



## 2012 Health Insurance Premium Rate Review Final Decision Detailed Tables

### Introduction

The following tables provide detailed information regarding the requested and approved health insurance premium rate factors for Blue Cross Blue Shield of Rhode Island (BCBSRI), Tufts Health Plan (Tufts), and United Healthcare (United) for both small and large employers.

### Detailed Tables

Please note that the rate factors listed are not meant to sum to the expected overall average premium trend but do collectively result in the expected overall average premium trend.

#### BCBSRI Small Group Rate Factors: Requested and Approved

Rate Factor	Requested	Approved
<b>Medical Expense Trend Factors*</b>		
Hospital Inpatient	6.70%	6.70%
Hospital Outpatient	8.90%	8.90%
Primary Care	10.90%	10.90%
Other Physician	6.20%	6.20%
Pharmacy	7.50%	7.50%
Prior Period Adjustment	-2.60%	-2.60%
Pharmacy Benefit Manager Adjustment	-2.70%	-2.70%
Total Weighted Medical Expense Trend	4.80%	4.80%
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$62.60	\$59.11
Contribution to Reserves as a Percent of Premium	3.34%	3.34%
ACA Insurer Fee and Reinsurance Collection	1.80%	0.00%
<b>Summary Information</b>		
Expected Overall Average Premium Trend	4.15%	1.65%

\*Trend factors are weighted averages based on quarterly enrollment and weighting between 2013/2012 and 2014/2013 filed trends.

**BCBSRI Large Group Rate Factors: Requested and Approved**

<b>Rate Factor</b>	<b>Requested</b>	<b>Approved</b>
<b>Medical Expense Trend Factors*</b>		
Hospital Inpatient	6.90%	6.90%
Hospital Outpatient	7.50%	7.50%
Primary Care	9.50%	9.50%
Other Physician	5.00%	5.00%
Pharmacy	6.10%	6.10%
Prior Period Adjustment	0.00%	0.00%
Pharmacy Benefit Manager Adjustment	-2.70%	-2.70%
<b>Total Weighted Medical Expense Trend</b>	<b>3.80%</b>	<b>3.80%</b>
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$55.04	\$53.47
Contribution to Reserves as a Percent of Premium	3.34%	3.34%
ACA Insurer Fee and Reinsurance Collection	1.60%	0.00%
<b>Summary Information</b>		
<b>Expected Overall Average Premium Trend</b>	<b>5.88%</b>	<b>3.98%</b>

\*Trend factors are weighted averages based on quarterly enrollment and weighting between 2013/2012 and 2014/2013 filed trends.

**Tufts Small Group Rate Factors: Requested and Approved**

<b>Rate Factor</b>	<b>Requested</b>	<b>Approved</b>
<b>Medical Expense Trend Factors</b>		
Hospital Inpatient	5.20%	5.20%
Hospital Outpatient	6.70%	6.70%
Primary Care	5.40%	5.40%
Other Physician	4.70%	4.70%
Pharmacy	4.70%	4.70%
Prior Period Adjustment	0.60%	0.60%
Total Weighted Medical Expense Trend	5.40%	5.40%
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$62.10	\$59.11
Contribution to Reserves as a Percent of Premium	0.00%	0.00%
ACA Insurer Fee and Reinsurance Collection	0.00%	0.00%
<b>Summary Information</b>		
Expected Overall Average Premium Trend	6.00%	5.30%

**Tufts Large Group Rate Factors: Requested and Approved**

<b>Rate Factor</b>	<b>Requested</b>	<b>Approved</b>
<b>Medical Expense Trend Factors</b>		
Hospital Inpatient	5.20%	5.20%
Hospital Outpatient	6.70%	6.70%
Primary Care	5.40%	5.40%
Other Physician	4.70%	4.70%
Pharmacy	4.70%	4.70%
Prior Period Adjustment	0.60%	0.60%
Total Weighted Medical Expense Trend	5.40%	5.40%
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$60.22	\$53.47
Contribution to Reserves as a Percent of Premium	0.00%	0.00%
ACA Insurer Fee and Reinsurance Collection	0.00%	0.00%
<b>Summary Information</b>		
Expected Overall Average Premium Trend	6.00%	4.50%

**United Small Group Rate Factors: Requested and Approved**

<b>Rate Factor</b>	<b>Requested</b>	<b>Approved</b>
<b>Medical Expense Trend Factors</b>		
Hospital Inpatient	7.00%	7.00%
Hospital Outpatient	14.00%	9.40%
Primary Care	8.90%	8.90%
Other Physician	8.30%	6.20%
Pharmacy	12.30%	6.80%
Prior Period Adjustment	-3.20%	-3.20%
Total Weighted Medical Expense Trend	10.38%	7.54%
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$48.36	\$48.36
Contribution to Reserves as a Percent of Premium	2.00%	2.00%
ACA Insurer Fee and Reinsurance Collection	0.00%	0.00%
<b>Summary Information</b>		
Expected Overall Average Premium Trend	6.20%	2.54%

**United Large Group Rate Factors: Requested and Approved**

<b>Rate Factor</b>	<b>Requested</b>	<b>Approved</b>
<b>Medical Expense Trend Factors</b>		
Hospital Inpatient	7.20%	7.20%
Hospital Outpatient	14.10%	11.10%
Primary Care	9.00%	9.00%
Other Physician	7.90%	7.00%
Pharmacy	12.40%	8.00%
Prior Period Adjustment	-0.10%	-0.10%
Total Weighted Medical Expense Trend	10.50%	8.65%
<b>Other Rate Factors</b>		
Administrative Expense Per Member Per Month	\$41.78	\$41.78
Contribution to Reserves as a Percent of Premium	2.00%	2.00%
ACA Insurer Fee and Reinsurance Collection	0.00%	0.00%
<b>Summary Information</b>		
Expected Overall Average Premium Trend	7.80%	5.53%

**For More Information**

For more information, please visit [www.ohic.ri.gov](http://www.ohic.ri.gov).