

Western Health Advantage

CA Plain-Language Rate Filing Disclosure*

- Premium rates effective: **January 1, 2025 through December 31, 2025**
- New and renewing **Small Group** plans.

(1) Justification for any unreasonable rate increase: **N/A**

(2) Actual Allowed Costs by Aggregate Benefit Category for the most recently completed calendar year in Per Member Per Month (PMPM):

Service Category**	Allowed Cost PMPM	Cost as % of Medicare
Hospital Inpatient	\$0	
Hospital Outpatient (including ER)	\$0	
Prescription Drugs	\$0	
Laboratory (other than inpatient)	\$0	
Radiology (other than inpatient)	\$0	
Capitation (professional)	\$145.03	
Capitation (institutional)	\$223.54	
Capitation (Other)	\$12.78	
Other (OON care, consistent without URRT definition)	\$12.01	140%
Medical Services	\$393.36	
RX	\$79.85	100%
Medical Services + RX	\$473.21	

(3) Projected annual medical services + RX trend assumptions for all benefits: **5.0%**

(4) Projected Medical Services + Rx Allowed Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk:

Service Category**	Trend Attributable to: Use of Services	Trend Attributable to: Price Inflation	Trend Attributable to: Fees and Risk	Overall Trend
Hospital Inpatient	0%	0%	0%	0%
Hospital Outpatient (including ER)	0%	0%	0%	0%
Physician/Other Professional Services	0%	0%	0%	0%
Laboratory (other than inpatient)	0%	0%	0%	0%
Radiology (other than inpatient)	0%	0%	0%	0%
Capitation (professional)	0%	3.3%	0%	3.3%
Capitation (institutional)	0%	3.3%	0%	3.3%
Capitation (other)	0%	3.3%	0%	3.3%
Other (describe here)	0%	3.3%	0%	3.3%

*California Health & Safety Code Section 1385.07(d)

**Because the Plan pays a flat, per-member per-month rate (known as "capitation") to its contracted medical groups / IPAs for the vast majority of medical services, the Plan does not have cost data in these categories. The Plan directly pays claims only for out-of-area emergencies and prescription drugs.

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Medical Services	0%	3.3%	0%	3.3%
RX	3.3%	9.4%	0%	13.0%
Medical Services + RX	0.6%	4.4%	0%	5.0%

(5) Other Information: Pharmacy claims are net of rebates.

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07.2024

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