

Derivation of Paid to Allowed Average Factor in Projection Period
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Line Item	Value	Calculation	Location
a) Projected Incurred Claims	\$421.95		Question #1b
b) Projected Risk Adjustments PMPM	(\$29.55)		URRT Wksh 1 cell V35
c) Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM	\$392.40	= a) + b)	URRT Wksh 1 cell V34
d) Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)	\$506.63		URRT Wksh 1 cell V32
e) Paid to Allowed Average Factor in Projection Period	77.453%	= d) / c)	URRT Wksh 1 cell V33

Calculation of Projected Incurred Claims PMPM (URRT Wksh 1 cell V38)

Plan Name	Projected	Projected	Net Claim Cost PMPM	NCC PMPM * MMs
	Members	Member Months		
Platinum Standard	1,119	13,428	\$582.67	\$7,824,100
Gold Standard	187	2,244	\$517.35	\$1,160,929
Gold Non-Standard Non-HDHP	410	4,920	\$502.08	\$2,470,223
Gold Non-Standard HDHP	2,422	29,064	\$451.18	\$13,113,017
Silver Standard Non-HDHP	650	7,800	\$442.69	\$3,453,012
Silver Standard HDHP	816	9,792	\$414.98	\$4,063,497
Silver Non-Standard	678	8,136	\$395.19	\$3,215,239
Bronze Standard Non-HDHP	1,564	18,768	\$337.69	\$6,337,835
Bronze Standard HDHP	1,499	17,988	\$341.78	\$6,147,873
Bronze Non-Standard	336	4,032	\$335.94	\$1,354,526
Catastrophic	49	588	\$215.18	\$126,529
Total	9,730	116,760	\$421.95	\$49,266,781