

**California Plain-Language Spreadsheet**

Company Name: Sharp Health Plan  
 SERFF Tracking Number: SHHP-133325911

|                      | From    | To      |
|----------------------|---------|---------|
| After Rate Change    | 01/2023 | 12/2023 |
| Prior to Rate Change | 01/2022 | 12/2022 |

| Plan Contract Form Numbers<br>(Product Type) | Marketing Names<br>(Product Name) | Enrollee Months<br>Prior to Rate<br>Change | Enrollee Months<br>After Rate Change | Premium PMPM<br>Prior to Rate<br>Change | Premium PMPM<br>After Rate Change | For the c                                |                                       |
|--|-----------------------------------|--|--------------------------------------|---|-----------------------------------|--|---------------------------------------|
|  |                                   |  |                                      |   |                                   | Medical Costs<br>Prior to Rate<br>Change | Medical Costs<br>After Rate<br>Change |
| 92499CA001                                   | CCSB/Mirror                       | 6,512                                      | 6,364                                | \$421.72                                | \$422.66                          | 84.2%                                    | 84.2%                                 |
| 92499CA001                                   | Off-Exchange Non-Mirror           | 9,333                                      | 8,871                                | \$487.24                                | \$489.40                          | 84.3%                                    | 84.3%                                 |
| 92499CA001                                   | CalChoice                         | 8,083                                      | 7,680                                | \$457.81                                | \$459.18                          | 79.6%                                    | 79.6%                                 |
| 92499CA003                                   | 3TPOS                             | 96   | 91                                   | \$736.09                                | \$737.22                          | 86.7%                                    | 86.6%                                 |
|  |                                   |  |                                      |   |                                   |  |                                       |
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\*Administrative expenses, i.e., non-claims costs other than taxes and regulatory fees, includes the following:

- (i) Cost containment and quality improvement expenses - § 158.150 and § 158.151.
- (ii) Loss adjustment expenses not classified as a cost containment expense.
- (iii) Direct sales salaries, workforce salaries and benefits.
- (iv) Agent and brokers fees and commissions.
- (v) General and administrative expenses.
- (vi) Community benefit expenditures.
- (vii) Beginning with the 2022 MLR reporting year, prescription drug rebates and other price concessions that are received and retained by an entity providing pharmacy benefit management services to 1

Comments  
 Place any needed comments here.

Values reported prior to the rate change do not align with the time period in B6:C6, rather premium rates reflect the assumptions in the previously filed rates and membership is reflective of current enrollment aligned with the URRT  
 Admin costs for CCSB/Mirror, Off-Exchange Non-Mirror, and 3TPOS products include small group commissions. Admin costs for the CalChoice product include CalChoice admin and no commissions. The CalChoice profit/margin e



expense period on which the rates are based, premium attributed to (in percentage):

| *Administrative<br>Costs Prior to<br>Rate Change | *Administrative<br>Costs After Rate<br>Change | Taxes and Fees<br>Prior to Rate<br>Change | Taxes and Fees<br>Prior After Rate<br>Change | After-tax<br>Profit/Margin<br>Prior to Rate<br>Change | After-tax<br>Profit/Margin<br>After Rate<br>Change |
|--|---|---|--|---|--|
| 14.5%  | 14.5%   | 0.8%                                      | 0.8%   | 0.5%  | 0.5%   |
| 14.4%  | 14.4%   | 0.8%                                      | 0.8%   | 0.5%  | 0.5%   |
| 19.1%  | 19.2%   | 0.8%                                      | 0.8%   | 0.4%  | 0.4%   |
| 12.1%  | 12.1%   | 0.7%                                      | 0.7%   | 0.5%  | 0.5%   |
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the issuer and are associated with administering the issuer's prescription drug benefits.

. For the 1Q2023 rate filing, this would be the rates filed for 4Q2022 and the membership as of 4/2022.  
 after rate increase is 0.5% on the Net Premium to Sharp Health Plan, consistent with the other Small Group plans.

