Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Required Premium Adjustments

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

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

Derivation of Claim and Premium Adjustments Due to Enrollment Shifts

	Claims			Premium			March 1, 2006 Increase	
	Base Period	Projected Period		Base Period	Projected Period			
	YE 04/30/2006	Average 2007	YE 04/30/2006	YE 02/28/2006	Average 2007	YE 02/28/2006	March 1, 2006	March 1, 2006
	avg. contracts	Avg. contracts	claims pcpm	Avg. contracts	Avg. contracts	revenue pcpm	rate change	contracts
$150/$1000	225			231			25.5%	206
$300/$1000	45			46			24.4%	40
$500/$1000	40			42			22.8%	34
$750/$1000	16			17			22.3%	15
$1000/$1000	33			34			21.5%	30
$150/$1000, $20,000 MAX	19			20			18.6%	18
$150/$1000, $10,000 MAX	15			15			12.8%	12
$2000/$1000	63			65			25.5%	57
$4000/$1000	70			75			21.4%	63
$2,250	620			609			19.4%	627
$5,000	7,029			7,239			16.3%	6,402
$10,000	650			654			20.1%	639
$15,000	1,811			1,766			22.0%	1,981
$2,250 PCSA Rider	622			608			16.7%	612
$5,000 PCSA Rider	5,625			5,801			12.2%	5,140
$10,000 PCSA Rider	324			322			14.2%	334
$15,000 PCSA Rider	753			724			13.5%	843
Standard: $250/$1,000	212			228			31.7%	173
Standard: $500/$1,000	48			53			32.4%	34
Standard: $1000/$1,000	25			27			33.7%	23
Standard: $1500/$1,000	29			31			35.1%	23
Basic: $250/$1,000	48			56			31.2%	34
Basic: $500/$1,000	8			8			31.9%	5
Basic: $1000/$1,000	7			7			33.5%	6
Basic: $1500/$1,000	21			23			35.1%	17
Non-Mandated	17,960			18,268			16.0%	17,053
Mandated	398			433			32.3%	315
	18,358			18,701				17,368

	Claims PCPM			Premium PMPM		
	current enroll	projected enroll	ratio	current enroll	projected enroll	ratio
Non-Mandated				$313.47		
Mandated				$802.09		

Age Band Adjustments

	Contract Distribution		claim
band	current	expected	relativies
<30	8.50%		
30 to 39	13.49%		
40 to 44	9.96%		
45 to 54	29.77%		
55 to 64	35.00%		
65+	3.28%		
	100.00%	100.00%	
aggregate	1.000	0.981	
impact	0.981		

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

Deductible/Coinsurance, Maximum Anthem Liability	Current Rates Age <30: one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Twelve months ending March 31, 2006: one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	$491.48	$982.96	$1,302.42	$810.94	$399.33	31	0	0	0	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

Deductible/Coinsurance, Maximum Anthem Liability	Proposed Rates Age <30: one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Projected twelve months ending December 31, 2007: one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
$150/$1000	$517.06	$1,034.13	$1,370.22	$853.15	$420.11	[redacted]					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	$3,192,173	$183,318	$385,149	$162,301	$0
Total Income Using Current Rates and Projected Enrollment	[redacted]				
Total Income Using Proposed Rates and Projected Enrollment					
Total Income Using Proposed Rates and Current Enrollment	$3,660,678	$211,513	$443,560	$186,164	$0
Mandated					
Total Income Using Current Rates and Current Enrollment	$442,049	$4,334	$0	$11,114	$0
Total Income Using Current Rates and Projected Enrollment	[redacted]				
Total Income Using Proposed Rates and Projected Enrollment					

Total Income Using Proposed Rates and Current Enrollment						$442,054	$4,334	$0	$11,114	$0	
	Current Rates Age 30 to 39					**Twelve months ending March 31, 2006**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	$491.48	$982.96	$1,302.42	$810.94	$399.33	97	12	12	24	0	145
$300/$1000	$476.95	$953.90	$1,263.92	$786.97	$387.52	12	0	12	0	0	24
$500/$1000	$457.13	$914.26	$1,211.39	$754.26	$371.42	0	0	0	0	0	-
$750/$1000	$437.99	$875.98	$1,160.68	$722.69	$355.87	0	0	0	0	0	-
$1000/$1000	$418.55	$837.10	$1,109.16	$690.61	$340.07	12	0	0	0	0	12
$2000/$1000	$342.46	$684.93	$907.53	$565.06	$278.25	24	0	0	0	0	24
$4000/$1000	$233.30	$466.59	$618.23	$384.94	$189.55	37	0	3	0	0	40
$150/$1000, $20,000 MAX	$389.34	$778.69	$1,031.76	$642.42	$316.34	24	0	0	0	0	24
$150/$1000, $10,000 MAX	$318.70	$637.41	$844.57	$525.86	$258.95	12	0	11	0	0	23
$2,250	$331.48	$662.96	$878.42	$546.94	$269.33	607	48	202	123	0	980
$5,000	$188.86	$377.71	$500.47	$311.62	$153.45	4,759	865	3,245	832	0	9,701
$10,000	$144.46	$288.91	$382.81	$238.35	$117.37	407	83	429	77	0	996
$15,000	$99.39	$198.78	$263.39	$164.00	$80.76	912	324	1,401	157	0	2,794
$2,250 With PC/SA Rider	$344.52	$689.04	$912.98	$568.46	$279.92	666	152	284	248	0	1,350
$5,000 With PC/SA Rider	$201.90	$403.79	$535.02	$333.13	$164.04	4,188	839	4,581	1,024	0	10,632
$10,000 With PC/SA Rider	$157.50	$314.99	$417.37	$259.87	$127.97	207	24	242	60	0	533
$15,000 With PC/SA Rider	$112.43	$224.86	$297.94	$185.51	$91.35	623	209	1,093	221	0	2,146
Standard: $250/$1,000	$722.37	$1,444.74	$1,914.27	$1,191.90	$586.92	293	32	107	24	0	456
Standard: $500/$1,000	$711.90	$1,423.79	$1,886.53	$1,174.63	$578.42	78	0	27	23	0	128
Standard: $1000/$1,000	$690.96	$1,381.92	$1,831.05	$1,140.09	$561.41	10	0	10	0	0	20
Standard: $1500/$1,000	$670.02	$1,340.03	$1,775.54	$1,105.53	$544.39	27	0	11	10	0	48
Basic: $250/$1,000	$624.77	$1,249.54	$1,655.63	$1,030.86	$507.62	124	13	24	4	0	165
Basic: $500/$1,000	$614.30	$1,228.61	$1,627.90	$1,013.60	$499.12	1	0	0	5	0	6
Basic: $1000/$1,000	$593.35	$1,186.70	$1,572.38	$979.03	$482.10	12	0	7	0	0	19
Basic: $1500/$1,000	$572.39	$1,144.78	$1,516.84	$944.45	$465.07	9	1	1	0	0	11

	Proposed Rates Age 30 to 39					**Projected twelve months ending December 31, 2007**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
$150/$1000	$533.22	$1,066.44	$1,413.04	$879.81	$420.11	[redacted]					8.5%
$300/$1000	$518.83	$1,037.65	$1,374.89	$856.06	$408.77	[redacted]					8.8%
$500/$1000	$499.21	$998.42	$1,322.90	$823.70	$393.32	[redacted]					9.2%
$750/$1000	$479.95	$959.90	$1,271.87	$791.92	$378.14	[redacted]					9.6%
$1000/$1000	$460.42	$920.83	$1,220.10	$759.68	$362.75	[redacted]					10.0%
$2000/$1000	$383.73	$767.46	$1,016.89	$633.15	$302.33	[redacted]					12.1%
$4000/$1000	$273.00	$546.00	$723.45	$450.45	$215.09	[redacted]					17.0%
$150/$1000, $20,000 MAX	$422.41	$844.82	$1,119.38	$696.98	$332.81	[redacted]					8.5%
$150/$1000, $10,000 MAX	$336.44	$672.89	$891.58	$555.13	$265.08	[redacted]					5.6%
$2,250	$372.38	$744.76	$986.81	$614.43	$293.39	[redacted]					12.3%
$5,000	$227.18	$454.36	$602.03	$374.85	$178.99	[redacted]					20.3%
$10,000	$168.80	$337.61	$447.33	$278.53	$133.00	[redacted]					16.8%
$15,000	$110.43	$220.87	$292.65	$182.22	$87.01	[redacted]					11.1%
$2,250 With PC/SA Rider	$388.52	$777.03	$1,029.57	$641.05	$306.10	[redacted]					12.8%
$5,000 With PC/SA Rider	$243.32	$486.63	$644.79	$401.47	$191.70	[redacted]					20.5%
$10,000 With PC/SA Rider	$184.94	$369.88	$490.09	$305.15	$145.71	[redacted]					17.4%
$15,000 With PC/SA Rider	$126.57	$253.14	$335.41	$208.84	$99.72	[redacted]					12.6%
Standard: $250/$1,000	$744.96	$1,489.92	$1,974.14	$1,229.18	$586.94	[redacted]					3.1%
Standard: $500/$1,000	$734.15	$1,468.30	$1,945.50	$1,211.35	$578.42	[redacted]					3.1%
Standard: $1000/$1,000	$712.57	$1,425.14	$1,888.31	$1,175.74	$561.42	[redacted]					3.1%
Standard: $1500/$1,000	$690.96	$1,381.92	$1,831.05	$1,140.08	$544.39	[redacted]					3.1%
Basic: $250/$1,000	$644.31	$1,288.62	$1,707.42	$1,063.11	$507.64	[redacted]					3.1%
Basic: $500/$1,000	$633.50	$1,267.00	$1,678.78	$1,045.28	$499.12	[redacted]					3.1%
Basic: $1000/$1,000	$611.89	$1,223.77	$1,621.50	$1,009.61	$482.09	[redacted]					3.1%
Basic: $1500/$1,000	$590.28	$1,180.56	$1,564.24	$973.96	$465.07	[redacted]					3.1%

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

Total Income Using Proposed Rates and Current Enrollment						$394,502	$65,610	$356,679	$78,241	$0	
	Current Rates Age 40 to 44					**Twelve months ending March 31, 2006**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	$614.35	$1,228.70	$1,628.03	$1,013.68	$399.33	194	20	12	24	0	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 Age 40 to 44					**Projected twelve months ending December 31, 2007**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
$150/$1000	$646.33	$1,292.66	$1,712.77	$1,066.44	$420.11	[redacted]					5.2%
$300/$1000	$628.88	$1,257.76	$1,666.53	$1,037.65	$408.77						5.5%
$500/$1000	$605.10	$1,210.20	$1,603.52	$998.42	$393.32						5.9%
$750/$1000	$581.76	$1,163.52	$1,541.66	$959.90	$378.14						6.3%
$1000/$1000	$558.08	$1,116.16	$1,478.91	$920.83	$362.75						6.7%
$2000/$1000	$465.13	$930.26	$1,232.59	$767.46	$302.33						8.7%
$4000/$1000	$330.91	$661.82	$876.91	$546.00	$215.09						13.5%
$150/$1000, $20,000 MAX	$512.01	$1,024.02	$1,356.83	$844.82	$332.81						5.2%
$150/$1000, $10,000 MAX	$407.81	$815.62	$1,080.70	$672.89	$265.08						2.4%
$2,250	$451.37	$902.74	$1,196.13	$744.76	$293.39						8.9%
$5,000	$275.37	$550.74	$729.73	$454.36	$178.99						16.6%
$10,000	$204.61	$409.22	$542.22	$337.61	$133.00						13.3%
$15,000	$133.86	$267.72	$354.73	$220.87	$87.01						7.7%
$2,250 With PC/SA Rider	$470.93	$941.86	$1,247.96	$777.03	$306.10						9.4%
$5,000 With PC/SA Rider	$294.93	$589.86	$781.56	$486.63	$191.70						16.9%
$10,000 With PC/SA Rider	$224.17	$448.34	$594.05	$369.88	$145.71						13.9%
$15,000 With PC/SA Rider	$153.42	$306.84	$406.56	$253.14	$99.72						9.2%
Standard: $250/$1,000	$902.98	$1,805.96	$2,392.90	$1,489.92	$586.94						0.0%
Standard: $500/$1,000	$889.88	$1,779.76	$2,358.18	$1,468.30	$578.42						0.0%
Standard: $1000/$1,000	$863.72	$1,727.44	$2,288.86	$1,425.14	$561.42						0.0%
Standard: $1500/$1,000	$837.53	$1,675.06	$2,219.45	$1,381.92	$544.39						0.0%
Basic: $250/$1,000	$780.98	$1,561.96	$2,069.60	$1,288.62	$507.64						0.0%
Basic: $500/$1,000	$767.88	$1,535.76	$2,034.88	$1,267.00	$499.12						0.0%
Basic: $1000/$1,000	$741.68	$1,483.36	$1,965.45	$1,223.77	$482.09						0.0%
Basic: $1500/$1,000	$715.49	$1,430.98	$1,896.05	$1,180.56	$465.07						0.0%

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

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

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

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

Total Income Using Proposed Rates and Current Enrollment						$914,626	$236,999	$299,127	$164,651	$0	
	Current Rates Age 55 to 64					**Twelve months ending March 31, 2006**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	$737.22	$1,474.44	$1,953.64	$1,216.42	$399.33	950	210	20	12	0	1,192
$300/$1000	$715.43	$1,430.86	$1,895.88	$1,180.45	$387.52	254	54	7	0	0	315
$500/$1000	$685.69	$1,371.38	$1,817.09	$1,131.40	$371.42	228	1	0	0	0	229
$750/$1000	$656.99	$1,313.98	$1,741.02	$1,084.03	$355.87	46	37	0	3	0	86
$1000/$1000	$627.83	$1,255.66	$1,663.74	$1,035.91	$340.07	147	37	8	0	0	192
$2000/$1000	$513.70	$1,027.39	$1,361.29	$847.60	$278.25	274	12	0	24	0	310
$4000/$1000	$349.94	$699.89	$927.35	$577.40	$189.55	239	155	25	0	0	419
$150/$1000, $20,000 MAX	$584.02	$1,168.03	$1,547.64	$963.62	$316.34	69	12	0	0	0	81
$150/$1000, $10,000 MAX	$478.06	$956.11	$1,266.85	$788.80	$258.95	37	0	0	0	0	37
$2,250	$497.22	$994.44	$1,317.64	$820.42	$269.33	2,231	312	58	61	0	2,662
$5,000	$283.28	$566.57	$750.71	$467.42	$153.45	23,025	9,423	825	404	0	33,677
$10,000	$216.68	$433.37	$574.21	$357.53	$117.37	1,570	827	156	71	0	2,624
$15,000	$149.09	$298.18	$395.09	$246.00	$80.76	4,265	2,199	357	90	0	6,911
$2,250 With PC/SA Rider	$516.78	$1,033.56	$1,369.46	$852.68	$279.92	2,229	240	17	20	0	2,506
$5,000 With PC/SA Rider	$302.84	$605.69	$802.54	$499.69	$164.04	16,853	5,261	537	294	0	22,945
$10,000 With PC/SA Rider	$236.24	$472.49	$626.05	$389.81	$127.97	634	267	28	0	0	929
$15,000 With PC/SA Rider	$168.65	$337.30	$446.92	$278.27	$91.35	1,179	598	60	65	0	1,902
Standard: $250/$1,000	$1,083.55	$2,167.10	$2,871.41	$1,787.86	$586.92	607	84	12	24	0	727
Standard: $500/$1,000	$1,067.84	$2,135.69	$2,829.79	$1,761.95	$578.42	147	22	0	0	0	169
Standard: $1000/$1,000	$1,036.44	$2,072.88	$2,746.57	$1,710.13	$561.41	137	9	0	6	0	152
Standard: $1500/$1,000	$1,005.02	$2,010.05	$2,663.32	$1,658.29	$544.39	115	16	0	0	0	131
Basic: $250/$1,000	$937.15	$1,874.30	$2,483.45	$1,546.30	$507.62	189	3	0	12	0	204
Basic: $500/$1,000	$921.46	$1,842.91	$2,441.86	$1,520.40	$499.12	48	9	0	0	0	57
Basic: $1000/$1,000	$890.03	$1,780.06	$2,358.58	$1,468.55	$482.10	12	0	0	0	0	12
Basic: $1500/$1,000	$858.59	$1,717.18	$2,275.26	$1,416.67	$465.07	64	16	0	0	0	80

	Proposed Rates Age 55 to 64					**Projected twelve months ending December 31, 2007**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
$150/$1000	$775.59	$1,551.18	$2,055.32	$1,279.72	$420.11	[redacted]					5.2%
$300/$1000	$754.66	$1,509.32	$1,999.86	$1,245.19	$408.77	[redacted]					5.5%
$500/$1000	$726.12	$1,452.24	$1,924.23	$1,198.10	$393.32	[redacted]					5.9%
$750/$1000	$698.11	$1,396.22	$1,850.00	$1,151.88	$378.14	[redacted]					6.3%
$1000/$1000	$669.69	$1,339.38	$1,774.69	$1,104.99	$362.75	[redacted]					6.7%
$2000/$1000	$558.15	$1,116.30	$1,479.09	$920.95	$302.33	[redacted]					8.7%
$4000/$1000	$397.09	$794.18	$1,052.30	$655.20	$215.09	[redacted]					13.5%
$150/$1000, $20,000 MAX	$614.41	$1,228.82	$1,628.19	$1,013.78	$332.81	[redacted]					5.2%
$150/$1000, $10,000 MAX	$489.37	$978.74	$1,296.82	$807.46	$265.08	[redacted]					2.4%
$2,250	$541.64	$1,083.28	$1,435.34	$893.71	$293.39	[redacted]					8.9%
$5,000	$330.44	$660.88	$875.66	$545.23	$178.99	[redacted]					16.6%
$10,000	$245.53	$491.06	$650.66	$405.12	$133.00	[redacted]					13.3%
$15,000	$160.63	$321.26	$425.66	$265.04	$87.01	[redacted]					7.7%
$2,250 With PC/SA Rider	$565.11	$1,130.22	$1,497.54	$932.43	$306.10	[redacted]					9.4%
$5,000 With PC/SA Rider	$353.91	$707.82	$937.86	$583.95	$191.70	[redacted]					16.9%
$10,000 With PC/SA Rider	$269.00	$538.00	$712.86	$443.85	$145.71	[redacted]					13.9%
$15,000 With PC/SA Rider	$184.10	$368.20	$487.86	$303.77	$99.72	[redacted]					9.2%
Standard: $250/$1,000	$1,083.57	$2,167.14	$2,871.46	$1,787.89	$586.94	[redacted]					0.0%
Standard: $500/$1,000	$1,067.86	$2,135.72	$2,829.82	$1,761.97	$578.42	[redacted]					0.0%
Standard: $1000/$1,000	$1,036.46	$2,072.92	$2,746.62	$1,710.16	$561.42	[redacted]					0.0%
Standard: $1500/$1,000	$1,005.03	$2,010.06	$2,663.32	$1,658.30	$544.39	[redacted]					0.0%
Basic: $250/$1,000	$937.17	$1,874.34	$2,483.50	$1,546.33	$507.64	[redacted]					0.0%
Basic: $500/$1,000	$921.46	$1,842.92	$2,441.86	$1,520.41	$499.12	[redacted]					0.0%
Basic: $1000/$1,000	$890.02	$1,780.04	$2,358.56	$1,468.53	$482.09	[redacted]					0.0%
Basic: $1500/$1,000	$858.59	$1,717.18	$2,275.26	$1,416.67	$465.07	[redacted]					0.0%
	$1.47	$2.94		$2.43							
Non-Mandated	$1.55										
Total Income Using Current Rates and Current Enrollment						$16,655,459	$11,043,774	$1,513,810	$506,649	$0	
Total Income Using Current Rates and Projected Enrollment						[redacted]					
Total Income Using Proposed Rates and Projected Enrollment						[redacted]					
Total Income Using Proposed Rates and Current Enrollment						$19,031,970	$12,698,096	$1,733,064	$578,396	$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						$1,359,238	$329,522	$34,457	$71,725	$0	
Total Income Using Current Rates and Projected Enrollment						[redacted]					
Total Income Using Proposed Rates and Projected Enrollment						[redacted]					

Total Income Using Proposed Rates and Current Enrollment						$1,359,261	$329,527	$34,458	$71,726	$0	
	Current Rates Age 65+					**Twelve months ending March 31, 2006**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	$737.22	$1,474.44	$1,953.64	$1,216.42	$399.33	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 Age 65+					**Projected twelve months ending December 31, 2007**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	rate change
$150/$1000	$775.59	$1,551.18	$2,055.32	$1,279.72	$420.11	[redacted]					5.2%
$300/$1000	$754.66	$1,509.32	$1,999.86	$1,245.19	$408.77	[redacted]					5.5%
$500/$1000	$726.12	$1,452.24	$1,924.23	$1,198.10	$393.32	[redacted]					5.9%
$750/$1000	$698.11	$1,396.22	$1,850.00	$1,151.88	$378.14	[redacted]					6.3%
$1000/$1000	$669.69	$1,339.38	$1,774.69	$1,104.99	$362.75	[redacted]					6.7%
$2000/$1000	$558.15	$1,116.30	$1,479.09	$920.95	$302.33	[redacted]					8.7%
$4000/$1000	$397.09	$794.18	$1,052.30	$655.20	$215.09	[redacted]					13.5%
$150/$1000, $20,000 MAX	$614.41	$1,228.82	$1,628.19	$1,013.78	$332.81	[redacted]					5.2%
$150/$1000, $10,000 MAX	$489.37	$978.74	$1,296.82	$807.46	$265.08	[redacted]					2.4%
$2,250	$541.64	$1,083.28	$1,435.34	$893.71	$293.39	[redacted]					8.9%
$5,000	$330.44	$660.88	$875.66	$545.23	$178.99	[redacted]					16.6%
$10,000	$245.53	$491.06	$650.66	$405.12	$133.00	[redacted]					13.3%
$15,000	$160.63	$321.26	$425.66	$265.04	$87.01	[redacted]					7.7%
$2,250 With PC/SA Rider	$565.11	$1,130.22	$1,497.54	$932.43	$306.10	[redacted]					9.4%
$5,000 With PC/SA Rider	$353.91	$707.82	$937.86	$583.95	$191.70	[redacted]					16.9%
$10,000 With PC/SA Rider	$269.00	$538.00	$712.86	$443.85	$145.71	[redacted]					13.9%
$15,000 With PC/SA Rider	$184.10	$368.20	$487.86	$303.77	$99.72	[redacted]					9.2%
Standard: $250/$1,000	$1,083.57	$2,167.14	$2,871.46	$1,787.89	$586.94	[redacted]					0.0%
Standard: $500/$1,000	$1,067.86	$2,135.72	$2,829.82	$1,761.97	$578.42	[redacted]					0.0%
Standard: $1000/$1,000	$1,036.46	$2,072.92	$2,746.62	$1,710.16	$561.42	[redacted]					0.0%
Standard: $1500/$1,000	$1,005.03	$2,010.06	$2,663.32	$1,658.30	$544.39	[redacted]					0.0%
Basic: $250/$1,000	$937.17	$1,874.34	$2,483.50	$1,546.33	$507.64	[redacted]					0.0%
Basic: $500/$1,000	$921.46	$1,842.92	$2,441.86	$1,520.41	$499.12	[redacted]					0.0%
Basic: $1000/$1,000	$890.02	$1,780.04	$2,358.56	$1,468.53	$482.09	[redacted]					0.0%
Basic: $1500/$1,000	$858.59	$1,717.18	$2,275.26	$1,416.67	$465.07	[redacted]					0.0%

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

Total Income Using Proposed Rates and Current Enrollment						$287,933	$33,544	$0	$0	$0	
	Base Period Enrollment Total					**Projected 2007 Enrollment Total**					
Deductible/Coinsurance, Maximum Anthem Liability	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
$150/$1000	2,053	420	191	111	0	[redacted]					158
$300/$1000	465	66	24	0	0	[redacted]					27
$500/$1000	445	16	12	36	0	[redacted]					22
$750/$1000	153	37	0	15	0	[redacted]					13
$1000/$1000	290	60	44	11	0	[redacted]					20
$2000/$1000	671	44	37	28	0	[redacted]					43
$4000/$1000	559	226	106	4	0	[redacted]					35
$150/$1000, $20,000 MAX	189	12	24	12	0	[redacted]					11
$150/$1000, $10,000 MAX	174	0	11	0	0	[redacted]					6
$2,250	5,739	644	531	391	0	[redacted]					479
$5,000	52,484	17,752	12,793	3,841	0	[redacted]					4,489
$10,000	4,195	1,663	1,633	360	0	[redacted]					604
$15,000	10,438	4,657	5,156	936	0	[redacted]					2,205
$2,250 With PC/SA Rider	5,327	780	659	528	0	[redacted]					526
$5,000 With PC/SA Rider	41,595	11,371	12,844	3,812	0	[redacted]					3,602
$10,000 With PC/SA Rider	1,919	676	1,036	238	0	[redacted]					307
$15,000 With PC/SA Rider	3,905	1,342	2,783	652	0	[redacted]					1,041
Standard: $250/$1,000	2,166	212	214	141	0	[redacted]					76
Standard: $500/$1,000	495	35	50	55	0	[redacted]					15
Standard: $1000/$1,000	233	21	49	14	0	[redacted]					13
Standard: $1500/$1,000	302	38	26	10	0	[redacted]					10
Basic: $250/$1,000	576	31	30	30	0	[redacted]					10
Basic: $500/$1,000	83	9	0	5	0	[redacted]					4
Basic: $1000/$1,000	79	0	7	0	0	[redacted]					3
Basic: $1500/$1,000	214	35	6	21	0	[redacted]					8

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

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

Rule 940 Compliance and Utilization Adjustments

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

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

incurred	Paid Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03
Jan-02	$137,653	$1,006,115	$668,271	$421,044	$38,725	$40,857	$88,371	$28,966	-$3,881	$8,578	$2,243	-$140	$0	$0	$0	$0	$0	$0	$0	$0
Feb-02		$207,918	$990,097	$509,738	$69,815	$64,412	$26,357	$26,325	$7,888	$7,536	$22,706	$3,689	$5,475	$19,972	$2,779	$5,701	$3,645	$2,968	$205	$850
Mar-02			$147,915	$1,390,268	$650,695	$204,091	$200,584	$69,876	$59,085	$32,254	$24,997	$13,973	$52,150	$23,140	$6,384	$4,434	$8,651	$15,514	$1,513	$1,151
Apr-02				$500,105	$1,044,502	$238,949	$230,040	$202,163	$116,357	$106,072	$71,736	$27,724	$57,747	$14,617	$19,254	$2,792	$203,990	$25,771	$20,649	-$9,499
May-02					$683,975	$961,718	$479,017	$300,634	$162,604	$132,406	$31,305	$71,168	$12,466	$6,227	$4,064	$3,393	$5,569	$8,438	$25,214	$801
Jun-02						$607,861	$941,915	$526,610	$188,124	$302,830	$92,132	$83,318	$16,156	$11,942	$31,957	$10,981	$24,027	$7,959	$53,077	$2,264
Jul-02							$703,617	$1,591,093	$510,194	$145,564	$153,973	$51,617	$65,104	$20,054	$33,407	$13,677	-$805	$16,182	$24,854	$3,766
Aug-02								$865,093	$1,226,243	$463,069	$233,856	$85,465	$43,351	$36,292	$13,339	-$2,842	$28,435	$28,648	$10,808	$1,220
Sep-02									$801,774	$1,471,703	$383,303	$211,522	$175,049	$33,910	$59,576	$3,524	$33,278	$3,458	$12,287	$9,216
Oct-02										$981,400	$1,523,243	$496,378	$235,646	$62,480	$100,595	$70,685	$58,773	$29,849	$23,710	$21,661
Nov-02											$972,608	$1,529,116	$546,653	$199,583	$40,101	$49,891	$45,075	$32,811	$28,177	-$14,066
Dec-02												$1,206,709	$1,838,100	$505,995	$129,285	$215,636	$35,821	$41,013	$12,623	$6,486
Jan-03													$546,302	$1,152,366	$587,748	$160,722	$89,175	$105,462	$28,407	$56,146
Feb-03														$763,489	$1,468,133	$621,177	$160,717	$134,729	$71,232	$30,258
Mar-03															$748,261	$1,655,673	$438,603	$202,194	$64,112	$59,362
Apr-03																$937,839	$1,568,816	$672,510	$251,049	$106,133
May-03																	$1,011,383	$1,582,902	$396,683	$109,425
Jun-03																		$1,055,547	$1,734,083	$489,246
Jul-03																			$1,010,835	$2,088,339
Aug-03																				$1,135,730
Sep-03																				
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Jul-06																				

Sep-03	Oct-03	Nov-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05	Feb-05	Mar-05	Apr-05	May-05
$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$330	$157	$649	$221	$7,093	$43	$547	$202	-$1,072	$11	$0	$0	$0	$0	$580	$0	$0	$0	$0	$0	$0
$323	$72	$360	$798	$33,628	-$10	$251	$309	$29	$1,426	$123	-$38,719	$0	$0	$0	$0	$183	$0	$0	$266	$0
$22	$16,441	$3,759	$2,019	-$284	$1,079	$99	$0	$1,747	$1,154	$127	$277	$0	$0	$0	$0	$0	$0	$0	$0	$0
$9,033	$2,030	-$1,835	$1,053	-$1,571	$119	$1,757	-$2,087	-$33,980	$390	$7,556	$9	$0	$0	-$89	$0	$0	$1,785	$0	$0	$0
$698	$5,888	$193	$442	$739	-$1,042	$106	$0	$142	-$102,191	$10	-$7,455	$100	$4	$487	$0	$102,800	$0	-$1,903	$0	$613
$15,458	$1,217	$254	$31,011	$4,887	$1,682	-$834	$0	$78	$487	$255	-$14,926	$0	$0	$0	-$5,178	$0	$0	$0	$0	$0
$158	$14,708	-$14,655	-$158	$271	-$4,126	-$1,695	$1,683	$1,538	-$325	$15,900	$0	$0	$0	$33	-$3,322	$0	-$10,816	$0	$0	-$262
$1,033	$930	$1,600	$3,908	$347	$844	-$43	$1,250	-$18,258	$369	-$624	$26	-$226	-$656	-$109	$383	$0	$0	$0	$0	-$77
$975	-$1,032	$2,641	-$8,638	$422	-$2,945	$290	$6,225	$210	$268	$120	-$268	-$207	$0	$0	$0	$0	$0	$0	-$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	$73,818	$25,270	$23,482	-$75,228	-$2,454	$3,828	-$9,548	$4,686	$662	$1,676	$121	$1,042	-$33	$23,829
		$1,162,494	$1,873,086	$439,363	$165,914	$51,204	$138,547	$36,736	$36,673	$14,742	$42,063	$3,175	$14,550	-$1,234	$396	$364	$709	-$953	$0	$12,215
			$1,681,396	$2,402,653	$361,502	$275,011	$162,452	$78,103	$32,899	$26,941	$33,896	$14,507	$8,443	$16,332	$6,661	$19,230	$1,797	-$5,560	$515	$1,385
				$614,448	$1,508,676	$620,546	$382,179	$125,491	$87,706	$62,969	-$1,336	$10,314	$15,129	$38,569	-$1,214	$16,664	-$259	$12,845	$14	$1,182
					$807,341	$1,771,503	$367,911	$89,547	$313,062	$35,924	$9,456	$23,233	$14,190	$17,764	$15,386	-$1,155	$2,744	$18,423	$4,945	$42
						$1,285,589	$2,068,497	$342,953	$344,876	$104,832	$43,595	$9,513	$41,690	$16,664	$11,531	$10,701	$12,766	$360	$7,690	$7,855
							$1,182,403	$1,846,968	$673,552	$140,156	$82,069	$60,527	$28,971	$43,800	$28,572	$10,728	$4,018	$3,457	$10,997	$3,541
								$1,032,679	$2,132,933	$449,589	$94,630	$152,273	$158,734	$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

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

	ratio: Jul to Dec/ Jan to Jun
Jan to Jun, 2002	[redacted]
Jul to Dec, 2002	[redacted]
Jan to Jun, 2003	[redacted]
Jul to Dec, 2003	[redacted]
Jan to Jun, 2004	[redacted]
Jul to Dec, 2004	[redacted]
Jan to Jun, 2005	[redacted]
Jul to Dec, 2005	[redacted]
average of four ratios:	[redacted]

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

Allowed Basis Statistics | **Benefit Paid Basis Statistics**

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

Allowed Basis Trends | **Benefit Paid Basis Trends**

twelve months ending	Inpatient cost	Inpatient util	Inpatient pmpm	Outpatient cost	Outpatient util	Outpatient pmpm	Professional cost	Professional util	Professional pmpm	Pharmacy cost	Pharmacy util	Pharmacy pmpm	Total pmpm	Inpatient cost	Inpatient util	Inpatient pmpm	Outpatient cost	Outpatient util	Outpatient pmpm	Professional cost	Professional util	Professional pmpm	Pharmacy cost	Pharmacy util	Pharmacy pmpm	Total pmpm
Dec-04	[redacted]																									
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																										
alllowed trend	[redacted]			[redacted]			[redacted]			[redacted]																
leveraging	[redacted]			[redacted]			[redacted]			[redacted]																
mix	[redacted]			[redacted]			[redacted]																			
total	[redacted]			[redacted]			[redacted]			[redacted]																

Benefit Paid PMPM weighted total: [redacted]

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

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

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	
IIC = B.III./12 x 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 x B) /12] x A x 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

	current	prior estimate
A. 2005 HealthChoice Rebate Dollars	[redacted]	[redacted]
B. 2005 HealthChoice Contract Months	228,172	228,172
C. 2005 HealthChoice Rebate On a PCPM Basis	[redacted]	[redacted]
D. Anticipated Annual Rebate Increase	[redacted]	
E. 2007 Anticipated HealthChoice Rebate on a PCPM Basis	[redacted]	

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

Observed and Projected Annual Financial Results

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

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

Anthem Blue Cross and Blue Shield
HealthChoice Rate Filing
Effective January 1, 2007
Historical Contract Distribution by Benefit Option

Contract Distribution By Product Option

Deductible/Coinsurance, Maximum Anthem Liability	quarter ending periods Mar-04	Jun-04	Sep-04	Dec-04	Mar-05	Jun-05	Sep-05	Dec-05	Mar-06	Jun-06
$150/$1000	[redacted]									
$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	[redacted]									
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										

Contract Changes By Product Option

quarter to prior quarter	Jun-04	Sep-04	Dec-04	Mar-05	Jun-05	Sep-05	Dec-05	Mar-06	Jun-06
$150/$1000	[redacted]								
$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	[redacted]								
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									

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

HealthChoice Experience Since Inception
(Amounts in 000's)

All	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Actual Cumulative	2006	2007
Net Premium	$2,978	$15,142	$37,285	$45,102	$42,663	$37,375	$32,269	$29,057	$30,304	$34,431	$46,384	$52,498	$59,646	$67,323	$72,867	$605,324		
Paid Claims	$1,058	$10,518	$22,984	$40,342	$38,752	$32,371	$27,679	$26,741	$24,762	$25,528	$32,638	$36,387	$46,207	$53,708	$64,707	$484,382		
Change in IBNR - Restated	$1,702	$3,203	$0	-$286	-$1,528	-$135	$334	-$955	$98	$1,281	$778	-$288	-$256	$1,286	$372	$5,606		
Incurred Claims	$2,760	$13,721	$22,984	$40,056	$37,224	$32,236	$28,013	$25,786	$24,860	$26,809	$33,416	$36,099	$45,951	$54,994	$65,079	$489,988		
Paid Loss Ratio	35.5%	69.5%	61.6%	89.4%	90.8%	86.6%	85.8%	92.0%	81.7%	74.1%	70.4%	69.3%	77.5%	79.8%	88.8%	80.0%		
Incurred Loss Ratio	92.7%	90.6%	61.6%	88.8%	87.3%	86.3%	86.8%	88.7%	82.0%	77.9%	72.0%	68.8%	77.0%	81.7%	89.3%	80.9%		
Cummulative Increase Factor:	1.000	1.047	1.171	1.247	1.358	1.520	1.709	1.788	2.209	2.491	3.077	3.435	3.585	3.585	4.019		4.663	
																Index:	4.774	
Constant Premium Basis (Indexed to 2006 Premiums)																		
Net Premium	$14,218	$69,050	$152,076	$172,664	$149,944	$117,363	$90,155	$77,572	$65,510	$65,985	$71,978	$72,970	$79,427	$89,650	$86,572			
Paid Loss	7.4%	15.2%	15.1%	23.4%	25.8%	27.6%	30.7%	34.5%	37.8%	38.7%	45.3%	49.9%	58.2%	59.9%	74.7%			
Incurred Loss Ratio	19.4%	19.9%	15.1%	23.2%	24.8%	27.5%	31.1%	33.2%	37.9%	40.6%	46.4%	49.5%	57.9%	61.3%	75.2%			

Non-Mandated	2001	2002	2003	2004	2005	2007
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	$696	-$256	-$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	1.175	1.316	1.559
Constant Premium Basis (Indexed to 2006 Premiums)						
Net Premium	$65,364	$66,300	$72,914	$82,953	$81,226	
Paid Loss	44.6%	48.8%	56.4%	58.6%	73.6%	
Incurred Loss Ratio	45.7%	48.4%	56.1%	60.0%	74.1%	

Mandated	2001	2002	2003	2004	2005	2007
Net Premium	$4,444	$4,537	$4,653	$4,759	$4,305	
Paid Claims	$3,460	$4,043	$5,085	$5,103	$4,889	
Change in IBNR - Restated	$82	-$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: [redacted]
average months in force: [redacted]

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

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

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

Contracts

actual and anticipated contract months

options	actual Jan-04	actual Feb-04	actual Mar-04	actual Apr-04	actual May-04	actual Jun-04	actual Jul-04	actual Aug-04	actual Sep-04	actual Oct-04	actual Nov-04	actual Dec-04	actual Jan-05	actual Feb-05	actual Mar-05	actual Apr-05	actual May-05	actual Jun-05	actual Jul-05	actual Aug-05	actual Sep-05	actual Oct-05	actual Nov-05	actual Dec-05	actual Jan-06	actual Feb-06	actual Mar-06	actual Apr-06	actual May-06	actual Jun-06
$150/$1,000	286	283	278	277	272	271	268	265	264	263	261	256	251	248	247	240	239	235	234	233	232	230	228	226	218	214	206	200	195	193
$300/$1,000	64	63	62	60	60	59	58	57	56	56	54	52	50	49	49	49	48	48	48	48	46	45	44	44	43	43	40	37	36	36
$500/$1,000	55	55	54	54	53	53	52	52	51	50	50	50	48	47	47	45	43	42	42	42	42	42	42	42	41	39	34	33	32	32
$750/$1,000	21	21	20	20	19	19	19	19	19	19	18	18	18	18	18	18	18	18	17	17	17	17	17	17	15	15	15	14	14	14
$1000/$1,000	47	47	46	46	46	46	46	45	45	43	43	43	40	39	36	35	35	35	34	34	34	34	34	33	32	31	30	28	28	28
$2,000/$1,000	87	86	86	83	82	82	81	81	80	78	76	76	73	73	73	70	70	67	67	65	65	62	61	62	60	60	57	57	56	56
$4,000/$1,000	123	123	122	121	119	114	111	109	108	107	102	98	96	94	93	85	80	77	73	72	71	71	70	71	69	65	63	58	58	57
$150/$1,000, $20,000 MAX	26	26	26	25	25	25	25	24	24	24	24	23	21	20	20	20	20	20	20	20	20	20	20	20	19	19	18	15	14	14
$150/$1,000, $10,000 MAX	21	21	21	21	21	20	20	20	19	19	19	19	18	17	16	16	16	16	15	15	15	15	15	16	15	15	12	11	10	10
$2,250	382	385	410	413	425	445	458	467	469	476	481	486	518	526	546	562	557	567	586	608	621	641	648	650	658	663	627	608	600	604
$5,000	7,529	7,580	7,607	7,640	7,710	7,736	7,778	7,790	7,842	7,810	7,803	7,844	7,782	7,749	7,629	7,487	7,367	7,313	7,276	7,306	7,297	7,254	7,178	7,155	6,901	6,699	6,402	6,203	6,082	6,097
$10,000	585	594	596	608	619	620	623	622	618	614	621	619	640	654	666	663	659	655	658	663	668	653	647	656	633	632	639	637	637	632
$15,000	1,572	1,597	1,611	1,630	1,640	1,654	1,673	1,668	1,678	1,647	1,647	1,667	1,672	1,689	1,740	1,746	1,730	1,741	1,756	1,768	1,765	1,753	1,792	1,801	1,793	1,801	1,981	2,051	2,033	2,052
$2,250 PCSA Rider	312	324	344	357	370	386	399	417	438	452	457	482	504	515	534	530	532	552	580	602	628	643	670	680	675	668	612	619	618	633
$5,000 PCSA Rider	5,792	5,923	6,093	6,179	6,252	6,331	6,399	6,469	6,547	6,540	6,565	6,566	6,483	6,428	6,239	6,049	5,938	5,904	5,877	5,863	5,837	5,771	5,703	5,647	5,444	5,343	5,140	5,031	4,938	4,936
$10,000 PCSA Rider	277	291	308	320	323	318	325	333	338	338	337	337	335	336	333	320	323	323	324	327	329	319	326	325	316	303	334	343	337	337
$15,000 PCSA Rider	548	563	593	609	614	612	630	647	661	667	678	685	687	674	693	695	703	709	718	713	715	731	747	750	752	757	843	896	900	907
Standard: $250/$1,000	309	315	319	326	325	326	333	351	354	355	351	351	304	290	266	250	248	240	234	230	224	218	213	213	199	200	173	151	144	138
Standard: $500/$1,000	68	73	75	72	70	72	69	68	70	69	70	71	66	65	60	58	56	50	52	54	54	55	55	51	46	43	34	30	30	29
Standard: $1,000/$1,000	40	40	42	40	40	40	37	36	35	36	37	35	32	33	33	29	27	27	27	26	26	26	25	26	23	23	23	20	18	18
Standard: $1,500/$1,000	57	54	55	54	53	53	52	50	49	46	46	44	43	40	38	34	36	35	34	32	30	28	28	27	27	26	23	22	21	20
Basic: $250/$1,000	63	65	68	69	70	74	82	83	84	88	89	89	84	86	78	77	64	62	54	55	50	49	51	47	42	39	34	29	26	26
Basic: $500/$1,000	8	6	6	6	8	7	8	8	9	9	8	8	9	9	8	8	7	7	8	8	8	9	9	9	8	9	5	5	5	6
Basic: $1,000/$1,000	9	9	9	9	8	8	9	11	9	9	8	8	6	5	6	6	6	6	7	8	10	7	10	8	6	6	6	5	5	5
Basic: $1,500/$1,000	25	25	25	24	23	23	23	25	25	28	32	33	33	31	31	29	26	22	20	20	20	23	24	22	19	20	17	16	15	16
Overall	**18,306**	**18,569**	**18,876**	**19,063**	**19,247**	**19,394**	**19,578**	**19,717**	**19,892**	**19,843**	**19,877**	**19,960**	**19,813**	**19,735**	**19,499**	**19,121**	**18,848**	**18,771**	**18,761**	**18,829**	**18,824**	**18,716**	**18,657**	**18,598**	**18,054**	**17,733**	**17,368**	**17,119**	**16,852**	**16,896**
Mandated	579	587	599	600	597	603	613	632	635	640	641	639	577	559	520	491	470	449	436	433	422	415	415	403	370	366	315	278	264	258
Non Mandated	17,727	17,982	18,277	18,463	18,650	18,791	18,965	19,085	19,257	19,203	19,236	19,321	19,236	19,176	18,979	18,630	18,378	18,322	18,325	18,396	18,402	18,301	18,242	18,195	17,684	17,367	17,053	16,841	16,588	16,638
Renewable Only	730	725	715	707	697	689	680	672	666	659	647	635	615	605	599	578	569	558	550	546	542	536	531	531	512	501	475	453	443	440
12M Mandated												7,365	7,363	7,335	7,256	7,147	7,020	6,866	6,689	6,490	6,277	6,052	5,826	5,590	5,383	**5,190**	4,985	4,772	4,566	4,375
12M Non Mandated												224,957	226,466	227,660	228,362	228,529	228,257	227,788	227,148	226,459	225,604	224,702	223,708	222,582	221,030	**219,221**	217,295	215,506	213,716	212,032
% Renewable Only	3.99%	3.90%	3.79%	3.71%	3.62%	3.55%	3.47%	3.41%	3.35%	3.32%	3.26%	3.18%	3.10%	3.07%	3.07%	3.02%	3.02%	2.97%	2.93%	2.90%	2.88%	2.86%	2.85%	2.86%	2.84%	2.83%	2.73%	2.65%	2.63%	2.60%

Members

actual and anticipated contract months

options	actual Jan-04	actual Feb-04	actual Mar-04	actual Apr-04	actual May-04	actual Jun-04	actual Jul-04	actual Aug-04	actual Sep-04	actual Oct-04	actual Nov-04	actual Dec-04	actual Jan-05	actual Feb-05	actual Mar-05	actual Apr-05	actual May-05	actual Jun-05	actual Jul-05	actual Aug-05	actual Sep-05	actual Oct-05	actual Nov-05	actual Dec-05	actual Jan-06	actual Feb-06	actual Mar-06	actual Apr-06	actual May-06	actual Jun-06
$150/$1,000	405	400	391	386	381	379	374	371	370	368	366	361	355	352	352	345	344	340	338	339	336	334	329	325	317	313	301	290	280	278
$300/$1,000	80	79	78	76	76	74	71	70	69	69	66	64	62	61	61	61	60	60	60	60	56	55	53	53	52	52	49	46	45	44
$500/$1,000	67	67	64	64	63	63	62	62	61	60	60	60	58	57	56	54	52	51	50	50	50	50	50	50	49	47	41	40	39	39
$750/$1,000	28	28	27	27	26	26	26	26	26	26	24	24	24	24	24	23	23	24	22	22	22	22	22	22	20	20	20	19	19	19
$1000/$1,000	75	75	74	74	74	74	74	73	73	71	71	70	63	62	59	58	58	57	55	56	55	54	53	48	47	46	45	43	43	43
$2,000/$1,000	108	105	105	102	101	101	100	100	99	97	92	92	88	88	88	85	85	82	82	80	80	77	76	80	78	78	73	72	70	70
$4,000/$1,000	193	192	191	189	187	181	178	176	173	172	163	158	157	153	152	134	128	125	116	114	112	112	109	111	108	103	100	94	92	91
$150/$1,000, $20,000 MAX	34	34	34	33	33	33	33	31	31	31	31	30	28	27	27	27	27	27	27	27	27	27	27	27	26	26	25	22	21	21
$150/$1,000, $10,000 MAX	24	23	23	23	23	22	22	22	21	21	21	21	20	19	18	18	18	21	17	17	17	17	17	18	17	17	12	11	10	10
$2,250	517	516	544	556	573	606	622	628	628	643	658	671	713	729	755	777	778	792	818	848	853	885	891	891	909	927	872	845	831	841
$5,000	13,006	13,084	13,100	13,178	13,273	13,298	13,367	13,383	13,466	13,424	13,398	13,453	13,347	13,274	13,010	12,776	12,568	12,467	12,386	12,446	12,417	12,328	12,181	12,132	11,717	11,278	10,716	10,315	10,104	10,075
$10,000	1,092	1,105	1,121	1,146	1,169	1,176	1,173	1,174	1,173	1,179	1,189	1,185	1,224	1,240	1,242	1,237	1,237	1,237	1,242	1,256	1,261	1,243	1,234	1,237	1,202	1,185	1,184	1,189	1,176	1,174
$15,000	3,183	3,226	3,252	3,296	3,301	3,314	3,360	3,338	3,367	3,311	3,308	3,351	3,368	3,382	3,490	3,509	3,491	3,504	3,512	3,538	3,534	3,519	3,579	3,574	3,566	3,571	3,903	4,067	4,032	4,079
$2,250 PCSA Rider	447	465	491	520	540	560	570	588	624	647	667	702	746	773	805	797	800	818	857	897	933	961	1,005	1,034	1,024	1,008	926	936	937	949
$5,000 PCSA Rider	10,686	10,916	11,205	11,391	11,497	11,632	11,765	11,887	12,016	12,023	12,024	12,002	11,823	11,661	11,287	10,945	10,721	10,627	10,606	10,549	10,528	10,407	10,271	10,161	9,775	9,559	9,126	8,911	8,730	8,713
$10,000 PCSA Rider	626	644	673	708	702	693	710	724	726	733	738	728	734	727	723	694	695	699	684	692	688	672	695	690	657	640	683	676	676	676
$15,000 PCSA Rider	1,338	1,365	1,409	1,449	1,452	1,447	1,474	1,503	1,537	1,541	1,563	1,579	1,564	1,529	1,594	1,608	1,628	1,628	1,630	1,612	1,630	1,645	1,679	1,691	1,685	1,718	1,918	2,023	2,061	2,073
Standard: $250/$1,000	437	455	455	467	466	481	481	510	521	528	532	521	469	453	413	385	390	372	354	340	333	319	314	311	296	297	255	218	204	197
Standard: $500/$1,000	98	105	108	105	105	115	110	104	107	106	111	112	106	104	97	91	89	79	82	84	85	89	88	83	73	71	53	45	47	44
Standard: $1,000/$1,000	56	56	58	56	57	56	53	52	50	51	52	50	46	49	49	45	45	44	44	43	43	44	43	43	40	39	40	34	32	32
Standard: $1,500/$1,000	74	70	70	68	66	66	64	61	60	57	57	54	57	49	50	46	52	46	45	44	42	37	37	35	35	33	25	24	23	21
Basic: $250/$1,000	72	75	78	82	82	85	98	98	96	102	104	104	101	107	93	93	78	74	65	70	65	65	72	60	55	51	40	30	27	27
Basic: $500/$1,000	10	8	8	8	11	10	13	13	14	14	13	11	12	12	9	9	8	8	9	9	9	11	11	11	10	11	6	6	5	6
Basic: $1,000/$1,000	14	14	14	14	13	13	15	21	15	15	14	12	9	8	9	9	10	10	11	12	14	11	10	8	6	6	6	5	5	5
Basic: $1,500/$1,000	34	29	31	30	28	29	29	31	32	36	45	46	44	41	42	40	34	29	26	27	27	27	30	27	23	27	20	19	18	19
Overall	**32,704**	**33,136**	**33,604**	**34,048**	**34,299**	**34,534**	**34,844**	**35,046**	**35,355**	**35,325**	**35,367**	**35,461**	**35,218**	**34,981**	**34,495**	**33,866**	**33,419**	**33,221**	**33,138**	**33,232**	**33,217**	**33,011**	**32,876**	**32,722**	**31,787**	**31,123**	**30,439**	**29,980**	**29,527**	**29,546**
																							12M Ending	403,396						
non-mandated	31,909	32,324	32,782	33,218	33,471	33,679	33,981	34,156	34,460	34,416	34,439	34,551	34,374	34,158	33,733	33,148	32,713	32,559	32,502	32,603	32,599	32,408	32,271	32,144	31,249	30,588	29,994	29,599	29,166	29,195
mandated	795	812	822	830	828	855	863	890	895	909	928	910	844	823	762	718	706	662	636	629	618	603	605	578	538	535	445	381	361	351
12M Mandated												10,337	10,386	10,397	10,337	10,225	10,103	9,910	9,683	9,422	9,145	8,839	8,516	8,184	7,878	**7,590**	7,273	6,936	6,591	6,280
12M Non Mandated												403,386	405,851	407,685	408,636	408,566	407,808	406,688	405,209	403,656	401,795	399,787	397,619	395,212	392,087	**388,517**	384,778	381,229	377,682	374,318
member to contract ratio	1.79	1.78	1.78	1.79	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.77	1.77	1.77	1.77	1.77	1.77	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.75	1.75	1.75	1.75
Mandated	1.37	1.38	1.37	1.38	1.39	1.42	1.41	1.41	1.41	1.42	1.45	1.42	1.46	1.47	1.47	1.46	1.50	1.47	1.46	1.45	1.46	1.45	1.46	1.43	1.45	1.46	1.41	1.37	1.37	1.36
Non Mandated Marketed	1.82	1.81	1.81	1.82	1.81	1.81	1.81	1.80	1.80	1.81	1.80	1.80	1.80	1.79	1.79	1.79	1.79	1.79	1.79	1.78	1.78	1.78	1.78	1.78	1.78	1.77	1.77	1.77	1.77	1.76
Non Mandated Renewable Only	1.31	1.30	1.30	1.30	1.30	1.30	1.30	1.31	1.31	1.31	1.30	1.31	1.31	1.32	1.32	1.31	1.32	1.32	1.31	1.32	1.31	1.31	1.30	1.30	1.31	1.32	1.32	1.33	1.33	1.33
Mandated Rolling 12												1.40	1.41	1.42	1.42	1.43	1.44	1.44	1.45	1.45	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.45	1.44
Non Mandated Marketed Rolling 12												1.81	1.81	1.81	1.80	1.80	1.80	1.80	1.80	1.80	1.79	1.79	1.79	1.79	1.79	1.78	1.78	1.78	1.78	1.78
Non Mandated Renewable Only Rolling 12												1.30	1.30	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.32	1.32
Total	1.79	1.78	1.78	1.79	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.77	1.77	1.77	1.77	1.77	1.77	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.75	1.75	1.75	1.75
Total Rolling 12												1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.76	1.76	1.76	1.76

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

Contracts

options	projected Jul-06	projected Aug-06	projected Sep-06	projected Oct-06	projected Nov-06	projected Dec-06	projected Jan-07	projected Feb-07	projected Mar-07	projected Apr-07	projected May-07	projected Jun-07	projected Jul-07	projected Aug-07	projected Sep-07	projected Oct-07	projected Nov-07	projected Dec-07	May-06 members/ contracts	Feb to Mar	Mar to Apr	Apr to May	change since Feb-06	average change since Feb-06
$150/$1,000	[redacted]																		1.44	-8	-6	-5	-19	-6
$300/$1,000																			1.25	-3	-3	-1	-7	-2
$500/$1,000																			1.22	-5	-1	-1	-7	-2
$750/$1,000																			1.36	0	-1	0	-1	0
$1000/$1,000																			1.54	-1	-2	0	-3	-1
$2,000/$1,000																			1.25	-3	0	-1	-4	-1
$4,000/$1,000																			1.59	-2	-5	0	-7	-2
$150/$1,000, $20,000 MAX																			1.50	-1	-3	-1	-5	-2
$150/$1,000, $10,000 MAX																			1.00	-3	-1	-1	-5	-2
$2,250																			1.39	-36	-19	-8	-63	-21
$5,000																			1.66	-297	-199	-121	-617	-206
$10,000																			1.85	7	-2	0	5	2
$15,000																			1.98	180	70	-18	232	77
$2,250 PCSA Rider																			1.52	-56	7	-1	-50	-17
$5,000 PCSA Rider																			1.77	-203	-109	-93	-405	-135
$10,000 PCSA Rider																			2.01	31	9	-6	34	11
$15,000 PCSA Rider																			2.29	86	53	4	143	48
Standard: $250/$1,000																			1.42	-27	-22	-7	-56	-19
Standard: $500/$1,000																			1.57	-9	-4	0	-13	-4
Standard: $1,000/$1,000																			1.78	0	-3	-2	-5	-2
Standard: $1,500/$1,000																			1.10	-3	-1	-1	-5	-2
Basic: $250/$1,000																			1.04	-5	-5	-3	-13	-4
Basic: $500/$1,000																			1.00	-4	0	0	-4	-1
Basic: $1,000/$1,000																			1.00	0	-1	0	-1	0
Basic: $1,500/$1,000																			1.20	-3	-1	-1	-5	-2
Overall																				-365	-249	-267	-881	-294

Mandated	[redacted]
Non Mandated	
Renewable Only	
12M Mandated	
12M Non Mandated	
% Renewable Only	

Members

options	projected Jul-06	projected Aug-06	projected Sep-06	projected Oct-06	projected Nov-06	projected Dec-06	projected Jan-07	projected Feb-07	projected Mar-07	projected Apr-07	projected May-07	projected Jun-07	projected Jul-07	projected Aug-07	projected Sep-07	projected Oct-07	projected Nov-07	projected Dec-07	change May2006 to Dec2006	May2005 to Feb2006	Feb to Mar	Mar to Apr	Apr to May	change since Feb-06	average change since Feb-06	adjusted column BD	2007 monthly projected change
$150/$1,000	[redacted]																		-66	0.989	-12	-11	-10	-33	-11	-11	-11
$300/$1,000																			-11	0.986	-3	-3	-1	-7	-2	-2	-2
$500/$1,000																			-12	0.984	-6	-1	-1	-8	-3	-3	-3
$750/$1,000																			-2	0.984	0	-1	0	-1	0	-1	-1
$1000/$1,000																			-18	0.978	-1	-2	0	-3	-1	-1	-1
$2,000/$1,000																			-22	0.989	-5	-1	-2	-8	-3	-3	-3
$4,000/$1,000																			-47	0.965	-3	-6	-2	-11	-4	-4	-4
$150/$1,000, $20,000 MAX																			-4	0.997	-1	-3	-1	-5	-2	-2	-2
$150/$1,000, $10,000 MAX																			-4	0.995	-5	-1	-1	-7	-2	-2	-2
$2,250																			-282	0.995	-55	-27	-14	-96	-32	-32	-32
$5,000																			-3,575	0.977	-562	-401	-211	-1,174	-391	-261	-261
$10,000																			-81	0.996	-1	5	-13	-9	-3	-3	-3
$15,000																			391	1.002	332	164	-35	461	154	103	103
$2,250 PCSA Rider																			-270	0.995	-82	10	1	-71	-24	-16	-16
$5,000 PCSA Rider																			-3,205	0.975	-433	-215	-181	-829	-276	-184	-184
$10,000 PCSA Rider																			-95	0.989	43	-7	0	36	12	8	8
$15,000 PCSA Rider																			421	1.007	200	105	38	343	114	76	76
Standard: $250/$1,000																			-114	0.970	-42	-37	-14	-93	-31	-21	-21
Standard: $500/$1,000																			-29	0.972	-18	-8	2	-24	-8	-5	-5
Standard: $1,000/$1,000																			-9	0.979	1	-6	-2	-7	-2	-1	-1
Standard: $1,500/$1,000																			-12	0.963	-8	-1	-1	-10	-3	-2	-2
Basic: $250/$1,000																			-18	0.947	-11	-10	-3	-24	-8	-5	-5
Basic: $500/$1,000																			-1	1.018	-5	0	-1	-6	-2	-1	-1
Basic: $1,000/$1,000																			-2	0.964	0	-1	0	-1	0	-1	-1
Basic: $1,500/$1,000																			-9	0.961	-7	-1	-1	-9	-3	-2	-2
Overall																			**-7,076**		-684	-459	-453	-1,596	-532	-376	-376

	12M Ending
	12M Ending
non-mandated	[redacted]
mandated	
12M Mandated	
12M Non Mandated	

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

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

Allowed Basis Statistics

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

Benefit Paid Basis Statistics

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

Allowed Basis Trends

twelve months ending	Inpatient cost	Inpatient util	Inpatient pmpm	Outpatient cost	Outpatient util	Outpatient pmpm	Professional cost	Professional util	Professional pmpm	Pharmacy cost	Pharmacy util	Pharmacy pmpm	Total pmpm
Dec-04	[redacted]												
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													

Benefit Paid Basis Trends

twelve months ending	Inpatient cost	Inpatient util	Inpatient pmpm	Outpatient cost	Outpatient util	Outpatient pmpm	Professional cost	Professional util	Professional pmpm	Pharmacy cost	Pharmacy util	Pharmacy pmpm	Total pmpm
Dec-04	[redacted]												
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													

Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

Effective January 1, 2007

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

	Actual 2005	Actual 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)	$11,532	($218)
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	($0)	($183)
Total Expense	$12,571	$7,486
Operating Gain Before FIT	($2,915)	$1,425
Operating Gain as a % Before FIT	-3.3%	2.7%
Operating Gain as a % After FIT	-2.2%	1.8%
Loss Ratio	89.1%	84.2%
Contract Months	254,643	130,368
Member Months	446,093	224,971
M/C ratio	1.75	1.73

Deductible Leveraging Factors

Let x = deductible/100
Let F(x) = the trend leveraging factor for that deductible.
We are given:

F(0) =	1.00
F(25) =	[redacted]
F(50) =	
F(75) =	
F(100) =	
F(150) =	

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) = 1.00
b = (F(25) - a) / 25 = [redacted]
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 =

Deductible	x	F(x)	Average 2007 Avg. contracts	YE 04/30/2006 claims pcpm
0	0	1.000		
150	1.5	[redacted]	158	[redacted]
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	[redacted]
5000	50		4,488	
5000	50		3,602	
7500	75			
10000	100		604	[redacted]
10000	100		307	
15000	150		2,205	
15000	150		1,041	
Weighted Average		[redacted]		

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

I. Age Band <30	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One or More Children
A. $150 Deductible/$1,000 Coinsurance Limit	$517.06	$1,034.13	$1,370.22	$420.11	$853.15
B. $300 Deductible/$1,000 Coinsurance Limit	$503.10	$1,006.21	$1,333.22	$408.77	$830.12
C. $500 Deductible/$1,000 Coinsurance Limit	$484.08	$968.16	$1,282.82	$393.32	$798.74
D. $750 Deductible/$1,000 Coinsurance Limit	$465.41	$930.82	$1,233.33	$378.14	$767.92
E. $1,000 Deductible/$1,000 Coinsurance Limit	$446.46	$892.93	$1,183.13	$362.75	$736.66
F. $2,000 Deductible/$1,000 Coinsurance Limit	$372.10	$744.21	$986.07	$302.33	$613.97
G. $4,000 Deductible/$1,000 Coinsurance Limit	$264.73	$529.46	$701.53	$215.09	$436.80
H. $150 Deductible/$1,000 Coinsurance Limit, $20K Max.	$409.61	$819.22	$1,085.46	$332.81	$675.86
I. $150 Deductible/$1,000 Coinsurance Limit, $10K Max.	$326.25	$652.50	$864.56	$265.08	$538.31
J. $2,250 Deductible	$361.10	$722.19	$956.90	$293.39	$595.81
K. $5,000 Deductible	$220.30	$440.59	$583.78	$178.99	$363.49
L. $10,000 Deductible	$163.69	$327.38	$433.78	$133.00	$270.09
M. $15,000 Deductible	$107.09	$214.18	$283.78	$87.01	$176.70

II. Age Band 30-39	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One or More Children
A. $150 Deductible/$1,000 Coinsurance Limit	$533.22	$1,066.44	$1,413.04	$420.11	$879.81
B. $300 Deductible/$1,000 Coinsurance Limit	$518.83	$1,037.65	$1,374.89	$408.77	$856.06
C. $500 Deductible/$1,000 Coinsurance Limit	$499.21	$998.42	$1,322.90	$393.32	$823.70
D. $750 Deductible/$1,000 Coinsurance Limit	$479.95	$959.90	$1,271.87	$378.14	$791.92
E. $1,000 Deductible/$1,000 Coinsurance Limit	$460.42	$920.83	$1,220.10	$362.75	$759.68
F. $2,000 Deductible/$1,000 Coinsurance Limit	$383.73	$767.46	$1,016.89	$302.33	$633.15
G. $4,000 Deductible/$1,000 Coinsurance Limit	$273.00	$546.00	$723.45	$215.09	$450.45
H. $150 Deductible/$1,000 Coinsurance Limit, $20K Max.	$422.41	$844.82	$1,119.38	$332.81	$696.98
I. $150 Deductible/$1,000 Coinsurance Limit, $10K Max.	$336.44	$672.89	$891.58	$265.08	$555.13
J. $2,250 Deductible	$372.38	$744.76	$986.81	$293.39	$614.43
K. $5,000 Deductible	$227.18	$454.36	$602.03	$178.99	$374.85
L. $10,000 Deductible	$168.80	$337.61	$447.33	$133.00	$278.53
M. $15,000 Deductible	$110.43	$220.87	$292.65	$87.01	$182.22

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

IV. Age Band 45-54 Contract	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One or 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

V. Age Band 55-64 Contract	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One or More Children
A. $150 Deductible/$1,000 Coinsurance Limit	$775.60	$1,551.19	$2,055.32	$420.11	$1,279.73
B. $300 Deductible/$1,000 Coinsurance Limit	$754.66	$1,509.31	$1,999.84	$408.77	$1,245.18
C. $500 Deductible/$1,000 Coinsurance Limit	$726.12	$1,452.24	$1,924.22	$393.32	$1,198.10
D. $750 Deductible/$1,000 Coinsurance Limit	$698.11	$1,396.22	$1,849.99	$378.14	$1,151.88
E. $1,000 Deductible/$1,000 Coinsurance Limit	$669.70	$1,339.39	$1,774.69	$362.75	$1,105.00
F. $2,000 Deductible/$1,000 Coinsurance Limit	$558.16	$1,116.31	$1,479.11	$302.33	$920.95
G. $4,000 Deductible/$1,000 Coinsurance Limit	$397.09	$794.18	$1,052.29	$215.09	$655.20
H. $150 Deductible/$1,000 Coinsurance Limit, $20K Max.	$614.41	$1,228.82	$1,628.20	$332.81	$1,013.78
I. $150 Deductible/$1,000 Coinsurance Limit, $10K Max.	$489.37	$978.74	$1,296.84	$265.08	$807.47
J. $2,250 Deductible	$541.64	$1,083.29	$1,435.36	$293.39	$893.71
K. $5,000 Deductible	$330.44	$660.89	$875.68	$178.99	$545.23
L. $10,000 Deductible	$245.53	$491.06	$650.66	$133.00	$405.13
M. $15,000 Deductible	$160.63	$321.26	$425.68	$87.01	$265.04

* These rates do not vary by age

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

I. Age Band <30

	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One 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

	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One 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

	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One 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

	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One 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

	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One 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.

Anthem Blue Cross and Blue Shield

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

Proposed Rates	One Adult	Two Adults	Two Adults With One or More Children	One or More Children (no age variance)	One Adult With 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	[redacted]
Claim Trend	
2007 Projected Claim Level	
profit/risk/tax/IIC/SOP	[redacted]
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

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