

**California Plain-Language Rate Filing Description**

Company Name: Sharp Health Plan  
 SERFF Tracking Number: SHHP-134133340

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	\$17.20	181.8%
Hospital Outpatient (including ER)	\$16.65	440.2%
Physician/Other Professional Services	\$17.41	139.0%
Laboratory (other than inpatient)	\$1.46	190.2%
Radiology (other than inpatient)	\$0.17	307.0%
Capitation (professional)	\$196.68	
Capitation (institutional)	\$185.56	
Capitation (other)	\$6.23	
Other (Other Medical such as Ambulance, DME, Prost)	\$4.56	474.3%
<b>Medical Services</b>	<b>\$445.91</b>	
Rx	\$65.63	N/A
<b>Medical Services + Rx</b>	<b>\$511.54</b>	

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

4.9%

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	-35.0%	19.5%	0.0%	-22.4%
Hospital Outpatient (including ER)	-35.0%	19.5%	0.0%	-22.4%
Physician/Other Professional Services	-35.0%	19.5%	0.0%	-22.4%
Laboratory (other than inpatient)	-35.0%	19.5%	0.0%	-22.4%
Radiology (other than inpatient)	-35.0%	19.5%	0.0%	-22.4%
Capitation (professional)	0.5%	4.2%	0.0%	4.7%
Capitation (institutional)	1.0%	3.7%	0.0%	4.8%
Capitation (other)	140.3%	0.0%	0.0%	140.3%
Other (Other Medical such as Ambulance, DME,	-35.0%	19.5%	0.0%	-22.4%
<b>Medical Services</b>	<b>-0.1%</b>	<b>4.6%</b>	<b>0.0%</b>	<b>4.5%</b>
Rx	2.0%	5.9%	0.0%	8.0%
<b>Medical Services + Rx</b>	<b>0.2%</b>	<b>4.8%</b>	<b>0.0%</b>	<b>4.9%</b>

5) Other Information

Please provide any needed comments below