

History of health premium experience rating load factors for optional employers

	Jan. 2009- Dec. 2009	Jan. 2010- Dec. 2010	Jan. 2011- Dec. 2011	Jan. 2012- Dec. 2012	Jan. 2013- Dec. 2013	Jan. 2014- Dec. 2014	Jan. 2015- Dec. 2015	Jan. 2016- Dec. 2016	Jan. 2017- Dec. 2017	Jan. 2018- Dec. 2018
Small										
% Increase	2.9%	1.5%	1.2%	0.0%	3.6%	0.0%	0.0%	0.0%	0.5%	0.0%
Load factor	1.029	1.015	1.012	1.000	1.036	1.000	1.000	1.000	1.005	1.000
Medium, new										
% Increase	0.0%	4.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Load factor	1.000	1.040	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Large, new										
% Increase	0.0%	3.5%	4.3%	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%
Load factor	1.000	1.035	1.043	1.000	1.000	1.000	1.000	1.016	1.000	1.000
Disabilities and Special Needs Boards										
% Increase	3.9%	5.3%	8.8%	7.0%	5.7%	0.0%	0.6%	7.7%	6.0%	9.1%
Load factor	1.039	1.053	1.088	1.070	1.057	1.000	1.006	1.077	1.060	1.091