

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.	2009 refilled
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	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	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	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	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	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	12.0
Category: Pharmacy										
Annual Rate of Price Inflation (%)	--	--	--	--	--	4.8	N/A	N/A	7.3	7.3
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	5.8	N/A	N/A	2.6	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	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	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	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	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	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	2.7
<i>Composite Inflation</i>	9.2	9.2	6.6	8.5	7.9	10.1	N/A	N/A	8.7	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	12.0
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	0
Overall avg. premium increase (OHIC estimated)	9.7	8.3	13.9	12.6	9.5	13.2	N/A	N/A	9.7	8.5

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.	2009 refilled
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	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	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	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	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	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	12.0
Category: Pharmacy										
Annual Rate of Price Inflation (%)	--	--	--	--	--	4.8	N/A	N/A	7.3	7.3
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	6.6	N/A	N/A	2.6	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	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	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	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	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	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	2.7
<i>Composite Inflation</i>	9.2	9.2	6.6	7.9	7.9	10.9	N/A	N/A	8.7	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	13.0	12.0
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	0
Overall avg. premium increase (OHIC estimated)	9.3	7.8	16.3	11.0	8.0	11.6	N/A	N/A	9.7	8.5

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