



An Independent Licensee of the Blue Cross and Blue Shield Association

August 17, 2023

Ms. Lindsy Swartz, MBA, MCM, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)
Filing # 1A-DP-23-HBG (SERFF# HGHM-133630384)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2024 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HBG should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group (“HBG”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2024.

As a result of the Department’s review of this filing, the following changes have been made to the prior version of the filing:

- The statewide average premium assumptions used in the development of the projected risk adjustment transfer PMPM found in Attachment B have been updated to utilize an underlying assumed statewide average rate increase of 5.5% for 2023 and 4.2% for 2024.
- The estimated 2022 medical impact of the COVID-19 Capacity component found in Attachment G has been revised from (2.6%) to (1.3%).

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2024 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested: **11.9% increase**
6. Range of rate change requested: **9.5% to 15.2%**
7. Total additional annual revenue generated from the proposed rate change: **\$22,666,628**
8. Product(s): **PPO**
9. Rating Areas and the change from 2023: **Rating Areas 3 and 8**

The Company intends to continue to offer plans in all counties of Rating Area 3 and to begin offering plans in all counties of Rating Area 8.

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2024**
11. Current number of covered lives as of February 1, 2023: **19,515 covered lives**
12. Number of plans offered in 2024 and the change this represents from 2023: **32**

The Company offered 15 plans in 2023. For 2024, the Company is offering 17 new plans in the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA24-125116251 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
my Priority Blue Flex PPO	PPO/HBG/DP-1 HGHM-133665333
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-1 HGHM-133665355
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-1 HGHM-133665374
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-1 HGHM-133665376
my Priority Blue Flex PPO Adult Dental and Vision	PPO/ADV/HBG/DP-1 HGHM-133665356
my Priority Blue Flex PPO Premier Adult Dental and Vision	PPO/Premier/ADV/HBG/DP-1 HGHM-133665358
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/PREMIER/ADV/SDP HGHM-133665386
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/SDP HGHM-133665385
my Blue Access CAT PPO	BA/CAT/PPO/SDP HGHM-133665383
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP HGHM-133665381
my Blue Access PPO Premier	BA/PPO/PREMIER/SDP HGHM-133665379
my Blue Access PPO	BA/PPO/SDP HGHM-133665359

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-23-HBG (SERFF Filing # HGHM-133630384)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department’s review, the Excel files have retained their formulas to the extent possible.

Potential Changes to Regulations

In accordance with the Department’s updated recent rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 50% coinsurance rate, and \$100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark reserves the right to submit a revised filing.


Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of HBG if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HBG competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HBG's business. Therefore, HBG asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HBG must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, HBG asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HBG RTKL representative identified below prior to release of any information contained in this Filing:


RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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Furthermore, it should be noted that HBG is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]
Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2024
- SERFF Rate Filing #: HGHM-133630384

In accordance with the Department’s updated recent rate filing 2023 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 50% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HBG are as follows:

Year	Avg. Increase	SERFF ID#
2023	13.2%	HGHM-133249727
2022	2.0%	HGHM-132820371
2021	-4.0%	HGHM-132324173

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2024 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2020 for the 2019 benefit year is attributed to the 2019 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 11.9%
- Table 11: 11.9%

Table 10 calculates the percentage change in the member weighted average rate for 2023 and the member weighted average rate for 2024. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Benefits Group's renewing 2024 plans contain cost sharing that differs from the 2023 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2022 calendar year results for all policies in the single risk pool, with run out through February 2023. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HBG. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,

- Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
- Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2023.

G. Credibility of Data

The experience period data for HBG is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 12.00%. Additionally, there is an induced utilization adjustment of 0.18% per year applied to reach the overall trend of 12.20% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2019 to 2022 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HBG data with run-out through February 2023. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 0.971 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.002 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

accomplished by applying a trend of 12.00% (which excludes any impact from COVID-19) to our adjusted BEP claims.

3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
 - a. COVID Testing (0.7% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
 - b. Vaccines (0.1% medical and 1.4% drug claims impact) – The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
 - c. Actuarial Judgement (-0.4% claims impact) – The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.007. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.017 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.012.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.972 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.850. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the

level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$22.14) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$22.10) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$26.28) PMPM value in cell C31 of Table 5 equals the (\$22.10) PMPM value from Attachment B, a charge of (\$4.41) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 90%. This results in a percentage of 2.7%. The PMPM of \$21.46 is calculated as 2.7% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$32.10 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 4.5%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Ten plans have an adult dental and vision benefit, and eight plans have a hearing and an OTC benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$34.97 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.45 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- **OTC Benefit** – Fieldtex estimated this benefit to be worth \$1.93 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$6.05 PMPM for 2024. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.74%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.21 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.29 PMPM.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2023 values are pulled from the prior year's filing, while the 2024 values represent our projection for 2024 assumed in the 2024 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2024 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2023 plan year rate filing (\$661.09).

Table 9 presents the data elements supporting the calculations in Table 8. The 2023 values are populated using the 2023 filed factors adjusted for the membership mix as of February 1, 2023.

3. Plan Rate Development

Table 10 shows the plan rate development for 2024. This table shows the plans that the Company intends to offer in 2024, as well as all plans offered in the 2023 portfolio. The calibrated plan adjusted index rates for 2023 are calculated according to the instructions. The 2024 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent

the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2023 rate of the discontinuing plan to the 2024 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2023 enrollment by 2024 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

4. Plan Premium Development for 21-Year-Old Non-Tobacco User

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 11.9%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors. To account for expansion into Rating Area 8, a rating area factor has been added.

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

The Company is entering into all five counties of Rating Area 8 (SEPA) using the PremierBlue Shield Preferred (Professional) & Highmark Blue Shield (Facility) network. This network has already been approved by the Department of Health (DOH) and in the process of being expanded in order to incorporate SEPA. The SEPA medical network factor is expected to be [REDACTED] more costly than the already approved Rating Area 3 (NEPA) medical network factor. The impact was determined by comparing NEPA's average percent of Medicare to the SEPA's expected average percent of Medicare.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2024) for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2024 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.



Title: Actuarial Director, Individual Markets

Date: 08/17/2023

Highmark Benefits Group
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation
Attachment H	MLR Exhibit

Highmark Benefits Group

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

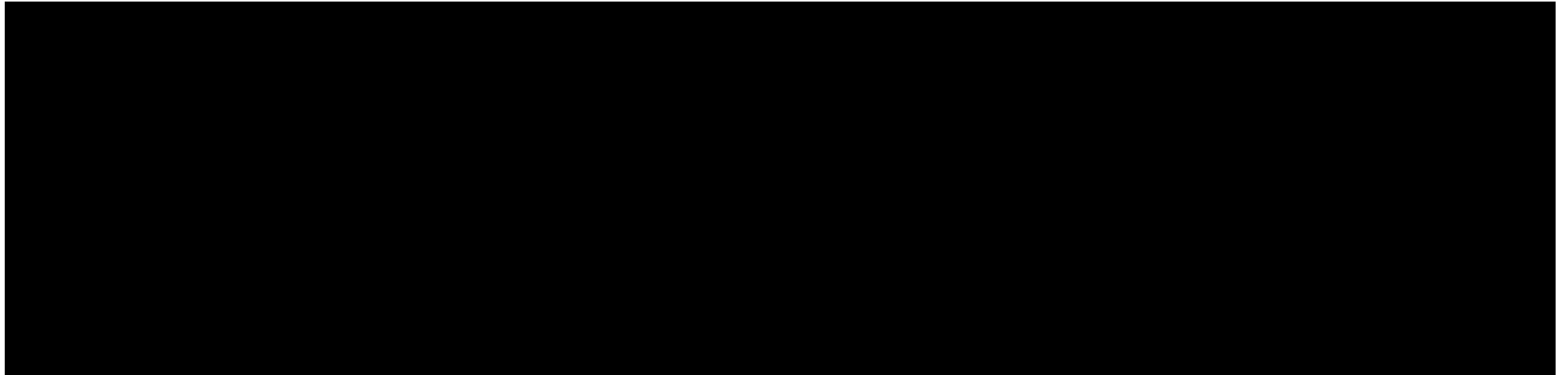
Components of 'Change in Morbidity'	2022 Member Distribution	2022 Normalized Allowed PMPM	2024 Member Distribution	2022 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HBG ACA	100.0%	\$353.93	84.0%	\$338.34	0.956
Other Highmark			2.0%	\$501.57	1.417
Prior ACA			1.0%	\$181.73	0.513
New-to-Blue			13.0%	\$348.49	0.985
Morbidity Factor	100.0%	\$353.93	100.0%	\$341.36	0.964
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.965
COVID-19 Adjustment Factor					1.007
Table 5 'Change in Morbidity' Factor					0.971

Components of 'Non-Morbidity Changes'	Factor
CY2022 Demographic Factor	1.915
<u>CY2024 Demographic Factor</u>	<u>1.949</u>
Change in Demographics	1.017
CY2022 Network Factor	0.974
<u>CY2024 Network Factor</u>	<u>0.986</u>
Change in Network	1.012
Change in Benefits	1.000
Change in Other	0.972
Table 5 'Non-Morbidity Changes' Factor	1.000

Highmark Benefits Group

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Benefits Group

Individual Market

Attachment C - Induced Demand Calculations

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79962PA0270005	Gold	73,428	\$62,936,596	\$55,326,232	0.879	0.893	1.016
79962PA0280003	Gold	16,500	\$14,844,838	\$13,049,783	0.879	0.893	1.016
79962PA0300002	Gold	32,748	\$28,561,718	\$25,731,425	0.901	0.929	1.031
79962PA0310002	Gold	12,348	\$11,282,401	\$10,164,384	0.901	0.929	1.031
79962PA0290002	Gold	6,228	\$5,207,490	\$4,376,991	0.841	0.833	0.991
79962PA0270006	Gold	2,112	\$1,762,667	\$1,476,239	0.838	0.828	0.989
79962PA0270004	Silver	1,428	\$1,150,308	\$891,171	0.775	0.739	0.954
79962PA0280002	Silver	240	\$204,921	\$158,757	0.775	0.739	0.954
79962PA0300001	Silver	4,764	\$4,320,612	\$4,125,442	0.955	1.024	1.072
79962PA0310001	Silver	1,716	\$1,623,542	\$1,550,203	0.955	1.024	1.072
79962PA0270003	Silver	28,944	\$25,196,604	\$22,722,121	0.902	0.930	1.031
79962PA0270001	Bronze	33,000	\$25,884,019	\$18,581,344	0.718	0.667	0.929
79962PA0280001	Bronze	5,856	\$4,898,489	\$3,516,475	0.718	0.667	0.929
79962PA0290001	Bronze	7,716	\$6,079,205	\$4,427,261	0.728	0.680	0.934
79962PA0270002	Bronze	6,204	\$4,759,265	\$3,127,147	0.657	0.597	0.909
79962PA0320001	Catastrophic	1,260	\$881,159	\$550,037	0.624	0.562	0.901
79962PA0330004	Gold	11,316	\$9,837,480	\$8,647,921	0.879	0.893	1.016
79962PA0340002	Gold	3,372	\$3,074,960	\$2,703,132	0.879	0.893	1.016
79962PA0350002	Gold	3,384	\$2,993,395	\$2,696,768	0.901	0.929	1.031
79962PA0360002	Gold	2,352	\$2,178,209	\$1,962,361	0.901	0.929	1.031
79962PA0370002	Gold	1,116	\$946,440	\$795,501	0.841	0.833	0.991
79962PA0330005	Gold	384	\$325,055	\$272,235	0.838	0.828	0.989
79962PA0330006	Silver	204	\$166,673	\$129,126	0.775	0.739	0.954
79962PA0340003	Silver	120	\$103,839	\$80,447	0.775	0.739	0.954
79962PA0350001	Silver	36	\$33,114	\$31,618	0.955	1.024	1.072
79962PA0360001	Silver	120	\$115,083	\$109,884	0.955	1.024	1.072
79962PA0330003	Silver	2,388	\$2,108,469	\$1,901,403	0.902	0.930	1.031
79962PA0330001	Bronze	4,428	\$3,522,690	\$2,528,831	0.718	0.667	0.929
79962PA0340001	Bronze	1,284	\$1,088,415	\$781,340	0.718	0.667	0.929
79962PA0370001	Bronze	876	\$700,016	\$509,796	0.728	0.680	0.934
79962PA0330002	Bronze	648	\$504,188	\$331,284	0.657	0.597	0.909
79962PA0380001	Catastrophic	84	\$59,582	\$37,192	0.624	0.562	0.901
Total		266,604	\$227,351,440	\$193,293,853	0.850	0.850	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79962PA0270005	Gold	0.879	1.134	1.116	0.893
79962PA0280003	Gold	0.879	1.134	1.116	0.893
79962PA0300002	Gold	0.901	1.151	1.116	0.929
79962PA0310002	Gold	0.901	1.151	1.116	0.929
79962PA0290002	Gold	0.841	1.106	1.116	0.833
79962PA0270006	Gold	0.838	1.104	1.116	0.828
79962PA0270004	Silver	0.775	1.065	1.116	0.739
79962PA0280002	Silver	0.775	1.065	1.116	0.739
79962PA0300001	Silver	0.955	1.197	1.116	1.024
79962PA0310001	Silver	0.955	1.197	1.116	1.024
79962PA0270003	Silver	0.902	1.151	1.116	0.930
79962PA0270001	Bronze	0.718	1.037	1.116	0.667
79962PA0280001	Bronze	0.718	1.037	1.116	0.667
79962PA0290001	Bronze	0.728	1.042	1.116	0.680
79962PA0270002	Bronze	0.657	1.015	1.116	0.597
79962PA0320001	Catastrophic	0.624	1.005	1.116	0.562
79962PA0330004	Gold	0.879	1.134	1.116	0.893
79962PA0340002	Gold	0.879	1.134	1.116	0.893
79962PA0350002	Gold	0.901	1.151	1.116	0.929
79962PA0360002	Gold	0.901	1.151	1.116	0.929
79962PA0370002	Gold	0.841	1.106	1.116	0.833
79962PA0330005	Gold	0.838	1.104	1.116	0.828
79962PA0330006	Silver	0.775	1.065	1.116	0.739
79962PA0340003	Silver	0.775	1.065	1.116	0.739
79962PA0350001	Silver	0.955	1.197	1.116	1.024
79962PA0360001	Silver	0.955	1.197	1.116	1.024
79962PA0330003	Silver	0.902	1.151	1.116	0.930
79962PA0330001	Bronze	0.718	1.037	1.116	0.667
79962PA0340001	Bronze	0.718	1.037	1.116	0.667
79962PA0370001	Bronze	0.728	1.042	1.116	0.680
79962PA0330002	Bronze	0.657	1.015	1.116	0.597
79962PA0380001	Catastrophic	0.624	1.005	1.116	0.562

Highmark Benefits Group

Individual Market

Attachment D - Broker Commission Schedule



Highmark Benefits Group

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.44%	0.00%	0.44%
0.31%	0.00%	0.31%
0.31%	0.00%	0.31%
0.24%	0.00%	0.24%
0.25%	0.00%	0.25%
0.27%	0.00%	0.27%
0.33%	0.00%	0.33%
0.33%	0.00%	0.33%
0.32%	0.00%	0.32%
0.32%	0.00%	0.32%
0.37%	0.00%	0.37%
0.32%	0.00%	0.32%
0.32%	0.00%	0.32%
0.30%	0.00%	0.30%
0.44%	0.00%	0.44%
0.38%	0.00%	0.38%
0.55%	0.00%	0.55%
0.54%	0.00%	0.54%
0.59%	0.00%	0.59%
0.78%	0.00%	0.78%
0.90%	0.00%	0.90%
0.93%	0.01%	0.94%
0.91%	0.02%	0.93%
0.84%	0.01%	0.84%
0.88%	0.05%	0.93%
0.81%	0.03%	0.84%
1.75%	0.04%	1.79%
1.41%	0.10%	1.52%
1.34%	0.08%	1.42%
1.16%	0.08%	1.24%
1.25%	0.07%	1.32%
1.17%	0.09%	1.26%
1.40%	0.09%	1.49%
1.12%	0.11%	1.23%
1.26%	0.05%	1.31%
1.29%	0.08%	1.38%
1.21%	0.07%	1.27%
1.11%	0.11%	1.22%
1.20%	0.10%	1.30%
1.25%	0.07%	1.32%
1.13%	0.15%	1.27%
1.22%	0.10%	1.32%
1.35%	0.09%	1.44%
1.36%	0.11%	1.47%
1.20%	0.13%	1.33%
1.26%	0.13%	1.39%
1.43%	0.13%	1.55%
1.57%	0.11%	1.69%
1.65%	0.09%	1.74%
1.55%	0.09%	1.64%
1.84%	0.13%	1.97%
2.17%	0.14%	2.31%
2.22%	0.17%	2.39%
2.44%	0.10%	2.54%
2.45%	0.15%	2.60%
2.71%	0.21%	2.92%
2.77%	0.16%	2.92%
3.10%	0.17%	3.27%
3.45%	0.18%	3.62%
3.65%	0.21%	3.87%
3.89%	0.20%	4.09%
4.59%	0.25%	4.84%
5.13%	0.26%	5.39%
5.96%	0.29%	6.25%
3.83%	0.16%	3.99%
94.79%	5.21%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.28%	0.00%	0.28%
0.28%	0.00%	0.28%
0.30%	0.00%	0.30%
0.26%	0.00%	0.26%
0.21%	0.00%	0.21%
0.24%	0.00%	0.24%
0.24%	0.00%	0.24%
0.32%	0.00%	0.32%
0.35%	0.00%	0.35%
0.32%	0.00%	0.32%
0.36%	0.00%	0.36%
0.39%	0.00%	0.39%
0.38%	0.00%	0.38%
0.33%	0.00%	0.33%
0.38%	0.00%	0.38%
0.43%	0.00%	0.43%
0.42%	0.00%	0.42%
0.58%	0.00%	0.58%
0.55%	0.00%	0.55%
0.78%	0.00%	0.78%
0.79%	0.00%	0.79%
0.91%	0.00%	0.91%
0.91%	0.01%	0.92%
0.81%	0.03%	0.84%
0.74%	0.01%	0.75%
0.80%	0.04%	0.83%
1.25%	0.04%	1.29%
1.38%	0.04%	1.42%
1.27%	0.10%	1.36%
1.30%	0.07%	1.37%
1.21%	0.07%	1.27%
1.21%	0.08%	1.29%
1.23%	0.09%	1.32%
1.45%	0.08%	1.53%
1.14%	0.11%	1.25%
1.20%	0.05%	1.25%
1.20%	0.10%	1.31%
1.26%	0.06%	1.32%
1.22%	0.11%	1.33%
1.37%	0.08%	1.46%
1.42%	0.12%	1.54%
1.23%	0.14%	1.38%
1.29%	0.15%	1.45%
1.47%	0.13%	1.60%
1.58%	0.09%	1.67%
1.62%	0.09%	1.71%
1.69%	0.09%	1.77%
1.91%	0.13%	2.03%
2.13%	0.13%	2.25%
2.28%	0.14%	2.42%
2.53%	0.09%	2.61%
2.60%	0.16%	2.76%
2.88%	0.19%	3.07%
2.95%	0.14%	3.08%
3.29%	0.23%	3.51%
3.65%	0.16%	3.82%
3.98%	0.19%	4.17%
4.17%	0.19%	4.36%
5.26%	0.31%	5.57%
5.64%	0.25%	5.89%
6.45%	0.32%	6.77%
95.00%	5.00%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
3	100.0%	1.000	88.0%	1.000
8	0.0%	1.000	12.0%	1.000
Total	100.0%	1.000	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.900	1.933	
Average Tobacco Factor	1.008	1.008	
Average Area Factor	1.000	1.000	
Average Demographic Factor	1.916	1.949	
Capitation Dampening	1.000	0.999	
Final Demographic Factor	1.915	1.948	1.017

Highmark Benefits Group

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79962PA0190001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190005	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190007	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190009	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200002	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200004	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0210001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220002	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220003	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220005	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0230001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0240001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0270001	Renewing	3,347	3,347	\$ 555.89	\$ 620.82	11.68%
79962PA0270002	Renewing	332	332	\$ 496.54	\$ 555.78	11.93%
79962PA0270003	Renewing	2,677	2,677	\$ 776.21	\$ 865.55	11.51%
79962PA0270004	Renewing	126	126	\$ 620.38	\$ 688.06	10.91%
79962PA0270005	Renewing	5,660	5,660	\$ 733.71	\$ 830.78	13.23%
79962PA0270006	New	0	0	\$ -	\$ -	0.00%
79962PA0280001	Renewing	408	408	\$ 601.62	\$ 662.08	10.05%
79962PA0280002	Renewing	28	28	\$ 666.11	\$ 729.32	9.49%
79962PA0280003	Renewing	1,000	1,000	\$ 779.44	\$ 872.04	11.88%
79962PA0290001	Renewing	704	704	\$ 575.77	\$ 632.66	9.88%
79962PA0290002	Renewing	517	517	\$ 691.70	\$ 774.91	12.03%
79962PA0300001	Renewing	494	494	\$ 854.55	\$ 954.79	11.73%
79962PA0300002	Renewing	3,071	3,071	\$ 779.74	\$ 866.37	11.11%
79962PA0310001	Renewing	102	102	\$ 900.28	\$ 996.07	10.64%
79962PA0310002	Renewing	953	953	\$ 825.47	\$ 907.60	9.95%
79962PA0320001	Renewing	96	96	\$ 417.81	\$ 481.32	15.20%
79962PA0330001	New	0	0	\$ -	\$ -	0.00%
79962PA0330002	New	0	0	\$ -	\$ -	0.00%
79962PA0330003	New	0	0	\$ -	\$ -	0.00%
79962PA0330004	New	0	0	\$ -	\$ -	0.00%
79962PA0330005	New	0	0	\$ -	\$ -	0.00%
79962PA0330006	New	0	0	\$ -	\$ -	0.00%
79962PA0340001	New	0	0	\$ -	\$ -	0.00%
79962PA0340002	New	0	0	\$ -	\$ -	0.00%
79962PA0340003	New	0	0	\$ -	\$ -	0.00%
79962PA0350001	New	0	0	\$ -	\$ -	0.00%
79962PA0350002	New	0	0	\$ -	\$ -	0.00%
79962PA0360001	New	0	0	\$ -	\$ -	0.00%
79962PA0360002	New	0	0	\$ -	\$ -	0.00%
79962PA0370001	New	0	0	\$ -	\$ -	0.00%
79962PA0370002	New	0	0	\$ -	\$ -	0.00%
79962PA0380001	New	0	0	\$ -	\$ -	0.00%
Total		19,515	19,515	\$ 711.05	\$ 795.39	11.86%

Highmark Benefits Group

Individual Market

Attachment G - COVID Adjustment Calculation

	COVID-19 Impact		
	Medical	Drug	Total
<u>CY2022 Adjustment</u>			
% of Spend	80.2%	19.8%	100.0%
<u>Category</u>			
Testing	0.7%	0.6%	
Vaccines	0.0%	0.4%	
Capacity	(1.3%)	0.0%	
<u>Avoided Care</u>	<u>0.1%</u>	<u>0.0%</u>	
Total Impact	(0.5%)	1.0%	(0.2%)
CY2022 Adjustment Factor			1.002
<u>CY2024 Adjustment</u>			
% of Spend	80.2%	19.8%	100.0%
<u>Category</u>			
Testing	0.7%	0.0%	
Vaccines	0.1%	1.4%	
Capacity	0.0%	0.0%	
<u>Avoided Care</u>	<u>0.0%</u>	<u>0.0%</u>	
Total Impact	0.8%	1.4%	0.9%
<u>Actuarial Judgement</u>			<u>(0.4%)</u>
Total Impact after Actuarial Judgement			0.5%
CY2024 Adjustment Factor			1.005
Total COVID-19 Adjustment Factor			1.007

Highmark Benefits Group

Individual Market

Attachment H - MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	N/A	N/A	0	0
2020	74.5%	85.5%	207,326	168,972
2021	91.1%	87.9%	222,777	229,524
3-yr Total	83.5%	86.9%	430,103	398,496

Standard Questions

1. Membership:

- a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.**

Response:

- a. The projected membership for 2024 is greater than the current membership in 2023 because the Company is expanding into all five counties of rating area 8.

2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.**
- b. Please confirm that all non-EHB claims have been removed from the experience period claims.**
- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?**

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

- c. [REDACTED]

3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.**
- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.**

Response:

- a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. As discussed in Section 2.A of the PA Actuarial Memorandum, the COVID adjustments are included in the “Change in Morbidity” line of Table 5.
- b. Attachment G of the PA Actuarial Memorandum provides quantitative support for the COVID adjustment factor. A detailed discussion of the development of this factor is included in Section 2.A of the PA Actuarial Memorandum.

4. Trend:

- a. **[SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.**
- b. **[SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**


Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

5. Table 6 – Retention:

- a. **Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.**
- b. **Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.**
- c. **Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.**

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.21 PMPM for plan year 2024, which is consistent with Final Notice of Benefit and Payment Parameters.
- c. 

6. Pricing AVs:

- a. **Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).**
- b. **Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.**

Response:

- a. Highmark’s Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.
- b. The differences in comparing the CMS metallic AV calculator to Highmark’s corresponding Pricing AVs average approximately 9%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

7. Expanded Bronze Plans:

- a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.**

Response:

- a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

8. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.**
- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.**

Response:

- a. A new geographic rating area factor is necessary for rating area 8 as the Company is expanding into that region. Otherwise, the proposed network factors are unchanged from the currently approved factors.
- b. The Company is expanding into rating area 8; therefore, a new network factor is necessary. Otherwise, the proposed network factors are unchanged from the currently approved factors.

9. Public Health Emergency:

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.**
- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?**
- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.**

Response:

- a. No rate change impact has been assumed for the enrollment changes associated with the ending of the Public Health Emergency. This is due to the continued uncertainty regarding the underlying morbidity of the members impacted and the volume of membership expected. Some initial studies have indicated this membership could be favorable to ACA plans, while other studies indicate it could be unfavorable. However, in PA we expect a 5-6% increase in enrollment resulting from the PHE expiration. Therefore, as an example, a +/-10% impact to morbidity for this population would result in a rate change of approximately +/-0.5%.
- b. Please see the response to question 9a above.

- c. Highmark’s medical policy review team is drafting coverage requirements for 2024 Covid vaccinations and testing. Policy is subject to updates and changes as needed to meet industry standards and regulatory/legal requirements. Current expectations are that in-network Covid vaccinations will be covered with no cost sharing and considered preventive. Expected coverage for Covid testing will follow cost share design/coverage of the plan for lab services with OTC Covid testing not covered.

10. MLR Exhibit:

- a. **Please complete table below which summarizes the most recent three years of complete MLR information.**
 - i. **Actual is the final information which was filed for the specified calendar year**
 - ii. **Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)**

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2019				
2020				
2021				

- b. **Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.**
- c. **Does the insurer expect to pay MLR rebates for the 3-year period above?**

Response:

- a. Attachment H of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
- b. The differences between Actual and Pricing MLRs vary by year. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021, the variance was a result of costs rising more than expected.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). In 2021, there was no material enrollment variance.

- c. No MLR rebates were payable for the 2021 MLR rebate reporting year (2019-2021 period).

11. Plan of Withdrawal:

- a. **Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.**
- b. **For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, wrohaly@pa.gov.**

Response:

- a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is Highmark's understanding that a Plan of Withdrawal is not applicable for the 2024 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HBO		
Product(s):	PPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2024	to	12/31/2024
Base Period Start Date:	01/01/2022	to	12/31/2022
Date of Most Recent Membership:	02/01/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	45.8	46.0	46.4
Total	222,770	19,515	266,604
<18	14,136	1,254	16,231
18-24	13,180	1,116	14,751
25-29	15,178	1,287	16,739
30-34	14,725	1,320	17,774
35-39	14,459	1,287	17,257
40-44	15,228	1,400	18,811
45-49	17,835	1,507	20,804
50-54	26,317	2,115	29,587
55-59	35,986	3,098	43,305
60-63	45,834	3,845	53,300
64+	8,892	1,286	18,048

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 137,702,879.39	\$ 138,694,438.70	\$ 143,122,078.24	222,770	\$ 22,800,277.20	\$ 165,722,355.44	\$ 272,975.84	\$ (11,501,615.10)	\$ 33,415.50	\$ 46,266.14	\$ 2,389,370.67	\$ 8,084,799.37
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 691.21
Loss Ratio											88.24%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	6.67%	0.18%	12.20%	18.62%
Outpatient Hospital	5.00%	6.67%	0.18%	12.20%	17.22%
Professional	5.00%	6.67%	0.18%	12.20%	22.23%
Other Medical	5.00%	6.67%	0.18%	12.20%	2.12%
Capitation				12.00%	0.02%
Prescription Drugs	5.00%	6.67%	0.18%	12.20%	19.79%
Total Annual Trend				12.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.259	

* Express Cost, Utilization, Induced Utilization and Weight as percentages

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 6,854,622.01	1.0000	\$ 6,854,622.01	17,143	\$ 399.85		\$ (493,022.36)	\$ 8,778,197.19	\$ 512.06
Feb-20		\$ 7,271,235.92	1.0000	\$ 7,271,235.92	17,299	\$ 426.11		\$ (530,094.93)	\$ 9,014,091.99	\$ 521.08
Mar-20		\$ 6,662,512.09	1.0000	\$ 6,662,512.09	17,452	\$ 381.76		\$ (674,298.82)	\$ 7,617,135.40	\$ 436.46
Apr-20		\$ 5,916,470.90	1.0000	\$ 5,916,500.39	17,582	\$ 336.51		\$ (596,221.00)	\$ 6,524,472.35	\$ 371.09
May-20		\$ 6,817,928.74	1.0000	\$ 6,817,969.91	17,638	\$ 386.55		\$ (638,013.96)	\$ 7,428,758.25	\$ 421.18
Jun-20		\$ 8,038,844.65	1.0000	\$ 8,038,924.54	17,663	\$ 455.13		\$ (600,157.00)	\$ 8,974,038.17	\$ 508.07
Jul-20		\$ 8,929,752.97	1.0000	\$ 8,929,849.77	17,522	\$ 509.64		\$ (627,572.00)	\$ 9,879,947.60	\$ 563.86
Aug-20		\$ 7,911,515.80	1.0000	\$ 7,911,517.75	17,140	\$ 461.34		\$ (659,995.11)	\$ 8,688,738.33	\$ 506.66
Sep-20		\$ 7,516,232.88	1.0000	\$ 7,516,232.88	17,154	\$ 438.16		\$ (713,213.43)	\$ 8,208,895.91	\$ 478.54
Oct-20		\$ 9,494,836.03	1.0000	\$ 9,494,836.03	17,048	\$ 556.95		\$ (713,558.08)	\$ 10,223,546.24	\$ 599.69
Nov-20		\$ 8,303,470.86	1.0000	\$ 8,303,470.86	16,942	\$ 490.11		\$ (704,302.65)	\$ 8,875,610.20	\$ 523.88
Dec-20	\$ 127,233,262.66	\$ 9,098,448.16	1.0000	\$ 9,098,448.16	16,724	\$ 543.71	\$ 18,549,911.80	\$ (742,001.59)	\$ 9,260,191.17	\$ 571.30
Jan-21		\$ 7,898,667.30	1.0000	\$ 7,898,667.30	17,647	\$ 447.59		\$ (624,681.12)	\$ 9,456,984.98	\$ 535.87
Feb-21		\$ 8,566,702.42	1.0000	\$ 8,566,702.42	17,854	\$ 478.82		\$ (696,789.40)	\$ 9,785,138.97	\$ 548.06
Mar-21		\$ 11,705,945.18	1.0000	\$ 11,705,945.18	17,785	\$ 658.19		\$ (785,211.63)	\$ 13,009,273.07	\$ 731.47
Apr-21		\$ 10,935,217.64	1.0000	\$ 10,935,217.64	17,930	\$ 609.88		\$ (810,013.23)	\$ 11,995,070.54	\$ 668.99
May-21		\$ 9,766,514.54	1.0000	\$ 9,766,514.54	18,135	\$ 538.55		\$ (762,690.60)	\$ 10,715,571.63	\$ 590.88
Jun-21		\$ 10,493,505.49	1.0000	\$ 10,493,505.49	18,408	\$ 570.05		\$ (839,872.47)	\$ 11,481,566.52	\$ 623.73
Jul-21		\$ 10,915,135.94	1.0000	\$ 10,915,135.94	18,793	\$ 580.81		\$ (824,682.86)	\$ 11,890,495.50	\$ 632.71
Aug-21		\$ 12,046,281.08	1.0000	\$ 12,046,281.08	19,109	\$ 630.40		\$ (912,735.51)	\$ 12,773,664.18	\$ 668.46
Sep-21		\$ 12,893,096.42	1.0000	\$ 12,893,096.42	19,376	\$ 665.42		\$ (864,368.83)	\$ 13,624,955.52	\$ 703.19
Oct-21		\$ 13,733,772.56	1.0000	\$ 13,733,772.56	19,390	\$ 708.29		\$ (913,530.62)	\$ 14,445,330.56	\$ 744.99
Nov-21		\$ 13,740,193.25	0.9998	\$ 13,742,444.31	19,291	\$ 712.38		\$ (955,431.14)	\$ 14,277,659.90	\$ 740.12
Dec-21	\$ 136,533,156.87	\$ 12,638,162.56	1.0000	\$ 12,638,162.56	19,059	\$ 663.11	\$ 21,245,987.08	\$ (1,038,257.61)	\$ 13,076,058.90	\$ 686.08
Jan-22		\$ 9,580,687.22	0.9993	\$ 9,587,656.91	18,773	\$ 510.72		\$ (897,719.33)	\$ 11,037,375.29	\$ 587.94
Feb-22		\$ 10,167,137.88	0.9980	\$ 10,187,789.51	19,066	\$ 534.34		\$ (840,918.55)	\$ 11,484,722.96	\$ 602.37
Mar-22		\$ 12,443,750.44	0.9967	\$ 12,484,507.62	18,812	\$ 663.65		\$ (989,717.58)	\$ 13,823,954.21	\$ 734.85
Apr-22		\$ 12,408,725.87	0.9964	\$ 12,453,925.09	18,705	\$ 665.81		\$ (895,265.40)	\$ 13,613,518.16	\$ 727.80
May-22		\$ 12,281,402.43	0.9959	\$ 12,331,579.58	18,586	\$ 663.49		\$ (1,035,446.76)	\$ 13,271,898.63	\$ 714.08
Jun-22		\$ 12,420,769.23	0.9945	\$ 12,490,030.67	18,488	\$ 675.58		\$ (965,504.15)	\$ 13,445,397.48	\$ 727.25
Jul-22		\$ 10,910,151.27	0.9821	\$ 11,109,454.41	18,692	\$ 594.34		\$ (940,995.45)	\$ 11,726,841.37	\$ 627.37
Aug-22		\$ 13,191,834.21	0.9770	\$ 13,502,077.13	18,598	\$ 726.00		\$ (982,521.35)	\$ 14,256,770.27	\$ 766.58
Sep-22		\$ 12,433,010.90	0.9554	\$ 13,013,190.46	18,463	\$ 704.86		\$ (953,885.49)	\$ 13,787,277.38	\$ 746.79
Oct-22		\$ 10,912,560.46	0.9184	\$ 11,882,349.30	18,342	\$ 647.82		\$ (1,003,674.25)	\$ 12,524,811.95	\$ 682.85
Nov-22		\$ 11,370,066.23	0.9287	\$ 12,243,282.59	18,166	\$ 673.97		\$ (1,037,940.82)	\$ 12,746,286.78	\$ 701.66
Dec-22	\$ 137,702,879.39	\$ 10,574,342.57	0.8934	\$ 11,836,234.99	18,080	\$ 654.66	\$ 22,600,277.20	\$ (958,025.98)	\$ 12,501,935.95	\$ 691.48

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carder Name: HBG
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

*Express Cost, Utilization, Induced Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	HBG	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	01/01/2024		
Incurred Dates:	1/1/2022 to 12/31/2022	Proj. Incurred Claim Impact:	-4.4%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$58,987,062
\$30,000	\$34,999				\$5,262,123
\$35,000	\$39,999				\$3,776,028
\$40,000	\$44,999				\$4,001,730
\$45,000	\$49,999				\$3,104,058
\$50,000	\$54,999				\$2,933,751
\$55,000	\$59,999				\$3,180,689
\$60,000	\$64,999				\$2,939,566
\$65,000	\$69,999				\$2,160,228
\$70,000	\$74,999				\$2,850,660
\$75,000	\$79,999				\$1,990,353
\$80,000	\$84,999				\$1,848,458
\$85,000	\$89,999				\$1,180,409
\$90,000	\$94,999				\$1,755,806
\$95,000	\$99,999				\$1,575,353
\$100,000	\$109,999				\$2,115,060
\$110,000	\$119,999				\$2,786,181
\$120,000	\$129,999				\$2,729,445
\$130,000	\$139,999				\$1,735,325
\$140,000	\$149,999				\$1,501,753
\$150,000	\$159,999				\$1,892,584
\$160,000	\$169,999				\$1,295,563
\$170,000	\$179,999				\$1,244,209
\$180,000	\$189,999				\$1,325,911
\$190,000	\$199,999				\$873,156
\$200,000	\$209,999				\$736,169
\$210,000	\$219,999				\$1,176,204
\$220,000	\$229,999				\$1,033,747
\$230,000	\$239,999				\$436,694
\$240,000	\$249,999				\$2,027,053
\$250,000	\$259,999				\$1,412,154
\$260,000	\$269,999				\$241,832
\$270,000	\$279,999				\$509,485
\$280,000	\$289,999				\$527,990
\$290,000	\$299,999				\$830,030
\$300,000	\$324,999				\$1,141,419
\$325,000	\$349,999				\$957,952
\$350,000	\$374,999				\$1,040,553
\$375,000	\$399,999				\$373,843
\$400,000	\$424,999				\$779,833
\$425,000	\$449,999				\$851,412
\$450,000	\$474,999				\$433,303
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$3,180,591
\$600,000	\$699,999				\$1,951,450
\$700,000	\$799,999				\$693,621
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$910,580
\$1,000,000+					\$0
Total					\$136,291,375

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	HBG	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	01/01/2024	Proj. Incurred Claim Impact:	-4.5%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$284,346,083
\$30,000	\$34,999				\$24,378,788
\$35,000	\$39,999				\$21,235,892
\$40,000	\$44,999				\$19,071,217
\$45,000	\$49,999				\$16,605,787
\$50,000	\$54,999				\$15,768,941
\$55,000	\$59,999				\$13,801,161
\$60,000	\$64,999				\$12,185,758
\$65,000	\$69,999				\$12,197,462
\$70,000	\$74,999				\$11,790,363
\$75,000	\$79,999				\$9,761,530
\$80,000	\$84,999				\$8,909,636
\$85,000	\$89,999				\$9,284,190
\$90,000	\$94,999				\$7,922,610
\$95,000	\$99,999				\$7,160,692
\$100,000	\$109,999				\$11,531,123
\$110,000	\$119,999				\$10,151,061
\$120,000	\$129,999				\$9,825,482
\$130,000	\$139,999				\$9,233,486
\$140,000	\$149,999				\$10,717,335
\$150,000	\$159,999				\$9,454,715
\$160,000	\$169,999				\$7,123,342
\$170,000	\$179,999				\$8,368,405
\$180,000	\$189,999				\$8,254,742
\$190,000	\$199,999				\$6,117,725
\$200,000	\$209,999				\$5,718,913
\$210,000	\$219,999				\$5,254,065
\$220,000	\$229,999				\$7,990,955
\$230,000	\$239,999				\$5,160,232
\$240,000	\$249,999				\$6,315,209
\$250,000	\$259,999				\$4,234,695
\$260,000	\$269,999				\$3,157,671
\$270,000	\$279,999				\$2,793,619
\$280,000	\$289,999				\$4,513,493
\$290,000	\$299,999				\$5,804,474
\$300,000	\$324,999				\$6,437,731
\$325,000	\$349,999				\$5,056,972
\$350,000	\$374,999				\$5,817,918
\$375,000	\$399,999				\$5,468,959
\$400,000	\$424,999				\$4,262,141
\$425,000	\$449,999				\$4,584,138
\$450,000	\$474,999				\$4,401,466
\$475,000	\$499,999				\$2,327,581
\$500,000	\$599,999				\$9,681,858
\$600,000	\$699,999				\$8,172,965
\$700,000	\$799,999				\$6,546,300
\$800,000	\$899,999				\$8,298,138
\$900,000	\$999,999				\$2,820,203
\$1,000,000+					\$17,392,480
Total					\$707,409,702

PA Rate Template Part II
Rate Development and Change

Carrier Name: HBG
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2024

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 691.21	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.259	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 870.12	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.971		<- See URRT Instructions
Total Non-Morbidity Changes	1.000	0.000	
Change in Demographics	1.017		<- See URRT Instructions
Change in Network	1.012		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.972		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 845.42	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 845.42	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 845.42		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.850		
Projected Incurred EHB Claims PMPM	\$ 718.77		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ -526.28		
Projected Incurred Exchange User Fees PMPM	\$ 521.46		
Projected Incurred Reinsurance Recoveries PMPM	\$ 532.10		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 734.41		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 863.81		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 7.83		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 741.07		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 871.64		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.55%	\$60.57
General and Claims	6.06%	\$48.58
Agent/Broker Fees and Commissions	0.75%	\$6.05
Quality Improvement Initiatives	0.74%	\$5.94
Taxes and Fees	0.06%	\$0.50
Risk Adjustment User Fee	0.03%	\$0.21
PCORI Fee	0.04%	\$0.29
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.61%	\$61.07
Projected Required Revenue PMPM		\$ 802.13

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 365.65	\$ 409.02	\$ 43.37	11.9%
B. Base period allowed claims before normalization	\$ 661.09	\$ 691.21	\$ 30.12	8.2%
C. Normalization factor component of change	\$ (352.15)	\$ (368.99)	\$ (16.84)	-4.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 308.94	\$ 322.22	\$ 13.28	3.6%
D2. URRT Trend	\$ 59.75	\$ 83.40	\$ 23.65	6.5%
D3. URRT Morbidity	\$ (8.46)	\$ (11.65)	\$ (3.19)	-0.9%
D4. URRT Other	\$ 5.78	\$ 0.13	\$ (5.64)	-1.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 7.01	\$ 14.41	\$ 7.40	2.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.64	\$ 11.77	\$ 1.12	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (17.45)	\$ (17.60)	\$ (0.15)	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 366.21	\$ 402.69	\$ 36.47	10.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (6.08)	\$ (6.65)	\$ (0.57)	-0.2%
E2. Pricing AV	\$ (59.71)	\$ (61.12)	\$ (1.41)	-0.4%
E3. Benefit Richness	\$ 31.91	\$ 38.79	\$ 6.88	1.9%
E4. Catastrophic Eligibility	\$ (0.13)	\$ (0.15)	\$ (0.02)	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (34.01)	\$ (29.12)	\$ 4.89	1.3%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 29.51	\$ 30.88	\$ 1.37	0.4%
F2. Taxes and Fees	\$ 0.24	\$ 0.25	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 29.75	\$ 31.14	\$ 1.38	0.4%
G. Change in Miscellaneous Items				
	\$ 3.70	\$ 4.32	\$ 0.62	0.2%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 365.65	\$ 409.02	\$ 43.37	11.9%

ice Period on URR1

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 691.21	-< Index Rate of Experience Period on URR1
Blended Earned Premium	\$ 137,702,879.39	
Blended Loss Ratio	88.24%	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	01/01/2024	04/01/2024	07/01/2024	10/01/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 845.42	\$ 845.42	\$ 845.42	\$ 845.42	\$ 845.42
Months of Trend	-	3	6	9	
Annual Trend	12.20%	12.20%	12.20%	12.20%	
Single Risk Pool Projected Allowed Claims	\$ 845.42	\$ 870.09	\$ 895.49	\$ 921.63	\$ -
Quarterly Trend Factor	1.000	1.029	1.059	1.090	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.948	1.935
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.108	1.116
Average Network Factor	0.983	0.985
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 789.23	\$ 871.64
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 368.82	\$ 406.34

Table 9. Year-over-Year Data to Support Table 8

	2023	2024	
Paid-to-Allowed	0.837	0.850	
URRT Trend (Total Applied Trend Factor)	1.193	1.259	-< URRT W1, S2
URRT Morbidity	0.977	0.971	-< URRT W1, S2
URRT "Other"	1.016	1.000	-< URRT W1, S2
Risk Adjustment	\$ 12.55	\$ 26.28	-< URRT W1, S3
Exchange User Fee	\$ 19.06	\$ 21.46	-< URRT W1, S3
Reinsurance Recoveries	\$ 31.25	\$ 32.10	-< URRT W1, S3
Capitation	\$ 0.15	\$ 0.62	-< URRT W1, S2
Network	0.983	0.983	
Pricing AV	0.834	0.846	-< For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.106	1.116	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.07%	7.55%	
Taxes and Fees	0.07%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: HBG
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2024
 Base Period Start Date: 01/01/2022
 Date of Most Recent Membership: 02/01/2023
 Market Adjusted Index Rate: \$ 863.81

										45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals - Current Membership							0.750			0.846	1.000	1.007	0.998	1.000	1.039	\$ 737.80
Total - Projected Membership							0.755			0.847	1.000	1.009	1.000	1.000	1.033	\$ 740.80
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	M		Expanded Brc	0.647	Approach (2)	On/Off	0.718	0.929	1.000	0.998	1.000	1.000	\$575.32
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	M		Bronze	0.61	Approach (2)	On/Off	0.657	0.909	1.000	0.998	1.000	1.000	\$515.02
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 5900	M		Silver	0.705	Approach (1)	On/Off	0.733	1.031	1.000	0.998	1.000	1.230	\$802.12
Plan 4	79962PA0270004	PPO	my Priority Blue Flex PPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.775	0.954	1.000	0.998	1.000	1.000	\$637.65
Plan 5	79962PA0270005	PPO	my Priority Blue Flex PPO Gold 0	M		Gold	0.804	Approach (1)	On/Off	0.879	1.016	1.000	0.998	1.000	1.000	\$769.87
Plan 6	79962PA0270006	PPO		N		Gold	0.78	Approach (1)	On/Off	0.838	0.989	1.000	0.998	1.000	1.000	\$714.19
Plan 7	79962PA0280001	PPO	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Brc	0.647	Approach (2)	On/Off	0.718	0.929	1.066	0.998	1.000	1.000	\$613.56
Plan 8	79962PA0280002	PPO	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.775	0.954	1.060	0.998	1.000	1.000	\$675.88
Plan 9	79962PA0280003	PPO	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	M		Gold	0.804	Approach (1)	On/Off	0.879	1.016	1.050	0.998	1.000	1.000	\$808.11
Plan 10	79962PA0290001	PPO	my Priority Blue Flex PPO Bronze 6900 HSA - Custom Drug Benefit	M		Expanded Brc	0.648	Standard AV	On/Off	0.728	0.934	1.000	0.998	1.000	1.000	\$586.26
Plan 11	79962PA0290002	PPO	my Priority Blue Flex PPO Gold 1700 HSA	M		Gold	0.787	Approach (1)	On/Off	0.841	0.991	1.000	0.998	1.000	1.000	\$718.08
Plan 12	79962PA0300001	PPO	my Priority Blue Flex PPO Premier Silver 2900	M		Silver	0.714	Approach (1)	On/Off	0.776	1.072	1.002	0.998	1.000	1.230	\$884.80
Plan 13	79962PA0300002	PPO	my Priority Blue Flex PPO Premier Gold 0	M		Gold	0.819	Approach (1)	On/Off	0.901	1.031	1.003	0.998	1.000	1.000	\$802.84
Plan 14	79962PA0310001	PPO	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.714	Approach (1)	On/Off	0.776	1.072	1.046	0.998	1.000	1.230	\$923.04
Plan 15	79962PA0310002	PPO	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.819	Approach (1)	On/Off	0.901	1.031	1.050	0.998	1.000	1.000	\$841.07
Plan 16	79962PA0320001	PPO	my Priority Blue Major Events PPO Catastrophic 9100 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.624	0.901	1.000	0.998	0.920	1.000	\$446.04
Plan 17	79962PA0330001	PPO		N		Expanded Brc	0.647	Approach (2)	On/Off	0.718	0.929	1.000	1.013	1.000	1.000	\$583.53
Plan 18	79962PA0330002	PPO		N		Bronze	0.61	Approach (2)	On/Off	0.657	0.909	1.000	1.013	1.000	1.000	\$522.37
Plan 19	79962PA0330003	PPO		N		Silver	0.706	Approach (1)	On/Off	0.733	1.031	1.000	1.013	1.000	1.230	\$813.56
Plan 20	79962PA0330004	PPO		N		Gold	0.806	Approach (1)	On/Off	0.879	1.016	1.000	1.013	1.000	1.000	\$780.85
Plan 21	79962PA0330005	PPO		N		Gold	0.781	Approach (1)	On/Off	0.838	0.989	1.000	1.013	1.000	1.000	\$724.37
Plan 22	79962PA0330006	PPO		N		Silver	0.72	Approach (1)	Off	0.775	0.954	1.000	1.013	1.000	1.000	\$646.74
Plan 23	79962PA0340001	PPO		N		Expanded Brc	0.647	Approach (2)	On/Off	0.718	0.929	1.066	1.013	1.000	1.000	\$621.76
Plan 24	79962PA0340002	PPO		N		Gold	0.806	Approach (1)	On/Off	0.879	1.016	1.049	1.013	1.000	1.000	\$819.08
Plan 25	79962PA0340003	PPO		N		Silver	0.72	Approach (1)	Off	0.775	0.954	1.059	1.013	1.000	1.000	\$684.98
Plan 26	79962PA0350001	PPO		N		Silver	0.716	Approach (1)	On/Off	0.776	1.072	1.002	1.013	1.000	1.230	\$897.39
Plan 27	79962PA0350002	PPO		N		Gold	0.82	Approach (1)	On/Off	0.901	1.031	1.002	1.013	1.000	1.000	\$814.26
Plan 28	79962PA0360001	PPO		N		Silver	0.716	Approach (1)	On/Off	0.776	1.072	1.045	1.013	1.000	1.230	\$935.63
Plan 29	79962PA0360002	PPO		N		Gold	0.82	Approach (1)	On/Off	0.901	1.031	1.050	1.013	1.000	1.000	\$852.49
Plan 30	79962PA0370001	PPO		N		Expanded Brc	0.648	Standard AV	On/Off	0.728	0.934	1.000	1.013	1.000	1.000	\$594.62
Plan 31	79962PA0370002	PPO		N		Gold	0.788	Approach (1)	On/Off	0.841	0.991	1.000	1.013	1.000	1.000	\$728.32
Plan 32	79962PA0380001	PPO		N		Catastrophic	0.6	Standard AV	On/Off	0.624	0.901	1.000	1.013	0.920	1.000	\$452.40

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.179303862
Revised Requested Average Rate Change:	11.86%
Minimum Requested Rate Change:	9.49%
Maximum Requested Rate Change:	15.20%
Mapped Members:	19,515
Available in Rating Areas:	Rating Areas 3 and 8

Carrier Name:	HBG
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	\$	140,092,250.06
Claims	\$	123,615,344.91
Administrative Expenses	\$	13,933,399.48
Taxes & Fees	\$	3,914,294.43
Company Made After Taxes	\$	(1,370,788.76)

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	90%
Administrative Expenses:	8%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 12.20%

Explanation of requested rate change: The primary drivers of the rate increase are cost and utilization trend.

Company Name: Highmark Benefits Group
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002	
HIOS Plan ID (Off Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002	
Plan Marketing Name =>	my Priority Blue Flex PPO Gold 0		my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Gold 0		my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Gold 1700 HSA	
Form # =>	PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/Premier/HBG/DP-1		PPO/Premier/ADV/HBG/DP-1		PPO/HDHP/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$1,700	
Coinurance =>	70%		70%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$20 A/D PCP	
OOP Maximum =>	\$7,500		\$7,500		\$6,550		\$6,550		\$5,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.82	\$326.82	\$343.05	\$343.05	\$340.82	\$340.82	\$357.05	\$357.05	\$304.84	\$304.84
15	\$355.87	\$355.87	\$373.54	\$373.54	\$371.11	\$371.11	\$388.79	\$388.79	\$331.93	\$331.93
16	\$366.98	\$366.98	\$385.20	\$385.20	\$382.69	\$382.69	\$400.92	\$400.92	\$342.29	\$342.29
17	\$378.09	\$378.09	\$396.86	\$396.86	\$394.28	\$394.28	\$413.06	\$413.06	\$352.65	\$352.65
18	\$390.05	\$390.05	\$409.42	\$409.42	\$406.75	\$406.75	\$426.12	\$426.12	\$363.81	\$363.81
19	\$402.01	\$402.01	\$421.97	\$421.97	\$419.22	\$419.22	\$439.19	\$439.19	\$374.97	\$374.97
20	\$414.40	\$414.40	\$434.98	\$434.98	\$432.14	\$432.14	\$452.73	\$452.73	\$386.53	\$386.53
21	\$427.22	\$437.90	\$448.43	\$459.64	\$445.51	\$456.65	\$466.73	\$478.40	\$398.48	\$408.44
22	\$427.22	\$437.90	\$448.43	\$459.64	\$445.51	\$456.65	\$466.73	\$478.40	\$398.48	\$408.44
23	\$427.22	\$437.90	\$448.43	\$459.64	\$445.51	\$456.65	\$466.73	\$478.40	\$398.48	\$408.44
24	\$427.22	\$437.90	\$448.43	\$459.64	\$445.51	\$456.65	\$466.73	\$478.40	\$398.48	\$408.44
25	\$428.93	\$439.65	\$450.22	\$461.48	\$447.29	\$458.47	\$468.60	\$480.32	\$400.07	\$410.07
26	\$437.47	\$448.41	\$459.19	\$470.67	\$456.20	\$467.61	\$477.93	\$489.88	\$408.04	\$418.24
27	\$447.73	\$458.92	\$469.95	\$481.70	\$466.89	\$478.56	\$489.13	\$501.36	\$417.61	\$428.05
28	\$464.39	\$476.00	\$487.44	\$499.63	\$484.27	\$496.38	\$507.34	\$520.02	\$433.15	\$443.98
29	\$478.06	\$490.01	\$501.79	\$514.33	\$498.53	\$510.99	\$522.27	\$535.33	\$445.90	\$457.05
30	\$484.89	\$497.01	\$508.97	\$521.69	\$505.65	\$518.29	\$529.74	\$542.98	\$452.27	\$463.58
31	\$495.15	\$507.53	\$519.73	\$532.72	\$516.35	\$529.26	\$540.94	\$554.46	\$461.84	\$473.39
32	\$505.40	\$518.04	\$530.49	\$543.75	\$527.04	\$540.22	\$552.14	\$565.94	\$471.40	\$483.19
33	\$511.81	\$524.61	\$537.22	\$550.65	\$533.72	\$547.06	\$559.14	\$573.12	\$477.38	\$489.31
34	\$518.65	\$531.62	\$544.39	\$558.00	\$540.85	\$554.37	\$566.61	\$580.78	\$483.75	\$495.84
35	\$522.06	\$535.11	\$547.98	\$561.68	\$544.41	\$558.02	\$570.34	\$584.60	\$486.94	\$499.11
36	\$525.48	\$538.62	\$551.57	\$565.36	\$547.98	\$561.68	\$574.08	\$588.43	\$490.13	\$502.38
37	\$528.90	\$542.12	\$555.16	\$569.04	\$551.54	\$565.33	\$577.81	\$592.26	\$493.32	\$505.65
38	\$532.32	\$545.63	\$558.74	\$572.71	\$555.11	\$568.99	\$581.55	\$596.09	\$496.51	\$508.92
39	\$539.15	\$552.63	\$565.92	\$580.07	\$562.23	\$576.29	\$589.01	\$603.74	\$502.88	\$515.45
40	\$545.99	\$600.59	\$573.09	\$630.40	\$569.36	\$626.30	\$596.48	\$656.13	\$509.26	\$560.19
41	\$556.24	\$614.65	\$583.86	\$645.17	\$580.05	\$640.96	\$607.68	\$671.49	\$518.82	\$573.30
42	\$566.07	\$629.47	\$594.17	\$660.72	\$590.30	\$656.41	\$618.42	\$687.68	\$527.99	\$587.12
43	\$579.74	\$649.89	\$608.52	\$682.15	\$604.56	\$677.71	\$633.35	\$709.99	\$540.74	\$606.17
44	\$596.83	\$675.61	\$626.46	\$709.15	\$622.38	\$704.53	\$652.02	\$738.09	\$556.68	\$630.16
45	\$616.91	\$706.36	\$647.53	\$741.42	\$643.32	\$736.60	\$673.96	\$771.68	\$575.41	\$658.84
46	\$640.83	\$743.36	\$672.65	\$780.27	\$668.27	\$775.19	\$700.10	\$812.12	\$597.72	\$693.36
47	\$667.74	\$785.93	\$700.90	\$824.96	\$696.33	\$819.58	\$729.50	\$858.62	\$622.82	\$733.06
48	\$698.50	\$835.41	\$733.18	\$876.88	\$728.41	\$871.18	\$763.10	\$912.67	\$651.51	\$779.21
49	\$728.84	\$887.00	\$765.02	\$931.03	\$760.04	\$924.97	\$796.24	\$969.02	\$679.81	\$827.33
50	\$763.01	\$934.69	\$800.90	\$981.10	\$795.68	\$974.71	\$833.58	\$1,021.14	\$711.69	\$871.82
51	\$796.77	\$976.04	\$836.32	\$1,024.49	\$830.88	\$1,017.83	\$870.45	\$1,066.30	\$743.17	\$910.38
52	\$833.93	\$1,021.56	\$875.34	\$1,072.29	\$869.64	\$1,065.31	\$911.06	\$1,116.05	\$777.83	\$952.84
53	\$871.53	\$1,067.62	\$914.80	\$1,120.63	\$908.84	\$1,113.33	\$952.13	\$1,166.36	\$812.90	\$995.80
54	\$912.11	\$1,117.33	\$957.40	\$1,172.82	\$951.16	\$1,165.17	\$996.47	\$1,220.68	\$850.75	\$1,042.17
55	\$952.70	\$1,167.06	\$1,000.00	\$1,225.00	\$993.49	\$1,217.03	\$1,040.81	\$1,274.99	\$888.61	\$1,088.55
56	\$996.70	\$1,220.96	\$1,046.19	\$1,281.58	\$1,039.37	\$1,273.23	\$1,088.88	\$1,333.88	\$929.65	\$1,138.82
57	\$1,041.14	\$1,275.40	\$1,092.82	\$1,338.70	\$1,085.71	\$1,329.99	\$1,137.42	\$1,393.34	\$971.10	\$1,189.60
58	\$1,088.56	\$1,333.49	\$1,142.60	\$1,399.69	\$1,135.16	\$1,390.57	\$1,189.23	\$1,456.81	\$1,015.33	\$1,243.78
59	\$1,112.05	\$1,362.26	\$1,167.26	\$1,429.89	\$1,159.66	\$1,420.58	\$1,214.90	\$1,488.25	\$1,037.24	\$1,270.62
60	\$1,159.48	\$1,420.36	\$1,217.04	\$1,490.87	\$1,209.11	\$1,481.16	\$1,266.71	\$1,551.72	\$1,081.47	\$1,324.80
61	\$1,200.49	\$1,470.60	\$1,260.09	\$1,543.61	\$1,251.88	\$1,533.55	\$1,311.51	\$1,606.60	\$1,119.73	\$1,371.67
62	\$1,227.40	\$1,503.57	\$1,288.34	\$1,578.22	\$1,279.95	\$1,567.94	\$1,340.92	\$1,642.63	\$1,144.83	\$1,402.42
63	\$1,261.15	\$1,544.91	\$1,323.77	\$1,621.62	\$1,315.15	\$1,611.06	\$1,377.79	\$1,687.79	\$1,176.31	\$1,440.98
64+	\$1,281.66	\$1,570.03	\$1,345.29	\$1,647.98	\$1,336.53	\$1,637.25	\$1,400.19	\$1,715.23	\$1,195.44	\$1,464.41

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0270006		N/A		N/A		79962PA0300001		79962PA0310001	
HIOS Plan ID (Off Exchange)=>	79962PA0270006		79962PA0270004		79962PA0280002		79962PA0300001		79962PA0310001	
Plan Marketing Name =>	my Priority Blue Flex PPO Gold 1500		my Priority Blue Flex PPO Silver 3500		my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Silver 2900		my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	
Form # =>	PPO/HBG/DP-1		PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/Premier/HBG/DP-1		PPO/Premier/ADV/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$3,500		\$3,500		\$2,900		\$2,900	
Coinurance =>	70%		70%		70%		70%		70%	
Copays =>	\$35 PCP		\$45 PCP		\$45 PCP		\$75 PCP		\$75 PCP	
OOP Maximum =>	\$8,300		\$9,350		\$9,350		\$8,500		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.18	\$303.18	\$270.69	\$270.69	\$286.92	\$286.92	\$375.62	\$375.62	\$391.84	\$391.84
15	\$330.13	\$330.13	\$294.75	\$294.75	\$312.42	\$312.42	\$409.00	\$409.00	\$426.67	\$426.67
16	\$340.44	\$340.44	\$303.95	\$303.95	\$322.18	\$322.18	\$421.77	\$421.77	\$439.99	\$439.99
17	\$350.74	\$350.74	\$313.15	\$313.15	\$331.93	\$331.93	\$434.54	\$434.54	\$453.31	\$453.31
18	\$361.84	\$361.84	\$323.06	\$323.06	\$342.43	\$342.43	\$448.28	\$448.28	\$467.65	\$467.65
19	\$372.94	\$372.94	\$332.96	\$332.96	\$352.93	\$352.93	\$462.03	\$462.03	\$481.99	\$481.99
20	\$384.43	\$384.43	\$343.22	\$343.22	\$363.81	\$363.81	\$476.27	\$476.27	\$496.84	\$496.84
21	\$396.32	\$406.23	\$353.84	\$362.69	\$375.06	\$384.44	\$491.00	\$503.28	\$512.21	\$525.02
22	\$396.32	\$406.23	\$353.84	\$362.69	\$375.06	\$384.44	\$491.00	\$503.28	\$512.21	\$525.02
23	\$396.32	\$406.23	\$353.84	\$362.69	\$375.06	\$384.44	\$491.00	\$503.28	\$512.21	\$525.02
24	\$396.32	\$406.23	\$353.84	\$362.69	\$375.06	\$384.44	\$491.00	\$503.28	\$512.21	\$525.02
25	\$397.91	\$407.86	\$355.26	\$364.14	\$376.56	\$385.97	\$492.96	\$505.28	\$514.26	\$527.12
26	\$405.83	\$415.98	\$362.33	\$371.39	\$384.06	\$393.66	\$502.78	\$515.35	\$524.50	\$537.61
27	\$415.34	\$425.72	\$370.82	\$380.09	\$393.06	\$402.89	\$514.57	\$527.43	\$536.80	\$550.22
28	\$430.80	\$441.57	\$384.62	\$394.24	\$407.69	\$417.88	\$533.72	\$547.06	\$556.77	\$570.69
29	\$443.48	\$454.57	\$395.95	\$405.85	\$419.69	\$430.18	\$549.43	\$563.17	\$573.16	\$587.49
30	\$449.82	\$461.07	\$401.61	\$411.65	\$425.69	\$436.33	\$557.29	\$571.22	\$581.36	\$595.89
31	\$459.33	\$470.81	\$410.10	\$420.35	\$434.69	\$445.56	\$569.07	\$583.30	\$593.65	\$608.49
32	\$468.85	\$480.57	\$418.59	\$429.05	\$443.70	\$454.79	\$580.85	\$595.37	\$605.94	\$621.09
33	\$474.79	\$486.66	\$423.90	\$434.50	\$449.32	\$460.55	\$588.22	\$602.93	\$613.63	\$628.97
34	\$481.13	\$493.16	\$429.56	\$440.30	\$455.32	\$466.70	\$596.07	\$610.97	\$621.82	\$637.37
35	\$484.30	\$496.41	\$432.39	\$443.20	\$458.32	\$469.78	\$600.00	\$615.00	\$625.92	\$641.57
36	\$487.47	\$499.66	\$435.22	\$446.10	\$461.32	\$472.85	\$603.93	\$619.03	\$630.02	\$645.77
37	\$490.64	\$502.91	\$438.05	\$449.00	\$464.32	\$475.93	\$607.86	\$623.06	\$634.12	\$649.97
38	\$493.81	\$506.16	\$440.88	\$451.90	\$467.32	\$479.00	\$611.79	\$627.08	\$638.21	\$654.17
39	\$500.16	\$512.66	\$446.55	\$457.71	\$473.33	\$485.16	\$619.64	\$635.13	\$646.41	\$662.57
40	\$506.50	\$557.15	\$452.21	\$497.43	\$479.33	\$527.26	\$627.50	\$690.25	\$654.60	\$720.06
41	\$516.01	\$570.19	\$460.70	\$509.07	\$488.33	\$539.60	\$639.28	\$706.40	\$666.90	\$736.92
42	\$525.12	\$583.93	\$468.84	\$521.35	\$496.95	\$552.61	\$650.58	\$723.44	\$678.68	\$754.69
43	\$537.81	\$602.89	\$480.16	\$538.26	\$508.96	\$570.54	\$666.29	\$746.91	\$695.07	\$779.17
44	\$553.66	\$626.74	\$494.31	\$559.56	\$523.96	\$593.12	\$685.93	\$776.47	\$715.56	\$810.01
45	\$572.29	\$655.27	\$510.94	\$585.03	\$541.59	\$620.12	\$709.00	\$811.81	\$739.63	\$846.88
46	\$594.48	\$689.60	\$530.76	\$615.68	\$562.59	\$652.60	\$736.50	\$854.34	\$768.32	\$891.25
47	\$619.45	\$729.09	\$553.05	\$650.94	\$586.22	\$689.98	\$767.43	\$903.27	\$800.58	\$942.28
48	\$647.98	\$774.98	\$578.53	\$691.92	\$613.22	\$733.41	\$802.79	\$960.14	\$837.46	\$1,001.60
49	\$676.12	\$822.84	\$603.65	\$734.64	\$639.85	\$778.70	\$837.65	\$1,019.42	\$873.83	\$1,063.45
50	\$707.83	\$867.09	\$631.96	\$774.15	\$669.86	\$820.58	\$876.93	\$1,074.24	\$914.81	\$1,120.64
51	\$739.14	\$905.45	\$659.91	\$808.39	\$699.49	\$856.88	\$915.72	\$1,121.76	\$955.27	\$1,170.21
52	\$773.62	\$947.68	\$690.70	\$846.11	\$732.12	\$896.85	\$958.43	\$1,174.08	\$999.83	\$1,224.79
53	\$808.49	\$990.40	\$721.83	\$884.24	\$765.12	\$937.27	\$1,001.64	\$1,227.01	\$1,044.91	\$1,280.01
54	\$846.14	\$1,036.52	\$755.45	\$925.43	\$800.75	\$980.92	\$1,048.29	\$1,284.16	\$1,093.57	\$1,339.62
55	\$883.79	\$1,082.64	\$789.06	\$966.60	\$836.38	\$1,024.57	\$1,094.93	\$1,341.29	\$1,142.23	\$1,399.23
56	\$924.61	\$1,132.65	\$825.51	\$1,011.25	\$875.01	\$1,071.89	\$1,145.50	\$1,403.24	\$1,194.99	\$1,463.86
57	\$965.83	\$1,183.14	\$862.31	\$1,056.33	\$914.02	\$1,119.67	\$1,196.57	\$1,465.80	\$1,248.26	\$1,529.12
58	\$1,009.82	\$1,237.03	\$901.58	\$1,104.44	\$955.65	\$1,170.67	\$1,251.07	\$1,532.56	\$1,305.11	\$1,598.76
59	\$1,031.62	\$1,263.73	\$921.05	\$1,128.29	\$976.28	\$1,195.94	\$1,278.07	\$1,565.64	\$1,333.28	\$1,633.27
60	\$1,075.61	\$1,317.62	\$960.32	\$1,176.39	\$1,017.91	\$1,246.94	\$1,332.57	\$1,632.40	\$1,390.14	\$1,702.92
61	\$1,113.66	\$1,364.23	\$994.29	\$1,218.01	\$1,053.92	\$1,291.05	\$1,379.71	\$1,690.14	\$1,439.31	\$1,763.15
62	\$1,138.63	\$1,394.82	\$1,016.58	\$1,245.31	\$1,077.55	\$1,320.00	\$1,410.64	\$1,728.03	\$1,471.58	\$1,802.69
63	\$1,169.94	\$1,433.18	\$1,044.54	\$1,279.56	\$1,107.18	\$1,356.30	\$1,449.43	\$1,775.55	\$1,512.04	\$1,852.25
64+	\$1,188.96	\$1,456.48	\$1,061.52	\$1,300.36	\$1,125.18	\$1,378.35	\$1,473.00	\$1,804.43	\$1,536.63	\$1,882.37

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
HIOS Plan ID (Off Exchange)=>	79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
Plan Marketing Name =>	my Priority Blue Flex PPO Silver 7000		my Priority Blue Flex PPO Bronze 3800		my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision		my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit		my Priority Blue Flex PPO Bronze 8900	
Form # =>	PPO/HBG/DP-1		PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/HDHP/HBG/DP-1		PPO/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$7,000		\$3,800		\$3,800		\$7,100		\$8,900	
Coinurance =>	70%		50%		50%		100%		100%	
Copays =>	\$55 PCP		\$65 PCP		\$65 PCP		N/A		N/A	
OOP Maximum =>	\$9,450		\$9,200		\$9,200		\$7,100		\$8,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$340.51	\$340.51	\$244.23	\$244.23	\$260.47	\$260.47	\$248.88	\$248.88	\$218.64	\$218.64
15	\$370.78	\$370.78	\$265.94	\$265.94	\$283.62	\$283.62	\$271.00	\$271.00	\$238.07	\$238.07
16	\$382.35	\$382.35	\$274.24	\$274.24	\$292.47	\$292.47	\$279.46	\$279.46	\$245.50	\$245.50
17	\$393.92	\$393.92	\$282.55	\$282.55	\$301.32	\$301.32	\$287.92	\$287.92	\$252.93	\$252.93
18	\$406.39	\$406.39	\$291.48	\$291.48	\$310.86	\$310.86	\$297.03	\$297.03	\$260.94	\$260.94
19	\$418.85	\$418.85	\$300.42	\$300.42	\$320.39	\$320.39	\$306.14	\$306.14	\$268.94	\$268.94
20	\$431.76	\$431.76	\$309.68	\$309.68	\$330.27	\$330.27	\$315.57	\$315.57	\$277.23	\$277.23
21	\$445.11	\$456.24	\$319.26	\$327.24	\$340.48	\$348.99	\$325.33	\$333.46	\$285.80	\$292.95
22	\$445.11	\$456.24	\$319.26	\$327.24	\$340.48	\$348.99	\$325.33	\$333.46	\$285.80	\$292.95
23	\$445.11	\$456.24	\$319.26	\$327.24	\$340.48	\$348.99	\$325.33	\$333.46	\$285.80	\$292.95
24	\$445.11	\$456.24	\$319.26	\$327.24	\$340.48	\$348.99	\$325.33	\$333.46	\$285.80	\$292.95
25	\$446.89	\$458.06	\$320.54	\$328.55	\$341.84	\$350.39	\$326.63	\$334.80	\$286.94	\$294.11
26	\$455.79	\$467.18	\$326.92	\$335.09	\$348.65	\$357.37	\$333.14	\$341.47	\$292.66	\$299.98
27	\$466.48	\$478.14	\$334.58	\$342.94	\$356.82	\$365.74	\$340.95	\$349.47	\$299.52	\$307.01
28	\$483.83	\$495.93	\$347.04	\$355.72	\$370.10	\$379.35	\$353.63	\$362.47	\$310.66	\$318.43
29	\$498.08	\$510.53	\$357.25	\$366.18	\$381.00	\$390.53	\$364.04	\$373.14	\$319.81	\$327.81
30	\$505.20	\$517.83	\$362.36	\$371.42	\$386.44	\$396.10	\$369.25	\$378.48	\$324.38	\$332.49
31	\$515.88	\$528.78	\$370.02	\$379.27	\$394.62	\$404.49	\$377.06	\$386.49	\$331.24	\$339.52
32	\$526.57	\$539.73	\$377.68	\$387.12	\$402.79	\$412.86	\$384.87	\$394.12	\$338.10	\$346.55
33	\$533.24	\$546.57	\$382.47	\$392.03	\$407.90	\$418.10	\$389.75	\$399.49	\$342.39	\$350.95
34	\$540.36	\$553.87	\$387.58	\$397.27	\$413.34	\$423.67	\$394.95	\$404.82	\$346.96	\$355.63
35	\$543.92	\$557.52	\$390.14	\$399.89	\$416.07	\$426.47	\$397.55	\$407.49	\$349.25	\$357.98
36	\$547.49	\$561.18	\$392.69	\$402.51	\$418.79	\$429.26	\$400.16	\$410.16	\$351.53	\$360.32
37	\$551.05	\$564.83	\$395.24	\$405.12	\$421.51	\$432.05	\$402.76	\$412.83	\$353.82	\$362.67
38	\$554.61	\$568.48	\$397.80	\$407.75	\$424.24	\$434.85	\$405.36	\$415.49	\$356.11	\$365.01
39	\$561.73	\$575.77	\$402.91	\$412.98	\$429.69	\$440.43	\$410.57	\$420.83	\$360.68	\$369.70
40	\$568.85	\$625.74	\$408.01	\$448.81	\$435.13	\$478.64	\$415.77	\$457.35	\$365.25	\$401.78
41	\$579.53	\$640.38	\$415.68	\$459.33	\$443.30	\$489.85	\$423.58	\$468.06	\$372.11	\$411.18
42	\$589.77	\$655.82	\$423.02	\$470.40	\$451.14	\$501.67	\$431.06	\$479.34	\$378.69	\$421.10
43	\$604.01	\$677.10	\$433.24	\$485.66	\$462.03	\$517.94	\$441.47	\$494.89	\$387.83	\$434.76
44	\$621.82	\$703.90	\$446.01	\$504.88	\$475.65	\$538.44	\$454.49	\$514.48	\$399.26	\$451.96
45	\$642.74	\$735.94	\$461.01	\$527.86	\$491.65	\$562.94	\$469.78	\$537.90	\$412.70	\$472.54
46	\$667.67	\$774.50	\$478.89	\$555.51	\$510.72	\$592.44	\$488.00	\$566.08	\$428.70	\$497.29
47	\$695.71	\$818.85	\$499.00	\$587.32	\$532.17	\$626.36	\$508.49	\$598.49	\$446.71	\$525.78
48	\$727.75	\$870.39	\$521.99	\$624.30	\$556.68	\$665.79	\$531.91	\$636.16	\$467.28	\$558.87
49	\$759.36	\$924.14	\$544.66	\$662.85	\$580.86	\$706.91	\$555.01	\$675.45	\$487.57	\$593.37
50	\$794.97	\$973.84	\$570.20	\$698.50	\$608.10	\$744.92	\$581.04	\$711.77	\$510.44	\$625.29
51	\$830.13	\$1,016.91	\$595.42	\$729.39	\$635.00	\$777.88	\$606.74	\$743.26	\$533.02	\$652.95
52	\$868.85	\$1,064.34	\$623.20	\$763.42	\$664.62	\$814.16	\$635.04	\$777.92	\$557.88	\$683.40
53	\$908.02	\$1,112.32	\$651.29	\$797.83	\$694.58	\$850.86	\$663.67	\$813.00	\$583.03	\$714.21
54	\$950.31	\$1,164.13	\$681.62	\$834.98	\$726.92	\$890.48	\$694.58	\$850.86	\$610.18	\$747.47
55	\$992.60	\$1,215.94	\$711.95	\$872.14	\$759.27	\$930.11	\$725.49	\$888.73	\$637.33	\$780.73
56	\$1,038.44	\$1,272.09	\$744.83	\$912.42	\$794.34	\$973.07	\$758.99	\$929.76	\$666.77	\$816.79
57	\$1,084.73	\$1,328.79	\$778.04	\$953.10	\$829.75	\$1,016.44	\$792.83	\$971.22	\$696.49	\$853.20
58	\$1,134.14	\$1,389.32	\$813.47	\$996.50	\$867.54	\$1,062.74	\$828.94	\$1,015.45	\$728.22	\$892.07
59	\$1,158.62	\$1,419.31	\$831.03	\$1,018.01	\$886.27	\$1,085.68	\$846.83	\$1,037.37	\$743.94	\$911.33
60	\$1,208.03	\$1,479.84	\$866.47	\$1,061.43	\$924.06	\$1,131.97	\$882.95	\$1,081.61	\$775.66	\$950.18
61	\$1,250.76	\$1,532.18	\$897.12	\$1,098.97	\$956.75	\$1,172.02	\$914.18	\$1,119.87	\$803.10	\$983.80
62	\$1,278.80	\$1,566.53	\$917.23	\$1,123.61	\$978.20	\$1,198.30	\$934.67	\$1,144.97	\$821.10	\$1,005.85
63	\$1,313.96	\$1,609.60	\$942.46	\$1,154.51	\$1,005.10	\$1,231.25	\$960.37	\$1,176.45	\$843.68	\$1,033.51
64+	\$1,335.33	\$1,635.78	\$957.78	\$1,173.28	\$1,021.44	\$1,251.26	\$975.99	\$1,195.59	\$857.40	\$1,050.32

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0320001		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002	
HIOS Plan ID (Off Exchange)=>	79962PA0320001		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002	
Plan Marketing Name =>	my Priority Blue Major Events PPO Catastrophic 9450 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	CAT/PPO/HBG/DP-1		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/PREMIER/SDP		BA/PPO/PREMIER/ADV/SDP	
Rating Area =>	Area 3		Area 8		Area 8		Area 8		Area 8	
Network =>	U		Z		Z		Z		Z	
Metal =>	Catastrophic		Gold		Gold		Gold		Gold	
Deductible =>	\$9,450		\$0		\$0		\$0		\$0	
Coinurance =>	100%		70%		70%		80%		80%	
Copays =>	ts 1-3); then subject to deducti		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	\$9,450		\$7,500		\$7,500		\$6,550		\$6,550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$189.35	\$189.35	\$331.48	\$331.48	\$347.72	\$347.72	\$345.67	\$345.67	\$361.90	\$361.90
15	\$206.18	\$206.18	\$360.95	\$360.95	\$378.62	\$378.62	\$376.39	\$376.39	\$394.07	\$394.07
16	\$212.61	\$212.61	\$372.21	\$372.21	\$390.44	\$390.44	\$388.14	\$388.14	\$406.37	\$406.37
17	\$219.05	\$219.05	\$383.48	\$383.48	\$402.26	\$402.26	\$399.89	\$399.89	\$418.67	\$418.67
18	\$225.98	\$225.98	\$395.61	\$395.61	\$414.99	\$414.99	\$412.54	\$412.54	\$431.91	\$431.91
19	\$232.91	\$232.91	\$407.74	\$407.74	\$427.71	\$427.71	\$425.19	\$425.19	\$445.16	\$445.16
20	\$240.08	\$240.08	\$420.31	\$420.31	\$440.89	\$440.89	\$438.29	\$438.29	\$458.88	\$458.88
21	\$247.51	\$253.70	\$433.31	\$444.14	\$454.53	\$465.89	\$451.85	\$463.15	\$473.07	\$484.90
22	\$247.51	\$253.70	\$433.31	\$444.14	\$454.53	\$465.89	\$451.85	\$463.15	\$473.07	\$484.90
23	\$247.51	\$253.70	\$433.31	\$444.14	\$454.53	\$465.89	\$451.85	\$463.15	\$473.07	\$484.90
24	\$247.51	\$253.70	\$433.31	\$444.14	\$454.53	\$465.89	\$451.85	\$463.15	\$473.07	\$484.90
25	\$248.50	\$254.71	\$435.04	\$445.92	\$456.35	\$467.76	\$453.66	\$465.00	\$474.96	\$486.83
26	\$253.45	\$259.79	\$443.71	\$454.80	\$465.44	\$477.08	\$462.69	\$474.26	\$484.42	\$496.53
27	\$259.39	\$265.87	\$454.11	\$465.46	\$476.35	\$488.26	\$473.54	\$485.38	\$495.78	\$508.17
28	\$269.04	\$275.77	\$471.01	\$482.79	\$494.07	\$506.42	\$491.16	\$503.44	\$514.23	\$527.09
29	\$276.96	\$283.88	\$484.87	\$496.99	\$508.62	\$521.34	\$505.62	\$518.26	\$529.37	\$542.60
30	\$280.92	\$287.94	\$491.81	\$504.11	\$515.89	\$528.79	\$512.85	\$525.67	\$536.93	\$550.35
31	\$286.86	\$294.03	\$502.21	\$514.77	\$526.80	\$539.97	\$523.69	\$536.78	\$548.29	\$562.00
32	\$292.80	\$300.12	\$512.61	\$525.43	\$537.71	\$551.15	\$534.54	\$547.90	\$559.64	\$573.63
33	\$296.52	\$303.93	\$519.11	\$532.09	\$544.53	\$558.14	\$541.32	\$554.85	\$566.74	\$580.91
34	\$300.48	\$307.99	\$526.04	\$539.19	\$551.80	\$565.60	\$548.55	\$562.26	\$574.31	\$588.67
35	\$302.46	\$310.02	\$529.50	\$542.74	\$555.44	\$569.33	\$552.16	\$565.96	\$578.09	\$592.54
36	\$304.44	\$312.05	\$532.97	\$546.29	\$559.07	\$573.05	\$555.78	\$569.67	\$581.88	\$596.43
37	\$306.42	\$314.08	\$536.44	\$549.85	\$562.71	\$576.78	\$559.39	\$573.37	\$585.66	\$600.30
38	\$308.40	\$316.11	\$539.90	\$553.40	\$566.34	\$580.50	\$563.01	\$577.09	\$589.45	\$604.19
39	\$312.36	\$320.17	\$546.84	\$560.51	\$573.62	\$587.96	\$570.23	\$584.49	\$597.01	\$611.94
40	\$316.32	\$347.95	\$553.77	\$609.15	\$580.89	\$638.98	\$577.46	\$635.21	\$604.58	\$665.04
41	\$322.26	\$356.10	\$564.17	\$623.41	\$591.80	\$653.94	\$588.31	\$650.08	\$615.94	\$680.61
42	\$327.95	\$364.68	\$574.14	\$638.44	\$602.25	\$669.70	\$598.70	\$665.75	\$626.82	\$697.02
43	\$335.87	\$376.51	\$588.00	\$659.15	\$616.80	\$691.43	\$613.16	\$687.35	\$641.96	\$719.64
44	\$345.77	\$391.41	\$605.33	\$685.23	\$634.98	\$718.80	\$631.23	\$714.55	\$660.88	\$748.12
45	\$357.40	\$409.22	\$625.70	\$716.43	\$656.34	\$751.51	\$652.47	\$747.08	\$683.11	\$782.16
46	\$371.27	\$430.67	\$649.97	\$753.97	\$681.80	\$790.89	\$677.78	\$786.22	\$709.61	\$823.15
47	\$386.86	\$455.33	\$677.26	\$797.14	\$710.43	\$836.18	\$706.24	\$831.24	\$739.41	\$870.29
48	\$404.68	\$484.00	\$708.46	\$847.32	\$743.16	\$888.82	\$738.77	\$883.57	\$773.47	\$925.07
49	\$422.25	\$513.88	\$739.23	\$899.64	\$775.43	\$943.70	\$770.86	\$938.14	\$807.06	\$982.19
50	\$442.05	\$541.51	\$773.89	\$948.02	\$811.79	\$994.44	\$807.00	\$988.58	\$844.90	\$1,035.00
51	\$461.61	\$565.47	\$808.12	\$989.95	\$847.70	\$1,038.43	\$842.70	\$1,032.31	\$882.28	\$1,080.79
52	\$483.14	\$591.85	\$845.82	\$1,036.13	\$887.24	\$1,086.87	\$882.01	\$1,080.46	\$923.43	\$1,131.20
53	\$504.92	\$618.53	\$883.95	\$1,082.84	\$927.24	\$1,135.87	\$921.77	\$1,129.17	\$965.06	\$1,182.20
54	\$528.43	\$647.33	\$925.12	\$1,133.27	\$970.42	\$1,188.76	\$964.70	\$1,181.76	\$1,010.00	\$1,237.25
55	\$551.95	\$676.14	\$966.28	\$1,183.69	\$1,013.60	\$1,241.66	\$1,007.63	\$1,234.35	\$1,054.95	\$1,292.31
56	\$577.44	\$707.36	\$1,010.91	\$1,238.36	\$1,060.42	\$1,299.01	\$1,054.17	\$1,291.36	\$1,103.67	\$1,352.00
57	\$603.18	\$738.90	\$1,055.98	\$1,293.58	\$1,107.69	\$1,356.92	\$1,101.16	\$1,348.92	\$1,152.87	\$1,412.27
58	\$630.66	\$772.56	\$1,104.07	\$1,352.49	\$1,158.14	\$1,418.72	\$1,151.31	\$1,410.35	\$1,205.38	\$1,476.59
59	\$644.27	\$789.23	\$1,127.91	\$1,381.69	\$1,183.14	\$1,449.35	\$1,176.17	\$1,440.81	\$1,231.40	\$1,508.47
60	\$671.74	\$822.88	\$1,176.00	\$1,440.60	\$1,233.59	\$1,511.15	\$1,226.32	\$1,502.24	\$1,283.91	\$1,572.79
61	\$695.50	\$851.99	\$1,217.60	\$1,491.56	\$1,277.23	\$1,564.61	\$1,269.70	\$1,555.38	\$1,329.33	\$1,628.43
62	\$711.10	\$871.10	\$1,244.90	\$1,525.00	\$1,305.86	\$1,599.68	\$1,298.17	\$1,590.26	\$1,359.13	\$1,664.93
63	\$730.65	\$895.05	\$1,279.13	\$1,566.93	\$1,341.77	\$1,643.67	\$1,333.86	\$1,633.98	\$1,396.50	\$1,710.71
64+	\$742.53	\$909.60	\$1,299.93	\$1,592.41	\$1,363.59	\$1,670.40	\$1,355.55	\$1,660.55	\$1,419.21	\$1,738.53

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0370002		79962PA0330005		N/A		N/A		79962PA0350001	
HIOS Plan ID (Off Exchange)=>	79962PA0370002		79962PA0330005		79962PA0330006		79962PA0340003		79962PA0350001	
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Premier Silver 2900	
Form # =>	BA/PPO/HDHP/SDP		BA/PPO/SDP		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/PREMIER/SDP	
Rating Area =>	Area 8		Area 8		Area 8		Area 8		Area 8	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$1,700		\$1,500		\$3,500		\$3,500		\$2,900	
Coinurance =>	80%		70%		70%		70%		70%	
Copays =>	\$20 A/D PCP		\$35 PCP		\$45 PCP		\$45 PCP		\$75 PCP	
OOP Maximum =>	\$5,700		\$8,300		\$9,350		\$9,350		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.18	\$309.18	\$307.51	\$307.51	\$274.55	\$274.55	\$290.78	\$290.78	\$380.95	\$380.95
15	\$336.67	\$336.67	\$334.84	\$334.84	\$298.96	\$298.96	\$316.63	\$316.63	\$414.82	\$414.82
16	\$347.17	\$347.17	\$345.29	\$345.29	\$308.29	\$308.29	\$326.51	\$326.51	\$427.76	\$427.76
17	\$357.68	\$357.68	\$355.74	\$355.74	\$317.62	\$317.62	\$336.40	\$336.40	\$440.71	\$440.71
18	\$369.00	\$369.00	\$367.00	\$367.00	\$327.67	\$327.67	\$347.04	\$347.04	\$454.66	\$454.66
19	\$380.31	\$380.31	\$378.25	\$378.25	\$337.72	\$337.72	\$357.68	\$357.68	\$468.60	\$468.60
20	\$392.04	\$392.04	\$389.91	\$389.91	\$348.12	\$348.12	\$368.71	\$368.71	\$483.04	\$483.04
21	\$404.16	\$414.26	\$401.97	\$412.02	\$358.89	\$367.86	\$380.11	\$389.61	\$497.98	\$510.43
22	\$404.16	\$414.26	\$401.97	\$412.02	\$358.89	\$367.86	\$380.11	\$389.61	\$497.98	\$510.43
23	\$404.16	\$414.26	\$401.97	\$412.02	\$358.89	\$367.86	\$380.11	\$389.61	\$497.98	\$510.43
24	\$404.16	\$414.26	\$401.97	\$412.02	\$358.89	\$367.86	\$380.11	\$389.61	\$497.98	\$510.43
25	\$405.78	\$415.92	\$403.58	\$413.67	\$360.33	\$369.34	\$381.63	\$391.17	\$499.97	\$512.47
26	\$413.86	\$424.21	\$411.62	\$421.91	\$367.50	\$376.69	\$389.23	\$398.96	\$509.93	\$522.68
27	\$423.56	\$434.15	\$421.26	\$431.79	\$376.12	\$385.52	\$398.36	\$408.32	\$521.88	\$534.93
28	\$439.32	\$450.30	\$436.94	\$447.86	\$390.11	\$399.86	\$413.18	\$423.51	\$541.30	\$554.83
29	\$452.26	\$463.57	\$449.80	\$461.05	\$401.60	\$411.64	\$425.34	\$435.97	\$557.24	\$571.17
30	\$458.72	\$470.19	\$456.24	\$467.65	\$407.34	\$417.52	\$431.42	\$442.21	\$565.21	\$579.34
31	\$468.42	\$480.13	\$465.88	\$477.53	\$415.95	\$426.35	\$440.55	\$451.56	\$577.16	\$591.59
32	\$478.12	\$490.07	\$475.53	\$487.42	\$424.57	\$435.18	\$449.67	\$460.91	\$589.11	\$603.84
33	\$484.18	\$496.28	\$481.56	\$493.60	\$429.95	\$440.70	\$455.37	\$466.75	\$596.58	\$611.49
34	\$490.65	\$502.92	\$487.99	\$500.19	\$435.69	\$446.58	\$461.45	\$472.99	\$604.55	\$619.66
35	\$493.88	\$506.23	\$491.21	\$503.49	\$438.56	\$449.52	\$464.49	\$476.10	\$608.53	\$623.74
36	\$497.12	\$509.55	\$494.42	\$506.78	\$441.43	\$452.47	\$467.54	\$479.23	\$612.52	\$627.83
37	\$500.35	\$512.86	\$497.64	\$510.08	\$444.31	\$455.42	\$470.58	\$482.34	\$616.50	\$631.91
38	\$503.58	\$516.17	\$500.85	\$513.37	\$447.18	\$458.36	\$473.62	\$485.46	\$620.48	\$635.99
39	\$510.05	\$522.80	\$507.29	\$519.97	\$452.92	\$464.24	\$479.70	\$491.69	\$628.45	\$644.16
40	\$516.52	\$568.17	\$513.72	\$565.09	\$458.66	\$504.53	\$485.78	\$534.36	\$636.42	\$700.06
41	\$526.22	\$581.47	\$523.36	\$578.31	\$467.27	\$516.33	\$494.90	\$546.86	\$648.37	\$716.45
42	\$535.51	\$595.49	\$532.61	\$592.26	\$475.53	\$528.79	\$503.65	\$560.06	\$659.82	\$733.72
43	\$548.45	\$614.81	\$545.47	\$611.47	\$487.01	\$545.94	\$515.81	\$578.22	\$675.76	\$757.53
44	\$564.61	\$639.14	\$561.55	\$635.67	\$501.37	\$567.55	\$531.01	\$601.10	\$695.68	\$787.51
45	\$583.61	\$668.23	\$580.44	\$664.60	\$518.24	\$593.38	\$548.88	\$628.47	\$719.08	\$823.35
46	\$606.24	\$703.24	\$602.96	\$699.43	\$538.34	\$624.47	\$570.17	\$661.40	\$746.97	\$866.49
47	\$631.70	\$743.51	\$628.28	\$739.49	\$560.95	\$660.24	\$594.11	\$699.27	\$778.34	\$916.11
48	\$660.80	\$790.32	\$657.22	\$786.04	\$586.79	\$701.80	\$621.48	\$743.29	\$814.20	\$973.78
49	\$689.50	\$839.12	\$685.76	\$834.57	\$612.27	\$745.13	\$648.47	\$789.19	\$849.55	\$1,033.90
50	\$721.83	\$884.24	\$717.92	\$879.45	\$640.98	\$785.20	\$678.88	\$831.63	\$889.39	\$1,089.50
51	\$753.76	\$923.36	\$749.67	\$918.35	\$669.33	\$819.93	\$708.91	\$868.41	\$928.73	\$1,137.69
52	\$788.92	\$966.43	\$784.65	\$961.20	\$700.55	\$858.17	\$741.97	\$908.91	\$972.06	\$1,190.77
53	\$824.49	\$1,010.00	\$820.02	\$1,004.52	\$732.14	\$896.87	\$775.42	\$949.89	\$1,015.88	\$1,244.45
54	\$862.88	\$1,057.03	\$858.21	\$1,051.31	\$766.23	\$938.63	\$811.53	\$994.12	\$1,063.19	\$1,302.41
55	\$901.28	\$1,104.07	\$896.39	\$1,098.08	\$800.32	\$980.39	\$847.65	\$1,038.37	\$1,110.50	\$1,360.36
56	\$942.91	\$1,155.06	\$937.80	\$1,148.81	\$837.29	\$1,025.68	\$886.80	\$1,086.33	\$1,161.79	\$1,423.19
57	\$984.94	\$1,206.55	\$979.60	\$1,200.01	\$874.61	\$1,071.40	\$926.33	\$1,134.75	\$1,213.58	\$1,486.64
58	\$1,029.80	\$1,261.51	\$1,024.22	\$1,254.67	\$914.45	\$1,120.20	\$968.52	\$1,186.44	\$1,268.85	\$1,554.34
59	\$1,052.03	\$1,288.74	\$1,046.33	\$1,281.75	\$934.19	\$1,144.38	\$989.43	\$1,212.05	\$1,296.24	\$1,587.89
60	\$1,096.89	\$1,343.69	\$1,090.95	\$1,336.41	\$974.03	\$1,193.19	\$1,031.62	\$1,263.73	\$1,351.52	\$1,655.61
61	\$1,135.69	\$1,391.22	\$1,129.54	\$1,383.69	\$1,008.48	\$1,235.39	\$1,068.11	\$1,308.43	\$1,399.32	\$1,714.17
62	\$1,161.15	\$1,422.41	\$1,154.86	\$1,414.70	\$1,031.09	\$1,263.09	\$1,092.06	\$1,337.77	\$1,430.70	\$1,752.61
63	\$1,193.08	\$1,461.52	\$1,186.62	\$1,453.61	\$1,059.44	\$1,297.81	\$1,122.08	\$1,374.55	\$1,470.04	\$1,800.80
64+	\$1,212.48	\$1,485.29	\$1,205.91	\$1,477.24	\$1,076.67	\$1,318.92	\$1,140.33	\$1,396.90	\$1,493.94	\$1,830.08

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001	
HIOS Plan ID (Off Exchange)=>	79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	
Form # =>	BA/PPO/PREMIER/ADV/SDP		BA/PPO/SDP		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/HDHP/SDP	
Rating Area =>	Area 8		Area 8		Area 8		Area 8		Area 8	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$2,900		\$7,000		\$3,800		\$3,800		\$7,100	
Coinurance =>	70%		70%		50%		50%		100%	
Copays =>	\$75 PCP		\$55 PCP		\$65 PCP		\$65 PCP		N/A	
OOP Maximum =>	\$8,500		\$9,450		\$9,200		\$9,200		\$7,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$397.19	\$397.19	\$345.37	\$345.37	\$247.71	\$247.71	\$263.95	\$263.95	\$252.43	\$252.43
15	\$432.49	\$432.49	\$376.07	\$376.07	\$269.73	\$269.73	\$287.41	\$287.41	\$274.87	\$274.87
16	\$445.99	\$445.99	\$387.80	\$387.80	\$278.15	\$278.15	\$296.38	\$296.38	\$283.44	\$283.44
17	\$459.49	\$459.49	\$399.54	\$399.54	\$286.57	\$286.57	\$305.35	\$305.35	\$292.02	\$292.02
18	\$474.03	\$474.03	\$412.18	\$412.18	\$295.64	\$295.64	\$315.01	\$315.01	\$301.26	\$301.26
19	\$488.57	\$488.57	\$424.82	\$424.82	\$304.71	\$304.71	\$324.67	\$324.67	\$310.50	\$310.50
20	\$503.62	\$503.62	\$437.92	\$437.92	\$314.10	\$314.10	\$334.68	\$334.68	\$320.07	\$320.07
21	\$519.20	\$532.18	\$451.46	\$462.75	\$323.81	\$331.91	\$345.03	\$353.66	\$329.97	\$338.22
22	\$519.20	\$532.18	\$451.46	\$462.75	\$323.81	\$331.91	\$345.03	\$353.66	\$329.97	\$338.22
23	\$519.20	\$532.18	\$451.46	\$462.75	\$323.81	\$331.91	\$345.03	\$353.66	\$329.97	\$338.22
24	\$519.20	\$532.18	\$451.46	\$462.75	\$323.81	\$331.91	\$345.03	\$353.66	\$329.97	\$338.22
25	\$521.28	\$534.31	\$453.27	\$464.60	\$325.11	\$333.24	\$346.41	\$355.07	\$331.29	\$339.57
26	\$531.66	\$544.95	\$462.30	\$473.86	\$331.58	\$339.87	\$353.31	\$362.14	\$337.89	\$346.34
27	\$544.12	\$557.72	\$473.13	\$484.96	\$339.35	\$347.83	\$361.59	\$370.63	\$345.81	\$354.46
28	\$564.37	\$578.48	\$490.74	\$503.01	\$351.98	\$360.78	\$375.05	\$384.43	\$358.68	\$367.65
29	\$580.98	\$595.50	\$505.18	\$517.81	\$362.34	\$371.40	\$386.09	\$395.74	\$369.24	\$378.47
30	\$589.29	\$604.02	\$512.41	\$525.22	\$367.52	\$376.71	\$391.61	\$401.40	\$374.52	\$383.88
31	\$601.75	\$616.79	\$523.24	\$536.32	\$375.30	\$384.68	\$399.89	\$409.89	\$382.44	\$392.00
32	\$614.21	\$629.57	\$534.08	\$547.43	\$383.07	\$392.65	\$408.17	\$418.37	\$390.35	\$400.11
33	\$622.00	\$637.55	\$540.85	\$554.37	\$387.92	\$397.62	\$413.35	\$423.68	\$395.30	\$405.18
34	\$630.31	\$646.07	\$548.07	\$561.77	\$393.11	\$402.94	\$418.87	\$429.34	\$400.58	\$410.59
35	\$634.46	\$650.32	\$551.68	\$565.47	\$395.70	\$405.59	\$421.63	\$432.17	\$403.22	\$413.30
36	\$638.62	\$654.59	\$555.30	\$569.18	\$398.29	\$408.25	\$424.39	\$435.00	\$405.86	\$416.01
37	\$642.77	\$658.84	\$558.91	\$572.88	\$400.88	\$410.90	\$427.15	\$437.83	\$408.50	\$418.71
38	\$646.92	\$663.09	\$562.52	\$576.58	\$403.47	\$413.56	\$429.91	\$440.66	\$411.14	\$421.42
39	\$655.23	\$671.61	\$569.74	\$583.98	\$408.65	\$418.87	\$435.43	\$446.32	\$416.42	\$426.83
40	\$663.54	\$729.89	\$576.97	\$634.67	\$413.83	\$455.21	\$440.95	\$485.05	\$421.70	\$463.87
41	\$676.00	\$746.98	\$587.80	\$649.52	\$421.60	\$465.87	\$449.23	\$496.40	\$429.62	\$474.73
42	\$687.94	\$764.99	\$598.18	\$665.18	\$429.05	\$477.10	\$457.16	\$508.36	\$437.21	\$486.18
43	\$704.55	\$789.80	\$612.63	\$686.76	\$439.41	\$492.58	\$468.21	\$524.86	\$447.77	\$501.95
44	\$725.32	\$821.06	\$630.69	\$713.94	\$452.36	\$512.07	\$482.01	\$545.64	\$460.97	\$521.82
45	\$749.72	\$858.43	\$651.91	\$746.44	\$467.58	\$535.38	\$498.22	\$570.46	\$476.48	\$545.57
46	\$778.80	\$903.41	\$677.19	\$785.54	\$485.72	\$563.44	\$517.55	\$600.36	\$494.96	\$574.15
47	\$811.51	\$955.15	\$705.63	\$830.53	\$506.12	\$595.70	\$539.28	\$634.73	\$515.74	\$607.03
48	\$848.89	\$1,015.27	\$738.14	\$882.82	\$529.43	\$633.20	\$564.12	\$674.69	\$539.50	\$645.24
49	\$885.76	\$1,077.97	\$770.19	\$937.32	\$552.42	\$672.30	\$588.62	\$716.35	\$562.93	\$685.09
50	\$927.29	\$1,135.93	\$806.31	\$987.73	\$578.32	\$708.44	\$616.22	\$754.87	\$589.33	\$721.93
51	\$968.31	\$1,186.18	\$841.97	\$1,031.41	\$603.91	\$739.79	\$643.48	\$788.26	\$615.39	\$753.85
52	\$1,013.48	\$1,241.51	\$881.25	\$1,079.53	\$632.08	\$774.30	\$673.50	\$825.04	\$644.10	\$789.02
53	\$1,059.17	\$1,297.48	\$920.98	\$1,128.20	\$660.57	\$809.20	\$703.86	\$862.23	\$673.14	\$824.60
54	\$1,108.49	\$1,357.90	\$963.87	\$1,180.74	\$691.33	\$846.88	\$736.64	\$902.38	\$704.49	\$863.00
55	\$1,157.82	\$1,418.33	\$1,006.76	\$1,233.28	\$722.10	\$884.57	\$769.42	\$942.54	\$735.83	\$901.39
56	\$1,211.29	\$1,483.83	\$1,053.26	\$1,290.24	\$755.45	\$925.43	\$804.95	\$986.06	\$769.82	\$943.03
57	\$1,265.29	\$1,549.98	\$1,100.21	\$1,347.76	\$789.12	\$966.67	\$840.84	\$1,030.03	\$804.14	\$985.07
58	\$1,322.92	\$1,620.58	\$1,150.32	\$1,409.14	\$825.07	\$1,010.71	\$879.14	\$1,076.95	\$840.76	\$1,029.93
59	\$1,351.48	\$1,655.56	\$1,175.15	\$1,439.56	\$842.88	\$1,032.53	\$898.11	\$1,100.18	\$858.91	\$1,052.16
60	\$1,409.11	\$1,726.16	\$1,225.26	\$1,500.94	\$878.82	\$1,076.55	\$936.41	\$1,147.10	\$895.54	\$1,097.04
61	\$1,458.95	\$1,787.21	\$1,268.60	\$1,554.04	\$909.91	\$1,114.64	\$969.53	\$1,187.67	\$927.22	\$1,135.84
62	\$1,491.66	\$1,827.28	\$1,297.04	\$1,588.87	\$930.31	\$1,139.63	\$991.27	\$1,214.31	\$948.00	\$1,161.30
63	\$1,532.68	\$1,877.53	\$1,332.71	\$1,632.57	\$955.89	\$1,170.97	\$1,018.53	\$1,247.70	\$974.07	\$1,193.24
64+	\$1,557.60	\$1,908.06	\$1,354.38	\$1,659.12	\$971.43	\$1,190.00	\$1,035.09	\$1,267.99	\$989.91	\$1,212.64

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79962PA0330002		79962PA0380001	
HIOS Plan ID (Off Exchange)=>	79962PA0330002		79962PA0380001	
Plan Marketing Name =>	my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	
Form # =>	BA/PPO/SDP		BA/CAT/PPO/SDP	
Rating Area =>	Area 8		Area 8	
Network =>	Z		Z	
Metal =>	Bronze		Catastrophic	
Deductible =>	\$8,900		\$9,450	
Coinsurance =>	100%		100%	
Copays =>	N/A		ts 1-3); then subject to deducti	
OOP Maximum =>	\$8,900		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$221.75	\$221.75	\$192.05	\$192.05
15	\$241.46	\$241.46	\$209.12	\$209.12
16	\$249.00	\$249.00	\$215.64	\$215.64
17	\$256.53	\$256.53	\$222.17	\$222.17
18	\$264.65	\$264.65	\$229.20	\$229.20
19	\$272.77	\$272.77	\$236.23	\$236.23
20	\$281.17	\$281.17	\$243.51	\$243.51
21	\$289.87	\$297.12	\$251.04	\$257.32
22	\$289.87	\$297.12	\$251.04	\$257.32
23	\$289.87	\$297.12	\$251.04	\$257.32
24	\$289.87	\$297.12	\$251.04	\$257.32
25	\$291.03	\$298.31	\$252.04	\$258.34
26	\$296.83	\$304.25	\$257.06	\$263.49
27	\$303.78	\$311.37	\$263.09	\$269.67
28	\$315.09	\$322.97	\$272.88	\$279.70
29	\$324.36	\$332.47	\$280.91	\$287.93
30	\$329.00	\$337.23	\$284.93	\$292.05
31	\$335.96	\$344.36	\$290.96	\$298.23
32	\$342.92	\$351.49	\$296.98	\$304.40
33	\$347.26	\$355.94	\$300.75	\$308.27
34	\$351.90	\$360.70	\$304.76	\$312.38
35	\$354.22	\$363.08	\$306.77	\$314.44
36	\$356.54	\$365.45	\$308.78	\$316.50
37	\$358.86	\$367.83	\$310.79	\$318.56
38	\$361.18	\$370.21	\$312.80	\$320.62
39	\$365.82	\$374.97	\$316.81	\$324.73
40	\$370.45	\$407.50	\$320.83	\$352.91
41	\$377.41	\$417.04	\$326.85	\$361.17
42	\$384.08	\$427.10	\$332.63	\$369.88
43	\$393.35	\$440.95	\$340.66	\$381.88
44	\$404.95	\$458.40	\$350.70	\$396.99
45	\$418.57	\$479.26	\$362.50	\$415.06
46	\$434.81	\$504.38	\$376.56	\$436.81
47	\$453.07	\$533.26	\$392.38	\$461.83
48	\$473.94	\$566.83	\$410.45	\$490.90
49	\$494.52	\$601.83	\$428.27	\$521.20
50	\$517.71	\$634.19	\$448.36	\$549.24
51	\$540.61	\$662.25	\$468.19	\$573.53
52	\$565.83	\$693.14	\$490.03	\$600.29
53	\$591.33	\$724.38	\$512.12	\$627.35
54	\$618.87	\$758.12	\$535.97	\$656.56
55	\$646.41	\$791.85	\$559.82	\$685.78
56	\$676.27	\$828.43	\$585.68	\$717.46
57	\$706.41	\$865.35	\$611.78	\$749.43
58	\$738.59	\$904.77	\$639.65	\$783.57
59	\$754.53	\$924.30	\$653.46	\$800.49
60	\$786.71	\$963.72	\$681.32	\$834.62
61	\$814.53	\$997.80	\$705.42	\$864.14
62	\$832.80	\$1,020.18	\$721.24	\$883.52
63	\$855.70	\$1,048.23	\$741.07	\$907.81
64+	\$869.61	\$1,065.27	\$753.12	\$922.57

**Highmark Benefits Group
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290001	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Design	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 94%	PPO	Catastrophic	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Design	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
79962PA0380001	my Blue Access Major Events PPO Catastrophic 94%	PPO	Catastrophic	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off												
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off												
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off												
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off												
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off												
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off												
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off												
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off												
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off												
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off												
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off												
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off												
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off												
79962PA0290001	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off												
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off												
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off												
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off												
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off												
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off												
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off												
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off												
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off												
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off												
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off												
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off												
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off												
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off												
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off												
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off												
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off												
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off												
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off												

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3												
					1,413	1,143	364	3,195	3,917	1,232	2,875	2,009	112	877	710	1,179	489
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22	\$427.22
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43	\$448.43
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51	\$445.51
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73	\$466.73
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48	\$398.48
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84	\$353.84
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and V	PPO	Silver	Off	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06	\$375.06
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00	\$491.00
79962PA0310001	my Blue Flex PPO Premier Silver 2900 + Adult Dental a	PPO	Silver	On/Off	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21	\$512.21
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11	\$445.11
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48	\$340.48
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33	\$325.33
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80	\$285.80
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51	\$247.51
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Visio	PPO	Gold	On/Off													
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and V	PPO	Gold	On/Off													
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off													
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off													
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off													
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off													
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off													
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off													
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
79962PA0380001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off													

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0310001	Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Visior	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and V	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vi	PPO	Bronze	On/Off
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off

RATING AREA 4

0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 5						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0
					Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off							
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off							
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0310001	Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0320001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and V	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0310001	Blue Flex PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Visior	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and V	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vi	PPO	Bronze	On/Off
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off

RATING AREA 6									
0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off									
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off									
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off									
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off									
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off									
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off									
79962PA0310001	Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off									
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off									
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off									
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off									
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off									
79962PA0320001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off									
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$433.31	\$433.31	\$433.31	\$433.31	\$433.31
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$454.53	\$454.53	\$454.53	\$454.53	\$454.53
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$451.85	\$451.85	\$451.85	\$451.85	\$451.85
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$473.07	\$473.07	\$473.07	\$473.07	\$473.07
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$404.16	\$404.16	\$404.16	\$404.16	\$404.16
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$401.97	\$401.97	\$401.97	\$401.97	\$401.97
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off					\$358.89	\$358.89	\$358.89	\$358.89	\$358.89
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off					\$380.11	\$380.11	\$380.11	\$380.11	\$380.11
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off					\$497.98	\$497.98	\$497.98	\$497.98	\$497.98
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off					\$519.20	\$519.20	\$519.20	\$519.20	\$519.20
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off					\$451.46	\$451.46	\$451.46	\$451.46	\$451.46
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off					\$323.81	\$323.81	\$323.81	\$323.81	\$323.81
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off					\$345.03	\$345.03	\$345.03	\$345.03	\$345.03
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off					\$329.97	\$329.97	\$329.97	\$329.97	\$329.97
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off					\$289.87	\$289.87	\$289.87	\$289.87	\$289.87
79962PA0380001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off					\$251.04	\$251.04	\$251.04	\$251.04	\$251.04

Company Name Highmark Benefits Group
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

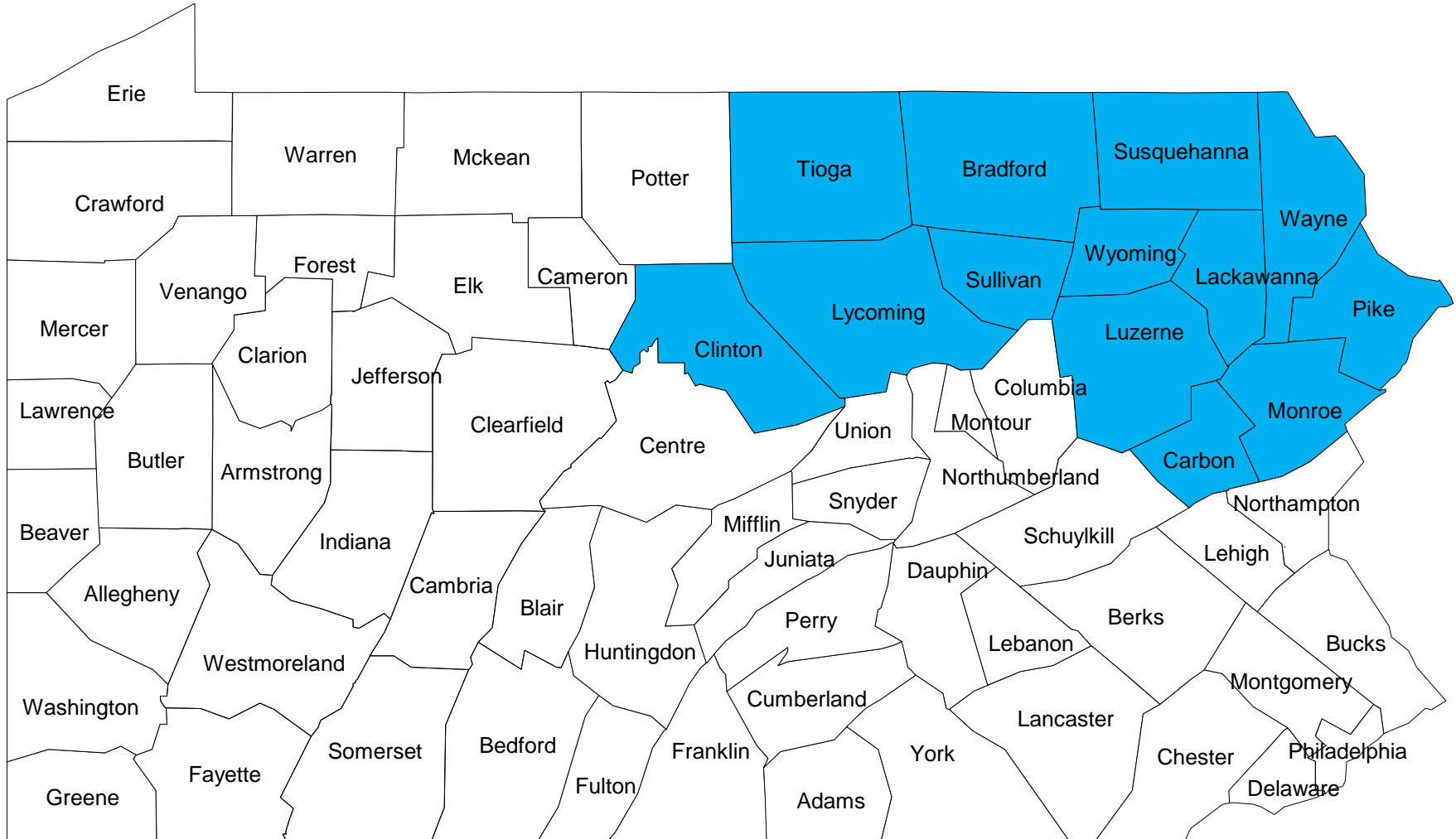
RATING AREA 9

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
					79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off		
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off							
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off							
79962PA0290001	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							

2023 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



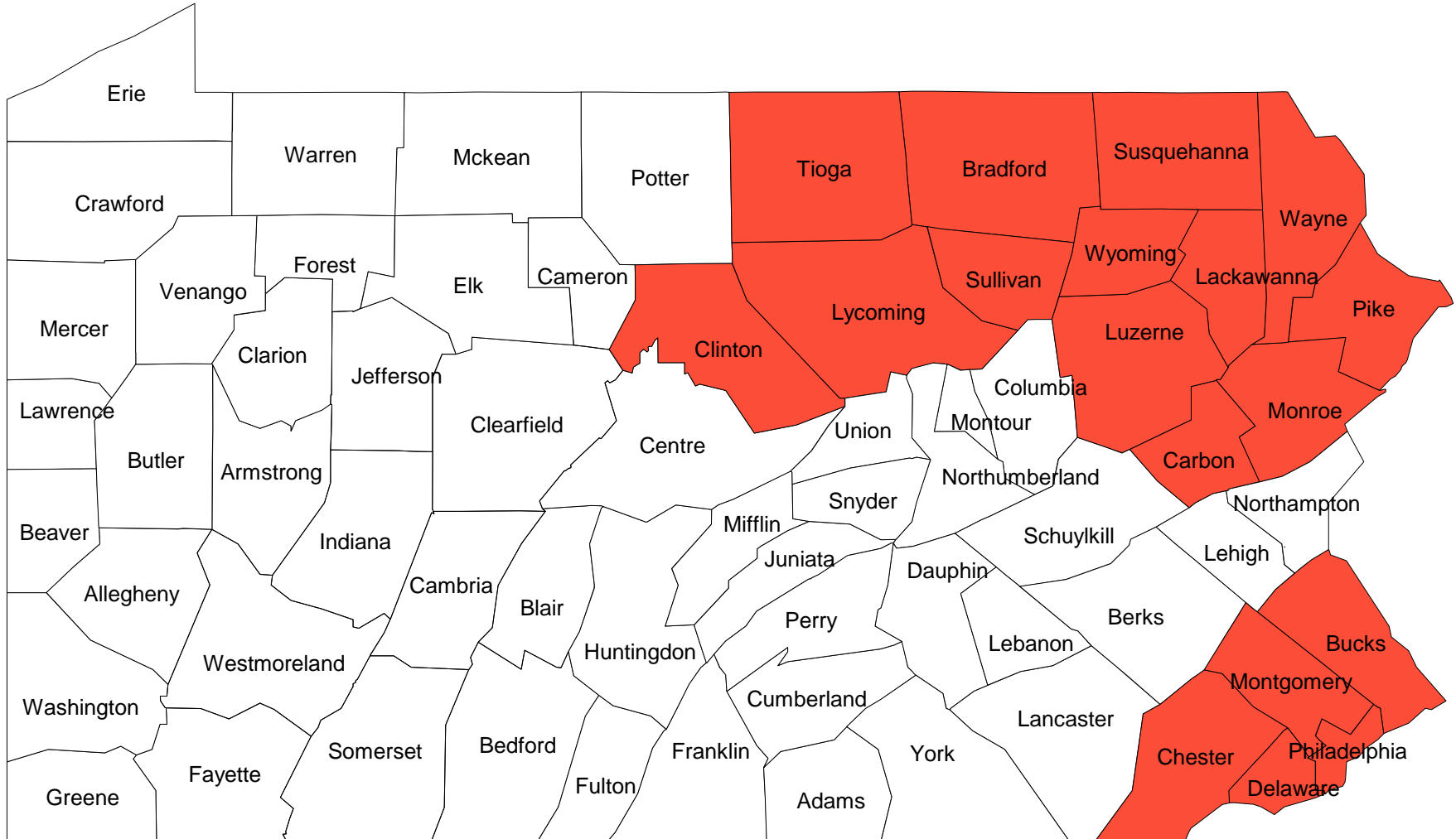
Key (*modify as needed*)

- : 2023 on-exchange service area
- : 2023 off-exchange only service area



2024 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



Key (*modify as needed*)

-  : 2024 on-exchange service area
-  : 2024 off-exchange only service area



June 21, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-23-HBG (SERFF Filing # HGHM-133630384)

Dear Ms. Badarzynski:

Enclosed are responses to your June 9, 2023 questions regarding SERFF Filing # HGHM-133630384. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. HBG Individual has the highest Rx trend of 12.2%. Please provide detailed support for this trend.

Response:

Please see the response to Question 4 below for more details on the trend development.

2. Policy form filing HGHM-133665359 is listed on the general information tab but is not included in the cover letter. Please update the appropriate documents.

Response:

Given that we will be submitting revised filing documents by July 14th in order to incorporate the proposed reinsurance parameters, we intend to make this update to the cover letter at the same time. By making these updates simultaneously, we can minimize the number of versions of this document that are produced. Please let us know if the Department has any concerns with this approach.

3. The Department is interested in the issuer's estimate of the drivers of the rate change. What portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance, utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Response:

Please see the attached exhibit labeled Q3 Response for a summary of the estimated drivers of the rate change from Table 11.

4. Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgement. The following questions relate to the trend assumption:

- a. Please describe how the regression analysis was used to inform trend and if it was used to inform utilization, unit cost, and severity/mix portion of the trend. For the components of trend not using the regression analysis method, please describe how those components were determined.
- b. Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical and pharmacy services.
- c. Please explain why the particular trend assumption was chosen over another. For example, if the regression analysis suggested that the annual trend assumption should equal 6%, but the Company ultimately selected 7%, please explain how it was determined that the 7% assumption is more appropriate than 6%.
- d. Please provide an exhibit displaying what explicit adjustments, including the 0.18% Induced Demand, were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).
- e. Please provide support for the approach of assuming that trends should be equal across all benefit cost categories (i.e., instead of assuming separate inpatient, outpatient, professional, capitation and pharmacy trends).

- f. Please explain what adjustments, if any, were made to account for the impact of COVID- 19 when developing the annual trend assumption utilized in the rate development.**

Response:

- a. Please see exhibit labeled Q4a Response for the development of the trend estimates produced by the regression analysis. The medical and pharmacy trends are developed separately as shown in the exhibit, but were combined in the filing submission because the final trend applied was a total trend. An assumed Cost trend of 5% was assigned based on historical and projected cost trend patterns with the remaining trend component assigned to Utilization.
- b. Please see exhibit labeled Q4a Response for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time period used for the regressions.
- c. The only adjustments made to the regression trend output were actuarial judgment and the induced demand factor. These adjustments are described in the exhibit labeled Q4c Response.
- d. Please see the attached exhibit labeled Q5 Response for the development of the induced utilization assumption. The only other explicit adjustment was actuarial judgment described in the response to Question 4c.
- e. The regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so benefit cost category level results are not available. The medical and Rx results were combined to produce one overall trend.
- f. The trend in the filing submission was developed excluding Covid-19. Please see the response to Question 7 below for more details on Covid-19 factor development.

5. Please provide a detailed quantitative exhibit displaying the development of the induced utilization assumption that is included in the trend assumptions and shown in Table 3 of the PA Rate Template file. In providing your response, please provide an exhibit displaying the development of the average induced demand factors underlying the 2021 experience and projected 2023 populations.

Response:

Please see the attached exhibit labeled Q5 Response for the development of the induced utilization assumption that is included in Table 3 of the PA Rate Template file. Please note that for the purposes of this response, we have assumed that the references to 2021 and 2023 in the question were intended to be 2022 and 2024.

6. The following questions relate to the morbidity adjustment:

- a. **Please provide a quantitative exhibit displaying the development of the 2022 Normalized Allowed PMPM shown in column Din Attachment A. Please demonstrate all calculations.**
- b. **Please provide support for and include a quantitative exhibit displaying the development of the assumed 2024 Member Distribution shown in Attachment A.**

- c. Please provide a detailed quantitative exhibit displaying the development of the 2022 Normalized Allowed PMPM shown in column F in Attachment A. Please demonstrate all calculations.**

Response:

- a. Please see the attached exhibit labeled Q6a Response for the development of the 2022 normalized allowed PMPM (column D) in Attachment A.
- b. Please see the attached exhibit labeled Q6b Response for the development of the assumed 2024 member distribution shown in Attachment A. A definition of each category is described in the response to Question 6c. The development starts with the actual member distribution by population source as of the 2023 snapshot date. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.
- c. Please see the attached exhibit labeled Q6c Response for the development of the 2022 normalized allowed PMPMs (column F) in Attachment A. The composite PMPM is derived using the 2/1/2023 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2022 ACA members that re-enrolled in HBG. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

- This represents the 2022 members from other Highmark markets such as group markets that enrolled in HBG. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

- This represents our 2021 ACA members that lapsed in 2022 and now reenrolled in HBG. We reviewed their 2021 ACA claims, trended to 2022, and used this as starting point to approximate the 2022 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

- This represents the catch-all category of the remaining members that enrolled in HBG. The adjusted allowed claims PMPM for the “New” segment was set such that its normalized allowed PMPM would be 3% higher than the “Renewal” segment.

Since the underlying claims only reflected the claims experience of the 2/1/2023 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 12c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2023. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

7. The following questions pertain to the COVID-19 adjustment factor:

- a. Please provide a detailed quantitative exhibit displaying the development of the Company’s adjustments to reflect the impact of COVID-19 on claims in 2022 due to testing, COVID-19**

treatment, vaccines, and deferred care. In providing your response, please include the actual 2022 monthly claims experience that was considered, the estimated claims experience that was developed to estimate a 2022 non-COVID-19 baseline, and the detailed figures/adjustments that were utilized to develop the estimated claims experience for the 2022 non-COVID-19 baseline. Additionally, please provide a list of identifiers such as ICD codes by category used to identify COVID-19 claims.

- b. Please provide a detailed quantitative exhibit displaying the development of the Company's adjustments to reflect the impact of COVID-19 on claims in 2024 due to testing, COVID-19 treatment, vaccines, and deferred care for each of the Western and Central regions, respectively. Specifically, please explain why the Company expects that the Centra PA region will see an increase in deferred care due to COVID-19 in 2024 compared to the WPA region that expects to see a decline in the same period.
- c. Please provide an explanation of the 'Capacity' impact listed in Attachment G.
- d. Please explain the why an additional adjustment of the expected 2024 COVID adjustment by - 0.4% due to actuarial judgment is reasonable.

Response:

- a. Please see the attached exhibit labeled Q7a Response for the development of the Company's 2022 adjustment to claims for COVID-19. The impact of Capacity / Avoided Care is net of Treatment Costs. The CPT/HCPCS codes used to identify COVID testing and vaccine claims are provided in Table 3.
- b. Please see the attached exhibit labeled Q7b Response for the development of the Company's 2024 adjustment to claims for COVID-19. Please note that the references to Western PA and Central PA are not applicable to this Company.
- c. The "Capacity" adjustment is Highmark's estimate of how much the calendar year 2022 base experience is suppressed because of member behavior during the COVID epidemic and because of provider capacity constraints related to staffing shortages. Neither of these issues are expected to persist in 2024.
- d. Given the complexity of assessing Covid impacts, a range of reasonable impacts around a point estimate can be considered. Highmark's internal team provided a point estimate projection of 2024 that was adjusted lower based on knowledge regarding recently emerging Covid costs/impacts declining in late 2022 into early 2023.

8. Please provide an updated exhibit of the 'Non-Morbidity Changes' for CY 2022 and CY 2024 expected factors.

Response:

The values in the 'Non-Morbidity Changes' exhibit of Attachment A are correct, and we intend to correct the year references on this exhibit from CY 2021 and CY 2023 to CY 2022 and CY 2024. Given that we will be submitting revised filing documents by July 14th in order to incorporate the proposed reinsurance parameters, we intend to make this update to Attachment A at the same time. By making these updates simultaneously, we can minimize the number of versions of this document that are produced. Please let us know if the Department has any concerns with this approach.

9. Please provide a quantitative exhibit displaying the development of the average 2022 and 2024 network factors used in the development of the “Changes in Network” Index Rate Adjustment shown in Attachment A.

Response:

Please see the attached exhibit labeled Q9 Response for the development of the average 2022 and 2024 network factors. As demonstrated in Attachment A of the rate filing, these two factors are used to develop the “change in network” factor shown in Table 5 of the PA Rate Template file.

10. Please provide a detailed quantitative exhibit displaying the 0.972 “Change in Other” Index Rate adjustment shown in Table 5 of the PA Rate Template file. In providing your response, please break out the estimated impact due to changes in pharmacy rebates and expected changes in hospital/physician settlements separately.

Response:

Please see the attached exhibit labeled Q10 Response for the development of the “Change in Other” factor.

11. Please provide a detailed quantitative exhibit displaying the ‘Capitation and Dental Dampening Factor’ shown in Attachment A and Table E.5 of Attachment E.

Response:

Please see the attached exhibit labeled Q11 Response for the development of the Capitation Dampening factor shown in Attachment E. The dampening factor shown in Attachment A is a very technical nuance of the rate development. Its derivation occurs at a precise, granular point in the underlying rate development which is not easily demonstrated outside the context of the entire rate model.

Additionally, it is important to note that the dampening factor in Attachment A is essentially 1.0 (to four decimal places) and thus does not materially impact the rate development.

12. The following questions relate to the risk transfer assumption:

- a. **Please provide a detailed quantitative exhibit displaying the development of the Company-specific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2024 risk adjustment transfer, as shown in Attachment B. In providing your response, please include the average PLRS, ARF, GCF, ID, AV, and premium PMPM underlying the RATEE file that will be used by CMS to calculate risk transfers for 2021. Additionally, please provide a comparison of the 2024 factors being projected vs. the 2022 factors underlying the RATEE file and provide justification to the extent the projected 2024 factors are different than the 2022 factors.**
- b. **Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2024 risk adjustment transfer, as shown in Attachment B. Additionally, please provide a comparison of the 2024 factors being projected vs. the 2021 factors shown in the Interim 2022 risk adjustment transfer report and provide justification to the extent the projected 2024 factors are different than the 2022 interim factors.**

- c. **To the extent that a portion of the Company’s morbidity adjustment reflects anticipated changes in morbidity specific to the Company’s internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company’s risk adjustment transfer assumption.**
- d. **Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.**

Response:

- a. Please see the attached exhibit labeled Q12a Response for the development of the Company-specific assumptions underlying the projected 2024 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected 2024 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 6c above.

The exhibit labeled Q12a Response also includes the relevant factors underlying the RATEE file that CMS will use to calculate risk transfers for 2022. Please note that the GCF value is listed as “unknown” because this factor cannot be derived without access to all of the other issuer RATEE files in the market. The 2024 factors are similar to the 2022 factors. Small differences exist because the 2024 population is anticipated to be slightly different than the 2022 population.

- b. The statewide factors included in rows 13 and 18 of Attachment B for the 2024 projection were developed by starting with information from the following sources: (1) the PID’s 2022 RATEE study released on May 8, 2023, (2) the PID’s 1Q2023 Enrollment Survey released on April 26, 2023, and (3) the CMS Interim Summary Report for 2022 released on March 17, 2023. The attached exhibit labeled Q12b Response demonstrates how we used the information from these sources to derive the 2024 statewide average estimates shown in Attachment B. Most of the assumed 2024 statewide factors are identical to our best estimates of the 2022 or 2023 statewide factors. The only exceptions are the statewide average premium assumptions. We anticipate that the statewide average premium will be approximately 19% higher in 2024 compared to 2022 due to rate increase requests for the 2023 and 2024 benefit years.

Table 3 shows a comparison of the 2024 factors being projected vs. the 2022 factors shown in the CMS Interim Report. In general, the factors being used for 2024 are similar to the factors from the Interim Report. Where differences exist, it is because we are using more accurate and/or more recent data to develop our estimates. For example, using results from the PID RATEE analysis is preferable to the CMS Interim Report because they are based on actual EDGE Server submissions by all plans with run-out through the April 2023 deadline.

- c. The Company-specific PLRS factors shown in the attached exhibit labeled Q12a Response were developed using the 2022 HHS-HCC risk adjustment model. The risk scores were increased by 3.0% in conjunction with the death load claim adjustment discussed in the response to Question 6c above. We selected a 3.0% risk score load based on a review of the data.
- d. Please see the attached exhibit labeled Q12d Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company’s study to inform our selection of an appropriate percentage of premium charge for 2024. The external study was based upon data collected by

issuers across the country and included over 164 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2024. Instead, we selected a percentage of premium charge that was lower than what could have been reasonably supported by the external study.

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 3

Rate Change Driver	Estimated Impact
Change in base claims trended to 2023	0.8%
Trend (2023 to 2024)	12.0%
Morbidity/COVID	0.5%
Risk Adjustment	1.8%
Reinsurance Claim Impact	5.0%
Retention	-1.0%
Other	-1.8%
Total Rate Change (Table 11)	17.9%

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 4c

Description	Medical	Rx	Total	Notes
2022 Allowed 12-Month PMPM With Covid	\$ 512.66	\$ 188.81	\$ 701.47	Source is supporting monthly PMPMs streams with Covid included.
2024 Allowed 12-Month PMPM With Covid	\$ 642.95	\$ 264.45	\$ 907.40	Source is supporting monthly PMPMs streams with Covid included.
2022 Covid Adjustment			1.013	Please see Attachment G from filing submission
2024 Covid Adjustment			1.009	Please see Attachment G from filing submission (prior to actuarial judgment)
2022 Allowed 12-Month PMPM Without Covid			\$ 710.71	Increase Claims to Remove Covid in 2022
2024 Allowed 12-Month PMPM Without Covid			\$ 899.31	Decrease Claims to Remove Covid in 2024
Allowed Annual Trend 2022 to 2024			12.5%	
Actuarial Judgment			-0.4%	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Required Annual Trend Before Induced Demand Factor			12.00%	
Induced Demand Factor	0.18%	0.18%	0.18%	Difference in average metal AV from current benefits to 2024 benefits.
Required Annual Trend w/Induced Demand*			12.20%	

* Trends are then applied to the relevant mix for the entity and adjusted for Capitation to produce the resulting 12.2% as shown in Table 3.

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 5

Table 1 - 2022 Development

HIOS Plan ID	2022 Member Months	2022 Induced Utilization Factor
79962PA0190007	57,350	1.124
79962PA0220005	5,944	1.124
79962PA0230001	38,167	1.151
79962PA0240001	10,101	1.151
79962PA0200004	3,076	1.095
79962PA0190009	1,515	1.067
79962PA0220003	428	1.067
79962PA0190005	6,983	1.191
79962PA0220002	1,055	1.191
79962PA0200002	40,158	1.157
79962PA0190001	43,169	1.029
79962PA0220001	3,695	1.029
79962PA0200001	9,798	1.028
79962PA0210001	1,331	1.000
Total	222,770	1.112

Table 2 - 2024 Development

HIOS Plan ID	2024 Projected Member Months	2024 Induced Utilization Factor
79962PA0270005	73,428	1.134
79962PA0280003	16,500	1.134
79962PA0300002	32,748	1.151
79962PA0310002	12,348	1.151
79962PA0290002	6,228	1.106
79962PA0270006	2,112	1.104
79962PA0270004	1,428	1.065
79962PA0280002	240	1.065
79962PA0300001	4,764	1.197
79962PA0310001	1,716	1.197
79962PA0270003	28,944	1.151
79962PA0270001	33,000	1.037
79962PA0280001	5,856	1.037
79962PA0290001	7,716	1.042
79962PA0270002	6,204	1.015
79962PA0320001	1,260	1.005
79962PA0330004	11,316	1.134
79962PA0340002	3,372	1.134
79962PA0350002	3,384	1.151
79962PA0360002	2,352	1.151
79962PA0370002	1,116	1.106
79962PA0330005	384	1.104
79962PA0330006	204	1.065
79962PA0340003	120	1.065
79962PA0350001	36	1.197
79962PA0360001	120	1.197
79962PA0330003	2,388	1.151
79962PA0330001	4,428	1.037
79962PA0340001	1,284	1.037
79962PA0370001	876	1.042
79962PA0330002	648	1.015
79962PA0380001	84	1.005
Total	266,604	1.116

Table 3 - Development of Change in Induced Utilization

2022 Induced Utilization Factor	1.112
<u>2024 Induced Utilization Factor</u>	<u>1.116</u>
Change in Induced Utilization	1.004
Annual Change	<u>1.002</u>
Table 3 Value	0.18%

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 6a**

	HBG
2022 Allowed PMPM	\$736.07
Demographic Factor	1.916
Network Factor	0.976
Benefit Richness Factor	1.112
Normalized Allowed PMPM	\$353.93

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 6b

Population Source	2024 Member Distribution	
	Actual	Assumed
HBG ACA	83.4%	84.0%
Other Highmark	2.0%	2.0%
Prior ACA	1.2%	1.0%
<u>New-to-Blue</u>	<u>13.3%</u>	<u>13.0%</u>
Total	100.0%	100.0%

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 6c

	HBG				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
2024 Member Months	223,947	5,332	2,666	34,659	266,604
2024 Member Months %	84.0%	2.0%	1.0%	13.0%	100.0%
2022 or 2021 Allowed PMPM*	\$705.40	\$1,010.71	\$310.30	N/A	
Trend from 2021 to 2022	N/A	N/A	1.117	N/A	
Death Load Adjustment	1.030	1.030	1.030	N/A	
Adjusted Allowed PMPM	\$726.56	\$1,041.03	\$357.00	\$671.73	\$722.03
Demographic Factor	1.977	1.922	1.819	1.785	1.949
Network Factor	0.977	1.000	1.000	1.000	0.980
Benefit Richness Factor	1.112	1.080	1.080	1.080	1.107
Normalized Allowed PMPM	\$338.34	\$501.57	\$181.73	\$348.49	\$341.36

*The 'Renewal' & 'Other Highmark' sources start with 2022 experience. The 'Prior ACA' source starts with 2021 experience.

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 7a

Table 1 - Medical Development

Month	Actual ACA 2022 Member Months	Commercial 2022 Medical Allowed PMPM	PMPM	%
202201	18,792	\$471.16		
202202	19,085	\$464.25		
202203	18,831	\$501.60		
202204	18,724	\$496.88		
202205	18,605	\$482.72		
202206	18,506	\$502.72		
202207	18,711	\$503.24		
202208	18,618	\$489.80		
202209	18,489	\$511.55		
202210	18,439	\$515.52		
202211	18,331	\$518.44		
<u>202212</u>	<u>18,263</u>	<u>\$521.11</u>		
Total	223,394	\$498.08		
Estimated 2022 Medical Allowed Baseline			\$507.47	
Commercial 2022 COVID-19 Costs				
Testing			\$3.41	0.7%
Vaccines			<u>\$0.19</u>	0.0%
Actual 2022 Medical Allowed w/o COVID-19 Costs			\$494.48	
Impact of Capacity / Avoided Care			<u>(\$13.00)</u>	<u>(2.6%)</u>
Total Medical Impact of COVID-19			(\$9.40)	(1.9%)

Table 2 - Drug Development

CY2024 COVID-19 Adjustment Development	PMPM	%
Estimated Total Drug PMPM	\$136.80	
Estimated 2024 COVID-19 Drug Costs		
Testing	\$0.86	0.6%
Vaccines	\$0.50	0.4%
Capacity / Avoided Care	<u>\$0.00</u>	<u>0.0%</u>
Total Drug Impact of COVID-19	\$1.36	1.0%

Table 3 - COVID Testing & Vaccine CPT/HCPCS Codes

Testing Codes	
86328	0202U
86408	0223U
86409	0224U
86413	0225U
86769	0226U
87426	0240U
87428	0241U
87635	U0001
87636	U0002
87637	U0003
87811	U0004
	U0005

Vaccine Codes				
0001A	0042A	0083A	0154A	91312
0002A	0051A	0091A	91300	91313
0003A	0052A	0092A	91301	91314
0004A	0053A	0093A	91302	91315
0011A	0054A	0094A	91303	93108
0012A	0064A	0104A	91304	M0201
0013A	0071A	0111A	91305	
0021A	0072A	0112A	91306	
0022A	0073A	0113A	91307	
0031A	0074A	0124A	91309	
0034A	0081A	0134A	91310	
0041A	0082A	0144A	91311	

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 7b

Table 1 - Medical Development

CY2024 COVID-19 Adjustment Development	PMPM	%
Estimated 2024 Medical Allowed Baseline	\$542.52	
Estimated 2024 COVID-19 Costs		
Testing	\$3.79	0.7%
Vaccines	\$0.59	0.1%
Capacity / Avoided Care	<u>\$0.00</u>	<u>0.0%</u>
Total Medical Impact of COVID-19	\$4.38	0.8%

Table 2 - Drug Development

CY2024 COVID-19 Adjustment Development	PMPM	%
Estimated Total Drug PMPM	\$136.80	
Estimated 2024 COVID-19 Drug Costs		
Testing	\$0.00	0.0%
Vaccines	\$1.90	1.4%
Capacity / Avoided Care	<u>\$0.00</u>	<u>0.0%</u>
Total Drug Impact of COVID-19	\$1.90	1.4%

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 9

Table 1 - 2022 Development

HIOS Plan ID	2022 Member Months	2022 Network Factors				Total
		Medical	Rx	Capitation	Dental	
79962PA0190007	57,350	0.968	1.000	1.000	1.000	
79962PA0220005	5,944	0.968	1.000	1.000	1.000	
79962PA0230001	38,167	0.968	1.000	1.000	1.000	
79962PA0240001	10,101	0.968	1.000	1.000	1.000	
79962PA0200004	3,076	0.968	1.000	1.000	1.000	
79962PA0190009	1,515	0.968	1.000	1.000	1.000	
79962PA0220003	428	0.968	1.000	1.000	1.000	
79962PA0190005	6,983	0.968	1.000	1.000	1.000	
79962PA0220002	1,055	0.968	1.000	1.000	1.000	
79962PA0200002	40,158	0.968	1.000	1.000	1.000	
79962PA0190001	43,169	0.968	1.000	1.000	1.000	
79962PA0220001	3,695	0.968	1.000	1.000	1.000	
79962PA0200001	9,798	0.968	1.000	1.000	1.000	
79962PA0210001	1,331	0.968	1.000	1.000	1.000	
Total	222,770	0.968	1.000	1.000	1.000	0.974
Weight		80.62%	19.28%	0.02%	0.08%	100.0%

Table 2 - 2024 Development

HIOS Plan ID	2024 Projected Member Months	Induced Utilization Factor	2024 Network Factors				Total
			Medical	Rx	Capitation	Dental	
79962PA0270005	73,428	1.134	0.980	1.000	1.000	1.000	
79962PA0280003	16,500	1.134	0.980	1.000	1.000	1.000	
79962PA0300002	32,748	1.151	0.980	1.000	1.000	1.000	
79962PA0310002	12,348	1.151	0.980	1.000	1.000	1.000	
79962PA0290002	6,228	1.106	0.980	1.000	1.000	1.000	
79962PA0270006	2,112	1.104	0.980	1.000	1.000	1.000	
79962PA0270004	1,428	1.065	0.980	1.000	1.000	1.000	
79962PA0280002	240	1.065	0.980	1.000	1.000	1.000	
79962PA0300001	4,764	1.197	0.980	1.000	1.000	1.000	
79962PA0310001	1,716	1.197	0.980	1.000	1.000	1.000	
79962PA0270003	28,944	1.151	0.980	1.000	1.000	1.000	
79962PA0270001	33,000	1.037	0.980	1.000	1.000	1.000	
79962PA0280001	5,856	1.037	0.980	1.000	1.000	1.000	
79962PA0290001	7,716	1.042	0.980	1.000	1.000	1.000	
79962PA0270002	6,204	1.015	0.980	1.000	1.000	1.000	
79962PA0320001	1,260	1.005	0.980	1.000	1.000	1.000	
79962PA0330004	11,316	1.134	0.997	1.000	1.000	1.000	
79962PA0340002	3,372	1.134	0.997	1.000	1.000	1.000	
79962PA0350002	3,384	1.151	0.997	1.000	1.000	1.000	
79962PA0360002	2,352	1.151	0.997	1.000	1.000	1.000	
79962PA0370002	1,116	1.106	0.997	1.000	1.000	1.000	
79962PA0330005	384	1.104	0.997	1.000	1.000	1.000	
79962PA0330006	204	1.065	0.997	1.000	1.000	1.000	
79962PA0340003	120	1.065	0.997	1.000	1.000	1.000	
79962PA0350001	36	1.197	0.997	1.000	1.000	1.000	
79962PA0360001	120	1.197	0.997	1.000	1.000	1.000	
79962PA0330003	2,388	1.151	0.997	1.000	1.000	1.000	
79962PA0330001	4,428	1.037	0.997	1.000	1.000	1.000	
79962PA0340001	1,284	1.037	0.997	1.000	1.000	1.000	
79962PA0370001	876	1.042	0.997	1.000	1.000	1.000	
79962PA0330002	648	1.015	0.997	1.000	1.000	1.000	
79962PA0380001	84	1.005	0.997	1.000	1.000	1.000	
Total	266,604		0.982	1.000	1.000	1.000	0.986
Weight			80.62%	19.28%	0.02%	0.08%	100.0%

Table 3 - Development of Change in Network Factor

2022 Network Factor	0.974
2024 Network Factor	0.986
Change in Network Factor	1.012

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 10**

Description	Factor
Change in Rx Rebates	0.970
<u>Change in Hospital/Physician Settlements</u>	<u>1.002</u>
Total "Change in Other"	0.972

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 11**

Description	Factor
Demographic Factor (Q6a Response)	1.916
<u>Capitation Spend as % of Total</u>	<u>0.1%</u>
Capitation Dampening Factor	0.999

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 12a

	HBG				Combined
	Renewal	Other Highmark	Prior ACA	New	Total
2024 Billable Member Months	223,506	5,322	2,661	34,590	266,079
2024 Billable Member Months %	84.0%	2.0%	1.0%	13.0%	100.0%
2024 Company-specific Factors					
PLRS					
ARF					
GCF					
IDF					
AV					
2022 RATEE Factors					
PLRS					
ARF					
GCF					
IDF					
AV					

Highmark Benefits Group

Individual Market

Response to Objection 1 - Question 12b

Table 1

Statewide Assumptions	Starting Value for 2024 Projection	Source of Starting Value	Adjustment for 2024	2024 Factor on Attachment B
Non-Catastrophic Pool				
Average Premium		2022 Estimate based on PID RATEE Analysis		
HHS Risk Score		2022 Estimate based on PID RATEE Analysis		
Allowable Rating Factor		2022 Estimate based on PID RATEE Analysis		
Geographic Cost Factor		2022 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2023 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2023 PID Enrollment Survey (see Table 2 below)		
Catastrophic Pool				
State Avg Premium		2022 Estimate based on PID RATEE Analysis		
HHS Risk Score		2022 Estimate based on PID RATEE Analysis		
Allowable Rating Factor		2022 Estimate based on PID RATEE Analysis		
Geographic Cost Factor		2022 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2023 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2023 PID Enrollment Survey (see Table 2 below)		

Table 2

Metal	1Q 2023 Enrollment*		AV Factors	ID Factors
	Member Mths	%		
Gold			0.80	1.08
Silver			0.70	1.03
Bronze			0.60	1.00
Catastrophic			0.57	1.00
Total				

*Source: April 26, 2023 e

Table 3

Statewide Assumptions	2024 Factor on Attachment B	2022 Factor from CMS Interim Report
Non-Catastrophic Pool		
Average Premium		
HHS Risk Score		
Allowable Rating Factor		
Geographic Cost Factor		
Induced Demand Factor		
Actuarial Value		
Catastrophic Pool		
State Avg Premium		
HHS Risk Score		
Allowable Rating Factor		
Geographic Cost Factor		
Induced Demand Factor		
Actuarial Value		

Highmark Benefits Group**Individual Market****Response to Objection 1 - Question 12d**

Description	Value
Assumed HCRP % of Premium Charge	0.55%
Projected Required Revenue PMPM	\$845.34
Projected HCRP Charge PMPM	(\$4.65)



July 14, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-23-HBG (SERFF Filing # HGHM-133630384)

Dear Ms. Badarzynski:

Enclosed are responses to your July 7, 2023 questions regarding SERFF Filing # HGHM-133630384. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to PID question 2 of the Department's objection letter dated June 9, 2023, the Company is adding the Policy form filing HGHM-133665359 to the Cover Letter.
- In response to PID question 8 of the Department's objection letter dated June 9, 2023, the Company made a labeling correction to Attachment A.
- In response to Question 1 of the Department's objection letter dated July 7, 2023, the 2022 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on June 30, 2023.
- In response to Question 3 of the Department's objection letter dated July 7, 2023, the reinsurance parameters have been updated to reflect a \$60,000 attachment point, a 50% coinsurance rate, and a \$100,000 reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. Please update the 2022 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on June 30th.

Response:

The 2022 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on June 30, 2023.

2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

The Company does not intend to modify its projected 2024 risk adjustment transfer amounts based on the 2022 results.

3. Please update your filing to reflect the reinsurance coinsurance percentage of 50 percent.

Response:

The Company is submitting a revised filing to reflect this change in the coinsurance rate in conjunction with these responses.

4. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

5. Please provide a detailed quantitative exhibit that supports Attachment G's COVID-19 impact on CY22 Capacity.

- a. Please provide a similar exhibit utilizing CY21 data
- b. Please provide a similar exhibit utilizing CY20 data
- c. Please provide a detailed narrative that explains why the Capacity issue is only an issue in the Individual market, and not also the SG market
- d. Please provide a detailed narrative that describes what actions the company is taking to eliminate the capacity issues for PY24. If a narrative cannot be provided, please remove the capacity adjustment.

Response:

The Objection 1, Question 7a response dated June 21, 2023 demonstrated the quantitative development of the CY2022 Capacity adjustment found in Attachment G.

- a. Significant capacity constraints were an issue that we believe mostly impacted 2022 claims. Any capacity constraints in CY20 and CY21 are expected to be minimal, and they would have been embedded within the deferred, avoided, and rescheduled care buckets of the COVID-19 support exhibits from the prior years' rate filings.
- b. Significant capacity constraints were an issue that we believe mostly impacted 2022 claims. Any capacity constraints in CY20 and CY21 are expected to be minimal, and they would have been

embedded within the deferred, avoided, and rescheduled care buckets of the COVID-19 support exhibits from the prior years' rate filings.

- c. In the SG rate development, COVID-19 was assumed to be endemic going forward. As such, any COVID-19 adjustment, including any capacity constraints, was not called out as a separate factor. It was included in the general trend development.
- d. This is primarily a provider issue rather than an insurer issue. However, we have been in contact with providers including our own provider system, Allegheny Health Network. Providers have indicated volumes are returning in late 2022 and early 2023, suggesting they have solved for the capacity constraints. This is corroborated by publicly available reports from large insurers such as United and Humana, which indicate higher trends in 2023, especially related to deferred surgeries that are being rescheduled.

6. Based on what has been provided in attachment E, please explain why the company believes age 64+'s member mix will increase 2.8 percentage points from the experience period to the rating period. Please also explain why this is dissimilar for ages 60-63.

Response:

The member mix in Table E.3 of Attachment E is simply a function of the observed actual member mix as of the February 1, 2023 snapshot date. One possible explanation for this shift could be that the enhanced ACA subsidies are incentivizing more individuals in this age range to consider early retirement and utilize ACA coverage as a bridge to Medicare eligibility.

7. It is noted that the Change in Other adjustment includes an impact for both pharmacy rebates and expected changes in hospital/physician settlements, and is included as a hardcoded number in Attachment A. Please provide separately what both these adjustments are.

- a. **In addition, please provide a detailed quantitative exhibit, with all formulas preserved, that supports the development of the expected change in pharmacy rebates. Please ensure that this supplemental exhibit supports the historical pharmacy rebates that have been provided in Table 4 of the PAAME.**

Response:

The Objection 1, Question 9 response dated June 21, 2023 itemized the impact of both the change in pharmacy rebates and the change in hospital/physician settlements that comprise the Change in Other adjustment in Attachment A.

- a. Please see the attached exhibit labeled Q7a Response for the development of the expected change in pharmacy rebates. The estimated pharmacy rebate PMPMs for both the base experience period and the projection period can be found in Table 1 of the Q7a Response exhibit. This table also demonstrates how the experience period pharmacy rebate dollars in Table 4 of the PAAM Exhibits can be derived from the experience period PMPM. Table 2 of the Q7a Response exhibit demonstrates the quantitative development of the change in pharmacy rebate factor that was shown in the Objection 1, Question 9 response dated June 21, 2023.

8. The following questions pertain to attachment B:

- a. **On May 8, 2023, the Department provided the company with RA transfer results for BY22. While comparing those results to the support included in attachment B, it is noted that the PLRS, ARF, and AV are quite similar. However, it is noted that the premium PMPM given**

in attachment B is not. Please provide a detailed quantitative exhibit that retains all formulas and supports cell D13 of attachment B.

Response:

- a. The Objection 1, Question 12b response dated June 21, 2023 describes the development of the statewide average premium PMPM found in Attachment B. Specifically, we anticipate that the statewide average premium will be approximately [REDACTED] higher in 2024 compared to 2022. This is a function of an assumed statewide average rate increase of [REDACTED] for 2023 and [REDACTED] for 2024. Please see the attached exhibit labeled Q8a Response for the numerical development of the value found in cell D13 of Attachment B.

9. The following questions pertain to attachment A:

- a. **Please provide more detail on what “Other Highmark” includes. In addition, please provide a detailed quantitative exhibit that supports both the 2022 normalized allowed PMPM and the 2024 projected member distribution. If additional support cannot be provided please remove “Other Highmark” from the 2024 projected member distribution.**
- b. **Please confirm that the 2% assumed to migrate from other Highmark entities has been included within other corresponding company ACA filings. If not, please remove “Other Highmark” from the 2024 projected member distribution.**
- c. **Please provide a detailed narrative that explains the New-to-Blue population source. Please explain why when comparing attachment B’s Other PA row 12 to NtB, the NtB HHS Risk Score and other factors included in columns K through N for Other PA are lower than HBG, yet the company believes the NtB population will have a higher morbidity change compared to HBGACA. If a reasonable explanation cannot be provided, please revise the assumption so that it is in line with what is provided in attachment B.**

Response:

- a. The “Other Highmark” source includes members that were enrolled in one of Highmark’s non-ACA insurance products in 2022 and then selected a HBG ACA plan for 2023.

The Objection 1, Question 6c response dated June 21, 2023 outlines and provides quantitative support for the development of the assumed 2022 normalized allowed PMPMs shown in Attachment A. The calculation started with the actual underlying 2022 allowed PMPMs for this source. These PMPMs were then adjusted for the death load factor as described in the Objection 1, Question 6c response and then further normalized for demographic, network, and benefit richness factors.

The Objection 1, Question 6b response dated June 21, 2023 outlines and provides quantitative support for the development of the assumed 2024 member distribution shown in Attachment A. To summarize the prior response, the projected member distribution is a function of the actual member distribution observed as of the February 1, 2023 snapshot date. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.

- b. The 2.0% represents the share of the projected 2024 membership assumed for members migrating from Highmark’s non-ACA products. This does not represent membership migrating from Highmark’s other ACA entities.

- c. The New-to-Blue (“New”) source represents all members that are new to HBG. These members could be coming from a competitor’s ACA plan, or they could be entirely new to the ACA market.

Since we do not have existing data on these individuals, we must make an assumption regarding this source’s average morbidity. As described in the Objection 1, Question 6c response dated June 21, 2023, we assumed the normalized allowed PMPM for the New source would be 3% higher than the Renewal source. This assumption was informed by a review of historical data which showed that New members have a higher post-risk adjusted MLR than Renewal members. For consistency, since the claims for the New source were developed from the Renewal source, the risk scores for the New source were also derived from the risk scores of the Renewal source (with adjustments for ARF and AV differences between the two sources). The other risk adjustment transfer variables (ARF, GCF, IDF, and AV) for the New source were all derived directly from the demographics and plan selections of these members as of the February 1, 2023 snapshot date.

10. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.

- a. **Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.**
- b. **PA Actuarial Memorandum**
- c. **PA Actuarial Memorandum Exhibits (don’t forget to update the “VI Rate Change Summary” tab, if necessary)**
- d. **Department’s Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no “NA”)**
- e. **URRT**
- f. **Federal Rate Template**
- g. **Part III: Actuarial Memorandum**
- h. **Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).**

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

11. The trend exhibits in response to Question 4a indicates a ‘Cumul Factor’ was used to determine the pricing PMPM for both medical and pharmacy claims. Please provide a detailed exhibit displaying an example of the underlying assumptions and the quantitative development of these factors for each of medical and pharmacy.

- a. **Please provide a detailed narrative that describes how projected changes in provider contracting arrangements has been considered within the trend development.**
- b. **Please provide a detailed narrative that describes how current and future cost of care initiatives have been considered within the trend development. In addition, please provide a detailed quantitative exhibit that summarizes the cost of care initiatives that the company has in place or expects to be in place for PY24 and the favorable adjustment to trend as a result of the initiatives.**

Response:

Please see the attached exhibit labeled Q11 Response for an example of the “Cumul Factor” development. The Population Mix column represents changes in population age, gender, etc. over time. The Cost

Savings column represents changes in care costs initiatives value, and the Provider Shift column represents change in provider mix.

- a. Highmark's provider contracting area has analyzed future expected contracting changes and provided factors to account for these future changes. The changes are included in the Allowed PMPM streams provided in column C of Highmark's Objection 1, Question 4a response dated June 21, 2023.

For in-area facilities, the timing and impact of increases by facility are provided by the provider contracting area. For out of area facilities, we use a standard assumption based on historical data. For professional services, we use the aggregate change in our fee schedule. These are all composited using actual utilization into the provider contracting factors, which are incorporated in the trend development.

- b. The realized value of current cost of care initiatives are included in the base period data. As a result, ongoing and future levels are assumed to increase at the same rate as the trend assumption. Any further improvement due to Highmark's continued efforts to lower cost of care would be reflected in future experience as it emerges and could offset unexpected trend drivers that emerge after the filing trend development.

The attached exhibit labeled Q11 Response has a column showing the cost of care initiatives estimated value that is part of the "Cumul Factor" column in the trend development.

12. Please describe development and appropriateness of the COVID adjustment factors and how the COVID factors were applied to the 2022 experience claims and 2024 projection period as presented in response to Question 4c. In particular, provide a detailed discussion on the capacity and avoided care estimates.

Response:

The Covid factors shown in the Objection 1, Question 4c response dated June 21, 2023 are the same factors that were developed in Attachment G. Covid factors were removed from the trend development support to show the underlying trend without Covid. Responses to Covid questions related to Attachment G factors would also apply here. Please see the response to Question 5 above regarding more detailed information on capacity/avoided care estimates.

13. Please provide a detailed exhibit displaying historical trends by unit cost, utilization, induced demand for each benefit category (as noted in the PAAM exhibits and Unified Rate Review Template) for 2019, 2020, 2021, and 2022.

Response:

Please see the exhibit labeled Q13 Response for detail on the historical trends. The allowed PMPM column was taken from the exhibit 4a response from objection 1 submitted on 6/21/2023. As described in the response from objection 1, the regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so historical benefit cost category level results are not available.

14. Please provide a detailed quantitative exhibit displaying the underlying assumptions and justify numerically the '2022 Medical Allowed Baseline' as shown in row 27 of the excel file supporting the response to Question 7a.

Response:

Please see the attached exhibit labeled Q14 Response for the development of the '2022 Medical Allowed Baseline' value shown in the Objection 1, Question 7a response dated June 21, 2023.

15. What is the experience base representative of for the allowed medical claim PMPMs as presented in cells D13 through D24 contained within the excel file supporting the response to Question 7a? Please reconcile these amounts with the allowed claims as presented in the PAAM exhibits and the Unified Rate Review Template.

Response:

While the monthly enrollment counts in the exhibits are reflective of our individual ACA population, the PMPMs are reflective of our overall commercial book of business by market (e.g., NEPA, etc.), to be consistent with the calculation of the medical allowed baselines. For credibility reasons, Highmark modeled capacity across our entire book of business (i.e. across all segments). The modeling was done separately by two variables that proved to be significant - member type (child, adult under 65, seniors) and provider region (NEPA). Since the medical PMPMs are not ACA specific, they will not tie to the PAAM exhibits nor the Unified Rate Review Template.

16. Please provide an explanation and exhibit displaying the underlying assumptions to the 'Capitation Spend as % of Total' as seen in the excel file in response to Question 11.

Response:

Please see the attached exhibit labeled Q16 Response for an illustrative development of the 'Capitation Spend as a % of Total' value found in the Objection 1, Question 10 response dated June 21, 2023. The precise value is technically derived at the exact point in the rate development where the 'Change in Demographics' calculation occurs. This step occurs after the cost trend, utilization trend, and morbidity factors are applied. For ease of demonstration, the attached exhibit was simplified to show the capitation mix prior to these intermediary adjustments using values from Table 2 of the PAAM Exhibits and URRT Worksheet 1.

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 7a

Table 1

Description	2022	2024
Prescription Drug Allowed PMPM (w/ Rx Rebates; URRR Wksh1)		
Rx Rebates PMPM		
Member Months (Table 2)		
Rx Rebate Dollars (Table 4)		

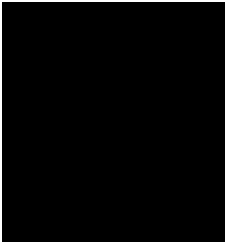
Table 2

Description	Medical	Rx	Total
Change in Rx Rebates	1.000	0.845	
Change in Other (Table 5)			0.972
Adjusted Projected Allowed EHB Claims PMPM (Table 5)			\$854.73
Adjusted Projected Allowed EHB Claims PMPM (prior to change in other)	\$707.55	\$172.07	\$879.61
Final Change in Rx Rebates			0.970

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 8a

	Statewide Average Non-Catastrophic Pool
2022 Average Premium PMPM	
Assumed 2023 Rate Increase	
Assumed 2024 Rate Increase	
2024 Average Premium PMPM	

Highmark Benefits Group
Individual Market
Response to Objection 2 - Question 11

Incurred Month	Medical				Rx			
	Population Mix	Cost Savings	Provider Shift	Cumul Factor	Population Mix	Cost Savings	Provider Shift	Cumul Factor
1/17	1.29	0.98	0.98	1.24	1.35	0.99	1.00	1.33
2/17	1.27	0.98	0.98	1.23	1.33	0.99	1.00	1.31
3/17	1.25	0.98	0.98	1.21	1.29	0.99	1.00	1.27
4/17	1.25	0.98	0.98	1.20	1.29	0.98	1.00	1.27
5/17	1.24	0.98	0.98	1.19	1.30	0.98	1.00	1.27
6/17	1.25	0.98	0.98	1.19	1.31	0.98	1.00	1.28
7/17	1.25	0.98	0.98	1.20	1.31	0.98	1.00	1.28
8/17	1.25	0.97	0.98	1.20	1.33	0.98	1.00	1.30
9/17	1.24	0.97	0.98	1.19	1.33	0.98	1.00	1.30
10/17	1.23	0.97	0.98	1.18	1.34	0.98	1.00	1.31
11/17	1.23	0.97	0.98	1.17	1.33	0.98	1.00	1.30
12/17	1.22	0.97	0.98	1.17	1.35	0.98	1.00	1.32
1/18	1.30	0.97	1.00	1.26	1.38	0.97	1.00	1.34
2/18	1.30	0.97	1.00	1.26	1.37	0.97	1.00	1.33
3/18	1.31	0.97	1.00	1.26	1.37	0.97	1.00	1.33
4/18	1.30	0.96	1.00	1.25	1.37	0.97	1.00	1.33
5/18	1.30	0.96	1.00	1.25	1.37	0.97	1.00	1.33
6/18	1.30	0.96	1.00	1.24	1.38	0.97	1.00	1.34
7/18	1.30	0.96	1.00	1.24	1.37	0.97	1.00	1.33
8/18	1.30	0.96	1.00	1.24	1.39	0.97	1.00	1.35
9/18	1.30	0.96	1.00	1.25	1.38	0.97	1.00	1.34
10/18	1.30	0.96	1.00	1.24	1.39	0.97	1.00	1.35
11/18	1.30	0.96	1.00	1.25	1.40	0.97	1.00	1.36
12/18	1.30	0.96	1.00	1.24	1.38	0.97	1.00	1.34
1/19	1.33	0.95	1.00	1.26	1.30	0.96	1.00	1.25
2/19	1.32	0.95	1.00	1.25	1.30	0.96	1.00	1.25
3/19	1.32	0.94	1.00	1.24	1.29	0.96	1.00	1.24
4/19	1.32	0.94	1.00	1.24	1.28	0.96	1.00	1.23
5/19	1.30	0.94	1.00	1.22	1.27	0.96	1.00	1.22
6/19	1.29	0.94	1.00	1.21	1.26	0.96	1.00	1.21
7/19	1.28	0.94	1.00	1.20	1.28	0.96	1.00	1.23
8/19	1.29	0.94	1.00	1.20	1.28	0.96	1.00	1.22
9/19	1.31	0.94	1.00	1.22	1.29	0.96	1.00	1.24
10/19	1.30	0.94	1.00	1.22	1.29	0.96	1.00	1.24
11/19	1.28	0.94	1.00	1.19	1.28	0.96	1.00	1.22
12/19	1.28	0.94	1.00	1.19	1.27	0.96	1.00	1.21
1/20	1.20	0.93	1.00	1.11	1.02	0.96	1.00	0.97
2/20	1.21	0.93	1.00	1.12	1.01	0.96	1.00	0.96
3/20	1.20	0.93	1.00	1.11	1.01	0.96	1.00	0.97
4/20	1.19	0.93	1.00	1.10	1.00	0.96	1.00	0.96
5/20	1.19	0.93	1.00	1.10	1.00	0.96	1.00	0.96
6/20	1.17	0.93	1.00	1.08	1.00	0.96	1.00	0.96
7/20	1.20	0.93	1.00	1.11	1.03	0.96	1.00	0.98
8/20	1.19	0.93	1.00	1.10	1.03	0.96	1.00	0.99
9/20	1.19	0.92	1.00	1.10	1.04	0.96	1.00	0.99
10/20	1.19	0.92	1.00	1.10	1.03	0.96	1.00	0.99
11/20	1.20	0.92	1.00	1.10	1.04	0.96	1.00	0.99
12/20	1.20	0.92	1.00	1.10	1.05	0.96	1.00	1.00
1/21	1.26	0.92	1.00	1.16	1.08	0.95	1.00	1.03
2/21	1.25	0.92	1.00	1.14	1.08	0.95	1.00	1.02
3/21	1.25	0.92	1.00	1.14	1.08	0.95	1.00	1.02
4/21	1.25	0.91	1.00	1.13	1.09	0.95	1.00	1.03
5/21	1.25	0.91	1.00	1.14	1.08	0.95	1.00	1.02
6/21	1.26	0.91	1.00	1.14	1.08	0.95	1.00	1.02
7/21	1.25	0.91	1.00	1.13	1.07	0.95	1.00	1.01
8/21	1.25	0.91	1.00	1.13	1.07	0.94	1.00	1.01
9/21	1.23	0.91	1.00	1.12	1.04	0.94	1.00	0.98
10/21	1.24	0.91	1.00	1.13	1.04	0.94	1.00	0.98
11/21	1.23	0.91	1.00	1.11	1.03	0.94	1.00	0.98
12/21	1.21	0.91	1.00	1.10	1.04	0.94	1.00	0.98
1/22	1.25	0.90	1.00	1.12	1.03	0.94	1.00	0.97
2/22	1.22	0.90	1.00	1.10	1.04	0.94	1.00	0.97
3/22	1.22	0.90	1.00	1.10	1.04	0.94	1.00	0.97
4/22	1.22	0.90	1.00	1.10	1.04	0.94	1.00	0.97
5/22	1.22	0.90	1.00	1.09	1.05	0.94	1.00	0.98
6/22	1.21	0.90	1.00	1.09	1.04	0.94	1.00	0.98
7/22	1.21	0.90	1.00	1.09	1.02	0.94	1.00	0.96
8/22	1.22	0.90	1.00	1.09	1.03	0.94	1.00	0.96
9/22	1.23	0.90	1.00	1.10	1.02	0.94	1.00	0.96
10/22	1.17	0.90	1.00	1.05	1.02	0.94	1.00	0.96
11/22	1.23	0.90	1.00	1.10	1.01	0.94	1.00	0.95
12/22	1.23	0.90	1.00	1.10	1.01	0.94	1.00	0.95
1/23	1.24	0.89	1.00	1.10	1.09	0.94	1.00	1.02
2/23	1.17	0.89	1.00	1.03	1.01	0.94	1.00	0.95
3/23	1.17	0.89	1.00	1.03	1.01	0.94	1.00	0.95
4/23	1.17	0.89	1.00	1.03	1.01	0.94	1.00	0.95
5/23	1.17	0.89	1.00	1.03	1.01	0.94	1.00	0.95
6/23	1.17	0.89	1.00	1.03	1.01	0.94	1.00	0.95
7/23	1.17	0.88	1.00	1.03	1.01	0.94	1.00	0.95
8/23	1.17	0.88	1.00	1.02	1.01	0.94	1.00	0.95
9/23	1.17	0.88	1.00	1.02	1.01	0.94	1.00	0.95
10/23	1.17	0.88	1.00	1.02	1.01	0.94	1.00	0.95
11/23	1.17	0.88	1.00	1.02	1.01	0.94	1.00	0.95
12/23	1.17	0.88	1.00	1.02	1.01	0.94	1.00	0.95
1/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
2/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
3/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
4/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
5/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
6/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
7/24	1.17	0.87	1.00	1.01	1.01	0.94	1.00	0.95
8/24	1.16	0.87	1.00	1.01	1.01	0.94	1.00	0.95
9/24	1.16	0.87	1.00	1.01	1.01	0.94	1.00	0.95
10/24	1.16	0.87	1.00	1.01	1.01	0.94	1.00	0.95
11/24	1.16	0.87	1.00	1.01	1.01	0.94	1.00	0.95
12/24	1.16	0.87	1.00	1.01	1.01	0.94	1.00	0.95

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 13

Incurred Month	Medical			Rx		
	Members	Allowed PMPM	12-Month Trend	Members	Allowed PMPM	12-Month Trend
1/18	14,797	\$356.04		14,797	\$101.51	
2/18	14,342	\$362.57		14,342	\$106.42	
3/18	14,129	\$403.45		14,129	\$114.87	
4/18	13,953	\$406.82		13,953	\$118.08	
5/18	13,642	\$436.36		13,642	\$126.13	
6/18	13,487	\$372.46		13,487	\$123.45	
7/18	13,321	\$468.12		13,321	\$122.67	
8/18	13,085	\$439.67		13,085	\$125.75	
9/18	12,944	\$415.79		12,944	\$116.60	
10/18	12,782	\$520.17		12,782	\$128.18	
11/18	12,589	\$441.19		12,589	\$135.33	
12/18	12,382	\$421.96		12,382	\$142.77	
1/19	12,194	\$413.42		12,194	\$114.75	
2/19	11,956	\$444.24		11,956	\$105.36	
3/19	11,756	\$367.28		11,756	\$120.42	
4/19	11,668	\$428.18		11,668	\$126.21	
5/19	11,480	\$491.74		11,480	\$131.81	
6/19	11,300	\$394.04		11,300	\$122.48	
7/19	11,059	\$437.05		11,059	\$135.41	
8/19	10,959	\$472.47		10,959	\$131.46	
9/19	10,867	\$434.28		10,867	\$125.63	
10/19	10,788	\$506.58		10,788	\$144.95	
11/19	10,709	\$578.62		10,709	\$137.09	
12/19	10,494	\$487.60	8.2%	10,494	\$152.85	6.0%
1/20	17,171	\$441.89	7.3%	17,171	\$93.79	2.3%
2/20	17,329	\$446.66	5.5%	17,329	\$99.75	1.0%
3/20	17,479	\$345.40	4.7%	17,479	\$125.83	1.0%
4/20	17,610	\$292.16	0.5%	17,610	\$110.36	(1.0%)
5/20	17,669	\$335.82	(3.8%)	17,669	\$117.78	(2.2%)
6/20	17,686	\$426.48	(3.8%)	17,686	\$110.63	(3.2%)
7/20	17,545	\$477.24	(2.2%)	17,545	\$116.81	(5.0%)
8/20	17,172	\$415.08	(3.6%)	17,172	\$125.35	(5.4%)
9/20	17,175	\$380.45	(5.0%)	17,175	\$135.52	(5.1%)
10/20	17,073	\$499.14	(4.0%)	17,073	\$136.18	(6.1%)
11/20	16,969	\$426.40	(8.0%)	16,969	\$135.34	(5.8%)
12/20	16,761	\$468.09	(9.0%)	16,761	\$144.36	(6.0%)
1/21	17,675	\$442.27	(9.4%)	17,675	\$122.50	(1.8%)
2/21	17,881	\$445.89	(9.4%)	17,881	\$135.05	1.7%
3/21	17,813	\$614.36	(3.1%)	17,813	\$152.72	3.1%
4/21	17,958	\$550.81	5.6%	17,958	\$156.31	7.7%
5/21	18,163	\$481.24	12.2%	18,163	\$145.58	10.7%
6/21	18,430	\$504.87	13.1%	18,430	\$157.77	15.2%
7/21	18,815	\$519.74	12.8%	18,815	\$151.86	19.0%
8/21	19,130	\$543.48	16.4%	19,130	\$165.25	22.0%
9/21	19,394	\$585.85	21.8%	19,394	\$154.39	22.2%
10/21	19,407	\$621.46	23.7%	19,407	\$163.04	24.0%
11/21	19,309	\$611.06	29.8%	19,309	\$171.34	26.1%
12/21	19,077	\$547.15	31.0%	19,077	\$188.54	28.9%
1/22	18,792	\$462.14	31.3%	18,792	\$168.95	29.4%
2/22	19,085	\$482.46	31.9%	19,085	\$155.94	27.7%
3/22	18,831	\$593.01	24.6%	18,831	\$185.76	27.5%
4/22	18,724	\$600.77	19.6%	18,724	\$169.22	24.5%
5/22	18,605	\$565.64	17.9%	18,605	\$196.97	25.4%
6/22	18,506	\$587.06	17.6%	18,506	\$184.56	23.4%
7/22	18,714	\$496.61	16.3%	18,714	\$177.99	22.3%
8/22	18,621	\$630.13	15.2%	18,621	\$186.85	20.6%
9/22	18,492	\$604.57	11.5%	18,492	\$182.65	21.0%
10/22	18,442	\$550.15	8.0%	18,442	\$192.86	20.8%
11/22	18,334	\$578.72	4.4%	18,334	\$200.27	20.0%
12/22	18,266	\$583.77	3.8%	18,266	\$185.83	17.0%

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 14

	Commercial				Direct Pay ACA		
	2019 PMPM	Annualized Baseline Trend ¹	2022 Baseline PMPM ²	2022 Average Members	2022 Average Members	2022 Member Weight	Composite PMPM Using ACA Weights
Child	\$196.82	3.6%	\$218.89	38,457	1,131	6.1%	
Adult	\$471.52	3.7%	\$526.14	152,165	17,485	93.9%	
Total					18,616	100.0%	\$507.47

¹ Annual Baseline Trend is based on pre-COVID experience for all Commercial members

² 2022 PMPM is the estimated baseline if COVID hadn't happened

Highmark Benefits Group

Individual Market

Response to Objection 2 - Question 16

	EHB	Non-EHB	Total
Capitation Dollars (Table 2)	\$33,416	\$46,266	\$79,682
Member Months (Table 2)			222,770
Capitation PMPM			\$0.36
Total Allowed Claims (URRT Wksh1)			\$691.21
Capitation Spend as % of Total (approximate)			0.1%



July 21, 2023

Ms. Lorraine Badarzynski, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-23-HBG (SERFF Filing # HGHM-133630384)

Dear Ms. Badarzynski:

Enclosed are responses to your July 19, 2023 questions regarding SERFF Filing # HGHM-133630384. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Actuarial Manager, Individual Markets
Highmark Inc.

1. Please confirm the threshold member months at which the Company consider to be fully credible.

Response:

Credibility of the data was considered in the filing. In general, the size of the enrollment in the experience period is well above what we would consider to be fully credible. In addition, since the health plan has multiple entities, the experience for this entity was compared to the experience of other entities to assess the reasonableness of the data after accounting for known differences. For example, final rates of the different entities can be compared and expected to differ for things like network or benefit design. These other entities could be used as a source for a manual rate if the experience of this entity did not appear reasonable or was particularly low in enrollment. Based on professional judgement a rigorous mathematical credibility model seemed unlikely to result in materially different rates and did not seem warranted for this entity.

2. Please describe development and provide a detailed exhibit displaying the underlying assumptions of the development of the Pricing AVs as shown on Table 10.

Response:

Our benefit pricing model is a SAS based program that works off of a dataset that has every claim for every HBG Individual ACA member in 2022. It projects these claims onto the 2024 rating period with a cost trend. After the claims are repriced to the projected cost level in 2024, we then input cost sharing by benefit category into the model. The SAS program then that takes all of these claims and determines how much a member would have paid in cost sharing if they had the benefits that were inputted into the model. For example, if the data set had a member with an emergency room claim with a \$30,000 allowed charge, and we were testing a plan that had a \$300 ER copay, the SAS program would then make two new columns in the dataset, one for member cost sharing, which would be \$300 in this case, and the other for the amount paid by The Company, \$29,700. The pricing AV is then simply calculated as the sum of the amount that would be paid by The Company under the proposed benefit design divided by the total projected allowed charges.

We thoroughly review the output of this model, checking/adjusting the output for both reasonableness and consistency, and comparing to historical paid to allowed ratios.

3. Please explain why an area factor of 1.00 is reasonable for the expansion into rating area 8.

Response:

Given the lack of available data for rating area 8, the area factor was set equal to rating area 3. The Company intends to evaluate these factors once data becomes available.

4. Following up from Objection 2, Question 14, the '2022 Medical Allowed Baseline' is derived by trending 2019 PMPM by adult and child separately and for each region (WPA and CPA) using an Annualized Baseline Trend. Please provide further discussion on why the 2022 experience period claims are increased to remove the impact of COVID 19.

- a. Are there any additional adjustments made to account for mix differences in 2019 relative to 2022 assumed?
- b. The trend appears much lower than the trend used to project the 2024 rates. Please bridge the gap between the annualized baseline trend used for the determining the '2022 Medical Allowed Baseline' and the medical trend used for projecting the 2024 rates.

Response:

The 2022 experience period claims are increased due to capacity constraints lowering claims relative to the medical allowed baseline.

- a. We adjust for changes in age and gender within the adult population and changes in age within the child population. We also adjust for days, but this has a minimal impact on year-over-year changes.
- b. The trend used to trend 2019 to 2022 to derive the '2022 Medical Allowed Baseline' reflects the overall commercial trend (broken out by child and adult) after accounting for the items listed above. The trend is used to come up with a 2022 baseline for the entire commercial block, against which we compare actuals in 2022 to quantify the impact of capacity/indirect effects of COVID (for the overall commercial block). For this reason, we would not expect the trend to match or be comparable to the filed ACA pricing trend.

5. The following questions are pertaining to the trend development:

- a. **As a follow up question from Objection 2 Question 11,**
 - i. **What consideration was given to remove the impact of COVID 19 in developing the provider mix, cost savings, and population mix components of the 'Cumul' factors that were applied to the corresponding months of allowed PMPMs for which the impact of COVID 19 was removed?**
 - ii. **It appears that the 'Cumul' factors were developed for HBG for all regions combined and separately for each of medical and pharmacy. Was there consideration in using external data to develop an aggregate 'Cumul' factor or are the factors representative of HBG experience alone?**
- b. **Following up from Objection 1 Question 4a, please provide the allowed pmpm for each of medical and pharmacy reflecting COVID 19 by adding an two additional columns (Allowed PMPM with COVID 19 Medical and Allowed PMPM with COVID Pharmacy) the 'Q4a Response' tab of the '1A-DP-23-HBG Objection 1 Response Exhibits' file.**
- c. **Please discuss the how the time period was determined in the regression analysis and why additional time periods were not considered or used.**

Response:

- a. Please see the responses to parts i & ii below:
 - i. Covid-19 impacts were developed separately as shown in the other correspondence supporting those factors. This approach is consistent with the application of Covid-19 impacts applied in prior filing years. Provider mix, cost savings, and population mix were developed separately with Covid-19 impacts later removed from the Trend as shown in the response to Objection 1, Question 4c.
 - ii. It is correct that the "Cumul" factors were developed separately for medical and pharmacy and they were based on the NEPA (HBG) region experience only. External data was not used to develop these factors since it was deemed that the filing experience data was reliable enough to develop trend results.
- b. The columns labeled "Allowed PMPM" in Objection 1, Question 4a already include Covid-19, so no additional columns are needed. Covid-19 impacts are later removed from the trend development as shown in the response to Objection 1, Question 4c.

- c. Highmark's internal trend analysis team selects the time period for the regression line that balances selection of a good-fit line with removal of outlier and unreliable data points. Multiple lines are reviewed and considered in the trend evaluation and discussed with the pricing actuarial team. An example of unreliable data points that may be removed could include older data points that are not consistent with the more recent trend emerging.

6. Please provide quantitative and qualitative development for the network factors. Discuss how the capacity issues noted in the rate filing documents impact the network factors derived.

Response:

Please see the attached exhibit labeled Q6 Response. As discussed in the Actuarial Memorandum, Zone Z (Rating Area 8) is expected to be [REDACTED] more costly than the already approved Zone U (Rating Area 3) medical network factor. The impact was determined by comparing Zone U's average percent of Medicare to the Zone Z's expected average percent of Medicare.

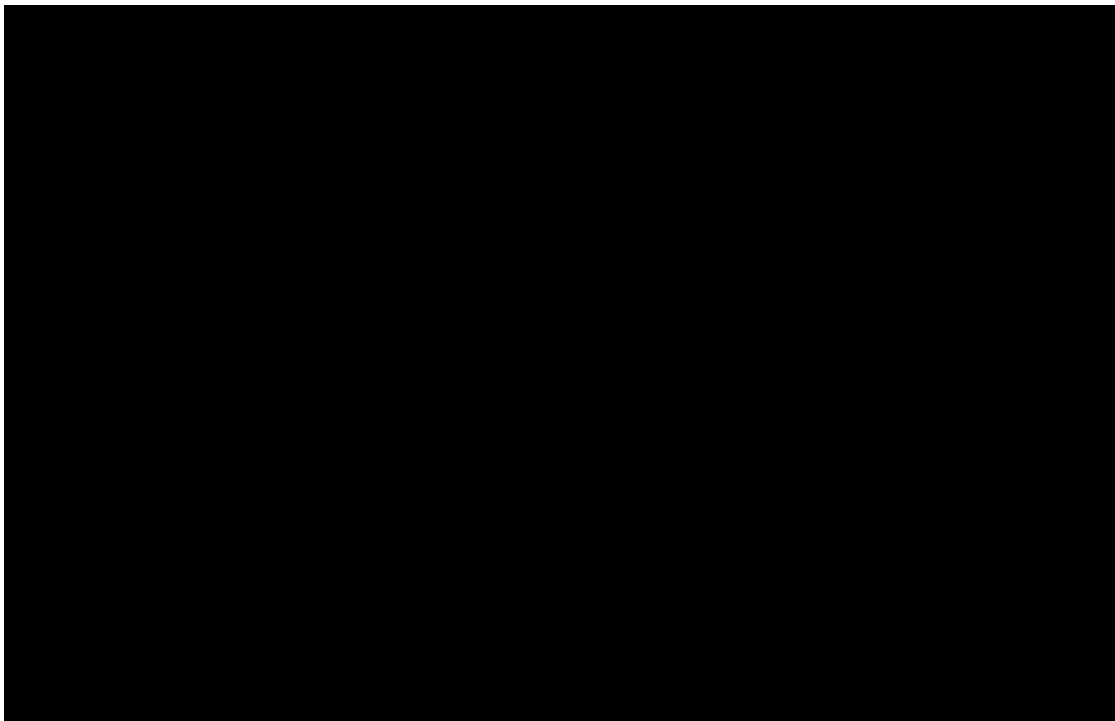
The capacity issues noted in the rate filing development were assessed at a higher level of granularity, and the adjustments were made consistently across the entire risk pool. As such, they did not impact the development of the network factors.

Highmark Benefits Group

Individual Market

Response to Objection 3 - Question 6

Zone Z Network Factor Development





August 8, 2023

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-23-HBG (SERFF Filing # HGHM-133630384)

Dear Mr. Hibbert:

Enclosed are responses to your August 4, 2023 questions regarding SERFF Filing # HGHM-133630384. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Director, Individual Markets
Highmark Inc.

1. Please list what lines of business are included in the Commercial experience from the Q7a Response tab of the Objection 1 Response Exhibits.

Response:

Commercial Experience includes all Commercial Direct Pay, Small Group, and Large Group members living in that region.

2. As a follow-up to question 4a from the round 3 objections, why are further adjustments for risk mix or product type not made?

Response:

Commercial Experience is being used at a large scale on an allowed basis to try to capture true effect of covid. Because such a large population was used, risk mix and product type adjustments should be negligible.

3. Please explain why the difference between the Actual 2022 Medical Allowed w/o COVID-19 costs and the Estimated 2022 Medical Allowed Baseline from the Q7a Response tab of the Objection 1 Response Exhibits is fully attributable to impacts due to capacity and avoided care.

Response:

Evaluating and quantifying the impact of COVID-19 has been a complex process since the start of the pandemic and remains that way even now. Although there may be several reasonable approaches to take in an attempt to assess these impacts, we have chosen to evaluate the capacity and avoided care impacts by comparing actual claim costs to a baseline as described previously. Our belief was that, by using such a large population, we would minimize the need to make further adjustments (for things like risk or product type mix) and isolate just these specific COVID-19 related costs.

4. Please provide a detailed quantitative exhibit and qualitative narrative that explains the 1.4% CY24 adjustment due to drug vaccines since it was only worth 0.4% in CY22. Please note that these values are from the drug portion of the COVID-19 adjustment.

Response:

The quantitative development of the 1.4% CY24 adjustment factor can be found in the Objection 1, Question 7b Table 2 response dated June 21, 2023.

The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025.

Additional details have emerged since the time of this rate filing that support the Company's view regarding the federally purchased supply. The federal supply is likely to become obsolete based on recent FDA recommendations for single strain booster shots targeting the currently circulating Omicron variant. This may result in a shift to private suppliers sooner than originally anticipated.

As described in the Actuarial Memorandum, it is important to note that the Company reviewed the composite COVID-19 impact and elected to temper the adjustment in light of the inherent unpredictability of these estimates. The actuarial judgement factor of (0.4%) can be found in Attachment G.

5. Please provide a detailed qualitative narrative that explains what information the company has that supports medical testing to increase from 0.672% to 0.699%. Please note that these values are from the medical portion of the COVID-19 adjustment.

Response:

For 2024 projections, we used the January 2023 enrollment as the best indicator for the ratio for Child vs Adult. Due to the higher percentage of children compared to 2022 and testing being a significantly larger portion of their claims, the medical testing percentage increased for the total product.

Additionally, as mentioned above, the Company applied an actuarial judgement factor of (0.4%).

Unified Rate Review v6.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
 To validate, select the Validate button or Ctrl + Shift + I.
 To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	Highmark Benefits Group		
HIOS Issuer ID:	79962	State:	PA
Effective Date of Rate Change(s):	01/01/2024	Market:	Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	01/01/2022	to	12/31/2022	
		Total		PMPM
Allowed Claims		\$154,300,421.98		\$692.64
Reinsurance		\$8,084,799.87		\$36.29
Incurred Claims in Experience Period		\$123,615,344.91		\$554.90
Risk Adjustment		\$2,389,370.67		\$10.73
Experience Period Premium		\$137,702,879.39		\$618.14
Experience Period Member Months		222,770		

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$128.67	1.050	1.067	1.050	1.067	\$161.41
Outpatient Hospital	\$257.30	1.050	1.067	1.050	1.067	\$322.75
Professional	\$153.63	1.050	1.067	1.050	1.067	\$192.71
Other Medical	\$14.67	1.050	1.067	1.050	1.067	\$18.40
Capitation	\$0.15	1.050	1.067	1.050	1.067	\$0.19
Prescription Drug	\$136.80	1.050	1.067	1.050	1.067	\$171.60
Total	\$691.21					\$867.06

Morbidity Adjustment	0.971
Demographic Shift	1.017
Plan Design Changes	1.000
Other	0.987
Adjusted Trended EHB Allowed Claims PMPM for 01/01/2024	\$845.42
Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals			
Projected Index Rate for 01/01/2024	\$845.42	\$225,392,353.68	
Reinsurance	\$37.76	\$10,066,668.69	
Risk Adjustment Payment/Charge	-\$30.91	-\$8,240,702.11	
Exchange User Fees	2.92%	\$6,730,397.41	
Market Adjusted Index Rate	\$863.82	\$230,296,784.52	
Projected Member Months	266,604		

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

Validate button or Ctrl + Shift + I.

Finalize button or Ctrl + Shift + F.

Click on the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

Click on the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.



Summary table with columns for various plan types (Priority Blue EPO, Priority Blue Flex PPO, etc.) and rows for different plan IDs (79962PA023, 79962PA024, etc.).

Main data table with 20 columns representing different plan categories and rows showing financial values and status indicators (e.g., #DIV/0!).

Summary table with 20 columns and rows showing aggregated financial data and percentages.

Main data table with 20 columns and rows showing detailed financial values and status indicators.

my Blue Access PPO				my Blue Access PPO Adult Dental and Vision				my Blue Access PPO Premier				my Blue Access PPO Premier Adult Dental and Vision				my Blue Access PPO HSA				Access Major Events PPO
79962PA033				79962PA034				79962PA035				79962PA036				79962PA037				79962PA038
my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	
79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0350001	79962PA0350002	79962PA0360001	79962PA0360002	79962PA0370001	79962PA0370002	79962PA0380001						
Bronze	Silver	Gold	Gold	Silver	Bronze	Gold	Silver	Silver	Gold	Silver	Gold	Bronze	Gold	Catastrophic						
0.610	0.706	0.806	0.781	0.720	0.647	0.806	0.720	0.716	0.820	0.716	0.820	0.648	0.788	0.600						
New	New	New	New	New	New	New	New	New	New	New	New	New	New	New						
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO						
Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes						
01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024						
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						
0.00%				0.00%				0.00%				0.00%				0.00%				

\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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0.5972	0.9302	0.8928	0.8282	0.7394	0.6672	0.8928	0.7394	1.0237	0.9287	1.0237	0.9287	0.6799	0.8327	0.5622
1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125
1.0000	1.0000	1.0000	1.0000	1.0000	1.0655	1.0490	1.0591	1.0022	1.0025	1.0449	1.0495	1.0000	1.0000	1.0000
7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%
0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200
\$565.41	\$880.60	\$845.20	\$784.07	\$700.04	\$673.00	\$886.58	\$741.42	\$971.35	\$881.36	\$1,012.73	\$922.75	\$643.62	\$788.35	\$489.68

\$289.87	\$451.45	\$433.30	\$401.96	\$358.89	\$345.02	\$454.52	\$380.10	\$497.98	\$451.84	\$519.19	\$473.06	\$329.96	\$404.16	\$251.04
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\$504.188	\$2,108.469	\$9,837.480	\$325.055	\$166.673	\$1,088.415	\$3,074.960	\$103.839	\$33.114	\$2,993.395	\$115.083	\$2,178.209	\$700.016	\$946.440	\$59.582
\$14.796	\$84.923	\$386.243	\$12.159	\$5.767	\$34.897	\$120.730	\$3.593	\$1.412	\$120.446	\$4.908	\$87.645	\$22.769	\$35.530	\$1.661
\$172.904	\$207.066	\$1,189.559	\$52.820	\$37.547	\$307.075	\$371.828	\$23.392	\$1.496	\$296.627	\$5.199	\$215.847	\$190.220	\$150.940	\$22.390
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$316.488	\$1,816.480	\$8,261.678	\$260.076	\$123.358	\$746.443	\$2,582.402	\$76.854	\$30.206	\$2,576.322	\$104.977	\$1,874.716	\$487.027	\$759.971	\$35.531
-\$12.112	-\$69.519	-\$316.184	-\$9.953	-\$4.721	-\$28.567	-\$98.831	-\$2.941	-\$1.156	-\$98.599	-\$4.018	-\$71.747	-\$18.639	-\$29.085	-\$1.360
\$366.388	\$2,107.879	\$9,564.275	\$301.081	\$142.808	\$864.132	\$2,989.562	\$88.971	\$34.969	\$2,982.524	\$121.528	\$2,170.298	\$563.815	\$879.794	\$41.133
648	2,388	11,316	384	204	1,284	3,372	120	36	3,384	120	2,352	876	1,116	84
89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%	89.33%
\$778.07	\$882.94	\$869.34	\$846.50	\$817.02	\$847.68	\$911.91	\$865.33	\$919.83	\$884.57	\$959.02	\$926.11	\$799.10	\$848.06	\$709.30
\$22.83	\$35.56	\$34.13	\$31.66	\$28.27	\$27.18	\$35.80	\$29.94	\$39.23	\$35.59	\$40.90	\$37.26	\$25.99	\$31.84	\$19.78
\$266.83	\$86.71	\$105.12	\$137.55	\$184.06	\$239.16	\$110.27	\$194.94	\$41.55	\$87.66	\$43.32	\$91.77	\$217.15	\$135.25	\$266.54
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$488.41	\$760.67	\$730.09	\$677.28	\$604.70	\$581.34	\$765.84	\$640.45	\$839.06	\$761.32	\$874.80	\$797.07	\$555.97	\$680.98	\$422.99
-\$18.69	-\$29.11	-\$27.94	-\$25.92	-\$23.14	-\$22.25	-\$29.31	-\$24.51	-\$32.11	-\$29.14	-\$33.48	-\$30.50	-\$21.28	-\$26.06	-\$16.19
\$565.41	\$880.60	\$845.20	\$784.07	\$700.04	\$673.00	\$886.58	\$741.42	\$971.35	\$881.36	\$1,012.73	\$922.75	\$643.62	\$788.35	\$489.68

Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 3	1.0000
Rating Area 8	1.0000

Part II of the Preliminary Justification

Highmark Benefits Group – Individual Market

Scope and Range:

Highmark Benefits Group is requesting an average ACA individual market rate increase of 11.9%, ranging from 9.5% to 15.2%. Products submitted with this filing will have effective dates from January 1, 2024 to December 31, 2024. This rate change is projected to affect 19,515 members.

Historical Financial Experience:

Highmark Benefits Group incurred an underwriting loss in its ACA individual market programs in 2022.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum
Highmark Benefits Group
Individual Rate Filing
Effective January 1, 2024

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group’s (HBG) individual block of business rate filing, for products with an effective date of January 1, 2024. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department (“Department”), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HBG’s rate filing. However, we recognize that this certification may become a public document. HBG makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HBG.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2024

I.2 Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

II. Proposed Rate Changes

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are cost and utilization trend.

In accordance with the Department’s updated recent rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 50% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments COVID-19. As a result, HBG reserves the right to submit a revised filing.

III. Experience and Current Period Premium, Claims, and Enrollment

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2022, paid through February 2023. This includes 2022 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2022.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2023.

III.3 Allowed and Paid Claims Incurred During the Experience Period:

- Historical Experience: We chose HBG’s current experience for the individual block of business for the period January 1, 2022 through December 31, 2022, with claims paid through February, 2023 as the basis for the 2024 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG’s individual book-of-business. This section includes:
 - The amount of claims which were processed through Company’s claims system,

- Claims processed outside of the Company's claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
-
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from The Company's detailed claim-level historical data. This experience includes 2022 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
 - Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2022 plan designs chosen by each member.
 - Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.9688 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2024 rates reflects an annual trend rate of 12.00% (5.0% cost, 6.7% utilization). These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 0.971 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.002 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

accomplished by applying a trend of 12.00% (which excludes any impact from COVID-19) to our adjusted BEP claims.

3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
 - a. COVID Testing (0.7% medical claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
 - b. Vaccines (0.1% medical and 1.4% drug claims impact) – The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
 - c. Actuarial Judgement (-0.4% claims impact) – The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.007.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.7% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 0.987 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

HBG's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HBG's individual book of business in 2022. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HBG. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

IX.1 Projected Reinsurance PMPM

In accordance with the Department's updated recent rate filing guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2024: an attachment point of \$60,000, a coinsurance rate of 50%, and a cap of \$100,000. HBG estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 4.5%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM:

The estimated average risk score for HBG's projected 2024 population was developed by using HBG's 2022 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2024 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2024.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HBG paying to the risk adjustment pool. The (\$30.91) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HBG has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 2.92% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rates [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Ten plans have an adult dental and vision benefit and eight plans have a hearing and an OTC benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.21 PMPM for Risk Transfer User Fee
- \$0.29 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.935. This factor is calculated by dividing the all members age factor of 1.933 by the ratio of billable members to total members 0.9992. The age curve calibration factor is $1/1.935 = 0.5168$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is $1/1.000 = 1.000$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. The tobacco calibration factor is $1/1.008 = 0.9920$.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2024 using the federally-prescribed MLR methodology is 93.0%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HBG's QHP application. Per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HBG's expectations for 2024. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HBG expects membership in 2024 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	38.7%	5.8%
150%-200%	87%	44.7%	6.7%
200%-250%	73%	5.5%	0.8%
<u>>250%</u>	<u>70%</u>	<u>11.1%</u>	<u>1.7%</u>
Total		100.0%	15.0%

XV. Terminated Plans and Products

Plans in the 2022 experience period that will no longer be available in 2024 can be found in Exhibit I.

XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HBG’s plans adequately.

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

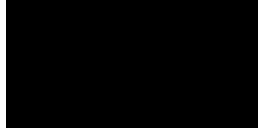
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values

included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HBG to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

A black rectangular redaction box covering the signature.A thick black horizontal redaction bar.

Title: Actuarial Director, Individual Markets

Date: August 17, 2023

XVIII.**Exhibit I****Highmark Benefits Group****Terminated Plans Offered in 2022 Only**

HIOS ID	Metal	Plan Name	2023 Mapping
79962PA0190001	Bronze	my Priority Blue Flex EPO Bronze 3800	79962PA0270001
79962PA0190005	Silver	my Priority Blue Flex EPO Silver 2900	79962PA0300001
79962PA0190007	Gold	my Priority Blue Flex EPO Gold 0	79962PA0270005
79962PA0190009	Silver	my Priority Blue Flex EPO Silver 2600	79962PA0270004
79962PA0200001	Bronze	my Priority Blue Flex EPO Bronze 6900 HSA	79962PA0290001
79962PA0200002	Silver	my Priority Blue Flex EPO Silver 3250 HSA	79962PA0270003
79962PA0200004	Gold	my Priority Blue Flex EPO Gold 1400 HSA	79962PA0290002
79962PA0210001	Catastrophic	my Priority Blue Major Events EPO 8700 - 3 Free PCP Visits	79962PA0320001
79962PA0220001	Bronze	my Priority Blue Flex EPO Bronze 3800 + Adult Dental and Vision	79962PA0280001
79962PA0220002	Silver	my Priority Blue Flex EPO Silver 2900 + Adult Dental and Vision	79962PA0310001
79962PA0220003	Silver	my Priority Blue Flex EPO Silver 2600 + Adult Dental and Vision	79962PA0280002
79962PA0220005	Gold	my Priority Blue Flex EPO Gold 0 + Adult Dental and Vision	79962PA0280003
79962PA0230001	Gold	my Priority Blue Flex EPO Premier Gold 0	79962PA0300002
79962PA0240001	Gold	my Priority Blue Flex EPO Premier Gold 0 + Adult Dental and Vision	79962PA0310002

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962				
Rate Effective Date*	01/01/2024				
Rate Expiration Date*	12/31/2024				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	326.82	326.82
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	15	355.87	355.87
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	16	366.98	366.98
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	17	378.09	378.09
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	18	390.05	390.05
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	19	402.01	402.01
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	20	414.40	414.40
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	21	427.22	437.90
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	22	427.22	437.90
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	23	427.22	437.90
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	24	427.22	437.90
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	25	428.93	439.65
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	26	437.47	448.41
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	27	447.73	458.92
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	28	464.39	476.00
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	29	478.06	490.01
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	30	484.89	497.01
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	31	495.15	507.53
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	32	505.40	518.04
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	33	511.81	524.61
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	34	518.65	531.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	35	522.06	535.11
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	36	525.48	538.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	37	528.90	542.12
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	38	532.32	545.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	39	539.15	552.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	40	545.99	600.59
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	41	556.24	614.65
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	42	566.07	629.47
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	43	579.74	649.89
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	44	596.83	675.61
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	45	616.91	706.36
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	46	640.83	743.36
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	47	667.74	785.93
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	48	698.50	835.41
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	49	728.84	887.00
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	50	763.01	934.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	51	796.77	976.04
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	52	833.93	1021.56
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	53	871.53	1067.62
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	54	912.11	1117.33
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	55	952.70	1167.06
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	56	996.70	1220.96
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	57	1041.14	1275.40
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	58	1088.56	1333.49
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	59	1122.05	1362.26
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	60	1159.48	1420.36
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	61	1200.49	1470.60
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	62	1227.40	1503.57
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	63	1261.15	1544.91
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1281.66	1570.03
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	343.05	343.05
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	15	373.54	373.54
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	16	385.20	385.20
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	17	396.86	396.86
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	18	409.42	409.42
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	19	421.97	421.97
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	20	434.98	434.98
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	21	448.43	459.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	22	448.43	459.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	23	448.43	459.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	24	448.43	459.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	25	450.22	461.48
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	26	459.19	470.67
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	27	469.95	481.70
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	28	487.44	499.63
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	29	501.79	514.33
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	30	508.97	521.69
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	31	519.73	532.72
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	32	530.49	543.75
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	33	537.22	550.65
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	34	544.39	558.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	35	547.98	561.68
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	36	551.57	565.36
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	37	555.16	569.04
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	38	558.74	572.71
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	39	565.92	580.07
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	40	573.09	630.40
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	41	583.86	645.17
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	42	594.17	660.72
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	43	608.52	682.15
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	44	626.46	709.15
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	45	647.53	741.42
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	46	672.65	780.27
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	47	700.90	824.96
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	48	733.18	876.88
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	49	765.02	931.03
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	50	800.90	981.10
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	51	836.32	1024.49
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	52	875.34	1072.29
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	53	914.80	1120.63
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	54	957.40	1172.82
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1000.00	1225.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1046.19	1281.58
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1092.82	1338.70
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1142.60	1399.69
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79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1217.04	1490.87
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1260.09	1543.61
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1288.34	1578.22
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1323.77	1621.62
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1345.29	1647.98
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	340.82	340.82
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	15	371.11	371.11
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	16	382.69	382.69
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	17	394.28	394.28
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	18	406.75	406.75
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	19	419.22	419.22
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	20	432.14	432.14
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	21	445.51	456.65
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	22	445.51	456.65
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	23	445.51	456.65
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	24	445.51	456.65

79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	25	447.29	458.47
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	26	456.20	467.61
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	27	466.89	478.56
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	28	484.27	496.38
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	29	498.53	510.99
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	30	505.65	518.29
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	31	516.35	529.26
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	32	527.04	540.22
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	33	533.72	547.06
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	34	540.85	554.37
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	35	544.41	558.02
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	36	547.98	561.68
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	37	551.54	565.33
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	38	555.11	568.99
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	39	562.23	576.29
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	40	569.36	626.30
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	41	580.05	640.96
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	42	590.30	656.41
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	43	604.56	677.71
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	44	622.38	704.53
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	45	643.32	736.60
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	46	668.27	775.19
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	47	696.33	819.58
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	48	728.41	871.18
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	49	760.04	924.97
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	50	795.68	974.71
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	51	830.88	1017.83
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	52	869.64	1065.31
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	53	908.84	1113.33
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	54	951.16	1165.17
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	55	993.49	1217.03
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1039.37	1273.23
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1085.71	1329.99
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1135.16	1390.57
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1159.66	1420.58
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1209.11	1481.16
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1251.88	1533.55
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1279.95	1567.94
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1315.15	1611.06
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1336.53	1637.25
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	357.05	357.05
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	15	388.79	388.79
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	16	400.92	400.92
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	17	413.06	413.06
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	18	426.12	426.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	19	439.19	439.19
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	20	452.73	452.73
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	21	466.73	478.40
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	22	466.73	478.40
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	23	466.73	478.40
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	24	466.73	478.40
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	25	468.60	480.32
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	26	477.93	489.88
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	27	489.13	501.36
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	28	507.34	520.02
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	29	522.27	535.33
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	30	529.74	542.98
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	31	540.94	554.46
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	32	552.14	565.94
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	33	559.14	573.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	34	566.61	580.78
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	35	570.34	584.60
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	36	574.08	588.43
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	37	577.81	592.26
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	38	581.55	596.09
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	39	589.01	603.74
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	40	596.48	656.13
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	41	607.68	671.49
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	42	618.42	687.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	43	633.35	709.99
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	44	652.02	738.09
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	45	673.96	771.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	46	700.10	812.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	47	729.50	858.62
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	48	763.10	912.67
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	49	796.24	969.02
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	50	833.58	1021.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	51	870.45	1066.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	52	911.06	1116.05
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	53	952.13	1166.36
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	54	996.47	1220.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1040.81	1274.99
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1088.88	1333.88
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1137.42	1393.34
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1189.23	1456.81
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1214.90	1488.25
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1266.71	1551.72
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1311.51	1606.60
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1340.92	1642.63
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1377.79	1687.79
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1400.19	1715.23
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	304.84	304.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	15	331.93	331.93
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	16	342.29	342.29
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	17	352.65	352.65
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	18	363.81	363.81
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	19	374.97	374.97
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	20	386.53	386.53
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	21	398.48	408.44
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	22	398.48	408.44
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	23	398.48	408.44
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	24	398.48	408.44
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	25	400.07	410.07
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	26	408.04	418.24
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	27	417.61	428.05
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	28	433.15	443.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	29	445.90	457.05
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	30	452.27	463.58
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	31	461.84	473.39
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	32	471.40	483.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	33	477.38	489.31

79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	34	483.75	495.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	35	486.94	499.11
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	36	490.13	502.38
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	37	493.32	505.65
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	38	496.51	508.92
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	39	502.88	515.45
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	40	509.26	560.19
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	41	518.82	573.30
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	42	527.99	587.12
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	43	540.74	606.17
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	44	556.68	630.16
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	45	575.41	658.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	46	597.72	693.36
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	47	622.82	733.06
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	48	651.51	779.21
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	49	679.81	827.33
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	50	711.69	871.82
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	51	743.17	910.38
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	52	777.83	952.84
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	53	812.90	995.80
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	54	850.75	1042.17
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	55	888.61	1088.55
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	56	929.65	1138.82
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	57	971.10	1189.60
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1015.33	1243.78
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1037.24	1270.62
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1081.47	1324.80
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1119.73	1371.67
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1144.83	1402.42
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1176.31	1440.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1195.44	1464.41
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	303.18	303.18
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	15	330.13	330.13
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	16	340.44	340.44
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	17	350.74	350.74
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	18	361.84	361.84
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	19	372.94	372.94
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	20	384.43	384.43
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	21	396.32	406.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	22	396.32	406.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	23	396.32	406.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	24	396.32	406.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	25	397.91	407.86
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	26	405.83	415.98
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	27	415.34	425.72
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	28	430.80	441.57
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	29	443.48	454.57
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	30	449.82	461.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	31	459.33	470.81
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	32	468.85	480.57
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	33	474.79	486.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	34	481.13	493.16
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	35	484.30	496.41
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	36	487.47	499.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	37	490.64	502.91
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	38	493.81	506.16
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	39	500.16	512.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	40	506.50	557.15
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	41	516.01	570.19
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	42	525.12	583.93
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	43	537.81	602.89
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	44	553.66	626.74
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	45	572.29	655.27
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	46	594.48	689.60
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	47	619.45	729.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	48	647.98	774.98

79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	49	676.12	822.84
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	50	707.83	867.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	51	739.14	905.45
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	52	773.62	947.68
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	53	808.49	990.40
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	54	846.14	1036.52
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	55	883.79	1082.64
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	56	924.61	1132.65
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	57	965.83	1183.14
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1009.82	1237.03
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1031.62	1263.73
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1075.61	1317.62
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1113.66	1364.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1138.63	1394.82
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1169.94	1433.18
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1188.96	1456.48
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	270.69	270.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	15	294.75	294.75
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	16	303.95	303.95
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	17	313.15	313.15
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	18	323.06	323.06
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	19	332.96	332.96
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	20	343.22	343.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	21	353.84	362.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	22	353.84	362.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	23	353.84	362.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	24	353.84	362.69
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	25	355.26	364.14
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	26	362.33	371.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	27	370.82	380.09
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	28	384.62	394.24
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	29	395.95	405.85
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	30	401.61	411.65
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	31	410.10	420.35
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	32	418.59	429.05
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	33	423.90	434.50
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	34	429.56	440.30
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	35	432.39	443.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	36	435.22	446.10
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	37	438.05	449.00
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	38	440.88	451.90
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	39	446.55	457.71
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	40	452.21	497.43
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	41	460.70	509.07
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	42	468.84	521.35
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	43	480.16	538.26
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	44	494.31	559.56
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	45	510.94	585.03
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	46	530.76	615.68
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	47	553.05	650.94
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	48	578.53	691.92
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	49	603.65	734.64
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	50	631.96	774.15
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	51	659.91	808.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	52	690.70	846.11
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	53	721.83	884.24
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	54	755.45	925.43
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	55	789.06	966.60
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	56	825.51	1011.25
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	57	862.31	1056.33
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	58	901.58	1104.44
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	59	921.05	1128.29
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	60	960.32	1176.39
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	61	994.29	1218.01
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1016.58	1245.31
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1044.54	1279.56

79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1061.52	1300.36
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.92	286.92
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.42	312.42
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.18	322.18
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.93	331.93
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	18	342.43	342.43
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	19	352.93	352.93
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	20	363.81	363.81
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.06	384.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.06	384.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.06	384.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	24	375.06	384.44
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	25	376.56	385.97
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	26	384.06	393.66
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	27	393.06	402.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	28	407.69	417.88
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	29	419.69	430.18
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	30	425.69	436.33
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	31	434.69	445.56
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	32	443.70	454.79
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	33	449.32	460.55
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	34	455.32	466.70
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	35	458.32	469.78
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	36	461.32	472.85
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	37	464.32	475.93
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	38	467.32	479.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	39	473.33	485.16
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	40	479.33	527.26
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	41	488.33	539.60
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	42	496.95	552.61
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	43	508.96	570.54
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	44	523.96	593.12
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	45	541.59	620.12
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	46	562.59	652.60
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	47	586.22	689.98
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	48	613.22	733.41
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	49	639.85	778.70
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	50	669.86	820.58
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	51	699.49	856.88
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	52	732.12	896.85
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	53	765.12	937.27
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	54	800.75	980.92
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	55	836.38	1024.57
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	56	875.01	1071.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	57	914.02	1119.67
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	58	955.65	1170.67
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	59	976.28	1195.94
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1017.91	1246.94
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1053.92	1291.05
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1077.55	1320.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1107.18	1356.30
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1125.18	1378.35
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	375.62	375.62
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	15	409.00	409.00
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	16	421.77	421.77
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	17	434.54	434.54
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	18	448.28	448.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	19	462.03	462.03
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	20	476.27	476.27
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	21	491.00	503.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	22	491.00	503.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	23	491.00	503.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	24	491.00	503.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	25	492.96	505.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	26	502.78	515.35
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	27	514.57	527.43

79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	28	533.72	547.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	29	549.43	563.17
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	30	557.29	571.22
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	31	569.07	583.30
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	32	580.85	595.37
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	33	588.22	602.93
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	34	596.07	610.97
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	35	600.00	615.00
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	36	603.93	619.03
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	37	607.86	623.06
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	38	611.79	627.08
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	39	619.64	635.13
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	40	627.50	690.25
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	41	639.28	706.40
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	42	650.58	723.44
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	43	666.29	746.91
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	44	685.93	776.47
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	45	709.00	811.81
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	46	736.50	854.34
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	47	767.43	903.27
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	48	802.79	960.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	49	837.65	1019.42
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	50	876.93	1074.24
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	51	915.72	1121.76
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	52	958.43	1174.08
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1001.64	1227.01
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1048.29	1284.16
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1094.93	1341.29
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1145.50	1403.24
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1196.57	1465.80
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1251.07	1532.56
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1278.07	1565.64
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1332.57	1632.40
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1379.71	1690.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1410.64	1728.03
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1449.43	1775.55
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1473.00	1804.43
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	391.84	391.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	15	426.67	426.67
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	16	439.99	439.99
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	17	453.31	453.31
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	18	467.65	467.65
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	19	481.99	481.99
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	20	496.84	496.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	21	512.21	525.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	22	512.21	525.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	23	512.21	525.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	24	512.21	525.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	25	514.26	527.12
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	26	524.50	537.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	27	536.80	550.22
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	28	556.77	570.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	29	573.16	587.49
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	30	581.36	595.89
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	31	593.65	608.49
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	32	605.94	621.09
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	33	613.63	628.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	34	621.82	637.37
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	35	625.92	641.57
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	36	630.02	645.77
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	37	634.12	649.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	38	638.21	654.17
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	39	646.41	662.57
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	40	654.60	720.06
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	41	666.90	736.92
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	42	678.68	754.69

79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	43	695.07	779.17
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	44	715.56	810.01
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	45	739.63	846.88
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	46	768.32	891.25
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	47	800.58	942.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	48	837.46	1001.60
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	49	873.83	1063.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	50	914.81	1120.64
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	51	955.27	1170.21
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	52	999.83	1224.79
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1044.91	1280.01
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1093.57	1339.62
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1142.23	1399.23
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1194.99	1463.86
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1248.26	1529.12
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1305.11	1598.76
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1333.28	1633.27
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1390.14	1702.92
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1439.31	1763.15
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1471.58	1802.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1512.04	1852.25
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1536.63	1882.37
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	340.51	340.51
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	15	370.78	370.78
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	16	382.35	382.35
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	17	393.92	393.92
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	18	406.39	406.39
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	19	418.85	418.85
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	20	431.76	431.76
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	21	445.11	456.24
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	22	445.11	456.24
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	23	445.11	456.24
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	24	445.11	456.24
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	25	446.89	458.06
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	26	455.79	467.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	27	466.48	478.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	28	483.83	495.93
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	29	498.08	510.53
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	30	505.20	517.83
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	31	515.88	528.78
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	32	526.57	539.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	33	533.24	546.57
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	34	540.36	553.87
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	35	543.92	557.52
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	36	547.49	561.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	37	551.05	564.83
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	38	554.61	568.48
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	39	561.73	575.77
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	40	568.85	625.74
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	41	579.53	640.38
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	42	589.77	655.82
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	43	604.01	677.10
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	44	621.82	703.90
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	45	642.74	735.94
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	46	667.67	774.50
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	47	695.71	818.85
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	48	727.75	870.39
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	49	759.36	924.14
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	50	794.97	973.84
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	51	830.13	1016.91
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	52	868.85	1064.34
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	53	908.02	1112.32
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	54	950.31	1164.13
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	55	992.60	1215.94
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1038.44	1272.09
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1084.73	1328.79

79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1134.14	1389.32
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1158.62	1419.31
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1208.03	1479.84
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1250.76	1532.18
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1278.80	1566.53
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1313.96	1609.60
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1335.33	1635.78
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	244.23	244.23
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	15	265.94	265.94
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	16	274.24	274.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	17	282.55	282.55
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	18	291.48	291.48
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	19	300.42	300.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	20	309.68	309.68
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	21	319.26	327.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	22	319.26	327.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	23	319.26	327.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	24	319.26	327.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	25	320.54	328.55
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	26	326.92	335.09
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	27	334.58	342.94
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	28	347.04	355.72
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	29	357.25	366.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	30	362.36	371.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	31	370.02	379.27
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	32	377.68	387.12
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	33	382.47	392.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	34	387.58	397.27
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	35	390.14	399.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	36	392.69	402.51
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	37	395.24	405.12
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	38	397.80	407.75
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	39	402.91	412.98
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	40	408.01	448.81
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	41	415.68	459.33
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	42	423.02	470.40
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	43	433.24	485.66
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	44	446.01	504.88
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	45	461.01	527.86
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	46	478.89	555.51
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	47	499.00	587.32
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	48	521.99	624.30
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	49	544.66	662.85
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	50	570.20	698.50
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	51	595.42	729.39
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	52	623.20	763.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	53	651.29	797.83
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	54	681.62	834.98
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	55	711.95	872.14
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	56	744.83	912.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	57	778.04	953.10
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	58	813.47	996.50
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	59	831.03	1018.01
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	60	866.47	1061.43
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	61	897.12	1098.97
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	62	917.23	1123.61
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	63	942.46	1154.51
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	957.78	1173.28
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	260.47	260.47
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	15	283.62	283.62
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	16	292.47	292.47
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	17	301.32	301.32
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	18	310.86	310.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	19	320.39	320.39
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	20	330.27	330.27
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	21	340.48	348.99

79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	22	340.48	348.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	23	340.48	348.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	24	340.48	348.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	25	341.84	350.39
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	26	348.65	357.37
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	27	356.82	365.74
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	28	370.10	379.35
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	29	381.00	390.53
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	30	386.44	396.10
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	31	394.62	404.49
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	32	402.79	412.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	33	407.90	418.10
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	34	413.34	423.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	35	416.07	426.47
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	36	418.79	429.26
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	37	421.51	432.05
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	38	424.24	434.85
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	39	429.69	440.43
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	40	435.13	478.64
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	41	443.30	489.85
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	42	451.14	501.67
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	43	462.03	517.94
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	44	475.65	538.44
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	45	491.65	562.94
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	46	510.72	592.44
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	47	532.17	626.36
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	48	556.68	665.79
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	49	580.86	706.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	50	608.10	744.92
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	51	635.00	777.88
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	52	664.62	814.16
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	53	694.58	850.86
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	54	726.92	890.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	55	759.27	930.11
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	56	794.34	973.07
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	57	829.75	1016.44
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	58	867.54	1062.74
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	59	886.27	1085.68
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	60	924.06	1131.97
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	61	956.75	1172.02
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	62	978.20	1198.30
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1005.10	1231.25
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1021.44	1251.26
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	248.88	248.88
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	15	271.00	271.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	16	279.46	279.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	17	287.92	287.92
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	18	297.03	297.03
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	19	306.14	306.14
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	20	315.57	315.57
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	21	325.33	333.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	22	325.33	333.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	23	325.33	333.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	24	325.33	333.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	25	326.63	334.80
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	26	333.14	341.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	27	340.95	349.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	28	353.63	362.47
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	29	364.04	373.14
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	30	369.25	378.48
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	31	377.06	386.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	32	384.87	394.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	33	389.75	399.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	34	394.95	404.82
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	35	397.55	407.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	36	400.16	410.16

79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	37	402.76	412.83
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	38	405.36	415.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	39	410.57	420.83
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	40	415.77	457.35
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	41	423.58	468.06
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	42	431.06	479.34
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	43	441.47	494.89
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	44	454.49	514.48
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	45	469.78	537.90
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	46	488.00	566.08
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	47	508.49	598.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	48	531.91	636.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	49	555.01	675.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	50	581.04	711.77
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	51	606.74	743.26
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	52	635.04	777.92
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	53	663.67	813.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	54	694.58	850.86
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	55	725.49	888.73
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	56	758.99	929.76
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	57	792.83	971.22
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	58	828.94	1015.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	59	846.83	1037.37
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	60	882.95	1081.61
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	61	914.18	1119.87
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	62	934.67	1144.97
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	63	960.37	1176.45
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	975.99	1195.59
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	218.64	218.64
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	15	238.07	238.07
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	16	245.50	245.50
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	17	252.93	252.93
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	18	260.94	260.94
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	19	268.94	268.94
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	20	277.23	277.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	21	285.80	292.95
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	22	285.80	292.95
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	23	285.80	292.95
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	24	285.80	292.95
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	25	286.94	294.11
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	26	292.66	299.98
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	27	299.52	307.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	28	310.66	318.43
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	29	319.81	327.81
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	30	324.38	332.49
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	31	331.24	339.52
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	32	338.10	346.55
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	33	342.39	350.95
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	34	346.96	355.63
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	35	349.25	357.98
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	36	351.53	360.32
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	37	353.82	362.67
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	38	356.11	365.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	39	360.68	369.70
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	40	365.25	401.78
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	41	372.11	411.18
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	42	378.69	421.10
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	43	387.83	434.76
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	44	399.26	451.96
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	45	412.70	472.54
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	46	428.70	497.29
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	47	446.71	525.78
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	48	467.28	558.87
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	49	487.57	593.37
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	50	510.44	625.29
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	51	533.02	652.95

79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	52	557.88	683.40
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	53	583.03	714.21
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	54	610.18	747.47
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	55	637.33	780.73
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	56	666.77	816.79
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	57	696.49	853.20
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	58	728.22	892.07
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	59	743.94	911.33
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	60	775.66	950.18
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	61	803.10	983.80
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	62	821.10	1005.85
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	63	843.68	1033.51
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	857.40	1050.32
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	189.35	189.35
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	15	206.18	206.18
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	16	212.61	212.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	17	219.05	219.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	18	225.98	225.98
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	19	232.91	232.91
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	20	240.08	240.08
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	21	247.51	253.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	22	247.51	253.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	23	247.51	253.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	24	247.51	253.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	25	248.50	254.71
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	26	253.45	259.79
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	27	259.39	265.87
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	28	269.04	275.77
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	29	276.96	283.88
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	30	280.92	287.94
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	31	286.86	294.03
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	32	292.80	300.12
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	33	296.52	303.93
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	34	300.48	307.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	35	302.46	310.02
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	36	304.44	312.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	37	306.42	314.08
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	38	308.40	316.11
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	39	312.36	320.17
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	40	316.32	347.95
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	41	322.26	356.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	42	327.95	364.68
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	43	335.87	376.51
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	44	345.77	391.41
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	45	357.40	409.22
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	46	371.27	430.67
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	47	386.86	455.33
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	48	404.68	484.00
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	49	422.25	513.88
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	50	442.05	541.51
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	51	461.61	565.47
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	52	483.14	591.85
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	53	504.92	618.53
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	54	528.43	647.33
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	55	551.95	676.14
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	56	577.44	707.36
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	57	603.18	738.90
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	58	630.66	772.56
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	59	644.27	789.23
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	60	671.74	822.88
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	61	695.50	851.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	62	711.10	871.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	63	730.65	895.05
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	742.53	909.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	331.48	331.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	15	360.95	360.95

79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	16	372.21	372.21
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	17	383.48	383.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	18	395.61	395.61
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	19	407.74	407.74
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	20	420.31	420.31
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	21	433.31	444.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	22	433.31	444.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	23	433.31	444.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	24	433.31	444.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	25	435.04	445.92
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	26	443.71	454.80
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	27	454.11	465.46
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	28	471.01	482.79
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	29	484.87	496.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	30	491.81	504.11
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	31	502.21	514.77
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	32	512.61	525.43
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	33	519.11	532.09
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	34	526.04	539.19
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	35	529.50	542.74
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	36	532.97	546.29
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	37	536.44	549.85
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	38	539.90	553.40
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	39	546.84	560.51
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	40	553.77	609.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	41	564.17	623.41
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	42	574.14	638.44
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	43	588.00	659.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	44	605.33	685.23
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	45	625.70	716.43
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	46	649.97	753.97
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	47	677.26	797.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	48	708.46	847.32
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	49	739.23	899.64
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	50	773.89	948.02
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	51	808.12	989.95
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	52	845.82	1036.13
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	53	883.95	1082.84
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	54	925.12	1133.27
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	55	966.28	1183.69
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1010.91	1238.36
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1055.98	1293.58
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1104.07	1352.49
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1127.91	1381.69
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1176.00	1440.60
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1217.60	1491.56
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1244.90	1525.00
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1279.13	1566.93
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1299.93	1592.41
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	347.72	347.72
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	15	378.62	378.62
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	16	390.44	390.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	17	402.26	402.26
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	18	414.99	414.99
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	19	427.71	427.71
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	20	440.89	440.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	21	454.53	465.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	22	454.53	465.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	23	454.53	465.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	24	454.53	465.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	25	456.35	467.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	26	465.44	477.08
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	27	476.35	488.26
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	28	494.07	506.42
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	29	508.62	521.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	30	515.89	528.79

79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	31	526.80	539.97
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	32	537.71	551.15
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	33	544.53	558.14
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	34	551.80	565.60
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	35	555.44	569.33
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	36	559.07	573.05
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	37	562.71	576.78
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	38	566.34	580.50
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	39	573.62	587.96
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	40	580.89	638.98
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	41	591.80	653.94
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	42	602.25	669.70
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	43	616.80	691.43
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	44	634.98	718.80
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	45	656.34	751.51
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	46	681.80	790.89
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	47	710.43	836.18
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	48	743.16	888.82
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	49	775.43	943.70
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	50	811.79	994.44
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	51	847.70	1038.43
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	52	887.24	1086.87
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	53	927.24	1135.87
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	54	970.42	1188.76
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	55	1013.60	1241.66
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	56	1060.42	1299.01
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	57	1107.69	1356.92
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	58	1158.14	1418.72
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	59	1183.14	1449.35
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	60	1233.59	1511.15
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	61	1277.23	1564.61
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	62	1305.86	1599.68
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	63	1341.77	1643.67
79962PA0340002 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1363.59	1670.40
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	345.67	345.67
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	15	376.39	376.39
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	16	388.14	388.14
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	17	399.89	399.89
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	18	412.54	412.54
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	19	425.19	425.19
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	20	438.29	438.29
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	21	451.85	463.15
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	22	451.85	463.15
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	23	451.85	463.15
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	24	451.85	463.15
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	25	453.66	465.00
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	26	462.69	474.26
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	27	473.54	485.38
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	28	491.16	503.44
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	29	505.62	518.26
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	30	512.85	525.67
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	31	523.69	536.78
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	32	534.54	547.90
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	33	541.32	554.85
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	34	548.55	562.26
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	35	552.16	565.96
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	36	555.78	569.67
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	37	559.39	573.37
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	38	563.01	577.09
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	39	570.23	584.49
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	40	577.46	635.21
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	41	588.31	650.08
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	42	598.70	665.75
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	43	613.16	687.35
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	44	631.23	714.55
79962PA0350002 Rating Area 8	Tobacco User/Non-Tobacco User	45	652.47	747.08

79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	46	677.78	786.22
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	47	706.24	831.24
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	48	738.77	883.57
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	49	770.86	938.14
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	50	807.00	988.58
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	51	842.70	1032.31
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	52	882.01	1080.46
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	53	921.77	1129.17
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	54	964.70	1181.76
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1007.63	1234.35
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1054.17	1291.36
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1101.16	1348.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1151.31	1410.35
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1176.17	1440.81
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1226.32	1502.24
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1269.70	1555.38
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1298.17	1590.26
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1333.86	1633.98
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1355.55	1660.55
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	361.90	361.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	15	394.07	394.07
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	16	406.37	406.37
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	17	418.67	418.67
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	18	431.91	431.91
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	19	445.16	445.16
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	20	458.88	458.88
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	21	473.07	484.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	22	473.07	484.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	23	473.07	484.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	24	473.07	484.90
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	25	474.96	486.83
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	26	484.42	496.53
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	27	495.78	508.17
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	28	514.23	527.09
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	29	529.37	542.60
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	30	536.93	550.35
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	31	548.29	562.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	32	559.64	573.63
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	33	566.74	580.91
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	34	574.31	588.67
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	35	578.09	592.54
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	36	581.88	596.43
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	37	585.66	600.30
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	38	589.45	604.19
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	39	597.01	611.94
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	40	604.58	665.04
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	41	615.94	680.61
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	42	626.82	697.02
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	43	641.96	719.64
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	44	660.88	748.12
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	45	683.11	782.16
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	46	709.61	823.15
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	47	739.41	870.29
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	48	773.47	925.07
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	49	807.06	982.19
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	50	844.90	1035.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	51	882.28	1080.79
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	52	923.43	1131.20
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	53	965.06	1182.20
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1010.00	1237.25
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1054.95	1292.31
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1103.67	1352.00
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1152.87	1412.27
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1205.38	1476.59
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1231.40	1508.47
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1283.91	1572.79

79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1329.33	1628.43
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1359.13	1664.93
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1396.50	1710.71
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1419.21	1738.53
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	309.18	309.18
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	15	336.67	336.67
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	16	347.17	347.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	17	357.68	357.68
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	18	369.00	369.00
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	19	380.31	380.31
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	20	392.04	392.04
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	21	404.16	414.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	22	404.16	414.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	23	404.16	414.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	24	404.16	414.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	25	405.78	415.92
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	26	413.86	424.21
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	27	423.56	434.15
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	28	439.32	450.30
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	29	452.26	463.57
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	30	458.72	470.19
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	31	468.42	480.13
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	32	478.12	490.07
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	33	484.18	496.28
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	34	490.65	502.92
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	35	493.88	506.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	36	497.12	509.55
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	37	500.35	512.86
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	38	503.58	516.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	39	510.05	522.80
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	40	516.52	568.17
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	41	526.22	581.47
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	42	535.51	595.49
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	43	548.45	614.81
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	44	564.61	639.14
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	45	583.61	668.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	46	606.24	703.24
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	47	631.70	743.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	48	660.80	790.32
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	49	689.50	839.12
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	50	721.83	884.24
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	51	753.76	923.36
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	52	788.92	966.43
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	53	824.49	1010.00
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	54	862.88	1057.03
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	55	901.28	1104.07
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	56	942.91	1155.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	57	984.94	1206.55
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1029.80	1261.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1052.03	1288.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1096.89	1343.69
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1135.69	1391.22
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1161.15	1422.41
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1193.08	1461.52
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1212.48	1485.29
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	307.51	307.51
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	15	334.84	334.84
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	16	345.29	345.29
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	17	355.74	355.74
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	18	367.00	367.00
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	19	378.25	378.25
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	20	389.91	389.91
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	21	401.97	412.02
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	22	401.97	412.02
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	23	401.97	412.02
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	24	401.97	412.02

79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	25	403.58	413.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	26	411.62	421.91
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	27	421.26	431.79
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	28	436.94	447.86
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	29	449.80	461.05
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	30	456.24	467.65
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	31	465.88	477.53
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	32	475.53	487.42
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	33	481.56	493.60
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	34	487.99	500.19
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	35	491.21	503.49
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	36	494.42	506.78
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	37	497.64	510.08
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	38	500.85	513.37
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	39	507.29	519.97
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	40	513.72	565.09
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	41	523.36	578.31
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	42	532.61	592.26
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	43	545.47	611.47
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	44	561.55	635.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	45	580.44	664.60
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	46	602.96	699.43
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	47	628.28	739.49
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	48	657.22	786.04
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	49	685.76	834.57
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	50	717.92	879.45
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	51	749.67	918.35
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	52	784.65	961.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	53	820.02	1004.52
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	54	858.21	1051.31
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	55	896.39	1098.08
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	56	937.80	1148.81
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	57	979.60	1200.01
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1024.22	1254.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1046.33	1281.75
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1090.95	1336.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1129.54	1383.69
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1154.86	1414.70
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1186.62	1453.61
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1205.91	1477.24
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.55	274.55
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	15	298.96	298.96
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	16	308.29	308.29
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.62	317.62
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	18	327.67	327.67
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	19	337.72	337.72
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	20	348.12	348.12
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	21	358.89	367.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	22	358.89	367.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	23	358.89	367.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	24	358.89	367.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	25	360.33	369.34
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.50	376.69
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	27	376.12	385.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	28	390.11	399.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	29	401.60	411.64
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	30	407.34	417.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	31	415.95	426.35
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	32	424.57	435.18
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	33	429.95	440.70
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	34	435.69	446.58
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	35	438.56	449.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	36	441.43	452.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	37	444.31	455.42
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	38	447.18	458.36
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	39	452.92	464.24

79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	40	458.66	504.53
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	41	467.27	516.33
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	42	475.53	528.79
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	43	487.01	545.94
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	44	501.37	567.55
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	45	518.24	593.38
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	46	538.34	624.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	47	560.95	660.24
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	48	586.79	701.80
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	49	612.27	745.13
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	50	640.98	785.20
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	51	669.33	819.93
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	52	700.55	858.17
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	53	732.14	896.87
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	54	766.23	938.63
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	55	800.32	980.39
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	56	837.29	1025.68
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	57	874.61	1071.40
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	58	914.45	1120.20
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	59	934.19	1144.38
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	60	974.03	1193.19
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1008.48	1235.39
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1031.09	1263.09
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1059.44	1297.81
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1076.67	1318.92
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	290.78	290.78
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	15	316.63	316.63
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	16	326.51	326.51
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	17	336.40	336.40
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	18	347.04	347.04
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	19	357.68	357.68
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	20	368.71	368.71
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	21	380.11	389.61
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	22	380.11	389.61
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	23	380.11	389.61
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	24	380.11	389.61
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	25	381.63	391.17
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	26	389.23	398.96
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	27	398.36	408.32
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	28	413.18	423.51
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	29	425.34	435.97
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	30	431.42	442.21
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	31	440.55	451.56
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	32	449.67	460.91
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	33	455.37	466.75
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	34	461.45	472.99
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	35	464.49	476.10
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	36	467.54	479.23
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	37	470.58	482.34
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	38	473.62	485.46
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	39	479.70	491.69
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	40	485.78	534.36
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	41	494.90	546.86
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	42	503.65	560.06
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	43	515.81	578.22
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	44	531.01	601.10
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	45	548.88	628.47
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	46	570.17	661.40
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	47	594.11	699.27
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	48	621.48	743.29
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	49	648.47	789.19
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	50	678.88	831.63
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	51	708.91	868.41
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	52	741.97	908.91
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	53	775.42	949.89
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	54	811.53	994.12

79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	55	847.65	1038.37
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	56	886.80	1086.33
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	57	926.33	1134.75
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	58	968.52	1186.44
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	59	989.43	1212.05
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1031.62	1263.73
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1068.11	1308.43
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1092.06	1337.77
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1122.08	1374.55
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1140.33	1396.90
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	380.95	380.95
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	15	414.82	414.82
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	16	427.76	427.76
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	17	440.71	440.71
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	18	454.66	454.66
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	19	468.60	468.60
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	20	483.04	483.04
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	21	497.98	510.43
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	22	497.98	510.43
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	23	497.98	510.43
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	24	497.98	510.43
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	25	499.97	512.47
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	26	509.93	522.68
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	27	521.88	534.93
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	28	541.30	554.83
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	29	557.24	571.17
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	30	565.21	579.34
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	31	577.16	591.59
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	32	589.11	603.84
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	33	596.58	611.49
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	34	604.55	619.66
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	35	608.53	623.74
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	36	612.52	627.83
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	37	616.50	631.91
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	38	620.48	635.99
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	39	628.45	644.16
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	40	636.42	700.06
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	41	648.37	716.45
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	42	659.82	733.72
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	43	675.76	757.53
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	44	695.68	787.51
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	45	719.08	823.35
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	46	746.97	866.49
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	47	778.34	916.11
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	48	814.20	973.78
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	49	849.55	1033.90
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	50	889.39	1089.50
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	51	928.73	1137.69
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	52	972.06	1190.77
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1015.88	1244.45
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1063.19	1302.41
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1110.50	1360.36
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1161.79	1423.19
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1213.58	1486.64
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1268.85	1554.34
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1296.24	1587.89
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1351.52	1655.61
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1399.32	1714.17
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1430.70	1752.61
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1470.04	1800.80
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1493.94	1830.08
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	397.19	397.19
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	15	432.49	432.49
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	16	445.99	445.99
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	17	459.49	459.49
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	18	474.03	474.03

79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	19	488.57	488.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	20	503.62	503.62
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	21	519.20	532.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	22	519.20	532.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	23	519.20	532.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	24	519.20	532.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	25	521.28	534.31
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	26	531.66	544.95
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	27	544.12	557.72
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	28	564.37	578.48
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	29	580.98	595.50
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	30	589.29	604.02
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	31	601.75	616.79
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	32	614.21	629.57
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	33	622.00	637.55
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	34	630.31	646.07
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	35	634.46	650.32
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	36	638.62	654.59
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	37	642.77	658.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	38	646.92	663.09
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	39	655.23	671.61
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	40	663.54	729.89
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	41	676.00	746.98
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	42	687.94	764.99
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	43	704.55	789.80
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	44	725.32	821.06
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	45	749.72	858.43
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	46	778.80	903.41
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	47	811.51	955.15
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	48	848.89	1015.27
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	49	885.76	1077.97
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	50	927.29	1135.93
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	51	968.31	1186.18
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1013.48	1241.51
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1059.17	1297.48
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1108.49	1357.90
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1157.82	1418.33
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1211.29	1483.83
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1265.29	1549.98
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1322.92	1620.58
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1351.48	1655.56
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1409.11	1726.16
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1458.95	1787.21
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1491.66	1827.28
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1532.68	1877.53
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1557.60	1908.06
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	345.37	345.37
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	15	376.07	376.07
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	16	387.80	387.80
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	17	399.54	399.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	18	412.18	412.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	19	424.82	424.82
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	20	437.92	437.92
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	21	451.46	462.75
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	22	451.46	462.75
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	23	451.46	462.75
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	24	451.46	462.75
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	25	453.27	464.60
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	26	462.30	473.86
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	27	473.13	484.96
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	28	490.74	503.01
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	29	505.18	517.81
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	30	512.41	525.22
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	31	523.24	536.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	32	534.08	547.43
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	33	540.85	554.37

79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	34	548.07	561.77
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	35	551.68	565.47
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	36	555.30	569.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	37	558.91	572.88
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	38	562.52	576.58
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	39	569.74	583.98
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	40	576.97	634.67
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	41	587.80	649.52
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	42	598.18	665.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	43	612.63	686.76
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	44	630.69	713.94
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	45	651.91	746.44
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	46	677.19	785.54
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	47	705.63	830.53
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	48	738.14	882.82
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	49	770.19	937.32
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	50	806.31	987.73
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	51	841.97	1031.41
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	52	881.25	1079.53
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	53	920.98	1128.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	54	963.87	1180.74
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1006.76	1233.28
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1053.26	1290.24
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1100.21	1347.76
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1150.32	1409.14
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1175.15	1439.56
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1225.26	1500.94
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1268.60	1554.04
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1297.04	1588.87
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1332.71	1632.57
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1354.38	1659.12
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	247.71	247.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	15	269.73	269.73
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.15	278.15
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	17	286.57	286.57
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	18	295.64	295.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	19	304.71	304.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.10	314.10
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	21	323.81	331.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	22	323.81	331.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	23	323.81	331.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	24	323.81	331.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.11	333.24
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	26	331.58	339.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	27	339.35	347.83
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	28	351.98	360.78
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	29	362.34	371.40
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	30	367.52	376.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	31	375.30	384.68
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	32	383.07	392.65
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	33	387.92	397.62
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	34	393.11	402.94
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	35	395.70	405.59
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	36	398.29	408.25
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	37	400.88	410.90
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	38	403.47	413.56
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	39	408.65	418.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	40	413.83	455.21
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	41	421.60	465.87
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	42	429.05	477.10
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	43	439.41	492.58
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	44	452.36	512.07
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	45	467.58	535.38
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	46	485.72	563.44
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	47	506.12	595.70
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	48	529.43	633.20

79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	49	552.42	672.30
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	50	578.32	708.44
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	51	603.91	739.79
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	52	632.08	774.30
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	53	660.57	809.20
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	54	691.33	846.88
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	55	722.10	884.57
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	56	755.45	925.43
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	57	789.12	966.67
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	58	825.07	1010.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	59	842.88	1032.53
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	60	878.82	1076.55
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	61	909.91	1114.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	62	930.31	1139.63
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	63	955.89	1170.97
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	971.43	1190.00
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	263.95	263.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	15	287.41	287.41
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	16	296.38	296.38
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	17	305.35	305.35
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	18	315.01	315.01
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	19	324.67	324.67
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	20	334.68	334.68
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	21	345.03	353.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	22	345.03	353.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	23	345.03	353.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	24	345.03	353.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	25	346.41	355.07
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	26	353.31	362.14
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	27	361.59	370.63
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	28	375.05	384.43
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	29	386.09	395.74
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	30	391.61	401.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	31	399.89	409.89
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	32	408.17	418.37
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	33	413.35	423.68
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	34	418.87	429.34
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	35	421.63	432.17
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	36	424.39	435.00
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	37	427.15	437.83
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	38	429.91	440.66
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	39	435.43	446.32
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	40	440.95	485.05
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	41	449.23	496.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	42	457.16	508.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	43	468.21	524.86
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	44	482.01	545.64
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	45	498.22	570.46
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	46	517.55	600.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	47	539.28	634.73
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	48	564.12	674.69
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	49	588.62	716.35
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	50	616.22	754.87
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	51	643.48	788.26
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	52	673.50	825.04
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	53	703.86	862.23
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	54	736.64	902.38
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	55	769.42	942.54
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	56	804.95	986.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	57	840.84	1030.03
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	58	879.14	1076.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	59	898.11	1100.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	60	936.41	1147.10
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	61	969.53	1187.67
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	62	991.27	1214.31
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1018.53	1247.70

79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1035.09	1267.99
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	252.43	252.43
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	15	274.87	274.87
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	16	283.44	283.44
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	17	292.02	292.02
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	18	301.26	301.26
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	19	310.50	310.50
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	20	320.07	320.07
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	21	329.97	338.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	22	329.97	338.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	23	329.97	338.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	24	329.97	338.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	25	331.29	339.57
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	26	337.89	346.34
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	27	345.81	354.46
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	28	358.68	367.65
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	29	369.24	378.47
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	30	374.52	383.88
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	31	382.44	392.00
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	32	390.35	400.11
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	33	395.30	405.18
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	34	400.58	410.59
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	35	403.22	413.30
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	36	405.86	416.01
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	37	408.50	418.71
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	38	411.14	421.42
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	39	416.42	426.83
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	40	421.70	463.87
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	41	429.62	474.73
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	42	437.21	486.18
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	43	447.77	501.95
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	44	460.97	521.82
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	45	476.48	545.57
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	46	494.96	574.15
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	47	515.74	607.03
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	48	539.50	645.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	49	562.93	685.09
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	50	589.33	721.93
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	51	615.39	753.85
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	52	644.10	789.02
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	53	673.14	824.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	54	704.49	863.00
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	55	735.83	901.39
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	56	769.82	943.03
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	57	804.14	985.07
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	58	840.76	1029.93
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	59	858.91	1052.16
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	60	895.54	1097.04
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	61	927.22	1135.84
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	62	948.00	1161.30
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	63	974.07	1193.24
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	989.91	1212.64
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	221.75	221.75
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	15	241.46	241.46
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	16	249.00	249.00
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	17	256.53	256.53
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	18	264.65	264.65
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	19	272.77	272.77
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	20	281.17	281.17
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	21	289.87	297.12
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	22	289.87	297.12
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	23	289.87	297.12
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	24	289.87	297.12
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	25	291.03	298.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	26	296.83	304.25
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	27	303.78	311.37

79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	28	315.09	322.97
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	29	324.36	332.47
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	30	329.00	337.23
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	31	335.96	344.36
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	32	342.92	351.49
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	33	347.26	355.94
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	34	351.90	360.70
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	35	354.22	363.08
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	36	356.54	365.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	37	358.86	367.83
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	38	361.18	370.21
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	39	365.82	374.97
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	40	370.45	407.50
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	41	377.41	417.04
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	42	384.08	427.10
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	43	393.35	440.95
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	44	404.95	458.40
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	45	418.57	479.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	46	434.81	504.38
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	47	453.07	533.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	48	473.94	566.83
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	49	494.52	601.83
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	50	517.71	634.19
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	51	540.61	662.25
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	52	565.83	693.14
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	53	591.33	724.38
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	54	618.87	758.12
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	55	646.41	791.85
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	56	676.27	828.43
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	57	706.41	865.35
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	58	738.59	904.77
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	59	754.53	924.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	60	786.71	963.72
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	61	814.53	997.80
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	62	832.80	1020.18
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	63	855.70	1048.23
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	869.61	1065.27
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	192.05	192.05
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	15	209.12	209.12
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	16	215.64	215.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	17	222.17	222.17
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	18	229.20	229.20
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	19	236.23	236.23
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	20	243.51	243.51
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	21	251.04	257.32
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	22	251.04	257.32
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	23	251.04	257.32
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	24	251.04	257.32
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	25	252.04	258.34
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	26	257.06	263.49
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	27	263.09	269.67
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	28	272.88	279.70
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	29	280.91	287.93
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	30	284.93	292.05
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	31	290.96	298.23
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	32	296.98	304.40
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	33	300.75	308.27
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	34	304.76	312.38
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	35	306.77	314.44
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	36	308.78	316.50
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	37	310.79	318.56
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	38	312.80	320.62
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	39	316.81	324.73
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	40	320.83	352.91
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	41	326.85	361.17
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	42	332.63	369.88

79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	43	340.66	381.88
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	44	350.70	396.99
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	45	362.50	415.06
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	46	376.56	436.81
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	47	392.38	461.83
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	48	410.45	490.90
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	49	428.27	521.20
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	50	448.36	549.24
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	51	468.19	573.53
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	52	490.03	600.29
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	53	512.12	627.35
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	54	535.97	656.56
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	55	559.82	685.78
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	56	585.68	717.46
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	57	611.78	749.43
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	58	639.65	783.57
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	59	653.46	800.49
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	60	681.32	834.62
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	61	705.42	864.14
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	62	721.24	883.52
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	63	741.07	907.81
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	753.12	922.57