

New Jersey Rate Review Project
General Filing Information

Template has been successfully validated.

Validate Entries

SERFF Tracking Number(General)

Not filled in

Carrier Name:	AmeriHealth HMO, Inc
Actuary Certifying the Rates:	
Date of Initial Filing:	07/31/2012
Date of Revised Filing (if applicable):	
NAIC Company Code:	95044
SERFF Tracking Number:	INAC-128606452
Market:	Small Group

Rate Request			
Proposed Effective Date:		10/01/2012	
Proposed for Period Through:		12/31/2012	
Effective Date of Most Recent Prior Filing:		07/01/2012	
Increase over rates:			
Rate Increase for Policies Covered by This Filing		From Prior Filing	In Effect 1 Year Prior
Average:		2.30%	6.10%
Minimum:		0.10%	-1.60%
Maximum:		4.40%	7.50%

Forms Included in the Filing						
	Policy Form Number	Product Name	Product Type	Product Description	Membership in New Jersey	Open or Closed?
1	Standard	HMO	HMO	HMO		
2	AMND SEH HMO P	Plus (No Referral)	HMO	Services from non-PCP participating providers can be accessed		*
3	Standard	POS	POS	POS		*
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Summary of Increase

Carrier Name:	AmeriHealth HMO, Inc
NAIC Company Code:	95044
SERFF Tracking Number:	INAC-128606452

Analysis of Average Change in Premiums				
	Total	Medical	Prescription Drug	Other Ancillary
Change Attributable To:				
Difference between actual and expected benefit costs	2.400%	0.000%	0.000%	0.000%
Change in utilization of services	0.000%	0.000%	0.000%	0.000%
Change in unit cost of services	0.000%	0.000%	0.000%	0.000%
Changes in intensity / service mix	0.000%	0.000%	0.000%	0.000%
Changes in enrollment/demographics	-0.400%	0.000%	0.000%	0.000%
Legally required changes in benefits	0.000%	0.000%	0.000%	0.000%
Other changes in benefits	0.000%	0.000%	0.000%	0.000%
Total Benefit-Related Changes	2.000%	0.000%	0.000%	0.000%
Changes in administrative costs	0.300%			
Changes in sales & marketing costs	0.000%			
Changes in investment income	0.000%			
Changes in taxes, fees and assessments	0.000%			
Other changes in margin	0.000%			
Total Non-Benefit Related Changes	0.300%			
Total percentage change in Rates	2.300%			
Average Rates				
Current	413.21	0.00	0.00	0.00
Proposed	422.53	0.00	0.00	0.00

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Rate Increase History

Carrier Name:	AmeriHealth HMO, Inc
NAIC Company Code:	95044
SERFF Tracking Number:	INAC-128606452

Are the policy forms included in the rate increase history different from the forms included in the filing (Y/N)?	N
If "YES" please attach an exhibit listing each of the forms in the rate increase history.	

History of Rate Changes During the Last 3 Years

Effective Date	Medical	Prescription Drug	Other Ancillary
07/01/2012	0.00%	0.00%	
04/01/2012	2.00%	1.50%	
01/01/2012	1.00%	1.00%	
10/01/2011	4.10%	0.90%	
07/01/2011	2.20%	4.00%	
04/01/2011	0.00%	0.00%	
01/01/2011	0.00%	6.90%	
10/01/2010	2.90%	11.20%	
07/01/2010	3.00%	8.00%	
04/01/2010	6.80%	9.00%	