## California Plain-Language Spreadsheet

Company Name: Sharp Health Plan SERFF Tracking Number: SHHP-133455365

From To

 After Rate Change
 04/2023
 03/2024

 Prior to Rate Change
 04/2022
 03/2023

|                                              |                                   |                                            |                                      |                                         |                                   |                                          | For the (                             |  |
|----------------------------------------------|-----------------------------------|--------------------------------------------|--------------------------------------|-----------------------------------------|-----------------------------------|------------------------------------------|---------------------------------------|--|
| 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 | Medical Costs<br>Prior to Rate<br>Change | Medical Costs<br>After Rate<br>Change |  |
| 92499CA001                                   | CCSB/Mirror                       | 6,437                                      | 6,088                                | \$423.74                                | \$430.40                          | 84.2%                                    | 84.2%                                 |  |
| 92499CA001                                   | Off-Exchange Non-Mirror           | 9,183                                      |                                      | \$489.92                                |                                   |                                          | 84.3%                                 |  |
| 92499CA001                                   | CalChoice                         | 7,807                                      | 7,002                                | \$460.13                                | \$467.39                          | 79.6%                                    | 79.7%                                 |  |
| 92499CA003                                   | 3TPOS                             | 97                                         | 85                                   | \$734.19                                |                                   |                                          | 86.6%                                 |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
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|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |
|                                              |                                   |                                            |                                      |                                         |                                   |                                          |                                       |  |

<sup>\*</sup>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

## 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 a



| 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%                                                                               | 14.4%                                         | 0.8%                                      | 0.8%                                         | 0.5%                                                  | 0.5%                                               |  |  |  |  |  |  |
| 14.4%                                                                               | 14.3%                                         | 0.8%                                      | 0.8%                                         | 0.5%                                                  | 0.5%                                               |  |  |  |  |  |  |
| 19.1%                                                                               | 19.1%                                         | 0.8%                                      | 0.8%                                         | 0.4%                                                  | 0.4%                                               |  |  |  |  |  |  |
| 12.2%                                                                               | 12.1%                                         | 0.7%                                      | 0.8%                                         | 0.5%                                                  | 0.5%                                               |  |  |  |  |  |  |
|                                                                                     |                                               |                                           |                                              |                                                       |                                                    |  |  |  |  |  |  |
|                                                                                     |                                               |                                           |                                              |                                                       |                                                    |  |  |  |  |  |  |
|                                                                                     |                                               |                                           |                                              |                                                       |                                                    |  |  |  |  |  |  |
|                                                                                     |                                               |                                           |                                              |                                                       |                                                    |  |  |  |  |  |  |
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|                                                                                     |                                               |                                           |                                              |                                                       |                                                    |  |  |  |  |  |  |

the issuer and are associated with administering the issuer's prescription drug benefits.

after rate increase is 0.5% on the Net Premium to Sharp Health Plan, consistent with the other Small Group plans.

<sup>.</sup> For the 2Q2023 rate filing, this would be the rates filed for 1Q2023 and the membership as of 8/2022.

