

MAINE INDIVIDUAL - 2017 PART III MEMORANDUM SUPPORTING EXHIBITS

TABLE 1: Average Rate Increase by Plan

2016 HIOS ID	2016 Plan Name	2017 HIOS ID	2017 Plan Name	Average Rate Increase	Miniumum Rate Increase	Maximum Rate Increase
73250ME0040001*	ME AWH Bronze \$35 Copay PD	73250ME0070001	Aetna Leap Basic Whole Health	17.0%	17.0%	17.0%
73250ME0040003	ME AWH Silver \$10 Copay PD	73250ME0040007	ME AWH Silver \$10 Copay PD	14.0%	14.0%	14.0%
73250ME0040002	ME AWH Gold \$5 Copay PD	73250ME0040006	ME AWH Gold \$5 Copay PD	14.0%	14.0%	14.0%

* Did not meet AV for 2017.

TABLE 2: Projected Trend Components

Service Category	Unit Cost	Utilization	Leveraging	Paid Trend
Facility Inpatient	6.5%	0.7%	1.0%	8.3%
Facility Outpatient	5.9%	1.2%	1.0%	8.3%
Physician	1.8%	1.9%	1.0%	4.8%
Total Medical	5.0%	1.3%	1.0%	7.5%
Pharmacy	7.7%	4.2%	1.3%	13.8%
Total (Med + Rx)	5.4%	1.7%	1.0%	8.4%

TABLE 3: Federal MLR Projection

Components of Calculation	Premium	Claims
Earned Premium	100.0%	
Expected Medical Benefits (MBR)		81.8%
<i>Premium Reductions:</i>		
Federal/State taxes + licensing & regulatory fees	5.59%	
<i>Claim Adjustments:</i>		
Quality Improvement expenses		0.94%
Net Numerator (MBR)		82.7%
Net Denominator (Premium)	94.4%	
Resulting adjusted Federal MLR		87.65%

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TABLE 4: Sample Rate Development

Benefit Plan: Aetna Leap Everyday Whole Health Maine
 Subscriber County: Cumberland / RA01
 Tobacco Status: No Users
 Total Family Mo. Premium: **\$1,102.45**

Member Age	42	40	13	11	8	6
Calibrated Plan Adjusted Index Rate	\$289.41	\$289.41	\$289.41	\$289.41	\$289.41	\$289.41
Age Factor	1.325	1.278	0.635	0.635	0.635	0.635
Area Factor	0.845	0.845	0.845	0.845	0.845	0.845
Tobacco Factor	1	1	N/A	N/A	N/A	N/A
Final Rate	\$324.03	\$312.54	\$155.29	\$155.29	\$155.29	N/A

TABLE 5: Plan Mapping

2015 HIOS Plan ID	2015 Plan Name	2016 HIOS Plan ID	2016 Plan Name	2017 HIOS Plan ID	2017 Plan Name
73250ME0040001	AWH Bronze \$15 Copay PD	73250ME0040001*	AWH Bronze \$15 Copay PD	73250ME0070001	Aetna Leap Basic Whole Health Maine
73250ME0040002	AWH Gold \$0 Copay PD	73250ME0040002	AWH Gold \$0 Copay PD	73250ME0040006	Aetna Whole Health Gold \$5 Copay PD
73250ME0040003	AWH Silver \$10 Copay PD	73250ME0040003	AWH Silver \$10 Copay PD	73250ME0040007	Aetna Whole Health Silver \$10 Copay PD
73250ME0040004*	AWH Silver \$5 Copay 2500 PD				
				73250ME0070002	Aetna Leap Catastrophic Whole Health Maine
				73250ME0070003	Aetna Leap Gold Whole Health Maine
				73250ME0070005	Aetna Leap Everyday Whole Health Maine
				73250ME0070006	Aetna Leap Everyday Plus Whole Health Maine

**Did not meet Actuarial Value in the successive year & thus were mapped to the next closest plan.*

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Exhibit E-1, Calculation of the Market Adjusted Index Rate

Projected Index Rate:	\$429.24
<i>Net Risk Adjustment:</i>	<i>1.058</i>
<i>Exchange User Fees:</i>	<i>1.040</i>
Total Impact:	1.098
Market Adjusted Index Rate:	\$471.27

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Exhibit E-2, Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

HIOS ID	Plan Name	Metal Tier	Member Distribution	Market Adjusted Index Rate	AV & Cost Sharing	Non-Tobacco Adjsmnt	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Age Calibration Factor	Area Calibration Factor	Trend Calibration Factor	Total Calibration Adjustm't	Calibrated Plan Adjusted Index Rate	AV Pricing Value
73250ME0070003	Aetna Leap Gold Whole Health Maine	Gold	4.62%	\$471.27	1.098	0.988	1.178	1.000	1.000	1.000	601.57	0.598	1.158	1.000	0.693	416.72	1.276
73250ME0070006	Aetna Leap Everyday Plus Whole Health Maine	Silver	17.34%	\$471.27	0.848	0.988	1.178	1.000	1.000	1.000	464.61	0.598	1.158	1.000	0.693	321.85	0.986
73250ME0070005	Aetna Leap Everyday Whole Health Maine	Silver	52.02%	\$471.27	0.762	0.988	1.178	1.000	1.000	1.000	417.79	0.598	1.158	1.000	0.693	289.41	0.887
73250ME0070001	Aetna Leap Basic Whole Health Maine	Bronze	23.00%	\$471.27	0.653	0.988	1.178	1.000	1.000	1.000	358.08	0.598	1.158	1.000	0.693	248.05	0.760
73250ME0070002	Aetna Leap Catastrophic Whole Health Maine	Catastrophic	1.00%	\$471.27	0.648	0.988	1.178	1.000	1.000	0.850	301.87	0.598	1.158	1.000	0.693	209.11	0.641
73250ME0040006	Aetna Whole Health Gold \$5 Copay PD	Gold	0.38%	\$471.27	1.114	0.988	1.178	1.000	1.000	1.000	610.57	0.598	1.158	1.000	0.693	422.96	1.296
73250ME0040007	Aetna Whole Health Silver \$10 Copay PD	Silver	1.64%	\$471.27	0.774	0.988	1.178	1.000	1.000	1.000	424.44	0.598	1.158	1.000	0.693	294.02	0.901

Exhibit E-2 calculates rates according to the URRT instructions without intermediate rounding. This may differ from Aetna's quoting systems, which perform intermediate rounding throughout the rate development calculation. This rounding difference may result in rates displayed in Exhibit E-2 that vary from those in the quoting system and QHP Rate Templates by +/- \$0.01.

Details of Item #2:

HIOS ID	Plan Name	AV & Cost Sharing		
		Paid to Allowed	Utilization Adjustment	Plan Design Adjustment
73250ME0070003	Aetna Leap Gold Whole Health Maine	0.837	1.053	1.247
73250ME0070006	Aetna Leap Everyday Plus Whole Health Maine	0.801	1.004	1.054
73250ME0070005	Aetna Leap Everyday Whole Health Maine	0.770	1.004	0.986
73250ME0070001	Aetna Leap Basic Whole Health Maine	0.724	0.975	0.926
73250ME0070002	Aetna Leap Catastrophic Whole Health Maine	0.720	0.975	0.923
73250ME0040006	Aetna Whole Health Gold \$5 Copay PD	0.834	1.053	1.268
73250ME0040007	Aetna Whole Health Silver \$10 Copay PD	0.720	1.004	1.071

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Exhibit E-3, Projected Membership Distribution

HIOS Plan Variant ID	Plan Name	Variant Type	Exchange Status	Member Distribution
73250ME0040006-00	Aetna Whole Health Gold \$5 Copay PD	Off-Exchange	OFF	0.4%
73250ME0040007-00	Aetna Whole Health Silver \$10 Copay PD	Off-Exchange	OFF	1.6%
73250ME0070001-00	Aetna Leap Basic Whole Health Maine	OFF Mirror	OFF Mirror	2.3%
73250ME0070001-01	Aetna Leap Basic Whole Health Maine	Standard	ON	20.7%
73250ME0070001-02	Aetna Leap Basic Whole Health Maine	Indian \$0 CS	ON	0.0%
73250ME0070001-03	Aetna Leap Basic Whole Health Maine	Indian Limited CS	ON	0.0%
73250ME0070002-00	Aetna Leap Catastrophic Whole Health Maine	OFF Mirror	OFF Mirror	0.1%
73250ME0070002-01	Aetna Leap Catastrophic Whole Health Maine	Standard	ON	0.9%
73250ME0070003-00	Aetna Leap Gold Whole Health Maine	OFF Mirror	OFF Mirror	0.1%
73250ME0070003-01	Aetna Leap Gold Whole Health Maine	Standard	ON	4.5%
73250ME0070003-02	Aetna Leap Gold Whole Health Maine	Indian \$0 CS	ON	0.0%
73250ME0070003-03	Aetna Leap Gold Whole Health Maine	Indian Limited CS	ON	0.0%
73250ME0070005-00	Aetna Leap Everyday Whole Health Maine	OFF Mirror	OFF Mirror	3.8%
73250ME0070005-01	Aetna Leap Everyday Whole Health Maine	Standard	ON	13.0%
73250ME0070005-02	Aetna Leap Everyday Whole Health Maine	Indian \$0 CS	ON	0.0%
73250ME0070005-03	Aetna Leap Everyday Whole Health Maine	Indian Limited CS	ON	0.0%
73250ME0070005-04	Aetna Leap Everyday Whole Health Maine	73% AV	ON	8.7%
73250ME0070005-05	Aetna Leap Everyday Whole Health Maine	87% AV	ON	12.1%
73250ME0070005-06	Aetna Leap Everyday Whole Health Maine	94% AV	ON	14.5%
73250ME0070006-00	Aetna Leap Everyday Plus Whole Health Maine	OFF Mirror	OFF Mirror	1.8%
73250ME0070006-01	Aetna Leap Everyday Plus Whole Health Maine	Standard	ON	4.2%
73250ME0070006-02	Aetna Leap Everyday Plus Whole Health Maine	Indian \$0 CS	ON	0.0%
73250ME0070006-03	Aetna Leap Everyday Plus Whole Health Maine	Indian Limited CS	ON	0.0%
73250ME0070006-04	Aetna Leap Everyday Plus Whole Health Maine	73% AV	ON	2.8%
73250ME0070006-05	Aetna Leap Everyday Plus Whole Health Maine	87% AV	ON	3.9%
73250ME0070006-06	Aetna Leap Everyday Plus Whole Health Maine	94% AV	ON	4.7%