

Filed Increases vs. Oliver Wyman Independent Analysis

	Initially Filed Rate Changes		Currently Filed Rate Changes		OW Analysis	
	Individual	SHOP	Individual	SHOP	Individual	SHOP
CareFirst	39.6%	9.5%	24.1%	7.2%	16.4%*	5.3%
GHMSI	19.7%	15.3%	24.1%	15.5%	16.4%*	13.9%
Kaiser	13.0%	5.0%	13.0%	5.0%	13.0%	5.0%
Aetna Health	N/A	9.4%\$	N/A	9.4%	N/A	9.4%
Aetna Life	N/A	7.4%	N/A	7.4%	N/A	7.4%
United - UHIC	N/A	9.5%	N/A	5.6%	N/A	4.6%
United - Optimum	N/A	9.5%	N/A	5.6%	N/A	4.6%
United – Mid-Atlantic	N/A	9.5%	N/A	5.6%	N/A	4.6%

*It is important to note that the rates for CareFirst and GHMSI as re-filed, 24.1% increases, are actuarially justified. OW used the 16.4% number at HBX's direction on policy grounds.