

Office of the Health Insurance Commissioner
2009 Health Plan Rate Factor Review Template : Submissions for Small Group

	Blue Cross/Blue Shield of RI			United Health Care			Tufts Health Plan		
	2008 req.	2008 apprvd	2009 req.	2008 req.	2008 apprvd	2009 req.	2008 req.	2008 apprvd	2009 req.
Category: Hospital Inpatient									
Annual Rate of Price Inflation (%)	5.8	5.8	8.5	8.0	8.0	10.0	N/A	N/A	7.4
Annual Rate of Utilization Inflation (%)	3.0	3.0	1.0	6.0	6.0	4.9	N/A	N/A	1.3
<i>Composite Inflation Rate (%)</i>	9.0	9.0	9.6	14.4	12.0	15.5	N/A	N/A	8.8
Category: Hospital Outpatient									
Annual Rate of Price Inflation (%)	5.8	5.8	7.9	5.4	5.4	7.8	N/A	N/A	7.5
Annual Rate of Utilization Inflation (%)	1.9	1.9	5.3	7.1	7.1	4.7	N/A	N/A	4.2
<i>Composite Inflation Rate (%)</i>	7.9	7.9	13.6	13.1	12.6	12.9	N/A	N/A	12.0
Category: Pharmacy									
Annual Rate of Price Inflation (%)	--	--	--	--	--	4.8	N/A	N/A	7.3
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	5.8	N/A	N/A	2.6
<i>Composite Inflation Rate (%)</i>	11.6	11.6	11.5	12.5	12.5	11.0	N/A	N/A	10.1
Category: Primary Care									
Annual Rate of Price Inflation (%)	N/A	N/A	19.3	N/A	N/A	3.8	N/A	N/A	6.7
Annual Rate of Utilization Inflation (%)	N/A	N/A	3.5	N/A	N/A	5.9	N/A	N/A	1.3
<i>Composite Inflation Rate (%)</i>	N/A	N/A	23.5	N/A	N/A	10.1	N/A	N/A	8.1
Category: All Other Medical									
Annual Rate of Price Inflation (%)	4.0	4.0	3.0	1.8	1.8	3.8	N/A	N/A	5.8
Annual Rate of Utilization Inflation (%)	5.0	5.0	3.5	6.3	6.3	5.9	N/A	N/A	2.7
<i>Composite Inflation Rate (%)</i>	9.2	9.2	6.6	8.5	7.9	10.1	N/A	N/A	8.7
Projected Portion of Premium for Administrative Costs	14.3	14.3	17.6	18.4	17.4	17.4	N/A	N/A	13.0
Projected Portion of Premium for Reserves and Profit	2.3	1.3	2.3	1.6	1.0	1.0	N/A	N/A	0
Overall avg. premium increase (OHIC estimated)	9.7	8.3	13.9	12.6	9.5	13.2	N/A	N/A	N/A

Notes: Rate factors would be used by health plans to calculate premiums starting in fall of 2009 based on statutorily allowable underwriting factors and plan-specific rate formulae. Sources of data are 2008 and 2009 submissions by insurers to OHIC. N/A: no data submission. OHIC estimated premium increases assume constant membership characteristics for each plan. Small Group is defined as 50 employees or fewer. All numbers rounded to tenths. Composite Inflation >Price + Utilization because of compounding

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	2008 req.	2008 apprvd	2009 req.	2008 req.	2008 apprvd	2009 req.	2008 req.	2008 apprvd	2009 req.
Category: Hospital Inpatient									
Annual Rate of Price Inflation (%)	6.4	5.8	8.5	8.8	8.8	10.0	N/A	N/A	7.4
Annual Rate of Utilization Inflation (%)	3.0	3.0	1.0	5.3	5.3	5.6	N/A	N/A	1.3
<i>Composite Inflation Rate (%)</i>	9.6	9.0	9.6	14.8	12.0	16.3	N/A	N/A	8.8
Category: Hospital Outpatient									
Annual Rate of Price Inflation (%)	6.4	5.8	7.8	5.1	5.1	7.8	N/A	N/A	7.5
Annual Rate of Utilization Inflation (%)	1.9	1.9	5.3	4.3	4.3	5.5	N/A	N/A	4.2
<i>Composite Inflation Rate (%)</i>	8.4	7.9	13.6	9.8	9.3	13.8	N/A	N/A	12.0
Category: Pharmacy									
Annual Rate of Price Inflation (%)	--	--	--	--	--	4.8	N/A	N/A	7.3
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	6.6	N/A	N/A	2.6
<i>Composite Inflation Rate (%)</i>	10.5	10.5	10.8	12.5	12.5	11.9	N/A	N/A	10.1
Category: Primary Care									
Annual Rate of Price Inflation (%)	N/A	N/A	19.3	N/A	N/A	3.8	N/A	N/A	6.7
Annual Rate of Utilization Inflation (%)	N/A	N/A	3.5	N/A	N/A	6.7	N/A	N/A	1.3
<i>Composite Inflation Rate (%)</i>	N/A	N/A	23.5	N/A	N/A	10.9	N/A	N/A	8.1
Category: All Other Medical									
Annual Rate of Price Inflation (%)	4.0	4.0	3.0	1.8	1.8	3.8	N/A	N/A	5.8
Annual Rate of Utilization Inflation (%)	5.0	5.0	3.5	5.9	5.9	6.7	N/A	N/A	2.7
<i>Composite Inflation Rate</i>	9.2	9.2	6.6	7.9	7.9	10.9	N/A	N/A	8.7
Projected Portion of Premium for Administrative Costs	11.5	11.5	15.1	17.7	17.7	15.9	N/A	N/A	13
Projected Portion of Premium for Reserves and Profit	2.4	1.4	3.3	3.2	1.0	1.0	N/A	N/A	0
Overall avg. premium increase (OHIC estimated)	9.3	7.8	16.3	11.0	8.0	11.6	N/A	N/A	N/A

Notes: Rate factors would be used by health plans to calculate premiums starting in fall of 2009 based on statutorily allowable underwriting factors and plan-specific rate formulae. Sources of data are 2008 and 2009 submissions by insurers to OHIC. N/A: no data submission. OHIC estimated premium increases assume constant membership characteristics for each plan. Small Group is defined as 50 employees or fewer. All numbers rounded to tenths. Composite Inflation >Price + Utilization because of compounding

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