

DEPARTMENT OF MANAGED HEALTH CARE

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**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]

Company Name:

Sutter Health Plus

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.)

Not applicable.

2) Overall annual medical trend factor assumptions for all benefits

-2.4%

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: \$3,107,667.55
	Cost as Percentage of Medicare: N/A
Hospital Outpatient (including ER)	Dollar Cost: \$1,221,716.33
	Cost as Percentage of Medicare: N/A
Physician/other professional services	Dollar Cost: \$285,161.53
	Cost as Percentage of Medicare: N/A
Prescription Drug	Dollar Cost: \$22,577,939.75
	Cost as Percentage of Medicare: N/A
Laboratory (other than inpatient)	Dollar Cost: \$0.00
	Cost as Percentage of Medicare: N/A

Radiology (other than inpatient)	Dollar Cost: \$0.00
	Cost as Percentage of Medicare: N/A
Capitation (professional)	Dollar Cost and Description: \$46,248,662.50
Capitation (institutional)	Dollar Cost and Description: \$67,071,984.52
Capitation (other)	Dollar Cost and Description: \$5,878,432.76
Other (describe)	Dollar Cost and Description: \$163,672.87 Non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services and other services.

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: Year 1: 1.005 Year 2: 1.004
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012
	Trend attributable to fees and risk: 1.000
Hospital Outpatient (including ER)	Trend attributable to use of services: Year 1: 1.005 Year 2: 1.004
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012
	Trend attributable to fees and risk: 1.000

Physician/other professional services	Trend attributable to use of services: Year 1: 1.005 Year 2: 1.004
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012
	Trend attributable to fees and risk: 1.000
Prescription Drug	Trend attributable to use of services: Year 1: 1.011 Year 2: 1.010
	Trend attributable to price inflation: Year 1: 1.035 Year 2: 1.029
	Trend attributable to fees and risk: 1.000
Laboratory (other than inpatient)	Trend attributable to use of services: Year 1: 1.005 Year 2: 1.004
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012
	Trend attributable to fees and risk: 1.000
Radiology (other than inpatient)	Trend attributable to use of services: Year 1: 1.005 Year 2: 1.004
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012
	Trend attributable to fees and risk: 1.000

Capitation (professional)	Trend attributable to use of services: Year 1: 1.019 Year 2: 1.007
	Trend attributable to price inflation: Year 1: 0.885 Year 2: 1.021
	Trend attributable to fees and risk: 1.000
Capitation (institutional)	Trend attributable to use of services: Year 1: 1.019 Year 2: 1.007
	Trend attributable to price inflation: Year 1: 0.885 Year 2: 1.021
	Trend attributable to fees and risk: 1.000
Capitation (other)	Trend attributable to use of services: Year 1: 1.019 Year 2: 1.007
	Trend attributable to price inflation: Year 1: 0.885 Year 2: 1.021
	Trend attributable to fees and risk: 1.000
Other (describe)	Trend attributable to use of services: Year 1: 1.005 Year 2: 1.004 Non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services and other services.
	Trend attributable to price inflation: Year 1: 1.015 Year 2: 1.012 Non-capitated ambulance, home health care, DME, prosthetics, supplies, vision exams, dental services and other services.
	Trend attributable to fees and risk: 1.000

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

The CA Plain Language Spreadsheet has been completed and submitted.