

### **CareSource Consumer Justification Narrative**

CareSource West Virginia Co. (CareSource) began offering health exchange coverage in 2016 to West Virginia residents in 10 counties. By 2021 CareSource has expanded the number of counties we offer our plans in to be statewide, which is a total of 55. In 2022, CareSource will continue to offer health exchange coverage in these counties. CareSource reviews and modifies our plan offerings based on a combination of member feedback and plan performance. Our goal for our product portfolio in 2022 is to continue to provide consumers choice in plan offerings while also maintaining benefit structure. In 2022, CareSource will continue to offer all of our 2021 plans modified to focus on health outcomes, improve consumer experience, and meet the required metal actuarial value levels.

CareSource's provider network includes an increasing number of higher cost providers in West Virginia, which has contributed to a significant increase in 2022 compared to 2021. This increase, as well as general medical trend, has resulted in a greater than 15% premium increase from 2021 to 2022 for six plans. This increase is expected to impact 72% of our membership in West Virginia for 2022.

Our mission in each market in which we operate is to support those most in need of healthcare services. Even with an increase to our premiums we believe that CareSource's product offering in West Virginia will be competitive among the options that will be available to consumers in 2022.