

Rate Manual Effective January 1, 2018

Anthem Healthplans of Maine, Inc.  
Individual

Policy Form Numbers:  
ME\_OFFHIX\_HMO(1/18)  
ME\_OFFHIX\_POS(1/18)

Non-Grandfathered Benefit Plan Factors:

HIOS Plan Name	2018 HIOS Plan ID	On/Off Exchange	Metal Level	Benefit Plan	
				Factor	Network Name
Anthem Catastrophic HMO 7350	48396ME0790011	Off	Catastrophic	0.6181	Pathway Enhanced
Anthem Catastrophic POS 7350	48396ME0800011	Off	Catastrophic	0.6727	Pathway
Anthem Catastrophic POS 7350	48396ME0800038	Off	Catastrophic	0.6727	Pathway
Anthem Bronze HMO 6350	48396ME0790027	Off	Bronze	0.8894	Pathway Enhanced
Anthem Bronze HMO 6250 for HSA	48396ME0790024	Off	Bronze	0.9157	Pathway Enhanced
Anthem Bronze HMO 5000 for HSA	48396ME0790016	Off	Bronze	0.9375	Pathway Enhanced
Anthem Bronze HMO 5000	48396ME0790015	Off	Bronze	0.9656	Pathway Enhanced
Anthem Bronze POS 6350	48396ME0800065	Off	Bronze	0.9693	Pathway
Anthem Bronze POS 6350	48396ME0800066	Off	Bronze	0.9693	Pathway
Anthem Silver HMO 4500	48396ME0790028	Off	Silver	0.9732	Pathway Enhanced
Anthem Maine Bronze POS 6350	48396ME0970013	Off	Bronze	0.9782	HMO Maine
Anthem Silver HMO 3850	48396ME0790017	Off	Silver	0.9852	Pathway Enhanced
Anthem Bronze POS 6250 for HSA	48396ME0800058	Off	Bronze	0.9975	Pathway
Anthem Bronze POS 6250 for HSA	48396ME0800059	Off	Bronze	0.9975	Pathway
Anthem Bronze POS 5000 for HSA	48396ME0800017	Off	Bronze	1.0198	Pathway
Anthem Bronze POS 5000 for HSA	48396ME0800027	Off	Bronze	1.0198	Pathway
Anthem Silver HMO 2250	48396ME0790025	Off	Silver	1.0293	Pathway Enhanced
Anthem Maine Bronze POS 5000 for HSA	48396ME0970005	Off	Bronze	1.0312	HMO Maine
Anthem Bronze POS 5000	48396ME0800015	Off	Bronze	1.0513	Pathway
Anthem Bronze POS 5000	48396ME0800025	Off	Bronze	1.0513	Pathway
Anthem Silver POS 4500	48396ME0800063	Off	Silver	1.0607	Pathway
Anthem Silver POS 4500	48396ME0800064	Off	Silver	1.0607	Pathway
Anthem Maine Bronze POS 5000	48396ME0970006	Off	Bronze	1.0620	HMO Maine
Anthem Silver POS 3850	48396ME0800019	Off	Silver	1.0724	Pathway
Anthem Silver POS 3850	48396ME0800029	Off	Silver	1.0724	Pathway
Anthem Maine Silver POS 3850	48396ME0970008	Off	Silver	1.0847	HMO Maine
Anthem Silver POS 2250	48396ME0800060	Off	Silver	1.1194	Pathway
Anthem Silver POS 2250	48396ME0800061	Off	Silver	1.1194	Pathway
Anthem Maine Silver POS 2250	48396ME0970011	Off	Silver	1.1322	HMO Maine
Anthem Maine Silver POS 3000	48396ME0970010	Off	Silver	1.1389	HMO Maine
Anthem Maine Silver POS 2900 for HSA	48396ME0970009	Off	Silver	1.1555	HMO Maine
Anthem Gold HMO 1000	48396ME0790030	Off	Gold	1.4675	Pathway Enhanced
Anthem Gold POS 1000	48396ME0800081	Off	Gold	1.5995	Pathway
Anthem Gold POS 1000	48396ME0800082	Off	Gold	1.5995	Pathway
Anthem Maine Gold POS 1000	48396ME0970014	Off	Gold	1.6216	HMO Maine

Rate Manual Effective January 1, 2018

Anthem Healthplans of Maine, Inc.  
Individual

Policy Form Numbers:  
ME\_OFFHIX\_HMO(1/18)  
ME\_OFFHIX\_POS(1/18)

Area Factors:

Rating Area Description	Area Rating Factor
Rating Area 1	0.9149
Rating Area 2	0.9703
Rating Area 3	1.0211
Rating Area 4	1.2622

Age/Tobacco Factors:

Age	Age Rating Factor	Tobacco Rating Factor
0-14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.000
26	1.024	1.000
27	1.048	1.000
28	1.087	1.000
29	1.119	1.000
30	1.135	1.050
31	1.159	1.050
32	1.183	1.050
33	1.198	1.050
34	1.214	1.050
35	1.222	1.100
36	1.230	1.100
37	1.238	1.100
38	1.246	1.100
39	1.262	1.100
40	1.278	1.250
41	1.302	1.250
42	1.325	1.250
43	1.357	1.250
44	1.397	1.250
45	1.444	1.400
46	1.500	1.400
47	1.563	1.400
48	1.635	1.400
49	1.706	1.400
50	1.786	1.490
51	1.865	1.490
52	1.952	1.490
53	2.040	1.490
54	2.135	1.490
55	2.230	1.490
56	2.333	1.490
57	2.437	1.490
58	2.548	1.490
59	2.603	1.490
60	2.714	1.490
61	2.810	1.490
62	2.873	1.490
63	2.952	1.490
64+	3.000	1.490

Base Rate:

\$369.83
----------

Requested Rate:

Member Months	67,093
Premium	\$40,629,125
Claims	\$34,111,685
Min Rate	\$159.93
Average	\$605.56
Max	\$3,383.63
Min	
Off Exchange	\$369.83
Product	0.6178
Area	0.9149
Tobacco	1.0000
Age	0.765
	\$159.93
Max	
Off Exchange	\$369.83
Product	1.6216
Area	1.2622
Tobacco	1.4900
Age	3.000
	\$3,383.63