

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
 - Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Filing Company: UnitedHealthcare of the Mid-Atlantic, Inc.

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Objection Responses 11.24

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State: Virginia **Filing Company:** UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
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Filing at a Glance

Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
Product Name:	VA-SG-UHCMA-2021-04
State:	Virginia
TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI:	HOrg02G.004E Small Group Only - Other
Filing Type:	Rate
Date Submitted:	10/14/2020
SERFF Tr Num:	UHLC-132560906
SERFF Status:	Closed-Approved
State Tr Num:	UHLC-132560906
State Status:	Approved
Co Tr Num:	
Effective	04/01/2021
Date Requested:	
Author(s):	Maria Ilea, Nicole Chapin, Michelle Lorenzo, Nhu Nguyen, Ryan Morgan, Hannah Sinner
Reviewer(s):	Bobby Toone (primary), David Shea
Disposition Date:	12/07/2020
Disposition Status:	Approved
Effective Date:	04/01/2021

State: Virginia **Filing Company:** UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small
Group Market Type: Employer Overall Rate Impact: 7.2%
Filing Status Changed: 12/07/2020
State Status Changed: 12/07/2020 Deemer Date: 12/25/2020
Created By: Maria Ilea Submitted By: Maria Ilea
Corresponding Filing Tracking Number: UHLC-132334891
State TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO) State Sub-TOI: HOrg02G.004E Small Group Only - Other
PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null
Include Exchange Intentions: No

Filing Description:
2021Q2 VA SG UHCMA Rate Filing

Company and Contact

Filing Contact Information

Maria Ilea, maria_ilea@uhc.com
4 Research Dr 203-447-4291 [Phone]
Shelton, CT 06484

Filing Company Information

UnitedHealthcare of the Mid-Atlantic, Inc. CoCode: 95025 State of Domicile: Maryland
4 TAFT COURT Group Code: -99 Company Type: HMO
ROCKVILLE, MD 20850 Group Name: State ID Number: 38599
(952) 992-5878 ext. [Phone] FEIN Number: 52-1130183

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Filing Fees

State Fees

Fee Required?	No
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Retaliatory?	No
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Fee Explanation:

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Bobby Toone	12/07/2020	12/07/2020

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bobby Toone	11/24/2020	11/24/2020
Disapproved	David Shea	11/23/2020	11/23/2020

Response Letters

Responded By	Created On	Date Submitted
Ryan Morgan	11/25/2020	11/25/2020
Ryan Morgan	11/24/2020	11/24/2020

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Disposition

Disposition Date: 12/07/2020

Effective Date: 04/01/2021

Status: Approved

HHS Status: HHS Approved

State Review: Reviewed by Actuary

Comment:

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare of the Mid-Atlantic, Inc.	Increase	7.200%	7.200%	\$3,883,161	1,330	\$53,909,981	16.170%	-10.190%

Percent Change Approved:

Minimum: -10.190%

Maximum: 16.170%

Weighted Average: 7.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	Part III Actuarial Memorandum and Certifications	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	Part II - Consumer Justification Narrative	Received & Acknowledged	Yes
Supporting Document	Health Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Unified Rate Review Template	Received & Acknowledged	Yes
Supporting Document	VA ACA Rate Filing Template	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Additional Exhibits	Received & Acknowledged	Yes
Supporting Document	AV Screenshots	Received & Acknowledged	Yes
Supporting Document	Unique Plan Design Documentation	Received & Acknowledged	Yes

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Objection Responses 11.24	Received & Acknowledged	Yes
Rate	Rate Filing Exhibits	Approved	Yes

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
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Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Filing Company: UnitedHealthcare of the Mid-Atlantic, Inc.

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/24/2020
Submitted Date	11/24/2020
Respond By Date	12/04/2020

Dear Maria Ilea,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Rate Filing Exhibits, [POL20.H.2018.SG.VA, COC21.HMO.2018.SG.VA, SBN21.CHCSEL.H.2018.SG.VA.CB52, SBN21.CHCSEL.H.2018.SG.VA.CB54, SBN21.CHCSEL.H.2018.SG.VA.CB6A, SBN21.CHCSEL.H.2018.SG.VA.CB6D, SBN21.CHCSEL.H.2018.SG.VA.CCLN, SBN21.CHCSEL.H.2018.SG.VA.CB6E, SBN21.CHCSEL.H.2018.SG.VA.CB6J, SBN21.CHCSEL.H.2018.SG.VA.CB6P, SBN21.CHCSEL.H.2018.SG.VA.CB6X, SBN21.CHCSEL.H.2018.SG.VA.CB7A, SBN21.CHCSEL.H.2018.SG.VA.CB7E, SBN21.CHCSEL.H.2018.SG.VA.CB7K, SBN21.CHCSEL.H.2018.SG.VA.CB7R, SBN21.CHCSEL.H.2018.SG.VA.CB7U, SBN21.CHCSEL.H.2018.SG.VA.CB7Z, SBN21.CHCSEL.H.2018.SG.VA.CB76, SBN21.CHPSLP.H.2018.SG.VA.CB56, SBN21.CHPSLP.H.2018.SG.VA.CCLO, SBN21.CHPSLP.H.2018.SG.VA.CB6L, SBN21.CHPSLP.H.2018.SG.VA.CB6R, SBN21.CHPSLP.H.2018.SG.VA.CB62, SBN21.CHPSLP.H.2018.SG.VA.CB7C, SBN21.CHPSLP.H.2018.SG.VA.CB7G, SBN21.CHPSLP.H.2018.SG.VA.CB7M, SBN21.CHPSLP.H.2018.SG.VA.CB7W, SBN21.CHPSLP.H.2018.SG.VA.CB77, SBN21.CHPSLP.H.2018.SG.VA.CCLR, SBN21.CRE.H.2018.SG.VA.CB5T, SBN21.CRE.H.2018.SG.VA.CB57, SBN21.CRE.H.2018.SG.VA.CB6K, SBN21.CRE.H.2018.SG.VA.CB6Y, SBN21.CRE.H.2018.SG.VA.CB7H, SBN21.CRE.H.2018.SG.VA.CB7L, SBN21.CRE.H.2018.SG.VA.CB7S, SBN21.CRE.H.2018.SG.VA.CB78, SBN21.NAV.H.2018.SG.VA.CB79, SBN21.NAV.H.2018.SG.VA.CB8A, SBN21.NAV.H.2018.SG.VA.CB8B, SBN21.NAV.H.2018.SG.VA.CB8C, SBN21.NAV.H.2018.SG.VA.CB8D, SBN21.NAV.H.2018.SG.VA.CB8E, SBN21.NAV.H.2018.SG.VA.CB8F, SBN21.NAV.H.2018.SG.VA.CB8G, SBN21.RX.NET.H.2018.SG.VA.A92L, SBN21.RX.NET.H.2018.SG.VA.A93L.A94L, SBN21.RX.NET.H.2018.SG.VA.E60, SBN21.RX.NET.H.2018.SG.VA.E62, SBN21.RX.NET-OON.H.2018.SG.VA.A92L, SBN21.RX.NET-OON.H.2018.SG.VA.E62, ADD21.RXSBN.NET.H.2018.SG.VA, ADD21.RXSBN.NET-OON.H.2018.SG.VA, RID21.RX.NET.H.2018.SG.VA, RID21.RX.NET-OON.H.2018.SG.VA, RID21.PDS.NET.H.2018.SG.VA.D, RID21.PDS.NET.H.2018.SG.VA.DSD, RID21.PDS.NET-OON.H.2018.SG.VA.D, RID21.PDS.NET-OON.H.2018.SG.VA.DSD, RID21.PVCS.NET.H.2018.SG.VA.C, RID21.PVCS.NET.H.2018.SG.VA.CP, RID21.PVCS.NET-OON.H.2018.SG.VA.C, RID21.PVCS.NET-OON.H.2018.SG.VA.CP, RID21.SANVELLO.H.2018.SG.VA, RID21.PREVENTIVE.H.2018.SG.VA, RID21.UHM.H.2018.SG.VA] (Rate)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

Conclusion:

We will be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bobby Toone

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Filing Company: UnitedHealthcare of the Mid-Atlantic, Inc.

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/23/2020
Submitted Date	11/23/2020
Respond By Date	

Dear Maria Ilea,

Introduction:

The submission is *DISAPPROVED* and may not be used in the Commonwealth of Virginia.

1. Please provide the impacts in Excel for each adjustment made and provide a description supporting each adjustment. Please also state rate changes in terms of quarterly and annual.
2. Please show how the company normalized for the changes in rating area factors 9 and 10.
3. Please reconcile the statement that no plan design changes were made (as found in the Part III Actuarial Memorandum) with the statement that changes were made to cost sharing as found in the VA Actuarial Memorandum.
4. Please reconcile the statement in the VA L&H Actuarial Memorandum that only change to rating area factors are being made with the changes listed in the Part III Actuarial Memorandum, including an adjustment for COVID-19.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised forms to address the objections noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be *DISAPPROVED* unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Sincerely,
David Shea

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Filing Company: UnitedHealthcare of the Mid-Atlantic, Inc.

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/25/2020
Submitted Date 11/25/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Our understanding is that the Weighted Average % Change should be calculated as the Requested rate PMPM divided by the Prior period PMPM. The Requested rate PMPM contains 12 months of trend that the Prior period does not, so the overall increase is still positive even though the area factors changes in this filing represent a rate decrease vs the prior filing.

If you would like to us adjust the Weighted Average % Change to -0.8% so it reflects only the incremental actions of this filing, please let us know and we can fill out a Post-Submission Update that accomplishes that.

Thank you!

Best,
Ryan

Related Objection 1

Applies To:

- Rate Filing Exhibits, [POL20.H.2018.SG.VA, COC21.HMO.2018.SG.VA, SBN21.CHCSEL.H.2018.SG.VA.CB52, SBN21.CHCSEL.H.2018.SG.VA.CB54, SBN21.CHCSEL.H.2018.SG.VA.CB6A, SBN21.CHCSEL.H.2018.SG.VA.CB6D, SBN21.CHCSEL.H.2018.SG.VA.CCLN, SBN21.CHCSEL.H.2018.SG.VA.CB6E, SBN21.CHCSEL.H.2018.SG.VA.CB6J, SBN21.CHCSEL.H.2018.SG.VA.CB6P, SBN21.CHCSEL.H.2018.SG.VA.CB6X, SBN21.CHCSEL.H.2018.SG.VA.CB7A, SBN21.CHCSEL.H.2018.SG.VA.CB7E, SBN21.CHCSEL.H.2018.SG.VA.CB7K, SBN21.CHCSEL.H.2018.SG.VA.CB7R, SBN21.CHCSEL.H.2018.SG.VA.CB7U, SBN21.CHCSEL.H.2018.SG.VA.CB7Z, SBN21.CHCSEL.H.2018.SG.VA.CB76, SBN21.CHPSLP.H.2018.SG.VA.CB56, SBN21.CHPSLP.H.2018.SG.VA.CCLO, SBN21.CHPSLP.H.2018.SG.VA.CB6L, SBN21.CHPSLP.H.2018.SG.VA.CB6R, SBN21.CHPSLP.H.2018.SG.VA.CB62, SBN21.CHPSLP.H.2018.SG.VA.CB7C, SBN21.CHPSLP.H.2018.SG.VA.CB7G, SBN21.CHPSLP.H.2018.SG.VA.CB7M, SBN21.CHPSLP.H.2018.SG.VA.CB7W, SBN21.CHPSLP.H.2018.SG.VA.CB77, SBN21.CHPSLP.H.2018.SG.VA.CCLR, SBN21.CRE.H.2018.SG.VA.CB5T, SBN21.CRE.H.2018.SG.VA.CB57, SBN21.CRE.H.2018.SG.VA.CB6K, SBN21.CRE.H.2018.SG.VA.CB6Y, SBN21.CRE.H.2018.SG.VA.CB7H, SBN21.CRE.H.2018.SG.VA.CB7L, SBN21.CRE.H.2018.SG.VA.CB7S, SBN21.CRE.H.2018.SG.VA.CB78, SBN21.NAV.H.2018.SG.VA.CB79, SBN21.NAV.H.2018.SG.VA.CB8A, SBN21.NAV.H.2018.SG.VA.CB8B, SBN21.NAV.H.2018.SG.VA.CB8C, SBN21.NAV.H.2018.SG.VA.CB8D, SBN21.NAV.H.2018.SG.VA.CB8E, SBN21.NAV.H.2018.SG.VA.CB8F, SBN21.NAV.H.2018.SG.VA.CB8G, SBN21.RX.NET.H.2018.SG.VA.A92L, SBN21.RX.NET.H.2018.SG.VA.A93L.A94L, SBN21.RX.NET.H.2018.SG.VA.E60, SBN21.RX.NET.H.2018.SG.VA.E62, SBN21.RX.NET-OON.H.2018.SG.VA.A92L, SBN21.RX.NET-OON.H.2018.SG.VA.E62, ADD21.RXSBN.NET.H.2018.SG.VA, ADD21.RXSBN.NET-OON.H.2018.SG.VA, RID21.RX.NET.H.2018.SG.VA, RID21.RX.NET-OON.H.2018.SG.VA, RID21.PDS.NET.H.2018.SG.VA.D, RID21.PDS.NET.H.2018.SG.VA.DSD, RID21.PDS.NET-OON.H.2018.SG.VA.D, RID21.PDS.NET-OON.H.2018.SG.VA.DSD, RID21.PVCS.NET.H.2018.SG.VA.C, RID21.PVCS.NET.H.2018.SG.VA.CP, RID21.PVCS.NET-OON.H.2018.SG.VA.C, RID21.PVCS.NET-OON.H.2018.SG.VA.CP, RID21.SANVELLO.H.2018.SG.VA, RID21.PREVENTIVE.H.2018.SG.VA, RID21.UHM.H.2018.SG.VA] (Rate)

Comments: Given that there has been a decrease in the Weighted Average % Change from the previous filing, please explain that fact that the Weighted Average Requested Premium has increased.

State: Virginia **Filing Company:** UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Ryan Morgan

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
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Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/24/2020
Submitted Date	11/24/2020

Dear Bobby Toone,

Introduction:

Response 1

Comments:

Please see attached for our objection responses. Thank you, and have a Happy Thanksgiving!

Best,
Ryan

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Responses 11.24
Comments:	
Attachment(s):	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Ryan Morgan

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
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Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	8.600%
Effective Date of Last Rate Revision:	01/01/2021
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	UHLC-132330555

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
UnitedHealthcare of the Mid-Atlantic, Inc.	Increase	7.200%	7.200%	\$3,883,161	1,330	\$53,909,981	16.170%	-10.190%

State: Virginia
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
 - Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: UnitedHealthcare of the Mid-Atlantic, Inc.
 HHS Issuer Id: 38599

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
HMO	38599VA001		4651
POS	38599VA002		4340

Trend Factors: The 2021 annual trend factor is 8.6%

FORMS:

New Policy Forms: POL20.H.2018.SG.VA, COC21.HMO.2018.SG.VA, ,
 SBN21.CHCSEL.H.2018.SG.VA.CB52, SBN21.CHCSEL.H.2018.SG.VA.CB54,
 SBN21.CHCSEL.H.2018.SG.VA.CB6A, SBN21.CHCSEL.H.2018.SG.VA.CB6D,
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 SBN21.CRE.H.2018.SG.VA.CB78, SBN21.NAV.H.2018.SG.VA.CB79,
 SBN21.NAV.H.2018.SG.VA.CB8A, SBN21.NAV.H.2018.SG.VA.CB8B,
 SBN21.NAV.H.2018.SG.VA.CB8C, SBN21.NAV.H.2018.SG.VA.CB8D,
 SBN21.NAV.H.2018.SG.VA.CB8E, SBN21.NAV.H.2018.SG.VA.CB8F,
 SBN21.NAV.H.2018.SG.VA.CB8G, SBN21.RX.NET.H.2018.SG.VA.A92L,
 SBN21.RX.NET.H.2018.SG.VA.A93L.A94L, SBN21.RX.NET.H.2018.SG.VA.E60,
 SBN21.RX.NET.H.2018.SG.VA.E62, SBN21.RX.NET-OON.H.2018.SG.VA. A92L,
 SBN21.RX.NET-OON.H.2018.SG.VA.E62, ADD21.RXSBN.NET.H.2018.SG.VA,
 ADD21.RXSBN.NET-OON.H.2018.SG.VA, RID21.RX.NET.H.2018.SG.VA,
 RID21.RX.NET-OON.H.2018.SG.VA, RID21.PDS.NET.H.2018.SG.VA.D,
 RID21.PDS.NET.H.2018.SG.VA.DSD, RID21.PDS.NET-OON.H.2018.SG.VA.D,
 RID21.PDS.NET-OON.H.2018.SG.VA.DSD, RID21.PVCS.NET.H.2018.SG.VA.C,
 RID21.PVCS.NET.H.2018.SG.VA.CP, RID21.PVCS.NET-OON.H.2018.SG.VA.C,

State: Virginia **Filing Company:** UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only
- Other
Product Name: VA-SG-UHCMA-2021-04
Project Name/Number: /

RID21.PVCS.NET-OON.H.2018.SG.VA.CP, RID21.SANVELLO.H.2018.SG.VA,
RID21.PREVENTIVE.H.2018.SG.VA, RID21.UHM.H.2018.SG.VA

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 106,705
Benefit Change: Increase
Percent Change Requested: Min: -10.19 Max: 16.17 Avg: 7.2

PRIOR RATE:

Total Earned Premium: 53,909,981.00
Total Incurred Claims: 42,268,337.00
Annual \$: Min: 175.29 Max: 1,930.28 Avg: 505.22

REQUESTED RATE:

Projected Earned Premium: 60,509,347.00
Projected Incurred Claims: 47,442,596.00
Annual \$: Min: 191.73 Max: 1,794.72 Avg: 541.62

SERFF Tracking #:	UHLC-132560906	State Tracking #:	UHLC-132560906	Company Tracking #:	
State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.		
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other				
Product Name:	VA-SG-UHCMA-2021-04				
Project Name/Number:	/				

Rate/Rule Schedule

SERFF Tracking #:

UHLC-132560906

State Tracking #:

UHLC-132560906

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare of the Mid-Atlantic, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:

VA-SG-UHCMA-2021-04

Project Name/Number:

/

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Filing Exhibits	POL20.H.2018.SG.VA, COC21.HMO.2018.SG.VA, SBN21.CHCSEL.H.2018.SG.V A.CB52, SBN21.CHCSEL.H.2018.SG.V A.CB54, SBN21.CHCSEL.H.2018.SG.V A.CB6A, SBN21.CHCSEL.H.2018.SG.V A.CB6D, SBN21.CHCSEL.H.2018.SG.V A.CCLN, SBN21.CHCSEL.H.2018.SG.V A.CB6E, SBN21.CHCSEL.H.2018.SG.V A.CB6J, SBN21.CHCSEL.H.2018.SG.V A.CB6P, SBN21.CHCSEL.H.2018.SG.V A.CB6X, SBN21.CHCSEL.H.2018.SG.V A.CB7A, SBN21.CHCSEL.H.2018.SG.V A.CB7E, SBN21.CHCSEL.H.2018.SG.V A.CB7K, SBN21.CHCSEL.H.2018.SG.V A.CB7R, SBN21.CHCSEL.H.2018.SG.V A.CB7U, SBN21.CHCSEL.H.2018.SG.V A.CB7Z, SBN21.CHCSEL.H.2018.SG.V A.CB76, SBN21.CHPSLP.H.2018.SG.V A. CB56, SBN21.CHPSLP.H.2018.SG.V A. CCLO, SBN21.CHPSLP.H.2018.SG.V A. CB6L, SBN21.CHPSLP.H.2018.SG.V A. CB6R,	Revised	Previous State Filing Number: UHLC-132330555 Percent Rate Change Request: 7.2	2021 VA UHCMA Rate Filing Template.pdf,

SERFF Tracking #:

UHLC-132560906

State Tracking #:

UHLC-132560906

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare of the Mid-Atlantic, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:

VA-SG-UHCMA-2021-04

Project Name/Number:

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SBN21.CHPSLP.H.2018.SG.V
A. CB62,
SBN21.CHPSLP.H.2018.SG.V
A. CB7C,
SBN21.CHPSLP.H.2018.SG.V
A. CB7G,
SBN21.CHPSLP.H.2018.SG.V
A. CB7M,
SBN21.CHPSLP.H.2018.SG.V
A. CB7W,
SBN21.CHPSLP.H.2018.SG.V
A. CB77,
SBN21.CHPSLP.H.2018.SG.V
A. CCLR,
SBN21.CRE.H.2018.SG.VA.C
B5T,
SBN21.CRE.H.2018.SG.VA.C
B57,
SBN21.CRE.H.2018.SG.VA.C
B6K,
SBN21.CRE.H.2018.SG.VA.C
B6Y,
SBN21.CRE.H.2018.SG.VA.C
B7H,
SBN21.CRE.H.2018.SG.VA.C
B7L,
SBN21.CRE.H.2018.SG.VA.C
B7S,
SBN21.CRE.H.2018.SG.VA.C
B78,
SBN21.NAV.H.2018.SG.VA.C
B79,
SBN21.NAV.H.2018.SG.VA.C
B8A,
SBN21.NAV.H.2018.SG.VA.C
B8B,
SBN21.NAV.H.2018.SG.VA.C
B8C,
SBN21.NAV.H.2018.SG.VA.C
B8D,
SBN21.NAV.H.2018.SG.VA.C
B8E,
SBN21.NAV.H.2018.SG.VA.C
B8F,
SBN21.NAV.H.2018.SG.VA.C
B8G,
SBN21.RX.NET.H.2018.SG.V

SERFF Tracking #:

UHLC-132560906

State Tracking #:

UHLC-132560906

Company Tracking #:

State:

Virginia

Filing Company:

UnitedHealthcare of the Mid-Atlantic, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other

Product Name:

VA-SG-UHCMA-2021-04

Project Name/Number:

/

			A.A92L, SBN21.RX.NET.H.2018.SG.V A.A93L.A94L, SBN21.RX.NET.H.2018.SG.V A.E60, SBN21.RX.NET.H.2018.SG.V A.E62, SBN21.RX.NET- OON.H.2018.SG.VA. A92L, SBN21.RX.NET- OON.H.2018.SG.VA.E62, ADD21.RXSBN.NET.H.2018.S G.VA, ADD21.RXSBN.NET- OON.H.2018.SG.VA, RID21.RX.NET.H.2018.SG.VA, RID21.RX.NET- OON.H.2018.SG.VA, RID21.PDS.NET.H.2018.SG.V A.D, RID21.PDS.NET.H.2018.SG.V A.DSD, RID21.PDS.NET- OON.H.2018.SG.VA.D, RID21.PDS.NET- OON.H.2018.SG.VA.DSD, RID21.PVCS.NET.H.2018.SG. VA.C, RID21.PVCS.NET.H.2018.SG. VA.CP, RID21.PVCS.NET- OON.H.2018.SG.VA.C, RID21.PVCS.NET- OON.H.2018.SG.VA.CP, RID21.SANVELLO.H.2018.SG. VA, RID21.PREVENTIVE.H.2018.S G.VA, RID21.UHM.H.2018.SG.VA			
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State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	Rate Review Checklist.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Part III Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	VA_38599_UHCMA_SG_PartIII_2021Q2.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA-SG-UHCMA-ActMemo-202104.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Part II - Consumer Justification Narrative
Comments:	
Attachment(s):	Part II Consumer Disclosure UHCMA 2021-04.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Health Insurance Rate Request Summary
Comments:	
Attachment(s):	Rate Change Request Summary UHCMA.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	VA_SG_202104_UHCMA_URRT_10.09.20.xlsm VA_SG_202104_UHCMA_URRT_10.09.20.pdf
Item Status:	Received & Acknowledged

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Status Date:	12/07/2020
Satisfied - Item:	VA ACA Rate Filing Template
Comments:	
Attachment(s):	2021 VA UHCMA Rate Filing Template Form 130 A.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA-SG-UHCMA-Cover-2021-04.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	VA-SG-UHCMA-Exhibits-2021-04_(9_9_2020).pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	AV Screenshots
Comments:	
Attachment(s):	VASG UHCMA - AV Screenshots (05-19-2020).pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Unique Plan Design Documentation
Comments:	
Attachment(s):	VA-SG-UHCMA-Unique Plan Design-2021-01.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certificate of Compliance Letter_VA_UHCMA_Effective 1-1-21.pdf
Item Status:	Received & Acknowledged
Status Date:	12/07/2020

State:	Virginia	Filing Company:	UnitedHealthcare of the Mid-Atlantic, Inc.
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004E Small Group Only - Other		
Product Name:	VA-SG-UHCMA-2021-04		
Project Name/Number:	/		

Satisfied - Item:	Objection Responses 11.24
Comments:	
Attachment(s):	11.23.2020 VA SG Objection Reponses.pdf VA SG Objection Response Exhibit.xlsx
Item Status:	Received & Acknowledged
Status Date:	12/07/2020