

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan
Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD
Project Name/Number: RATE/C25-016-STD

Filing at a Glance

Company: UnitedHealthcare Insurance Company
 Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD
 State: Rhode Island
 TOI: MS05G Group Medicare Supplement - Standard Plans
 Sub-TOI: MS05G.015 Multi-Plan
 Filing Type: Rate
 Date Submitted: 12/08/2025
 SERFF Tr Num: UHLC-134687226
 SERFF Status: Assigned
 State Tr Num:
 State Status: Open-Assigned To Analyst
 Co Tr Num: C25-016-STD
 Effective: 06/01/2026
 Date Requested:
 Author(s): Bobbie Walton, Gerry McCadden, Michelle Richart, Lisa Muhammad, Celina Sagin, Harry Schwarz, Xiaoping Hu, Cody McGuinness, Jonathan Dwyer, Haihua Du, Alexander Pokorski, Katherine Shealy, Ximin Huang, Michael Kougang, Allison Thompson, Jennifer Scotto, Sarah Michener, Li Xiao
 Reviewer(s): Courtney Miner (primary), Alyssa Metivier, Victor Woods, Cheryl DelPico
 Disposition Date:
 Disposition Status:
 Effective Date:
 State Filing Description:

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General Information

Project Name: RATE Status of Filing in Domicile: Not Filed
 Project Number: C25-016-STD Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Association Overall Rate Impact: 19.5%
 Filing Status Changed: 12/08/2025
 State Status Changed: 12/08/2025 Deemer Date:
 Created By: Jonathan Dwyer Submitted By: Jonathan Dwyer
 Corresponding Filing Tracking Number: SEE SUPPORTING
 DOCUMENTATION FOR FORM FILING APPROVAL

Filing Description:

The purpose of this filing is to request approval of 2026 rates and rate revisions for 1990 Standardized Medicare Supplement plans, file experience, and to demonstrate compliance with loss ratio standards. While this filing pools your state's experience of the 1990 and 2010 Standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements, please note that the company's filing for the 2010 Standardized Medicare Supplement plans is submitted separately.

The proposed rate revisions included in this filing produce an overall increase of 19.5%. Rating factors and discounts are outlined in the applicable sections of this actuarial memorandum. With these changes we project an anticipated lifetime loss ratio of 79.2%. The rates are proposed to be effective June 1, 2026 through May 31, 2027. We anticipate that the next rate revision will be effective June 1, 2027 through May 31, 2028.

This actuarial memorandum or filing is not intended for any use other than the stated purpose.

Company and Contact

Filing Contact Information

Xiaoping Hu, Director, Actuarial Services xiaoping_hu@uhc.com
 600 Office Center Dr. 215-902-8374 [Phone]
 Suite 200
 Fort Washington, PA 19034

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number: 79413
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

State: Rhode Island **Filing Company:** UnitedHealthcare Insurance Company
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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$300.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Insurance Company	\$300.00	12/08/2025 07:53 AM	333893716
EFT Total	\$300.00		

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 11.500%
 Effective Date of Last Rate Revision: 06/01/2025
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: UHLC-134267004

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare Insurance Company	19.500%	19.500%	\$952,537	1,234	\$5,811,342	19.500%	19.500%

SERFF Tracking #:

UHLC-134687226

State Tracking #:

Company Tracking #:

C25-016-STD

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number:

RATE/C25-016-STD

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MS 1209A, MSA 1454, MSB 1455, MSC 1456, MSD 1457, MSE 1458, MSF 1459, MSG 1460, MSH 1461, MSI 1462, MSJ 1463, MSA 1959, MSB 1960, MSC 1961, MSD 1962, MSE 1963, MSF 1964, MSG 1965, MSH 1966, MSI 1967, MSJ 1968 MSK 1935, MSL 1936, CRA 1664	Revised	Previous State Filing Number: UHLC-134267004 Percent Rate Change Request: 19.5	RI - 2026 Rate Schedule (Std).pdf,

UNITEDHEALTHCARE INSURANCE COMPANY

**RATE SCHEDULE
FOR
RHODE ISLAND**

AARP MEDICARE SUPPLEMENT PORTFOLIO
GROUP POLICY NUMBER G-36000-4

1990 STANDARDIZED PLANS

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

Current 2025 Monthly Rates

Proposed 2026 Monthly Rates

Proposed 2026 Monthly Rate Changes

<u>Plan</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>
A	\$192.25	\$211.47	\$288.37	\$229.75	\$252.72	\$344.62	19.5%	19.5%	19.5%
B	\$287.00	\$315.70	\$430.50	\$343.00	\$377.30	\$514.50	19.5%	19.5%	19.5%
C	\$344.25	\$378.67	\$516.37	\$411.50	\$452.65	\$617.25	19.5%	19.5%	19.5%
D	\$312.25	\$343.47	\$468.37	\$373.25	\$410.57	\$559.87	19.5%	19.5%	19.5%
E	\$313.75	\$345.12	\$470.62	\$375.00	\$412.50	\$562.50	19.5%	19.5%	19.5%
F	\$345.75	\$380.32	\$518.62	\$413.25	\$454.57	\$619.87	19.5%	19.5%	19.5%
G	\$315.00	\$346.50	\$472.50	\$376.50	\$414.15	\$564.75	19.5%	19.5%	19.5%
H (with drugs)	\$408.25	\$449.07		\$487.75	\$536.52		19.5%	19.5%	
H (without drugs)	\$282.75	\$311.02	\$424.12	\$338.00	\$371.80	\$507.00	19.5%	19.5%	19.5%
I (with drugs)	\$410.50	\$451.55		\$490.50	\$539.55		19.5%	19.5%	
I (without drugs)	\$285.25	\$313.77	\$427.87	\$340.75	\$374.82	\$511.12	19.5%	19.5%	19.5%
J (with drugs)	\$541.00	\$595.10		\$646.50	\$711.15		19.5%	19.5%	
J (without drugs)	\$327.25	\$359.97	\$490.87	\$391.00	\$430.10	\$586.50	19.5%	19.5%	19.5%
K	\$109.25	\$120.17	\$163.87	\$130.50	\$143.55	\$195.75	19.5%	19.5%	19.5%
L	\$195.25	\$214.77	\$292.87	\$233.25	\$256.57	\$349.87	19.5%	19.5%	19.5%

** Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.*

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Supporting Document Schedules

Satisfied - Item:	A&H Experience
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI - 2026 Memorandum (Std).pdf
Item Status:	
Status Date:	

Satisfied - Item:	*Medicare Supplement-Group
Comments:	<p>“Approved under multiple Paper Filings (no tracking numbers) on 6/13/1997, 6/11/1999, 7/5/2005 and 9/23/2005. The stamped approvals for the associated forms on this filing are attached and are as follows: “Form MS 1209A (submitted February 19, 1997; approved June 13, 1997) Forms MSA 1454 through MSJ 1463 (submitted March 10, 1999; approved June 11, 1999) Form CRA 1664 (submitted May 25, 2005 and again on June 10, 2005; received by the Department on May 26, 2005 and again on June 13, 2005; approved July 5, 2005) Forms MSA 1959 through MSJ 1968; and MSK 1935, MSL 1936 (submitted August 16, 2005; received by the Department August 17, 2005; approved September 23, 2005; possible state tracking number "???"1776")”</p>
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:

UHLC-134687226

State Tracking #:

Company Tracking #:

C25-016-STD

State:

Rhode Island

Filing Company:

UnitedHealthcare Insurance Company

TOI/Sub-TOI:

MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name:

GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number:

RATE/C25-016-STD

Satisfied - Item:	ATTACHMENTS (STD)
Comments:	SEE ATTACHED
Attachment(s):	RI - 2026 Attachments (Std).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Rate Increase Narrative (STD)
Comments:	see attached
Attachment(s):	2026 RI Rate Increase Narrative - Std.pdf
Item Status:	
Status Date:	

UnitedHealthcare Insurance Company

**Annual Medicare Supplement Filing
Actuarial Memorandum**

**AARP Medicare Supplement Portfolio
Group Policy Number G-36000-4**

1990 Standardized Plans

Rhode Island

A. Purpose of Filing

The purpose of this filing is to request approval of 2026 rates and rate revisions for 1990 Standardized Medicare Supplement plans, file experience, and to demonstrate compliance with loss ratio standards. While this filing pools your state's experience of the 1990 and 2010 Standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements, please note that the company's filing for the 2010 Standardized Medicare Supplement plans is submitted separately.

The proposed 2026 average rate revisions by plan are shown below.

A	B	C	D	E	F	G	H	I	J	K	L
19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%	19.5%

The proposed rate revisions included in this filing produce an overall increase of 19.5%. Rating factors and discounts are outlined in the applicable sections of this actuarial memorandum. With these changes we project an anticipated lifetime loss ratio of 79.2%. The rates are proposed to be effective June 1, 2026 through May 31, 2027. We anticipate that the next rate revision will be effective June 1, 2027 through May 31, 2028.

This actuarial memorandum or filing is not intended for any use other than the stated purpose.

B. General Description

1. Issuer Name: UnitedHealthcare Insurance Company
2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:

MS 1209A	MSA 1454	MSB 1455	MSC 1456	MSD 1457	MSE 1458
MSA 1959	MSF 1459	MSG 1460	MSH 1461	MSI 1462	MSJ 1463
MSG 1965	MSB 1960	MSC 1961	MSD 1962	MSE 1963	MSF 1964
	MSH 1966	MSI 1967	MSJ 1968	MSK 1935	MSL 1936

3. Policy Type: Group Standardized Medicare Supplement Insurance
4. Benefits Description: Benefits provided by the 1990 Plans are shown in Attachment 11.
5. Renewal Provision: Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
6. Marketing Method: Plans were sold to members of AARP via mass-marketing. Beginning in 2008 we also sold to members of AARP via Agent distribution. These plans are no longer offered.
7. Underwriting Method: These plans are no longer offered.
8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans was 3 months/3 months.
9. Issue Age Limits: These plans are no longer offered.
10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

a. Age 65 and Older –

- Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, to their effective date in an AARP Medicare Supplement Plan, and the underwriting requirements if applicable.
- All effective dates: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the Base Rate.
- Effective dates prior to 1/1/08: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay Tier I or Tier II Rates based on the underwriting requirements.
- Effective dates from 1/1/08 through 5/1/10: For insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later
 - Applicants whose acceptance was guaranteed or whose health history indicated that they did not have a serious medical condition pay:
 - The Base Rate if they had an effective date three or more years, but less than six years following their 65th birthday or Medicare Part B Effective Date, if later, or
 - Tier I Rates if they had an effective date six or more years following their 65th birthday or Medicare Part B Effective Date, if later.
 - Applicants whose acceptance was not guaranteed and whose health history indicated that they had a serious medical condition pay Tier II Rates.
- Rate Tiers - The following tier factors are applied to the Base Rate
 - Tier I:
 - All Plans: 1.10

- Tier II:
 - All Plans: 1.50
- b. Under Age 65 – Insureds under age 65 pay rates based on their health history at the time of their enrollment. Enrollees whose health history indicated they did not have a serious medical condition pay Tier I Rates. Enrollees whose health history indicated they did have a serious medical condition pay the Tier II Rates.
- c. Discounts Available - The discounts currently available to AARP Medicare Supplement members will remain:
 - 1) Payment by Electronic Funds Transfer – \$2.00 per month per plan.
 - 2) Annual Pay – \$24 per plan (applied at \$2.00 each month) for those that pay their entire 12 months of premium (June through May) in June.
 - 3) Multi-Insured - 5% when two insureds on one account, or members of a group account, each have at least one eligible plan of supplemental insurance issued under a group master policy between the Trustees of AARP and a UnitedHealth Group company.
 - 4) Early Enrollment –
 - Effective dates 1/1/08 through 5/1/2010: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, received discounts for their first ten years of coverage. Discounts were 30% during their first year of coverage, 27% during their second year, 24% during their third year, and so on, decreasing by 3% each year until the discount percentage is 0%.
 - Insureds eligible for any of the Early Enrollment Discount programs will receive discounts at age 80 - 2%, age 85 – 2%, age 90 - 5%, and age 95 – 5%, for that year of coverage. If an insured member is still receiving an Early Enrollment discount when reaching these ages, the insured will receive the greater of the two discounts.

11. Actuary’s Name: Cody McGuinness, FSA, MAAA
 Director, Actuarial Services
 UnitedHealthcare Insurance Company
 600 Office Center Dr.
 Fort Washington, PA 19034
 (724) 812-1542

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2026 Connecticut specific rates have not yet been filed for approval with the Connecticut Department of Insurance.

C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2026 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2026 rating period. (Also see Attachment 3).

Projected claim costs for 2025 and 2026 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). The remaining plans are based on their own experience and the experience of other AARP Standardized Medicare Supplement Plans.

Rates are based on state of residence as approved by the state of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are projected to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses on a policy year basis.

2. Priced with Trend/Selection – Claim cost trends are projected for 2025 and 2026. The trend assumptions are based on the historical AARP Medicare Supplement experience and include selection.
3. Priced with Rate Increases – Rates are calculated for the policy period through May 31, 2027.
4. Commission Rate – Commissions are no longer paid on the closed 1990 Standardized plans.
5. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2025 and 2026, the assumed annual lapse rates (including death) are 6.7% and 7.1%, respectively.
6. Morbidity Assumption – Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.
7. Interest Assumption – 5.0%.
8. Pre-Funding – These plans are community rated. The rates are projected to be effective until May 31, 2027 and reflect no pre-funding.

D. Scope/Reason for Request

1. Overall increase – The overall increase is 19.5%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - June 1, 2026.
4. Timing – These plans are rated on a yearly basis. Requested rate changes will be implemented on June 1, 2026.

E. Rates and Rating Factors

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.
3. Period Rates Apply – Effective June 1, 2026.

F. Average Annualized Premium – See Attachment 4.

G. Rate History – See Attachment 5.

H. Average Lives – See Attachment 6.

I. Historical Incurred Claims – See Attachment 1.

J. Historical Earned Premium – See Attachment 1.

K. Loss Ratio Projection

The target lifetime loss ratio for Plans A through J is 75.9% and was filed with the initial policy filing. The target lifetime loss ratio for Plans K and L is 75%.

1. Definition – Loss ratios are calculated as incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data paid through August 2025.
3. Lapse Assumption – Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2025 and 2026, the assumed annual lapse rates (including death) are 6.7% and 7.1%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
6. Future Rate Increases – We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
7. Interest Assumption – 5.0%.

8. With and Without Rate Change

- The anticipated lifetime loss ratio with the rate change implemented on June 1, 2026 is 79.2%.
- Without a change to the 2025 rates, the anticipated lifetime loss ratio is 84.1%.

L. Loss Ratio Demonstration

The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions and considering the credibility of the business, the anticipated lifetime loss ratios, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio.

M. Actuarial Certification

I am a member of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries and am qualified to render this prescribed statement of actuarial opinion.

I hereby certify that to the best of my knowledge and judgment, the following items are true with respect to this Medicare Supplement rate filing:

- This entire filing is in compliance with your state’s applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 “Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits” and Actuarial Standard of Practice No. 23 “Data Quality”.
- Data provided by others were reviewed and determined to be of high quality and reliable.
- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare’s business plan at the time of the filing.
- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.



Cody McGuinness, FSA, MAAA
Director, Actuarial Services
UnitedHealthcare Insurance Company

12/5/2025

Date

UNITEDHEALTHCARE INSURANCE COMPANY

STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

GROUP POLICY NUMBER G-36000-4 FORM NUMBERS

**MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968,
MSK 1935, MSL 1936**

Rhode Island

EFFECTIVE 6/1/2026

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RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company
 Policy Form: G-36000-4

Claims Experience

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	\$ 5,854,470	\$ 5,198,559	\$ 110,254,877	\$ 4,335,202	\$ 6,932,935	\$ 433,215,161	\$ 42,725,962	\$ 3,169,785	\$ 17,444,727	\$ 71,640,074	\$ 1,173,282	\$ 1,042,098	\$ 79,093,756	\$ 782,080,889
Future	\$ 1,190,878	\$ 1,144,333	\$ 9,284,365	\$ 27,423	\$ 300,470	\$ 179,776,511	\$ 171,791,586	\$ -	\$ 735,400	\$ 7,789,284	\$ 952,246	\$ 472,489	\$ 71,620,397	\$ 445,085,382
Lifetime	\$ 7,045,348	\$ 6,342,892	\$ 119,539,242	\$ 4,362,625	\$ 7,233,404	\$ 612,991,673	\$ 214,517,548	\$ 3,169,785	\$ 18,180,127	\$ 79,429,358	\$ 2,125,528	\$ 1,514,587	\$ 150,714,154	\$ 1,227,166,270

Premium Experience - Without 2026 Rate Change

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	\$ 7,665,547	\$ 7,108,235	\$ 133,922,289	\$ 4,661,897	\$ 8,375,841	\$ 551,665,195	\$ 48,425,177	\$ 3,236,887	\$ 22,527,727	\$ 86,512,783	\$ 1,671,963	\$ 1,527,815	\$ 101,238,425	\$ 978,539,783
Future	\$ 1,304,156	\$ 1,267,111	\$ 10,332,761	\$ 30,771	\$ 338,399	\$ 199,734,035	\$ 178,620,100	\$ -	\$ 789,677	\$ 8,489,227	\$ 1,058,679	\$ 523,181	\$ 78,259,878	\$ 480,747,976
Lifetime	\$ 8,969,703	\$ 8,375,346	\$ 144,255,050	\$ 4,692,668	\$ 8,714,241	\$ 751,399,231	\$ 227,045,277	\$ 3,236,887	\$ 23,317,404	\$ 95,002,011	\$ 2,730,642	\$ 2,050,996	\$ 179,498,303	\$ 1,459,287,759

Premium Experience - With 2026 Rate Change

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	\$ 7,665,547	\$ 7,108,235	\$ 133,922,289	\$ 4,661,897	\$ 8,375,841	\$ 551,665,195	\$ 48,425,177	\$ 3,236,887	\$ 22,527,727	\$ 86,512,783	\$ 1,671,963	\$ 1,527,815	\$ 101,238,425	\$ 978,539,783
Future	\$ 1,549,090	\$ 1,504,994	\$ 12,227,529	\$ 36,312	\$ 399,825	\$ 236,443,826	\$ 212,919,901	\$ -	\$ 933,655	\$ 10,045,700	\$ 1,259,885	\$ 621,954	\$ 93,082,590	\$ 571,025,259
Lifetime	\$ 9,214,637	\$ 8,613,229	\$ 146,149,817	\$ 4,698,210	\$ 8,775,666	\$ 788,109,021	\$ 261,345,078	\$ 3,236,887	\$ 23,461,382	\$ 96,558,483	\$ 2,931,848	\$ 2,149,768	\$ 194,321,015	\$ 1,549,565,042

Loss Ratio Experience - Without 2026 Rate Change

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	76.4%	73.1%	82.3%	93.0%	82.8%	78.5%	88.2%	97.9%	77.4%	82.8%	70.2%	68.2%	78.1%	79.9%
Future	91.3%	90.3%	89.9%	89.1%	88.8%	90.0%	96.2%	0.0%	93.1%	91.8%	89.9%	90.3%	91.5%	92.6%
Lifetime	78.5%	75.7%	82.9%	93.0%	83.0%	81.6%	94.5%	97.9%	78.0%	83.6%	77.8%	73.8%	84.0%	84.1%

Loss Ratio Experience - With 2026 Rate Change

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	76.4%	73.1%	82.3%	93.0%	82.8%	78.5%	88.2%	97.9%	77.4%	82.8%	70.2%	68.2%	78.1%	79.9%
Future	76.9%	76.0%	75.9%	75.5%	75.2%	76.0%	80.7%	0.0%	78.8%	77.5%	75.6%	76.0%	76.9%	77.9%
Lifetime	76.5%	73.6%	81.8%	92.9%	82.4%	77.8%	82.1%	97.9%	77.5%	82.3%	72.5%	70.5%	77.6%	79.2%

- Historical claims and premiums include calendar years 1998-2025, accumulated at 5% interest rate
- Future claims and premiums include years 2026-2035, discounted at 5% interest rate
- Experience through August 2025

Projection of Rhode Island Loss Ratios - 1990 and 2010 PLANS COMBINED

	<u>Plan A</u>	<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>Total</u>
Average Lives														
2023	86	39	587	4	22	9,889	3,228	5	56	443	111	33	3,557	18,059
2024	84	39	525	3	20	9,297	3,768	2	48	403	107	27	3,461	17,783
2025	77	42	474	2	19	8,742	4,523	1	43	369	107	27	3,481	17,906
2026	71	43	422	2	16	8,143	5,218	0	36	330	103	26	3,472	17,883
Average Rate														
2023	\$144.36	\$219.94	\$269.10	\$259.85	\$250.93	\$242.92	\$148.61	\$234.33	\$238.23	\$264.78	\$74.64	\$143.93	\$156.57	\$208.70
2024	\$153.46	\$233.84	\$285.23	\$278.51	\$266.64	\$260.38	\$156.70	\$240.57	\$252.29	\$280.43	\$78.74	\$153.20	\$164.44	\$219.10
2025	\$165.90	\$248.02	\$312.16	\$300.12	\$292.96	\$289.06	\$171.66	\$262.47	\$275.97	\$310.06	\$87.11	\$164.34	\$178.25	\$236.87
2026	\$190.92	\$287.39	\$359.26	\$337.78	\$340.06	\$339.10	\$202.55	\$0.00	\$320.25	\$360.89	\$103.49	\$186.72	\$206.19	\$271.99
Net Claim Rate														
2023	\$114.80	\$92.55	\$203.06	\$138.51	\$219.48	\$188.95	\$131.08	\$272.98	\$198.27	\$232.22	\$45.59	\$82.72	\$129.34	\$166.83
2024	\$137.80	\$115.48	\$209.81	\$32.88	\$243.61	\$207.39	\$151.96	\$210.04	\$289.46	\$232.92	\$59.46	\$93.03	\$140.47	\$181.91
2025	\$123.35	\$184.03	\$243.74	\$103.41	\$230.05	\$227.68	\$168.22	\$104.25	\$210.41	\$267.65	\$57.73	\$100.97	\$153.18	\$197.61
2026	\$152.91	\$219.13	\$271.15	\$254.50	\$254.66	\$259.53	\$192.20	\$0.00	\$273.04	\$296.24	\$81.30	\$148.36	\$172.77	\$222.30
Loss Ratios														
2023	79.5%	42.1%	75.5%	53.3%	87.5%	77.8%	88.2%	116.5%	83.2%	87.7%	61.1%	57.5%	82.6%	79.9%
2024	89.8%	49.4%	73.6%	11.8%	91.4%	79.6%	97.0%	87.3%	114.7%	83.1%	75.5%	60.7%	85.4%	83.0%
2025	74.4%	74.2%	78.1%	34.5%	78.5%	78.8%	98.0%	39.7%	76.2%	86.3%	66.3%	61.4%	85.9%	83.4%
2026	80.1%	76.2%	75.5%	75.3%	74.9%	76.5%	94.9%	0.0%	85.3%	82.1%	78.6%	79.5%	83.8%	81.7%

Average rates are net of discounts

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	3,490,221	4,232,432	82.5%	3,138
Total		3,490,221	4,232,432	82.5%	3,138
1999	1999	177,593	213,938	83.0%	146
	1998	3,174,051	3,944,321	80.5%	2,574
Total		3,351,644	4,158,259	80.6%	2,720
2000	2000	349,667	410,219	85.2%	285
	1999	332,620	408,612	81.4%	266
	1998	3,113,448	3,743,249	83.2%	2,371
Total		3,795,735	4,562,080	83.2%	2,922
2001	2001	224,844	358,135	62.8%	232
	2000	538,544	605,596	88.9%	394
	1999	355,408	408,410	87.0%	246
	1998	3,113,292	3,614,316	86.1%	2,228
Total		4,232,088	4,986,458	84.9%	3,100
2002	2002	296,940	380,604	78.0%	246
	2001	464,870	591,855	78.5%	364
	2000	500,212	574,867	87.0%	350
	1998-1999	3,249,035	3,710,424	87.6%	2,229
Total		4,511,057	5,257,750	85.8%	3,189
2003	2003	326,847	452,681	72.2%	288
	2002	609,222	685,300	88.9%	419
	2001	445,236	595,288	74.8%	332
	1998-2000	3,744,014	4,202,965	89.1%	2,409
Total		5,125,318	5,936,233	86.3%	3,447
2004	2004	303,711	438,777	69.2%	255
	2003	598,272	786,426	76.1%	463
	2002	632,344	690,366	91.6%	383
	1998-2001	4,106,532	4,809,482	85.4%	2,576
Total		5,640,860	6,725,051	83.9%	3,676
2005	2005	449,036	521,146	86.2%	284
	2004	616,433	765,760	80.5%	423
	2003	532,060	764,802	69.6%	415
	1998-2002	4,521,831	5,277,314	85.7%	2,729
Total		6,119,359	7,329,022	83.5%	3,851
2006	2006	710,741	757,118	93.9%	470
	2005	537,803	713,834	75.3%	419
	2004	525,393	647,558	81.1%	374
	1998-2003	4,445,920	5,281,591	84.2%	2,873
Total		6,219,856	7,400,101	84.1%	4,135
2007	2007	460,923	630,330	73.1%	386
	2006	917,286	1,169,395	78.4%	697
	2005	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total		6,566,930	8,166,905	80.4%	4,479
2008	2008	572,462	653,606	87.6%	423
	2007	674,040	936,547	72.0%	552
	2006	833,104	1,116,048	74.6%	623
	1998-2005	5,338,486	6,227,485	85.7%	3,180
Total		7,418,093	8,933,686	83.0%	4,777
2009	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
Total		8,389,741	9,869,606	85.0%	5,291
2010	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,744
Total		9,453,458	11,203,694	84.4%	5,856

RHODE ISLAND'S EXPERIENCE BY DURATION

UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2011	2011	1,388,948	1,594,886	87.1%	1,016
	2010	1,299,308	1,606,695	80.9%	937
	2009	1,139,118	1,359,236	83.8%	759
	1998-2008	6,967,657	8,664,205	80.4%	4,005
	Total	10,795,031	13,225,023	81.6%	6,718
2012	2012	1,153,407	1,453,786	79.3%	936
	2011	1,854,408	2,265,785	81.8%	1,440
	2010	1,293,961	1,534,268	84.3%	855
	1998-2009	7,734,008	9,553,272	81.0%	4,435
	Total	12,035,784	14,807,111	81.3%	7,666
2013	2013	1,380,146	1,687,136	81.8%	1,067
	2012	1,960,358	2,330,134	84.1%	1,432
	2011	1,908,456	2,255,056	84.6%	1,329
	1998-2010	8,399,777	10,881,706	77.2%	4,932
	Total	13,648,737	17,154,031	79.6%	8,759
2014	2014	4,084,889	4,474,863	91.3%	2,380
	2013	2,059,448	2,539,615	81.1%	1,530
	2012	1,823,908	2,299,692	79.3%	1,302
	1998-2011	9,916,825	12,826,274	77.3%	5,791
	Total	17,885,069	22,140,443	80.8%	11,004
2015	2015	1,980,868	2,580,066	76.8%	1,519
	2014	10,124,503	12,355,655	81.9%	6,269
	2013	1,995,676	2,385,735	83.7%	1,376
	1998-2012	11,147,592	14,452,249	77.1%	6,608
	Total	25,248,638	31,773,704	79.5%	15,772
2016	2016	2,643,415	3,144,097	84.1%	1,785
	2015	2,998,671	3,574,597	83.9%	2,098
	2014	9,869,357	11,814,654	83.5%	5,868
	1998-2013	12,834,141	16,013,196	80.1%	7,460
	Total	28,345,584	34,546,544	82.1%	17,212
2017	2017	1,905,630	2,276,941	83.7%	1,331
	2016	3,154,643	4,296,482	73.4%	2,382
	2015	2,912,490	3,517,364	82.8%	1,935
	1998-2014	21,734,769	27,364,431	79.4%	12,487
	Total	29,707,532	37,455,218	79.3%	18,136
2018	2018	2,058,383	2,607,229	78.9%	1,572
	2017	2,968,383	3,779,363	78.5%	2,114
	2016	3,271,695	4,330,730	75.5%	2,184
	1998-2015	24,282,890	31,298,610	77.6%	13,447
	Total	32,581,352	42,015,932	77.5%	19,317
2019	2019	1,638,688	2,009,358	81.6%	1,169
	2018	3,170,359	3,950,537	80.3%	2,310
	2017	2,961,091	3,741,519	79.1%	1,948
	1998-2016	27,005,514	34,732,848	77.8%	14,506
	Total	34,775,652	44,434,261	78.3%	19,934
2020	2020	1,054,227	1,369,351	77.0%	853
	2019	2,264,154	2,982,242	75.9%	1,676
	2018	2,847,893	3,820,109	74.6%	2,048
	1998-2017	24,412,458	36,838,555	66.3%	14,946
	Total	30,578,732	45,010,256	67.9%	19,524
2021	2021	1,389,407	1,256,579	110.6%	772
	2020	1,841,215	2,169,152	84.9%	1,327
	2019	2,092,635	2,910,208	71.9%	1,497
	1998-2018	28,727,216	39,437,297	72.8%	15,384
	Total	34,050,473	45,773,236	74.4%	18,980
2022	2022	954,544	1,087,302	87.8%	655
	2021	1,617,788	1,855,400	87.2%	1,154
	2020	1,793,456	2,038,815	88.0%	1,194
	1998-2019	30,522,048	40,289,868	75.8%	15,532
	Total	34,887,835	45,271,385	77.1%	18,535
2023	2023	954,751	990,513	96.4%	610
	2022	1,510,405	1,661,199	90.9%	990
	2021	1,703,419	1,825,441	93.3%	1,077
	1998-2020	31,983,442	40,749,157	78.5%	15,382
	Total	36,152,018	45,226,311	79.9%	18,059
2024	2024	1,016,912	1,141,509	89.1%	656
	2023	1,549,178	1,610,995	96.2%	947
	2022	1,604,471	1,649,919	97.2%	922
	1998-2021	34,648,046	42,353,347	81.8%	15,259
	Total	38,818,608	46,755,771	83.0%	17,783

**RHODE ISLAND BENEFIT COSTS
1990 & 2010 PLANS COMBINED**

	Per Member Per Month Costs*					
	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>Proj 2025</u>	<u>Proj 2026</u>
PLAN A						
Part B	\$126.72	\$111.13	\$114.80	\$137.31	\$122.23	\$151.49
Part A	\$0.00	\$0.00	\$0.00	\$0.50	\$1.13	\$1.42
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$126.72	\$111.13	\$114.80	\$137.80	\$123.35	\$152.91
<i>Trend</i>		-12.3%	3.3%	20.0%	-10.5%	24.0%
PLANS B-G, excl 2010 PLAN G						
Part B	\$130.75	\$140.46	\$149.64	\$165.43	\$183.19	\$209.89
Part A	\$31.53	\$34.99	\$39.26	\$41.41	\$44.66	\$49.68
Other	\$0.00	\$0.66	\$0.33	\$0.23	\$0.38	\$0.30
Total PMPM Cost	\$162.28	\$176.12	\$189.23	\$207.07	\$228.23	\$259.88
<i>Trend</i>		8.5%	7.4%	9.4%	10.2%	13.9%
2010 PLAN G						
Part B	\$102.93	\$104.93	\$114.14	\$132.64	\$147.47	\$168.86
Part A	\$26.91	\$17.83	\$16.60	\$19.20	\$20.48	\$22.89
Other	\$0.02	\$0.00	\$0.55	\$0.07	\$0.15	\$0.30
Total PMPM Cost	\$129.86	\$122.75	\$131.29	\$151.91	\$168.10	\$192.06
<i>Trend</i>		-5.5%	7.0%	15.7%	10.7%	14.3%
PLANS H-J						
Part B	\$148.97	\$157.33	\$176.31	\$172.01	\$191.23	\$216.35
Part A	\$48.53	\$44.00	\$47.75	\$61.37	\$66.09	\$74.14
Prescription Drugs	\$107.85	\$98.46	\$116.84	\$123.66	\$94.71	\$76.85
Other	\$0.39	\$0.31	\$0.31	\$0.89	\$0.45	\$0.62
Total PMPM Cost	\$202.16	\$205.56	\$228.84	\$238.81	\$261.40	\$293.93
<i>Trend</i>		1.7%	11.3%	4.4%	9.5%	12.4%
PLAN K						
Part B	\$65.78	\$49.01	\$38.55	\$42.48	\$43.91	\$59.93
Part A	\$8.99	\$6.71	\$7.04	\$16.98	\$13.82	\$21.37
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$74.77	\$55.72	\$45.59	\$59.46	\$57.73	\$81.30
<i>Trend</i>		-25.5%	-18.2%	30.4%	-2.9%	40.8%
PLAN L						
Part B	\$45.14	\$57.49	\$50.75	\$61.08	\$70.41	\$106.77
Part A	\$11.30	\$39.59	\$31.97	\$31.95	\$30.56	\$41.59
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total PMPM Cost	\$56.44	\$97.09	\$82.72	\$93.03	\$100.97	\$148.36
<i>Trend</i>		72.0%	-14.8%	12.5%	8.5%	46.9%
PLAN N						
Part B	\$82.47	\$92.26	\$97.40	\$107.21	\$117.83	\$133.26
Part A	\$33.76	\$28.28	\$31.71	\$33.06	\$35.22	\$39.21
Other	\$0.00	\$0.00	\$0.24	\$0.20	\$0.14	\$0.30
Total PMPM Cost	\$116.23	\$120.54	\$129.34	\$140.47	\$153.18	\$172.77
<i>Trend</i>		3.7%	7.3%	8.6%	9.1%	12.8%

TOTAL STANDARDIZED PLANS

Part B	\$117.70	\$125.24	\$132.77	\$146.33	\$160.42	\$181.95
Part A	\$31.65	\$31.08	\$33.59	\$35.26	\$36.84	\$39.98
Prescription Drugs	\$107.85	\$98.46	\$116.84	\$123.66	\$94.71	\$76.85
Other	\$0.02	\$0.42	\$0.35	\$0.21	\$0.27	\$0.31
Total PMPM Cost	\$149.50	\$156.85	\$166.83	\$181.91	\$197.61	\$222.30
<i>Trend</i>		<i>4.9%</i>	<i>6.4%</i>	<i>9.0%</i>	<i>8.6%</i>	<i>12.5%</i>

'Other' includes hospice care, foreign care, home health care, and/or preventive care benefit depending on the plan.

*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

**Rhode Island Average Annualized Premiums
1990 Plans**

<u>Plan</u>	<u>Proposed 2026*</u>	<u>2025*</u>
A	\$2,700	\$2,256
B	\$4,021	\$3,381
C	\$4,827	\$4,038
D	\$4,377	\$3,727
E	\$4,397	\$3,676
F	\$4,848	\$4,053
G	\$4,415	\$3,689
H	-	\$3,369
I	\$4,141	\$3,464
J	\$4,656	\$3,898
K	\$1,554	\$1,299
L	\$2,823	\$2,368
Total 1990 Plans	\$4,708	\$3,936

**Rhode Island Average Annualized Premiums
2010 Plans**

<u>Plan</u>	<u>Proposed 2026*</u>	<u>2025*</u>
A	\$2,327	\$1,975
B	\$3,611	\$2,968
C	\$4,337	\$3,643
F	\$4,349	\$3,600
G	\$2,617	\$2,139
K	\$1,347	\$1,091
L	\$2,309	\$1,970
N	\$2,651	\$2,226
Total 2010 Plans	\$3,396	\$2,862
1990 & 2010 Plans Combined	\$3,486	\$2,946

**Average premiums are net of discounts and are calculated on a policy year basis.*

**Rhode Island
Standardized Plans Rate History
UHC Plans
1990 Plans - Base Rates**

	<u>1/2021</u>	<u>6/2022</u>	<u>6/2023</u>	<u>6/2024</u>	<u>6/2025</u>	<u>Proposed 6/2026</u>	<u>2022/2021</u>	<u>2023/2022</u>	<u>2024/2023</u>	<u>2025/2024</u>	<u>Proposed 2026/2025</u>
A	\$150.00	\$154.50	\$160.00	\$172.50	\$192.25	\$229.75	3.0%	3.6%	7.8%	11.4%	19.5%
B	\$224.00	\$230.75	\$238.75	\$257.50	\$287.00	\$343.00	3.0%	3.5%	7.9%	11.5%	19.5%
C	\$268.50	\$276.50	\$286.25	\$308.75	\$344.25	\$411.50	3.0%	3.5%	7.9%	11.5%	19.5%
D	\$243.50	\$250.75	\$259.50	\$280.00	\$312.25	\$373.25	3.0%	3.5%	7.9%	11.5%	19.5%
E	\$245.00	\$252.25	\$261.00	\$281.50	\$313.75	\$375.00	3.0%	3.5%	7.9%	11.5%	19.5%
F	\$269.50	\$277.50	\$287.25	\$310.00	\$345.75	\$413.25	3.0%	3.5%	7.9%	11.5%	19.5%
G	\$245.75	\$253.00	\$261.75	\$282.50	\$315.00	\$376.50	3.0%	3.5%	7.9%	11.5%	19.5%
H (with drugs)	\$318.50	\$328.00	\$339.50	\$366.25	\$408.25	\$487.75	3.0%	3.5%	7.9%	11.5%	19.5%
H (without drugs)	\$220.50	\$227.00	\$235.00	\$253.50	\$282.75	\$338.00	2.9%	3.5%	7.9%	11.5%	19.5%
I (with drugs)	\$320.25	\$329.75	\$341.25	\$368.25	\$410.50	\$490.50	3.0%	3.5%	7.9%	11.5%	19.5%
I (without drugs)	\$222.25	\$229.00	\$237.00	\$255.75	\$285.25	\$340.75	3.0%	3.5%	7.9%	11.5%	19.5%
J (with drugs)	\$421.75	\$434.50	\$449.75	\$485.25	\$541.00	\$646.50	3.0%	3.5%	7.9%	11.5%	19.5%
J (without drugs)	\$255.00	\$262.75	\$272.00	\$293.50	\$327.25	\$391.00	3.0%	3.5%	7.9%	11.5%	19.5%
K	\$85.50	\$88.00	\$91.00	\$98.00	\$109.25	\$130.50	2.9%	3.4%	7.7%	11.5%	19.5%
L	\$152.50	\$157.00	\$162.50	\$175.25	\$195.25	\$233.25	3.0%	3.5%	7.8%	11.4%	19.5%

Note: These rate changes do not reflect any rating factor updates.

**Rhode Island
Standardized Plans Rate History
UHC Plans
2010 Plans - Non-Tobacco User Unisex Base Rates**

	<u>1/2021</u>	<u>6/2022</u>	<u>6/2023</u>	<u>6/2024</u>	<u>6/2025</u>	<u>Proposed 6/2026</u>	<u>2022/2021</u>	<u>2023/2022</u>	<u>2024/2023</u>	<u>2025/2024</u>	<u>Proposed 2026/2025</u>
A	\$136.75	\$140.75	\$145.75	\$157.25	\$175.25	\$209.50	2.9%	3.6%	7.9%	11.4%	19.5%
B	\$208.00	\$214.25	\$221.75	\$239.25	\$266.75	\$318.75	3.0%	3.5%	7.9%	11.5%	19.5%
C	\$249.50	\$257.00	\$266.00	\$287.00	\$320.00	\$382.50	3.0%	3.5%	7.9%	11.5%	19.5%
F	\$250.75	\$258.25	\$267.25	\$288.25	\$321.00	\$383.50	3.0%	3.5%	7.9%	11.4%	19.5%
G	\$212.25	\$218.50	\$226.25	\$244.00	\$271.75	\$324.75	2.9%	3.5%	7.8%	11.4%	19.5%
K	\$78.25	\$80.50	\$83.25	\$89.75	\$99.75	\$119.25	2.9%	3.4%	7.8%	11.1%	19.5%
L	\$141.25	\$145.50	\$150.50	\$162.25	\$180.75	\$216.00	3.0%	3.4%	7.8%	11.4%	19.5%
N	\$166.50	\$171.50	\$177.50	\$191.50	\$213.50	\$255.25	3.0%	3.5%	7.9%	11.5%	19.6%

Note: These rate changes do not reflect any rating factor updates.

Rhode Island Average Lives*
1990 Plans

<u>Plan</u>	<u>2026</u>	<u>2025</u>
A	22	27
B	11	12
C	247	282
D	1	2
E	15	18
F	573	651
G	11	13
H	0	0
I	33	41
J	315	352
K	2	2
L	4	5
Total 1990 Plans	1,234	1,405

Rhode Island Average Lives*
2010 Plans

<u>Plan</u>	<u>2026</u>	<u>2025</u>
A	45	48
B	33	31
C	155	170
F	7,332	7,836
G	5,490	4,796
K	98	105
L	22	22
N	3,471	3,472
Total 2010 Plans	16,647	16,479
1990 & 2010 Plans Combined	17,881	17,884

**Average lives are calculated on a policy year basis*

National Average Lives*
1990 Plans

<u>Plan</u>	<u>2026</u>	<u>2025</u>
A	10,371	12,224
B	6,766	8,215
C	62,214	74,665
D	4,902	5,898
E	4,947	6,146
F	189,565	219,966
G	6,106	7,270
H	2,438	2,949
I	15,429	18,280
J	129,004	145,550
K	1,723	2,001
L	2,735	3,195
Select C	1,077	1,280
Total 1990 Plans	437,278	507,638

National Average Lives*
2010 Plans

<u>Plan</u>	<u>2026</u>	<u>2025</u>
A	16,301	17,429
B	11,482	12,521
C	24,261	27,137
D	1,461	1,351
F	1,197,301	1,304,250
G	1,506,326	1,418,340
K	42,265	44,454
L	15,861	17,218
N	520,240	541,525
Select C	310	367
Select F	5,141	6,263
Select G	8,285	7,383
Select N	1,795	1,710
Total 2010 Plans	3,351,029	3,399,948
1990 & 2010 Plans Combined	3,788,307	3,907,586

**Average lives are calculated on a policy year basis*

Rhode Island Medicare Supplement Total Standardized Plans Trend

The components of the composite trend are shown below.

Part B Coinsurance --

	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Medicare Fee Update	1.5%	0.8%	-0.1%	2.2%
Utilization Trend	5.9%	10.2%	10.5%	11.8%
Composite Trend	7.4%	11.0%	10.4%	14.2%

The net change in the cost for Part B services in 2025 was -0.1%. For 2026, we assume a net change of 2.2%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2025 and 2026 are 10.5% and 11.8%, respectively.

Part B Deductible -- For 2026 the Part B deductible will be \$283, an increase of 10.1% over 2025. The projected Part B deductible trend is 7.6% for 2025 and 11.3% for 2026.

Part B Excess -- Projected claim costs for 2025 and 2026 are based on actuarial judgment and are \$0.07 and \$0.10, respectively.

Part A Deductible --

	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Medicare Part A Deductible	\$1,600	\$1,632	\$1,676	\$1,736
% Change in Part A Deductible	2.8%	2.0%	2.7%	3.6%
Utilization Trend	5.8%	-0.8%	3.5%	3.3%
Composite Trend	8.8%	1.2%	6.3%	7.0%

Hospital Co-Payments -- Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2025 and 2026 are based on actuarial judgment and are \$1.12 and \$1.40, respectively.

Skilled Nursing -- Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>
Medicare Daily Coinsurance	\$200	\$204	\$210	\$217
% Change in Daily Coinsurance	2.8%	2.0%	2.7%	3.6%
Utilization/Length of Stay, days 21-100	5.0%	2.4%	4.1%	6.2%
Composite Trend	7.9%	4.5%	6.9%	10.0%

Foreign Care/ At-Home Care/ Preventive Care / Prescription Drugs -- In aggregate, these benefits represent less than 1% of the total Rhode Island claim costs. Projected costs for these benefits were based on historical experience and actuarial judgment.

**Rhode Island Standardized
Paid and Incurred Experience**
(Most recent 5 years shown)

Plan A	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	168,079	168,079	130,285	127,665	37,486	77.5%	76.0%
2021	168,843	168,843	157,387	158,022	36,391	93.2%	93.6%
2022	160,654	160,654	131,671	129,583	35,774	82.0%	80.7%
2023	148,835	148,835	113,104	118,356	32,980	76.0%	79.5%
2024	153,921	153,921	144,072	138,217	32,981	93.6%	89.8%

Plan B	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	159,656	159,656	79,978	74,883	30,924	50.1%	46.9%
2021	149,840	149,840	75,597	74,620	28,767	50.5%	49.8%
2022	131,273	131,273	88,344	89,301	26,597	67.3%	68.0%
2023	102,930	102,930	46,817	43,315	20,965	45.5%	42.1%
2024	110,372	110,372	54,132	54,507	21,789	49.0%	49.4%

Plan C	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	2,483,963	2,483,963	1,813,976	1,791,362	439,461	73.0%	72.1%
2021	2,324,482	2,324,482	1,814,120	1,822,256	407,113	78.0%	78.4%
2022	2,120,398	2,120,398	1,750,900	1,729,251	391,209	82.6%	81.6%
2023	1,893,929	1,893,929	1,485,247	1,429,114	349,261	78.4%	75.5%
2024	1,797,820	1,797,820	1,323,667	1,322,463	322,771	73.6%	73.6%

**Rhode Island Standardized
Paid and Incurred Experience
(Most recent 5 years shown)**

Plan D	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	36,159	36,159	22,227	26,886	6,416	61.5%	74.4%
2021	35,871	35,871	40,560	51,186	6,388	113.1%	142.7%
2022	22,805	22,805	35,456	19,823	4,291	155.5%	86.9%
2023	11,693	11,693	7,138	6,233	2,192	61.0%	53.3%
2024	10,026	10,026	1,324	1,184	1,820	13.2%	11.8%

Plan E	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	76,175	76,175	60,672	59,751	13,729	79.6%	78.4%
2021	69,583	69,583	33,928	33,592	12,576	48.8%	48.3%
2022	63,709	63,709	41,547	39,620	12,140	65.2%	62.2%
2023	66,245	66,245	60,574	57,943	12,630	91.4%	87.5%
2024	62,394	62,394	46,065	57,004	11,556	73.8%	91.4%

Plan F	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	30,425,208	30,425,208	20,985,807	20,468,229	5,754,070	69.0%	67.3%
2021	30,328,508	30,328,508	21,395,785	21,533,096	5,654,087	70.5%	71.0%
2022	29,383,551	29,383,551	22,013,777	22,022,432	5,736,423	74.9%	74.9%
2023	28,827,518	28,827,518	22,392,378	22,423,537	5,584,041	77.7%	77.8%
2024	29,049,833	29,049,833	22,811,782	23,137,318	5,440,972	78.5%	79.6%

**Rhode Island Standardized
Paid and Incurred Experience
(Most recent 5 years shown)**

Plan G	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	2,617,761	2,617,761	1,788,643	1,809,319	603,471	68.3%	69.1%
2021	3,744,795	3,744,795	2,954,083	3,340,761	893,158	78.9%	89.2%
2022	4,746,571	4,746,571	4,119,575	3,981,469	1,199,281	86.8%	83.9%
2023	5,755,846	5,755,846	4,940,032	5,076,761	1,463,787	85.8%	88.2%
2024	7,085,254	7,085,254	6,604,935	6,870,628	1,744,764	93.2%	97.0%

Plan H	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	18,359	18,359	30,201	28,667	3,437	164.5%	156.1%
2021	15,091	15,091	22,452	22,007	2,857	148.8%	145.8%
2022	13,566	13,566	4,095	9,984	2,685	30.2%	73.6%
2023	13,826	13,826	20,291	16,106	2,726	146.8%	116.5%
2024	5,293	5,293	6,295	4,621	1,030	118.9%	87.3%

Plan I	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	228,168	228,168	209,452	203,712	42,621	91.8%	89.3%
2021	199,593	199,593	178,671	173,722	37,242	89.5%	87.0%
2022	171,799	171,799	170,195	174,585	33,732	99.1%	101.6%
2023	160,087	160,087	135,267	133,234	31,311	84.5%	83.2%
2024	144,812	144,812	163,697	166,149	27,537	113.0%	114.7%

**Rhode Island Standardized
Paid and Incurred Experience
(Most recent 5 years shown)**

Plan J	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	1,622,817	1,622,817	1,265,020	1,212,817	288,966	78.0%	74.7%
2021	1,595,368	1,595,368	1,233,206	1,273,985	281,228	77.3%	79.9%
2022	1,499,229	1,499,229	1,213,738	1,181,572	278,819	81.0%	78.8%
2023	1,406,268	1,406,268	1,243,214	1,233,306	261,308	88.4%	87.7%
2024	1,355,860	1,355,860	1,121,961	1,126,184	245,314	82.7%	83.1%

Plan K	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	104,896	104,896	73,395	65,853	35,785	70.0%	62.8%
2021	104,258	104,258	112,271	109,390	34,030	107.7%	104.9%
2022	100,219	100,219	78,417	77,402	33,668	78.2%	77.2%
2023	99,713	99,713	62,688	60,906	33,590	62.9%	61.1%
2024	101,108	101,108	67,319	76,352	32,801	66.6%	75.5%

Plan L	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	73,268	73,268	40,465	34,992	16,110	55.2%	47.8%
2021	66,386	66,386	27,310	27,768	14,337	41.1%	41.8%
2022	61,226	61,226	39,278	42,524	13,524	64.2%	69.5%
2023	56,710	56,710	35,087	32,593	12,587	61.9%	57.5%
2024	49,331	49,331	32,364	29,955	10,580	65.6%	60.7%

Plan N	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	6,995,747	6,995,747	4,866,709	4,674,597	1,595,480	69.6%	66.8%
2021	6,970,619	6,970,619	5,117,796	5,430,068	1,517,240	73.4%	77.9%
2022	6,796,384	6,796,384	5,632,638	5,390,290	1,540,779	82.9%	79.3%
2023	6,682,711	6,682,711	5,533,791	5,520,612	1,518,067	82.8%	82.6%
2024	6,829,748	6,829,748	5,735,320	5,834,025	1,509,283	84.0%	85.4%

Total Standardized	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2020	45,010,256	45,010,256	31,366,831	30,578,732	8,867,958	69.7%	67.9%
2021	45,773,236	45,773,236	33,163,166	34,050,473	8,925,414	72.5%	74.4%
2022	45,271,385	45,271,385	35,319,631	34,887,835	9,308,921	78.0%	77.1%
2023	45,226,311	45,226,311	36,075,629	36,152,018	9,325,446	79.8%	79.9%
2024	46,755,771	46,755,771	38,112,934	38,818,608	9,403,196	81.5%	83.0%

**2026 MONTHLY RATES FOR PLANS NOT ISSUED IN
RHODE ISLAND**

<u>Plan*</u>	<u>Base**</u>	<u>Tier I</u>	<u>Tier II</u>
HW/IW/AW/BW (with drugs)	\$318.25	\$350.07	\$477.37
HW/IW/AW/BW (without drugs)	\$318.00	\$349.80	\$477.00
WA/WC	\$55.25	\$60.77	\$82.87
WB/WD	\$6.25	\$6.87	\$9.37
SB/SC	\$321.75	\$353.92	
SD/SE	\$51.50	\$56.65	
SF/SG (with drugs)	\$1,110.25	\$1,221.27	
SF/SG (without drugs)	\$391.00	\$430.10	

* *HW/IW/AW/BW, WA, and WB are Wisconsin issued plans and riders.
SB/SC, SD/SE, and SF/SG are Minnesota issued plans and riders.*

** *Enrollment Discounts apply where applicable.*

**Rhode Island
2026 Expenses by Category**

1990 & 2010 Standardized Medicare Supplement Plans

Member Contribution \$62,342,016

Average Lives 17,881

Expenses	<u>% of Member Contribution</u>	<u>PMPM</u>
Royalty	5.95%	\$17.29
Premium Taxes	2.00%	\$5.81
Risk and Profit	3.00%	\$8.72
Operating Expenses	4.13%	\$11.99
Sales Expenses	1.19%	\$3.45
Commissions	3.09%	\$8.98
Total Expenses	19.35%	\$56.23

1990 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates up through May 31, 2010 (including Medicare SELECT) and their benefits. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Through May 31, 2010 the standardized plans are:

Medigap Benefits	Medigap Plans A through L											
	A	B	C	D	E	F	G	H	I	J	K	L
Medicare Part A Coinsurance and all costs after hospital benefits are used up ¹	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment except for preventive services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓	80%		✓	✓		
Outpatient Prescription Drugs (50% after \$250 deductible; up to plan limits)								x ²	x ²	x ²		
Foreign Travel Emergency (Up to Plan Limit) ³			✓	✓	✓	✓	✓	✓	✓	✓		
At-home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		

¹ Lifetime maximum of 365 days

² Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006.

³ Benefit is 80% after the \$250 annual deductible with a \$50,000 lifetime maximum for Foreign Emergency Care that begins during the first 60 days of a trip period.

⁴ After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

2026 out-of-pocket limit ⁴ ▶	\$8,000	\$4,000
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Company Name: UnitedHealthcare Insurance Company
NAIC Company Code: 79413
Market Segment: 1990 Standardized Medicare Supplement Plans (plans issued prior to June 1, 2010)
SERFF Tracking Number: UHLC-134687226

Scope and Range of the Rate Increase

2026 rate increases have been proposed for the AARP Standardized Medicare Supplement Insurance Plans for members residing in Rhode Island. These rate actions are projected to apply to 1,234 members. The new monthly premium rates will apply to members beginning June 1, 2026.

The average rate increase for these plans is expected to be 19.5%. The range of rate increases is: 19.5% to 19.5%. Additional premium changes may occur due to changes in policyholder discounts.

The proposed rate increase is needed to cover the projected medical and administrative costs for 2026. We will continue to work hard to keep premium rates as low as possible for all members.

Increases in Medical Costs

There are many different health care cost trends that contribute to increases in the Medicare health care spending each year. Some of the key health care cost trends that have affected this year's rate increases include:

- **Increasing Cost of Medical Services:** Annual increases in reimbursement rates to health care providers.
- **Increasing Utilization:** The number of office visits and other medical services continues to grow. In addition, total health care spending will vary by the intensity of care and use of different types of health services.
- **Increases in Medicare Deductibles:** Medicare deductibles that are covered under these plans are expected to increase.
- **Impact of New Technology:** Improvements to medical technology and clinical practice lead to more expensive services increasing health care spending.

Administrative Costs

Expected administrative costs for these plans are similar to current administrative costs and are not contributing to the proposed rate increase.