

DEPARTMENT OF INSURANCE

Legal Division

45 Fremont Street, 24th Floor
San Francisco CA 94105



**California Plain-Language
Rate Filing Description**
[for Web site posting, Health & Safety
Code 1385.07(d), Insurance Code 10181.7(d)]


Company Name:

SERFF Tracking Number

Department File Number: (will be completed by Department)

1. Justification for any unreasonable rate increases.

(Include all information as to why the rate increase is justified. Attach supporting documentation to this PDF file.)



2) Overall annual medical trend factor assumptions for all benefits

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3) Actual Costs by Aggregate Benefit Category

Hospital Inpatient	Dollar Cost:
	Cost as Percentage of Medicare:
Hospital Outpatient (including ER)	Dollar Cost:
	Cost as Percentage of Medicare:
Physician/other professional services	Dollar Cost:
	Cost as Percentage of Medicare:
Prescription Drug	Dollar Cost:
	Cost as Percentage of Average Wholesale Price:
Laboratory (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare:

Radiology (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare:
Other (describe)	Dollar Cost and Description:

4) Amount of Projected Trend, by Aggregate Benefit Category, Attributable to Use of Services, Price Inflation, Fees and Risk

Hospital Inpatient	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Hospital Outpatient (including ER)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:

Physician/other professional services	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Prescription Drug	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Laboratory (other than inpatient)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Radiology (other than inpatient)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Other (describe)	

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

#630302v7

	A	B	C	D	E	F	G	H	I
1	CA PLAIN LANGUAGE SPREADSHEET v. 1								
2	Company Name: Health Net Life Insurance Company								
3	Company ID number for this filing: CAFB PPO Rates Effective October 1, 2012								
4	SERFF ID number for this filing: HNLI-128606414								
5	For the expense period on which the rates are based, premium attributed to:								
6	Policy Form Numbers	Marketing Names	Medical Costs prior to rate increase	Medical Costs after rate increase	Administrative costs prior to rate increase	Administrative costs after rate increase	Profit/margin projected prior to rate increase	Profit/margin projected after rate increase	Comments
7	AC0601	ACPR	13%	17%	16.2%	16.2%	71.1%	66.9%	
8	AC0601	Affordable	61%	68%	20.5%	20.2%	18.7%	11.7%	
9	AC0601	Budget	44%	44%	32.2%	30.5%	23.7%	25.4%	
10	AC0601	Other	57%	65%	31.9%	30.9%	10.8%	4.1%	
11	AC0601	Choice	77%	80%	20.1%	19.3%	3.1%	0.8%	
12	AC0601	Flex	90%	98%	18.0%	17.6%	-8.1%	-15.6%	
13	AC0601	Lifestyle	88%	86%	25.9%	23.5%	-13.6%	-9.8%	
14	AC0601	New HSA	82%	87%	32.0%	29.8%	-13.5%	-17.2%	
15	AC0601	Sensible	86%	94%	30.9%	28.0%	-17.0%	-21.7%	
16	AC0601	Old HSA	76%	82%	24%	23%	0%	-5%	
17	AC0601	Primary	62%	69%	19%	19%	20%	12%	