

**California Plain-Language Rate Filing Description**

Company Name: Sharp Health Plan  
 SERFF Tracking Number: SHHP-134157845

1) Justification for any unreasonable rate increases  
*(Include all information as to why the rate increase is justified. Attach supporting documentation.)*

2) Actual Allowed Costs by Aggregate Benefit Category for the most recently completed calendar year in PMPM:

Service Category	Allowed Cost PMPM	Cost as % of Medicare
Hospital Inpatient	\$7.31	123.5%
Hospital Outpatient (including ER)	\$9.58	411.1%
Physician/Other Professional Services	\$12.65	136.9%
Laboratory (other than inpatient)	\$0.88	214.8%
Radiology (other than inpatient)	\$0.30	329.4%
Capitation (professional)	\$158.39	
Capitation (institutional)	\$160.22	
Capitation (other)	\$6.85	
Other (Other Medical such as Ambulance, DME, Prost)	\$4.26	549.9%
<b>Medical Services</b>	<b>\$360.44</b>	
Rx	\$53.52	N/A
<b>Medical Services + Rx</b>	<b>\$413.96</b>	

3) Projected Annual Medical Services + Rx trend assumptions for all benefits

7.1%

4) Projected Medical Services + Rx Allowed Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Service Category	Trend attributable to: Use of Services	Trend attributable to: Price Inflation	Trend attributable to: Fees and Risk	Overall Trend
Hospital Inpatient	-45.0%	53.6%	0.0%	-15.5%
Hospital Outpatient (including ER)	-45.0%	53.6%	0.0%	-15.5%
Physician/Other Professional Services	-45.0%	53.6%	0.0%	-15.5%
Laboratory (other than inpatient)	-45.0%	53.6%	0.0%	-15.5%
Radiology (other than inpatient)	-45.0%	53.6%	0.0%	-15.5%
Capitation (professional)	0.5%	4.7%	0.0%	5.2%
Capitation (institutional)	1.0%	3.8%	0.0%	4.8%
Capitation (other)	127.5%	0.0%	0.0%	127.5%
Other (Other Medical such as Ambulance, DME,	-45.0%	53.6%	0.0%	-15.5%
<b>Medical Services</b>	<b>1.1%</b>	<b>5.6%</b>	<b>0.0%</b>	<b>6.8%</b>
Rx	2.0%	6.9%	0.0%	9.0%
<b>Medical Services + Rx</b>	<b>1.2%</b>	<b>5.8%</b>	<b>0.0%</b>	<b>7.1%</b>

5) Other Information

Please provide any needed comments below