

**California Plain-Language Spreadsheet**

Company Name: Sharp Health Plan  
 SERFF Tracking Number: SHHP-133784357

From: 01/2024 To: 12/2024  
 After Rate Change: 01/2024 12/2024  
 Prior to Rate Change: 01/2023 12/2023

Plan Contract Form Numbers (Product Type)	Marketing Names (Product Name)	Enrollee Months Prior to Rate Change	Enrollee Months After Rate Change	Premium PMPM Prior to Rate Change	Premium PMPM After Rate Change	For the expense period on which the rates are based, premium attributed to (in percentage):							
						Medical Costs Prior to Rate Change	Medical Costs After Rate Change	Administrative Costs Prior to Rate Change <sup>1</sup>	Administrative Costs After Rate Change <sup>1</sup>	Taxes and Fees Prior to Rate Change	Taxes and Fees Prior After Rate Change	After-tax Profit/Margin Prior to Rate Change	After-tax Profit/Margin After Rate Change
Health Maintenance Organization (HMO)	Sharp Health Plan Large Group 2024 HMO Plans	661,284	669,325	\$551.48	\$582.18	88.3%	86.7%	8.6%	10.2%	0.0%	0.0%	3.0%	3.0%
Point of Service (POS)	Sharp Health Plan Large Group 2024 POS Plans	5,484	5,532	\$1,328.14	\$1,415.88	88.3%	86.7%	8.6%	10.2%	0.0%	0.0%	3.0%	3.0%
High Deductible Health Plan (HDHP)	Sharp Health Plan Large Group 2024 HDHP Plans	45,240	46,145	\$354.60	\$424.04	88.3%	86.7%	8.6%	10.2%	0.0%	0.0%	3.0%	3.0%
<b>Total</b>		<b>712,008</b>	<b>721,002</b>	<b>\$544.95</b>	<b>\$578.46</b>	<b>88.3%</b>	<b>86.7%</b>	<b>8.6%</b>	<b>10.2%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>3.0%</b>	<b>3.0%</b>

<sup>1</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 the issuer and are associated with administering the issuer's prescription drug benefits.

Please provide any needed comments below

The above values necessarily include projections, as they apply to a future year (2024) and an incomplete current year (2023). Actual results could deviate from these expectations.