

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

Aetna's proposed rate increases are reasonable. We project that with those rates we will spend a higher percentage of premiums on medical costs than required by federal MLR standards. Premium rates must keep up with rising medical costs in California to enable us to continue offering competitive products to California small group employers.

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