

Exhibit J - Forecast Model Comparisons - Final Forecasts

Adjustment Factors for Forecasted Rates

Item	Children's Medical 0%-205% Ages 0-1	Children's Medical 0%-205% Ages 2-5	Children's Medical 0%-205% Ages 6-18	Children's Medical 206%-260% Ages 0-1	Children's Medical 206%-260% Ages 2-5	Children's Medical 206%-260% Ages 6-18	Children's Dental 0%-205% Ages 0-1	Children's Dental 0%-205% Ages 2-5	Children's Dental 0%-205% Ages 6-18	Children's Dental 206%-260% Ages 0-1	Children's Dental 206%-260% Ages 2-5	Children's Dental 206%-260% Ages 6-18	Prenatal 0%-205%	Prenatal 206%-260%
FY 2023-24 Estimated Rate	\$452.78	\$178.27	\$172.48	\$453.02	\$178.38	\$172.51	\$4.54	\$15.28	\$23.80	\$4.54	\$15.21	\$23.80	\$353.16	\$353.06
Retroactivity Adjustment Multiplier (Exhibit H)	-2.04%	0.88%	0.77%	-2.46%	-0.27%	0.26%	-2.50%	0.24%	0.68%	-2.50%	0.24%	0.68%	27.56%	27.56%
Claims Distribution Adjustment Multiplier (Exhibit H)	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	-1.63%	0.11%
Final Adjustment Factor	-1.72%	1.76%	2.83%	-2.29%	0.11%	2.47%	-2.18%	1.11%	2.73%	-2.33%	0.62%	2.89%	25.48%	27.70%
FY 2023-24 Final Estimated Rate	\$444.99	\$181.41	\$177.36	\$442.65	\$178.58	\$176.77	\$4.44	\$15.45	\$24.45	\$4.43	\$15.30	\$24.49	\$443.15	\$450.86

Item	Children's Medical 0%-205% Ages 0-1	Children's Medical 0%-205% Ages 2-5	Children's Medical 0%-205% Ages 6-18	Children's Medical 206%-260% Ages 0-1	Children's Medical 206%-260% Ages 2-5	Children's Medical 206%-260% Ages 6-18	Children's Dental 0%-205% Ages 0-1	Children's Dental 0%-205% Ages 2-5	Children's Dental 0%-205% Ages 6-18	Children's Dental 206%-260% Ages 0-1	Children's Dental 206%-260% Ages 2-5	Children's Dental 206%-260% Ages 6-18	Prenatal 0%-205%	Prenatal 206%-260%
FY 2024-25 Estimated Rate	\$516.00	\$191.00	\$175.00	\$516.00	\$191.00	\$175.00	\$5.00	\$17.00	\$25.00	\$5.00	\$15.00	\$25.00	\$356.00	\$356.00
Retroactivity Adjustment Multiplier (Exhibit H)	-2.04%	0.88%	0.77%	-2.46%	-0.27%	0.26%	-2.50%	0.24%	0.68%	-2.50%	0.24%	0.68%	27.56%	27.56%
Claims Distribution Adjustment Multiplier (Exhibit H)	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	-1.63%	0.11%
Final Adjustment Factor	-1.72%	1.76%	2.83%	-2.29%	0.11%	2.47%	-2.18%	1.11%	2.73%	-2.33%	0.62%	2.89%	25.48%	27.70%
FY 2024-25 Final Estimated Rate	\$507.12	\$194.36	\$179.95	\$504.18	\$191.21	\$179.32	\$4.89	\$17.19	\$25.68	\$4.88	\$15.09	\$25.72	\$446.71	\$454.61

Item	Children's Medical 0%-205% Ages 0-1	Children's Medical 0%-205% Ages 2-5	Children's Medical 0%-205% Ages 6-18	Children's Medical 206%-260% Ages 0-1	Children's Medical 206%-260% Ages 2-5	Children's Medical 206%-260% Ages 6-18	Children's Dental 0%-205% Ages 0-1	Children's Dental 0%-205% Ages 2-5	Children's Dental 0%-205% Ages 6-18	Children's Dental 206%-260% Ages 0-1	Children's Dental 206%-260% Ages 2-5	Children's Dental 206%-260% Ages 6-18	Prenatal 0%-205%	Prenatal 206%-260%
FY 2025-26 Estimated Rate	\$588.35	\$204.45	\$177.75	\$587.18	\$204.33	\$177.56	\$5.31	\$18.51	\$25.96	\$5.31	\$15.06	\$25.96	\$358.85	\$358.85
Retroactivity Adjustment Multiplier (Exhibit H)	-2.04%	0.88%	0.77%	-2.46%	-0.27%	0.26%	-2.50%	0.24%	0.68%	-2.50%	0.24%	0.68%	27.56%	27.56%
Claims Distribution Adjustment Multiplier (Exhibit H)	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	0.33%	0.87%	2.04%	0.17%	0.38%	2.20%	-1.63%	0.11%
Final Adjustment Factor	-1.72%	1.76%	2.83%	-2.29%	0.11%	2.47%	-2.18%	1.11%	2.73%	-2.33%	0.62%	2.89%	25.48%	27.70%
FY 2025-26 Final Estimated Rate	\$578.23	\$208.05	\$182.78	\$573.73	\$204.55	\$181.95	\$5.19	\$18.72	\$26.67	\$5.19	\$15.15	\$26.71	\$450.28	\$458.25

Exhibit J - Forecast Model Comparisons - Capitation Trend Models

Capitation Rate Forecast Model for FY 2024-25														
Item	Children's Medical 0%-205% Ages 0-1	Children's Medical 0%-205% Ages 2-5	Children's Medical 0%-205% Ages 6-18	Children's Medical 206%-260% Ages 0-1	Children's Medical 206%-260% Ages 2-5	Children's Medical 206%-260% Ages 6-18	Children's Dental 0%-205% Ages 0-1	Children's Dental 0%-205% Ages 2-5	Children's Dental 0%-205% Ages 6-18	Children's Dental 206%-260% Ages 0-1	Children's Dental 206%-260% Ages 2-5	Children's Dental 206%-260% Ages 6-18	Prenatal 0%-205%	Prenatal 206%-260%
FY 2021-22 Full Year Average Rate	\$300.47	\$153.01	\$175.16	\$302.38	\$153.42	\$175.72	\$8.33	\$23.30	\$26.06	\$8.33	\$23.30	\$26.06	\$435.92	\$435.33
FY 2022-23 Full Year Average Rate	\$338.89	\$149.95	\$173.02	\$343.74	\$149.75	\$173.35	\$4.74	\$18.00	\$20.53	\$4.74	\$18.00	\$20.53	\$355.19	\$348.67
FY 2023-24 Estimated Average Rate	\$452.78	\$178.27	\$172.48	\$453.02	\$178.38	\$172.51	\$4.54	\$15.28	\$23.80	\$4.54	\$15.21	\$23.80	\$353.16	\$353.06
Recent Growth Rates														
% Growth from FY 2021-22 to FY 2022-23 Rate	12.79%	-2.00%	-1.22%	13.68%	-2.39%	-1.35%	-43.10%	-22.75%	-21.22%	-43.10%	-22.75%	-21.22%	-18.52%	-19.91%
% Growth from FY 2022-23 to FY 2023-24 Rate	33.61%	18.89%	-0.31%	31.79%	19.12%	-0.48%	-4.22%	-15.11%	15.93%	-4.22%	-15.50%	15.93%	-0.57%	1.26%
Selected Trend Models														
Average Growth Model	\$516.27	\$190.82	\$175.19	\$515.51	\$190.83	\$175.03	\$4.82	\$15.27	\$24.71	\$4.92	\$15.27	\$24.86	\$351.14	\$357.51
% Difference from FY 2023-24 Rate	14.02%	7.04%	1.57%	13.79%	6.98%	1.46%	6.17%	-0.07%	3.82%	8.37%	0.39%	4.45%	-0.57%	1.26%
% Difference from FY 2024-25 Rate	14.02%	7.04%	1.58%	13.79%	6.97%	1.46%	6.22%	-0.07%	3.80%	8.33%	0.39%	4.47%	-0.57%	1.26%
Two Period Moving Average Model	\$395.84	\$164.11	\$172.75	\$398.38	\$164.07	\$172.93	\$4.64	\$16.64	\$22.17	\$4.64	\$16.61	\$22.17	\$354.18	\$350.87
% Difference from FY 2023-24 Rate	-12.58%	-7.94%	0.16%	-12.06%	-8.03%	0.24%	2.20%	8.90%	-6.87%	2.20%	9.17%	-6.87%	0.29%	-0.62%
% Difference from FY 2024-25 Rate	7.19%	4.31%	-0.08%	6.86%	4.36%	-0.12%	-1.08%	-4.09%	3.69%	-1.08%	-4.20%	3.69%	-0.14%	0.31%
Exponential Growth Model	\$433.49	\$177.50	\$180.00	\$349.45	\$177.17	\$179.66	\$5.86	\$17.97	\$23.82	\$5.82	\$20.87	\$23.77	\$354.18	\$354.07
% Difference from FY 2023-24 Rate	-4.26%	-0.43%	4.36%	-22.86%	-0.68%	4.14%	29.10%	17.64%	0.08%	28.09%	37.24%	-0.14%	0.29%	0.29%
% Difference from FY 2024-25 Rate	10.81%	5.15%	1.63%	7.83%	5.03%	1.51%	3.28%	-0.16%	1.41%	4.83%	3.82%	1.86%	0.29%	0.29%
Linear Growth Model	\$425.14	\$175.89	\$179.57	\$427.90	\$175.68	\$179.29	\$6.01	\$20.86	\$23.90	\$5.95	\$18.39	\$23.85	\$351.13	\$357.45
% Difference from FY 2023-24 Rate	-6.10%	-1.34%	4.11%	-5.55%	-1.52%	3.93%	32.41%	36.52%	0.42%	31.12%	20.93%	0.20%	-0.57%	1.24%
% Difference from FY 2024-25 Rate	7.63%	4.24%	1.49%	7.64%	4.17%	1.39%	3.00%	2.94%	1.37%	4.13%	0.57%	1.78%	-0.58%	1.23%
% Change from FY 2023-24 Rate to Selected FY 2024-25 Capitation Rate ⁽¹⁾	14.02%	7.04%	1.57%	13.79%	6.98%	1.46%	6.17%	8.90%	3.82%	6.17%	0.39%	3.82%	0.80%	0.80%
FY 2024-25 Forecast Point Estimate	\$516.00	\$191.00	\$175.00	\$516.00	\$191.00	\$175.00	\$5.00	\$17.00	\$25.00	\$5.00	\$15.00	\$25.00	\$356.00	\$356.00
% Change from FY 2024-25 Rate to Selected FY 2025-26 Capitation Rate ⁽¹⁾	14.02%	7.04%	1.57%	13.79%	6.98%	1.46%	6.17%	8.90%	3.82%	6.17%	0.39%	3.82%	0.80%	0.80%
FY 2025-26 Forecast Point Estimate	\$588.35	\$204.45	\$177.75	\$587.18	\$204.33	\$177.56	\$5.31	\$18.51	\$25.96	\$5.31	\$15.06	\$25.96	\$358.85	\$358.85
⁽¹⁾ Selected trends are described below.														
Children Medical	FY 2024-25	Children 0%-205%: Average Growth Model												
	FY 2025-26	Children 206%-260%: Average Growth Model												
Children Dental	FY 2024-25	Children 0%-205%: Average Growth Model												
	FY 2025-26	Children 206%-260%: Average Growth Model of 0%-205% population												
Prenatal	FY 2024-25	Prenatal 0%-205%: Proportion of Average Growth Model of 206%-260% population												
	FY 2025-26	Prenatal 206%-260%: Proportion of Average Growth Model												