

## WPM Sample Exhibits

### 1. Population Selection

#### Manual Rate Development: Select Starting Data

Select the population to develop a manual rate<sup>1</sup> by clicking on one of the buttons below. If your own data is credible, skip to the buttons to the right

Server:
Manual_Server
Database:
Wakely_Cost_Guide_ACA

Select Individual Population

Select Small Group Population

#### Experience Rate Development: Select Starting Data

Select the population to develop an experience rate by clicking on one of the buttons below.

Server:
Experience_Server
Database:
Client_Data

Select Individual Population

Select Small Group Population

#### Load Data from Prior Workbook

Select a prior version of the Health Pricing Guide to load all user inputs into this workbook

Load Data From Prior Workbook

Select the Criteria to Filter the Population

Add Criteria

Type numerical values as comma separated exact values or ranges. For example, "0,1,12-18"

Criteria Name	Criteria Value	Edit	Delete
Demographics	Female, 25-29;Female, 30-34;Female, 35-39;Fem	Edit	Delete
Product	HMO	Edit	Delete
Metal and CSR	Gold;Platinum	Edit	Delete
Region	South	Edit	Delete
Conditions	Diabetes;HIV/AIDS;Kidney Disease	Edit	Delete

Microsoft Excel

98,122 Member Months in Current Sample

OK

Save Population

Load Population

Request Custom Data

Remove Saved Population

Ok Cancel Check Credibility



## 2. Manual Rate Development

### Manual Rate Development: Adjust Data to Projection Year

Member months in data selected for manual rate 12,009,796

Total	1.02	0.00%	1.00	1.00	1.00	1.00
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Service Category Group	Service Category	Service Subcategory	Definition of Utilization ( Days / Admits / Visits / Services )	Utilization per 1,000 Enrollees	Utilization Trend Rate	Years to Trend	Trend Factor	Managed Care Savings	Demographics / Morbidity	Benefits	Geographic	Other	Final Utilization per 1,000	
Inpatient Facility	I_Medical_Surgical	I_Medical	Days	55.9	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	57	
		I_Surgical	Days	64.5	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	66	
	I_Maternity	I_Maternity	Days	23.4	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	24	
	I_MHSA	I_MHSA_Mental_Health	Days	13.2	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	14
		I_MHSA_Substance_Abuse	Days	11.6	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	12
	I_SNF	I_SNF	Days	7.8	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	8	
Outpatient Facility	O_Observations	O_Observations	Cases	28.2	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	29	
	O_ER	O_ER	Cases	133.2	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	136	
	O_Surgery	O_Surgery_Hospital	Cases	188.6	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	192	
		O_Surgery_Surgical_Center	Cases	27.6	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	28	
	O_Radiology	O_Radiology_High_Tech	Procedures	46.1	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	47	
		O_Radiology_Diagnostic	Procedures	206.7	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	211	
		O_Radiology_Other	Procedures	42.9	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	44	
	O_Pathology	O_Laboratory	Procedures	480.6	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	490	
	O_Cardiovascular	O_Cardiovascular	Procedures	30.0	2.00%	2.00	1.04	0%	1.00	1.00	1.00	1.00	31	
	O_Therapy	O_Therapy	Procedures	155.8	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	159	
	O_Pharmacy	O_Pharmacy	Procedures	106.4	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	109	
	O_Dialysis	O_Dialysis	Procedures	32.5	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	33	
	O_MHSA	O_MHSA_Mental_Health	Procedures	33.9	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	35
		O_MHSA_Substance_Abuse	Procedures	2.6	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	3
	O_Preventive	O_Preventive	Procedures	4.4	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	5
O_Miscellaneous	O_Miscellaneous	Procedures	203.1	1.00%	2.00	1.02	0%	1.00	1.00	1.00	1.00	1.00	207	



### 3. Benefit Design Functions

Gold 1000/2000 >>>
<<< Gold 1000/2000

**Input Plan Designs**  
Input plan designs for each of the plans here

Add Plan
Remove Plan
Rename Plan
Copy Plan

Refresh all Plans

	Medical	Rx	Integrated
Choose Deductible/MOOP Type:			
Deductible	\$4,000	\$2,000	\$1,000
Integrated	\$11,000		\$2,000
Aggregate	\$8,000	\$4,000	\$2,000
Family MOOP	\$24,000		\$4,000

View Formulas

**Total AV:**  
82.00%

  

Service Category Group	Service Category	Service Subcategory	Copy	Member Coinsurance	Deductible Applies?	MOOP Applies?	Induced Utilization	Adjusted Final Utilization per 1,000	Adjusted Unit Cost	Adjusted Final Allowed PMPM	Copy PMPM	Member Coinsurance PMPM	Deductible PMPM	MOOP PMPM	Total Member Cost Share PMPM	Final Paid PMPM	AV
Inpatient Facility	I_Medical_Surgical	I_Medical_Surgical	\$0.00	10%	Yes	Yes	8%	104	3,693	\$32.05	\$0.00	\$3.10	\$1.06	(\$2.57)	\$1.59	\$30.46	95.0%
	I_Surgical	I_Surgical	\$0.00	10%	Yes	Yes	8%	127	6,067	\$64.35	\$0.00	\$6.22	\$2.13	(\$5.14)	\$3.19	\$61.16	95.0%
	I_Maternity	I_Maternity	\$0.00	10%	Yes	Yes	8%	20	4,305	\$7.13	\$0.00	\$0.69	\$0.24	(\$0.57)	\$0.35	\$6.78	95.0%
	I_MHSA	I_MHSA_Mental_Health	\$0.00	10%	Yes	Yes	8%	22	1,561	\$2.83	\$0.00	\$0.27	\$0.09	(\$0.23)	\$0.14	\$1.69	95.0%
	I_MHSA	I_MHSA_Substance_Abuse	\$0.00	10%	Yes	Yes	8%	-3	8,940	\$2.16	\$0.00	\$0.21	\$0.07	(\$0.17)	\$0.11	\$2.06	95.0%
	I_SNF	I_SNF	\$0.00	10%	Yes	Yes	8%	18	590	\$0.89	\$0.00	\$0.09	\$0.03	(\$0.07)	\$0.04	\$0.85	95.0%
Outpatient Facility	O_Observations	O_Observations	\$0.00	10%	Yes	Yes	8%	45	3,990	\$14.92	\$0.00	\$2.11	\$1.85	(\$0.92)	\$2.24	\$12.68	85.0%
	O_ER	O_ER	\$300.00	0%	No	Yes	8%	208	1,406	\$24.32	\$5.05	\$0.00	\$0.00	(\$1.47)	\$3.58	\$20.74	85.3%
	O_Surgery	O_Surgery_Hospital	\$0.00	10%	Yes	Yes	8%	97	4,286	\$34.48	\$0.00	\$3.02	\$4.29	(\$1.13)	\$5.17	\$29.31	85.0%
	O_Surgery	O_Surgery_Surgical_Center	\$0.00	10%	Yes	Yes	8%	35	1,506	\$4.43	\$0.00	\$0.39	\$0.55	(\$0.27)	\$0.67	\$3.77	85.0%
	O_Radiology	O_Radiology_High_Tech	\$0.00	10%	Yes	Yes	8%	64	1,030	\$5.51	\$0.00	\$0.48	\$0.69	(\$0.34)	\$0.83	\$4.69	85.0%
	O_Radiology	O_Radiology_Diagnostic	\$0.00	10%	Yes	Yes	8%	382	203	\$4.78	\$0.00	\$0.42	\$0.59	(\$0.30)	\$0.72	\$4.06	85.0%
	O_Radiology	O_Radiology_Other	\$0.00	10%	Yes	Yes	8%	78	655	\$4.26	\$0.00	\$0.37	\$0.53	(\$0.26)	\$0.64	\$3.62	85.0%
	O_Pathology	O_Laboratory	\$0.00	10%	Yes	Yes	8%	1,054	56	\$4.89	\$0.00	\$0.43	\$0.61	(\$0.30)	\$0.73	\$4.16	85.0%
	O_Cardiovascular	O_Cardiovascular	\$0.00	10%	Yes	Yes	8%	47	634	\$2.51	\$0.00	\$0.22	\$0.31	(\$0.18)	\$0.38	\$2.13	85.0%
	O_Therapy	O_Therapy	\$0.00	10%	Yes	Yes	8%	193	112	\$1.80	\$0.00	\$0.16	\$0.22	(\$0.11)	\$0.27	\$1.53	85.0%
	O_Pharmacy	O_Pharmacy	\$0.00	10%	Yes	Yes	8%	243	565	\$11.45	\$0.00	\$1.00	\$1.42	(\$0.71)	\$1.73	\$9.73	85.0%
	O_Dialysis	O_Dialysis	\$0.00	10%	Yes	Yes	8%	93	759	\$5.91	\$0.00	\$0.52	\$0.74	(\$0.37)	\$0.89	\$5.03	85.0%
	O_MHSA	O_MHSA_Mental_Health	\$0.00	10%	Yes	Yes	8%	45	471	\$1.76	\$0.00	\$0.15	\$0.22	(\$0.11)	\$0.26	\$1.49	85.0%
	O_MHSA	O_MHSA_Substance_Abuse	\$0.00	10%	Yes	Yes	8%	-1	352	\$0.03	\$0.00	\$0.00	\$0.00	(\$0.00)	\$0.00	\$0.03	85.0%
	O_Preventive	O_Preventive	\$0.00	0%	No	Yes	8%	8	43	\$0.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.03	100.0%
	O_Miscellaneous	O_Miscellaneous	\$0.00	10%	Yes	Yes	8%	159	201	\$2.66	\$0.00	\$0.23	\$0.33	(\$0.16)	\$0.40	\$2.26	85.0%



#### 4. AVs

##### Output Summary

Refresh Summary

	Total		
	Allowed	Paid	AV
Gold 1000/2000	\$473.74	\$391.40	82.6%
Silver 3000/6000	\$451.81	\$338.20	74.9%
Bronze 7900/7900	\$429.88	\$253.54	59.0%
Gold 2000/4000	\$473.74	\$386.40	81.6%
Silver 4000/8000	\$438.65	\$310.90	70.9%
Bronze 6000/12000	\$429.88	\$274.24	63.8%
Bronze 7000/14000	\$429.88	\$262.81	61.1%
Bronze 7500/15000	\$429.88	\$257.55	59.9%
Gold 1500/3000	\$473.74	\$400.49	84.5%
Gold 1000/4000	\$473.74	\$417.69	88.2%

	Medical			RX		
	Allowed	Paid	AV	Allowed	Paid	AV
	\$381.37	\$319.80	83.9%	\$92.38	\$71.60	77.5%
	\$363.71	\$277.57	76.3%	\$88.10	\$60.63	68.8%
	\$346.05	\$208.87	60.4%	\$83.82	\$44.67	53.3%
	\$381.37	\$313.66	82.2%	\$92.38	\$72.73	78.7%
	\$353.12	\$254.07	71.9%	\$85.53	\$56.84	66.4%
	\$346.05	\$225.17	65.1%	\$83.82	\$49.07	58.5%
	\$346.05	\$216.17	62.5%	\$83.82	\$46.64	55.6%
	\$346.05	\$212.03	61.3%	\$83.82	\$45.52	54.3%
	\$381.37	\$324.55	85.1%	\$92.38	\$75.94	82.2%
	\$381.37	\$337.84	88.6%	\$92.38	\$79.85	86.4%

	IP			OP			PR			Other		
	Allowed	Paid	AV	Allowed	Paid	AV	Allowed	Paid	AV	Allowed	Paid	AV
	\$109.42	\$104.12	95.2%	\$123.76	\$105.96	85.6%	\$139.02	\$101.70	73.2%	\$9.16	\$8.01	87.4%
	\$104.36	\$96.60	92.6%	\$118.03	\$89.49	75.8%	\$132.58	\$84.62	63.8%	\$8.74	\$6.86	78.5%
	\$99.29	\$80.38	81.0%	\$112.30	\$62.43	55.6%	\$126.15	\$61.03	48.4%	\$8.32	\$5.02	60.4%
	\$109.42	\$104.21	95.2%	\$123.76	\$102.70	83.0%	\$139.02	\$98.98	71.2%	\$9.16	\$7.78	84.9%
	\$101.32	\$91.21	90.0%	\$114.59	\$80.55	70.3%	\$128.72	\$76.04	59.1%	\$8.49	\$6.26	73.8%
	\$99.29	\$84.54	85.1%	\$112.30	\$69.11	61.5%	\$126.15	\$66.05	52.4%	\$8.32	\$5.48	65.9%
	\$99.29	\$82.32	82.9%	\$112.30	\$65.40	58.2%	\$126.15	\$63.23	50.1%	\$8.32	\$5.23	62.9%
	\$99.29	\$81.23	81.8%	\$112.30	\$63.71	56.7%	\$126.15	\$61.97	49.1%	\$8.32	\$5.11	61.5%
	\$109.42	\$105.48	96.4%	\$123.76	\$106.93	86.4%	\$139.02	\$104.09	74.9%	\$9.16	\$8.06	87.9%
	\$109.42	\$106.78	97.6%	\$123.76	\$111.75	90.3%	\$139.02	\$110.94	79.8%	\$9.16	\$8.37	91.3%



## 5. Reinsurance

### Reinsurance Calculator

This tab shows what percentage of allowed and paid dollars you can expect to recover from any given reinsurance program

#### Inputs

Reinsurance Attachment Point 1	\$300,000
Reinsurance Attachment Point 2	\$400,000
Reinsurance Coinsurance	60%

Refresh Results

#### Output

Plan	Allowed PMPM	Reinsurance Recovery (PMPM)	Reinsurance Recovery (% of Allowed)	Reinsurance Recovery (% Impact on Paid)
Gold 1000/2000	\$473.74	\$3.23	0.68%	0.90%
Silver 3000/6000	\$451.81	\$2.78	0.61%	0.85%
Bronze 7900/7900	\$429.88	\$2.35	0.55%	0.90%
Gold 2000/4000	\$473.74	\$3.23	0.68%	0.91%
Silver 4000/8000	\$438.65	\$2.58	0.59%	0.83%
Bronze 6000/12000	\$429.88	\$2.45	0.57%	0.87%
Bronze 7000/14000	\$429.88	\$2.43	0.56%	0.90%
Bronze 7500/15000	\$429.88	\$2.36	0.55%	0.89%
Gold 1500/3000	\$473.74	\$3.25	0.69%	0.88%
Gold 1000/4000	\$473.74	\$3.26	0.69%	0.85%