Exhibit C

Maine Bureau of Insurance
URRT Supplement Template

Color Coding

	Data Entry
	Calculated Cell

	Source	
Company Legal Name:	URRT WS1, Cell E3	Harvard Pilgrim Health Care
Market:	URRT WS1, Cell H4	Individual
Effective Date of Rate Change(s):	URRT WS1, Cell E5	1/1/2017

Item	Source	PMPM
Projected Allowed Claims	URRT WS1, Cell V32	$607.76
Non-EHB Allowed Claims		$0.66
Weighted Average Quarterly Trend (Small Group Only)		0.00%
Calculated Index Rate	Formula	$607.11
URRT Index Rate	URRT WS1, Cell V44	$607.11
Paid to Allowed Average Factor in Projection Period	URRT WS1, Cell V33	0.626
Projected Risk Adjustments	URRT WS1, Cell V35	$0.13
Projected Marketplace User Fee	Incurred amount PMPM	$12.18
Calculated Market Adjusted Index Rate	Formula	626.77
Actual Market Adjusted Index Rate if Different	Leave blank if no difference	
Area Factors:		
Rating Area 1		0.9450
Rating Area 2		1.0200
Rating Area 3		1.0700
Rating Area 4		1.3500
Age Calibration Factor		1.5541
Geographic Calibration Factor		1.0154

Beginning in Row 33, enter all plans listed in URRT WS2 that have projected enrollment.

					Plan Level Adjustments										Age 21 Rates (First Quarter for Small Group)			
Plan ID	Metal Level	AV Metal Value	Projected Member Months	MAIR	1. AV and Cost-sharing	1.A. Induced Utilization	1.B. Tobacco	1.C. Cost-sharing	2. Network	3. Benefits in Addition to EHBs	4. Administrative Cost Factor	5. Catastrophic	Calculated PAIR	URRT PAIR	Area 1	Area 2	Area 3	Area 4
Source: URRT WS2, Row 20	Source: URRT WS2, Row 14	URRT WS2, Row 15	URRT WS2, Row 82	Calculated				Calculated						URRT WS2, Row 80	Calculated	Calculated	Calculated	Calculated
		Total:	157140	Weighted Avg:	0.659	1.027	0.989	0.648	1	1.001	1.151	1	$475.51	0	If not same as Rates Template, correct errors.			
96667ME0240009	Gold	0.789	808	$626.77	0.998	1.027	0.989	0.982	1	1.001	1.151	1	$720.85	96667ME024	$431.68	$465.95	$488.79	$616.69
96667ME0240010	Gold	0.789	3231	$626.77	0.995	1.027	0.989	0.979	1	1.001	1.151	1	$718.26	96667ME024	$430.13	$464.27	$487.03	$614.47
96667ME0240011	Bronze	0.615	5346	$626.77	0.756	1.027	0.989	0.743	1	1.001	1.151	1	$545.52	96667ME024	$326.69	$352.62	$369.90	$466.70
96667ME0240012	Bronze	0.615	21384	$626.77	0.752	1.027	0.989	0.740	1	1.001	1.151	1	$542.93	96667ME024	$325.14	$350.94	$368.14	$464.48
96667ME0240013	Silver	0.707	2592	$626.77	0.549	1.027	0.989	0.541	1	1.001	1.151	1	$396.71	96667ME024	$237.57	$256.43	$269.00	$339.39
96667ME0240014	Silver	0.707	10368	$626.77	0.546	1.027	0.989	0.537	1	1.001	1.151	1	$394.12	96667ME024	$236.02	$254.75	$267.24	$337.17
96667ME0240015	Bronze	0.618	3240	$626.77	0.538	1.027	0.989	0.530	1	1.001	1.151	1	$388.61	96667ME024	$232.72	$251.19	$263.50	$332.46
96667ME0240016	Bronze	0.618	12960	$626.77	0.535	1.027	0.989	0.526	1	1.001	1.151	1	$386.02	96667ME024	$231.17	$249.51	$261.75	$330.24
96667ME0260009	Gold	0.804	1620	$626.77	0.859	1.027	0.989	0.845	1	1.001	1.151	1	$619.93	96667ME026	$371.25	$400.71	$420.35	$0.00
96667ME0260010	Gold	0.804	6480	$626.77	0.855	1.027	0.989	0.841	1	1.001	1.151	1	$617.33	96667ME026	$369.69	$399.03	$418.59	$0.00
96667ME0260011	Silver	0.719	1620	$626.77	0.687	1.027	0.989	0.676	1	1.001	1.151	1	$496.17	96667ME026	$297.13	$320.71	$336.43	$0.00
96667ME0260012	Silver	0.719	6480	$626.77	0.684	1.027	0.989	0.673	1	1.001	1.151	1	$493.57	96667ME026	$295.58	$319.04	$334.68	$0.00
96667ME0260013	Silver	0.712	2592	$626.77	0.665	1.027	0.989	0.654	1	1.001	1.151	1	$479.96	96667ME026	$287.43	$310.24	$325.44	$0.00
96667ME0260014	Silver	0.712	10368	$626.77	0.661	1.027	0.989	0.651	1	1.001	1.151	1	$477.37	96667ME026	$285.87	$308.56	$323.69	$0.00
96667ME0260015	Silver	0.688	13610	$626.77	0.628	1.027	0.989	0.618	1	1.001	1.151	1	$453.44	96667ME026	$271.54	$293.09	$307.46	$0.00
96667ME0260016	Silver	0.688	54441	$626.77	0.624	1.027	0.989	0.614	1	1.001	1.151	1	$450.85	96667ME026	$269.99	$291.42	$305.70	$0.00
96667ME0210001	Silver	0.715	0	$626.77	0.000	0.000	0.000		0	0	0	0	$0.00	96667ME021	$0.00	$0.00	$0.00	$0.00
96667ME0210002	Silver	0.715	0	$626.77	0.000	0.000	0.000		0	0	0	0	$0.00	96667ME021	$0.00	$0.00	$0.00	$0.00