

# 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 40377	83761GA0040377
SoloCare Platinum PPO \$1000 20% Chiro 40380	83761GA0040380
SoloCare Gold PPO \$1500 30% Chiro 40002	83761GA0040002
SoloCare Gold PPO \$1000 20% Chiro 40378	83761GA0040378
SoloCare Off Silver PPO \$6000 30% Chiro 40007	83761GA0040007
SoloCare Silver PPO \$6500 40% Chiro 40017	83761GA0040017
SoloCare Silver PPO \$5000 40% Chiro 40331	83761GA0040331
SoloCare Platinum HMO \$1000 20% 110028	83761GA0110028
SoloCare Standard Platinum HMO \$0 0% 110047	83761GA0110047
SoloCare Gold HMO \$1500 30% 110003	83761GA0110003
SoloCare Gold HMO \$1000 20% 110024	83761GA0110024
SoloCare Silver HMO \$6500 40% 110008	83761GA0110008
SoloCare Silver HMO \$5000 40% 110009	83761GA0110009
SoloCare Off Silver HMO \$6000 30% 110029	83761GA0110029
SoloCare Bronze HMO \$8500 0% HSA 110019	83761GA0110019
SoloCare Exp Bronze HMO \$6800 40% 110027	83761GA0110027

The rate increases requested impact 33,565 members (as of April 1, 2025) in Alliant's individual products. The rate increases vary from 16.4% to 25.4% 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.

**HIOS Part II Preliminary Justification – Written Explanation of Rate Increase**  
**Alliant Health Plans**  
**Individual Comprehensive Medical Business in Georgia**  
**January through December 2026**

**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.