

HIOS Products subject to Rate Review: 20523CA003 (HMO), 20523CA004 (HMO CalChoice)

We had discussions with the California Department of Managed Health Care (DMHC) actuaries where we explained our assumptions and reasoning for our Q2 2015 Small Group HMO rate filing. We respectfully disagree with their conclusion that our rate increase is unreasonable. The projected Medical Loss Ratio (MLR) for our entire Small Group block, as well as that for the DMHC-regulated plans, exceeds the federal requirement. The rates we filed reflect what we believe is needed to cover the healthcare costs for the respective products.

More information can be found [here](#).