

Western Health Advantage
Rate filing disclosures for premium rates effective **04/01/2019**
for new and renewing **Small Group** plans.

Information required by California Health & Safety Code Section 1385.07(d)

- (1) Justification for any unreasonable rate increase: **N/A**
(2) Overall medical trend factor assumptions for all benefits: **4%**
(3) Actual costs by aggregate benefit Category:

Benefit Category ^{1,2}	Actual Dollar Costs
Hospital Inpatient	
Hospital Outpatient	
Physician Services	
Prescription Drugs	\$23,823,442.66
Other Ancillary Services, Laboratory and Radiology	
Other (includes Capitation and Out of Area Emergencies)	\$132,006,898.54
Overall	\$155,712,150.85

- (4) Amount of projected trend by aggregate benefit category:

Benefit Category	Use of Services	Price Inflation
Hospital Inpatient		
Hospital Outpatient		
Physician Services		
Prescription Drugs	0%	8.0%
Other Ancillary Services, Laboratory and Radiology		
Other (includes Capitation and Out of Area Emergencies)	0%	3.3%
Overall	0%	4.0%

¹This information pertains to April 1, 2019 through December 31, 2019.

²Because 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.