California Plain-Language Spreadsheet

Company Name: Sharp Health Plan
SERFF Tracking Number: SHHP-135076019

	From	To
After Rate Change	01/2027	12/2027
Prior to Rate Change	01/2026	12/2026

						For the expense period on which the rates are based, premium attributed to (in percentage):							
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**	**Medical Costs Prior to Rate Change**	**Medical Costs After Rate Change**	**Administrative Costs Prior to Rate Change[1]**	**Administrative Costs After Rate Change[1]**	**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 2027 HMO Plans	836,462	827,248	$608.81	$659.85	85.8%	84.3%	11.1%	10.6%	0.1%	0.1%	3.0%	5.0%
Point of Service (POS)	Sharp Health Plan Large Group 2027 POS Plans	14,491	14,174	$958.06	$1,047.04	85.8%	84.3%	11.1%	10.6%	0.1%	0.1%	3.0%	5.0%
High Deductible Health Plan (HDHP)	Sharp Health Plan Large Group 2027 HDHP Plans	77,436	96,343	$463.81	$504.34	85.8%	84.3%	11.1%	10.6%	0.1%	0.1%	3.0%	5.0%
Preferred Provider Organization (PPO)	Sharp Health Plan Large Group 2027 PPO Plans	10,290	10,700	$726.19	$771.86	85.8%	84.3%	11.1%	10.6%	0.1%	0.1%	3.0%	5.0%
Total		**938,679**	**948,465**	**$603.53**	**$651.10**	**85.8%**	**84.3%**	**11.1%**	**10.6%**	**0.1%**	**0.1%**	**3.0%**	**5.0%**

[1]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 (2027) and an incomplete current year (2026) . Actual results could deviate from these expectations.