

# Western Health Advantage CA Plain-Language Rate Filing Disclosure\*

- Premium rates effective: **January 1, 2022 through December 31, 2022**
- 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		
Hospital Outpatient (including ER)		
Physician/Other Professional Services		
Prescription Drugs	\$67.30	
Laboratory (other than inpatient)		
Radiology (other than inpatient)		
Capitation (professional)	\$126.30	
Capitation (institutional)	\$209.65	
Capitation (Other)	\$9.32	
Other (OON care, consistent with our URRT definition)	\$22.17	

(3) Overall annual medical assumptions for all benefits: 4.0%

(4) Amount of Projected Medical 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
Hospital Inpatient			
Hospital Outpatient (including ER)			
Physician/Other Professional Services			
Prescription Drugs	4.9%	3.0%	
Laboratory (other than inpatient)			
Radiology (other than inpatient)			
Capitation (professional)	0.4%	3.0%	
Capitation (institutional)	0.4%	3.0%	
Capitation (other)	0.4%	3.0%	
Other (describe here)	0.4%	3.0%	

(5) Other Information: N/A

\*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.