

SERFF Tracking #:

UPMC-131496028

State Tracking #:

UPMC-131496028

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Benefits, Inc.

TOI/Sub-TOI:

H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only

Product Name:

2019 SG Health Benefits

Project Name/Number:

/

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Rate Change Request Summary
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Benefits, Inc. Small Group Rate Change Request UPMC-131496028.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# Rate Change Summary

## UPMC Health Benefits, Inc. – Small Group Plans

Rate request filing ID # UPMC-131496028 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	0.00%
Revised requested average rate change:	0.00%
Range of requested rate change:	0.00%
Effective date:	1/1/2019
People impacted:	0
Available in:	1, 2, 3, 4, 5, 7, 9

### Key information

#### Jan. 2017-Dec. 2017 financial experience

Premiums	\$	-
Claims	\$	-
Administrative expenses	\$	-
Taxes & fees	\$	-
Company made (after taxes)	\$	-

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2019:

Claims:	87.74%
Administrative:	10.26%
Taxes & fees:	2.00%
Profit:	0.00%

The company expects its annual medical costs to increase by approximately 3.23% for 2019.

### Explanation of requested rate change

No rate increase is proposed for UPMC Health Benefits Small Group plans for 2019 since this is the company's first filing in this market.