

California Plain-Language Rate Filing Description

Company Name:

Kaiser Permanente Insurance Company

1) Actual Allowed Costs by Aggregate Benefit Category for the most recently completed calendar year in PMPM:

Service Category	Allowed Cost PMPM	Cost as % of Medicare
Hospital Inpatient	\$218.66	347.8%
Hospital Outpatient (including ER)	\$225.58	594.9%
Physician/Other Professional Services	\$166.96	165.8%
Laboratory (other than inpatient)	\$45.36	175.5%
Radiology (other than inpatient)	\$57.26	228.8%
Capitation (professional)		
Capitation (institutional)		
Capitation (other)		
Other (describe here)	\$2.94	125.3%
Medical Services	\$716.76	
Rx	\$84.04	N/A
Medical Services + Rx	\$800.80	

2) Projected Annual Medical Services + Rx trend assumptions for all benefits

7.1%

3) Projected Medical Services + Rx Allowed Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Service Category	Trend attributable to: Use of Services	Trend attributable to: Price Inflation	Trend attributable to: Fees and Risk	Overall Trend
Hospital Inpatient	0.5%	6.8%	0.0%	7.3%
Hospital Outpatient (including ER)	2.8%	6.3%	0.0%	9.3%
Physician/Other Professional Services	2.9%	2.5%	0.0%	5.4%
Laboratory (other than inpatient)	2.6%	1.4%	0.0%	4.1%
Radiology (other than inpatient)	1.5%	3.4%	0.0%	4.9%
Capitation (professional)	0.0%	0.0%	0.0%	0.0%
Capitation (institutional)	0.0%	0.0%	0.0%	0.0%
Capitation (other)	0.0%	0.0%	0.0%	0.0%
Other (describe here)	-0.2%	-0.5%	0.0%	-0.7%
Medical Services	2.6%	4.3%	0.0%	7.1%
Rx	0.0%	7.7%	0.0%	7.7%
Medical Services + Rx	1.6%	5.5%	0.0%	7.1%

Please provide any needed comments below