

# Western Health Advantage

## CA Plain-Language Rate Filing Disclosure\*

- Premium rates effective: **January 1, 2026 through December 31, 2026**
- 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)	\$157.26	
Capitation (institutional)	\$242.50	
Capitation (Other)	\$12.73	
Other (OON care, consistent without URRT definition)	\$25.98	140.0%
Medical Services	\$438.47	
RX	\$98.25	100.0%
Medical Services + RX	\$536.72	

(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%	4.2%	0%	4.2%
Capitation (institutional)	0%	4.2%	0%	4.2%
Capitation (other)	0%	0%	0%	0%
Other (describe here)	0%	4.2%	0%	4.2%

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

01.2026

\*\*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%	4.2%	0%	4.2%
RX	2.4%	10.3%	0%	13.5%
Medical Services + RX	0.5%	5.5%	0%	6.0%

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

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