

SERFF Tracking Number: AWLP-127389254 State: Connecticut
Filing Company: Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut State Tracking Number: 201183855
Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Product Name: Anthem 2012 Direct Pay Rate Filing
Project Name/Number: /

Filing at a Glance

Company: Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut
Product Name: Anthem 2012 Direct Pay Rate SERFF Tr Num: AWLP-127389254 State: Connecticut
Filing
TOI: H16I Individual Health - Major Medical SERFF Status: Submitted to State State Tr Num: 201183855
Sub-TOI: H16I.005A Individual - Preferred Co Tr Num: State Status:
Provider (PPO)
Filing Type: Rate Reviewer(s):
Authors: Jennie Casaday, Barney Hamann, John Bryson, Jennifer Becher, Charlie Kearns Disposition Date:
Date Submitted: 08/31/2011 Disposition Status:
Implementation Date Requested: 01/01/2012 Implementation Date:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type: Individual
Overall Rate Impact: 12.9% Filing Status Changed: 08/31/2011
State Status Changed:
Deemer Date: Created By: John Bryson
Submitted By: John Bryson Corresponding Filing Tracking Number:
PPACA: Not PPACA-Related
PPACA Notes: null
Filing Description:
Anthem Direct Pay Rate Filing Effective January 1, 2012

Submitted for your review and approval are revised medical and prescription drug rates for Anthem's Individual health insurance plans. This filing is for our PPO product portfolio which includes Direct Pay Lumenos, Tonik and Century Preferred, as well as a number of limited membership closed product portfolios that are listed in the application. The

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revised rates included in this filing will be effective January 1, 2012.

At Anthem we care deeply about our members and the Connecticut communities in which we live and work. We share our members' concerns over the rising cost of health care. Anthem does not want the cost of health care coverage to continue to increase. Unfortunately the use of various high cost services including hospital care, new technologies, other expensive diagnostic services, and prescription drugs are increasing – and we owe it to our members to cover those costs and ensure access to a broad network of providers.

In filing our rate application we were sensitive to the fact that individuals struggle to afford higher premiums. Anthem has reviewed product premium rates for all our individual products for 2012 effective dates. Based on our current membership, this results in an overall rate increase of 12.9%.

The pricing structure of our individual products is a reflection of the medical risks and costs associated with this market. Anthem's individual rate filings are based on recent claims data and current and expected health care cost for people covered under these products including cost to deliver care and utilization. Emerging claims experience indicates that claims cost trends are increasing and are expected to continue increasing at a rate of almost 8 percent throughout the 2012 rate effective period. Those increases are reflected in the 2012 rate filing. The rates we have filed with the DOI underwent rigorous peer review by internal and external certified actuaries who are independent of our individual business.

In addition to claim cost trend, the total cost of providing benefits is influenced by other factors as well. Healthcare cost increases are caused by underlying growth in the cost of care and increased utilization, driven by changes in the demographics and health status of our members who are gradually utilizing more services year over year (also known as underwriting wear-off). Underwriting wear-off continues to negatively impact rates. The actuarial analysis included in this filing indicates that our projected distribution of members by policy duration during 2012 will increase claims costs by 6.2%.

Mandated benefit changes as required by Connecticut state law are expected to increase claims cost by another half of a percent (0.5%). It is also important to note that a combination of changes in administrative expenses, plan mix, medical loss ratio requirements and other actuarial impacts will reduce the total anticipated rate increase by 1.5%. Anthem has worked diligently to decrease the cost of providing healthcare to our members. This is reflected in the lower administrative costs per member per month and as a percentage of premiums reflected in this filing.

Internal and external actuarial review indicates our rate filing is actuarially sound in relation to the benefits provided and the underlying risks associated with this pool. We remain concerned however, about the increasing cost of care and its adverse effect on premiums, our members and Connecticut consumers. Anthem is investing in many initiatives to

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 (PPO)

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reduce the cost of care, promote wellness and preventive care for our members and communities, as well as working with providers to encourage high-quality, evidence-based care, which costs less over time.

We understand that premium increases create a challenge for many of our members. However, it is important to know that our members often have a choice of coverage. We help our members understand their options by making available Health Plan Advisors who work with members to help ensure they understand their coverage options. We are dedicated to working with our members to find health coverage plans that are the most appropriate, beneficial and affordable for their needs. Also, to help them manage costs, we are:

- Negotiating the best rates we can get for covered products and services.
- Making more tools available to help members better manage health and out-of-pocket costs.
- Offering members significant discounts through access to a large network of health care providers across the country

As a Connecticut based company that has done business here for more than 75 years, we care about our customers and the community. We share the concerns raised by our members, consumers, the media and others over the rising costs of health care services and the corresponding impact they have on premiums, particularly in this challenging economy. At Anthem, we are committed to driving quality in the health care system, improving the lives of not only the members we serve, but also the health of communities across Connecticut.

Thank you for your attention to this filing.

Company and Contact

Filing Contact Information

John Bryson, Actuarial Dir john.bryson@anthem.com
 370 Bassett Road 203-239-8249 [Phone]
 North Haven, CT 06473

Filing Company Information

Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut 370 Bassett Road	CoCode: 60217	State of Domicile: Connecticut
	Group Code: 671	Company Type: Life, Accident, Health
North Haven, CT 06473 (203) 239-4911 ext. [Phone]	Group Name: WellPoint Inc Group FEIN Number: 06-1475928	State ID Number:

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut	\$0.00	08/31/2011	

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Rate Information

Rate data applies to filing.

Filing Method: Review & Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 01/01/2011
Filing Method of Last Filing: Review & Approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut	Increase	12.900%	12.900%	\$20,014,174	25,560	\$155,148,634	12.900%	12.900%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	82	18,661			26,782		99	
Policy Holders:	46	11,535			13,888		91	

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Rate Review Details

COMPANY:

Company Name: Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut
HHS Issuer Id: 86545
Product Names: Century Preferred Direct/ Lumenos
Tonik
BlueCare Plus Individual Value
BlueCare Plus Individual Premier
Blue Care Plus Advantage
Semi-Private 200
Community
Direct Pay 30
Century 90 endorsements
Basicare
CHCBP
Trend Factors: 7.6%

FORMS:

New Policy Forms:
Affected Forms: N974, N296, N7221, N427, N117, N373, N132, N3200, N127, N128, N129
Other Affected Forms: N1369, N1414

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual

<i>SERFF Tracking Number:</i>	<i>AWLP-127389254</i>	<i>State:</i>	<i>Connecticut</i>
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	<i>of Connecticut</i>		
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>Anthem 2012 Direct Pay Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		
Member Months:	551,537		
Benefit Change:	Increase		
Percent Change Requested:	Min: 12.9 Max: 12.9 Avg: 12.9		
PRIOR RATE:			
Total Earned Premium:	155,148,634.00		
Total Incurred Claims:	131,137,933.00		
Annual \$:	Min: 73.60 Max: 4,019.50 Avg: 281.30		
REQUESTED RATE:			
Projected Earned Premium:	143,267,776.00		
Projected Incurred Claims:	116,532,244.00		
Annual \$:	Min: 83.10 Max: 4,538.00 Avg: 317.62		

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 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)
 Product Name: Anthem 2012 Direct Pay Rate Filing
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	January 1, 2012 Rate Sheets		New		CT_DP_Rate_Sheets_201201_Filed.pdf



Rate Appendix A - BLUECARE DIRECT Grandfathered
Effective January 1, 2012
ALL RATING AREAS

\$1500 Deductible (Non-Gatekeeper HMO)

	\$10/\$25/\$40 Rx with \$500 Annual Max				\$10/\$25/\$40 Rx with \$2000 Annual Max			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
19-24	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
25-29	\$246.55	\$444.52	\$732.93	\$1,181.56	\$262.35	\$473.00	\$779.90	\$1,257.27
30-34	\$328.20	\$497.23	\$743.77	\$1,325.25	\$349.23	\$529.09	\$791.43	\$1,410.17
35-39	\$328.20	\$497.23	\$743.77	\$1,325.25	\$349.23	\$529.09	\$791.43	\$1,410.17
40-44	\$424.35	\$538.06	\$815.63	\$1,412.61	\$451.54	\$572.53	\$867.90	\$1,503.13
45-49	\$491.03	\$592.33	\$905.55	\$1,473.07	\$522.49	\$630.28	\$963.57	\$1,567.46
50-54	\$668.31	\$687.44	\$1,172.77	\$1,630.73	\$711.13	\$731.49	\$1,247.92	\$1,735.22
55-59	\$868.93	\$863.62	\$1,531.49	\$1,974.43	\$930.03	\$923.98	\$1,629.62	\$2,100.95
60-64	\$1,149.60	\$1,020.61	\$1,943.43	\$2,327.99	\$1,249.58	\$1,102.72	\$2,067.96	\$2,477.16
65+	\$1,114.33	\$993.07	\$1,924.30	\$2,210.14	\$1,209.43	\$1,071.37	\$2,047.61	\$2,351.76

\$3000 Deductible (Non-Gatekeeper HMO)

	\$10/\$25/\$40 Rx with \$500 Annual Max				\$10/\$25/\$40 Rx with \$2000 Annual Max			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$232.22	\$418.68	\$690.32	\$1,112.87	\$248.02	\$447.16	\$737.29	\$1,188.58
19-24	\$232.22	\$418.68	\$690.32	\$1,112.87	\$248.02	\$447.16	\$737.29	\$1,188.58
25-29	\$232.22	\$418.68	\$690.32	\$1,112.87	\$248.02	\$447.16	\$737.29	\$1,188.58
30-34	\$309.12	\$468.32	\$700.53	\$1,248.20	\$330.15	\$500.18	\$748.19	\$1,333.12
35-39	\$309.12	\$468.32	\$700.53	\$1,248.20	\$330.15	\$500.18	\$748.19	\$1,333.12
40-44	\$399.68	\$506.78	\$768.21	\$1,330.48	\$426.87	\$541.25	\$820.48	\$1,421.00
45-49	\$462.48	\$557.89	\$852.91	\$1,387.43	\$493.94	\$595.84	\$910.93	\$1,481.82
50-54	\$629.46	\$647.48	\$1,104.59	\$1,535.92	\$672.28	\$691.53	\$1,179.74	\$1,640.41
55-59	\$818.12	\$813.14	\$1,442.45	\$1,859.64	\$879.22	\$873.50	\$1,540.58	\$1,986.16
60-64	\$1,081.32	\$960.36	\$1,830.44	\$2,192.64	\$1,181.30	\$1,042.47	\$1,954.97	\$2,341.81
65+	\$1,048.25	\$934.54	\$1,812.43	\$2,081.65	\$1,143.35	\$1,012.84	\$1,935.74	\$2,223.27



Rate Appendix B - CENTURY PREFERRED DIRECT Grandfathered
Effective January 1, 2012
ALL RATING AREAS

with \$10 Generic/\$25 Listed Brand/\$40 Non-Listed Brand Copay Prescription Drug Plan with \$2000 Annual Max

	\$250/\$500 80%/60%				\$1500/\$3000 100%/80%				\$1500/\$3000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$264.50	\$375.02	\$684.58	\$1,165.93	\$221.10	\$313.48	\$572.24	\$974.59	\$197.16	\$279.56	\$510.30	\$869.13
19-24	\$264.50	\$375.02	\$684.58	\$1,165.93	\$221.10	\$313.48	\$572.24	\$974.59	\$197.16	\$279.56	\$510.30	\$869.13
25-29	\$264.50	\$375.02	\$684.58	\$1,165.93	\$221.10	\$313.48	\$572.24	\$974.59	\$197.16	\$279.56	\$510.30	\$869.13
30-34	\$352.51	\$431.59	\$696.11	\$1,319.94	\$294.65	\$360.77	\$581.87	\$1,103.32	\$262.77	\$321.73	\$518.89	\$983.92
35-39	\$352.51	\$431.59	\$696.11	\$1,319.94	\$294.65	\$360.77	\$581.87	\$1,103.32	\$262.77	\$321.73	\$518.89	\$983.92
40-44	\$455.15	\$475.60	\$773.11	\$1,413.69	\$380.45	\$397.54	\$646.23	\$1,181.67	\$339.29	\$354.52	\$576.29	\$1,053.81
45-49	\$526.92	\$533.73	\$869.48	\$1,478.63	\$440.44	\$446.13	\$726.78	\$1,235.97	\$392.78	\$397.85	\$648.12	\$1,102.21
50-54	\$717.06	\$737.48	\$1,258.12	\$1,749.42	\$599.38	\$616.44	\$1,051.64	\$1,462.32	\$534.52	\$549.74	\$937.84	\$1,304.08
55-59	\$937.57	\$931.28	\$1,643.11	\$2,118.17	\$783.71	\$778.44	\$1,373.45	\$1,770.55	\$698.89	\$694.20	\$1,224.81	\$1,578.95
60-64	\$1,259.70	\$1,111.98	\$2,084.65	\$2,497.39	\$1,052.96	\$929.50	\$1,742.53	\$2,087.53	\$939.00	\$828.90	\$1,553.95	\$1,861.61
65+	\$1,218.83	\$1,080.04	\$2,064.23	\$2,371.16	\$1,018.81	\$902.78	\$1,725.45	\$1,982.02	\$908.55	\$805.08	\$1,538.73	\$1,767.52

	\$3000/\$6000 100%/60%				\$5000/\$10000 100%/80%				\$10000/\$20000 100%/80%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$172.84	\$245.08	\$447.36	\$761.93	\$137.96	\$195.60	\$357.04	\$608.11	\$116.82	\$165.63	\$302.35	\$514.95
19-24	\$172.84	\$245.08	\$447.36	\$761.93	\$137.96	\$195.60	\$357.04	\$608.11	\$116.82	\$165.63	\$302.35	\$514.95
25-29	\$172.84	\$245.08	\$447.36	\$761.93	\$137.96	\$195.60	\$357.04	\$608.11	\$116.82	\$165.63	\$302.35	\$514.95
30-34	\$230.35	\$282.05	\$454.89	\$862.56	\$183.85	\$225.11	\$363.05	\$688.42	\$155.68	\$190.62	\$307.44	\$582.96
35-39	\$230.35	\$282.05	\$454.89	\$862.56	\$183.85	\$225.11	\$363.05	\$688.42	\$155.68	\$190.62	\$307.44	\$582.96
40-44	\$297.43	\$310.78	\$505.21	\$923.81	\$237.39	\$248.04	\$403.21	\$737.31	\$201.02	\$210.05	\$341.45	\$624.36
45-49	\$344.32	\$348.79	\$568.18	\$966.25	\$274.82	\$278.37	\$453.48	\$771.19	\$232.71	\$235.72	\$384.00	\$653.04
50-54	\$468.58	\$481.92	\$822.16	\$1,143.22	\$373.98	\$384.64	\$656.18	\$912.42	\$316.69	\$325.71	\$555.66	\$772.65
55-59	\$612.69	\$608.58	\$1,073.73	\$1,384.19	\$488.99	\$485.72	\$856.97	\$1,104.75	\$414.09	\$411.30	\$725.68	\$935.50
60-64	\$823.18	\$726.66	\$1,362.27	\$1,631.99	\$657.00	\$579.96	\$1,087.25	\$1,302.53	\$556.35	\$491.12	\$920.69	\$1,102.98
65+	\$796.49	\$705.78	\$1,348.93	\$1,549.50	\$635.69	\$563.30	\$1,076.61	\$1,236.68	\$538.31	\$477.00	\$911.67	\$1,047.23

	\$500 Deductible			
	Single		Two -	
	Male	Female	Person	Family
<19	\$252.76	\$358.38	\$654.20	\$1,114.21
19-24	\$252.76	\$358.38	\$654.20	\$1,114.21
25-29	\$252.76	\$358.38	\$654.20	\$1,114.21
30-34	\$336.87	\$412.45	\$665.21	\$1,261.36
35-39	\$336.87	\$412.45	\$665.21	\$1,261.36
40-44	\$434.97	\$454.48	\$738.81	\$1,350.97
45-49	\$503.54	\$510.05	\$830.90	\$1,413.03
50-54	\$685.24	\$704.76	\$1,202.30	\$1,671.80
55-59	\$895.97	\$889.96	\$1,570.19	\$2,024.19
60-64	\$1,203.80	\$1,062.64	\$1,992.15	\$2,386.57
65+	\$1,164.75	\$1,032.12	\$1,972.63	\$2,265.94



Rate Appendix B - CENTURY PREFERRED DIRECT Grandfathered
Effective January 1, 2012
ALL RATING AREAS

Medical only - No Drug Benefit

	\$250/\$500 80%/60%				\$1500/\$3000 100%/80%				\$1500/\$3000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$224.58	\$318.42	\$581.26	\$989.96	\$181.18	\$256.88	\$468.92	\$798.62	\$157.24	\$222.96	\$406.98	\$693.16
19-24	\$224.58	\$318.42	\$581.26	\$989.96	\$181.18	\$256.88	\$468.92	\$798.62	\$157.24	\$222.96	\$406.98	\$693.16
25-29	\$224.58	\$318.42	\$581.26	\$989.96	\$181.18	\$256.88	\$468.92	\$798.62	\$157.24	\$222.96	\$406.98	\$693.16
30-34	\$299.31	\$366.45	\$591.05	\$1,120.73	\$241.45	\$295.63	\$476.81	\$904.11	\$209.57	\$256.59	\$413.83	\$784.71
35-39	\$299.31	\$366.45	\$591.05	\$1,120.73	\$241.45	\$295.63	\$476.81	\$904.11	\$209.57	\$256.59	\$413.83	\$784.71
40-44	\$386.46	\$403.82	\$656.43	\$1,200.33	\$311.76	\$325.76	\$529.55	\$968.31	\$270.60	\$282.74	\$459.61	\$840.45
45-49	\$447.40	\$453.18	\$738.26	\$1,255.47	\$360.92	\$365.58	\$595.56	\$1,012.81	\$313.26	\$317.30	\$516.90	\$879.05
50-54	\$608.84	\$626.18	\$1,068.24	\$1,485.39	\$491.16	\$505.14	\$861.76	\$1,198.29	\$426.30	\$438.44	\$747.96	\$1,040.05
55-59	\$796.07	\$790.73	\$1,395.13	\$1,798.49	\$642.21	\$637.89	\$1,125.47	\$1,450.87	\$557.39	\$553.65	\$976.83	\$1,259.27
60-64	\$1,069.58	\$944.16	\$1,770.03	\$2,120.48	\$862.84	\$761.68	\$1,427.91	\$1,710.62	\$748.88	\$661.08	\$1,239.33	\$1,484.70
65+	\$1,034.88	\$917.04	\$1,752.69	\$2,013.30	\$834.86	\$739.78	\$1,413.91	\$1,624.16	\$724.60	\$642.08	\$1,227.19	\$1,409.66

	\$3000/\$6000 100%/60%				\$5000/\$10000 100%/80%				\$10000/\$20000 100%/80%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$132.92	\$188.48	\$344.04	\$585.96	\$98.04	\$139.00	\$253.72	\$432.14	\$76.90	\$109.03	\$199.03	\$338.98
19-24	\$132.92	\$188.48	\$344.04	\$585.96	\$98.04	\$139.00	\$253.72	\$432.14	\$76.90	\$109.03	\$199.03	\$338.98
25-29	\$132.92	\$188.48	\$344.04	\$585.96	\$98.04	\$139.00	\$253.72	\$432.14	\$76.90	\$109.03	\$199.03	\$338.98
30-34	\$177.15	\$216.91	\$349.83	\$663.35	\$130.65	\$159.97	\$257.99	\$489.21	\$102.48	\$125.48	\$202.38	\$383.75
35-39	\$177.15	\$216.91	\$349.83	\$663.35	\$130.65	\$159.97	\$257.99	\$489.21	\$102.48	\$125.48	\$202.38	\$383.75
40-44	\$228.74	\$239.00	\$388.53	\$710.45	\$168.70	\$176.26	\$286.53	\$523.95	\$132.33	\$138.27	\$224.77	\$411.00
45-49	\$264.80	\$268.24	\$436.96	\$743.09	\$195.30	\$197.82	\$322.26	\$548.03	\$153.19	\$155.17	\$252.78	\$429.88
50-54	\$360.36	\$370.62	\$632.28	\$879.19	\$265.76	\$273.34	\$466.30	\$648.39	\$208.47	\$214.41	\$365.78	\$508.62
55-59	\$471.19	\$468.03	\$825.75	\$1,064.51	\$347.49	\$345.17	\$608.99	\$785.07	\$272.59	\$270.75	\$477.70	\$615.82
60-64	\$633.06	\$558.84	\$1,047.65	\$1,255.08	\$466.88	\$412.14	\$772.63	\$925.62	\$366.23	\$323.30	\$606.07	\$726.07
65+	\$612.54	\$542.78	\$1,037.39	\$1,191.64	\$451.74	\$400.30	\$765.07	\$878.82	\$354.36	\$314.00	\$600.13	\$689.37

	\$500 Deductible			
	Single		Two -	
	Male	Female	Person	Family
<19	\$212.84	\$301.78	\$550.88	\$938.24
19-24	\$212.84	\$301.78	\$550.88	\$938.24
25-29	\$212.84	\$301.78	\$550.88	\$938.24
30-34	\$283.67	\$347.31	\$560.15	\$1,062.15
35-39	\$283.67	\$347.31	\$560.15	\$1,062.15
40-44	\$366.28	\$382.70	\$622.13	\$1,137.61
45-49	\$424.02	\$429.50	\$699.68	\$1,189.87
50-54	\$577.02	\$593.46	\$1,012.42	\$1,407.77
55-59	\$754.47	\$749.41	\$1,322.21	\$1,704.51
60-64	\$1,013.68	\$894.82	\$1,677.53	\$2,009.66
65+	\$980.80	\$869.12	\$1,661.09	\$1,908.08



Rate Appendix C - TONIK Grandfathered
Effective January 1, 2012
ALL RATING AREAS

Medical, Rx and Dental

	Option One - \$1500 Deductible		Option Two - \$3000 Deductible		Option Three - \$5000 Deductible	
	Male	Female	Male	Female	Male	Female
<19	\$204.20	\$282.24	\$180.90	\$249.21	\$162.38	\$222.94
19-24	\$204.20	\$282.24	\$180.90	\$249.21	\$162.38	\$222.94
25-29	\$204.20	\$282.24	\$180.90	\$249.21	\$162.38	\$222.94
30-34	\$266.33	\$322.17	\$235.28	\$284.16	\$210.60	\$253.94
35-39	\$266.33	\$322.17	\$235.28	\$284.16	\$210.60	\$253.94
40-44	\$338.81	\$353.24	\$298.72	\$311.35	\$266.85	\$278.04
45-49	\$389.47	\$394.28	\$343.07	\$347.27	\$306.17	\$309.90
50-54	\$523.72	\$538.15	\$460.57	\$473.19	\$410.36	\$421.55
55-59	\$674.68	\$670.62	\$592.10	\$588.60	\$526.45	\$523.38
60-64	\$882.59	\$787.25	\$771.64	\$689.32	\$683.43	\$611.46
65+	\$856.22	\$766.63	\$748.88	\$671.51	\$663.52	\$595.88



Rate Appendix D - LUMENOS H.S.A.s Grandfathered
Effective January 1, 2012
ALL RATING AREAS

Rx included under Medical - without incentives

	HSA \$1250/2500 100%/70%				HSA \$2000/4000 80%/60%				HSA \$2500/5000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$197.36	\$279.82	\$459.72	\$869.96	\$123.16	\$174.62	\$286.88	\$542.88	\$120.12	\$170.30	\$279.80	\$529.48
19-24	\$197.36	\$279.82	\$459.72	\$869.96	\$123.16	\$174.62	\$286.88	\$542.88	\$120.12	\$170.30	\$279.80	\$529.48
25-29	\$197.36	\$279.82	\$459.72	\$869.96	\$123.16	\$174.62	\$286.88	\$542.88	\$120.12	\$170.30	\$279.80	\$529.48
30-34	\$263.02	\$322.04	\$467.46	\$984.86	\$164.14	\$200.96	\$291.72	\$614.58	\$160.08	\$196.00	\$284.52	\$599.40
35-39	\$263.02	\$322.04	\$467.46	\$984.86	\$164.14	\$200.96	\$291.72	\$614.58	\$160.08	\$196.00	\$284.52	\$599.40
40-44	\$339.62	\$354.86	\$519.16	\$1,054.82	\$211.94	\$221.44	\$323.98	\$658.24	\$206.70	\$215.98	\$315.98	\$641.98
45-49	\$393.16	\$398.24	\$583.88	\$1,103.28	\$245.34	\$248.52	\$364.38	\$688.48	\$239.28	\$242.38	\$355.38	\$671.48
50-54	\$535.04	\$550.28	\$844.88	\$1,305.34	\$333.88	\$343.38	\$527.24	\$814.56	\$325.64	\$334.90	\$514.22	\$794.46
55-59	\$699.56	\$694.88	\$1,103.40	\$1,580.48	\$436.54	\$433.62	\$688.58	\$986.26	\$425.76	\$422.92	\$671.56	\$961.90
60-64	\$939.92	\$829.72	\$1,399.92	\$1,863.42	\$586.54	\$517.76	\$873.62	\$1,162.82	\$572.06	\$504.98	\$852.04	\$1,134.12
65+	\$909.44	\$805.88	\$1,386.20	\$1,769.24	\$567.50	\$502.88	\$865.04	\$1,104.04	\$553.50	\$490.46	\$843.68	\$1,076.80

	HSA \$2500/5000 100%/70%				HSA \$3500/7000 100%/60%				HSA \$5000/10,000 100%/70%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$158.22	\$224.34	\$368.54	\$697.46	\$115.12	\$163.22	\$268.14	\$507.44	\$98.82	\$140.12	\$230.22	\$435.62
19-24	\$158.22	\$224.34	\$368.54	\$697.46	\$115.12	\$163.22	\$268.14	\$507.44	\$98.82	\$140.12	\$230.22	\$435.62
25-29	\$158.22	\$224.34	\$368.54	\$697.46	\$115.12	\$163.22	\$268.14	\$507.44	\$98.82	\$140.12	\$230.22	\$435.62
30-34	\$210.86	\$258.18	\$374.76	\$789.56	\$153.42	\$187.84	\$272.66	\$574.46	\$131.70	\$161.26	\$234.10	\$493.16
35-39	\$210.86	\$258.18	\$374.76	\$789.56	\$153.42	\$187.84	\$272.66	\$574.46	\$131.70	\$161.26	\$234.10	\$493.16
40-44	\$272.28	\$284.50	\$416.20	\$845.66	\$198.10	\$206.98	\$302.82	\$615.26	\$170.06	\$177.70	\$259.98	\$528.20
45-49	\$315.20	\$319.28	\$468.08	\$884.50	\$229.32	\$232.30	\$340.56	\$643.54	\$196.88	\$199.42	\$292.40	\$552.46
50-54	\$428.94	\$441.16	\$677.32	\$1,046.48	\$312.08	\$320.96	\$492.80	\$761.38	\$267.92	\$275.54	\$423.08	\$653.64
55-59	\$560.84	\$557.08	\$884.58	\$1,267.06	\$408.04	\$405.32	\$643.58	\$921.88	\$350.30	\$347.96	\$552.56	\$791.42
60-64	\$753.54	\$665.18	\$1,122.28	\$1,493.90	\$548.24	\$483.96	\$816.54	\$1,086.92	\$470.66	\$415.48	\$701.04	\$933.10
65+	\$729.10	\$646.06	\$1,111.28	\$1,418.40	\$530.46	\$470.06	\$808.54	\$1,031.98	\$455.40	\$403.54	\$694.16	\$885.94

	HSA \$5950/11900 100%/60%			
	Single		Two -	
	Male	Female	Person	Family
<19	\$83.10	\$117.82	\$193.56	\$366.32
19-24	\$83.10	\$117.82	\$193.56	\$366.32
25-29	\$83.10	\$117.82	\$193.56	\$366.32
30-34	\$110.74	\$135.60	\$196.82	\$414.70
35-39	\$110.74	\$135.60	\$196.82	\$414.70
40-44	\$143.00	\$149.42	\$218.60	\$444.14
45-49	\$165.54	\$167.68	\$245.84	\$464.56
50-54	\$225.28	\$231.70	\$355.74	\$549.64
55-59	\$294.56	\$292.58	\$464.58	\$665.48
60-64	\$395.76	\$349.36	\$589.44	\$784.62
65+	\$382.94	\$339.32	\$583.66	\$744.96



Rate Appendix E - LUMENOS H.I.A.s All Policyholders
Effective January 1, 2012
ALL RATING AREAS

Health Incentive Account: Rx included under Medical with incentives

	HIA \$2500/5000 80%/60%				HIA \$1500/3000 80%/60%			
	Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$124.68	\$175.94	\$289.78	\$544.74	\$170.44	\$240.80	\$396.34	\$746.42
19-24	\$124.68	\$175.94	\$289.78	\$544.74	\$170.44	\$240.80	\$396.34	\$746.42
25-29	\$124.68	\$175.94	\$289.78	\$544.74	\$170.44	\$240.80	\$396.34	\$746.42
30-34	\$165.50	\$202.16	\$294.58	\$616.14	\$226.46	\$276.82	\$402.96	\$844.46
35-39	\$165.50	\$202.16	\$294.58	\$616.14	\$226.46	\$276.82	\$402.96	\$844.46
40-44	\$213.10	\$222.58	\$326.72	\$659.62	\$291.84	\$304.84	\$447.08	\$904.16
45-49	\$246.38	\$249.54	\$366.94	\$689.74	\$337.52	\$341.86	\$502.30	\$945.52
50-54	\$334.56	\$344.02	\$529.16	\$815.32	\$458.58	\$471.58	\$725.02	\$1,117.94
55-59	\$436.82	\$433.90	\$689.86	\$986.32	\$598.98	\$594.98	\$945.64	\$1,352.72
60-64	\$586.20	\$517.70	\$874.14	\$1,162.18	\$804.08	\$710.04	\$1,198.68	\$1,594.16
65+	\$567.24	\$502.88	\$865.62	\$1,103.64	\$778.08	\$689.70	\$1,186.98	\$1,513.80

Health Incentive Account Plus: Rx included under Medical with incentives

	HIAPlus \$2500/5000 80%/60% \$200 Contribution			
	Single		Two -	
	Male	Female	Person	Family
<19	\$138.36	\$189.62	\$317.14	\$572.10
19-24	\$138.36	\$189.62	\$317.14	\$572.10
25-29	\$138.36	\$189.62	\$317.14	\$572.10
30-34	\$179.18	\$215.84	\$321.94	\$643.50
35-39	\$179.18	\$215.84	\$321.94	\$643.50
40-44	\$226.78	\$236.26	\$354.08	\$686.98
45-49	\$260.06	\$263.22	\$394.30	\$717.10
50-54	\$348.24	\$357.70	\$556.52	\$842.68
55-59	\$450.50	\$447.58	\$717.22	\$1,013.68
60-64	\$599.88	\$531.38	\$901.50	\$1,189.54
65+	\$580.92	\$516.56	\$892.98	\$1,131.00



Rate Appendix F - C.P. Health Savings Accounts All Policyholders

Preventative Care Not Subject to Deductible and Coinsurance

Effective January 1, 2012

ALL RATING AREAS

INCLUDING PHARMACY BENEFIT

	HSA \$1250				HSA \$2500				HSA \$4000			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$230.45	\$326.74	\$537.00	\$1,015.81	\$189.29	\$268.40	\$441.14	\$834.41	\$133.78	\$189.67	\$311.83	\$589.69
19-24	\$230.45	\$326.74	\$537.00	\$1,015.81	\$189.29	\$268.40	\$441.14	\$834.41	\$133.78	\$189.67	\$311.83	\$589.69
25-29	\$230.45	\$326.74	\$537.00	\$1,015.81	\$189.29	\$268.40	\$441.14	\$834.41	\$133.78	\$189.67	\$311.83	\$589.69
30-34	\$307.12	\$376.03	\$546.03	\$1,149.98	\$252.28	\$308.88	\$448.56	\$944.63	\$178.28	\$218.28	\$317.07	\$667.57
35-39	\$307.12	\$376.03	\$546.03	\$1,149.98	\$252.28	\$308.88	\$448.56	\$944.63	\$178.28	\$218.28	\$317.07	\$667.57
40-44	\$396.56	\$414.35	\$606.44	\$1,231.66	\$325.75	\$340.36	\$498.18	\$1,011.72	\$230.21	\$240.54	\$352.15	\$714.99
45-49	\$459.08	\$465.01	\$682.03	\$1,288.25	\$377.10	\$381.98	\$560.29	\$1,058.21	\$266.50	\$269.94	\$396.05	\$747.84
50-54	\$624.73	\$642.52	\$986.89	\$1,524.18	\$513.18	\$527.79	\$810.73	\$1,252.00	\$362.67	\$373.00	\$573.07	\$884.80
55-59	\$816.85	\$811.37	\$1,288.87	\$1,845.44	\$670.99	\$666.49	\$1,058.80	\$1,515.90	\$474.20	\$471.02	\$748.43	\$1,071.29
60-64	\$1,097.49	\$968.81	\$1,635.23	\$2,175.83	\$901.51	\$795.82	\$1,343.33	\$1,787.28	\$637.10	\$562.41	\$949.55	\$1,263.09
65+	\$1,061.90	\$940.98	\$1,619.21	\$2,065.86	\$872.27	\$772.94	\$1,330.17	\$1,696.94	\$616.45	\$546.24	\$940.25	\$1,199.25

WITHOUT PHARMACY BENEFIT

	HSA \$1250				HSA \$2500				HSA \$4000			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$204.45	\$289.88	\$476.44	\$901.22	\$172.59	\$244.71	\$402.23	\$760.78	\$124.75	\$176.87	\$290.80	\$549.89
19-24	\$204.45	\$289.88	\$476.44	\$901.22	\$172.59	\$244.71	\$402.23	\$760.78	\$124.75	\$176.87	\$290.80	\$549.89
25-29	\$204.45	\$289.88	\$476.44	\$901.22	\$172.59	\$244.71	\$402.23	\$760.78	\$124.75	\$176.87	\$290.80	\$549.89
30-34	\$272.47	\$333.61	\$484.46	\$1,020.25	\$230.01	\$281.62	\$409.00	\$861.27	\$166.25	\$203.55	\$295.69	\$622.52
35-39	\$272.47	\$333.61	\$484.46	\$1,020.25	\$230.01	\$281.62	\$409.00	\$861.27	\$166.25	\$203.55	\$295.69	\$622.52
40-44	\$351.82	\$367.61	\$538.05	\$1,092.71	\$297.00	\$310.32	\$454.24	\$922.43	\$214.67	\$224.30	\$328.40	\$666.74
45-49	\$407.29	\$412.56	\$605.12	\$1,142.93	\$343.83	\$348.27	\$510.87	\$964.82	\$248.51	\$251.72	\$369.34	\$697.37
50-54	\$554.26	\$570.04	\$875.60	\$1,352.23	\$467.89	\$481.21	\$739.22	\$1,141.51	\$338.19	\$347.82	\$534.42	\$825.08
55-59	\$724.70	\$719.84	\$1,143.54	\$1,637.25	\$611.77	\$607.67	\$965.41	\$1,382.12	\$442.19	\$439.23	\$697.96	\$998.99
60-64	\$973.69	\$859.52	\$1,450.84	\$1,930.37	\$821.95	\$725.59	\$1,224.84	\$1,629.56	\$594.10	\$524.45	\$885.51	\$1,177.84
65+	\$942.11	\$834.83	\$1,436.62	\$1,832.81	\$795.30	\$704.73	\$1,212.85	\$1,547.19	\$574.84	\$509.38	\$876.84	\$1,118.30



Rate Appendix G - Traditional (FFS) All Policyholders
Effective January 1, 2012

	Proposed Monthly Premium Rates		
	Individual	Two-Person	Family
Traditional Products			
DP-30	\$613.94	\$1,242.61	\$1,242.61
	For Enrollment Effective Prior to January 1, 1985		
SP-200	\$1,603.11	\$3,082.78	\$3,082.78
	For New Enrollment Effective 1/1/1985 and Thereafter, including Group Conversions		
SP-200	\$1,581.33	\$3,162.66	\$3,262.28
Century 90	\$246.75	\$493.50	\$509.05
Traditional Endorsements			
Endorsement 94	\$8.83	\$17.66	\$31.79
Endorsement 96	\$11.99	\$23.98	\$38.37
Community	\$14.25	\$28.50	\$37.05



Rate Appendix H - HMO All Policyholders
Effective January 1, 2012

	Proposed Monthly Premium Rates		
	Individual	Two-Person	Family
Conversion			
CONVERSION - ADVANTAGE (FORM # A10-000-G500)			
Medical	\$915.60	\$1,968.54	\$2,472.12
Rx Option	\$122.26	\$242.69	\$330.10
CONVERSION - PREMIER \$10 (FORM # P-10DP)			
Medical	\$915.60	\$1,968.54	\$2,472.12
Rx Option \$500 Max	\$52.08	\$104.17	\$140.62

	Proposed Monthly Premium Rates			
	Male w Infertility	Female w Infertility	Male	Female
Value				
VALUE - DIRECT PAY (Form # V10-500-G800)				
<u>Age Band</u>				
Child	\$401.62	\$403.26	\$400.72	\$401.64
< 29	\$419.20	\$905.96	\$418.30	\$904.34
30 - 39	\$537.47	\$1,000.85	\$536.28	\$999.04
40 - 44	\$626.94	\$949.68	\$625.40	\$947.72
45 - 49	\$731.81	\$966.95	\$730.02	\$964.80
50 - 54	\$912.99	\$1,084.24	\$910.56	\$1,081.74
55 - 59	\$1,167.12	\$1,222.00	\$1,163.94	\$1,218.84
60 - 64	\$1,522.05	\$1,465.49	\$1,517.78	\$1,461.72



Rate Appendix H - HMO All Policyholders
Effective January 1, 2012

Proposed Monthly Premium Rates

	Subscriber Only	Subscriber + Spouse	Subscriber + Child(ren)	Family
Kaiser				
Former Kaiser Plans - BlueCare Plus Individual Value \$20/\$500				
<u>Age Band</u>				
Under 30	\$596.42	\$1,351.09	\$1,236.88	\$2,208.12
30-34	\$707.20	\$1,369.41	\$1,326.44	\$2,474.02
35-39	\$707.20	\$1,369.41	\$1,326.44	\$2,474.02
40-44	\$862.26	\$1,500.04	\$1,418.72	\$2,608.54
45-49	\$925.18	\$1,662.64	\$1,507.30	\$2,722.72
50-54	\$1,274.72	\$2,145.07	\$1,841.76	\$3,012.38
55-59	\$1,487.78	\$2,794.70	\$1,918.00	\$3,408.87
60-64	\$1,769.27	\$3,540.20	\$2,892.48	\$4,325.08
65+	\$1,823.34	\$3,610.56	\$2,924.86	\$4,411.08

Proposed Monthly Premium Rates

	Subscriber Male	Subscriber Female	Subscriber + Spouse	Subscriber + Child	Subscriber + Child(ren)	Family
Former Kaiser Plans - BlueCare Individual Value \$20/\$500 including Infertility						
<u>Age Band</u>						
Under 30	\$597.32	\$597.32	\$1,352.71	\$1,239.55	\$1,239.55	\$2,212.42
30-34	\$708.39	\$708.39	\$1,371.22	\$1,329.15	\$1,329.15	\$2,478.84
35-39	\$708.39	\$708.39	\$1,371.22	\$1,329.15	\$1,329.15	\$2,478.84
40-44	\$863.80	\$863.80	\$1,502.00	\$1,421.69	\$1,421.69	\$2,613.68
45-49	\$926.97	\$926.97	\$1,664.79	\$1,510.59	\$1,510.59	\$2,728.08
50-54	\$1,277.15	\$1,277.15	\$2,147.57	\$1,846.03	\$1,846.03	\$3,018.31
55-59	\$1,490.96	\$1,490.96	\$2,797.86	\$1,923.57	\$1,923.57	\$3,416.05
60-64	\$1,773.54	\$1,773.54	\$3,543.97	\$2,899.55	\$2,899.55	\$4,333.55
65+	\$1,827.47	\$1,827.47	\$3,614.22	\$2,931.86	\$2,931.86	\$4,419.12



Rate Appendix I - BLUECARE DIRECT

Effective January 1, 2012

PPACA-Compliant: Non-Grandfathered Option

\$1500 Deductible (Non-Gatekeeper HMO)

	Single		Two - Person	Family
	Male	Female		
<19	\$340.63	\$614.15	\$1,012.63	\$1,632.48
19-24	\$340.63	\$614.15	\$1,012.63	\$1,632.48
25-29	\$340.63	\$614.15	\$1,012.63	\$1,632.48
30-34	\$453.47	\$686.97	\$1,027.62	\$1,831.00
35-39	\$453.47	\$686.97	\$1,027.62	\$1,831.00
40-44	\$586.29	\$743.39	\$1,126.87	\$1,951.70
45-49	\$678.42	\$818.37	\$1,251.13	\$2,035.26
50-54	\$923.37	\$949.80	\$1,620.34	\$2,253.05
55-59	\$1,207.58	\$1,199.73	\$2,115.94	\$2,727.95
60-64	\$1,544.62	\$1,387.59	\$2,685.08	\$3,216.40
65+	\$1,501.71	\$1,354.07	\$2,658.68	\$3,053.56

Form #N734



Rate Appendix J - CENTURY PREFERRED DIRECT

Effective January 1, 2012

PPACA-Compliant: Non-Grandfathered Option

with \$10 Generic/\$25 Listed Brand/\$40 Non-Listed Brand Copay Prescription Drug Plan with Unlimited Annual Max

	\$250/\$500 80%/60%				\$1500/\$3000 100%/60%				\$1500/\$3000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$345.97	\$490.52	\$895.42	\$1,525.02	\$294.63	\$417.74	\$762.56	\$1,298.72	\$266.33	\$377.62	\$689.30	\$1,173.98
19-24	\$345.97	\$490.52	\$895.42	\$1,525.02	\$294.63	\$417.74	\$762.56	\$1,298.72	\$266.33	\$377.62	\$689.30	\$1,173.98
25-29	\$345.97	\$490.52	\$895.42	\$1,525.02	\$294.63	\$417.74	\$762.56	\$1,298.72	\$266.33	\$377.62	\$689.30	\$1,173.98
30-34	\$461.06	\$564.52	\$910.50	\$1,726.42	\$392.64	\$480.74	\$775.38	\$1,470.24	\$354.94	\$434.56	\$700.90	\$1,329.02
35-39	\$461.06	\$564.52	\$910.50	\$1,726.42	\$392.64	\$480.74	\$775.38	\$1,470.24	\$354.94	\$434.56	\$700.90	\$1,329.02
40-44	\$595.34	\$622.06	\$1,011.18	\$1,849.06	\$507.00	\$529.74	\$861.14	\$1,574.68	\$458.30	\$478.86	\$778.42	\$1,423.44
45-49	\$689.19	\$698.11	\$1,137.25	\$1,934.02	\$586.93	\$594.51	\$968.49	\$1,647.02	\$530.55	\$537.41	\$875.47	\$1,488.82
50-54	\$937.90	\$964.60	\$1,645.59	\$2,288.20	\$798.72	\$821.46	\$1,401.41	\$1,948.66	\$722.00	\$742.56	\$1,266.79	\$1,761.48
55-59	\$1,226.32	\$1,218.09	\$2,149.13	\$2,770.51	\$1,044.34	\$1,037.33	\$1,830.23	\$2,359.39	\$944.02	\$937.69	\$1,654.43	\$2,132.77
60-64	\$1,647.65	\$1,454.46	\$2,726.65	\$3,266.51	\$1,403.15	\$1,238.62	\$2,322.05	\$2,781.79	\$1,268.37	\$1,119.66	\$2,099.01	\$2,514.59
65+	\$1,594.21	\$1,412.66	\$2,699.95	\$3,101.39	\$1,357.65	\$1,203.04	\$2,299.31	\$2,641.19	\$1,227.23	\$1,087.48	\$2,078.45	\$2,387.49

	\$3000/\$6000 100%/60%				\$5000/\$10000 100%/60%				\$10000/\$20000 100%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$237.57	\$336.82	\$614.86	\$1,047.18	\$196.29	\$278.30	\$508.02	\$865.22	\$171.27	\$242.84	\$443.29	\$754.97
19-24	\$237.57	\$336.82	\$614.86	\$1,047.18	\$196.29	\$278.30	\$508.02	\$865.22	\$171.27	\$242.84	\$443.29	\$754.97
25-29	\$237.57	\$336.82	\$614.86	\$1,047.18	\$196.29	\$278.30	\$508.02	\$865.22	\$171.27	\$242.84	\$443.29	\$754.97
30-34	\$316.60	\$387.64	\$625.20	\$1,185.48	\$261.58	\$320.28	\$516.58	\$979.50	\$228.25	\$279.47	\$450.75	\$854.68
35-39	\$316.60	\$387.64	\$625.20	\$1,185.48	\$261.58	\$320.28	\$516.58	\$979.50	\$228.25	\$279.47	\$450.75	\$854.68
40-44	\$408.80	\$427.14	\$694.34	\$1,269.70	\$337.78	\$352.92	\$573.70	\$1,049.08	\$294.73	\$307.95	\$500.59	\$915.40
45-49	\$473.25	\$479.37	\$780.91	\$1,328.02	\$391.01	\$396.07	\$645.23	\$1,097.28	\$341.20	\$345.60	\$563.00	\$957.45
50-54	\$644.02	\$662.36	\$1,129.97	\$1,571.24	\$532.12	\$547.28	\$933.63	\$1,298.22	\$464.32	\$477.53	\$814.67	\$1,132.80
55-59	\$842.08	\$836.43	\$1,475.75	\$1,902.43	\$695.76	\$691.09	\$1,219.33	\$1,571.87	\$607.10	\$603.03	\$1,063.94	\$1,371.57
60-64	\$1,131.39	\$998.72	\$1,872.31	\$2,243.01	\$934.81	\$825.20	\$1,546.99	\$1,853.27	\$815.68	\$720.04	\$1,349.85	\$1,617.12
65+	\$1,094.69	\$970.02	\$1,853.97	\$2,129.63	\$904.49	\$801.48	\$1,531.83	\$1,759.59	\$789.23	\$699.34	\$1,336.63	\$1,535.37



Rate Appendix J - CENTURY PREFERRED DIRECT

Effective January 1, 2012

PPACA-Compliant: Non-Grandfathered Option

Medical only - No Drug Benefit

	\$250/\$500 80%/60%				\$1500/\$3000 100%/60%				\$1500/\$3000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$272.50	\$386.35	\$705.26	\$1,201.16	\$221.16	\$313.57	\$572.40	\$974.86	\$192.86	\$273.45	\$499.14	\$850.12
19-24	\$272.50	\$386.35	\$705.26	\$1,201.16	\$221.16	\$313.57	\$572.40	\$974.86	\$192.86	\$273.45	\$499.14	\$850.12
25-29	\$272.50	\$386.35	\$705.26	\$1,201.16	\$221.16	\$313.57	\$572.40	\$974.86	\$192.86	\$273.45	\$499.14	\$850.12
30-34	\$363.15	\$444.64	\$717.14	\$1,359.79	\$294.73	\$360.86	\$582.02	\$1,103.61	\$257.03	\$314.68	\$507.54	\$962.39
35-39	\$363.15	\$444.64	\$717.14	\$1,359.79	\$294.73	\$360.86	\$582.02	\$1,103.61	\$257.03	\$314.68	\$507.54	\$962.39
40-44	\$468.91	\$489.96	\$796.44	\$1,456.38	\$380.57	\$397.64	\$646.40	\$1,182.00	\$331.87	\$346.76	\$563.68	\$1,030.76
45-49	\$542.83	\$549.86	\$895.74	\$1,523.30	\$440.57	\$446.26	\$726.98	\$1,236.30	\$384.19	\$389.16	\$633.96	\$1,078.10
50-54	\$738.72	\$759.75	\$1,296.12	\$1,802.26	\$599.54	\$616.61	\$1,051.94	\$1,462.72	\$522.82	\$537.71	\$917.32	\$1,275.54
55-59	\$965.89	\$959.41	\$1,692.73	\$2,182.15	\$783.91	\$778.65	\$1,373.83	\$1,771.03	\$683.59	\$679.01	\$1,198.03	\$1,544.41
60-64	\$1,297.75	\$1,145.58	\$2,147.60	\$2,572.81	\$1,053.25	\$929.74	\$1,743.00	\$2,088.09	\$918.47	\$810.78	\$1,519.96	\$1,820.89
65+	\$1,255.65	\$1,112.66	\$2,126.57	\$2,442.76	\$1,019.09	\$903.04	\$1,725.93	\$1,982.56	\$888.67	\$787.48	\$1,505.07	\$1,728.86

	\$3000/\$6000 100%/60%				\$5000/\$10000 100%/80%				\$10000/\$20000 100%/80%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$164.10	\$232.65	\$424.70	\$723.32	\$122.82	\$174.13	\$317.86	\$541.36	\$97.80	\$138.67	\$253.13	\$431.11
19-24	\$164.10	\$232.65	\$424.70	\$723.32	\$122.82	\$174.13	\$317.86	\$541.36	\$97.80	\$138.67	\$253.13	\$431.11
25-29	\$164.10	\$232.65	\$424.70	\$723.32	\$122.82	\$174.13	\$317.86	\$541.36	\$97.80	\$138.67	\$253.13	\$431.11
30-34	\$218.69	\$267.76	\$431.84	\$818.85	\$163.67	\$200.40	\$323.22	\$612.87	\$130.34	\$159.59	\$257.39	\$488.05
35-39	\$218.69	\$267.76	\$431.84	\$818.85	\$163.67	\$200.40	\$323.22	\$612.87	\$130.34	\$159.59	\$257.39	\$488.05
40-44	\$282.37	\$295.04	\$479.60	\$877.02	\$211.35	\$220.82	\$358.96	\$656.40	\$168.30	\$175.85	\$285.85	\$522.72
45-49	\$326.89	\$331.12	\$539.40	\$917.30	\$244.65	\$247.82	\$403.72	\$686.56	\$194.84	\$197.35	\$321.49	\$546.73
50-54	\$444.84	\$457.51	\$780.50	\$1,085.30	\$332.94	\$342.43	\$584.16	\$812.28	\$265.14	\$272.68	\$465.20	\$646.86
55-59	\$581.65	\$577.75	\$1,019.35	\$1,314.07	\$435.33	\$432.41	\$762.93	\$983.51	\$346.67	\$344.35	\$607.54	\$783.21
60-64	\$781.49	\$689.84	\$1,293.26	\$1,549.31	\$584.91	\$516.32	\$967.94	\$1,159.57	\$465.78	\$411.16	\$770.80	\$923.42
65+	\$756.13	\$670.02	\$1,280.59	\$1,471.00	\$565.93	\$501.48	\$958.45	\$1,100.96	\$450.67	\$399.34	\$763.25	\$876.74



Rate Appendix K - LUMENOS H.S.A.
Effective January 1, 2012
PPACA-Compliant: Non-Grandfathered Option

Rx included under Medical - without incentives

	HSA \$1250/2500; 100/70%				HSA \$2000/4000 80%/60%				HSA \$2500/5000 80%/60%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$235.78	\$334.28	\$549.20	\$1,039.28	\$155.10	\$219.90	\$361.26	\$683.64	\$143.50	\$203.44	\$334.22	\$632.50
19-24	\$235.78	\$334.28	\$549.20	\$1,039.28	\$155.10	\$219.90	\$361.26	\$683.64	\$143.50	\$203.44	\$334.22	\$632.50
25-29	\$235.78	\$334.28	\$549.20	\$1,039.28	\$155.10	\$219.90	\$361.26	\$683.64	\$143.50	\$203.44	\$334.22	\$632.50
30-34	\$314.22	\$384.70	\$558.44	\$1,176.54	\$206.70	\$253.06	\$367.34	\$773.94	\$191.22	\$234.14	\$339.86	\$716.04
35-39	\$314.22	\$384.70	\$558.44	\$1,176.54	\$206.70	\$253.06	\$367.34	\$773.94	\$191.22	\$234.14	\$339.86	\$716.04
40-44	\$405.72	\$423.92	\$620.22	\$1,260.10	\$266.88	\$278.86	\$407.96	\$828.92	\$246.92	\$258.00	\$377.44	\$766.90
45-49	\$469.68	\$475.76	\$697.54	\$1,318.00	\$308.96	\$312.96	\$458.82	\$867.00	\$285.84	\$289.54	\$424.50	\$802.12
50-54	\$639.16	\$657.36	\$1,009.32	\$1,559.38	\$420.44	\$432.42	\$663.92	\$1,025.78	\$388.98	\$400.06	\$614.24	\$949.02
55-59	\$835.72	\$830.12	\$1,318.16	\$1,888.06	\$549.74	\$546.06	\$867.06	\$1,242.00	\$508.62	\$505.20	\$802.20	\$1,149.06
60-64	\$1,122.84	\$991.18	\$1,672.40	\$2,226.08	\$738.62	\$652.02	\$1,100.08	\$1,464.34	\$683.36	\$603.22	\$1,017.76	\$1,354.78
65+	\$1,086.42	\$962.70	\$1,656.00	\$2,113.56	\$714.66	\$633.28	\$1,089.30	\$1,390.34	\$661.20	\$585.90	\$1,007.80	\$1,286.30

	HSA \$2500/5000 100%/70%				HSA \$3500/7000 100%/60%				HSA \$5000/10,000 100%/70%			
	Single		Two -		Single		Two -		Single		Two -	
	Male	Female	Person	Family	Male	Female	Person	Family	Male	Female	Person	Family
<19	\$189.02	\$268.00	\$440.30	\$833.20	\$145.50	\$206.28	\$338.90	\$641.32	\$118.06	\$167.40	\$275.02	\$520.44
19-24	\$189.02	\$268.00	\$440.30	\$833.20	\$145.50	\$206.28	\$338.90	\$641.32	\$118.06	\$167.40	\$275.02	\$520.44
25-29	\$189.02	\$268.00	\$440.30	\$833.20	\$145.50	\$206.28	\$338.90	\$641.32	\$118.06	\$167.40	\$275.02	\$520.44
30-34	\$251.90	\$308.42	\$447.72	\$943.24	\$193.90	\$237.40	\$344.60	\$726.02	\$157.34	\$192.66	\$279.64	\$589.18
35-39	\$251.90	\$308.42	\$447.72	\$943.24	\$193.90	\$237.40	\$344.60	\$726.02	\$157.34	\$192.66	\$279.64	\$589.18
40-44	\$325.26	\$339.86	\$497.24	\$1,010.24	\$250.36	\$261.60	\$382.72	\$777.58	\$203.18	\$212.30	\$310.58	\$631.02
45-49	\$376.54	\$381.42	\$559.22	\$1,056.64	\$289.82	\$293.58	\$430.44	\$813.30	\$235.20	\$238.24	\$349.30	\$660.02
50-54	\$512.42	\$527.02	\$809.18	\$1,250.16	\$394.40	\$405.64	\$622.84	\$962.26	\$320.08	\$329.20	\$505.42	\$780.90
55-59	\$670.00	\$665.50	\$1,056.80	\$1,513.66	\$515.70	\$512.24	\$813.42	\$1,165.08	\$418.50	\$415.70	\$660.08	\$945.48
60-64	\$900.20	\$794.64	\$1,340.78	\$1,784.66	\$692.88	\$611.64	\$1,032.02	\$1,373.66	\$562.28	\$496.36	\$837.48	\$1,114.76
65+	\$871.00	\$771.80	\$1,327.64	\$1,694.46	\$670.40	\$594.06	\$1,021.90	\$1,304.22	\$544.06	\$482.10	\$829.26	\$1,058.42

	HSA \$5950/11900 100%/60%			
	Single		Two -	
	Male	Female	Person	Family
<19	\$107.24	\$152.04	\$249.76	\$472.66
19-24	\$107.24	\$152.04	\$249.76	\$472.66
25-29	\$107.24	\$152.04	\$249.76	\$472.66
30-34	\$142.90	\$174.96	\$253.98	\$535.10
35-39	\$142.90	\$174.96	\$253.98	\$535.10
40-44	\$184.52	\$192.80	\$282.06	\$573.10
45-49	\$213.62	\$216.38	\$317.22	\$599.44
50-54	\$290.70	\$298.98	\$459.02	\$709.22
55-59	\$380.08	\$377.54	\$599.48	\$858.70
60-64	\$510.68	\$450.80	\$760.58	\$1,012.44
65+	\$494.12	\$437.84	\$753.12	\$961.26



Rate Appendix L - TONIK
Effective January 1, 2012
PPACA-Compliant: Non-Grandfathered Option

Medical, Rx and Dental

	Option One - \$1500 Deductible		Option Two - \$3000 Deductible		Option Three - \$5000 Deductible	
	Male	Female	Male	Female	Male	Female
<19	\$289.07	\$402.55	\$261.52	\$363.49	\$239.60	\$332.42
19-24	\$289.07	\$402.55	\$261.52	\$363.49	\$239.60	\$332.42
25-29	\$289.07	\$402.55	\$261.52	\$363.49	\$239.60	\$332.42
30-34	\$379.41	\$460.64	\$342.71	\$415.69	\$313.50	\$379.93
35-39	\$379.41	\$460.64	\$342.71	\$415.69	\$313.50	\$379.93
40-44	\$484.83	\$505.81	\$437.42	\$456.28	\$399.72	\$416.88
45-49	\$558.52	\$565.51	\$503.64	\$509.93	\$460.00	\$465.71
50-54	\$753.76	\$774.74	\$679.08	\$697.93	\$619.68	\$636.83
55-59	\$980.19	\$973.73	\$882.55	\$876.74	\$804.87	\$799.59
60-64	\$1,310.96	\$1,159.28	\$1,179.77	\$1,043.48	\$1,075.42	\$951.36
65+	\$1,269.01	\$1,126.48	\$1,142.06	\$1,014.00	\$1,041.10	\$924.52



Rate Appendix M
Comprehensive Health Care Benefits Program
Effective January 1, 2012

\$500 Deductible Monthly Premium Rates

Age	Male	Female
Below 30	\$1,486.28	\$2,068.44
30-34	\$1,692.93	\$2,310.17
35-39	\$1,692.93	\$2,310.17
40-44	\$2,100.15	\$2,695.12
45-49	\$2,402.57	\$3,019.60
50-54	\$2,841.29	\$3,391.11
55-59	\$3,343.44	\$3,761.79
Over 60	\$4,104.53	\$4,538.00

\$1,250 Deductible Monthly Premium Rates

Age	Male	Female
Below 30	\$1,061.50	\$1,683.61
30-34	\$1,274.01	\$1,880.70
35-39	\$1,274.01	\$1,880.70
40-44	\$1,731.93	\$2,254.28
45-49	\$1,928.85	\$2,504.37
50-54	\$2,381.58	\$2,896.83
55-59	\$2,924.36	\$3,331.19
Over 60	\$3,641.21	\$4,059.64

\$2,000 Deductible Monthly Premium Rates

Age	Male	Female
Below 30	\$797.03	\$1,281.39
30-34	\$980.63	\$1,424.12
35-39	\$980.63	\$1,424.12
40-44	\$1,367.11	\$1,746.62
45-49	\$1,570.26	\$1,994.20
50-54	\$1,963.99	\$2,364.83
55-59	\$2,441.66	\$2,844.68
Over 60	\$3,170.05	\$3,628.58

Calculation of Quarterly Premium Rate:

Quarterly Premium Rate = [Monthly Premium Rate x (1 - 0.0025)]* x 3

* Discounted monthly premium rate rounded to the nearest cent



Rate Appendix M
Comprehensive Health Care Benefits Program
Effective January 1, 2012

\$500 Deductible Monthly Premium Rates

Age	Male with Child(ren)	Female with Child(ren)
Below 30	\$3,291.45	\$3,873.61
30-34	\$3,498.10	\$4,115.34
35-39	\$3,498.10	\$4,115.34
40-44	\$3,905.32	\$4,500.29
45-49	\$4,207.74	\$4,824.77
50-54	\$4,646.46	\$5,196.28
55-59	\$5,148.61	\$5,566.96
Over 60	\$5,909.70	\$6,343.17

\$1,250 Deductible Monthly Premium Rates

Age	Male with Child(ren)	Female with Child(ren)
Below 30	\$2,443.76	\$3,065.87
30-34	\$2,656.27	\$3,262.96
35-39	\$2,656.27	\$3,262.96
40-44	\$3,114.19	\$3,636.54
45-49	\$3,311.11	\$3,886.63
50-54	\$3,763.84	\$4,279.09
55-59	\$4,306.62	\$4,713.45
Over 60	\$5,023.47	\$5,441.90

\$2,000 Deductible Monthly Premium Rates

Age	Male with Child(ren)	Female with Child(ren)
Below 30	\$1,876.49	\$2,360.85
30-34	\$2,060.09	\$2,503.58
35-39	\$2,060.09	\$2,503.58
40-44	\$2,446.57	\$2,826.08
45-49	\$2,649.72	\$3,073.66
50-54	\$3,043.45	\$3,444.29
55-59	\$3,521.12	\$3,924.14
Over 60	\$4,249.51	\$4,708.04

Calculation of Quarterly Premium Rate:

$$\text{Quarterly Premium Rate} = [\text{Monthly Premium Rate} \times (1 - 0.0025)]^* \times 3$$

* Discounted monthly premium rate rounded to the nearest cent

SERFF Tracking Number: AWLP-127389254 State: Connecticut
Filing Company: Anthem Health Plans, Inc dba Anthem Blue Cross and Blue Shield of Connecticut State Tracking Number: 201183855
Company Tracking Number:
TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider (PPO)
Product Name: Anthem 2012 Direct Pay Rate Filing
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Memorandum		
Comments:		
Attachment: CT_DP_2012Jan_RateApplication.pdf		



August 31, 2011

Insurance Department
State of Connecticut
P.O. Box 816
Hartford, CT 06142-0816

Re: Anthem Direct Pay Rate Filing Effective January 1, 2012

Submitted for your review and approval are revised medical and prescription drug rates for Anthem's Individual health insurance plans. This filing is for our PPO product portfolio which includes Direct Pay Lumenos, Tonik and Century Preferred, as well as a number of limited membership closed product portfolios that are listed in the application. The revised rates included in this filing will be effective January 1, 2012.

At Anthem we care deeply about our members and the Connecticut communities in which we live and work. We share our members' concerns over the rising cost of health care. Anthem does not want the cost of health care coverage to continue to increase. Unfortunately the use of various high cost services including hospital care, new technologies, other expensive diagnostic services, and prescription drugs are increasing – and we owe it to our members to cover those costs and ensure access to a broad network of providers.

In filing our rate application we were sensitive to the fact that individuals struggle to afford higher premiums. Anthem has reviewed product premium rates for all our individual products for 2012 effective dates. Based on our current membership, this results in an overall average rate increase of 12.9%¹.

The pricing structure of our individual products is a reflection of the medical risks and costs associated with this market. Anthem's individual rate filings are based on recent claims data and current and expected health care cost for people covered under these products including cost to deliver care and utilization. Emerging claims experience indicates that claims cost trends are increasing and are expected to continue increasing at a rate of almost 8 percent throughout the 2012 rate effective period. Those increases are reflected in the 2012 rate filing. The rates we have filed with the DOI underwent rigorous peer review by internal and external certified actuaries who are independent of our individual business.

In addition to claim cost trend, the total cost of providing benefits is influenced by other factors as well. Healthcare cost increases are caused by underlying growth in the cost of care and increased utilization, driven by changes in the demographics and health status of our members who are gradually utilizing more services year over year (also known as underwriting wear-off). Underwriting wear-off continues to negatively impact rates. The actuarial analysis included in this filing indicates that our projected distribution of members by policy duration during 2012 will increase claims costs by 6.2%.

Mandated benefit changes as required by Connecticut state law are expected to increase claims cost by another half of a percent (0.5%). It is also important to note that a combination of changes in administrative expenses, plan mix, medical loss ratio requirements and other actuarial impacts will reduce the total anticipated rate increase by 1.5%. Anthem has worked diligently to decrease the cost of providing healthcare to our members. This is reflected in the lower administrative costs per member per month and as a percentage of premiums reflected in this filing.

¹ Prior to attained age band and contract type changes

Internal and external actuarial review indicates our rate filing is actuarially sound in relation to the benefits provided and the underlying risks associated with this pool. We remain concerned however, about the increasing cost of care and its adverse effect on premiums, our members and Connecticut consumers. Anthem is investing in many initiatives to reduce the cost of care, promote wellness and preventive care for our members and communities, as well as working with providers to encourage high-quality, evidence-based care, which costs less over time.

We understand that premium increases create a challenge for many of our members. However, it is important to know that our members often have a choice of coverage. We help our members understand their options by making available Health Plan Advisors who work with members to help ensure they understand their coverage options. We are dedicated to working with our members to find health coverage plans that are the most appropriate, beneficial and affordable for their needs. Also, to help them manage costs, we are:

- Negotiating the best rates we can get for covered products and services.
- Making more tools available to help members better manage health and out-of-pocket costs.
- Offering members significant discounts through access to a large network of health care providers across the country

As a Connecticut based company that has done business here for more than 75 years, we care about our customers and the community. We share the concerns raised by our members, consumers, the media and others over the rising costs of health care services and the corresponding impact they have on premiums, particularly in this challenging economy. At Anthem, we are committed to driving quality in the health care system, improving the lives of not only the members we serve, but also the health of communities across Connecticut.

Thank you for your attention to this filing.

A handwritten signature in black ink, appearing to read "John Bryson", with a long horizontal flourish extending to the right.

John Bryson, A.S.A., M.A.A.A.
Actuarial Director, Individual Product Pricing



Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Actuarial Memorandum

Scope and Purpose of Rate Filing

Submitted for your review and approval are proposed premium rates for our Century Preferred, Lumenos and Tonik product families plus closed FFS, HMO, and CHCBP product lines as detailed in the filing effective January 1, 2012. This filing is being submitted to meet the requirements of rate filing submissions made pursuant to section 38a-481 of the Connecticut General Statutes. The purpose of this filing is to provide the department with the proposed rate changes for the above products; this information may not be appropriate for other purposes.

Anthem is requesting a rate revision to the currently approved rates because claims cost are increasing and are expected to continue increasing throughout the rate effective period. This rate revision applies to grandfathered and non-grandfathered business for the policy forms shown in Exhibit I and is intended to align rates with emerging experience.

Requirements from Bulletin HC-81-2

Effective date: 1/1/2012

Implementation: All policyholders renew on January 1st regardless of the policy effective month.

Policy Forms: Exhibit I contains product families and corresponding policy form numbers affected by this rate revision.

Historical Experience: Exhibit II details historical experience for the Individual policy forms included in the rate application.

Consistency with most recent financial statement: The rate development is based on claim costs by incurred date which is reconciled to the claim lags (Exhibit VI) used to set reserves. Claim lags are then reconciled to the data warehouse and ultimately to the financial statements.

Anticipated trend information by cost, utilization, technology and other components: Exhibit IIIa shows paid trends normalized for benefit buy-downs and demographics. The benefit buy-downs are based on the premium change due to membership shifts by product and benefit level changes adjusted for premium rate increases. The demographic changes are based on the change in the demographic make-up of the population between periods. The 12 month trend at specified points in time as well as the most recent 6 month trend are weighted together to create the rating trend. Exhibit IIIb shows normalized trends by product for 3-month, 6-month, and 12-month intervals. These trends are revenue weighted to established a combined pool trend. Due to the small membership in the closed blocks of business their data was not included in the trend development. Anthem also included 3-month and 12-month utilization trends for medical and prescription drug for the total block as well as the a 3 month combined trend for utilization. A graph of the 3-month and 12-month claims trend and the 3-month combined utilization trend is included to show visually how the trend has moved over time. Anthem believes the 3-month trend is a leading indicator for the 12-month trend and is strongly considered in our choice of trend. Exhibit IIIc includes the required unit cost and utilization components of the projected claims cost trend including an adjustment for benefit leveraging.

Impact of Changes in the Average Policy Duration: New entrants to the product pool have a favorable impact on claims cost as shown in Exhibit IV. The impact of new entrants to the pool, also known as changes in the average policy duration or underwriting wear-off, is also considered in this filing. Two exhibits provide a graphical view and the mathematical calculation. The duration data is based on Connecticut Individual experience and shows the current and expected future impact of duration to the proposed rates.

Benefit buy-down impact: The impact of buy-downs is an important part in determining the underlying claim cost trend based on paid trends. The value is determined by comparing premium relativities weighted by membership over time. The impact of benefit buy-downs is used to adjust the paid claims trend in Exhibit IIIa.

Mandated benefit changes: The impact of changes in benefits are shown in Exhibit V and are discussed below.

Claim lag triangles: The total claim triangle for Anthem PPO Direct Pay business included in this filing is shown in Exhibit VI. The exhibit shows the total paid by month the completion factor and the expected fully incurred estimate. The pure paid trends shown are developed from the claims lag and then normalized (adjusted for benefit buy-downs and demographics). The normalized trends are the bases for determining the rating period trend.

Retention Charges: Exhibit VII compares the retention charges for the products in this filing to the most recently filed statutory financial statement.

Current capital and surplus for the regulated entity: The 1Q11 total capital and surplus for AHP (G1800) as filed was \$497,307,595 (Capital \$2,525,180 and Surplus \$494,782,415). The 2Q11 total capital and surplus for AHP (G1800) as filed was \$546,079,790 (Capital \$2,525,180 and Surplus \$543,554,610). We have included Exhibit VIII from the respective filings that show the detail (Capital – lines 26 plus 28; Surplus – line 31; total – line 33) of each of the above as support.

Expected loss ratio: Anthem demonstrates our anticipated loss ratio for products in this filing are compliant with federal law in Exhibit IX. Historic loss ratios are shown in Exhibit II.

Summary of Proposed Rate Changes: Appendix A details the components of the proposed base rate increase.

Rate Development and Assumptions

As shown in Exhibit V, Anthem is requesting a 12.9% base rate change effective January 1, 2012 for all plan options included in this filing.

Note that the CHCBP product was originally created as the BlueCross & Blue Shield option to the HRA offerings. It is a closed block and has been tied to a maximum increase based on the HRA premium increase. The proposed increase of 12.9% for this product is below the 2011 HRA premium rate increase.

The following narrative is submitted in support of the assumptions underlying the rate development:

Claims Experience: The base experience period is the aggregate twelve month experience period incurred from 6/1/2010 to 5/31/2011 and paid through 7/31/2011. Claims in excess of \$50,000 are removed and replaced with a pooling charge based on the average impact of claims above the threshold. The impact of the pooling charge is negligible in this year's rate development.

Claims Cost Trend: Paid claim cost data is normalized to show the true cost of covered benefits. The paid claims are normalized for demographics and benefit buy-downs. Anthem reviews the normalized paid trends on a 12-month, 6-month, 3-month moving average plus expected changes in cost and utilization greater or less than those included in the historic trends to determine trend for the rate period.

Impact of New Entrants on Pool Experience: The historic impact of new entrants is reflected in the observed claims cost trends. However, we are expecting changes in our enrollment patterns for the products impacted by this rate filing with the introduction of Anthem's new product portfolio in October 2011. This change from historic enrollment patterns means that the distribution of members by duration will be different during the rating period than it was during the experience period. To account for this, Anthem made an adjustment to the projected claims cost to consider changes in the projected distribution of members by policy duration during the rating period. The change in duration from the experience period to the rating period is calculated using data from the Connecticut Individual population as shown in Exhibit IV. The impact of that change is then used in the claims projection in Exhibit V.

Attained age impact: The effect of member demographics (age and gender) is not added back into the rate development for either premium or claim cost PMPMs. The rating methodology assumes that the impact of aging and changes in member demographics is accounted for in the attained age band tables. More specifically, as subscribers age on their policy, the calculation assumes that their claim cost increases at the same rate that their premium increases.

Changes in Mandated Benefits: The following coverage changes are required under federal law (PPACA) as well as changes in CT state mandated benefits:

Medical Benefit Change	Average Claim Impact			Notes
	Impact	Exp. Period	Proj. Period	
Federal (PPACA)				
Unlimited lifetime maximum	0.00%	0.00%	0.00%	Negligible impact
Dependent to age 26	0.20%	0.13%	0.07%	Definitional
Rescission changes	0.00%	0.00%	0.00%	Negligible impact
State				
Oral Chemotherapy	0.20%	0.08%	0.12%	PA 10-63 (eff 1/11)
Birth to Three (Cost share)	0.10%	0.00%	0.10%	PA 11-44 (eff 1/12)
Colorectal cancer screening	0.00%	0.00%	0.00%	PA 11-83 (eff 1/12)
Coverage for bone marrow testing	0.10%	0.00%	0.10%	PA 11-88 (eff 1/12)
Pain management step-therapy	0.15%	0.00%	0.15%	PA 11-169 (eff 1/12)
Total			0.53%	

Other claims adjustments PMPM: Benefit expenses including capitated claims, state assessments for Immunizations and HRA, pharmacy rebates, and a portion of healthcare management fees (based on the NAIC quality improvement program definition).

Other rating factors: No changes are proposed to the existing age/gender factors or to the existing HSA aggregate family deductible factors.

Actuarial certification

I, John Bryson, am an Actuarial Director for WellPoint Inc and am issuing this opinion on behalf of Anthem Health Plans. I am a member of the American Academy of Actuaries and a Associate of the Society of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.



John Bryson, A.S.A., M.A.A.A.
 Actuarial Director, Individual Product Pricing
 Anthem Health Plans, 370 Bassett Road, North Haven, CT 06473
 Email john.bryson@anthem.com



Exhibit I

Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Policy Forms included in Rate Application

Plan Name	Form No.
Century Preferred Direct/ Lumenos	N1369
Tonik	N1414
BlueCare Plus Individual Value	N974
BlueCare Plus Individual Premier	N296
Blue Care Plus Advantage	N7221
Semi-Private 200	N427
Community	N117
Direct Pay 30	N373
Century 90 endorsements	132
Basicare	3200
CHCBP	N127, N128, N129



Exhibit II

Anthem Health Plans - Connecticut
 Anthem Direct Pay Plan Options Effective 1/1/2012
 Historical Experience

Incurred Date	Premium	Incurred Claims from Exhibit V	Other PMPM (assessments, capitation, med. management)*	Total Benefit Expense	Members	Rolling 12			
						Premium	Total Benefit Expense	Estimated HCR-Adj. Loss Ratio**	Member Months
Dec-07						\$90,313,696	\$69,078,218	79.8%	373,037
Dec-08						\$112,679,347	\$88,239,942	81.7%	435,684
Jan-09	\$10,897,220	\$6,102,413	\$175,427	\$6,277,840	39,026	\$114,341,933	\$89,610,668	81.8%	440,704
Feb-09	\$10,762,083	\$6,457,785	\$178,709	\$6,636,493	39,756	\$115,964,501	\$90,636,190	81.6%	445,977
Mar-09	\$10,816,466	\$7,725,731	\$181,622	\$7,907,352	40,404	\$117,668,319	\$92,482,344	82.0%	451,562
Apr-09	\$10,912,629	\$7,678,314	\$184,638	\$7,862,952	41,075	\$119,361,211	\$93,453,023	81.7%	457,363
May-09	\$11,075,212	\$8,362,052	\$187,070	\$8,549,122	41,616	\$121,192,118	\$95,253,118	82.0%	463,309
Jun-09	\$11,307,067	\$8,985,495	\$189,511	\$9,175,005	42,159	\$123,124,356	\$97,342,017	82.5%	469,135
Jul-09	\$11,306,292	\$9,755,931	\$192,437	\$9,948,368	42,810	\$124,888,777	\$99,420,216	83.1%	475,013
Aug-09	\$11,302,060	\$9,075,623	\$194,271	\$9,269,894	43,218	\$126,665,531	\$100,706,254	83.0%	480,987
Sep-09	\$11,309,171	\$10,239,959	\$195,107	\$10,435,066	43,404	\$128,509,682	\$103,535,410	84.1%	487,072
Oct-09	\$10,806,239	\$10,695,028	\$196,348	\$10,891,375	43,680	\$129,638,275	\$105,348,135	84.8%	493,097
Nov-09	\$11,019,279	\$11,104,694	\$197,260	\$11,301,954	43,883	\$131,063,525	\$108,387,624	86.3%	499,003
Dec-09	\$11,339,396	\$12,222,972	\$197,242	\$12,420,214	43,879	\$132,853,113	\$110,675,635	87.0%	504,910
Jan-10	\$13,144,052	\$6,231,518	\$199,018	\$6,430,536	44,274	\$135,099,945	\$110,828,331	85.6%	510,158
Feb-10	\$12,725,179	\$7,152,943	\$200,892	\$7,353,835	44,691	\$137,063,041	\$111,545,672	85.0%	515,093
Mar-10	\$12,931,514	\$8,755,743	\$201,468	\$8,957,211	44,819	\$139,178,089	\$112,595,531	84.4%	519,508
Apr-10	\$12,797,530	\$8,639,037	\$202,614	\$8,841,651	45,074	\$141,062,989	\$113,574,230	84.0%	523,507
May-10	\$12,792,360	\$8,617,733	\$203,589	\$8,821,322	45,291	\$142,780,137	\$113,846,430	83.2%	527,182
Jun-10	\$12,833,982	\$9,572,618	\$205,032	\$9,777,650	45,612	\$144,307,052	\$114,449,076	82.8%	530,635
Jul-10	\$12,845,895	\$9,201,563	\$206,628	\$9,408,191	45,967	\$145,846,655	\$113,908,898	81.5%	533,792
Aug-10	\$12,766,955	\$9,625,258	\$210,435	\$9,835,694	46,814	\$147,311,550	\$114,474,698	81.1%	537,388
Sep-10	\$12,874,758	\$10,066,772	\$209,730	\$10,276,502	46,657	\$148,877,137	\$114,316,134	80.2%	540,641
Oct-10	\$12,820,048	\$10,929,716	\$209,554	\$11,139,271	46,618	\$150,890,946	\$114,564,029	79.3%	543,579
Nov-10	\$12,714,155	\$11,758,747	\$207,577	\$11,966,323	46,178	\$152,585,822	\$115,228,399	78.8%	545,874
Dec-10	\$12,672,192	\$12,851,441	\$205,981	\$13,057,422	45,823	\$153,918,618	\$115,865,607	78.6%	547,818
Jan-11	\$13,130,566	\$6,593,568	\$208,615	\$6,802,183	46,409	\$153,905,132	\$116,237,254	78.8%	549,953
Feb-11	\$13,155,995	\$7,180,184	\$206,695	\$7,386,880	45,982	\$154,335,948	\$116,270,299	78.6%	551,244
Mar-11	\$13,199,570	\$9,526,929	\$202,753	\$9,729,683	45,105	\$154,604,005	\$117,042,771	79.0%	551,530
Apr-11	\$12,492,708	\$9,940,681	\$203,180	\$10,143,861	45,200	\$154,299,183	\$118,344,981	80.1%	551,656
May-11	\$13,641,810	\$9,523,783	\$203,054	\$9,726,837	45,172	\$155,148,634	\$119,250,496	80.2%	551,537
Jun-11	\$12,944,059	\$10,314,464	\$205,221	\$10,519,685	45,654	\$155,258,711	\$119,992,531	80.7%	551,579

*Historical amounts of assessments, capitation, etc were not available thus these claims are set equal to the product of the membership and other PMPM in Exhibit IV.

**Assuming premium tax and federal income tax off-sets are the same as shown in the rate development.

Note: Prior to the 2011 rate filing, projected membership by product family was not calculated in the rate development thus expected loss ratios are not available.



Exhibit III.A

Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012

Claim Cost Trend Assumption: Paid Claim Cost Trends Adjusted for Migration between Products and to higher Deductibles

Lumenos													
12-Months Ending	Ending Members	Average Deductible	Benefit Factor	Revenue PMPM	Revenue Trend	Benefit Change	Residual and Demo.	Approved Increase	Claims PMPM	Claims Trend	Demographic Changes	Benefit Change	Renewal Trend
Dec-08	8,966	\$1,933	0.597	\$240.87	14.4%	0.2%	2.2%	11.8%	\$168.02	35.9%	0.7%	0.2%	34.7%
Dec-09	18,915	\$2,006	0.596	\$230.77	-4.2%	-0.2%	0.0%	-4.0%	\$185.78	10.6%	0.1%	-0.2%	10.6%
Dec-10	25,011	\$2,820	0.526	\$248.44	7.7%	-11.8%	1.8%	19.9%	\$187.22	0.8%	2.4%	-11.8%	11.6%
6-Months Ending													
Jun-10	22,988	\$2,653	0.537	\$253.82					\$149.81				
Jun-11	27,054	\$2,990	0.529	\$253.41	-0.2%	-1.4%	1.2%	0.1%	\$170.86	14.0%	1.7%	-1.4%	13.8%

Century Preferred													
12-Months Ending	Ending Members	Average Deductible	Benefit Factor	Revenue PMPM	Revenue Trend	Benefit Change	Residual and Demo.	Approved Increase	Claims PMPM	Claims Trend	Demographic Changes	Benefit Change	Renewal Trend
Dec-08	21,748	\$1,470	0.737	\$270.47	12.7%	-0.9%	1.7%	11.8%	\$210.93	17.6%	1.7%	-0.9%	16.7%
Dec-09	17,442	\$1,685	0.718	\$300.24	11.0%	-2.5%	0.4%	13.4%	\$253.88	20.4%	1.6%	-2.5%	21.6%
Dec-10	14,109	\$2,074	0.685	\$337.08	12.3%	-4.6%	1.0%	16.5%	\$247.97	-2.3%	2.1%	-4.6%	0.3%
6-Months Ending													
Jun-10	15,283	\$2,016	0.688	\$339.04					\$230.17				
Jun-11	13,193	\$2,156	0.683	\$347.30	2.4%	-0.7%	3.1%	0.0%	\$239.06	3.9%	2.5%	-0.7%	2.0%

Tonik													
12-Months Ending	Ending Members	Average Deductible	Benefit Factor	Revenue PMPM	Revenue Trend	Benefit Change	Residual and Demo.	Approved Increase	Claims PMPM	Claims Trend	Demographic Changes	Benefit Change	Renewal Trend
Dec-08	6,906	\$1,933	0.651	\$187.46	11.0%	-0.6%	-0.1%	11.8%	\$133.88	39.6%	4.4%	-0.6%	34.5%
Dec-09	7,255	\$1,991	0.648	\$215.02	14.7%	-0.4%	0.0%	15.1%	\$147.86	10.4%	2.2%	-0.4%	8.5%
Dec-10	6,510	\$2,057	0.646	\$239.82	11.5%	-0.4%	-0.9%	13.0%	\$151.92	2.7%	-0.9%	-0.4%	4.1%
6-Months Ending													
Jun-10	7,118	\$2,051	0.645	\$240.42					\$136.41				
Jun-11	5,228	\$2,040	0.699	\$275.69	14.7%	8.2%	5.9%	0.0%	\$173.45	27.2%	3.6%	8.2%	13.4%

Total Pool Trend - Lumenos, Cent Pref and Tonik Combined													
12-Months Ending	Revenue by Product (\$Millions)			Renewal (Long-Term) Trend			Combined Long-Term Trend						
	Lumenos	Cent Pref	Tonik	Lumenos	Cent Pref	Tonik	Avg. Trend						
Dec-08	\$21.5	\$75.0	\$12.1	34.7%	16.7%	34.5%	22.2%						
Dec-09	\$44.0	\$67.7	\$18.3	10.6%	21.6%	8.5%	16.0%						
Dec-10	\$69.0	\$61.7	\$20.2	11.6%	0.3%	4.1%	6.0%						
6 Months Ending													
Jun-11	\$40.1	\$28.1	\$9.2	13.8%	2.0%	13.4%	9.5%						

Notes: Revenue residual trend largely consists of changes in the demographics of the product family including attained age and gender of the members.
Benefit buy-down on claims cost is set equal to the benefit buy-down on revenue (premium).

Exhibit III.b
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claims Normalization Detail and Utilization Impact

Inc Date	<u>Revenue Weighting (\$millions)</u>			<u>Century Preferred Adj. Trend</u>			<u>Tonik Adj. Trend</u>			<u>Lumenos Adj. Trend</u>		
	<u>Century</u>			<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>
	<u>Preferred</u>	<u>Tonik</u>	<u>Lumenos</u>									
200801	\$6.8	\$0.7	\$1.4									
200802	\$6.5	\$0.7	\$1.5									
200803	\$6.4	\$0.8	\$1.6									
200804	\$6.4	\$0.9	\$1.7	0.1%			43.0%			121.0%		
200805	\$6.3	\$0.9	\$1.7	11.1%			90.0%			158.7%		
200806	\$6.3	\$1.0	\$1.8	10.3%			55.7%			154.9%		
200806	\$6.3	\$1.0	\$1.8	17.1%	8.9%		22.0%	37.0%		69.5%	72.6%	
200807	\$6.2	\$1.1	\$1.9	18.0%	14.7%		11.4%	36.7%		43.5%	64.9%	
200808	\$6.2	\$1.1	\$1.9	21.9%	16.1%		19.8%	28.4%		36.9%	63.4%	
200809	\$6.0	\$1.2	\$1.9	24.9%	21.0%		37.0%	29.7%		42.7%	50.5%	
200810	\$6.1	\$1.2	\$2.0	23.4%	20.7%		47.9%	31.3%		30.6%	34.1%	
200811	\$6.0	\$1.3	\$2.1	20.8%	21.3%		44.7%	33.9%		25.8%	28.9%	
200812	\$5.8	\$1.3	\$2.1	23.1%	23.9%	16.7%	37.2%	36.3%	34.5%	32.3%	34.8%	34.7%
200901	\$6.4	\$1.5	\$2.7	24.8%	24.1%	19.4%	26.5%	35.6%	34.4%	36.9%	34.1%	38.6%
200902	\$6.0	\$1.5	\$3.0	26.4%	23.5%	19.7%	4.8%	16.1%	16.6%	36.5%	30.9%	39.5%
200903	\$5.8	\$1.5	\$3.2	25.3%	24.5%	22.7%	3.9%	14.1%	14.2%	9.6%	21.1%	30.4%
200904	\$5.8	\$1.5	\$3.4	22.3%	23.8%	22.1%	1.0%	8.2%	12.2%	-0.4%	15.4%	22.8%
200905	\$5.8	\$1.5	\$3.5	22.5%	24.3%	22.8%	21.0%	13.4%	16.3%	1.8%	14.8%	20.8%
200906	\$5.7	\$1.5	\$3.8	18.4%	21.4%	22.9%	19.4%	12.5%	18.6%	13.4%	12.3%	21.6%
200907	\$5.6	\$1.6	\$3.9	19.1%	20.5%	22.3%	20.8%	11.4%	17.8%	21.4%	12.5%	20.5%
200908	\$5.5	\$1.5	\$4.0	17.1%	19.6%	21.3%	9.7%	15.3%	15.2%	17.3%	10.7%	17.9%
200909	\$5.4	\$1.5	\$4.0	21.2%	19.8%	21.9%	13.3%	15.2%	15.6%	15.4%	14.6%	17.1%
200910	\$5.2	\$1.5	\$4.1	19.5%	19.3%	21.2%	5.6%	11.1%	10.1%	11.0%	15.4%	15.8%
200911	\$5.2	\$1.5	\$4.2	26.7%	22.0%	22.8%	9.5%	9.5%	11.7%	12.0%	14.3%	14.7%
200912	\$5.2	\$1.6	\$4.3	23.0%	22.1%	21.6%	-0.2%	6.0%	8.5%	5.9%	9.7%	10.6%
201001	\$5.8	\$1.8	\$5.3	18.7%	19.1%	19.7%	2.9%	4.5%	7.3%	13.0%	12.1%	11.9%
201002	\$5.4	\$1.7	\$5.4	15.0%	21.3%	20.4%	-15.1%	-3.7%	4.3%	15.8%	15.8%	13.3%
201003	\$5.4	\$1.7	\$5.6	12.1%	18.6%	19.2%	-18.0%	-9.5%	0.4%	22.5%	18.1%	16.5%
201004	\$5.3	\$1.7	\$5.6	14.1%	16.6%	18.0%	-13.8%	-6.1%	1.5%	26.4%	21.6%	19.7%
201005	\$5.2	\$1.7	\$5.6	6.3%	10.7%	16.7%	-6.8%	-11.0%	-2.1%	24.1%	20.0%	19.4%
201006	\$5.1	\$1.7	\$5.7	4.1%	7.8%	15.8%	8.0%	-6.0%	-0.2%	14.9%	16.3%	16.7%
201007	\$5.1	\$1.7	\$5.8	-1.7%	5.7%	12.9%	11.5%	-2.0%	1.1%	5.3%	12.4%	13.8%
201008	\$5.0	\$1.7	\$5.9	-1.9%	2.1%	12.0%	15.3%	3.8%	0.0%	7.1%	13.5%	14.5%
201009	\$4.9	\$1.7	\$6.0	-4.3%	-0.3%	9.2%	5.7%	6.7%	-1.6%	5.4%	9.3%	12.0%
201010	\$4.9	\$1.7	\$6.0	-5.7%	-3.7%	6.2%	9.2%	10.2%	2.0%	10.9%	8.2%	11.6%
201011	\$4.8	\$1.6	\$6.1	-5.7%	-3.9%	3.0%	16.3%	15.7%	2.0%	11.3%	9.2%	11.3%
201012	\$4.7	\$1.6	\$6.1	-7.0%	-5.7%	0.3%	23.8%	14.4%	4.1%	17.3%	11.8%	11.6%
201101	\$4.8	\$1.6	\$6.5	-3.4%	-4.5%	0.4%	19.7%	14.2%	6.0%	14.6%	12.8%	11.9%
201102	\$4.8	\$1.5	\$6.5	-5.3%	-5.7%	-1.8%	15.2%	16.0%	9.7%	13.7%	12.2%	12.5%
201103	\$4.7	\$1.6	\$6.7	-2.3%	-5.8%	-2.9%	12.7%	18.8%	12.5%	13.1%	15.2%	12.4%
201104	\$4.5	\$1.4	\$6.4	-0.4%	-2.2%	-3.0%	13.1%	16.5%	13.3%	19.0%	16.7%	12.6%
201105	\$4.6	\$1.7	\$7.1	5.5%	-0.1%	-2.3%	13.0%	14.0%	15.0%	17.9%	15.8%	12.5%
201106	\$4.6	\$1.4	\$6.8	5.9%	2.0%	-2.8%	14.3%	13.4%	14.1%	14.9%	13.8%	12.8%
201107	\$4.5	\$1.4	\$6.9	3.9%	1.7%	-1.9%	2.2%	7.3%	11.0%	14.7%	16.5%	14.7%

Exhibit III.b
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claims Normalization Detail and Utilization Impact

Weighted Avg. Pool Trend (Excl. Closed Products)

Utilization Combined Med & Rx

Inc Date	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>	<u>3M Trend</u>
200801				
200802				
200803	24.0%			
200804	44.6%			
200805	41.5%			
200806	27.6%	23.0%		
200807	22.3%	26.3%		
200808	24.7%	26.7%		
200809	30.1%	27.9%		
200810	28.0%	24.7%		
200811	25.0%	24.5%		
200812	27.1%	27.9%	22.2%	6.2%
200901	27.9%	27.9%	25.1%	5.4%
200902	25.9%	24.2%	23.6%	6.3%
200903	17.8%	22.2%	23.3%	2.0%
200904	12.4%	19.3%	21.0%	0.3%
200905	15.8%	20.0%	21.4%	0.4%
200906	16.9%	17.4%	22.0%	-0.2%
200907	20.1%	16.6%	21.2%	0.8%
200908	16.1%	16.0%	19.5%	1.6%
200909	18.0%	17.4%	19.6%	3.4%
200910	14.4%	16.8%	17.9%	2.6%
200911	18.8%	17.4%	18.6%	4.5%
200912	13.2%	15.2%	16.0%	1.9%
201001	14.2%	14.4%	15.2%	1.6%
201002	11.2%	15.7%	15.6%	-2.7%
201003	12.4%	14.5%	15.5%	-1.2%
201004	15.7%	15.6%	16.4%	-0.4%
201005	12.5%	11.7%	15.2%	0.4%
201006	9.4%	9.6%	14.0%	-1.5%
201007	3.3%	7.6%	11.7%	-4.4%
201008	4.6%	7.5%	11.4%	-4.0%
201009	1.6%	5.0%	9.0%	-5.7%
201010	4.2%	3.7%	8.0%	-4.0%
201011	5.4%	4.9%	6.6%	-2.5%
201012	8.8%	5.3%	6.0%	-0.6%
201101	8.4%	6.3%	6.5%	1.8%
201102	6.8%	5.8%	6.4%	2.2%
201103	7.4%	7.7%	6.4%	4.1%
201104	11.2%	9.6%	6.6%	4.9%
201105	12.9%	9.8%	7.2%	
201106	11.6%	9.5%	7.1%	
201107	9.4%	10.1%	8.0%	

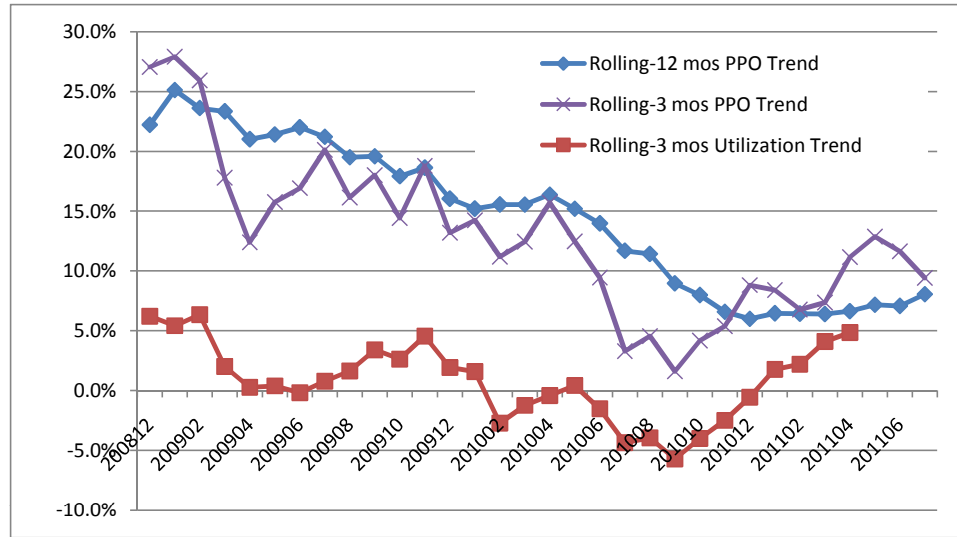




Exhibit III.c

**Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Cost Trend Assumption: Allowed Cost Detail by Service Category**

Observed Allowed Trends	Unit Cost	Pool Trend		Total
		Utilization	Leveraging	
Medical	4.5%	0.5%	0.8%	5.8%
Pharmacy	3.4%	9.4%	3.9%	16.6%
Combined Med + Rx	4.3%	2.1%	1.2%	7.6%

Drivers of Incremental Trend Change

- Provider contracting increases have a negligible incremental impact over observed trends during the projection period.
- Anthem does not track medical technology trend separately from other trend components but it is incorporated in unit cost trend.
- Benefit and deductible leveraging is calculated using our in-house relativity model which is based on Milliman Health Cost Guidelines.

**Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Impact of New Entrants on Block Experience - Claims Cost by Year on Policy**

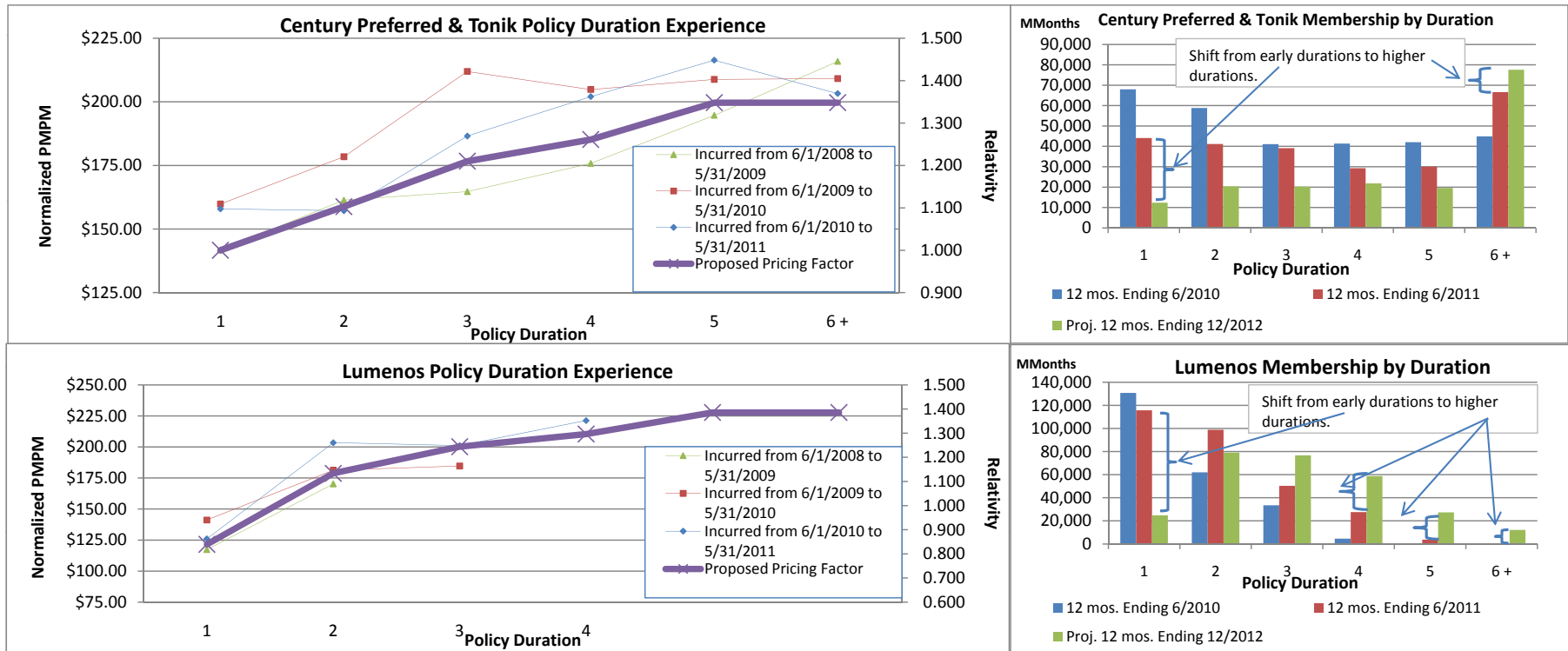




EXHIBIT IV

Anthem Health Plans - Connecticut
 Anthem Direct Pay Plan Options Effective 1/1/2012
 Impact of New Entrants on Block Experience - Claims Cost by Year on Policy

Average Cost by Year			Incurred from 6/1/2010 to 5/31/2011				Incurred from 6/1/2009 to 5/31/2010				Incurred from 6/1/2008 to 5/31/2009												
Year on Policy	Member Months	Average Cost by Year	Member Months	Demo. Factor ¹	Benefit Factor ²	Adjusted Paid Claims ³	Average Cost by Year	Member Months	Demo. Factor ¹	Benefit Factor ²	Adjusted Paid Claims ³	Average Cost by Year	Member Months	Demo. Factor ¹	Benefit Factor ²	Adjusted Paid Claims ³	Average Cost by Year						
Cent. Pref. Selected Factors			Century Preferred Experience																				
1	88,904	1.000	19,894	1.225	0.916	\$157.93	1.000	26,851	1.156	0.935	\$159.86	1.000	42,159	1.132	1.008	\$141.71	1.000						
2	86,774	1.103	17,554	1.229	0.901	\$157.23	0.996	26,433	1.190	0.986	\$178.43	1.116	42,787	1.198	1.037	\$161.36	1.139						
3	106,330	1.210	18,324	1.237	0.963	\$186.56	1.181	28,943	1.230	1.018	\$211.97	1.326	59,063	1.286	1.037	\$164.69	1.162						
4	119,830	1.261	20,987	1.262	0.998	\$202.05	1.279	40,887	1.324	1.011	\$204.85	1.281	57,956	1.343	1.025	\$175.78	1.240						
5	114,840	1.348	29,700	1.370	0.976	\$216.37	1.370	42,031	1.383	1.001	\$208.83	1.306	43,109	1.412	1.038	\$194.68	1.374						
6+	117,149	1.348	64,262	1.451	0.973	\$203.25	1.287	41,806	1.454	1.008	\$209.15	1.308	11,081	1.490	1.035	\$215.87	1.523						
Average Cost Based on Selected Factors							1.257	Average Cost Based on Selected Factors							1.235	Average Cost Based on Selected Factors							1.198
Year-over-Year Average Impact of New Entrants on Experience							1.8%	Year-over-Year Average Impact of New Entrants on Experience							3.1%	Year-over-Year Average Impact of New Entrants on Experience							1.98%
Lumenos Selected Factors			Lumenos Experience																				
1	325,522	0.839	115,690	1.279	0.764	\$126.00	0.798	130,810	1.250	0.880	\$141.16	0.883	79,022	1.247	0.920	\$117.33	0.828						
2	201,155	1.134	98,798	1.306	0.857	\$203.43	1.288	61,986	1.314	0.895	\$181.32	1.134	40,371	1.327	0.915	\$170.20	1.201						
3	89,226	1.244	50,311	1.355	0.876	\$201.15	1.274	33,486	1.376	0.890	\$184.67	1.155	5,429	1.386	0.906	\$125.86	0.888						
4	32,272	1.296	27,627	1.420	0.864	\$221.25	1.401	4,636	1.432	0.855	\$151.98	0.951	9	2.504	0.829	\$24.48	0.173						
5	3,686	1.386	3,686	1.464	0.864	\$203.99	1.292	-	-	-	-	-	-	-	-	-	-						
6+	-	1.386	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Average Cost Based on Selected Factors							1.056	Average Cost Based on Selected Factors							0.986	Average Cost Based on Selected Factors							0.952
Year-over-Year Average Impact of New Entrants on Experience							7.0%	Year-over-Year Average Impact of New Entrants on Experience							3.6%	Year-over-Year Average Impact of New Entrants on Experience							0.952%
			All PPO and Closed Impact				Lumenos Expected Impact of New Entrants				Combined Impact of New Entrants												
Year on Policy			12 mos. Ending 6/2010	12 mos. Ending 6/2011	Proj. 12 mos. Ending 12/2012	Avg. Cost by Year	12 mos. Ending 6/2010	12 mos. Ending 6/2011	Proj. 12 mos. Ending 12/2012	Avg. Cost by Year	12 mos. Ending 6/2010	12 mos. Ending 6/2011	Proj. 12 mos. Ending 12/2012										
1			67,999	44,074	12,370	1.000	130,810	115,690	24,846	0.839	198,809	159,764	37,216										
2			58,847	41,188	20,425	1.103	61,986	98,798	79,145	1.134	120,833	139,986	99,571										
3			41,116	39,112	20,277	1.210	33,486	50,311	76,662	1.244	74,602	89,423	96,939										
4			41,329	29,305	21,852	1.261	4,636	27,627	58,734	1.296	45,965	56,932	80,586										
5			42,065	30,029	19,612	1.348	-	3,686	27,393	1.386	42,065	33,715	47,006										
6+			44,884	66,634	77,615	1.348	-	-	12,135	1.386	44,884	66,634	89,750										
Total by Period			296,240	250,342	172,151		230,918	296,112	278,916														
Prior Period Average Cost						1.188	Lumenos Expected Impact of New Entrants						0.986	Combined Impact of New Entrants						1.100			
Base Period Average Cost						1.215	Lumenos Expected Impact of New Entrants						1.056	Combined Impact of New Entrants						1.129			
Impact on Observed Claims Cost Trend thru June 2011						2.2%	Impact on Observed Claims Cost Trend thru June 2011						7.0%	Impact on Observed Claims Cost Trend thru June 2011						2.6%			
Projected Average Cost during Rate Effective Period						1.267	Projected Average Cost during Rate Effective Period						1.208	Projected Average Cost during Rate Effective Period						1.230			
Average Impact of New Entrants on Experience						4.3%	Average Impact of New Entrants on Experience						14.4%	Average Impact of New Entrants on Experience						9.0%			
Incremental Impact from Rating Period to Base						2.0%	Incremental Impact from Rating Period to Base						6.9%	Incremental Impact from Rating Period to Base						6.2%			

*Note: Lumenos selected duration factors combine duration 2 experience with Century Preferred to stability the expected policy duration impact and account for limited credibility in the higher durations. Tonik is excluded because it exhibits a similar pattern as Century Preferred, but is too volatile.

¹ Average age and gender rating factor

² Average actuarial value of the benefits for the product and duration shown

³ Adjusted paid claims is equal to the paid claims PMPM for the year divided by the average demographic factor and benefit factor (or actuarial value)



Exhibit V

**Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Summary Rate Development**

	Pool Rate Development
Experience Period Fully Incurred Claims	
Medical and Rx (Incurred thru May 2011, paid thru July 2011)	\$116,771,261
Large Claims (\$50,000 threshold)	\$9,711,495
Historical Large Claims Percentage ¹	8.3%
Claims with Large Claim Pooling	\$116,750,017
Member Mos.	551,537
Total Fully Incurred Claims PMPM	\$211.68
Trend Projected to Rating Period	
Months of Trend	19.0
Annual	7.6%
Projected (19 months of cumulative trend)	12.3%
Trended Claim Cost PMPM Effective 1/1/2012	\$237.71
Claim Cost Adjustments	
Impact of New Entrants (aka Policy Duration)	6.2%
Impact of Buy-Downs between Claims and Premium	0.0%
Benefit changes (Mandated)	0.53%
Other PMPM (assessments, capitation, med mngt, etc)	\$4.50
Adjusted Claim Cost PMPM during Rate Effective Period	\$258.35
Premium at Current Rates Premium PMPM (Med + Rx)	\$281.30
SG&A Expense from Exhibit VII	\$31.48
Premium tax (reduce denominator)	1.75%
Pre-Tax Operating Gain PMPM (before Federal Income Tax)	\$22.23
Required Premium PMPM 1/1/2012	\$317.62
Calculated (Required) Increase for Impacted Products	12.9%

¹ Based on Anthem CT Individual Experience from Jan 2006 thru May 2011

Exhibit VI
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 - CENTURY PREFERRED

<u>Summary</u>			<u>Age/</u>			<u>Observed PMPM</u>			<u>Observed Unadj. Trends</u>			<u>Adjusted Trends</u>			
<u>Inc Date</u>	<u>Total Paid</u>	<u>Completion Factor</u>	<u>Total Incurred</u>	<u>Benefit Factor</u>	<u>Age/ Gender Factor</u>	<u>Members</u>	<u>12M</u>			<u>3M Trend</u>	<u>6M Trend</u>	<u>Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>Trend</u>
							<u>3M pmpm</u>	<u>6M pmpm</u>	<u>pmpm</u>						
200801	3,605,138	1.000	3,605,138	0.740	1.269	24,482	\$190.34	\$189.61	\$178.98						
200802	3,862,115	1.000	3,862,117	0.739	1.272	24,085	\$174.84	\$185.33	\$180.74						
200803	4,059,422	1.000	4,059,424	0.738	1.274	23,758	\$159.37	\$184.87	\$180.43	1.3%					
200804	4,704,476	1.000	4,704,479	0.737	1.275	23,555	\$176.84	\$183.75	\$184.21	12.3%					0.1%
200805	4,803,928	1.000	4,803,930	0.737	1.279	23,353	\$192.00	\$183.24	\$185.71	11.6%					11.1%
200806	4,936,254	1.000	4,936,257	0.736	1.278	23,224	\$205.96	\$182.31	\$188.19	18.3%	10.1%				10.3%
200807	5,217,973	1.000	5,217,976	0.736	1.279	23,026	\$214.91	\$195.63	\$192.50	19.1%	15.9%				17.1%
200808	5,176,268	1.000	5,176,268	0.736	1.282	22,809	\$221.99	\$206.82	\$195.68	22.8%	17.3%				8.9%
200809	4,946,419	1.000	4,946,438	0.735	1.287	22,515	\$224.44	\$215.08	\$199.45	25.7%	22.0%				21.9%
200810	5,727,804	1.000	5,727,859	0.735	1.289	22,354	\$234.21	\$224.42	\$203.43	24.0%	21.5%				16.1%
200811	5,232,811	1.000	5,232,867	0.736	1.290	22,211	\$237.14	\$229.45	\$205.67	21.3%	22.0%				21.0%
200812	6,179,149	1.000	6,179,227	0.735	1.294	21,748	\$258.47	\$241.20	\$210.93	23.6%	24.6%	17.6%			23.4%
200901	3,907,010	1.000	3,907,087	0.724	1.291	20,415	\$237.97	\$236.04	\$215.17	25.0%	24.5%	20.2%			20.7%
200902	3,590,016	1.000	3,590,154	0.721	1.293	19,873	\$220.46	\$229.12	\$217.53	26.1%	23.6%	20.4%			20.8%
200903	4,365,768	1.000	4,365,988	0.719	1.296	19,534	\$198.31	\$229.94	\$222.16	24.4%	24.4%	23.1%			21.3%
200904	4,626,155	1.000	4,626,460	0.718	1.295	19,313	\$214.28	\$226.67	\$225.48	21.2%	23.4%	22.4%			23.9%
200905	4,496,721	1.000	4,497,478	0.718	1.298	19,119	\$232.72	\$226.38	\$228.02	21.2%	23.5%	22.8%			23.9%
200906	4,693,065	1.000	4,693,975	0.717	1.300	18,814	\$241.38	\$219.37	\$231.05	17.2%	20.3%	22.8%			16.7%
200907	5,143,997	1.000	5,144,816	0.717	1.302	18,625	\$253.48	\$233.51	\$234.86	17.9%	19.4%	22.0%			19.4%
200908	4,548,839	1.000	4,550,113	0.717	1.304	18,442	\$257.49	\$244.88	\$236.51	16.0%	18.4%	20.9%			24.1%
200909	5,173,442	1.000	5,175,070	0.717	1.306	18,149	\$269.31	\$255.09	\$241.79	20.0%	18.6%	21.2%			19.7%
200910	5,368,229	1.000	5,370,104	0.716	1.306	17,958	\$276.73	\$264.89	\$244.80	18.2%	18.0%	20.3%			24.5%
200911	5,445,683	1.000	5,447,257	0.716	1.309	17,759	\$296.89	\$276.83	\$250.48	25.2%	20.6%	21.8%			22.7%
200912	5,864,368	1.000	5,866,134	0.715	1.311	17,442	\$313.84	\$291.15	\$253.88	21.4%	20.7%	20.4%			22.1%
201001	3,047,610	1.000	3,048,531	0.694	1.313	16,508	\$277.75	\$277.22	\$254.48	16.7%	17.4%	18.3%			22.8%
201002	3,522,578	1.000	3,523,669	0.690	1.316	16,187	\$248.09	\$273.36	\$258.48	12.5%	19.3%	18.8%			22.9%
201003	3,948,370	1.000	3,949,823	0.688	1.317	15,921	\$216.43	\$267.31	\$260.90	9.1%	16.3%	17.4%			23.0%
201004	3,899,561	0.999	3,902,455	0.686	1.320	15,700	\$237.95	\$258.63	\$261.93	11.0%	14.1%	16.2%			22.1%
201005	3,480,010	0.999	3,483,264	0.685	1.323	15,450	\$240.82	\$244.57	\$261.68	3.5%	8.0%	14.8%			19.6%
201006	3,962,970	0.998	3,969,587	0.685	1.325	15,283	\$244.55	\$230.17	\$262.66	1.3%	4.9%	13.7%			19.8%
201007	3,664,189	0.998	3,671,107	0.683	1.329	15,125	\$242.57	\$240.21	\$259.88	-4.3%	2.9%	10.7%			21.9%
201008	3,504,429	0.998	3,512,213	0.681	1.333	14,984	\$245.70	\$243.22	\$259.18	-4.6%	-0.7%	9.6%			21.2%
201009	4,045,918	0.997	4,056,500	0.681	1.336	14,745	\$250.59	\$247.52	\$257.95	-7.0%	-3.0%	6.7%			19.3%
201010	3,666,434	0.996	3,679,953	0.681	1.337	14,581	\$253.86	\$248.12	\$253.63	-8.3%	-6.3%	3.6%			22.0%
201011	4,145,759	0.995	4,164,941	0.682	1.339	14,369	\$272.37	\$258.78	\$251.37	-8.3%	-6.5%	0.4%			22.8%
201012	4,375,736	0.993	4,406,596	0.681	1.344	14,109	\$284.53	\$267.21	\$247.97	-9.3%	-8.2%	-2.3%			19.7%
201101	2,643,908	0.995	2,657,778	0.685	1.347	13,940	\$264.73	\$259.18	\$249.33	-4.7%	-6.5%	-2.0%			21.2%
201102	2,763,088	0.993	2,783,782	0.683	1.350	13,830	\$235.16	\$254.16	\$248.48	-5.2%	-7.0%	-3.9%			22.8%
201103	3,361,523	0.988	3,400,940	0.682	1.351	13,427	\$214.64	\$250.36	\$248.88	-0.8%	-6.3%	-4.6%			22.3%
201104	3,531,767	0.980	3,602,364	0.682	1.355	13,294	\$241.35	\$253.30	\$250.61	1.4%	-2.1%	-4.3%			19.6%
201105	3,199,926	0.961	3,331,375	0.683	1.356	13,163	\$259.12	\$246.85	\$253.07	7.6%	0.9%	-3.3%			21.3%
201106	3,249,362	0.915	3,551,140	0.684	1.355	13,193	\$264.44	\$239.06	\$253.73	8.1%	3.9%	-3.4%			22.8%
201107	1,758,156	0.538	3,268,084	0.684	1.357	13,100	\$257.26	\$249.20	\$254.39	6.1%	3.7%	-2.1%			-1.9%

Exhibit VI
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 -TONIK

Inc Date	<u>Summary</u>			<u>Age/ Gender</u>			<u>Observed PMPM</u>			<u>Observed Unadj. Trends</u>			<u>Adjusted Trends</u>		
	<u>Total Paid</u>	<u>Completion Factor</u>	<u>Total Incurred</u>	<u>Benefit Factor</u>	<u>Factor</u>	<u>Members</u>	<u>3M pmpm</u>	<u>6M pmpm</u>	<u>12M pmpm</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>
200801	355,374	1.000	355,374	0.653	0.887	3,436	\$103.41	\$99.09	\$97.07						
200802	747,685	1.000	747,685	0.652	0.888	3,870	\$141.35	\$119.21	\$112.13						
200803	616,584	1.000	616,584	0.652	0.894	4,204	\$149.40	\$129.55	\$117.63	48.2%			43.0%		
200804	566,301	1.000	566,302	0.651	0.895	4,518	\$153.32	\$132.20	\$119.87	98.1%			90.0%		
200805	517,394	1.000	517,394	0.651	0.901	4,842	\$125.35	\$132.29	\$118.92	61.9%			55.7%		
200806	550,052	1.000	550,053	0.650	0.901	5,304	\$111.41	\$128.12	\$117.42	28.0%	43.1%		22.0%	37.0%	
200807	705,025	1.000	705,026	0.650	0.899	5,766	\$111.39	\$129.91	\$118.89	17.5%	43.6%		11.4%	36.7%	
200808	902,372	1.000	902,372	0.650	0.899	6,099	\$125.66	\$125.52	\$123.20	26.7%	35.1%		19.8%	28.4%	
200809	770,159	1.000	770,162	0.650	0.898	6,293	\$130.94	\$122.21	\$124.97	44.3%	36.5%		37.0%	29.7%	
200810	1,043,070	1.000	1,043,080	0.650	0.899	6,535	\$143.48	\$128.82	\$130.12	54.2%	37.5%		47.9%	31.3%	
200811	780,704	1.000	780,712	0.650	0.905	6,776	\$132.32	\$129.21	\$130.42	49.6%	39.6%		44.7%	33.9%	
200812	1,087,268	1.000	1,087,282	0.650	0.912	6,906	\$143.99	\$137.81	\$133.88	41.2%	41.5%	39.6%	37.2%	36.3%	34.5%
200901	890,818	1.000	890,835	0.650	0.920	6,798	\$134.71	\$138.92	\$135.14	30.3%	40.2%	39.2%	26.5%	35.6%	34.4%
200902	1,165,586	1.000	1,165,631	0.649	0.923	6,861	\$152.87	\$142.84	\$135.33	8.1%	19.8%	20.7%	4.8%	16.1%	16.6%
200903	1,236,097	1.000	1,236,160	0.649	0.920	6,922	\$159.98	\$152.06	\$138.75	7.1%	17.4%	18.0%	3.9%	14.1%	14.2%
200904	895,786	1.000	895,845	0.649	0.919	6,945	\$159.09	\$146.97	\$138.66	3.8%	11.2%	15.7%	1.0%	8.2%	12.2%
200905	1,096,740	1.000	1,096,925	0.649	0.920	6,969	\$154.97	\$153.93	\$142.30	23.6%	16.4%	19.7%	21.0%	13.4%	16.3%
200906	849,069	1.000	849,234	0.649	0.917	7,070	\$135.44	\$147.59	\$142.90	21.6%	15.2%	21.7%	19.4%	12.5%	18.6%
200907	954,192	1.000	954,344	0.648	0.916	7,171	\$136.75	\$147.79	\$143.49	22.8%	13.8%	20.7%	20.8%	11.4%	17.8%
200908	1,210,839	1.000	1,211,178	0.648	0.917	7,269	\$140.16	\$147.44	\$145.20	11.5%	17.5%	17.9%	9.7%	15.3%	15.2%
200909	1,110,556	1.000	1,110,906	0.648	0.917	7,276	\$150.88	\$143.29	\$147.57	15.2%	17.2%	18.1%	13.3%	15.2%	15.6%
200910	1,045,825	1.000	1,046,191	0.648	0.918	7,306	\$154.15	\$145.58	\$146.26	7.4%	13.0%	12.4%	5.6%	11.1%	10.1%
200911	1,056,192	1.000	1,056,497	0.647	0.920	7,266	\$147.09	\$143.65	\$148.67	11.2%	11.2%	14.0%	9.5%	9.5%	11.7%
200912	1,070,027	1.000	1,070,349	0.648	0.921	7,255	\$145.37	\$148.12	\$147.86	1.0%	7.5%	10.4%	-0.2%	6.0%	8.5%
201001	883,452	1.000	883,719	0.646	0.914	7,150	\$138.92	\$146.57	\$147.17	3.1%	5.5%	8.9%	2.9%	4.5%	7.3%
201002	817,334	1.000	817,587	0.646	0.910	7,132	\$128.69	\$137.96	\$142.64	-15.8%	-3.4%	5.4%	-15.1%	-3.7%	4.3%
201003	1,055,050	1.000	1,055,438	0.646	0.908	7,074	\$129.09	\$137.32	\$140.29	-19.3%	-9.7%	1.1%	-18.0%	-9.5%	0.4%
201004	990,704	0.999	991,439	0.646	0.908	7,051	\$134.75	\$136.86	\$141.23	-15.3%	-6.9%	1.9%	-13.8%	-6.1%	1.5%
201005	965,135	0.999	966,038	0.645	0.908	7,105	\$141.92	\$135.26	\$139.48	-8.4%	-12.1%	-2.0%	-6.8%	-11.0%	-2.1%
201006	1,099,050	0.998	1,100,885	0.645	0.907	7,118	\$143.76	\$136.41	\$142.32	6.1%	-7.6%	-0.4%	8.0%	-6.0%	-0.2%
201007	1,125,728	0.998	1,127,853	0.645	0.908	7,075	\$150.00	\$142.39	\$144.50	9.7%	-3.7%	0.7%	11.5%	-2.0%	1.1%
201008	1,179,504	0.998	1,182,124	0.645	0.907	7,251	\$159.06	\$150.53	\$144.19	13.5%	2.1%	-0.7%	15.3%	3.8%	0.0%
201009	1,056,999	0.997	1,059,764	0.645	0.908	7,125	\$157.09	\$150.45	\$143.85	4.1%	5.0%	-2.5%	5.7%	6.7%	-1.6%
201010	1,305,245	0.996	1,310,058	0.645	0.912	7,012	\$166.07	\$158.05	\$147.43	7.7%	8.6%	0.8%	9.2%	10.2%	2.0%
201011	1,166,172	0.995	1,171,568	0.646	0.918	6,771	\$169.38	\$164.15	\$149.64	15.2%	14.3%	0.7%	16.3%	15.7%	2.0%
201012	1,143,640	0.993	1,151,706	0.649	0.920	6,510	\$179.04	\$167.76	\$151.92	23.2%	13.3%	2.7%	23.8%	14.4%	4.1%
201101	957,154	0.995	962,175	0.684	0.934	6,015	\$170.27	\$168.06	\$154.94	22.6%	14.7%	5.3%	19.7%	14.2%	6.0%
201102	771,867	0.993	777,648	0.687	0.938	5,906	\$156.88	\$163.53	\$156.76	21.9%	18.5%	9.9%	15.2%	16.0%	9.7%
201103	1,044,110	0.988	1,056,353	0.704	0.941	5,515	\$160.37	\$170.41	\$159.81	24.2%	24.1%	13.9%	12.7%	18.8%	12.5%
201104	1,014,396	0.980	1,034,673	0.705	0.943	5,392	\$170.62	\$170.43	\$163.73	26.6%	24.5%	15.9%	13.1%	16.5%	13.3%
201105	816,124	0.961	849,649	0.707	0.947	5,240	\$182.12	\$168.67	\$166.18	28.3%	24.7%	19.1%	13.0%	14.0%	15.0%
201106	1,001,614	0.915	1,094,637	0.710	0.949	5,228	\$187.83	\$173.45	\$170.29	30.7%	27.2%	19.6%	14.3%	13.4%	14.1%
201107	431,326	0.538	801,755	0.710	0.952	5,115	\$176.22	\$173.32	\$170.39	17.5%	21.7%	17.9%	2.2%	7.3%	11.0%

Exhibit VI
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 -LUMENOS

Inc Date	<u>Summary</u>			<u>Age/</u>			<u>Observed PMPM</u>			<u>Observed Unadj. Trends</u>			<u>Adjusted Trends</u>		
	<u>Total Paid</u>	<u>Completion Factor</u>	<u>Total Incurred</u>	<u>Benefit Factor</u>	<u>Gender Factor</u>	<u>Members</u>	<u>12M</u>			<u>3M Trend</u>	<u>6M Trend</u>	<u>Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>Trend</u>
							<u>3M pmpm</u>	<u>6M pmpm</u>	<u>pmpm</u>						
200801	399,016	1.000	399,016	0.598	1.275	5,656	\$129.57	\$134.94	\$117.50						
200802	538,096	1.000	538,096	0.598	1.278	6,106	\$104.90	\$127.59	\$115.09						
200803	917,593	1.000	917,593	0.598	1.278	6,452	\$101.83	\$131.30	\$121.47						
200804	988,511	1.000	988,511	0.597	1.277	6,802	\$126.25	\$127.69	\$127.13	119.9%			121.0%		
200805	979,052	1.000	979,052	0.596	1.280	7,081	\$141.88	\$125.37	\$130.95	160.1%			158.7%		
200806	1,120,556	1.000	1,120,556	0.597	1.274	7,418	\$144.98	\$125.09	\$133.76	157.2%			154.9%		
200807	1,294,735	1.000	1,294,735	0.597	1.274	7,761	\$152.49	\$140.28	\$138.22	70.7%	73.1%		69.5%	72.6%	
200808	1,345,415	1.000	1,345,415	0.597	1.277	7,964	\$162.50	\$152.86	\$142.78	44.3%	65.9%		43.5%	64.9%	
200809	1,439,965	1.000	1,439,965	0.598	1.280	8,145	\$170.93	\$158.69	\$147.44	37.7%	64.6%		36.9%	63.4%	
200810	1,807,333	1.000	1,807,333	0.598	1.279	8,407	\$187.34	\$170.75	\$152.59	44.1%	51.7%		42.7%	50.5%	
200811	1,810,745	1.000	1,810,745	0.597	1.282	8,635	\$200.82	\$182.47	\$157.81	32.1%	35.3%		30.6%	34.1%	
200812	2,379,103	1.000	2,379,103	0.598	1.284	8,966	\$230.59	\$202.04	\$168.02	27.5%	30.2%		25.8%	28.9%	
200901	1,040,508	1.000	1,040,508	0.599	1.288	11,478	\$179.87	\$183.28	\$164.49	34.2%	36.4%	35.9%	32.3%	34.8%	34.7%
200902	1,371,747	1.000	1,371,747	0.598	1.282	12,695	\$144.58	\$168.87	\$162.03	38.8%	35.8%	40.0%	36.9%	34.1%	38.6%
200903	1,824,292	1.000	1,824,292	0.599	1.276	13,628	\$112.07	\$160.38	\$159.68	37.8%	32.4%	40.8%	36.5%	30.9%	39.5%
200904	1,947,316	1.000	1,947,316	0.598	1.278	14,506	\$125.97	\$148.39	\$157.35	10.1%	22.2%	31.5%	9.6%	21.1%	30.4%
200905	2,498,841	1.000	2,498,841	0.598	1.277	15,223	\$144.62	\$144.61	\$159.27	-0.2%	16.2%	23.8%	-0.4%	15.4%	22.8%
200906	3,088,497	1.000	3,088,774	0.598	1.276	15,977	\$164.86	\$140.96	\$163.80	1.9%	15.3%	21.6%	1.8%	14.8%	20.8%
200907	3,301,830	1.000	3,302,140	0.597	1.276	16,723	\$185.50	\$158.12	\$167.59	13.7%	12.7%	22.5%	13.4%	12.3%	21.6%
200908	3,144,489	1.000	3,144,789	0.597	1.278	17,222	\$191.01	\$169.45	\$169.23	21.7%	12.7%	21.3%	21.4%	12.5%	20.5%
200909	3,732,410	1.000	3,733,539	0.596	1.278	17,698	\$197.13	\$181.98	\$173.43	17.5%	10.9%	18.5%	17.3%	10.7%	17.9%
200910	4,128,692	1.000	4,130,208	0.595	1.281	18,142	\$207.47	\$197.04	\$177.14	15.3%	14.7%	17.6%	15.4%	14.6%	17.1%
200911	4,326,919	1.000	4,328,680	0.594	1.281	18,585	\$224.02	\$208.23	\$181.32	10.7%	15.4%	16.1%	11.0%	15.4%	15.8%
200912	5,033,097	1.000	5,035,200	0.591	1.284	18,915	\$242.52	\$220.67	\$185.78	11.6%	14.1%	14.9%	12.0%	14.3%	14.7%
201001	2,014,248	0.999	2,015,527	0.552	1.294	20,363	\$196.66	\$201.83	\$182.40	5.2%	9.2%	10.6%	5.9%	9.7%	10.6%
201002	2,494,236	0.999	2,496,013	0.544	1.299	21,128	\$158.04	\$189.31	\$180.41	9.3%	10.1%	10.9%	13.0%	12.1%	11.9%
201003	3,469,016	0.999	3,471,811	0.539	1.302	21,583	\$126.57	\$180.91	\$181.39	9.3%	12.1%	11.3%	15.8%	15.8%	13.3%
201004	3,478,863	0.999	3,482,012	0.534	1.303	22,092	\$145.82	\$169.80	\$182.10	12.9%	12.8%	13.6%	22.5%	18.1%	16.5%
201005	3,861,579	0.999	3,865,453	0.530	1.306	22,509	\$163.47	\$160.88	\$182.28	15.8%	14.4%	15.7%	26.4%	21.6%	19.7%
201006	4,239,378	0.999	4,244,419	0.527	1.309	22,988	\$171.51	\$149.81	\$181.76	13.0%	11.3%	14.4%	24.1%	20.0%	19.4%
201007	4,049,873	0.998	4,057,261	0.523	1.310	23,545	\$176.23	\$161.51	\$179.78	4.0%	6.3%	11.0%	14.9%	16.3%	16.7%
201008	4,709,418	0.998	4,719,282	0.518	1.314	24,369	\$183.65	\$173.91	\$180.93	-5.0%	2.1%	7.3%	5.3%	12.4%	13.8%
201009	4,667,935	0.997	4,681,511	0.516	1.314	24,579	\$185.65	\$178.82	\$179.78	-3.9%	2.6%	6.9%	7.1%	13.5%	14.5%
201010	5,687,865	0.996	5,709,758	0.514	1.317	24,819	\$204.84	\$191.01	\$181.21	-5.8%	-1.7%	3.7%	5.4%	9.3%	12.0%
201011	6,070,380	0.995	6,100,565	0.514	1.321	24,837	\$222.16	\$203.34	\$183.56	-1.3%	-3.1%	2.3%	10.9%	8.2%	11.6%
201012	7,125,671	0.994	7,170,069	0.514	1.322	25,011	\$254.20	\$220.43	\$187.22	-0.8%	-2.3%	1.2%	11.3%	9.2%	11.3%
201101	2,769,893	0.993	2,790,355	0.552	1.319	26,244	\$211.07	\$208.01	\$186.07	4.8%	-0.1%	0.8%	17.3%	11.8%	11.6%
201102	3,430,793	0.989	3,470,656	0.525	1.322	26,056	\$173.73	\$197.45	\$186.27	7.3%	3.1%	2.0%	14.6%	12.8%	11.9%
201103	4,613,048	0.936	4,930,019	0.526	1.325	25,977	\$142.97	\$197.27	\$188.45	9.9%	4.3%	3.2%	13.7%	12.2%	12.5%
201104	4,734,100	0.930	5,092,645	0.525	1.327	26,332	\$172.19	\$191.34	\$191.18	13.0%	9.0%	3.9%	13.1%	15.2%	12.4%
201105	4,910,661	0.948	5,180,685	0.524	1.326	26,590	\$192.69	\$183.31	\$192.96	18.1%	12.7%	5.0%	19.0%	16.7%	12.6%
201106	5,061,678	0.908	5,574,403	0.524	1.328	27,054	\$198.16	\$170.86	\$194.74	17.9%	13.9%	5.9%	17.9%	15.8%	12.5%
201107	2,658,162	0.458	5,805,805	0.523	1.328	27,528	\$204.02	\$188.38	\$197.89	15.5%	14.0%	7.1%	14.9%	13.8%	12.8%
										15.8%	16.6%	10.1%	14.7%	16.5%	14.7%

Exhibit VI
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 - Other Closed HMO/FFS and CHCBP

Inc Date	<u>Summary</u>			<u>Age/ Gender</u>			<u>Observed PMPM</u>			<u>Observed Unadj. Trends</u>			<u>Adjusted Trends</u>		
	<u>Total Paid</u>	<u>Completion Factor</u>	<u>Total Incurred</u>	<u>Benefit Factor</u>	<u>Age/ Gender Factor</u>	<u>Members</u>	<u>3M pmpm</u>	<u>6M pmpm</u>	<u>12M pmpm</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>	<u>3M Trend</u>	<u>6M Trend</u>	<u>12M Trend</u>
200801	394,725	1.000	394,725	2.932	2.369	432	\$842.01	\$908.93	\$829.71						
200802	308,068	1.000	308,068	2.917	2.353	422	\$888.31	\$894.42	\$843.59						
200803	311,081	1.000	311,081	2.914	2.366	405	\$805.30	\$931.60	\$828.24	-10.2%			-12.0%		
200804	474,419	1.000	474,419	2.909	2.370	399	\$891.98	\$865.86	\$869.29	21.3%			21.3%		
200805	288,308	1.000	288,309	2.912	2.380	394	\$896.33	\$892.15	\$875.67	16.5%			16.1%		
200806	315,918	1.000	315,918	2.908	2.373	387	\$914.11	\$857.94	\$866.91	20.6%	3.4%		20.1%	2.0%	
200807	486,418	1.000	486,418	2.902	2.377	379	\$940.21	\$915.43	\$911.95	21.1%	21.1%		18.3%	19.7%	
200808	392,383	1.000	392,383	2.902	2.385	372	\$1,049.84	\$971.12	\$930.01	27.4%	21.9%		24.6%	20.3%	
200809	281,590	1.000	281,591	2.897	2.399	366	\$1,038.85	\$974.77	\$951.71	46.4%	32.9%		43.2%	31.1%	
200810	331,112	1.000	331,115	2.904	2.417	359	\$916.22	\$928.55	\$895.19	-5.8%	6.4%		-7.8%	4.0%	
200811	267,426	1.000	267,429	2.905	2.412	355	\$814.94	\$935.46	\$912.50	-9.5%	8.6%		-11.1%	6.4%	
200812	315,898	1.000	315,902	2.898	2.416	352	\$857.83	\$950.45	\$901.63	-18.1%	8.7%	5.9%	-19.3%	6.7%	4.3%
200901	263,978	1.000	263,983	2.937	2.430	335	\$813.16	\$866.01	\$892.07	-3.4%	-4.7%	7.5%	-4.9%	-6.5%	5.9%
200902	330,240	1.000	330,253	2.931	2.414	327	\$897.57	\$854.95	\$916.21	1.0%	-4.4%	8.6%	-1.2%	-6.3%	6.9%
200903	299,276	1.000	299,291	2.930	2.433	320	\$909.90	\$882.80	\$931.42	13.0%	-5.2%	12.5%	9.6%	-7.3%	10.5%
200904	208,680	1.000	208,694	2.949	2.446	311	\$874.99	\$842.78	\$888.25	-1.9%	-2.7%	2.2%	-5.4%	-5.1%	-0.3%
200905	268,764	1.000	268,809	2.941	2.461	305	\$829.91	\$865.09	\$902.54	-7.4%	-3.0%	3.1%	-11.1%	-6.0%	0.5%
200906	353,443	1.000	353,511	2.934	2.448	298	\$909.21	\$909.57	\$931.45	-0.5%	6.0%	7.4%	-4.7%	2.2%	4.6%
200907	354,574	1.000	354,631	2.948	2.449	291	\$1,092.79	\$980.12	\$918.97	16.2%	7.1%	0.8%	11.4%	2.9%	-2.1%
200908	169,495	1.000	169,543	2.941	2.458	285	\$1,004.22	\$914.08	\$882.36	-4.3%	-5.9%	-5.1%	-8.4%	-9.7%	-7.9%
200909	220,375	1.000	220,444	2.939	2.467	281	\$868.87	\$889.69	\$885.99	-16.4%	-8.7%	-6.9%	-19.9%	-12.6%	-9.8%
200910	148,473	1.000	148,525	2.943	2.493	274	\$641.09	\$873.97	\$857.26	-30.0%	-5.9%	-4.2%	-33.0%	-9.8%	-7.4%
200911	272,181	1.000	272,260	2.940	2.498	273	\$774.43	\$892.43	\$877.83	-5.0%	-4.6%	-3.8%	-9.1%	-8.7%	-7.3%
200912	251,213	1.000	251,289	2.946	2.492	267	\$825.64	\$847.81	\$880.64	-3.8%	-10.8%	-2.3%	-8.1%	-14.7%	-6.2%
201001	283,655	1.000	283,741	2.943	2.509	253	\$1,018.02	\$824.13	\$907.03	25.2%	-4.8%	1.7%	19.9%	-8.9%	-2.4%
201002	315,575	1.000	315,673	2.946	2.545	244	\$1,113.49	\$937.14	\$924.87	24.1%	9.6%	0.9%	18.4%	4.8%	-3.3%
201003	278,568	1.000	278,671	2.949	2.555	241	\$1,189.82	\$998.81	\$940.65	30.8%	13.1%	1.0%	24.5%	7.9%	-3.5%
201004	262,935	0.999	263,131	2.971	2.584	231	\$1,197.59	\$1,103.22	\$980.64	36.9%	30.9%	10.4%	29.1%	24.5%	5.4%
201005	302,695	0.999	302,978	2.974	2.572	227	\$1,208.55	\$1,158.91	\$1,015.61	45.6%	34.0%	12.5%	37.5%	27.2%	7.3%
201006	257,297	0.998	257,726	2.991	2.583	223	\$1,209.74	\$1,199.38	\$1,009.26	33.1%	31.9%	8.4%	24.9%	24.7%	3.1%
201007	344,691	0.998	345,341	2.985	2.588	222	\$1,348.28	\$1,270.55	\$1,029.24	23.4%	29.6%	12.0%	15.6%	21.9%	6.3%
201008	211,170	0.998	211,639	2.993	2.607	210	\$1,243.83	\$1,225.62	\$1,069.73	23.9%	34.1%	21.2%	15.2%	25.7%	14.8%
201009	268,295	0.997	268,997	3.001	2.626	208	\$1,290.59	\$1,248.91	\$1,113.81	48.5%	40.4%	25.7%	37.7%	31.0%	18.7%
201010	229,103	0.996	229,948	2.994	2.638	206	\$1,138.76	\$1,247.40	\$1,169.84	77.6%	42.7%	36.5%	64.4%	32.9%	28.5%
201011	320,192	0.995	321,673	2.985	2.661	201	\$1,334.34	\$1,287.66	\$1,218.74	72.3%	44.3%	38.8%	59.3%	33.8%	30.4%
201012	122,209	0.993	123,070	2.969	2.668	193	\$1,124.48	\$1,210.22	\$1,204.43	36.2%	42.7%	36.8%	26.2%	32.3%	28.1%
201101	182,304	0.995	183,260	3.014	2.589	210	\$1,039.74	\$1,090.05	\$1,185.82	2.1%	32.3%	30.7%	-4.8%	22.8%	22.2%
201102	146,997	0.993	148,098	2.962	2.685	190	\$766.32	\$1,055.50	\$1,145.41	-31.2%	12.6%	23.8%	-35.4%	4.9%	15.7%
201103	137,999	0.988	139,617	2.962	2.682	186	\$803.71	\$965.99	\$1,115.07	-32.5%	-3.3%	18.5%	-36.1%	-9.5%	10.7%
201104	206,864	0.980	210,999	2.969	2.710	182	\$893.75	\$969.64	\$1,116.09	-25.4%	-12.1%	13.8%	-29.2%	-17.4%	6.4%
201105	155,678	0.961	162,073	2.960	2.699	179	\$937.28	\$848.35	\$1,079.85	-22.4%	-26.8%	6.3%	-26.1%	-30.8%	-0.5%
201106	86,271	0.915	94,283	2.960	2.699	179	\$865.47	\$833.33	\$1,030.85	-28.5%	-30.5%	2.1%	-31.4%	-33.8%	-4.1%
201107	63,956	0.538	118,883	2.735	2.057	175	\$704.01	\$801.06	\$954.09	-47.8%	-37.0%	-7.3%	-44.3%	-36.7%	-10.8%

Exhibit V
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 - Total Pool Claim Lag

Paid Thru Date ==>

Inc Date	200801	200802	200803	200804	200805	200806	200807	200808	200809	200810	200811	200812	200901	200902	200903
200801	817,006	2,071,647	788,375	243,811	206,149	171,678	77,696	64,516	46,432	21,512	25,759	10,160	13,604	6,145	28,420
200802	-	969,975	2,423,076	559,053	165,252	387,580	69,053	277,830	53,360	31,199	164,423	44,152	12,634	50,065	75,251
200803	-	-	1,035,262	2,595,526	796,383	318,282	264,009	119,557	82,243	90,158	51,714	20,676	86,626	15,787	21,270
200804	-	-	-	1,252,198	2,805,137	481,681	619,234	301,095	133,436	247,056	99,220	84,471	28,041	311,863	74,585
200805	-	-	-	-	1,185,768	2,523,080	1,096,507	453,394	364,966	165,780	100,788	169,674	80,894	29,638	25,786
200806	-	-	-	-	-	1,265,291	3,000,099	965,841	415,473	339,383	219,769	118,568	85,837	88,186	48,863
200807	-	-	-	-	-	-	1,365,125	3,306,577	985,017	565,898	319,693	255,243	221,689	113,922	65,263
200808	-	-	-	-	-	-	-	1,336,426	2,806,194	1,071,893	361,797	1,075,323	256,589	257,793	133,672
200809	-	-	-	-	-	-	-	-	1,334,801	3,155,265	513,245	912,868	174,017	452,380	153,731
200810	-	-	-	-	-	-	-	-	-	1,744,302	3,659,829	1,088,715	588,941	698,716	315,821
200811	-	-	-	-	-	-	-	-	-	-	1,435,553	3,626,308	930,140	496,183	320,048
200812	-	-	-	-	-	-	-	-	-	-	-	2,008,592	4,130,695	1,031,117	681,529
200901	-	-	-	-	-	-	-	-	-	-	-	-	932,967	2,432,980	755,528
200902	-	-	-	-	-	-	-	-	-	-	-	-	-	1,152,716	2,759,467
200903	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,371,783
200904	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200905	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200906	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200907	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200908	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200909	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200910	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200911	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
200912	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201003	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201004	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201005	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201106	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Exhibit V
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 - Total Pool Claim Lag

Inc Date	200904	200905	200906	200907	200908	200909	200910	200911	200912	201001	201002	201003	201004	201005	201006	201007
200801	17,047	2,556	4,238	431	91,168	3,519	5,503	8,544	1,217	1,959	-	2,396	4,406	3,991	5,469	-
200802	12,110	31,488	12,207	6,622	13,984	18,872	1,106	377	1,358	18,719	27,674	24,005	-	-	3,621	-
200803	45,646	7,421	23,829	25,923	167,955	11,975	2,048	1,044	15,294	305	7,955	128	-	4,679	706	-
200804	70,260	21,761	17,898	11,650	40,995	3,148	45,345	65,881	615	2,665	1,319	1,487	5,475	-	1,502	-
200805	169,055	40,066	27,294	6,012	24,229	14,131	25,692	3,731	31,467	1,510	21,336	1,989	1,076	2,068	809	3,126
200806	21,197	70,110	57,501	8,523	94,522	7,467	1,630	24,343	46	1,338	253	44,010	850	1,416	4,025	7,139
200807	47,536	116,442	38,689	15,371	26,057	16,162	16,710	22,368	3,283	6,298	4,568	160,119	1,731	24,477	2,054	287
200808	159,063	74,735	49,658	15,985	50,907	108,425	9,507	20,450	1,081	2,470	363	5,314	1,898	8,698	3,906	50
200809	130,527	85,574	110,417	33,294	105,386	97,111	44,477	2,658	3,206	29,666	13,361	1,389	4,265	383	7,056	1,379
200810	222,838	175,221	57,095	75,563	35,680	21,609	34,718	10,384	2,845	8,221	13,652	6,122	5,206	17,799	16,558	23,839
200811	209,919	138,712	126,335	135,960	235,783	112,138	6,098	21,315	10,876	45,189	6,330	71,509	91,335	33,167	10,286	14,911
200812	277,149	383,132	282,035	373,942	220,128	230,005	114,119	43,973	24,165	35,619	901	26,089	28,820	3,898	16,324	9,403
200901	336,958	378,205	152,167	188,938	81,129	277,389	107,898	70,451	38,799	110,422	16,533	6,376	22,960	9,468	15,821	16,291
200902	625,635	313,168	317,506	276,306	220,526	143,507	71,744	18,215	21,330	58,525	85,197	49,126	29,697	11,486	6,242	203,382
200903	3,361,748	708,324	401,623	373,164	163,701	144,573	81,813	23,754	235,022	16,023	194,969	23,841	24,933	15,346	39,875	261,175
200904	1,543,743	3,486,405	797,237	338,626	431,575	116,030	180,328	326,998	51,803	25,281	68,518	36,662	30,791	5,335	18,797	29,270
200905	-	1,670,825	3,899,525	1,002,117	397,057	262,398	90,577	61,306	401,299	56,269	40,798	31,261	74,137	30,609	23,876	13,440
200906	-	-	2,102,582	4,175,320	809,338	571,804	241,181	176,474	122,052	69,970	112,832	112,797	162,403	15,633	103,946	26,585
200907	-	-	-	1,942,993	4,046,151	1,108,273	695,188	228,893	232,854	212,945	109,367	445,450	34,928	378,967	113,354	49,309
200908	-	-	-	-	1,879,478	4,255,323	834,958	356,857	1,011,838	128,263	115,853	188,532	30,637	48,745	136,317	14,564
200909	-	-	-	-	-	2,275,254	5,216,783	766,796	872,543	155,171	167,953	221,986	128,887	30,189	154,748	14,163
200910	-	-	-	-	-	-	2,429,900	4,678,719	1,131,932	964,745	373,049	226,037	223,611	61,359	58,363	73,375
200911	-	-	-	-	-	-	-	2,360,045	5,626,329	1,027,793	515,514	321,950	284,629	176,436	151,305	160,208
200912	-	-	-	-	-	-	-	-	3,118,975	5,910,211	1,277,129	618,936	306,177	253,362	254,356	95,630
201001	-	-	-	-	-	-	-	-	-	1,440,189	2,507,254	773,471	338,132	163,063	205,000	157,949
201002	-	-	-	-	-	-	-	-	-	-	1,422,728	3,429,730	723,677	408,692	244,369	244,966
201003	-	-	-	-	-	-	-	-	-	-	-	1,682,159	4,392,959	1,094,261	433,032	291,287
201004	-	-	-	-	-	-	-	-	-	-	-	-	1,889,712	3,852,455	1,312,664	489,384
201005	-	-	-	-	-	-	-	-	-	-	-	-	-	1,974,296	4,168,608	956,644
201006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,179,298	4,537,946
201007	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,791,993
201008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201011	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201012	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201103	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201104	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201105	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201106	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
201107	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Exhibit V
Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Claim Triangle Paid Thru July 2011 - Total Pool Claim Lag

Inc Date														<u>Summary</u>	
	201008	201009	201010	201011	201012	201101	201102	201103	201104	201105	201106	201107	Total Paid	Completion Factor	Total Incurred
200801	8,892	3	-	-	-	-	-	-	-	-	-	-	4,754,252	1.000	4,754,252
200802	773	-	-	-	-	143	-	-	-	-	-	-	5,455,963	1.000	5,455,966
200803	3	-	56,890	-	-	298	-	42	-	-	35,046	-	5,904,679	1.000	5,904,682
200804	2,106	-	39	-	-	1,207	-	2,134	203	-	-	-	6,733,708	1.000	6,733,711
200805	120	670	-	-	-	2,620	-	14,831	282	292	-	-	6,588,682	1.000	6,588,685
200806	2,398	-	-	-	24,446	-	621	93	3,543	-	-	-	6,922,781	1.000	6,922,784
200807	886	1,945	69	-	-	-	-	411	260	-	-	-	7,704,151	1.000	7,704,155
200808	2,959	-	86	658	-	-	-	469	65	-	-	-	7,816,438	1.000	7,816,438
200809	-	48,056	6,334	15,543	317	150	921	-	355	-	-	-	7,438,133	1.000	7,438,156
200810	74,009	-	67	3,571	81	-	1,246	-	405	-	6,263	-	8,909,318	1.000	8,909,386
200811	316	-	567	6,882	2,359	-	-	208	3,003	257	-	-	8,091,686	1.000	8,091,753
200812	4,495	16,526	3,639	7,939	289	-	5,279	996	164	-	455	-	9,961,418	1.000	9,961,513
200901	57,984	27,002	1,881	20,087	18,011	3,046	-	1,136	1,858	2,000	17,619	406	6,102,314	1.000	6,102,413
200902	2,906	66,198	765	4,742	7,138	978	219	1,425	3,226	1,537	2,449	2,232	6,457,590	1.000	6,457,785
200903	142,314	83,316	6,622	8,652	10,292	1,200	1,501	1,212	126	-	28,118	413	7,725,433	1.000	7,725,731
200904	91,157	19,420	3,371	19,865	41,017	4,879	3,240	1,526	692	392	4,567	413	7,677,936	1.000	7,678,314
200905	7,607	18,036	21,497	7,782	76,775	1,274	5,168	144,945	1,049	3,444	9,825	8,170	8,361,066	1.000	8,362,052
200906	39,770	11,068	81,077	11,520	6,065	5,697	2,661	3,319	10,700	4,537	3,942	800	8,984,075	1.000	8,985,495
200907	26,229	34,587	5,164	5,898	1,707	2,215	4,069	6,268	14,228	7,562	46,285	1,712	9,754,594	1.000	9,755,931
200908	7,080	21,741	10,889	11,259	5,147	369	1,795	3,826	3,502	2,270	-	4,419	9,073,662	1.000	9,075,623
200909	28,487	67,104	32,005	3,328	38,082	10,446	1,761	20,918	12,120	17,232	120	707	10,236,784	1.000	10,239,959
200910	126,861	50,890	10,800	47,414	128,491	21,683	1,384	51,448	11,919	11,284	878	7,077	10,691,220	1.000	10,695,028
200911	192,485	46,994	27,348	23,387	118,646	7,480	12,989	9,705	8,901	25,495	2,916	421	11,100,975	1.000	11,104,694
200912	46,557	90,601	75,949	31,393	68,281	5,164	2,506	24,756	31,151	4,244	1,078	2,247	12,218,705	1.000	12,222,972
201001	180,012	74,218	78,736	77,892	47,870	25,889	13,517	17,931	100,909	10,142	12,338	4,454	6,228,965	1.000	6,231,518
201002	173,763	67,683	86,016	28,272	176,662	53,821	54,310	20,368	2,846	3,049	5,141	3,629	7,149,724	1.000	7,152,943
201003	159,815	289,175	78,728	108,175	37,499	79,543	23,475	16,493	5,713	11,375	40,534	6,782	8,751,005	0.999	8,755,743
201004	296,531	281,863	159,885	128,863	47,177	22,298	32,546	60,213	15,732	20,525	14,347	7,870	8,632,064	0.999	8,639,037
201005	630,607	259,191	142,158	185,102	47,098	28,182	41,339	25,408	52,593	47,976	14,540	35,676	8,609,419	0.999	8,617,733
201006	878,239	554,617	446,469	357,499	194,025	62,358	129,282	60,452	108,438	12,800	24,138	13,134	9,558,694	0.999	9,572,618
201007	4,843,071	927,008	549,663	280,654	379,641	122,782	52,717	78,365	30,408	33,550	74,397	20,232	9,184,480	0.998	9,201,563
201008	2,218,667	4,267,466	1,318,187	633,199	331,663	237,658	146,768	122,033	132,533	121,539	59,335	15,472	9,604,521	0.998	9,625,258
201009	-	2,317,463	4,889,922	1,001,619	878,240	379,928	132,026	125,618	138,241	26,597	77,656	71,836	10,039,146	0.997	10,066,772
201010	-	-	2,384,810	4,566,911	1,676,646	513,928	568,683	656,624	221,455	81,990	195,696	21,904	10,888,647	0.996	10,929,716
201011	-	-	-	2,709,319	5,416,483	1,201,275	1,033,436	473,910	323,771	243,589	214,047	86,672	11,702,503	0.995	11,758,747
201012	-	-	-	-	3,000,485	6,053,721	1,355,477	1,000,977	620,521	334,161	342,744	59,171	12,767,256	0.993	12,851,441
201101	-	-	-	-	-	1,324,150	2,714,105	1,421,740	626,781	145,446	226,945	94,091	6,553,259	0.994	6,593,568
201102	-	-	-	-	-	-	1,415,565	3,572,465	985,346	549,269	353,246	236,854	7,112,744	0.991	7,180,184
201103	-	-	-	-	-	-	-	2,223,620	4,203,596	1,434,765	698,305	596,394	9,156,680	0.961	9,526,929
201104	-	-	-	-	-	-	-	-	2,309,797	4,375,247	1,647,277	1,154,805	9,487,126	0.954	9,940,681
201105	-	-	-	-	-	-	-	-	-	2,355,959	5,130,363	1,596,067	9,082,389	0.954	9,523,783
201106	-	-	-	-	-	-	-	-	-	-	2,687,441	6,711,484	9,398,925	0.911	10,314,464
201107	-	-	-	-	-	-	-	-	-	-	-	4,911,601	4,911,601	0.491	9,994,527



Exhibit VII

Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Anthem Selling, General & Administrative (SG&A) Expense Ratio

<u>Calendar Year 2010</u>	<u>Comprehensive (Hospital & Medical)</u>
CAE	33,845,193
GAE	137,175,926
<u>Total Statutory Expense</u>	<u>171,021,119</u>
Premium Tax	(25,860,726)
Broker Commissions	(45,363,640)
<u>Net Administrative Expense</u>	<u>99,796,753</u>
State Health Assessments	(2,241,118)
Medical Management Related Fees	(16,722,214)
Immunization	(4,211,873)
<u>Adjusted Administrative Expense</u>	<u>76,621,548</u>
<u>Net Premium Income</u>	<u>1,835,037,423</u>
Administrative Expense Ratio	4.2%
Individual Scaling Factor	2.9%
<i>Individual Administrative Expenses</i>	7.2%
Selling Expense	2.7%
<u>Individual SG&A Ratio</u>	<u>9.9%</u>



Exhibit VIII

**Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Anthem Capital & Surplus**

See pages attached

STATEMENT AS OF MARCH 31, 2011 OF THE Anthem Health Plans, Inc.

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 6,578,986 reinsurance ceded)	163,069,328		163,069,328	162,656,071
2. Accrued medical incentive pool and bonus amounts			0	0
3. Unpaid claims adjustment expenses	4,678,188		4,678,188	4,687,096
4. Aggregate health policy reserves	27,335,822		27,335,822	19,159,193
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserve			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	41,499,066		41,499,066	26,290,812
9. General expenses due or accrued	72,961,798		72,961,798	67,797,331
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized gains (losses))	32,936,721		32,936,721	3,018,293
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable	1,329,092		1,329,092	1,366,625
12. Amounts withheld or retained for the account of others	5,668,167		5,668,167	6,829,181
13. Remittances and items not allocated	5,976,304		5,976,304	5,540,573
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	47,664,014		47,664,014	86,481,830
16. Derivatives			0	0
17. Payable for securities	480,000		480,000	0
18. Payable for securities lending	21,623,442		21,623,442	23,029,625
19. Funds held under reinsurance treaties (with \$ authorized reinsurers and \$ unauthorized reinsurers)			0	0
20. Reinsurance in unauthorized companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	30,722,238		30,722,238	22,400,225
23. Aggregate write-ins for other liabilities (including \$ 6,722,908 current)	8,012,071	0	8,012,071	7,542,744
24. Total liabilities (Lines 1 to 23)	463,956,251	0	463,956,251	436,799,599
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX	500,000	500,000
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	2,025,180	2,025,180
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	494,782,415	442,400,996
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	497,307,595	444,926,176
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	961,263,846	881,725,775
DETAILS OF WRITE-INS				
2301. Retroactivity liability	3,993,232		3,993,232	4,385,636
2302. Accounts payable other than expense	2,829,955		2,829,955	1,635,352
2303. Performance guarantee liability	1,188,884		1,188,884	1,521,756
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	8,012,071	0	8,012,071	7,542,744
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT AS OF JUNE 30, 2011 OF THE Anthem Health Plans, Inc.

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 7,031,741 reinsurance ceded)	154,114,223		154,114,223	162,656,071
2. Accrued medical incentive pool and bonus amounts			0	0
3. Unpaid claims adjustment expenses	4,319,305		4,319,305	4,687,096
4. Aggregate health policy reserves	29,406,530		29,406,530	19,159,193
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserve			0	0
7. Aggregate health claim reserves			0	0
8. Premiums received in advance	30,475,886		30,475,886	26,290,812
9. General expenses due or accrued	39,171,939		39,171,939	67,797,331
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized gains (losses))	6,336,694		6,336,694	3,018,293
10.2 Net deferred tax liability			0	0
11. Ceded reinsurance premiums payable	479,434		479,434	1,366,625
12. Amounts withheld or retained for the account of others	5,526,475		5,526,475	6,829,181
13. Remittances and items not allocated	5,562,639		5,562,639	5,540,573
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)			0	0
15. Amounts due to parent, subsidiaries and affiliates	41,009,147		41,009,147	86,481,830
16. Derivatives			0	0
17. Payable for securities	288,636		288,636	0
18. Payable for securities lending	26,438,865		26,438,865	23,029,625
19. Funds held under reinsurance treaties (with \$ authorized reinsurers and \$ unauthor- ized reinsurers)			0	0
20. Reinsurance in unauthorized companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans	25,510,741		25,510,741	22,400,225
23. Aggregate write-ins for other liabilities (including \$ 7,057,914 current)	8,362,402	0	8,362,402	7,542,744
24. Total liabilities (Lines 1 to 23)	377,002,916	0	377,002,916	436,799,599
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX	500,000	500,000
27. Preferred capital stock	XXX	XXX		
28. Gross paid in and contributed surplus	XXX	XXX	2,025,180	2,025,180
29. Surplus notes	XXX	XXX		0
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	543,554,610	442,400,996
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$)	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$)	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	546,079,790	444,926,176
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	923,082,706	881,725,775
DETAILS OF WRITE-INS				
2301. Retroactivity liability	3,271,409		3,271,409	4,385,636
2302. Accounts payable other than expense	3,582,634		3,582,634	1,635,352
2303. Performance guarantee liability	1,508,359		1,508,359	1,521,756
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	8,362,402	0	8,362,402	7,542,744
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0



Exhibit IX

Anthem Health Plans - Connecticut
Anthem Direct Pay Plan Options Effective 1/1/2012
Anthem MLR Demonstration

Required Average Premium*	\$317.62
Incurred Claims*	\$258.35
Expected Loss Ratio at Proposed Increase	81.3%
Premium Tax	1.75%
Estimated Federal Income Tax	2.47%
Illustrative HCR-Adjusted Loss Ratio at Proposed Increase**	84.9%

Note that the calculated MLR excludes the credibility adjustment

Notes:

*From Rate development Exhibit V

**Illustrative calculation intended to provide materiality only. Not intended to represent full HHS MLR calculation.



APPENDIX A

Anthem Health Plans - Connecticut
 Anthem Direct Pay Plan Options Effective 1/1/2012
 Components of the Proposed Rate Increase

Product Family	Proposed Base Rate Change ¹	Components of Rate Change			
		Medical and Pharmacy Claim Cost Trend	Underwriting Wear-Off Impact	Mandated Benefit Changes	Other including Admin Savings
Century Preferred, Lumenos, Tonik, CHCBP, and Closed FFS/HMO Policyholders (Forms shown in Ex. 1)	12.9%	7.6%	6.2%	0.5%	-1.4%

Medical and Pharmacy Claim Cost Trend

The pricing structure of our individual products is a reflection of the medical risks and costs associated with this market. Anthem's individual rate filings are based on recent claims data and current and expected health care cost for people covered under these products including cost to deliver care and utilization. Emerging claims experience indicates that claims cost trends are increasing and are expected to continue increasing at a rate of almost 8 percent throughout the 2012 rate effective period. Those increases are reflected in the 2012 rate filing.

Underwriting Wear-Off Impact

In addition to claim cost trend, the total cost of providing benefits is influenced by other factors as well. Healthcare cost increases are caused by underlying growth in the cost of care and increased utilization, driven by changes in the demographics and health status of our members who are gradually utilizing more services year over year (also known as underwriting wear-off). Underwriting wear-off continues to negatively impact rates. The actuarial analysis included in this filing indicates that our projected distribution of members by policy duration during 2012 will increase claims costs by 6.2%.

Mandated Benefit Changes

Policyholders will receive additional state mandated benefits effective 1/1/12 including Birth to Three, Pain Management, Colorectal Cancer Screening, and Bone Marrow testing. Mandated benefit changes as required by Connecticut state law are expected to increase claims cost by another half of a percent (0.5%).

Other including Admin Savings

It is also important to note that a combination of changes in administrative expenses, plan mix, medical loss ratio requirements and other actuarial impacts will *reduce* the total anticipated rate increase by 1.4%. Anthem has worked diligently to decrease the cost of providing healthcare to our members. This is reflected in the lower administrative costs per member per month and as a percentage of premiums reflected in this filing.

¹ Additional rating factors include attained age band and contract type which are not reflected in the rate change above.