



Gavin Newsom, Governor
State of California
Health and Human Services Agency
DEPARTMENT OF MANAGED HEALTH CARE
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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.)

[Empty box for justification and documentation]

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 Medicare:
Laboratory (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare:

Radiology (other than inpatient)	Dollar Cost:
	Cost as Percentage of Medicare:
Capitation (professional)	Dollar Cost and Description:
Capitation (institutional)	Dollar Cost and Description:
Capitation (other)	Dollar Cost and Description:
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:

Capitation (professional)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Capitation (institutional)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Capitation (other)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:
Other (describe)	Trend attributable to use of services:
	Trend attributable to price inflation:
	Trend attributable to fees and risk:

5) Other Information

Complete and submit the CA Plain Language Spreadsheet.

California Plain-Language Spreadsheet

Company Name: Health Net of California, Inc.
 SERFF Tracking Number: HNLH-134170322

After Rate Change From 01/2025 To 12/2025
 Prior to Rate Change 01/2024 To 12/2024

Plan Contract Form Numbers (Product Type)	Marketing Names (Product Name)	Enrollee Months Prior to Rate Change	Enrollee Months After Rate Change	Premium PMPM Prior to Rate Change	Premium PMPM After Rate Change	For the expense period on which the rates are based, premium attributed to (in percentage):							
						Medical Costs Prior to Rate Change	Medical Costs After Rate Change	*Administrative Costs Prior to Rate Change	*Administrative Costs After Rate Change	Taxes and Fees Prior to Rate Change	Taxes and Fees Prior After Rate Change	After-tax Profit/Margin Prior to Rate Change	After-tax Profit/Margin After Rate Change
HMO	Ambetter HMO	975,588	963,856	\$608.24	\$646.75	79.7%	85.1%	12.3%	11.3%	4.5%	2.8%	3.6%	0.7%
PPO	Ambetter PPO	690,696	682,390	\$556.44	\$593.47	86.3%	81.8%	13.9%	12.3%	2.0%	3.4%	-2.2%	2.5%
Total		1,666,284	1,646,246	\$586.77	\$624.67	82.3%	83.8%	12.9%	11.7%	3.5%	3.0%	1.3%	1.4%

*Administrative expenses, i.e., non-claims costs other than taxes and regulatory fees, includes the following:
 (i) Cost containment and quality improvement expenses - § 158.150 and § 158.151.
 (ii) Loss adjustment expenses not classified as a cost containment expense.
 (iii) Direct sales salaries, workforce salaries and benefits.
 (iv) Agent and brokers fees and commissions.
 (v) General and administrative expenses.
 (vi) Community benefit expenditures.
 (vii) Beginning with the 2022 MLR reporting year, prescription drug rebates and other price concessions that are received and retained by an entity providing pharmacy benefit management services to the issuer and are associated with administering the issuer's prescription drug benefits.

Please provide any needed comments below