STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Health Net Health Plan of Oregon, Inc.**)	**ATTACHMENTS to**
)	**STIPULATION and**
)	**FINAL ORDER**
)	Case No. INS 08-04-026

The attachments relate to the following health insurance premium rate filing:

SERFF Filing No. OREG-125595244
State Tracking Nos. HL 0553 98, HL 0554 98, HL 0555 98, & HL 0556 98
Filed April 4, 2008

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Section 3 - Rate Comparison

Effective: August 1, 2008 through July 31, 2009

a) Managed Care Low Cost

Effective Period	Description	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Average
8/1/07-7/31/08	PMPM Revenue	[redacted]							
8/1/08-7/31/09	PMPM Revenue								
	Percentage Change	11.8%	13.0%	11.4%	10.1%	6.8%	10.9%	11.0%	11.5%

b) Managed Care Prevailing

Effective Period	Description	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Average
8/1/07-7/31/08	PMPM Revenue	[redacted]							
8/1/08-7/31/09	PMPM Revenue								
	Percentage Change	11.6%	12.8%	11.2%	9.9%	6.6%	10.7%	10.8%	11.4%

c) PPO Plan Low Cost

Effective Period	Description	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Average
8/1/07-7/31/08	PMPM Revenue	[redacted]							
8/1/08-7/31/09	PMPM Revenue								
	Percentage Change	11.6%	12.8%	11.2%	9.9%	6.6%	10.7%	10.8%	11.4%

d) PPO Plan Prevailing

Effective Period	Description	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Average
8/1/07-7/31/08	PMPM Revenue	[redacted]							
8/1/08-7/31/09	PMPM Revenue								
	Percentage Change	11.6%	12.8%	11.2%	9.9%	6.6%	10.7%	10.8%	11.4%

e) Weighted Average Increase

	Members	Average
a) Managed Care Low Cost	44	11.5%
b) Managed Care Prevailing	164	11.4%
c) PPO Plan Low Cost	208	11.4%
d) PPO Plan Prevailing	525	11.4%
Average PMPM Increase	941	11.4%

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

a) Managed Care Low Cost

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: a) Managed Care Low Cost
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P155V2			$488.34	117%			1.000			$838.46	
PPO P152V2			$538.73	117%			1.000			$884.68	
Triple Option 1520V2			$445.90	117%			1.000			$663.23	
PPO P152V2 LX			$474.01	117%			1.000			$746.70	
PPO P205V2			$489.88	117%			1.000			$845.78	
PPO P203V2			$443.27	117%			1.000			$738.08	
PPO P202086			$526.57	117%			1.000			$791.32	
PPO A15-500-2-2500			$551.65	117%			1.000			$922.71	
PPO P151597R1HCI			$605.69	117%			1.000			$877.33	
PPO P203V2 LX			$469.56	117%			1.000			$747.69	
PPO A20-500-2-2500			$434.62	117%			1.000			$731.07	
PPO P151586			$579.26	117%			1.000			$850.98	
PPO P155V2 LX			$469.33	117%			1.000			$762.53	
PPO P251V2			$427.11	117%			1.000			$798.02	
S1599A			$545.09	117%			1.000			$752.00	
35-500-2-2000 (Costco			$418.75	117%			1.000			$722.17	
PPO P201V2			$452.51	117%			1.000			$841.55	
PPO A15-250-2-2500			$482.57	117%			1.000			$778.26	
PPO P205V2 LX			$441.02	117%			1.000			$720.30	
HMO 1099			$628.43	117%			1.000			$871.44	
HMO 2025PA			$688.53	117%			1.000			$941.83	
PPO P205V3			$440.64	117%			1.000			$790.57	
PPO 203V7			$595.14	117%			1.000			$1,013.86	
PPO 101097			$587.40	117%			1.000			$845.93	
PPO A20-1000-2-3000			$459.34	117%			1.000			$828.73	
PPO 151587			$561.60	117%			1.000			$834.59	
PPO 152V6			$492.86	117%			1.000			$800.56	
S1099A			$657.08	117%			1.000			$901.39	
HMO 2000			$808.17	117%			1.000			$1,079.66	
POS S1009P			$606.98	117%			1.000			$807.52	
PPO 500975			$556.08	117%			1.000			$927.03	
PPO P201V2 LX			$462.90	117%			1.000			$796.50	
S1599P			$621.50	117%			1.000			$840.89	
PPO P201V3			$439.62	117%			1.000			$849.62	
HMO 1599			$602.28	117%			1.000			$840.13	
PPO P152V2 LX			$357.90	117%			1.000			$498.78	
HMO 2020T			$606.08	117%			1.000			$778.23	
PPO 50/50-3500			$397.64	117%			1.000			$789.62	
PPO P251V2			$478.17	117%			1.000			$790.40	
HMO 2020			$595.48	117%			1.000			$752.57	
PPO A15-500-2-2500			$577.99	117%			1.000			$855.28	
PPO P3015V2			$410.69	117%			1.000			$749.56	
PPO A20-750-2-2500			$621.59	117%			1.000			$954.32	
PPO P152V2			$527.92	117%			1.000			$766.95	
PPO P205V2 LX			$507.37	117%			1.000			$733.09	
PPO A20-500-2-2500			$537.42	117%			1.000			$799.75	
PPO A20-500-1-2500			$365.71	117%			1.000			$519.22	
PPO P155V2 LX			$487.62	117%			1.000			$700.88	
PPO P205V3			$507.99	117%			1.000			$806.32	

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

a) Managed Care Low Cost

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: a) Managed Care Low Cost
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P205V2			$526.74	117%			1.000			$804.54	
S1520A			$721.68	117%			1.000			$897.08	
PPO P155V2			$584.32	117%			1.000			$887.57	
PPO P251V2			$505.70	117%			1.000			$993.55	
PPO P152V2			$514.19	117%			1.000			$887.90	
PPO P152V2 LX			$499.31	117%			1.000			$827.09	
PPO P155V2 LX			$424.02	117%			1.000			$724.41	
PPO P205V2 LX			$339.93	117%			1.000			$583.80	
PPO P151597R1HCI			$788.87	117%			1.000			$1,201.55	
PPO P155V2			$561.63	117%			1.000			$1,014.01	
PPO P201V2 LX			$447.41	117%			1.000			$809.52	
PPO P3015V2			$473.18	117%			1.000			$1,026.49	
PPO 101097			$744.27	117%			1.000			$1,127.08	
PPO P201V2			$495.86	117%			1.000			$969.70	
PPO A15-500-2-2500			$500.98	117%			1.000			$881.15	
PPO P203V2			$372.40	117%			1.000			$652.04	
PPO P202086			$658.72	117%			1.000			$1,040.94	
S1099A			$388.25	117%			1.000			$560.07	
PPO A20-1000-2-3000			$356.57	117%			1.000			$676.47	
PPO A15-500-2-2500			$583.38	117%			1.000			$922.06	
PPO P155V2			$444.82	117%			1.000			$721.69	
PPO P251V2			$527.89	117%			1.000			$932.01	
PPO P201V2			$447.63	117%			1.000			$786.64	
PPO P205V2			$458.44	117%			1.000			$747.92	
PPO P201V2 LX			$466.78	117%			1.000			$758.94	
PPO P155V2 LX			$496.29	117%			1.000			$761.92	
PPO P3015V2			$436.61	117%			1.000			$851.14	
PPO P205V3			$399.09	117%			1.000			$676.61	
PPO P152V2			$563.05	117%			1.000			$873.70	
PPO P3015V2			$607.84	117%			1.000			$1,046.97	
PPO A20-2000-2-3000			$428.56	117%			1.000			$713.95	
PPO P155V2			$765.97	117%			1.000			$1,098.03	
PPO P151587A			$363.62	117%			1.000			$458.13	
PPO P201V2			$608.75	117%			1.000			$945.23	
PPO A15-500-2-2500			$585.10	117%			1.000			$817.10	
PPO P205V2			$597.35	117%			1.000			$861.07	
PPO P152V2			$810.58	117%			1.000			$1,111.35	
HMO 2099			$831.69	117%			1.000			$947.67	
HMO 2020T			$825.77	117%			1.000			$973.22	
PPO P251V2			$445.79	117%			1.000			$676.34	
PPO P203V2 LX			$459.78	117%			1.000			$594.50	
S1520A			$745.42	117%			1.000			$850.47	
PPO 50504K			$516.21	117%			1.000			$854.61	
PPO P155V2			$454.68	117%			1.000			$633.92	
PPO P201V2 LX			$598.87	117%			1.000			$836.73	
PPO A20-1000-2-3000			$407.95	117%			1.000			$597.66	
PPO 50/50-5000			$363.27	117%			1.000			$675.75	
Total			$495.17	117%			1.000			$797.07	

Total of all Covered Employees: 59,210
% Covered Employees for plans listed: 75%

Equivalence PEPM = $797.07
Equivalence PMPM = $432.52

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

b) Managed Care Prevailing

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: b) Managed Care Prevailing
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P155V2			$488.34	117%			1.000			$908.08	
PPO P152V2			$538.73	117%			1.000			$958.14	
Triple Option 1520V2			$445.90	117%			1.000			$718.30	
PPO P152V2 LX			$474.01	117%			1.000			$808.70	
PPO P205V2			$489.88	117%			1.000			$916.01	
PPO P203V2			$443.27	117%			1.000			$799.37	
PPO P202086			$526.57	117%			1.000			$857.03	
PPO A15-500-2-2500			$551.65	117%			1.000			$999.33	
PPO P151597R1HCI			$605.69	117%			1.000			$950.18	
PPO P203V2 LX			$469.56	117%			1.000			$809.78	
PPO A20-500-2-2500			$434.62	117%			1.000			$791.78	
PPO P151586			$579.26	117%			1.000			$921.64	
PPO P155V2 LX			$469.33	117%			1.000			$825.85	
PPO P251V2			$427.11	117%			1.000			$864.29	
S1599A			$545.09	117%			1.000			$814.44	
35-500-2-2000 (Costco			$418.75	117%			1.000			$782.14	
PPO P201V2			$452.51	117%			1.000			$911.43	
PPO A15-250-2-2500			$482.57	117%			1.000			$842.88	
PPO P205V2 LX			$441.02	117%			1.000			$780.11	
HMO 1099			$628.43	117%			1.000			$943.80	
HMO 2025PA			$688.53	117%			1.000			$1,020.04	
PPO P205V3			$440.64	117%			1.000			$856.22	
PPO 203V7			$595.14	117%			1.000			$1,098.05	
PPO 101097			$587.40	117%			1.000			$916.18	
PPO A20-1000-2-3000			$459.34	117%			1.000			$897.55	
PPO 151587			$561.60	117%			1.000			$903.89	
PPO 152V6			$492.86	117%			1.000			$867.04	
S1099A			$657.08	117%			1.000			$976.24	
HMO 2000			$808.17	117%			1.000			$1,169.31	
POS S1009P			$606.98	117%			1.000			$874.57	
PPO 500975			$556.08	117%			1.000			$1,004.01	
PPO P201V2 LX			$462.90	117%			1.000			$862.64	
S1599P			$621.50	117%			1.000			$910.72	
PPO P201V3			$439.62	117%			1.000			$920.17	
HMO 1599			$602.28	117%			1.000			$909.89	
PPO P152V2 LX			$357.90	117%			1.000			$540.20	
HMO 2020T			$606.08	117%			1.000			$842.85	
PPO 50/50-3500			$397.64	117%			1.000			$855.18	
PPO P251V2			$478.17	117%			1.000			$856.03	
HMO 2020			$595.48	117%			1.000			$815.06	
PPO A15-500-2-2500			$577.99	117%			1.000			$926.30	
PPO P3015V2			$410.69	117%			1.000			$811.80	
PPO A20-750-2-2500			$621.59	117%			1.000			$1,033.56	
PPO P152V2			$527.92	117%			1.000			$830.64	
PPO P205V2 LX			$507.37	117%			1.000			$793.97	
PPO A20-500-2-2500			$537.42	117%			1.000			$866.16	
PPO A20-500-1-2500			$365.71	117%			1.000			$562.33	
PPO P155V2 LX			$487.62	117%			1.000			$759.08	
PPO P205V3			$507.99	117%			1.000			$873.27	

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

b) Managed Care Prevailing

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: b) Managed Care Prevailing
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P205V2			$526.74	117%			1.000			$871.35	
S1520A			$721.68	117%			1.000			$971.57	
PPO P155V2			$584.32	117%			1.000			$961.27	
PPO P251V2			$505.70	117%			1.000			$1,076.05	
PPO P152V2			$514.19	117%			1.000			$961.63	
PPO P152V2 LX			$499.31	117%			1.000			$895.77	
PPO P155V2 LX			$424.02	117%			1.000			$784.56	
PPO P205V2 LX			$339.93	117%			1.000			$632.28	
PPO P151597R1HCI			$788.87	117%			1.000			$1,301.32	
PPO P155V2			$561.63	117%			1.000			$1,098.21	
PPO P201V2 LX			$447.41	117%			1.000			$876.74	
PPO P3015V2			$473.18	117%			1.000			$1,111.73	
PPO 101097			$744.27	117%			1.000			$1,220.67	
PPO P201V2			$495.86	117%			1.000			$1,050.22	
PPO A15-500-2-2500			$500.98	117%			1.000			$954.32	
PPO P203V2			$372.40	117%			1.000			$706.18	
PPO P202086			$658.72	117%			1.000			$1,127.37	
S1099A			$388.25	117%			1.000			$606.57	
PPO A20-1000-2-3000			$356.57	117%			1.000			$732.65	
PPO A15-500-2-2500			$583.38	117%			1.000			$998.63	
PPO P155V2			$444.82	117%			1.000			$781.62	
PPO P251V2			$527.89	117%			1.000			$1,009.41	
PPO P201V2			$447.63	117%			1.000			$851.97	
PPO P205V2			$458.44	117%			1.000			$810.02	
PPO P201V2 LX			$466.78	117%			1.000			$821.96	
PPO P155V2 LX			$496.29	117%			1.000			$825.19	
PPO P3015V2			$436.61	117%			1.000			$921.81	
PPO P205V3			$399.09	117%			1.000			$732.79	
PPO P152V2			$563.05	117%			1.000			$946.25	
PPO P3015V2			$607.84	117%			1.000			$1,133.91	
PPO A20-2000-2-3000			$428.56	117%			1.000			$773.23	
PPO P155V2			$765.97	117%			1.000			$1,189.21	
PPO P151587A			$363.62	117%			1.000			$496.18	
PPO P201V2			$608.75	117%			1.000			$1,023.72	
PPO A15-500-2-2500			$585.10	117%			1.000			$884.95	
PPO P205V2			$597.35	117%			1.000			$932.57	
PPO P152V2			$810.58	117%			1.000			$1,203.63	
HMO 2099			$831.69	117%			1.000			$1,026.36	
HMO 2020T			$825.77	117%			1.000			$1,054.03	
PPO P251V2			$445.79	117%			1.000			$732.50	
PPO P203V2 LX			$459.78	117%			1.000			$643.86	
S1520A			$745.42	117%			1.000			$921.09	
PPO 50504K			$516.21	117%			1.000			$925.57	
PPO P155V2			$454.68	117%			1.000			$686.55	
PPO P201V2 LX			$598.87	117%			1.000			$906.21	
PPO A20-1000-2-3000			$407.95	117%			1.000			$647.29	
PPO 50/50-5000			$363.27	117%			1.000			$731.86	
Total			$495.17	117%			1.000			$863.25	

Total of all Covered Employees: 59,210
% Covered Employees for plans listed: 75%

Equivalence PEPM = $863.25
Equivalence PMPM = $468.44

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

c) PPO Plan Low Cost

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: c) PPO Plan Low Cost
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P155V2			$488.34	117%			1.000			$514.04	
PPO P152V2			$538.73	117%			1.000			$542.38	
Triple Option 1520V2			$445.90	117%			1.000			$406.61	
PPO P152V2 LX			$474.01	117%			1.000			$457.78	
PPO P205V2			$489.88	117%			1.000			$518.53	
PPO P203V2			$443.27	117%			1.000			$452.50	
PPO P202086			$526.57	117%			1.000			$485.14	
PPO A15-500-2-2500			$551.65	117%			1.000			$565.69	
PPO P151597R1HCI			$605.69	117%			1.000			$537.87	
PPO P203V2 LX			$469.56	117%			1.000			$458.39	
PPO A20-500-2-2500			$434.62	117%			1.000			$448.20	
PPO P151586			$579.26	117%			1.000			$521.72	
PPO P155V2 LX			$469.33	117%			1.000			$467.49	
PPO P251V2			$427.11	117%			1.000			$489.25	
S1599A			$545.09	117%			1.000			$461.03	
35-500-2-2000 (Costco			$418.75	117%			1.000			$442.75	
PPO P201V2			$452.51	117%			1.000			$515.93	
PPO A15-250-2-2500			$482.57	117%			1.000			$477.13	
PPO P205V2 LX			$441.02	117%			1.000			$441.60	
HMO 1099			$628.43	117%			1.000			$534.26	
HMO 2025PA			$688.53	117%			1.000			$577.41	
PPO P205V3			$440.64	117%			1.000			$484.68	
PPO 203V7			$595.14	117%			1.000			$621.58	
PPO 101097			$587.40	117%			1.000			$518.62	
PPO A20-1000-2-3000			$459.34	117%			1.000			$508.08	
PPO 151587			$561.60	117%			1.000			$511.67	
PPO 152V6			$492.86	117%			1.000			$490.81	
S1099A			$657.08	117%			1.000			$552.62	
HMO 2000			$808.17	117%			1.000			$661.91	
POS S1009P			$606.98	117%			1.000			$495.07	
PPO 500975			$556.08	117%			1.000			$568.34	
PPO P201V2 LX			$462.90	117%			1.000			$488.32	
S1599P			$621.50	117%			1.000			$515.53	
PPO P201V3			$439.62	117%			1.000			$520.88	
HMO 1599			$602.28	117%			1.000			$515.07	
PPO P152V2 LX			$357.90	117%			1.000			$313.07	
HMO 2020T			$606.08	117%			1.000			$488.47	
PPO 50/50-3500			$397.64	117%			1.000			$495.62	
PPO P251V2			$478.17	117%			1.000			$496.11	
HMO 2020			$595.48	117%			1.000			$472.37	
PPO A15-500-2-2500			$577.99	117%			1.000			$536.84	
PPO P3015V2			$410.69	117%			1.000			$470.48	
PPO A20-750-2-2500			$621.59	117%			1.000			$599.00	
PPO P152V2			$527.92	117%			1.000			$481.40	
PPO P205V2 LX			$507.37	117%			1.000			$460.14	
PPO A20-500-2-2500			$537.42	117%			1.000			$501.98	
PPO A20-500-1-2500			$365.71	117%			1.000			$325.90	
PPO P155V2 LX			$487.62	117%			1.000			$439.92	
PPO P205V3			$507.99	117%			1.000			$506.11	

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

c) PPO Plan Low Cost

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: c) PPO Plan Low Cost
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P205V2			$526.74	117%			1.000			$504.99	
S1520A			$721.68	117%			1.000			$563.07	
PPO P155V2			$584.32	117%			1.000			$557.10	
PPO P251V2			$505.70	117%			1.000			$624.35	
PPO P152V2			$514.19	117%			1.000			$557.96	
PPO P152V2 LX			$499.31	117%			1.000			$519.75	
PPO P155V2 LX			$424.02	117%			1.000			$455.22	
PPO P205V2 LX			$339.93	117%			1.000			$366.86	
PPO P151597R1HCI			$788.87	117%			1.000			$755.06	
PPO P155V2			$561.63	117%			1.000			$637.21	
PPO P201V2 LX			$447.41	117%			1.000			$508.70	
PPO P3015V2			$473.18	117%			1.000			$645.05	
PPO 101097			$744.27	117%			1.000			$708.26	
PPO P201V2			$495.86	117%			1.000			$609.36	
PPO A15-500-2-2500			$500.98	117%			1.000			$553.72	
PPO P203V2			$372.40	117%			1.000			$409.74	
PPO P202086			$658.72	117%			1.000			$654.13	
S1099A			$388.25	117%			1.000			$351.95	
PPO A20-1000-2-3000			$356.57	117%			1.000			$425.10	
PPO A15-500-2-2500			$583.38	117%			1.000			$579.43	
PPO P155V2			$444.82	117%			1.000			$453.52	
PPO P251V2			$527.89	117%			1.000			$585.68	
PPO P201V2			$447.63	117%			1.000			$494.33	
PPO P205V2			$458.44	117%			1.000			$469.99	
PPO P201V2 LX			$466.78	117%			1.000			$476.92	
PPO P155V2 LX			$496.29	117%			1.000			$478.80	
PPO P3015V2			$436.61	117%			1.000			$534.86	
PPO P205V3			$399.09	117%			1.000			$425.18	
PPO P152V2			$563.05	117%			1.000			$549.04	
PPO P3015V2			$607.84	117%			1.000			$656.46	
PPO A20-2000-2-3000			$428.56	117%			1.000			$447.65	
PPO P155V2			$765.97	117%			1.000			$688.48	
PPO P151587A			$363.62	117%			1.000			$287.25	
PPO P201V2			$608.75	117%			1.000			$592.67	
PPO A15-500-2-2500			$585.10	117%			1.000			$512.33	
PPO P205V2			$597.35	117%			1.000			$539.90	
PPO P152V2			$810.58	117%			1.000			$696.83	
HMO 2099			$831.69	117%			1.000			$593.62	
HMO 2020T			$825.77	117%			1.000			$609.63	
PPO P251V2			$445.79	117%			1.000			$423.66	
PPO P203V2 LX			$459.78	117%			1.000			$372.40	
S1520A			$745.42	117%			1.000			$532.74	
PPO 50504K			$516.21	117%			1.000			$535.33	
PPO P155V2			$454.68	117%			1.000			$397.09	
PPO P201V2 LX			$598.87	117%			1.000			$524.13	
PPO A20-1000-2-3000			$407.95	117%			1.000			$374.38	
PPO 50/50-5000			$363.27	117%			1.000			$451.95	
Total			$495.17	117%			1.000			$493.03	

Total of all Covered Employees: 59,210
% Covered Employees for plans listed: 75%

Equivalence PEPM = $493.03
Equivalence PMPM = $267.54

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Attachment 1 - Documentation of Consistency with Group Rates

Effective: August 1, 2008 through July 31, 2009

d) PPO Plan Prevailing

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: d) PPO Plan Prevailing
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P155V2			$488.34	117%			1.000			$634.98	
PPO P152V2			$538.73	117%			1.000			$669.99	
Triple Option 1520V2			$445.90	117%			1.000			$502.28	
PPO P152V2 LX			$474.01	117%			1.000			$565.49	
PPO P205V2			$489.88	117%			1.000			$640.53	
PPO P203V2			$443.27	117%			1.000			$558.97	
PPO P202086			$526.57	117%			1.000			$599.29	
PPO A15-500-2-2500			$551.65	117%			1.000			$698.79	
PPO P151597R1HCI			$605.69	117%			1.000			$664.43	
PPO P203V2 LX			$469.56	117%			1.000			$566.24	
PPO A20-500-2-2500			$434.62	117%			1.000			$553.66	
PPO P151586			$579.26	117%			1.000			$644.47	
PPO P155V2 LX			$469.33	117%			1.000			$577.48	
PPO P251V2			$427.11	117%			1.000			$604.36	
S1599A			$545.09	117%			1.000			$569.51	
35-500-2-2000 (Costco			$418.75	117%			1.000			$546.92	
PPO P201V2			$452.51	117%			1.000			$637.33	
PPO A15-250-2-2500			$482.57	117%			1.000			$589.39	
PPO P205V2 LX			$441.02	117%			1.000			$545.50	
HMO 1099			$628.43	117%			1.000			$659.96	
HMO 2025PA			$688.53	117%			1.000			$713.27	
PPO P205V3			$440.64	117%			1.000			$598.72	
PPO 203V7			$595.14	117%			1.000			$767.82	
PPO 101097			$587.40	117%			1.000			$640.65	
PPO A20-1000-2-3000			$459.34	117%			1.000			$627.62	
PPO 151587			$561.60	117%			1.000			$632.05	
PPO 152V6			$492.86	117%			1.000			$606.29	
S1099A			$657.08	117%			1.000			$682.65	
HMO 2000			$808.17	117%			1.000			$817.65	
POS S1009P			$606.98	117%			1.000			$611.55	
PPO 500975			$556.08	117%			1.000			$702.07	
PPO P201V2 LX			$462.90	117%			1.000			$603.21	
S1599P			$621.50	117%			1.000			$636.83	
PPO P201V3			$439.62	117%			1.000			$643.44	
HMO 1599			$602.28	117%			1.000			$636.25	
PPO P152V2 LX			$357.90	117%			1.000			$386.73	
HMO 2020T			$606.08	117%			1.000			$603.41	
PPO 50/50-3500			$397.64	117%			1.000			$612.24	
PPO P251V2			$478.17	117%			1.000			$612.84	
HMO 2020			$595.48	117%			1.000			$583.51	
PPO A15-500-2-2500			$577.99	117%			1.000			$663.15	
PPO P3015V2			$410.69	117%			1.000			$581.18	
PPO A20-750-2-2500			$621.59	117%			1.000			$739.94	
PPO P152V2			$527.92	117%			1.000			$594.66	
PPO P205V2 LX			$507.37	117%			1.000			$568.41	
PPO A20-500-2-2500			$537.42	117%			1.000			$620.09	
PPO A20-500-1-2500			$365.71	117%			1.000			$402.58	
PPO P155V2 LX			$487.62	117%			1.000			$543.43	
PPO P205V3			$507.99	117%			1.000			$625.19	

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

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Effective: August 1, 2008 through July 31, 2009

d) PPO Plan Prevailing

Current information as of: 1/1/2007 through 12/31/2007
Average age for equivalence demonstration 42.63
GAR area for equivalence demonstration Area 1.

New effective date to which rates have been trended 8/1/2008 through 7/31/2009
Set of benefits for equivalence demonstration: d) PPO Plan Prevailing
Identify tiers (See column 8 under instructions) four tier (ee, ee/sp, ee/child(ren), family)

(1) Plan	(2) Number of covered employees	(3) GAR area	(4) Current average composite rate	(5) Trend factor	(6) Trended average composite rate	(7) Age adjustment factor	(8) Tier composite adjustment factor	(9) Area adjustment factor	(10) Benefit adjustment factor	(11) Fully adjusted average composite rate	(12) Fully adjusted premiums
PPO P205V2			$526.74	117%			1.000			$623.81	
S1520A			$721.68	117%			1.000			$695.56	
PPO P155V2			$584.32	117%			1.000			$688.18	
PPO P251V2			$505.70	117%			1.000			$771.25	
PPO P152V2			$514.19	117%			1.000			$689.24	
PPO P152V2 LX			$499.31	117%			1.000			$642.04	
PPO P155V2 LX			$424.02	117%			1.000			$562.33	
PPO P205V2 LX			$339.93	117%			1.000			$453.18	
PPO P151597R1HCI			$788.87	117%			1.000			$932.71	
PPO P155V2			$561.63	117%			1.000			$787.13	
PPO P201V2 LX			$447.41	117%			1.000			$628.40	
PPO P3015V2			$473.18	117%			1.000			$796.82	
PPO 101097			$744.27	117%			1.000			$874.91	
PPO P201V2			$495.86	117%			1.000			$752.74	
PPO A15-500-2-2500			$500.98	117%			1.000			$684.00	
PPO P203V2			$372.40	117%			1.000			$506.15	
PPO P202086			$658.72	117%			1.000			$808.04	
S1099A			$388.25	117%			1.000			$434.76	
PPO A20-1000-2-3000			$356.57	117%			1.000			$525.12	
PPO A15-500-2-2500			$583.38	117%			1.000			$715.76	
PPO P155V2			$444.82	117%			1.000			$560.22	
PPO P251V2			$527.89	117%			1.000			$723.48	
PPO P201V2			$447.63	117%			1.000			$610.64	
PPO P205V2			$458.44	117%			1.000			$580.58	
PPO P201V2 LX			$466.78	117%			1.000			$589.14	
PPO P155V2 LX			$496.29	117%			1.000			$591.45	
PPO P3015V2			$436.61	117%			1.000			$660.70	
PPO P205V3			$399.09	117%			1.000			$525.22	
PPO P152V2			$563.05	117%			1.000			$678.22	
PPO P3015V2			$607.84	117%			1.000			$810.92	
PPO A20-2000-2-3000			$428.56	117%			1.000			$552.98	
PPO P155V2			$765.97	117%			1.000			$850.47	
PPO P151587A			$363.62	117%			1.000			$354.84	
PPO P201V2			$608.75	117%			1.000			$732.12	
PPO A15-500-2-2500			$585.10	117%			1.000			$632.88	
PPO P205V2			$597.35	117%			1.000			$666.93	
PPO P152V2			$810.58	117%			1.000			$860.78	
HMO 2099			$831.69	117%			1.000			$733.30	
HMO 2020T			$825.77	117%			1.000			$753.07	
PPO P251V2			$445.79	117%			1.000			$523.35	
PPO P203V2 LX			$459.78	117%			1.000			$460.02	
S1520A			$745.42	117%			1.000			$658.08	
PPO 50504K			$516.21	117%			1.000			$661.28	
PPO P155V2			$454.68	117%			1.000			$490.52	
PPO P201V2 LX			$598.87	117%			1.000			$647.45	
PPO A20-1000-2-3000			$407.95	117%			1.000			$462.46	
PPO 50/50-5000			$363.27	117%			1.000			$558.28	
Total			$495.17	117%			1.000			$609.03	

Total of all Covered Employees: 59,210
% Covered Employees for plans listed: 75%

Equivalence PEPM = $609.03
Equivalence PMPM = $330.49

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Appendices

Effective: August 1, 2008 through July 31, 2009

Appendix A - Age Factors by Subscriber Tier

Employee Age	Ee Only	Ee & Spouse	EE & Family	EE & Children
<25	[redacted]			
25-29				
30-34				
35-39				
40-44				
45-49				
50-54				
55-59				
60-64				
65+				

Year	Average GAR
2003	[redacted]
2004	
2005	
2006	
2007	
2008	

Appendix B - Age Factor by Area and Average Age

Region	Members	Subs	Age Factor 8/08-7/09	Age Factor 8/07-7/08
Area 1	[redacted]			
Area 2				
Area 3				
Area 4				
Area 5				
Area 6				
Area 7				
Total/Average				

Average Age	[redacted]

Health Net Health Plan of Oregon, Inc.

Portability Rate Filing

Appendices

Effective: August 1, 2008 through July 31, 2009

Appendix C - Trend Factors

Period	Trend Factor
8/1/2008-7/31/2009	1.0000

Note: Rates are applicable for time period specified. No trend applies

	Trend from Cy2007 to 8/1/2008-7/31/2009		
	Combined	Cy07 to 7/31/08	8/1/07 to 2/1/08
# Months	19	13	6
Medical/Rx Trend Factor	10.4%	10.4%	10.4%
Trend Factor	117.2%		

Appendix D - Geographic Factors and Subscriber Distribution

Area	System Code	System Description	Subscriber Distribution	HMO Area Factor	PPO Area Factor
Area 1	P	PORTLAND			
Area 2	L	LANE COUNTY			
Area 3	M	SALEM			
Area 4	S	SOUTHERN			
Area 5	C	COASTAL			
Area 6	O	OTHER			
Area 7	T	SW OREGON			

Appendix E - Portability Benefit Adjustment Factors

	2008	2007	Difference
a) Managed Care Low Cost			
b) Managed Care Prevailing			
c) PPO Plan Low Cost			
d) PPO Plan Prevailing			