ACA Rate Justification 2019

<u>Maine:</u> Though experience rating of this plan calls for a slight increase, rates reflect a rate hold to provide rate stability.

<u>New Hampshire</u>: Though experience rating of this plan calls for a slight increase, rates reflect a rate hold to provide rate stability, in an attempt to remove the undulations in rate changes required year after year.

<u>Vermont</u>: The rate hold is due to stable claims costs and administration from the experience period to the projected plan year.