

SERFF Tracking Number: AN05-126439532 State: Maine
Filing Company: Anthem Blue Cross and Blue Shield of Maine State Tracking Number:
Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Anthem Individual HealthChoice and Lumenos
Project Name/Number: /

Filing at a Glance

Company: Anthem Blue Cross and Blue Shield of Maine

Product Name: Anthem Individual HealthChoice SERFF Tr Num: AN05-126439532 State: Maine
and Lumenos

TOI: H16I Individual Health - Major Medical

SERFF Status: Assigned

State Tr Num:

Sub-TOI: H16I.005C Individual - Other

Co Tr Num:

State Status:

Filing Type: Rate

Reviewer(s): Richard Diamond (LH)

Authors: Andrew Hobbs, Kristina
Shields, Jennie Casaday, Barney
Hamann

Disposition Date:

Date Submitted: 01/04/2010

Disposition Status:

Implementation Date Requested: 07/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 22.9%

Group Market Type:

Filing Status Changed: 01/04/2010

Explanation for Other Group Market Type:

State Status Changed:

Deemer Date:

Created By: Jennie Casaday

Submitted By: Jennie Casaday

Corresponding Filing Tracking Number:

Filing Description:

2010 Individual HealthChoice and Lumenos Filing

Company and Contact

Filing Contact Information

Jennie Casaday,
3000 Goffs Falls Road
Manchester, NH 03111

Jennie.Casaday@Anthem.com
312-234-7814 [Phone]

SERFF Tracking Number: AN05-126439532 State: Maine
Filing Company: Anthem Blue Cross and Blue Shield of Maine State Tracking Number:
Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Anthem Individual HealthChoice and Lumenos
Project Name/Number: /

Filing Company Information

Anthem Blue Cross and Blue Shield of Maine CoCode: 52618 State of Domicile: Maine
2 Gannett Drive Group Code: Company Type:
South Portland, ME 04106 Group Name: State ID Number:
(207) 822-8426 ext. [Phone] FEIN Number: 31-17055652

Filing Fees

Fee Required? Yes
Fee Amount: \$20.00
Retaliatory? No
Fee Explanation:
Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Anthem Blue Cross and Blue Shield of Maine	\$20.00	01/04/2010	33234147

SERFF Tracking Number: AN05-126439532 State: Maine
 Filing Company: Anthem Blue Cross and Blue Shield of Maine State Tracking Number:
 Company Tracking Number:
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: Anthem Individual HealthChoice and Lumenos
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 10.900%
Effective Date of Last Rate Revision: 07/01/2009
Filing Method of Last Filing: Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Anthem Blue Cross and Blue Shield of Maine	22.900%	22.900%	\$66,400,000	11,066	\$15,300,000	%	%

SERFF Tracking Number: AN05-126439532 State: Maine
 Filing Company: Anthem Blue Cross and Blue Shield of Maine State Tracking Number:
 Company Tracking Number:
 TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other
 Product Name: Anthem Individual HealthChoice and Lumenos
 Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	HealthChoice and Lumenos Rate Sheets		New		HealthChoice_Proposed_Rates_Eff2010July.pdf

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment A: Rates per Contract by Benefit Option for Non-mandated HealthChoice Options

I. Age Band <30	One	Two	Two Adults	One or	One Adult	
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>	
	\$150 Deductible/\$1,000 Coinsurance Limit	\$742.21	\$1,484.42	\$1,875.56	\$603.04	\$1,163.78
A.	\$300 Deductible/\$1,000 Coinsurance Limit	\$723.82	\$1,447.65	\$1,829.10	\$588.11	\$1,134.96
B.	\$500 Deductible/\$1,000 Coinsurance Limit	\$698.68	\$1,397.36	\$1,765.57	\$567.68	\$1,095.53
C.	\$750 Deductible/\$1,000 Coinsurance Limit	\$674.58	\$1,349.15	\$1,704.66	\$548.09	\$1,057.74
D.	\$1,000 Deductible/\$1,000 Coinsurance Limit	\$650.04	\$1,300.08	\$1,642.65	\$528.16	\$1,019.26
E.	\$2,000 Deductible/\$1,000 Coinsurance Limit	\$553.90	\$1,107.81	\$1,399.71	\$450.05	\$868.52
F.	\$4,000 Deductible/\$1,000 Coinsurance Limit	\$416.40	\$832.80	\$1,052.24	\$338.33	\$652.91
G.	\$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$587.98	\$1,175.97	\$1,485.83	\$477.74	\$921.96
H.	\$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$468.35	\$936.70	\$1,183.53	\$380.54	\$734.38
I.	\$2,250 Deductible	\$549.67	\$1,099.34	\$1,389.02	\$446.61	\$861.89
J.	\$5,000 Deductible	\$361.39	\$722.78	\$913.24	\$293.63	\$566.66
K.	\$10,000 Deductible	\$263.56	\$527.12	\$666.02	\$214.14	\$413.26
L.	\$15,000 Deductible	\$162.46	\$324.91	\$410.53	\$132.00	\$254.73
M.						
II. Age Band 30-39	One	Two	Two Adults	One or	One Adult	
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>	
	\$150 Deductible/\$1,000 Coinsurance Limit	\$765.40	\$1,530.80	\$1,934.17	\$603.04	\$1,200.15
A.	\$300 Deductible/\$1,000 Coinsurance Limit	\$746.44	\$1,492.89	\$1,886.26	\$588.11	\$1,170.43
B.	\$500 Deductible/\$1,000 Coinsurance Limit	\$720.51	\$1,441.03	\$1,820.74	\$567.68	\$1,129.76
C.	\$750 Deductible/\$1,000 Coinsurance Limit	\$695.66	\$1,391.31	\$1,757.93	\$548.09	\$1,090.79
D.	\$1,000 Deductible/\$1,000 Coinsurance Limit	\$670.35	\$1,340.71	\$1,693.98	\$528.16	\$1,051.12
E.	\$2,000 Deductible/\$1,000 Coinsurance Limit	\$571.21	\$1,142.43	\$1,443.45	\$450.05	\$895.66
F.	\$4,000 Deductible/\$1,000 Coinsurance Limit	\$429.41	\$858.83	\$1,085.12	\$338.33	\$673.32
G.	\$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$606.36	\$1,212.72	\$1,532.26	\$477.74	\$950.77
H.	\$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$482.99	\$965.98	\$1,220.51	\$380.54	\$757.33
I.	\$2,250 Deductible	\$566.85	\$1,133.70	\$1,432.43	\$446.61	\$888.82
J.	\$5,000 Deductible	\$372.69	\$745.37	\$941.78	\$293.63	\$584.37
K.	\$10,000 Deductible	\$271.80	\$543.59	\$686.83	\$214.14	\$426.18
L.	\$15,000 Deductible	\$167.53	\$335.07	\$423.36	\$132.00	\$262.69
M.						

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment A: Rates per Contract by Benefit Option for Non-mandated HealthChoice Options

III. Age Band 40-44	One	Two	Two Adults	One or	One Adult	
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>	
	\$150 Deductible/\$1,000 Coinsurance Limit	\$927.76	\$1,855.52	\$2,344.45	\$603.04	\$1,454.73
A.	\$300 Deductible/\$1,000 Coinsurance Limit	\$904.78	\$1,809.56	\$2,286.38	\$588.11	\$1,418.70
B.	\$500 Deductible/\$1,000 Coinsurance Limit	\$873.35	\$1,746.70	\$2,206.96	\$567.68	\$1,369.41
C.	\$750 Deductible/\$1,000 Coinsurance Limit	\$843.22	\$1,686.44	\$2,130.82	\$548.09	\$1,322.17
D.	\$1,000 Deductible/\$1,000 Coinsurance Limit	\$812.55	\$1,625.10	\$2,053.31	\$528.16	\$1,274.08
E.	\$2,000 Deductible/\$1,000 Coinsurance Limit	\$692.38	\$1,384.76	\$1,749.64	\$450.05	\$1,085.65
F.	\$4,000 Deductible/\$1,000 Coinsurance Limit	\$520.50	\$1,041.00	\$1,315.30	\$338.33	\$816.14
G.	\$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$734.98	\$1,469.96	\$1,857.29	\$477.74	\$1,152.45
H.	\$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$585.44	\$1,170.88	\$1,479.41	\$380.54	\$917.97
I.	\$2,250 Deductible	\$687.09	\$1,374.18	\$1,736.28	\$446.61	\$1,077.36
J.	\$5,000 Deductible	\$451.74	\$903.48	\$1,141.55	\$293.63	\$708.33
K.	\$10,000 Deductible	\$329.45	\$658.90	\$832.52	\$214.14	\$516.58
L.	\$15,000 Deductible	\$203.07	\$406.14	\$513.16	\$132.00	\$318.41
M.						
IV. Age Band 45-54 Contract	One	Two	Two Adults	One or	One Adult	
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>	
	\$150 Deductible/\$1,000 Coinsurance Limit	\$997.34	\$1,994.68	\$2,520.28	\$603.04	\$1,563.83
A.	\$300 Deductible/\$1,000 Coinsurance Limit	\$972.64	\$1,945.28	\$2,457.86	\$588.11	\$1,525.10
B.	\$500 Deductible/\$1,000 Coinsurance Limit	\$938.85	\$1,877.70	\$2,372.48	\$567.68	\$1,472.12
C.	\$750 Deductible/\$1,000 Coinsurance Limit	\$906.46	\$1,812.92	\$2,290.63	\$548.09	\$1,421.33
D.	\$1,000 Deductible/\$1,000 Coinsurance Limit	\$873.49	\$1,746.98	\$2,207.31	\$528.16	\$1,369.64
E.	\$2,000 Deductible/\$1,000 Coinsurance Limit	\$744.31	\$1,488.62	\$1,880.86	\$450.05	\$1,167.07
F.	\$4,000 Deductible/\$1,000 Coinsurance Limit	\$559.54	\$1,119.08	\$1,413.95	\$338.33	\$877.35
G.	\$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$790.10	\$1,580.21	\$1,996.59	\$477.74	\$1,238.88
H.	\$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$629.35	\$1,258.70	\$1,590.37	\$380.54	\$986.82
I.	\$2,250 Deductible	\$738.62	\$1,477.24	\$1,866.50	\$446.61	\$1,158.16
J.	\$5,000 Deductible	\$485.62	\$971.24	\$1,227.17	\$293.63	\$761.45
K.	\$10,000 Deductible	\$354.16	\$708.32	\$894.96	\$214.14	\$555.32
L.	\$15,000 Deductible	\$218.30	\$436.60	\$551.65	\$132.00	\$342.29
M.						

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment A: Rates per Contract by Benefit Option for Non-mandated HealthChoice Options

V. Age Band 55-64 Contract	One	Two	Two Adults	One or	One Adult
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>
\$150 Deductible/\$1,000 Coinsurance Limit	\$1,113.31	\$2,226.62	\$2,813.34	\$603.04	\$1,745.68
A. \$300 Deductible/\$1,000 Coinsurance Limit	\$1,085.74	\$2,171.47	\$2,743.66	\$588.11	\$1,702.44
B. \$500 Deductible/\$1,000 Coinsurance Limit	\$1,048.02	\$2,096.04	\$2,648.35	\$567.68	\$1,643.29
C. \$750 Deductible/\$1,000 Coinsurance Limit	\$1,011.86	\$2,023.73	\$2,556.98	\$548.09	\$1,586.60
D. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$975.06	\$1,950.12	\$2,463.97	\$528.16	\$1,528.90
E. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$830.86	\$1,661.71	\$2,099.57	\$450.05	\$1,302.78
F. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$624.60	\$1,249.20	\$1,578.36	\$338.33	\$979.37
G. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$881.98	\$1,763.95	\$2,228.75	\$477.74	\$1,382.94
H. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$702.53	\$1,405.06	\$1,775.29	\$380.54	\$1,101.56
I. \$2,250 Deductible	\$824.51	\$1,649.02	\$2,083.54	\$446.61	\$1,292.83
J. \$5,000 Deductible	\$542.09	\$1,084.18	\$1,369.86	\$293.63	\$850.00
K. \$10,000 Deductible	\$395.34	\$790.68	\$999.02	\$214.14	\$619.90
L. \$15,000 Deductible	\$243.68	\$487.37	\$615.79	\$132.00	\$382.09
M.					

VI. Age 65+ Medicare Eligible	One	Two	Two Adults	One or	One Adult
	<u>Adult</u>	<u>Adults</u>	<u>With One or More Children</u>	<u>More Children*</u>	<u>With One or More Children</u>
\$150 Deductible/\$1,000 Coinsurance Limit	\$1,113.31	\$2,226.62	\$2,813.34	\$603.04	\$1,745.68
A. \$300 Deductible/\$1,000 Coinsurance Limit	\$1,085.74	\$2,171.47	\$2,743.66	\$588.11	\$1,702.44
B. \$500 Deductible/\$1,000 Coinsurance Limit	\$1,048.02	\$2,096.04	\$2,648.35	\$567.68	\$1,643.29
C. \$750 Deductible/\$1,000 Coinsurance Limit	\$1,011.86	\$2,023.73	\$2,556.98	\$548.09	\$1,586.60
D. \$1,000 Deductible/\$1,000 Coinsurance Limit	\$975.06	\$1,950.12	\$2,463.97	\$528.16	\$1,528.90
E. \$2,000 Deductible/\$1,000 Coinsurance Limit	\$830.86	\$1,661.71	\$2,099.57	\$450.05	\$1,302.78
F. \$4,000 Deductible/\$1,000 Coinsurance Limit	\$624.60	\$1,249.20	\$1,578.36	\$338.33	\$979.37
G. \$150 Deductible/\$1,000 Coinsurance Limit, \$20K Max.	\$881.98	\$1,763.95	\$2,228.75	\$477.74	\$1,382.94
H. \$150 Deductible/\$1,000 Coinsurance Limit, \$10K Max.	\$702.53	\$1,405.06	\$1,775.29	\$380.54	\$1,101.56
I. \$2,250 Deductible	\$824.51	\$1,649.02	\$2,083.54	\$446.61	\$1,292.83
J. \$5,000 Deductible	\$542.09	\$1,084.18	\$1,369.86	\$293.63	\$850.00
K. \$10,000 Deductible	\$395.34	\$790.68	\$999.02	\$214.14	\$619.90
L. \$15,000 Deductible	\$243.68	\$487.37	\$615.79	\$132.00	\$382.09
M.					

* These rates do not vary by age

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment B: Rates per Contract by Benefit Option for Lumenos Options

			Two Adults	One Adult
	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
I. Age Band <30				
	Lumenos HIA \$5,000	\$321.06	\$578.26	\$810.36
	A. Lumenos HIA+ \$10,000	\$236.27	\$428.24	\$589.22
	B. Lumenos HIA+ \$5,000	\$334.10	\$604.34	\$836.44
	C. Lumenos HSA \$2,500	\$455.13	\$819.23	\$1,150.12
	D. Lumenos HSA \$5,000	\$319.25	\$574.64	\$806.74
	E.			
			Two Adults	One Adult
II. Age Band 30-39	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
	Lumenos HIA \$5,000	\$331.03	\$596.22	\$835.57
	A. Lumenos HIA+ \$10,000	\$243.19	\$440.70	\$606.71
	B. Lumenos HIA+ \$5,000	\$344.07	\$622.30	\$861.65
	C. Lumenos HSA \$2,500	\$469.35	\$844.83	\$1,186.06
	D. Lumenos HSA \$5,000	\$329.22	\$592.60	\$831.95
	E.			
			Two Adults	One Adult
III. Age Band 40-44	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
	Lumenos HIA \$5,000	\$400.87	\$721.92	\$1,012.04
	A. Lumenos HIA+ \$10,000	\$291.62	\$527.88	\$729.10
	B. Lumenos HIA+ \$5,000	\$413.91	\$748.00	\$1,038.12
	C. Lumenos HSA \$2,500	\$568.91	\$1,024.04	\$1,437.65
	D. Lumenos HSA \$5,000	\$399.06	\$718.30	\$1,008.42
	E.			

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment B: Rates per Contract by Benefit Option for Lumenos Options

			Two Adults	One Adult
	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
IV. Age Band 45-54 Contract				
	\$430.80	\$775.79	\$1,087.67	\$676.28
A. Lumenos HIA \$5,000				
	\$312.38	\$565.24	\$781.56	\$496.23
B. Lumenos HIA+ \$10,000				
	\$443.84	\$801.87	\$1,113.75	\$702.36
C. Lumenos HSA \$2,500				
	\$611.58	\$1,100.84	\$1,545.47	\$958.96
D. Lumenos HSA \$5,000				
	\$428.99	\$772.17	\$1,084.05	\$672.66
E.				
			Two Adults	One Adult
V. Age Band 55-64 Contract	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
	\$480.68	\$865.58	\$1,213.72	\$754.50
A. Lumenos HIA \$5,000				
	\$346.97	\$627.52	\$868.98	\$550.48
B. Lumenos HIA+ \$10,000				
	\$493.72	\$891.66	\$1,239.80	\$780.58
C. Lumenos HSA \$2,500				
	\$682.69	\$1,228.85	\$1,725.18	\$1,070.47
D. Lumenos HSA \$5,000				
	\$478.87	\$861.96	\$1,210.10	\$750.88
E.				
			Two Adults	One Adult
VI. Age 65+ Medicare Eligible	One	Two	With One or	With One or
	<u>Adult</u>	<u>Adults</u>	<u>More Children</u>	<u>More Children</u>
	\$480.68	\$865.58	\$1,213.72	\$754.50
A. Lumenos HIA \$5,000				
	\$346.97	\$627.52	\$868.98	\$550.48
B. Lumenos HIA+ \$10,000				
	\$493.72	\$891.66	\$1,239.80	\$780.58
C. Lumenos HSA \$2,500				
	\$682.69	\$1,228.85	\$1,725.18	\$1,070.47
D. Lumenos HSA \$5,000				
	\$478.87	\$861.96	\$1,210.10	\$750.88
E.				

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment C: Rates per Contract by Benefit Option for Mandated HealthChoice Options

I. Age Band <30

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$772.28	\$1,544.56	\$1,951.55	\$627.48	\$1,210.94
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$761.34	\$1,522.67	\$1,923.90	\$618.59	\$1,193.78
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$739.46	\$1,478.93	\$1,868.62	\$600.81	\$1,159.48
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$717.58	\$1,435.17	\$1,813.34	\$583.04	\$1,125.17
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$667.74	\$1,335.49	\$1,687.39	\$542.54	\$1,047.02
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$656.79	\$1,313.58	\$1,659.71	\$533.64	\$1,029.85
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$634.91	\$1,269.82	\$1,604.42	\$515.87	\$995.54
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$613.02	\$1,226.05	\$1,549.11	\$498.08	\$961.22

II. Age Band 30-39

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$796.41	\$1,592.83	\$2,012.54	\$627.48	\$1,248.78
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$785.13	\$1,570.26	\$1,984.02	\$618.59	\$1,231.08
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$762.57	\$1,525.14	\$1,927.02	\$600.81	\$1,195.71
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$740.01	\$1,480.02	\$1,870.00	\$583.04	\$1,160.33
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$688.61	\$1,377.22	\$1,740.12	\$542.54	\$1,079.74
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$677.32	\$1,354.63	\$1,711.58	\$533.64	\$1,062.03
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$654.75	\$1,309.51	\$1,654.56	\$515.87	\$1,026.65
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$632.18	\$1,264.36	\$1,597.52	\$498.08	\$991.26

III. Age Band 40-44

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$965.35	\$1,930.70	\$2,439.44	\$627.48	\$1,513.67
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$951.67	\$1,903.34	\$2,404.87	\$618.59	\$1,492.22
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$924.33	\$1,848.66	\$2,335.78	\$600.81	\$1,449.35
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$896.98	\$1,793.96	\$2,266.67	\$583.04	\$1,406.46
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$834.68	\$1,669.36	\$2,109.24	\$542.54	\$1,308.78
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$820.99	\$1,641.98	\$2,074.64	\$533.64	\$1,287.31
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$793.64	\$1,587.28	\$2,005.53	\$515.87	\$1,244.43
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$766.28	\$1,532.56	\$1,936.39	\$498.08	\$1,201.53

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment C: Rates per Contract by Benefit Option for Mandated HealthChoice Options

IV. Age Band 45-54

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,037.75	\$2,075.50	\$2,622.40	\$627.48	\$1,627.20
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$1,023.05	\$2,046.09	\$2,585.24	\$618.59	\$1,604.14
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$993.65	\$1,987.31	\$2,510.96	\$600.81	\$1,558.05
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$964.25	\$1,928.51	\$2,436.67	\$583.04	\$1,511.94
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$897.28	\$1,794.56	\$2,267.43	\$542.54	\$1,406.94
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$882.56	\$1,765.13	\$2,230.24	\$533.64	\$1,383.86
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$853.16	\$1,706.33	\$2,155.94	\$515.87	\$1,337.76
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$823.75	\$1,647.50	\$2,081.62	\$498.08	\$1,291.64

V. Age Band 55-64

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,158.42	\$2,316.84	\$2,927.33	\$627.48	\$1,816.40
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$1,142.00	\$2,284.01	\$2,885.84	\$618.59	\$1,790.66
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$1,109.20	\$2,218.39	\$2,802.94	\$600.81	\$1,739.22
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$1,076.38	\$2,152.75	\$2,720.00	\$583.04	\$1,687.75
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,001.62	\$2,003.23	\$2,531.09	\$542.54	\$1,570.54
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$985.19	\$1,970.38	\$2,489.57	\$533.64	\$1,544.77
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$952.37	\$1,904.74	\$2,406.64	\$515.87	\$1,493.32
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$919.54	\$1,839.07	\$2,323.67	\$498.08	\$1,441.84

IV. Age 65+ Medicare Eligible

	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children*</u>	<u>One Adult With One or More Children</u>
A. Standard: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,158.42	\$2,316.84	\$2,927.33	\$627.48	\$1,816.40
B. Standard: \$500 Deductible/\$1,000 Coinsurance Limit	\$1,142.00	\$2,284.01	\$2,885.84	\$618.59	\$1,790.66
C. Standard: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$1,109.20	\$2,218.39	\$2,802.94	\$600.81	\$1,739.22
D. Standard: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$1,076.38	\$2,152.75	\$2,720.00	\$583.04	\$1,687.75
E. Basic: \$250 Deductible/\$1,000 Coinsurance Limit	\$1,001.62	\$2,003.23	\$2,531.09	\$542.54	\$1,570.54
F. Basic: \$500 Deductible/\$1,000 Coinsurance Limit	\$985.19	\$1,970.38	\$2,489.57	\$533.64	\$1,544.77
G. Basic: \$1,000 Deductible/\$1,000 Coinsurance Limit	\$952.37	\$1,904.74	\$2,406.64	\$515.87	\$1,493.32
H. Basic: \$1,500 Deductible/\$1,000 Coinsurance Limit	\$919.54	\$1,839.07	\$2,323.67	\$498.08	\$1,441.84

* These rates do not vary by age.

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Attachment D: Proposed Rating Factors for Listed Mental Illness Buy-up Rider

	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one or more children</u>	<u>one adult and child(ren)</u>
Current Rating Factor	7.966	4.483	3.679	11.717	5.222
Rider Rating Factor	6.966	3.483	2.679	10.717	4.222

SERFF Tracking Number: AN05-126439532 State: Maine
Filing Company: Anthem Blue Cross and Blue Shield of Maine State Tracking Number:
Company Tracking Number:
TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
Product Name: Anthem Individual HealthChoice and Lumenos
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Explanatory Memorandum LH Comments: Attachment: HealthChoice_Actuarial_Memo_20100104.pdf		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification for Rate (Change) LH Comments: Attachment: HealthChoice_Filing_Exhibits_Eff2010July.pdf		

	Item Status:	Status Date:
Satisfied - Item: Notice of Filing Comments: Attachment: Maine_2010July_Notice_of_filing.pdf		

	Item Status:	Status Date:
Satisfied - Item: Filing Checklist Comments: Attachment: HealthChoice_Filing_Checklist_20100104.pdf		

INDIVIDUAL HEALTH RATE FILING

HealthChoice, HealthChoice Standard & Basic, and Lumenos
Effective July 1, 2010

TABLE OF CONTENTS

1. Information Required by Rule Chapter 940
2. Actuary's Memorandum
3. Statement of Qualified Actuary
4. Rate Schedules

INDIVIDUAL HEALTH RATE FILING

**HealthChoice, HealthChoice Standard & Basic, and Lumenos
Effective July 1, 2010**

Rule Chapter 940 Requirements

Carrier Information

Anthem Blue Cross and Blue Shield
2 Gannett Drive
South Portland, Maine 04106-6911

Submitted By

Jennie Keith Casaday, FSA, MAAA
Actuarial Director
312-234-7814



SIGNATURE

Scope and Purpose of Filing

This memorandum is provided to support the proposed rate revisions for the individual HealthChoice (including Standard and Basic) and Lumenos Consumer Directed Health Plan (CDHP) products. It is intended to demonstrate compliance with 24-A M.R.S.A. §2736-C and any other applicable statutes and regulations. It is not intended for use for any other purpose.

This rate revision is being filed because claim costs associated with the benefits offered have increased and are expected to continue increasing and the rates for these products, if not increased, are and would continue to be inadequate.

Description of Benefits

HealthChoice is an individual PPO product with deductibles ranging from \$150 – \$15,000. For deductibles of \$150 – \$2,000 and \$4,000, coinsurance applies up to an annual out-of-pocket maximum. A preventive care and supplemental accident amendment is available with the deductible options of \$2,250, \$5,000, \$10,000, and \$15,000. An additional optional amendment may be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

HealthChoice Standard & Basic are the statutory individual products that must be offered by any carrier that offers individual PPO products. Deductibles of \$250, \$500, \$1,000 and \$1,500 are available for each product consistent with Rule Chapter 750 requirements. An optional amendment may be elected to cover listed mental illnesses at the benefit level provided for medical treatment for physical illnesses.

Lumenos Consumer Directed Health Plans are five individual PPO products with three distinct health care account funding options. There are two plans that qualify to be offered along with a Health Savings Account (HSA) which is funded by the policyholder. There is one plan that offers a Health Incentive Account (HIA) which is funded by policyholders by earning financial rewards for participating in various health management tools. There are two plans that offer a Health Incentive Account Plus (HIA Plus) which is funded with both an HIA and a contribution to a fund through Anthem BCBS. Lumenos deductibles range from \$2,500 to \$10,000. Coinsurance applies to out-of-network services only up to an annual out-of-pocket maximum; in-network services are covered in full after satisfying the deductible. Preventive care, as defined in the contract, is covered 100% under all Lumenos plan designs.

In Force Business

As of November 2009, HealthChoice and Lumenos individual products in force enrollment included 11,066 contracts with an annualized premium of approximately \$66.4 million based on current rates.

Proposed Effective Date

These proposed rates are intended to become effective on July 1, 2010. The analysis and loss ratio calculations in this filing contemplate that the proposed rate revision will be implemented for all policies with the applicable premium payment for July 2010. In order to implement revised rates coincident with the July 2010 effective date, Anthem BCBS requests that the Bureau issue its D&O on this filing no later than April 30, 2010. Delay in the implementation of the proposed increase would have an impact on the increases needed to ensure revenue is adequate to cover all underlying costs as set forth herein. Accordingly, if the Bureau determines that the D&O will not be issued by April 30, 2010, Anthem BCBS requests that the Bureau advise Anthem BCBS as soon as possible so that the filing may be amended to contemplate a later implementation date.

Morbidity Assumed

Actual claim experience for the individual HealthChoice and Lumenos products of Anthem BCBS for the incurred period October 1, 2008 through September 30, 2009, paid through November 30, 2009, and completed was utilized for development of the proposed rates. This experience is assumed to be 100% credible.

Mortality Assumed

Not applicable.

Issue Age Range

There is no limitation on issue age. However, new policies are issued to subscribers age 65 and over only if they are not eligible for Medicare Part A without paying a premium.

Premiums are on an attained age basis.

Average Annual Premium

In this filing, there are two blocks for rating purposes: HealthChoice and Lumenos Non-Mandated Options and HealthChoice Mandated Options. The following table shows the average annual premium per contract based on current rates and with the proposed rate revision based on the experience period distribution of contracts.

	<u>HealthChoice</u> <u>Non-Mandated</u>	<u>HealthChoice</u> <u>Mandated</u>
Before rate revision	\$6,998	\$13,108
After rate revision	\$8,650	\$13,108
Nov. 2009 contracts	10,961	105

Largest Premium Increase

The largest premium increase proposed for the Non-Mandated HealthChoice and Lumenos Options is 23.6% for subscribers remaining in their current age band. For HealthChoice Mandated Standard and Basic, there is no rate change proposed for subscribers remaining in their current age band.

Additionally, any subscriber entering a new age band will incur an additional increase of:

- (1) 3.1%, for those moving into the 30 to 39 from the under 30 age band, or
- (2) 21.2% for those moving into the 40 to 44 from the 30 to 39 age band, or
- (3) 7.5% for those moving into the 45 to 54 from the 40 to 44 age band, or
- (4) 11.6% for those moving into the 55 to 64 from the 45 to 54 age band.

Number of Policyholders

As of November 2009 there are 11,066 policyholders who will be affected by the rate revision.

Medical Trend Assumptions

The medical trend assumption is 16.5% as detailed in the Actuary's Memorandum.

Maine Experience on the Form (Past and Future Anticipated)

Please refer to Exhibit X for experience information.

National Experience

Not applicable.

History of Average Rate Adjustments

Average rate increases for HealthChoice products:

Effective Date	Increase	Effective Date	Increase
Jul-92	9.40%	Feb-02	12.70%
Jul-93	14.00%	Jan-03	3.40%
Jun-95	15.30%	Jan-04	0.00%
Sep-96	17.00%	Mar-05	14.50%
Oct-97	6.30%	Mar-06	16.30%
Jan-99	20.40%	Jan-07	16.70%
Nov-99	15.70%	Jul-07	1.30%
Jan-01	23.50%	Jan-08	12.50%
		July-09	10.90%

Renewability Clause

Individual HealthChoice and Lumenos products are guaranteed renewable.

Loss Ratio

Rule Chapter 940, Section 7 and 24-A M.R.S.A. §2736-C refer to several loss ratio standards. The minimum loss ratio under any of these standards is 65%, which means that the loss ratios projected for these products must be at or above 65%.

Except in 1993, past actual loss ratios have been higher than 65%. The lifetime incurred loss ratio for individual HealthChoice and Lumenos combined is 83.0% through year-end 2009.

If the rates are increased as proposed in this filing and made effective July 1, 2010, the estimated anticipated loss ratio for the rating period will be 88.4%.

Premium Classes

Contract type factors are as follows:

	HealthChoice		Lumenos*	
	Current	Proposed	Current	Proposed
One Adult	1.000	1.000	1.000	1.000
Two Adults**	2.000	2.000	1.800	1.800
Two Adults/Child(ren)**	2.527	2.527	2.527	2.527
One Adult/Child(ren)	1.568	1.568	1.568	1.568
Child(ren)	0.650	0.650	0.650	0.650

*Lumenos two-adult contract type factor is 90% of the HealthChoice factor because the deductible is aggregate instead of embedded consistent with current factors.

**Rates for any contract types with two adults in different age bands are determined by the younger of the two adults.

Age band factors are as follows:

	HealthChoice		Lumenos	
	Current	Proposed	Current	Proposed
Age less than 30	0.800	0.800	0.800	0.800
Age 30 to 39	0.825	0.825	0.825	0.825
Age 40 to 44	1.000	1.000	1.000	1.000
Age 45 to 54	1.075	1.075	1.075	1.075
Age 55 to 64	1.200	1.200	1.200	1.200
Age 65 and above	1.200	1.200	1.200	1.200

On the occasion when a subscriber changes age bands due to a birthday in the course of the calendar year the new rate for the higher age band will, in the normal course of business, go into effect on January 1 of the following calendar year or coinciding with the next approved rate action e.g. July 1, 2010. In 2010, subscribers with birthdays from 7/1/2009 through 6/30/2010 will receive any required age band increases on July 1, 2010 in addition to any renewal rate change.

Marketing Method

This product is typically marketed through direct mail and newspaper advertising. An in-house staff of account executives responds to telephone inquiries. Product information is available on the Anthem BCBS website. Every telephone directory in Maine lists an 800 number for Anthem BCBS. Appointed producers also sell individual products throughout the state.

Enrollment kits sent in response to any inquiry include information about all individual products sold by Anthem BCBS, including Standard and Basic HealthChoice, that potentially meet the needs specified in the inquiry.

Medical Underwriting

All Anthem BCBS individual products are offered on a guaranteed issue basis. No medical underwriting is done during the sales or acceptance/enrollment processes. Anthem BCBS determines which new members will have pre-existing condition (“PEC”) restrictions applied to their coverage. If and when these members incur claims during the applicable period, the medical underwriting process is used to administer the PEC limitations, according to state statutes.

Notice to Policyholders

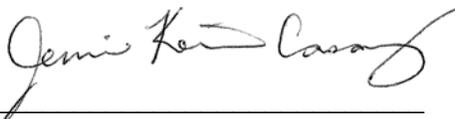
Notice of the proposed rate revision will be mailed in the first week of February or once hearing information is available and communication has been reviewed by the Bureau. Written confirmation of the notice will be provided to the Bureau of Insurance when the notices have been sent. A draft letter is included with this filing.

Statement of Qualified Actuary

I, Jennie Keith Casaday, am an Actuarial Director for Anthem BCBS. I am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

I have examined the assumptions and methods used in determining the claim assumptions and the premium rates for the HealthChoice, HealthChoice Standard, HealthChoice Basic, and Lumenos rate filing. In my opinion, the claims and premium rates are calculated in accordance with accepted actuarial standards consistently applied and are reasonable in relation to the benefits provided. In my opinion, the proposed premium rates are neither excessive, inadequate, nor unfairly discriminatory.

The purpose of this filing is to demonstrate compliance with 24-A M.R.S.A. §2736, and any other applicable statutes. This rate filing is not intended to be used for other purposes.



Jennie Keith Casaday, FSA, MAAA
Actuarial Director
Anthem Blue Cross and Blue Shield

January 4, 2010

ACTUARY'S MEMORANDUM

This memorandum is filed in support of individual product premium rates proposed to be effective July 1, 2010.

Introduction

This memorandum describes the development of proposed premium rates for the individual HealthChoice and Lumenos products of Anthem Health Plans of Maine, Inc., d/b/a Anthem Blue Cross and Blue Shield ("Anthem BCBS") effective July 1, 2010. The products affected are:

- HealthChoice
- HealthChoice Standard (Standard Plan A)
- HealthChoice Basic (Standard Plan B)
- Lumenos Consumer Directed Health Plans (CDHP)

Where appropriate, Anthem BCBS has incorporated suggestions recommended by the Superintendent in the Decision and Order for the 2009 HealthChoice proceeding ("2009 D&O").

Anthem BCBS implemented rates effective July 1, 2009 based on experience through calendar year 2008. Emerging experience through the third quarter of 2009 indicates that claims trends are in excess of those approved resulting in a higher than average requested rate increase effective July 1, 2010. Absent the requested increase, rates will be inadequate.

Summary of Filing Exhibits and Proposed Premium Increases

Exhibit I

Anthem BCBS has pooled the experience for the HealthChoice and Lumenos books of business for rating purposes. The primary objective of Exhibit I is to project premium levels which will cover all costs and allow for a reasonable amount for profit and risk. Anthem BCBS does not agree that the 3% pre-tax profit and risk charge previously approved by the Superintendent is reasonable considering the risks of the Maine insurance market generally, and the HealthChoice and Lumenos membership specifically. The 0% profit and risk charge that the Superintendent approved in the 2009 D&O produces rates that are even more inadequate and is the subject of an appeal. Anthem BCBS has incorporated in the proposed rates a 3% pre-tax profit and risk charge even though this level of margin will likely not allow for any contribution to surplus and is not appropriate for the level of risk present in the Maine individual insurance market. The experience of the HealthChoice and Lumenos book of business has exhibited extreme volatility over the past 5 years with a net operating loss of \$2.3 million through 2008 and another \$2.4 million of losses expected in 2009.

In the most recent filing effective July 1, 2009, Anthem estimated the net claim trend to be 10.3% after benefit buy-downs. The actual trend during 2009 has far exceeded this level ranging from 12.1% to 18.4%. Using the approved claim cost trend and observed data in the 2009 D&O, Anthem BCBS was expected to have minimal operating losses in 2009 as a result of three known items: additional cost of colonoscopy claims not included in the projection, limiting the renewal increase for the existing Lumenos members and the delayed rate effective date of July 1st. Actual operating losses in 2009 are estimated at \$2.4 million dollars which is almost entirely due to underestimating projected claim cost as a result of inadequate claim cost trends and other assumptions that were used in the 2009 D&O. Experience in the Maine individual insurance market has been and continues to deteriorate such that estimating future costs requires an additional level of margin for contingencies and risk inherent in the

book of business. It has become clear that there is significant risk in this book of business such that trend projections are consistently lagging actual experience. The Superintendent should consider that observed claim cost have been extremely erratic when reviewing the assumptions and consider including additional margin for conservatism to the profit and risk charge as well as the assumed claim cost trend; both of these assumptions require additional margin to reflect the potential for significant adverse claims experience and are appropriate for the Maine individual insurance market.

Exhibit I shows the derivation of the required premium increase through the projection of claims forward to the future rating period, including projected administrative expenses, commissions, premium tax, pre-tax profit/risk charge, investment income, rebates related to pharmacy claims, the health access payment (“HAP”), and an adjustment for changes as the result of laws passed in the first session of the 124th Maine Legislature. In this filing, Anthem BCBS is presenting our traditional method of projecting premium used in prior filings. Claim trends are based on changes in provider contracts, mix of services, utilization trends, and shifts in enrollment by deductible level and age band. In order to confirm the reasonableness of our method, we have also completed an alternative analysis based on paid claim trends and incorporating pooling charges. This secondary analysis is included in the Appendix to this filing.

Claim Base: Our experience period is the twelve month period ending September 30, 2009 which was completed with two months of claim run-out to account for claims incurred but not yet paid (Exhibit V provides the historical claim triangle on which the completion for claims incurred but not yet paid was based).

Claim Trend: Claims trend has been applied to the twelve month claim base and trended forward for twenty-one months in order to estimate claims for the pricing period of twelve months ending June 30, 2011. We utilized our traditional method of applying trends adjusted for the impact of deductible mix and aging which resulted in a 16.5% trend. Significant detail supporting the projected claim trend is included in Exhibit VI.

Projected Enrollment: Anthem BCBS has projected enrollment through the end of the effective rating period based on historical enrollment patterns. Enrollment is projected in detail at the benefit level and then reviewed in the aggregate for reasonableness. Projected enrollment is used to project adjustments to both claims (Exhibit II) and premium (Exhibit III).

Pharmacy Rebate Credit: Certain pharmacy claims incurred by HealthChoice and Lumenos members are eligible for and receive rebates from pharmaceutical manufacturers. Estimated pharmacy rebates are credited as a reduction to claims in Exhibit I. Details of the pharmacy rebate calculation are presented in the summary section for Exhibit VIII.

Administrative Expenses: The proposed rates contained in this filing include administrative expense charges of \$35.55 per contract per month (“PCPM”) or \$21.14 on a per member per month (“PMPM”) basis. The members/contracts ratio used to adjust the PCPM value is based on the rolling 12-month average ratio as of September 2009. The WellPoint Hyperion System, a cost allocation system, has been used in order to determine the appropriate administrative costs associated with administering all functions related to HealthChoice. The cost allocation system allocates administrative expenses down to the product level. Each cost center within Anthem BCBS submits its budget along with a survey detailing what products the cost center supports and the function provided. Additionally, weighted

membership and/or headcount are principally used in order to determine the percentage of each cost center's budget that will be allocated to a particular product.

Anthem updated the administrative expense assumptions based on current 2009 full-year projections. The estimate of administrative expenses is reasonable compared to prior actual expenses and, in fact, represents a decreasing percentage of premium. Anthem BCBS continues to make every effort to administer its business as efficiently as possible which is evidenced in the administrative expense PCPM decreasing significantly since 2004 (\$41.58 PCPM in 2004 down to \$35.55 PCPM in 2009). Although there may be cost increases during 2010 that are unknown at this time, Anthem BCBS has determined not to include an inflation factor to determine the projected administrative expenses for 2010. In this way, the filing holds premiums at a level as low as possible to cover all associated costs.

Commissions: The proposed rates contained in this filing include a commission amount of \$1.96 PCPM or \$1.17 PMPM. This estimate is based on 2008 actual commissions as shown in Exhibit IX. Further, we are assuming that our mix of members (new and renewing, % broker-related, and persistency rates) will stay the same.

Pre-Tax Targeted Profit and Risk Percentage: Anthem BCBS has consistently contended, with no disagreement from intervening parties or the Superintendent, that the rating of health insurance in general, particularly individual health insurance with high deductibles in a guaranteed issue and renewable environment, carries a high level of risk due to the potential for claim volatility and adverse selection. Due to the guaranteed issue and guaranteed renewable requirements, individuals have the ability to buy in and drop out of the pool at will, which also has the tendency to increase the risk that projections will not be achieved. As Anthem BCBS remains the only significant insurer in this market, HealthChoice has become a de facto individual high-risk pool for the State of Maine. The pool's experience is clearly deteriorating significantly and rapidly as evidenced in claim trends consistently in the mid to high teens.

In orders preceding the 2009 D&O, the Superintendent determined that a 3% pre-tax margin for profit and risk for the HealthChoice products was sufficient. As illustrated by the financial results for this product over the last five years, which includes substantial losses as opposed to earning even the modest 3% profit authorized by the Superintendent in orders before the 2009 D&O, the experience of the pool is extremely volatile and a 3% pre-tax margin is inadequate to cover the risks associated with providing individual insurance in this market. Given this history, the Superintendent's requirement of a 0% profit and risk charge in the 2009 D&O likely will result in additional losses for Anthem BCBS on this product. While characterized as an action taken in light of the dire economic circumstances of 2008, the 0% required by the Superintendent is inadequate to cover the risks associated with offering these products. In this filing, Anthem BCBS has not embedded any component in the proposed rates to recover prior losses, but the volatility of the pool is relevant when considering what level of conservatism is necessary going forward to ensure that these products remain commercially viable products for Anthem BCBS to offer in the State of Maine. An amount of 3% for a targeted pre-tax profit and risk component is included in this filing even though it does not adequately reflect the risks associated with this product and the market and regulatory environment in which it is sold.

Premium Tax: This filing assumes that premium tax of 2.0% will apply to premiums.

Investment Income Percentage: The proposed rates contained in this filing include an investment income credit in the amount of 0.00%. Details supporting the investment income amount are presented in the summary section for Exhibit VIII.

Health Access Payment: In 2009, the Maine Legislature removed the Savings Offset Payment with a straight 2.14% assessment known as the HAP (Health Access Payment). The proposed rates include the HAP of 2.14% approved by the Maine Legislature in P.L. 2009, c. 359.

Colonoscopy Benefit Change: Effective January 1, 2009, Anthem BCBS enhanced the benefit for the PCSA rider to include 100% coverage for colorectal cancer screenings. Subsequently, this additional benefit was approved in September 2009 as a minor modification pursuant to 24-A M.R.S.A. Section 2850-B (3) (I). A portion of the base claims experience (9 months worth) reflects this additional coverage but not the full amount of the benefit. As referenced in Exhibit XII, the full estimate of adding this benefit is adjusted for the amount of claims already included in the experience period and the remainder is added to the projection of claims during the rating period on Exhibit I. The full amount of the additional claims cost is added to the PCSA rider projection on Exhibit XIII as discussed below.

Newly Mandated Benefits: As of the date of this filing, there were no new laws proposed in the first session of the 124th Maine Legislature that directly impact the pricing of the HealthChoice and Lumenos products. We do anticipate some impact on administrative expense in future years related to additional reporting requirements and benefits provided but we do not have the cost of these additional services quantified at this time.

Exhibit II

The distribution of enrollment across benefit options has changed over time with a shift toward higher member cost sharing levels. The enrollment projection shown assumes an increase in the average member cost sharing level and the impact of this shift on claims needs to be reflected in order to accurately project future claims. This impact on claims is often referred to as a “benefit buy-down.” Observed levels of claims are determined on a PCPM basis for each plan option. Total average claim levels are then calculated using the current and estimated future enrollment distribution. The ratio of the future to the current average PCPM is calculated as the impact. The adjustment included in this filing is 0.952 for claims. In other words, it is expected that future enrollment shifts will reduce claims by 4.8%.

Exhibit III

Exhibit III presents the current and projected enrollment distribution by benefit option, age band, and contract type and the current and proposed premiums associated with this distribution that result in an aggregate future premium set equal to the required premium as determined in Exhibit I (the total amount in Exhibit III differs slightly from Exhibit I due to rounding). As discussed in the 2009 D&O, the impact of age band increases on the premium collected should be used to offset the total required premium increase. In this filing, Anthem BCBS projected the percentage of contracts by age band during the rating period in order to account for the impact of aging on premium. The projection considers that Anthem will collect additional premium revenue as subscribers age on their policies. The impact of aging on the claim cost trend is accounted for separately (see Exhibit VI).

Anthem BCBS is proposing an exception to Rule 940 in this year’s filing and requesting to apply the same rate increase to all HealthChoice non-mandated and Lumenos plan options. Rule 940 has the

affect of unfairly discriminating against subscribers who choose the highest deductible levels. Anthem BCBS contends that applying the same rate increase to all policyholders furthers the intent of community rating in Maine that seeks to equally share the burden of premium increases across the entire pool. Anthem BCBS is not proposing any changes to the current age band or contract type factors, therefore premium increases will also not vary across age bands and contract types.

Consistent with currently approved premium rates, Lumenos plan options utilize the same incentive costs as in the July 1, 2009 filing. The HIA incentive costs are \$1.81 per contract for the single contract and \$3.62 per contract for all other contract types and the HIA Plus incentive costs are \$14.85 per contract for the single contract and \$29.70 per contract for all other contract types.

As requested in the 2009 D&O, Anthem BCBS is proposing a 0% increase to the Mandated plan options. The rate increase will remain at 0% for the HealthChoice Standard and Basic options until such time as the 5% premium difference to the lower deductible HealthChoice options, reflecting benefit differences, is re-established.

As reflected in Exhibit III, the total average increase based on current enrollment is 22.9%.

Exhibit IV

As stated above, Anthem is requesting an exception to Rule 940 effective July 1, 2010 to keep current benefit relativities the same and apply equal rate increases to all policyholders. We feel that this pool increase is in line with the intent of community rating and is fairer to Maine consumers that have selected higher deductible coverage options. During the 2009 rate hearing, Anthem members with the highest deductible option (HealthChoice \$15,000 deductible) questioned why members with the least comprehensive coverage would be penalized with the highest rate increase. Anthem BCBS is proposing an exception to Rule 940 in our proposed rates in order to further the intent of community rating and as a result of member concerns. Appendix IV shows the premium rates for all benefit options if the allowable rate differences in Exhibit IV are utilized.

Exhibit V

Presented in Exhibit V are HealthChoice and Lumenos combined claims by incurred and paid month from January 2007 through November 2009. This is typically referred to as a “claim triangle” and represents payment patterns for a historical period.

Exhibit VI

Presented in Exhibit VI.A are historical and projected claim trends for HealthChoice and Lumenos combined experience. The enrollment distribution across benefit options has changed over time. This change, coupled with the levels of cost sharing inherent in the contract benefits, has had noticeable impacts on the observed trends in benefit payments. Changes in the average level of cost sharing create a two-tiered impact on the trend in benefits paid. First, as the average level of cost sharing increases over time, this can create observed trends of average benefit payments per member that are lower than the underlying claim trends. Second, the impact of leveraging on the observed benefit payment trend can be masked by changes in the average level of cost sharing. Moreover, with inconsistent changes in average member cost sharing, the leveraging impact can have a significant effect on the trend in observed benefit payments. Due to these impacts on benefit paid trends Anthem BCBS also analyzes

average allowed amount (total amount reimbursed prior to member cost sharing) costs per member per month by service types over the past few years in order to gain a better understanding of true underlying changes in provider payments and utilization of services and the trends associated with these changes. These costs are broken up into categories: hospital inpatient, hospital outpatient, professional, and prescription drugs. Also, within each category, changes in payments are broken down and reviewed for the impact of both the cost and utilization component of the change. As reflected in the Exhibit, benefit paid trend, which for some time was lower than the allowed amount trend, surpasses the allowed amount trend by a significant amount in the most recent periods. This reflects the stagnation of the average member cost sharing and the impact of leveraging on the benefit paid trend.

Anthem BCBS conducts trend analysis and selection both retrospectively and prospectively. Observed claim data is reviewed on both an allowed and paid benefit basis by category: inpatient, outpatient, professional, and prescription drug. Information concerning known and anticipated changes to provider contracts and care management initiatives are considered for their potential impact on future claims. With this combination of historical and prospective information, trends are then selected for the categories noted previously. Each trend, and the composite trend, is reviewed for reasonableness based on observance of history and expectations for the future. As will be explained in more detail below, Anthem BCBS proposes trend factors that are in the range of observed data and reflect our expectations of trends going into the rating period. While Anthem BCBS believes this is reasonable, if recent trend observations do not moderate, the rates resulting from the proposed trend factors may be inadequate. Anthem Individual products have clearly become the coverage of last resort in Maine and acts as a de facto high risk pool without the benefit of any subsidization of premiums for policyholders with lower incomes.

Following is a description of the information considered in selecting the projected trends presented in Exhibit VI.A:

Leveraging

Anthem BCBS utilizes deductible leveraging factors included in the Milliman Health Cost Guidelines. These factors are intended to reflect the impact of deductibles on unit cost trends. Anthem BCBS uses the factors coupled with the unit cost trend within each category in order to calculate the leveraging factors. The factors are calculated as follows:

Illustrative Example:

A. Annual underlying trend:	5.0%
B. Deductible level:	\$7,500
C. Trend leveraging factor:	1.38
D. Effective annual trend:	$(0.05 \times 1.38) = 0.069$ or 6.9%
E. Leveraging factor:	$1.069/1.050 = 1.018$ or 1.8%

In order to determine a leveraging factor for the entire block Anthem BCBS has utilized the methodology as presented in Attachment A in the D&O issued by the Superintendent in the 2007 HealthChoice proceeding. This methodology determines a leveraging factor for each deductible level and then weights these factors by the anticipated enrollment distribution. The calculation is presented in Exhibit VII and results in a leveraging factor of 1.25.

Allowed Trends by Service Category

The following table is based on data from provider contracting representatives, a review of long term reimbursement contract provisions, and data from our PBM (Pharmacy Benefit Manager),

coupled with observations of actual data. Trends shown represent the anticipated annual increase in average unit cost for the projection period. This hospital unit cost increase reflects any savings experienced by Anthem BCBS due to lower hospital unit price increases as the result of the impact of Dirigo Health. Anticipated changes in the mix of services are included in the selected allowed trends. Leveraging is added to the allowed unit cost trend to determine the total unit cost trend (sum of components). Utilization trend is measured in days per 1000 member months (days/1000) for hospital services, services per 1000 member months (services/1000) for professional services and scripts per 1000 member months for pharmacy services.

As shown in Exhibit VI.A, the selected allowed and unit cost trends are reasonable and in the range of observed statistics.

Component	Service Category				Total*
	Inpatient	Outpatient	Professional	Pharmacy	
Allowed Cost Trend	9.2%	4.3%	3.2%	9.1%	
Leveraging	2.1%	1.0%	0.8%	2.1%	
Total Unit Cost	11.5%	5.4%	4.0%	11.4%	
Utilization trend	5.8%	6.2%	5.6%	1.0%	
<i>Combined trend (base)</i>	18.0%	11.9%	9.8%	12.5%	13.3%

Notes: Total unit cost trend = (1+Allowed trend)*(1+Leveraging) - 1

Combined trend = (1 + Total Unit Cost) * (1 + Utilization trend) - 1

* Total trend is weighted using paid claim cost PMPM by service category in Exhibit VI.A

Impact of Aging

As shown in Exhibit VI.B, Anthem BCBS used Milliman claim cost factors by age band to evaluate the impact of aging on the claim cost trend for the HealthChoice and Lumenos population. We reviewed the actual distribution of membership by age band for the experience period and prior 12 months. Using the change in member mix between the two periods, we projected the mix of membership by age band for the rating period (12 months ending June 30, 2011) such that the projected mix of membership reflects the aging of the existing population and any influx of younger members. The projection shows that additional aging (not represented in the experience period) will lead to 0.0% additional claim cost on an annualized basis. The impact to premium is accounted for separately in Exhibit III (see above discussion).

Impact of Deductible Mix

As shown in Exhibit VI.C, the impact of changing deductible mix was measured for each rolling 12-month period by comparing the actual trend for all deductible levels combined to an adjusted trend based on holding membership constant at the membership in effect during the base year. The analysis indicated that overall, deductible mix had an impact of less than 1% for rolling 12-month periods through mid 2006, but in the following periods the impact had ramped up until mid 2007 when trends were suppressed by 4% or more due to deductible mix. This impact continues to be prevalent in the most recent experience. Anthem added 2.8% to the base claim cost trend to account for the impact of changing deductible mix.

Based on the preceding analysis, we are using an annual claim trend of 16.5% in the projection of claim costs shown in Exhibit I and derived as follows:

Base Trend with Leveraging (A)	13.3%
Projected impact of aging (B)	0.0%
Impact of Deductible Mix (C)	2.8%
Total Trend before Buy-down weighted by Benefit Paid PMPM	16.5%
{= (1 + A) * (1 + B) * (1 + C) -1 }	

When compared to historical observed benefit paid trends, the selected service category trends and the weighted average combined trend are in the middle of the range of recent observances. Healthcare trends continue to exceed general inflation trends. Both inflation in the cost of services and increases in the utilization of services by members are contributing to the magnitude of the trends.

Exhibit VII

As mentioned previously, Exhibit VII presents the detailed calculation of an aggregate leveraging factor as presented in Attachment A in the D&O issued by the Superintendent in the 2006 HealthChoice proceeding.

Exhibit VIII

Numerous components applicable to the proposed rates are included in Exhibit VIII.

First, Anthem BCBS has incorporated the same methodology as ordered by the Superintendent in a past HealthChoice proceeding, which results in an investment income credit of 0.00%. Investment income represents an interest rate of 0.03% based on the 13-week T-bill Rate for December 9, 2009, which is the same standard used in the prior filing.

Second, the calculation of the 2.14% legislatively mandated Health Access Payment component of the rates is presented.

Third, consistent with prior HealthChoice filings, Anthem BCBS is crediting an estimate of rebates related to pharmacy claims anticipated during the rating period of calendar year 2010. As requested in the 2008 D&O, we have adjusted our expected rebate calculation to set the rebate credit as a percentage of pharmacy claims. In calendar year 2008, Anthem BCBS received rebates equal to 10.7% of total pharmacy incurred claims associated with HealthChoice members. Lumenos rebates were excluded from this analysis since the membership during calendar year 2008 was so small such that the rebate data was not reliable during the period. This percentage was applied to the projected pharmacy claim cost during the rating period for an expected rebate level of \$6.54 PCPM on Exhibit I. This rebate level is consistent with prior estimates and actual rebates received. Further, we believe that Lumenos rebates as a percentage of pharmacy claims should be similar to the HealthChoice experience. Also credited in this filing is an additional amount for calendar year 2008 HealthChoice rebates. At the time of the 1/1/2008 filing the rebates for HealthChoice in 2008 were estimated, but have since been finalized with actual data. The calendar year 2008 HealthChoice pharmacy rebate amount was higher than was estimated, so an additional amount is included in this filing as a credit to claims.

Exhibit IX

The financial performance of HealthChoice and Lumenos over the past ten years along with projections for 2010 and the rate effective period are presented in Exhibit IX. 2009 full year estimate is based on

YTD experience thru November 2009 with an estimate of December 2009. Actual 2009 experience will be provided in an updated version of these exhibits when it is available. Lumenos products were introduced in January 2007, therefore HealthChoice and Lumenos combined experience is shown for 2007 and beyond. As of this filing and based on paid data through November 30, 2009, Anthem BCBS anticipates operating losses of 3.9% of total revenue for 2009 with a 93.6% loss ratio. Based on the assumptions and the requested rate increase in this filing, Anthem BCBS anticipates that the loss ratio during the rate effective period will be 88.4%.

Exhibit X

HealthChoice experience since inception is presented in Exhibit X. Lumenos experience is combined with HealthChoice for 2007 and beyond. Experience is presented for Mandated, Non-Mandated, and all benefits combined. Actual experience through 2009 is included along with projections for 2010.

Exhibit XI

Presented in Exhibit XI are historical distributions of enrollment by benefit option along with the rates of change in those distributions.

Exhibit XII

The determination of the impact of the additional colonoscopy benefit is presented in Exhibit XII. Anthem calculated the additional cost of the benefit change as the difference in paid versus allowed cost for calendar year 2008 for members with the PCSA rider and projected this forward to the rating period. The paid claim cost represents our current claims liability with member cost sharing. The allowed cost represents the amount Anthem will pay when the benefit is covered 100% under the preventive rider (effective January 1, 2009). A claim cost trend of 12.5% is used to project the additional cost forward to the rating period based on a blend of 75% Outpatient and 25% Professional trend from Exhibit VI.A excluding the impact of leveraging and deductible mix. This mix of services is consistent with the actual experience data. In an effort not to overstate the change in coverage, we have chosen not to include the impact of additional utilization of this benefit due to the increase in coverage (no member cost sharing). Instead, we are assuming that the additional utilization would be an offset due to a small number of colonoscopies that would not be classified as preventive. Further, we have not included the impact of covering any polyp removal if found during the colonoscopy which is a covered benefit under the benefit. Overall, we feel that we have likely underestimated the potential cost of the colonoscopy benefit in an effort to mitigate the rate increase. The projected cost of the additional benefit is added into the claim projection in Exhibit I (with an adjustment for the claims already in the experience period) and allocated in full to members with the PCSA Rider in Exhibit XIII.

Exhibit XIII - Preventive Care and Supplemental Care Accident Rider Derivation

Anthem BCBS has utilized the rating methodology for the Preventive Care and Supplemental Accident Rider that was reviewed and approved by the Bureau of Insurance. The benefits of the optional preventive care and supplemental accident amendment are two-fold:

1. The preventive care portion of the amendment removes the application of the deductible from a list of preventive care services.
2. The supplemental accident portion of the amendment pays up to \$500 for treatment of an accidental injury.

The methodology used was to analyze 2008 claim experience for those members with the rider and determine the total value of claims that Anthem BCBS paid due to the presence of the rider that would otherwise have accumulated to the member's deductible. Calendar year experience was used in order to analyze data including the deductible carryover from 4th quarter 2007 when determining whether a subscriber satisfied their deductible during the period. The experience claim cost is trended forward to the rating period and the cost of the colonoscopy mandate is added to determine the projected claim cost. The total required premium is set equal to the projected claim cost adjusted for premium tax, pre-tax profit and risk, investment income, and the health access payment. Under this methodology, the projected distribution of contracts is used to weight the proposed premiums and calculate a total premium projected during the rating period. Consistent with the rate increase application to the HealthChoice and Lumenos options above and incorporating the Rule 940 exception, the proposed rate increase for the PCSA rider is the same as the other non-mandated options at 23.6%.

Exhibit XIV

Community rate increases by benefit option, contract type and age band are presented within Exhibit XIV.

Appendix

As a reasonableness check of our traditional rate development method, Anthem BCBS is providing a second development method as shown in Appendix I. In this version of our projection, claim cost trends are applied to claims after removing excess claims for high-cost claimants (defined as members with more than \$100,000 in claims over 12 months) and a pooling charge is applied to estimate the impact of these claimants. This method is less rigorous than the method shown in Exhibit I and the supporting analysis and is provided as supplemental information only.

In Appendix II, Anthem BCBS has presented an aggregate (not split out between categories) benefit paid expense trend after the removal of claim cost in excess of \$100,000 for members with claim cost exceeding \$100,000 during a 12-month period. The trends resulting from the removal of the high-cost claimants are extremely erratic therefore we have calculated the annualized trend excluding claims in excess of \$100,000 from the 12-month period ending December 2007 to the 12-month period ending September 2009. Additionally, more recent months of experience are still incomplete since large claims often have a longer payment lag. The resulting trend is in the middle of the range of observed values.

The development of the pooling charge for high-cost claimants is developed in Appendix III. High-cost claimants are defined as members exceeding \$100,000 in paid claims during a 12-month period. The 12-month periods used in the analysis are the 12-month periods ending in the incurred date shown. After identifying the high-cost members for each period, their claims in excess of the \$100,000 threshold are summarized. Excess claims as a percentage of incurred claims excluding high-cost claimants have been steadily increasing since mid-2007. Anthem BCBS selected a pooling charge based on the average of the most recent experience excluding the lowest and highest values.

Appendix IV contains the proposed premium rates for all benefit options with the allowable Rule 940 rate variations from Exhibit IV applied assuming the same premium level during the rating period as in Exhibit I. In order to satisfy the component of Rule 940 that applies to allowable rate differences ("rates for different benefit plans that vary based on benefit differences may not exceed the maximum possible

difference in benefits”) it is necessary for the rate for the oldest age band and the greatest number of average dependents to first satisfy the requirements and then the younger ages and contracts with fewer average dependents will automatically be in compliance. Appendix IV presents the proposed differences in premium between benefit differences and that these differences comply with Rule 940. Also included are utilization factors approved in prior HealthChoice Decisions and Orders. The Superintendent approved a requested exception to Rule Chapter 940 within the Non-Mandated Options based on differences in utilization at various levels of cost sharing confirmed in analyses by Milliman, USA. Consistent with the Superintendent’s determination, Anthem BCBS has applied the same utilization factors within pricing for the five non-mandated options with deductibles \$150, \$300, \$500, \$750, \$1,000, and \$2,250. Both the allowable benefit difference and the utilization factors are used in their entirety. As health care costs are increasing the impact on utilization patterns would be to increase the magnitude of expected differences between varying levels of benefits. Anthem BCBS has chosen not to implement new utilization factors as these factors should change very slightly over time.

Attachment A

Included in this attachment are the HealthChoice Non-Mandated proposed rates, reflecting rates effective July 1, 2010.

Attachment B

Included in this attachment are the Lumenos proposed rates, reflecting rates effective July 1, 2010.

Attachment C

Included in this attachment are the HealthChoice Mandated proposed rates, reflecting rates effective July 1, 2010.

Attachment D

Attachment D presents the rating factors for the mandated mental health optional amendment for HealthChoice contracts. This amendment is priced by applying a rate factor to the base premium for the primary policy. These factors have not been increased from the factors currently approved and in use.

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit I: Derivation of Required Premium Adjustments

	HealthChoice &Lumenos Total
A. Experience Claim Cost	
Incurred Claims Completed for Claim Runout: Twelve Months Ending September 30, 2009	\$56,821,682
Annual Claim Trend	16.5%
Estimated 7/1/2010-6/30/2011 Claims (annual trend applied for 21 months)	\$74,230,853
Projected Claims PCPM before Adjustments	\$529.94
B. Enrollment	
Experience Period Observed Contracts Months	140,075
Anticipated Enrollment Change	(28,071)
Anticipated 7/1/2010-6/30/2011 Contract Months	112,004
C. Projected Claims with Benefit Adjustment (if applicable)	
Total Claims at Anticipated Enrollment Level [Projected PCPM * Anticipated Enrollment]	\$59,354,920
Claim Adjustment for Enrollment Shift by Benefit (Exhibit II)	0.952
Adjusted Claims Prior to Pharmacy Rebate Credit	\$56,505,884
D. Adjustments to Claims	
Projected Credit for Rating Period Prescription Drug Rebate PCPM (Exhibit VIII)	-\$6.54
Credit for Difference from 2008 Actual Rebates and Estimate in Prior Filing PCPM (Exhibit VIII)	-\$1.41
Colonoscopy benefit change for PCSA Rider	\$41,759
Total Adjusted Claims	\$55,657,330
E. Retention & Profit Load	
2009 Administrative Expense PCPM	\$35.55
2009 Commission PCPM	\$1.96
Pre-tax Targeted Profit and Risk Percentage	3.0%
Premium Tax Percentage	2.0%
Investment Income Percentage	0.00%
Health Access Payment	1.60%
F. Required Increase	
Total Required Premium at Anticipated Enrollment Level	\$63,960,724
Required Increase to Premium over Current Levels (based on projected enrollment)	22.9%
Average increase for mandated options	0.0%
Average increase for non-mandated options	23.6%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age <30					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$600.43	\$1,200.86	\$1,517.29	\$941.48	\$487.85	11	0	0	0	0
\$300/\$1,000	\$585.56	\$1,171.12	\$1,479.71	\$918.16	\$475.77	0	0	0	0	0
\$500/\$1,000	\$565.22	\$1,130.43	\$1,428.30	\$886.26	\$459.24	0	0	0	0	0
\$750/\$1,000	\$545.72	\$1,091.44	\$1,379.03	\$855.69	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$525.87	\$1,051.74	\$1,328.88	\$824.57	\$427.27	0	0	0	0	0
\$2,000/\$1,000	\$448.10	\$896.19	\$1,132.34	\$702.62	\$364.08	0	0	0	0	0
\$4,000/\$1,000	\$336.86	\$673.71	\$851.23	\$528.19	\$273.70	0	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$475.66	\$951.33	\$1,202.00	\$745.84	\$386.48	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$378.89	\$757.78	\$957.45	\$594.10	\$307.85	0	0	0	0	0
\$2,250	\$444.67	\$889.34	\$1,123.69	\$697.25	\$361.30	323	1	24	5	0
\$5,000	\$292.36	\$584.72	\$738.79	\$458.42	\$237.54	1,996	8	93	50	2
\$10,000	\$213.22	\$426.43	\$538.80	\$334.32	\$173.24	299	13	6	0	0
\$15,000	\$131.42	\$262.85	\$332.11	\$206.07	\$106.78	1,594	18	101	34	0
\$2,250 PCSA Rider	\$461.00	\$922.00	\$1,164.95	\$722.85	\$374.57	493	5	21	49	0
\$5,000 PCSA Rider	\$308.69	\$617.38	\$780.05	\$484.02	\$250.81	1,480	30	74	61	0
\$10,000 PCSA Rider	\$229.55	\$459.09	\$580.06	\$359.92	\$186.51	131	0	2	8	0
\$15,000 PCSA Rider	\$147.75	\$295.51	\$373.37	\$231.67	\$120.05	776	23	107	33	0
Lumenos HIA \$5,000	\$260.07	\$468.49	\$656.25	\$408.58		308	11	0	0	0
Lumenos HIA+ \$10,000	\$193.97	\$352.12	\$482.34	\$310.56		93	2	0	2	0
Lumenos HIA+ \$5,000	\$273.11	\$494.57	\$682.33	\$434.66		74	0	0	0	0
Lumenos HSA \$2,500	\$368.19	\$662.74	\$930.42	\$577.33		724	31	39	9	0
Lumenos HSA \$5,000	\$258.26	\$464.87	\$652.63	\$404.96		1,768	76	74	7	0
Standard: \$250/\$1,000	\$772.28	\$1,544.56	\$1,951.55	\$1,210.94	\$627.48	75	0	1	0	0
Standard: \$500/\$1,000	\$761.34	\$1,522.67	\$1,923.90	\$1,193.78	\$618.59	58	0	0	0	0
Standard: \$1,000/\$1,000	\$739.46	\$1,478.93	\$1,868.62	\$1,159.48	\$600.81	24	0	0	0	0
Standard: \$1,500/\$1,000	\$717.58	\$1,435.17	\$1,813.34	\$1,125.17	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$667.74	\$1,335.49	\$1,687.39	\$1,047.02	\$542.54	39	0	1	0	0
Basic: \$500/\$1,000	\$656.79	\$1,313.58	\$1,659.71	\$1,029.85	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$634.91	\$1,269.82	\$1,604.42	\$995.54	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$613.02	\$1,226.05	\$1,549.11	\$961.22	\$498.08	4	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age <30					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$742.21	\$1,484.42	\$1,875.56	\$1,163.78	\$603.04	10	0	0	0	0	23.6%
\$300/\$1,000	\$723.82	\$1,447.65	\$1,829.10	\$1,134.96	\$588.11	0	0	0	0	0	23.6%
\$500/\$1,000	\$698.68	\$1,397.36	\$1,765.57	\$1,095.53	\$567.68	0	0	0	0	0	23.6%
\$750/\$1,000	\$674.58	\$1,349.15	\$1,704.66	\$1,057.74	\$548.09	0	0	0	0	0	23.6%
\$1000/\$1,000	\$650.04	\$1,300.08	\$1,642.65	\$1,019.26	\$528.16	0	0	0	0	0	23.6%
\$2,000/\$1,000	\$553.90	\$1,107.81	\$1,399.71	\$868.52	\$450.05	0	0	0	0	0	23.6%
\$4,000/\$1,000	\$416.40	\$832.80	\$1,052.24	\$652.91	\$338.33	0	0	0	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$587.98	\$1,175.97	\$1,485.83	\$921.96	\$477.74	0	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$468.35	\$936.70	\$1,183.53	\$734.38	\$380.54	0	0	0	0	0	23.6%
\$2,250	\$549.67	\$1,099.34	\$1,389.02	\$861.89	\$446.61	300	1	22	5	0	23.6%
\$5,000	\$361.39	\$722.78	\$913.24	\$566.66	\$293.63	1,524	6	71	38	2	23.6%
\$10,000	\$263.56	\$527.12	\$666.02	\$413.26	\$214.14	222	10	4	0	0	23.6%
\$15,000	\$162.46	\$324.91	\$410.53	\$254.73	\$132.00	1,729	20	110	37	0	23.6%
\$2,250 PCSA Rider	\$569.85	\$1,139.71	\$1,440.03	\$893.54	\$463.01	413	4	18	41	0	23.6%
\$5,000 PCSA Rider	\$381.57	\$763.15	\$964.25	\$598.31	\$310.03	1,097	22	55	45	0	23.6%
\$10,000 PCSA Rider	\$283.74	\$567.49	\$717.03	\$444.91	\$230.54	88	0	1	5	0	23.6%
\$15,000 PCSA Rider	\$182.64	\$365.28	\$461.54	\$286.38	\$148.40	842	25	116	36	0	23.6%
Lumenos HIA \$5,000	\$321.06	\$578.26	\$810.36	\$504.20		114	4	0	0	0	23.5%
Lumenos HIA+ \$10,000	\$236.27	\$428.24	\$589.22	\$376.88		65	1	0	1	0	21.8%
Lumenos HIA+ \$5,000	\$334.10	\$604.34	\$836.44	\$530.28		34	0	0	0	0	22.3%
Lumenos HSA \$2,500	\$455.13	\$819.23	\$1,150.12	\$713.65		398	17	21	5	0	23.6%
Lumenos HSA \$5,000	\$319.25	\$574.64	\$806.74	\$500.58		906	39	38	4	0	23.6%
Standard: \$250/\$1,000	\$772.28	\$1,544.56	\$1,951.55	\$1,210.94	\$627.48	67	0	1	0	0	0.0%
Standard: \$500/\$1,000	\$761.34	\$1,522.67	\$1,923.90	\$1,193.78	\$618.59	36	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$739.46	\$1,478.93	\$1,868.62	\$1,159.48	\$600.81	11	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$717.58	\$1,435.17	\$1,813.34	\$1,125.17	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$667.74	\$1,335.49	\$1,687.39	\$1,047.02	\$542.54	84	0	2	0	0	0.0%
Basic: \$500/\$1,000	\$656.79	\$1,313.58	\$1,659.71	\$1,029.85	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$634.91	\$1,269.82	\$1,604.42	\$995.54	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$613.02	\$1,226.05	\$1,549.11	\$961.22	\$498.08	6	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$2,677,403	\$107,503	\$340,331	\$117,535	\$475	
Total Income Using Current Rates and Projected Enrollment						\$1,964,522	\$70,393	\$268,346	\$94,852	\$363	
Total Income Using Proposed Rates and Projected Enrollment						\$2,428,009	\$87,000	\$331,712	\$117,239	\$448	
Total Income Using Proposed Rates and Current Enrollment						\$3,308,897	\$132,863	\$420,695	\$145,274	\$587	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$148,320	\$0	\$3,639	\$0	\$0	
Total Income Using Current Rates and Projected Enrollment						\$147,423	\$0	\$5,396	\$0	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$147,423	\$0	\$5,396	\$0	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$148,320	\$0	\$3,639	\$0	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age 30 to 39					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$619.20	\$1,238.39	\$1,564.70	\$970.90	\$487.85	24	0	12	0	0
\$300/\$1,000	\$603.86	\$1,207.72	\$1,525.95	\$946.85	\$475.77	0	0	0	0	0
\$500/\$1,000	\$582.88	\$1,165.76	\$1,472.94	\$913.95	\$459.24	0	0	0	0	0
\$750/\$1,000	\$562.77	\$1,125.55	\$1,422.13	\$882.43	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$542.31	\$1,084.61	\$1,370.41	\$850.34	\$427.27	0	0	0	0	0
\$2,000/\$1,000	\$462.10	\$924.20	\$1,167.72	\$724.57	\$364.08	12	0	0	0	0
\$4,000/\$1,000	\$347.38	\$694.77	\$877.83	\$544.70	\$273.70	6	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$490.53	\$981.06	\$1,239.56	\$769.15	\$386.48	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$390.73	\$781.46	\$987.37	\$612.66	\$307.85	0	0	0	0	0
\$2,250	\$458.57	\$917.14	\$1,158.80	\$719.04	\$361.30	373	30	108	60	0
\$5,000	\$301.50	\$602.99	\$761.88	\$472.75	\$237.54	1,352	188	650	226	0
\$10,000	\$219.88	\$439.76	\$555.64	\$344.77	\$173.24	253	32	101	21	0
\$15,000	\$135.53	\$271.06	\$342.49	\$212.51	\$106.78	1,045	146	1,073	142	0
\$2,250 PCSA Rider	\$475.41	\$950.82	\$1,201.35	\$745.44	\$374.57	381	24	144	147	0
\$5,000 PCSA Rider	\$318.34	\$636.67	\$804.43	\$499.15	\$250.81	1,217	130	867	291	0
\$10,000 PCSA Rider	\$236.72	\$473.44	\$598.19	\$371.17	\$186.51	194	5	248	29	0
\$15,000 PCSA Rider	\$152.37	\$304.74	\$385.04	\$238.91	\$120.05	563	139	1,136	186	0
Lumenos HIA \$5,000	\$268.14	\$483.02	\$676.65	\$421.24		98	9	45	16	0
Lumenos HIA+ \$10,000	\$199.57	\$362.19	\$496.49	\$319.34		13	9	25	17	0
Lumenos HIA+ \$5,000	\$281.18	\$509.10	\$702.73	\$447.32		16	12	0	2	0
Lumenos HSA \$2,500	\$379.70	\$683.45	\$959.50	\$595.37		542	73	171	73	0
Lumenos HSA \$5,000	\$266.33	\$479.40	\$673.03	\$417.62		751	38	419	178	0
Standard: \$250/\$1,000	\$796.41	\$1,592.83	\$2,012.54	\$1,248.78	\$627.48	103	0	2	0	0
Standard: \$500/\$1,000	\$785.13	\$1,570.26	\$1,984.02	\$1,231.08	\$618.59	12	0	1	0	0
Standard: \$1,000/\$1,000	\$762.57	\$1,525.14	\$1,927.02	\$1,195.71	\$600.81	0	0	0	0	0
Standard: \$1,500/\$1,000	\$740.01	\$1,480.02	\$1,870.00	\$1,160.33	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$688.61	\$1,377.22	\$1,740.12	\$1,079.74	\$542.54	25	1	0	2	0
Basic: \$500/\$1,000	\$677.32	\$1,354.63	\$1,711.58	\$1,062.03	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$654.75	\$1,309.51	\$1,654.56	\$1,026.65	\$515.87	0	0	10	0	0
Basic: \$1,500/\$1,000	\$632.18	\$1,264.36	\$1,597.52	\$991.26	\$498.08	0	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age 30 to 39					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$765.40	\$1,530.80	\$1,934.17	\$1,200.15	\$603.04	18	0	9	0	0	23.6%
\$300/\$1,000	\$746.44	\$1,492.89	\$1,886.26	\$1,170.43	\$588.11	0	0	0	0	0	23.6%
\$500/\$1,000	\$720.51	\$1,441.03	\$1,820.74	\$1,129.76	\$567.68	0	0	0	0	0	23.6%
\$750/\$1,000	\$695.66	\$1,391.31	\$1,757.93	\$1,090.79	\$548.09	0	0	0	0	0	23.6%
\$1000/\$1,000	\$670.35	\$1,340.71	\$1,693.98	\$1,051.12	\$528.16	0	0	0	0	0	23.6%
\$2,000/\$1,000	\$571.21	\$1,142.43	\$1,443.45	\$895.66	\$450.05	8	0	0	0	0	23.6%
\$4,000/\$1,000	\$429.41	\$858.83	\$1,085.12	\$673.32	\$338.33	4	0	0	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$606.36	\$1,212.72	\$1,532.26	\$950.77	\$477.74	0	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$482.99	\$965.98	\$1,220.51	\$757.33	\$380.54	0	0	0	0	0	23.6%
\$2,250	\$566.85	\$1,133.70	\$1,432.43	\$888.82	\$446.61	289	23	84	47	0	23.6%
\$5,000	\$372.69	\$745.37	\$941.78	\$584.37	\$293.63	864	120	415	144	0	23.6%
\$10,000	\$271.80	\$543.59	\$686.83	\$426.18	\$214.14	157	20	63	13	0	23.6%
\$15,000	\$167.53	\$335.07	\$423.36	\$262.69	\$132.00	949	133	974	129	0	23.6%
\$2,250 PCSA Rider	\$587.66	\$1,175.33	\$1,485.03	\$921.46	\$463.01	267	17	101	103	0	23.6%
\$5,000 PCSA Rider	\$393.50	\$787.00	\$994.38	\$617.01	\$310.03	755	81	538	180	0	23.6%
\$10,000 PCSA Rider	\$292.61	\$585.22	\$739.43	\$458.82	\$230.54	109	3	140	16	0	23.6%
\$15,000 PCSA Rider	\$188.34	\$376.70	\$475.96	\$295.33	\$148.40	511	126	1,031	169	0	23.6%
Lumenos HIA \$5,000	\$331.03	\$596.22	\$835.57	\$519.85		30	3	14	5	0	23.5%
Lumenos HIA+ \$10,000	\$243.19	\$440.70	\$606.71	\$387.73		8	5	15	10	0	21.9%
Lumenos HIA+ \$5,000	\$344.07	\$622.30	\$861.65	\$545.93		6	5	0	1	0	22.4%
Lumenos HSA \$2,500	\$469.35	\$844.83	\$1,186.06	\$735.95		250	34	79	34	0	23.6%
Lumenos HSA \$5,000	\$329.22	\$592.60	\$831.95	\$516.23		322	16	180	76	0	23.6%
Standard: \$250/\$1,000	\$796.41	\$1,592.83	\$2,012.54	\$1,248.78	\$627.48	77	0	1	0	0	0.0%
Standard: \$500/\$1,000	\$785.13	\$1,570.26	\$1,984.02	\$1,231.08	\$618.59	6	0	1	0	0	0.0%
Standard: \$1,000/\$1,000	\$762.57	\$1,525.14	\$1,927.02	\$1,195.71	\$600.81	0	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$740.01	\$1,480.02	\$1,870.00	\$1,160.33	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$688.61	\$1,377.22	\$1,740.12	\$1,079.74	\$542.54	45	2	0	4	0	0.0%
Basic: \$500/\$1,000	\$677.32	\$1,354.63	\$1,711.58	\$1,062.03	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$654.75	\$1,309.51	\$1,654.56	\$1,026.65	\$515.87	0	0	43	0	0	0.0%
Basic: \$1,500/\$1,000	\$632.18	\$1,264.36	\$1,597.52	\$991.26	\$498.08	0	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$1,937,865	\$426,661	\$3,007,888	\$628,296	\$0	
Total Income Using Current Rates and Projected Enrollment						\$1,235,059	\$281,853	\$2,043,052	\$404,304	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$1,526,610	\$348,336	\$2,525,359	\$499,691	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$2,395,276	\$527,252	\$3,717,917	\$776,504	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$108,667	\$1,377	\$22,555	\$2,159	\$0	
Total Income Using Current Rates and Projected Enrollment						\$97,522	\$2,493	\$75,872	\$3,908	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$97,522	\$2,493	\$75,872	\$3,908	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$108,667	\$1,377	\$22,555	\$2,159	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age 40 to 44					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$750.54	\$1,501.08	\$1,896.61	\$1,176.85	\$487.85	70	12	0	12	0
\$300/\$1,000	\$731.95	\$1,463.90	\$1,849.64	\$1,147.70	\$475.77	12	0	0	0	0
\$500/\$1,000	\$706.52	\$1,413.04	\$1,785.38	\$1,107.82	\$459.24	0	0	0	9	0
\$750/\$1,000	\$682.15	\$1,364.30	\$1,723.79	\$1,069.61	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$657.34	\$1,314.68	\$1,661.10	\$1,030.71	\$427.27	0	0	12	0	0
\$2,000/\$1,000	\$560.12	\$1,120.24	\$1,415.42	\$878.27	\$364.08	24	0	0	0	0
\$4,000/\$1,000	\$421.07	\$842.14	\$1,064.04	\$660.24	\$273.70	12	6	0	0	0
\$150/\$1,000, \$20,000 MAX	\$594.58	\$1,189.16	\$1,502.50	\$932.30	\$386.48	12	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$473.61	\$947.22	\$1,196.81	\$742.62	\$307.85	12	0	0	0	0
\$2,250	\$555.84	\$1,111.68	\$1,404.61	\$871.56	\$361.30	161	7	78	27	0
\$5,000	\$365.45	\$730.90	\$923.49	\$573.03	\$237.54	828	253	575	194	0
\$10,000	\$266.52	\$533.04	\$673.50	\$417.90	\$173.24	214	40	263	27	0
\$15,000	\$164.28	\$328.56	\$415.14	\$257.59	\$106.78	906	257	1,358	269	0
\$2,250 PCSA Rider	\$576.25	\$1,152.50	\$1,456.19	\$903.56	\$374.57	223	12	117	37	0
\$5,000 PCSA Rider	\$385.86	\$771.72	\$975.07	\$605.03	\$250.81	757	92	707	170	0
\$10,000 PCSA Rider	\$286.93	\$573.86	\$725.08	\$449.90	\$186.51	138	44	99	42	0
\$15,000 PCSA Rider	\$184.69	\$369.38	\$466.72	\$289.59	\$120.05	423	235	882	175	0
Lumenos HIA \$5,000	\$324.64	\$584.71	\$819.41	\$509.82		95	24	19	10	0
Lumenos HIA+ \$10,000	\$238.75	\$432.72	\$595.50	\$380.78		34	2	29	0	0
Lumenos HIA+ \$5,000	\$337.68	\$610.79	\$845.49	\$535.90		30	12	27	0	0
Lumenos HSA \$2,500	\$460.24	\$828.43	\$1,163.03	\$721.66		241	7	130	33	0
Lumenos HSA \$5,000	\$322.83	\$581.09	\$815.79	\$506.20		569	118	227	55	0
Standard: \$250/\$1,000	\$965.35	\$1,930.70	\$2,439.44	\$1,513.67	\$627.48	23	12	0	2	0
Standard: \$500/\$1,000	\$951.67	\$1,903.34	\$2,404.87	\$1,492.22	\$618.59	0	0	0	19	0
Standard: \$1,000/\$1,000	\$924.33	\$1,848.66	\$2,335.78	\$1,449.35	\$600.81	0	0	0	0	0
Standard: \$1,500/\$1,000	\$896.98	\$1,793.96	\$2,266.67	\$1,406.46	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$834.68	\$1,669.36	\$2,109.24	\$1,308.78	\$542.54	7	0	0	0	0
Basic: \$500/\$1,000	\$820.99	\$1,641.98	\$2,074.64	\$1,287.31	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$793.64	\$1,587.28	\$2,005.53	\$1,244.43	\$515.87	1	0	0	0	0
Basic: \$1,500/\$1,000	\$766.28	\$1,532.56	\$1,936.39	\$1,201.53	\$498.08	12	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age 40 to 44					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$927.76	\$1,855.52	\$2,344.45	\$1,454.73	\$603.04	55	9	0	9	0	23.6%
\$300/\$1,000	\$904.78	\$1,809.56	\$2,286.38	\$1,418.70	\$588.11	8	0	0	0	0	23.6%
\$500/\$1,000	\$873.35	\$1,746.70	\$2,206.96	\$1,369.41	\$567.68	0	0	0	8	0	23.6%
\$750/\$1,000	\$843.22	\$1,686.44	\$2,130.82	\$1,322.17	\$548.09	0	0	0	0	0	23.6%
\$1000/\$1,000	\$812.55	\$1,625.10	\$2,053.31	\$1,274.08	\$528.16	0	0	5	0	0	23.6%
\$2,000/\$1,000	\$692.38	\$1,384.76	\$1,749.64	\$1,085.65	\$450.05	18	0	0	0	0	23.6%
\$4,000/\$1,000	\$520.50	\$1,041.00	\$1,315.30	\$816.14	\$338.33	8	4	0	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$734.98	\$1,469.96	\$1,857.29	\$1,152.45	\$477.74	6	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$585.44	\$1,170.88	\$1,479.41	\$917.97	\$380.54	7	0	0	0	0	23.6%
\$2,250	\$687.09	\$1,374.18	\$1,736.28	\$1,077.36	\$446.61	132	6	64	22	0	23.6%
\$5,000	\$451.74	\$903.48	\$1,141.55	\$708.33	\$293.63	560	171	389	131	0	23.6%
\$10,000	\$329.45	\$658.90	\$832.52	\$516.58	\$214.14	140	26	173	18	0	23.6%
\$15,000	\$203.07	\$406.14	\$513.16	\$318.41	\$132.00	870	247	1,305	258	0	23.6%
\$2,250 PCSA Rider	\$712.32	\$1,424.64	\$1,800.04	\$1,116.92	\$463.01	165	9	87	27	0	23.6%
\$5,000 PCSA Rider	\$476.97	\$953.94	\$1,205.31	\$747.89	\$310.03	497	60	464	112	0	23.6%
\$10,000 PCSA Rider	\$354.68	\$709.36	\$896.28	\$556.14	\$230.54	82	26	59	25	0	23.6%
\$15,000 PCSA Rider	\$228.30	\$456.60	\$576.92	\$357.97	\$148.40	406	226	847	168	0	23.6%
Lumenos HIA \$5,000	\$400.87	\$721.92	\$1,012.04	\$629.35		31	8	6	3	0	23.5%
Lumenos HIA+ \$10,000	\$291.62	\$527.88	\$729.10	\$463.68		21	1	18	0	0	22.1%
Lumenos HIA+ \$5,000	\$413.91	\$748.00	\$1,038.12	\$655.43		12	5	11	0	0	22.6%
Lumenos HSA \$2,500	\$568.91	\$1,024.04	\$1,437.65	\$892.06		117	3	63	16	0	23.6%
Lumenos HSA \$5,000	\$399.06	\$718.30	\$1,008.42	\$625.73		258	54	103	25	0	23.6%
Standard: \$250/\$1,000	\$965.35	\$1,930.70	\$2,439.44	\$1,513.67	\$627.48	18	10	0	2	0	0.0%
Standard: \$500/\$1,000	\$951.67	\$1,903.34	\$2,404.87	\$1,492.22	\$618.59	0	0	0	11	0	0.0%
Standard: \$1,000/\$1,000	\$924.33	\$1,848.66	\$2,335.78	\$1,449.35	\$600.81	0	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$896.98	\$1,793.96	\$2,266.67	\$1,406.46	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$834.68	\$1,669.36	\$2,109.24	\$1,308.78	\$542.54	13	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$820.99	\$1,641.98	\$2,074.64	\$1,287.31	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$793.64	\$1,587.28	\$2,005.53	\$1,244.43	\$515.87	5	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$766.28	\$1,532.56	\$1,936.39	\$1,201.53	\$498.08	16	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$1,572,608	\$615,005	\$3,136,614	\$501,982	\$0	
Total Income Using Current Rates and Projected Enrollment						\$1,067,386	\$441,320	\$2,315,491	\$366,736	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$1,319,292	\$545,476	\$2,862,020	\$453,327	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$1,943,673	\$760,102	\$3,876,827	\$620,503	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$38,035	\$23,168	\$0	\$31,380	\$0	
Total Income Using Current Rates and Projected Enrollment						\$44,654	\$18,363	\$0	\$18,146	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$44,654	\$18,363	\$0	\$18,146	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$38,035	\$23,168	\$0	\$31,380	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age 45 to 54					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$806.83	\$1,613.66	\$2,038.86	\$1,265.11	\$487.85	263	85	31	39	0
\$300/\$1,000	\$786.85	\$1,573.69	\$1,988.36	\$1,233.78	\$475.77	47	0	0	0	0
\$500/\$1,000	\$759.51	\$1,519.02	\$1,919.28	\$1,190.91	\$459.24	48	12	0	15	0
\$750/\$1,000	\$733.31	\$1,466.62	\$1,853.07	\$1,149.83	\$443.40	12	0	0	12	0
\$1000/\$1,000	\$706.64	\$1,413.28	\$1,785.68	\$1,108.01	\$427.27	12	0	0	0	0
\$2,000/\$1,000	\$602.13	\$1,204.26	\$1,521.58	\$944.14	\$364.08	91	0	11	0	0
\$4,000/\$1,000	\$452.65	\$905.30	\$1,143.84	\$709.76	\$273.70	39	16	14	0	0
\$150/\$1,000, \$20,000 MAX	\$639.17	\$1,278.35	\$1,615.19	\$1,002.22	\$386.48	2	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$509.13	\$1,018.26	\$1,286.57	\$798.32	\$307.85	22	0	0	0	0
\$2,250	\$597.53	\$1,195.06	\$1,509.96	\$936.93	\$361.30	699	86	81	82	0
\$5,000	\$392.86	\$785.72	\$992.75	\$616.01	\$237.54	3,996	1,449	1,589	552	0
\$10,000	\$286.51	\$573.02	\$724.01	\$449.24	\$173.24	686	368	452	153	0
\$15,000	\$176.60	\$353.20	\$446.28	\$276.91	\$106.78	3,120	2,050	2,422	564	0
\$2,250 PCSA Rider	\$619.47	\$1,238.94	\$1,565.41	\$971.33	\$374.57	678	176	109	98	0
\$5,000 PCSA Rider	\$414.80	\$829.60	\$1,048.20	\$650.41	\$250.81	3,541	899	1,156	554	0
\$10,000 PCSA Rider	\$308.45	\$616.90	\$779.46	\$483.64	\$186.51	430	184	256	131	0
\$15,000 PCSA Rider	\$198.54	\$397.08	\$501.73	\$311.31	\$120.05	2,017	973	1,340	508	0
Lumenos HIA \$5,000	\$348.85	\$628.29	\$880.59	\$547.79		243	77	21	25	0
Lumenos HIA+ \$10,000	\$255.54	\$462.95	\$637.94	\$407.11		148	98	22	10	0
Lumenos HIA+ \$5,000	\$361.89	\$654.37	\$906.67	\$573.87		86	28	12	0	0
Lumenos HSA \$2,500	\$494.76	\$890.56	\$1,250.26	\$775.78		1,125	169	156	100	0
Lumenos HSA \$5,000	\$347.04	\$624.67	\$876.97	\$544.17		2,724	737	563	212	0
Standard: \$250/\$1,000	\$1,037.75	\$2,075.50	\$2,622.40	\$1,627.20	\$627.48	148	12	12	9	0
Standard: \$500/\$1,000	\$1,023.05	\$2,046.09	\$2,585.24	\$1,604.14	\$618.59	36	0	0	0	0
Standard: \$1,000/\$1,000	\$993.65	\$1,987.31	\$2,510.96	\$1,558.05	\$600.81	0	0	23	0	0
Standard: \$1,500/\$1,000	\$964.25	\$1,928.51	\$2,436.67	\$1,511.94	\$583.04	11	0	0	0	0
Basic: \$250/\$1,000	\$897.28	\$1,794.56	\$2,267.43	\$1,406.94	\$542.54	40	0	1	0	0
Basic: \$500/\$1,000	\$882.56	\$1,765.13	\$2,230.24	\$1,383.86	\$533.64	36	0	0	0	0
Basic: \$1,000/\$1,000	\$853.16	\$1,706.33	\$2,155.94	\$1,337.76	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$823.75	\$1,647.50	\$2,081.62	\$1,291.64	\$498.08	12	1	0	2	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age 45 to 54					Projected twelve months ending June 30, 2011					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$997.34	\$1,994.68	\$2,520.28	\$1,563.83	\$603.04	218	70	26	32	0	23.6%
\$300/\$1,000	\$972.64	\$1,945.28	\$2,457.86	\$1,525.10	\$588.11	32	0	0	0	0	23.6%
\$500/\$1,000	\$938.85	\$1,877.70	\$2,372.48	\$1,472.12	\$567.68	46	12	0	14	0	23.6%
\$750/\$1,000	\$906.46	\$1,812.92	\$2,290.63	\$1,421.33	\$548.09	7	0	0	7	0	23.6%
\$1000/\$1,000	\$873.49	\$1,746.98	\$2,207.31	\$1,369.64	\$528.16	6	0	0	0	0	23.6%
\$2,000/\$1,000	\$744.31	\$1,488.62	\$1,880.86	\$1,167.07	\$450.05	72	0	9	0	0	23.6%
\$4,000/\$1,000	\$559.54	\$1,119.08	\$1,413.95	\$877.35	\$338.33	28	11	10	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$790.10	\$1,580.21	\$1,996.59	\$1,238.88	\$477.74	1	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$629.35	\$1,258.70	\$1,590.37	\$986.82	\$380.54	13	0	0	0	0	23.6%
\$2,250	\$738.62	\$1,477.24	\$1,866.50	\$1,158.16	\$446.61	610	75	71	72	0	23.6%
\$5,000	\$485.62	\$971.24	\$1,227.17	\$761.45	\$293.63	2,870	1,041	1,141	396	0	23.6%
\$10,000	\$354.16	\$708.32	\$894.96	\$555.32	\$214.14	478	257	315	107	0	23.6%
\$15,000	\$218.30	\$436.60	\$551.65	\$342.29	\$132.00	3,184	2,092	2,472	576	0	23.6%
\$2,250 PCSA Rider	\$765.74	\$1,531.48	\$1,935.04	\$1,200.69	\$463.01	534	139	86	77	0	23.6%
\$5,000 PCSA Rider	\$512.74	\$1,025.48	\$1,295.71	\$803.98	\$310.03	2,469	627	806	386	0	23.6%
\$10,000 PCSA Rider	\$381.28	\$762.56	\$963.50	\$597.85	\$230.54	273	117	162	83	0	23.6%
\$15,000 PCSA Rider	\$245.42	\$490.84	\$620.19	\$384.82	\$148.40	2,058	993	1,367	518	0	23.6%
Lumenos HIA \$5,000	\$430.80	\$775.79	\$1,087.67	\$676.28		84	27	7	9	0	23.5%
Lumenos HIA+ \$10,000	\$312.38	\$565.24	\$781.56	\$496.23		97	64	14	7	0	22.2%
Lumenos HIA+ \$5,000	\$443.84	\$801.87	\$1,113.75	\$702.36		37	12	5	0	0	22.6%
Lumenos HSA \$2,500	\$611.58	\$1,100.84	\$1,545.47	\$958.96		582	87	81	52	0	23.6%
Lumenos HSA \$5,000	\$428.99	\$772.17	\$1,084.05	\$672.66		1,313	355	271	102	0	23.6%
Standard: \$250/\$1,000	\$1,037.75	\$2,075.50	\$2,622.40	\$1,627.20	\$627.48	125	10	10	8	0	0.0%
Standard: \$500/\$1,000	\$1,023.05	\$2,046.09	\$2,585.24	\$1,604.14	\$618.59	21	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$993.65	\$1,987.31	\$2,510.96	\$1,558.05	\$600.81	0	0	10	0	0	0.0%
Standard: \$1,500/\$1,000	\$964.25	\$1,928.51	\$2,436.67	\$1,511.94	\$583.04	4	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$897.28	\$1,794.56	\$2,267.43	\$1,406.94	\$542.54	81	0	2	0	0	0.0%
Basic: \$500/\$1,000	\$882.56	\$1,765.13	\$2,230.24	\$1,383.86	\$533.64	36	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$853.16	\$1,706.33	\$2,155.94	\$1,337.76	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$823.75	\$1,647.50	\$2,081.62	\$1,291.64	\$498.08	17	1	0	3	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$7,200,472	\$4,532,777	\$6,190,276	\$1,610,505	\$0	
Total Income Using Current Rates and Projected Enrollment						\$5,158,249	\$3,446,676	\$4,798,575	\$1,215,780	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$6,375,714	\$4,259,949	\$5,931,469	\$1,502,792	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$8,899,731	\$5,602,105	\$7,651,676	\$1,990,681	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$278,572	\$26,554	\$91,488	\$17,228	\$0	
Total Income Using Current Rates and Projected Enrollment						\$274,081	\$23,291	\$55,252	\$15,973	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$274,081	\$23,291	\$55,252	\$15,973	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$278,572	\$26,554	\$91,488	\$17,228	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age 55 to 64					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$900.65	\$1,801.30	\$2,275.93	\$1,412.22	\$487.85	461	157	18	45	0
\$300/\$1,000	\$878.34	\$1,756.68	\$2,219.57	\$1,377.24	\$475.77	175	12	0	0	0
\$500/\$1,000	\$847.82	\$1,695.65	\$2,142.46	\$1,329.38	\$459.24	24	0	0	0	0
\$750/\$1,000	\$818.58	\$1,637.16	\$2,068.55	\$1,283.53	\$443.40	59	7	0	0	0
\$1000/\$1,000	\$788.81	\$1,577.62	\$1,993.32	\$1,236.85	\$427.27	61	1	12	0	0
\$2,000/\$1,000	\$672.14	\$1,344.29	\$1,698.50	\$1,053.92	\$364.08	143	12	25	19	0
\$4,000/\$1,000	\$505.28	\$1,010.57	\$1,276.85	\$792.29	\$273.70	148	36	12	0	0
\$150/\$1,000, \$20,000 MAX	\$713.50	\$1,426.99	\$1,803.00	\$1,118.76	\$386.48	23	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$568.33	\$1,136.66	\$1,436.17	\$891.14	\$307.85	34	0	0	0	0
\$2,250	\$667.01	\$1,334.02	\$1,685.53	\$1,045.87	\$361.30	1,525	176	63	54	0
\$5,000	\$438.54	\$877.08	\$1,108.19	\$687.64	\$237.54	10,294	2,774	355	384	0
\$10,000	\$319.82	\$639.65	\$808.20	\$501.48	\$173.24	1,769	488	106	30	0
\$15,000	\$197.14	\$394.27	\$498.17	\$309.11	\$106.78	6,675	3,100	566	274	0
\$2,250 PCSA Rider	\$691.50	\$1,383.00	\$1,747.43	\$1,084.27	\$374.57	1,553	251	36	66	0
\$5,000 PCSA Rider	\$463.03	\$926.06	\$1,170.09	\$726.04	\$250.81	8,056	1,998	271	229	0
\$10,000 PCSA Rider	\$344.31	\$688.63	\$870.10	\$539.88	\$186.51	933	215	72	36	0
\$15,000 PCSA Rider	\$221.63	\$443.25	\$560.07	\$347.51	\$120.05	3,276	962	216	161	0
Lumenos HIA \$5,000	\$389.21	\$700.93	\$982.57	\$611.06		487	56	0	0	0
Lumenos HIA+ \$10,000	\$283.53	\$513.32	\$708.66	\$451.00		245	38	22	0	0
Lumenos HIA+ \$5,000	\$402.25	\$727.01	\$1,008.65	\$637.14		260	31	0	0	0
Lumenos HSA \$2,500	\$552.29	\$994.12	\$1,395.64	\$865.99		1,931	404	15	46	0
Lumenos HSA \$5,000	\$387.40	\$697.31	\$978.95	\$607.44		6,809	1,166	89	51	0
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	211	19	12	5	0
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	47	0	0	0	0
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	43	0	0	0	0
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	16	0	0	0	0
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	68	0	0	0	0
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	30	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age 55 to 64					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$1,113.31	\$2,226.62	\$2,813.34	\$1,745.68	\$603.04	441	150	17	43	0	23.6%
\$300/\$1,000	\$1,085.74	\$2,171.47	\$2,743.66	\$1,702.44	\$588.11	138	9	0	0	0	23.6%
\$500/\$1,000	\$1,048.02	\$2,096.04	\$2,648.35	\$1,643.29	\$567.68	27	0	0	0	0	23.6%
\$750/\$1,000	\$1,011.86	\$2,023.73	\$2,556.98	\$1,586.60	\$548.09	41	5	0	0	0	23.6%
\$1000/\$1,000	\$975.06	\$1,950.12	\$2,463.97	\$1,528.90	\$528.16	33	1	6	0	0	23.6%
\$2,000/\$1,000	\$830.86	\$1,661.71	\$2,099.57	\$1,302.78	\$450.05	131	11	23	17	0	23.6%
\$4,000/\$1,000	\$624.60	\$1,249.20	\$1,578.36	\$979.37	\$338.33	121	29	10	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$881.98	\$1,763.95	\$2,228.75	\$1,382.94	\$477.74	13	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$702.53	\$1,405.06	\$1,775.29	\$1,101.56	\$380.54	23	0	0	0	0	23.6%
\$2,250	\$824.51	\$1,649.02	\$2,083.54	\$1,292.83	\$446.61	1,537	177	63	54	0	23.6%
\$5,000	\$542.09	\$1,084.18	\$1,369.86	\$850.00	\$293.63	8,539	2,301	294	319	0	23.6%
\$10,000	\$395.34	\$790.68	\$999.02	\$619.90	\$214.14	1,424	393	85	24	0	23.6%
\$15,000	\$243.68	\$487.37	\$615.79	\$382.09	\$132.00	7,867	3,654	667	323	0	23.6%
\$2,250 PCSA Rider	\$854.79	\$1,709.57	\$2,160.05	\$1,340.30	\$463.01	1,413	228	33	60	0	23.6%
\$5,000 PCSA Rider	\$572.37	\$1,144.73	\$1,446.37	\$897.47	\$310.03	6,487	1,609	218	184	0	23.6%
\$10,000 PCSA Rider	\$425.62	\$851.23	\$1,075.53	\$667.37	\$230.54	683	157	53	26	0	23.6%
\$15,000 PCSA Rider	\$273.96	\$547.92	\$692.30	\$429.56	\$148.40	3,861	1,134	255	190	0	23.6%
Lumenos HIA \$5,000	\$480.68	\$865.58	\$1,213.72	\$754.50		195	22	0	0	0	23.5%
Lumenos HIA+ \$10,000	\$346.97	\$627.52	\$868.98	\$550.48		185	29	17	0	0	22.4%
Lumenos HIA+ \$5,000	\$493.72	\$891.66	\$1,239.80	\$780.58		129	15	0	0	0	22.7%
Lumenos HSA \$2,500	\$682.69	\$1,228.85	\$1,725.18	\$1,070.47		1,154	242	9	28	0	23.6%
Lumenos HSA \$5,000	\$478.87	\$861.96	\$1,210.10	\$750.88		3,789	649	50	28	0	23.6%
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	205	18	12	5	0	0.0%
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	32	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	21	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	8	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	160	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	49	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$18,224,738	\$8,639,474	\$1,677,176	\$887,870	\$0	
Total Income Using Current Rates and Projected Enrollment						\$14,905,172	\$7,438,085	\$1,511,712	\$787,234	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$18,423,427	\$9,194,095	\$1,868,534	\$973,113	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$22,526,034	\$10,678,953	\$2,073,031	\$1,097,512	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$458,715	\$44,020	\$35,128	\$9,082	\$0	
Total Income Using Current Rates and Projected Enrollment						\$510,368	\$42,800	\$34,154	\$8,830	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$510,368	\$42,800	\$34,154	\$8,830	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$458,715	\$44,020	\$35,128	\$9,082	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Current Rates Age 65+					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$900.65	\$1,801.30	\$2,275.93	\$1,412.22	\$487.85	120	12	0	0	0
\$300/\$1,000	\$878.34	\$1,756.68	\$2,219.57	\$1,377.24	\$475.77	12	4	0	0	0
\$500/\$1,000	\$847.82	\$1,695.65	\$2,142.46	\$1,329.38	\$459.24	24	0	0	0	0
\$750/\$1,000	\$818.58	\$1,637.16	\$2,068.55	\$1,283.53	\$443.40	0	12	0	0	0
\$1000/\$1,000	\$788.81	\$1,577.62	\$1,993.32	\$1,236.85	\$427.27	3	1	0	0	0
\$2,000/\$1,000	\$672.14	\$1,344.29	\$1,698.50	\$1,053.92	\$364.08	64	0	0	0	0
\$4,000/\$1,000	\$505.28	\$1,010.57	\$1,276.85	\$792.29	\$273.70	25	12	0	0	0
\$150/\$1,000, \$20,000 MAX	\$713.50	\$1,426.99	\$1,803.00	\$1,118.76	\$386.48	24	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$568.33	\$1,136.66	\$1,436.17	\$891.14	\$307.85	22	0	0	0	0
\$2,250	\$667.01	\$1,334.02	\$1,685.53	\$1,045.87	\$361.30	107	0	0	3	0
\$5,000	\$438.54	\$877.08	\$1,108.19	\$687.64	\$237.54	324	134	0	1	0
\$10,000	\$319.82	\$639.65	\$808.20	\$501.48	\$173.24	75	24	0	0	0
\$15,000	\$197.14	\$394.27	\$498.17	\$309.11	\$106.78	139	67	1	0	0
\$2,250 PCSA Rider	\$691.50	\$1,383.00	\$1,747.43	\$1,084.27	\$374.57	101	25	0	0	0
\$5,000 PCSA Rider	\$463.03	\$926.06	\$1,170.09	\$726.04	\$250.81	193	25	0	0	0
\$10,000 PCSA Rider	\$344.31	\$688.63	\$870.10	\$539.88	\$186.51	29	0	0	0	0
\$15,000 PCSA Rider	\$221.63	\$443.25	\$560.07	\$347.51	\$120.05	36	1	0	0	0
Lumenos HIA \$5,000	\$389.21	\$700.93	\$982.57	\$611.06		1	0	0	0	0
Lumenos HIA+ \$10,000	\$283.53	\$513.32	\$708.66	\$451.00		0	0	0	0	0
Lumenos HIA+ \$5,000	\$402.25	\$727.01	\$1,008.65	\$637.14		0	0	0	0	0
Lumenos HSA \$2,500	\$552.29	\$994.12	\$1,395.64	\$865.99		11	0	0	0	0
Lumenos HSA \$5,000	\$387.40	\$697.31	\$978.95	\$607.44		13	12	0	0	0
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	50	0	0	0	0
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	0	0	0	0	0
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	12	0	0	0	0
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	24	0	0	0	0
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	0	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Proposed Rates Age 65+					Projected twelve months ending June 30, 2011					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$1,113.31	\$2,226.62	\$2,813.34	\$1,745.68	\$603.04	98	10	0	0	0	23.6%
\$300/\$1,000	\$1,085.74	\$2,171.47	\$2,743.66	\$1,702.44	\$588.11	8	3	0	0	0	23.6%
\$500/\$1,000	\$1,048.02	\$2,096.04	\$2,648.35	\$1,643.29	\$567.68	23	0	0	0	0	23.6%
\$750/\$1,000	\$1,011.86	\$2,023.73	\$2,556.98	\$1,586.60	\$548.09	0	7	0	0	0	23.6%
\$1000/\$1,000	\$975.06	\$1,950.12	\$2,463.97	\$1,528.90	\$528.16	1	0	0	0	0	23.6%
\$2,000/\$1,000	\$830.86	\$1,661.71	\$2,099.57	\$1,302.78	\$450.05	50	0	0	0	0	23.6%
\$4,000/\$1,000	\$624.60	\$1,249.20	\$1,578.36	\$979.37	\$338.33	17	8	0	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	\$881.98	\$1,763.95	\$2,228.75	\$1,382.94	\$477.74	12	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	\$702.53	\$1,405.06	\$1,775.29	\$1,101.56	\$380.54	13	0	0	0	0	23.6%
\$2,250	\$824.51	\$1,649.02	\$2,083.54	\$1,292.83	\$446.61	92	0	0	3	0	23.6%
\$5,000	\$542.09	\$1,084.18	\$1,369.86	\$850.00	\$293.63	230	95	0	1	0	23.6%
\$10,000	\$395.34	\$790.68	\$999.02	\$619.90	\$214.14	52	17	0	0	0	23.6%
\$15,000	\$243.68	\$487.37	\$615.79	\$382.09	\$132.00	140	67	1	0	0	23.6%
\$2,250 PCSA Rider	\$854.79	\$1,709.57	\$2,160.05	\$1,340.30	\$463.01	78	19	0	0	0	23.6%
\$5,000 PCSA Rider	\$572.37	\$1,144.73	\$1,446.37	\$897.47	\$310.03	133	17	0	0	0	23.6%
\$10,000 PCSA Rider	\$425.62	\$851.23	\$1,075.53	\$667.37	\$230.54	18	0	0	0	0	23.6%
\$15,000 PCSA Rider	\$273.96	\$547.92	\$692.30	\$429.56	\$148.40	36	1	0	0	0	23.6%
Lumenos HIA \$5,000	\$480.68	\$865.58	\$1,213.72	\$754.50		0	0	0	0	0	23.5%
Lumenos HIA+ \$10,000	\$346.97	\$627.52	\$868.98	\$550.48		0	0	0	0	0	22.4%
Lumenos HIA+ \$5,000	\$493.72	\$891.66	\$1,239.80	\$780.58		0	0	0	0	0	22.7%
Lumenos HSA \$2,500	\$682.69	\$1,228.85	\$1,725.18	\$1,070.47		6	0	0	0	0	23.6%
Lumenos HSA \$5,000	\$478.87	\$861.96	\$1,210.10	\$750.88		6	6	0	0	0	23.6%
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	42	0	0	0	0	0.0%
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	0	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	5	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	48	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	0	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$680,125	\$287,827	\$498	\$3,825	\$0	
Total Income Using Current Rates and Projected Enrollment						\$515,742	\$210,765	\$501	\$3,187	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$637,523	\$260,532	\$620	\$3,939	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$840,721	\$355,790	\$616	\$4,728	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$95,270	\$0	\$0	\$0	\$0	
Total Income Using Current Rates and Projected Enrollment						\$101,830	\$0	\$0	\$0	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$101,830	\$0	\$0	\$0	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$95,270	\$0	\$0	\$0	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

Plan Design	Base Period Enrollment Total					Projected Enrollment Total					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	949	266	61	96	0	840	240	52	85	0	23.6%
\$300/\$1,000	246	16	0	0	0	186	12	0	0	0	23.6%
\$500/\$1,000	96	12	0	24	0	96	12	0	23	0	23.6%
\$750/\$1,000	71	19	0	12	0	48	12	0	7	0	23.6%
\$1000/\$1,000	76	2	24	0	0	39	1	12	0	0	23.6%
\$2,000/\$1,000	334	12	36	19	0	279	11	32	17	0	23.6%
\$4,000/\$1,000	230	70	26	0	0	177	53	20	0	0	23.6%
\$150/\$1,000, \$20,000 MAX	61	0	0	0	0	32	0	0	0	0	23.6%
\$150/\$1,000, \$10,000 MAX	90	0	0	0	0	55	0	0	0	0	23.6%
\$2,250	3,188	300	354	231	0	2,960	282	304	202	0	23.6%
\$5,000	18,790	4,806	3,262	1,407	2	14,586	3,734	2,311	1,029	2	23.6%
\$10,000	3,296	965	928	231	0	2,473	722	640	162	0	23.6%
\$15,000	13,479	5,638	5,521	1,283	0	14,739	6,212	5,528	1,323	0	23.6%
\$2,250 PCSA Rider	3,429	493	427	397	0	2,870	416	324	309	0	23.6%
\$5,000 PCSA Rider	15,244	3,174	3,075	1,305	0	11,437	2,416	2,081	908	0	23.6%
\$10,000 PCSA Rider	1,855	448	677	246	0	1,254	303	415	156	0	23.6%
\$15,000 PCSA Rider	7,091	2,333	3,681	1,063	0	7,714	2,504	3,616	1,081	0	23.6%
Lumenos HIA \$5,000	1,232	177	85	51	0	455	64	27	17	0	23.5%
Lumenos HIA+ \$10,000	533	149	98	29	0	375	101	63	18	0	22.4%
Lumenos HIA+ \$5,000	466	83	39	2	0	217	37	16	1	0	22.7%
Lumenos HSA \$2,500	4,574	684	511	261	0	2,508	383	253	134	0	23.6%
Lumenos HSA \$5,000	12,634	2,147	1,372	503	0	6,594	1,118	641	235	0	23.6%
Standard: \$250/\$1,000	610	43	27	16	0	534	38	24	14	0	0.0%
Standard: \$500/\$1,000	153	0	1	19	0	96	0	1	11	0	0.0%
Standard: \$1,000/\$1,000	79	0	23	0	0	36	0	10	0	0	0.0%
Standard: \$1,500/\$1,000	27	0	0	0	0	12	0	0	0	0	0.0%
Basic: \$250/\$1,000	203	1	2	2	0	432	2	4	4	0	0.0%
Basic: \$500/\$1,000	36	0	0	0	0	36	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	1	0	10	0	0	5	0	43	0	0	0.0%
Basic: \$1,500/\$1,000	58	1	0	2	0	88	1	0	3	0	0.0%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit III: Current and Proposed Premium Summary excluding Rule 940

	<u>total</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>
Non-Mandated Options						
A. Total Annual Income Using Current Rates and Current Enrollment	\$65,005,728	\$32,293,210	\$14,609,247	\$14,352,783	\$3,750,014	\$475
B. Total Annual Income Using Current Rates and Projected Enrollment	\$50,545,357	\$24,846,131	\$11,889,092	\$10,937,679	\$2,872,092	\$363
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$62,476,225	\$30,710,574	\$14,695,388	\$13,519,714	\$3,550,102	\$448
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$80,347,949	\$39,914,331	\$18,057,066	\$17,740,762	\$4,635,203	\$587
E. Average Rate Increase Based on Current Enrollment (C/A) & Projected	23.6%	23.6%				
Mandated Options						
A. Total Annual Income Using Current Rates and Current Enrollment	\$1,435,356	\$1,127,578	\$95,119	\$152,810	\$59,849	\$0
B. Total Annual Income Using Current Rates and Projected Enrollment	\$1,480,356	\$1,175,878	\$86,946	\$170,674	\$46,858	\$0
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$1,480,356	\$1,175,878	\$86,946	\$170,674	\$46,858	\$0
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$1,435,356	\$1,127,578	\$95,119	\$152,810	\$59,849	\$0
E. Average Rate Increase Based on Current Enrollment (C/A) & Projected	0.0%	0.0%				
Total						
A. Total Annual Income Using Current Rates and Current Enrollment	\$66,441,085	\$33,420,788	\$14,704,366	\$14,505,593	\$3,809,863	\$475
B. Total Annual Income Using Current Rates and Projected Enrollment	\$52,025,713	\$26,022,009	\$11,976,039	\$11,108,353	\$2,918,949	\$363
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$63,956,582	\$31,886,452	\$14,782,334	\$13,690,388	\$3,596,960	\$448
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$81,783,305	\$41,041,910	\$18,152,185	\$17,893,571	\$4,695,052	\$587
E. Average Rate Increase Based on Current Enrollment (C/A) & Projected	23.1%	22.9%				

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit IV: Rule 940 Compliance and Utilization Adjustments

Plan Design	Proposed Age 55 to 64 Two Adult Family Effective 7/1/2010	Annual Rule 940 Maximum Allowable Rate Difference	Monthly Rule 940 Maximum Allowable Rate Difference	Appendix 4 Rate Difference Prior to Utilization Adj	Rule 940 Compliant?	Rule 940 Exemption Cost Sharing Based Utilization Adjustment
Non-Mandated Options						
\$150/\$1000	\$2,813.34	\$379.50	\$31.63	\$31.62	No	1.1%
\$300/\$1000	\$2,743.66	\$506.00	\$42.17	\$42.16	No	1.6%
\$500/\$1000	\$2,648.35	\$632.50	\$52.71	\$52.70	No	1.0%
\$750/\$1000	\$2,556.98	\$632.50	\$52.71	\$52.70	No	1.1%
\$1000/\$1000	\$2,463.97	\$2,530.00	\$210.83	\$210.82	No	4.4%
\$2000/\$1000 compare to \$4000/\$1000	\$2,099.57	\$5,060.00	\$421.67	\$421.66	No	
\$2000/\$1000 compare to \$2,250		\$506.00	\$42.17	\$42.16	No	
\$4000/\$1000 compare to \$5,000	\$1,578.36	\$2,024.00	\$168.67	\$168.66	No	
\$150/\$1000, \$20,000 MAX	\$2,228.75				No	
\$150/\$1000, \$10,000 MAX	\$1,775.29				No	
\$2,250	\$2,083.54	\$5,500	\$458.33	\$458.30	No	7.6%
\$5,000	\$1,369.86				No	
\$10,000	\$999.02	-\$10,000	-\$833.33	-\$340.00	No	
\$15,000	\$615.79	-\$10,000	-\$833.33	-\$360.00	No	
		Below: Rule 940 rate differences shown are to the Lumenos HSA \$5000				
Lumenos HIA \$5,000	\$1,213.72	\$0	\$0.00	\$0.00	No	
Lumenos HIA+ \$10,000	\$868.98	-\$10,000	-\$833.33	-\$340.00	No	
Lumenos HIA+ \$5,000	\$1,239.80	\$0	\$0.00	\$0.00	No	
Lumenos HSA \$2,500	\$1,725.18	\$5,000	\$416.67	\$416.66	No	
Lumenos HSA \$5,000	\$1,210.10	\$0	\$0.00	\$0.00	No	
		***Renewal Lumenos HSA \$5,000 is 11.7% below HealthChoice \$5000.				
		***Premiums for Lumenos HIA and HIA+ plan designs include the cost of the incentive account.				
Mandated Options						
Standard: \$250/\$1,000	\$2,927.33	\$500.00	\$41.67	\$41.64	No	
Standard: \$500/\$1,000	\$2,885.84	\$1,000.00	\$83.33	\$83.20	No	
Standard: \$1000/\$1,000	\$2,802.94	\$1,000.00	\$83.33	\$83.30	No	
Standard: \$1500/\$1,000	\$2,720.00	\$1,000.00	\$83.33	-\$83.30	No	
Basic: \$250/\$1,000	\$2,531.09	\$500.00	\$41.67	\$41.64	No	
Basic: \$500/\$1,000	\$2,489.57	\$1,000.00	\$83.33	\$83.30	No	
Basic: \$1000/\$1,000	\$2,406.64	\$1,000.00	\$83.33	\$83.30	No	
Basic: \$1500/\$1,000	\$2,323.67				No	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010
Exhibit V: Claim Experience by Incurred and Paid Date**

Incurred	Paid =====>																	
	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08
Jan-07	\$820,619	\$1,565,481	\$1,067,973	\$243,444	\$66,912	\$32,497	\$47,737	\$43,874	\$18,389	\$2,047	-\$27,477	\$1,606	\$34,383	\$843	\$1,359	\$1,104	\$974	\$8
Feb-07	\$0	\$1,099,496	\$1,813,472	\$508,342	\$226,185	\$37,875	-\$16,415	\$8,235	\$6,445	\$3,803	-\$1,595	-\$319	\$18,801	-\$454	\$5,621	-\$149	\$348	\$3,473
Mar-07	\$0	\$0	\$1,589,568	\$2,339,283	\$453,516	\$96,684	\$13,718	\$24,995	\$21,168	\$34,967	-\$10,519	\$23,482	\$36,755	-\$4,957	-\$7,159	-\$671	\$23,625	\$248
Apr-07	\$0	\$0	\$0	\$1,722,480	\$2,531,830	\$474,717	\$100,304	\$32,334	\$60,285	\$29,084	\$14,501	-\$81,582	\$14,897	-\$2,517	-\$2,450	\$3,803	\$1,497	\$263
May-07	\$0	\$0	\$0	\$0	\$1,625,540	\$2,297,207	\$627,633	\$46,140	\$61,262	\$157,305	\$34,380	\$15,243	\$60,876	\$8,883	\$4,089	-\$6,901	\$13,968	-\$582
Jun-07	\$0	\$0	\$0	\$0	\$0	\$1,514,798	\$1,904,986	\$502,829	\$145,827	\$88,666	\$85,973	\$611	\$74,893	\$35,081	\$25,693	-\$28,671	\$2,885	-\$23,632
Jul-07	\$0	\$0	\$0	\$0	\$0	\$0	\$1,489,097	\$2,155,906	\$827,019	\$196,463	\$200,731	\$3,487	\$14,814	\$18,390	-\$73,373	\$45,884	\$2,784	-\$526
Aug-07	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,541,937	\$1,831,840	\$499,809	\$154,931	\$62,064	\$22,399	\$50,237	\$24,140	\$16,909	\$3,512	\$1,255
Sep-07	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,340,756	\$2,448,982	\$427,414	\$203,486	\$545,545	\$33,741	\$5,923	-\$16,789	\$5,548	\$7,720
Oct-07	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,125,141	\$2,323,618	\$575,815	\$150,074	\$149,539	\$24,812	\$13,303	\$8,930	\$785
Nov-07	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,880,315	\$2,415,905	\$696,107	\$214,178	\$100,457	\$11,776	\$3,615	\$161
Dec-07	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,758,852	\$2,430,135	\$481,651	\$181,202	\$112,457	\$66,394	\$22,377
Jan-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$811,314	\$1,454,294	\$577,783	\$83,337	\$120,459	\$5,481
Feb-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,077,288	\$1,767,487	\$669,404	\$63,841	-\$29,672
Mar-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,211,030	\$1,945,436	\$467,937	\$42,307
Apr-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,445,495	\$1,928,676	\$400,268
May-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,512,768	\$2,048,270
Jun-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,580,503
Jul-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Aug-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sep-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Oct-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nov-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dec-08	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Jan-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Feb-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Mar-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Apr-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
May-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Jun-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Jul-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Aug-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sep-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Oct-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nov-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010
Exhibit V: Claim Experience by Incurred and Paid Date**

Incurred	Paid =====>																
	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09
Jan-07	-\$352	\$4,694	\$292	\$2,964	\$27	-\$176	\$373	\$75	\$2,274	\$358	\$132	\$43	\$598	-\$620	\$560	\$0	\$0
Feb-07	\$406	\$348	\$771	\$2,949	\$0	\$0	\$29	-\$5	-\$17	\$381	\$88	\$0	\$190	\$84	\$5	\$108	\$0
Mar-07	\$8,646	\$559	-\$123	-\$6,272	\$91	\$1,482	\$0	-\$93	-\$50	\$415	\$176	\$2,208	\$29	\$27	\$8	\$992	\$0
Apr-07	-\$20	\$176	\$37	\$280	\$40	\$202	\$0	\$129	-\$645	\$121	-\$407	\$0	\$240	-\$12,033	\$0	\$0	\$0
May-07	\$780	\$11,613	-\$7,877	\$2,562	\$3,010	\$14	-\$4,070	\$0	-\$506	\$317	\$2,233	\$0	\$4,568	\$18	-\$2,155	\$14	\$0
Jun-07	\$315	-\$2,716	-\$12,109	\$23	\$2,989	\$7,837	-\$895	\$113	\$509	\$0	-\$266	\$0	\$188	-\$310	\$0	\$0	-\$534
Jul-07	\$630	\$25,092	-\$21,750	\$13,170	\$2,989	\$150	\$111	-\$757	\$78	\$98	-\$426	\$72	\$119	\$0	-\$6,000	\$95	-\$626
Aug-07	\$2,539	-\$1,260	-\$5,678	\$202	\$4,158	-\$17,373	\$40	-\$10,812	-\$103	-\$11,648	\$5,174	\$9,924	\$87	\$85	\$102	\$0	\$534
Sep-07	\$644	\$554	-\$1,098	-\$2,531	-\$1,541	-\$16,988	\$14	\$0	-\$62	\$20	\$604	\$0	\$0	\$56	\$0	\$0	-\$1,408
Oct-07	\$8,058	\$1,432	\$4,004	-\$4,298	-\$416	-\$14,673	\$15,086	\$1,334	\$5,313	-\$421	\$2,007	\$0	\$89	-\$132	-\$2,764	\$0	\$0
Nov-07	\$24,906	-\$16,223	\$3,059	-\$76	\$821	-\$14,884	-\$4,075	-\$1,908	\$8,223	-\$430	-\$754	\$1,074	\$186	\$2	-\$530	\$0	-\$3,964
Dec-07	\$50,657	\$763	\$2,186	\$17,429	\$31,360	-\$19,213	\$561	\$1,922	\$697	\$899	\$1,447	-\$129	\$480	\$2,124	-\$195	-\$153	\$147
Jan-08	\$110,490	\$39,595	\$3,916	\$10,711	\$6,462	-\$11,096	\$6,021	-\$3,851	\$1,271	\$2,202	-\$6,466	-\$2,076	\$5,589	-\$27,115	\$0	-\$5,428	-\$1,168
Feb-08	\$214,066	\$5,149	\$11,491	\$42,650	\$1,380	\$10,444	\$5,973	\$5,465	\$930	\$15,969	\$2,347	\$978	\$179	-\$16,849	\$372	-\$3,331	\$952
Mar-08	\$26,118	\$6,962	\$5,292	\$131,543	-\$5,907	\$32,833	\$9,649	\$4,243	\$3,868	\$7,921	\$2,527	\$629	\$316	-\$35,312	\$30	\$12,907	\$433
Apr-08	\$207,254	\$49,407	-\$14,705	\$37,391	\$4,852	-\$6,165	\$4,124	\$1,627	\$561	-\$14,034	\$14,219	\$815	\$6,417	-\$1,864	\$116	-\$115	\$12,860
May-08	\$460,173	\$134,918	\$60,558	\$82,094	\$37,817	\$124,401	\$4,298	\$22,697	\$2,699	\$9,579	\$67,776	\$5,168	\$645	-\$22,939	\$141	-\$11,945	\$3,502
Jun-08	\$2,148,221	\$595,552	\$183,957	\$170,613	-\$44,590	-\$716	-\$233,292	\$6,429	\$1,345	\$9,410	-\$24,805	\$7,770	\$2,670	-\$649	\$4,639	-\$4,188	\$4,002
Jul-08	\$1,710,665	\$2,118,293	\$396,917	\$183,793	\$23,491	\$110,506	\$74,224	\$3,127	\$754	-\$3,894	\$12,062	\$20,538	\$1,474	-\$6,477	-\$20,279	-\$3,226	-\$26,523
Aug-08	\$0	\$1,546,226	\$2,164,835	\$692,653	\$137,998	\$119,421	\$51,006	\$7,682	\$18,683	\$1,075	-\$1,912	-\$22,936	\$4,335	-\$613	\$4,936	-\$815	-\$3,843
Sep-08	\$0	\$0	\$1,925,174	\$2,566,330	\$457,169	\$191,353	\$344,974	\$63,943	-\$7,783	\$16,123	\$8,416	\$150,489	\$36,658	-\$3,404	\$2,176	-\$1,406	-\$109
Oct-08	\$0	\$0	\$0	\$2,016,061	\$2,660,110	\$436,683	\$221,039	\$206,843	\$47,506	\$89,964	-\$15,837	\$20,465	\$7,094	\$19,162	\$4,529	-\$924	\$1,158
Nov-08	\$0	\$0	\$0	\$0	\$1,773,585	\$2,274,814	\$327,365	\$136,867	\$45,908	\$38,893	\$352	\$31,264	\$3,183	-\$6,007	-\$3,486	-\$3,104	-\$1,148
Dec-08	\$0	\$0	\$0	\$0	\$0	\$2,306,725	\$3,130,327	\$439,450	\$190,041	\$88,911	\$57,710	\$11,716	\$12,927	\$1,047	\$24,783	-\$2,549	\$4,566
Jan-09	\$0	\$0	\$0	\$0	\$0	\$0	\$837,361	\$2,086,872	\$295,923	\$152,129	\$152,777	\$329,657	\$16,654	\$69,867	\$7,071	\$9,616	\$5,535
Feb-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,030,706	\$2,160,819	\$609,494	\$35,834	\$14,606	\$45,919	\$809	\$3,718	-\$175,250	-\$10,094
Mar-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,772,595	\$1,747,568	\$188,986	\$153,488	\$26,104	\$15,854	\$16,984	\$6,691	\$1,744
Apr-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,557,113	\$1,914,609	\$287,590	\$68,382	\$44,784	\$17,688	\$61,041	\$5,605
May-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,585,502	\$2,126,757	\$235,409	\$1,001,401	-\$229,888	\$54,598	-\$3,512
Jun-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,082,459	\$1,986,390	\$737,987	\$90,728	\$58,962	\$30,659
Jul-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,792,238	\$2,712,107	\$583,801	\$227,220	\$36,169
Aug-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,654,989	\$2,102,784	\$415,039	\$28,202
Sep-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,165,498	\$1,957,051	\$340,696	\$0
Oct-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,196,953	\$2,519,427	\$0
Nov-09	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,845,895

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010
Exhibit V: Claim Experience by Incurred and Paid Date**

<u>Incurred</u>	<u>Total Paid</u>	<u>Membership</u>	<u>CF factor</u>	<u>Total Incurred</u>	<u>1M pmpm</u>	<u>3M pmpm</u>	<u>12M pmpm</u>	<u>1M trend</u>	<u>3M trend</u>	<u>12M trend</u>
Jan-07	\$3,933,014.07	25,447	1.000	\$3,933,801	\$154.59					
Feb-07	\$3,718,500.14	24,991	1.000	\$3,719,191	\$148.82					
Mar-07	\$4,642,795.56	24,649	1.000	\$4,643,697	\$188.39	\$163.77				
Apr-07	\$4,887,566.11	24,288	1.000	\$4,888,480	\$201.27	\$179.25				
May-07	\$4,955,565.05	23,956	1.000	\$4,956,455	\$206.90	\$198.77				
Jun-07	\$4,325,080.88	23,682	1.000	\$4,325,929	\$182.67	\$197.02				
Jul-07	\$4,893,721.24	23,299	1.000	\$4,894,593	\$210.08	\$199.85				
Aug-07	\$4,185,004.67	23,197	1.000	\$4,185,079	\$180.41	\$191.02				
Sep-07	\$4,980,591.69	22,991	1.000	\$4,980,812	\$216.64	\$202.35				
Oct-07	\$5,386,635.99	22,662	1.000	\$5,387,490	\$237.73	\$211.38				
Nov-07	\$5,317,939.84	22,449	1.000	\$5,318,731	\$236.93	\$230.35				
Dec-07	\$5,144,053.50	22,154	1.000	\$5,144,923	\$232.23	\$235.65	\$198.68			
Jan-08	\$3,181,725.80	21,498	1.000	\$3,182,199	\$148.02	\$206.44	\$198.80	-4.2%		
Feb-08	\$3,846,513.76	21,232	1.000	\$3,847,094	\$181.19	\$187.63	\$201.97	21.8%		
Mar-08	\$3,870,762.62	21,165	1.000	\$3,871,924	\$182.94	\$170.61	\$201.72	-2.9%	4.2%	
Apr-08	\$4,077,199.67	20,888	1.000	\$4,078,001	\$195.23	\$186.41	\$201.26	-3.0%	4.0%	
May-08	\$4,542,622.56	20,838	1.000	\$4,544,388	\$218.08	\$198.67	\$202.07	5.4%	-0.1%	
Jun-08	\$4,406,870.46	20,692	1.000	\$4,407,578	\$213.01	\$208.75	\$204.67	16.6%	6.0%	
Jul-08	\$4,595,445.36	20,601	1.000	\$4,595,858	\$223.09	\$218.05	\$205.65	6.2%	9.1%	
Aug-08	\$4,718,729.21	20,517	1.000	\$4,719,437	\$230.03	\$222.02	\$209.86	27.5%	16.2%	
Sep-08	\$5,750,104.00	20,403	1.000	\$5,750,960	\$281.87	\$244.90	\$215.01	30.1%	21.0%	
Oct-08	\$5,713,854.17	20,369	1.000	\$5,715,975	\$280.62	\$264.10	\$218.26	18.0%	24.9%	
Nov-08	\$4,618,486.46	20,262	0.999	\$4,621,642	\$228.09	\$263.60	\$217.38	-3.7%	14.4%	
Dec-08	\$6,265,654.57	20,133	0.999	\$6,273,794	\$311.62	\$273.38	\$223.69	34.2%	16.0%	12.6%
Jan-09	\$3,963,460.38	20,015	0.998	\$3,972,460	\$198.47	\$246.12	\$228.23	34.1%	19.2%	14.8%
Feb-09	\$3,716,562.08	20,061	0.996	\$3,729,807	\$185.92	\$232.13	\$228.84	2.6%	23.7%	13.3%
Mar-09	\$3,930,013.24	19,897	0.993	\$3,958,365	\$198.94	\$194.43	\$230.38	8.7%	14.0%	14.2%
Apr-09	\$3,956,812.56	19,585	0.994	\$3,982,354	\$203.34	\$196.00	\$231.22	4.2%	5.1%	14.9%
May-09	\$4,770,266.35	19,508	0.991	\$4,811,945	\$246.67	\$216.18	\$233.60	13.1%	8.8%	15.6%
Jun-09	\$4,987,184.33	19,400	0.988	\$5,048,473	\$260.23	\$236.66	\$237.51	22.2%	13.4%	16.0%
Jul-09	\$5,351,535.28	19,091	0.954	\$5,612,260	\$293.97	\$266.77	\$243.26	31.8%	22.3%	18.3%
Aug-09	\$4,201,013.81	18,936	0.964	\$4,356,650	\$230.07	\$261.50	\$243.35	0.0%	17.8%	16.0%
Sep-09	\$4,463,244.67	18,768	0.942	\$4,737,957	\$252.45	\$258.95	\$240.74	-10.4%	5.7%	12.0%
Oct-09	\$4,716,380.57	18,777	0.839	\$5,621,791	\$299.40	\$260.55	\$241.98	6.7%	-1.3%	10.9%
Nov-09	\$1,845,894.97	18,587	0.368	\$5,019,472	\$270.05	\$273.98	\$245.43	18.4%	3.9%	12.9%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VI.A: Historical and Projected Claim Trends

12 mos ending	Allowed Basis Statistics									Benefit Paid Basis Statistics																				
	Inpatient			Outpatient			Professional			Pharmacy			Total			Inpatient			Outpatient			Professional			Pharmacy			Total		
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm
Apr-06	\$2,891	258	\$62.21	\$183	5,972	\$91.04	\$76	11,982	\$76.33	\$66	6,605	\$36.56	\$266.14	\$2,619	258	\$56.36	\$116	5,972	\$57.60	\$41	11,982	\$40.50	\$33	6,605	\$18.07	\$172.53	\$33	6,605	\$18.07	\$172.53
May-06	\$2,916	259	\$62.81	\$184	6,025	\$92.35	\$77	12,148	\$77.61	\$67	6,650	\$37.17	\$269.94	\$2,632	259	\$56.69	\$117	6,025	\$58.66	\$41	12,148	\$41.14	\$33	6,650	\$18.47	\$174.96	\$33	6,650	\$18.47	\$174.96
Jun-06	\$2,943	268	\$65.74	\$185	6,056	\$93.49	\$77	12,208	\$78.44	\$68	6,682	\$37.62	\$275.29	\$2,660	268	\$59.40	\$118	6,056	\$59.49	\$41	12,208	\$41.70	\$34	6,682	\$18.69	\$179.28	\$34	6,682	\$18.69	\$179.28
Jul-06	\$2,964	276	\$68.12	\$185	6,083	\$93.78	\$77	12,348	\$79.49	\$68	6,725	\$38.00	\$279.39	\$2,680	276	\$61.60	\$118	6,083	\$59.71	\$41	12,348	\$42.30	\$34	6,725	\$18.94	\$182.55	\$34	6,725	\$18.94	\$182.55
Aug-06	\$2,980	279	\$69.25	\$185	6,079	\$93.78	\$78	12,467	\$80.95	\$68	6,758	\$38.42	\$282.40	\$2,703	279	\$62.83	\$118	6,079	\$59.72	\$42	12,467	\$43.47	\$34	6,758	\$19.17	\$185.19	\$34	6,758	\$19.17	\$185.19
Sep-06	\$2,979	272	\$67.55	\$187	6,103	\$95.35	\$76	12,853	\$81.51	\$69	6,774	\$38.72	\$283.13	\$2,694	272	\$61.09	\$120	6,103	\$61.06	\$41	12,853	\$43.89	\$34	6,774	\$19.36	\$185.40	\$34	6,774	\$19.36	\$185.40
Oct-06	\$3,055	265	\$67.49	\$190	6,179	\$97.72	\$77	12,960	\$82.70	\$69	6,807	\$39.14	\$287.05	\$2,759	265	\$60.95	\$122	6,179	\$63.05	\$41	12,960	\$44.62	\$35	6,807	\$19.62	\$188.24	\$35	6,807	\$19.62	\$188.24
Nov-06	\$3,178	255	\$67.51	\$191	6,201	\$98.74	\$77	13,032	\$83.57	\$69	6,827	\$39.49	\$289.31	\$2,871	255	\$60.99	\$123	6,201	\$63.79	\$42	13,032	\$45.17	\$35	6,827	\$19.83	\$189.78	\$35	6,827	\$19.83	\$189.78
Dec-06	\$3,210	256	\$68.43	\$193	6,188	\$99.36	\$77	13,076	\$84.11	\$70	6,821	\$39.69	\$291.59	\$2,892	256	\$61.65	\$124	6,188	\$64.20	\$42	13,076	\$45.41	\$35	6,821	\$19.91	\$191.17	\$35	6,821	\$19.91	\$191.17
Jan-07	\$3,212	258	\$68.95	\$192	6,177	\$99.09	\$78	13,211	\$85.42	\$70	6,836	\$40.12	\$293.58	\$2,893	258	\$62.10	\$125	6,177	\$64.17	\$42	13,211	\$46.57	\$36	6,836	\$20.30	\$193.14	\$36	6,836	\$20.30	\$193.14
Feb-07	\$3,252	259	\$70.05	\$193	6,201	\$99.88	\$77	13,303	\$85.79	\$71	6,869	\$40.45	\$296.17	\$2,932	259	\$63.17	\$124	6,201	\$64.30	\$42	13,303	\$46.69	\$36	6,869	\$20.56	\$194.72	\$36	6,869	\$20.56	\$194.72
Mar-07	\$3,258	258	\$70.11	\$194	6,217	\$100.53	\$78	13,270	\$86.35	\$71	6,874	\$40.71	\$297.70	\$2,930	258	\$63.04	\$125	6,217	\$64.77	\$42	13,270	\$46.95	\$36	6,874	\$20.80	\$195.56	\$36	6,874	\$20.80	\$195.56
Apr-07	\$3,322	259	\$71.55	\$195	6,268	\$101.86	\$79	13,322	\$87.28	\$71	6,918	\$41.10	\$301.79	\$2,990	259	\$64.42	\$126	6,268	\$65.67	\$43	13,322	\$47.73	\$37	6,918	\$21.12	\$198.94	\$37	6,918	\$21.12	\$198.94
May-07	\$3,322	263	\$72.83	\$195	6,273	\$101.83	\$78	13,338	\$87.18	\$72	6,934	\$41.34	\$303.18	\$2,994	263	\$65.64	\$126	6,273	\$65.64	\$43	13,338	\$47.72	\$37	6,934	\$21.40	\$200.40	\$37	6,934	\$21.40	\$200.40
Jun-07	\$3,259	253	\$68.57	\$194	6,258	\$101.22	\$78	13,334	\$87.11	\$72	6,932	\$41.52	\$298.42	\$2,962	253	\$61.57	\$125	6,258	\$65.11	\$43	13,334	\$47.66	\$37	6,932	\$21.63	\$195.97	\$37	6,932	\$21.63	\$195.97
Jul-07	\$3,308	252	\$69.54	\$195	6,298	\$102.39	\$78	13,475	\$87.88	\$72	6,957	\$41.89	\$301.70	\$2,961	252	\$62.25	\$125	6,298	\$65.84	\$43	13,475	\$48.23	\$38	6,957	\$21.93	\$198.25	\$38	6,957	\$21.93	\$198.25
Aug-07	\$3,365	245	\$68.79	\$196	6,321	\$103.01	\$78	13,493	\$87.38	\$73	6,965	\$42.20	\$301.38	\$3,000	245	\$61.33	\$126	6,321	\$66.23	\$42	13,493	\$47.68	\$38	6,965	\$22.27	\$197.51	\$38	6,965	\$22.27	\$197.51
Sep-07	\$3,425	250	\$71.46	\$195	6,301	\$102.51	\$81	13,125	\$88.11	\$73	6,967	\$42.34	\$304.42	\$3,058	250	\$63.82	\$125	6,301	\$65.76	\$44	13,125	\$48.26	\$38	6,967	\$22.33	\$200.17	\$38	6,967	\$22.33	\$200.17
Oct-07	\$3,420	246	\$70.04	\$195	6,289	\$102.43	\$80	13,307	\$88.69	\$73	6,986	\$42.77	\$303.93	\$3,042	246	\$62.32	\$125	6,289	\$65.47	\$44	13,307	\$48.36	\$39	6,986	\$22.64	\$198.79	\$39	6,986	\$22.64	\$198.79
Nov-07	\$3,431	244	\$69.82	\$197	6,295	\$103.13	\$80	13,292	\$88.89	\$74	7,001	\$43.22	\$305.06	\$3,055	244	\$62.17	\$125	6,295	\$65.79	\$44	13,292	\$48.35	\$39	7,001	\$22.95	\$199.26	\$39	7,001	\$22.95	\$199.26
Dec-07	\$3,393	244	\$69.07	\$197	6,273	\$103.03	\$81	13,251	\$89.19	\$75	6,984	\$43.37	\$304.66	\$3,018	244	\$61.45	\$125	6,273	\$65.37	\$44	13,251	\$48.53	\$39	6,984	\$22.98	\$198.33	\$39	6,984	\$22.98	\$198.33
Jan-08	\$3,328	245	\$68.06	\$199	6,322	\$104.70	\$81	13,267	\$89.22	\$75	6,990	\$43.62	\$305.60	\$3,063	245	\$60.59	\$125	6,322	\$66.05	\$44	13,267	\$48.57	\$40	6,990	\$23.21	\$198.42	\$40	6,990	\$23.21	\$198.42
Feb-08	\$3,310	251	\$69.31	\$200	6,377	\$106.18	\$81	13,370	\$90.09	\$75	7,025	\$43.98	\$309.56	\$2,947	251	\$61.72	\$126	6,377	\$67.19	\$44	13,370	\$49.21	\$40	7,025	\$23.45	\$201.57	\$40	7,025	\$23.45	\$201.57
Mar-08	\$3,383	246	\$69.26	\$199	6,373	\$105.74	\$80	13,429	\$89.38	\$76	7,005	\$44.14	\$308.52	\$3,030	246	\$62.03	\$126	6,373	\$66.71	\$44	13,429	\$48.96	\$40	7,005	\$23.60	\$201.30	\$40	7,005	\$23.60	\$201.30
Apr-08	\$3,319	246	\$68.13	\$199	6,395	\$105.87	\$80	13,579	\$89.98	\$76	6,993	\$44.51	\$308.49	\$2,961	246	\$60.78	\$125	6,395	\$66.72	\$44	13,579	\$49.32	\$41	6,993	\$23.93	\$200.75	\$41	6,993	\$23.93	\$200.75
May-08	\$3,325	244	\$67.53	\$200	6,402	\$106.64	\$81	13,589	\$91.16	\$77	6,959	\$44.57	\$309.90	\$2,975	244	\$60.42	\$125	6,402	\$66.64	\$45	13,589	\$50.43	\$41	6,959	\$24.02	\$201.51	\$41	6,959	\$24.02	\$201.51
Jun-08	\$3,348	244	\$68.13	\$201	6,452	\$108.26	\$81	13,695	\$92.19	\$77	6,941	\$44.79	\$313.37	\$2,993	244	\$60.90	\$126	6,452	\$67.81	\$45	13,695	\$51.16	\$42	6,941	\$24.20	\$204.07	\$42	6,941	\$24.20	\$204.07
Jul-08	\$3,328	239	\$66.33	\$203	6,513	\$110.31	\$81	13,775	\$93.12	\$78	6,930	\$45.06	\$314.82	\$2,988	239	\$59.56	\$128	6,513	\$69.33	\$45	13,775	\$51.79	\$42	6,930	\$24.43	\$205.11	\$42	6,930	\$24.43	\$205.11
Aug-08	\$3,396	245	\$69.42	\$205	6,502	\$111.14	\$82	13,752	\$93.48	\$79	6,870	\$45.00	\$319.04	\$3,062	245	\$62.60	\$129	6,502	\$70.09	\$46	13,752	\$52.15	\$43	6,870	\$24.48	\$209.32	\$43	6,870	\$24.48	\$209.32
Sep-08	\$3,303	259	\$71.32	\$206	6,597	\$113.39	\$82	13,891	\$94.63	\$79	6,895	\$45.63	\$324.97	\$2,992	259	\$64.60	\$131	6,597	\$71.85	\$46	13,891	\$52.97	\$44	6,895	\$25.01	\$214.43	\$44	6,895	\$25.01	\$214.43
Oct-08	\$3,313	261	\$72.04	\$207	6,630	\$114.32	\$83	13,927	\$95.83	\$80	6,872	\$45.75	\$327.94	\$3,003	261	\$65.30	\$132	6,630	\$72.98	\$47	13,927	\$54.23	\$44	6,872	\$25.12	\$217.63	\$44	6,872	\$25.12	\$217.63
Nov-08	\$3,277	265	\$72.30	\$206	6,629	\$113.95	\$82	13,930	\$95.08	\$80	6,807	\$45.59	\$326.92	\$2,972	265	\$65.59	\$131	6,629	\$72.51	\$46	13,930	\$53.62	\$44	6,807	\$25.03	\$216.75	\$44	6,807	\$25.03	\$216.75
Dec-08	\$3,391	264	\$74.56	\$206	6,768	\$116.43	\$82	14,111	\$96.98	\$81	6,840	\$46.29	\$334.26	\$3,080	264	\$67.74	\$133	6,768	\$74.74	\$47	14,111	\$54.84	\$45	6,840	\$25.70	\$223.02	\$45	6,840	\$25.70	\$223.02
Jan-09	\$3,533	264	\$77.84	\$208	6,776	\$117.46	\$83	14,073	\$97.11	\$82	6,795	\$46.30	\$338.71	\$3,211	264	\$70.74	\$134	6,776	\$75.88	\$47	14,073	\$55.16	\$46	6,795	\$25.78	\$227.56	\$46	6,795	\$25.78	\$227.56
Feb-09	\$3,582	261	\$77.93	\$208	6,777	\$117.55	\$83	14,024	\$97.27	\$82	6,749	\$46.34	\$339.09	\$3,257	261	\$70.86	\$135	6,777	\$76.08	\$47	14,024	\$55.35	\$46	6,749	\$25.95	\$228.24	\$46	6,749	\$25.95	\$228.24
Mar-09	\$3,610	256	\$77.10	\$210	6,782	\$118.60	\$84	14,024	\$98.19	\$83	6,749	\$46.85	\$340.74	\$3,280	256	\$70.05	\$136	6,782	\$77.11	\$48	14,024	\$56.26	\$47	6,749	\$26.32	\$229.74	\$47	6,749	\$26.32	\$229.74
Apr-09	\$3,661	252	\$76.75	\$210	6,814	\$119.46	\$76	15,426	\$98.15	\$83	6,753	\$46.95	\$341.31	\$3,337	252	\$69.97	\$138	6,814	\$78.12	\$44	15,426	\$56.15	\$47	6,753	\$26.43	\$230.67	\$47	6,753	\$26.43	\$230.67
May-09	\$3,601	258	\$77.39	\$211	6,840	\$120.38	\$66	17,932	\$98.61	\$84	6,745	\$47.11	\$343.49	\$3,282	258	\$70.53	\$140	6,840	\$79.57	\$38	17,932	\$56.40	\$47	6,745	\$26.65	\$233.15	\$47	6,745	\$26.65	\$233.15
Jun-09	\$3,696	258	\$79.38	\$212	6,879	\$121.34	\$64	18,679	\$99.74	\$84	6,777	\$47.71	\$348.17	\$3,375	258	\$72.48	\$140	6,879	\$80.30	\$37	18,679	\$57.14	\$48	6,777	\$27.18	\$237.10	\$48	6,777	\$27.18	\$237.10
Jul-09	\$3,764	265	\$83.13	\$212	6,923	\$122.47	\$65	18,771	\$100.89	\$85	6,799	\$48.07	\$354.56	\$3,452	265	\$76.24	\$141	6,923	\$81.28	\$37	18,771	\$57.85	\$48	6,799	\$27.48	\$24				

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VI.A: Historical and Projected Claim Trends

Allowed Basis Trends

Benefit Paid Basis Trends

12 mos ending	Inpatient			Outpatient			Professional			Pharmacy			Total	Inpatient			Outpatient			Professional			Pharmacy			Total
	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm		cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	cost	util	pmpm	
Apr-07	14.9%	0.1%	15.0%	6.6%	5.0%	11.9%	2.9%	11.2%	14.3%	7.3%	4.7%	12.4%	13.4%	14.2%	0.1%	14.3%	8.6%	5.0%	14.0%	6.0%	11.2%	17.9%	11.6%	4.7%	16.9%	15.3%
May-07	13.9%	1.8%	16.0%	5.9%	4.1%	10.3%	2.3%	9.8%	12.3%	6.7%	4.3%	11.2%	12.3%	13.8%	1.8%	15.8%	7.5%	4.1%	11.9%	5.6%	9.8%	16.0%	11.1%	4.3%	15.9%	14.5%
Jun-07	10.7%	-5.8%	4.3%	4.8%	3.3%	8.3%	1.7%	9.2%	11.1%	6.4%	3.7%	10.4%	8.4%	10.0%	-5.8%	3.7%	5.9%	3.3%	9.4%	4.6%	9.2%	14.3%	11.6%	3.7%	15.7%	9.3%
Jul-07	11.6%	-8.5%	2.1%	5.4%	3.5%	9.2%	1.3%	9.1%	10.6%	6.6%	3.5%	10.2%	8.0%	10.5%	-8.5%	1.1%	6.5%	3.5%	10.3%	4.5%	9.1%	14.0%	11.9%	3.5%	15.8%	8.6%
Aug-07	12.9%	-12.0%	-0.7%	5.6%	4.0%	9.8%	-0.3%	8.2%	7.9%	6.6%	3.1%	9.8%	6.7%	11.0%	-12.0%	-2.4%	6.6%	4.0%	10.9%	1.3%	8.2%	9.7%	12.7%	3.1%	16.2%	6.7%
Sep-07	15.0%	-8.0%	5.8%	4.1%	3.2%	7.5%	5.9%	2.1%	8.1%	6.3%	2.8%	9.3%	7.5%	13.5%	-8.0%	4.5%	4.3%	3.2%	7.7%	7.7%	2.1%	10.0%	12.2%	2.8%	15.3%	8.0%
Oct-07	11.9%	-7.3%	3.8%	3.0%	1.8%	4.8%	4.5%	2.7%	7.2%	6.5%	2.6%	9.3%	5.9%	10.3%	-7.3%	2.2%	2.0%	1.8%	3.8%	5.6%	2.7%	8.4%	12.4%	2.6%	15.4%	5.6%
Nov-07	8.0%	-4.2%	3.4%	2.9%	1.5%	4.4%	4.3%	2.0%	6.4%	6.7%	2.5%	9.4%	5.4%	6.4%	-4.2%	1.9%	1.6%	1.5%	3.1%	4.9%	2.0%	7.0%	12.9%	2.5%	15.7%	5.0%
Dec-07	5.7%	-4.5%	0.9%	2.3%	1.4%	3.7%	4.6%	1.3%	6.0%	6.7%	2.4%	9.3%	4.5%	4.4%	-4.5%	-0.3%	0.4%	1.4%	1.8%	5.5%	1.3%	6.9%	12.7%	2.4%	15.4%	3.7%
Jan-08	3.6%	-4.7%	-1.3%	3.2%	2.3%	5.7%	4.0%	0.4%	4.4%	6.3%	2.2%	8.7%	4.1%	2.4%	-4.7%	-2.4%	0.6%	2.3%	2.9%	3.8%	0.4%	4.3%	11.8%	2.2%	14.3%	2.7%
Feb-08	1.8%	-2.8%	-1.1%	3.4%	2.8%	6.3%	4.5%	0.5%	5.0%	6.3%	2.3%	8.7%	4.5%	0.5%	-2.8%	-2.3%	1.6%	2.8%	4.5%	4.9%	0.5%	5.4%	11.5%	2.3%	14.1%	3.5%
Mar-08	3.8%	-4.8%	-1.2%	2.6%	2.5%	5.2%	2.3%	1.2%	3.5%	6.4%	1.9%	8.4%	3.6%	3.4%	-4.8%	-1.6%	0.5%	2.5%	3.0%	3.0%	1.2%	4.3%	11.3%	1.9%	13.5%	2.9%
Apr-08	-0.1%	-4.7%	-4.8%	1.9%	2.0%	3.9%	1.1%	1.9%	3.1%	7.1%	1.1%	8.3%	2.2%	-1.0%	-4.7%	-5.7%	-0.4%	2.0%	1.6%	1.4%	1.9%	3.3%	12.1%	1.1%	13.3%	0.9%
May-08	0.1%	-7.4%	-7.3%	2.6%	2.1%	4.7%	2.6%	1.9%	4.6%	7.4%	0.4%	7.8%	2.2%	-0.6%	-7.4%	-8.0%	-0.5%	2.1%	1.5%	3.7%	1.9%	5.7%	11.8%	0.4%	12.2%	0.6%
Jun-08	2.7%	-3.3%	-0.6%	3.8%	3.1%	7.0%	3.0%	2.7%	5.8%	7.7%	0.1%	7.9%	5.0%	2.3%	-3.3%	-1.1%	1.0%	3.1%	4.1%	4.5%	2.7%	7.3%	11.7%	0.1%	11.9%	4.1%
Jul-08	0.6%	-5.2%	-4.6%	4.2%	3.4%	7.7%	3.7%	2.2%	6.0%	8.0%	-0.4%	7.6%	4.3%	0.9%	-5.2%	-4.3%	1.8%	3.4%	5.3%	5.0%	2.2%	7.4%	11.8%	-0.4%	11.4%	3.5%
Aug-08	0.9%	0.0%	0.9%	4.9%	2.9%	7.9%	5.0%	1.9%	7.0%	8.1%	-1.4%	6.6%	5.9%	2.1%	0.0%	2.1%	2.9%	2.9%	5.8%	7.3%	1.9%	9.4%	11.4%	-1.4%	9.9%	6.0%
Sep-08	-3.6%	3.5%	-0.2%	5.6%	4.7%	10.6%	1.5%	5.8%	7.4%	8.9%	-1.0%	7.8%	6.8%	-2.2%	3.5%	1.2%	4.4%	4.7%	9.3%	3.7%	5.8%	9.8%	13.2%	-1.0%	12.0%	7.1%
Oct-08	-3.1%	6.1%	2.9%	5.9%	5.4%	11.6%	3.2%	4.7%	8.1%	8.7%	-1.6%	7.0%	7.9%	-1.3%	6.1%	4.8%	5.7%	5.4%	11.5%	7.1%	4.7%	12.1%	12.8%	-1.6%	11.0%	9.5%
Nov-08	-4.5%	8.4%	3.6%	4.9%	5.3%	10.5%	2.1%	4.8%	7.0%	8.5%	-2.8%	5.5%	7.2%	-2.7%	8.4%	5.5%	4.7%	5.3%	10.2%	5.8%	4.8%	10.9%	12.2%	-2.8%	9.1%	8.8%
Dec-08	-0.1%	8.0%	7.9%	4.7%	7.9%	13.0%	2.1%	6.5%	8.7%	9.0%	-2.1%	6.7%	9.7%	2.0%	8.0%	10.2%	6.0%	7.9%	14.3%	6.1%	6.5%	13.0%	14.2%	-2.1%	11.8%	12.4%
Jan-09	6.1%	7.7%	14.4%	4.7%	7.2%	12.2%	2.6%	6.1%	8.8%	9.2%	-2.8%	6.1%	10.8%	8.4%	7.7%	16.8%	7.2%	7.2%	14.9%	7.1%	6.1%	13.6%	14.3%	-2.8%	11.1%	14.7%
Feb-09	8.2%	3.9%	12.4%	4.2%	6.3%	10.7%	2.9%	4.9%	8.0%	9.7%	-3.9%	5.4%	9.5%	10.5%	3.9%	14.8%	6.5%	6.3%	13.2%	7.2%	4.9%	12.5%	15.2%	-3.9%	10.7%	13.2%
Mar-09	6.7%	4.3%	11.3%	5.4%	6.4%	12.2%	5.2%	4.4%	9.9%	10.2%	-3.7%	6.1%	10.4%	8.3%	4.3%	12.9%	8.6%	6.4%	15.6%	10.0%	4.4%	14.9%	15.8%	-3.7%	11.5%	14.1%
Apr-09	10.3%	2.2%	12.7%	5.9%	6.6%	12.8%	-4.0%	13.6%	9.1%	9.2%	-3.4%	5.5%	10.6%	12.7%	2.2%	15.1%	9.9%	6.6%	17.1%	0.2%	13.6%	13.8%	14.4%	-3.4%	10.4%	14.9%
May-09	8.3%	5.8%	14.6%	5.7%	6.8%	12.9%	-18.0%	32.0%	8.2%	9.1%	-3.1%	5.7%	10.8%	10.3%	5.8%	16.7%	11.8%	6.8%	19.4%	-15.2%	32.0%	11.8%	14.5%	-3.1%	10.9%	15.7%
Jun-09	10.4%	5.5%	16.5%	5.1%	6.6%	12.1%	-20.7%	36.4%	8.2%	9.1%	-2.4%	6.5%	11.1%	12.8%	5.5%	19.0%	11.1%	6.6%	18.4%	-18.1%	36.4%	11.7%	15.0%	-2.4%	12.3%	16.2%
Jul-09	13.1%	10.8%	25.3%	4.5%	6.3%	11.0%	-20.5%	36.3%	8.3%	8.7%	-1.9%	6.7%	12.6%	15.5%	10.8%	28.0%	10.3%	6.3%	17.2%	-18.0%	36.3%	11.7%	14.6%	-1.9%	12.5%	18.4%
Aug-09	8.7%	9.3%	18.7%	3.4%	7.8%	11.4%	-20.9%	37.1%	8.5%	8.6%	-0.6%	8.0%	11.7%	10.4%	9.3%	20.6%	9.0%	7.8%	17.4%	-18.6%	37.1%	11.5%	14.7%	-0.6%	14.1%	16.5%
Sep-09	14.3%	-2.9%	11.0%	3.1%	7.4%	10.7%	-21.7%	36.9%	7.2%	8.6%	-0.2%	8.3%	9.4%	15.3%	-2.9%	12.0%	8.0%	7.4%	16.0%	-20.4%	36.9%	8.9%	15.0%	-0.2%	14.8%	12.9%
Oct-09	15.3%	-2.3%	12.6%	2.4%	8.5%	11.0%	-23.4%	40.0%	7.2%	8.7%	1.5%	10.3%	10.2%	15.8%	-2.3%	13.1%	5.2%	8.5%	14.0%	-24.3%	40.0%	6.0%	15.6%	1.5%	17.3%	12.1%

Summary of Observed Statistics

	Inpatient			Outpatient			Professional			Pharmacy			Total
	Cost	Util.	Total	Cost	Util.	Total	Cost	Util.	Total	Cost	Util.	Total	
Minimum	-4.5%	-12.0%	-7.3%	1.9%	1.4%	3.7%	-23.4%	0.4%	3.1%	6.3%	-3.9%	5.4%	
Maximum	15.3%	10.8%	25.3%	6.6%	8.5%	13.0%	5.9%	40.0%	14.3%	10.2%	4.7%	12.4%	
Mean	6.7%	-0.4%	6.3%	4.3%	4.6%	9.1%	-1.8%	10.9%	7.7%	7.8%	0.3%	8.1%	

Base Trend with Leveraging: 13.3%
 Projected impact of aging (Ex 6B): 0.0%
 Impact of Deductible Mix (Ex 6C): 2.8%
Total Trend before Buy-down weighted by Benefit Paid PMPM: 16.5%

Selected Trends

Allowed	9.2%	5.8%	4.3%	6.2%	3.2%	5.6%	9.1%	1.0%					
Leveraging	2.1%	1.0%	0.8%	2.1%									
Base	11.5%	5.8%	18.0%	5.4%	6.2%	11.9%	4.0%	5.6%	9.8%	11.4%	1.0%	12.5%	13.3%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VI.B: Derivation of Adjustment for Changes in Age Distribution

	Member Distribution						Claim Cost
	<u>Prior Period</u>	<u>Current</u>	<u>Projected**</u>	<u>Prior Period</u>	<u>Current</u>	<u>Projected**</u>	Milliman*
	YE 9/30/2008 Member Mos.	YE 9/30/2009 Member Mos.	YE 6/30/2011 Member Mos.	YE 9/30/2008 Percent	YE 9/30/2009 Percent	YE 6/30/2011 Percent	Claim Cost Factor
<u>Males</u>							
<25	3,590	3,022	2,031	1.4%	1.3%	1.1%	0.436
25-29	4,322	4,298	3,921	1.7%	1.8%	2.0%	0.481
30-34	5,877	4,592	2,531	2.3%	1.9%	1.3%	0.581
35-39	13,881	11,184	6,734	5.4%	4.7%	3.5%	0.710
40-44	13,863	12,502	9,705	5.4%	5.3%	5.1%	0.889
45-49	18,169	14,833	9,249	7.1%	6.3%	4.8%	1.152
50-54	25,294	21,731	15,293	9.9%	9.2%	8.0%	1.535
55-59	17,516	17,532	16,145	6.9%	7.4%	8.4%	2.059
60-64	18,341	16,926	13,703	7.2%	7.2%	7.1%	2.678
65+	1,101	950	675	0.4%	0.4%	0.4%	3.550
<u>Females</u>							
<25	2,409	2,048	1,408	0.9%	0.9%	0.7%	0.953
25-29	4,175	4,206	3,909	1.6%	1.8%	2.0%	1.169
30-34	6,616	6,229	5,219	2.6%	2.6%	2.7%	1.249
35-39	13,993	11,840	8,054	5.5%	5.0%	4.2%	1.231
40-44	19,476	17,298	13,040	7.6%	7.3%	6.8%	1.257
45-49	17,505	17,513	16,116	6.9%	7.4%	8.4%	1.415
50-54	23,549	22,954	20,326	9.2%	9.7%	10.6%	1.726
55-59	22,816	22,838	21,032	8.9%	9.7%	11.0%	2.063
60-64	21,193	22,258	21,872	8.3%	9.4%	11.4%	2.504
65+	1,324	1,184	905	0.5%	0.5%	0.5%	3.178
Unassigned	89	87					
Total	255,099	236,025	191,946	100.0%	100.0%	100.0%	
Impact from Aging							
Total For Each Period	<u>Prior</u>	<u>Current</u>	<u>Projected</u>				
Claim Cost	1.588	1.620	1.676				
Annualized Impact	<u>Experience</u>		<u>Projected</u>	<u>Additional</u>			
Claim Cost	2.0%		2.0%	0.0%			

* From 2008 Milliman Health Cost Guidelines

** Projected member months by age band assume the same change between periods as 2008 to 2009.

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VI.C: Allowed Trend Data Normalized for Changes in Deductible/Business Mix

Year	Deductibles Less Than \$2000										\$2250 Deductible					\$5000 Deductible					\$10000 Deductible					\$15000 Deductible					Total Healthchoice					Adjusted Allowed Trend Holding Mbr Mths Constant			
	Prior Yr		Current Yr		Trend	Prior Yr		Current Yr		Trend	Prior Yr		Current Yr		Trend	Prior Yr		Current Yr		Trend	Prior Yr		Current Yr		Trend	Prior Yr		Current Yr		Normalized	Ded. Mix Impact								
	MbrMths	PMPM	MbrMths	PMPM		MbrMths	PMPM	MbrMths	PMPM		MbrMths	PMPM	MbrMths	PMPM		MbrMths	PMPM	MbrMths	PMPM		MbrMths	PMPM	MbrMths	PMPM		MbrMths	PMPM	MbrMths	PMPM			MbrMths	PMPM	MbrMths	PMPM	MbrMths	PMPM		
2006-10	12,773	692.33	870.04	21,923	18,465	870.04	1,040.35	19.6%	236,536	164,601	274.00	284.01	3.7%	22,066	20,992	107.21	168.55	57.2%	68,852	76,894	128.69	145.10	12.8%	362,150	289,821	287.05	303.78	5.8%	287.05	315.71	10.0%	3.9%							
2006-11	12,281	680.31	886.19	21,742	18,206	886.19	1,046.48	18.1%	231,198	158,697	276.99	285.65	3.1%	21,818	20,949	112.20	182.43	62.6%	69,376	77,788	129.80	144.43	11.3%	356,415	284,306	289.31	305.15	5.5%	289.31	317.50	9.7%	4.0%							
2006-12	11,813	688.29	888.12	21,520	17,964	888.12	1,060.26	19.4%	225,541	152,929	279.39	286.26	2.5%	21,556	20,890	118.16	181.33	53.5%	69,861	78,717	133.53	143.35	7.4%	350,291	278,961	291.57	305.17	4.7%	291.57	318.04	9.1%	4.2%							
2007-01	11,347	715.55	909.76	21,180	17,556	909.76	1,042.90	14.6%	218,937	148,026	279.54	291.85	4.4%	21,404	20,807	125.21	186.46	48.9%	70,977	79,216	136.10	143.18	5.2%	343,845	274,085	293.53	305.95	4.2%	293.53	318.80	8.6%	4.2%							
2007-02	10,874	729.77	929.07	20,806	17,332	929.07	1,031.43	11.0%	212,190	143,461	281.47	300.30	6.7%	21,367	20,620	133.61	192.00	43.7%	72,290	79,546	139.37	143.78	3.2%	337,527	269,263	296.04	309.92	4.7%	296.04	322.71	9.0%	4.1%							
2007-03	10,511	748.88	937.00	20,547	17,044	937.00	1,023.54	10.3%	206,045	139,125	280.32	303.12	8.1%	21,307	20,417	147.29	186.60	26.7%	73,106	79,867	144.56	141.39	-2.2%	331,516	264,671	297.39	308.84	3.9%	297.39	321.83	8.2%	4.2%							
2007-04	10,224	783.91	963.15	20,260	16,732	963.15	1,029.11	6.8%	200,110	134,923	281.76	305.89	8.6%	21,272	20,174	158.81	189.89	21.1%	73,630	80,133	148.24	142.15	-4.1%	325,496	260,148	301.58	308.56	2.3%	301.58	321.47	6.6%	4.2%							
2007-05	9,967	794.66	986.43	19,976	16,661	986.43	1,005.17	1.9%	194,266	130,855	282.08	309.31	9.7%	21,192	19,990	158.36	201.45	27.2%	74,120	80,406	148.49	141.71	-4.6%	319,521	255,830	302.91	309.32	2.1%	302.91	322.48	6.5%	4.3%							
2007-06	9,718	797.04	986.32	19,679	16,563	986.32	1,011.46	5.8%	188,359	126,849	279.67	314.73	12.5%	21,124	19,787	162.75	208.86	28.3%	74,570	80,682	144.35	143.26	-0.8%	313,450	251,536	298.12	313.10	5.0%	298.12	326.52	9.5%	4.4%							
2007-07	9,489	797.04	986.32	19,344	16,563	981.02	991.28	1.0%	182,297	123,025	282.04	319.50	13.3%	21,042	19,587	168.12	223.65	33.0%	75,045	80,983	146.63	141.18	-3.7%	307,217	247,465	301.47	314.05	4.2%	301.47	327.92	8.8%	4.4%							
2007-08	9,277	811.71	981.02	19,019	16,349	1,001.84	990.21	-1.2%	176,446	119,262	280.70	326.09	16.2%	21,000	19,375	167.61	247.66	47.8%	75,567	81,222	147.03	143.26	-2.6%	301,309	243,352	301.16	318.56	5.8%	301.16	332.54	10.4%	4.4%							
2007-09	9,082	827.82	969.39	18,725	16,118	1,042.66	969.39	-7.0%	170,802	115,583	283.65	337.02	18.8%	21,011	19,136	166.86	263.86	58.1%	76,129	81,390	144.82	146.82	1.4%	295,449	239,204	304.40	324.17	6.5%	304.40	338.81	11.3%	4.5%							
2008-01	8,869	832.94	969.39	18,465	15,887	1,040.35	969.39	-7.0%	164,601	112,144	284.01	342.14	20.5%	20,992	18,946	168.55	272.10	61.4%	76,894	81,485	145.10	150.76	3.9%	289,821	235,295	303.78	327.57	7.8%	303.78	342.07	12.6%	4.4%							
2008-02	8,666	844.20	969.39	18,206	15,671	1,046.48	964.70	-7.8%	158,697	108,893	285.65	344.30	20.5%	20,949	18,801	182.43	264.38	44.9%	77,788	81,396	144.43	150.68	4.3%	284,306	231,450	305.15	326.25	6.9%	305.15	340.49	11.6%	4.4%							
2008-03	8,461	855.17	969.39	17,964	15,437	1,060.26	972.30	-8.3%	152,929	105,847	286.26	352.60	23.2%	20,890	18,665	181.33	283.98	56.1%	78,717	81,248	143.35	155.64	8.6%	278,961	227,739	305.17	332.81	9.1%	305.17	346.68	13.6%	4.2%							
2008-04	8,280	835.25	969.39	17,756	15,214	1,042.90	976.53	-6.4%	148,026	103,415	291.85	356.57	22.2%	20,807	18,471	186.46	276.91	48.5%	79,216	80,895	143.18	156.30	9.2%	274,085	224,420	305.95	334.28	9.3%	305.95	348.02	13.8%	4.1%							
2008-05	8,104	839.20	969.39	17,556	15,038	1,031.43	978.97	-5.1%	143,461	101,337	300.30	358.80	19.5%	20,620	18,283	192.00	274.52	43.0%	79,546	80,466	143.78	155.30	8.0%	269,263	221,443	309.92	335.37	8.2%	309.92	348.81	12.5%	4.0%							
2008-06	7,930	826.54	969.39	17,332	14,827	1,033.54	976.55	-5.5%	139,125	99,273	303.12	360.38	18.9%	20,417	18,051	186.60	283.71	52.0%	79,867	79,962	141.39	154.87	9.5%	264,671	218,338	308.84	336.78	9.0%	308.84	349.78	13.3%	3.9%							
2008-07	7,774	812.59	969.39	17,144	14,607	1,029.11	992.18	-3.6%	134,923	97,160	305.89	362.57	18.5%	20,174	17,761	189.89	282.89	49.0%	80,133	79,585	142.15	152.12	7.0%	260,148	215,238	308.56	336.65	9.1%	308.56	349.59	13.3%	3.8%							
2008-08	7,618	803.20	969.39	16,961	14,386	1,005.17	984.94	-2.0%	130,855	95,097	309.31	366.40	18.5%	19,990	17,442	201.45	278.60	38.3%	80,406	79,250	141.71	151.84	7.1%	255,830	212,210	309.32	336.07	8.6%	309.32	348.91	12.8%	3.8%							
2008-09	7,466	803.02	969.39	16,752	14,185	1,011.46	983.15	-2.8%	128,849	93,128	314.73	372.94	18.5%	19,787	17,138	208.86	281.86	35.0%	80,983	78,946	143.26	156.09	9.0%	251,536	209,340	313.10	339.75	8.5%	313.10	352.22	12.5%	3.7%							
2009-01	7,307	845.58	969.39	16,563	13,967	991.28	1,001.53	1.0%	123,025	90,909	319.50	383.76	20.1%	19,587	16,823	223.65	279.18	24.8%	80,983	78,876	141.18	160.44	13.6%	247,465	206,426	314.05	346.03	10.2%	314.05	358.67	14.2%	3.7%							
2009-02	7,144	840.95	969.39	16,349	13,751	990.21	993.68	0.4%	119,262	88,712	326.09	391.63	20.1%	19,375	16,468	247.66	260.65	5.2%	81,222	78,962	143.26	162.75	13.6%	243,352	203,661	318.56	346.74	8.8%	318.56	359.55	12.9%	3.7%							
2009-03	6,977	855.15	969.39	16,118	13,556	969.39	1,000.64	3.2%	115,583	86,647	337.02	391.99	16.3%	19,136	16,125	263.86	253.70	-3.9%	81,390	79,116	146.82	162.74	10.8%	239,204	201,137	324.17	344.71	6.3%	324.17	357.29	10.2%	3.6%							
2009-04	6,833	861.83	969.39	15,887	13,370	968.01	998.79	3.2%	112,144	84,700	342.14	397.74	16.3%	18,946	15,780	272.10	258.90	-4.9%	81,485	79,331	150.76	170.32	13.0%	235,295	198,809	327.57	348.56	6.4%	327.57	360.87	10.2%	3.5%							
Percent of Total Member Months																																							
2006-10	3.5%			6.1%					65.3%					6.1%					19.0%					100.0%															
2007-04	3.1%			6.2%					61.5%					6.5%					22.6%					100.0%															
2007-10	3.1%			6.4%					56.8%					7.2%					26.5%					100.0%															
2008-04	3.0%			6.6%					51.9%					7.8%					30.8%					100.0%															
2008-10	2.9%			6.8%					47.7%					8.1%					34.6%					100.0%															
2009-04	2.8%			6.8%					45.1%					8.3%					37.0%					100.0%															
2009-07	2.8%			6.8%					44.0%					8.1%					38.2%					100.0%															
2009-10	2.8%			6.7%					42.6%					7.9%					39.9%					100.0%															
Projected Rating Period																																							
12 months ending 12/2007																																							
12 months ending 10/2009																																							
Implied monthly change																																							
12 months ending 6/2011																																							
(extrapolated trend)																																							
2.8%																																							

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VII: Deductible Leveraging Factors

Let $x = \text{deductible}/100$
Let $F(x)$ = the trend leveraging factor for that deductible.
We are given:

F(0) =	1.00
F(25) =	1.18
F(50) =	1.27
F(75) =	1.33
F(100) =	1.38
F(150) =	1.47

Formula: $F(x) = a + bx + cx(x-25) + dx(x-25)(x-50) + ex(x-25)(x-50)(x-75) + fx(x-25)(x-50)(x-75)(x-100)$

a = F(0) =	1.00
b = (F(25) - a) / 25 =	0.0072
c = (F(50) - 50b - a) / 50 / (50-25) =	-7.2E-05
d = (F(75) - 75*50*c - 75b - a)/75/50/25 =	6.4E-07
e = (F(100) - 100*75*50*d - 100*75*c - 100b - a)/100/75/50/25 =	-4.26667E-09
f = (F(150) - 150*125*100*75*e - 150*125*100*d - 100*125*c - 100b - a)/150/125/100/75/50 =	1.99111E-11

Deductible	x	F(x)	YE 6/30/2011	YE 9/30/2009
			Avg. contracts	claims ppm
0	0	1.000		
150	1.5	1.015	101	1,522.48
150	1.5	1.015	3	826.52
150	1.5	1.015	5	258.95
250	2.5	1.025	51	1,262.49
250	2.5	1.025	37	833.51
300	3	1.030	17	1,090.54
500	5	1.048	11	406.57
500	5	1.048	9	1,076.95
500	5	1.048	3	1,166.60
750	7.5	1.069	6	276.28
1000	10	1.089	4	1,140.16
1000	10	1.089	4	373.19
1000	10	1.089	4	118.47
1500	15	1.124	1	379.14
1500	15	1.124	8	2,280.41
2000	20	1.154	28	279.61
2250	22.5	1.168	312	1,419.70
2250	22.5	1.168	327	1,166.43
2500	25	1.180	273	898.06 Lumenos plans
4000	40	1.240	21	671.42
5000	50	1.270	1,805	463.48
5000	50	1.270	1,403	383.23
5000	50	1.270	786	278.85 Lumenos plans
7500	75	1.330		
10000	100	1.380	333	172.60
10000	100	1.380	177	412.79
10000	100	1.380	46	85.19 Lumenos plans
15000	150	1.470	2,317	147.41
15000	150	1.470	1,243	102.05
Weighted Average		1.25		

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit VIII: Calculations of Investment Income, Savings Offset Payment Percentages and Rebate Credits

I. Calculation of Investment Income Percentage

Credit for Time Between Claim Incurral and Payment: Professional

A. Annual Interest Rate	0.03%
B. Average Holding Period for Hospital Claims	0.00
C. Average Holding Period for Non-Hospital Claims	1.74
D. Hospital Claims as a Percentage of Total	63.4%
E. Claims as a Percent of Premium	83.3%

$IIC = \{-(D \times B) + ((1 - D) \times C)\} / 12 \} \times A \times E$ 0.00%

Credit for Time Between Premium Receipt and Claim Incurral

A. Annual Interest Rate	0.03%
B. Average Period Between Receipt of Premium and Claim Incurral	
I. Monthly Payment Mode	1.50 85% of contracts
II. Quarterly Payment Mode	1.50 15% of contracts
III. Enrollment Weighted Average	0.65

$IIC = -B.III / 12 \times A$ 0.00%

Credit for Time Between Claim Incurral and Payment: Out-of-State Hospital

A. Annual Interest Rate	0.03%
B. Average Holding Period for Out-of- State Hospital Claims	1.74 use Non-hospital as proxy due to difficult calculation (will overstate value)
C. Out-of-State Hospital Claims as a Percentage of Total	14.6% 64.6% of claims are hospital and 23% of claims are out-of-state
D. Claims as a Percent of Premium	87%

$IIC = [-(C \times B) / 12] \times A \times D$ 0.00%

Total Investment Income Credit **0.00%**

II. Determination of Health Access Payment

A. Dirigo Health Agency Assessment Percentage	2.14%
B. HealthChoice and Lumenos 2008 Claims Percentage In State	74.7%
C. HealthChoice and Lumenos Percentage to Be Applied to All Claims	1.60%

III. Anthem Prescription Management HealthChoice Rebates

Current Estimate

A. 2008 HealthChoice Rebate Dollars	<u>Projection</u> \$640,067
B. 2008 HealthChoice Rx Incurred Claim Cost	\$5,973,450
C. HealthChoice Rebates as a % of Rx Claim Cost	10.72%
D. Experience Period Rx Incurred Claims 12 mos ending 9/2009	\$5,726,749
Associated Observed Contract Months - HealthChoice	115,375
E. Pharmacy Claim Cost Trend Claim ERGMVI	\$49.64
F. Projected Pharmacy Claim Cost PCPM [= D*(1+E)^(months of trend/12)]	12.5%
G. Projected Rebates PCPM [=C * F]	\$61.00
	\$6.54

7/1/09-6
7/1/10-6

Prior Estimate

A. PCPM Estimate for 2008 in 1/1/2008 Rate Action	<u>Actual to Estimate</u> \$3.91
B. Actual Rebates PCPM in 2008	\$5.32
C. Difference from Actual to Estimate PCPM	\$1.41

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing**

Effective July 1, 2010

Exhibit IX: Observed and Projected Annual Financial Results

(Amounts in 000's)

	Actual* BCBSME and Anthem <u>2000</u>	Actual* Anthem <u>2001</u>	Actual* Anthem <u>2002</u>	Actual* Anthem <u>2003</u>	Actual* Anthem <u>2004</u>	Actual* Anthem <u>2005</u>	Actual* Anthem <u>2006</u>	Actual* Anthem <u>2007</u>	Actual* Anthem <u>2008</u>	Estimated* Anthem <u>2009</u>	Projected Anthem <u>2010</u>	Projected Anthem Jan thru June <u>2010</u>	Projected Anthem July thru Dec <u>2010</u>	Projected Anthem Jan thru June <u>2011</u>	Projected Anthem Rating Period <u>7/1/10 - 6/30/11</u>
Subscriptions	\$34,431	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	\$71,427	\$67,485	\$64,403	\$61,785	\$61,994	\$28,856	\$33,138	\$30,818	\$63,957
<u>Other Revenue</u>	<u>(\$2)</u>	<u>\$0</u>													
Total Revenue	\$34,429	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	\$71,427	\$67,485	\$64,403	\$61,785	\$61,994	\$28,856	\$33,138	\$30,818	\$63,957
Paid Claims	\$25,279	\$32,267	\$36,561	\$46,415	\$54,047	\$65,423	\$67,374	\$56,079	\$55,609	\$57,879					
Change IBNR	\$1,523	\$778	(\$288)	(\$282)	\$1,238	\$200	(\$527)	\$0	\$0	\$0					
<u>Other Claim Items (includes rebates)</u>	<u>\$248</u>	<u>\$371</u>	<u>(\$174)</u>	<u>(\$208)</u>	<u>(\$339)</u>	<u>(\$716)</u>	<u>(\$893)</u>	<u>(\$756)</u>	<u>(\$811)</u>	<u>(\$878)</u>					
Total Incurred Claims	\$27,050	\$33,416	\$36,099	\$45,925	\$54,946	\$64,907	\$65,953	\$55,323	\$54,976	\$57,001	\$58,275	\$25,634	\$32,641	\$23,016	\$55,657
Administration	\$3,351	\$6,324	\$7,884	\$8,024	\$9,659	\$9,284	\$8,177	\$6,180	\$5,396	\$4,885	\$4,296	\$2,233	\$2,063	\$1,919	\$3,982
Commissions	\$369	\$620	\$255	\$284	\$348	\$290	\$272	\$272	\$290	\$269	\$237	\$123	\$114	\$106	\$220
Premium Taxes	\$407	\$926	\$1,029	\$1,249	\$1,326	\$1,442	\$1,443	\$1,355	\$1,264	\$1,236	\$1,240	\$577	\$663	\$616	\$1,279
Health Access Payment (HAP)	\$0	\$0	\$0	\$0	\$0	\$0	\$1,229	\$780	\$698	\$809	\$932	\$410	\$522	\$368	\$890
<u>Investment Income</u>									<u>(\$13)</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Total Expense	\$4,127	\$7,870	\$9,168	\$9,557	\$11,333	\$11,016	\$11,121	\$8,586	\$7,634	\$7,199	\$6,705	\$3,343	\$3,362	\$3,009	\$6,371
Operating Gain Before FIT	\$3,252	\$5,098	\$7,231	\$4,164	\$1,044	(\$3,056)	(\$5,647)	\$3,575	\$1,794	(\$2,415)	(\$2,986)	(\$121)	(\$2,865)	\$4,793	\$1,928
Operating Gain as a % Before FIT	9.4%	11.0%	13.8%	7.0%	1.6%	-4.2%	-7.9%	5.3%	2.8%	-3.9%	-4.8%	-0.4%	-8.6%	15.6%	3.0%
Operating Gain as a % After FIT	6.2%	7.3%	9.1%	4.6%	1.0%	-4.2%	-7.9%	3.5%	1.8%	-3.9%	-4.8%	-0.4%	-8.6%	10.3%	2.0%
Loss Ratio	78.6%	72.0%	68.8%	77.0%	81.6%	89.1%	94.1%	83.1%	86.4%	93.6%	95.5%	90.3%	100.1%	75.9%	88.4%
Originally Projected Loss Ratio	82.7%	76.0%	77.3%	81.3%		81.5%	85.8%	85.2%							
Contract Months	148,476	175,652	190,181	205,990	232,322	228,172	199,593	153,350	146,139	137,398	120,845	62,812	58,034	53,970	112,004
Member Months	267,150	308,581	334,718	366,663	413,723	403,396	349,574	263,063	248,598	230,892	205,388	106,290	99,098	92,848	191,946
M/C ratio	1.80	1.76	1.76	1.78	1.78	1.77	1.75	1.72	1.70	1.68	1.70	1.69	1.71	1.72	1.71

* Actual may differ slightly from annual BOI filings due to restatements of outstanding claims. HealthChoice only experience is shown through 2006. Lumenos experience is included for 2007 and beyond.

** 2009 full year estimate is based on YTD experience thru November 2009 with an estimate of December 2009. Actual 2009 experience will be provided in an updated version of these exhibits when it is available.

Note that based on Exhibit V claims experience, the January to June claims experience is approximately 85% of the full year PMPM based on 2008 claims experience.

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

**Exhibit X: HealthChoice and Lumenos Experience Since Inception
(Amounts in 000's)**

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Estimate	Actual	Projected	
All																							
Net Premium	\$2,978	\$15,142	\$37,285	\$45,102	\$42,663	\$37,375	\$32,269	\$29,057	\$30,304	\$34,431	\$46,384	\$52,498	\$59,646	\$67,323	\$72,867	\$71,427	\$67,485	\$64,403	\$61,785	\$61,785	\$870,424	\$61,994	
Paid Claims	\$1,058	\$10,518	\$22,984	\$40,342	\$38,752	\$32,371	\$27,679	\$26,741	\$24,762	\$25,528	\$32,638	\$36,387	\$46,415	\$54,047	\$65,423	\$67,374	\$56,079	\$55,609	\$57,879	\$57,879	\$722,585	\$58,275	
Change in IBNR - Restated	\$1,702	\$3,203	\$0	-\$286	-\$1,528	-\$135	\$334	-\$955	\$98	\$1,281	\$778	-\$288	-\$282	\$1,238	\$200	-\$527	\$0	\$0	\$0	\$0	\$4,833	\$0	
Incurred Claims	\$2,760	\$13,721	\$22,984	\$40,056	\$37,224	\$32,236	\$28,013	\$25,786	\$24,860	\$26,809	\$33,416	\$36,099	\$46,133	\$55,285	\$65,623	\$66,847	\$56,079	\$55,609	\$57,879	\$57,879	\$669,539	\$58,275	
Paid Loss Ratio	35.5%	69.5%	61.6%	89.4%	90.8%	86.6%	85.8%	92.0%	81.7%	74.1%	70.4%	69.3%	77.8%	80.3%	89.8%	94.3%	83.1%	86.3%	93.7%	83.0%	83.0%	94.0%	
Incurred Loss Ratio	92.7%	90.6%	61.6%	88.8%	87.3%	86.3%	86.8%	88.7%	82.0%	77.9%	72.0%	68.8%	77.3%	82.1%	90.1%	93.6%	83.1%	86.3%	93.7%	83.0%	83.0%	94.0%	
Cummulative Increase Factors	1.000	1.047	1.171	1.247	1.358	1.520	1.709	1.788	2.209	2.491	3.077	3.435	3.585	3.585	4.019	4.663	4.663	6.350	6.696	6.696	6.696	6.696	
Constant Premium Basis (Indexed to 2008 Premiums)																							
Net Premium	\$19,940	\$96,837	\$213,275	\$242,148	\$210,285	\$164,593	\$126,435	\$108,789	\$91,873	\$92,539	\$100,944	\$102,335	\$111,390	\$125,727	\$121,410	\$102,567	\$96,906	\$67,913	\$61,785				
Paid Loss	5.3%	10.9%	10.8%	16.7%	18.4%	19.7%	21.9%	24.6%	27.0%	27.6%	32.3%	35.6%	41.7%	43.0%	53.9%	65.7%	57.9%	81.9%	93.7%				
Incurred Loss Ratio	13.8%	14.2%	10.8%	16.5%	17.7%	19.6%	22.2%	23.7%	27.1%	29.0%	33.1%	35.3%	41.4%	44.0%	54.1%	65.2%	57.9%	81.9%	93.7%				
Non-Mandated																							
Net Premium											\$41,940	\$47,961	\$54,993	\$62,564	\$68,401	\$68,117	\$65,280	\$62,692			\$56,511		
Paid Claims											\$29,178	\$32,344	\$41,122	\$48,605	\$60,842	\$64,236	\$54,518	\$54,445			\$53,121		
Change in IBNR - Restated											\$696	-\$256	-\$228	\$1,164	\$186	-\$502	\$0	\$0			\$0		
Incurred Claims											\$29,874	\$32,088	\$40,894	\$49,769	\$61,028	\$63,733	\$54,518	\$54,445			\$53,121		
Paid Loss Ratio											69.6%	67.4%	74.8%	77.7%	88.9%	94.3%	83.5%	86.8%			94.0%		
Incurred Loss Ratio											71.2%	66.9%	74.4%	79.5%	89.2%	93.6%	83.5%	86.8%			94.0%		
Cummulative Increase Factors (since 2001)											1.000	1.127	1.175	1.175	1.316	1.520	1.831	2.092	2.206				
Constant Premium Basis (Indexed to 2008 Premiums)																							
Net Premium											\$87,753	\$89,010	\$97,890	\$111,366	\$108,792	\$93,739	\$74,589	\$62,692	\$0				
Paid Loss											33.3%	36.3%	42.0%	43.6%	55.9%	68.5%	73.1%	86.8%	#DIV/0!				
Incurred Loss Ratio											34.0%	36.0%	41.8%	44.7%	56.1%	68.0%	73.1%	86.8%	#DIV/0!				
Mandated																							
Net Premium											\$4,444	\$4,537	\$4,653	\$4,759	\$4,466	\$3,310	\$2,205	\$1,711			\$5,483		
Paid Claims											\$3,460	\$4,043	\$5,085	\$5,103	\$4,581	\$3,138	\$1,561	\$1,164			\$5,154		
Change in IBNR - Restated											\$82	-\$32	-\$28	\$122	\$14	-\$25	\$0	\$0			\$0		
Incurred Claims											\$3,542	\$4,011	\$5,057	\$5,225	\$4,595	\$3,113	\$1,561	\$1,164			\$5,154		
Paid Loss Ratio											77.9%	89.1%	109.3%	107.2%	102.6%	94.8%	70.8%	68.0%			94.0%		
Incurred Loss Ratio											79.7%	88.4%	108.7%	109.8%	102.9%	94.1%	70.8%	68.0%			94.0%		
Cummulative Increase Factors (since 2001)											1.000	1.111	1.206	1.206	1.429	1.871	1.999	2.183	2.183				
Constant Premium Basis (Indexed to 2008 Premiums)																							
Net Premium											\$9,700	\$8,913	\$8,419	\$8,611	\$6,819	\$3,862	\$2,408	\$1,711	\$0				
Paid Loss											35.7%	45.4%	60.4%	59.3%	67.2%	81.3%	64.8%	68.0%	#DIV/0!				
Incurred Loss Ratio											36.5%	45.0%	60.1%	60.7%	67.4%	80.6%	64.8%	68.0%	#DIV/0!				

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit XI: Historical Contract Distribution by Benefit Option

Enrollment By Benefit Option

Plan Design	Rolling 3-month Totals for the Quarter Ending									
	Sep-07	Dec-07	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09	Jun-09	Sep-09	
\$150/\$1,000	467	442	413	402	381	362	356	344	335	
\$300/\$1,000	92	85	79	75	72	72	69	66	63	
\$500/\$1,000	63	62	51	46	42	36	33	33	33	
\$750/\$1,000	30	28	27	27	27	27	27	27	24	
\$1000/\$1,000	60	60	46	43	35	33	29	24	24	
\$150/\$1,000, \$20,000 MAX	27	18	18	18	18	18	16	15	15	
\$150/\$1,000, \$10,000 MAX	27	27	27	27	27	25	24	24	22	
\$2,000/\$1,000	117	117	111	108	105	105	105	105	94	
\$4,000/\$1,000	126	114	100	92	90	90	87	84	77	
\$2,250	3,006	2,998	2,751	2,624	2,539	2,491	2,310	2,173	2,102	
\$5,000	22,171	20,643	17,995	16,627	15,689	14,837	13,865	12,855	11,759	
\$10,000	2,823	2,672	2,683	2,629	2,541	2,440	2,281	2,121	2,075	
\$15,000	9,605	9,951	10,418	10,309	10,123	9,898	9,777	9,840	10,282	
Lumenos HIA \$5,000	49	78	118	175	253	333	410	431	369	
Lumenos HIA+ \$10,000	19	28	42	72	97	119	159	188	259	
Lumenos HIA+ \$5,000	22	42	48	82	99	132	157	157	142	
Lumenos HSA \$2,500	134	221	442	655	850	1,066	1,438	1,606	1,597	
Lumenos HSA \$5,000	806	1,070	1,687	2,242	2,880	3,354	4,067	4,416	4,300	
Standard: \$250/\$1,000	267	253	232	213	195	188	180	179	164	
Standard: \$500/\$1,000	60	56	48	45	45	49	53	43	36	
Standard: \$1,000/\$1,000	37	36	36	38	35	28	27	27	24	
Standard: \$1,500/\$1,000	30	23	15	12	12	11	8	6	6	
Basic: \$250/\$1,000	58	60	58	60	55	58	51	54	47	
Basic: \$500/\$1,000	15	11	5	9	9	9	9	9	9	
Basic: \$1,000/\$1,000	3	2	0	0	0	0	2	4	3	
Basic: \$1,500/\$1,000	16	15	15	13	15	16	16	18	12	

Enrollment Distribution By Benefit Option

Plan Design	Rolling 3-month Totals for the Quarter Ending									
	Sep-07	Dec-07	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09	Jun-09	Sep-09	
\$150/\$1,000	1.2%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	
\$300/\$1,000	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	
\$500/\$1,000	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
\$750/\$1,000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
\$1000/\$1,000	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
\$150/\$1,000, \$20,000 MAX	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	
\$150/\$1,000, \$10,000 MAX	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
\$2,000/\$1,000	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
\$4,000/\$1,000	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.2%	0.2%	0.2%	
\$2,250	7.5%	7.7%	7.3%	7.2%	7.0%	7.0%	6.5%	6.2%	6.2%	
\$5,000	55.2%	52.8%	48.0%	45.4%	43.3%	41.4%	39.0%	36.9%	34.7%	
\$10,000	7.0%	6.8%	7.2%	7.2%	7.0%	6.8%	6.4%	6.1%	6.1%	
\$15,000	23.9%	25.4%	27.8%	28.1%	27.9%	27.7%	27.5%	28.2%	30.4%	
Lumenos HIA \$5,000	0.1%	0.2%	0.3%	0.5%	0.7%	0.9%	1.2%	1.2%	1.1%	
Lumenos HIA+ \$10,000	0.0%	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.5%	0.8%	
Lumenos HIA+ \$5,000	0.1%	0.1%	0.1%	0.2%	0.3%	0.4%	0.4%	0.5%	0.4%	
Lumenos HSA \$2,500	0.3%	0.6%	1.2%	1.8%	2.3%	3.0%	4.0%	4.6%	4.7%	
Lumenos HSA \$5,000	2.0%	2.7%	4.5%	6.1%	7.9%	9.4%	11.4%	12.7%	12.7%	
Standard: \$250/\$1,000	0.7%	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	
Standard: \$500/\$1,000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
Standard: \$1,000/\$1,000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	
Standard: \$1,500/\$1,000	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Basic: \$250/\$1,000	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%	
Basic: \$500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Basic: \$1,000/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Basic: \$1,500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit XI: Historical Contract Distribution by Benefit Option

Enrollment Changes By Benefit Option

Rolling 3-month Trends for the Quarter Ending

<u>Plan Design</u>	<u>Dec-07</u>	<u>Mar-08</u>	<u>Jun-08</u>	<u>Sep-08</u>	<u>Dec-08</u>	<u>Mar-09</u>	<u>Jun-09</u>	<u>Sep-09</u>
\$150/\$1,000	-5.4%	-6.6%	-2.7%	-5.2%	-5.0%	-1.7%	-3.4%	-2.6%
\$300/\$1,000	-7.6%	-7.1%	-5.1%	-4.0%	0.0%	-4.2%	-4.3%	-4.5%
\$500/\$1,000	-1.6%	-17.7%	-9.8%	-8.7%	-14.3%	-8.3%	0.0%	0.0%
\$750/\$1,000	-6.7%	-3.6%	0.0%	0.0%	0.0%	0.0%	0.0%	-11.1%
\$1000/\$1,000	0.0%	-23.3%	-6.5%	-18.6%	-5.7%	-12.1%	-17.2%	0.0%
\$150/\$1,000, \$20,000 MAX	-33.3%	0.0%	0.0%	0.0%	0.0%	-11.1%	-6.3%	0.0%
\$150/\$1,000, \$10,000 MAX	0.0%	0.0%	0.0%	0.0%	-7.4%	-4.0%	0.0%	-8.3%
\$2,000/\$1,000	0.0%	-5.1%	-2.7%	-2.8%	0.0%	0.0%	0.0%	-10.5%
\$4,000/\$1,000	-9.5%	-12.3%	-8.0%	-2.2%	0.0%	-3.3%	-3.4%	-8.3%
\$2,250	-0.3%	-8.2%	-4.6%	-3.2%	-1.9%	-7.3%	-5.9%	-3.3%
\$5,000	-6.9%	-12.8%	-7.6%	-5.6%	-5.4%	-6.6%	-7.3%	-8.5%
\$10,000	-5.3%	0.4%	-2.0%	-3.3%	-4.0%	-6.5%	-7.0%	-2.2%
\$15,000	3.6%	4.7%	-1.0%	-1.8%	-2.2%	-1.2%	0.6%	4.5%
Lumenos HIA \$5,000	59.2%	51.3%	48.3%	44.6%	31.6%	23.1%	5.1%	-14.4%
Lumenos HIA+ \$10,000	47.4%	50.0%	71.4%	34.7%	22.7%	33.6%	18.2%	37.8%
Lumenos HIA+ \$5,000	90.9%	14.3%	70.8%	20.7%	33.3%	18.9%	0.0%	-9.6%
Lumenos HSA \$2,500	64.9%	100.0%	48.2%	29.8%	25.4%	34.9%	11.7%	-0.6%
Lumenos HSA \$5,000	32.8%	57.7%	32.9%	28.5%	16.5%	21.3%	8.6%	-2.6%
Standard: \$250/\$1,000	-5.2%	-8.3%	-8.2%	-8.5%	-3.6%	-4.3%	-0.6%	-8.4%
Standard: \$500/\$1,000	-6.7%	-14.3%	-6.3%	0.0%	8.9%	8.2%	-18.9%	-16.3%
Standard: \$1,000/\$1,000	-2.7%	0.0%	5.6%	-7.9%	-20.0%	-3.6%	0.0%	-11.1%
Standard: \$1,500/\$1,000	-23.3%	-34.8%	-20.0%	0.0%	-8.3%	-27.3%	-25.0%	0.0%
Basic: \$250/\$1,000	3.4%	-3.3%	3.4%	-8.3%	5.5%	-12.1%	5.9%	-13.0%
Basic: \$500/\$1,000	-26.7%	-54.5%	80.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Basic: \$1,000/\$1,000	-33.3%	-100.0%					100.0%	-25.0%
Basic: \$1,500/\$1,000	-6.3%	0.0%	-13.3%	15.4%	6.7%	0.0%	12.5%	-33.3%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

**Exhibit XII: Derivation of Cost for Colonoscopy Benefit
for Contracts with the Preventive Care and Supplemental Accident Rider Rate**

Experience Twelve Months Ending December 31, 2008:	
Colonoscopy allowed claims for Mbrs with PCSA rider	\$470,757
Colonoscopy paid claims for Mbrs with PCSA rider	\$138,897
Additional claims if Colonoscopies were covered at 100% for Mbrs with PCSA rider	\$331,860
PCSA rider Contract months	52,151
Additional claims PCPM if Colonoscopies were covered at 100% for Mbrs with PCSA rider	\$6.36
Allowed claims trend (Blended trend from Exhibit VI.A)	10.3%
Additional Claims Due to Colonoscopy Benefit (100% coverage) for PCSA Rider Development (Exhibit XIII)	
7/1/10-6/30/11 extra claims PCPM if Coloscopies are covered at 100% for Contracts with PCSA rider	\$8.14
Anticipated contract months in rating period	37,804
Total Cost = PCPM * Contract Months	\$307,549
Additional Claims Due to Colonoscopy Benefit (100% coverage) for Total Development (Exhibit I)	
Estimated Colonoscopy Claims in Experience Period (9 months worth of benefit)	\$237,025
Trend from Exhibit I	16.5%
Trended Experience Period Colonoscopy Claims	\$265,790
Difference: Total Estimated for Projection Period less Total Trended Experience Claims	\$41,759

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

**Exhibit XIII: Derivation of Preventive Care and Supplemental Accident Rider Rate
for Plans with \$2,250, \$5,000, \$10,000, and \$15,000 Deductibles**

<u>Proposed Rates</u>	<u>One Adult</u>	<u>Two Adults</u>	<u>Two Adults With One or More Children</u>	<u>One or More Children (no age variance)</u>	<u>One Adult With One or More Children</u>
Age Band <30	\$20.18	\$40.37	\$51.01	\$16.40	\$31.65
Age Band 30-39	\$20.81	\$41.63	\$52.60	\$16.40	\$32.64
Age Band 40-44	\$25.23	\$50.46	\$63.76	\$16.40	\$39.56
Age Band 45-54	\$27.12	\$54.24	\$68.54	\$16.40	\$42.53
Age Band 55-64	\$30.28	\$60.55	\$76.51	\$16.40	\$47.47
Age Band >64	\$30.28	\$60.55	\$76.51	\$16.40	\$47.47
<u>Projected YE 12/31/2010 Enrollment</u>					
Age Band <30	2,440	51	190	0	127
Age Band 30-39	1,642	226	1,809	0	469
Age Band 40-44	1,151	321	1,457	0	332
Age Band 45-54	5,333	1,875	2,421	0	1,065
Age Band 55-64	12,444	3,128	558	0	461
Age Band >64	266	38	0	0	0
Projected Total Premium	\$641,939	\$321,066	\$406,372	\$0	\$99,640
				TOTAL	\$1,469,016
Rate Development Calculation			Alternate Calculation		
2008 Rider Claim Experience	\$1,195,303		Apply Ex. I increase	23.6%	
2008 Contract Months	52,151				
2008 PCPM	\$22.92				
Claim Trend	8.9%				
Projected Base Claims PCPM	\$28.37				
Projected Contract Months	37,804				
Projected Claim Level 7/1/2010-6/30/2011	\$1,072,316				
Additional Colonoscopy Claims	\$307,549				
Profit/risk/tax/IIC/SOP	6.6%				
Total Required Premium	\$1,477,372				
Current Rate PCPM - Eff 7/1/09	\$20.41				
Increase from Current	24.3%				

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit XIV: Summary of Proposed Rate Increases

Plan Design	Rate Increase by Plan Design and Contract Type for All Age Bands				
	One Adult	Two Adults	Two Adults With One or More Children	One or More Children*	One Adult With One or More Children
\$150/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$300/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$500/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$750/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$1000/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$2,000/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$4,000/\$1,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$150/\$1,000, \$20,000 MAX	23.6%	23.6%	23.6%	23.6%	23.6%
\$150/\$1,000, \$10,000 MAX	23.6%	23.6%	23.6%	23.6%	23.6%
\$2,250	23.6%	23.6%	23.6%	23.6%	23.6%
\$5,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$10,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$15,000	23.6%	23.6%	23.6%	23.6%	23.6%
\$2,250 PCSA Rider	23.6%	23.6%	23.6%	23.6%	23.6%
\$5,000 PCSA Rider	23.6%	23.6%	23.6%	23.6%	23.6%
\$10,000 PCSA Rider	23.6%	23.6%	23.6%	23.6%	23.6%
\$15,000 PCSA Rider	23.6%	23.6%	23.6%	23.6%	23.6%
Standard: \$250/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Standard: \$500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Standard: \$1,000/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Standard: \$1,500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Basic: \$250/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Basic: \$500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Basic: \$1,000/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%
Basic: \$1,500/\$1,000	0.0%	0.0%	0.0%	0.0%	0.0%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Exhibit XIV: Summary of Proposed Rate Increases

		Rate Increase by Age Band, Plan Design and Contract Type			
		One	Two	Two Adults	One Adult
		Adult	Adults	With One or	With One or
<u>Age Band</u>	<u>Plan Design</u>			<u>More Children</u>	<u>More Children</u>
<u>Age Band <30</u>	Lumenos HIA \$5,000	23.5%	23.4%	23.5%	23.4%
	Lumenos HIA+ \$10,000	21.8%	21.6%	22.2%	21.4%
	Lumenos HIA+ \$5,000	22.3%	22.2%	22.6%	22.0%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%
<u>Age Band 30-39</u>	Lumenos HIA \$5,000	23.5%	23.4%	23.5%	23.4%
	Lumenos HIA+ \$10,000	21.9%	21.7%	22.2%	21.4%
	Lumenos HIA+ \$5,000	22.4%	22.2%	22.6%	22.0%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%
<u>Age Band 40-44</u>	Lumenos HIA \$5,000	23.5%	23.5%	23.5%	23.4%
	Lumenos HIA+ \$10,000	22.1%	22.0%	22.4%	21.8%
	Lumenos HIA+ \$5,000	22.6%	22.5%	22.8%	22.3%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%
<u>Age Band 45-54</u>	Lumenos HIA \$5,000	23.5%	23.5%	23.5%	23.5%
	Lumenos HIA+ \$10,000	22.2%	22.1%	22.5%	21.9%
	Lumenos HIA+ \$5,000	22.6%	22.5%	22.8%	22.4%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%
<u>Age Band 55-64</u>	Lumenos HIA \$5,000	23.5%	23.5%	23.5%	23.5%
	Lumenos HIA+ \$10,000	22.4%	22.2%	22.6%	22.1%
	Lumenos HIA+ \$5,000	22.7%	22.6%	22.9%	22.5%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%
<u>Age Band 65+</u>	Lumenos HIA \$5,000	23.5%	23.5%	23.5%	23.5%
	Lumenos HIA+ \$10,000	22.4%	22.2%	22.6%	22.1%
	Lumenos HIA+ \$5,000	22.7%	22.6%	22.9%	22.5%
	Lumenos HSA \$2,500	23.6%	23.6%	23.6%	23.6%
	Lumenos HSA \$5,000	23.6%	23.6%	23.6%	23.6%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix I: Derivation of Required Premium Adjustments - CHECK

	<u>HealthChoice &Lumenos Total</u>
A. Experience Claim Cost	
Incurred Claims Completed for Claim Runout: Twelve Months Ending September 30, 2009	\$56,821,682
less excess claims over \$100,000 threshold	\$8,359,205
Annual Claim Trend (Appendix II)	14.7%
Estimated 7/1/2010-6/30/2011 Claims (annual trend applied for 21 months)	\$61,608,634
Projected Claims PCPM before Adjustments	\$439.83
B. High-Cost Claimant Projection	
Pooling Charge for High-Cost Claimants (Appendix III)	17.6%
Projected Excess Claims PCPM for 7/1/2010-6/30/2011 [Pooling Charge * Projected PCPM]	\$77.41
C. Enrollment	
Experience Period Observed Contracts Months	140,075
Anticipated Enrollment Change	(28,071)
Anticipated 7/1/2010-6/30/2011 Contract Months	112,004
D. Projected Claims with Benefit Adjustment (if applicable)	
Total Claims at Anticipated Enrollment Level [Projected PCPM * Anticipated Enrollment]	\$57,932,354
Claim Adjustment for Enrollment Shift by Benefit (Exhibit II)	included in trend
Adjusted Claims Prior to Pharmacy Rebate Credit	\$57,932,354
E. Adjustments to Claims	
Projected Credit for Rating Period Prescription Drug Rebate PCPM (Exhibit VIII)	-\$6.54
Credit for Difference from 2007 Actual Rebates and Estimate in Prior Filing PCPM (Exhibit VIII)	-\$1.41
Colonoscopy benefit change for PCSA Rider	\$41,759
Total Adjusted Claims	\$57,083,800
F. Retention & Profit Load	
2009 Administrative Expense PCPM	\$35.55
2009 Commission PCPM	\$1.96
Pre-tax Targeted Profit and Risk Percentage	3.0%
Premium Tax Percentage	2.0%
Investment Income Percentage	0.00%
Savings Offset Payment	1.60%
G. Required Increase	
Total Required Premium at Anticipated Enrollment Level	\$65,486,296

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix II: Historical and Projected Claim Trends Excluding High-Cost Claimants

Experience Period 12 months Ending	Member Months	Total Claims		Claims in Excess of \$100K		Claims Excluding High-Cost Claimants	
		Incurred Claims	Rolling-12 PMPM	Paid Claims	Rolling-12 PMPM	Rolling-12 PMPM	Rolling-12 Trend
200512	403,382	\$65,593,765	\$162.61	\$8,345,920	\$20.69	\$141.92	
200603	392,023	\$67,479,558	\$172.13	\$8,770,611	\$22.37	\$149.76	
200606	380,436	\$68,400,647	\$179.80	\$9,993,421	\$26.27	\$153.53	
200609	366,670	\$68,132,852	\$185.82	\$10,077,046	\$27.48	\$158.33	
200612	349,574	\$66,941,073	\$191.49	\$10,082,207	\$28.84	\$162.65	14.6%
200703	331,326	\$64,889,435	\$195.85	\$10,169,478	\$30.69	\$165.15	10.3%
200706	314,335	\$61,701,196	\$196.29	\$9,059,675	\$28.82	\$167.47	9.1%
200709	298,007	\$59,762,680	\$200.54	\$9,110,577	\$30.57	\$169.97	7.3%
200712	283,765	\$56,379,182	\$198.68	\$8,192,955	\$28.87	\$169.81	4.4%
200803	272,573	\$54,983,709	\$201.72	\$7,989,016	\$29.31	\$172.41	4.4%
200806	263,065	\$53,842,811	\$204.67	\$8,209,559	\$31.21	\$173.47	3.6%
200809	255,099	\$54,848,582	\$215.01	\$7,884,580	\$30.91	\$184.10	11.5%
200812	248,598	\$55,608,847	\$223.69	\$8,359,205	\$33.63	\$190.06	13.5%
200903	244,676	\$56,368,263	\$230.38	\$8,645,314	\$35.33	\$195.05	14.8%
200906	240,751	\$57,181,069	\$237.51	\$8,659,132	\$35.97	\$201.54	18.7%
200909	236,025	\$56,821,682	\$240.74	\$8,239,635	\$34.91	\$205.83	19.4%
Projected Paid Claim Trend Excluding High-Cost Claimants							14.7%

Annualized trend for 12-month period ending September 2009 over 12-month period ending December 2007

Notes Claims in Excess of \$100,000 are for members with more than \$100,000 in claims during the 12-month period shown.

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix III: Derivation of Pooling Charge for High-Cost Claimants
Based on Members with Claims in Excess of \$100K over 12 months

<u>Experience Period</u> <u>12 months Ending</u>	<u>Member</u> <u>Months</u>	<u>Total Paid</u> <u>High-Cost Claimants</u>	<u>Claims in Excess of</u> <u>\$100K Threshold</u>	<u>Excess Claims</u> <u>PMPM</u>	<u>Total Incurred</u> <u>All Claims</u>	<u>Total Incurred Excluding</u> <u>High-Cost Claimants</u>	<u>Experience % of</u> <u>High-Cost Claimants</u>
200512	403,382	\$17,845,920	\$8,345,920	\$20.69	\$65,593,765	\$57,247,845	14.6%
200603	392,023	\$17,370,611	\$8,770,611	\$22.37	\$67,479,558	\$58,708,947	14.9%
200606	380,436	\$19,193,421	\$9,993,421	\$26.27	\$68,400,647	\$58,407,226	17.1%
200609	366,670	\$20,677,046	\$10,077,046	\$27.48	\$68,132,852	\$58,055,806	17.4%
200612	349,574	\$20,582,207	\$10,082,207	\$28.84	\$66,941,073	\$56,858,866	17.7%
200703	331,326	\$19,869,478	\$10,169,478	\$30.69	\$64,889,435	\$54,719,957	18.6%
200706	314,335	\$18,459,675	\$9,059,675	\$28.82	\$61,701,196	\$52,641,521	17.2%
200709	298,007	\$17,910,577	\$9,110,577	\$30.57	\$59,762,680	\$50,652,103	18.0%
200712	283,765	\$17,092,955	\$8,192,955	\$28.87	\$56,379,182	\$48,186,227	17.0%
200803	272,573	\$16,189,016	\$7,989,016	\$29.31	\$54,983,709	\$46,994,692	17.0%
200806	263,065	\$15,809,559	\$8,209,559	\$31.21	\$53,842,811	\$45,633,252	18.0%
200809	255,099	\$16,184,580	\$7,884,580	\$30.91	\$54,848,582	\$46,964,002	16.8%
200812	248,598	\$17,359,205	\$8,359,205	\$33.63	\$55,608,847	\$47,249,642	17.7%
200903	244,676	\$17,745,314	\$8,645,314	\$35.33	\$56,368,263	\$47,722,949	18.1%
200906	240,751	\$17,259,132	\$8,659,132	\$35.97	\$57,181,069	\$48,521,937	17.8%
200909	236,025	\$16,739,635	\$8,239,635	\$34.91	\$56,821,682	\$48,582,047	17.0%
Projected Rating Period Claims in Excess of \$100K as a % of Total Incurred Claims							17.6%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age <30					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$600.43	\$1,200.86	\$1,517.29	\$941.48	\$487.85	11	0	0	0	0
\$300/\$1,000	\$585.56	\$1,171.12	\$1,479.71	\$918.16	\$475.77	0	0	0	0	0
\$500/\$1,000	\$565.22	\$1,130.43	\$1,428.30	\$886.26	\$459.24	0	0	0	0	0
\$750/\$1,000	\$545.72	\$1,091.44	\$1,379.03	\$855.69	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$525.87	\$1,051.74	\$1,328.88	\$824.57	\$427.27	0	0	0	0	0
\$2,000/\$1,000	\$448.10	\$896.19	\$1,132.34	\$702.62	\$364.08	0	0	0	0	0
\$4,000/\$1,000	\$336.86	\$673.71	\$851.23	\$528.19	\$273.70	0	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$475.66	\$951.33	\$1,202.00	\$745.84	\$386.48	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$378.89	\$757.78	\$957.45	\$594.10	\$307.85	0	0	0	0	0
\$2,250	\$444.67	\$889.34	\$1,123.69	\$697.25	\$361.30	323	1	24	5	0
\$5,000	\$292.36	\$584.72	\$738.79	\$458.42	\$237.54	1,996	8	93	50	2
\$10,000	\$213.22	\$426.43	\$538.80	\$334.32	\$173.24	299	13	6	0	0
\$15,000	\$131.42	\$262.85	\$332.11	\$206.07	\$106.78	1,594	18	101	34	0
\$2,250 PCSA Rider	\$461.00	\$922.00	\$1,164.95	\$722.85	\$374.57	493	5	21	49	0
\$5,000 PCSA Rider	\$308.69	\$617.38	\$780.05	\$484.02	\$250.81	1,480	30	74	61	0
\$10,000 PCSA Rider	\$229.55	\$459.09	\$580.06	\$359.92	\$186.51	131	0	2	8	0
\$15,000 PCSA Rider	\$147.75	\$295.51	\$373.37	\$231.67	\$120.05	776	23	107	33	0
Lumenos HIA \$5,000	\$260.07	\$468.49	\$656.25	\$408.58		308	11	0	0	0
Lumenos HIA+ \$10,000	\$193.97	\$352.12	\$482.34	\$310.56		93	2	0	2	0
Lumenos HIA+ \$5,000	\$273.11	\$494.57	\$682.33	\$434.66		74	0	0	0	0
Lumenos HSA \$2,500	\$368.19	\$662.74	\$930.42	\$577.33		724	31	39	9	0
Lumenos HSA \$5,000	\$258.26	\$464.87	\$652.63	\$404.96		1,768	76	74	7	0
Standard: \$250/\$1,000	\$772.28	\$1,544.56	\$1,951.55	\$1,210.94	\$627.48	75	0	1	0	0
Standard: \$500/\$1,000	\$761.34	\$1,522.67	\$1,923.90	\$1,193.78	\$618.59	58	0	0	0	0
Standard: \$1,000/\$1,000	\$739.46	\$1,478.93	\$1,868.62	\$1,159.48	\$600.81	24	0	0	0	0
Standard: \$1,500/\$1,000	\$717.58	\$1,435.17	\$1,813.34	\$1,125.17	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$667.74	\$1,335.49	\$1,687.39	\$1,047.02	\$542.54	39	0	1	0	0
Basic: \$500/\$1,000	\$656.79	\$1,313.58	\$1,659.71	\$1,029.85	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$634.91	\$1,269.82	\$1,604.42	\$995.54	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$613.02	\$1,226.05	\$1,549.11	\$961.22	\$498.08	4	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age <30					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$672.81	\$1,345.62	\$1,700.18	\$1,054.96	\$546.66	10	0	0	0	0	12.1%
\$300/\$1,000	\$657.14	\$1,314.29	\$1,660.60	\$1,030.40	\$533.93	0	0	0	0	0	12.2%
\$500/\$1,000	\$635.67	\$1,271.34	\$1,606.34	\$996.74	\$516.48	0	0	0	0	0	12.5%
\$750/\$1,000	\$615.47	\$1,230.94	\$1,555.30	\$965.06	\$500.07	0	0	0	0	0	12.8%
\$1000/\$1,000	\$594.87	\$1,189.74	\$1,503.24	\$932.76	\$483.33	0	0	0	0	0	13.1%
\$2,000/\$1,000	\$514.18	\$1,028.37	\$1,299.34	\$806.24	\$417.77	0	0	0	0	0	14.7%
\$4,000/\$1,000	\$402.94	\$805.89	\$1,018.24	\$631.82	\$327.39	0	0	0	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$533.00	\$1,066.00	\$1,346.89	\$835.74	\$433.06	0	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$424.56	\$849.12	\$1,072.86	\$665.71	\$344.96	0	0	0	0	0	12.1%
\$2,250	\$515.78	\$1,031.57	\$1,303.38	\$808.75	\$419.07	300	1	22	5	0	16.0%
\$5,000	\$358.45	\$716.90	\$905.80	\$562.05	\$291.24	1,524	6	71	38	2	22.6%
\$10,000	\$268.75	\$537.50	\$679.14	\$421.40	\$218.36	222	10	4	0	0	26.0%
\$15,000	\$173.78	\$347.55	\$439.13	\$272.48	\$141.19	1,729	20	110	37	0	32.2%
\$2,250 PCSA Rider	\$535.96	\$1,071.94	\$1,354.39	\$840.40	\$435.47	413	4	18	41	0	16.3%
\$5,000 PCSA Rider	\$378.63	\$757.27	\$956.81	\$593.70	\$307.64	1,097	22	55	45	0	22.7%
\$10,000 PCSA Rider	\$288.93	\$577.87	\$730.15	\$453.05	\$234.76	88	0	1	5	0	25.9%
\$15,000 PCSA Rider	\$193.96	\$387.92	\$490.14	\$304.13	\$157.59	842	25	116	36	0	31.3%
Lumenos HIA \$5,000	\$318.46	\$573.58	\$803.78	\$500.12		114	4	0	0	0	22.5%
Lumenos HIA+ \$10,000	\$241.79	\$438.20	\$603.20	\$385.56		65	1	0	1	0	24.7%
Lumenos HIA+ \$5,000	\$331.50	\$599.66	\$829.86	\$526.20		34	0	0	0	0	21.4%
Lumenos HSA \$2,500	\$426.57	\$767.82	\$1,077.94	\$668.86		398	17	21	5	0	15.9%
Lumenos HSA \$5,000	\$316.65	\$569.96	\$800.16	\$496.50		906	39	38	4	0	22.6%
Standard: \$250/\$1,000	\$772.28	\$1,544.56	\$1,951.55	\$1,210.94	\$627.48	67	0	1	0	0	0.0%
Standard: \$500/\$1,000	\$761.34	\$1,522.67	\$1,923.90	\$1,193.78	\$618.59	36	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$739.46	\$1,478.93	\$1,868.62	\$1,159.48	\$600.81	11	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$717.58	\$1,435.17	\$1,813.34	\$1,125.17	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$667.74	\$1,335.49	\$1,687.39	\$1,047.02	\$542.54	84	0	2	0	0	0.0%
Basic: \$500/\$1,000	\$656.79	\$1,313.58	\$1,659.71	\$1,029.85	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$634.91	\$1,269.82	\$1,604.42	\$995.54	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$613.02	\$1,226.05	\$1,549.11	\$961.22	\$498.08	6	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$2,677,403	\$107,503	\$340,331	\$117,535	\$475	
Total Income Using Current Rates and Projected Enrollment						\$1,964,522	\$70,393	\$268,346	\$94,852	\$363	
Total Income Using Proposed Rates and Projected Enrollment						\$2,412,442	\$86,530	\$332,094	\$115,538	\$445	
Total Income Using Proposed Rates and Current Enrollment						\$3,273,566	\$131,315	\$418,350	\$142,733	\$582	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$148,320	\$0	\$3,639	\$0	\$0	
Total Income Using Current Rates and Projected Enrollment						\$147,423	\$0	\$5,396	\$0	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$147,423	\$0	\$5,396	\$0	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$148,320	\$0	\$3,639	\$0	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age 30 to 39					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$619.20	\$1,238.39	\$1,564.70	\$970.90	\$487.85	24	0	12	0	0
\$300/\$1,000	\$603.86	\$1,207.72	\$1,525.95	\$946.85	\$475.77	0	0	0	0	0
\$500/\$1,000	\$582.88	\$1,165.76	\$1,472.94	\$913.95	\$459.24	0	0	0	0	0
\$750/\$1,000	\$562.77	\$1,125.55	\$1,422.13	\$882.43	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$542.31	\$1,084.61	\$1,370.41	\$850.34	\$427.27	0	0	0	0	0
\$2,000/\$1,000	\$462.10	\$924.20	\$1,167.72	\$724.57	\$364.08	12	0	0	0	0
\$4,000/\$1,000	\$347.38	\$694.77	\$877.83	\$544.70	\$273.70	6	0	0	0	0
\$150/\$1,000, \$20,000 MAX	\$490.53	\$981.06	\$1,239.56	\$769.15	\$386.48	0	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$390.73	\$781.46	\$987.37	\$612.66	\$307.85	0	0	0	0	0
\$2,250	\$458.57	\$917.14	\$1,158.80	\$719.04	\$361.30	373	30	108	60	0
\$5,000	\$301.50	\$602.99	\$761.88	\$472.75	\$237.54	1,352	188	650	226	0
\$10,000	\$219.88	\$439.76	\$555.64	\$344.77	\$173.24	253	32	101	21	0
\$15,000	\$135.53	\$271.06	\$342.49	\$212.51	\$106.78	1,045	146	1,073	142	0
\$2,250 PCSA Rider	\$475.41	\$950.82	\$1,201.35	\$745.44	\$374.57	381	24	144	147	0
\$5,000 PCSA Rider	\$318.34	\$636.67	\$804.43	\$499.15	\$250.81	1,217	130	867	291	0
\$10,000 PCSA Rider	\$236.72	\$473.44	\$598.19	\$371.17	\$186.51	194	5	248	29	0
\$15,000 PCSA Rider	\$152.37	\$304.74	\$385.04	\$238.91	\$120.05	563	139	1,136	186	0
Lumenos HIA \$5,000	\$268.14	\$483.02	\$676.65	\$421.24		98	9	45	16	0
Lumenos HIA+ \$10,000	\$199.57	\$362.19	\$496.49	\$319.34		13	9	25	17	0
Lumenos HIA+ \$5,000	\$281.18	\$509.10	\$702.73	\$447.32		16	12	0	2	0
Lumenos HSA \$2,500	\$379.70	\$683.45	\$959.50	\$595.37		542	73	171	73	0
Lumenos HSA \$5,000	\$266.33	\$479.40	\$673.03	\$417.62		751	38	419	178	0
Standard: \$250/\$1,000	\$796.41	\$1,592.83	\$2,012.54	\$1,248.78	\$627.48	103	0	2	0	0
Standard: \$500/\$1,000	\$785.13	\$1,570.26	\$1,984.02	\$1,231.08	\$618.59	12	0	1	0	0
Standard: \$1,000/\$1,000	\$762.57	\$1,525.14	\$1,927.02	\$1,195.71	\$600.81	0	0	0	0	0
Standard: \$1,500/\$1,000	\$740.01	\$1,480.02	\$1,870.00	\$1,160.33	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$688.61	\$1,377.22	\$1,740.12	\$1,079.74	\$542.54	25	1	0	2	0
Basic: \$500/\$1,000	\$677.32	\$1,354.63	\$1,711.58	\$1,062.03	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$654.75	\$1,309.51	\$1,654.56	\$1,026.65	\$515.87	0	0	10	0	0
Basic: \$1,500/\$1,000	\$632.18	\$1,264.36	\$1,597.52	\$991.26	\$498.08	0	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age 30 to 39					Projected twelve months ending June 30, 2011					One Adult
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Proposed to Current
\$150/\$1,000	\$693.83	\$1,387.67	\$1,753.31	\$1,087.93	\$546.66	18	0	9	0	0	12.1%
\$300/\$1,000	\$677.68	\$1,355.36	\$1,712.49	\$1,062.60	\$533.93	0	0	0	0	0	12.2%
\$500/\$1,000	\$655.54	\$1,311.07	\$1,656.54	\$1,027.88	\$516.48	0	0	0	0	0	12.5%
\$750/\$1,000	\$634.71	\$1,269.41	\$1,603.90	\$995.22	\$500.07	0	0	0	0	0	12.8%
\$1000/\$1,000	\$613.46	\$1,226.92	\$1,550.22	\$961.91	\$483.33	0	0	0	0	0	13.1%
\$2,000/\$1,000	\$530.25	\$1,060.50	\$1,339.95	\$831.44	\$417.77	8	0	0	0	0	14.7%
\$4,000/\$1,000	\$415.54	\$831.07	\$1,050.06	\$651.56	\$327.39	4	0	0	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$549.66	\$1,099.31	\$1,388.98	\$861.86	\$433.06	0	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$437.83	\$875.66	\$1,106.39	\$686.52	\$344.96	0	0	0	0	0	12.1%
\$2,250	\$531.90	\$1,063.80	\$1,344.11	\$834.03	\$419.07	289	23	84	47	0	16.0%
\$5,000	\$369.65	\$739.30	\$934.11	\$579.61	\$291.24	864	120	415	144	0	22.6%
\$10,000	\$277.15	\$554.30	\$700.36	\$434.57	\$218.36	157	20	63	13	0	26.0%
\$15,000	\$179.21	\$358.41	\$452.85	\$281.00	\$141.19	949	133	974	129	0	32.2%
\$2,250 PCSA Rider	\$552.71	\$1,105.43	\$1,396.71	\$866.67	\$435.47	267	17	101	103	0	16.3%
\$5,000 PCSA Rider	\$390.46	\$780.93	\$986.71	\$612.25	\$307.64	755	81	538	180	0	22.7%
\$10,000 PCSA Rider	\$297.96	\$595.93	\$752.96	\$467.21	\$234.76	109	3	140	16	0	25.9%
\$15,000 PCSA Rider	\$200.02	\$400.04	\$505.45	\$313.64	\$157.59	511	126	1,031	169	0	31.3%
Lumenos HIA \$5,000	\$328.35	\$591.39	\$828.79	\$515.63		30	3	14	5	0	22.5%
Lumenos HIA+ \$10,000	\$248.89	\$450.97	\$621.12	\$396.68		8	5	15	10	0	24.7%
Lumenos HIA+ \$5,000	\$341.39	\$617.47	\$854.87	\$541.71		6	5	0	1	0	21.4%
Lumenos HSA \$2,500	\$439.90	\$791.82	\$1,111.62	\$689.76		250	34	79	34	0	15.9%
Lumenos HSA \$5,000	\$326.54	\$587.77	\$825.17	\$512.01		322	16	180	76	0	22.6%
Standard: \$250/\$1,000	\$796.41	\$1,592.83	\$2,012.54	\$1,248.78	\$627.48	77	0	1	0	0	0.0%
Standard: \$500/\$1,000	\$785.13	\$1,570.26	\$1,984.02	\$1,231.08	\$618.59	6	0	1	0	0	0.0%
Standard: \$1,000/\$1,000	\$762.57	\$1,525.14	\$1,927.02	\$1,195.71	\$600.81	0	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$740.01	\$1,480.02	\$1,870.00	\$1,160.33	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$688.61	\$1,377.22	\$1,740.12	\$1,079.74	\$542.54	45	2	0	4	0	0.0%
Basic: \$500/\$1,000	\$677.32	\$1,354.63	\$1,711.58	\$1,062.03	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$654.75	\$1,309.51	\$1,654.56	\$1,026.65	\$515.87	0	0	43	0	0	0.0%
Basic: \$1,500/\$1,000	\$632.18	\$1,264.36	\$1,597.52	\$991.26	\$498.08	0	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$1,937,865	\$426,661	\$3,007,888	\$628,296	\$0	
Total Income Using Current Rates and Projected Enrollment						\$1,235,059	\$281,853	\$2,043,052	\$404,304	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$1,510,787	\$348,753	\$2,555,042	\$493,839	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$2,361,788	\$524,533	\$3,736,205	\$765,080	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$108,667	\$1,377	\$22,555	\$2,159	\$0	
Total Income Using Current Rates and Projected Enrollment						\$97,522	\$2,493	\$75,872	\$3,908	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$97,522	\$2,493	\$75,872	\$3,908	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$108,667	\$1,377	\$22,555	\$2,159	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age 40 to 44					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$750.54	\$1,501.08	\$1,896.61	\$1,176.85	\$487.85	70	12	0	12	0
\$300/\$1,000	\$731.95	\$1,463.90	\$1,849.64	\$1,147.70	\$475.77	12	0	0	0	0
\$500/\$1,000	\$706.52	\$1,413.04	\$1,785.38	\$1,107.82	\$459.24	0	0	0	9	0
\$750/\$1,000	\$682.15	\$1,364.30	\$1,723.79	\$1,069.61	\$443.40	0	0	0	0	0
\$1000/\$1,000	\$657.34	\$1,314.68	\$1,661.10	\$1,030.71	\$427.27	0	0	12	0	0
\$2,000/\$1,000	\$560.12	\$1,120.24	\$1,415.42	\$878.27	\$364.08	24	0	0	0	0
\$4,000/\$1,000	\$421.07	\$842.14	\$1,064.04	\$660.24	\$273.70	12	6	0	0	0
\$150/\$1,000, \$20,000 MAX	\$594.58	\$1,189.16	\$1,502.50	\$932.30	\$386.48	12	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$473.61	\$947.22	\$1,196.81	\$742.62	\$307.85	12	0	0	0	0
\$2,250	\$555.84	\$1,111.68	\$1,404.61	\$871.56	\$361.30	161	7	78	27	0
\$5,000	\$365.45	\$730.90	\$923.49	\$573.03	\$237.54	828	253	575	194	0
\$10,000	\$266.52	\$533.04	\$673.50	\$417.90	\$173.24	214	40	263	27	0
\$15,000	\$164.28	\$328.56	\$415.14	\$257.59	\$106.78	906	257	1,358	269	0
\$2,250 PCSA Rider	\$576.25	\$1,152.50	\$1,456.19	\$903.56	\$374.57	223	12	117	37	0
\$5,000 PCSA Rider	\$385.86	\$771.72	\$975.07	\$605.03	\$250.81	757	92	707	170	0
\$10,000 PCSA Rider	\$286.93	\$573.86	\$725.08	\$449.90	\$186.51	138	44	99	42	0
\$15,000 PCSA Rider	\$184.69	\$369.38	\$466.72	\$289.59	\$120.05	423	235	882	175	0
Lumenos HIA \$5,000	\$324.64	\$584.71	\$819.41	\$509.82		95	24	19	10	0
Lumenos HIA+ \$10,000	\$238.75	\$432.72	\$595.50	\$380.78		34	2	29	0	0
Lumenos HIA+ \$5,000	\$337.68	\$610.79	\$845.49	\$535.90		30	12	27	0	0
Lumenos HSA \$2,500	\$460.24	\$828.43	\$1,163.03	\$721.66		241	7	130	33	0
Lumenos HSA \$5,000	\$322.83	\$581.09	\$815.79	\$506.20		569	118	227	55	0
Standard: \$250/\$1,000	\$965.35	\$1,930.70	\$2,439.44	\$1,513.67	\$627.48	23	12	0	2	0
Standard: \$500/\$1,000	\$951.67	\$1,903.34	\$2,404.87	\$1,492.22	\$618.59	0	0	0	19	0
Standard: \$1,000/\$1,000	\$924.33	\$1,848.66	\$2,335.78	\$1,449.35	\$600.81	0	0	0	0	0
Standard: \$1,500/\$1,000	\$896.98	\$1,793.96	\$2,266.67	\$1,406.46	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$834.68	\$1,669.36	\$2,109.24	\$1,308.78	\$542.54	7	0	0	0	0
Basic: \$500/\$1,000	\$820.99	\$1,641.98	\$2,074.64	\$1,287.31	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$793.64	\$1,587.28	\$2,005.53	\$1,244.43	\$515.87	1	0	0	0	0
Basic: \$1,500/\$1,000	\$766.28	\$1,532.56	\$1,936.39	\$1,201.53	\$498.08	12	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age 40 to 44					Projected twelve months ending June 30, 2011					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$841.01	\$1,682.02	\$2,125.23	\$1,318.70	\$546.66	55	9	0	9	0	12.1%
\$300/\$1,000	\$821.43	\$1,642.86	\$2,075.75	\$1,288.00	\$533.93	8	0	0	0	0	12.2%
\$500/\$1,000	\$794.59	\$1,589.18	\$2,007.93	\$1,245.92	\$516.48	0	0	0	8	0	12.5%
\$750/\$1,000	\$769.34	\$1,538.68	\$1,944.12	\$1,206.33	\$500.07	0	0	0	0	0	12.8%
\$1000/\$1,000	\$743.59	\$1,487.18	\$1,879.05	\$1,165.95	\$483.33	0	0	5	0	0	13.1%
\$2,000/\$1,000	\$642.73	\$1,285.46	\$1,624.18	\$1,007.80	\$417.77	18	0	0	0	0	14.7%
\$4,000/\$1,000	\$503.68	\$1,007.36	\$1,272.80	\$789.77	\$327.39	8	4	0	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$666.25	\$1,332.50	\$1,683.61	\$1,044.68	\$433.06	6	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$530.70	\$1,061.40	\$1,341.08	\$832.14	\$344.96	7	0	0	0	0	12.1%
\$2,250	\$644.73	\$1,289.46	\$1,629.23	\$1,010.94	\$419.07	132	6	64	22	0	16.0%
\$5,000	\$448.06	\$896.12	\$1,132.25	\$702.56	\$291.24	560	171	389	131	0	22.6%
\$10,000	\$335.94	\$671.88	\$848.92	\$526.75	\$218.36	140	26	173	18	0	26.0%
\$15,000	\$217.22	\$434.44	\$548.91	\$340.60	\$141.19	870	247	1,305	258	0	32.2%
\$2,250 PCSA Rider	\$669.96	\$1,339.92	\$1,692.99	\$1,050.50	\$435.47	165	9	87	27	0	16.3%
\$5,000 PCSA Rider	\$473.29	\$946.58	\$1,196.01	\$742.12	\$307.64	497	60	464	112	0	22.7%
\$10,000 PCSA Rider	\$361.17	\$722.34	\$912.68	\$566.31	\$234.76	82	26	59	25	0	25.9%
\$15,000 PCSA Rider	\$242.45	\$484.90	\$612.67	\$380.16	\$157.59	406	226	847	168	0	31.3%
Lumenos HIA \$5,000	\$397.62	\$716.07	\$1,003.82	\$624.24		31	8	6	3	0	22.5%
Lumenos HIA+ \$10,000	\$298.53	\$540.33	\$746.57	\$474.52		21	1	18	0	0	25.0%
Lumenos HIA+ \$5,000	\$410.66	\$742.15	\$1,029.90	\$650.32		12	5	11	0	0	21.6%
Lumenos HSA \$2,500	\$533.21	\$959.78	\$1,347.42	\$836.07		117	3	63	16	0	15.9%
Lumenos HSA \$5,000	\$395.81	\$712.45	\$1,000.20	\$620.62		258	54	103	25	0	22.6%
Standard: \$250/\$1,000	\$965.35	\$1,930.70	\$2,439.44	\$1,513.67	\$627.48	18	10	0	2	0	0.0%
Standard: \$500/\$1,000	\$951.67	\$1,903.34	\$2,404.87	\$1,492.22	\$618.59	0	0	0	11	0	0.0%
Standard: \$1,000/\$1,000	\$924.33	\$1,848.66	\$2,335.78	\$1,449.35	\$600.81	0	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$896.98	\$1,793.96	\$2,266.67	\$1,406.46	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$834.68	\$1,669.36	\$2,109.24	\$1,308.78	\$542.54	13	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$820.99	\$1,641.98	\$2,074.64	\$1,287.31	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$793.64	\$1,587.28	\$2,005.53	\$1,244.43	\$515.87	5	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$766.28	\$1,532.56	\$1,936.39	\$1,201.53	\$498.08	16	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$1,572,608	\$615,005	\$3,136,614	\$501,982	\$0	
Total Income Using Current Rates and Projected Enrollment						\$1,067,386	\$441,320	\$2,315,491	\$366,736	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$1,310,126	\$554,240	\$2,911,380	\$455,205	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$1,922,091	\$767,358	\$3,914,488	\$619,782	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$38,035	\$23,168	\$0	\$31,380	\$0	
Total Income Using Current Rates and Projected Enrollment						\$44,654	\$18,363	\$0	\$18,146	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$44,654	\$18,363	\$0	\$18,146	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$38,035	\$23,168	\$0	\$31,380	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age 45 to 54					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$806.83	\$1,613.66	\$2,038.86	\$1,265.11	\$487.85	263	85	31	39	0
\$300/\$1,000	\$786.85	\$1,573.69	\$1,988.36	\$1,233.78	\$475.77	47	0	0	0	0
\$500/\$1,000	\$759.51	\$1,519.02	\$1,919.28	\$1,190.91	\$459.24	48	12	0	15	0
\$750/\$1,000	\$733.31	\$1,466.62	\$1,853.07	\$1,149.83	\$443.40	12	0	0	12	0
\$1000/\$1,000	\$706.64	\$1,413.28	\$1,785.68	\$1,108.01	\$427.27	12	0	0	0	0
\$2,000/\$1,000	\$602.13	\$1,204.26	\$1,521.58	\$944.14	\$364.08	91	0	11	0	0
\$4,000/\$1,000	\$452.65	\$905.30	\$1,143.84	\$709.76	\$273.70	39	16	14	0	0
\$150/\$1,000, \$20,000 MAX	\$639.17	\$1,278.35	\$1,615.19	\$1,002.22	\$386.48	2	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$509.13	\$1,018.26	\$1,286.57	\$798.32	\$307.85	22	0	0	0	0
\$2,250	\$597.53	\$1,195.06	\$1,509.96	\$936.93	\$361.30	699	86	81	82	0
\$5,000	\$392.86	\$785.72	\$992.75	\$616.01	\$237.54	3,996	1,449	1,589	552	0
\$10,000	\$286.51	\$573.02	\$724.01	\$449.24	\$173.24	686	368	452	153	0
\$15,000	\$176.60	\$353.20	\$446.28	\$276.91	\$106.78	3,120	2,050	2,422	564	0
\$2,250 PCSA Rider	\$619.47	\$1,238.94	\$1,565.41	\$971.33	\$374.57	678	176	109	98	0
\$5,000 PCSA Rider	\$414.80	\$829.60	\$1,048.20	\$650.41	\$250.81	3,541	899	1,156	554	0
\$10,000 PCSA Rider	\$308.45	\$616.90	\$779.46	\$483.64	\$186.51	430	184	256	131	0
\$15,000 PCSA Rider	\$198.54	\$397.08	\$501.73	\$311.31	\$120.05	2,017	973	1,340	508	0
Lumenos HIA \$5,000	\$348.85	\$628.29	\$880.59	\$547.79		243	77	21	25	0
Lumenos HIA+ \$10,000	\$255.54	\$462.95	\$637.94	\$407.11		148	98	22	10	0
Lumenos HIA+ \$5,000	\$361.89	\$654.37	\$906.67	\$573.87		86	28	12	0	0
Lumenos HSA \$2,500	\$494.76	\$890.56	\$1,250.26	\$775.78		1,125	169	156	100	0
Lumenos HSA \$5,000	\$347.04	\$624.67	\$876.97	\$544.17		2,724	737	563	212	0
Standard: \$250/\$1,000	\$1,037.75	\$2,075.50	\$2,622.40	\$1,627.20	\$627.48	148	12	12	9	0
Standard: \$500/\$1,000	\$1,023.05	\$2,046.09	\$2,585.24	\$1,604.14	\$618.59	36	0	0	0	0
Standard: \$1,000/\$1,000	\$993.65	\$1,987.31	\$2,510.96	\$1,558.05	\$600.81	0	0	23	0	0
Standard: \$1,500/\$1,000	\$964.25	\$1,928.51	\$2,436.67	\$1,511.94	\$583.04	11	0	0	0	0
Basic: \$250/\$1,000	\$897.28	\$1,794.56	\$2,267.43	\$1,406.94	\$542.54	40	0	1	0	0
Basic: \$500/\$1,000	\$882.56	\$1,765.13	\$2,230.24	\$1,383.86	\$533.64	36	0	0	0	0
Basic: \$1,000/\$1,000	\$853.16	\$1,706.33	\$2,155.94	\$1,337.76	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$823.75	\$1,647.50	\$2,081.62	\$1,291.64	\$498.08	12	1	0	2	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age 45 to 54					Projected twelve months ending June 30, 2011					One Adult
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Proposed to Current
\$150/\$1,000	\$904.09	\$1,808.17	\$2,284.62	\$1,417.60	\$546.66	218	70	26	32	0	12.1%
\$300/\$1,000	\$883.04	\$1,766.07	\$2,231.43	\$1,384.60	\$533.93	32	0	0	0	0	12.2%
\$500/\$1,000	\$854.18	\$1,708.37	\$2,158.52	\$1,339.36	\$516.48	46	12	0	14	0	12.5%
\$750/\$1,000	\$827.04	\$1,654.08	\$2,089.93	\$1,296.80	\$500.07	7	0	0	7	0	12.8%
\$1000/\$1,000	\$799.36	\$1,598.72	\$2,019.98	\$1,253.40	\$483.33	6	0	0	0	0	13.1%
\$2,000/\$1,000	\$690.93	\$1,381.87	\$1,745.99	\$1,083.39	\$417.77	72	0	9	0	0	14.7%
\$4,000/\$1,000	\$541.46	\$1,082.91	\$1,368.26	\$849.00	\$327.39	28	11	10	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$716.22	\$1,432.44	\$1,809.88	\$1,123.03	\$433.06	1	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$570.50	\$1,141.01	\$1,441.66	\$894.55	\$344.96	13	0	0	0	0	12.1%
\$2,250	\$693.08	\$1,386.17	\$1,751.42	\$1,086.76	\$419.07	610	75	71	72	0	16.0%
\$5,000	\$481.66	\$963.33	\$1,217.17	\$755.25	\$291.24	2,870	1,041	1,141	396	0	22.6%
\$10,000	\$361.14	\$722.27	\$912.59	\$566.26	\$218.36	478	257	315	107	0	26.0%
\$15,000	\$233.51	\$467.02	\$590.08	\$366.15	\$141.19	3,184	2,092	2,472	576	0	32.2%
\$2,250 PCSA Rider	\$720.20	\$1,440.41	\$1,819.96	\$1,129.29	\$435.47	534	139	86	77	0	16.3%
\$5,000 PCSA Rider	\$508.78	\$1,017.57	\$1,285.71	\$797.78	\$307.64	2,469	627	806	386	0	22.7%
\$10,000 PCSA Rider	\$388.26	\$776.51	\$981.13	\$608.79	\$234.76	273	117	162	83	0	25.9%
\$15,000 PCSA Rider	\$260.63	\$521.26	\$658.62	\$408.68	\$157.59	2,058	993	1,367	518	0	31.3%
Lumenos HIA \$5,000	\$427.31	\$769.50	\$1,078.84	\$670.79		84	27	7	9	0	22.5%
Lumenos HIA+ \$10,000	\$319.81	\$578.63	\$800.34	\$507.88		97	64	14	7	0	25.2%
Lumenos HIA+ \$5,000	\$440.35	\$795.58	\$1,104.92	\$696.87		37	12	5	0	0	21.7%
Lumenos HSA \$2,500	\$573.20	\$1,031.76	\$1,448.48	\$898.78		582	87	81	52	0	15.9%
Lumenos HSA \$5,000	\$425.50	\$765.88	\$1,075.22	\$667.17		1,313	355	271	102	0	22.6%
Standard: \$250/\$1,000	\$1,037.75	\$2,075.50	\$2,622.40	\$1,627.20	\$627.48	125	10	10	8	0	0.0%
Standard: \$500/\$1,000	\$1,023.05	\$2,046.09	\$2,585.24	\$1,604.14	\$618.59	21	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$993.65	\$1,987.31	\$2,510.96	\$1,558.05	\$600.81	0	0	10	0	0	0.0%
Standard: \$1,500/\$1,000	\$964.25	\$1,928.51	\$2,436.67	\$1,511.94	\$583.04	4	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$897.28	\$1,794.56	\$2,267.43	\$1,406.94	\$542.54	81	0	2	0	0	0.0%
Basic: \$500/\$1,000	\$882.56	\$1,765.13	\$2,230.24	\$1,383.86	\$533.64	36	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$853.16	\$1,706.33	\$2,155.94	\$1,337.76	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$823.75	\$1,647.50	\$2,081.62	\$1,291.64	\$498.08	17	1	0	3	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$7,200,472	\$4,532,777	\$6,190,276	\$1,610,505	\$0	
Total Income Using Current Rates and Projected Enrollment						\$5,158,249	\$3,446,676	\$4,798,575	\$1,215,780	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$6,327,547	\$4,303,177	\$6,032,181	\$1,504,309	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$8,798,719	\$5,625,209	\$7,730,008	\$1,983,265	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$278,572	\$26,554	\$91,488	\$17,228	\$0	
Total Income Using Current Rates and Projected Enrollment						\$274,081	\$23,291	\$55,252	\$15,973	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$274,081	\$23,291	\$55,252	\$15,973	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$278,572	\$26,554	\$91,488	\$17,228	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age 55 to 64					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$900.65	\$1,801.30	\$2,275.93	\$1,412.22	\$487.85	461	157	18	45	0
\$300/\$1,000	\$878.34	\$1,756.68	\$2,219.57	\$1,377.24	\$475.77	175	12	0	0	0
\$500/\$1,000	\$847.82	\$1,695.65	\$2,142.46	\$1,329.38	\$459.24	24	0	0	0	0
\$750/\$1,000	\$818.58	\$1,637.16	\$2,068.55	\$1,283.53	\$443.40	59	7	0	0	0
\$1000/\$1,000	\$788.81	\$1,577.62	\$1,993.32	\$1,236.85	\$427.27	61	1	12	0	0
\$2,000/\$1,000	\$672.14	\$1,344.29	\$1,698.50	\$1,053.92	\$364.08	143	12	25	19	0
\$4,000/\$1,000	\$505.28	\$1,010.57	\$1,276.85	\$792.29	\$273.70	148	36	12	0	0
\$150/\$1,000, \$20,000 MAX	\$713.50	\$1,426.99	\$1,803.00	\$1,118.76	\$386.48	23	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$568.33	\$1,136.66	\$1,436.17	\$891.14	\$307.85	34	0	0	0	0
\$2,250	\$667.01	\$1,334.02	\$1,685.53	\$1,045.87	\$361.30	1,525	176	63	54	0
\$5,000	\$438.54	\$877.08	\$1,108.19	\$687.64	\$237.54	10,294	2,774	355	384	0
\$10,000	\$319.82	\$639.65	\$808.20	\$501.48	\$173.24	1,769	488	106	30	0
\$15,000	\$197.14	\$394.27	\$498.17	\$309.11	\$106.78	6,675	3,100	566	274	0
\$2,250 PCSA Rider	\$691.50	\$1,383.00	\$1,747.43	\$1,084.27	\$374.57	1,553	251	36	66	0
\$5,000 PCSA Rider	\$463.03	\$926.06	\$1,170.09	\$726.04	\$250.81	8,056	1,998	271	229	0
\$10,000 PCSA Rider	\$344.31	\$688.63	\$870.10	\$539.88	\$186.51	933	215	72	36	0
\$15,000 PCSA Rider	\$221.63	\$443.25	\$560.07	\$347.51	\$120.05	3,276	962	216	161	0
Lumenos HIA \$5,000	\$389.21	\$700.93	\$982.57	\$611.06		487	56	0	0	0
Lumenos HIA+ \$10,000	\$283.53	\$513.32	\$708.66	\$451.00		245	38	22	0	0
Lumenos HIA+ \$5,000	\$402.25	\$727.01	\$1,008.65	\$637.14		260	31	0	0	0
Lumenos HSA \$2,500	\$552.29	\$994.12	\$1,395.64	\$865.99		1,931	404	15	46	0
Lumenos HSA \$5,000	\$387.40	\$697.31	\$978.95	\$607.44		6,809	1,166	89	51	0
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	211	19	12	5	0
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	47	0	0	0	0
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	43	0	0	0	0
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	16	0	0	0	0
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	68	0	0	0	0
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	30	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age 55 to 64					Projected twelve months ending June 30, 2011					One Adult Proposed to Current
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	
\$150/\$1,000	\$1,009.21	\$2,018.42	\$2,550.27	\$1,582.44	\$546.66	441	150	17	43	0	12.1%
\$300/\$1,000	\$985.71	\$1,971.42	\$2,490.90	\$1,545.59	\$533.93	138	9	0	0	0	12.2%
\$500/\$1,000	\$953.51	\$1,907.02	\$2,409.51	\$1,495.10	\$516.48	27	0	0	0	0	12.5%
\$750/\$1,000	\$923.21	\$1,846.42	\$2,332.95	\$1,447.59	\$500.07	41	5	0	0	0	12.8%
\$1000/\$1,000	\$892.31	\$1,784.62	\$2,254.87	\$1,399.14	\$483.33	33	1	6	0	0	13.1%
\$2,000/\$1,000	\$771.28	\$1,542.56	\$1,949.02	\$1,209.37	\$417.77	131	11	23	17	0	14.7%
\$4,000/\$1,000	\$604.42	\$1,208.84	\$1,527.36	\$947.73	\$327.39	121	29	10	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$799.50	\$1,599.00	\$2,020.33	\$1,253.62	\$433.06	13	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$636.84	\$1,273.68	\$1,609.29	\$998.57	\$344.96	23	0	0	0	0	12.1%
\$2,250	\$773.68	\$1,547.36	\$1,955.09	\$1,213.13	\$419.07	1,537	177	63	54	0	16.0%
\$5,000	\$537.67	\$1,075.34	\$1,358.70	\$843.07	\$291.24	8,539	2,301	294	319	0	22.6%
\$10,000	\$403.13	\$806.26	\$1,018.70	\$632.11	\$218.36	1,424	393	85	24	0	26.0%
\$15,000	\$260.66	\$521.32	\$658.70	\$408.71	\$141.19	7,867	3,654	667	323	0	32.2%
\$2,250 PCSA Rider	\$803.96	\$1,607.91	\$2,031.60	\$1,260.60	\$435.47	1,413	228	33	60	0	16.3%
\$5,000 PCSA Rider	\$567.95	\$1,135.89	\$1,435.21	\$890.54	\$307.64	6,487	1,609	218	184	0	22.7%
\$10,000 PCSA Rider	\$433.41	\$866.81	\$1,095.21	\$679.58	\$234.76	683	157	53	26	0	25.9%
\$15,000 PCSA Rider	\$290.94	\$581.87	\$735.21	\$456.18	\$157.59	3,861	1,134	255	190	0	31.3%
Lumenos HIA \$5,000	\$476.78	\$858.56	\$1,203.86	\$748.36		195	22	0	0	0	22.5%
Lumenos HIA+ \$10,000	\$355.27	\$642.46	\$889.94	\$563.48		185	29	17	0	0	25.3%
Lumenos HIA+ \$5,000	\$489.82	\$884.64	\$1,229.94	\$774.44		129	15	0	0	0	21.8%
Lumenos HSA \$2,500	\$639.85	\$1,151.74	\$1,616.90	\$1,003.28		1,154	242	9	28	0	15.9%
Lumenos HSA \$5,000	\$474.97	\$854.94	\$1,200.24	\$744.74		3,789	649	50	28	0	22.6%
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	205	18	12	5	0	0.0%
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	32	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	21	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	8	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	160	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	49	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$18,224,738	\$8,639,474	\$1,677,176	\$887,870	\$0	
Total Income Using Current Rates and Projected Enrollment						\$14,905,172	\$7,438,085	\$1,511,712	\$787,234	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$18,277,295	\$9,229,759	\$1,881,796	\$964,093	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$22,274,651	\$10,663,459	\$2,076,726	\$1,083,561	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$458,715	\$44,020	\$35,128	\$9,082	\$0	
Total Income Using Current Rates and Projected Enrollment						\$510,368	\$42,800	\$34,154	\$8,830	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$510,368	\$42,800	\$34,154	\$8,830	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$458,715	\$44,020	\$35,128	\$9,082	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Current Rates Age 65+					Twelve months ending November 30, 2009				
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children
\$150/\$1,000	\$900.65	\$1,801.30	\$2,275.93	\$1,412.22	\$487.85	120	12	0	0	0
\$300/\$1,000	\$878.34	\$1,756.68	\$2,219.57	\$1,377.24	\$475.77	12	4	0	0	0
\$500/\$1,000	\$847.82	\$1,695.65	\$2,142.46	\$1,329.38	\$459.24	24	0	0	0	0
\$750/\$1,000	\$818.58	\$1,637.16	\$2,068.55	\$1,283.53	\$443.40	0	12	0	0	0
\$1000/\$1,000	\$788.81	\$1,577.62	\$1,993.32	\$1,236.85	\$427.27	3	1	0	0	0
\$2,000/\$1,000	\$672.14	\$1,344.29	\$1,698.50	\$1,053.92	\$364.08	64	0	0	0	0
\$4,000/\$1,000	\$505.28	\$1,010.57	\$1,276.85	\$792.29	\$273.70	25	12	0	0	0
\$150/\$1,000, \$20,000 MAX	\$713.50	\$1,426.99	\$1,803.00	\$1,118.76	\$386.48	24	0	0	0	0
\$150/\$1,000, \$10,000 MAX	\$568.33	\$1,136.66	\$1,436.17	\$891.14	\$307.85	22	0	0	0	0
\$2,250	\$667.01	\$1,334.02	\$1,685.53	\$1,045.87	\$361.30	107	0	0	3	0
\$5,000	\$438.54	\$877.08	\$1,108.19	\$687.64	\$237.54	324	134	0	1	0
\$10,000	\$319.82	\$639.65	\$808.20	\$501.48	\$173.24	75	24	0	0	0
\$15,000	\$197.14	\$394.27	\$498.17	\$309.11	\$106.78	139	67	1	0	0
\$2,250 PCSA Rider	\$691.50	\$1,383.00	\$1,747.43	\$1,084.27	\$374.57	101	25	0	0	0
\$5,000 PCSA Rider	\$463.03	\$926.06	\$1,170.09	\$726.04	\$250.81	193	25	0	0	0
\$10,000 PCSA Rider	\$344.31	\$688.63	\$870.10	\$539.88	\$186.51	29	0	0	0	0
\$15,000 PCSA Rider	\$221.63	\$443.25	\$560.07	\$347.51	\$120.05	36	1	0	0	0
Lumenos HIA \$5,000	\$389.21	\$700.93	\$982.57	\$611.06		1	0	0	0	0
Lumenos HIA+ \$10,000	\$283.53	\$513.32	\$708.66	\$451.00		0	0	0	0	0
Lumenos HIA+ \$5,000	\$402.25	\$727.01	\$1,008.65	\$637.14		0	0	0	0	0
Lumenos HSA \$2,500	\$552.29	\$994.12	\$1,395.64	\$865.99		11	0	0	0	0
Lumenos HSA \$5,000	\$387.40	\$697.31	\$978.95	\$607.44		13	12	0	0	0
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	50	0	0	0	0
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	0	0	0	0	0
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	12	0	0	0	0
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	0	0	0	0	0
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	24	0	0	0	0
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	0	0	0	0	0

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Proposed Rates Age 65+					Projected twelve months ending June 30, 2011					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	\$1,009.21	\$2,018.42	\$2,550.27	\$1,582.44	\$546.66	98	10	0	0	0	12.1%
\$300/\$1,000	\$985.71	\$1,971.42	\$2,490.90	\$1,545.59	\$533.93	8	3	0	0	0	12.2%
\$500/\$1,000	\$953.51	\$1,907.02	\$2,409.51	\$1,495.10	\$516.48	23	0	0	0	0	12.5%
\$750/\$1,000	\$923.21	\$1,846.42	\$2,332.95	\$1,447.59	\$500.07	0	7	0	0	0	12.8%
\$1000/\$1,000	\$892.31	\$1,784.62	\$2,254.87	\$1,399.14	\$483.33	1	0	0	0	0	13.1%
\$2,000/\$1,000	\$771.28	\$1,542.56	\$1,949.02	\$1,209.37	\$417.77	50	0	0	0	0	14.7%
\$4,000/\$1,000	\$604.42	\$1,208.84	\$1,527.36	\$947.73	\$327.39	17	8	0	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	\$799.50	\$1,599.00	\$2,020.33	\$1,253.62	\$433.06	12	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	\$636.84	\$1,273.68	\$1,609.29	\$998.57	\$344.96	13	0	0	0	0	12.1%
\$2,250	\$773.68	\$1,547.36	\$1,955.09	\$1,213.13	\$419.07	92	0	0	3	0	16.0%
\$5,000	\$537.67	\$1,075.34	\$1,358.70	\$843.07	\$291.24	230	95	0	1	0	22.6%
\$10,000	\$403.13	\$806.26	\$1,018.70	\$632.11	\$218.36	52	17	0	0	0	26.0%
\$15,000	\$260.66	\$521.32	\$658.70	\$408.71	\$141.19	140	67	1	0	0	32.2%
\$2,250 PCSA Rider	\$803.96	\$1,607.91	\$2,031.60	\$1,260.60	\$435.47	78	19	0	0	0	16.3%
\$5,000 PCSA Rider	\$567.95	\$1,135.89	\$1,435.21	\$890.54	\$307.64	133	17	0	0	0	22.7%
\$10,000 PCSA Rider	\$433.41	\$866.81	\$1,095.21	\$679.58	\$234.76	18	0	0	0	0	25.9%
\$15,000 PCSA Rider	\$290.94	\$581.87	\$735.21	\$456.18	\$157.59	36	1	0	0	0	31.3%
Lumenos HIA \$5,000	\$476.78	\$858.56	\$1,203.86	\$748.36		0	0	0	0	0	22.5%
Lumenos HIA+ \$10,000	\$355.27	\$642.46	\$889.94	\$563.48		0	0	0	0	0	25.3%
Lumenos HIA+ \$5,000	\$489.82	\$884.64	\$1,229.94	\$774.44		0	0	0	0	0	21.8%
Lumenos HSA \$2,500	\$639.85	\$1,151.74	\$1,616.90	\$1,003.28		6	0	0	0	0	15.9%
Lumenos HSA \$5,000	\$474.97	\$854.94	\$1,200.24	\$744.74		6	6	0	0	0	22.6%
Standard: \$250/\$1,000	\$1,158.42	\$2,316.84	\$2,927.33	\$1,816.40	\$627.48	42	0	0	0	0	0.0%
Standard: \$500/\$1,000	\$1,142.00	\$2,284.01	\$2,885.84	\$1,790.66	\$618.59	0	0	0	0	0	0.0%
Standard: \$1,000/\$1,000	\$1,109.20	\$2,218.39	\$2,802.94	\$1,739.22	\$600.81	5	0	0	0	0	0.0%
Standard: \$1,500/\$1,000	\$1,076.38	\$2,152.75	\$2,720.00	\$1,687.75	\$583.04	0	0	0	0	0	0.0%
Basic: \$250/\$1,000	\$1,001.62	\$2,003.23	\$2,531.09	\$1,570.54	\$542.54	48	0	0	0	0	0.0%
Basic: \$500/\$1,000	\$985.19	\$1,970.38	\$2,489.57	\$1,544.77	\$533.64	0	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	\$952.37	\$1,904.74	\$2,406.64	\$1,493.32	\$515.87	0	0	0	0	0	0.0%
Basic: \$1,500/\$1,000	\$919.54	\$1,839.07	\$2,323.67	\$1,441.84	\$498.08	0	0	0	0	0	0.0%
Non-Mandated											
Total Income Using Current Rates and Current Enrollment						\$680,125	\$287,827	\$498	\$3,825	\$0	
Total Income Using Current Rates and Projected Enrollment						\$515,742	\$210,765	\$501	\$3,187	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$612,086	\$255,858	\$663	\$3,729	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$807,168	\$348,365	\$659	\$4,482	\$0	
Mandated											
Total Income Using Current Rates and Current Enrollment						\$95,270	\$0	\$0	\$0	\$0	
Total Income Using Current Rates and Projected Enrollment						\$101,830	\$0	\$0	\$0	\$0	
Total Income Using Proposed Rates and Projected Enrollment						\$101,830	\$0	\$0	\$0	\$0	
Total Income Using Proposed Rates and Current Enrollment						\$95,270	\$0	\$0	\$0	\$0	

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

Plan Design	Base Period Enrollment Total					Projected Enrollment Total					One Adult Proposed to
	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	one adult	two adults	two adults and child(ren)	one adult and child(ren)	one or more children	Current
\$150/\$1,000	949	266	61	96	0	840	240	52	85	0	12.1%
\$300/\$1,000	246	16	0	0	0	186	12	0	0	0	12.2%
\$500/\$1,000	96	12	0	24	0	96	12	0	23	0	12.5%
\$750/\$1,000	71	19	0	12	0	48	12	0	7	0	12.8%
\$1000/\$1,000	76	2	24	0	0	39	1	12	0	0	13.1%
\$2,000/\$1,000	334	12	36	19	0	279	11	32	17	0	14.7%
\$4,000/\$1,000	230	70	26	0	0	177	53	20	0	0	19.6%
\$150/\$1,000, \$20,000 MAX	61	0	0	0	0	32	0	0	0	0	12.1%
\$150/\$1,000, \$10,000 MAX	90	0	0	0	0	55	0	0	0	0	12.1%
\$2,250	3,188	300	354	231	0	2,960	282	304	202	0	16.0%
\$5,000	18,790	4,806	3,262	1,407	2	14,586	3,734	2,311	1,029	2	22.6%
\$10,000	3,296	965	928	231	0	2,473	722	640	162	0	26.0%
\$15,000	13,479	5,638	5,521	1,283	0	14,739	6,212	5,528	1,323	0	32.2%
\$2,250 PCSA Rider	3,429	493	427	397	0	2,870	416	324	309	0	16.3%
\$5,000 PCSA Rider	15,244	3,174	3,075	1,305	0	11,437	2,416	2,081	908	0	22.7%
\$10,000 PCSA Rider	1,855	448	677	246	0	1,254	303	415	156	0	25.9%
\$15,000 PCSA Rider	7,091	2,333	3,681	1,063	0	7,714	2,504	3,616	1,081	0	31.3%
Lumenos HIA \$5,000	1,232	177	85	51	0	455	64	27	17	0	22.5%
Lumenos HIA+ \$10,000	533	149	98	29	0	375	101	63	18	0	25.3%
Lumenos HIA+ \$5,000	466	83	39	2	0	217	37	16	1	0	21.8%
Lumenos HSA \$2,500	4,574	684	511	261	0	2,508	383	253	134	0	15.9%
Lumenos HSA \$5,000	12,634	2,147	1,372	503	0	6,594	1,118	641	235	0	22.6%
Standard: \$250/\$1,000	610	43	27	16	0	534	38	24	14	0	0.0%
Standard: \$500/\$1,000	153	0	1	19	0	96	0	1	11	0	0.0%
Standard: \$1,000/\$1,000	79	0	23	0	0	36	0	10	0	0	0.0%
Standard: \$1,500/\$1,000	27	0	0	0	0	12	0	0	0	0	0.0%
Basic: \$250/\$1,000	203	1	2	2	0	432	2	4	4	0	0.0%
Basic: \$500/\$1,000	36	0	0	0	0	36	0	0	0	0	0.0%
Basic: \$1,000/\$1,000	1	0	10	0	0	5	0	43	0	0	0.0%
Basic: \$1,500/\$1,000	58	1	0	2	0	88	1	0	3	0	0.0%

**Anthem Blue Cross and Blue Shield
HealthChoice & Lumenos Rate Filing
Effective July 1, 2010**

Appendix IV: Current and Proposed Premium Summary with Rule 940 Compliance

	<u>total</u>	<u>one adult</u>	<u>two adults</u>	<u>two adults and child(ren)</u>	<u>one adult and child(ren)</u>	<u>one or more children</u>
Non-Mandated Options						
A. Total Annual Income Using Current Rates and Current Enrollment	\$65,005,728	\$32,293,210	\$14,609,247	\$14,352,783	\$3,750,014	\$475
B. Total Annual Income Using Current Rates and Projected Enrollment	\$50,545,357	\$24,846,131	\$11,889,092	\$10,937,679	\$2,872,092	\$363
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$62,478,913	\$30,450,283	\$14,778,317	\$13,713,156	\$3,536,712	\$445
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$79,974,146	\$39,437,983	\$18,060,240	\$17,876,436	\$4,598,904	\$582
E. Average Rate Increase Based on Current Enrollment (C/A)	23.0%	23.6%				
Mandated Options						
A. Total Annual Income Using Current Rates and Current Enrollment	\$1,435,356	\$1,127,578	\$95,119	\$152,810	\$59,849	\$0
B. Total Annual Income Using Current Rates and Projected Enrollment	\$1,480,356	\$1,175,878	\$86,946	\$170,674	\$46,858	\$0
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$1,480,356	\$1,175,878	\$86,946	\$170,674	\$46,858	\$0
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$1,435,356	\$1,127,578	\$95,119	\$152,810	\$59,849	\$0
E. Average Rate Increase Based on Current Enrollment (C/A)	0.0%	0.0%				
Total						
A. Total Annual Income Using Current Rates and Current Enrollment	\$66,441,085	\$33,420,788	\$14,704,366	\$14,505,593	\$3,809,863	\$475
B. Total Annual Income Using Current Rates and Projected Enrollment	\$52,025,713	\$26,022,009	\$11,976,039	\$11,108,353	\$2,918,949	\$363
C. Total Annual Income Using Proposed Rates and Projected Enrollment	\$63,959,269	\$31,626,161	\$14,865,263	\$13,883,830	\$3,583,570	\$445
D. Total Annual Income Using Proposed Rates and Current Enrollment	\$81,409,502	\$40,565,562	\$18,155,359	\$18,029,246	\$4,658,753	\$582
E. Average Rate Increase Based on Current Enrollment (C/A) & Projected	22.5%	22.9%				



Important information about your health insurance

February 2010

Dear Anthem Member:

We understand and share your concerns over the rising cost of health care services and the corresponding adverse impact on insurance premiums. The increasing demand for medical services, the use of new prescription drugs, and demand for advanced technologies are driving up the cost of health care at an unprecedented rate. At this time, we find it necessary to increase premiums for members in your {HealthChoice or Lumenos plan} to keep pace with the rising costs of health care.

The average requested increase is {22.9%}, but the amount of each subscriber's premium change depends on the subscriber's age and product option. As you know, your premium increases as you age. The amount of increase due to age reflects the fact that people tend to use more health benefits as they get older. Members receive age related increases when turning 30, 40, 45 or 55.

Included with this letter is a sample premium sheet showing *proposed* premiums. To locate your new *proposed* premium, please refer to the attached premium sheet. You may find your specific plan premium by locating your plan name, contract type and individual deductible amount. If the Maine Bureau of Insurance approves this request, the premium change would be effective beginning with your July 2010 premium.

The Superintendent of Insurance has scheduled a public hearing on our requested premium increase on {insert date, time and location}. In addition, the Superintendent has scheduled additional public comment sessions in {insert date, time and location}.

The hearing and public comment sessions are opportunities for you to provide your input directly to the Superintendent of Insurance as she considers our request. You may get directions to any of the locations by contacting an Anthem customer service representative at {1-800-482-0966}. If you would like to provide written comments to the Superintendent, you may do so by mailing your comments to {the attention of Pat Galouch on behalf of the Superintendent, 34 State House Station, Augusta, Maine 04333. Hand deliveries may be made to the Bureau of Insurance with a physical location of 76 Northern Avenue, Gardiner, Maine. E-mails may be sent to Pat Galouch on behalf of the Superintendent at Pat.Galouch@maine.gov.} Written comments should be provided to the Superintendent at or before the hearing. In providing any written comments, please identify that your comments are for consideration by the Superintendent in Docket No. {Insert docket no}.

Our customer service representatives are available to answer any questions that you might have about this letter and to discuss options for your health care coverage. Please call {1-800-482-0966} statewide between {8:00 A.M. and 5:00 P.M., Monday through Friday}.

Thank you for choosing Anthem Blue Cross and Blue Shield. We appreciate the continued opportunity to serve you.

Sincerely,

Jimmy Lee
Vice President & General Manager of Individual Business

Enclosure(s)



**Anthem Blue Cross and Blue Shield
HealthChoice Proposed Premium**

These Options are Accepting New Enrollees

		Proposed Premiums			
		One Adult	Two Adults	Two Adults With One or More Children	One Adult With One or More Children
		HealthChoice \$2,250 Individual Deductible			
< 30					
30 - 39					
40 - 44					
45 - 54					
55+					

		Proposed Premiums			
		One Adult	Two Adults	Two Adults With One or More Children	One Adult With One or More Children
		HealthChoice \$10,000 Individual Deductible			
< 30					
30 - 39					
40 - 44					
45 - 54					
55+					

		Proposed Premiums			
		One Adult	Two Adults	Two Adults With One or More Children	One Adult With One or More Children
		HealthChoice \$5,000 Individual Deductible			
< 30					
30 - 39					
40 - 44					
45 - 54					
55+					

		Proposed Premiums			
		One Adult	Two Adults	Two Adults With One or More Children	One Adult With One or More Children
		HealthChoice \$15,000 Individual Deductible			
< 30					
30 - 39					
40 - 44					
45 - 54					
55+					

This is not a contract or certificate of coverage. This proposed premium sheet is not a contract with Anthem Blue Cross and Blue Shield. If there is any difference between this proposed premium sheet and the certificate of coverage, the provisions of the certificate of coverage will govern. The certificate of coverage sets forth in detail the rights and obligations of both you and Anthem.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



Anthem Blue Cross and Blue Shield

HealthChoice Rate Filing

These Options are Accepting New Enrollees

	One Adult	Two Adults	Two Adults With One or More Children	One Adult With One or More Children
	Preventive Care and Accident Rider			
< 30				
30 - 39				
40 - 44				
45 - 54				
55+				

This is not a contract or certificate of coverage. This proposed premium sheet is not a contract with Anthem Blue Cross and Blue Shield. If there is any difference between this proposed premium sheet and the certificate of coverage, the provisions of the certificate of coverage will govern. The certificate of coverage sets forth in detail the rights and obligations of both you and Anthem.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. Independent licensee of the Blue Cross and Blue Shield Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Actuarial Rate Filing Documentation - Compliance

State: Maine

Products: HealthChoice and Lumenos

Effective: July 1, 2010

Section I.A - Compliance Review and Sign-Off

Actuarial: Jennie Casaday
 Compliance/Legal: Checklist is from Maine Bureau of Insurance

Section I.B - State Regulations (from Check List or other)

Source: Maine Bureau of Insurance Rate Filing Review Requirements Checklist Individual Medical
 Policies Subject to Title 24-A M.R.S.A. § 2736-C H15I, H16I.005A, H16I.005B, H16I.005C, HOrg02I.005B, HOrg02I.005C

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
A.	General Rate Filing Requirements:	Rule 940, § 5. A.	A rate filing must be submitted whenever a new policy, rider, or endorsement form that affects benefits is submitted for approval and whenever there is a change in the rates applicable to a previously approved form. Individual rates must be filed separately from small group or large group rates. The transmittal document must clearly identify the filing as an individual rate filing.	
B.	Electronic (SERFF) and Paper Filing Requirements:	Rule 940, § 5. B.	Filings may be filed electronically, using the <u>NAIC</u> System for Electronic Rate and Form Filing (SERFF), or on paper. If an electronic (SERFF) filing is found to be in compliance with the applicable requirements, the SERFF record will show the rates to be "Acceptable," and the SERFF file will be closed. Paper filings must include two (2) copies of the transmittal document available on the Bureau's web site. If a paper filing is found to be in compliance with the applicable requirements, one (1) copy of the transmittal document (and any other materials sent in duplicate) will be returned to the carrier, stamped "Rates Acceptable." The Superintendent may request additional information as necessary.	
C.	Additional Rate Filing Requirements:	Rule 940, § 5. C.	Every rate submission subject to Title 24-A, § 2736-C must contain the following:	
	1. Carrier Information:	Rule 940, § 5. C. 1.	The name and address of the carrier, and the name, title, email address and direct phone number of the person responsible for the filing, must be provided.	Page/location: Memo page 2
	2. Scope and Purpose of Filing:	Rule 940, § 5. C. 2.	Specify whether this is a new form and rate filing, a rate revision, or a justification of an existing rate.	Page/location: Memo page 2
	3. Description of Benefits:	Rule 940, § 5. C. 3.	Include a brief description of the benefits provided by each policy form and any attached riders or endorsements.	Page/location: Memo page 2
	4. In-Force Business and annualized premium:	Rule 940, § 5. C. 4.	Provide the number of Maine policyholders or certificateholders who will be affected by the proposed rate revision and their annualized premium.	Page/location: Memo page 3
	5. Proposed Effective Date(s):	Rule 940, § 5. C. 5.	State the proposed effective date and method of implementation of the proposed rate (e.g., next anniversary or next premium due date).	Page/location: Memo page 3

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
	6. Confidentiality:	Rule 940, § 5. C. 6.	The filing may be prepared in a manner that protects the confidentiality of proprietary information by following the confidentiality protocol, available on the Bureau's website.	Page/location, if applicable: NA
D.	Submission Requirements, Individual Health Plans*:	Rule 940, § 6.	The following section applies to hospital and medical "expense-incurred" individual health plan* rate filings. Individual health plan rate filings must meet these requirements, unless the Superintendent determines that the requirement is not appropriate for a particular filing. *See Title 24-A, §2736-C, 1. C. for definition of Individual health plan. Note: Pursuant to Title 24-A §2701, 2.C. , Title 24-A, §2736, §2736-A, §2736-B, and §2736-C apply to: (1) Association groups as defined by Title 24-A, §2805-A, except associations of employers; (1-A) Credit union groups as defined by Title 24-A §2807-A; and (2) Other groups as defined by Title 24-A, §2808, except employee leasing companies registered pursuant to Title 32, Chapter 125.	
	1. Rate Filings must Accompany Form Filings:	Rule 940, § 6. A.	Every policy, rider, or endorsement form affecting benefits which is submitted for approval must be accompanied by a rate filing or, if the form does not require a change in the premium, the submission must include a complete explanation of the effect on the anticipated loss ratio. The rate filing must include all rates, rating formulas and revisions. Rates must be filed with the form rather than separately.	Page/location, if applicable:NA
	2. Rate Revisions:	Rule 940, § 6. B.	If the filing is a rate revision, the reason for the revision must be stated.	Page/location: Memo page 2
	3. Separate Filings:	Rule 940, § 6. C.	As noted in "A," above, individual rates must be filed separately from group rates. The transmittal document must clearly identify the filing as an "Individual Health Rate Filing."	
	4. 60-day Advance Filing Notice:	Rule 940, § 6. C.	The filing must be received by the Bureau at least 60 days before the implementation date unless the Superintendent waives this requirement pursuant to Title 24-A, §2736, 1.	
	5. Non-compliant Filing:	Rule 940, § 6. C.	If the Bureau requests additional information or finds rates not to be in compliance, rates approved previously must continue to be used.	
	6. Completeness and Timeliness of Filing:	Rule 940, § 6. D.	The filing must include sufficient supporting information to demonstrate that the rates are not excessive, inadequate, or unfairly discriminatory. Carriers are required to review their experience no less frequently than annually and to file rate revisions, upward or downward, as appropriate. Upward revisions must be filed in a timely manner to avoid the necessity of large increases.	
	7. Limitation on the application of approved trend factor(s):	Rule 940, § 6. E.	If any rates will be automatically adjusted subsequent to the effective date of the filing based on a trend factor or other factor, this must be clearly disclosed in the filing. Automatic trend increases must be limited to one year beyond the effective date. No further automatic trend increases may be implemented unless a new filing is submitted and approved.	Page/location: NA

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
	8. Morbidity:	Rule 940, § 6. F. 1.	Describe and explain the morbidity basis for the form. Any substantive adjustments from the source or earlier assumptions must be explained. The morbidity assumed must be adequately justified by supporting data.	<i>Page/location: Memo page 3</i>
	9. Mortality:	Rule 940, § 6. F. 2.	If applicable, the filing must state the mortality basis for the form, and any substantive adjustments from earlier assumptions must be explained.	<i>Page/location, if applicable: Memo Page 3</i>
	10. Issue Age Range:	Rule 940, § 6. F. 3.	Specify the issue age range of the form and whether premiums are on an issue age, attained age, or other basis.	<i>Page/location: Memo page 3</i>
	11. Average Premium and Pre- and Post- Rate Change Monthly Premiums:	Rule 940, § 6. F. 4.	Display the average annual premium per individual policy for both Maine and all states in which the form is or was sold. If a rate adjustment is proposed, the filing must disclose the average percentage increase a policyholder will experience as well as the largest percentage increase that any in-force policy will receive. The average increase must be determined by comparing the aggregate premium before and after the increase (assuming no lapses) for all policies affected by the rate adjustment. The maximum increase is the largest increase for an in-force policy, including changes due to trend, aging, and changes in demographic, area, and/or industry rating factors.	<i>Page/location: Memo page 4</i>
	12. Medical Trend Assumptions:	Rule 940, § 6. F. 5.	Provide the medical trend used and the assumptions used to calculate the trend.	<i>Page/location: Memo page 4</i>
	13. Maine Experience on the Form (Past and Future Anticipated):	Rule 940, § 6. F. 6.	<p>Carriers shall consider experience solely within the State of Maine in developing rates. However, if there is insufficient experience within Maine upon which a rate can be based, the carrier may use nationwide experience. In considering experience outside the State of Maine, as much weight as possible must be given to Maine experience. If nationwide experience is used, premiums must be adjusted to the Maine rate level and, where appropriate, claims must be adjusted to Maine utilization and price levels. If premiums incorporate area factors that adjust for variations in utilization and price levels such that adjusting experience to Maine levels would result in the same percentage adjustment to both premiums and claims, then neither adjustment need be made. The carrier in its rate filing shall expressly show what geographic experience it is using. Experience from inception for each calendar year and, where appropriate, each policy year must be displayed, including the following information:</p> <p>(1) Year (2) Collected premium (3) Earned premium (4) Paid claims (5) Paid loss ratio (6) Change in claim liability and reserve (7) Incurred claims (8) Incurred loss ratio (9) Expected incurred claims (10) Actual-to-expected claims</p>	<i>Page/location: Memo page 4</i>

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
			<p><i>(11) Active Life Reserves</i> For future years, columns (3), (7), and (8) must be displayed. For periods where the actual claim runoff is complete, that data must be displayed to replace (6). Past experience must be presented on both an actual basis and a constant premium rate basis.</p>	
	14. National Experience:	Rule 940, § 6. F. 7.	Provide the same data as for "D. 13," above, for all states in which the form is or was sold.	Page/location: Memo page 4
	15. History of Rate Adjustments:	Rule 940, § 6. F. 8.	List the approval dates and average percentage rate adjustments for the form both nationwide and in Maine since inception of the policy form.	Page/location: Memo page 4
	16. Renewability Clause:	Rule 940, § 6. F. 9.	Individual health plans are guaranteed issue and guaranteed renewal, pursuant to Title 24-A, §2850-B, 3.	
	17. Minimum Required Loss Ratio:	Rule 940, § 6. F. 10. & Rule 940, § 8. A.: See Title 24-A, § 2736-C. 5.	<p>State the expected minimum anticipated future loss ratio and, if applicable, the expected lifetime loss ratio. For all policies and certificates issued on or after December 1, 1993, the Superintendent shall disapprove any premium rates filed by any carrier, whether initial or revised, for an individual health policy unless it is anticipated that the aggregate benefits estimated to be paid under all the individual health policies maintained in force by the carrier for the period for which coverage is to be provided will return to policyholders at least 65% of the aggregate premiums collected for those policies, as determined in accordance with accepted actuarial principles and practices and on the basis of incurred claims experience and earned premiums. For the purposes of this calculation, any savings offset payments paid pursuant to section 6913 must be treated as incurred claims.</p> <p>Policies issued before December 1, 1993, are subject to the loss ratio standards of Rule 940, § 7. A. & B.</p>	Page/location: Memo page 5
	18. Premium Classes:	Rule 940, § 6. F. 11.	<p>State all the attributes upon which the premium rates vary. If the form is area-rated, a complete table of area factors for all states must be included. See Title 24-A, §2736-C, 2., A.-F.</p>	Page/location: Memo page 5
	19. Marketing Method:	Rule 940, § 6. F. 12.	Provide a brief description of the market and the marketing method. Specify whether the form is still being sold and whether the filing applies only to new business, only to in-force business, or both, and the reasons therefor.	Page/location: Memo page 5
	20. Medical Underwriting:	Rule 940, § 6. F. 13.	Pursuant to Title 24-A, §2736-C, 2. B., medical underwriting is prohibited. The filing must include a statement acknowledging that medical underwriting is not applied to the applicants or insureds.	Page/location: Memo page 6
	21. Actuarial Certification, non-HMO Rate Filings:	Rule 940, § 6. F. 14.	Include a certification by a qualified actuary that to the best of the actuary's knowledge and judgment the entire rate filing is in compliance with the applicable laws of the State of Maine and with the rules of the Bureau of Insurance. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	Page/location: Memo Page 6

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
	22. Actuarial Certification, HMO Rate Filings:	Rule 940, § 10.	HMO rate filings must include a certification by a qualified actuary that the rates are not excessive, inadequate, or unfairly discriminatory, along with adequate supporting information. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	<i>Page/location: NA</i>
	23. Rate Revisions, No Longer Actively Marketed Blocks:	Rule 940, § 7. C. 1.	If the form is no longer actively marketed, a statement must be included as to whether a similar form is actively marketed. If so, a discussion of equity between the two forms, including a comparison of the benefits and premium rates, must also be included. Rates for individual policy forms for closed blocks should not significantly exceed rates for an open block unless the difference is justified by differences in benefits or other conditions, or unless the fact that renewal rates would exceed new business rates was disclosed at issue. The Superintendent may approve exceptions to this requirement if the enrollees are permitted to change to the new form and the Superintendent determines that the change would be in the best interest of the enrollees.	<i>Page/location if applicable: NA</i>
	24. Rate Revisions, Combination of Forms:	Rule 940, § 7. C. 2.	When a block of business in force under a form no longer being sold has declined to a size such that the number of actual claims nationally in a twelve month period is less than two hundred, then the business under such form must be combined with other blocks of business in the same class, which are on a consistent rate basis, for rating and monitoring purposes. The Superintendent may approve exceptions to this requirement if the enrollees are permitted to change to a new form and the superintendent determines that the change would be in the best interest of the enrollees.	
	25. Rate Revisions, Reasonableness of revised premiums for certain forms:	Rule 940, § 7. C. 3.	Revised premiums other than those subject to Rule 940, § 11. will be presumed reasonable in relation to benefits if demonstrations are provided which show that both the following loss ratios meet minimum standards as set forth in Rule 940, § 7. B. or in Rule 940, § 8., whichever is applicable: <ol style="list-style-type: none"> 1. An anticipated loss ratio calculated over the future lifetime of the form; 2. An anticipated loss ratio derived by dividing (i) by (ii) where <ol style="list-style-type: none"> (i) is the sum of the accumulated benefits from the original effective date of the form to the effective date of the revision, and the present value of future benefits, and (ii) is the sum of the accumulated premiums from the original effective date of the form to the effective date of the revision, and the present value of future premiums. The Superintendent may accept alternative demonstrations where appropriate, particularly for small blocks with no credible experience.	<i>Page/location: Exhibit X</i>

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
	26. Rate/Benefit Relationships:	Rule 940, § 8. B.	<p>Unless the Superintendent grants an exception in accordance with this subsection, rates for different benefit plans that vary based on benefit differences may not exceed the maximum possible difference in benefits. For example, the difference in annual premium between a plan with a \$250 deductible and an otherwise identical plan with a \$500 deductible may not exceed \$250 unless an exception is granted. The Superintendent will grant exceptions based on the following criteria and conditions:</p> <p>A. The rate differential between plans must be justified based on actual or reasonably anticipated differences in utilization that are independent of differences in health status or demographics. Generally, some of the difference in utilization between richer and leaner benefit plans is due to self-selection (based on health status or demographics) by those choosing one plan over the other, while some of the difference is due to the incentives associated with different cost-sharing levels. While it may not be possible to definitively determine how much of the difference in utilization is related to health status and demographics, the carrier must make a good faith effort to make this distinction.</p> <p>B. In cases where approved rate differences do exceed the maximum possible differences in benefits, it must be clearly disclosed to prospective policyholders and renewing policyholders. A copy of the disclosure to be used and a description of when and how it will be distributed must accompany the proposed rate filing.</p>	Page/location, if applicable: Exhibit IV
	27. Community Rate, Formulas, and Factors:	Rule 940, § 8. C. & Title 24-A 2736-C, 2. A.	For individual health plans issued after December 1, 1993, the filing must include the community rate and any formulas or factors used to adjust that rate. Any variations based on age, geographic area, and/or industry or occupation must result in rates that are no less than 80% and no more than 120% of the community rate.	
	28. Standardized Plan Rates:	Rule 940, § 8. D.	If rates for the standardized plans are not included in a rate revision filing because they were previously filed and are not changing, the filing must reference the date on which those rates were filed.	Page/location, if applicable: NA
	29. Projected Cost Savings and "Savings Offset Payments" (Dirigo Health):	Rule 940, § 8. E.	<p>Rate filings intended to be in effect on or after July 1, 2005, are subject to the following:</p> <p>1. Projected claims must reasonably reflect, in accordance with accepted actuarial standards, anticipated changes in payments by the carrier to health care providers, including any reduction or avoidance of bad debt and charity care costs to health care providers as a result of the operation of Dirigo Health and any increased MaineCare enrollment due to an expansion in eligibility occurring after June 30, 2004. Projected cost savings must be consistent with cost savings reported by the carrier to the Board of Directors of Dirigo Health pursuant to Title 24-A, § 6913, 8. C.</p> <p>2. For purposes of loss ratio calculations, any savings offset payments paid or anticipated to be paid pursuant to Title 24-A, § 6913, 8. C. must be treated as incurred claims.</p>	

	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
	30. Notice to Policyholders:	Rule 940, § 8. G.	The filing must include a copy of the form letter to be used to notify policyholders of a rate increase, as required by Title 24-A, § 2735-A, 1. & 1. A., and the date on which the notices were sent. If they have not yet been sent, state the date they are intended to be sent and provide written confirmation to the Bureau when the notices have been sent.	<i>Page/location: Notice of filing letter attached for approval</i>
	31. Special Requirements for Large Blocks:	Rule 940, § 11.	<p>In addition to the requirements of Rule 940, § 5, and, to the extent applicable, § 6, § 7, and § 8, a rate filing or a group of related rate filings for individual policies or contracts covering or expected to cover more than two thousand (2,000) Maine residents is subject to the following:</p> <p>A. Expenses: Include a description of any expense assumptions used, including, for example, per policy and percentage of premium expense for acquisition, maintenance and commissions.</p> <p>B. Investment income: Include an estimate of investment income attributable to the affected policies and how it is reflected in the rates.</p>	<i>Page/location, if applicable: Actuarial Memorandum</i>