

# ACTUARIAL MEMORANDUM

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## 1. General Information

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- Company Identifying Information

Company Legal Name:	Anthem Health Plans of Maine, Inc.
State:	Maine
HIOS Issuer ID:	48396
NAIC Company Code:	52618
Market:	Individual
Effective Date:	January 1, 2026

- Company Contact Information

Primary Contact Name:	Ning Tong
Primary Contact Telephone Number:	224-678-1842
Primary Contact Email Address:	Ning.Tong@anthem.com

## 2. Scope and Purpose of the Filing

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This is a rate filing for the Individual market ACA-compliant plans offered by Anthem Health Plans of Maine, Inc., also referred to as Anthem. The policy forms associated with these plans are listed below. The proposed rates in this filing will be effective for the 2026 plan year beginning January 1, 2026, and apply to plans both On-Exchange and Off-Exchange.

The Memorandum provides support to the rate development and demonstrates that rates are established in compliance with state laws and provisions of the Affordable Care Act. The rates proposed in this submission reflect the regulatory framework and insurer participation in the market as of June 5, 2025. If the regulatory framework or insurer participation in the market changes after this date, proposed rates may no longer be appropriate and should be reevaluated for revision and resubmission. This rate filing is not intended to be used for other purposes.

Policy Form Number(s):

ME\_ONHIX\_HMO\_01-26  
ME\_OFFHIX\_HMO\_01-26  
ME\_ONHIX\_PPO\_01-26  
ME\_OFFHIX\_PPO\_01-26

### 3. Marketing Method

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An in-house staff of licensed sales representatives responds to telephone inquiries. Product information is available on the Anthem website. Every telephone directory in Maine lists an 800 number for Anthem. Appointed producers also sell individual products throughout the state. Plans available through the exchange are listed in Exhibit A.

### 4. Proposed Rate Increase(s)

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The proposed rates have been developed from 2024 Individual and Small Group ACA combined experience, and the proposed average annual rate change at the Merged Market level is 18.0%.

The proposed annual rate changes by product for Individual range from 17.9% to 20.6%, with rate changes by plan from 10.1% to 30.0%. These ranges are based on the renewing plans, and are consistent with what is reported in the Unified Rate Review Template. Exhibit A shows the rate change for each plan.

Factors that affect the rate changes for all plans include:

- Emerging experience different than projected.
- Trend: This includes the impact of inflation, provider contracting changes, and changes in utilization of services.
- Morbidity: There are anticipated changes in the market-wide morbidity of the covered population in the projection period.
- Benefit modifications, including changes made to comply with updated AV requirements.
- Changes in taxes, fees, and some non-benefit expenses.

Although rates are based on the same claims experience, the rate changes vary by plan due to the following factors:

- Changes in benefit design that vary by plan.
- Updates in benefit relativity factors among plans.
- Updated adjustment factors for catastrophic plans.
- Changes in some non-benefit expenses that are applied on a PMPM basis.
- Changes in the claim cost relativity by area.

## 5. Experience and Current Period Premium, Claims, and Enrollment

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The experience period premium and claims reported in Worksheet 1, Section I of the Unified Rate Review Template (URRT) are for the non-grandfathered, single risk pool compliant policies of the identified legal entity in the Individual market.

- Paid Through Date

The experience reported in Worksheet 1, Section I of the URRT reflects the incurred claims from January 1, 2024 through December 31, 2024 based on claims paid through February 28, 2025.

- Current Date

The Current Date for Current Enrollment and Current Premium PMPM in Worksheet 2, Section II of the URRT is March 31, 2025.

- Experience Period Premium

The earned premium prior to MLR rebate is \$228,925,860. The earned premium reflects the pro-rata share of premium based on policy coverage dates.

The preliminary MLR rebate estimate is \$0 for experience period ending December 31, 2024, which is consistent with Anthem's current general ledger estimate allocated to the non-grandfathered portion of Individual business. This is an estimated amount and will not be final until 7/31/2025. The earned premium is \$228,925,860 for the legal entity as reported in cell E18 of Worksheet 1, Section I of the URRT.

- Allowed and Incurred Claims Incurred During the Experience Period

The allowed claims are determined by subtracting non-covered benefits, provider discounts, and coordination of benefits amounts from the billed amount.

Allowed and incurred claims are completed using the chain ladder method, an industry standard, by using historic paid vs. incurred claims patterns. The method calculates historic completion percentages, representing the percent of cumulative claims paid of the ultimate incurred amounts for each lag month. Claim backlog files are reviewed on a monthly basis and are accounted for in the historical completion factor estimates.

Allowed and incurred claims reported in Worksheet 1, Section I of the URRT are \$260,153,472 and \$198,410,058, respectively. These amounts differ from those shown in Exhibit B due to the URRT including Rx Rebates.

## 6. Benefit Categories

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The methodology used to determine benefit categories in Worksheet 1, Section II of the URRT is as follows:

- Inpatient Hospital: Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.
- Outpatient Hospital: Includes non-capitated facility services for surgery, emergency room, lab, radiology, therapy, observation and other services provided in an outpatient facility setting and billed by the facility.
- Professional: Includes non-capitated primary care, specialist, therapy, the professional component of laboratory and radiology, and other professional services, other than hospital-based professionals whose payments are included in facility fees.
- Other Medical: Includes non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, and dental services.
- Capitation: Includes all services provided under one or more capitated arrangements.
- Prescription Drug: Includes drugs dispensed by a pharmacy and rebates received from drug manufacturers.

## 7. Projection Factors

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The experience period claims in Worksheet 1, Section I of the URRT are projected to the projection period using the factors described below. Exhibit C provides a summary of the factors.

- Trend Factors (cost/utilization)

- The annual pricing trend used in the development of proposed rates is 9.5%. This annual pricing trend is applied for 12.0 months to both Years 1 and 2 in Worksheet 1 of the URRT after adjusting to an allowed trend. The trend is developed by normalizing historical benefit expense for changes in the underlying population and known cost drivers, which are then projected forward to develop the pricing trend. Examples of such changes or cost drivers include contracting, cost of care initiatives, workdays, average wholesale price, expected introduction of new brand or generic drugs, changes in medical and pharmacy utilization and other changes in practice patterns. For projection, the experience period claims are trended 24.0 months from the member-weighted endpoint of the experience period, which is January 5, 2025, to the member-weighted endpoint of the projection period, which is January 10, 2027. Exhibit E has details.

- Morbidity Adjustment

Adjustments are made to account for the differences between the average morbidity of the experience period population and that of the anticipated population in the projection period.

The projected population consists of expected retention of existing policies and new sales. The new sales include the previously uninsured population and previously insured populations from other carriers or markets. The morbidity adjustment reflects projected Anthem and market changes in morbidity, including changes from the expiration of the enhanced ACA premium tax credits on December 31, 2025. Selective lapsation is expected to increase morbidity of the risk pool as a disproportionate number of healthy enrollees is expected to leave the market due to increases in their net premiums after subsidies and economic considerations. The cumulative morbidity factor can be found in Exhibit E, which is a factor of 1.0580 applied to claims.

- Changes in Demographics (Normalization)

The experience period claims are normalized to reflect anticipated changes in age/gender, area, network, and benefit plan in the projection period. Exhibit D provides detail of each normalization factor below:

- Age/Gender: The assumed claims cost is applied by age and gender to the experience period membership distribution and the projection period membership distribution.
- Area/Network: The area claims factors are developed based on an analysis of allowed claims by network, mapped to the prescribed rating areas using the subscriber's 5-digit zip code.
- Benefit Plan: The experience period claims are normalized to reflect the average benefit level in the projection period using benefit relativities. The benefit relativities include the value of cost shares and anticipated changes in utilization due to the difference in average cost share requirements.

- Plan Design Changes

Changes in benefits include the following items. Exhibit E shows each adjustment factor.

- Network Adjustments: Adjustments are made to account for the member cost sharing change for Out-of-Network benefits between the experience period and the projection period for some plans.
- Rx Adjustments: Adjustments are made to reflect differences in the Rx formulary, Rx networks and discounts, and mail order programs between the experience period and the projection period.

- Other Adjustments

Other adjustments to the experience claims data include the following items. Exhibit C has the seasonality maturing adjustment factor. Exhibit E and Exhibit F provide all other factors.

- Seasonality Maturing Adjustment: Adjustments are made when policies in the experience period have less than 12 months of experience in order to get them on a full 12-month basis that is expected in the projection period. The seasonality factors take into account claim seasonality during the year and the effect of calendar-year deductibles in health insurance.
- Fertility Claims Adjustment: The claims costs associated with the Fertility Mandate, effective 1/1/24, is removed for all plans from the experience period. However, according to Rule 856, the state defrays these costs for only On-Exchange plans purchased by Individual members, thus the projected fertility claims cost is added back to Off-Exchange plans, where the state does not provide defrayal.
- Induced Demand Due to Cost Share Reductions: Individuals who fall below 250% of the Federal Poverty Level and enroll in On-Exchange silver plans will be eligible for cost share reductions. The percentage of enrollment in CSR Plans in the experience period is compared to that of the projection period to adjust for the different induced demand level due to CSR between the two periods.
- Grace Period: The claims experience has been adjusted to account for incidences of enrollees not paying premiums due during the first month of the 90-day grace period when the QHP is liable for paying claims.
- Rx Rebates: The projected claims cost is adjusted to reflect anticipated Rx rebates. These projections take into account the most up-to-date information regarding anticipated rebate contracts, drug prices, anticipated price inflation, and upcoming patent expirations.
- Projected costs of pediatric dental and vision benefits are included.

## **8. Manual Rate Adjustments**

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The experience period claims are 100% credible based on the credibility method used. Therefore, a manual rate was not used in the rate development.

## 9. Credibility of Experience

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- Credibility Method Used

Based on an analysis of historical data, the standard for fully credible experience is 6,487 members.

To determine credibility, the following formula was used:  $\sqrt{\text{experience period members} / 6,487}$

- Resulting Credibility Level Assigned to Base Period Experience

With 47,309 members, the credibility level assigned to the experience period claims is 100%.

## 10. Establishing the Index Rate

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- Experience Period Index Rate

The experience period Index Rate is equal to the allowed claims PMPM for the essential health benefits of Anthem's non-grandfathered business in the Individual and Small Group combined market. The experience period Index Rate is \$734.60. No benefits in excess of the essential health benefits have been included in this amount.

- Projection Period Index Rate

The projection period Index Rate is equal to projected allowed claims PMPM for the essential health benefits of Anthem's non-grandfathered business in the Individual and Small Group combined market. It reflects the anticipated claim level of the projection period including impact from trend, benefit and demographics as described in Section 7 of this memo.

The projected Index Rate is reported in Worksheet 1, Section II, cell F42 of the URRT and is also shown in Exhibit C. No benefits in excess of the essential health benefits have been included in this amount.

## 11. Development of the Market-wide Adjusted Index Rate

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The Market-wide Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules. The three market-wide adjustments - Risk Adjustment, Reinsurance, and Exchange User Fee adjustment - are described below. In compliance with URR Instructions, these adjustments were applied on an allowed basis in the development of the Market-wide Adjusted Index Rate. Exhibit C illustrates the development of the Market-wide Adjusted Index Rate.

- **Projected Risk Adjustments PMPM**

Projection period risk adjustments are estimated based on the HHS payment transfer formula. An independent consultant's study and CMS preliminary 2024 risk adjustment transfers are used to develop the assumptions for the company's relative risk to the market. Projected changes in population movements and demographics that may affect risk adjustments are also considered, as well as the impact of high-cost risk pooling.

The projected risk adjustment PMPMs reported in Worksheet 2 of the URRT are on a paid claim basis, while the projected amount applied to the development of Market-wide Adjusted Index Rate is on an allowed claim basis. Exhibit C and Exhibit G provide details.

- **Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

Beginning in 2017, the Federal reinsurance program is no longer in effect. The projected reinsurance amount is \$0.

The impact of the reinsurance program established by State Relief and Empowerment Waivers under section 1332 of the ACA is displayed in Exhibit C and Exhibit G. The impact of reinsurance in Worksheet 1 of the URRT is on an allowed basis, and it assumes the reinsurance will provide coverage for the entire Individual and Small Group combined market. This state reinsurance program coverage is assumed to reimburse 60% of claim costs between \$135,000 and \$275,000.

The reinsurance amount consists of the contribution fee on an allowed claims basis for the expected 1332 waiver reinsurance program for the individual ACA market. Exhibit G provides details.

- **Exchange User Fees**

Exchange User Fee: The Exchange User Fee applies to Exchange business only, but the cost is spread across all plans in the market. A blended fee/percentage is determined based on an assumed 52.6% of members that will purchase products On-Exchange. The resulting fee/percentage is applied evenly to all plans in the risk pool, both On and Off Exchange and both Individual and Small Group.

The Exchange User Fee is applied as an adjustment to the Market-wide Adjusted Index Rate at the market level as shown in Exhibit C.

## 12. Plan Adjusted Index Rate

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The Plan Adjusted Index Rate is calculated as the Market-wide Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rules. Exhibit J shows the development. The plan level modifiers are described below:

- AV and Cost Sharing Adjustments: This is a multiplicative factor that adjusts for the projected paid/allowed ratio of each plan, based on the AV metal value with an adjustment for utilization differences due to differences in cost sharing.
- Provider Network Adjustments: This is a multiplicative factor that adjusts for differences in projected claims cost due to different network discounts.
- Adjustments for Benefits in Addition to the Essential Health Benefits: This multiplicative factor adjusts for additional non-EHB benefits shown in Exhibit F.
- Catastrophic Plan Adjustment: This adjustment reflects the projected costs of the population eligible for catastrophic plans. The catastrophic adjustment factor is applied to catastrophic plans only; all other plans have an adjustment factor of 1.0.
- Adjustments for Distribution and Administrative Cost: This is an additive adjustment that includes all the selling expense, administration and retention items shown in Exhibit H, with the exception of the Exchange User Fee. The Exchange User Fee has been included in the Market-wide Adjusted Index Rate at the market level.

The calculated actual CSR amount from 2024 is 12.4% of silver premiums. The calculated projected 2026 CSR amount is 9.8% of silver premium, which aligns with the load amount in this rate filing.

We calculate the impact of defunded CSRs by evaluating the premium differential between weighted average benefit relativity of all Silver variants (standard plan design, 73%, 87%, and 94%) compared to the weighted average benefit relativity of the standard Silver plan design only (i.e., the portion of Anthem's claims responsibility if CSR subsidies were still in effect).

## 13. Calibration

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The Plan Adjusted Index Rate is calibrated by the Age and Geographic factors so that the schedule of premium rates for each plan can be further developed. Exhibit K shows both calibration factors.

### • Age Curve Calibration

The age factors are based on the Default Federal Standard Age Curve. The age calibration adjustment is calculated as the member weighted average of the age factors, using the projected membership distribution by age, with an adjustment for the maximum of 3 child dependents under age 21. Under this methodology, the approximate average age rounded to the nearest whole number for the risk pool is 48.

- Geographic Factor Calibration

The geographic factors are developed from historical claims experience. The geographic calibration adjustment is calculated as the member weighted average of the geographic factors, using the projected membership distribution by area.

#### **14. Consumer Adjusted Premium Rate Development**

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The Consumer Adjusted Premium Rate is calculated by calibrating the Plan Adjusted Index Rate by the Age and Geographic calibration factors described above, and applying consumer specific age and geographic rating factors. Exhibit N has the sample rate calculations.

#### **15. Projected Loss Ratio**

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- Projected Federal MLR

Exhibit I shows the projected Federal MLR. The calculation is an estimate and is not meant to be a true measure for Federal or State MLR rebate purposes. The products in this filing represent only a subset of Anthem's ACA business. The MLR for Anthem's entire book of Individual and Small Group combined business will be compared to the minimum Federal benchmark for purposes of determining regulation-related premium refunds. Also note that the projected Federal MLR presented here does not capture all adjustments, including but not limited to: three-year averaging, credibility, dual option, and deductible. Anthem's projected MLR is expected to meet or exceed the minimum MLR standards at the market level after including all adjustments.

#### **16. Actuarial Value Metal Values**

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The Actuarial Value (AV) Metal Values reported in Worksheet 2, Section I of the URRT are based on the AV Calculator. To the extent a component of the benefit design was not accommodated by an available input within the AV Calculator, the benefit characteristic was adjusted to be actuarially equivalent to an available input within the AV Calculator for purposes of utilizing the AV Calculator as the basis for the AV Metal Values. When applicable, benefits for plans that are not compatible with the parameters of the AV Calculator have been separately identified and documented in the Unique Plan Design Supporting Documentation and Justification that supports the Plan & Benefits Template.

## **17. Membership Projections**

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Membership projections are reported in Worksheet 2, Section IV of the URRT. They are based on historical and current enrollment, and expected new sales and lapses.

For Silver level plans in the Individual market, the portion of projected membership that will be eligible for cost-sharing reduction subsidies at each subsidy level are estimated from the enrollment data in the experience period. Exhibit O provides projected distributions for each plan.

## **18. Terminated Plans and Products**

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Exhibit P provides a listing of products from 2024 and 2025 that will be terminated prior to January 1, 2026.

Exhibit Q provides a listing of 2024 and 2025 plans that will be terminated prior to January 1, 2026. The mapping of terminated plans to the new plans is also included.

## **19. Plan Type**

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The plan type for each plan reported in Worksheet 2, Section I of the URRT is consistent with the option chosen from the drop-down box.

## **20. Issue Age Range**

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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. The average projected age in the projection period is 48.

Premiums are on an attained age basis.

## **21. Medical Underwriting**

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All Anthem individual products are offered on a guaranteed issue basis. No medical underwriting is done during the sales or acceptance/enrollment processes. Additionally, premium is not impacted by gender, health status, claims experience, or policy duration of the individual.

## **22. In-Force Business and Annualized Premium**

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There will be 22,850 policyholders affected by this rate revision. Total annualized premium of this block is \$291,821,618.

## 23. Historical Rate Increases

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2023: 10.3 % annual increase

2024: 11.4% annual increase

2025: 7.4% annual increase

## 24. Reliance

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In support of this rate development, various data and analyses were provided by other members of Anthem's actuarial staff, including data and analysis related to cost of care, valuation, and pricing. I have reviewed the data and analyses for reasonableness and consistency. I have also relied on Wayne Rosen, FSA, MAAA to provide the actuarial certification for the Unique Plan Design Supporting Documentation and Justification for plans included in this filing.

## 25. Actuarial Certification

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I, Ning Tong, FSA, MAAA, am an actuary for Elevance Health, the holding company of Anthem. I am a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. I hereby certify that the following statements are true to the best of my knowledge with regards to this filing:

(1) The projected Index Rate is:

- In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Not excessive nor deficient

(2) The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.

(3) The geographic rating factors reflect differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

(4) The most recent approved AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate changes, for certification of Qualified Health Plans for Federally-Facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation, used consistently, and only adjusted by the allowable modifiers. However, this Actuarial Memorandum does accurately describe the process used by the issuer to develop the rates.

The rates proposed in this submission reflect the regulatory framework and insurer participation in the market as of June 5, 2025. If the regulatory framework or insurer participation in the market change after this date, proposed rates may no longer be appropriate and should be reevaluated for revision and resubmission. Issuer market entry and exit can have a significant impact on rates through the risk adjuster mechanisms in the ACA and create a need for reconsideration and revision of proposed premium rates.



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Ning Tong, FSA, MAAA  
Actuarial Director

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6/5/2025  
Date

## Exhibit A - Non-Grandfathered Rate Changes

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	2026 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) <sup>(1),(2)</sup>
Anthem Catastrophic X	48396ME0710079	On	Catastrophic	Maine HMO Tiered Options	1,2,3	Renewing	17.5%
Anthem Catastrophic X	48396ME0710096	On	Catastrophic	Maine HMO Tiered Options	04	Renewing	22.6%
Anthem Catastrophic X	48396ME0710097	On	Catastrophic	Maine HMO Tiered Options	05	Renewing	18.0%
Anthem Bronze X Tiered 8000	48396ME0710071	On	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	16.1%
Anthem Bronze X Tiered 8000	48396ME0710080	On	Bronze	Maine HMO Tiered Options	04	Renewing	21.1%
Anthem Bronze X Tiered 8000	48396ME0710081	On	Bronze	Maine HMO Tiered Options	05	Renewing	16.6%
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710072	On	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	19.0%
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710082	On	Bronze	Maine HMO Tiered Options	04	Renewing	24.2%
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710083	On	Bronze	Maine HMO Tiered Options	05	Renewing	19.5%
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710113	On	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	17.6%
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710114	On	Bronze	Maine HMO Tiered Options	04	Renewing	22.7%
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710115	On	Bronze	Maine HMO Tiered Options	05	Renewing	18.1%
Anthem Silver X Tiered 4500	48396ME0710074	On	Silver	Maine HMO Tiered Options	1,2,3	Renewing	19.7%
Anthem Silver X Tiered 4500	48396ME0710086	On	Silver	Maine HMO Tiered Options	04	Renewing	24.8%
Anthem Silver X Tiered 4500	48396ME0710087	On	Silver	Maine HMO Tiered Options	05	Renewing	20.1%
Anthem Clear Choice Silver X Tiered 5000	48396ME0710122	On	Silver	Maine HMO Tiered Options	1,2,3	Renewing	17.1%
Anthem Clear Choice Silver X Tiered 5000	48396ME0710123	On	Silver	Maine HMO Tiered Options	04	Renewing	22.1%
Anthem Clear Choice Silver X Tiered 5000	48396ME0710124	On	Silver	Maine HMO Tiered Options	05	Renewing	17.5%
Anthem Clear Choice Silver X Tiered 4000	48396ME0710076	On	Silver	Maine HMO Tiered Options	1,2,3	Renewing	17.6%
Anthem Clear Choice Silver X Tiered 4000	48396ME0710090	On	Silver	Maine HMO Tiered Options	04	Renewing	22.7%
Anthem Clear Choice Silver X Tiered 4000	48396ME0710091	On	Silver	Maine HMO Tiered Options	05	Renewing	18.1%
Anthem Clear Choice Gold X Tiered 2500	48396ME0710078	On	Gold	Maine HMO Tiered Options	1,2,3	Renewing	20.1%
Anthem Clear Choice Gold X Tiered 2500	48396ME0710094	On	Gold	Maine HMO Tiered Options	04	Renewing	25.4%
Anthem Clear Choice Gold X Tiered 2500	48396ME0710095	On	Gold	Maine HMO Tiered Options	05	Renewing	20.7%
Anthem Catastrophic, Off MP	48396ME0790060	Off	Catastrophic	Maine HMO Tiered Options	1,2,3	Renewing	18.4%
Anthem Catastrophic, Off MP	48396ME0790079	Off	Catastrophic	Maine HMO Tiered Options	04	Renewing	23.5%
Anthem Catastrophic, Off MP	48396ME0790080	Off	Catastrophic	Maine HMO Tiered Options	05	Renewing	18.9%
Anthem Bronze Tiered 8000, Off MP	48396ME0790051	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	16.4%
Anthem Bronze Tiered 8000, Off MP	48396ME0790061	Off	Bronze	Maine HMO Tiered Options	04	Renewing	21.6%
Anthem Bronze Tiered 8000, Off MP	48396ME0790062	Off	Bronze	Maine HMO Tiered Options	05	Renewing	17.0%
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790052	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	19.6%
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790063	Off	Bronze	Maine HMO Tiered Options	04	Renewing	24.6%
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790064	Off	Bronze	Maine HMO Tiered Options	05	Renewing	19.9%
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790103	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	18.0%
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790104	Off	Bronze	Maine HMO Tiered Options	04	Renewing	23.2%
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790105	Off	Bronze	Maine HMO Tiered Options	05	Renewing	18.5%
Anthem Silver Tiered 4500, Off MP	48396ME0790054	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	20.5%
Anthem Silver Tiered 4500, Off MP	48396ME0790067	Off	Silver	Maine HMO Tiered Options	04	Renewing	25.9%
Anthem Silver Tiered 4500, Off MP	48396ME0790068	Off	Silver	Maine HMO Tiered Options	05	Renewing	21.2%
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790056	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	12.4%
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790071	Off	Silver	Maine HMO Tiered Options	04	Renewing	17.5%
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790072	Off	Silver	Maine HMO Tiered Options	05	Renewing	13.1%

## Exhibit A - Non-Grandfathered Rate Changes

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	2026 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) <sup>(1),(2)</sup>
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790118	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	18.0%
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790119	Off	Silver	Maine HMO Tiered Options	04	Renewing	23.2%
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790120	Off	Silver	Maine HMO Tiered Options	05	Renewing	18.5%
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790057	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	18.6%
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790073	Off	Silver	Maine HMO Tiered Options	04	Renewing	23.7%
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790074	Off	Silver	Maine HMO Tiered Options	05	Renewing	19.1%
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790059	Off	Gold	Maine HMO Tiered Options	1,2,3	Renewing	20.4%
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790077	Off	Gold	Maine HMO Tiered Options	04	Renewing	25.7%
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790078	Off	Gold	Maine HMO Tiered Options	05	Renewing	21.0%
Anthem Clear Choice Bronze X PPO 6300 w/HSA	48396ME0980020	On	Bronze	Blue Choice PPO	All	Renewing	16.8%
Anthem Clear Choice Silver X PPO Plus Tiered 4000	48396ME0980054	On	Silver	Preferred Plus PPO	All	Renewing	18.3%
Anthem Clear Choice Gold X PPO 2500	48396ME0980023	On	Gold	Blue Choice PPO	All	Renewing	18.9%
Anthem Clear Choice Bronze PPO 6300 w/HSA, Off MP	48396ME0980001	Off	Bronze	Blue Choice PPO	All	Renewing	16.1%
Anthem Blue Choice IND Bronze PPO 8000/50%/10600	48396ME0980017	Off	Bronze	Blue Choice PPO	All	Renewing	14.0%
Anthem Clear Choice IND Bronze Blue Choice PPO 7500/50%/10000	48396ME0980006	Off	Bronze	Blue Choice PPO	All	Renewing	17.4%
Anthem Clear Choice IND Bronze Blue Choice PPO 6300/50%/8000 w/HSA	48396ME0980026	Off	Bronze	Blue Choice PPO	All	Renewing	15.6%
Anthem Clear Choice Silver PPO Plus Tiered 4000, Off MP	48396ME0980055	Off	Silver	Preferred Plus PPO	All	Renewing	18.0%
Anthem Clear Choice IND Silver Blue Choice PPO 5000/30%/8500	48396ME0980003	Off	Silver	Blue Choice PPO	All	Renewing	20.6%
Anthem Clear Choice IND Silver Blue Choice PPO 4500/20%/7000 w/HSA	48396ME0980014	Off	Silver	Blue Choice PPO	All	Renewing	15.8%
Anthem Clear Choice IND Silver Blue Choice PPO 4000/20%/7000 w/HSA	48396ME0980002	Off	Silver	Blue Choice PPO	All	Renewing	13.0%
Anthem Clear Choice IND Silver Blue Choice PPO 4000/30%/8500	48396ME0980027	Off	Silver	Blue Choice PPO	All	Renewing	21.4%
Anthem Clear Choice IND Silver PPO Plus Tiered 5000/30%/8500	48396ME0980052	Off	Silver	Preferred Plus PPO	All	New	22.3%
Anthem Clear Choice IND Silver PPO Plus Tiered 4000/30%/8500	48396ME0980053	Off	Silver	Preferred Plus PPO	All	New	0.0%
Anthem Clear Choice Gold PPO 2500, Off MP	48396ME0980010	Off	Gold	Blue Choice PPO	All	Renewing	17.7%
Anthem Clear Choice IND Gold Blue Choice PPO 2500/30%/6000	48396ME0980028	Off	Gold	Blue Choice PPO	All	Renewing	13.7%
Anthem Blue Choice IND Gold PPO 3500/30%/7000	48396ME0980018	Off	Gold	Blue Choice PPO	All	Renewing	10.1%
Anthem Clear Choice IND Gold Blue Choice PPO 1500/30%/5000	48396ME0980016	Off	Gold	Blue Choice PPO	All	Renewing	16.3%
Anthem Clear Choice IND Gold PPO Plus Tiered 2500/30%/6000	48396ME0980051	Off	Gold	Preferred Plus PPO	All	New	0.0%
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990169	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	15.9%
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990170	Off	Bronze	Maine HMO Tiered Options	04	Renewing	21.0%
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990171	Off	Bronze	Maine HMO Tiered Options	05	Renewing	16.5%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990157	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	18.7%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990158	Off	Bronze	Maine HMO Tiered Options	04	Renewing	24.2%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990159	Off	Bronze	Maine HMO Tiered Options	05	Renewing	19.5%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990124	Off	Bronze	Maine HMO Tiered Options	1,2,3	Renewing	17.8%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990125	Off	Bronze	Maine HMO Tiered Options	04	Renewing	23.0%
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990126	Off	Bronze	Maine HMO Tiered Options	05	Renewing	18.4%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990130	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	21.8%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990131	Off	Silver	Maine HMO Tiered Options	04	Renewing	27.3%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990132	Off	Silver	Maine HMO Tiered Options	05	Renewing	22.6%

## Exhibit A - Non-Grandfathered Rate Changes

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	2026 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) <sup>{1},{2}</sup>
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/H	48396ME0990145	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	17.6%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/H	48396ME0990146	Off	Silver	Maine HMO Tiered Options	04	Renewing	22.0%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/H	48396ME0990147	Off	Silver	Maine HMO Tiered Options	05	Renewing	17.5%
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990172	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	24.7%
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990173	Off	Silver	Maine HMO Tiered Options	04	Renewing	30.0%
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990174	Off	Silver	Maine HMO Tiered Options	05	Renewing	25.1%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/H	48396ME0990154	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	14.3%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/H	48396ME0990155	Off	Silver	Maine HMO Tiered Options	04	Renewing	19.4%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/H	48396ME0990156	Off	Silver	Maine HMO Tiered Options	05	Renewing	14.9%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990160	Off	Silver	Maine HMO Tiered Options	1,2,3	Renewing	22.6%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990161	Off	Silver	Maine HMO Tiered Options	04	Renewing	28.0%
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990162	Off	Silver	Maine HMO Tiered Options	05	Renewing	23.2%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990151	Off	Gold	Maine HMO Tiered Options	1,2,3	Renewing	14.7%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990152	Off	Gold	Maine HMO Tiered Options	04	Renewing	20.0%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990153	Off	Gold	Maine HMO Tiered Options	05	Renewing	0.0%
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990175	Off	Gold	Maine HMO Tiered Options	1,2,3	Renewing	10.9%
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990176	Off	Gold	Maine HMO Tiered Options	04	Renewing	15.9%
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990177	Off	Gold	Maine HMO Tiered Options	05	Renewing	0.0%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990166	Off	Gold	Maine HMO Tiered Options	1,2,3	Renewing	17.2%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990167	Off	Gold	Maine HMO Tiered Options	04	Renewing	22.4%
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990168	Off	Gold	Maine HMO Tiered Options	05	Renewing	17.9%

**NOTES:**

{1} Plan level increases in rates do not include demographic changes in the population.

{2} Plan level rate increases were developed in accordance to URR Instructions. For 'New' 2026 plans, non-zero rate increases were calculated based off 2025 terminated plans mapped to them.

## Exhibit B - Claims Experience for Rate Developments

Anthem Health Plans of Maine, Inc.  
Individual

### Experience Rate Claims Experience (Individual & Small Group Combined)

Incurred January 1, 2024 through December 31, 2024

Paid through February 28, 2025

PAID CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$265,095,137	\$81,178,421	\$11,045,380	\$137,783	\$276,140,517	\$81,316,204	\$673,427	\$358,130,148	567,711	\$630.83

ALLOWED CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$331,621,023	\$95,315,110	\$13,799,696	\$164,623	\$345,420,719	\$95,479,733	\$673,427	\$441,573,879	567,711	\$777.81

### Individual Rate Claims Experience

Incurred January 1, 2024 through December 31, 2024

Paid through February 28, 2025

PAID CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$170,039,713	\$46,457,147	\$7,692,253	\$86,629	\$177,731,966	\$46,543,776	\$439,152	\$224,714,894	338,669	\$663.52

ALLOWED CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$209,443,693	\$54,797,245	\$9,386,624	\$105,416	\$218,830,317	\$54,902,661	\$439,152	\$274,172,131	338,669	\$809.56

### Small Group Rate Claims Experience

Incurred January 1, 2024 through December 31, 2024

Paid through February 28, 2025

PAID CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$95,055,424	\$34,721,275	\$3,353,127	\$51,153	\$98,408,551	\$34,772,428	\$234,275	\$133,415,254	229,042	\$582.49

ALLOWED CLAIMS:									
Incurred and Paid Claims:		IBNR:		Fully Incurred Claims:			Total	Member	Total
Medical	Drug	Medical	Drug	Medical	Drug	Capitation	Benefit Expense	Months	PMPM
\$122,177,329	\$40,517,865	\$4,413,073	\$59,206	\$126,590,402	\$40,577,071	\$234,275	\$167,401,748	229,042	\$730.88

#### Note

{1} The 'Experience Rate Claims Experience (Individual & Small Group Combined)' above does not account for Transitional Plans, Rx Rebates, or Reinsurance in 'Paid Claims', whereas the claims shown in Worksheet 1, Section 1 of the URRT include them, if present.

## Exhibit C - Market-wide Adjusted Index Rate Development

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

	Experience Rate	
1) Starting Paid Claims PMPM <sup>{1}</sup>	\$630.83	Exhibit B
2) x Seasonality Maturing Adjustment	1.0020	
3) x Remove Fertility Mandate from Experience	0.9976	
4) = Mature Claims PMPM	\$630.57	= (1) x (2) x (3)
5) x Normalization Factor	0.9815	Exhibit D
6) = Normalized Claims	\$618.90	= (4) x (5)
7) x Plan Design Changes	0.9995	Exhibit E
8) x Morbidity Changes	1.0580	Exhibit E
9) x Trend Factor	1.1986	Exhibit E
10) x Other Cost of Care Impacts	1.0010	Exhibit E
11) = Projected Paid Claim Cost	<b>\$785.23</b>	= (6) x (7) x (8) x (9) x (10)
12) Credibility Weight	100.00%	
13) Blended Paid Claims	\$785.23	
14) - Non-EHBs Embedded in Line Item 1) Above	\$1.40	
15) = Projected Paid Claims, Excluding ALL Non-EHBs	\$783.83	= (13) - (14)
16) + Rx Rebates	-\$52.35	Exhibit F
17) + CSR Receivable	\$0.00	Exhibit F
18) + Additional EHBs	\$0.66	Exhibit F
19) = Projected Paid Claims for EHBs	\$732.14	= (15) + (16) + (17) + (18)
20) ÷ Paid to Allowed Ratio	0.7903	
21) = <b>Index Rate</b> <sup>{3}</sup>	<b>\$926.41</b>	= (19) / (20)
22) Reinsurance Contribution	\$4.00	Exhibit G
23) Expected Reinsurance Payments	-\$37.81	Exhibit G
24) Risk Adjustment Net Transfer	\$22.39	Exhibit G
25) Marketplace User Fee	\$12.95	Exhibit H
26) = <b>Market-wide Adjusted Index Rate</b> <sup>{4}</sup>	\$928.35	= (21)+[(22)+(23)+(24)+(25)] ÷ (20)

NOTE:

- {1} Starting Point Claims are based on combined Individual and Small Group experience
- {2} Factors above are detailed in subsequent exhibits
- {3} Index Rate is Projected Allowed Claims for EHBs only
- {4} The Market-wide Adjusted Index Rate is the same for all plans in the single risk pool

## Exhibit D - Normalization Factors

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

	Average Claim Factors - Experience Rate		Normalization Factor <sup>(1)</sup>
	Experience Period Population	Future Population	
Age/Gender	1.0355	1.0443	1.0084
Area/Network	1.0290	1.0135	0.9849
Benefit Plan	0.7324	0.7238	0.9882
Total			<b>0.9815</b>

**Note**

{1} Normalization Factor = Future Population Factor / Experience Period Population Factor

## Exhibit E - Projection Period Adjustments

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

<i>Impact of Changes Between Experience Period and Projection Period:</i>	
	<b>Experience Rate</b>
<b>Plan Design Changes</b>	
Network Adjustments	0.9996
Rx adjustments	0.9999
Total Benefit Changes	0.9995
<b>Morbidity Changes</b>	
Total Morbidity Changes	1.0580
<b>Trend &amp; Other Cost of Care Impacts</b>	
Annual Medical/Rx Trend Rate	9.5%
# Months of Projection	24.0
Trend Factor	1.1986
Grace Period	1.0010
Total other Cost of Care Impacts	1.0010

**Note**

{1} Explanation of the factors above is provided in the Actuarial Memorandum

## Exhibit F - Other Claim Adjustments

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

<i>Other Claim Adjustments</i>	
	<b><u>PMPM</u></b>
Rx Rebates	(\$52.35)
CSR Receivable	\$0.00
Additional EHBs	
Pediatric Dental	\$0.43
Pediatric Vision	\$0.23
Total - Additional EHBs	\$0.66
Additional non-EHBs	
Non-EHB State Mandates	\$1.30
CCP, Adult Dental, Adult Vision	\$2.18
Non-EHB pmpm (in experience)	\$0.40
Elective Abortion (if Non-EHB)	\$1.00
Total - Additional Non-EHBs	\$4.88

**NOTES:**

{1} This exhibit includes projected claims from lines 16, 17, and 18 of Exhibit C and additional non EHBs.

{2} Non-EHB State Mandates is the cost for Fertility mandate(LD1539). The total reimbursement amount expected for Anthem's On Exchange members in 2026 is estimated to be around \$900K.

## Exhibit G - Risk Adjustment and Reinsurance - Contributions and Payments

Anthem Health Plans of Maine, Inc.  
Individual

Rates Effective January 1, 2026

<u>Risk Adjustment:</u>		
PMPM		Net Transfer{1}
Federal Program		\$22.39
<u>Reinsurance: {2}</u>		
PMPM	Contributions Made	Expected Receipts
Federal Program	\$0.00	\$0.00
State Program	\$4.00	(\$37.81)
Grand Total of All Risk Mitigation Programs		(\$11.42)

### **NOTES:**

{1} Projected risk adjustment transfer amount is explained in the Memorandum "Development of the Market-wide Adjusted Index Rate" Section.

{2} Federal Reinsurance Program is no longer applicable starting in 2017.

## Exhibit H - Non-Benefit Expenses and Profit & Risk

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

	Expenses Applied As a PMPM Cost	Expenses Applied as a % of Premium <sup>(1)</sup>	Expenses Expressed as a PMPM <sup>(5)</sup>
Administrative Expenses			
Administrative Costs	\$35.37		\$35.37
Quality Improvement Expense	\$5.52		\$5.52
Selling Expense	\$13.64		\$13.64
Specialty Expenses	\$0.46		\$0.46
<b>Total Administrative Expenses</b>	<b>\$54.99</b>	<b>0.00%</b>	<b>\$54.99</b>
Taxes and Fees			
PCORI Fee	\$0.32		\$0.32
ACA Insurer Fee		0.00%	\$0.00
Risk Adjustment Fee <sup>(2)</sup>	\$0.20		\$0.20
Marketplace User Fee		1.55%	\$12.95
Premium Tax		0.76%	\$6.35
MLR-Deductible Federal/State Income Taxes <sup>(3)</sup>		1.06%	\$8.86
Misc Taxes & Fees - %-of-Premium		0.21%	\$1.75
<b>Total Taxes and Fees</b>	<b>\$0.52</b>	<b>3.58%</b>	<b>\$30.43</b>
<b>Profit and Risk Margin <sup>(4)</sup></b>		<b>2.94%</b>	<b>\$24.57</b>
<b>Total Non-Benefit Expenses, Profit, and Risk</b>	<b>\$55.51</b>	<b>6.52%</b>	<b>\$109.99</b>

**NOTES:**

{1} The sum of the rounded percentages shown may not equal the total at the bottom of the table due to rounding.

{2} The Risk Adjustment User Fee reflects the per capita annual user fee rate established by HHS at the time this filing was prepared: \$2.40 per year or \$0.20 per-enrollee-per-month.

{3} Includes only those income taxes which are deductible from the MLR denominator; in particular, Federal income taxes on investment income are excluded.

{4} Profit and Risk Margin shown here is post-tax profit, net of those federal and state income taxes which are deductible from the MLR denominator.

{5} Anthem's Non-Benefit Expenses are applied in both PMPM and % of Premium as shown above. The last column expresses all non-benefit Expenses in PMPM only.

## Exhibit I - Federal MLR Estimated Calculation

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

**Numerator:**

Incurring Claims <sup>(1)</sup>	\$737.02 Exhibit C (Line 19) + Exhibit F (Total Non-EHBs)
+ Quality Improvement Expense	\$5.52 Exhibit H
+ Risk Corridor Contributions	\$0.00
+ Risk Adjustment Net Transfer	\$22.39 Exhibit G
+ Reinsurance Receipts	-\$37.81 Exhibit G
+ Risk Corridor Receipts	\$0.00
+ Reduction to Rx Incurred Claims (ACA MLR)	-\$13.22 Footnote <sup>(3)</sup>
<b>= Estimated Federal MLR Numerator</b>	<b>\$713.90</b>

**Denominator:**

Premiums <sup>(2)</sup>	\$835.59 Incurred Claims + Exhibit G (Total) + Exhibit H (Total)
- Federal and State Taxes	\$8.86 Exhibit H (Federal/State Income Taxes)
- Premium Taxes	\$6.35 Exhibit H (Premium Tax)
- Risk Adjustment User Fee	\$0.20 Exhibit H
- Reinsurance Contributions	\$4.00 Exhibit G
- Licensing and Regulatory Fees	\$13.27 Exhibit H (PCORI, ACA and Marketplace Fees)
<b>= Estimated Federal MLR Denominator</b>	<b>\$802.91</b>

**Estimated Federal MLR** **88.91%** Footnote <sup>(4)</sup>

**NOTES:**

{1} Incurred Claims = Projected Paid Claims for EHB (Exhibit C Line 19) + additional non EHBs (Exhibit F Total Non-EHBs)

{2} Premiums = Incurred Claims in this exhibit + Risk Mitigation Programs in Exhibit G + Non-Benefit Expenses and Profit & Risk Margin in Exhibit H

{3} This is the amount of 2026 pharmacy claims that are attributable to Third Party Administrative Expenses (i.e. the 'retail spread' or 'pharmacy claims margin'). It is calculated by applying the third party margin percentage to the 2026 projected Pharmacy claims including projected rebates.

{4} The above calculation is purely an estimate and not meant to be compared to the minimum MLR benchmark for federal/state MLR rebate purposes:

- \* The above calculation represents only the products in this filing. Federal MLR will be calculated at the legal entity and market level.
- \* Not all numerator/denominator components are captured above (for example, fraud and prevention program costs, payroll taxes, assessments for state high risk pools etc.).
- \* Other adjustments may also be applied within the federal MLR calculation such as 3-year averaging, new business, credibility, deductible and dual option. These are ignored in the above calculation.
- \* Licensing and Regulatory Fees include ACA-related fees as allowed under the MLR Final Rule.

# Exhibit J - Plan Adjusted Index Rate and Consumer Adjusted Premium Rates

## Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	HIOS Plan ID	Market Adjusted Index Rate (Exhibit C)	Cost Sharing Adjustment	Provider Network Adjustment	Adjustment for		Administrative Costs <sup>(2)</sup>	Plan Adjusted Index Rate <sup>(3)</sup>	Calibration Factor <sup>(4)</sup>	Consumer Adjusted Premium Rate <sup>(5)</sup>
					Benefits in Addition to the EHBS	Catastrophic Plan Adjustment <sup>(1)</sup>				
Anthem Catastrophic X	48396ME0710079	\$928.35	0.6433	0.9798	1.0027	0.7310	\$57.11	\$486.03	1.6581	\$293.12
Anthem Catastrophic X	48396ME0710096	\$928.35	0.6433	0.9753	1.0026	0.7310	\$56.89	\$483.79	1.6581	\$291.78
Anthem Catastrophic X	48396ME0710097	\$928.35	0.6433	0.9753	1.0026	0.7310	\$56.89	\$483.79	1.6581	\$291.78
Anthem Bronze X Tiered 8000	48396ME0710071	\$928.35	0.6805	0.9798	1.0020	1.0000	\$82.14	\$702.38	1.6581	\$423.60
Anthem Bronze X Tiered 8000	48396ME0710080	\$928.35	0.6805	0.9753	1.0020	1.0000	\$81.77	\$699.15	1.6581	\$421.66
Anthem Bronze X Tiered 8000	48396ME0710081	\$928.35	0.6805	0.9753	1.0020	1.0000	\$81.77	\$699.15	1.6581	\$421.66
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710072	\$928.35	0.7233	0.9798	1.0020	1.0000	\$87.18	\$746.42	1.6581	\$450.16
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710082	\$928.35	0.7233	0.9753	1.0020	1.0000	\$86.78	\$742.99	1.6581	\$448.10
Anthem Clear Choice Bronze X Tiered 7500	48396ME0710083	\$928.35	0.7233	0.9753	1.0020	1.0000	\$86.78	\$742.99	1.6581	\$448.10
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710113	\$928.35	0.7119	0.9798	1.0020	1.0000	\$85.84	\$734.70	1.6581	\$443.10
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710114	\$928.35	0.7119	0.9753	1.0020	1.0000	\$85.45	\$731.32	1.6581	\$441.06
Anthem Clear Choice Bronze X Tiered 6300 w/HSA	48396ME0710115	\$928.35	0.7119	0.9753	1.0020	1.0000	\$85.45	\$731.32	1.6581	\$441.06
Anthem Silver X Tiered 4500	48396ME0710074	\$928.35	0.8247	0.9798	1.0018	1.0000	\$99.22	\$850.73	1.6581	\$513.08
Anthem Silver X Tiered 4500	48396ME0710086	\$928.35	0.8247	0.9753	1.0017	1.0000	\$98.84	\$846.82	1.6581	\$510.72
Anthem Silver X Tiered 4500	48396ME0710087	\$928.35	0.8247	0.9753	1.0017	1.0000	\$98.84	\$846.82	1.6581	\$510.72
Anthem Clear Choice Silver X Tiered 5000	48396ME0710122	\$928.35	0.8057	0.9798	1.0018	1.0000	\$96.98	\$831.14	1.6581	\$501.26
Anthem Clear Choice Silver X Tiered 5000	48396ME0710123	\$928.35	0.8057	0.9753	1.0017	1.0000	\$96.61	\$827.32	1.6581	\$498.96
Anthem Clear Choice Silver X Tiered 5000	48396ME0710124	\$928.35	0.8057	0.9753	1.0017	1.0000	\$96.61	\$827.32	1.6581	\$498.96
Anthem Clear Choice Silver X Tiered 4000	48396ME0710076	\$928.35	0.8246	0.9798	1.0018	1.0000	\$99.21	\$850.61	1.6581	\$513.00
Anthem Clear Choice Silver X Tiered 4000	48396ME0710090	\$928.35	0.8246	0.9753	1.0017	1.0000	\$98.83	\$846.70	1.6581	\$510.64
Anthem Clear Choice Silver X Tiered 4000	48396ME0710091	\$928.35	0.8246	0.9753	1.0017	1.0000	\$98.83	\$846.70	1.6581	\$510.64
Anthem Clear Choice Gold X Tiered 2500	48396ME0710078	\$928.35	0.9486	0.9798	1.0016	1.0000	\$114.03	\$978.25	1.6581	\$589.98
Anthem Clear Choice Gold X Tiered 2500	48396ME0710094	\$928.35	0.9486	0.9753	1.0016	1.0000	\$113.51	\$973.76	1.6581	\$587.27
Anthem Clear Choice Gold X Tiered 2500	48396ME0710095	\$928.35	0.9486	0.9753	1.0016	1.0000	\$113.51	\$973.76	1.6581	\$587.27
Anthem Catastrophic, Off MP	48396ME0790060	\$928.35	0.6438	0.9798	1.0090	0.7310	\$58.06	\$489.96	1.6581	\$295.49
Anthem Catastrophic, Off MP	48396ME0790079	\$928.35	0.6438	0.9753	1.0089	0.7310	\$57.84	\$487.71	1.6581	\$294.14
Anthem Catastrophic, Off MP	48396ME0790080	\$928.35	0.6438	0.9753	1.0089	0.7310	\$57.84	\$487.71	1.6581	\$294.14
Anthem Bronze Tiered 8000, Off MP	48396ME0790051	\$928.35	0.6805	0.9798	1.0063	1.0000	\$83.09	\$706.05	1.6581	\$425.82
Anthem Bronze Tiered 8000, Off MP	48396ME0790061	\$928.35	0.6805	0.9753	1.0063	1.0000	\$82.71	\$702.81	1.6581	\$423.86
Anthem Bronze Tiered 8000, Off MP	48396ME0790062	\$928.35	0.6805	0.9753	1.0063	1.0000	\$82.71	\$702.81	1.6581	\$423.86
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790052	\$928.35	0.7236	0.9798	1.0060	1.0000	\$88.21	\$750.42	1.6581	\$452.58
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790063	\$928.35	0.7236	0.9753	1.0060	1.0000	\$87.81	\$746.97	1.6581	\$450.50
Anthem Clear Choice Bronze Tiered 7500, Off MP	48396ME0790064	\$928.35	0.7236	0.9753	1.0060	1.0000	\$87.81	\$746.97	1.6581	\$450.50
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790103	\$928.35	0.7124	0.9798	1.0061	1.0000	\$86.88	\$738.90	1.6581	\$445.63
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790104	\$928.35	0.7124	0.9753	1.0061	1.0000	\$86.48	\$735.50	1.6581	\$443.58
Anthem Clear Choice Bronze Tiered 6300 w/HSA, Off MP	48396ME0790105	\$928.35	0.7124	0.9753	1.0061	1.0000	\$86.48	\$735.50	1.6581	\$443.58
Anthem Silver Tiered 4500, Off MP	48396ME0790054	\$928.35	0.7509	0.9798	1.0058	1.0000	\$91.44	\$778.42	1.6581	\$469.46
Anthem Silver Tiered 4500, Off MP	48396ME0790067	\$928.35	0.7509	0.9753	1.0058	1.0000	\$91.02	\$774.84	1.6581	\$467.31
Anthem Silver Tiered 4500, Off MP	48396ME0790068	\$928.35	0.7509	0.9753	1.0057	1.0000	\$91.09	\$774.84	1.6581	\$467.31

# Exhibit J - Plan Adjusted Index Rate and Consumer Adjusted Premium Rates

## Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	HIOS Plan ID	Market Adjusted Index Rate (Exhibit C)	Cost Sharing Adjustment	Provider Network Adjustment	Adjustment for Benefits in Addition to the EHBS	Catastrophic Plan Adjustment <sup>(1)</sup>	Administrative Costs <sup>(2)</sup>	Plan Adjusted Index Rate <sup>(3)</sup>	Calibration Factor <sup>(4)</sup>	Consumer Adjusted Premium Rate <sup>(5)</sup>
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790056	\$928.35	0.7240	0.9798	1.0060	1.0000	\$88.27	\$750.80	1.6581	\$452.81
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790071	\$928.35	0.7240	0.9753	1.0060	1.0000	\$87.87	\$747.36	1.6581	\$450.73
Anthem Clear Choice Silver Tiered 4500 w/HSA, Off MP	48396ME0790072	\$928.35	0.7240	0.9753	1.0060	1.0000	\$87.87	\$747.36	1.6581	\$450.73
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790118	\$928.35	0.7340	0.9798	1.0059	1.0000	\$89.48	\$761.10	1.6581	\$459.02
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790119	\$928.35	0.7340	0.9753	1.0059	1.0000	\$89.07	\$757.61	1.6581	\$456.91
Anthem Clear Choice Silver Tiered 5000, Off MP	48396ME0790120	\$928.35	0.7340	0.9753	1.0059	1.0000	\$89.07	\$757.61	1.6581	\$456.91
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790057	\$928.35	0.7515	0.9798	1.0058	1.0000	\$91.55	\$779.09	1.6581	\$469.87
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790073	\$928.35	0.7515	0.9753	1.0058	1.0000	\$91.13	\$775.51	1.6581	\$467.71
Anthem Clear Choice Silver Tiered 4000, Off MP	48396ME0790074	\$928.35	0.7515	0.9753	1.0057	1.0000	\$91.20	\$775.51	1.6581	\$467.71
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790059	\$928.35	0.9496	0.9798	1.0047	1.0000	\$115.14	\$983.02	1.6581	\$592.86
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790077	\$928.35	0.9496	0.9753	1.0047	1.0000	\$114.61	\$978.50	1.6581	\$590.13
Anthem Clear Choice Gold Tiered 2500, Off MP	48396ME0790078	\$928.35	0.9496	0.9753	1.0047	1.0000	\$114.61	\$978.50	1.6581	\$590.13
Anthem Clear Choice Bronze X PPO 6300 w/HSA	48396ME0980020	\$928.35	0.7108	1.0388	1.0033	1.0000	\$91.43	\$779.15	1.6581	\$469.90
Anthem Clear Choice Silver X PPO Plus Tiered 4000	48396ME0980054	\$928.35	0.8461	1.0294	1.0027	1.0000	\$107.59	\$918.36	1.6581	\$553.86
Anthem Clear Choice Gold X PPO 2500	48396ME0980023	\$928.35	0.9835	1.0388	1.0024	1.0000	\$125.93	\$1,076.65	1.6581	\$649.33
Anthem Clear Choice Bronze PPO 6300 w/HSA, Off MP	48396ME0980001	\$928.35	0.7108	1.0388	1.0075	1.0000	\$91.93	\$782.49	1.6581	\$471.92
Anthem Blue Choice IND Bronze PPO 8000/50%/10600	48396ME0980017	\$928.35	0.6781	1.0388	1.0117	1.0000	\$88.17	\$749.74	1.6581	\$452.17
Anthem Clear Choice IND Bronze Blue Choice PPO 7500/50%/10000	48396ME0980006	\$928.35	0.7239	1.0388	1.0109	1.0000	\$94.03	\$799.71	1.6581	\$482.30
Anthem Clear Choice IND Bronze Blue Choice PPO 6300/50%/8000 w/HSA	48396ME0980026	\$928.35	0.7157	1.0388	1.0111	1.0000	\$92.94	\$790.79	1.6581	\$476.93
Anthem Clear Choice Silver PPO Plus Tiered 4000, Off MP	48396ME0980055	\$928.35	0.7704	1.0294	1.0069	1.0000	\$98.55	\$839.92	1.6581	\$506.56
Anthem Clear Choice IND Silver Blue Choice PPO 5000/30%/8500	48396ME0980003	\$928.35	0.7669	1.0388	1.0105	1.0000	\$99.33	\$846.64	1.6581	\$510.61
Anthem Clear Choice IND Silver Blue Choice PPO 4500/20%/7000 w/HSA	48396ME0980014	\$928.35	0.7588	1.0388	1.0106	1.0000	\$98.31	\$837.77	1.6581	\$505.26
Anthem Clear Choice IND Silver Blue Choice PPO 4000/20%/7000 w/HSA	48396ME0980002	\$928.35	0.7689	1.0388	1.0105	1.0000	\$99.57	\$848.84	1.6581	\$511.94
Anthem Clear Choice IND Silver Blue Choice PPO 4000/30%/8500	48396ME0980027	\$928.35	0.7854	1.0388	1.0101	1.0000	\$101.80	\$866.83	1.6581	\$522.78
Anthem Clear Choice IND Silver PPO Plus Tiered 5000/30%/8500	48396ME0980052	\$928.35	0.7831	1.0294	1.0101	1.0000	\$100.63	\$856.59	1.6581	\$516.61
Anthem Clear Choice IND Silver PPO Plus Tiered 4000/30%/8500	48396ME0980053	\$928.35	0.8013	1.0294	1.0100	1.0000	\$102.81	\$876.25	1.6581	\$528.47
Anthem Clear Choice Gold PPO 2500, Off MP	48396ME0980010	\$928.35	0.9835	1.0388	1.0054	1.0000	\$126.44	\$1,080.03	1.6581	\$651.36
Anthem Clear Choice IND Gold Blue Choice PPO 2500/30%/6000	48396ME0980028	\$928.35	0.9100	1.0388	1.0088	1.0000	\$117.53	\$1,002.81	1.6581	\$604.79
Anthem Blue Choice IND Gold PPO 3500/30%/7000	48396ME0980018	\$928.35	0.8851	1.0388	1.0090	1.0000	\$114.40	\$975.58	1.6581	\$588.37
Anthem Clear Choice IND Gold Blue Choice PPO 1500/30%/5000	48396ME0980016	\$928.35	0.9361	1.0388	1.0086	1.0000	\$120.80	\$1,031.21	1.6581	\$621.92
Anthem Clear Choice IND Gold PPO Plus Tiered 2500/30%/6000	48396ME0980051	\$928.35	0.9256	1.0294	1.0088	1.0000	\$118.31	\$1,010.66	1.6581	\$609.53
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990169	\$928.35	0.6766	0.9798	1.0117	1.0000	\$83.03	\$705.65	1.6581	\$425.58
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990170	\$928.35	0.6766	0.9753	1.0116	1.0000	\$82.71	\$702.42	1.6581	\$423.63
Anthem Maine HMO Tiered Options IND Bronze 8000/50%/10600	48396ME0990171	\$928.35	0.6766	0.9753	1.0116	1.0000	\$82.71	\$702.42	1.6581	\$423.63
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990157	\$928.35	0.7204	0.9798	1.0111	1.0000	\$88.22	\$750.79	1.6581	\$452.80
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990158	\$928.35	0.7204	0.9753	1.0110	1.0000	\$87.89	\$747.35	1.6581	\$450.72
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 7500/50%/10000	48396ME0990159	\$928.35	0.7204	0.9753	1.0110	1.0000	\$87.89	\$747.35	1.6581	\$450.72
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990124	\$928.35	0.7135	0.9798	1.0111	1.0000	\$87.47	\$743.69	1.6581	\$448.52
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990125	\$928.35	0.7135	0.9753	1.0110	1.0000	\$87.14	\$740.28	1.6581	\$446.46
Anthem Clear Choice IND Bronze Maine HMO Tiered Options 6300/50%/8000 w/HSA	48396ME0990126	\$928.35	0.7135	0.9753	1.0110	1.0000	\$87.14	\$740.28	1.6581	\$446.46
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990130	\$928.35	0.7592	0.9798	1.0106	1.0000	\$92.83	\$790.69	1.6581	\$476.87
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990131	\$928.35	0.7592	0.9753	1.0105	1.0000	\$92.48	\$787.06	1.6581	\$474.68
Anthem Clear Choice IND Silver Maine HMO Tiered Options 5000/30%/8500	48396ME0990132	\$928.35	0.7592	0.9753	1.0103	1.0000	\$92.62	\$787.06	1.6581	\$474.68
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/HSA	48396ME0990145	\$928.35	0.7549	0.9798	1.0106	1.0000	\$92.37	\$786.30	1.6581	\$474.22
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/HSA	48396ME0990146	\$928.35	0.7549	0.9753	1.0105	1.0000	\$92.02	\$782.69	1.6581	\$472.04
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4500/20%/7000 w/HSA	48396ME0990147	\$928.35	0.7549	0.9753	1.0103	1.0000	\$92.15	\$782.69	1.6581	\$472.04
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990172	\$928.35	0.7737	0.9798	1.0103	1.0000	\$94.61	\$805.64	1.6581	\$485.88
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990173	\$928.35	0.7737	0.9753	1.0102	1.0000	\$94.25	\$801.95	1.6581	\$483.65
Anthem Maine HMO Tiered Options IND Silver 4500/25%/8600	48396ME0990174	\$928.35	0.7737	0.9753	1.0101	1.0000	\$94.32	\$801.95	1.6581	\$483.65

## Exhibit J - Plan Adjusted Index Rate and Consumer Adjusted Premium Rates

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

HIOS Plan Name	HIOS Plan ID	Market Adjusted Index Rate (Exhibit C)	Cost Sharing Adjustment	Provider Network Adjustment	Adjustment for Benefits in Addition to the EHBS	Catastrophic Plan Adjustment <sup>(1)</sup>	Administrative Costs <sup>(2)</sup>	Plan Adjusted Index Rate <sup>(3)</sup>	Calibration Factor <sup>(4)</sup>	Consumer Adjusted Premium Rate <sup>(5)</sup>
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/HSA	48396ME0990154	\$928.35	0.7627	0.9798	1.0104	1.0000	\$93.37	\$794.37	1.6581	\$479.08
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/HSA	48396ME0990155	\$928.35	0.7627	0.9753	1.0104	1.0000	\$92.95	\$790.72	1.6581	\$476.88
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/20%/7000 w/HSA	48396ME0990156	\$928.35	0.7627	0.9753	1.0102	1.0000	\$93.09	\$790.72	1.6581	\$476.88
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990160	\$928.35	0.7759	0.9798	1.0103	1.0000	\$94.89	\$807.92	1.6581	\$487.25
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990161	\$928.35	0.7759	0.9753	1.0101	1.0000	\$94.60	\$804.21	1.6581	\$485.02
Anthem Clear Choice IND Silver Maine HMO Tiered Options 4000/30%/8500	48396ME0990162	\$928.35	0.7759	0.9753	1.0101	1.0000	\$94.60	\$804.21	1.6581	\$485.02
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990151	\$928.35	0.9013	0.9798	1.0090	1.0000	\$109.79	\$936.97	1.6581	\$565.09
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990152	\$928.35	0.9013	0.9753	1.0089	1.0000	\$109.38	\$932.67	1.6581	\$562.49
Anthem Clear Choice IND Gold Maine HMO Tiered Options 2500/30%/6000	48396ME0990153	\$928.35	0.9013	0.9753	1.0089	1.0000	\$109.38	\$932.67	1.6581	\$562.49
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990175	\$928.35	0.8764	0.9798	1.0091	1.0000	\$106.89	\$911.28	1.6581	\$549.59
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990176	\$928.35	0.8764	0.9753	1.0090	1.0000	\$106.48	\$907.10	1.6581	\$547.07
Anthem Maine HMO Tiered Options IND Gold 3500/30%/7000	48396ME0990177	\$928.35	0.8764	0.9753	1.0090	1.0000	\$106.48	\$907.10	1.6581	\$547.07
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990166	\$928.35	0.9275	0.9798	1.0087	1.0000	\$112.98	\$963.93	1.6581	\$581.35
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990167	\$928.35	0.9275	0.9753	1.0087	1.0000	\$112.46	\$959.51	1.6581	\$578.68
Anthem Clear Choice IND Gold Maine HMO Tiered Options 1500/30%/5000	48396ME0990168	\$928.35	0.9275	0.9753	1.0087	1.0000	\$112.46	\$959.51	1.6581	\$578.68

**Notes:**

(1) This adjustment reflects the projected costs of the population eligible for catastrophic plans.

(2) This is an additive adjustment that includes all the selling expense, administration and retention items shown in Exhibit H, with the exception of the Exchange User Fee. The Exchange User Fee has been included in the Market-wide Adjusted Index Rate at the market level.

(3) The Plan Adjusted Index Rate is calculated by multiplying the Market-wide Adjusted Index Rate by the AV and cost sharing, provider network, benefits in addition to the EHBS, and catastrophic plan adjustments and then adding the administrative costs. The Plan Adjusted Index Rate can also be described as a Plan Level Required Premium.

(4) See Exhibit K - Calibration.

(5) The Consumer Adjusted Premium Rate is equal to 'Plan Adjusted Index Rate' divided by 'Calibration Factor'.

## Exhibit K - Calibration

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

<i>Average rating factors for 2026 population:</i>	
	<b>Calibration Factors</b>
Age	1.6593
Tobacco	1.0000
Area	0.9993
<b>Total Calibration Factor{1}</b>	1.6581

**NOTES:**

{1} Total Calibration factor was used in Exhibit J.

{2} Age calibration includes adjustments for membership that exceeds the three child dependent cap, as permitted by CMS per 2026 Part 3 Instructions.

## Exhibit L - Age and Tobacco Factors

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

Age	Age Factors	Tobacco Factors
	2026	2026
0-14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.000
22	1.000	1.000
23	1.000	1.000
24	1.000	1.000
25	1.004	1.000
26	1.024	1.000
27	1.048	1.000
28	1.087	1.000
29	1.119	1.000
30	1.135	1.000
31	1.159	1.000
32	1.183	1.000
33	1.198	1.000
34	1.214	1.000
35	1.222	1.000
36	1.230	1.000
37	1.238	1.000
38	1.246	1.000
39	1.262	1.000
40	1.278	1.000
41	1.302	1.000
42	1.325	1.000
43	1.357	1.000
44	1.397	1.000
45	1.444	1.000
46	1.500	1.000
47	1.563	1.000
48	1.635	1.000
49	1.706	1.000
50	1.786	1.000
51	1.865	1.000
52	1.952	1.000
53	2.040	1.000
54	2.135	1.000
55	2.230	1.000
56	2.333	1.000
57	2.437	1.000
58	2.548	1.000
59	2.603	1.000
60	2.714	1.000
61	2.810	1.000
62	2.873	1.000
63	2.952	1.000
64+	3.000	1.000

**NOTES:**

The weighted average of these factors for the entire risk pool included in this rate filing is provided in Exhibit K.

## Exhibit M - Area Factors

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

Rating Area Description	2026 Area Rating Factor	2025 Area Rating Factor	Change
Rating Area 1	0.9491	0.9432	0.6%
Rating Area 2	1.0253	1.0059	1.9%
Rating Area 3	1.0328	1.0295	0.3%
Rating Area 4	1.0600	1.0587	0.1%
Rating Area 5	1.0914	1.1322	-3.6%

**NOTES:**

{1} The weighted average of these factors for the entire risk pool included in this rate filing is provided in Exhibit K.

## Exhibit N - Sample Rate Calculation

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

Name: John Doe  
Effective Date: 1/1/2026  
On/Off Exchange: On  
Metal Level: Bronze  
Plan ID: 48396ME0710081  
Rating Area: 05

#### Family Members Covered:

	Age	Smoker?
Subscriber	47	N
Spouse	42	N
Child (age 21+)	25	Y
Child #1	20	N
Child #2	16	N

#### Calculation of Monthly Premium:

Consumer Adjusted Premium Rate \$421.66 Exhibit J  
x Area Factor 1.0914 Exhibit M  
Rate Adjusted for Area = \$460.21

#### Age/Tobacco Factors:

Exhibit L

	Age Factor	Tobacco Factor
Subscriber	1.563	1.000
Spouse	1.325	1.000
Child (age 21+)	1.004	1.000
Child #1	0.970	1.000
Child #2	0.859	1.000

#### Final Monthly Premium PMPM:

	PMPM
Subscriber	\$719.31
Spouse	\$609.78
Child (age 21+)	\$462.05
Child #1	\$446.40
Child #2	\$395.32
<b>TOTAL</b>	<b>\$2,632.86</b>

#### NOTES:

As per the Market Reform Rule, when computing family premiums no more than the three oldest covered children under the age of 21 are taken into account whereas the premiums associated with each child age 21+ are included.

Minor rate variances may occur due to differences in rounding methodology.

## Exhibit O - Silver Plan Membership Projections for Cost-Sharing Reductions

### Anthem Health Plans of Maine, Inc. Individual

Rates Effective January 1, 2026

<b>Silver Plan</b> <b>HIOS Standard Component Plan ID</b>	<b>Projected Membership by Subsidy Level:</b>				
	<b>Zero Cost Sharing</b>	<b>100%-150%</b>	<b>150%-200%</b>	<b>200%-250%</b>	<b>Standard</b>
48396ME0710074	3	588	1,350	752	1,329
48396ME0710086	1	146	336	187	332
48396ME0710087	1	157	360	201	355
48396ME0710122	2	323	742	413	731
48396ME0710123	0	67	155	86	153
48396ME0710124	1	95	219	122	215
48396ME0710076	1	253	581	324	572
48396ME0710090	0	67	154	86	152
48396ME0710091	0	59	136	76	136
48396ME0790054	0	0	0	0	282
48396ME0790067	0	0	0	0	47
48396ME0790068	0	0	0	0	20
48396ME0790056	0	0	0	0	84
48396ME0790071	0	0	0	0	24
48396ME0790072	0	0	0	0	6
48396ME0790118	0	0	0	0	184
48396ME0790119	0	0	0	0	11
48396ME0790120	0	0	0	0	6
48396ME0790057	0	0	0	0	459
48396ME0790073	0	0	0	0	67
48396ME0790074	0	0	0	0	58
48396ME0980054	2	365	839	467	827
48396ME0980055	0	0	0	0	197
48396ME0980003	0	0	0	0	138
48396ME0980014	0	0	0	0	1
48396ME0980002	0	0	0	0	1
48396ME0980027	0	0	0	0	103
48396ME0980052	0	0	0	0	1
48396ME0980053	0	0	0	0	1
48396ME0990130	0	0	0	0	28
48396ME0990131	0	0	0	0	22
48396ME0990132	0	0	0	0	14
48396ME0990145	0	0	0	0	38
48396ME0990146	0	0	0	0	2
48396ME0990147	0	0	0	0	4
48396ME0990172	0	0	0	0	84
48396ME0990173	0	0	0	0	30
48396ME0990174	0	0	0	0	6
48396ME0990154	0	0	0	0	1
48396ME0990155	0	0	0	0	1
48396ME0990156	0	0	0	0	1
48396ME0990160	0	0	0	0	96
48396ME0990161	0	0	0	0	20
48396ME0990162	0	0	0	0	5

# Exhibit P - Terminated Products

Anthem Health Plans of Maine, Inc.  
Individual

Effective January 1, 2026

Following are the products that will be terminated prior to the effective date:	
<i>This includes products that have experience included in the URRT during the experience period and any products that were not in effect during the experience period but were made available thereafter.</i>	
Pre ACA Terminated Products	
HIOS Product ID	HIOS Product Name
N/A	N/A
Post ACA Terminated Products	
HIOS Product ID	HIOS Product Name
N/A	N/A

**NOTES:**

{1} This exhibit may include a greater number of HIOS Product IDs than the URRT, WS2, as this list additionally includes terminated Product IDs that were introduced after the experience period.

## Exhibit Q - Terminated Plans

### Anthem Health Plans of Maine, Inc. Individual

Effective January 1, 2026

Following are the plans that will be terminated prior to the effective date:

*This includes plans that have experience included in the URRT during the experience period and any plans that were not in effect during the experience period but were made available thereafter.*

#### Pre ACA Terminated Plans

Plan ID	Plan Name	HIOS Product ID	HIOS Product Name	2026 Mapped HIOS Plan ID
N/A	N/A	N/A	N/A	N/A

#### Post ACA Terminated Plans

Plan ID	Plan Name	HIOS Product ID	HIOS Product Name	2026 Mapped HIOS Plan ID
48396ME0710073	Anthem Clear Choice Bronze X Tiered 5900 w/HSA	48396ME071	HMO On Exchange	48396ME0710113
48396ME0710075	Anthem Clear Choice Silver X Tiered 5500	48396ME071	HMO On Exchange	48396ME0710074
48396ME0710084	Anthem Clear Choice Bronze X Tiered 5900 w/HSA	48396ME071	HMO On Exchange	48396ME0710114
48396ME0710085	Anthem Clear Choice Bronze X Tiered 5900 w/HSA	48396ME071	HMO On Exchange	48396ME0710115
48396ME0710088	Anthem Clear Choice Silver X Tiered 5500	48396ME071	HMO On Exchange	48396ME0710086
48396ME0710089	Anthem Clear Choice Silver X Tiered 5500	48396ME071	HMO On Exchange	48396ME0710087
48396ME0710119	Anthem Clear Choice Silver X Tiered 3000	48396ME071	HMO On Exchange	48396ME0710076
48396ME0710120	Anthem Clear Choice Silver X Tiered 3000	48396ME071	HMO On Exchange	48396ME0710090
48396ME0710121	Anthem Clear Choice Silver X Tiered 3000	48396ME071	HMO On Exchange	48396ME0710091
48396ME0790053	Anthem Clear Choice Bronze Tiered 5900 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790103
48396ME0790055	Anthem Clear Choice Silver Tiered 5500, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790054
48396ME0790065	Anthem Clear Choice Bronze Tiered 5900 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790104
48396ME0790066	Anthem Clear Choice Bronze Tiered 5900 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790105
48396ME0790069	Anthem Clear Choice Silver Tiered 5500, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790067
48396ME0790070	Anthem Clear Choice Silver Tiered 5500, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790068
48396ME0790109	Anthem Clear Choice Silver Tiered 3000, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790057
48396ME0790110	Anthem Clear Choice Silver Tiered 3000, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790073
48396ME0790111	Anthem Clear Choice Silver Tiered 3000, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790074
48396ME0790115	Anthem Clear Choice Silver Tiered 4000 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790056
48396ME0790116	Anthem Clear Choice Silver Tiered 4000 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790071
48396ME0790117	Anthem Clear Choice Silver Tiered 4000 w/HSA, Off Marketplace	48396ME079	HMO Off Exchange	48396ME0790072
48396ME0790127	Anthem Clear Choice IND Silver Maine HMO Tiered Options 3000/40%/9100	48396ME079	HMO Off Exchange	48396ME0990160
48396ME0790128	Anthem Clear Choice IND Silver Maine HMO Tiered Options 3000/40%/9100	48396ME079	HMO Off Exchange	48396ME0990161
48396ME0790129	Anthem Clear Choice IND Silver Maine HMO Tiered Options 3000/40%/9100	48396ME079	HMO Off Exchange	48396ME0990162
48396ME0790163	Anthem Clear Choice IND Silver Maine HMO Tiered Options 5500/30%/8500	48396ME079	HMO Off Exchange	48396ME0990172
48396ME0790164	Anthem Clear Choice IND Silver Maine HMO Tiered Options 5500/30%/8500	48396ME079	HMO Off Exchange	48396ME0990173
48396ME0790165	Anthem Clear Choice IND Silver Maine HMO Tiered Options 5500/30%/8500	48396ME079	HMO Off Exchange	48396ME0990174
48396ME0980004	Anthem Clear Choice IND Silver Blue Choice PPO 3000/40%/9100	48396ME098	PPO Off Exchange	48396ME0980027
48396ME0980005	Anthem Clear Choice IND Bronze Blue Choice PPO 5900/50%/7500 w/HSA	48396ME098	PPO Off Exchange	48396ME0980026
48396ME0980011	Anthem Blue Choice PPO IND Silver 6000/35%/8500	48396ME098	PPO Off Exchange	48396ME0980052
48396ME0980015	Anthem Clear Choice IND Silver Blue Choice PPO 5500/30%/8500	48396ME098	PPO Off Exchange	48396ME0980003
48396ME0980024	Anthem Clear Choice Silver PPO 5500, Off Marketplace	48396ME098	PPO Off Exchange	48396ME0980055
48396ME0980025	Anthem Clear Choice Silver X PPO 5500	48396ME098	PPO On Exchange	48396ME0980054

#### NOTES:

{1} This exhibit may include a greater number of HIOS Plan IDs than the URRT, WS2, as this list additionally includes terminated Plan IDs that were introduced after the experience period.

## Exhibit R - MGARA Impact

Program Year	Total Reimbursement		% of Premium
	Total Amount	PMPM	
2023	\$33,761,393	\$70.62	12.2%
2024*	\$21,093,491	\$37.17	5.7%
2026 Projected	\$23,611,589	\$37.81	4.5%

\*Actual paid through 3/31/25

## Exhibit S - Three Year Maine Experience

	CY2022	CY2023	CY2024	2025Q1
Collected Premiums	\$151,402,395	\$163,938,405	\$228,820,886	\$71,524,051
Earned Premiums	\$151,402,395	\$163,938,405	\$228,820,886	\$71,524,051
Paid Claims	na	na	na	na
Paid Loss Ratio	na	na	na	na
Change in Claim Liability and Reserve	na	na	na	na
Incurred Claims	\$126,018,222	\$147,430,833	\$207,593,813	\$56,355,667
Incurred Loss Ratio	83.2%	89.9%	90.7%	78.8%
Expected Incurred Claims	\$126,025,880	\$147,749,170	\$213,142,312	\$61,700,274
Actual-to-Expected Claims	100.0%	100.2%	102.7%	109.5%
Active Life Reserves	\$0	\$0	\$0	\$0