

California Plain-Language Spreadsheet

Company Name: Sharp Health Plan
 SERFF Tracking Number: SHHP-134308158

From To
 After Rate Change 07/2025 06/2026
 Prior to Rate Change 07/2024 06/2025

| Plan Contract Form Numbers (Product Type) | Marketing Names (Product Name) | Enrollee Months Prior to Rate Change | Enrollee Months After Rate Change | Premium PMPM Prior to Rate Change | Premium PMPM After Rate Change | For the expense period on which the rates are based, premium attributed to (in percentage): | | | | | | | | | |
|--|-----------------------------------|--|--------------------------------------|---|-----------------------------------|---|---------------------------------------|--|---|---|--|---|--|--|--|
| | | | | | | Medical Costs Prior to Rate Change | Medical Costs After Rate Change | *Administrative Costs Prior to Rate Change | *Administrative Costs After Rate Change | Taxes and Fees Prior to Rate Change | Taxes and Fees Prior After Rate Change | After-tax Profit/Margin Prior to Rate Change | After-tax Profit/Margin After Rate Change | | |
| 92499CA001 | CCSB/Mirror | 6,181 | 5,787 | \$490.72 | \$515.63 | 84.3% | 84.5% | 14.0% | 13.8% | 1.0% | 1.0% | 0.7% | 0.7% | | |
| 92499CA001 | Off-Exchange Non-Mirror | 8,053 | 7,817 | \$544.64 | \$572.02 | 84.0% | 84.2% | 14.3% | 14.2% | 1.0% | 1.0% | 0.7% | 0.7% | | |
| 92499CA001 | CalChoice | 6,871 | 6,405 | \$518.56 | \$544.51 | 79.5% | 79.7% | 18.9% | 18.7% | 1.0% | 1.0% | 0.6% | 0.6% | | |
| 92499CA003 | 3TPOS | 110 | 95 | \$877.00 | \$921.81 | 86.6% | 86.7% | 11.8% | 11.7% | 0.9% | 0.9% | 0.7% | 0.7% | | |
| Total | | 21,215 | 20,104 | \$522.21 | \$548.67 | 82.7% | 82.9% | 15.7% | 15.5% | 1.0% | 1.0% | 0.7% | 0.7% | | |

*Administrative expenses, i.e., non-claims costs other than taxes and regulatory fees, includes the following:

- (i) Cost containment and quality improvement expenses - § 158.150 and § 158.151.
- (ii) Loss adjustment expenses not classified as a cost containment expense.
- (iii) Direct sales salaries, workforce salaries and benefits.
- (iv) Agent and brokers fees and commissions.
- (v) General and administrative expenses.
- (vi) Community benefit expenditures.
- (vii) Beginning with the 2022 MLR reporting year, prescription drug rebates and other price concessions that are received and retained by an entity providing pharmacy benefit management services to the issuer and are associated with administering the issuer's prescription drug benefits.

Please provide any needed comments below

Values reported prior to the rate change do not align with the time period in B6:C6, rather premium rates reflect the assumptions in the previously filed rates and membership is reflective of current enrollment aligned with the URRT. For the 3Q2025 rate filing, this would be the rates filed for 1Q2025 and the membership as of 11/2024.

Admin costs for CCSB/Mirror, Off-Exchange Non-Mirror, and 3TPOS products include small group commissions. Admin costs for the CalChoice product include CalChoice admin and no commissions. The CalChoice profit/margin after rate increase is 0.7% on the Net Premium to Sharp Health Plan, consistent with the other Small Group plans.