

Office of the Health Insurance Commissioner
2010 Health Plan Rate Factor Review Template: Submissions for Small Group

	Blue Cross and Blue Shield of RI				UnitedHealthCare of NE				Tufts Health Plans				
	2008 req.	2008 apprvd	2009 req.	2010	2008 req.	2008 apprvd	2009 req.	2010 req	2008 req.	2008 apprvd	2009 req.	2009 apprvd	2010 req
Category: Hospital Inpatient													
Annual Rate of Price Inflation (%)	5.8	5.8	8.5	7.9	8.0	8.0	10.0	10.0	N/A	N/A	7.4	7.4	7.5
Annual Rate of Utilization Inflation (%)	3.0	3.0	1.0	1.0	6.0	6.0	4.9	3.9	N/A	N/A	1.3	1.3	3.5
<i>Composite Inflation Rate %</i>	9.0	9.0	9.6	9.0	14.4	12.0	15.5	14.3	N/A	N/A	8.8	8.8	11.2
Category: Hospital Outpatient													
Annual Rate of Price Inflation (%)	5.8	5.8	7.9	7.4	5.4	5.4	7.8	7.8	N/A	N/A	7.5	7.5	7.1
Annual Rate of Utilization Inflation (%)	1.9	1.9	5.3	5.2	7.1	7.1	4.7	3.7	N/A	N/A	4.2	4.2	3.8
<i>Composite Inflation Rate %</i>	7.9	7.9	13.6	13.0	13.1	12.6	12.9	11.8	N/A	N/A	12.0	12.0	11.1
Category: Pharmacy													
Annual Rate of Price Inflation (%)	--	--	--	--	--	--	4.8	4.8	N/A	N/A	7.3	7.3	5.7
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	--	5.8	4.9	N/A	N/A	2.6	2.6	3.1
<i>Composite Inflation Rate %</i>	11.6	11.6	11.5	11.0	12.5	12.5	11.0	9.9	N/A	N/A	10.1	10.1	9.0
Category: Primary Care													
Annual Rate of Price Inflation (%)	N/A	N/A	19.3	15.0	N/A	N/A	3.8	3.8	N/A	N/A	6.7	6.7	6.2

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Annual Rate of Utilization Inflation (%)	N/A	N/A	3.5	3.7	N/A	N/A	5.9	5.0	N/A	N/A	1.3	1.3	4.0
Composite Inflation Rate %	N/A	N/A	23.5	19.3	N/A	N/A	10.1	9.0	N/A	N/A	8.1	8.1	10.5
Category: All Other Medical Care													
Annual Rate of Price Inflation (%)	4.0	4.0	3.0	2.3	1.8	1.8	3.8	3.8	N/A	N/A	5.8	5.8	3.9
Annual Rate of Utilization Inflation (%)	5.0	5.0	3.5	3.7	6.3	6.3	5.9	5.0	N/A	N/A	2.7	2.7	4.2
Composite Inflation Rate (%)	9.2	9.2	6.6	6.1	8.5	7.9	10.1	9.0	N/A	N/A	8.7	8.7	8.3
Projected Portion of Premium for Administrative Costs	14.3	14.3	17.6	14.2	18.4	17.4	17.4	16.9	N/A	N/A	13.0	12.0	13.0
Projected Portion of Premium for Reserves and Profit	2.3	1.3	2.3	2.3	1.6	1.0	1.0	1.0	N/A	N/A	-	-	-
Overall avg. premium increase (OHIC estimated)	9.7	8.3	13.9	11.4	12.6	9.5	13.2	10.6	N/A	N/A	9.7	8.5	9.5

Notes:

1. Annual rate of utilization inflation also includes amounts if identified separately for mix of services, demographic change and benefit leveraging.
2. United has projected a lower rate of medical inflation for periods after July 1, 2010 rates
3. Average premium increase is the average of rate increases identified by the carriers for July 1, 2010 renewals and October 1, 2010 renewals
4. Blue Cross analyzes trend on a combined basis for small and large group; United's is separate.

**Office of the Health Insurance Commissioner
2010 Health Plan Rate Factor Review Template: Submissions for Large Group**

	Blue Cross and Blue Shield of RI				UnitedHealthCare of NE				Tufts Health Plans				
	2008 req.	2008 apprvd	2009 req.	2010 req.	2008 req.	2008 apprvd	2009 req.	2010 req.	2008 req.	2008 apprvd	2009 req.	2009 apprvd	2010 req.
Category: Hospital Inpatient													
Annual Rate of Price Inflation (%)	6.4	5.8	8.5	7.9	8.8	8.8	10.0	10.0	N/A	N/A	7.4	7.4	7.5
Annual Rate of Utilization Inflation (%)	3.0	3.0	1.0	1.0	5.3	5.3	5.6	4.6	N/A	N/A	1.3	1.3	3.5
Composite Inflation Rate (%)	9.6	9.0	9.6	9.0	14.8	12.0	16.3	15.1	N/A	N/A	8.8	8.8	11.2
Category: Hospital Outpatient													
Annual Rate of Price Inflation (%)	6.4	5.8	7.8	7.4	5.1	5.1	7.8	7.8	N/A	N/A	7.5	7.5	7.1
Annual Rate of Utilization Inflation (%)	1.9	1.9	5.3	5.2	4.3	4.3	5.5	4.5	N/A	N/A	4.2	4.2	3.8
Composite Inflation Rate (%)	8.4	7.9	13.6	13.0	9.8	9.3	13.8	12.6	N/A	N/A	12.0	12.0	11.1
Annual Rate of Price Inflation (%)	--	--	--	--	--	--	4.8	4.8	N/A	N/A	7.3	7.3	5.7
Annual Rate of Utilization Inflation (%)	--	--	--	--	--	--	6.6	5.7	N/A	N/A	2.6	2.6	3.1
Composite Inflation Rate (%)	10.5	10.5	10.8	11.0	12.5	12.5	11.9	10.8	N/A	N/A	10.1	10.1	9.0
Category: Primary Care													
Annual Rate of Price Inflation (%)	N/A	N/A	19.3	15.0	N/A	N/A	3.8	3.8	N/A	N/A	6.7	6.7	6.2
Annual Rate of Utilization Inflation (%)	N/A	N/A	3.5	3.7	N/A	N/A	6.7	5.8	N/A	N/A	1.3	1.3	4.0

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	2008 req.	2008 apprvd	2009 req.	2010 req.	2008 req.	2008 apprvd	2009 req.	2010 req.	2008 req.	2008 apprvd	2009 req.	2009 apprvd	2010 req.
<i>Composite Inflation Rate (%)</i>	N/A	N/A	23.5	19.3	N/A	N/A	10.9	9.8	N/A	N/A	8.1	8.1	10.5
Category: All Other Medical Care													
Annual Rate of Price Inflation (%)	4.0	4.0	3.0	2.3	1.8	1.8	3.8	3.8	N/A	N/A	5.8	5.8	3.9
Annual Rate of Utilization Inflation (%)	5.0	5.0	3.5	3.7	5.9	5.9	6.7	5.8	N/A	N/A	2.7	2.7	4.2
<i>Composite Inflation Rate (%)</i>	9.2	9.2	6.6	6.1	7.9	7.9	10.9	9.8	N/A	N/A	8.7	8.7	8.3
Projected Portion of Premium for Administrative Costs	11.5	11.5	15.1	12.2	17.7	17.7	15.9	15.9	N/A	N/A	13.0	12.0	13.0
Projected Portion of Premium for Reserves and Profit	2.4	1.4	3.3	2.3	3.2	1.0	1.0	1.0	N/A	N/A	-	-	-
Overall avg. premium increase (OHIC estimated)	9.3	7.8	16.3	14.6	11.0	8.0	11.6	11.5	N/A	N/A	9.7	8.5	9.3

Notes:

1. Annual rate of utilization inflation also includes amounts if identified separately for mix of services, demographic change and benefit leveraging.
 2. United has projected a lower rate of medical inflation for periods after July 1, 2010 rates
 3. Average premium increase is the average of rate increases identified by the carriers for July 1, 2010 renewals and October 1, 2010 renewals
 4. Blue Cross analyzes trend on a combined basis for small and large group; United's is separate.
 5. United notes that the average increase for large group is the increase in base rates only, and that actual results will vary because of demographics or plan experience.
- Updated 2/26/10