

EXHIBIT 13a: NUMERICAL SUMMARY AND RATE INDICATION CALCULATION

NUMERICAL SUMMARY

Company	Highmark
NAIC Code:	55204
SERFF Tracking #:	HLTH-133230587
Market Segment:	Small Group

- 1 Please complete the Numerical Summary below as well as the Narrative Summary (a separate attachment) for each market segment for which a rate filing is being submitted.
- 2 The Narrative Summary must be in plain English and should clearly and simply explain the reasons for the requested rate adjustment (This should be included in the provided blank template "2023 Exhibit 13b - Narrative Summary.docx")
- 3 The purpose of the Narrative Summary is to provide a written explanation to the company's policyholders to help them understand the reasons why a rate increase is needed.
- 4 The purpose of the Numerical Summary is to provide a clear and simple overview of the requested rate adjustment.
- 5 These Summaries (with the exception of the Rate Indication Calculation Section) will be public documents and will be posted on DFS's website and furnished by DFS to the public upon request.
- 6 The company should submit these Summaries to DFS ten (10) days before submitting a rate adjustment filing.
- 7 A draft of these Summaries and of the Initial Notice must be included in a "Prior Approval Pre-filing" submitted to DFS via SERFF.
- 8 Once reviewed by DFS, these Summaries must be posted to a location on its website that is publicly available and accessible without the need for a user ID/password.
- 9 Links should be provided on key pages of the company's website so that the information may be easily located.
- 10 Any change(s) made to the Narrative Summary/Numerical Summary subsequent to the posting must be submitted to DFS with the specific change(s) identified.
- 11 Rate Change Adjustment calculations between Year 2022 and 2023 should be based on the DFS Membership Survey data as of 3/31/2022.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.

A. Average 2022 and 2023 Premium Rates:

- 1 Weighted Average Monthly Base Premium Rates are as calculated in Row 32 of the appropriate columns in Exhibit 13c (Columns L-P for 2022 and Columns U-Y for 2023)
- 2 Premium Rates for 2023 should be Consistent with the Premium Rates reflected in Exhibit 23.

	Average Individual Rate Platinum	Average Individual Rate Gold	Average Individual Rate Silver	Average Individual Rate Bronze	Average Individual Rate Catastrophic
2022 Weighted Average Base Premium Rates	\$ 697.97	\$ 634.03	\$ 535.28	\$ 445.88	N/A
2023 Weighted Average Base Premium Rates	\$ 803.48	\$ 736.70	\$ 605.62	\$ 533.62	N/A

B. Weighted Average Annual Percentage Requested Adjustments:

	2022 to 2023	2022 Weighted Average PMPM Rate All - Metals	2023 Weighted Average PMPM Rate All - Metals
Requested Rate Adjustment	15.25474%	\$ 528.08	\$ 608.63

From Cells Q-74 and Z-74 of Exhibit 13c

C. Weighted Average Annual Percentage Adjustments for each of the Past Two Years [If Applicable]*:

	2020 to 2021	2021 to 2022
Average Rate Adjustment Requested	5.38938%	17.59253%
Average Rate Adjustment Approved	-0.86044%	8.59653%

D. Average Medical Loss Ratios [MLR] for All Policies Impacted [Ratios of Incurred Claims to Earned Premiums] [If Applicable]*:

	2019	2020	2021	Projected 2022	Projected 2023
MLR	89.2%	91.8%	100.1%	96.3%	87.3%

E. Claim Trend Rates and Average Ratios to Earned Premiums [Per Exhibit 18 Supplement for 2021-2023 and Comparable Exhibits for 2021] [If Applicable]*:

	2021	2022	2023
Annual Claim Trend Rates	6.8%	7.2%	4.4%
Expense Ratios	14.1%	10.8%	11.5%
Pre Tax Profit Ratios	2.0%	0.0%	1.0%

* If no products were offered in a particular year, indicate "N/A" in the applicable box.