Nevada Part II Rate Justification

Carrier Legal Name:		Mrkt Segment:	
Marketing Name:		Effective Date:	

Average Change:	0.00%	Minimum Change:	0.00%	Maximum Change:	0.00%

SERFF Tracking #:		Covered Lives:	

The following five components and their relation to the requested rate change should be explained in a non-technical manner. Attach additional pages as needed to adequately convey your desired justification.

I. Explain variations in the rate change among affected individuals:

II. Please describe the overall financial experience of this product:

III. How do medical services costs contibute to the rate change:

IV. Explain any benefit changes and how they affect the rate change:

V. Identify and discuss the main drivers in administrative cost changes:

Submission is required in the HIOS system along with Parts I and III of this rate filing.