DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201

Geographic Cost Factor Tables for 2014 – Addendum to Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2014 Benefit Year

Issued: March 17, 2016

I. Background

The geographic cost factor (GCF) is an adjustment in the HHS-operated risk adjustment payment transfer formula that accounts for differences in premium due to allowable geographic rating variation. GCFs are calculated for each rating area. CMS is releasing this data as part of its efforts to provide issuers, regulators, and other stakeholders with data relevant to rate-setting. CMS will release the GCFs for the 2015 benefit year in connection with its public releases of interim and final summary reports for 2015 benefit year risk adjustment.

The GCFs are calculated based on the observed average silver plan premium for the metal-level risk pool (calculated separately for individual and small group if the State does not have a merged market) or catastrophic plan premium for the catastrophic risk pool, in a geographic area relative to the Statewide average silver or catastrophic plan premium. Calculation of the GCF involves three steps. First, the average premium is computed for each silver or catastrophic plan, as applicable, in each rating area (using the same formula that is used to compute plan premiums in the State average premium calculation). The second step is to generate a set of plan average premiums that standardizes the premiums for age rating. Plan premiums are standardized for age by dividing the average plan premium by the plan rating factor (calculated at the rating area level), the enrollment-weighted rating factor applied to all billable members. Lastly, a GCF is computed for each rating area. The GCF is the ratio of the enrollment-weighted average age-standardized premium revenue for a rating area to the overall State-wide enrollment-weighted average age-standardized premium revenue for all silver plans. The enrollment-weighted Statewide average of plan GCF values will equal 1.0, so the GCF can be interpreted as the percentage by which any geographic area's costs deviate from the State average.

II. Individual Market GCF by State and Rating Area

Individual Market GCF by State and Rating Area		
Alabama		
Rating Area	***GCF***	***Billable Member Months***
1	0.991	37361.5
2	1.011	57663.9
3	1.049	461332.3
4	1.070	13530
5	0.990	55044.2
6	1.009	60727.5
7	0.918	58991.9
8	0.989	41585
9	1.069	165494.5
10	1.004	166459.3
11	0.988	122200.2
12	0.918	82736.9
13	0.958	529235.7
Alaska		
Rating Area	***GCF***	***Billable Member Months***
1	1.004	67498.8
2	0.997	61094.5
3	0.995	21812.9
Arkansas		
Rating Area	***GCF***	***Billable Member Months***
1	1.042	615140.6
2	0.938	389630.6
3	1.051	355593.7
4	0.924	147816.7
5	0.978	223811.8
6	0.989	165373.7
7	0.997	182953.5

Arizona		
Rating Area	***GCF***	***Billable Member Months***
1	1.298	66283.9
2	1.320	49989.3
3	1.278	19466.2
4	0.991	953879.9
5	0.989	70761.1
6	0.853	246761.4
7	1.078	25862.9
California		
Rating Area	***GCF***	***Billable Member Months***
1	1.044	599081.8
2	1.195	839798.7
3	1.150	947588.4
4	0.919	607429.1
5	1.146	612057.1
6	1.173	875425.3
7	1.187	926177.0
8	1.188	422363.3
9	1.244	379393.4
10	1.026	788466.5
11	0.987	369675.8
12	1.087	860765.9
13	1.336	58727.2
14	0.951	226898.4
15	0.833	2212043.0
16	0.926	3273762.6
17	0.895	1509363.9
18	0.964	2018711.7
19	1.013	1679959.8

Colorado		
Rating Area	***GCF***	***Billable Member Months***
1	0.950	156561.8
2	0.919	112140.3
3	0.935	879681.8
4	0.903	103661.8
5	1.016	46603.2
6	0.960	43459.8
7	1.058	17335.8
8	1.084	72542.3
9	1.536	4882.2
10	1.199	122561.0
11	1.599	65384.7
Connecticut		
Rating Area	***GCF***	***Billable Member Months***
1	1.097	394508.7
2	0.914	231975.3
3	0.929	75789.6
4	0.961	55810.8
5	0.994	237912.5
6	0.945	68986.2
7	0.938	35563.5
8	0.952	23505.6
District of Columbia		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	90738.5
Delaware		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	181266.2

Florida		
Rating Area	***GCF***	***Billable Member Months***
1	1.049	82682.5
2	1.096	5190.4
3	0.994	51528.6
4	0.958	5769.9
5	1.055	200215.3
6	0.891	1392864.8
7	1.121	2441.9
8	1.015	63321.5
9	0.966	49325.0
10	1.076	46110.1
11	1.074	138033.6
12	1.090	15714.5
13	1.085	5814.8
14	1.081	2478.5
15	0.964	299719.5
16	1.067	74856.2
17	1.151	38440.2
18	1.112	3554.6
19	1.265	9397.2
20	1.046	3135.9
21	1.187	1735.7
22	0.979	4421.1
23	1.076	2064.6
24	1.248	4349.4
25	1.095	7080.6
26	1.015	53379.2
27	1.099	22304.5
28	0.952	414872.3
29	1.073	3173.3
30	1.054	57976.1
31	1.079	9815.2
32	1.242	3149.0
33	1.189	2214.5
34	1.003	108934.2
35	1.202	231521.5
36	1.140	64220.2

Florida		
Rating Area	***GCF***	***Billable Member Months***
37	1.051	10203.4
38	1.209	1108.5
39	1.127	3915.5
40	1.114	111987.2
41	1.005	102141.8
42	1.137	68313.0
43	1.001	2134608.0
44	1.467	41870.4
45	1.214	20517.6
46	1.024	47746.5
47	1.263	8814.8
48	1.009	590384.6
49	0.991	167443.9
50	0.950	791406.0
51	0.972	164116.8
52	0.993	361254.7
53	1.054	189728.6
54	1.232	18614.8
55	1.125	37516.1
56	1.089	166957.4
57	1.049	210974.5
58	1.180	77235.0
59	1.158	127502.6
60	0.998	25150.1
61	1.083	10190.5
62	1.134	3249.8
63	1.127	1819.7
64	1.029	207544.0
65	1.233	5675.4
66	1.085	22794.3
67	1.143	3961.9

Georgia		
Rating Area	***GCF***	***Billable Member Months***
1	1.692	37928.6
2	1.012	90302.4
3	0.943	2081401.3
4	1.000	41271.4
5	0.980	121930.1
6	1.071	75709.7
7	1.313	28159.1
8	1.024	72261.0
9	1.280	28169.9
10	1.054	116499.3
11	1.238	30138.4
12	1.147	98673.4
13	1.161	61766.9
14	0.965	209674.2
15	1.600	62805.8
16	1.077	15674.5
Hawaii		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	233750.4
Iowa		
Rating Area	***GCF***	***Billable Member Months***
1	1.070	65300.5
2	0.881	147403.8
3	1.048	73029.2
4	1.062	50940.9
5	1.035	71507.1
6	0.996	210099.1
7	1.070	63139.2

Idaho		
Rating Area	***GCF***	***Billable Member Months***
1	0.998	86593.5
2	1.000	101848.6
3	1.073	147282.0
4	1.125	26556.8
5	0.978	221286.2
6	0.978	145420.5
7	0.955	170448.3
Illinois		
Rating Area	***GCF***	***Billable Member Months***
1	0.963	1444267.9
2	1.044	329860.5
3	0.954	472000.4
4	0.966	241230.8
5	1.101	137051.9
6	0.910	69675.0
7	1.093	98016.0
8	1.085	39025.8
9	1.083	82551.8
10	1.139	99561.8
11	1.096	42186.3
12	1.056	87660.1
13	1.177	105824.3

Indiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.972	161393.9
2	0.956	129614.5
3	0.968	55687.4
4	0.887	67477.7
5	0.964	17208.5
6	0.984	31968.9
7	1.030	52617.1
8	1.021	40299.0
9	0.996	36379.5
10	1.062	349212.1
11	1.016	65242.5
12	1.012	34661.9
13	1.037	83874.8
14	1.027	23307.4
15	1.026	43191.4
16	0.805	61908.1
17	1.046	65257.9
Kansas		
Rating Area	***GCF***	***Billable Member Months***
1	1.005	255214.7
2	0.996	117310.8
3	1.026	46161.9
4	1.130	34588.0
5	1.095	31060.7
6	0.945	176536.0
7	1.018	21514.8

Kentucky		
Rating Area	***GCF***	***Billable Member Months***
1	1.005	58007.0
2	0.997	89611.3
3	0.986	218924.2
4	0.953	146073.3
5	1.006	154159.0
6	1.094	56968.8
7	1.064	45675.0
8	0.994	86960.0
Louisiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.977	378980.8
2	1.020	43670.0
3	1.028	145543.3
4	1.021	52716.8
5	1.021	223692.4
6	1.017	51830.1
7	0.957	73718.4
8	1.005	95727.6
Maryland		
Rating Area	***GCF***	***Billable Member Months***
1	1.030	477152.8
2	1.003	138471.8
3	0.982	480412.2
4	0.946	123528.0
Maine		
Rating Area	***GCF***	***Billable Member Months***
1	0.906	186672.1
2	0.985	98451.9
3	1.041	98985.9
4	1.200	65389.7

Michigan		
Rating Area	***GCF***	***Billable Member Months***
1	0.941	458981.7
2	0.962	833802.0
3	1.022	45330.0
4	1.040	209916.5
5	1.045	139877.4
6	1.109	45610.7
7	1.042	147415.5
8	1.015	88893.3
9	1.147	92182.7
10	1.069	99359.7
11	1.083	47401.5
12	0.935	346046.2
13	1.073	47297.2
14	0.990	130119.0
15	1.019	81043.6
16	1.275	85653.3
Minnesota		
Rating Area	***GCF***	***Billable Member Months***
1	1.468	134710.7
2	1.107	105477.3
3	1.128	150639.3
4	1.129	110933.9
5	1.063	148066.7
6	0.994	152547.1
7	1.004	200048.0
8	0.915	1708799.0
9	0.949	61702.3

Missouri		
Rating Area	***GCF***	***Billable Member Months***
1	1.151	61653.7
2	1.196	36941.0
3	0.938	278192.8
4	1.071	58065.6
5	1.140	109965.6
6	0.956	604552.3
7	1.001	42392.8
8	0.938	270027.1
9	1.067	46865.6
10	1.335	57937.8
Mississippi		
Rating Area	***GCF***	***Billable Member Months***
1	0.887	49326.1
2	1.022	23338.6
3	0.893	220756.0
4	1.097	42648.1
5	1.231	53584.1
6	1.053	197345.4
Montana		
Rating Area	***GCF***	***Billable Member Months***
1	1.037	88792.0
2	0.982	224422.2
3	0.975	171908.5
4	1.027	192327.0

North Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	0.958	366095.6
2	1.046	207839.3
3	1.095	70342.8
4	1.053	648556.6
5	1.048	113290.9
6	1.016	244558.5
7	0.925	281629.3
8	0.971	41906.0
9	1.070	214035.5
10	1.020	35161.4
11	0.924	262890.2
12	0.955	66942.2
13	0.949	498266.8
14	0.995	155258.8
15	1.010	249158.0
16	1.041	134974.3
North Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	0.999	30885.0
2	0.968	41634.7
3	1.003	13697.9
4	1.012	150812.2
Nebraska		
Rating Area	***GCF***	***Billable Member Months***
1	1.057	232514.3
2	1.001	142866.5
3	0.947	230092.0
4	0.955	94973.9
New Hampshire		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	401314.1

New Jersey		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	2091355.4
New Mexico		
Rating Area	***GCF***	***Billable Member Months***
1	0.911	205331.6
2	1.108	12835.5
3	1.019	34580.0
4	1.012	58676.0
5	1.157	105891.7
Nevada		
Rating Area	***GCF***	***Billable Member Months***
1	0.904	430433.8
2	1.146	95925.8
3	1.283	33170.5
4	1.486	16645.5
New York		
Rating Area	***GCF***	***Billable Member Months***
1	0.905	201903.9
2	0.911	234203.3
3	1.006	220004.3
4	1.011	1793934.3
5	0.921	217579.4
6	1.093	178739.6
7	1.059	157659.8
8	1.011	849586.1

Ohio		
Rating Area	***GCF***	***Billable Member Months***
1	0.986	85447.1
2	1.149	50112.0
3	0.996	135926.6
4	0.895	234384.9
5	1.006	55750.2
6	1.083	45746.6
7	1.103	21413.2
8	1.081	10161.8
9	1.004	279404.4
10	1.236	33758.8
11	1.006	373494.8
12	1.006	159792.4
13	1.018	99670.0
14	1.013	22422.4
15	0.920	63992.0
16	1.060	67785.8
17	1.198	25829.9
Oklahoma		
Rating Area	***GCF***	***Billable Member Months***
1	0.997	14941.1
2	0.899	16018.9
3	0.957	323754.9
4	1.044	206214.3
5	1.031	245717.4
Oregon		
Rating Area	***GCF***	***Billable Member Months***
1	1.008	837223.8
2	0.996	216725.7
3	1.011	118539.5
4	0.992	162062.0
5	0.993	104484.6
6	0.986	117013.1
7	0.983	176020.9

Pennsylvania		
Rating Area	***GCF***	***Billable Member Months***
1	0.795	148485.0
2	0.860	12865.0
3	0.999	343553.6
4	0.784	708575.3
5	0.837	136397.8
6	0.876	353431.4
7	0.876	434586.3
8	1.169	1646633.7
9	0.866	234400.8
Rhode Island		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	414812.5
South Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	1.172	4403.9
2	1.125	27461.9
3	1.095	1140.3
4	1.079	37114.2
5	0.877	2094.2
6	1.102	3280.1
7	0.867	48232.0
8	0.875	37834.2
9	0.922	2770.0
10	0.893	120628.6
11	1.013	6306.8
12	1.177	6381.6
13	1.024	7139.5
14	0.925	5528.6
15	0.842	10203.9
16	1.062	10845.1
17	1.091	5350.3
18	0.863	31784.9
19	1.096	3713.7
20	0.973	3734.7
21	1.057	27706.5
22	0.983	16086.6

South Carolina		
Rating Area	***GCF***	***Billable Member Months***
23	1.007	136741.8
24	1.197	13447.5
25	0.803	3782.5
26	0.991	90666.2
27	0.854	5530.4
28	1.006	13118.1
29	1.188	19436.7
30	1.042	9882.3
31	1.054	3227.4
32	1.009	57278.3
33	1.153	1596.8
34	1.072	5837.3
35	1.026	3661.3
36	1.032	5853.5
37	1.102	12944.5
38	0.844	17783.8
39	1.027	25768.6
40	0.992	80161.1
41	1.208	2834.1
42	1.002	51841.5
43	0.932	14713.3
44	1.032	2696.5
45	1.030	6598.6
46	1.151	59453.2
South Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	1.053	59457.8
2	0.995	94176.7
3	0.956	67679.9
4	1.011	36327.6

Tennessee		
Rating Area	***GCF***	***Billable Member Months***
1	1.038	116156.4
2	0.960	310827.6
3	0.971	170261.3
4	0.999	484147.3
5	1.083	109358.8
6	0.974	206703.9
7	0.972	92036.4
8	1.087	116521.0
Texas		
Rating Area	***GCF***	***Billable Member Months***
1	0.997	27098.4
2	0.963	44199.4
3	0.946	694146.3
4	1.112	67324.7
5	0.759	83498.7
6	1.004	38621.5
7	0.967	83452.6
8	1.122	1974526.2
9	0.823	252104.8
10	1.007	1800333.2
11	0.938	45800.9
12	0.843	51052.1
13	0.991	44301.9
14	0.989	57189.9
15	0.747	171853.4
16	1.027	34005.3
17	0.932	30030.2
18	1.044	22276.5
19	0.880	652600.5
20	1.147	24532.1
21	0.957	14694.7
22	0.994	53944.2
23	1.016	23716.0
24	0.941	39718.7
25	1.181	25597.6
26	1.000	654373.4

Utah		
Rating Area	***GCF***	***Billable Member Months***
1	1.192	42829.3
2	1.125	79242.5
3	0.930	546089.8
4	1.020	192271.0
5	1.105	76859.4
6	1.113	62603.1
Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.071	29194.3
2	0.936	61167.7
3	0.989	26987.2
4	1.015	22947.7
5	1.014	17883.8
6	1.040	51882.2
7	0.916	346118.0
8	1.037	71006.8
9	1.004	324677.9
10	1.015	943853.4
11	1.033	21957.5
12	1.027	230628.7
Washington		
Rating Area	***GCF***	***Billable Member Months***
1	0.986	1312695.7
2	1.030	1362401.2
3	1.026	215319.0
4	0.914	237085.0
5	0.988	371118.3

Wisconsin		
Rating Area	***GCF***	***Billable Member Months***
1	1.033	193054.1
2	0.889	116714.5
3	1.404	46837.0
4	1.072	72873.5
5	1.096	48145.8
6	1.175	60155.2
7	0.949	41795.2
8	1.070	66834.6
9	1.040	72554.0
10	1.019	124573.4
11	0.889	194056.1
12	1.058	154542.5
13	1.061	54255.2
14	0.897	107123.9
15	0.907	43026.4
16	0.914	154493.3
West Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.084	21758.2
2	1.084	27961.5
3	1.089	13473.5
4	1.090	21707.6
5	0.955	28769.0
6	0.888	24203.2
7	0.893	14632.0
8	0.986	27078.1
9	0.987	30915.6
10	0.987	19946.7
11	0.936	22112.6
Wyoming		
Rating Area	***GCF***	***Billable Member Months***
1	0.948	13055.2
2	0.958	12393.4
3	1.008	136161.2

III. Small Group Market GCF by State and Rating Area

Small Group Market GCF by State and Rating Area		
Alabama		
Rating Area	***GCF***	***Billable Member Months***
1	0.974	33305.8
2	0.989	29411.1
3	1.033	517673.8
4	1.051	21824.8
5	0.980	50987.7
6	0.995	60418.0
7	0.906	55551.6
8	0.971	33009.3
9	1.061	199631.3
10	0.993	163774.6
11	0.977	118039.7
12	0.905	69588.4
13	0.946	323994.8
Alaska		
Rating Area	***GCF***	***Billable Member Months***
1	1.014	31575.9
2	0.968	15975.6
3	1.030	3665.6
Arkansas		
Rating Area	***GCF***	***Billable Member Months***
1	0.994	37955.0
2	1.017	13002.4
3	0.982	22950.4
4	0.999	3824.7
5	1.113	3908.2
6	1.034	6694.8
7	0.965	12866.5

Arizona		
Rating Area	***GCF***	***Billable Member Months***
1	1.223	17806.7
2	1.282	11298.9
3	1.269	8838.0
4	1.014	459918.5
5	1.127	13444.7
6	0.832	117642.2
7	0.941	8757.7
California		
Rating Area	***GCF***	***Billable Member Months***
1	1.089	77072.9
2	1.034	242295.4
3	0.989	257498.5
4	1.157	194342.0
5	1.022	168831.4
6	1.050	248813.1
7	1.105	276570.5
8	1.173	133232.8
9	1.270	45118.7
10	0.965	149858.1
11	0.906	129216.5
12	1.032	195407.2
13	1.306	6972.9
14	0.898	63671.2
15	0.863	460751.3
16	1.021	705018.9
17	0.872	355149.8
18	0.968	536054.2
19	0.965	374171.9

Colorado		
Rating Area	***GCF***	***Billable Member Months***
1	0.970	51112.9
2	0.942	43527.5
3	0.988	308290.7
4	1.021	23214.7
5	1.017	6716.5
6	1.086	13085.1
7	1.045	5422.5
8	1.086	6542.0
9	1.370	4152.1
10	1.138	9317.6
11	1.439	6228.6
Connecticut		
Rating Area	***GCF***	***Billable Member Months***
1	1.088	346542.8
2	0.950	379244.5
3	0.933	51486.8
4	0.989	54278.4
5	1.000	220247.5
6	0.998	56539.3
7	0.943	32956.7
8	0.924	20598.1
District of Columbia		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	428804.8
Delaware		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	138406

Florida		
Rating Area	***GCF***	***Billable Member Months***
1	1.044	9107.2
2	1.061	200.8
3	1.109	6599.9
4	1.183	66.4
5	1.041	17088.4
6	0.973	150227.1
7	0.000	377.2
8	1.015	5589.2
9	0.977	1666.0
10	0.994	5168.3
11	1.127	13871.9
12	1.080	1656.2
13	1.046	324.2
14	1.304	105.7
15	1.055	40008.4
16	1.072	8184.9
17	0.956	1229.1
18	1.298	564.5
19	1.291	3954.6
20	0.994	33.7
21	0.000	161.2
22	1.270	282.1
23	1.139	79.8
24	1.175	131.0
25	1.010	531.7
26	0.980	4057.1
27	1.167	3893.1
28	0.967	98766.0
29	0.000	96.8
30	1.106	5667.6
31	1.035	587.3
32	0.000	478.8
33	n/a	n/a
34	1.052	9462.9
35	1.088	29670.7
36	1.121	64672.4

Florida		
Rating Area	***GCF***	***Billable Member Months***
37	0.907	168.6
38	1.157	14.3
39	1.087	390.6
40	1.022	15998.2
41	0.977	6504.9
42	1.132	9634.5
43	1.010	181796.5
44	1.554	1819.2
45	0.978	1330.9
46	1.052	5903.8
47	1.703	1324.5
48	0.999	72201.3
49	1.013	5324.3
50	0.987	107004.5
51	0.946	15017.9
52	0.962	74366.1
53	1.024	22309.9
54	1.121	438.3
55	1.074	3427.3
56	1.034	29886.4
57	0.999	23668.3
58	1.015	9678.1
59	1.146	1448.4
60	1.052	936.8
61	1.198	644.3
62	1.105	251.3
63	0.000	159.7
64	0.982	11241.5
65	0.000	1449.5
66	1.111	1786.9
67	0.000	444.2

Georgia		
Rating Area	***GCF***	***Billable Member Months***
1	1.199	7514.3
2	1.005	16248.1
3	0.988	543552.3
4	0.995	7773.3
5	0.921	35378.7
6	1.202	8359.4
7	1.120	1409.0
8	1.001	19463.4
9	1.201	4262.6
10	1.069	18738.1
11	1.157	6227.8
12	0.978	30148.5
13	1.082	11355.0
14	0.984	37688.2
15	1.186	15187.1
16	1.062	2023.9
Hawaii		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	180611.6
Iowa		
Rating Area	***GCF***	***Billable Member Months***
1	1.010	29688.4
2	0.931	91539.5
3	1.072	41328.7
4	1.063	18780.5
5	0.981	18838.2
6	0.973	114667.4
7	1.056	27092.4

Idaho		
Rating Area	***GCF***	***Billable Member Months***
1	1.034	13670.0
2	0.998	12796.4
3	1.097	5900.7
4	1.080	5647.4
5	0.981	31946.2
6	0.982	39385.2
7	0.966	17310.2
Illinois		
Rating Area	***GCF***	***Billable Member Months***
1	1.008	474854.2
2	1.045	78952.5
3	1.010	187450.6
4	1.025	58029.5
5	1.004	39066.4
6	0.857	29936.5
7	0.918	37054.3
8	0.951	9436.6
9	0.876	13004.3
10	0.987	22916.2
11	0.950	8917.0
12	0.968	30559.0
13	1.076	17925.1
Indiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.998	43876.2
2	0.991	36227.9
3	0.972	15784.0
4	0.920	40422.3
5	0.961	5674.2
6	1.008	8254.0
7	1.005	15139.8
8	1.051	10564.7
9	1.029	11795.2
10	1.119	99655.8
11	1.054	18069.8
12	0.947	14121.9

Indiana		
Rating Area	***GCF***	***Billable Member Months***
13	1.019	22103.3
14	0.972	5600.2
15	0.972	15392.7
16	0.789	38091.1
17	0.987	24589.3
Kansas		
Rating Area	***GCF***	***Billable Member Months***
1	1.023	89903.0
2	0.997	24775.0
3	0.993	13400.9
4	0.996	11309.1
5	1.117	10403.0
6	0.867	59194.2
7	0.941	6367.3
Kentucky		
Rating Area	***GCF***	***Billable Member Months***
1	1.058	16063.1
2	1.036	18432.8
3	0.943	118293.8
4	1.113	14370.3
5	0.993	67342.6
6	1.101	25211.4
7	1.241	7491.1
8	1.047	31477.6
Louisiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.984	189096.1
2	1.013	38935.9
3	0.998	96230.6
4	1.010	18714.6
5	0.997	116616.9
6	1.046	20768.2
7	1.017	25255.9
8	1.009	52573.9

Maryland		
Rating Area	***GCF***	***Billable Member Months***
1	1.027	522794.1
2	0.985	129177.4
3	0.966	388672.4
4	0.993	137310.9
Maine		
Rating Area	***GCF***	***Billable Member Months***
1	0.936	114537.3
2	1.031	34883.8
3	1.061	58212.4
4	1.257	19498.8
Michigan		
Rating Area	***GCF***	***Billable Member Months***
1	1.056	228766.5
2	1.056	466479.5
3	0.979	22433.2
4	1.014	130635.9
5	0.914	75063.0
6	0.952	23596.0
7	0.916	145611.4
8	0.926	72972.1
9	1.170	27431.4
10	1.052	71613.9
11	1.012	13519.8
12	0.961	201741.6
13	0.941	35215.0
14	0.899	80466.8
15	0.967	45069.4
16	1.181	27799.5

Minnesota		
Rating Area	***GCF***	***Billable Member Months***
1	1.317	57069.7
2	1.120	56751.8
3	1.181	47731.4
4	1.194	25484.9
5	1.052	56164.4
6	1.023	39870.6
7	1.040	59850.7
8	0.936	968064.9
9	1.074	15238.9
Missouri		
Rating Area	***GCF***	***Billable Member Months***
1	1.090	13584.3
2	1.063	9034.8
3	1.004	72101.2
4	1.104	7977.1
5	0.986	29854.5
6	0.966	188298.5
7	0.942	12804.3
8	1.004	35191.5
9	1.009	5372.3
10	1.171	18494.0
Mississippi		
Rating Area	***GCF***	***Billable Member Months***
1	0.903	10842.2
2	0.992	6536.4
3	1.038	9972.3
4	0.978	6556.7
5	1.112	3111.1
6	1.048	14223.5

Montana		
Rating Area	***GCF***	***Billable Member Months***
1	1.061	47486.8
2	0.992	94278.4
3	0.945	62896.0
4	1.039	63133.8
North Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	0.978	36644.4
2	1.004	25390.8
3	1.100	3778.4
4	1.006	84098.8
5	1.021	11467.8
6	0.994	23164.2
7	0.944	37077.4
8	1.031	2585.7
9	1.037	19221.6
10	1.028	2737.8
11	0.964	53244.5
12	1.044	6825.1
13	0.977	74487.8
14	1.064	19151.7
15	1.055	21041.9
16	1.113	11784.5
North Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	0.957	14926.2
2	1.070	24716.1
3	0.952	10225.6
4	0.979	73020.5

Nebraska		
Rating Area	***GCF***	***Billable Member Months***
1	1.145	58864.2
2	0.882	59678.2
3	0.892	88475.0
4	0.898	27530.5
New Hampshire		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	228034.0
New Jersey		
Rating Area	***GCF***	***Billable Member Months***
1	0.971	1049233.9
2	1.051	429052.3
3	0.990	471712.3
4	1.023	272027.1
5	1.002	252985.1
6	1.057	234893.3
New Mexico		
Rating Area	***GCF***	***Billable Member Months***
1	0.880	69540.1
2	1.142	7890.6
3	0.924	9962.3
4	0.985	16845.7
5	1.175	30112.2
Nevada		
Rating Area	***GCF***	***Billable Member Months***
1	0.934	219993.1
2	1.058	57515.1
3	1.100	16107.9
4	1.175	9197.0

New York		
Rating Area	***GCF***	***Billable Member Months***
1	0.831	545561.7
2	0.839	707923.5
3	0.957	371850.5
4	1.172	3475916.5
5	0.677	670007.8
6	0.830	660856.4
7	0.880	390378.9
8	1.129	1334163.6
Ohio		
Rating Area	***GCF***	***Billable Member Months***
1	1.009	28081.1
2	1.081	16653.2
3	0.979	86346.2
4	1.010	143674.1
5	0.999	15979.8
6	1.082	12795.9
7	1.012	6175.7
8	1.063	3239.3
9	1.016	133286.5
10	1.078	11832.0
11	1.031	107065.9
12	0.971	43665.6
13	0.910	36024.7
14	0.898	8074.8
15	0.852	28174.1
16	0.965	21757.5
17	1.161	3122.8
Oklahoma		
Rating Area	***GCF***	***Billable Member Months***
1	0.998	3796.4
2	0.927	10944.1
3	0.996	233081.1
4	1.035	133181.3
5	0.979	210848.9

Oregon		
Rating Area	***GCF***	***Billable Member Months***
1	0.998	312221.9
2	1.010	49396.8
3	0.948	47172.5
4	1.050	24365.7
5	1.006	27151.8
6	1.001	25814.7
7	1.011	27037.7
Pennsylvania		
Rating Area	***GCF***	***Billable Member Months***
1	0.865	53242.6
2	0.883	7660.8
3	1.047	60860.4
4	0.888	247142.0
5	0.905	33384.3
6	1.053	145354.6
7	1.071	196737.3
8	0.998	1567077.6
9	0.993	129271.2
Rhode Island		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	475269.2
South Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	0.000	211.0
2	1.067	2874.8
3	0.996	75.5
4	1.130	3238.0
5	0.791	193.2
6	0.000	24.3
7	1.009	9388.9
8	1.021	3210.0
9	0.000	192.8
10	1.012	25380.0
11	0.981	2244.3
12	1.022	422.2
13	1.011	718.5

South Carolina		
Rating Area	***GCF***	***Billable Member Months***
14	0.950	243.1
15	1.020	1010.7
16	1.108	947.9
17	n/a	n/a
18	1.025	3139.7
19	0.977	199.6
20	1.011	289.9
21	1.086	3213.0
22	1.115	1999.8
23	0.970	32282.8
24	1.077	1917.9
25	0.953	218.0
26	1.082	11339.7
27	0.999	1025.9
28	0.923	1129.0
29	1.013	1208.8
30	0.974	919.2
31	1.109	70.6
32	1.014	10277.7
33	n/a	n/a
34	1.141	450.7
35	0.988	98.9
36	1.021	759.2
37	1.175	781.4
38	0.992	1957.9
39	1.073	2441.7
40	0.961	24937.8
41	0.988	260.1
42	0.961	17542.8
43	1.019	1609.9
44	1.047	435.5
45	1.207	277.0
46	0.972	12038.1

South Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	18305.6
2	1.011	40086.3
3	0.995	22601.8
4	0.983	17911.0
Tennessee		
Rating Area	***GCF***	***Billable Member Months***
1	1.010	34555.9
2	0.947	133967.9
3	1.035	58908.1
4	1.092	138354.0
5	1.097	25619.6
6	0.958	137111.4
7	0.995	17602.2
8	1.067	16315.3
Texas		
Rating Area	***GCF***	***Billable Member Months***
1	0.916	16328.2
2	0.878	31062.5
3	1.010	212467.9
4	1.074	30618.9
5	0.803	21923.7
6	0.905	28282.9
7	0.888	40642.2
8	1.068	744158.7
9	0.882	38136.4
10	1.036	793005.2
11	0.820	22797.4
12	0.858	19596.4
13	0.951	25239.3
14	0.934	24940.1
15	0.790	54279.6
16	0.948	49732.6
17	0.910	41947.0
18	0.937	10901.5
19	0.934	149923.3
20	1.063	10065.8

Texas		
Rating Area	***GCF***	***Billable Member Months***
21	0.898	6989.5
22	0.944	25367.1
23	0.964	12460.0
24	0.862	21410.3
25	0.997	15350.4
26	0.942	265315.3
Utah		
Rating Area	***GCF***	***Billable Member Months***
1	1.044	17715.8
2	1.015	51978.2
3	0.977	472354.5
4	1.004	117157.9
5	1.053	27990.8
6	1.101	48425.9
Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.031	22558.0
2	0.940	59749.8
3	0.988	10654.3
4	0.972	16158.7
5	1.061	13191.0
6	0.976	32097.6
7	1.008	248740.3
8	0.966	49602.0
9	1.060	246018.0
10	0.984	686919.1
11	1.023	25672.4
12	0.989	135559.5

Washington		
Rating Area	***GCF***	***Billable Member Months***
1	1.003	436253.6
2	1.012	288543.6
3	1.026	84784.5
4	0.927	107015.6
5	0.986	78098.2
Wisconsin		
Rating Area	***GCF***	***Billable Member Months***
1	1.059	66063.2
2	0.958	35889.1
3	0.938	9533.8
4	1.122	4868.8
5	1.046	5123.5
6	0.908	24690.2
7	0.851	8948.3
8	1.071	3488.2
9	1.064	13611.7
10	1.002	15974.2
11	0.884	47647.3
12	1.046	73605.8
13	1.064	5648.2
14	1.037	25272.9
15	1.003	6153.8
16	0.941	31692.9

West Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.101	5811.5
2	1.079	16733.5
3	1.158	3037.7
4	1.059	7528.4
5	1.010	13347.2
6	0.885	5486.2
7	0.955	4226.3
8	0.993	12913.3
9	1.008	9248.3
10	1.000	6719.8
11	0.828	13557.2
Wyoming		
Rating Area	***GCF***	***Billable Member Months***
1	1.071	5076.1
2	0.987	2302.0
3	0.973	18892.3

IV. Catastrophic Market GFC by State and Rating Area

Catastrophic Market GCF by State and Rating Area		
Alabama		
Rating Area	***GCF***	***Billable Member Months***
1	1.062	231.0
2	0.963	494.9
3	1.009	3009.7
4	0.993	104.7
5	1.025	154.7
6	1.059	282.1
7	0.943	167.3
8	0.993	95.9
9	0.997	1812.3
10	1.029	797.3
11	1.007	705.6
12	0.921	483.4
13	0.992	2109.0
Alaska		
Rating Area	***GCF***	***Billable Member Months***
1	0.997	785.1
2	0.997	438.5
3	1.015	259.1
Arkansas		
Rating Area	***GCF***	***Billable Member Months***
1	1.024	790.9
2	1.060	218.9
3	0.930	724.5
4	1.055	35.7
5	1.203	71.2
6	1.144	63.0
7	0.935	98.8

Arizona		
Rating Area	***GCF***	***Billable Member Months***
1	1.380	1022.6
2	1.321	502.9
3	1.446	139.4
4	0.992	18924.5
5	1.039	1130.3
6	0.851	3867.3
7	1.264	254.9
California		
Rating Area	***GCF***	***Billable Member Months***
1	1.006	9530.2
2	1.129	12124.7
3	1.106	15324.1
4	1.210	17019.3
5	1.109	11072.4
6	1.105	14300.1
7	1.115	22580.8
8	1.261	10753.0
9	1.099	4474.3
10	1.024	12017.8
11	0.921	4680.7
12	1.030	16475.9
13	1.307	706.0
14	0.883	4470.5
15	0.830	37855.7
16	0.950	63587.9
17	0.886	23427.1
18	0.929	35839.2
19	0.982	34028.7

Colorado		
Rating Area	***GCF***	***Billable Member Months***
1	1.083	4721.9
2	0.922	3966.8
3	0.938	25488.2
4	1.052	2565.2
5	1.244	623.5
6	1.098	1146.7
7	1.188	237.7
8	1.131	746.8
9	1.272	275.0
10	1.457	779.2
11	1.596	865.4
Connecticut		
Rating Area	***GCF***	***Billable Member Months***
1	1.150	9606.7
2	0.843	4798.4
3	0.958	1334.3
4	0.938	965.1
5	0.931	4336.5
6	0.889	1184.0
7	0.875	731.5
8	0.878	418.5
District of Columbia		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	3103.6
Delaware		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	1807.1

Florida		
Rating Area	***GCF***	***Billable Member Months***
1	1.297	555.9
2	0.970	30.2
3	0.976	104.6
4	1.017	77.8
5	0.947	1922.8
6	0.823	16787.6
7	0.828	15.3
8	1.095	635.6
9	1.223	108.7
10	1.244	465.9
11	1.367	668.0
12	1.231	47.3
13	1.169	38.7
14	1.043	9.2
15	0.866	3985.6
16	0.993	880.3
17	1.119	242.7
18	1.371	15.3
19	1.142	45.7
20	1.302	7.1
23	1.286	8.2
24	1.514	19.8
25	1.680	19.3
26	1.152	290.4
27	1.485	22.3
28	1.034	7808.1
29	1.407	4.6
30	1.358	122.6
31	1.377	28.5
32	1.434	12.3
34	1.116	1084.7
35	1.387	1017.4
36	1.343	480.5
37	1.359	28.8
39	1.483	14.3
40	1.131	1243.2

Florida		
Rating Area	***GCF***	***Billable Member Months***
41	1.278	414.3
42	1.369	240.6
43	0.994	12708.5
44	1.642	100.7
45	1.347	168.3
46	1.285	96.0
47	1.569	38.7
48	1.100	8037.5
49	1.094	1025.7
50	0.957	9363.9
51	1.026	2034.6
52	1.012	5680.0
53	1.114	1713.3
54	1.416	59.1
55	0.860	223.4
56	1.129	1291.6
57	1.098	3149.5
58	1.288	763.4
59	1.289	430.9
60	1.399	42.5
61	1.412	8.2
62	1.376	4.1
64	0.851	2138.3
65	1.473	8.2
66	1.399	98.2
67	1.543	10.9
Georgia		
Rating Area	***GCF***	***Billable Member Months***
1	1.395	571.3
2	1.050	2431.6
3	0.964	45148.1
4	1.023	699.9
5	1.046	2177.9
6	1.025	1318.8
7	1.227	521.7
8	1.031	1707.3

Georgia		
Rating Area	***GCF***	***Billable Member Months***
9	1.340	342.5
10	1.060	2382.9
11	1.246	451.3
12	1.121	1797.9
13	1.057	927.8
14	0.981	3901.2
15	1.408	902.8
16	1.080	238.3
Hawaii		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	562.7
Iowa		
Rating Area	***GCF***	***Billable Member Months***
1	1.257	496.4
2	0.822	2068.2
3	1.192	528.1
4	1.200	512.2
5	1.097	255.9
6	0.972	1999.5
7	1.192	359.0
Idaho		
Rating Area	***GCF***	***Billable Member Months***
1	1.016	881.3
2	1.083	656.0
3	1.049	1223.9
4	1.102	282.9
5	0.968	2070.6
6	0.977	1736.0
7	0.964	1438.1

Illinois		
Rating Area	***GCF***	***Billable Member Months***
1	1.104	4926.7
2	1.172	1021.7
3	1.190	1063.5
4	1.002	863.1
5	0.961	1204.1
6	1.037	248.2
7	0.791	1695.7
8	1.039	583.1
9	0.914	1934.0
10	0.937	1483.0
11	0.964	315.8
12	0.778	1531.9
13	1.082	1119.8
Indiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.993	2251.3
2	1.008	1886.1
3	0.945	1143.9
4	0.896	1252.0
5	1.036	386.8
6	0.995	651.3
7	1.034	971.2
8	1.004	408.6
9	0.953	339.5
10	1.105	5897.9
11	1.071	916.2
12	1.011	598.3
13	1.071	1261.5
14	0.963	490.3
15	0.928	804.4
16	0.732	1949.4
17	0.985	1080.3

Kansas		
Rating Area	***GCF***	***Billable Member Months***
1	1.012	7576.6
2	0.982	5524.7
3	1.028	2588.7
4	1.161	1729.0
5	1.100	1260.1
6	0.921	6489.6
7	1.045	937.8
Kentucky		
Rating Area	***GCF***	***Billable Member Months***
1	1.105	410.6
2	1.205	583.0
3	0.917	6349.5
4	1.047	1022.4
5	1.020	3615.7
6	1.070	2281.5
7	1.147	380.1
8	1.054	506.8
Louisiana		
Rating Area	***GCF***	***Billable Member Months***
1	0.965	5351.4
2	0.966	469.8
3	0.979	1102.9
4	1.186	591.6
5	1.025	2805.8
6	1.138	504.2
7	0.939	385.5
8	0.998	881.2

Maryland		
Rating Area	***GCF***	***Billable Member Months***
1	1.027	9258.0
2	0.996	2384.1
3	0.984	8257.4
4	0.947	2098.3
Maine		
Rating Area	***GCF***	***Billable Member Months***
1	0.915	1407.4
2	1.041	293.4
3	1.121	406.0
4	1.283	208.7
Michigan		
Rating Area	***GCF***	***Billable Member Months***
1	0.975	12365.8
2	0.976	21299.9
3	1.034	738.8
4	1.047	5560.1
5	1.036	2671.1
6	1.066	830.9
7	1.054	3258.6
8	0.987	1714.7
9	1.145	1527.8
10	1.075	2326.0
11	1.084	837.2
12	0.933	6925.6
13	1.042	768.5
14	0.978	1881.1
15	1.023	868.6
16	1.200	1049.4

Minnesota		
Rating Area	***GCF***	***Billable Member Months***
1	1.455	880.2
2	1.160	1324.2
3	1.146	1662.2
4	1.139	811.7
5	1.080	2268.2
6	1.023	2903.1
7	1.075	3572.0
8	0.957	33798.1
9	0.953	536.7
Missouri		
Rating Area	***GCF***	***Billable Member Months***
1	1.131	1373.8
2	1.369	650.4
3	0.964	10238.0
4	1.021	1732.6
5	1.239	2349.5
6	0.958	12754.1
7	0.862	1211.9
8	0.888	5751.6
9	1.240	938.2
10	1.435	1082.4
Mississippi		
Rating Area	***GCF***	***Billable Member Months***
1	0.870	965.1
2	1.177	96.6
3	0.918	1188.0
4	1.122	220.9
5	1.283	234.6
6	1.115	971.2

Montana		
Rating Area	***GCF***	***Billable Member Months***
1	1.008	446.8
2	0.977	1103.7
3	1.013	954.7
4	1.013	706.9
North Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	1.021	3857.2
2	1.048	2325.7
3	1.184	603.6
4	1.006	10667.5
5	0.977	1835.9
6	1.106	3296.5
7	0.935	4469.0
8	1.069	560.4
9	1.120	2462.0
10	0.990	434.2
11	0.886	5728.0
12	1.088	765.9
13	0.916	10911.2
14	1.094	2017.3
15	1.148	2704.6
16	1.180	1108.7
North Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	1.007	1225.6
2	0.931	1762.3
3	1.038	521.7
4	1.033	2821.1

Nebraska		
Rating Area	***GCF***	***Billable Member Months***
1	0.904	2905.9
2	1.032	2081.9
3	1.067	2132.0
4	1.104	644.5
New Hampshire		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	4935.7
New Jersey		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	33484.5
New Mexico		
Rating Area	***GCF***	***Billable Member Months***
1	0.930	1607.6
2	1.367	49.8
3	1.053	150.9
4	1.087	251.1
5	1.179	364.0
Nevada		
Rating Area	***GCF***	***Billable Member Months***
1	0.948	6326.7
2	1.041	2643.8
3	1.211	339.0
4	1.425	355.0

New York		
Rating Area	***GCF***	***Billable Member Months***
1	0.809	2052.8
2	0.881	1616.8
3	0.989	1210.1
4	1.044	30303.3
5	0.713	1324.8
6	0.912	829.9
7	0.880	751.6
8	0.964	5420.7
Ohio		
Rating Area	***GCF***	***Billable Member Months***
1	1.070	1218.6
2	1.120	421.7
3	1.076	1968.7
4	0.933	6839.2
5	1.078	873.5
6	1.031	397.9
7	1.102	203.3
8	1.048	109.7
9	1.111	4847.6
10	1.065	227.6
11	0.935	4626.7
12	0.955	1780.3
13	0.885	696.4
14	0.937	208.9
15	0.934	527.4
16	1.024	659.3
17	1.005	244.9

Oklahoma		
Rating Area	***GCF***	***Billable Member Months***
1	1.024	69.8
2	1.230	56.0
3	1.090	1372.2
4	0.851	2140.0
5	1.150	1197.3
Oregon		
Rating Area	***GCF***	***Billable Member Months***
1	0.937	2355.3
2	1.121	521.5
3	1.076	207.8
4	1.097	301.4
5	1.083	118.3
6	1.080	209.5
7	1.063	221.8
Pennsylvania		
Rating Area	***GCF***	***Billable Member Months***
1	0.815	1065.6
2	0.807	66.1
3	0.697	5977.4
4	0.848	6054.3
5	0.857	751.4
6	0.903	3906.5
7	0.892	4935.4
8	1.302	14272.2
9	0.873	2735.0

Rhode Island		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	2157
South Carolina		
Rating Area	***GCF***	***Billable Member Months***
1	1.015	34.5
2	1.269	311.4
3	1.017	35.9
4	1.234	346.3
5	1.327	12.3
6	1.156	7.1
7	1.122	532.1
8	0.919	516.3
9	0.994	23.7
10	0.913	2323.1
11	1.073	8.1
12	1.225	37.3
13	1.279	4.1
14	1.198	40.8
15	0.853	28.4
16	1.198	99.2
17	1.344	1.0
18	0.938	461.4
19	1.193	31.4
20	1.224	19.3
21	1.085	314.1
22	1.327	70.3
23	0.949	2344.9
24	1.331	142.2
25	0.930	1.0
26	1.240	576.2
27	1.157	9.1
28	0.829	175.7
29	1.052	124.9
30	1.224	37.7
31	1.241	19.0
32	0.923	691.0
34	1.302	61.1

South Carolina		
Rating Area	***GCF***	***Billable Member Months***
35	1.205	23.3
36	0.844	41.8
37	1.376	31.6
38	0.956	180.1
39	1.348	228.6
40	0.871	1487.3
41	1.221	7.1
42	0.983	744.1
43	0.907	186.6
44	0.983	17.3
45	1.220	3.9
46	1.118	486.7
South Dakota		
Rating Area	***GCF***	***Billable Member Months***
1	1.070	128.0
2	0.979	947.6
3	1.051	205.2
4	1.013	64.4
Tennessee		
Rating Area	***GCF***	***Billable Member Months***
1	1.112	264.3
2	0.898	3641.2
3	1.164	592.4
4	1.139	2600.3
5	1.265	229.9
6	0.927	3049.6
7	1.133	145.2
8	1.158	164.0

Texas		
Rating Area	***GCF***	***Billable Member Months***
1	1.138	340.6
2	0.987	384.8
3	0.844	19671.0
4	1.141	1015.3
5	0.989	246.7
6	1.093	795.4
7	0.899	2533.6
8	1.279	15602.2
9	1.000	977.9
10	1.031	24074.0
11	1.047	999.7
12	0.869	439.6
13	1.092	502.9
14	1.011	946.6
15	0.731	2086.9
16	1.094	488.9
17	0.992	543.6
18	1.102	371.2
19	0.838	16732.8
20	1.349	267.6
21	1.131	53.7
22	1.180	356.3
23	1.038	357.0
24	0.867	970.1
25	1.296	428.3
26	1.128	7365.3
Utah		
Rating Area	***GCF***	***Billable Member Months***
1	1.103	846.9
2	1.042	1230.8
3	0.959	9140.5
4	1.020	3570.3
5	1.111	986.8
6	1.132	443.9

Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.034	807.4
2	0.866	1893.6
3	0.918	288.1
4	1.117	433.6
5	1.041	227.7
6	1.136	747.8
7	0.873	9251.9
8	1.037	1452.3
9	1.103	6213.7
10	1.017	17579.3
11	1.071	341.1
12	1.081	2983.5
Vermont		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	2118.5
Washington		
Rating Area	***GCF***	***Billable Member Months***
1	0.989	656.5
2	1.026	324.0
3	1.003	189.2
4	0.948	18.3
5	0.984	26.5

Wisconsin		
Rating Area	***GCF***	***Billable Member Months***
1	1.018	2955.8
2	0.909	1461.5
3	1.154	685.1
4	1.081	1099.2
5	1.138	352.2
6	1.163	523.6
7	1.016	373.1
8	1.058	600.6
9	1.023	1145.1
10	1.032	1152.5
11	0.903	2641.8
12	1.026	3082.6
13	1.067	186.0
14	0.933	1260.7
15	1.091	334.9
16	0.923	1764.2
West Virginia		
Rating Area	***GCF***	***Billable Member Months***
1	1.057	61.6
2	1.071	194.1
3	1.055	36.6
4	1.044	118.2
5	0.993	80.5
6	0.866	140.3
7	0.969	72.3
8	1.017	212.1
9	1.039	51.4
10	1.015	77.7
11	0.884	84.5
Wyoming		
Rating Area	***GCF***	***Billable Member Months***
1	0.878	132.1
2	1.076	91.9
3	1.010	940.3

V. Merged Market GFC by State and Rating Area

Merged Market GCF by State and Rating Area		
Vermont		
Rating Area	***GCF***	***Billable Member Months***
1	1.000	638948.6