



Gavin Newsom, Governor
State of California
Health and Human Services Agency
DEPARTMENT OF MANAGED HEALTH CARE
980 9th Street, Suite 500
Sacramento, CA 95814
Phone: 916-324-8176 | Fax: 916-255-5241
www.HealthHelp.ca.gov

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

Company Name:

Kaiser Foundation Health Plan, Inc.

SERFF Tracking Number:

KHPI-132466617

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.)

N/A

2) Overall annual medical trend factor assumptions for all benefits

5.4%
This is "core" allowed trend, which does not reflect membership migration within the plan portfolio, plan level benefit changes or demographic changes.

3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost: \$131.38 per member per month
	Cost as Percentage of Medicare: 280%
Hospital Outpatient (including ER)	Dollar Cost: \$92.54
	Cost as Percentage of Medicare: 287%
Physician/other professional services	Dollar Cost:
	Cost as Percentage of Medicare:
Prescription Drug	Dollar Cost: \$48.17 per member per month
	Cost as Percentage of Medicare: n/a
Laboratory (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare: n/a

Radiology (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare: n/a
Capitation (professional)	Dollar Cost and Description: \$156.59 per member per month
Capitation (institutional)	Dollar Cost and Description: n/a
Capitation (other)	Dollar Cost and Description: n/a
Other (describe)	Dollar Cost and Description: \$10.34 (Ambulance, Home Health, SNF, DME, etc.) per member per month

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: 0.3%
	Trend attributable to price inflation: 1.1%
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services: 3.7%
	Trend attributable to price inflation: 1.7%
	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: 0%
	Trend attributable to price inflation: 5.0%
	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:

Capitation (professional)	Trend attributable to use of services: 3.7%
	Trend attributable to price inflation: 4.9%
	Trend attributable to fees and risk:
Capitation (institutional)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Capitation (other)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Other (describe)	Trend attributable to use of services: 3.3%
	Trend attributable to price inflation: 0.3%
	Trend attributable to fees and risk:

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.