STATE OF CALIFORNIA

DEPARTMENT OF INSURANCE

Legal Division 45 Fremont Street, 24th Floor San Francisco CA 94105



California Plain-Language **Rate Filing Description** [for Web site posting, Health & Safety Code 1385.07(d), Insurance Code 10181.7(d)] Version 2, with saving/extended features enabled in Adobe Reader.

Company Name:

SERFF Tracking Number

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases. (Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)

2) Overall annual medical trend factor assumptions for all benefits

3) Actual Costs by Aggregate Benefit Category

| Hospital Inpatient | Dollar Cost: |
|--|--|
| | Cost as Percentage of Medicare: |
| Hospital Outpatient (including ER) | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Physician/other professional services | Dollar Cost: |
| | Cost as Percentage of Medicare: |
| Prescription Drug | Dollar Cost: |
| | Cost as Percentage of Average Wholesale Price: |
| Laboratory (other than inpatient) | Dollar Cost: |
| | Cost as Percentage of Medicare: |

| Radiology (other than inpatient) | Dollar Cost: Cost as Percentage of Medicare: |
|----------------------------------|---|
| Other (describe) | Dollar Cost and Description: |

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

| Hospital Inpatient | Trend attributable to use of services: |
|------------------------------------|--|
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| Hospital Outpatient (including ER) | Trend attributable to use of services: |
| | Trend attributable to price inflation: |
| | Trend attributable to fees and risk: |
| | |
| | |

| Physician/other professional services | Trend attributable to use of services: | | | | | |
|---------------------------------------|--|--|--|--|--|--|
| | Trend attributable to price inflation: | | | | | |
| | Trend attributable to fees and risk: | | | | | |
| Prescription Drug | Trend attributable to use of services: | | | | | |
| | Trend attributable to price inflation: | | | | | |
| | Trend attributable to fees and risk: | | | | | |
| Laboratory (other than inpatient) | Trend attributable to use of services: | | | | | |
| | Trend attributable to price inflation: | | | | | |
| | Trend attributable to fees and risk: | | | | | |
| Radiology (other than inpatient) | Trend attributable to use of services: | | | | | |
| | Trend attributable to price inflation: | | | | | |
| | Trend attributable to fees and risk: | | | | | |
| Other (describe) | | | | | | |
| | | | | | | |

5) Other Information Complete and submit the CA Plain Language Spreadsheet.

#630302v7

 California Plain-Language Spreadsheet

 Company Name:
 Health Net Life Insurance Company

 SERFF Tracking Number:
 HNLI-132910535

| | From | То |
|----------------------|---------|---------|
| After Rate Change | 01/2022 | 12/2022 |
| Prior to Rate Change | 01/2021 | 12/2021 |

| | | | | | | For the expense period on which the rates are based, premium attributed to (in percentage): | | | | | |
|--|-----------------------------------|--|--------------------------------------|---|-----------------------------------|---|------------------------------------|--|---|--|---|
| Plan Contract Form Numbers (Product Type) | Marketing Names (Product Name) | Enrollee Months Prior to Rate Change | Enrollee Months After Rate Change | Premium PMPM Prior to Rate Change | Premium PMPM After Rate Change | Medical Costs Prior to Rate Change | Medical Costs After Rate Change | Administrative Costs (exclude taxes, fees or profit margin) Prior to Rate Change | Administrative Costs (exclude taxes, fees or profit margin) After Rate Change | After-tax Profit/Margin Prior to Rate Change | After-tax Profit/Margin After Rate Change |
| PPO | Ambetter PPO | 705,456 | 618,096 | \$477.41 | \$485.84 | 78.0% | 79.5% | 13.2% | 12.1% | 2.9% | 2.6% |
| | Ambetter EPO | 21,216 | 13,176 | | \$845.94 | | | | | 0.5% | 7.6% |
| | PPO (Broad Network) | 120,924 | 89,976 | | \$1,206.21 | | | | | -11.4% | -4.2% |
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Comments

Place any needed comments here.