

## **ACA Rate Justification 2023**

**Maine:** Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2023.

**New Hampshire:** Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2023.

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