

Direct Pay Utilization Trend Comparison
Calculated, Filed, AG Recommended and Group Trends for 2011 Filing

	<u>R² Value</u>	Meets Minimum Requirement?	Calculated Trend	Filed Trend	AG's Recommended Trend	Approved Commercial Trend
<u>Pool 1</u>						
Hospital Inpatient	0.61	No	7.4%	0.0%	0.0%	1.0%
Hospital Outpatient	0.93	Yes	-7.6%	0.0%	-5.0%	5.2%
Surgical/Medical	0.17	No	0.7%	2.0%	0.7%	4.9%
Pharmacy	0.99	Yes	13.4%	13.4%	13.4%	8.1%
<u>Pool 2</u>						
Hospital Inpatient	0.64	No	-16.4%	0.0%	-3.0%	1.0%
Hospital Outpatient	0.96	Yes	11.8%	8.0%	8.0%	5.2%
Surgical/Medical	0.82	Yes	3.1%	3.1%	3.1%	4.9%
Pharmacy	0.94	Yes	5.4%	5.4%	5.4%	8.1%

**Direct Pay Utilization Trend Comparison
2010 Rate Filing vs. 2011 Rate Filing**

	<u>Rate Filing Effective April 2010</u>			<u>Rate Filing Effective April 2011</u>		
	Calculated <u>Trend</u>	Filed <u>Trend</u>	AG's Recommended <u>Trend</u>	Calculated <u>Trend</u>	Filed <u>Trend</u>	AG's Recommended <u>Trend</u>
<u>Pool 1</u>						
Hospital Inpatient	-11.7%	1.0%	1.0%	7.4%	0.0%	0.0%
Hospital Outpatient	7.4%	4.0%	4.0%	-7.6%	0.0%	-5.0%
Surgical/Medical	3.2%	3.2%	3.2%	0.7%	2.0%	0.7%
Pharmacy	15.0%	10.3%	10.3%	13.4%	13.4%	13.4%
<u>Pool 2</u>						
Hospital Inpatient	42.5%	1.0%	1.0%	-16.4%	0.0%	-3.0%
Hospital Outpatient	12.7%	4.0%	4.0%	11.8%	8.0%	8.0%
Surgical/Medical	4.7%	4.7%	4.7%	3.1%	3.1%	3.1%
Pharmacy	9.2%	9.2%	9.2%	5.4%	5.4%	5.4%