

HIOS Part II Preliminary Justification – Written Explanation of Rate Increase

Alliant Health Plans

Individual Comprehensive Medical Business in Georgia

January through December 2026

1. SCOPE AND RANGE OF RATE INCREASE

The purpose of this justification is to explain the rate increases for the following Alliant Health Plans (Alliant) individual comprehensive medical plans in Georgia with effective dates of January 1, 2026 through December 31, 2026.

Table 1 Alliant Health Plans Plans Requiring Preliminary Justification	
SoloCare Standard Platinum PPO \$0 0% Chiro	83761GA0040377
SoloCare Platinum PPO \$1000 20% Chiro	83761GA0040380
SoloCare Gold PPO \$1500 30% Chiro	83761GA0040002
SoloCare Gold PPO \$1000 20% Chiro	83761GA0040378
SoloCare Silver Off PPO \$6000 30% Chiro	83761GA0040007
SoloCare Silver PPO \$6500 40% Chiro	83761GA0040017
SoloCare Silver PPO \$5000 40% Chiro	83761GA0040331
SoloCare Standard Silver PPO \$6000 40% Chiro	83761GA0040379
SoloCare Platinum HMO \$1000 20%	83761GA0110028
SoloCare Standard Platinum HMO \$0 0%	83761GA0110047
SoloCare Gold HMO \$1500 30%	83761GA0110003
SoloCare Gold HMO \$1000 20%	83761GA0110024
SoloCare Silver HMO \$6500 40%	83761GA0110008
SoloCare Silver HMO \$5000 40%	83761GA0110009
SoloCare Standard Silver HMO \$6000 40%	83761GA0110025
SoloCare Silver HMO \$6000 30%	83761GA0110029
SoloCare Bronze HMO \$8500 0% HSA	83761GA0110019
SoloCare Exp Bronze HMO \$6800 40%	83761GA0110027
SoloCare Exp Bronze HMO \$9500 50%	83761GA0110030

The rate increases requested impact 63,028 members (as of April 1, 2025) in Alliant's individual products. The rate increases vary from 18.7% to 31.0% and are relative to January 1, 2025 rating levels. The rate changes vary among these plans mainly due to changes in cost sharing parameters (e.g., deductible, coinsurance, copays), as well as revised retention assumptions.

This justification is intended to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act (ACA). This justification may not be appropriate for purposes or scopes beyond those described above and, therefore, should not be used for other purposes.

2. CHANGES IN EXPERIENCE BASIS

Alliant's 2024 claims experience was unfavorable relative to the 2023 claims experience used in developing 2025 rates.

3. CHANGES IN MEDICAL SERVICE COSTS AND TREND ASSUMPTIONS

The projection of claims from Alliant's experience period to 2026 includes an expected increase in the cost of all medical and pharmacy services. We developed these trend assumptions using general industry knowledge regarding recent trends in medical inflation, industry research, and judgment.

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4. CHANGES IN BENEFITS

Alliant will make cost sharing modifications by plan to comply with the final 2026 Actuarial Value Calculator and to align with Alliant's desired market position. To the extent that the plan changes lead to a higher or lower level of benefit richness, the premium rates would increase or decrease, respectively.

5. CHANGES IN RISK ADJUSTMENT PROJECTION

Alliant's projected 2026 risk adjustment payable increased relative to the payable assumed in the 2025 rates.

6. EXPIRATION OF EXPANDED ADVANCE PREMIUM TAX CREDIT SUBSIDIES

It is expected the expiration of expanded Advance Premium Tax Credit subsidies will result in higher market morbidity due to the expected mix of enrollees remaining in the market.