

HARVARD PILGRIM HEALTH CARE, INC.
THE HARVARD PILGRIM Individual RATE FILING - MAINE
EFFECTIVE January 1, 2017

Table 4 Administrative Expense Load

	Applied As a PMPM Cost	Applied as a % of Premium	Expressed as a % of Premium
Administrative Expense			
(1) General Expense	\$56.97		
(2) Selling Expense	\$4.80		
(3) Quality Improvement	\$3.94		
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Total Administrative Expenses	\$65.72		14.08%
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(4) Contribution to Surplus		1.0%	1.0%
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Taxes, Fees, Mandates			
Exchange Fee		3.11%	
ACA Insurer Fee		0.0%	
State PPO Premium Tax		0.0%	
ME Vaccine Assessment	\$1.15		
Pediatric Immunization Surcharge Paym	\$0.05		
PCORI	\$0.14		
3R Risk Adj	\$0.13		
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Total Taxes, Fees, Mandates	\$1.47	3.11%	3.43%
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Total Administrative cost	\$67.19	4.11%	18.50%

The following items in the table above are included in Table 6 Administrative Expense and Contribution to Surplus

General Admin	(1) above	\$56.97
Selling Expense	(2) above	\$4.80
Contribution to surplus	(4) above (PMPM)	\$4.67
Admin & Contribution to Surplus (Table 6)		\$66.44