Western Health Advantage
CA Plain-Language Rate Filing Disclosure*

Premium rates effective: **January 1, 2027 through December 31, 2027**

- New and renewing **Small Group** plans.
- SERFF Tracking Number: WNHA-135019451

(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	$0.00	
Hospital Outpatient (including ER)	$0.00	
Prescription Drugs	$0.00	
Laboratory (other than inpatient)	$0.00	
Radiology (other than inpatient)	$0.00	
Capitation (professional)	$152.39	
Capitation (institutional)	$262.03	
Capitation (Other)	$12.60	
Other (Out-of-Area Claims)	$23.41	140.0%
Medical Services	**$450.42**	
RX	$116.50	100.0%
Medical Services + RX	**$566.92**	

(3) Projected annual medical services + RX trend assumptions for all benefits: **7.0%**

(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%	0.0%	0.0%
Hospital Outpatient (including ER)	0.0%	0.0%	0.0%	0.0%
Physician/Other Professional Services	0.0%	0.0%	0.0%	0.0%
Laboratory (other than inpatient)	0.0%	0.0%	0.0%	0.0%
Radiology (other than inpatient)	0.0%	0.0%	0.0%	0.0%
Capitation (professional)	0.5%	4.8%	0.0%	5.3%
Capitation (institutional)	0.5%	4.8%	0.0%	5.3%
Capitation (other)	0.5%	4.8%	0.0%	5.3%
Other (Out-of-Area Claims)	0.5%	4.8%	0.0%	5.3%

***California Health & Safety Code Section 1385.07(d)** **01.2027**

**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	**0.5%**	**4.8%**	**0.0%**	**5.3%**
RX	3.4%	9.3%	0.0%	13.0%
Medical Services + RX	**1.2%**	**5.8%**	**0.0%**	**7.0%**

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

***California Health & Safety Code Section 1385.07(d)** **01.2027**

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