

If changes are needed on this report, please have the appropriate changes made on the actual subject filings then

# Cycle 2 Period Q1 10/01/2011-12/31/2011

**State: California**

**Generated: 01/27/2012 16:33:31**

**Draft**

## HIPR Table A - Summary

Rate Filings For This Period (A1)	23
Rate Increases For This Period (A2)	20
Reviewed (A3)	9
Approved (A4)	9
Denied (A5)	0
Deferred (A6)	0

## HIPR Table B (Individual) - Summary

Product Type	Policy Holders	Covered Lives
EPO	0	0
FFS	0	0
HDHP	0	0
HMO	3736	4908
HSA	0	0
OTH	0	0
POS	0	0
PPO	4000	6500

## HIPR Table C (Small Group) - Summary

Product Type	Policy Holders	Covered Lives
EPO	0	0
FFS	0	0
HDHP	0	0
HMO	7058	29095
HSA	0	0
OTH	0	0
POS	0	0
PPO	0	0

## HIPR Table D (Large Group) - Summary

Product Type	Policy Holders	Covered Lives
EPO	0	0
FFS	0	0

HDHP	0	0
HMO	0	0
HSA	0	0
OTH	0	0
POS	0	0
PPO	0	0

### HIPR Table E (Small and Large Group) - Summary

Product Type	Policy Holders	Covered Lives
EPO	0	0
FFS	0	0
HDHP	0	0
HMO	0	0
HSA	0	0
OTH	0	0
POS	0	0
PPO	0	0

### HIPR Rate Review Detail

SERFF Tracking #	Submitted Date	HIPR Table A						Disposition		
		A1	A2	A3	A4	A5	A6	Date	SERFF Disp	HHS Disp
WNHA-127774740	10/28/2011	Y	Y	Y	Y	N	N	12/14/2011	COMPLETED	HHS Approved
UHLC-127912024	12/22/2011	Y	Y	N	N	N	N			
SHHP-127857012	11/30/2011	Y	N	N	N	N	N	1/19/2012	COMPLETED	HHS Approved
SHHP-127784292	10/31/2011	Y	Y	N	N	N	N	1/19/2012	COMPLETED	HHS Approved
MISF-127944364	12/30/2011	Y	Y	N	N	N	N	1/20/2012	WITHDRAWN	HHS Approved
MISF-127944362	12/30/2011	Y	Y	N	N	N	N			
MISF-127892599	12/13/2011	Y	Y	Y	Y	N	N	12/23/2011	WITHDRAWN	HHS Approved
MISF-127892500	12/13/2011	Y	Y	Y	Y	N	N	12/23/2011	WITHDRAWN	HHS Approved
KHPI-127757071	10/31/2011	Y	Y	N	N	N	N			
KHPI-127756992	11/1/2011	Y	Y	N	N	N	N			
KHPI-127718991	10/31/2011	Y	Y	N	N	N	N			

HNLH-127931391	12/28/2011	Y	N	N	N	N	N			
HNLH-127786652	11/2/2011	Y	Y	N	N	N	N			
HNLH-127763630	10/26/2011	Y	Y	N	N	N	N			
GEHP-127723572	10/14/2011	Y	N	Y	Y	N	N	10/28/2011	COMPLETED	HHS Approved
CCOH-127749917	10/24/2011	Y	Y	Y	Y	N	N	10/28/2011	COMPLETED	HHS Approved
CCOH-127745009	10/24/2011	Y	Y	Y	Y	N	N	10/28/2011	COMPLETED	HHS Approved
CCHP-127783633	11/1/2011	Y	Y	Y	Y	N	N	12/29/2011	COMPLETED	HHS Approved
CCHP-127783611	11/1/2011	Y	Y	Y	Y	N	N	12/29/2011	COMPLETED	HHS Approved
CCGP-127934038	12/28/2011	Y	Y	N	N	N	N	1/20/2012	WITHDRAWN	HHS Approved
BCCA-127793357	11/3/2011	Y	Y	N	N	N	N			
AWLP-127899481	12/16/2011	Y	Y	N	N	N	N			

AWLP-127857059	11/30/2011	Y	Y	Y	Y	N	N	12/14/2011	WITHDRAWN	HHS Approved
AETN-127753696	11/1/2011	Y	Y	N	N	N	N			

Detail data for filings in this color will not be sent to HHS. Only

iselves and regenerate the report. Any edits to this Excel document will not be sent to HHS when the report is sub

State Review	Change Type	% Change Requested			% Change Approved			Implementation Date	
		Min	Max	Avg	Min	Max	Avg	Requested	Approved
Reviewed-No Actuary	Increase	2.5	2.5	2.5	2.5	2.5	2.5	1/1/2012	1/1/2012
	Increase	-10.5	12.6	4.8				3/1/2012	
Reviewed-No Actuary	New Product	0	0	0	0	0	0	2/1/2011	2/1/2012
Reviewed-No Actuary	Increase	9.1	9.1	9.1	9.1	9.1	9.1	1/1/2011	1/1/2012
Reviewed-No Actuary	Increase	9	9	9	0	0	0	3/1/2012	3/1/2012
	Increase	8	8	8				3/1/2012	
Not Reviewed	Increase	9	9	9	0	0	0	1/1/2012	1/1/2012
Reviewed-No Actuary	Increase	8	8	8	0	0	0	1/1/2012	1/1/2012
	Increase	3.4	18.3	8.2				1/1/2012	
	Increase	3	5	3.4				1/1/2012	
	Increase	1.2	4.1	2.9				1/1/2012	

	New Product	0	0	0				3/1/2012	
	Increase	-13	21.9	9.1				1/1/2012	
	Increase	8.88	9.75	9.7				1/1/2012	
Reviewed-No Actuary	New Product	0	0	0	0	0	0	1/1/2012	1/1/2012
Reviewed-No Actuary	Increase	9	9.9	9.9	9	9.9	9.9	11/1/2011	11/1/2011
Reviewed-No Actuary	Increase	9	9.9	9.9	9	9.9	9.9	11/1/2011	11/1/2011
Reviewed by Actuary	Increase	6.1	6.1	6.1	6.1	6.1	6.1	1/1/2012	1/1/2012
Reviewed by Actuary	Increase	7.8	7.8	7.8	7.8	7.8	7.8	1/1/2012	1/1/2012
Reviewed by Actuary	Increase	0	0	0	0	0	0	1/1/2012	1/1/2012
	Increase	14	14.9	14.8				12/3/2011	
	Increase	9.8	19	13.8				4/1/2012	

Not Reviewed	Increase	-50	29.9	9.7	0	0	0	5/1/2012	5/1/2012
	Increase	-19.9	100	7.2				1/1/2012	

filings with HHS Status of Approved or Denied that were disposed within the period are sent.



omitted.

Filing Mode	Company		
	Issuer ID	Name	CoCode
File & Use	93689	Western Health Advantage	
File & Use	49116	UnitedHealthcare of California	
File & Use	92499	Sharp Health Plan	
File & Use	92499	Sharp Health Plan	
File & Use	0	Ventura County Health Care Plan	
File & Use	0	Ventura County Health Care Plan	
File & Use	0	Ventura County Health Care Plan	
File & Use	0	Ventura County Health Care Plan	
Review & Approval	0	Kaiser Foundation Health Plan, Inc.	
Review & Approval	0	Kaiser Foundation Health Plan, Inc.	
File & Use	0	Kaiser Foundation Health Plan, Inc.	

Review & Approval	0	Health Net of California, Inc.	
Review & Approval	0	Health Net of California, Inc.	
Review & Approval	0	Health Net of California, Inc.	
Review & Approval	0	GEMCare Health Plan	
Review & Approval	0	Contra Costa Health Plan	
Review & Approval	0	Contra Costa Health Plan	
Review & Approval	47579	chinese community health plan	
Review & Approval	47579	chinese community health plan	
Review & Approval	23663	CIGNA HealthCare of California, Inc.	
File & Use	0	California Physicians' Service dba Blue Shield of Ca	47732
File & Use	27603	Blue Cross of California	

File & Use	27603	Blue Cross of California	
Informational	20523	Aetna Health of California Inc. (CA)	99999



Product Names	Market Segment	Policy Holders						
		EPO	FFS	HDHP	HMO	HSA	OTH	POS
Premier 10, Premier 15, Premier 20, Premier 40, A	Small	0	0	0	4591	0	0	0
UnitedHealthcare SignatureValue, UnitedHealthca	Small	0	0	0	4757	0	0	0
Signature Network	Small	0	0	0	0	0	0	0
CalChoice 15, CalChoice 25, CalChoice 30, CalChoic	Small	0	0	0	1089	0	0	0
Clinic Employees Plan	Small	0	0	0	368	0	0	0
Independent Doctors and Nurses Plan	Individual	0	0	0	26	0	0	0
Clinic Employees Plan	Small	0	0	0	368	0	0	0
Independent Doctors and Nurses	Individual	0	0	0	26	0	0	0
Copayment HMO Plans Deductible HMO Plans Dec	Individual	0	0	0	201601	0	0	0
POS Plans	Small	0	0	0	284	0	0	0
Copayment HMO, Deductible HMO, Deductible HN	Small	0	0	0	73683	0	0	0

SmartCare 10 SmartCare 20 SmartCare 30 SmartCa	Small	0	0	0	0	0	0	0
Full Network HMO Standard, Full Network HMO Value, Silver Network HMO Standard, Silver Network HMO Value, Full Network EOA, Silver Network EOA, Salud HMO y Mas, Salud Mexico	Small					9		6
HMO IFP	Individual	0	0	0	1999	0	0	0
Physicians Choice by GEMCare Health Plan	Small	0	0	0	0	0	0	0
Individual - Value basic and Value plus	Individual	0	0	0	1306	0	0	0
Small group Value basic and Small group Value plu	Small	0	0	0	241	0	0	0
CCHP Small Group Plans	Small	0	0	0	1858	0	0	0
CCHP Individual & Family Plans	Individual	0	0	0	1604	0	0	0
Individual Association HMO & Individual Associatic	Individual	0	0	0	61	0	0	0
Please see attached E-1.	Individual	0	0	0	2482	0	0	0
Premier PPO \$10 Copay, Premier PPO \$20 Copay, P	Small	190	0	0	4698	2836	0	0

Non-Grandfathered PPO and HMO plans	Individual	0	0	0	800	0	0	0
HMO, AVN (Aetna Value Network), Vitalidad.	Small	0	0	0	42559	0	0	0

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Covered Lives									Trend Factors
PPO	EPO	FFS	HDHP	HMO	HSA	OTH	POS	PPO	
0	0	0	0	26293	0	0	0	0	2.50%
0	0	0	0	36839	0	0	0	0	The annual trend is 12.6%.
0	0	0	0	0	0	0	0	0	New Product
0	0	0	0	1764	0	0	0	0	In aggregate, a 7.2% annual trend was applied
0	0	0	0	586	0	0	0	0	Withdrawn
0	0	0	0	42	0	0	0	0	6.15% from 2010 to 2011, 6.43% from 2011 to
0	0	0	0	586	0	0	0	0	Withdrawn
0	0	0	0	42	0	0	0	0	Withdrawn
0	0	0	0	297527	0	0	0	0	8.7
0	0	0	0	967	0	0	0	0	8.50%
0	0	0	0	696777	0	0	0	0	7.20%

0	0	0	0	0	0	0	0	0	0	New Product
				24317				1122		10.1% overall annual medical trend factor assumptions for all benefits.
0	0	0	0	2840	0	0	0	0	0	12.70% overall annual medical trend factor a
0	0	0	0	0	0	0	0	0	0	New Product
0	0	0	0	1962	0	0	0	0	0	10% "Overall" means the weighted average of tren
0	0	0	0	358	0	0	0	0	0	10% "Overall" means the weighted average of tren
0	0	0	0	1858	0	0	0	0	0	5.9% overall annual medical trend factor assu
0	0	0	0	1604	0	0	0	0	0	5.9% overall annual medical trend factor assu
0	0	0	0	70	0	0	0	0	0	Withdrawn
33164	0	0	0	3245	0	0	0	52513		12.8% overall annual medical trend factor assumpt
7335	2229	0	0	31965	19346	0	0	47865		Core Annual Trend - PPO: 8.2%, HMO: 8.1%,

4000	0	0	0	1300	0	0	0	6500	Withdrawn
0	0	0	0	65538	0	0	0	0	Annual medical trend used in the projected rates is

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Affected Forms		
Block Status	New Policy Forms	Closed Block Forms
Open	None	
Open	UnitedHealthcare SignatureValue Flex	
Open	Sharp 10, Sharp 15, Sharp 20, Sharp 21, Sharp 30v, Sharp 30vp, Sharp 40, Sharp 1000ded, Sharp 1500ded (GF and non-GF)	
Open		
Open	DMHC Rate Filing Form	
Open	DMHC Rate Filing Form	
Open	DMHC Rate Filing Form	
Open	DMHC Rate Filing Form	
Mixed	0	5
Mixed	0	0
Mixed	0	0

Open	SmartCare10, SmartCare 20, SmartCare30, SmartCare40, SmartCare 50, SmartCare 50 Value	
Open		
Open	N/A	
Open	California New Product Rate Filing Form	
Mixed	No	DMHC Rate filing form, DMHC Plain Language Filing description
Mixed	No	DMHC Rate filing form, and DMHC Plain Language filing description
Open	California New Product Rate Filing Form	
Open	California Rate Filing Form - Version 2	
Open		
Mixed	N/A	IFP-DED50-GF (3-12), IFP-DED75-GF (3-12), IFP-DED15-GF (3-12), IFP-DED20-GF (1-12), IFP-PSP00-GF (3-12), BS-HMO-000GF (3-12), HMC-12846-000GF (3-12), IPP-951234-000GF (3-12), IPS-951049-000GF (3-12), IFP-DED55-GF (3-12), IFP-HMO01-000GF (3-12), IFP-DED50-NGF (3-12), IFP-DED75-NGF (3-12), IFP-DED15-NGF (3-12), IFP-DED20-NGF (3-12), IFP-PSP00-NGF (3-12)
Open		

Mixed		06AW, 06AX, 06AV, 06AH, 07TU, 07TV, 0ADZ, 0AE9, 0ADY, 06AY, 0G5C, 07TR, 07TS, 07TQ, 0AEC, 0G5B, 06AZ
Open		

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Other Affected Forms	Benefit Change	Change Period	Member Months	New
				Min
Commercial, CaliforniaChoice, HSA CA - HSA Compatible, High Deductible - HSA Compatible	Increase	Semi-annual	300672	230.83
UnitedHealthcare SignatureValue, UnitedHealthcare Signature Value Advantage, UnitedHealthcare SignatureValue - HCP Network	None	Annual	451559	422.43
		Other	0	0
CC15b, CC15g, CC25b, CC25g, CC30b, CC30g, CC40b, CC40g	Increase	Semi-annual	6	3649.93
	Increase	Annual	7032	310.66
	Increase	Annual	504	331.67
	Increase	Annual	7035	310.66
	Increase	Annual	504	331.67
4	None	Semi-annual	3795583	876
1	None	Semi-annual	14354	5256
3	None	Semi-annual	8313189	1476

		Annual	0	1670
Full Network HMO Standard, Full Network HMO Value, Silver Network HMO Standard, Silver Network HMO Value, Full Network EOA, Silver Network EOA, Salud HMO y Mas, Salud Mexico	Increase	Semi-annual	320658	1844
	Increase	Annual	38397	2532
	None	Quarterly	0	151
CA Rate filing spreadsheet and CA Plain language spreadsheet	Increase	Annual	23544	336.06
CA Rate filing spreadsheet and CA Plain language spreadsheet	Increase	Annual	4296	336.06
	None	Annual	22293	353.14
	None	Annual	19242	363.39
XXXXXX	None	Other	0	0
IFP-HMO00-NGF (3-12), IFP-DED55-NGF (3-12), IFP-HMO01-NGF (3-12)	None	Annual	839846	1116
8982, 06YY, 5030, 06YZ, EF36, 06Z0, 02F4, 070G, 02F5, 070H, 02F6, 070J,0AYC, 5031, 06Z2, NV01, 5032, 06Z3, NV02, 0AYD, 02F8, 070L, 02F9, 070M,BA63, AB64, 8978, 8979, 06ZM,5034, 5036, 5038, 5202, 06ZN, 06ZP, Z339, Z340, 06ZQ, 06ZR, 02FU, 02FV, 071F, 071G, 02FW, 02FX, 071H, 071J,PD40, PD41, 06ZS, 06ZT, Z341, Z342, 06ZU, 06ZV, EF45, EF46, 06ZW, 06ZX, 02FY, 02FZ, 071K, 071L, 02G0, 02G1, 071M, 071N, 02G2, 02G3, 071P, 071Q,8977, 8980, 06ZY, 06ZZ, Z343, Z344, 070A, 070B, EF47, EF48, 070C, 070D, 02G4, 02G5, 071R, 071S, 02G6, 02G7, 071T, 071U, 02G8, 02G9, 071V, 071W,047G, 047H, 047Q, 047R,Y370,BA67, BA68, 0AY0, 0AY1, 0AY3, 0AY4, 0AY6, 0AY7, 0AY8, 0AYA, 0AYB	Decrease	Quarterly	1284087	264.62

06BY, 06BZ, 06BX, 06C1, 0G44, 06C0, 0G5Y, 06C2	Increase	Annual	53253	361
HMOCA GA-1 1101	None	Other	786456	87.87

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Rate Annual \$		New Rate Projected		Prior Rate Annual \$			Prior Rate Total	
Max	Avg	Earned Prem	Incurring Clms	Min	Max	Avg	Earned Prem	Incurring Clms
366.09	335.99	101022178	92182738	213.53	338.66	310.81	93452524	85275428
531.45	494.64	223358505	161835524	337.87	425.07	395.62	170465335	129440065
0	0	0	0	0	0	0	0	0
8624.84	3756.11	7233499	6844124	3345.61	7905.72	3442.94	6630347	6384924
310.66	310.66	2185483	2966193	263.9	263.9	263.9	1768104	2479217
331.67	331.67	167163	153364	295.29	295.29	295.29	141741	129279
310.66	310.66	2185483	2966193	263.9	263.9	263.9	1768104	2479217
331.67	331.67	167163	153364	295.29	295.29	295.29	141741	129279
30720	4700	1366284828	1283754093	852	28860	4326	1186481473	1082640218
31391	8434	9870261	10718706	5112	29896	8156	8121454	10810078
19804	4122	2803747305	2302318513	1464	19024	4049	2409546379	2074789710

32035	3418	267	216	0	0	0	0	0
95474	4910	108096511	92661203	1634	83785	4501	94042055	78025938
106404	6990	19851887	18303355	2316	96960	6053	19368829	18553683
1695	816	508207	436550	0	0	0	0	0
451.63	410.08	957667	961309	336.06	453.09	410.08	870606	873917
451.63	410.08	211387	86481	336.06	453.09	410.08	192170	78619
353.14	353.14	7872456	6351552	332.9	332.9	332.9	7033325	5743073
363.39	363.39	6992263	5628477	337.05	337.05	337.05	6301916	5098710
0	0	0	0	0	0	0	0	0
90972	6319	230487582	181079912	972	79176	5001	349996240	251582101
956.24	513.39	606776752	467284433	236.16	841.21	450.99	533024857	427194566

516	419	44819673	35469270	326	468	366	36050103	29529383
863.38	372.32	292816197	231647520	82.01	805.85	347.52	277851483	215096110

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Type of Insurance (TOI)	Sub-Type of Insurance (SubTOI)
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004D Small Group Only - POS
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO

HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005D Individual - HMO
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004E Small Group Only - Other

HOrg02I Individual Health Organizations - Health Maintenance (HMO)	HOrg02I.005C Individual - Other
HOrg02G Group Health Organizations - Health Maintenance (HMO)	HOrg02G.004F Small Group Only - HMO