



**The State of New Hampshire
Insurance Department**

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**Roger A. Sevigny
Commissioner**

APPENDIX A

MINIMUM STANDARD FORM FOR RATE DISCLOSURE (RENEWING GROUPS)
SINGLE EMPLOYEE RATE

A	Last Year's Premium Rate	400.00
B	Increase in premium rate due to trend	+40.00
C	Increase due to Group Characteristics and Rating Factors	+136.77
D	Unadjusted Renewal single Premium Rate (A+B+C)	=576.77
E	Group Characteristics and Rating Factors Increase not allowed by Cap (20% cap)	-48.77
F	This year's premium rate (D-E)	=528.00

These numbers are based on the following hypothetical:

	Prior Year Rate	Current Year Rate w/o Cap	Current Year Rate w/ Cap
Health Coverage Plan Rate	429.00	471.90	
Single Employee Rate	400.00	576.77	528.00
Two Person Rate	840.00	1,211.22	1,108.80
Family Rate	1,120.00	1,614.96	1,478.40

- Carriers could do this illustration for any rate. For composite bill situations, this disclosure can be most easily illustrated for the Single Employee Only rate. For list bill situations, the carrier should pick an applicable rate from the rate table that is meaningful to the small employer.
- Trend is measured as the change in the health coverage plan rate
 $(471.90/429.00-1)*400.00 = 40.00$
- Increase due to group characteristics (industry, age and group size)
 $576.77-400.00-40.00 = 136.77$
- Increase due to group characteristics not allowed by cap (20%)
 $576.77-528.00 = 48.77$