

SERFF Tracking Number: INAC-127690729 State: Pennsylvania
 Filing Company: QCC Insurance Company State Tracking Number: INAC-127690729
 Company Tracking Number: QCC-3-11
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Product Name: Individual Guaranteed Issue PPO
 Project Name/Number: March 1, 2012/QCC-3-11

Filing at a Glance

Company: QCC Insurance Company
 Product Name: Individual Guaranteed Issue PPO
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Filing Type: Rate-G.I.(Guaranteed Issue)

SERFF Tr Num: INAC-127690729 State: Pennsylvania
 SERFF Status: Assigned State Tr Num: INAC-127690729
 Co Tr Num: QCC-3-11 State Status: Received Review in Progress
 Reviewer(s): Cherri Sanders-Jones (AH)
 Authors: Mark Robinson, Gretchen Walsh, Beth Forman
 Date Submitted: 10/17/2011 Disposition Date:
 Disposition Status:
 Implementation Date: 03/01/2012
 Implementation Date:
 State Filing Description:
 QCC-3-11 - 2 HIPAA options - rri = 9.9%

General Information

Project Name: March 1, 2012
 Project Number: QCC-3-11
 Requested Filing Mode: Review & Approval
 Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: PA is state of domicile.
 Market Type: Individual
 Individual Market Type: Individual, Non Employer Group - Individual
 Filing Status Changed: 10/17/2011
 State Status Changed: 10/17/2011
 Created By: Mark Robinson
 Corresponding Filing Tracking Number:

Explanation for Combination/Other:
 Submission Type: New Submission

Overall Rate Impact: 9.9%

Deemer Date: 01/11/2012
 Submitted By: Mark Robinson
 PPACA: Not PPACA-Related
 PPACA Notes: null
 Filing Description:
 This is a rate filing for six existing Individual Guaranteed Issue PPO plans with a proposed effective date of March 1, 2012. A cover letter is included within the rate filing PDF file.

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 Product Name: Individual Guaranteed Issue PPO
 Project Name/Number: March 1, 2012/QCC-3-11

Company and Contact

Filing Contact Information

Mark Robinson, Sr. Associate Actuary mark.e.robinson@ibx.com
 Independence Blue Cross FOC 215-241-2215 [Phone]
 1901 Market Street, 39th Floor 215-241-2544 [FAX]
 Philadelphia, PA 19103

Filing Company Information

QCC Insurance Company CoCode: 93688 State of Domicile: Pennsylvania
 1901 Market Street Group Code: 936 Company Type: LAH
 Philadelphia, PA 19103 Group Name: Independence Blue State ID Number:
 Cross
 (215) 241-2215 ext. [Phone] FEIN Number: 23-2184623

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QCC Insurance Company	\$0.00	10/17/2011	

SERFF Tracking Number: *INAC-127690729* State: *Pennsylvania*
Filing Company: *QCC Insurance Company* State Tracking Number: *INAC-127690729*
Company Tracking Number: *QCC-3-11*
TOI: *H16I Individual Health - Major Medical* Sub-TOI: *H16I.005A Individual - Preferred Provider (PPO)*
Product Name: *Individual Guaranteed Issue PPO*
Project Name/Number: *March 1, 2012/QCC-3-11*

Note To Reviewer

Created By:

Mark Robinson on 10/06/2011 01:30 PM

Last Edited By:

Mark Robinson

Submitted On:

10/17/2011 10:49 AM

Subject:

Excel Copy of Rate Filing

Comments:

Attached please find an Excel copy of this rate filing.

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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: 9.900%
Effective Date of Last Rate Revision: 03/01/2011
Filing Method of Last Filing: Review & Approval

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):	
QCC Insurance Company	Increase	9.900%	9.900%	\$12,206,141	17,038	\$123,294,357	9.900%	9.900%	
Product Type:		HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:			23,803						
Policy Holders:			17,038						

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Product Name: Individual Guaranteed Issue PPO
Project Name/Number: March 1, 2012/QCC-3-11

Rate Review Details

COMPANY:

Company Name: QCC Insurance Company
HHS Issuer Id: 31609
Product Names: Individual Guaranteed Issue PPO
Trend Factors:

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms: 05445, 05444, 05446, 05447, 05448, 05449

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Annual
Member Months: 272,179
Benefit Change: Increase
Percent Change Requested: Min: 9.9 Max: 9.9 Avg: 9.9

PRIOR RATE:

Total Earned Premium: 123,613,068.00
Total Incurred Claims: 125,044,198.00
Annual \$: Min: 1,416.00 Max: 24,873.00 Avg: 7,236.00

REQUESTED RATE:

Projected Earned Premium: 134,065,128.00
Projected Incurred Claims: 141,240,926.00
Annual \$: Min: 1,556.00 Max: 27,335.00 Avg: 7,953.00

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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Indiv Guar Issue PPO Rate Schedule 2012	05445, 05444, 05446, 05447, 05448, 05449	New		Indiv Guar Issue PPO Rate Schedule 2012.PDF

QCC Insurance Company
 Filing No. QCC-3-11
 Individual Guaranteed Issue PPO
 Effective March 1, 2012

Exhibit V
 Requested Premium Rates

Requested Premium Rates

Form No. 05445

Basic I	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$324.90	\$487.96	\$651.00	\$649.79	\$975.90
30 - 39	\$444.47	\$607.53	\$770.57	\$888.94	\$1,215.04
40 - 49	\$562.83	\$725.89	\$888.94	\$1,125.67	\$1,451.78
50 - 59	\$783.86	\$946.92	\$1,109.97	\$1,567.72	\$1,893.83
60+	\$946.92	\$1,138.96	\$1,302.01	\$1,951.80	\$2,277.91

Form No. 05444

Value HSA	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$199.29	\$299.53	\$399.78	\$398.57	\$599.06
30 - 39	\$262.09	\$362.34	\$462.59	\$524.19	\$724.68
40 - 49	\$363.55	\$463.80	\$564.04	\$727.10	\$927.59
50 - 59	\$532.64	\$632.89	\$733.13	\$1,065.28	\$1,265.77
60+	\$702.94	\$803.19	\$903.43	\$1,405.88	\$1,606.38

Form No. 05446

Basic II	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$272.44	\$408.66	\$544.88	\$544.88	\$817.33
30 - 39	\$372.71	\$508.94	\$645.16	\$745.43	\$1,017.87
40 - 49	\$471.97	\$608.19	\$744.41	\$943.93	\$1,216.37
50 - 59	\$657.31	\$793.53	\$929.75	\$1,314.62	\$1,587.07
60+	\$818.35	\$954.57	\$1,090.79	\$1,636.70	\$1,909.14

Form No. 05447

HospitalCare I	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$186.83	\$280.25	\$373.66	\$373.66	\$560.49
30 - 39	\$229.39	\$322.81	\$416.22	\$458.79	\$645.62
40 - 49	\$298.15	\$391.56	\$484.98	\$596.30	\$783.13
50 - 59	\$412.75	\$506.17	\$599.58	\$825.50	\$1,012.33
60+	\$528.17	\$621.58	\$715.00	\$1,056.34	\$1,243.17

Form No. 05448

HospitalCare II	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$154.17	\$231.25	\$308.34	\$308.34	\$462.50
30 - 39	\$186.45	\$263.53	\$340.61	\$372.89	\$527.06
40 - 49	\$238.60	\$315.69	\$392.77	\$477.21	\$631.38
50 - 59	\$325.52	\$402.61	\$479.69	\$651.05	\$805.22
60+	\$413.07	\$490.15	\$567.24	\$826.14	\$980.31

Form No. 05449

HospitalCare III	Single	Parent/Child	Parent/Children	Husband/Wife	Family
to 29	\$129.66	\$194.49	\$259.32	\$259.32	\$388.98
30 - 39	\$154.23	\$219.06	\$283.89	\$308.47	\$438.13
40 - 49	\$193.93	\$258.76	\$323.59	\$387.86	\$517.52
50 - 59	\$260.08	\$324.91	\$389.74	\$520.16	\$649.82
60+	\$326.71	\$391.54	\$456.37	\$653.42	\$783.08

QCC Insurance Company
 Filing No. QCC-3-11
 Individual Guaranteed Issue PPO
 Effective March 1, 2012

Exhibit VIII

Requested Premium Rates for Two HIPAA Designated Options

Subsidy for HIPAA Designated Options under PA Alternative Mechanism: 3%

Requested Premium Rates

Form No. 05446

Basic II (HIPAA)	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$264.27	\$396.40	\$528.53	\$528.53	\$792.81
30 - 39	\$361.53	\$493.67	\$625.81	\$723.07	\$987.33
40 - 49	\$457.81	\$589.94	\$722.08	\$915.61	\$1,179.88
50 - 59	\$637.59	\$769.72	\$901.86	\$1,275.18	\$1,539.46
60+	\$793.80	\$925.93	\$1,058.07	\$1,587.60	\$1,851.87

Form No. 05447

HospitalCare I (HIPAA)	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$181.23	\$271.84	\$362.45	\$362.45	\$543.68
30 - 39	\$222.51	\$313.13	\$403.73	\$445.03	\$626.25
40 - 49	\$289.21	\$379.81	\$470.43	\$578.41	\$759.64
50 - 59	\$400.37	\$490.98	\$581.59	\$800.74	\$981.96
60+	\$512.32	\$602.93	\$693.55	\$1,024.65	\$1,205.87

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 Project Name/Number: March 1, 2012/QCC-3-11

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Transmittal Letter (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Actuarial Certification (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Actuarial Memorandum and Explanatory Information (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Advertisements (A&H)		
Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.		

Comments:

	Item Status:	Status Date:
Authorization to File (A&H)		

SERFF Tracking Number: INAC-127690729 State: Pennsylvania
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Product Name: Individual Guaranteed Issue PPO
 Project Name/Number: March 1, 2012/QCC-3-11

Bypassed - Item:

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Insert Page Explanation (A&H)

Bypass Reason:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Rate Table (A&H)

Bypass Reason:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Replacement Form with Highlighted Changes (A&H)

Bypass Reason:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status Date:**

Bypassed - Item:

Variability Explanation (A&H)

Bypass Reason:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

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(PPO)
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Item Status: **Status**
Date:

Bypassed - Item: PPACA Uniform Compliance
Summary

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Rate Summary Worksheet

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Consumer Disclosure Form

Bypass Reason: Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Comments:

Item Status: **Status**
Date:

Satisfied - Item: Rate Filing

Comments:

Please see the two attached PDF files, including the rate schedule, which contain the entire contents of our submitted rate filing.

Attachment:

Indiv Guar Issue PPO Rate Filing 2012.PDF



October 17, 2011

Mr. Peter Camacci, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

SUBMITTED VIA SERFF

RE: **QCC Insurance Company**
Filing No. QCC-3-11: Individual Guaranteed Issue PPO Rate Filing

Dear Mr. Camacci:

QCC Insurance Company is proposing premium rate changes herein submitted for its six existing Individual Guaranteed Issue PPO plans to be effective March 1, 2012. The current, approved rates for these plans were effective March 1, 2011.

This rate filing also presents subsidized requested rates for two options which would be designated to be used for HIPAA members under the PA Alternative Mechanism.

This filing contains the requested rates along with supporting materials. Please contact me at (215) 241-2215 with any questions regarding this filing. Thank you in advance for your prompt consideration.

Sincerely,

Mark E. Robinson, A.S.A., M.A.A.A.
Senior Associate Actuary
Independence Blue Cross Family of Companies

Cc: Réjean Boivin, FSA, MAAA, Independence Blue Cross Family of Companies
Kathryn A. Galarneau, FSA, MAAA, Independence Blue Cross Family of Companies
Richard F. Levins, Esquire, Independence Blue Cross Family of Companies
Daniel Rachfalski, FSA, MAAA, Independence Blue Cross Family of Companies

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Summary of Exhibits

Exhibit I	Rate Methodology and Assumptions
Exhibit II	Calculation of Required Income and Requested Rate Increase
Exhibit III	Historical Loss Ratio Analysis for all Options
	Exhibit III - A Month Ending
	Exhibit III - B Quarter Ending
	Exhibit III - C 12 Months Ending
Exhibit IV	Existing Premium Rates Approved Effective March 1, 2011
Exhibit V	Requested Premium Rates Effective March 1, 2012
Exhibit VI	Requested Premium Rates Percent Increase
Exhibit VII	Requested Premium Rates Dollar Increase
Exhibit VIII	Requested Premium Rates for Two HIPPA Designated Options
Appendix 1	Development of Income at Current Approved Rates

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Exhibit I
Rate Methodology and Assumptions

1. The requested rates will be effective for the rating period beginning March 1, 2012.
2. The claims experience period for this filing is July, 2010 through June, 2011.
Claims are completed with run out through July, 2011.
3. Enrollment for March 1, 2012 through February 2013 is projected to be 204,456 contract months.
This reflects an assumption that enrollment will remain unchanged from the June 2011 level.
4. Claims trend is as follows based on our estimates of the impact of expected utilization and provider recontracting.

Annualized Trend

Composite Cost and Utilization	13.84%
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Because the pricing projection summarized on the following page holds the benefit option mix and the contract/age mix constant from 7/2010 - 6/2011 into 3/2012 - 2/2013, it is necessary to use an underlying pricing trend. The projected medical/Rx cost trends were set based on expectations for this specific book of business.

5. Administrative expenses are the Department approved amount of \$28.73 per contract for Calendar Year 2005, trended at 5.0% per year.
6. Medical Management Costs are based on Calendar Year 2005 trended at 5.0% per year.
7. Other retention items for the rating period are as follows:

A. Risk and Profit Charge:	0.0%
B. State Premium Tax Charge:	2.0%
C. Patient-Centered Outcomes Research Tax Charge:	0.03%
8. Corresponding rates for the two options (Basic II and HospitalCare I) designated to be used for HIPAA members under the PA Alternative Mechanism have been subsidized by 3% of the premium rates for non-HIPAA members (see Exhibit VIII).

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Exhibit II

Calculation of Required Income and Requested Rate Increase

Pricing Projection for 3/1/2012 - 2/28/2013

Projected Contract Months	204,456		
		<u>PCPM</u>	<u>\$ (000)</u>
1. Income @ Current Rates		\$596.65	\$121,988
2. 7/1/2010 - 6/30/2011 Historical Claims		\$561.01	\$109,696
Adjustment for Anticipated Rx Rebates		(\$4.44)	(\$867)
7/1/2010 - 6/30/2011 Historical Claims After Rx Rebates		\$556.58	\$108,828
Composite Trend per Annum	13.84%		
Months of Projection (to 3/2012 - 2/2013)	20		
Trend Projection Factor	1.241		
3. Projected Claims		\$690.81	\$141,241
4. Retention:			
Medical Management Costs		\$17.34	\$3,546
Approved Administrative Expenses		\$40.43	\$8,266
Risk and Profit Charge @ 0.0%		\$0.00	\$0
State Premium Tax Charge @ 2.0%		\$15.28	\$3,124
Patient-Centered Outcomes Research Tax Charge @ 0.03%		\$0.23	\$47
5. Required Income		\$764.10	\$156,224
{3. + 4.}			
6. Required Increase in Income		\$167.45	\$34,236
{5. - 1.}			
7. Required Percent Increase		28.06%	28.06%
{6./1.}			
8. Voluntary Adjustment to Rate Change		\$108.38	\$22,159
9. Requested Increase in Income		\$59.07	\$12,077
{6. - 8.}			
10. Requested Increase in Rates		9.90%	9.90%
{9./1.}			

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Exhibit III - A (All Guaranteed Issue PPO Options Combined)

Historical Loss Ratio Analysis		Aggregate Values (\$1,000's)					Trends
<u>Month Ending</u>	<u>Contracts</u>	Per Contract		<u>Premium Income</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	Average <u>Claim Cost</u>
		<u>Average Premium Rate</u>	<u>Average Claim Cost</u>				
Historical Data							
Jan-08	15,749	605.02	562.41	9,528	8,857	93.0%	
Feb-08	15,698	601.35	592.10	9,440	9,295	98.5%	
Mar-08	15,750	597.18	593.35	9,406	9,345	99.4%	
Apr-08	15,875	593.02	625.42	9,414	9,929	105.5%	
May-08	16,101	583.64	637.74	9,397	10,268	109.3%	
Jun-08	16,203	578.25	586.95	9,369	9,510	101.5%	
Jul-08	16,332	570.96	669.23	9,325	10,930	117.2%	
Aug-08	16,451	566.75	542.82	9,324	8,930	95.8%	
Sep-08	16,450	592.08	652.22	9,740	10,729	110.2%	
Oct-08	16,198	589.93	710.97	9,556	11,516	120.5%	
Nov-08	16,355	577.11	635.81	9,439	10,399	110.2%	
Dec-08	16,461	572.07	645.07	9,417	10,619	112.8%	
Jan-09	16,778	566.11	531.16	9,498	8,912	93.8%	-5.56%
Feb-09	16,620	563.75	555.50	9,369	9,232	98.5%	-6.18%
Mar-09	16,822	559.06	622.57	9,404	10,473	111.4%	4.93%
Apr-09	16,941	553.70	673.54	9,380	11,410	121.6%	7.69%
May-09	17,310	545.54	582.11	9,443	10,076	106.7%	-8.72%
Jun-09	17,484	540.82	668.14	9,456	11,682	123.5%	13.83%
Jul-09	17,747	534.33	591.80	9,483	10,503	110.8%	-11.57%
Aug-09	17,996	529.74	604.11	9,533	10,871	114.0%	11.29%
Sep-09	18,166	526.51	863.29	9,565	15,683	164.0%	32.36%
Oct-09	18,377	522.87	657.30	9,609	12,079	125.7%	-7.55%
Nov-09	18,880	513.27	585.20	9,691	11,049	114.0%	-7.96%
Dec-09	19,065	511.55	582.53	9,753	11,106	113.9%	-9.69%
Jan-10	19,090	510.88	537.95	9,753	10,269	105.3%	1.28%
Feb-10	18,779	510.57	544.10	9,588	10,218	106.6%	-2.05%
Mar-10	17,399	516.80	438.62	8,992	7,632	84.9%	-29.55%
Apr-10	17,210	518.41	443.15	8,922	7,627	85.5%	-34.21%
May-10	16,801	521.12	447.37	8,755	7,516	85.8%	-23.15%
Jun-10	16,823	519.96	484.59	8,747	8,152	93.2%	-27.47%
Jul-10	16,839	520.11	559.73	8,758	9,425	107.6%	-5.42%
Aug-10	16,854	521.21	518.15	8,784	8,733	99.4%	-14.23%
Sep-10	16,909	522.80	493.05	8,840	8,337	94.3%	-42.89%
Oct-10	15,724	533.24	559.20	8,385	8,793	104.9%	-14.92%
Nov-10	15,532	536.02	572.88	8,325	8,898	106.9%	-2.11%
Dec-10	15,479	537.42	635.72	8,319	9,840	118.3%	9.13%
Jan-11	14,963	550.55	456.73	8,238	6,834	83.0%	-15.10%
Feb-11	14,762	554.28	559.62	8,182	8,261	101.0%	2.85%
Mar-11	17,132	607.52	597.99	10,408	10,245	98.4%	36.33%
Apr-11	17,264	604.92	565.85	10,443	9,769	93.5%	27.69%
May-11	17,036	604.07	609.15	10,291	10,378	100.8%	36.16%
Jun-11	17,038	603.04	597.66	10,275	10,183	99.1%	23.33%

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Exhibit III - B (All Guaranteed Issue PPO Options Combined)

Historical Loss Ratio Analysis			Aggregate Values			Trends	
<u>Quarter Ending</u>	Per Contract		(\$1,000's)			Loss Ratio	Average Claim Cost
	<u>Contracts</u>	Average Premium Rate	Average Claim Cost	Premium Income	Incurred Claims		
Historical Data							
Jan-08							
Feb-08							
Mar-08	47,197	601.18	582.61	28,374	27,497	96.9%	
Apr-08	47,323	597.17	603.69	28,260	28,569	101.1%	
May-08	47,726	591.23	618.99	28,217	29,542	104.7%	
Jun-08	48,179	584.92	616.60	28,181	29,707	105.4%	
Jul-08	48,636	577.59	631.39	28,092	30,708	109.3%	
Aug-08	48,986	571.96	599.56	28,018	29,370	104.8%	
Sep-08	49,233	576.61	621.31	28,388	30,589	107.8%	
Oct-08	49,099	582.88	634.95	28,619	31,175	108.9%	
Nov-08	49,003	586.38	666.16	28,734	32,644	113.6%	
Dec-08	49,014	579.66	663.76	28,411	32,533	114.5%	
Jan-09	49,594	571.72	603.48	28,354	29,929	105.6%	
Feb-09	49,859	567.29	576.88	28,285	28,763	101.7%	
Mar-09	50,220	562.96	569.84	28,272	28,617	101.2%	-2.19%
Apr-09	50,383	558.80	617.59	28,154	31,116	110.5%	2.30%
May-09	51,073	552.70	625.77	28,228	31,960	113.2%	1.09%
Jun-09	51,735	546.62	641.12	28,279	33,169	117.3%	3.98%
Jul-09	52,541	540.19	614.01	28,382	32,261	113.7%	-2.75%
Aug-09	53,227	534.91	621.03	28,472	33,056	116.1%	3.58%
Sep-09	53,909	530.16	687.39	28,581	37,057	129.7%	10.64%
Oct-09	54,539	526.35	708.36	28,707	38,633	134.6%	11.56%
Nov-09	55,423	520.79	700.26	28,864	38,810	134.5%	5.12%
Dec-09	56,322	515.82	607.82	29,052	34,234	117.8%	-8.43%
Jan-10	57,035	511.89	568.49	29,196	32,424	111.1%	-5.80%
Feb-10	56,934	511.00	554.90	29,093	31,593	108.6%	-3.81%
Mar-10	55,268	512.64	508.77	28,332	28,119	99.2%	-10.72%
Apr-10	53,388	515.13	477.18	27,502	25,476	92.6%	-22.73%
May-10	51,410	518.75	443.00	26,669	22,774	85.4%	-29.21%
Jun-10	50,834	519.82	458.26	26,424	23,295	88.2%	-28.52%
Jul-10	50,463	520.40	497.27	26,261	25,094	95.6%	-19.01%
Aug-10	50,516	520.43	520.83	26,290	26,310	100.1%	-16.13%
Sep-10	50,602	521.37	523.60	26,383	26,495	100.4%	-23.83%
Oct-10	49,487	525.57	522.62	26,009	25,863	99.4%	-26.22%
Nov-10	48,165	530.47	540.39	25,550	26,028	101.9%	-22.83%
Dec-10	46,735	535.55	589.09	25,029	27,531	110.0%	-3.08%
Jan-11	45,974	541.22	556.24	24,882	25,572	102.8%	-2.16%
Feb-11	45,204	547.27	551.62	24,739	24,936	100.8%	-0.59%
Mar-11	46,857	572.56	540.79	26,828	25,340	94.5%	6.29%
Apr-11	49,158	590.62	575.18	29,034	28,275	97.4%	20.54%
May-11	51,432	605.50	590.90	31,142	30,391	97.6%	33.39%
Jun-11	51,338	604.01	590.78	31,009	30,329	97.8%	28.92%

QCC Insurance Company
Filing No. QCC-3-11
Individual Guaranteed Issue PPO
Effective March 1, 2012

Exhibit III - C (All Guaranteed Issue PPO Options Combined)

Historical Loss Ratio Analysis		Aggregate Values				Trends	
<u>12 Months Ending</u>	Per Contract		(\$1,000's)		Loss Ratio	Average Claim Cost	
	Average Premium	Average Claim Cost	Premium Income	Incurred Claims			
<u>Contracts</u>	<u>Rate</u>	<u>Cost</u>	<u>Income</u>	<u>Claims</u>	<u>Ratio</u>	<u>Cost</u>	
Historical Data							
Jan-08							
Feb-08							
Mar-08							
Apr-08							
May-08							
Jun-08							
Jul-08							
Aug-08							
Sep-08							
Oct-08							
Nov-08							
Dec-08	193,623	585.44	621.45	113,354	120,327	106.2%	
Jan-09	194,652	582.19	618.44	113,324	120,381	106.2%	
Feb-09	195,574	579.08	615.21	113,254	120,319	106.2%	
Mar-09	196,646	575.92	617.59	113,252	121,447	107.2%	
Apr-09	197,712	572.64	621.76	113,219	122,928	108.6%	
May-09	198,921	569.40	617.01	113,265	122,737	108.4%	
Jun-09	200,202	566.18	623.91	113,351	124,908	110.2%	
Jul-09	201,617	562.99	617.41	113,509	124,481	109.7%	
Aug-09	203,162	559.74	622.27	113,718	126,422	111.2%	
Sep-09	204,878	554.20	641.24	113,543	131,376	115.7%	
Oct-09	207,057	548.62	637.21	113,596	131,939	116.1%	
Nov-09	209,582	543.22	632.63	113,848	132,589	116.5%	
Dec-09	212,186	538.13	627.17	114,184	133,076	116.5%	
Jan-10	214,498	533.52	626.74	114,438	134,434	117.5%	
Feb-10	216,657	529.21	625.04	114,657	135,419	118.1%	
Mar-10	217,234	525.90	610.30	114,244	132,577	116.0%	
Apr-10	217,503	523.15	592.15	113,786	128,794	113.2%	
May-10	216,994	521.20	581.74	113,098	126,234	111.6%	
Jun-10	216,333	519.52	567.20	112,389	122,704	109.2%	
Jul-10	215,425	518.35	564.59	111,665	121,627	108.9%	
Aug-10	214,283	517.61	557.62	110,916	119,488	107.7%	
Sep-10	213,026	517.27	526.43	110,191	112,143	101.8%	
Oct-10	210,373	517.97	517.44	108,967	108,856	99.9%	
Nov-10	207,025	519.75	515.42	107,602	106,706	99.2%	
Dec-10	203,439	521.87	518.29	106,168	105,440	99.3%	
Jan-11	199,312	525.07	511.78	104,653	102,005	97.5%	
Feb-11	195,295	528.68	512.29	103,248	100,048	96.9%	
Mar-11	195,028	536.66	526.39	104,664	102,661	98.1%	
Apr-11	195,082	544.31	537.23	106,186	104,804	98.7%	
May-11	195,317	551.52	551.23	107,721	107,665	99.9%	
Jun-11	195,532	558.72	561.01	109,248	109,696	100.4%	

QCC Insurance Company
 Filing No. QCC-3-11
 Individual Guaranteed Issue PPO
 Effective March 1, 2012

Exhibit IV
 Existing Premium Rates

Rates Approved Effective March 1, 2011

Basic I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$295.63	\$444.00	\$592.36	\$591.26	\$887.99
30 - 39	\$404.43	\$552.80	\$701.16	\$808.86	\$1,105.59
40 - 49	\$512.13	\$660.50	\$808.86	\$1,024.27	\$1,321.00
50 - 59	\$713.25	\$861.62	\$1,009.98	\$1,426.50	\$1,723.23
60+	\$861.62	\$1,036.36	\$1,184.72	\$1,775.98	\$2,072.71

Value HSA	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$181.34	\$272.55	\$363.77	\$362.67	\$545.10
30 - 39	\$238.48	\$329.70	\$420.92	\$476.97	\$659.40
40 - 49	\$330.80	\$422.02	\$513.23	\$661.60	\$844.03
50 - 59	\$484.66	\$575.88	\$667.09	\$969.32	\$1,151.75
60+	\$639.62	\$730.84	\$822.05	\$1,279.24	\$1,461.67

Basic II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$247.90	\$371.85	\$495.80	\$495.80	\$743.70
30 - 39	\$339.14	\$463.09	\$587.04	\$678.28	\$926.18
40 - 49	\$429.45	\$553.40	\$677.35	\$858.90	\$1,106.80
50 - 59	\$598.10	\$722.05	\$846.00	\$1,196.20	\$1,444.10
60+	\$744.63	\$868.58	\$992.53	\$1,489.26	\$1,737.16

HospitalCare I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$170.00	\$255.00	\$340.00	\$340.00	\$510.00
30 - 39	\$208.73	\$293.73	\$378.73	\$417.46	\$587.46
40 - 49	\$271.29	\$356.29	\$441.29	\$542.58	\$712.58
50 - 59	\$375.57	\$460.57	\$545.57	\$751.14	\$921.14
60+	\$480.59	\$565.59	\$650.59	\$961.18	\$1,131.18

HospitalCare II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$140.28	\$210.42	\$280.56	\$280.56	\$420.84
30 - 39	\$169.65	\$239.79	\$309.93	\$339.30	\$479.58
40 - 49	\$217.11	\$287.25	\$357.39	\$434.22	\$574.50
50 - 59	\$296.20	\$366.34	\$436.48	\$592.40	\$732.68
60+	\$375.86	\$446.00	\$516.14	\$751.72	\$892.00

HospitalCare III	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$117.98	\$176.97	\$235.96	\$235.96	\$353.94
30 - 39	\$140.34	\$199.33	\$258.32	\$280.68	\$398.66
40 - 49	\$176.46	\$235.45	\$294.44	\$352.92	\$470.90
50 - 59	\$236.65	\$295.64	\$354.63	\$473.30	\$591.28
60+	\$297.28	\$356.27	\$415.26	\$594.56	\$712.54

Exhibit VI
 Requested Premium Rates Percent Increase

Requested Premium Rate Increase %

Basic I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

Value HSA	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

Basic II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

HospitalCare I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

HospitalCare II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

HospitalCare III	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	9.90%	9.90%	9.90%	9.90%	9.90%
30 - 39	9.90%	9.90%	9.90%	9.90%	9.90%
40 - 49	9.90%	9.90%	9.90%	9.90%	9.90%
50 - 59	9.90%	9.90%	9.90%	9.90%	9.90%
60+	9.90%	9.90%	9.90%	9.90%	9.90%

QCC Insurance Company
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Exhibit VII
 Requested Premium Rates Dollar Increase

Requested Premium Rate Increase \$

Basic I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$29.27	\$43.96	\$58.64	\$58.53	\$87.91
30 - 39	\$40.04	\$54.73	\$69.41	\$80.08	\$109.45
40 - 49	\$50.70	\$65.39	\$80.08	\$101.40	\$130.78
50 - 59	\$70.61	\$85.30	\$99.99	\$141.22	\$170.60
60+	\$85.30	\$102.60	\$117.29	\$175.82	\$205.20

Value HSA	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$17.95	\$26.98	\$36.01	\$35.90	\$53.96
30 - 39	\$23.61	\$32.64	\$41.67	\$47.22	\$65.28
40 - 49	\$32.75	\$41.78	\$50.81	\$65.50	\$83.56
50 - 59	\$47.98	\$57.01	\$66.04	\$95.96	\$114.02
60+	\$63.32	\$72.35	\$81.38	\$126.64	\$144.71

Basic II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$24.54	\$36.81	\$49.08	\$49.08	\$73.63
30 - 39	\$33.57	\$45.85	\$58.12	\$67.15	\$91.69
40 - 49	\$42.52	\$54.79	\$67.06	\$85.03	\$109.57
50 - 59	\$59.21	\$71.48	\$83.75	\$118.42	\$142.97
60+	\$73.72	\$85.99	\$98.26	\$147.44	\$171.98

HospitalCare I	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$16.83	\$25.25	\$33.66	\$33.66	\$50.49
30 - 39	\$20.66	\$29.08	\$37.49	\$41.33	\$58.16
40 - 49	\$26.86	\$35.27	\$43.69	\$53.72	\$70.55
50 - 59	\$37.18	\$45.60	\$54.01	\$74.36	\$91.19
60+	\$47.58	\$55.99	\$64.41	\$95.16	\$111.99

HospitalCare II	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$13.89	\$20.83	\$27.78	\$27.78	\$41.66
30 - 39	\$16.80	\$23.74	\$30.68	\$33.59	\$47.48
40 - 49	\$21.49	\$28.44	\$35.38	\$42.99	\$56.88
50 - 59	\$29.32	\$36.27	\$43.21	\$58.65	\$72.54
60+	\$37.21	\$44.15	\$51.10	\$74.42	\$88.31

HospitalCare III	<u>Single</u>	<u>Parent/Child</u>	<u>Parent/Children</u>	<u>Husband/Wife</u>	<u>Family</u>
to 29	\$11.68	\$17.52	\$23.36	\$23.36	\$35.04
30 - 39	\$13.89	\$19.73	\$25.57	\$27.79	\$39.47
40 - 49	\$17.47	\$23.31	\$29.15	\$34.94	\$46.62
50 - 59	\$23.43	\$29.27	\$35.11	\$46.86	\$58.54
60+	\$29.43	\$35.27	\$41.11	\$58.86	\$70.54

QCC Insurance Company
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Individual Guaranteed Issue PPO
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Appendix 1

Development of Experience Period Income at Current Approved Rates

Month	Experience Period Premium	Premium Adjusted to Current Rates
Jul-10	\$8,758,194	\$9,625,255
Aug-10	\$8,784,426	\$9,654,084
Sep-10	\$8,839,982	\$9,715,140
Oct-10	\$8,384,661	\$9,214,743
Nov-10	\$8,325,466	\$9,149,688
Dec-10	\$8,318,688	\$9,142,238
Jan-11	\$8,237,923	\$9,053,478
Feb-11	\$8,182,313	\$8,992,361
Mar-11	\$10,408,037	\$10,408,037
Apr-11	\$10,443,342	\$10,443,342
May-11	\$10,290,922	\$10,290,922
Jun-11	\$10,274,530	\$10,274,530
7/1/2010 - 6/30/2011*		\$116,663,800
Contract Months		195,532
PCPM		\$596.65

* The total for 7/1/2010 - 6/30/2011 includes an adjustment that the actual premium is understated by approximately 0.6%, because the movement to recalculated ten-year age bands was not implemented as usual with the rates effective March 2011.