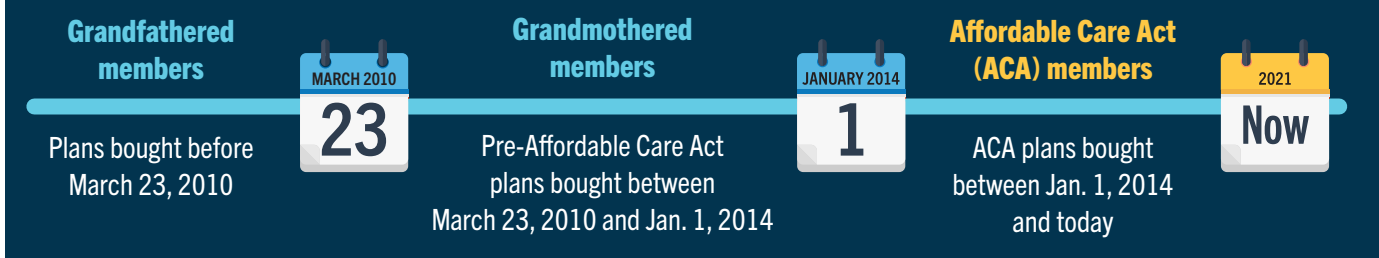
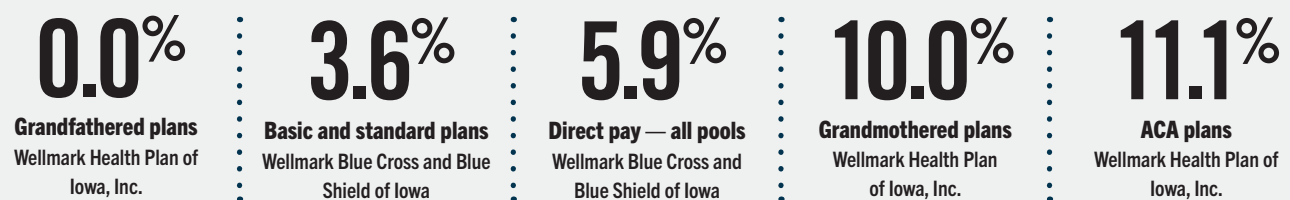


2022 Iowa individual and family plans (IFP) proposed rates

Wellmark's IFP rate filing impacts 4.5% of our total business in Iowa and consists of:



2022 proposed average base rate increases



Medical services and prescription drugs being used by this population is on an upward trend. Here's what we're seeing this year:

Grandfathered and grandmothered plans

6%

Increase in the number of members with \$50,000+ in claims.

16%

Increase in retail pharmacy costs — 82% increase in cystic and pulmonary fibrosis treatment, and 47% increase in dermatology treatment.

ACA

18%

Increase in the number of members with \$50,000+ in claims.

15%

Increase in the use of professional services — 181% increase in costs with ambulance services and 83% increase of mental health services.

Considerations for grandfathered and grandmothered members

It is always important for members to consider their options. Keep these important factors in mind for 2022.



BROADER ACCESS: These plan designs are unique, many with broader access and benefits than plans available on the Marketplace.



LOWER COSTS: Compared to ACA-compliant plans, these plans generally cost less.



STABILITY: These plans are stable, providing the same benefits year over year.

Considerations for ACA members

ACA members are encouraged to review their plan options each year to ensure their coverage is still a good fit.



CONSIDER THE IMPACT: These are base rate increases and do not take into account members' subsidies. So, members may have no change or even a decrease after their subsidy is applied.



UPDATE INFO: With recent legislation changes, members may qualify for an even larger subsidy, decreasing the cost of their monthly premium. Encourage members to update their information on Healthcare.gov.



REVIEW OPTIONS: Plans can change from year to year, so members should review their plan to make sure it still fits their lifestyle and budget.

