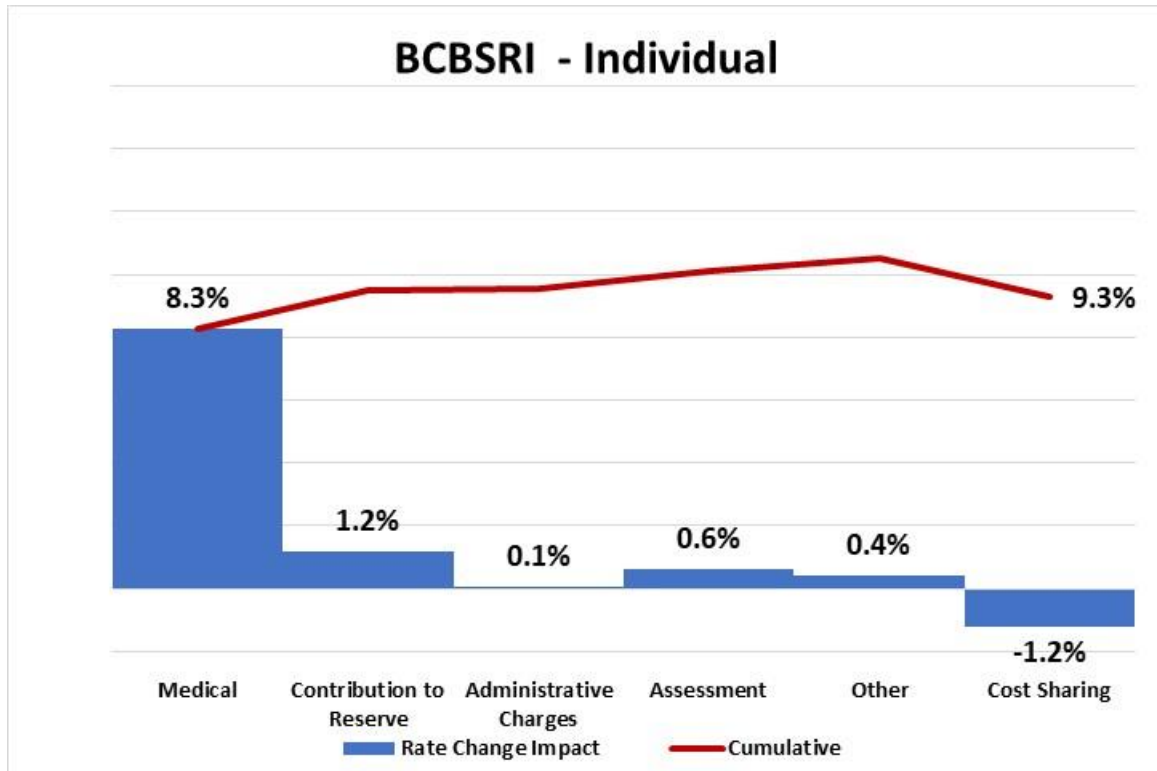
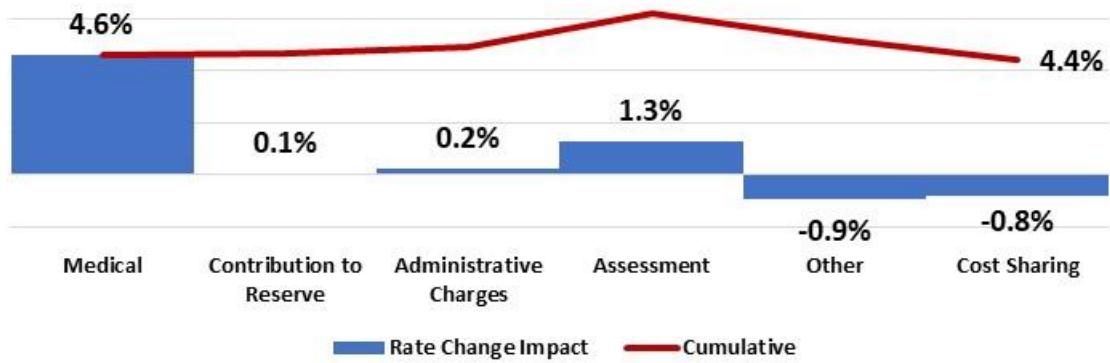


Components of Premium Charts as of 6/9/2023; updated language 6/20/2023

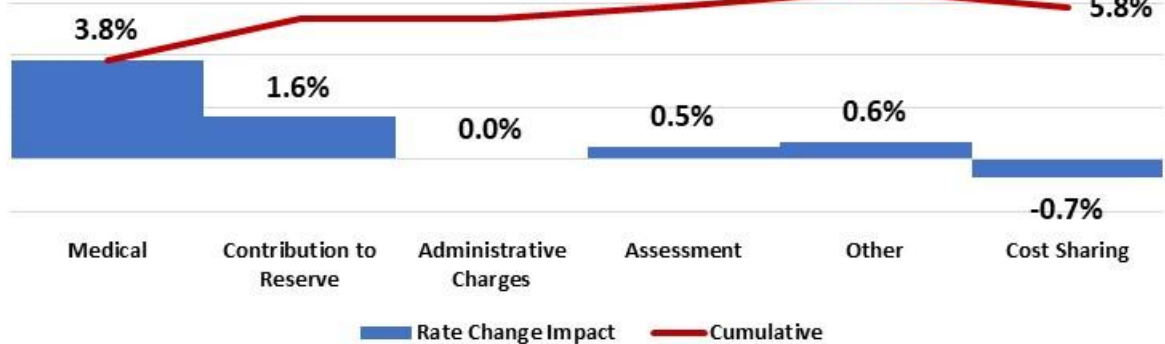
1. Assessments include the Childhood Immunization Account, Adult Immunization Account, Children's Health Account, Care Transformation Collaborative of Rhode Island, and Current Care.
2. Medical includes all items that impact medical and pharmacy claims including impact of trend, risk adjustment, and reinsurance recovery assumptions.
3. Items may not sum to the total due to rounding.



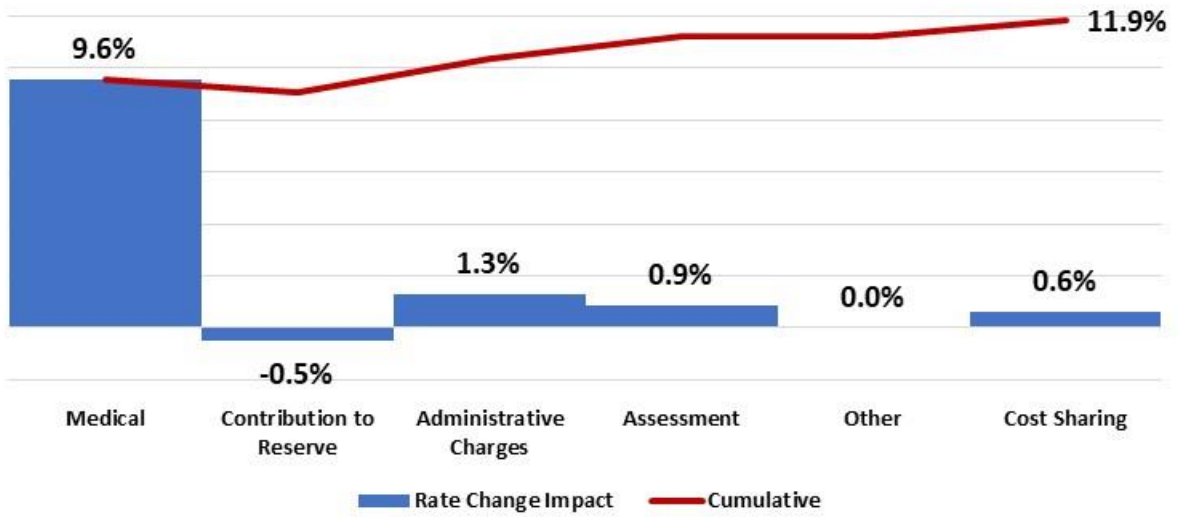
NHPRI - Individual



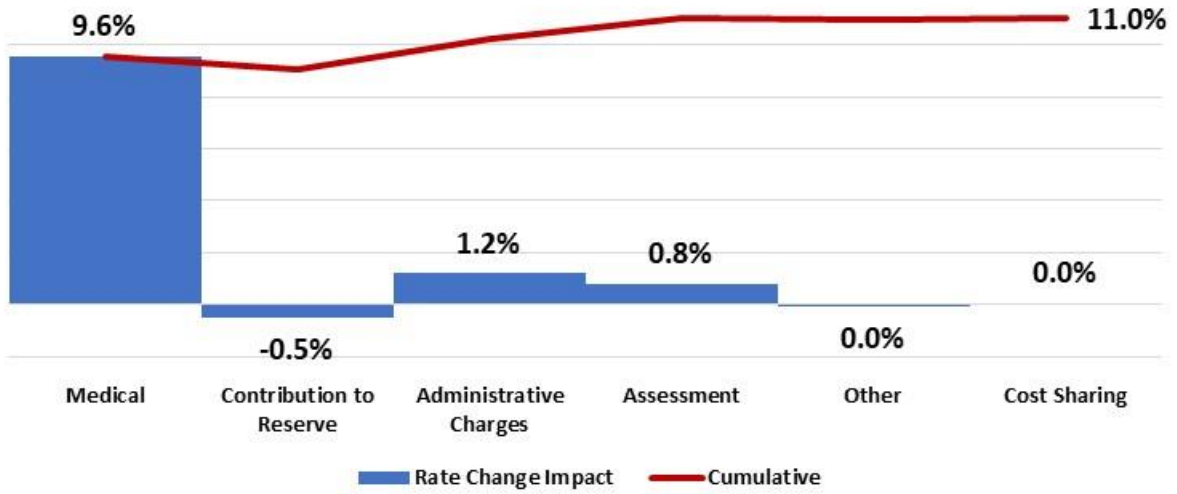
BCBSRI - Small Group



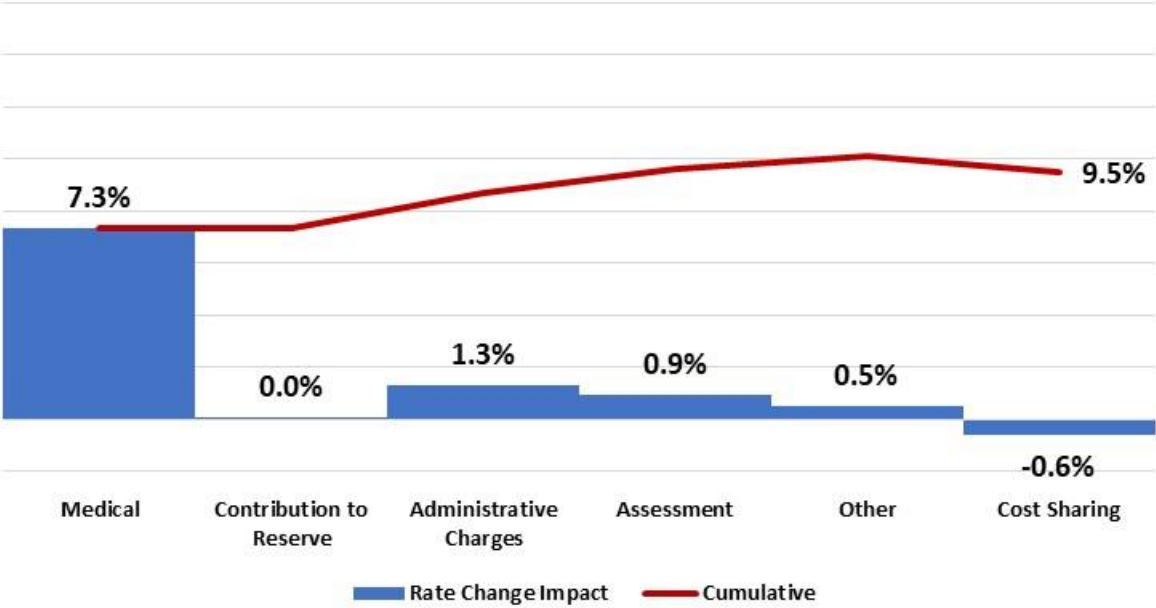
HPHC - Small Group



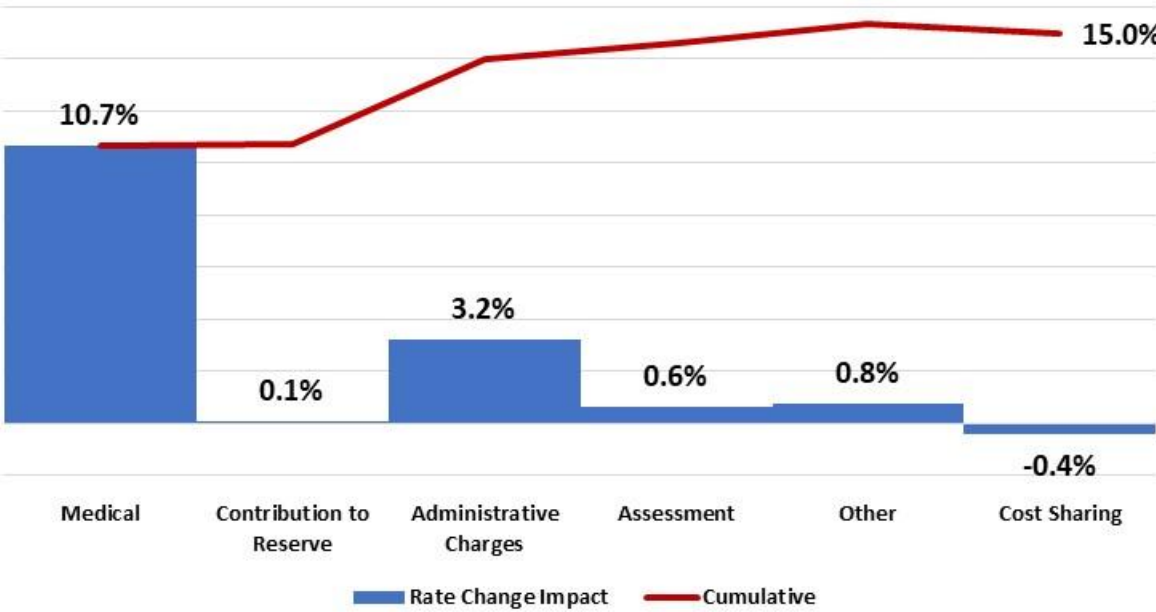
HPIC - Small Group



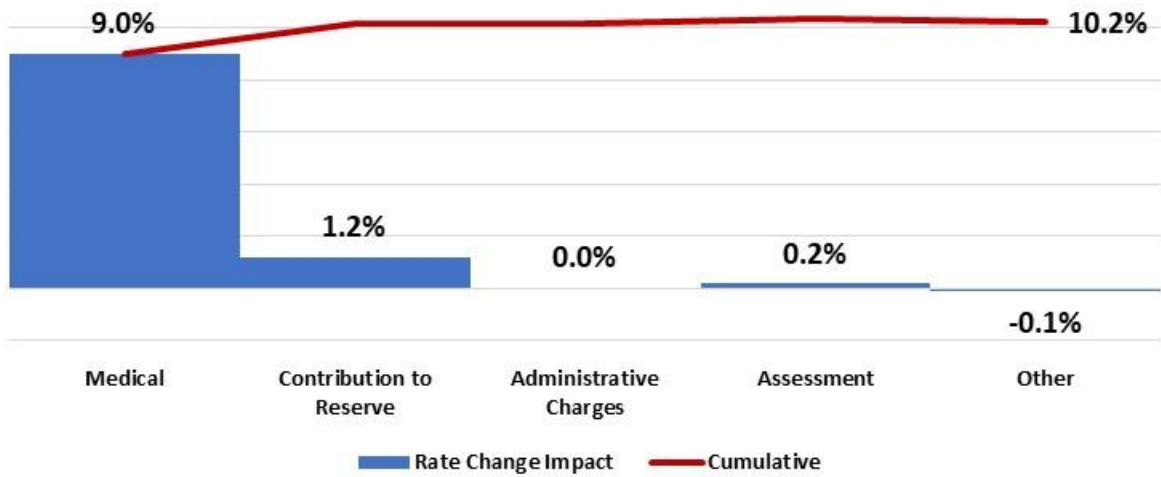
NHPRI - Small Group



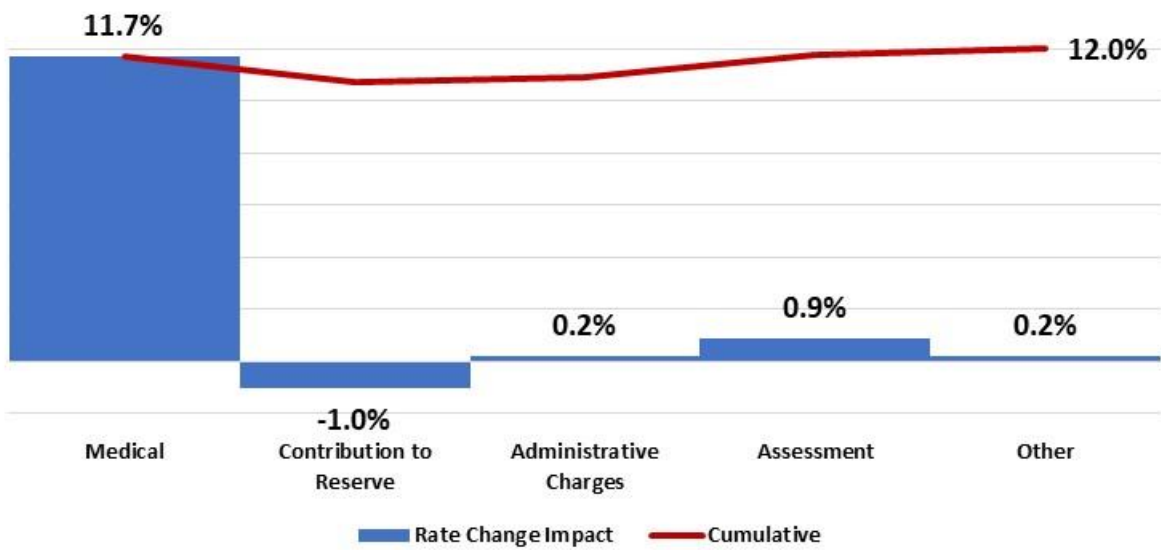
United - Small Group



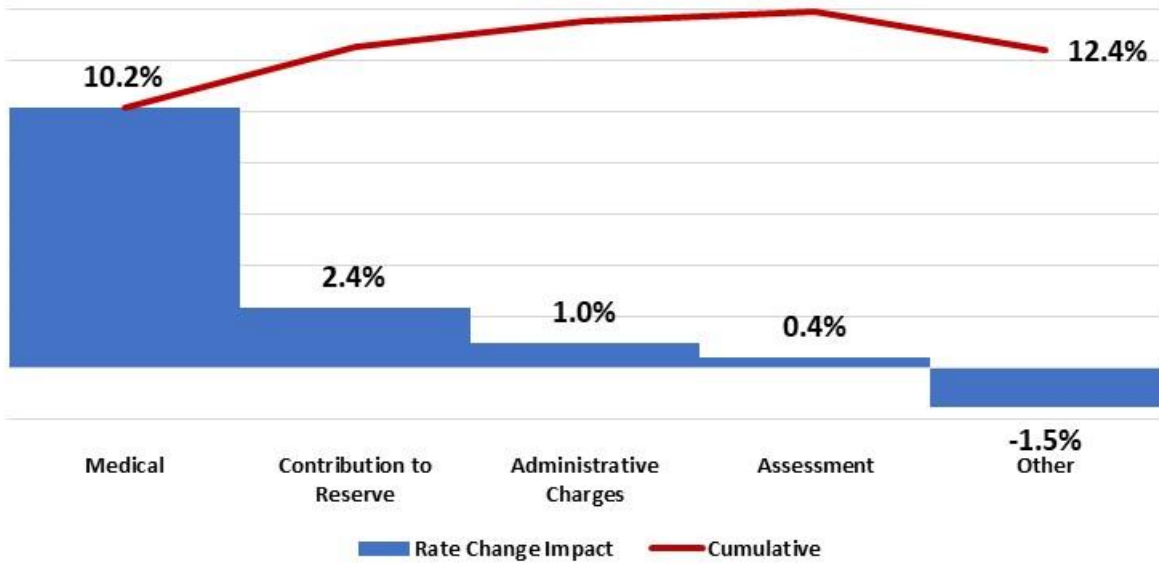
BCBSRI - Large Group



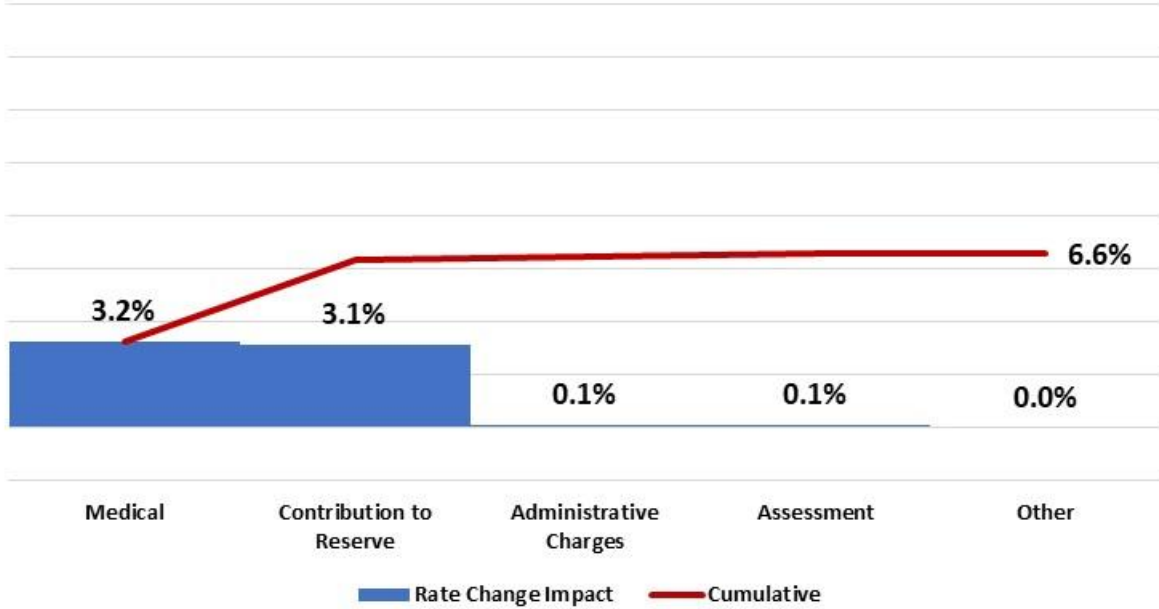
HPHC - Large Group



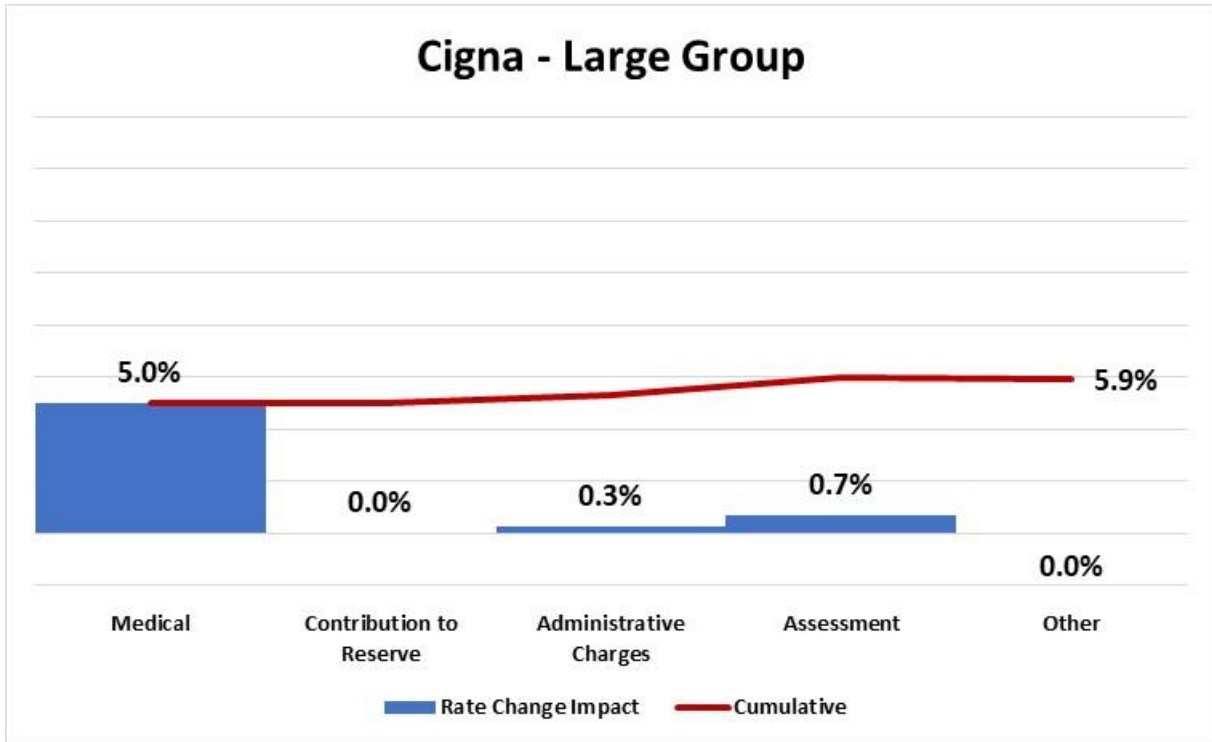
United - Large Group



Aetna - Large Group



Cigna - Large Group



Disclosures

Oliver Wyman prepared this summary file for the sole use of the Rhode Island Office of the Health Insurance Commissioner (RI OHIC). All decisions in connection with the implementation or use of advice or recommendations contained in this file are the sole responsibility of the RI OHIC. The contents of this file may be disseminated to the public. Each chart should be shown in its entirety including notes (1), (2) and (3) at the top of this document.

Analysis in this file was based on data provided by insurers in the Rhode Island health insurance markets. Oliver Wyman has not audited this information for accuracy. We have performed a limited review of the data for reasonableness and consistency. If the underlying data are inaccurate or incomplete, the results of this analysis may likewise be inaccurate or incomplete. We have utilized generally accepted actuarial methodologies to conduct this analysis.

Qualifications

This file includes information based on actuarial analyses conducted by Linda Kiene and peer reviewed by Jenn Smagula and Bela Gorman. Linda Kiene is an Associate of the Society of Actuaries. Jenn Smagula and Bela Gorman are Fellows of the Society of Actuaries and members of the American Academy of Actuaries. Jenn and Bela each meet the qualification standards for reviewing the actuarial analyses presented in this file.