

## ACA Rate Justification 2022

Maine: Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, (iii) trend for upcoming changes in provider fees effective January 1, 2022, and (iv) increased administration costs due to the change to the State Based Exchange.

New Hampshire: Rate adjustments are due to (i) higher than expected claim ratios, (ii) increased utilization, and (iii) trend for upcoming changes in provider fees effective January 1, 2022, partially offset by the reduction in Exchange User Fees.

Vermont: The rate increase is due to trend for upcoming changes in provider fees and utilization increases, as well as an increase in administration due to the shift in billing responsibility to the carriers for the 2022 plan year.