

## ACA Rate Justification 2018

**Maine:** The average rate increase of 3.72% is due to (i) slightly higher utilization and claims experience than expected, (ii) reimplementation of the Health Insurer Tax for the 2018 plan year, and (iii) updated trend for upcoming changes in provider fees effective January 1, 2018.

**New Hampshire:** The average rate decrease of 2.97% is due to slightly lower utilization and claims experience than expected, partially offset by (i) reimplementation of the Health Insurer Tax for the 2018 plan year and (ii) updated trend for upcoming changes in provider fees effective January 1, 2018.

**Vermont:** The rate hold is due to (i) anticipated claims expenses (ii) reduction in the risk charge from 3.0% to 2.0% given that this product is no longer new, and (iii) updated administration charges given the continued administrative difficulties resulting from participation on VHC.