

**CareFirst Individual Market
Effect of 22.8% Rate Increases Plan by Plan**

CareFirst (CareFirst's HMO plans)

2016 Plan Name	2017 Plan Name	Increase Filed and DISB approved	HBX Recommendation: Increase Phased in over 3 years	HBX Recommendation: Increase Phased in over 5 years
BlueChoice HMO Young Adult \$6,850	BlueChoice HMO Young Adult \$7,150	12.0%	-13.7%	-17.4%
BlueChoice HMO HSA Bronze \$6,550	BlueChoice HMO Standard Bronze \$5,000	74.6%	34.6%	28.7%
BlueChoice HMO HSA Bronze \$6,000	BlueChoice HMO Standard Bronze \$5,000	68.0%	29.5%	23.9%
BlueChoice HMO Standard Bronze \$4,500	BlueChoice HMO Standard Bronze \$5,000	19.1%	2.9%	0.7%
BlueChoice HMO HSA Silver \$1,350	BlueChoice HMO Standard Silver \$2000	30.5%	9.8%	6.9%
BlueChoice HMO Standard Silver \$2000	BlueChoice HMO Standard Silver \$2000	7.8%	0.0%	-0.7%
BlueChoice HMO Standard Gold \$500	BlueChoice HMO Standard Gold \$500	8.7%	0.8%	0.0%
HealthyBlue HMO Gold \$1,000	BlueChoice HMO Standard Gold \$500	12.9%	4.6%	3.8%
BlueChoice HMO Standard Platinum \$0	BlueChoice HMO Standard Platinum \$0	4.3%	-2.6%	-3.2%

GHMSI (CareFirst's PPO plans)

2016 Plan Name	2017 Plan Name	Increase Filed and DISB approved	HBX Recommendation: Increase Phased in over 3 years	HBX Recommendation: Increase Phased in over 5 years
BluePreferred PPO Standard Bronze \$4,500	BluePreferred PPO Standard Bronze \$5,000	0.0%	-4.6%	-6.8%
BlueCross BlueShield Preferred \$1,600, a Multi-State Plan	BluePreferred PPO Standard Silver \$2,000	17.6%	5.3%	2.1%
BluePreferred PPO Standard Silver \$2,000	BluePreferred PPO Standard Silver \$2,000	-4.2%	-9.4%	-11.1%
BluePreferred PPO Standard Gold \$500	BluePreferred PPO Standard Gold \$500	-1.9%	-2.6%	-3.5%
BlueCross BlueShield Preferred 750, a Multi-State Plan	BluePreferred PPO Standard Gold \$500	-1.4%	-2.1%	-3.0%
BluePreferred PPO Standard Platinum \$0	BluePreferred PPO Standard Platinum \$0	-6.2%	-6.0%	-6.6%