 3700 6,252 333 614 325 70 83 8 83 19,247</th> <th>actual 2711 59 51 19 46 82 114 25 20 445 7,736 620 1654 386 6,331 318 612 326 72 40 53 74 7 8 23 19,394</th> <th>actual 101-04 268 52 19 46 81 111 25 20 458 81 111 25 20 458 81 309 6399 325 6303 333 69 333 69 333 69 333 82 82 82 82 82 82 82 82 82 82</th> <th>actual 265 57 52 19 45 81 109 24 45 7,709 24 45 7,709 24 45 7,709 467 468 417 6469 333 647 351 647 351 647 351 8 8 8 8 8 8 8 8 8 11 25 5 7 57 57 57 57 57 57 57 57 57 57 57 5</th> <th>**************************************</th> <th>actual Oct 04 263 56 50 19 43 78 8 107 24 19 476 6.14 1.647 6.14 1.647 6.14 1.647 338 667 355 69 366 69 368 88 89 9 9 28 8 19,843</th> <th>actual 261 54 50 18 376 244 19 481 7,803 621 1,647 4,811 1,647 6,565 3351 70 37 46 89 8 8 32 19,877</th> <th>actual <u>Dec-04</u> 256 52 50 18 43 76 98 23 19 198 23 76 685 351 71 35 444 89 8 8 8 8 33 19,960</th> <th>sctual Jan.05 251 54 8 8 8 48 7 96 21 18 518 7,782 504 1.67 504 6.483 335 687 304 6.483 335 687 304 66 333 687 304 66 333 687 304 84 9 9 6 33 84 9 84 9 83 84 84 84 84 84 84 84 84 84 84 84 84 84</th> <th>actual Feb. 05 248 49 47 18 39 73 94 200 17 526 7,749 6,428 336 6,428 336 6,428 336 6,74 290 6,5 33 40 86 9 5 31 19,735</th> <th>actual <u>Mar-05</u> 247 499 47 18 36 73 93 20 16 546 67 666 1,7a0 5546 6,239 333 266 60 33 286 60 33 88 8 8 8 8 1 19,499 10 10 10 10 10 10 10 10 10 10</th> <th>actual Aur 05 240 49 45 18 85 20 85 20 16 552 20 16 552 20 16 552 530 6,049 530 6,049 530 6,049 58 29 29 19,121</th> <th>actual Max-05 2339 48 43 18 35 70 20 16 557 7,367 659 1,730 5,938 323 703 248 56 27 36 64 7 6 26 18,3448</th> <th>ectual <u>Jun 05</u> 235 48 42 18 35 67 720 16 567 7,313 66 557 1,741 323 709 240 500 500 27 35 62 7 62 27 35 62 7 62 28 18 18 18 18 18 18 18 18 18 1</th> <th>Ictual Jul-05 234 48 42 17 34 67 73 20 15 586 7.276 65,877 324 718 234 52 27 34 54 8 7 200 18,761</th> <th>actual <u>Avar-05</u> 233 48 42 17 34 65 72 20 15 608 7.366 6663 1.768 5.863 327 713 230 54 26 322 55 8 8 20 18,829 18,829 18,829 18,829 10 10 10 10 10 10 10 10 10 10</th> <th>*ctual <u>Sep:05</u> 2332 46 42 17 34 65 71 15 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 623 7.15 7.1</th> <th>actual <u>Oct.05</u> 230 42 17 71 20 15 641 7,254 643 1,753 643 5,771 319 731 218 55 26 28 49 9 9 7 23 18,716</th> <th>sctual Nov:05 228 44 42 17 34 61 70 201 15 648 7,178 647 1,792 6,703 3266 747 213 55 25 28 51 9 10 24 18,657</th> <th>actual <u>Dec-05</u> 2266 44 42 17 33 62 71 20 16 650 1.801 1.801 1.801 556 1.801 5.647 325 750 2.13 51 26 27 47 9 8 22 18,598</th> <th>actual Jan 66 218 41 15 5 630 699 19 15 633 6,901 6,931 6,931 6,931 6,755 5,444 316 755 5,5444 316 755 2,337 46 23 2,7 42 8 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9</th> <th>actual Feb-06 214 43 39 15 66 19 15 663 6,699 6,632 1,801 668 5,343 303 757 2000 203 203 204 303 25 32 26 39 9 6 20 17,733</th> <th>ectual <u>Mar-06</u> 2006 40 34 15 30 57 6.30 12 6.27 6.402 6.39 1.981 1.612 5.140 334 843 173 344 843 344 843 344 843 175 177 173 845 6 175 177 173 185 195 195 195 195 195 195 195 19</th> <th>schual <u>Aur-Dé</u> 2000 37 33 14 28 57 58 57 58 57 58 5031 343 896 619 5.031 343 896 151 300 20 22 29 5 5 16 17 10 10 10 10 10 10 10 10 10 10</th> <th>*citual <u>Mav-06</u> 195 36 32 32 32 32 32 32 32 32 44 43 337 900 900 144 4337 144 18 26 5 5 5 16,852 15 5 5 5 5 5 5 5 5 5 5 5 5 5</th> <th>actual J<u>ane 36</u> 36 32 14 28 56 57 10 10 6,097 652 2,052 653 4,936 337 907 138 29 18 20 26 6 5 3 2,052 29 18 20 6 5 5 5 16 16</th>	nctual and est actual 1 <u>an-04</u> 2866 64 55 21 47 87 123 26 26 21 382 21 382 26 382 385 585 5.792 277 548 309 68 40 57 53 83 309 68 40 57 53 83 89 9 25 58 83 88 99	ictputed cont ectuai 2833 633 55 21 47 86 21 385 7,580 22 21 385 7,580 594 594 593 26 324 593 315 593 315 593 315 593 315 593 29 325 80 594 59 325 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 59 80 50 80 70 80 50 80 80 80 80 80 80 80 80 80 80 80 80 80	nset months actual 278 62 54 20 46 86 122 26 21 410 7,607 596 1,611 344 6,093 308 593 339 75 42 55 68 68 68 68 68 9 25	actual <u>Auros</u> 277 60 54 200 46 83 121 25 21 413 7,640 608 1,630 609 320 609 524 403 320 609 524 403 320 609 524 524 524 524 524 524 524 524	Actual Max::04 2722 600 53 19 466 82 119 25 211 425 77110 619 1,640 3700 6,252 333 614 325 70 83 8 83 19,247	actual 2711 59 51 19 46 82 114 25 20 445 7,736 620 1654 386 6,331 318 612 326 72 40 53 74 7 8 23 19,394	actual 101-04 268 52 19 46 81 111 25 20 458 81 111 25 20 458 81 309 6399 325 6303 333 69 333 69 333 69 333 82 82 82 82 82 82 82 82 82 82	actual 265 57 52 19 45 81 109 24 45 7,709 24 45 7,709 24 45 7,709 467 468 417 6469 333 647 351 647 351 647 351 8 8 8 8 8 8 8 8 8 11 25 5 7 57 57 57 57 57 57 57 57 57 57 57 5	**************************************	actual Oct 04 263 56 50 19 43 78 8 107 24 19 476 6.14 1.647 6.14 1.647 6.14 1.647 338 667 355 69 366 69 368 88 89 9 9 28 8 19 ,843	actual 261 54 50 18 376 244 19 481 7,803 621 1,647 4,811 1,647 6,565 3351 70 37 46 89 8 8 32 19,877	actual <u>Dec-04</u> 256 52 50 18 43 76 98 23 19 198 23 76 685 351 71 35 444 89 8 8 8 8 33 19,960	sctual Jan.05 251 54 8 8 8 48 7 96 21 18 518 7,782 504 1.67 504 6.483 335 687 304 6.483 335 687 304 66 333 687 304 66 333 687 304 84 9 9 6 33 84 9 84 9 83 84 84 84 84 84 84 84 84 84 84 84 84 84	actual Feb. 05 248 49 47 18 39 73 94 200 17 526 7,749 6,428 336 6,428 336 6,428 336 6,74 290 6,5 33 40 86 9 5 31 19,735	actual <u>Mar-05</u> 247 499 47 18 36 73 93 20 16 546 67 666 1,7a0 5546 6,239 333 266 60 33 286 60 33 88 8 8 8 8 1 19,499 10 10 10 10 10 10 10 10 10 10	actual Aur 05 240 49 45 18 85 20 85 20 16 552 20 16 552 20 16 552 530 6,049 530 6,049 530 6,049 58 29 29 19,121	actual Max-05 2339 48 43 18 35 70 20 16 557 7,367 659 1,730 5,938 323 703 248 56 27 36 64 7 6 26 18,3448	ectual <u>Jun 05</u> 235 48 42 18 35 67 720 16 567 7,313 66 557 1,741 323 709 240 500 500 27 35 62 7 62 27 35 62 7 62 28 18 18 18 18 18 18 18 18 18 1	Ictual Jul-05 234 48 42 17 34 67 73 20 15 586 7.276 65,877 324 718 234 52 27 34 54 8 7 200 18,761	actual <u>Avar-05</u> 233 48 42 17 34 65 72 20 15 608 7.366 6663 1.768 5.863 327 713 230 54 26 322 55 8 8 20 18,829 18,829 18,829 18,829 10 10 10 10 10 10 10 10 10 10	*ctual <u>Sep:05</u> 2332 46 42 17 34 65 71 15 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 621 7.997 623 7.15 7.1	actual <u>Oct.05</u> 230 42 17 71 20 15 641 7,254 643 1,753 643 5,771 319 731 218 55 26 28 49 9 9 7 23 18,716	sctual Nov:05 228 44 42 17 34 61 70 201 15 648 7,178 647 1,792 6,703 3266 747 213 55 25 28 51 9 10 24 18,657	actual <u>Dec-05</u> 2266 44 42 17 33 62 71 20 16 650 1.801 1.801 1.801 556 1.801 5.647 325 750 2.13 51 26 27 47 9 8 22 18,598	actual Jan 66 218 41 15 5 630 699 19 15 633 6,901 6,931 6,931 6,931 6,755 5,444 316 755 5,5444 316 755 2,337 46 23 2,7 42 8 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	actual Feb-06 214 43 39 15 66 19 15 663 6,699 6,632 1,801 668 5,343 303 757 2000 203 203 204 303 25 32 26 39 9 6 20 17,733	ectual <u>Mar-06</u> 2006 40 34 15 30 57 6.30 12 6.27 6.402 6.39 1.981 1.612 5.140 334 843 173 344 843 344 843 344 843 175 177 173 845 6 175 177 173 185 195 195 195 195 195 195 195 19	schual <u>Aur-Dé</u> 2000 37 33 14 28 57 58 57 58 57 58 5031 343 896 619 5.031 343 896 151 300 20 22 29 5 5 16 17 10 10 10 10 10 10 10 10 10 10	*citual <u>Mav-06</u> 195 36 32 32 32 32 32 32 32 32 44 43 337 900 900 144 4337 144 18 26 5 5 5 16,852 15 5 5 5 5 5 5 5 5 5 5 5 5 5	actual J <u>ane 36</u> 36 32 14 28 56 57 10 10 6,097 652 2,052 653 4,936 337 907 138 29 18 20 26 6 5 3 2,052 29 18 20 6 5 5 5 16 16
Mandated Non Mandated Renewable Only 12M Mandated 12M Non Mandated % Renewable Only	579 17,727 730 3.99%	587 17,982 725 3.90%	599 18,277 715 3,79%	600 18,463 707 3.71%	597 18,650 697 3.62%	603 18.791 689 3.55%	613 18,965 680 3.47%	632 19,085 672 3.41%	635 19,257 666 3.35%	640 19,203 659 3.32%	641 19,236 647 3.26%	639 19,321 635 7,365 224,957 3.18%	577 19,236 615 7,363 226,466 3.10%	559 19,176 605 7,335 227,660 3.07%	520 18.979 599 7.256 228,362 3.07%	491 18,630 578 7,147 228,529 3.02%	470 18,378 569 7,020 228,257 3.02%	449 18,322 558 6,866 227,788 2.97%	436 18,325 550 6,689 227,148 2,93%	433 18,396 546 6,490 226,459 2.90%	422 18,402 542 6,277 225,604 2,88%	415 18,301 536 6,052 224,702 2.86%	415 18,242 531 5,826 223,708 2,85%	403 18,195 531 5,590 222,582 2.86%	370 17,684 512 5,383 221,030 2.84%	366 17,367 501 5,190 219,221 2.83%	315 17,053 475 4,985 217,295 2,73%	278 16,841 453 4,772 215,506 2.65%	264 16,588 443 4,566 213,716 2.63%	258 16,638 440 4,375 212,032 2,60%
Members																														
agtions \$15051,000 \$30051,000 \$75051,000 \$200051,000 \$200051,000 \$200051,000 \$200051,000 \$10551,000 \$10551,000 \$10551,000 \$10551,000 \$15051,000 \$15051,000 \$15051,000 \$15051,000 \$15051,000 \$15051,000 \$15051,000 \$15005,000 \$1505,000 \$15005,000 \$15005,000 \$15005,	sctual and and sctual / Jan-24 405 800 67 28 80 67 28 80 75 108 193 34 24 517 13,006 1,092 3,183 34 447 13,006 1,092 3,183 447 13,006 626 1,338 447 437 98 626 74 72 10	ectual Fcb.04 400 79 67 28 75 105 192 34 23 34 1,05 455 105 105 105 105 105 8 8	sctust <u>Marc04</u> 391 78 64 27 74 105 191 34 23 544 13,100 1,121 3,252 491 11,205 673 1,409 455 108 58 8 70 78 8 8	actual <u>Apr-04</u> 386 64 27 74 102 133 23 556 13,178 1,146 520 11,391 1,396 520 11,391 467 105 56 68 82 28 8	sctual <u>May-04</u> 381 381 63 26 ⁶ 74 101 187 33 33 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,273 13,275 10,575 1	actual 379 74 63 26 74 101 181 33 22 606 13,298 1,176 3,314 560 11,632 693 1,447 481 115 566 85 66 85 10	actual <u>Jul-04</u> 374 711 62 26 74 100 178 33 22 622 13,367 1,173 3,360 570 11,765 710 1,474 481 110 54 98 64 98 13	actual <u>Aug-04</u> 3711 700 62 266 73 1000 1766 31 22 628 13.383 1.174 3.388 11.887 724 724 1.503 5100 104 52 61 98 81 33 100 100 100 100 100 100 100	schual <u>Sec.04</u> 370 61 26 73 99 173 31 13,466 1,173 13,466 1,173 624 12,016 726 1,237 521 107 50 60 96 1,4	actual <u>Oct-04</u> 368 69 60 26 71 172 31 21 43 13,424 1,179 3,311 647 12,023 3,311 528 106 51 57 102 14	actual Nor 04 366 60 24 71 92 21 163 31 21 13.396 13.396 13.396 13.396 1.189 3.308 667 12.024 738 653 532 552 552 557 101 111 57 104 103 104 103 104 103 103 104 103 104 103 103 103 103 103 103 103 103	actual <u>Dec-04</u> 361 64 60 24 70 92 158 30 21 671 13,453 3,351 702 12,002 728 1,185 3,351 112 50 54 104 112 112 112 112 112 112 112 11	actual <u>Jan-05</u> 355 62 58 24 63 88 88 157 28 20 07 13 13,347 1,224 1,224 1,234 746 11,823 734 1,568 746 57 106 657 106 12	actual Feb-05 352 61 57 24 62 88 853 27 19 729 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,274 13,266 17,73 13,274 14,266 17,73 11,666 17,73 104 49 107 12	actual Mar-05 3522 61 56 24 59 88 152 27 18 755 13,010 1,242 3,490 805 11,287 723 1,584 413 1,584 413 97 99 50 93 9	actual Acr-05 345 61 54 23 58 85 134 27 18 777 12,776 1,237 70,945 694 1,608 385 91 45 46 93 9	actual <u>Mav-05</u> 344 60 52 23 58 85 128 27 18 778 12,568 1,237 3,491 800 10,721 605 1,628 390 10,721 695 1,628 390 89 45 52 78 89 45 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 89 58 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 12,568 80 10,778 12,568 80 12,568 80 10,778 12,568 80 10,721 800 10,721 800 10,721 800 800 805 85 85 85 85 85 85 85 85 85 8	actual <u>Jun-05</u> 340 60 51 24 57 82 27 21 12,457 14,457 14,	actual <u>Jul 05</u> 338 60 50 22 55 82 27 116 27 17 818 12,386 12,386 684 1,242 857 10,606 684 1,242 857 10,606 684 4,530 3,54 82 44 45 65 9	actual Aug-05 339 60 50 222 56 80 114 27 17 848 12,446 1,256 3,536 897 10,549 692 1,612 340 844 43 44 70 9	actual 3366 566 500 222 555 800 112 277 177 12,417 1,261 3,354 933 10,528 688 1,630 333 85 43 42 65 9	sctual <u>Oct-05</u> 334 55 50 22 54 77 112 27 17 885 12,328 1,243 3,519 961 10,407 672 1,645 3,19 89 44 437 65 11	actual Nov-05 329 53 50 22 25 37 66 109 27 17 891 1,234 1,234 1,234 1,234 1,234 1,234 1,234 1,234 1,234 1,234 3,579 1,679 1,679 3,14 88 43 3,77 72 11	actual <u>Dec-05</u> 325 53 50 22 48 800 111 27 18 891 12,132 1,237 3,574 1,034 10,161 690 1,691 311 83 35 60 00 111 83 43 53 50 111 12,132 12,137 12,137 12,137 12,137 12,137 12,137 12,137 12,137 12,137 12,137 13,54 10,161 1	sctual Jan-06 317 52 49 20 47 78 108 26 17 909 11,717 1,202 9,775 657 1,685 657 1,685 296 73 40 0 35 55	actual <u>Fich-06</u> 313 52 47 20 46 78 103 26 17 927 11,278 1,108 9,559 640 1,718 297 71 3,571 1,008 9,559 640 1,718 297 71 33 35 11 11 11 11 11 11 11 11 11 1	actual <u>Mar-06</u> 301 49 41 20 25 12 872 872 10,716 1,184 3,903 9,26 9,126 9,265 533 400 25 53 400 25 53 400 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 40 25 53 53 40 55 53 53 40 55 53 53 40 55 53 53 40 55 53 53 40 55 53 53 40 55 53 53 40 55 53 40 55 53 40 55 53 40 55 53 40 55 53 40 55 53 40 55 53 40 55 53 40 55 53 40 25 53 40 60 53 53 40 60 53 53 53 53 53 60 53 53 53 53 53 53 53 53 53 53	actual <u>Apr-06</u> 290 46 40 19 94 43 72 21 11 845 10.315 1.189 4.067 8.911 636 8.911 636 8.911 636 8.911 636 8.911 636 8.911 8.95 8.915 8.95	actual May-06 280 39 45 39 10 43 70 92 21 10 831 10,104 1,176 2,061 2,061 2,061 2,061 2,061 2,061 2,061 2,061 2,051 2,051 2,051 2,051 2,051	actual <u>Juar-Né</u> 278 44 39 19 19 19 19 10 841 10,075 1,174 4,079 944 8,713 676 2,075 197 197 44 - 32 27 6
Basie: \$1,000/\$1,000 Basie: \$1,500/\$1,000 Overall	14 34 32,764	14 29 33,136	14 31 33,604	14 30 34,048	13 28 34,299	13 29 34,534	15 29 34,844	21 31 35,046	32 35,355	15 36 35,325	14 45 35,367	12 46 35,461	44 35,218	41 34,981	42 34,495	40 33,866	10 34 33,419	10 29 33,221	11 26 33,138	12 27 33,232	14 27 33,217	11 27 33,011	10 30 32,876 2M Ending	27 32,722 403,396	23 31,787	27 31,123	20 30,439	19 29,988	18 29,527	19 29,546
non-mandated mandated 12M Mandated 12M Non Mandated	31,909 795	32,324 812	32,782 822	33,218 830	33,471 828	33,679 855	33,981 863	34,156 890	34,460 895	34,416 909	34,439 928	34,551 910 10,337 403,386	34,374 844 10,386 405,851	34,158 823 10,397 407,685	33,733 762 10,337 408,636	33,148 718 10,225 408,566	32,713 706 10,103 407,808	32,559 662 9,910 406,688	32,502 636 9,683 405,209	32,603 629 9,422 403,656	32.599 618 9,145 401,795	32,408 603 8,839 399,787	32,271 605 8,516 397,619	32,144 578 8,184 395,212	31,249 538 7,878 392,087	30,588 535 7,590 388,517	29,994 445 7,273 384,778	29,599 381 6,936 381,229	29,166 361 6,591 377,682	29,195 351 6,280 374,318
member to contract ratio Mandated Non Mandated Marketed Non Mandated Reservable Only Mandated Rolling 12 Non Mandated Marketed Rolling 12 Non Mandated Reservable Only Rolling 12 Total Total	1.79 1.37 1.82 1.31	1,78 1,38 1,81 1,30	1.78 1.37 1.81 1.30	1.79 1.38 1.82 1.30	1.78 1.39 1.81 1.30	1.78 1.42 1.81 1.30	1.78 1.41 1.81 1.30	1.78 1.41 1.80 1.31	1.78 1.41 1.80 1.31	1.78 1.42 1.81 1.31	1.78 1.45 1.80 1.30	1.78 1.42 1.80 1.31 1.40 1.81 1.30 1.78	1.78 1.46 1.80 1.31 1.41 1.81 1.30 1.78 1.78	1.77 1.47 1.79 1.32 1.42 1.81 1.31 1.77 1.78	1.77 1.47 1.79 1.32 1.42 1.80 1.31 1.77 1.78	1.77 1.46 1.79 1.31 1.43 1.80 1.31 1.77 1.78	1.77 1.50 1.79 1.32 1.44 1.80 1.31 1.77 1.78	1.77 1.47 1.79 1.32 1.44 1.80 1.31 1.77 1.78	1.77 1.46 1.79 1.31 1.45 1.80 1.31 1.77 1.77	1.76 1.45 1.78 1.32 1.45 1.80 1.31 1.76 1.77	1.76 1.46 1.78 1.31 1.46 1.79 1.31 1.76 1.77	1.76 1.45 1.78 1.31 1.46 1.79 1.31 1.76 1.77	1.76 1.46 1.78 1.30 1.46 1.79 1.31 1.76 1.77	1.76 1.43 1.78 1.30 1.46 1.79 1.31 1.76 1.77	1.76 1.45 1.78 1.31 1.46 1.79 1.31 1.76 1.77	1.76 1.46 1.77 1.32 1.46 1.78 1.31 1.76 1.77	1.75 1.41 1.77 1.32 1.46 1.78 1.31 1.75 1.76	1.75 1.37 1.77 1.33 1.45 1.78 1.32 1.75 1.76	1.75 1.37 1.77 1.33 1.44 1.78 1.32 1.75 1.76	1.75 1.36 1.76 1.33 1.44 1.78 1.32 1.75 1.76

Anthem Blue Cross and Blue Shield HealthChoice Rate Filing Effective January 1, 2007 Contracts, Members, and Claims

Contracts

options \$150/\$1,000 \$300/\$1,000 \$500/\$1,000 \$750/\$1,000 \$1000/\$1,000 \$2,000/\$1,000 \$2,000\$1,000 \$4,000\$1,000 \$150\$1,000,\$20,000 MAX \$150\$1,000,\$10,000 MAX \$2,250 \$5,000 \$15,000 \$15,000 \$15,000 \$2,250 PCSA Rider \$5,000 PCSA Rider \$10,000 PCSA Rider \$15,000 PCSA Rider \$16,000 PCSA Rider \$16,000 PCSA Rider \$16,00051,000 Standard: \$1,00051,000 Basic: \$50,0051,000 Basic: \$50,0051,000 Basic: \$51,00051,000 Basic: \$1,00051,000

Mandated Non Mandated Renewable Only 12M Mandated 12M Non Mandated % Renewable Only

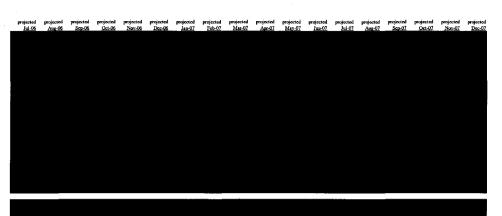
Members

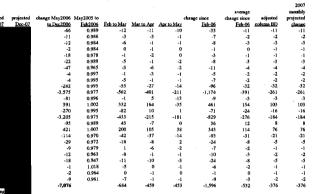
attinar \$1951.000 \$50051.000 \$50051.000 \$100051.000 \$100051.000 \$100051.000 \$100051.000 \$10000, \$2000 MAX \$15051.000, \$10,000 MAX \$15051.000, \$10,000 MAX \$15051.000, \$10,000 MAX \$15000 PC3A Rider \$10,000 PC3A Ride

non-mandated mandated 12M Mandated 12M Non Mandated

member to contract ratio member to contract ratio Mandated Non Mandated Marketed Non Mandated Renewable Only Mandated Rolling 12 Non Mandated Marketed Rolling 12 Non Mandated Renewable Only Rolling 12 Total

Tot Total Rolling 1





average ange since <u>Feb-06</u> -6

.2 5

-1

.1

-2

-2 -216 -206 2 77 -17 -135 11 48 -19 -4 -2 -2 -4 -1

è

-2 -294

change since <u>Feb-06</u> -19

.1

-1 -3

4.7.5

-5

-63 -617 5 232 -50 -405 34 143 -56 -13 -5 -5 -13

-4 -1 -5 -881

Apr to Ma

-121 0 -18 -1 -93 -6

-2

-267

Feb to Mar

ā.

.2

-3

-36 -297

180 -56 -203 31

86 -27 -9

-3 -5 -4 0

-3 -365

Mar to Apr

-2

0

.5

-1

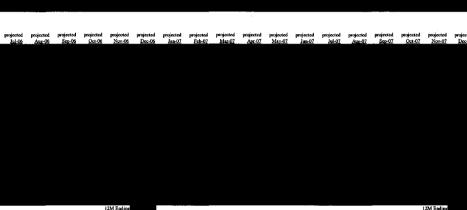
-19 -199 -2 70 7

-109 9 53 -22

-4 .4

'n

-249



12M Ending

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

Observed Claim Experience

					1-			1			1	1		1.			1			l			,	
lve months	-	<u>util p</u>	Outpaties		pmpm	Professional <u>cost</u>	util	Pharm pmpm c		<u>til pmp</u>	Total <u>m pmpm</u>	Inpatient <u>cost</u>	<u>util</u>	<u>pmpm</u>	tpatient cost	<u>util</u> pi		<mark>ssional</mark> cost <u>u</u>	<u>til</u> p		rmacy cost	util	pmpm	ר ונן
-03	cost	<u>uni p</u>		<u>uti</u>	pilipilis	0051	_ <u>uu</u>	puping c	<u>u u</u>	<u>un hunb</u>	m Suthin	cost	<u>uu</u>	putput	COSL	<u>ăm bi</u>	<u>upun</u> :	<u>2081 y</u>	<u>ш</u> +	antani a	2030	<u>um</u>	<u>puipui</u>	_
04																								
)4																								
04																								
04																								
04																								
4																								
4																								
04																								
)4																								
4																								
04																								
)4																								
5																								
5																								
)5																								
)5																								
05																								
5																								
5																								
)5																								
5																								
5																								
05																								
5																								
5																								
6																								
6																								
6																								
)6																								
5																								
i r																								
)6																								_
			1		1			· •			1			I			ł						I	
	Allowed Basi	s Trends										•	Ber	nefit Paid Bas	is Trends									
e months			Outpatie		1.	Professional		Pharm			Total	Inpatient		1	tpatient		I	ssional		Phar				

ending	cost	<u>util</u>	ompm	cost	<u>util</u>	pmpm	cost	util	pmpm	cost	util	pmpm	<u>pmpm</u>	- <u>cost</u>	util	pmpm	cost	<u>util</u>	pmpm	cost	util	pmpm	cost	<u>util</u>	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																											
Jun-06																											
Jul-06																											
Aug-06								_																			
			· 1			1			I			1				I,			1			1			1		

HealthChoice Rate Filing

Effective January 1, 2007

Observed and Projected Annual Financial Results for

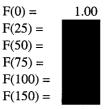
HealthChoice, HealthChoice HSA, DirigoChoice Individual/Sole Proprietors, and Individual HMO

	Actual	Actual
	2005	Jan through June 2006
Subscriptions		
Other Revenue		
Total Revenue	\$88,409	\$52,194
Paid Claims	\$66,810	\$43,589
Change IBNR	\$412	(\$89)
Other Claim Items (includes rebates)	<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
Investment Income	<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%
	00.1%	94.00
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
	1.75	1.75

Deductible Leveraging Factors

Let x = deductible/100

Let F(x) = the trend leveraging factor for that deductible. We are given:



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)

a = F(0) = b = (F(25) - a) / 25 = c = (F(50) - 50b - a) / 50 / (50-25) =

d = (F(75) - 75*50*c - 75b - a)/75/50/25 =

e = (F(100) - 100*75*50*d - 100*75*c - 100b - a)/100/75/50/25 =

f = (F(150) - 150*125*100*75*e - 150*125*100*d - 100*125*c - 100b - a)/150/125/100/75/50 = 0.000 + 0.00000 +

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



1.00

11/7/2006

Anthem Blue Cross and Blue Shield HealthChoice Rate Filing Effective January 1, 2007 Rates per Contract by Benefit Option for Non-mandated Options

			Two Adults	One or	One Adult	
I. Age Band <30	One	Two	With One or	More	With One or	IV. Age Band 45-54 Contract
	Adult	Adults	More Children	Children*	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 Coinsur
B. \$300 Deductible/\$1,000 Coinsurance Limit	\$503.10	\$1,006.21	\$1,333.22	\$408.77	\$830.12	B. \$300 Deductible/\$1,000 Coinsur
C. \$500 Deductible/\$1,000 Coinsurance Limit	\$484.08	\$968.16	\$1,282.82	\$393.32	\$798.74	C. \$500 Deductible/\$1,000 Coinsur
D. \$750 Deductible/\$1,000 Coinsurance Limit	\$465.41	\$930.82	\$1,233.33	\$378.14	\$767.92	D. \$750 Deductible/\$1,000 Coinsur
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 Coinst
F. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$372.10	\$744.21	\$986.07	\$302.33	\$613.97	F. \$2,000 Deductible/\$1,000 Coinst
G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$264.73	\$529.46	\$701.53	\$215.09	\$436.80	G. \$4,000 Deductible/\$1,000 Coins
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 Coinsur
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$326.25	\$652.50	\$864.56	\$265.08	\$538.31	I. \$150 Deductible/\$1,000 Coinsura
J. \$2,250 Deductible	\$361.10	\$722.19	\$956.90	\$293.39	\$595.81	J. \$2,250 Deductible
K. \$5,000 Deductible	\$220.30	\$440.59	\$583.78	\$178.99	\$363.49	K. \$5,000 Deductible
L. \$10,000 Deductible	\$163.69	\$327.38	\$433.78	\$133.00	\$270.09	L. \$10,000 Deductible
M. \$15,000 Deductible	\$107.09	\$214.18	\$283.78	\$87.01	\$176.70	M. \$15,000 Deductible
			Two Adults	One or	One Adult	
II. Age Band 30-39	One	Two	With One or	More	With One or	V. Age Band 55-64 Contract
	Adult	Adults	More Children	Children*	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 Coinsur
B. \$300 Deductible/\$1,000 Coinsurance Limit	\$518.83	\$1,037.65	\$1,374.89	\$408.77	\$856.06	B. \$300 Deductible/\$1,000 Coinsur
C. \$500 Deductible/\$1,000 Coinsurance Limit	\$499.21	\$998.42	\$1,322.90	\$393.32	\$823.70	C. \$500 Deductible/\$1,000 Coinsur
D. \$750 Deductible/\$1,000 Coinsurance Limit	\$479.95	\$959.90	\$1,271.87	\$378.14	\$791.92	D. \$750 Deductible/\$1,000 Coinsur
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 Coinst
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 Coinst
G. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$273.00	\$546.00	\$723.45	\$215.09	\$450.45	G. \$4,000 Deductible/\$1,000 Coins
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 Coinsur
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$336.44	\$672.89	\$891.58	\$265.08	\$555.13	I. \$150 Deductible/\$1,000 Coinsura
J. \$2,250 Deductible	\$372.38	\$744.76	\$986.81	\$293.39	\$614.43	J. \$2,250 Deductible
K. \$5,000 Deductible	\$227.18	\$454.36	\$602.03	\$178.99	\$374.85	K. \$5,000 Deductible
L. \$10,000 Deductible	\$168.80	\$337.61	\$447.33	\$133.00	\$278.53	L. \$10,000 Deductible
M. \$15,000 Deductible	\$110.43	\$220.87	\$292.65	\$87.01	\$182.22	M. \$15,000 Deductible
			Two Adults	One or	One Adult	
III. Age Band 40-44	One	Two	With One or	More	With One or	
	Adult	Adults	More Children	Children*	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	

\$275.37

\$204.61

\$133.86

\$550.74

\$409.22

\$267.72

\$729.73

\$542.22

\$354.73

\$178.99

\$133.00

\$87.01

	,		Two Adults	One or	One Adult
IV. Age Band 45-54 Contract	One	Two	With One or	More	With One or
	Adult	Adults	More Children	Children*	More Children
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	\$676.05	\$1,352.09	\$1,791.52	\$408.77	\$1,115.47
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	\$625.39	\$1,250.78	\$1,657.28	\$378.14	\$1,031.89
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	\$500.01	\$1,000.03	\$1,325.03	\$302.33	\$825.02
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.	\$550.41	\$1,100.82	\$1,458.59	\$332.81	\$908.18
I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$438.40	\$876.79	\$1,161.75	\$265.08	\$723.36
J. \$2,250 Deductible	\$485.22	\$970.45	\$1,285.84	\$293.39	\$800.62
K. \$5,000 Deductible	\$296.02	\$592.05	\$784.46	\$178.99	\$488.44
L. \$10,000 Deductible	\$219.96	\$439.91	\$582.89	\$133.00	\$362.93
M. \$15,000 Deductible	\$143.90	\$287.80	\$381.33	\$87.01	\$237.44
			Two Adults	One or	One Adult
V. Age Band 55-64 Contract	One	Two	With One or	More	With One or
	Adult	<u>Adults</u>	With One or More Children	More <u>Children*</u>	With One or More Children
A. \$150 Deductible/\$1,000 Coinsurance Limit	<u>Adult</u> \$775.60	<u>Adults</u> \$1,551.19	With One or More Children \$2,055.32	More <u>Children*</u> \$420.11	With One or More Children \$1,279.73
A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit	<u>Adult</u> \$775.60 \$754.66	<u>Adults</u> \$1,551.19 \$1,509.31	With One or <u>More Children</u> \$2,055.32 \$1,999.84	More <u>Children*</u> \$420.11 \$408.77	With One or More Children \$1,279.73 \$1,245.18
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit 	<u>Adult</u> \$775.60 \$754.66 \$726.12	<u>Adults</u> \$1,551.19 \$1,509.31 \$1,452.24	With One or More Children \$2,055.32 \$1,999.84 \$1,924.22	More <u>Children*</u> \$420.11 \$408.77 \$393.32	With One or More Children \$1,279.73 \$1,245.18 \$1,198.10
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11	<u>Adults</u> \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14	With One or <u>More Children</u> \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11 \$669.70	<u>Adults</u> \$1,551.19 \$1,509.31 \$1,452.24	With One or More Children \$2,055.32 \$1,999.84 \$1,924.22	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75	With One or More Children \$1,279.73 \$1,245.18 \$1,198.10
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11	<u>Adults</u> \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14	With One or <u>More Children</u> \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit 	Adult \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16 \$397.09	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,339.39 \$1,116.31 \$794.18	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11 \$1,052.29	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33 \$215.09	With One or <u>More Children</u> \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95 \$655.20
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,339.39 \$1,116.31 \$794.18 \$1,228.82	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33	With One or <u>More Children</u> \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max. I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max. 	Adult \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16 \$397.09 \$614.41 \$489.37	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,339.39 \$1,116.31 \$794.18 \$1,228.82 \$978.74	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,774.69 \$1,479.11 \$1,052.29 \$1,628.20 \$1,296.84	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33 \$215.09 \$332.81 \$265.08	With One or <u>More Children</u> \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95 \$655.20 \$1,013.78 \$807.47
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max. I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max. J. \$2,250 Deductible 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16 \$397.09 \$614.41 \$489.37 \$541.64	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,339.39 \$1,116.31 \$794.18 \$1,228.82 \$978.74 \$1,083.29	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11 \$1,052.29 \$1,628.20 \$1,296.84 \$1,435.36	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33 \$215.09 \$332.81 \$265.08 \$293.39	With One or More Children \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95 \$655.20 \$1,013.78 \$807.47 \$893.71
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit K. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max. J. \$2,250 Deductible K. \$5,000 Deductible 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16 \$397.09 \$614.41 \$489.37 \$541.64 \$330.44	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,396.22 \$1,393.99 \$1,116.31 \$794.18 \$1,228.82 \$978.74 \$1,083.29 \$660.89	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11 \$1,052.29 \$1,628.20 \$1,296.84 \$1,435.36 \$875.68	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33 \$215.09 \$332.81 \$265.08 \$293.39 \$178.99	With One or More Children \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95 \$655.20 \$1,013.78 \$807.47 \$893.71 \$545.23
 A. \$150 Deductible/\$1,000 Coinsurance Limit B. \$300 Deductible/\$1,000 Coinsurance Limit C. \$500 Deductible/\$1,000 Coinsurance Limit D. \$750 Deductible/\$1,000 Coinsurance Limit E. \$1,000 Deductible/\$1,000 Coinsurance Limit F. \$2,000 Deductible/\$1,000 Coinsurance Limit G. \$4,000 Deductible/\$1,000 Coinsurance Limit H. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max. I. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max. J. \$2,250 Deductible 	<u>Adult</u> \$775.60 \$754.66 \$726.12 \$698.11 \$669.70 \$558.16 \$397.09 \$614.41 \$489.37 \$541.64	Adults \$1,551.19 \$1,509.31 \$1,452.24 \$1,396.22 \$1,339.39 \$1,116.31 \$794.18 \$1,228.82 \$978.74 \$1,083.29	With One or <u>More Children</u> \$2,055.32 \$1,999.84 \$1,924.22 \$1,849.99 \$1,774.69 \$1,479.11 \$1,052.29 \$1,628.20 \$1,296.84 \$1,435.36	More <u>Children*</u> \$420.11 \$408.77 \$393.32 \$378.14 \$362.75 \$302.33 \$215.09 \$332.81 \$265.08 \$293.39	With One or More Children \$1,279.73 \$1,245.18 \$1,198.10 \$1,151.88 \$1,105.00 \$920.95 \$655.20 \$1,013.78 \$807.47 \$893.71

* These rates do not vary by age

K. \$5,000 Deductible

L. \$10,000 Deductible

M. \$15,000 Deductible

\$454.36

\$337.61

\$220.87

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			Two Adults With One	One or More	One Adult With One
	One Adult	Two Adults	or More Children	Children*	or More Children
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			Two Adults With One	One or More	One Adult With One
	One Adult	Two Adults	or More Children	Children*	or More Children
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			Two Adults With One	One or More	One Adult With One
•	One Adult	Two Adults	or More Children	Children*	or More Children
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$902.98	\$1,805.96	\$2,392.90	\$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			Two Adults With One	One or More	One Adult With One
	One Adult	Two Adults	or More Children	Children*	or More Children
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			Two Adults With One	One or More	One Adult With One
	One Adult	Two Adults	or More Children	Children*	or More Children
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.

HealthChoice Rate Filing

Effective January 1, 2007

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

			Two Adults With	One or More Children	One Adult With
Proposed Rates	One Adult	Two Adults	One or More Children	(no age variance)	One or More Children
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	\$16.26
member to individual	1.203
individual rate	\$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

			two adults	one or	one adult
	one adult	two adults	and child(ren)	more children	and child(ren)
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