

Taro 2023 Small Group Plans Q1 Rates

12/19/2022

Effective 1/1/2023

| Metal | Type | Plan Name | Plan ID | Exchange | Deduct | Coins | MOOP | Area Availability | Base Rate |
|--------|------|--------------------------------------|--------------|----------|----------|-------|----------|-------------------|-----------|
| Bronze | HMO | Taro Health Bronze Specialist Saver | 4879ME002000 | On | \$ 9,100 | 0% | \$ 9,100 | \$1.00 | \$ 285.69 |
| Silver | HMO | Taro Health Silver | 4879ME002000 | On | \$ 9,100 | 0% | \$ 9,100 | \$1.00 | \$ 345.42 |
| Gold | HMO | Taro Health Gold 0000 | 4879ME002000 | On | \$ - | 50% | \$ 9,100 | \$1.00 | \$ 374.27 |
| Bronze | HMO | Taro Health Clear Choice Bronze 9100 | 4879ME002000 | On | \$ 9,100 | 0% | \$ 9,100 | \$1.00 | \$ 301.48 |
| Silver | HMO | Taro Clear Choice Silver 3000 | 4879ME002000 | On | \$ 3,000 | 40% | \$ 9,100 | \$1.00 | \$ 344.90 |
| Gold | HMO | Taro Clear Choice Gold 1500 | 4879ME002000 | On | \$ 1,500 | 30% | \$ 5,000 | \$1.00 | \$ 425.81 |

| 2023 Area Factors | | |
|-------------------|---|--------|
| 1 | Cumberland, Sagadahoc, York | 1.000* |
| 2 | Kennebec, Knox, Lincoln, Oxford | - |
| 3 | Androscoggin, Franklin, Penobscot, Piscataquis, Somerset, Waldo | - |
| 4 | Aroostook, Hancock, Washington | - |

| 2023 Trend factors | |
|--------------------|-------|
| Q1 | 1.000 |
| Q2 | 1.014 |
| Q3 | 1.028 |
| Q4 | 1.043 |

*Taro only sells in Cumberland County for 2023

| Age Factors | | | | | | | | | | | |
|-------------|-------|----|-------|----|-------|----|-------|----|-------|-----|-------|
| 0-14 | 0.765 | 23 | 1.000 | 32 | 1.183 | 41 | 1.302 | 50 | 1.786 | 59 | 2.603 |
| 15 | 0.833 | 24 | 1.000 | 33 | 1.198 | 42 | 1.325 | 51 | 1.865 | 60 | 2.714 |
| 16 | 0.859 | 25 | 1.004 | 34 | 1.214 | 43 | 1.357 | 52 | 1.952 | 61 | 2.810 |
| 17 | 0.885 | 26 | 1.024 | 35 | 1.222 | 44 | 1.397 | 53 | 2.040 | 62 | 2.873 |
| 18 | 0.913 | 27 | 1.048 | 36 | 1.230 | 45 | 1.444 | 54 | 2.135 | 63 | 2.952 |
| 19 | 0.941 | 28 | 1.087 | 37 | 1.238 | 46 | 1.500 | 55 | 2.230 | 64+ | 3.000 |
| 20 | 0.970 | 29 | 1.119 | 38 | 1.246 | 47 | 1.563 | 56 | 2.333 | | |
| 21 | 1.000 | 30 | 1.135 | 39 | 1.262 | 48 | 1.635 | 57 | 2.437 | | |
| 22 | 1.000 | 31 | 1.159 | 40 | 1.278 | 49 | 1.706 | 58 | 2.548 | | |