

Western Health Advantage

CA Plain-Language Rate Filing Disclosure*

- Premium rates effective: **January 1, 2026 through December 31, 2026**
- New and renewing **Individual** 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)	\$220.45	
Capitation (institutional)	\$339.93	
Capitation (Other)	\$17.84	
Other (OON care, consistent without URRT definition)	\$24.74	140%
Medical Services	\$602.97	
RX	\$105.94	100%
Medical Services + RX	\$708.91	

(3) Projected annual medical services + RX trend assumptions for all benefits: **6.0%**

(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%	4.6%	0%	4.6%
Capitation (institutional)	0%	4.6%	0%	4.6%
Capitation (other)	0%	4.6%	0%	4.6%
Other (describe here)	0%	4.6%	0%	4.6%

*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%	4.6%	0%	4.6%
RX	2.4%	10.9%	0%	13.5%
Medical Services + RX	0.4%	5.6%	0%	6.0%

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

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01.2026

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