

**California Plain-Language Rate Filing Description**

Company Name: Sharp Health Plan  
 SERFF Tracking Number: SHHP-132899566

1) Justification for any unreasonable rate increases  
*(Include all information as to why the rate increase is justified. Attach supporting documentation.)*

1) Actual Allowed Costs by Aggregate Benefit Category for the most recently completed calendar year in PMPM:

Service Category	Allowed Cost PMPM	Cost as % of Medicare
Hospital Inpatient	\$11.21	132.0%
Hospital Outpatient (including ER)	\$12.81	379.2%
Physician/Other Professional Services	\$9.46	126.2%
Prescription Drug	\$58.48	N/A
Laboratory (other than inpatient)	\$1.02	184.2%
Radiology (other than inpatient)	\$0.34	401.4%
Capitation (professional)	\$200.30	
Capitation (institutional)	\$173.07	
Capitation (other)	\$7.53	
Other (Other Medical such as Ambulance, DME, Prost)	\$1.03	320.2%

3) Overall annual medical assumptions for all benefits  
 1.9%

4) Amount of Projected Medical Allowed Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Service Category	Trend attributable to: Use of Services	Trend attributable to: Price Inflation	Trend attributable to: Fees and Risk
Hospital Inpatient	7.5%	6.9%	
Hospital Outpatient (including ER)	10.7%	3.8%	
Physician/Other Professional Services	9.7%	4.9%	
Prescription Drug	2.6%	5.3%	
Laboratory (other than inpatient)	10.0%	4.5%	
Radiology (other than inpatient)	10.4%	4.2%	
Capitation (professional)	1.5%	-2.5%	
Capitation (institutional)	1.0%	-0.4%	
Capitation (other)	2.0%	-2.4%	
Other (Other Medical such as Ambulance, DME,	8.6%	5.9%	

5) Other Information  
*Place any needed comments in a separate document.*